

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

**BULLETIN**  
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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

(units)

	31.12.2008	31.03.2009	30.06.2009	30.09.2009	31.12.2009
1	2	3	4	5	6
RUSSIAN FEDERATION	1,108	1,094	1,083	1,074	1,058
<b>CENTRAL FEDERAL DISTRICT</b>	<b>621</b>	<b>619</b>	<b>612</b>	<b>605</b>	<b>598</b>
Belgorod Region	6	6	6	5	5
Bryansk Region	1	1	1	1	1
Vladimir Region	2	3	3	3	3
Voronezh Region	5	5	5	5	3
Ivanovo Region	6	6	6	6	6
Kaluga Region	5	5	5	4	4
Kostroma Region	4	4	5	5	5
Kursk Region	2	2	2	2	2
Lipetsk Region	2	2	2	2	2
Moscow Region	13	13	13	13	13
Orel Region	2	2	2	2	2
Ryazan Region	4	4	4	4	4
Smolensk Region	4	4	4	4	4
Tambov Region	1	1	1	1	1
Tver Region	8	8	8	8	8
Tula Region	5	5	5	5	5
Yaroslavl Region	8	8	8	8	8
Moscow	543	540	532	527	522
<b>NORTH-WEST DISTRICT</b>	<b>79</b>	<b>77</b>	<b>77</b>	<b>77</b>	<b>75</b>
Republic of Karelia	1	1	1	1	1
Republic of Komi	3	3	3	3	3
Arkhangelsk Region	3	3	3	3	3
including Nenets Autonomous Area	—	—	—	—	—
Vologda Region	9	9	8	8	8
Kaliningrad Region	8	7	7	7	7
Leningrad Region	4	4	4	4	4
Murmansk Region	4	4	4	4	4
Novgorod Region	2	2	2	2	2
Pskov Region	3	3	3	3	3
St. Petersburg	42	41	42	42	40
<b>SOUTH FEDERAL DISTRICT</b>	<b>115</b>	<b>113</b>	<b>113</b>	<b>114</b>	<b>113</b>
Republic of Adigei (Adigeya)	5	5	5	5	5
Republic of Daghestan	32	32	32	32	32
Republic of Ingushetia	2	2	2	2	2
Kabardino-Balkar Republic	6	6	6	6	7
Republic of Kalmykia	2	2	2	2	2
Karachai-Cherkess Republic	5	5	5	5	5
Republic of Northern Ossetia — Alania	6	6	6	6	6
Republic of Chechnya	—	—	—	—	—
Krasnodar Territory	16	16	16	17	17
Stavropol Territory	8	8	8	8	8
Astrakhan Region	5	4	4	4	4
Volgograd Region	5	5	5	5	5
Rostov Region	23	22	22	22	20

Table 1.1 (end)

(units)

1	2	3	4	5	6
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>131</b>	<b>127</b>	<b>126</b>	<b>124</b>	<b>125</b>
Republic of Bashkortostan	11	10	10	10	11
Republic of Mariy-El	1	1	1	1	1
Republic of Mordovia	4	4	4	4	4
Republic of Tatarstan (Tatarstan)	26	26	26	26	26
Udmurt Republic	8	8	8	7	7
Chuvash Republic — Chuvashya	5	5	5	5	5
Perm Territory	8	6	6	6	6
Kirov Region	3	3	3	3	3
Nizhni Novgorod Region	18	17	17	16	16
Orenburg Region	9	9	9	9	9
Penza Region	2	2	2	2	2
Samara Region	20	20	20	20	20
Saratov Region	12	12	11	11	11
Ulyanovsk Region	4	4	4	4	4
<b>URALS FEDERAL DISTRICT</b>	<b>58</b>	<b>56</b>	<b>56</b>	<b>56</b>	<b>54</b>
Kurgan Region	4	4	4	4	4
Sverdlovsk Region	24	23	23	23	22
Tyumen Region	19	18	18	18	17
including:					
Khanty-Mansiysky Autonomous Area — Yugra	11	10	10	10	10
Yamalo-Nenetsky Autonomous Area	2	2	2	2	2
Chelyabinsk Region	11	11	11	11	11
<b>SIBERIA FEDERAL DISTRICT</b>	<b>68</b>	<b>67</b>	<b>64</b>	<b>64</b>	<b>62</b>
Republic of Altai	5	5	5	5	5
Republic of Buryatia	1	1	1	1	1
Republic of Tyva	2	2	2	2	2
Republic of Khakassia	3	3	3	3	3
Altai Territory	8	8	7	7	7
Zabaykalskiy Territory	2	1	1	1	—
Krasnoyarsk Territory	6	6	6	6	6
Irkutsk Region	9	9	8	8	8
Kemerovo Region	8	8	8	8	8
Novosibirsk Region	13	13	13	13	13
Omsk Region	7	7	6	6	6
Tomsk Region	4	4	4	4	3
<b>FAR EAST FEDERAL DISTRICT</b>	<b>36</b>	<b>35</b>	<b>35</b>	<b>34</b>	<b>31</b>
Republic of Sakha (Yakutia)	5	5	5	5	4
Kamchatka Territory	6	6	6	6	5
Primorski Territory	8	8	8	8	8
Khabarovsk Territory	5	5	5	4	4
Amur Region	5	4	4	4	3
Magadan Region	2	2	2	2	2
Sakhalin Region	5	5	5	5	5
Jewish Autonomous Region	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—

Table 1.2

## Number of Branches of Credit Institutions

(units)

	31.03.2009		30.06.2009		30.09.2009		31.12.2009	
	number of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia	number of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia	number of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia	number of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia
1	2	3	4	5	6	7	8	9
RUSSIAN FEDERATION	647	2,756	615	2,699	609	2,671	601	2,582
CENTRAL FEDERAL DISTRICT	177	575	165	559	163	553	159	528
Belgorod Region	5	28	5	26	5	28	5	28
Bryansk Region	2	28	2	26	2	25	2	23
Vladimir Region	1	28	—	28	—	25	—	23
Voronezh Region	1	58	—	57	—	56	—	58
Ivanovo Region	1	18	1	18	1	18	1	16
Kaluga Region	2	28	1	28	1	28	—	27
Kostroma Region	—	15	—	13	—	12	—	12
Kursk Region	—	22	—	22	—	21	—	21
Lipetsk Region	1	25	1	24	1	25	1	25
Moscow Region	9	106	8	99	8	99	6	96
Orel Region	3	18	3	18	3	19	3	17
Ryazan Region	—	28	—	26	—	25	—	22
Smolensk Region	6	23	6	23	6	21	6	17
Tambov Region	3	17	3	16	3	16	3	14
Tver Region	3	33	3	33	3	33	3	30
Tula Region	1	35	1	34	1	31	1	28
Yaroslavl Region	4	36	4	35	3	33	3	33
Moscow	33	131	30	130	30	134	30	133
NORTH-WEST DISTRICT	32	372	30	359	29	362	29	357
Republic of Karelia	2	20	2	20	2	18	2	17
Republic of Komi	7	33	7	33	7	34	7	27
Arkhangelsk Region	—	33	—	30	—	28	1	30
including Nenets Autonomous Area	—	1	—	1	—	1	—	1

Table 1.2 (cont.)  
(units)

1	2	3	4	5	6	7	8	9
Vologda Region	10	22	9	20	8	20	8	20
Kaliningrad Region	1	36	1	35	1	36	1	35
Leningrad Region	—	36	—	32	—	32	—	32
Murmansk Region	1	25	1	25	1	26	1	26
Novgorod Region	1	16	1	17	1	17	1	15
Pskov Region	—	12	—	12	—	12	—	12
St. Petersburg	10	139	9	135	9	139	8	143
<b>SOUTH FEDERAL DISTRICT</b>	<b>102</b>	<b>394</b>	<b>96</b>	<b>384</b>	<b>99</b>	<b>387</b>	<b>100</b>	<b>384</b>
Republic of Adigei (Adigeya)	1	5	1	5	1	4	1	4
Republic of Dagestan	56	15	56	15	58	17	59	17
Republic of Ingushetia	1	3	1	3	1	4	1	4
Kabardino-Balkar Republic	3	9	3	9	4	9	4	9
Republic of Kalmykia	—	3	—	3	—	3	—	3
Karachai-Cherkess Republic	—	4	—	4	—	4	—	4
Republic of Northern Ossetia — Alania	5	9	3	8	3	8	3	8
Republic of Chechnya	—	2	—	3	—	3	—	4
Krasnodar Territory	9	99	6	99	6	101	6	99
Stavropol Territory	7	55	7	53	7	53	7	53
Astrakhan Region	6	24	6	24	6	24	6	20
Volgograd Region	1	71	—	66	—	65	—	63
Rostov Region	13	95	13	92	13	92	13	96
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>138</b>	<b>622</b>	<b>135</b>	<b>607</b>	<b>132</b>	<b>588</b>	<b>132</b>	<b>562</b>
Republic of Bashkortostan	—	63	—	61	—	59	1	58
Republic of Mariy-El	4	16	4	16	4	16	4	16
Republic of Mordovia	5	10	2	10	1	10	1	10
Republic of Tatarstan (Tatarstan)	56	40	56	40	55	38	55	39
Udmurt Republic	—	33	—	33	—	32	—	29
Chuvash Republic — Chuvashiya	—	26	—	25	—	24	—	21
Perm Territory	3	74	3	72	3	68	2	66
Kirov Region	—	29	—	28	—	24	—	22
Nizhni Novgorod Region	31	86	31	85	31	86	31	85
Orenburg Region	3	49	3	46	3	44	3	43
Penza Region	—	34	—	33	—	33	—	30
Samara Region	13	82	13	82	13	79	13	74



Table 1.2 (end)  
(units)

1	2	3	4	5	6	7	8	9
Saratov Region	20	52	20	49	19	49	19	48
Ulyanovsk Region	3	28	3	27	3	26	3	21
<b>URALS FEDERAL DISTRICT</b>	<b>124</b>	<b>249</b>	<b>124</b>	<b>247</b>	<b>122</b>	<b>246</b>	<b>120</b>	<b>246</b>
Kurgan Region	—	20	—	20	—	20	—	19
Sverdlovsk Region	15	80	15	81	14	81	14	83
Tyumen Region	69	80	69	78	68	78	66	79
including: Khanty-Mansiysky Autonomous Area — Yugra	13	32	13	32	13	32	13	32
Yamalo-Nenetsky Autonomous Area	2	26	2	25	2	25	2	25
Chelyabinsk Region	40	69	40	68	40	67	40	65
<b>SIBERIA FEDERAL DISTRICT</b>	<b>41</b>	<b>382</b>	<b>40</b>	<b>386</b>	<b>39</b>	<b>379</b>	<b>38</b>	<b>356</b>
Republic of Altai	1	3	1	3	1	3	1	3
Republic of Buryatia	3	18	3	18	3	17	3	15
Republic of Tyva	—	4	—	4	—	4	—	4
Republic of Khakassia	—	8	—	8	—	7	—	6
Altai Territory	13	43	13	42	12	41	12	40
Zabaykalskiy Territory	—	19	—	19	—	18	—	17
Krasnoyarsk Territory	8	60	8	59	8	60	8	55
Irkutsk Region	5	47	4	50	4	48	4	44
Kemerovo Region	—	38	—	38	—	37	—	35
Novosibirsk Region	1	67	1	72	2	71	1	70
Omsk Region	—	49	—	48	—	48	—	47
Tomsk Region	10	26	10	25	9	25	9	20
<b>FAR EAST FEDERAL DISTRICT</b>	<b>33</b>	<b>162</b>	<b>25</b>	<b>157</b>	<b>25</b>	<b>156</b>	<b>23</b>	<b>149</b>
Republic of Sakha (Yakutia)	9	38	3	36	3	36	1	36
Kamchatka Territory	4	8	4	8	4	8	4	9
Primorski Territory	9	36	7	36	7	36	7	35
Khabarovsk Territory	4	30	4	29	4	29	4	25
Amur Region	—	16	—	16	—	15	—	15
Magadan Region	5	9	5	8	5	7	5	7
Sakhalin Region	2	12	2	12	2	13	2	10
Jewish Autonomous Region	—	6	—	5	—	5	—	5
Chukotka Autonomous Area	—	7	—	7	—	7	—	7

Table 1.3

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	granting the right to	
			attract individuals funds	conduct operations in foreign currency
<b>RUSSIAN FEDERATION</b>				
31.03.2009	223 (8)	117 (4)	194 (8)	104 (4)
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)
<b>CENTRAL FEDERAL DISTRICT</b>				
31.03.2009	139 (4)	72 (2)	111 (4)	66 (2)
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)
including Moscow and Moscow Region				
31.03.2009	132 (4)	69 (2)	104 (4)	62 (2)
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)
<b>NORTH-WEST DISTRICT</b>				
31.03.2009	21 (1)	14	21 (1)	7 (1)
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)
<b>SOUTH FEDERAL DISTRICT</b>				
31.03.2009	13 (1)	6 (1)	12 (1)	6
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)
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>				
31.03.2009	24 (1)	11 (1)	24 (1)	13
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
<b>URALS FEDERAL DISTRICT</b>				
31.03.2009	11 (1)	8	11 (1)	3 (1)
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)
<b>SIBERIA FEDERAL DISTRICT</b>				
31.03.2009	7	2	7	5
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
<b>FAR EAST FEDERAL DISTRICT</b>				
31.03.2009	8	4	8	4
30.06.2009	9	6	9	3
30.09.2009	9	6	9	3
31.12.2009	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 1.4

## Credit Institutions Grouped by Registered Authorized Capital

	30.09.2009										31.12.2009										total
	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	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						
																9	21	36	61	88	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17					
RUSSIAN FEDERATION	28	48	84	123	195	248	348	1,074	26	38	71	117	204	252	350	1,058					
CENTRAL FEDERAL DISTRICT	9	21	36	61	88	152	238	605	8	15	35	58	93	152	237	598					
Belgorod Region	—	—	—	—	3	2	—	5	—	—	—	—	2	3	—	5					
Bryansk Region	—	—	—	—	—	1	—	1	—	—	—	—	—	1	—	1					
Vladimir Region	—	—	—	1	1	1	—	3	—	—	—	1	1	1	—	3					
Voronezh Region	—	—	1	1	1	—	2	5	—	—	1	—	1	—	1	3					
Ivanovo Region	—	2	—	—	2	2	—	6	—	—	—	2	2	2	—	6					
Kaluga Region	—	—	—	—	2	1	1	4	—	—	—	—	2	1	1	4					
Kostroma Region	—	—	1	—	1	1	2	5	—	—	1	—	1	1	2	5					
Kursk Region	—	—	1	—	1	—	—	2	—	—	1	—	1	—	—	2					
Lipetsk Region	—	—	—	—	—	1	1	2	—	—	—	—	—	1	1	2					
Moscow Region	—	1	—	—	2	3	7	13	—	1	—	—	2	3	7	13					
Orel Region	—	—	—	1	1	—	—	2	—	—	—	1	1	—	—	2					
Ryazan Region	—	—	—	3	—	1	—	4	—	—	—	3	—	1	—	4					
Smolensk Region	—	—	1	—	1	1	1	4	—	—	1	—	1	1	1	4					
Tambov Region	—	—	—	—	1	—	—	1	—	—	—	—	1	—	—	1					
Tver Region	1	1	1	2	2	—	1	8	1	1	1	2	2	—	1	8					
Tula Region	—	1	—	2	1	1	—	5	—	1	—	2	1	1	—	5					
Yaroslavl Region	—	—	1	3	1	1	2	8	—	—	1	3	1	1	2	8					
Moscow	8	16	30	48	68	136	221	527	7	12	29	44	74	135	221	522					
NORTH-WEST DISTRICT	4	5	6	15	14	12	21	77	4	4	6	15	12	12	22	75					
Republic of Karelia	—	—	—	—	1	—	—	1	—	—	—	—	1	—	—	1					
Republic of Komi	—	—	—	2	1	—	—	3	—	—	—	2	1	—	—	3					
Arkhangelsk Region	—	1	—	1	—	1	—	3	—	1	—	1	—	1	—	3					
including Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—					
Vologda Region	—	—	2	—	2	2	2	8	—	—	2	—	2	2	2	8					
Kaliningrad Region	—	—	—	1	2	1	3	7	—	—	—	1	2	1	3	7					
Leningrad Region	—	—	1	1	—	1	1	4	—	—	1	1	—	1	1	4					

(units)

Table 1.4 (cont.)  
(units)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Murmansk Region	1	—	—	—	1	1	1	4	1	—	—	—	1	1	1	4
Novgorod Region	—	1	—	—	—	1	—	2	—	1	—	—	—	1	—	2
Pskov Region	—	—	1	1	1	—	—	3	—	—	1	1	—	1	—	3
St. Petersburg	3	3	2	9	6	5	14	42	3	2	2	9	5	4	15	40
<b>SOUTH FEDERAL DISTRICT</b>	<b>9</b>	<b>13</b>	<b>20</b>	<b>13</b>	<b>31</b>	<b>18</b>	<b>10</b>	<b>114</b>	<b>8</b>	<b>11</b>	<b>11</b>	<b>13</b>	<b>38</b>	<b>20</b>	<b>12</b>	<b>113</b>
Republic of Adigei (Adigeya)	1	—	4	—	—	—	—	5	1	—	3	—	1	—	—	5
Republic of Dagestan	5	6	8	3	8	1	1	32	4	5	5	3	12	1	2	32
Republic of Ingushetia	—	1	1	—	—	—	—	2	—	1	—	—	1	—	—	2
Kabardino-Balkar Republic	—	1	2	—	1	1	1	6	—	1	1	—	2	1	2	7
Republic of Kalmykia	—	—	—	—	2	—	—	2	—	—	—	—	2	—	—	2
Karachai-Cherkess Republic	1	—	1	—	2	—	1	5	1	—	—	1	2	—	1	5
Republic of Northern Ossetia — Alania	—	—	1	1	3	1	—	6	—	—	—	2	2	2	—	6
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Krasnodar Territory	—	—	2	3	5	4	3	17	—	—	1	2	6	5	3	17
Stavropol Territory	1	2	—	3	2	—	—	8	1	1	—	2	4	—	—	8
Astrakhan Region	—	3	—	—	—	1	—	4	—	3	—	—	—	1	—	4
Volgograd Region	—	—	—	1	1	3	—	5	—	—	—	1	1	3	—	5
Rostov Region	1	—	1	2	7	7	4	22	1	—	1	2	5	7	4	20
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>8</b>	<b>25</b>	<b>39</b>	<b>42</b>	<b>124</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>9</b>	<b>25</b>	<b>39</b>	<b>43</b>	<b>125</b>
Republic of Bashkortostan	—	—	1	—	—	5	4	10	—	—	1	—	1	5	4	11
Republic of Mariy-El	—	—	1	—	—	—	—	1	—	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	—	4	—	4	—	—	—	—	—	4	—	4
Republic of Tatarstan (Tatarstan)	—	1	—	1	5	7	12	26	—	1	—	1	5	7	12	26
Udmurt Republic	—	1	1	—	1	3	1	7	—	1	1	—	1	3	1	7
Chuvash Republic — Chuvashya	1	—	—	1	1	1	1	5	1	—	—	1	1	1	1	5
Perm Territory	1	—	—	1	—	1	3	6	1	—	—	1	—	1	3	6
Kirov Region	—	—	1	—	—	—	2	3	—	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	—	1	2	5	4	4	16	—	—	1	2	5	4	4	16
Orenburg Region	—	—	—	1	3	1	4	9	—	—	—	1	3	1	4	9
Penza Region	—	—	—	—	1	—	1	2	—	—	—	—	1	—	1	2
Samara Region	1	—	—	1	2	8	8	20	1	—	—	1	1	8	9	20
Saratov Region	—	—	—	1	5	3	2	11	—	—	—	1	5	3	2	11
Ulyanovsk Region	—	—	—	—	2	2	—	4	—	—	—	—	2	2	—	4



Table 1.5

## Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets, millions of rubles	Number of credit institutions covering 80% of assets, units
RUSSIAN FEDERATION			
31.03.2009	1,094	28,527,085.4	44
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
CENTRAL FEDERAL DISTRICT			
31.03.2009	619	25,193,698.5	24
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
including Moscow and Moscow Region			
31.03.2009	553	25,032,674.8	23
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
NORTH-WEST DISTRICT			
31.03.2009	77	1,063,356.9	8
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
SOUTH FEDERAL DISTRICT			
31.03.2009	113	195,834.2	22
30.06.2009	113	192,758.1	23
30.09.2009	114	205,841.8	23
31.12.2009	113	229,346.8	25
PRIVOLZHISKY FEDERAL DISTRICT			
31.03.2009	127	920,799.2	30
30.06.2009	126	903,812.7	31
30.09.2009	124	928,309.2	31
31.12.2009	125	991,453.9	32
URALS FEDERAL DISTRICT			
31.03.2009	56	607,288.6	13
30.06.2009	56	611,155.3	13
30.09.2009	56	620,881.5	13
31.12.2009	54	657,184.3	12
SIBERIA FEDERAL DISTRICT			
31.03.2009	67	385,263.8	12
30.06.2009	64	330,347.2	14
30.09.2009	64	588,594.9	5
31.12.2009	62	621,278.0	5
FAR EAST FEDERAL DISTRICT			
31.03.2009	35	160,844.2	8
30.06.2009	35	177,147.9	8
30.09.2009	34	185,642.5	8
31.12.2009	31	211,572.0	8

Table 1.6

### Credit Institutions Using the Right to Average the Required Reserves Grouped by Registered Authorized Capital

(units)

1	31.12.2009						
	up to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions of rubles and more	total
2	3	4	5	6	7	8	8
RUSSIAN FEDERATION	46	54	93	169	180	276	818
<b>CENTRAL FEDERAL DISTRICT</b>	<b>17</b>	<b>21</b>	<b>36</b>	<b>64</b>	<b>87</b>	<b>176</b>	<b>401</b>
Belgorod Region	—	—	1	2	2	—	5
Bryansk Region	—	—	—	—	1	—	1
Vladimir Region	—	—	1	1	1	—	3
Voronezh Region	—	—	1	—	—	1	2
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	—	2	2	—	1	7
Tula Region	1	—	2	2	—	—	5
Yaroslavl Region	—	1	4	—	1	2	8
Moscow and Moscow Region	12	18	21	50	75	167	343
<b>NORTH-WEST DISTRICT</b>	<b>5</b>	<b>5</b>	<b>14</b>	<b>14</b>	<b>9</b>	<b>21</b>	<b>68</b>
Republic of Karelia	—	—	—	1	—	—	1
Republic of Komi	—	—	2	1	—	—	3
Arkhangelsk Region	1	—	1	—	1	—	3
Vologda Region	—	2	—	2	1	2	7
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	—	1	1	1	—	—	3
St. Petersburg	2	1	8	5	4	14	34
<b>SOUTH FEDERAL DISTRICT</b>	<b>11</b>	<b>10</b>	<b>14</b>	<b>30</b>	<b>15</b>	<b>8</b>	<b>88</b>
Republic of Adigei (Adigeya)	1	3	—	1	—	—	5
Republic of Daghestan	6	2	2	8	1	1	20
Republic of Ingushetia	—	—	—	1	—	—	1
Kabardino-Balkar Republic	1	2	—	1	1	—	5
Republic of Kalmykia	—	—	2	—	—	—	2
Karachai-Cherkess Republic	1	—	1	2	—	1	5
Republic of Northern Ossetia — Alania	—	1	—	3	1	—	5
Republic of Chechnya	—	—	—	—	—	—	—
Krasnodar Territory	—	1	3	4	3	3	14
Stavropol Territory	1	—	3	3	—	—	7
Astrakhan Region	1	—	—	—	1	—	2
Volgograd Region	—	—	1	1	3	—	5
Rostov Region	—	1	2	6	5	3	17

Table 1.6 (end)

(units)

1	2	3	4	5	6	7	8
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>4</b>	<b>4</b>	<b>9</b>	<b>25</b>	<b>40</b>	<b>38</b>	<b>120</b>
Republic of Bashkortostan	—	1	—	—	5	4	10
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	3	—	3
Republic of Tatarstan (Tatarstan)	1	—	1	6	6	10	24
Udmurt Republic	1	1	—	1	4	—	7
Chuvash Republic — Chuvashya	1	—	1	1	1	1	5
Perm Territory	1	—	1	—	1	3	6
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	1	2	5	4	4	16
Orenburg Region	—	—	1	3	1	4	9
Penza Region	—	—	—	1	—	1	2
Samara Region	—	—	1	1	9	8	19
Saratov Region	—	—	1	5	4	1	11
Ulyanovsk Region	—	—	—	2	2	—	4
<b>URALS FEDERAL DISTRICT</b>	<b>2</b>	<b>4</b>	<b>8</b>	<b>9</b>	<b>9</b>	<b>19</b>	<b>51</b>
Kurgan Region	1	—	2	1	—	—	4
Sverdlovsk Region	1	—	4	4	3	8	20
Tyumen Region	—	3	1	2	5	5	16
Chelyabinsk Region	—	1	1	2	1	6	11
<b>SIBERIA FEDERAL DISTRICT</b>	<b>4</b>	<b>8</b>	<b>5</b>	<b>19</b>	<b>12</b>	<b>10</b>	<b>58</b>
Republic of Altai	—	1	—	2	1	—	4
Republic of Buryatia	—	—	—	—	1	—	1
Republic of Tyva	1	—	1	—	—	—	2
Republic of Khakassia	—	—	—	1	2	—	3
Altai Territory	—	2	1	3	—	1	7
Zabaykalskiy Territory	—	1	—	—	—	—	1
Krasnoyarsk Territory	—	1	—	2	2	1	6
Irkutsk Region	—	1	1	4	2	—	8
Kemerovo Region	—	1	2	1	2	1	7
Novosibirsk Region	2	1	—	3	—	5	11
Omsk Region	1	—	—	2	1	2	6
Tomsk Region	—	—	—	1	1	—	2
<b>FAR EAST FEDERAL DISTRICT</b>	<b>3</b>	<b>2</b>	<b>7</b>	<b>8</b>	<b>8</b>	<b>4</b>	<b>32</b>
Republic of Sakha (Yakutia)	—	—	2	—	1	1	4
Kamchatka Territory	1	1	2	1	1	—	6
Primorski Territory	1	1	1	2	3	—	8
Khabarovsk Territory	—	—	1	2	—	1	4
Amur Region	1	—	—	—	1	2	4
Magadan Region	—	—	1	—	1	—	2
Sakhalin Region	—	—	—	3	1	—	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—



Table 1.7

## Financial Performance of Credit Institutions

	January—December 2009						
	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	205,109.7	284,938.7	88.7	79,829.0	11.3	71,355.6	
CENTRAL FEDERAL DISTRICT	189,643.9	247,037.7	87.5	57,393.7	12.5	58,679.6	
Belgorod Region	95.6	95.6	100.0	0.0	0.0	23.5	
Bryansk Region	39.1	39.1	100.0	0.0	0.0	9.4	
Vladimir Region	–0.5	16.0	66.7	16.6	33.3	8.3	
Voronezh Region	–7.2	19.3	66.7	26.6	33.3	3.9	
Ivanovo Region	72.1	72.1	100.0	0.0	0.0	19.3	
Kaluga Region	280.5	280.5	100.0	0.0	0.0	43.0	
Kostroma Region	1,434.4	1,434.4	100.0	0.0	0.0	103.1	
Kursk Region	141.0	141.0	100.0	0.0	0.0	26.9	
Lipetsk Region	388.0	388.0	100.0	0.0	0.0	162.7	
Moscow Region	2,231.7	3,070.1	84.6	838.4	15.4	930.2	
Orel Region	17.0	17.0	100.0	0.0	0.0	15.5	
Ryazan Region	68.7	80.3	75.0	11.7	25.0	28.9	
Smolensk Region	104.6	104.6	100.0	0.0	0.0	32.2	
Tambov Region	16.1	16.1	100.0	0.0	0.0	4.5	
Tver Region	306.7	306.7	100.0	0.0	0.0	41.7	
Tula Region	88.2	88.2	100.0	0.0	0.0	20.9	
Yaroslavl Region	154.5	190.8	62.5	36.3	37.5	54.6	
Moscow	184,213.5	240,677.7	87.2	56,464.2	12.8	57,151.0	
NORTH-WEST DISTRICT	2,743.1	16,128.3	88.0	13,385.2	12.0	6,413.6	
Republic of Karelia	19.3	19.3	100.0	0.0	0.0	4.2	
Republic of Komi	337.1	337.1	100.0	0.0	0.0	101.0	
Arkhangelsk Region	11.4	11.4	100.0	0.0	0.0	2.8	
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	512.0	512.0	100.0	0.0	0.0	103.3	
Kaliningrad Region	429.0	440.6	85.7	11.6	14.3	133.9	

Table 1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-152.3	0.0	0.0	152.3	100.0	7.2
Murmansk Region	70.9	70.9	100.0	0.0	0.0	53.1
Novgorod Region	25.0	25.0	100.0	0.0	0.0	8.0
Pskov Region	59.9	59.9	100.0	0.0	0.0	15.3
St. Petersburg	1,430.9	14,652.1	87.8	13,221.2	12.2	5,984.8
<b>SOUTH FEDERAL DISTRICT</b>	<b>3,315.3</b>	<b>3,369.1</b>	<b>94.7</b>	<b>53.8</b>	<b>5.3</b>	<b>933.2</b>
Republic of Adigei (Adigeya)	64.6	64.6	100.0	0.0	0.0	13.8
Republic of Dagestan	497.7	503.6	93.8	6.0	6.3	133.7
Republic of Ingushetia	14.9	14.9	100.0	0.0	0.0	9.2
Kabardino-Balkar Republic	239.7	239.7	100.0	0.0	0.0	54.9
Republic of Kalmykia	21.8	21.8	100.0	0.0	0.0	3.3
Karachai-Cherkess Republic	70.5	70.5	100.0	0.0	0.0	10.3
Republic of Northern Ossetia — Alania	92.0	92.0	100.0	0.0	0.0	14.9
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	1,565.1	1,565.1	100.0	0.0	0.0	442.1
Stavropol Territory	8.2	42.4	62.5	34.3	37.5	28.5
Astrakhan Region	102.5	102.5	100.0	0.0	0.0	23.3
Volgograd Region	302.8	302.8	100.0	0.0	0.0	81.2
Rostov Region	335.5	349.0	95.0	13.6	5.0	118.0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>8,079.8</b>	<b>8,965.3</b>	<b>92.0</b>	<b>885.5</b>	<b>8.0</b>	<b>2,097.7</b>
Republic of Bashkortostan	379.4	468.0	90.9	88.5	9.1	64.8
Republic of Mariy-El	42.2	42.2	100.0	0.0	0.0	8.3
Republic of Mordovia	79.4	79.4	100.0	0.0	0.0	20.2
Republic of Tatarstan (Tatarstan)	2,550.1	2,563.8	96.2	13.7	3.8	524.9
Udmurt Republic	29.6	128.5	71.4	98.9	28.6	28.9
Chuvash Republic — Chuvashya	43.6	43.6	100.0	0.0	0.0	31.5
Perm Territory	-25.8	161.9	66.7	187.7	33.3	6.9
Kirov Region	361.2	361.2	100.0	0.0	0.0	77.8
Nizhni Novgorod Region	232.9	633.7	87.5	400.8	12.5	168.8
Orenburg Region	380.9	380.9	100.0	0.0	0.0	153.0
Penza Region	457.1	457.1	100.0	0.0	0.0	1.0
Samara Region	3,080.1	3,176.0	90.0	95.9	10.0	869.4
Saratov Region	381.5	381.5	100.0	0.0	0.0	123.5
Ulyanovsk Region	87.5	87.5	100.0	0.0	0.0	18.7

Table 1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	-2,413.4	3,933.6	81.5	6,347.0	18.5	1,394.0
Kurgan Region	80.9	81.4	75.0	0.5	25.0	17.7
Sverdlovsk Region	-5,025.6	1,181.2	68.2	6,206.8	31.8	414.6
Tyumen Region	1,768.4	1,768.4	100.0	0.0	0.0	672.3
including:						
Khanty-Mansiysky Autonomous Area — Yugra	1,122.6	1,122.6	100.0	0.0	0.0	483.3
Yamalo-Nenetsky Autonomous Area	75.2	75.2	100.0	0.0	0.0	19.5
Chelyabinsk Region	762.9	902.5	81.8	139.7	18.2	289.3
SIBERIA FEDERAL DISTRICT	1,768.1	3,460.6	87.1	1,692.5	12.9	1,236.9
Republic of Altai	57.4	57.4	100.0	0.0	0.0	21.2
Republic of Buryatia	11.9	11.9	100.0	0.0	0.0	6.7
Republic of Tyva	4.9	4.9	100.0	0.0	0.0	3.4
Republic of Khakassia	37.2	59.5	66.7	22.3	33.3	18.4
Altai Territory	230.9	230.9	100.0	0.0	0.0	61.4
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	130.9	130.9	100.0	0.0	0.0	63.6
Irkutsk Region	142.1	173.4	87.5	31.3	12.5	31.3
Kemerovo Region	264.3	264.3	100.0	0.0	0.0	42.4
Novosibirsk Region	876.7	2,329.9	69.2	1,453.2	30.8	936.0
Omsk Region	-19.7	152.3	83.3	172.0	16.7	36.4
Tomsk Region	31.3	45.0	66.7	13.7	33.3	16.0
FAR EAST FEDERAL DISTRICT	1,972.9	2,044.1	93.5	71.2	6.5	600.6
Republic of Sakha (Yakutia)	53.9	53.9	100.0	0.0	0.0	21.4
Kamchatka Territory	259.0	259.0	100.0	0.0	0.0	70.4
Primorski Territory	805.0	805.0	100.0	0.0	0.0	155.9
Khabarovsk Territory	468.5	477.8	75.0	9.3	25.0	117.2
Amur Region	66.8	128.7	66.7	61.9	33.3	176.1
Magadan Region	200.1	200.1	100.0	0.0	0.0	41.1
Sakhalin Region	119.7	119.7	100.0	0.0	0.0	18.6
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 1.8

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
31.03.2009	30	65	25	25 (5)	78 (3)
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)
CENTRAL FEDERAL DISTRICT					
31.03.2009	15	29	10	17 (1)	68 (3)
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)
of which Moscow and Moscow Region					
31.03.2009	14	27	9	15 (1)	67 (3)
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)
NORTH-WEST DISTRICT					
31.03.2009	6	8	—	2 (1)	5
30.06.2009	6	8	—	2 (2)	5
30.09.2009	6	8	—	2 (2)	5
31.12.2009	5	8	—	2 (2)	5
SOUTH FEDERAL DISTRICT					
31.03.2009	2	4	2	3 (1)	2
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
PRIVOLZHISKY FEDERAL DISTRICT					
31.03.2009	3	13	5	2 (1)	1
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
URALS FEDERAL DISTRICT					
31.03.2009	3	3	3	1 (1)	1
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
SIBERIA FEDERAL DISTRICT					
31.03.2009	—	4	2	—	1
30.06.2009	—	4	2	—	1
30.09.2009	—	4	1	1 (1)	1
31.12.2009	—	4	2	1 (1)	1
FAR EAST FEDERAL DISTRICT					
31.03.2009	1	4	3	—	—
30.06.2009	2	4	3	—	—
30.09.2009	2	4	3	—	—
31.12.2009	2	3	3	—	—

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 1.9**  
**Number of Credit Institutions under the General Agreement with the Bank of Russia on Deposit Operations (AD),**  
**General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)**

(units)

	31.12.2008			31.03.2009			30.06.2009			30.09.2009			31.12.2009		
	AD	GLA	CA	AD	GLA'	CA'	AD	GLA'	CA'	AD	GLA'	CA'	AD	GLA'	CA'
1															
RUSSIAN FEDERATION	356	579	909	373	608	975	392	628	1,035	414	639	1,131	418	641	1,155
CENTRAL FEDERAL DISTRICT	240	287	398	249	301	419	258	318	450	269	326	507	274	331	510
Belgorod Region	—	2	7	—	2	8	1	2	8	1	2	8	1	2	8
Bryansk Region	—	1	3	—	1	3	—	1	3	—	1	4	—	1	4
Vladimir Region	—	2	4	—	2	4	—	2	5	—	2	5	—	2	5
Voronezh Region	2	3	7	2	3	7	2	3	7	2	3	8	1	2	7
Ivanovo Region	2	2	3	2	2	3	2	2	4	2	2	5	3	2	5
Kaluga Region	—	3	6	—	3	6	—	3	6	—	3	7	—	3	7
Kostroma Region	1	3	5	1	3	5	1	5	6	1	4	7	2	4	7
Kursk Region	—	1	5	—	1	5	—	1	6	—	1	7	—	1	6
Lipetsk Region	1	1	4	1	1	4	1	1	5	1	1	5	1	1	5
Orel Region	—	—	3	—	—	3	—	—	3	—	—	4	—	—	4
Ryazan Region	1	3	4	1	3	4	1	3	4	1	3	5	1	3	5
Smolensk Region	—	4	6	—	4	7	—	4	7	—	4	8	—	4	8
Tambov Region	—	1	3	—	1	3	—	1	3	—	1	4	—	1	4
Tver Region	1	3	6	2	3	6	2	3	7	2	2	7	2	3	7
Tula Region	—	4	9	1	4	9	1	4	10	2	4	10	2	4	10
Yaroslavl Region	2	4	10	2	4	10	2	4	10	2	5	12	2	5	12
Moscow and Moscow Region	230	250	313	237	264	332	245	279	356	255	288	401	259	293	406
NORTH-WEST DISTRICT	15	37	69	15	42	74	17	41	77	20	42	86	20	42	85
Republic of Karelia	—	1	4	—	1	4	—	1	4	—	1	5	—	1	5
Republic of Komi	1	1	4	1	3	4	1	3	5	1	3	7	1	3	7
Arkhangelsk Region	—	1	1	—	1	1	—	1	1	1	1	2	1	1	2
Vologda Region	2	7	8	2	7	8	3	6	7	3	6	8	3	6	8
Kaliningrad Region	1	6	9	1	5	8	1	5	8	2	5	9	2	5	9
Leningrad Region	—	2	2	—	2	2	—	2	3	—	2	3	—	2	3

Table 1.9 (cont.)  
(units)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Murmansk Region	1	2	4	1	2	4	1	2	5	1	2	5	1	2	5
Novgorod Region	—	1	2	—	1	2	1	1	2	1	1	3	1	1	3
Pskov Region	—	—	1	—	—	1	—	—	1	—	—	2	—	—	2
St. Petersburg	10	16	34	10	20	40	10	20	41	11	21	42	11	21	41
<b>SOUTH FEDERAL DISTRICT</b>	<b>20</b>	<b>39</b>	<b>71</b>	<b>20</b>	<b>43</b>	<b>77</b>	<b>22</b>	<b>47</b>	<b>84</b>	<b>24</b>	<b>49</b>	<b>92</b>	<b>22</b>	<b>46</b>	<b>90</b>
Republic of Adigei (Adigeya)	2	3	3	2	3	3	2	3	3	2	3	4	2	3	4
Republic of Dagestan	—	—	—	—	1	1	—	1	1	—	1	1	—	1	1
Republic of Ingushetia	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Kabardino-Balkar Republic	—	2	2	—	3	3	—	4	4	—	4	5	—	4	5
Republic of Kalmykia	—	—	—	—	—	—	—	—	—	—	1	2	—	1	2
Karachai-Cherkess Republic	—	1	1	—	1	1	—	2	2	—	2	3	—	2	3
Republic of Northern Ossetia — Alania	—	2	2	—	3	3	—	3	3	—	3	3	—	3	4
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Krasnodar Territory	1	9	16	1	10	19	2	12	22	<b>3</b>	13	21	4	13	21
Stavropol Territory	1	2	7	1	2	7	1	2	7	1	2	8	1	2	8
Astrakhan Region	1	1	5	1	2	6	1	2	6	1	2	7	1	2	7
Volgograd Region	1	4	10	1	4	10	1	4	11	2	4	12	2	4	12
Rostov Region	14	15	25	14	14	24	15	14	25	15	14	26	12	11	23
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>26</b>	<b>95</b>	<b>156</b>	<b>33</b>	<b>97</b>	<b>168</b>	<b>37</b>	<b>99</b>	<b>182</b>	<b>42</b>	<b>100</b>	<b>193</b>	<b>42</b>	<b>100</b>	<b>194</b>
Republic of Bashkortostan	1	10	13	2	8	14	2	8	22	2	8	22	2	9	21
Republic of Mariy-El	—	—	3	—	—	3	—	—	3	—	—	4	—	—	4
Republic of Mordovia	1	3	5	1	3	5	1	3	6	1	3	6	1	3	6
Republic of Tatarstan (Tatarstan)	8	19	22	10	21	24	10	22	25	<b>13</b>	22	26	14	22	26
Udmurt Republic	—	3	7	—	3	7	—	4	8	—	4	10	—	3	9
Chuvash Republic — Chuvashya	—	3	6	—	3	6	—	3	6	—	4	8	—	4	8
Perm Territory	—	6	12	—	5	11	—	5	11	—	5	12	—	5	13
Kirov Region	—	3	7	—	3	7	1	3	8	1	3	8	1	3	8
Nizhni Novgorod Region	3	14	24	4	14	25	5	14	25	6	14	26	6	14	27
Orenburg Region	—	4	6	—	5	8	1	5	8	2	5	8	2	5	10
Penza Region	—	2	4	—	2	4	—	2	5	—	2	6	—	2	6
Samara Region	12	16	22	14	17	27	15	17	27	15	17	29	14	17	28
Saratov Region	1	11	20	2	12	22	2	11	21	2	11	21	2	11	21
Ulyanovsk Region	—	1	5	—	1	5	—	2	7	—	2	7	—	2	7

Table 1.9 (end)  
(units)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
URALS FEDERAL DISTRICT	25	43	64	26	43	68	27	42	69	26	42	71	26	43	76
Kurgan Region	—	3	4	—	3	4	—	3	4	—	3	5	—	3	5
Sverdlovsk Region	11	19	28	11	19	32	10	18	31	9	18	29	9	18	31
Tyumen Region	9	12	16	10	12	16	10	12	18	10	13	20	10	13	22
Chelyabinsk Region	5	9	16	5	9	16	7	9	16	7	8	17	7	9	18
SIBERIA FEDERAL DISTRICT	17	54	98	17	57	113	18	55	115	20	53	119	20	52	129
Republic of Altai	—	4	5	—	4	5	—	4	5	—	4	6	—	4	6
Republic of Buryatia	—	1	3	—	1	4	—	1	5	—	1	6	—	1	7
Republic of Tyva	—	2	2	—	2	2	—	2	2	—	2	3	—	2	3
Republic of Khakassia	—	3	3	—	3	3	1	3	3	2	3	4	2	3	5
Altai Territory	—	5	7	—	6	9	—	6	9	—	5	8	—	5	9
Zabaykalskiy Territory	1	2	4	1	1	3	1	1	3	1	1	4	—	—	4
Krasnoyarsk Territory	4	5	10	4	5	12	4	5	13	4	5	14	5	5	16
Irkutsk Region	1	8	14	1	8	15	1	7	15	1	7	15	1	7	18
Kemerovo Region	1	4	8	1	6	12	1	6	12	1	6	13	1	6	14
Novosibirsk Region	8	10	21	8	11	25	8	11	26	8	11	23	8	11	23
Omsk Region	1	7	12	1	7	13	1	6	12	1	6	13	1	6	14
Tomsk Region	1	3	9	1	3	10	1	3	10	2	2	10	2	2	10
FAR EAST FEDERAL DISTRICT	13	24	53	13	25	56	13	26	58	13	27	63	14	27	71
Republic of Sakha (Yakutia)	3	5	6	3	5	7	3	5	7	3	5	7	3	4	7
Kamchatka Territory	1	2	5	1	3	6	1	4	7	1	4	8	1	4	9
Primorski Territory	5	6	19	5	7	20	5	7	20	5	7	19	6	7	20
Khabarovsk Territory	2	3	8	2	3	8	2	3	8	2	3	9	2	3	12
Amur Region	1	3	6	1	3	6	1	3	7	1	3	7	1	3	8
Magadan Region	—	2	3	—	1	3	—	1	3	—	2	5	—	2	5
Sakhalin Region	1	3	4	1	3	4	1	3	4	1	3	5	1	4	7
Jewish Autonomous Region	—	—	1	—	—	1	—	—	1	—	—	1	—	—	1
Chukotka Autonomous Area	—	—	1	—	—	1	—	—	1	—	—	2	—	—	2

<sup>1</sup> In accordance with the Bank of Russia Regulation No. 236-P, dated August 4, 2003; No. 312-P, dated November 12, 2007.

## 2. Foreign Cash Operations

Table 2.1

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

(millions of US dollars)

1	2008	2009			
	Q4	Q1	Q2	Q3	Q4
	2	3	4	5	6
RUSSIAN FEDERATION	34,777.99	17,859.63	7,650.19	13,274.72	9,832.31
<b>CENTRAL FEDERAL DISTRICT</b>	<b>19,118.88</b>	<b>9,544.60</b>	<b>3,866.12</b>	<b>6,542.78</b>	<b>4,467.21</b>
Belgorod Region	143.11	58.01	28.27	55.52	34.11
Bryansk Region	107.16	59.33	22.94	50.26	37.65
Vladimir Region	115.00	50.47	24.70	45.69	32.90
Voronezh Region	412.59	216.13	71.75	143.43	117.24
Ivanovo Region	96.84	48.20	18.50	39.01	30.05
Kaluga Region	133.49	75.44	40.30	65.25	52.08
Kostroma Region	61.61	34.13	17.52	29.39	18.15
Kursk Region	83.53	49.50	16.28	31.91	24.86
Lipetsk Region	94.61	49.14	17.98	41.73	27.80
Moscow Region	657.68	427.60	220.21	358.86	247.86
Orel Region	85.54	45.43	13.63	29.27	23.81
Ryazan Region	112.30	57.13	22.43	42.39	31.16
Smolensk Region	87.31	51.08	20.15	34.34	27.95
Tambov Region	45.19	25.19	6.47	19.12	13.81
Tver Region	147.60	81.05	33.02	63.22	42.85
Tula Region	176.62	96.11	36.56	70.67	42.15
Yaroslavl Region	222.84	119.28	42.42	81.69	54.75
Moscow	16,335.88	8,001.38	3,213.00	5,341.03	3,608.04
<b>NORTH-WEST DISTRICT</b>	<b>4,219.18</b>	<b>2,460.59</b>	<b>1,212.95</b>	<b>1,933.96</b>	<b>1,461.62</b>
Republic of Karelia	32.89	21.63	8.58	15.81	12.68
Republic of Komi	76.47	51.68	23.28	35.82	25.90
Arkhangelsk Region	67.95	48.47	18.96	32.96	25.60
including Nenets Autonomous Area	2.62	0.74	0.31	0.40	0.42
Vologda Region	83.81	39.00	19.19	37.28	23.20
Kaliningrad Region	303.58	151.00	80.89	131.39	121.85
Leningrad Region	526.14	268.08	179.38	290.48	231.07
Murmansk Region	111.64	82.91	31.11	49.46	42.73
Novgorod Region	45.29	26.27	9.02	20.51	13.29
Pskov Region	29.91	24.14	9.13	15.66	11.50
St. Petersburg	2,941.49	1,747.42	833.43	1,304.61	953.79
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,484.04</b>	<b>1,258.50</b>	<b>515.55</b>	<b>1,179.22</b>	<b>929.50</b>
Republic of Adigei (Adigeya)	12.59	8.91	2.16	5.18	4.68
Republic of Daghestan	138.85	81.38	35.27	76.24	84.95
Republic of Ingushetia	43.01	20.94	0.94	3.90	6.67
Kabardino-Balkar Republic	55.50	37.51	10.59	30.45	22.02
Republic of Kalmykia	6.23	4.42	1.29	2.86	2.81
Karachai-Cherkess Republic	13.82	9.84	2.43	4.67	7.88
Republic of Northern Ossetia — Alania	71.07	35.95	10.53	27.10	23.34
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	826.38	422.63	185.71	436.84	310.59
Stavropol Territory	410.62	180.95	72.91	198.79	172.30
Astrakhan Region	69.79	37.74	18.39	46.19	35.40
Volgograd Region	210.15	91.74	39.01	89.99	68.02
Rostov Region	626.04	326.48	136.33	257.01	190.85



Table 2.1 (end)

(millions of US dollars)

1	2	3	4	5	6
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>3,161.37</b>	<b>1,682.74</b>	<b>691.25</b>	<b>1,246.17</b>	<b>976.80</b>
Republic of Bashkortostan	351.31	170.37	80.55	146.47	110.17
Republic of Mariy-El	24.24	15.03	4.35	12.77	6.01
Republic of Mordovia	27.17	13.58	5.59	11.74	8.62
Republic of Tatarstan (Tatarstan)	472.78	275.43	111.45	172.79	154.70
Udmurt Republic	81.69	48.75	20.34	34.44	25.33
Chuvash Republic — Chuvashya	39.39	16.41	7.71	18.04	13.20
Perm Territory	344.89	172.35	64.80	125.01	96.28
Kirov Region	81.37	48.30	15.89	33.05	22.98
Nizhni Novgorod Region	454.45	226.77	97.80	184.07	142.59
Orenburg Region	162.62	76.68	29.79	59.92	51.93
Penza Region	99.99	48.81	18.04	41.68	36.29
Samara Region	748.57	408.60	175.40	298.29	221.79
Saratov Region	199.06	117.25	43.66	74.91	59.22
Ulyanovsk Region	73.85	44.42	15.89	33.01	27.67
<b>URALS FEDERAL DISTRICT</b>	<b>2,175.20</b>	<b>1,202.06</b>	<b>540.44</b>	<b>871.41</b>	<b>704.25</b>
Kurgan Region	34.28	18.50	6.78	15.64	11.03
Sverdlovsk Region	958.46	531.96	243.15	388.25	311.78
Tyumen Region	717.12	397.60	197.01	292.49	246.89
including:					
Khanty-Mansiysky Autonomous Area — Yugra	296.83	161.63	65.09	122.04	103.09
Yamalo-Nenetsky Autonomous Area	99.29	61.73	30.70	42.84	36.51
Chelyabinsk Region	465.35	254.00	93.49	175.04	134.55
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,196.29</b>	<b>1,082.85</b>	<b>512.35</b>	<b>931.29</b>	<b>799.15</b>
Republic of Altai	4.68	4.27	2.69	4.12	2.85
Republic of Buryatia	48.68	27.67	9.39	23.69	23.19
Republic of Tyva	3.46	3.04	1.41	2.04	1.97
Republic of Khakassia	34.26	17.66	9.78	18.08	16.25
Altai Territory	177.81	81.98	30.42	58.97	52.86
Zabaykalskiy Territory	48.44	23.94	10.09	16.16	16.02
Krasnoyarsk Territory	411.04	172.65	77.95	149.71	119.74
Irkutsk Region	305.55	168.56	74.27	128.79	119.46
Kemerovo Region	234.43	105.59	45.09	87.71	68.38
Novosibirsk Region	540.52	280.61	129.96	235.96	189.57
Omsk Region	277.96	140.57	88.47	156.02	149.84
Tomsk Region	109.48	56.31	32.82	50.07	39.04
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1,280.30</b>	<b>609.27</b>	<b>303.76</b>	<b>569.29</b>	<b>494.86</b>
Republic of Sakha (Yakutia)	123.28	54.30	28.04	48.90	47.66
Kamchatka Territory	76.07	38.49	14.63	30.08	27.76
Primorski Territory	534.49	240.79	140.93	253.57	185.95
Khabarovsk Territory	283.31	158.18	72.07	128.92	123.32
Amur Region	100.00	51.36	18.38	38.73	32.40
Magadan Region	33.58	18.69	8.01	13.55	15.39
Sakhalin Region	119.80	60.38	26.65	50.93	57.64
Jewish Autonomous Region	4.47	2.01	1.55	2.33	2.80
Chukotka Autonomous Area	5.31	3.76	1.51	2.29	1.93

Table 2.2

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

(millions of US dollars)

1	2008	2009			
	Q4	Q1	Q2	Q3	Q4
	2	3	4	5	6
RUSSIAN FEDERATION	5,393.77	7,670.07	9,448.19	6,899.59	9,649.31
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,730.28</b>	<b>3,779.31</b>	<b>5,114.64</b>	<b>3,669.04</b>	<b>5,771.56</b>
Belgorod Region	23.89	29.37	31.96	24.53	26.61
Bryansk Region	18.88	29.25	27.01	23.34	27.66
Vladimir Region	22.89	32.38	34.20	25.33	29.65
Voronezh Region	56.05	82.65	98.75	71.22	79.42
Ivanovo Region	15.50	19.60	21.54	16.87	19.30
Kaluga Region	22.35	33.54	36.03	31.25	37.90
Kostroma Region	11.19	18.32	21.76	15.33	14.69
Kursk Region	15.70	19.22	21.42	16.84	17.12
Lipetsk Region	18.48	27.51	32.20	23.21	28.07
Moscow Region	123.22	178.47	235.17	190.79	226.36
Orel Region	10.54	16.20	18.07	14.58	16.68
Ryazan Region	20.14	24.69	27.48	21.18	22.58
Smolensk Region	19.49	21.85	23.21	19.70	25.46
Tambov Region	9.33	11.78	12.58	10.67	9.53
Tver Region	22.92	32.92	39.28	27.94	36.20
Tula Region	26.48	41.44	49.21	35.47	37.02
Yaroslavl Region	32.68	70.77	56.30	43.56	47.74
Moscow	2,260.56	3,089.34	4,328.49	3,057.24	5,069.58
<b>NORTH-WEST DISTRICT</b>	<b>1,015.96</b>	<b>1,262.21</b>	<b>1,663.78</b>	<b>1,274.83</b>	<b>1,692.97</b>
Republic of Karelia	7.16	8.56	12.90	11.23	9.12
Republic of Komi	12.55	19.12	17.86	13.06	14.21
Arkhangelsk Region	12.04	19.88	20.08	14.00	16.31
including Nenets Autonomous Area	0.34	0.16	0.10	0.09	0.12
Vologda Region	11.78	19.53	19.36	13.18	17.92
Kaliningrad Region	121.36	127.61	160.97	143.54	160.44
Leningrad Region	141.93	154.05	201.26	187.96	267.64
Murmansk Region	21.25	29.74	29.52	23.54	28.33
Novgorod Region	7.74	11.44	12.61	9.73	10.43
Pskov Region	12.13	15.03	16.42	14.29	15.73
St. Petersburg	668.02	857.25	1,172.79	844.29	1,152.86
<b>SOUTH FEDERAL DISTRICT</b>	<b>359.14</b>	<b>538.35</b>	<b>579.15</b>	<b>442.00</b>	<b>476.70</b>
Republic of Adigei (Adigeya)	3.48	5.15	5.96	3.78	3.66
Republic of Daghestan	5.50	19.07	11.05	17.18	12.68
Republic of Ingushetia	1.66	2.92	1.06	0.87	0.86
Kabardino-Balkar Republic	4.03	8.50	7.34	5.59	5.01
Republic of Kalmykia	1.23	2.00	2.27	1.40	1.73
Karachai-Cherkess Republic	1.43	2.69	3.05	1.62	1.59
Republic of Northern Ossetia — Alania	4.12	8.12	7.35	5.14	5.56
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	163.89	235.73	261.91	194.61	225.79
Stavropol Territory	40.97	54.94	60.19	45.75	39.90
Astrakhan Region	15.09	25.69	26.95	16.89	19.58
Volgograd Region	34.01	52.14	59.00	46.84	45.37
Rostov Region	83.74	121.40	133.02	102.35	114.99

Table 2.2 (end)

(millions of US dollars)

1	2	3	4	5	6
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>506.93</b>	<b>832.20</b>	<b>840.52</b>	<b>589.48</b>	<b>671.25</b>
Republic of Bashkortostan	58.34	86.26	94.50	68.71	71.97
Republic of Mariy-El	9.05	11.81	12.04	9.18	9.66
Republic of Mordovia	7.24	9.57	9.35	7.69	8.68
Republic of Tatarstan (Tatarstan)	68.96	121.21	118.91	77.19	84.47
Udmurt Republic	13.31	25.12	26.07	16.63	21.95
Chuvash Republic — Chuvashya	10.85	14.11	14.98	12.88	13.90
Perm Territory	43.23	81.38	76.94	55.35	64.66
Kirov Region	11.92	19.29	19.24	12.05	12.94
Nizhni Novgorod Region	75.11	107.60	122.17	97.81	115.95
Orenburg Region	27.69	40.23	39.96	28.40	25.58
Penza Region	15.94	28.03	23.51	19.64	21.23
Samara Region	109.37	204.44	191.30	116.94	147.31
Saratov Region	40.24	57.77	64.62	48.90	50.66
Ulyanovsk Region	15.69	25.39	26.94	18.12	22.29
<b>URALS FEDERAL DISTRICT</b>	<b>292.71</b>	<b>500.89</b>	<b>481.87</b>	<b>350.16</b>	<b>373.25</b>
Kurgan Region	7.17	11.01	8.47	6.75	6.84
Sverdlovsk Region	124.56	242.93	239.59	176.85	190.49
Tyumen Region	98.01	137.14	134.54	96.13	103.57
including:					
Khanty-Mansiysky Autonomous Area — Yugra	40.65	53.10	25.10	33.33	38.96
Yamalo-Nenetsky Autonomous Area	12.97	17.99	13.03	11.13	12.26
Chelyabinsk Region	62.97	109.80	99.28	70.43	72.35
<b>SIBERIA FEDERAL DISTRICT</b>	<b>313.82</b>	<b>509.94</b>	<b>487.48</b>	<b>362.16</b>	<b>422.77</b>
Republic of Altai	1.31	2.87	3.73	3.34	2.19
Republic of Buryatia	7.87	12.92	8.85	8.11	11.85
Republic of Tyva	0.65	0.83	0.72	0.76	0.69
Republic of Khakassia	4.60	6.67	5.31	4.72	4.27
Altai Territory	31.35	46.20	46.79	37.15	31.44
Zabaykalskiy Territory	6.32	8.84	6.59	5.58	8.60
Krasnoyarsk Territory	50.13	86.26	78.62	50.66	61.76
Irkutsk Region	38.69	70.17	56.01	32.50	40.68
Kemerovo Region	28.19	47.39	47.05	31.85	36.62
Novosibirsk Region	70.38	115.26	120.96	94.55	108.33
Omsk Region	55.40	80.93	77.14	68.78	91.97
Tomsk Region	18.93	31.61	35.72	24.17	24.39
<b>FAR EAST FEDERAL DISTRICT</b>	<b>156.85</b>	<b>246.43</b>	<b>280.12</b>	<b>210.96</b>	<b>241.41</b>
Republic of Sakha (Yakutia)	11.17	19.64	18.26	10.91	11.30
Kamchatka Territory	5.23	8.68	10.00	7.05	7.38
Primorski Territory	64.26	103.10	140.15	99.93	123.71
Khabarovsk Territory	36.83	62.40	67.86	45.13	52.31
Amur Region	20.47	25.49	14.88	20.08	13.67
Magadan Region	3.75	5.90	5.05	3.76	3.94
Sakhalin Region	14.26	20.19	22.82	23.43	28.13
Jewish Autonomous Region	0.61	0.33	0.31	0.21	0.44
Chukotka Autonomous Area	0.27	0.72	0.79	0.47	0.53

## 3. Borrowings

Table 3.1

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

(millions of rubles)

	31.12.2009										
	1	of which:				legal entities			individuals		
		total	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
2	3	4	5	6	7	8	9	10			
RUSSIAN FEDERATION	17,208,816.5	12,125,278.9	5,083,537.6	4,484,632.7	3,141,545.1	1,343,087.6	7,478,513.3	5,510,166.9	1,968,346.4		
CENTRAL FEDERAL DISTRICT	10,850,427.7	6,862,100.9	3,988,326.8	3,397,868.7	2,265,958.3	1,131,910.4	3,761,871.2	2,410,462.8	1,351,408.4		
Belgorod Region	93,408.1	76,842.8	16,565.3	13,464.5	9,915.6	3,548.9	51,404.6	45,994.2	5,410.4		
Bryansk Region	34,785.0	30,674.0	4,111.0	2,482.8	2,234.0	248.8	26,714.5	23,480.3	3,234.2		
Vladimir Region	69,730.0	60,223.4	9,506.6	7,058.6	6,258.5	800.1	50,006.4	44,503.8	5,502.6		
Voronezh Region	133,473.6	112,151.5	21,322.1	16,554.3	10,967.0	5,587.3	91,620.5	80,605.1	11,015.4		
Ivanovo Region	40,093.8	35,136.0	4,957.8	2,286.2	2,176.2	110.0	31,446.5	27,119.9	4,326.6		
Kaluga Region	58,498.3	49,922.5	8,575.8	5,127.8	4,646.9	480.9	37,361.2	32,199.9	5,161.3		
Kostroma Region	27,898.4	25,558.0	2,340.4	3,930.2	3,815.0	115.2	19,756.1	17,901.5	1,854.6		
Kursk Region	41,370.4	37,615.2	3,755.2	3,425.4	3,246.6	178.8	29,134.0	26,407.9	2,726.1		
Lipetsk Region	56,551.4	50,192.2	6,359.2	5,974.7	5,807.1	167.6	39,812.7	35,139.0	4,673.7		
Moscow Region	534,161.3	458,672.4	75,488.9	78,088.3	62,165.8	15,922.5	331,469.9	282,042.1	49,427.8		
Orel Region	27,892.6	25,259.5	2,633.1	2,310.1	1,915.2	394.9	21,627.8	19,730.1	1,897.7		
Ryazan Region	47,691.1	42,027.5	5,663.6	4,836.2	3,983.4	852.8	35,746.7	31,687.2	4,059.5		
Smolensk Region	44,861.7	36,851.4	8,010.3	4,926.5	4,512.0	414.5	29,431.5	25,461.8	3,969.7		
Tambov Region	32,497.7	28,845.6	3,652.1	1,743.6	1,643.9	99.7	23,987.8	22,124.9	1,862.9		
Tver Region	58,195.8	50,746.9	7,448.9	5,033.9	4,383.4	650.5	39,406.7	34,671.7	4,735.0		
Tula Region	75,819.2	61,925.8	13,893.4	10,413.2	7,374.4	3,038.8	51,284.8	44,309.9	6,974.9		
Yaroslavl Region	78,362.2	65,510.6	12,851.6	6,386.3	5,669.6	716.7	59,888.0	48,665.0	11,223.0		
Moscow	9,395,137.1	5,613,945.6	3,781,191.5	3,223,826.1	2,125,243.7	1,098,582.4	2,791,771.5	1,568,418.5	1,223,353.0		
NORTH-WEST DISTRICT	1,678,809.1	1,303,380.4	375,428.7	331,012.9	259,429.2	71,583.7	848,296.1	619,029.6	229,266.5		
Republic of Karelia	24,969.4	21,117.3	3,852.1	1,528.5	1,498.4	30.1	19,455.3	16,189.5	3,265.8		
Republic of Komi	55,103.3	49,421.0	5,682.3	4,341.5	4,321.0	20.5	42,226.0	38,372.4	3,853.6		

**Table 3.1 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	69,174.0	62,879.6	6,294.4	13,862.9	12,757.2	1,105.7	45,488.9	41,109.8	4,379.1
including Nenets Autonomous Area	3,325.8	3,188.2	137.6	279.0	277.7	1.3	2,059.9	2,007.7	52.2
Vologda Region	81,610.1	71,194.3	10,415.8	14,433.6	13,412.5	1,021.1	46,492.8	39,728.2	6,764.6
Kaliningrad Region	63,750.8	45,820.5	17,930.3	8,986.8	7,604.5	1,382.3	42,257.0	28,787.3	13,469.7
Leningrad Region	65,516.3	56,334.4	9,181.9	7,156.7	6,843.3	313.4	45,078.7	37,833.5	7,245.2
Murmansk Region	60,150.8	49,821.7	10,329.1	4,191.6	3,885.7	305.9	44,945.6	37,332.7	7,612.9
Novgorod Region	24,569.0	20,515.2	4,053.8	2,128.2	1,859.2	269.0	15,969.9	13,358.7	2,611.2
Pskov Region	20,712.2	17,962.6	2,749.6	2,046.0	1,759.9	286.1	14,027.8	12,362.5	1,665.3
St. Petersburg	1,213,253.2	908,313.8	304,939.4	272,337.1	205,487.5	66,849.6	532,354.1	353,955.0	178,399.1
<b>SOUTH FEDERAL DISTRICT</b>	<b>783,441.1</b>	<b>684,029.0</b>	<b>99,412.1</b>	<b>87,063.6</b>	<b>73,463.3</b>	<b>13,600.3</b>	<b>522,152.2</b>	<b>452,760.6</b>	<b>69,391.6</b>
Republic of Adigei (Adigeya)	7,732.5	7,145.9	586.6	453.6	447.1	6.5	5,946.5	5,526.4	420.1
Republic of Dagestan	24,807.3	23,084.7	1,722.6	1,374.3	1,187.3	187.0	13,024.6	11,560.8	1,463.8
Republic of Ingushetia	3,836.1	3,637.4	198.7	198.0	198.0	0.0	2,041.8	1,856.2	185.6
Kabardino-Balkar Republic	14,653.9	13,369.4	1,284.5	577.6	573.3	4.3	10,160.0	9,140.5	1,019.5
Republic of Kalmykia	4,141.6	3,832.1	309.5	475.4	474.3	1.1	2,660.7	2,429.7	231.0
Karachai-Cherkess Republic	6,410.6	6,039.6	371.0	470.0	451.0	19.0	3,781.8	3,564.2	217.6
Republic of Northern Ossetia — Alania	16,707.5	15,467.4	1,240.1	708.7	645.5	63.2	11,889.0	10,914.1	974.9
Republic of Chechnya	9,777.0	9,642.5	134.5	915.9	915.9	0.0	1,980.1	1,942.1	38.0
Krasnodar Territory	275,444.8	237,689.9	37,754.9	42,170.7	33,539.1	8,631.6	178,740.7	153,053.1	25,687.6
Stavropol Territory	100,515.8	90,440.6	10,075.2	8,260.3	7,863.9	396.4	70,189.9	61,749.6	8,440.3
Astrakhan Region	38,061.4	34,251.0	3,810.4	2,865.1	2,805.3	59.8	26,439.7	23,665.8	2,773.9
Volgograd Region	101,031.9	85,013.0	16,018.9	10,739.1	8,079.6	2,659.5	72,281.5	61,590.6	10,690.9
Rostov Region	180,320.7	154,415.5	25,905.2	17,854.9	16,283.0	1,571.9	123,015.9	105,767.5	17,248.4
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,732,394.0</b>	<b>1,434,463.0</b>	<b>297,931.0</b>	<b>339,948.8</b>	<b>261,316.5</b>	<b>78,632.3</b>	<b>990,084.5</b>	<b>857,606.2</b>	<b>132,478.3</b>
Republic of Bashkortostan	308,038.1	210,668.5	97,369.6	137,799.8	74,631.7	63,168.1	111,366.9	96,644.9	14,722.0
Republic of Mariy-El	17,513.4	15,702.9	1,810.5	2,024.9	1,685.9	339.0	12,619.8	11,567.0	1,052.8
Republic of Mordovia	28,289.8	25,817.5	2,472.3	4,041.5	4,010.7	30.8	18,114.8	16,195.2	1,919.6
Republic of Tatarstan (Tatarstan)	317,298.7	257,297.3	60,001.4	67,976.2	61,988.2	5,988.0	145,499.5	125,287.1	20,212.4
Udmurt Republic	58,617.5	52,619.0	5,998.5	6,922.6	6,502.6	420.0	40,519.8	35,799.5	4,720.3
Chuvash Republic — Chuvashya	41,661.4	36,059.1	5,602.3	4,679.7	4,080.4	599.3	28,312.4	26,109.8	2,202.6
Perm Territory	163,493.0	137,789.8	25,703.2	29,925.4	28,034.4	1,891.0	98,889.3	84,146.2	14,743.1
Kirov Region	48,396.1	44,647.1	3,749.0	4,224.1	4,047.0	177.1	35,370.8	32,949.7	2,421.1
Nizhni Novgorod Region	223,911.2	193,994.1	29,917.1	25,804.8	23,544.7	2,260.1	137,675.2	117,583.5	20,091.7
Orenburg Region	77,393.6	69,852.9	7,540.7	10,330.6	9,535.9	794.7	51,871.1	46,298.6	5,572.5
Penza Region	46,325.9	42,796.3	3,529.6	2,839.8	2,741.7	98.1	32,943.5	30,063.8	2,879.7

**Table 3.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Samara Region	254,343.4	217,623.3	36,720.1	31,382.6	29,669.0	1,713.6	170,127.8	141,670.0	28,457.8
Saratov Region	102,325.9	89,220.0	13,105.9	8,160.7	7,093.9	1,066.8	74,613.1	64,535.6	10,077.5
Ulyanovsk Region	44,786.0	40,375.2	4,410.8	3,836.1	3,750.4	85.7	32,160.5	28,755.3	3,405.2
<b>URALS FEDERAL DISTRICT</b>	<b>931,522.8</b>	<b>766,469.8</b>	<b>165,053.0</b>	<b>191,342.9</b>	<b>155,512.8</b>	<b>35,830.1</b>	<b>550,857.4</b>	<b>459,309.8</b>	<b>91,547.6</b>
Kurgan Region	19,731.4	18,445.7	1,285.7	1,590.6	1,403.5	187.1	14,388.8	13,493.8	895.0
Sverdlovsk Region	302,946.3	261,990.4	40,955.9	41,700.0	38,131.5	3,568.5	197,426.8	166,518.1	30,908.7
Tyumen Region	422,216.3	339,546.4	82,669.9	110,375.0	96,424.3	13,950.7	227,260.7	182,546.0	44,714.7
including: Khanty-Mansiysky Autonomous Area — Yugra	224,996.2	157,876.5	67,119.7	48,670.6	36,502.2	12,168.4	125,547.1	92,802.3	32,744.8
Yamalo-Nenetsky Autonomous Area	44,868.5	42,255.3	2,613.2	6,277.5	6,212.4	65.1	28,577.0	26,913.2	1,663.8
Chelyabinsk Region	186,628.8	146,487.3	40,141.5	37,677.3	19,553.5	18,123.8	111,781.1	96,751.9	15,029.2
<b>SIBERIA FEDERAL DISTRICT</b>	<b>801,961.5</b>	<b>693,182.3</b>	<b>108,779.2</b>	<b>92,385.2</b>	<b>83,299.5</b>	<b>9,085.7</b>	<b>524,505.6</b>	<b>464,771.3</b>	<b>59,734.3</b>
Republic of Altai	4,015.6	3,785.3	230.3	593.4	525.5	67.9	2,421.5	2,302.9	118.6
Republic of Buryatia	25,624.1	23,526.8	2,097.3	2,986.3	2,888.6	77.7	15,481.4	14,432.1	1,049.3
Republic of Tyva	4,070.8	3,967.3	103.5	802.1	802.1	0.0	2,374.3	2,307.0	67.3
Republic of Khakassia	13,184.6	12,212.9	971.7	1,607.0	1,603.9	3.1	9,086.3	8,200.5	885.8
Altai Territory	73,469.6	64,775.7	8,693.9	9,142.2	7,751.8	1,390.4	49,380.5	45,039.5	4,341.0
Zabaykalskiy Territory	25,144.5	23,643.1	1,501.4	2,718.2	2,625.8	92.4	18,314.4	17,300.8	1,013.6
Krasnoyarsk Territory	135,049.7	121,282.2	13,767.5	15,133.7	14,641.0	492.7	84,852.9	76,267.2	8,585.7
Irkutsk Region	100,421.6	88,633.8	11,787.8	9,546.6	8,746.6	800.0	68,195.0	61,096.5	7,098.5
Kemerovo Region	116,658.5	101,304.5	15,354.0	16,457.4	13,333.3	3,124.1	82,994.9	72,725.3	10,269.6
Novosibirsk Region	180,035.0	142,355.0	37,680.0	20,354.0	18,318.2	2,035.8	101,156.3	87,816.5	13,339.8
Omsk Region	74,231.7	64,030.7	10,201.0	7,412.1	6,930.4	481.7	54,679.2	46,900.2	7,779.0
Tomsk Region	50,055.8	43,665.0	6,390.8	5,652.2	5,132.3	519.9	35,568.9	30,382.8	5,186.1
<b>FAR EAST FEDERAL DISTRICT</b>	<b>430,260.3</b>	<b>381,653.5</b>	<b>48,606.8</b>	<b>45,010.6</b>	<b>42,565.5</b>	<b>2,445.1</b>	<b>280,746.3</b>	<b>246,226.6</b>	<b>34,519.7</b>
Republic of Sakha (Yakutia)	50,602.2	47,171.5	3,430.7	6,776.3	6,736.6	39.7	30,499.8	28,357.1	2,142.7
Kamchatka Territory	28,185.4	25,342.3	2,843.1	2,250.2	2,143.7	106.5	19,962.2	17,655.7	2,306.5
Primorski Territory	129,770.7	112,512.7	17,258.0	11,835.0	10,732.7	1,102.3	80,010.7	66,879.1	13,131.6
Khabarovsk Territory	108,451.1	97,173.3	11,277.8	11,545.3	11,248.6	296.7	77,568.6	68,019.2	9,549.4
Amur Region	37,428.2	33,776.5	3,651.7	4,253.1	4,233.6	19.5	23,662.7	22,095.6	1,567.1
Magadan Region	18,419.4	14,964.5	3,454.9	2,523.1	2,483.1	40.0	11,661.3	9,825.8	1,835.5
Sakhalin Region	46,731.3	40,479.8	6,251.5	4,552.4	3,718.9	833.5	30,315.5	26,688.3	3,627.2
Jewish Autonomous Region	3,900.8	3,651.0	249.8	272.9	271.5	1.4	3,032.0	2,819.8	212.2
Chukotka Autonomous Area	6,771.2	6,581.9	189.3	1,002.3	996.8	5.5	4,033.5	3,886.0	147.5

Table 3.2

## Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.12.2009		
	public organizations	non-public organizations	other
	2	3	4
RUSSIAN FEDERATION	335,284.0	2,626,838.3	137,471.8
<b>CENTRAL FEDERAL DISTRICT</b>	<b>212,096.3</b>	<b>1,617,797.1</b>	<b>70,042.1</b>
Belgorod Region	957.8	19,336.0	1,037.4
Bryansk Region	313.4	4,591.9	475.3
Vladimir Region	903.4	6,990.5	890.5
Voronezh Region	2,102.9	18,137.9	1,651.5
Ivanovo Region	277.7	5,158.9	603.0
Kaluga Region	1,891.9	11,031.4	619.6
Kostroma Region	100.0	2,451.5	614.1
Kursk Region	1,240.8	6,647.8	973.5
Lipetsk Region	361.6	8,522.8	538.1
Moscow Region	11,210.8	100,223.6	10,072.0
Orel Region	231.8	3,298.7	405.8
Ryazan Region	391.2	6,869.1	684.9
Smolensk Region	933.2	5,596.2	509.6
Tambov Region	949.5	3,715.7	423.9
Tver Region	1,894.8	9,346.3	594.4
Tula Region	540.7	8,426.3	723.6
Yaroslavl Region	1,710.3	9,134.9	853.6
Moscow	186,084.6	1,388,317.8	48,371.2
<b>NORTH-WEST DISTRICT</b>	<b>27,852.3</b>	<b>278,256.8</b>	<b>9,439.3</b>
Republic of Karelia	271.2	3,041.0	575.1
Republic of Komi	289.4	6,250.6	673.4
Arkhangelsk Region	877.0	7,773.7	1,135.3
including Nenets Autonomous Area	190.4	695.9	69.1
Vologda Region	525.7	16,877.1	917.9
Kaliningrad Region	855.2	8,117.9	896.2
Leningrad Region	2,583.0	7,831.4	407.8
Murmansk Region	789.3	7,284.4	409.5
Novgorod Region	183.0	4,982.9	340.7
Pskov Region	280.2	3,367.5	239.7
St. Petersburg	21,198.3	212,730.1	3,843.8
<b>SOUTH FEDERAL DISTRICT</b>	<b>17,649.5</b>	<b>137,658.1</b>	<b>14,067.3</b>
Republic of Adigei (Adigeya)	150.3	1,021.0	207.5
Republic of Dagestan	799.4	9,436.9	551.3
Republic of Ingushetia	129.7	1,519.4	130.6
Kabardino-Balkar Republic	538.3	3,236.8	343.8
Republic of Kalmykia	121.0	754.6	214.4
Karachai-Cherkess Republic	397.7	1,619.2	217.7
Republic of Northern Ossetia — Alania	635.4	2,996.1	268.3
Republic of Chechnya	961.0	5,736.1	244.0
Krasnodar Territory	7,546.6	43,321.1	4,817.0
Stavropol Territory	1,843.5	18,447.7	1,842.0
Astrakhan Region	560.4	6,780.0	939.6
Volgograd Region	1,424.1	13,564.1	1,117.6
Rostov Region	2,542.3	29,225.1	3,173.6

**Table 3.2 (end)**  
(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>40,614.8</b>	<b>250,278.4</b>	<b>14,793.1</b>
Republic of Bashkortostan	5,389.8	25,929.1	1,162.0
Republic of Mariy-El	117.0	2,110.1	185.2
Republic of Mordovia	1,036.7	4,245.1	287.7
Republic of Tatarstan (Tatarstan)	5,989.3	59,906.8	2,738.4
Udmurt Republic	2,598.1	6,984.6	745.7
Chuvash Republic — Chuvashya	519.8	4,929.0	394.3
Perm Territory	1,731.8	23,108.0	1,950.2
Kirov Region	1,316.9	6,012.9	905.1
Nizhni Novgorod Region	14,812.5	36,966.1	1,672.1
Orenburg Region	975.2	11,423.2	796.0
Penza Region	978.8	5,973.0	677.2
Samara Region	2,360.8	42,251.5	1,455.3
Saratov Region	1,735.9	13,991.4	1,326.4
Ulyanovsk Region	1,052.3	6,447.7	497.5
<b>URALS FEDERAL DISTRICT</b>	<b>11,465.0</b>	<b>139,844.5</b>	<b>9,439.8</b>
Kurgan Region	283.0	3,177.5	507.3
Sverdlovsk Region	3,605.8	57,820.1	3,764.2
Tyumen Region	3,643.1	53,874.6	3,344.1
including:			
Khanty-Mansiysky Autonomous Area — Yugra	1,651.3	23,794.4	1,630.2
Yamalo-Nenetsky Autonomous Area	645.0	11,039.7	778.0
Chelyabinsk Region	3,933.0	24,972.3	1,824.2
<b>SIBERIA FEDERAL DISTRICT</b>	<b>16,156.9</b>	<b>122,779.8</b>	<b>11,316.5</b>
Republic of Altai	49.8	897.1	87.0
Republic of Buryatia	503.0	5,580.0	742.3
Republic of Tyva	150.9	667.9	152.7
Republic of Khakassia	435.1	1,919.0	695.0
Altai Territory	2,909.7	8,222.9	852.1
Zabaykalskiy Territory	418.3	2,910.3	649.9
Krasnoyarsk Territory	2,711.6	26,651.6	1,961.8
Irkutsk Region	1,325.3	16,096.3	1,122.5
Kemerovo Region	690.8	13,446.1	1,230.9
Novosibirsk Region	5,258.1	30,599.0	2,145.9
Omsk Region	951.1	8,733.5	1,096.7
Tomsk Region	753.0	7,056.1	579.7
<b>FAR EAST FEDERAL DISTRICT</b>	<b>9,449.2</b>	<b>80,223.6</b>	<b>8,373.8</b>
Republic of Sakha (Yakutia)	1,859.8	9,796.3	1,782.4
Kamchatka Territory	1,167.9	4,275.0	729.8
Primorski Territory	1,872.4	32,033.8	1,739.9
Khabarovsk Territory	2,166.9	15,795.5	1,380.6
Amur Region	638.5	5,967.2	867.7
Magadan Region	298.2	2,186.9	457.7
Sakhalin Region	790.9	8,613.2	1,156.7
Jewish Autonomous Region	86.5	460.5	115.3
Chukotka Autonomous Area	567.9	1,095.2	143.7



Table 3.3

### Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

*(millions of rubles)*

1	31.12.2009		
	public organizations	non-public organizations	other
2	3	4	
RUSSIAN FEDERATION	24,284.2	666,546.8	61,430.9
<b>CENTRAL FEDERAL DISTRICT</b>	<b>19,793.4</b>	<b>566,458.9</b>	<b>57,022.9</b>
Belgorod Region	5.2	599.6	92.0
Bryansk Region	0.0	146.5	7.7
Vladimir Region	66.2	278.7	2.8
Voronezh Region	2.2	1,040.5	35.5
Ivanovo Region	0.0	194.8	4.7
Kaluga Region	58.0	896.5	10.2
Kostroma Region	0.2	91.3	1.2
Kursk Region	8.9	196.5	0.3
Lipetsk Region	0.0	554.9	109.7
Moscow Region	825.4	4,953.0	266.4
Orel Region	0.0	102.1	3.8
Ryazan Region	19.1	409.9	3.3
Smolensk Region	50.9	381.3	2.2
Tambov Region	5.4	101.2	0.0
Tver Region	1.0	347.0	14.0
Tula Region	90.0	389.4	44.5
Yaroslavl Region	0.0	439.7	1.5
Moscow	18,661.1	555,336.1	56,422.8
<b>NORTH-WEST DISTRICT</b>	<b>2,540.1</b>	<b>42,436.5</b>	<b>1,957.3</b>
Republic of Karelia	1.2	304.3	7.3
Republic of Komi	12.9	109.1	0.2
Arkhangelsk Region	7.5	407.1	4.4
including Nenets Autonomous Area	0.0	58.3	1.3
Vologda Region	139.2	1,506.1	31.2
Kaliningrad Region	14.0	2,831.1	61.8
Leningrad Region	7.7	692.7	59.6
Murmansk Region	63.8	1,658.8	2.8
Novgorod Region	0.0	784.4	1.7
Pskov Region	0.5	105.4	8.2
St. Petersburg	2,293.3	34,037.4	1,780.1
<b>SOUTH FEDERAL DISTRICT</b>	<b>180.2</b>	<b>6,650.3</b>	<b>385.4</b>
Republic of Adigei (Adigeya)	0.0	26.5	0.0
Republic of Dagestan	0.2	31.7	2.6
Republic of Ingushetia	0.0	4.0	0.0
Kabardino-Balkar Republic	0.1	58.5	3.0
Republic of Kalmykia	0.0	6.4	0.0
Karachai-Cherkess Republic	0.0	6.9	0.1
Republic of Northern Ossetia — Alania	0.6	132.8	13.9
Republic of Chechnya	8.6	87.9	0.0
Krasnodar Territory	42.5	1,960.1	156.1
Stavropol Territory	4.5	332.4	47.7
Astrakhan Region	18.0	462.0	6.7
Volgograd Region	59.7	1,372.8	16.4
Rostov Region	45.9	2,168.3	138.8

**Table 3.3 (end)**  
(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>812.3</b>	<b>27,719.2</b>	<b>802.2</b>
Republic of Bashkortostan	13.4	13,679.5	60.7
Republic of Mariy-El	4.5	97.2	0.2
Republic of Mordovia	0.1	88.9	1.9
Republic of Tatarstan (Tatarstan)	115.7	3,264.9	542.5
Udmurt Republic	0.9	177.3	0.5
Chuvash Republic — Chuvashya	0.2	88.0	0.5
Perm Territory	9.5	2,707.3	30.6
Kirov Region	0.0	456.8	0.6
Nizhni Novgorod Region	539.8	2,212.4	74.2
Orenburg Region	37.2	696.4	26.9
Penza Region	1.0	196.7	3.2
Samara Region	73.3	2,598.8	44.7
Saratov Region	7.7	1,051.6	14.0
Ulyanovsk Region	8.9	403.5	1.6
<b>URALS FEDERAL DISTRICT</b>	<b>461.5</b>	<b>12,865.8</b>	<b>181.8</b>
Kurgan Region	0.0	20.1	4.1
Sverdlovsk Region	124.1	3,784.4	127.7
Tyumen Region	1.3	6,502.8	9.7
including: Khanty-Mansiysky Autonomous Area — Yugra	0.4	5,723.7	4.1
Yamalo-Nenetsky Autonomous Area	0.0	214.1	0.0
Chelyabinsk Region	336.1	2,558.5	40.3
<b>SIBERIA FEDERAL DISTRICT</b>	<b>414.2</b>	<b>6,305.0</b>	<b>627.4</b>
Republic of Altai	0.0	5.6	2.8
Republic of Buryatia	0.0	236.2	5.5
Republic of Tyva	0.0	16.9	0.0
Republic of Khakassia	0.0	0.6	1.2
Altai Territory	18.8	379.1	15.7
Zabaykalskiy Territory	0.2	136.9	3.8
Krasnoyarsk Territory	234.3	695.7	9.0
Irkutsk Region	12.9	1,223.2	30.1
Kemerovo Region	0.2	1,119.7	134.4
Novosibirsk Region	137.3	1,533.7	370.7
Omsk Region	3.5	696.8	52.8
Tomsk Region	7.0	260.5	1.4
<b>FAR EAST FEDERAL DISTRICT</b>	<b>82.5</b>	<b>4,111.1</b>	<b>453.9</b>
Republic of Sakha (Yakutia)	3.2	64.0	2.1
Kamchatka Territory	16.0	223.9	12.1
Primorski Territory	35.3	1,549.8	121.2
Khabarovsk Territory	19.6	1,126.1	28.0
Amur Region	0.2	79.2	12.6
Magadan Region	0.7	86.1	38.1
Sakhalin Region	7.5	960.1	234.2
Jewish Autonomous Region	0.0	21.6	0.1
Chukotka Autonomous Area	0.0	0.2	5.5

Table 3.4

## Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.12.2009			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	207.0	1,499.1	18,664.4	13,702.1
<b>CENTRAL FEDERAL DISTRICT</b>	<b>205.1</b>	<b>466.9</b>	<b>14,458.4</b>	<b>8,109.3</b>
Belgorod Region	0.0	0.0	0.0	126.4
Bryansk Region	0.0	0.2	23.2	55.6
Vladimir Region	0.0	0.0	36.3	87.6
Voronezh Region	0.0	3.4	78.3	183.2
Ivanovo Region	0.0	0.0	15.6	51.2
Kaluga Region	0.0	1.6	57.5	16.8
Kostroma Region	0.0	0.1	0.3	14.5
Kursk Region	0.0	0.2	0.0	39.8
Lipetsk Region	0.0	5.1	50.1	31.0
Moscow Region	2.1	2.8	261.3	1,356.0
Orel Region	0.0	0.0	4.4	16.5
Ryazan Region	0.0	0.0	9.6	130.9
Smolensk Region	0.0	1.1	23.5	35.3
Tambov Region	0.0	0.7	0.9	15.9
Tver Region	0.0	2.5	43.6	46.0
Tula Region	0.0	0.0	4.8	28.0
Yaroslavl Region	0.0	0.0	1.1	38.3
Moscow	203.0	449.2	13,847.9	5,836.4
<b>NORTH-WEST DISTRICT</b>	<b>0.0</b>	<b>50.0</b>	<b>2,114.8</b>	<b>874.6</b>
Republic of Karelia	0.0	0.0	0.7	10.5
Republic of Komi	0.0	0.0	0.2	15.8
Arkhangelsk Region	0.0	0.1	40.5	69.6
including Nenets Autonomous Area	0.0	0.0	0.0	0.0
Vologda Region	0.0	0.0	14.9	131.0
Kaliningrad Region	0.0	1.2	138.2	68.8
Leningrad Region	0.0	6.1	113.9	250.9
Murmansk Region	0.0	0.0	17.2	116.8
Novgorod Region	0.0	0.2	32.0	53.9
Pskov Region	0.0	0.0	0.4	77.7
St. Petersburg	0.0	42.5	1,756.8	79.5
<b>SOUTH FEDERAL DISTRICT</b>	<b>0.0</b>	<b>22.8</b>	<b>290.4</b>	<b>565.1</b>
Republic of Adigei (Adigeya)	0.0	0.0	0.2	0.7
Republic of Daghestan	0.0	0.0	0.0	20.0
Republic of Ingushetia	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0	16.0
Republic of Kalmykia	0.0	2.0	11.9	17.9
Karachai-Cherkess Republic	0.0	0.0	0.0	12.9
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	22.6
Republic of Chechnya	0.0	0.0	0.0	62.8
Krasnodar Territory	0.0	0.0	20.3	73.9
Stavropol Territory	0.0	6.5	76.5	238.3
Astrakhan Region	0.0	0.0	34.5	17.0
Volgograd Region	0.0	0.0	0.3	4.6
Rostov Region	0.0	14.4	146.8	78.6

**Table 3.4 (end)**  
(millions of rubles)

1	2	3	4	5
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>1.9</b>	<b>912.4</b>	<b>1,049.5</b>	<b>1,843.3</b>
Republic of Bashkortostan	0.0	904.8	202.5	91.7
Republic of Mariy-El	0.0	0.0	0.2	72.3
Republic of Mordovia	0.0	0.0	58.3	43.2
Republic of Tatarstan (Tatarstan)	0.0	6.1	192.9	497.3
Udmurt Republic	0.0	0.1	17.9	0.5
Chuvash Republic — Chuvashya	0.0	0.1	1.6	44.9
Perm Territory	0.0	1.3	214.3	152.1
Kirov Region	0.1	0.0	102.0	95.3
Nizhni Novgorod Region	0.0	0.0	13.9	394.3
Orenburg Region	1.9	0.0	29.4	100.1
Penza Region	0.0	0.0	6.6	42.5
Samara Region	0.0	0.0	118.1	202.9
Saratov Region	0.0	0.0	1.8	89.5
Ulyanovsk Region	0.0	0.0	90.0	16.5
<b>URALS FEDERAL DISTRICT</b>	<b>0.0</b>	<b>30.6</b>	<b>398.8</b>	<b>764.8</b>
Kurgan Region	0.0	0.4	3.8	48.7
Sverdlovsk Region	0.0	0.0	199.6	422.2
Tyumen Region	0.0	29.1	92.1	258.3
including:				
Khanty-Mansiysky Autonomous Area — Yugra	0.0	0.5	28.0	97.3
Yamalo-Nenetsky Autonomous Area	0.0	0.0	40.4	87.6
Chelyabinsk Region	0.0	1.0	103.3	35.5
<b>SIBERIA FEDERAL DISTRICT</b>	<b>0.0</b>	<b>12.8</b>	<b>198.7</b>	<b>942.0</b>
Republic of Altai	0.0	0.0	0.0	0.9
Republic of Buryatia	0.0	0.0	22.3	5.9
Republic of Tyva	0.0	0.0	0.0	35.2
Republic of Khakassia	0.0	2.0	0.0	23.3
Altai Territory	0.0	1.9	0.1	234.1
Zabaykalskiy Territory	0.0	0.1	1.1	18.7
Krasnoyarsk Territory	0.0	4.4	61.3	104.5
Irkutsk Region	0.0	0.8	2.0	217.1
Kemerovo Region	0.0	0.0	37.4	176.5
Novosibirsk Region	0.0	3.4	14.6	46.5
Omsk Region	0.0	0.0	42.5	22.9
Tomsk Region	0.0	0.0	17.2	56.4
<b>FAR EAST FEDERAL DISTRICT</b>	<b>0.0</b>	<b>3.6</b>	<b>153.9</b>	<b>603.1</b>
Republic of Sakha (Yakutia)	0.0	0.0	1.7	71.9
Kamchatka Territory	0.0	0.0	0.1	23.2
Primorski Territory	0.0	0.9	49.8	31.7
Khabarovsk Territory	0.0	1.7	30.6	75.3
Amur Region	0.0	1.0	12.7	219.4
Magadan Region	0.0	0.0	0.1	141.7
Sakhalin Region	0.0	0.0	58.8	39.7
Jewish Autonomous Region	0.0	0.0	0.0	0.2
Chukotka Autonomous Area	0.0	0.0	0.0	0.0

Table 3.5

## Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.12.2009		
	deposit certificates	savings certificates	bonds
	2	3	4
RUSSIAN FEDERATION	20,062.1	15,486.7	412,662.2
<b>CENTRAL FEDERAL DISTRICT</b>	<b>13,964.9</b>	<b>4,068.7</b>	<b>382,936.3</b>
Belgorod Region	0.3	59.8	0.0
Bryansk Region	27.2	31.2	0.0
Vladimir Region	71.0	95.8	0.0
Voronezh Region	5.5	99.7	0.0
Ivanovo Region	0.0	113.1	0.0
Kaluga Region	40.5	82.1	0.0
Kostroma Region	7.5	81.7	0.0
Kursk Region	0.0	20.0	0.0
Lipetsk Region	31.3	81.0	0.0
Moscow Region	227.9	623.7	0.0
Orel Region	0.0	37.7	0.0
Ryazan Region	0.0	45.9	0.0
Smolensk Region	11.5	28.6	0.0
Tambov Region	0.1	64.9	0.0
Tver Region	0.0	33.5	0.0
Tula Region	11.2	39.9	0.0
Yaroslavl Region	38.7	158.6	0.0
Moscow	13,492.2	2,371.4	382,936.3
<b>NORTH-WEST DISTRICT</b>	<b>1,287.5</b>	<b>1,564.1</b>	<b>658.5</b>
Republic of Karelia	17.1	82.3	0.0
Republic of Komi	108.0	280.7	0.0
Arkhangelsk Region	9.3	101.7	0.0
including Nenets Autonomous Area	0.0	12.4	0.0
Vologda Region	115.1	82.9	0.0
Kaliningrad Region	98.5	76.1	0.0
Leningrad Region	0.0	119.5	0.0
Murmansk Region	54.7	80.0	0.0
Novgorod Region	0.0	48.2	0.0
Pskov Region	0.1	44.2	0.0
St. Petersburg	884.7	648.4	658.5
<b>SOUTH FEDERAL DISTRICT</b>	<b>258.6</b>	<b>2,101.3</b>	<b>3,040.0</b>
Republic of Adigei (Adigeya)	0.0	18.4	0.0
Republic of Daghestan	0.0	64.2	0.0
Republic of Ingushetia	0.0	24.5	0.0
Kabardino-Balkar Republic	0.0	63.0	0.0
Republic of Kalmykia	0.0	13.4	0.0
Karachai-Cherkess Republic	0.0	25.4	0.0
Republic of Northern Ossetia — Alania	0.0	35.2	0.0
Republic of Chechnya	0.0	0.0	0.0
Krasnodar Territory	51.9	462.0	40.0
Stavropol Territory	125.3	612.4	0.0
Astrakhan Region	0.6	141.1	0.0
Volgograd Region	4.7	318.8	0.0
Rostov Region	76.0	322.9	3,000.0

**Table 3.5 (end)**  
(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>3,210.0</b>	<b>3,170.5</b>	<b>19,115.5</b>
Republic of Bashkortostan	0.0	215.1	0.0
Republic of Mariy-El	0.0	10.0	0.0
Republic of Mordovia	0.0	49.8	0.0
Republic of Tatarstan (Tatarstan)	18.7	68.6	12,687.3
Udmurt Republic	21.5	131.8	0.0
Chuvash Republic — Chuvashya	0.0	110.3	0.0
Perm Territory	3.6	572.4	0.0
Kirov Region	2.4	63.6	0.0
Nizhni Novgorod Region	2,487.9	286.5	0.0
Orenburg Region	74.1	163.9	0.0
Penza Region	11.3	186.7	0.0
Samara Region	231.5	906.3	6,428.2
Saratov Region	7.6	169.8	0.0
Ulyanovsk Region	351.5	235.7	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>673.7</b>	<b>1,013.4</b>	<b>5,278.2</b>
Kurgan Region	0.0	18.9	0.0
Sverdlovsk Region	99.3	113.0	778.2
Tyumen Region	72.5	467.9	4,500.0
including: Khanty-Mansiysky Autonomous Area — Yugra	61.4	257.9	3,000.0
Yamalo-Nenetsky Autonomous Area	0.0	105.4	0.0
Chelyabinsk Region	501.9	413.6	0.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>405.4</b>	<b>2,578.2</b>	<b>571.5</b>
Republic of Altai	0.0	11.0	0.0
Republic of Buryatia	66.4	97.5	50.0
Republic of Tyva	0.0	13.7	0.0
Republic of Khakassia	0.0	22.5	0.0
Altai Territory	7.0	180.4	0.0
Zabaykalskiy Territory	53.3	149.5	0.0
Krasnoyarsk Territory	35.2	231.2	521.5
Irkutsk Region	167.8	451.2	0.0
Kemerovo Region	18.3	587.9	0.0
Novosibirsk Region	20.9	401.2	0.0
Omsk Region	36.5	231.2	0.0
Tomsk Region	0.0	200.9	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>262.0</b>	<b>990.7</b>	<b>1,062.2</b>
Republic of Sakha (Yakutia)	0.0	95.4	0.0
Kamchatka Territory	0.0	50.3	0.0
Primorski Territory	23.9	406.1	0.0
Khabarovsk Territory	25.0	104.6	0.0
Amur Region	198.7	123.9	1,062.2
Magadan Region	0.0	45.0	0.0
Sakhalin Region	8.3	133.8	0.0
Jewish Autonomous Region	6.2	21.5	0.0
Chukotka Autonomous Area	0.0	10.1	0.0

Table 3.6

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

*(millions of rubles)*

1	31.12.2009	
	rubles funds raised by issuing bills	foreign currency funds raised by issuing bills
	2	3
RUSSIAN FEDERATION	574,484.5	174,136.0
<b>CENTRAL FEDERAL DISTRICT</b>	<b>389,148.8</b>	<b>153,913.9</b>
Belgorod Region	3,038.0	0.0
Bryansk Region	141.0	0.0
Vladimir Region	619.1	6.1
Voronezh Region	4,136.2	5,313.2
Ivanovo Region	84.2	353.6
Kaluga Region	259.5	25.8
Kostroma Region	258.4	6.3
Kursk Region	212.9	38.3
Lipetsk Region	1,276.8	13.1
Moscow Region	27,708.8	3,648.2
Orel Region	106.3	33.2
Ryazan Region	347.6	0.0
Smolensk Region	105.0	15.4
Tambov Region	597.0	2.1
Tver Region	294.3	26.0
Tula Region	461.4	0.0
Yaroslavl Region	1,498.6	0.0
Moscow	348,003.9	144,432.5
<b>NORTH-WEST DISTRICT</b>	<b>36,460.3</b>	<b>11,565.4</b>
Republic of Karelia	2.4	0.7
Republic of Komi	208.1	0.0
Arkhangelsk Region	127.3	9.0
including Nenets Autonomous Area	0.0	0.0
Vologda Region	1,427.2	0.0
Kaliningrad Region	222.5	7.5
Leningrad Region	394.4	0.0
Murmansk Region	318.6	4.3
Novgorod Region	59.4	19.8
Pskov Region	5.3	0.6
St. Petersburg	33,695.3	11,523.6
<b>SOUTH FEDERAL DISTRICT</b>	<b>9,998.2</b>	<b>732.6</b>
Republic of Adigei (Adigeya)	13.3	0.0
Republic of Daghestan	36.1	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	4.2	0.0
Republic of Kalmykia	0.5	0.0
Karachai-Cherkess Republic	63.1	0.0
Republic of Northern Ossetia — Alania	22.3	0.0
Republic of Chechnya	0.0	0.0
Krasnodar Territory	2,123.5	691.4
Stavropol Territory	710.2	0.0
Astrakhan Region	44.8	0.3
Volgograd Region	237.2	31.2
Rostov Region	6,743.0	9.8

**Table 3.6 (end)**  
(millions of rubles)

1	2	3
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>89,566.0</b>	<b>5,236.0</b>
Republic of Bashkortostan	2,444.5	698.5
Republic of Mariy-El	89.3	0.0
Republic of Mordovia	393.2	0.0
Republic of Tatarstan (Tatarstan)	43,683.1	81.5
Udmurt Republic	4,273.5	46.2
Chuvash Republic — Chuvashya	748.3	0.0
Perm Territory	8,514.2	374.1
Kirov Region	201.9	0.0
Nizhni Novgorod Region	8,649.3	69.5
Orenburg Region	2,542.5	42.6
Penza Region	285.7	0.0
Samara Region	10,353.8	3,878.0
Saratov Region	6,747.2	44.2
Ulyanovsk Region	639.5	1.5
<b>URALS FEDERAL DISTRICT</b>	<b>32,540.0</b>	<b>1,908.1</b>
Kurgan Region	118.4	14.8
Sverdlovsk Region	9,743.6	399.3
Tyumen Region	15,698.6	68.2
including: Khanty-Mansiysky Autonomous Area — Yugra	9,571.8	65.1
Yamalo-Nenetsky Autonomous Area	2,851.1	0.0
Chelyabinsk Region	6,979.4	1,425.8
<b>SIBERIA FEDERAL DISTRICT</b>	<b>12,684.5</b>	<b>628.6</b>
Republic of Altai	246.5	0.0
Republic of Buryatia	27.9	23.0
Republic of Tyva	2.5	0.0
Republic of Khakassia	8.1	0.0
Altai Territory	655.1	4.2
Zabaykalskiy Territory	59.1	0.3
Krasnoyarsk Territory	739.2	134.3
Irkutsk Region	2,375.5	139.1
Kemerovo Region	1,006.0	0.5
Novosibirsk Region	5,555.2	111.8
Omsk Region	1,656.9	215.3
Tomsk Region	352.7	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>4,086.7</b>	<b>151.4</b>
Republic of Sakha (Yakutia)	526.9	1.6
Kamchatka Territory	68.4	25.6
Primorski Territory	2,804.0	118.6
Khabarovsk Territory	437.0	5.0
Amur Region	68.8	0.7
Magadan Region	5.2	0.0
Sakhalin Region	176.5	0.0
Jewish Autonomous Region	0.0	0.0
Chukotka Autonomous Area	0.0	0.0



## 4. Funds Allocations

Table 4.1

Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities<sup>1</sup>

(millions of rubles)

	31.12.2009												
	total	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	15,824,266.4	202,248.1	127,799.6	2,643,765.7	610,024.6	463,048.1	857,576.7	810,755.5	3,549,308.2	779,129.7	3,190,606.7	2,717,803.1	
CENTRAL FEDERAL DISTRICT	8,285,760.4	82,568.2	51,605.2	1,126,039.3	163,364.9	175,067.4	426,936.5	633,795.2	1,922,007.8	495,141.3	2,061,057.3	1,199,782.5	
Belgorod Region	128,037.1	10,744.6	0.0	56,681.0	160.5	25,790.2	3,082.0	899.7	9,401.0	6,861.9	3,250.5	11,165.7	
Bryansk Region	32,962.4	0.0	0.0	9,256.0	4,974.1	2,730.0	331.7	133.5	4,392.2	978.8	398.8	9,767.3	
Vladimir Region	105,246.3	90.2	0.0	27,225.5	4,059.6	3,554.9	877.1	528.0	13,693.4	1,442.5	44,732.6	9,042.5	
Voronezh Region	109,419.1	1,608.6	0.0	26,611.4	787.1	11,455.0	4,288.2	1,251.9	32,172.1	13,272.3	7,253.1	10,719.4	
Ivanovo Region	34,790.0	106.7	72.0	7,915.5	2,357.1	1,082.6	1,515.9	223.0	8,768.2	2,510.1	2,027.4	8,283.5	
Kaluga Region	51,548.4	16.5	0.0	20,711.3	2,818.1	2,684.5	2,150.9	185.1	8,193.0	3,328.3	1,526.6	9,934.1	
Kostroma Region	24,980.0	20.8	0.8	3,659.4	67.7	883.8	476.1	186.7	11,186.1	171.0	3,360.2	4,968.2	
Kursk Region	77,043.4	9,273.0	0.0	14,450.8	1,326.4	8,468.2	3,958.1	574.5	17,059.1	2,308.6	1,993.7	17,631.0	
Lipetsk Region	58,384.6	24.4	0.0	13,448.9	1,355.0	9,643.4	1,415.7	907.8	17,990.1	1,586.2	1,699.2	10,313.9	
Moscow Region	800,080.4	940.3	339.4	134,975.5	12,872.7	4,635.3	35,592.9	55,550.1	183,179.0	45,128.5	143,908.2	183,297.9	
Orel Region	37,167.9	0.0	0.0	5,628.6	308.1	5,966.9	5,109.0	308.3	10,352.4	701.4	791.8	8,001.4	
Ryazan Region	41,985.8	752.1	43.2	12,790.2	849.4	7,020.0	1,479.9	420.2	10,113.5	545.0	2,271.3	5,744.2	
Smolensk Region	37,088.5	172.8	0.0	14,691.8	854.7	3,778.8	1,750.2	249.2	7,211.2	770.1	2,250.1	5,359.6	
Tambov Region	36,631.7	0.0	0.0	11,568.1	1,812.9	4,038.6	506.7	567.2	11,265.5	1,533.3	935.6	4,403.8	
Tver Region	78,878.5	5.6	0.0	35,361.1	187.1	3,021.9	1,717.8	365.6	16,068.2	999.4	13,895.0	7,256.8	
Tula Region	145,718.1	153.8	0.0	24,572.3	22,001.4	5,192.1	11,937.4	1,179.9	23,142.1	1,276.9	33,098.7	23,163.5	
Yaroslavl Region	92,384.8	433.4	0.0	13,609.4	15,474.2	2,120.4	2,278.6	1,856.7	15,957.0	1,644.7	16,628.8	22,381.6	
Moscow	6,393,413.4	58,225.4	51,149.8	692,882.5	91,098.8	73,000.8	348,468.3	568,407.8	1,521,863.7	410,082.3	1,781,035.7	848,348.1	

**Table 4.1 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST DISTRICT</b>	<b>1,626,540.6</b>	<b>9,326.7</b>	<b>2,896.0</b>	<b>235,542.7</b>	<b>51,379.9</b>	<b>33,223.1</b>	<b>101,904.9</b>	<b>42,093.7</b>	<b>316,447.3</b>	<b>75,977.6</b>	<b>431,520.9</b>	<b>329,123.8</b>
Republic of Karelia	34,216.0	937.5	80.4	6,873.2	3,672.5	945.0	173.7	168.3	2,449.2	872.8	547.3	17,576.5
Republic of Komi	38,093.8	1,770.4	1,765.3	4,533.2	299.9	773.7	2,122.9	638.9	8,340.5	1,584.5	896.2	17,133.6
Arkhangelsk Region	52,258.6	626.5	548.5	11,319.3	1,507.4	1,941.7	1,667.2	2,464.6	10,243.2	499.1	3,086.7	18,902.9
including Nenets Autonomous Area	1,501.0	0.0	0.0	2.5	70.0	0.0	259.5	144.7	202.0	0.0	577.8	244.5
Vologda Region	91,526.3	11.7	0.0	26,465.4	1,859.1	8,328.0	4,626.2	582.2	19,651.0	1,604.3	4,892.8	23,505.6
Kaliningrad Region	265,221.9	458.8	0.0	9,234.9	4,164.9	2,537.6	1,462.2	3,089.2	18,841.9	7,136.8	208,613.4	9,682.2
Leningrad Region	103,932.2	1,407.9	31.6	27,568.7	7,883.3	7,924.0	8,427.2	684.6	21,991.0	1,196.5	4,837.3	22,011.7
Murmansk Region	41,465.4	2,665.7	178.3	1,844.5	2,951.7	460.6	749.7	1,229.3	10,836.8	496.9	2,311.6	17,918.6
Novgorod Region	23,165.1	205.3	0.0	5,630.5	786.7	1,525.1	1,253.1	120.5	3,560.7	597.5	943.1	8,542.6
Pskov Region	18,351.8	0.0	0.0	4,916.2	3,416.4	1,101.6	803.0	419.2	2,715.0	106.5	383.7	4,490.2
St. Petersburg	958,309.5	1,242.9	291.9	137,156.8	24,838.0	7,685.8	80,619.7	32,696.9	217,818.0	61,882.7	205,008.8	189,359.9
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,077,660.3</b>	<b>4,537.6</b>	<b>797.9</b>	<b>199,199.7</b>	<b>55,942.1</b>	<b>100,844.0</b>	<b>54,901.1</b>	<b>28,146.2</b>	<b>257,892.0</b>	<b>26,613.4</b>	<b>159,671.8</b>	<b>189,912.4</b>
Republic of Adigei (Adigeya)	8,361.9	0.0	0.0	2,215.4	12.9	921.4	448.1	43.5	2,914.2	11.5	124.9	1,670.0
Republic of Dagestan	17,134.6	533.3	75.3	3,399.0	52.2	1,138.8	1,389.0	615.8	4,641.9	17.1	1,823.2	3,424.3
Republic of Ingushetia	1,381.8	0.0	0.0	129.3	0.0	610.5	130.2	0.0	448.0	0.0	63.8	0.0
Kabardino-Balkar Republic	14,907.6	9.0	9.0	7,797.8	168.7	1,631.8	728.6	29.1	3,253.5	299.8	737.1	252.2
Republic of Kalmykia	8,154.3	42.0	42.0	123.0	25.7	1,270.1	201.2	6.4	2,400.3	1,914.2	107.0	2,064.4
Karachai-Cherkess Republic	8,425.5	17.2	0.0	4,639.9	18.0	1,692.8	290.8	41.8	1,362.1	98.6	37.4	226.9
Republic of Northern Ossetia — Alania	10,211.8	334.2	22.0	3,642.7	29.4	1,192.5	718.2	217.8	2,671.3	68.4	647.8	689.5
Republic of Chechnya	3,588.9	0.0	0.0	425.0	53.5	140.4	2,460.0	4.0	391.8	23.0	88.2	3.0
Krasnodar Territory	495,833.9	1,279.5	3.2	48,173.7	25,892.5	49,585.3	24,638.5	18,853.9	110,209.5	10,076.5	132,701.1	74,423.4
Stavropol Territory	98,560.3	24.8	0.0	14,281.7	8,073.1	13,373.8	4,416.7	2,183.0	30,650.3	1,624.5	1,972.4	21,960.0
Astrakhan Region	20,610.7	3.3	2.4	1,955.3	291.0	1,018.3	7,255.8	255.2	3,610.3	2,757.2	469.3	2,995.0
Volgograd Region	100,771.3	1,026.4	98.7	24,421.7	1,973.0	6,998.7	3,566.9	1,193.0	23,617.6	3,924.4	7,461.9	26,587.7
Rostov Region	289,717.7	1,267.9	545.3	87,995.2	19,352.1	21,269.6	8,657.1	4,702.7	71,721.2	5,698.2	13,437.7	55,616.0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>2,196,158.3</b>	<b>25,327.7</b>	<b>19,952.1</b>	<b>599,411.7</b>	<b>137,133.9</b>	<b>86,275.6</b>	<b>91,296.5</b>	<b>27,004.6</b>	<b>457,527.8</b>	<b>102,703.9</b>	<b>358,792.3</b>	<b>310,684.3</b>
Republic of Bashkortostan	228,778.6	3,209.8	1,609.4	56,554.2	20,361.6	5,771.4	7,644.8	1,605.1	58,360.4	4,697.4	32,273.3	38,300.6
Republic of Mariy-El	29,295.1	4,141.6	4,137.6	11,156.2	767.5	1,724.1	1,053.6	112.8	3,296.6	447.1	491.5	6,104.1
Republic of Mordovia	42,035.5	0.0	0.0	18,756.7	109.8	6,097.4	2,629.4	324.0	4,527.4	1,507.2	2,729.1	5,354.5

**Table 4.1 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	441,404.1	9,363.0	9,046.9	126,130.5	2,540.6	26,554.3	27,631.3	5,382.6	76,920.1	43,818.0	75,906.7	47,157.0
Udmurt Republic	79,081.5	247.7	173.4	23,820.5	445.7	3,176.6	2,329.5	626.6	24,468.9	2,511.1	2,961.4	18,493.5
Chuvash Republic — Chuvashya	51,758.1	0.0	0.0	15,528.3	13,290.9	1,441.6	2,950.5	491.1	5,025.1	2,017.5	2,088.7	8,924.4
Perm Territory	276,618.9	690.6	670.4	52,934.4	33,585.0	2,817.0	11,850.4	1,591.4	40,297.1	8,189.1	85,167.6	39,496.3
Kirov Region	46,899.4	7.1	2.0	16,420.1	214.3	3,360.6	1,438.1	514.4	14,989.4	1,022.7	1,088.6	7,844.1
Nizhni Novgorod Region	369,531.6	46.2	34.8	114,120.3	16,681.6	9,414.0	8,421.9	3,769.6	104,373.0	7,395.1	59,101.9	46,208.0
Orenburg Region	90,034.8	5,681.0	2,641.7	31,511.7	3,064.0	5,893.9	1,749.1	1,772.3	13,986.6	1,229.0	3,708.7	21,438.5
Penza Region	35,624.1	17.0	0.0	9,498.3	2,720.6	5,931.1	1,198.3	576.3	7,453.1	1,193.5	798.0	6,237.9
Samara Region	345,333.9	804.4	682.8	76,207.5	27,553.7	4,219.6	13,306.5	9,223.1	74,202.7	24,574.1	84,157.9	31,084.4
Saratov Region	121,177.4	1,051.7	953.1	30,860.0	15,363.6	4,540.1	7,888.3	625.8	22,737.0	2,648.8	7,459.9	28,002.2
Ulyanovsk Region	38,585.3	67.6	0.0	15,913.0	435.0	5,333.9	1,204.8	389.5	6,890.4	1,453.3	859.0	6,038.8
<b>URALS FEDERAL DISTRICT</b>	<b>1,106,874.1</b>	<b>27,423.9</b>	<b>20,959.8</b>	<b>289,164.3</b>	<b>63,236.5</b>	<b>13,773.9</b>	<b>83,935.0</b>	<b>28,919.7</b>	<b>221,233.3</b>	<b>38,150.4</b>	<b>86,686.8</b>	<b>254,350.3</b>
Kurgan Region	29,886.1	581.4	578.7	7,583.5	2,888.5	2,049.1	807.7	149.5	5,421.2	189.1	1,465.5	8,750.6
Sverdlovsk Region	537,134.0	4,539.8	155.4	149,990.9	36,031.6	2,652.1	29,476.0	10,493.4	126,943.1	18,884.6	42,227.5	115,895.0
Tyumen Region	264,520.0	20,456.7	20,210.7	14,936.6	16,075.5	3,410.0	45,718.4	16,407.4	44,540.3	14,893.2	29,906.3	58,175.6
including:												
Khanty-Mansiysky Autonomous Area — Yugra	115,226.9	3,895.6	3,665.6	1,465.1	6,736.4	95.6	22,200.5	12,741.7	11,031.4	6,744.7	21,910.6	28,405.3
Yamalo-Nenetsky Autonomous Area	36,243.7	5,586.3	5,586.3	29.3	1,512.8	10.5	12,341.0	1,583.5	8,711.7	2,209.7	1,982.7	2,276.2
Chelyabinsk Region	275,334.0	1,846.0	15.0	116,653.3	8,240.9	5,662.7	7,932.9	1,869.4	44,328.7	4,183.5	13,087.5	71,529.1
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,163,345.8</b>	<b>34,189.8</b>	<b>26,959.5</b>	<b>160,814.3</b>	<b>91,766.0</b>	<b>43,655.8</b>	<b>67,690.9</b>	<b>31,262.7</b>	<b>281,057.5</b>	<b>31,678.9</b>	<b>70,819.0</b>	<b>350,410.9</b>
Republic of Altai	18,219.1	32.5	0.0	338.6	281.6	299.3	578.2	103.6	7,992.6	697.3	1,176.1	6,719.3
Republic of Buryatia	24,391.4	541.8	120.7	5,080.6	3,576.9	741.1	1,743.3	69.9	4,471.3	537.3	1,404.2	6,225.0
Republic of Tyva	1,337.1	366.0	263.0	99.2	0.5	71.8	74.8	83.6	498.4	5.5	17.7	119.6
Republic of Khakassia	12,482.6	444.5	404.1	2,311.2	788.7	692.6	896.6	33.2	2,886.7	126.7	667.1	3,635.3
Altai Territory	130,285.3	398.2	284.5	26,847.3	5,876.5	13,729.5	5,497.4	1,896.7	37,885.6	2,873.6	2,769.3	32,511.2
Zabaykalskiy Territory	20,800.4	4,637.0	4,275.0	166.9	2,669.6	135.5	596.4	46.4	3,561.0	2.2	169.7	8,815.7
Krasnoyarsk Territory	165,468.6	2,959.0	959.3	34,201.0	15,329.8	4,749.8	11,516.1	2,934.9	30,624.5	6,896.1	6,179.1	50,078.3
Irkutsk Region	158,768.7	3,901.4	3,254.5	22,021.8	31,645.4	2,480.5	13,195.1	2,781.8	42,546.4	2,422.1	7,956.5	29,817.7
Kemerovo Region	172,321.2	17,530.4	14,632.4	20,772.9	1,154.2	3,562.9	4,198.9	1,134.3	35,511.3	2,444.7	5,365.1	80,646.5
Novosibirsk Region	283,168.9	457.3	279.3	22,956.4	25,861.4	5,814.3	12,942.9	18,694.5	79,469.8	7,663.8	8,834.8	100,473.7
Omsk Region	123,713.7	0.8	0.8	11,622.8	2,708.5	9,184.5	14,341.8	2,999.1	26,070.6	5,914.0	33,048.0	17,823.6
Tomsk Region	52,388.8	2,920.9	2,485.9	14,395.6	1,872.9	2,194.0	2,109.4	484.7	9,539.3	2,095.6	3,231.4	13,545.0

**Table 4.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	367,926.9	18,874.2	4,629.1	33,593.7	47,201.3	10,208.3	30,911.8	19,533.4	93,142.5	8,864.2	22,058.6	83,538.9
Republic of Sakha (Yakutia)	60,214.7	5,214.5	3,307.1	2,366.7	29,293.0	320.0	1,902.0	2,030.3	11,617.3	1,072.0	1,571.2	4,827.7
Kamchatka Territory	17,713.9	36.3	0.0	747.4	2,727.6	2,183.1	690.2	693.5	3,704.8	966.4	2,488.5	3,476.1
Primorski Territory	124,456.6	314.3	9.6	17,623.3	1,440.7	1,967.7	7,673.3	10,303.6	30,964.5	2,537.0	5,602.4	46,029.8
Khabarovsk Territory	107,226.6	3,964.3	0.0	8,557.9	8,921.6	2,040.7	14,767.6	5,436.1	32,506.4	1,970.1	7,720.8	21,341.1
Amur Region	20,330.0	539.1	220.0	2,954.6	952.5	2,868.8	2,689.5	124.2	4,907.0	255.7	593.0	4,445.6
Magadan Region	14,565.2	8,464.3	903.3	209.7	1,904.2	422.9	91.8	99.2	2,365.1	51.5	594.3	362.2
Sakhalin Region	16,943.6	190.1	156.1	776.9	1,867.1	128.7	2,840.4	686.2	4,231.5	1,966.5	2,013.3	2,242.9
Jewish Autonomous Region	2,561.9	0.0	0.0	355.7	14.6	276.4	257.0	10.2	598.4	10.0	233.1	806.5
Chukotka Autonomous Area	3,914.4	151.3	33.0	1.5	80.0	0.0	0.0	150.1	2,247.5	35.0	1,242.0	7.0

<sup>1</sup> 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<sup>1</sup>

(millions of rubles)

	31.12.2009												
	total	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	3,267,274.7	547,483.3	298,971.9	674,864.6	33,475.6	16,280.4	145,907.3	109,773.2	795,088.5	300,433.6	632,314.5	11,653.7	
CENTRAL FEDERAL DISTRICT	1,886,027.2	177,398.3	159,599.5	207,383.4	16,035.6	9,217.0	109,961.6	82,385.8	507,533.0	254,081.5	513,671.3	8,359.7	
Belgorod Region	23,313.9	604.9	0.0	20,325.9	0.0	243.2	40.0	0.0	1,836.1	101.3	162.5	0.0	
Bryansk Region	188.4	0.0	0.0	82.3	0.0	8.7	0.0	2.9	92.3	0.0	2.2	0.0	
Vladimir Region	4,774.9	0.0	0.0	3,291.4	0.0	169.6	0.0	1.3	926.5	0.0	386.1	0.0	
Voronezh Region	6,232.3	0.0	0.0	2,227.5	0.0	234.2	269.0	1,026.3	1,636.6	120.5	718.2	0.0	
Ivanovo Region	2,007.8	0.0	0.0	680.4	0.0	0.0	166.0	57.4	363.1	450.8	290.1	0.0	
Kaluga Region	5,908.9	1,556.7	1,556.7	1,872.1	0.0	224.9	0.0	35.0	56.7	592.2	1,571.1	0.2	
Kostroma Region	2,596.8	0.0	0.0	1,486.8	0.0	0.0	0.0	0.0	877.6	0.0	180.6	51.8	
Kursk Region	11,357.2	7,864.9	0.0	1,927.3	0.0	0.0	0.0	0.0	1,149.6	0.0	415.4	0.0	
Lipetsk Region	1,168.7	0.0	0.0	360.8	0.0	261.7	0.0	0.0	491.8	0.0	54.4	0.0	
Moscow Region	101,954.3	0.0	0.0	13,623.7	54.2	196.1	7,457.8	16,756.0	39,689.0	9,634.0	13,525.9	1,017.6	
Orel Region	15,531.7	0.0	0.0	3,779.5	0.0	0.0	11,064.4	27.1	351.4	0.0	309.3	0.0	
Ryazan Region	2,186.3	0.0	0.0	696.4	0.0	100.7	155.7	56.0	216.7	72.1	888.7	0.0	
Smolensk Region	8,344.5	0.0	0.0	6,076.3	0.0	0.0	752.8	2.4	718.5	0.0	794.5	0.0	
Tambov Region	1,088.1	0.0	0.0	1,053.6	19.7	0.0	0.0	0.0	14.8	0.0	0.0	0.0	
Tver Region	2,623.6	0.0	0.0	2,257.9	0.0	169.3	148.2	0.0	21.9	0.0	26.3	0.0	
Tula Region	15,318.4	0.0	0.0	8,322.4	0.0	308.5	171.6	0.0	294.5	2,140.7	3,745.5	335.2	
Yaroslavl Region	3,277.7	0.0	0.0	2,586.9	151.8	1.2	16.4	18.4	379.5	56.8	66.7	0.0	
Moscow	1,678,153.7	167,371.8	158,042.8	136,732.2	15,809.9	7,298.9	89,719.7	64,403.0	458,416.4	240,913.1	490,533.8	6,954.9	

Table 4.2 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST DISTRICT</b>	438,818.9	67,543.5	31,466.8	105,031.6	174.1	1,662.6	13,472.3	15,083.0	178,104.3	26,288.0	31,331.4	128.1
Republic of Karelia	4,220.5	424.3	43.8	3,651.5	0.0	10.4	0.0	5.1	75.0	0.0	54.2	0.0
Republic of Komi	6,748.1	3,430.1	3,430.1	2,744.7	169.1	59.6	4.1	36.3	0.0	302.4	1.8	0.0
Arkhangelsk Region	35,406.9	18,348.0	18,102.5	15,563.7	0.0	0.0	0.0	228.7	123.8	22.1	1,120.5	0.1
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	13,910.4	0.0	0.0	12,790.8	0.0	315.9	55.1	0.0	518.0	4.0	226.6	0.0
Kaliningrad Region	32,441.1	0.0	0.0	12,596.7	0.0	894.0	364.3	212.7	15,695.9	1,996.6	680.9	0.0
Leningrad Region	12,567.7	3,731.0	0.0	4,363.5	0.0	36.3	1,216.7	922.9	1,628.8	158.1	510.4	0.0
Murmansk Region	13,476.7	6,673.9	0.0	0.0	0.0	138.5	44.7	2,072.5	2,674.2	625.2	1,247.7	0.0
Novgorod Region	17,955.0	0.0	0.0	17,892.1	0.0	37.3	22.3	0.0	0.0	0.0	3.3	0.0
Pskov Region	2,285.5	0.0	0.0	80.1	0.0	0.0	0.0	0.0	2,205.4	0.0	0.0	0.0
St. Petersburg	299,807.0	34,936.2	9,890.4	35,348.5	5.0	170.6	11,765.1	11,604.8	155,183.2	23,179.6	27,486.0	128.0
<b>SOUTH FEDERAL DISTRICT</b>	98,780.1	760.3	270.3	34,207.9	0.0	1,626.2	4,783.9	2,728.8	22,219.2	4,822.0	27,361.0	270.8
Republic of Adigei (Adigeya)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Dagestan	405.6	0.0	0.0	59.5	0.0	0.0	91.0	45.4	114.4	0.0	95.3	0.0
Republic of Ingushetia	2,974.3	0.0	0.0	2,974.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	42.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.3	0.0	0.0	0.0
Republic of Kalmykia	244.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	244.6	0.0	0.0	0.0
Karachai-Cherkess Republic	33.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.1	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	474.0	420.4	0.0	53.5	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Republic of Chechnya	447.3	0.0	0.0	0.0	0.0	0.0	447.3	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	42,954.7	69.6	0.0	4,796.2	0.0	1,032.2	315.9	1,081.5	14,398.5	3,888.8	17,163.3	208.7
Stavropol Territory	4,985.2	0.0	0.0	4,157.1	0.0	23.7	12.2	0.0	386.9	321.7	83.6	0.0
Astrakhan Region	4,354.5	0.0	0.0	479.2	0.0	0.0	3,258.3	122.5	43.0	25.6	425.9	0.0
Vologograd Region	10,800.4	0.0	0.0	3,866.7	0.0	151.2	121.4	75.6	249.8	1.6	6,334.1	0.0
Rostov Region	31,064.1	270.3	270.3	17,821.4	0.0	419.1	537.8	1,403.8	6,706.6	584.3	3,258.7	62.1
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	238,631.7	56,018.5	5,521.8	119,825.7	44.6	1,098.9	9,104.9	2,754.8	28,882.0	7,446.0	13,455.9	0.4
Republic of Bashkortostan	47,912.8	2,447.0	0.0	33,526.6	0.0	35.1	595.1	0.0	9,914.2	23.3	1,371.5	0.0
Republic of Mariy-EI	3,405.9	1,450.5	1,450.5	1,567.6	0.0	0.0	0.0	0.0	387.8	0.0	0.0	0.0
Republic of Mordovia	161.8	0.0	0.0	45.4	0.0	116.4	0.0	0.0	0.0	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)	52,248.3	1,943.3	1,943.3	21,376.8	0.0	96.2	4,277.6	40.8	10,780.7	6,019.4	7,713.5	0.0
Udmurt Republic	2,870.6	244.1	28.7	2,534.8	0.0	0.0	0.0	0.0	91.7	0.0	0.0	0.0
Chuvash Republic — Chuvashya	4,685.6	0.0	0.0	3,785.3	0.0	255.0	0.0	0.0	559.7	0.0	85.6	0.0
Perm Territory	68,393.4	46,113.4	0.0	21,060.2	0.0	19.9	524.5	8.1	324.6	340.6	2.1	0.0
Kirov Region	5,819.6	0.0	0.0	5,746.0	0.0	46.4	0.0	0.0	16.4	10.8	0.0	0.0
Nizhni Novgorod Region	11,364.1	2.0	2.0	8,500.0	0.0	0.0	945.8	181.6	1,118.5	234.7	381.1	0.4
Orenburg Region	10,619.0	3,033.1	1,376.1	6,988.7	0.0	0.0	0.0	562.6	15.8	0.0	18.8	0.0
Penza Region	807.2	0.0	0.0	553.5	0.0	102.5	0.0	0.0	151.2	0.0	0.0	0.0
Samara Region	21,511.4	351.7	351.7	9,836.1	20.7	427.4	1,597.1	1,832.7	3,102.7	543.3	3,799.7	0.0
Saratov Region	4,401.4	401.4	369.5	609.6	0.0	0.0	1,161.8	10.0	2,037.8	111.3	69.5	0.0
Ulyanovsk Region	4,430.6	32.0	0.0	3,695.1	23.9	0.0	3.0	119.0	380.9	162.6	14.1	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>357,774.2</b>	<b>101,932.8</b>	<b>74,533.7</b>	<b>139,484.8</b>	<b>15,623.0</b>	<b>335.8</b>	<b>5,719.2</b>	<b>4,873.3</b>	<b>42,151.1</b>	<b>4,447.1</b>	<b>42,320.0</b>	<b>887.1</b>
Kurgan Region	2,618.0	0.0	0.0	2,255.4	98.9	0.0	0.0	0.0	263.7	0.0	0.0	0.0
Sverdlovsk Region	184,691.5	7,589.7	1,266.4	102,582.3	3,426.4	50.7	5,628.5	318.8	25,182.7	3,562.5	36,349.9	0.0
Tyumen Region	140,286.9	92,066.9	73,267.3	10,008.3	12,097.7	0.0	89.6	4,550.9	14,050.9	781.6	5,753.9	887.1
including:												
Khanty-Mansiysky Autonomous Area — Yugra	20,163.2	6,857.3	6,857.3	0.0	0.0	0.0	30.3	3,006.9	4,645.6	0.0	4,758.7	864.4
Yamalo-Nenetsky Autonomous Area	18,155.8	0.0	0.0	0.0	12,097.7	0.0	0.0	0.0	6,058.1	0.0	0.0	0.0
Chelyabinsk Region	30,177.8	2,276.2	0.0	24,638.8	0.0	285.1	1.1	3.6	2,653.8	103.0	216.2	0.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>134,262.3</b>	<b>47,361.5</b>	<b>24,660.6</b>	<b>65,986.2</b>	<b>0.0</b>	<b>623.6</b>	<b>1,868.5</b>	<b>866.4</b>	<b>11,087.6</b>	<b>2,979.4</b>	<b>1,940.1</b>	<b>1,549.0</b>
Republic of Altai	2,450.0	247.7	247.7	62.4	0.0	0.0	0.0	0.0	2,081.2	58.7	0.0	0.0
Republic of Buryatia	1,912.0	907.0	0.0	565.2	0.0	345.3	80.3	0.0	14.2	0.0	0.0	0.0
Republic of Tyva	468.8	468.8	468.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	3,187.0	142.5	0.0	2,975.0	0.0	0.0	68.8	0.0	0.0	0.0	0.7	0.0
Altai Territory	2,344.4	0.0	0.0	738.7	0.0	25.7	0.0	0.0	143.6	16.7	0.7	1,419.0
Zabaykalskiy Territory	579.2	526.4	381.2	0.0	0.0	0.0	9.5	0.0	43.3	0.0	0.0	0.0
Krasnoyarsk Territory	31,076.7	1,647.3	0.0	27,565.5	0.0	204.8	144.7	166.5	300.6	77.1	939.0	31.2
Irkutsk Region	11,938.1	3,672.9	1,655.8	6,122.5	0.0	8.7	108.5	692.0	1,165.4	20.6	147.5	0.0
Kemerovo Region	68,048.0	38,525.2	21,000.2	26,098.0	0.0	35.7	313.2	7.9	2,445.6	223.5	300.1	98.8
Novosibirsk Region	8,329.4	0.0	0.0	851.9	0.0	0.0	390.1	0.0	4,615.0	2,078.9	393.5	0.0
Omsk Region	2,365.1	0.0	0.0	795.5	0.0	3.4	725.3	0.0	197.1	494.8	149.0	0.0
Tomsk Region	1,563.6	1,223.7	906.9	211.5	0.0	0.0	28.1	0.0	81.6	9.1	9.6	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	112,980.3	96,468.4	2,919.2	2,945.0	1,598.3	1,716.3	996.9	1,081.1	5,111.3	369.6	2,234.8	458.6
Republic of Sakha (Yakutia)	72,380.2	71,885.2	567.0	208.9	0.0	49.1	0.0	0.0	7.3	76.2	153.5	0.0
Kamchatka Territory	5,365.1	4,604.8	2,335.9	266.0	0.0	173.9	0.0	0.0	54.4	0.0	266.0	0.0
Primorski Territory	5,099.5	198.8	16.3	485.8	0.0	114.5	214.5	935.9	1,472.4	149.3	1,069.7	458.6
Khabarovsk Territory	16,288.9	7,516.0	0.0	1,806.8	1,585.8	950.3	187.7	144.5	3,439.3	136.1	522.4	0.0
Amur Region	3,468.2	2,372.7	0.0	76.5	12.5	361.1	579.6	0.7	48.9	8.0	8.2	0.0
Magadan Region	7,691.0	7,381.8	0.0	101.0	0.0	0.0	0.0	0.0	8.8	0.0	199.4	0.0
Sakhalin Region	187.6	9.8	0.0	0.0	0.0	67.4	15.1	0.0	80.2	0.0	15.1	0.0
Jewish Autonomous Region	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0
Chukotka Autonomous Area	2,499.3	2,499.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

<sup>1</sup> 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<sup>1</sup>

(millions of rubles)

1	31.12.2009												
	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	for settlement finally	
RUSSIAN FEDERATION	9,109,136.2	206,559.4	100,901.1	1,753,929.9	361,907.2	739,884.9	868,071.1	420,986.1	2,272,812.6	918,279.0	1,484,781.0	81,925.0	
CENTRAL FEDERAL DISTRICT	4,511,436.6	55,951.8	32,819.1	538,743.8	135,354.5	247,706.5	453,806.8	240,650.9	1,181,049.7	585,837.8	1,035,872.6	36,462.2	
Belgorod Region	162,987.0	10,529.2	0.0	52,473.8	87.5	74,263.1	4,245.1	1,275.0	8,794.0	4,247.3	6,842.1	229.9	
Bryansk Region	25,125.6	0.0	0.0	10,012.4	2,019.7	4,572.5	369.9	420.0	5,424.8	1,230.3	804.5	271.5	
Vladimir Region	43,178.0	63.8	0.0	18,746.3	1,403.4	8,188.2	1,064.7	744.0	8,872.2	2,521.4	1,335.6	238.4	
Voronezh Region	101,777.2	1,264.2	0.0	24,020.5	298.1	19,398.3	6,590.9	1,309.2	23,245.1	18,018.3	7,310.6	322.0	
Ivanovo Region	28,227.6	76.8	42.0	12,938.1	764.2	2,119.9	1,241.1	231.9	7,656.6	1,679.4	1,204.4	315.2	
Kaluga Region	42,466.9	29.9	0.0	16,132.0	986.9	6,415.3	2,119.6	356.9	8,857.1	5,837.4	1,513.5	218.3	
Kostroma Region	20,237.7	20.8	0.0	4,102.3	116.8	2,238.2	1,006.1	356.9	8,429.6	722.6	3,109.5	134.9	
Kursk Region	61,906.7	5,379.9	0.0	13,941.9	443.9	14,822.1	4,948.7	1,547.1	16,418.7	908.3	3,099.0	397.1	
Lipetsk Region	67,423.2	974.1	0.0	15,529.8	217.1	25,526.4	3,422.3	953.8	14,527.8	2,324.5	3,521.2	426.2	
Moscow Region	508,044.1	2,734.8	2,319.6	72,747.0	22,306.4	13,764.2	49,095.9	5,215.0	125,981.4	45,806.1	166,191.6	4,201.7	
Orel Region	39,625.7	54.5	42.9	6,877.9	248.2	15,639.8	7,563.2	293.1	6,981.3	699.6	928.0	340.1	
Ryazan Region	43,672.8	1,452.8	43.2	9,600.0	393.4	15,089.9	1,571.3	803.3	8,946.7	2,022.5	3,593.6	199.3	
Smolensk Region	30,427.3	138.4	0.0	11,324.9	546.3	6,085.1	2,064.2	557.0	6,987.4	982.6	1,461.0	280.4	
Tambov Region	29,572.3	0.0	0.0	11,788.9	642.8	7,797.1	370.4	610.6	4,040.4	3,804.9	450.4	66.8	
Tver Region	39,426.1	78.1	0.0	15,250.1	71.6	6,400.9	1,666.4	412.2	10,007.3	1,342.7	4,056.9	139.9	
Tula Region	51,268.0	72.4	0.0	16,308.6	2,058.7	10,657.5	3,679.3	1,211.3	10,385.0	2,419.5	3,580.2	895.5	
Yaroslavl Region	83,806.4	515.0	14.1	22,864.1	10,996.0	5,547.4	2,691.7	1,620.4	13,909.6	2,580.8	22,346.7	734.7	
Moscow	3,132,264.0	32,567.1	30,357.3	204,085.2	91,753.5	9,180.6	360,096.0	222,733.2	891,584.7	488,689.6	804,523.8	27,050.3	

**Table 4.3 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST DISTRICT</b>	<b>872,687.6</b>	<b>5,080.4</b>	<b>1,364.9</b>	<b>187,296.8</b>	<b>29,088.2</b>	<b>57,417.6</b>	<b>109,177.1</b>	<b>35,042.6</b>	<b>230,537.1</b>	<b>82,729.1</b>	<b>128,181.8</b>	<b>8,136.9</b>
Republic of Karelia	13,289.8	72.1	29.0	7,258.7	518.5	1,383.3	64.0	210.4	1,995.5	1,015.5	550.3	221.5
Republic of Komi	19,598.2	822.8	805.9	4,660.7	206.1	1,061.6	1,900.5	625.2	7,090.0	1,992.6	1,001.3	237.4
Arkhangelsk Region	36,021.4	158.0	120.0	15,137.1	1,051.5	5,106.2	1,097.7	1,371.3	7,876.1	724.7	2,982.8	516.0
including Nenets Autonomous Area	1,051.9	0.0	0.0	2.1	23.6	0.0	178.3	74.9	170.9	0.0	598.5	3.6
Vologda Region	56,420.0	115.6	0.0	15,209.4	1,159.7	10,053.0	4,857.7	841.2	19,077.9	1,814.4	2,394.4	896.7
Kaliningrad Region	61,085.7	830.6	0.0	10,419.4	2,343.3	8,002.4	4,725.6	3,848.9	17,369.3	6,693.2	6,310.9	542.1
Leningrad Region	66,116.7	1,253.5	31.0	20,042.0	4,840.9	14,487.4	6,126.0	3,254.3	11,036.9	2,460.4	2,011.4	603.9
Murmansk Region	22,581.0	261.4	33.0	1,692.0	2,256.9	1,248.7	813.7	1,666.6	9,595.6	1,215.3	3,533.7	297.1
Novgorod Region	21,227.8	289.5	0.0	9,676.2	257.3	4,478.9	946.8	304.2	3,075.0	636.7	1,287.0	276.2
Pskov Region	16,831.3	0.0	0.0	7,755.6	96.7	2,935.6	1,103.1	377.3	3,791.5	230.0	413.7	127.8
St. Petersburg	559,515.7	1,276.9	346.0	95,445.7	16,357.3	8,660.5	87,542.0	22,543.2	149,629.3	65,946.3	107,696.3	4,418.2
<b>SOUTH FEDERAL DISTRICT</b>	<b>733,428.6</b>	<b>3,598.0</b>	<b>1,687.6</b>	<b>182,780.4</b>	<b>34,075.9</b>	<b>154,555.6</b>	<b>68,552.3</b>	<b>29,823.1</b>	<b>167,692.3</b>	<b>34,388.4</b>	<b>50,273.9</b>	<b>7,688.7</b>
Republic of Adigei (Adigeya)	9,653.8	0.0	0.0	3,314.8	39.4	1,629.3	530.2	49.1	3,806.9	16.3	198.5	69.3
Republic of Dagestan	12,374.7	60.4	0.0	3,750.7	31.6	2,145.8	1,219.9	895.3	2,950.7	124.4	955.8	240.1
Republic of Ingushetia	1,895.5	25.0	25.0	144.1	0.0	981.8	148.8	13.8	490.4	34.9	56.7	0.0
Kabardino-Balkar Republic	15,704.7	25.2	25.2	6,333.4	366.1	2,733.2	956.3	462.9	3,287.3	708.7	824.8	6.8
Republic of Kalmykia	4,760.0	42.0	42.0	76.8	30.9	1,808.5	209.6	20.3	808.3	982.6	766.1	14.9
Karachai-Cherkess Republic	12,135.3	18.7	0.0	6,303.8	18.0	3,562.7	201.9	94.7	1,810.3	35.4	85.6	4.2
Republic of Northern Ossetia — Alania	11,306.8	338.4	52.0	5,658.3	40.8	1,363.3	549.4	136.3	2,225.0	88.1	887.5	19.7
Republic of Chechnya	10,917.1	4.9	0.0	867.7	50.0	741.4	8,045.5	159.5	447.0	313.6	284.5	3.0
Krasnodar Territory	271,988.7	1,515.5	885.4	49,555.7	13,947.3	72,796.9	31,130.4	19,003.1	54,300.5	6,455.3	19,762.8	3,521.2
Stavropol Territory	83,211.7	130.7	0.0	14,223.0	5,122.6	22,881.5	4,019.3	2,471.7	25,017.8	5,711.5	2,585.3	1,048.3
Astrakhan Region	21,302.5	0.4	0.0	2,245.3	172.9	1,247.9	7,633.0	245.6	4,152.8	2,955.0	2,466.2	183.4
Vologograd Region	78,892.5	157.0	7.0	23,394.2	712.0	10,850.9	6,991.1	1,791.2	17,586.4	8,961.9	7,219.5	1,228.3
Rostov Region	199,285.3	1,279.8	651.0	66,912.6	13,544.3	31,812.4	6,916.9	4,479.6	50,808.9	8,000.7	14,180.6	1,349.5
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,386,245.7</b>	<b>16,622.1</b>	<b>8,708.4</b>	<b>459,408.2</b>	<b>50,915.3</b>	<b>158,026.5</b>	<b>100,815.4</b>	<b>36,839.2</b>	<b>296,318.8</b>	<b>118,055.0</b>	<b>139,756.4</b>	<b>9,488.8</b>
Republic of Bashkortostan	115,645.5	2,964.7	3.5	44,809.5	1,505.5	11,339.3	4,553.1	1,392.5	26,714.5	8,836.4	12,234.2	1,295.8
Republic of Mariy-EI	18,931.1	195.0	191.4	9,616.8	94.2	3,751.3	738.7	195.0	3,021.0	645.8	512.1	161.2
Republic of Mordovia	43,835.2	0.0	0.0	17,695.4	170.1	13,387.7	2,331.9	364.2	3,681.4	1,645.6	4,490.3	68.6

**Table 4.3 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	293,160.6	2,610.1	2,382.3	71,061.0	1,526.3	42,809.4	35,827.3	5,058.2	55,937.8	29,944.6	46,422.0	1,963.9
Udmurt Republic	66,018.2	457.7	283.7	24,120.9	372.0	7,285.7	4,654.7	472.8	19,984.1	3,714.0	4,485.8	470.5
Chuvash Republic — Chuvashya	57,862.0	0.0	0.0	21,158.5	7,970.1	4,214.5	5,786.6	728.4	9,259.3	4,624.1	3,768.6	351.9
Perm Territory	150,265.6	1,019.8	493.0	37,263.3	10,911.5	5,469.1	15,568.3	8,353.4	34,442.0	20,184.7	16,002.6	1,050.9
Kirov Region	37,845.5	10.0	1.1	14,899.6	238.5	8,861.5	1,135.6	520.7	9,863.6	983.2	1,011.7	321.1
Nizhni Novgorod Region	181,805.1	116.4	92.8	59,980.2	15,607.3	14,099.3	7,246.8	7,908.5	44,794.0	15,364.2	14,955.4	1,733.0
Orenburg Region	64,317.6	5,803.8	2,103.8	25,566.1	430.0	12,489.9	3,311.0	2,242.0	9,708.2	2,043.1	2,138.2	585.3
Penza Region	36,952.4	13.2	0.0	7,283.1	1,229.8	11,617.8	1,427.9	817.4	9,209.8	3,591.2	1,589.7	172.5
Samara Region	211,711.4	161.1	119.6	82,209.1	4,662.8	10,071.0	11,200.3	7,819.5	48,852.5	19,782.8	26,365.4	586.9
Saratov Region	66,979.0	3,177.5	3,026.5	21,106.1	6,092.4	6,473.4	5,568.4	720.0	14,179.1	4,044.9	5,120.2	497.0
Ulyanovsk Region	40,916.5	92.8	10.7	22,638.6	104.8	6,156.6	1,464.8	246.6	6,671.5	2,650.4	660.2	230.2
URALS FEDERAL DISTRICT	665,539.7	28,049.0	23,057.7	216,834.0	34,241.8	29,609.5	62,784.3	31,618.4	142,367.3	49,465.8	63,095.9	7,473.7
Kurgan Region	18,379.2	520.0	520.0	6,605.8	1,449.0	3,187.1	682.3	269.0	3,866.6	454.3	1,103.8	241.3
Sverdlovsk Region	307,773.2	1,590.1	45.6	122,066.6	11,406.5	8,460.9	19,669.8	14,758.0	73,120.0	23,148.5	30,885.5	2,667.3
Tyumen Region	184,289.3	24,247.0	22,475.5	14,058.3	19,999.0	6,759.1	33,501.6	15,212.3	32,114.3	18,211.9	17,972.0	2,213.8
including:												
Khanty-Mansiysky Autonomous Area — Yugra	68,559.2	3,843.9	2,072.4	1,334.0	9,533.2	896.3	15,101.3	13,391.1	8,862.2	5,449.0	8,873.6	1,274.6
Yamalo-Nenetsky Autonomous Area	30,420.8	6,326.8	6,326.8	171.5	1,416.7	11.2	8,706.9	706.6	8,818.1	2,806.6	1,358.0	98.4
Chelyabinsk Region	155,098.0	1,691.9	16.6	74,103.3	1,387.3	11,202.4	8,930.6	1,379.1	33,266.4	7,651.1	13,134.6	2,351.3
SIBERIA FEDERAL DISTRICT	667,257.2	33,009.8	26,701.6	135,201.2	39,659.0	77,725.5	59,389.8	32,957.1	195,358.1	38,665.1	46,185.8	9,105.8
Republic of Altai	9,938.8	165.6	29.0	450.1	249.1	387.0	603.0	102.3	4,892.8	699.3	1,998.2	391.4
Republic of Buryatia	14,626.8	333.8	11.3	3,266.4	219.2	1,889.5	1,457.2	134.6	4,967.6	760.2	1,264.5	333.8
Republic of Tyva	1,555.0	545.1	545.1	68.6	0.0	200.5	30.8	87.8	574.8	19.7	27.2	0.5
Republic of Khakassia	7,416.8	308.9	300.0	2,835.6	231.4	853.8	550.6	109.1	1,867.7	142.4	326.3	191.0
Altai Territory	87,919.9	306.4	0.0	20,644.3	2,159.6	24,743.7	6,624.3	2,067.5	23,158.4	2,740.0	4,680.3	795.4
Zabaykalskiy Territory	9,410.9	1,802.3	1,088.0	635.3	909.4	410.9	878.0	184.9	3,668.0	263.9	398.8	259.4
Krasnoyarsk Territory	94,502.3	2,655.9	294.7	24,638.9	7,717.0	10,906.0	11,906.3	3,476.9	22,733.8	5,696.6	3,535.7	1,235.2
Irkutsk Region	92,544.5	3,544.7	3,351.1	21,969.9	15,399.6	4,731.1	6,854.0	3,924.2	24,356.5	3,254.9	7,626.3	883.3
Kemerovo Region	97,384.7	21,398.5	19,489.8	18,373.1	241.2	6,532.0	3,775.4	1,450.6	34,770.9	3,677.6	5,251.7	1,913.7
Novosibirsk Region	151,849.1	244.4	224.4	24,069.6	11,884.7	11,116.9	14,591.7	19,441.4	47,375.8	10,753.3	10,347.5	2,023.8
Omsk Region	64,712.5	4.3	0.0	8,146.3	592.3	12,220.5	9,862.5	1,190.2	17,992.1	8,231.2	5,802.8	670.3
Tomsk Region	35,395.9	1,699.9	1,368.2	10,103.1	55.5	3,733.6	2,256.0	787.6	8,999.7	2,426.0	4,926.5	408.0

**Table 4.3 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	272,540.8	64,248.3	6,561.8	33,665.5	38,572.5	14,843.7	13,545.4	14,054.8	59,489.3	9,137.8	21,414.6	3,568.9
Republic of Sakha (Yakutia)	102,657.2	55,488.7	5,824.6	1,975.9	24,716.1	601.9	2,306.5	1,960.3	12,248.2	486.8	1,576.7	1,296.1
Kamchatka Territory	13,518.0	16.8	0.0	764.3	1,953.7	2,670.9	241.6	598.6	4,266.9	697.6	2,068.9	238.7
Primorski Territory	56,648.0	906.1	8.9	16,661.7	457.5	3,717.7	2,096.2	6,187.2	17,897.7	2,958.5	4,534.6	1,230.8
Khabarovsk Territory	60,382.8	2,521.0	0.0	9,679.8	7,803.2	2,798.3	6,725.9	4,326.7	13,280.9	2,788.9	9,937.5	520.6
Amur Region	16,247.3	580.6	150.0	3,064.6	1,139.4	3,882.9	869.3	186.5	5,306.4	505.9	550.5	161.2
Magadan Region	8,009.4	4,189.1	101.4	291.8	912.4	365.9	28.3	117.0	1,494.8	55.3	533.6	21.2
Sakhalin Region	11,863.4	451.1	443.9	798.3	1,573.8	185.3	1,126.6	568.4	3,898.4	1,225.8	1,976.0	59.7
Jewish Autonomous Region	2,493.7	0.0	0.0	427.6	9.4	620.8	150.0	19.6	609.4	419.0	197.3	40.6
Chukotka Autonomous Area	721.0	94.9	33.0	1.5	7.0	0.0	1.0	90.5	486.6	0.0	39.5	0.0

<sup>1</sup> 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<sup>1</sup>

(millions of rubles)

1	31.12.2009													13
	2	3	4	5	6	7	8	9	10	11	12	13		
	total	of which:											for settlement finality	
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities			
RUSSIAN FEDERATION	3,303,270.2	456,867.9	262,722.0	743,934.8	22,344.7	38,217.7	229,721.4	147,932.4	627,266.8	478,448.3	558,298.0	238.2		
CENTRAL FEDERAL DISTRICT	1,992,524.0	198,258.1	174,351.3	232,019.6	2,227.6	21,652.0	169,878.2	92,040.3	427,213.0	385,345.0	463,735.3	154.9		
Belgorod Region	32,802.3	7,997.9	1,801.1	17,968.1	0.0	2,806.5	0.0	0.5	2,112.0	1,755.9	161.4	0.0		
Bryansk Region	241.8	0.0	0.0	73.1	0.0	49.9	0.0	4.5	94.9	0.9	18.5	0.0		
Vladimir Region	4,288.5	75.3	0.0	2,690.4	0.0	296.3	190.5	80.9	901.5	0.0	53.6	0.0		
Voronezh Region	10,562.8	0.0	0.0	3,292.4	0.0	243.1	562.2	1,258.9	771.6	404.2	4,030.4	0.0		
Ivanovo Region	2,557.8	0.0	0.0	1,254.6	0.0	0.0	156.4	39.9	590.1	450.8	66.0	0.0		
Kaluga Region	7,364.7	1,556.7	1,556.7	2,037.8	0.0	441.9	0.0	8.2	43.5	2,662.6	614.0	0.0		
Kostroma Region	2,970.7	0.0	0.0	1,964.7	0.0	18.0	0.0	0.0	561.6	0.0	426.4	0.0		
Kursk Region	10,314.2	6,048.8	0.0	1,966.5	0.0	0.0	0.0	0.0	1,146.5	1,075.0	77.4	0.0		
Lipetsk Region	3,337.9	0.0	0.0	2,184.7	0.0	87.2	0.0	0.0	966.4	0.0	99.6	0.0		
Moscow Region	161,908.7	8.9	0.0	23,617.2	137.2	10,636.3	20,419.4	36,321.9	31,592.3	18,949.5	20,226.0	0.0		
Orel Region	15,486.9	0.0	0.0	3,291.8	54.2	273.8	11,641.3	4.5	66.5	0.0	154.8	0.0		
Ryazan Region	7,114.2	0.0	0.0	1,339.5	0.0	302.4	885.5	59.3	86.7	348.6	4,092.2	0.0		
Smolensk Region	3,658.2	0.0	0.0	2,736.1	0.0	0.0	754.4	23.0	116.7	0.0	28.0	0.0		
Tambov Region	1,848.1	0.0	0.0	1,805.5	25.1	0.0	0.0	0.0	12.2	5.3	0.0	0.0		
Tver Region	4,882.4	0.0	0.0	4,189.3	0.0	183.8	196.0	6.6	3.7	25.2	277.8	0.0		
Tula Region	16,736.9	4.1	0.0	9,679.3	0.0	429.9	8.7	500.3	408.7	2,628.5	3,077.4	0.0		
Yaroslavl Region	4,490.0	0.0	0.0	2,961.4	0.0	105.3	0.0	18.2	271.9	680.5	452.7	0.0		
Moscow	1,701,957.9	182,566.4	170,993.5	148,967.2	2,011.1	5,777.6	135,063.8	53,713.6	387,466.2	356,358.0	429,879.1	154.9		

**Table 4.4 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WEST DISTRICT</b>	459,350.0	52,819.4	37,520.0	123,650.7	1,277.9	3,490.1	33,126.9	31,826.7	121,170.4	49,713.6	42,274.3	0.0
Republic of Karelia	9,264.8	129.7	43.8	8,165.7	0.0	10.4	0.0	171.0	474.5	0.0	313.5	0.0
Republic of Komi	4,178.6	1,466.5	1,466.5	1,718.3	341.1	175.5	64.9	36.3	4.1	329.3	42.6	0.0
Arkhangelsk Region	45,082.0	28,162.0	23,635.7	13,380.4	0.0	0.0	786.3	670.0	927.6	0.5	1,155.2	0.0
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	15,193.7	0.0	0.0	14,014.7	0.0	113.0	503.6	0.0	379.4	4.0	179.0	0.0
Kaliningrad Region	28,818.7	0.0	0.0	15,263.8	0.0	1,208.5	413.5	2,574.6	4,698.2	2,671.8	1,988.3	0.0
Leningrad Region	17,007.2	3,731.0	0.0	8,102.7	0.0	120.1	2,419.1	1,665.1	225.0	205.2	539.0	0.0
Murmansk Region	10,442.2	1,071.4	164.0	139.7	0.0	274.6	90.7	5,086.4	1,281.1	624.4	1,873.9	0.0
Novgorod Region	12,206.3	0.0	0.0	11,827.5	0.0	198.8	0.0	0.0	4.5	0.0	175.5	0.0
Pskov Region	1,007.2	0.0	0.0	259.9	0.0	48.1	0.0	0.0	699.2	0.0	0.0	0.0
St. Petersburg	316,149.3	18,258.8	12,210.0	50,778.0	936.8	1,341.1	28,848.8	21,623.3	112,476.8	45,878.4	36,007.3	0.0
<b>SOUTH FEDERAL DISTRICT</b>	101,891.2	1,107.1	270.3	40,520.3	5,389.9	3,201.7	3,738.3	6,930.0	15,676.7	11,568.7	13,758.5	0.0
Republic of Adigei (Adigeya)	266.9	0.0	0.0	242.9	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0
Republic of Dagestan	1,057.6	0.0	0.0	601.1	0.0	23.0	117.7	99.5	109.9	0.0	106.4	0.0
Republic of Ingushetia	1,512.2	0.0	0.0	1,512.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	829.7	0.0	0.0	775.5	0.0	0.0	0.0	0.0	54.2	0.0	0.0	0.0
Republic of Kalmykia	260.0	0.0	0.0	0.9	0.0	5.6	0.0	0.0	45.4	208.1	0.0	0.0
Karachai-Cherkess Republic	212.5	0.0	0.0	182.8	0.0	0.0	0.0	0.0	29.7	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	1,064.7	738.0	0.0	230.7	0.0	50.1	45.8	0.0	0.0	0.0	0.1	0.0
Republic of Chechnya	446.2	0.0	0.0	0.0	0.0	0.0	446.2	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	38,311.0	52.1	0.0	6,364.1	5,338.0	1,213.4	2,170.3	3,535.8	8,426.3	6,731.6	4,479.4	0.0
Stavropol Territory	4,228.2	0.0	0.0	2,701.6	0.0	664.9	39.2	0.0	361.7	333.1	127.7	0.0
Astrakhan Region	2,303.3	0.0	0.0	384.6	0.0	0.0	118.5	271.9	62.8	392.5	1,073.0	0.0
Vologograd Region	12,570.3	0.0	0.0	4,506.2	0.0	208.3	579.6	78.7	299.4	318.8	6,579.3	0.0
Rostov Region	38,828.6	317.0	270.3	23,017.7	51.9	1,036.4	221.0	2,944.1	6,263.3	3,584.6	1,392.6	0.0
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	272,697.2	57,442.8	4,965.8	149,984.4	101.1	2,766.5	14,356.2	3,385.0	20,039.5	12,235.9	12,385.8	0.0
Republic of Bashkortostan	45,290.0	2,446.1	0.0	36,305.6	101.1	751.5	1,918.4	18.3	1,669.2	287.2	1,792.6	0.0
Republic of Mariy-EI	2,886.1	359.2	359.2	1,799.2	0.0	333.8	0.0	6.1	387.8	0.0	0.0	0.0
Republic of Mordovia	83.2	0.0	0.0	0.0	0.0	67.3	0.0	0.0	0.0	0.0	15.9	0.0

Table 4.4 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	56,200.7	1,515.1	1,515.1	25,459.4	0.0	96.5	5,151.8	588.9	11,256.1	7,074.2	5,058.7	0.0
Udmurt Republic	3,431.7	207.0	0.0	2,879.9	0.0	1.8	0.0	0.0	147.9	192.7	2.4	0.0
Chuvash Republic — Chuvashya	7,668.3	0.0	0.0	6,704.5	0.0	255.0	0.0	0.0	643.9	0.4	64.5	0.0
Perm Territory	66,972.8	46,172.7	19.7	18,264.6	0.0	12.8	1,444.6	0.0	354.2	470.4	253.5	0.0
Kirov Region	9,458.2	0.0	0.0	9,253.4	0.0	120.9	0.0	3.0	14.7	7.1	59.1	0.0
Nizhni Novgorod Region	22,214.1	512.3	512.3	14,815.7	0.0	0.0	1,781.7	512.2	1,146.2	902.0	2,544.0	0.0
Orenburg Region	20,194.7	4,984.0	1,376.1	14,365.8	0.0	13.8	0.0	151.2	659.0	0.0	20.9	0.0
Penza Region	2,149.4	0.0	0.0	719.7	0.0	680.7	0.0	0.0	151.2	597.8	0.0	0.0
Samara Region	21,774.7	917.6	917.6	11,164.3	0.0	432.4	2,846.9	987.3	1,729.1	1,149.5	2,547.6	0.0
Saratov Region	5,467.5	297.6	265.8	660.5	0.0	0.0	1,209.8	262.4	1,525.0	1,499.7	12.5	0.0
Ulyanovsk Region	8,905.8	31.2	0.0	7,591.8	0.0	0.0	3.0	855.6	355.2	54.9	14.1	0.0
URALS FEDERAL DISTRICT	232,347.9	30,568.2	18,576.0	115,651.5	12,097.7	816.6	4,373.3	8,808.7	32,907.4	8,746.5	18,374.9	3.1
Kurgan Region	1,277.6	0.0	0.0	1,041.8	0.0	3.9	0.0	0.0	231.9	0.0	0.0	0.0
Sverdlovsk Region	147,118.7	3,681.4	0.0	91,438.3	0.0	334.5	3,491.1	512.1	22,446.1	8,214.7	17,000.5	0.0
Tyumen Region	59,019.7	22,361.1	18,576.0	6,861.0	12,097.7	256.7	20.0	7,706.0	8,361.0	381.1	972.0	3.1
including:												
Khanty-Mansiysky Autonomous Area — Yugra	8,103.8	1,519.4	1,519.4	0.0	0.0	0.0	17.8	6,375.1	188.4	0.0	0.0	3.1
Yamalo-Nenetsky Autonomous Area	18,533.2	0.0	0.0	0.0	12,097.7	0.0	0.0	332.9	6,102.6	0.0	0.0	0.0
Chelyabinsk Region	24,931.9	4,525.7	0.0	16,310.4	0.0	221.5	862.2	590.6	1,868.4	150.7	402.4	0.0
SIBERIA FEDERAL DISTRICT	154,151.1	48,384.9	24,958.1	77,120.4	1,174.9	1,262.6	3,751.1	2,645.6	7,879.4	8,107.6	3,744.4	80.2
Republic of Altai	5,309.0	405.3	405.3	3,105.9	0.0	0.0	0.0	0.0	1,198.4	599.4	0.0	0.0
Republic of Buryatia	1,806.1	577.8	0.0	733.3	0.0	345.3	49.6	0.0	9.4	0.0	90.7	0.0
Republic of Tyva	489.6	468.8	468.8	0.0	0.0	0.0	0.0	0.0	20.8	0.0	0.0	0.0
Republic of Khakassia	6,287.8	742.5	0.0	5,521.4	0.0	0.0	0.0	0.0	0.0	0.0	23.9	0.0
Altai Territory	4,043.8	949.7	0.0	1,589.2	0.0	287.3	0.0	66.0	337.8	185.9	627.9	0.0
Zabaykalskiy Territory	763.0	676.4	589.8	33.2	0.0	0.0	10.4	0.0	37.1	0.0	5.9	0.0
Krasnoyarsk Territory	36,862.0	1,651.8	0.0	28,601.0	98.2	181.3	1,159.2	954.2	482.2	2,941.4	772.9	19.8
Irkutsk Region	24,793.7	3,074.4	1,317.6	19,612.6	0.0	172.4	115.2	975.3	616.0	19.4	208.4	0.0
Kemerovo Region	51,568.8	38,326.9	20,966.8	9,670.8	0.0	131.2	65.1	13.7	2,148.9	1,104.8	47.0	60.4
Novosibirsk Region	10,826.1	1,209.8	1,209.8	2,193.5	1,076.7	0.0	2,127.4	9.6	1,061.3	2,053.8	1,094.0	0.0
Omsk Region	9,300.0	0.0	0.0	5,462.6	0.0	145.1	206.6	305.7	1,309.7	1,006.8	863.5	0.0
Tomsk Region	2,101.2	301.5	0.0	596.9	0.0	0.0	17.6	321.1	657.8	196.1	10.2	0.0

**Table 4.4 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	90,308.8	68,287.4	2,080.5	4,987.9	75.6	5,028.2	497.4	2,296.1	2,380.4	2,731.0	4,024.8	0.0
Republic of Sakha (Yakutia)	55,541.8	54,589.9	441.6	784.7	0.0	29.6	0.0	14.7	6.8	51.6	64.5	0.0
Kamchatka Territory	3,921.2	1,737.8	1,632.0	224.8	0.0	283.7	0.0	68.0	55.0	1,229.5	322.4	0.0
Primorski Territory	7,140.2	114.1	6.9	1,086.0	0.0	619.0	71.2	1,599.4	986.0	1,259.7	1,404.8	0.0
Khabarovsk Territory	16,702.9	6,013.2	0.0	2,730.2	0.0	3,630.4	223.3	614.0	1,311.6	190.2	1,990.0	0.0
Amur Region	4,093.1	3,409.2	0.0	32.5	75.6	327.7	202.9	0.0	17.9	0.0	27.3	0.0
Magadan Region	2,817.6	2,423.2	0.0	129.7	0.0	76.5	0.0	0.0	3.1	0.0	185.1	0.0
Sakhalin Region	91.6	0.0	0.0	0.0	0.0	61.3	0.0	0.0	0.0	0.0	30.3	0.0
Jewish Autonomous Region	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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





Table 4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Komi	11,758.9	3,074.7	696.1	0.0	12,855.5	2,644.2	1,274.8	0.0	2,168.7	322.2	18.7	0.0
Arkhangelsk Region	11,246.3	2,594.0	1,719.0	46.7	15,163.6	2,434.6	990.7	6.2	1,655.9	176.4	100.6	0.0
including Nenets Autonomous Area	305.9	226.1	0.0	0.0	290.2	186.0	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	28,265.2	4,047.4	995.4	24.5	32,522.6	4,524.8	258.1	13.3	6,658.5	572.9	0.0	0.0
Kaliningrad Region	27,492.5	1,009.6	4,684.9	92.0	31,831.0	1,520.5	4,540.3	133.9	6,450.7	251.0	426.5	3.4
Leningrad Region	31,894.8	671.1	464.9	0.0	24,031.6	1,297.6	3,069.6	12.0	1,164.9	113.6	49.9	5.5
Murmansk Region	14,404.6	819.8	3,156.8	46.8	16,977.2	1,289.1	2,639.0	108.1	3,314.9	109.1	119.2	0.0
Novgorod Region	7,821.0	757.7	37.3	0.0	11,852.5	975.9	202.4	0.0	422.0	67.8	3.6	0.0
Pskov Region	4,456.7	1,089.7	39.0	0.0	6,521.7	1,306.9	287.7	0.0	1,116.0	54.8	287.7	0.0
St. Petersburg	161,040.7	974.8	14,212.4	96.9	149,548.5	1,501.4	21,463.1	565.2	6,212.9	50.5	688.1	6.3
<b>SOUTH FEDERAL DISTRICT</b>	<b>268,531.7</b>	<b>31,252.3</b>	<b>5,607.7</b>	<b>156.1</b>	<b>300,982.0</b>	<b>42,319.7</b>	<b>13,406.6</b>	<b>313.1</b>	<b>22,919.6</b>	<b>4,040.8</b>	<b>2,744.7</b>	<b>14.7</b>
Republic of Adigei (Adigeya)	4,903.7	581.1	0.0	0.0	7,083.9	813.2	108.6	0.0	192.1	48.5	0.0	0.0
Republic of Dagestan	6,781.5	1,740.0	36.5	36.5	7,240.8	1,978.2	418.3	12.5	72.8	35.4	0.0	0.0
Republic of Ingushetia	679.4	600.5	0.0	0.0	1,040.9	979.4	0.0	0.0	267.9	266.4	0.0	0.0
Kabardino-Balkar Republic	8,377.9	1,371.2	42.3	0.0	8,467.6	1,382.5	604.4	0.0	884.3	190.9	0.0	0.0
Republic of Kalmalykia	2,303.9	847.8	122.6	0.0	2,743.3	1,140.2	5.6	0.0	27.6	11.6	0.0	0.0
Karachai-Cherkess Republic	4,048.1	492.3	33.1	0.0	6,791.2	724.0	97.8	0.0	434.6	71.8	0.0	0.0
Republic of Northern Ossetia — Alania	5,729.7	620.9	5.2	0.0	5,340.9	638.0	100.5	0.0	261.4	16.9	0.0	0.0
Republic of Chechnya	667.3	298.7	433.9	0.0	944.0	379.0	433.9	0.0	5.5	2.5	0.0	0.0
Krasnodar Territory	105,838.9	7,942.4	1,956.2	34.8	130,636.0	11,606.4	4,891.9	180.5	6,790.9	780.0	49.8	1.5
Stavropol Territory	34,197.4	4,997.9	182.2	25.3	35,091.2	6,079.2	78.7	0.0	3,487.9	813.7	0.0	0.0
Astrakhan Region	6,753.9	2,506.7	127.6	5.1	7,978.5	2,753.6	507.3	13.2	1,042.7	152.0	1.0	1.0
Vologograd Region	18,767.9	2,640.3	4.6	0.0	23,018.9	4,588.2	108.9	14.2	2,663.7	793.0	0.7	0.0
Rostov Region	69,482.1	6,612.5	2,663.5	54.4	64,604.8	9,257.8	6,050.7	92.7	6,788.2	858.1	2,693.2	12.2
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>509,164.8</b>	<b>43,401.5</b>	<b>9,197.5</b>	<b>438.9</b>	<b>461,139.8</b>	<b>54,619.7</b>	<b>10,836.4</b>	<b>1,329.4</b>	<b>43,403.3</b>	<b>5,459.1</b>	<b>422.7</b>	<b>77.1</b>
Republic of Bashkortostan	39,612.5	3,185.3	1,912.3	18.6	36,579.4	3,772.4	1,569.4	2.9	4,547.7	481.4	5.0	0.0
Republic of Mariy-El	9,921.6	703.5	440.2	0.0	10,617.9	719.8	654.5	0.0	492.6	43.4	0.0	0.0
Republic of Mordovia	11,788.1	1,091.2	116.4	0.0	13,832.0	1,106.3	67.3	0.0	250.6	24.8	0.0	0.0
Republic of Tatarstan (Tatarstan)	85,391.0	5,271.1	1,231.0	48.4	62,554.6	7,330.9	1,458.5	55.9	5,930.6	787.9	0.0	0.0
Udmurt Republic	24,331.2	2,973.6	135.0	36.6	30,108.3	2,968.6	327.8	12.5	3,402.1	219.0	1.8	1.8
Chuvash Republic — Chuvashya	8,063.1	1,054.8	37.9	0.0	12,406.8	2,399.0	48.4	0.0	1,745.9	342.1	0.4	0.0
Perm Territory	39,524.9	5,184.7	668.5	199.0	67,677.3	8,682.8	1,026.9	175.4	7,133.2	1,422.1	5.9	0.0
Kirov Region	18,703.1	3,597.8	71.9	0.0	16,722.9	3,298.0	259.9	3.0	1,481.4	476.5	41.5	0.0
Nizhni Novgorod Region	87,743.3	8,109.9	1,071.9	124.0	56,109.1	9,579.4	2,633.4	963.2	5,221.9	913.5	211.6	74.6
Orenburg Region	22,802.3	4,094.2	75.7	0.0	25,223.0	4,488.2	47.9	0.0	1,072.7	261.2	5.2	0.0

**Table 4.5 (end.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	13,007.1	2,733.7	5.5	0.0	21,219.9	3,370.5	517.2	0.0	2,506.3	50.9	0.0	0.0
Samara Region	115,259.6	1,368.2	3,374.0	12.3	76,396.2	1,969.1	2,151.2	69.5	7,265.2	137.4	151.3	0.7
Saratov Region	21,309.7	2,784.2	43.1	0.0	19,002.8	3,819.6	13.0	0.0	861.7	239.9	0.0	0.0
Ulyanovsk Region	11,707.3	1,249.3	14.1	0.0	12,689.6	1,115.1	61.0	47.0	1,491.4	59.0	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>184,359.4</b>	<b>19,654.3</b>	<b>14,266.5</b>	<b>166.6</b>	<b>149,057.5</b>	<b>25,770.2</b>	<b>5,305.1</b>	<b>516.6</b>	<b>11,210.3</b>	<b>2,148.8</b>	<b>130.0</b>	<b>26.4</b>
Kurgan Region	8,517.6	1,663.0	181.2	0.0	7,991.7	2,061.6	54.4	0.0	356.1	66.1	0.0	0.0
Sverdlovsk Region	50,655.9	6,185.3	8,840.0	126.9	41,614.8	9,619.5	2,811.1	459.6	3,973.5	932.1	94.2	5.1
Tyumen Region	80,411.6	5,258.6	4,666.2	26.7	62,912.1	7,183.8	1,854.4	17.8	2,957.8	490.9	0.0	0.0
including:												
Khanty-Mansiysky Autonomous Area — Yugra	31,784.7	2,282.4	2,704.7	0.0	18,718.3	3,472.0	200.2	0.0	752.5	189.4	0.0	0.0
Yamalo-Nenetsky Autonomous Area	16,048.2	1,357.7	9.2	9.2	10,217.7	1,411.1	0.0	0.0	458.4	129.1	0.0	0.0
Chelyabinsk Region	44,774.3	6,547.4	579.1	13.0	36,538.9	6,905.3	585.2	39.2	3,922.9	659.7	35.8	21.3
<b>SIBERIA FEDERAL DISTRICT</b>	<b>323,091.8</b>	<b>38,069.0</b>	<b>4,886.3</b>	<b>419.1</b>	<b>254,667.7</b>	<b>44,039.5</b>	<b>9,628.4</b>	<b>1,091.1</b>	<b>22,650.2</b>	<b>3,571.8</b>	<b>781.2</b>	<b>23.6</b>
Republic of Altai	3,738.4	494.7	75.4	15.4	5,130.5	494.5	305.1	10.4	280.3	15.0	0.0	0.0
Republic of Buryatia	12,640.5	3,799.7	605.9	0.0	11,903.9	4,384.2	559.1	0.0	1,092.8	199.4	4.0	0.0
Republic of Tyva	1,016.7	347.1	468.8	0.0	1,375.4	422.7	489.5	0.0	61.1	32.3	0.0	0.0
Republic of Khakassia	4,618.9	2,722.5	110.5	0.7	3,276.4	1,713.1	2.7	2.7	478.6	88.5	0.0	0.0
Altai Territory	73,222.1	7,178.5	454.0	23.2	55,135.6	7,020.2	1,383.4	217.7	2,919.2	456.3	9.8	5.2
Zabaykalskiy Territory	4,337.5	1,967.9	107.9	18.6	5,896.3	2,736.3	48.4	14.0	918.6	264.7	0.0	0.0
Krasnoyarsk Territory	32,527.5	3,674.8	849.4	39.5	31,401.0	4,894.4	422.3	23.4	2,790.7	322.7	3.4	0.1
Irkutsk Region	35,210.2	4,591.7	564.1	25.1	33,918.1	6,324.8	932.2	66.7	2,161.9	417.6	19.7	0.0
Kemerovo Region	21,712.8	2,659.9	29.7	24.1	21,532.0	4,253.7	27.3	0.0	3,513.9	428.0	0.0	0.0
Novosibirsk Region	88,876.6	1,585.5	795.9	27.9	42,266.7	2,372.0	2,375.9	126.5	2,849.2	194.7	3.4	2.3
Omsk Region	34,205.7	7,717.9	509.3	229.9	31,215.5	6,907.1	2,855.7	618.2	4,517.1	980.3	728.2	16.0
Tomsk Region	10,984.9	1,328.8	315.4	14.7	11,616.3	2,516.5	226.8	11.5	1,066.8	172.3	12.7	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>122,618.9</b>	<b>21,117.0</b>	<b>6,222.8</b>	<b>470.0</b>	<b>89,881.1</b>	<b>18,813.5</b>	<b>4,632.1</b>	<b>259.9</b>	<b>6,324.7</b>	<b>999.0</b>	<b>148.0</b>	<b>10.6</b>
Republic of Sakha (Yakutia)	20,785.0	2,643.6	332.0	109.2	20,936.3	2,547.1	315.3	105.4	1,032.4	180.0	0.4	0.4
Kamchatka Territory	10,229.2	1,307.3	288.8	0.0	9,082.5	1,284.2	365.7	0.6	528.9	66.8	3.9	0.6
Primorski Territory	36,282.9	5,842.7	936.1	266.7	18,196.3	3,863.3	831.0	87.5	1,976.6	123.9	33.4	9.1
Khabarovsk Territory	34,161.9	5,865.1	2,122.2	93.5	23,226.4	4,863.7	2,301.2	66.0	1,949.4	296.0	109.4	0.5
Amur Region	7,362.8	1,995.7	92.4	0.1	7,812.1	2,630.8	801.0	0.0	426.6	209.7	0.9	0.0
Magadan Region	3,976.4	929.3	31.3	0.0	3,487.5	919.2	17.5	0.0	64.4	7.8	0.0	0.0
Sakhalin Region	7,566.6	1,730.7	0.0	0.0	5,118.7	1,591.1	0.0	0.0	232.1	59.0	0.0	0.0
Jewish Autonomous Region	1,323.9	602.5	0.5	0.5	1,685.7	965.0	0.4	0.4	112.5	55.5	0.0	0.0
Chukotka Autonomous Area	930.2	200.1	2,419.5	0.0	335.6	149.1	0.0	0.0	1.8	0.3	0.0	0.0

Table 4.6

## Consumer Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

31.12.2009

	rubles						foreign currency		
	total	including:		of which:		total	housing loans	including:	
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	including overdue debt
1	2	3	4	5	6	7	8	9	
RUSSIAN FEDERATION	3,167,182.5	966,786.1	812,774.7	18,525.6	395,183.6	213,974.6	198,113.8	12,505.0	
CENTRAL FEDERAL DISTRICT	798,486.0	207,260.1	177,991.1	5,217.1	279,328.2	150,285.4	137,997.2	10,816.7	
Belgorod Region	25,869.4	6,879.7	4,433.0	45.8	1,008.9	731.4	720.2	2.9	
Bryansk Region	17,143.2	4,615.6	3,351.8	16.3	616.7	438.8	404.8	0.5	
Vladimir Region	23,764.4	7,378.6	4,988.6	79.0	1,195.0	854.0	770.9	0.4	
Voronezh Region	36,037.0	10,827.2	8,320.0	143.0	1,296.7	801.1	770.9	82.5	
Ivanovo Region	13,614.0	3,142.6	2,655.6	42.8	678.5	470.0	467.1	37.8	
Kaluga Region	17,645.9	5,288.4	4,519.3	41.4	1,425.5	1,053.9	981.5	5.2	
Kostroma Region	10,344.2	2,164.1	1,801.3	22.1	291.3	197.0	195.8	4.1	
Kursk Region	19,724.5	5,429.1	3,185.7	23.4	646.9	487.3	474.1	12.2	
Lipetsk Region	18,213.3	5,104.7	4,131.4	36.3	622.7	445.4	438.3	20.8	
Moscow Region	167,447.4	47,311.0	44,000.9	1,912.0	61,336.6	36,876.8	34,680.5	3,744.3	
Orel Region	11,019.9	2,729.8	1,797.6	21.3	507.3	303.0	300.2	0.2	
Ryazan Region	21,468.8	6,167.7	5,599.2	123.1	1,287.1	530.0	512.8	0.5	
Smolensk Region	19,401.7	6,767.9	5,684.8	75.5	1,587.2	605.7	499.8	6.2	
Tambov Region	12,098.8	2,566.0	1,563.6	19.7	539.3	391.5	388.5	30.1	
Tver Region	22,241.1	7,190.9	6,992.3	72.9	1,573.9	824.7	790.1	9.3	
Tula Region	29,626.8	7,432.9	6,626.0	80.7	1,696.2	1,043.4	1,015.5	0.4	
Yaroslavl Region	22,584.4	6,803.8	5,917.3	98.1	906.9	525.3	486.5	26.8	
Moscow	310,241.2	69,460.1	62,422.7	2,363.7	202,111.5	103,706.1	94,099.7	6,832.5	
NORTH-WEST DISTRICT	333,015.0	107,765.9	92,361.9	1,315.4	57,293.4	30,050.6	27,534.6	881.3	
Republic of Karelia	17,002.6	5,531.9	4,618.5	56.9	447.7	294.2	276.5	6.0	
Republic of Komi	25,162.3	10,020.9	7,203.2	51.8	582.6	381.0	345.8	0.1	
Arkhangelsk Region	29,302.5	9,864.2	8,302.7	41.7	692.4	373.5	365.9	3.3	
including Nenets Autonomous Area	2,669.7	1,650.8	1,505.3	0.0	2.8	2.1	2.1	0.0	

**Table 4.6 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	28,957.0	8,822.6	7,143.4	192.5	736.4	529.7	522.7	13.3
Kaliningrad Region	17,985.2	4,709.0	4,006.2	144.8	4,563.7	2,069.6	1,897.4	190.1
Leningrad Region	27,613.0	9,290.0	8,214.7	85.2	4,236.3	2,290.7	2,155.0	88.4
Murmansk Region	20,283.2	4,598.7	3,678.4	13.9	821.8	405.5	374.2	10.5
Novgorod Region	11,488.4	3,277.8	2,521.8	21.4	419.9	262.5	254.6	5.5
Pskov Region	8,453.9	2,010.8	1,493.2	23.7	260.8	155.8	128.4	0.0
St. Petersburg	146,766.9	49,640.0	45,179.8	683.5	44,531.8	23,288.1	21,214.1	564.1
<b>SOUTH FEDERAL DISTRICT</b>	<b>326,214.1</b>	<b>86,407.2</b>	<b>66,823.1</b>	<b>1,837.4</b>	<b>12,150.5</b>	<b>7,051.8</b>	<b>6,807.2</b>	<b>111.9</b>
Republic of Adigei (Adigeya)	5,688.2	1,324.1	1,031.5	13.1	196.0	161.4	159.3	4.2
Republic of Dagestan	9,032.5	901.7	754.5	40.9	515.1	197.6	191.3	0.2
Republic of Ingushetia	1,305.9	123.7	22.8	0.0	13.0	9.0	7.4	0.0
Kabardino-Balkar Republic	7,258.6	2,562.5	1,251.9	2.3	362.9	302.3	292.5	0.8
Republic of Kalmykia	4,431.5	809.1	532.4	0.1	122.2	109.3	107.0	0.2
Karachai-Cherkess Republic	5,061.8	814.1	238.3	7.2	117.3	86.2	86.2	0.0
Republic of Northern Ossetia — Alania	5,398.4	1,697.1	940.4	55.6	337.3	286.6	251.9	2.9
Republic of Chechnya	1,575.4	62.5	58.7	0.0	79.6	37.5	36.1	0.0
Krasnodar Territory	95,773.8	25,148.1	20,593.6	458.7	3,999.4	1,754.2	1,715.4	23.0
Stavropol Territory	44,799.2	13,226.9	9,434.0	242.7	1,974.7	1,418.7	1,316.6	41.0
Astrakhan Region	18,740.1	4,153.5	3,126.3	41.1	315.5	206.0	204.1	3.8
Volgograd Region	46,581.1	13,411.2	11,343.9	645.9	1,264.7	798.7	779.6	3.6
Rostov Region	80,567.6	22,172.7	17,494.8	329.8	2,852.8	1,684.3	1,659.8	32.2
<b>PRIVOLZHSKIY FEDERAL DISTRICT</b>	<b>635,558.1</b>	<b>197,990.4</b>	<b>153,575.2</b>	<b>4,008.3</b>	<b>20,264.7</b>	<b>11,911.9</b>	<b>11,558.3</b>	<b>344.5</b>
Republic of Bashkortostan	80,267.8	25,755.9	17,816.5	383.5	1,694.1	1,004.1	958.2	9.0
Republic of Mariy-El	11,053.4	3,933.0	3,319.6	87.7	360.1	261.1	257.9	0.0
Republic of Mordovia	12,747.7	4,378.7	2,642.9	3.9	516.6	448.7	439.6	8.3
Republic of Tatarstan (Tatarstan)	83,997.4	21,558.8	16,079.0	416.6	1,732.1	871.9	826.1	29.5
Udmurt Republic	35,275.4	12,391.9	9,070.4	159.0	899.3	587.5	573.7	9.1
Chuvash Republic — Chuvashya	23,897.0	11,068.0	9,084.5	102.3	925.1	626.6	622.6	36.9
Perm Territory	74,486.6	27,274.0	23,009.8	793.8	2,388.6	1,269.1	1,149.5	47.2
Kirov Region	20,882.7	6,175.4	3,327.9	24.3	483.0	373.1	371.9	0.1
Nizhni Novgorod Region	75,756.9	25,420.5	17,589.8	411.2	3,617.7	1,652.3	1,593.9	95.5
Orenburg Region	42,271.5	11,567.1	9,433.8	276.0	807.4	657.4	643.9	9.0
Penza Region	19,812.2	5,400.0	3,661.6	12.7	668.9	480.9	476.5	3.9
Samara Region	91,418.3	26,552.6	24,496.4	1,043.2	4,046.7	2,031.6	2,010.7	73.4

**Table 4.6 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	41,656.5	10,389.9	9,451.3	252.5	1,295.2	984.7	980.5	17.7
Ulyanovsk Region	22,034.7	6,124.6	4,591.7	41.6	829.9	662.9	653.3	4.9
<b>URALS FEDERAL DISTRICT</b>	<b>399,127.4</b>	<b>151,290.3</b>	<b>136,965.8</b>	<b>2,068.9</b>	<b>7,359.3</b>	<b>4,160.5</b>	<b>4,046.7</b>	<b>123.8</b>
Kurgan Region	16,165.9	5,515.1	4,498.4	20.3	194.1	169.4	164.5	0.4
Sverdlovsk Region	119,863.8	35,642.6	32,559.1	561.1	3,192.8	1,722.5	1,678.7	78.4
Tyumen Region	169,104.0	77,999.1	71,690.6	689.5	1,688.8	1,030.1	979.2	11.0
including:								
Khanty-Mansiysky Autonomous Area — Yugra	81,142.7	43,350.2	40,721.8	246.4	344.7	106.2	87.7	0.0
Yamalo-Nenetsky Autonomous Area	22,297.0	11,155.2	10,094.8	4.7	185.1	116.1	114.9	7.3
Chelyabinsk Region	93,993.7	32,133.5	28,217.7	798.0	2,283.6	1,238.5	1,224.3	34.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>536,513.3</b>	<b>178,053.1</b>	<b>151,355.8</b>	<b>3,690.5</b>	<b>13,226.4</b>	<b>7,338.9</b>	<b>7,116.1</b>	<b>160.7</b>
Republic of Altai	5,286.1	570.1	534.7	1.2	27.0	19.0	19.0	0.0
Republic of Buryatia	24,741.5	5,240.3	4,600.9	42.9	313.7	185.6	185.6	0.1
Republic of Tyva	7,070.0	1,800.1	1,760.0	2.6	10.4	8.0	8.0	0.0
Republic of Khakassia	13,145.1	4,444.9	3,725.5	50.1	713.9	59.3	45.5	0.0
Altai Territory	49,410.6	14,732.4	12,844.5	407.5	847.1	485.2	476.6	6.5
Zabaykalskiy Territory	25,887.7	6,503.5	5,486.0	46.1	307.2	113.6	110.2	0.0
Krasnoyarsk Territory	97,032.6	37,464.6	30,855.0	577.8	1,942.3	1,197.4	1,164.7	22.3
Irkutsk Region	73,158.4	24,958.4	22,122.8	408.5	1,524.0	772.2	757.5	11.3
Kemerovo Region	75,288.2	20,002.0	16,456.9	808.0	2,106.5	1,232.9	1,212.2	12.6
Novosibirsk Region	81,944.7	32,187.8	28,036.6	691.8	2,816.4	1,895.9	1,867.7	84.3
Omsk Region	48,469.8	17,043.9	14,038.9	528.5	1,961.1	904.0	826.1	17.2
Tomsk Region	35,078.6	13,105.1	10,894.0	125.5	656.8	465.8	443.0	6.4
<b>FAR EAST FEDERAL DISTRICT</b>	<b>138,268.6</b>	<b>38,019.1</b>	<b>33,701.8</b>	<b>388.0</b>	<b>5,561.1</b>	<b>3,175.5</b>	<b>3,053.7</b>	<b>66.1</b>
Republic of Sakha (Yakutia)	21,569.4	6,961.8	5,670.5	29.7	247.8	208.2	199.6	0.0
Kamchatka Territory	6,454.9	1,581.0	1,448.5	0.2	146.3	85.5	85.5	0.1
Primorski Territory	34,202.7	8,004.8	7,272.0	123.6	2,695.2	1,265.6	1,179.8	28.7
Khabarovsk Territory	37,835.6	10,935.6	10,431.5	165.6	1,633.7	1,081.2	1,069.8	34.3
Amur Region	18,092.2	4,914.6	3,940.3	56.1	319.3	165.2	163.7	0.2
Magadan Region	4,026.3	1,234.3	1,050.1	0.5	98.4	91.2	84.3	2.8
Sakhalin Region	12,118.0	3,281.0	2,935.7	8.1	346.2	216.1	208.5	0.0
Jewish Autonomous Region	3,129.8	888.7	758.4	4.2	47.0	42.6	42.6	0.0
Chukotka Autonomous Area	839.7	217.3	194.8	0.0	27.2	19.9	19.9	0.0

Table 4.7

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

		31.12.2009										
		including:						of which:				
		housing loans						mortgage loans				
1	volume of consumer loans total, millions of rubles	3	4	5	6	7	8	9	10	including:		
										number of extended loans, units	average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION	2,485,035.1	176,146	170,310.5	188.4	14.6	128,004	142,967.7	197.5	14.3			
CENTRAL FEDERAL DISTRICT	539,037.1	33,762	43,243.5	171.9	14.9	25,471	35,835.6	183.8	14.6			
Belgorod Region	12,432.0	1,704	1,088.1	191.4	15.0	689	639.8	193.3	14.6			
Bryansk Region	8,959.5	1,420	947.2	219.2	15.3	808	698.0	223.0	15.1			
Vladimir Region	9,175.2	992	805.2	182.2	14.7	551	576.3	186.8	14.7			
Voronezh Region	17,000.6	2,269	1,856.6	201.7	14.8	1,433	1,520.0	205.9	14.7			
Ivanovo Region	6,217.7	829	675.0	170.6	14.4	637	509.1	194.8	13.9			
Kaluga Region	8,747.4	1,248	1,438.6	199.3	14.1	961	1,268.9	205.3	14.0			
Kostroma Region	5,216.2	825	543.1	172.2	14.9	536	422.5	190.2	14.6			
Kursk Region	9,042.1	1,662	1,055.9	174.8	15.7	802	684.4	210.4	14.4			
Lipetsk Region	9,687.7	1,977	1,409.2	222.4	15.0	1,464	1,199.1	228.0	14.6			
Moscow Region	92,193.5	3,670	8,165.8	176.1	15.0	3,122	7,262.9	188.8	14.9			
Orel Region	5,280.4	973	523.8	193.9	15.1	471	299.4	194.3	14.7			
Ryazan Region	8,459.3	1,353	1,158.6	208.7	14.7	1,139	1,073.9	211.4	14.6			
Smolensk Region	10,777.5	1,905	1,459.2	225.7	15.0	1,551	1,307.2	230.1	14.9			
Tambov Region	6,526.7	843	552.2	210.2	15.3	344	351.7	215.2	15.1			
Tver Region	9,819.1	1,663	1,733.9	205.6	14.9	1,638	1,711.3	206.9	14.9			
Tula Region	15,227.1	1,460	1,585.8	221.3	15.0	1,175	1,453.0	225.5	15.0			
Yaroslavl Region	10,737.9	1,485	1,334.5	210.5	14.2	1,214	1,218.0	193.9	14.1			
Moscow	293,537.2	7,484	16,910.8	135.4	14.8	6,936	13,640.1	152.4	14.5			
NORTH-WEST DISTRICT	171,001.5	16,908	18,905.8	185.0	14.6	12,713	15,911.5	196.3	14.4			
Republic of Karelia	7,606.2	1,228	1,227.3	211.1	14.3	934	1,059.0	214.4	14.2			
Republic of Komi	11,416.4	2,910	2,330.5	192.7	14.6	1,866	1,844.0	202.2	14.3			
Arkhangelsk Region	13,819.3	2,746	2,397.2	203.3	14.8	1,955	2,062.8	209.6	14.7			
including Nenets Autonomous Area	0.0	256	429.0	235.8	14.7	225	412.2	238.8	14.7			

Table 4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	11,901.4	2,363	1,785.6	197.3	13.8	1,801	1,536.5	204.1	13.6
Kaliningrad Region	7,550.8	754	879.2	178.2	14.9	536	681.3	198.5	14.5
Leningrad Region	12,559.1	1,092	1,396.6	200.2	14.5	844	1,217.3	208.7	14.4
Murmansk Region	11,018.7	1,067	896.6	173.4	14.6	640	660.7	182.4	14.3
Novgorod Region	4,721.7	865	636.4	214.9	14.3	695	558.6	219.7	14.0
Pskov Region	4,001.1	460	377.5	186.9	14.6	391	337.2	191.2	14.4
St. Petersburg	86,406.8	3,423	6,978.9	164.7	14.7	3,051	5,954.1	181.5	14.7
<b>SOUTH FEDERAL DISTRICT</b>	<b>153,538.1</b>	<b>16,848</b>	<b>14,839.1</b>	<b>194.0</b>	<b>14.8</b>	<b>12,005</b>	<b>12,209.9</b>	<b>207.1</b>	<b>14.4</b>
Republic of Adigei (Adigeya)	2,478.7	264	217.4	192.8	14.4	224	190.5	216.8	14.0
Republic of Dagestan	9,129.6	308	336.9	186.9	18.4	245	251.4	246.7	14.9
Republic of Ingushetia	816.6	41	20.8	162.9	15.7	31	16.2	182.6	15.8
Kabardino-Balkar Republic	3,586.9	581	484.9	217.6	14.2	567	470.2	212.0	12.1
Republic of Kalmykia	1,938.5	219	126.8	179.9	15.1	107	86.9	173.3	15.6
Karachai-Cherkess Republic	2,882.4	235	151.7	223.0	15.5	59	63.1	230.5	14.9
Republic of Northern Ossetia — Alania	2,335.7	216	182.8	188.1	15.3	201	178.4	190.5	15.2
Republic of Chechnya	1,057.5	13	12.4	176.1	15.9	13	12.4	176.1	15.9
Krasnodar Territory	42,641.8	4,387	4,438.7	190.5	14.6	3,445	3,894.9	203.3	14.4
Stavropol Territory	20,331.2	2,917	2,425.8	198.1	15.2	1,996	1,754.7	228.1	14.8
Astrakhan Region	11,585.0	1,387	1,067.3	194.1	14.4	950	875.7	200.5	14.3
Volgograd Region	19,241.5	2,516	2,000.2	197.3	14.6	1,527	1,575.7	215.9	14.3
Rostov Region	35,512.7	3,764	3,373.4	190.9	14.5	2,640	2,839.8	193.5	14.4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>282,790.8</b>	<b>46,762</b>	<b>34,903.9</b>	<b>197.4</b>	<b>14.2</b>	<b>31,583</b>	<b>28,484.0</b>	<b>202.4</b>	<b>13.9</b>
Republic of Bashkortostan	30,948.9	5,937	3,679.6	174.8	14.7	2,649	2,344.7	186.5	14.2
Republic of Mariy-El	4,348.8	736	508.6	211.8	15.0	553	440.7	218.3	14.9
Republic of Mordovia	5,104.2	1,481	984.9	222.2	14.9	744	676.1	235.3	14.7
Republic of Tatarstan (Tatarstan)	32,104.9	5,129	3,417.5	165.6	14.1	3,798	2,711.2	165.6	13.8
Udmurt Republic	13,442.7	4,016	3,074.7	219.4	11.5	2,613	2,317.8	225.6	10.7
Chuvash Republic — Chuvashya	9,212.4	2,640	1,833.1	202.7	14.7	2,620	1,810.8	203.6	14.7
Perm Territory	29,414.6	6,812	5,329.2	199.2	14.2	4,841	4,848.1	205.5	13.9
Kirov Region	9,465.4	3,104	1,922.0	190.0	14.9	1,507	1,262.3	202.8	13.7
Nizhni Novgorod Region	29,333.5	3,914	3,531.3	193.7	15.2	2,496	2,914.1	194.6	14.9
Orenburg Region	19,356.6	3,066	2,365.1	217.1	13.5	2,413	2,073.5	217.7	13.3
Penza Region	8,795.1	1,526	1,003.2	201.9	14.7	528	558.5	195.9	13.9
Samara Region	62,539.7	4,277	4,096.2	210.1	14.0	3,752	3,827.0	212.4	13.9
Saratov Region	18,102.8	2,290	1,926.8	195.1	14.8	1,888	1,727.5	200.9	14.6
Ulyanovsk Region	10,621.2	1,834	1,231.7	198.7	14.8	1,181	971.7	198.5	14.6



Table 4.7 (end)

1	2	3	4	5	6	7	8	9	10
URALS FEDERAL DISTRICT	162,635.3	20,846	22,144.5	204.0	14.8	16,905	20,166.9	210.0	14.4
Kurgan Region	6,527.5	1,446	1,141.0	240.8	17.3	947	940.5	266.2	14.7
Sverdlovsk Region	58,384.2	3,989	4,368.7	179.2	15.0	3,084	3,886.6	187.2	14.3
Tyumen Region	64,310.9	9,987	12,160.4	223.0	14.4	8,440	11,333.5	227.8	14.4
including:									
Khanty-Mansiysky Autonomous Area — Yugra	0.0	4,321	6,084.1	217.7	14.4	4,016	5,816.9	219.6	14.3
Yamalo-Nenetsky Autonomous Area	0.0	1,677	2,471.0	240.9	14.7	1,529	2,345.4	248.4	14.5
Chelyabinsk Region	33,412.7	5,424	4,474.4	167.2	14.7	4,434	4,006.3	168.4	14.6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,090,928.0</b>	<b>33,601</b>	<b>28,335.9</b>	<b>193.9</b>	<b>14.4</b>	<b>23,649</b>	<b>23,511.9</b>	<b>202.1</b>	<b>14.1</b>
Republic of Altai	2,459.7	170	133.9	211.6	14.2	156	129.4	216.5	14.1
Republic of Buryatia	16,904.4	1,019	772.7	187.8	14.2	829	683.3	190.1	14.0
Republic of Tyva	2,675.6	195	249.5	280.1	15.0	186	245.4	282.5	14.9
Republic of Khakassia	5,311.0	856	735.5	195.7	14.7	697	607.7	200.8	14.6
Altai Territory	25,417.4	5,827	3,818.7	201.0	13.5	4,776	3,462.8	205.3	13.4
Zabaykalskiy Territory	10,966.5	1,204	1,079.5	163.6	12.1	750	881.1	173.0	12.0
Krasnoyarsk Territory	45,589.9	6,112	5,685.5	201.8	14.3	4,298	4,770.1	204.2	14.1
Irkutsk Region	34,356.3	5,045	4,468.0	174.2	14.2	3,590	3,757.7	183.6	13.9
Kemerovo Region	30,741.0	3,135	2,636.2	183.3	14.8	1,836	1,832.4	194.2	14.3
Novosibirsk Region	884,946.4	5,051	4,709.5	208.7	15.1	3,190	3,938.5	209.6	14.8
Omsk Region	16,875.5	2,491	1,847.8	206.4	14.6	1,693	1,425.7	208.8	14.3
Tomsk Region	14,684.3	2,496	2,199.1	177.0	15.6	1,648	1,777.8	222.5	14.9
<b>FAR EAST FEDERAL DISTRICT</b>	<b>85,104.3</b>	<b>7,419</b>	<b>7,937.8</b>	<b>172.1</b>	<b>14.8</b>	<b>5,678</b>	<b>6,847.9</b>	<b>181.5</b>	<b>14.6</b>
Republic of Sakha (Yakutia)	12,176.7	1,761	1,716.0	183.0	14.9	1,014	1,259.0	198.5	15.0
Kamchatka Territory	4,998.4	334	474.4	155.0	14.2	300	382.0	180.5	14.3
Primorski Territory	21,081.4	1,131	1,278.7	140.2	15.5	1,000	1,214.3	169.8	15.0
Khabarovsk Territory	23,432.5	2,039	2,172.4	181.0	14.4	1,884	2,073.4	179.7	14.2
Amur Region	11,411.1	1,007	893.1	187.0	15.2	560	673.2	188.7	14.9
Magadan Region	2,188.3	265	252.9	175.5	15.2	188	208.3	183.9	14.8
Sakhalin Region	7,599.6	564	843.9	174.2	14.1	452	754.0	178.5	14.0
Jewish Autonomous Region	1,549.3	253	232.5	151.4	16.5	237	226.7	150.9	16.6
Chukotka Autonomous Area	667.0	65	73.9	170.0	16.0	43	57.0	194.8	15.1

**Table 4.8**  
**Selected Indicators on Foreign Currency-Denominated Consumer Loans Extended by Credit Institutions to Individuals**

	31.12.2009										
	volume of consumer loans total, millions of rubles	including:					of which:				
		housing loans					mortgage loans				
1	2	3	4	5	6	7	8	9	10	11	
RUSSIAN FEDERATION	128,524.8	2,225	11,880.7	116.5	13.0	2,081	9,532.6	139.5	12.7		
CENTRAL FEDERAL DISTRICT	101,052.0	1,311	9,217.0	117.3	13.1	1,209	7,510.2	138.5	12.7		
Belgorod Region	130.6	3	8.8	221.6	12.0	3	8.8	221.6	12.0		
Bryansk Region	175.3	5	10.2	217.3	11.0	5	10.2	217.3	11.0		
Vladimir Region	117.8	8	20.5	229.0	10.4	8	20.5	229.0	10.4		
Voronezh Region	747.5	7	19.8	177.2	10.6	7	19.8	177.2	10.6		
Ivanovo Region	108.0	5	24.9	138.1	13.4	4	23.0	139.6	13.4		
Kaluga Region	221.4	25	84.9	143.0	12.1	24	83.6	144.9	12.0		
Kostroma Region	28.9	4	10.8	219.5	10.9	4	10.8	219.5	10.9		
Kursk Region	60.0	6	22.0	186.4	11.8	6	22.0	186.4	11.8		
Lipetsk Region	86.7	4	11.0	245.0	10.4	4	11.0	245.0	10.4		
Moscow Region	10,719.6	334	1,428.1	157.5	12.6	312	1,161.8	188.7	12.1		
Orel Region	60.4	4	11.2	229.0	13.1	4	11.2	229.0	13.1		
Ryazan Region	749.6	5	9.7	176.1	10.8	5	9.7	176.1	10.8		
Smolensk Region	469.8	3	6.9	251.5	8.6	3	6.9	251.5	8.6		
Tambov Region	101.9	7	19.3	185.8	11.9	7	19.3	185.8	11.9		
Tver Region	277.7	11	34.0	210.9	12.6	10	30.0	199.2	13.1		
Tula Region	199.2	12	37.3	185.5	9.7	12	37.3	185.5	9.7		
Yaroslavl Region	181.2	1	0.5	24.1	16.0	0	0.0	0.0	0.0		
Moscow	86,616.4	867	7,457.1	106.7	13.3	791	6,024.3	126.4	12.9		
NORTH-WEST DISTRICT	10,455.2	307	1,540.8	77.7	13.1	278	970.7	114.9	13.2		
Republic of Karelia	25.2	1	1.1	300.0	11.1	1	1.1	300.0	11.1		
Republic of Komi	88.9	4	13.1	221.9	11.2	4	13.1	221.9	11.2		

Table 4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	141.8	6	13.8	140.6	11.5	4	8.8	148.4	10.7
including Nenets Autonomous Area	0.0	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Vologda Region	111.5	1	2.2	119.0	14.0	1	2.2	119.0	14.0
Kaliningrad Region	676.7	66	158.7	105.4	13.8	55	101.1	159.7	11.7
Leningrad Region	383.9	29	65.6	200.7	11.5	27	60.3	217.1	11.2
Murmansk Region	188.6	4	12.2	143.2	11.6	4	12.2	143.2	11.6
Novgorod Region	28.0	2	3.1	217.1	11.0	2	3.1	217.1	11.0
Pskov Region	29.6	3	7.4	220.9	12.8	3	7.4	220.9	12.8
St. Petersburg	8,781.0	191	1,263.6	63.5	13.2	177	761.4	96.5	13.6
<b>SOUTH FEDERAL DISTRICT</b>	<b>3,949.5</b>	<b>73</b>	<b>240.2</b>	<b>158.8</b>	<b>12.7</b>	<b>71</b>	<b>233.2</b>	<b>161.3</b>	<b>12.6</b>
Republic of Adigei (Adigeva)	20.3	1	4.3	182.0	11.5	1	4.3	182.0	11.5
Republic of Dagestan	305.8	5	16.7	193.1	10.9	5	16.7	193.1	10.9
Republic of Ingushetia	5.0	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Kabardino-Balkar Republic	44.3	1	2.2	302.0	9.8	1	2.2	302.0	9.8
Republic of Kalmykia	17.4	2	5.2	147.4	10.2	2	5.2	147.4	10.2
Karachai-Cherkess Republic	28.6	2	4.3	241.1	11.1	2	4.3	241.1	11.1
Republic of Northern Ossetia — Alania	20.2	1	2.6	242.0	11.3	1	2.6	242.0	11.3
Republic of Chechnya	19.7	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Krasnodar Territory	1,324.7	20	68.3	163.7	13.4	20	68.3	163.7	13.4
Stavropol Territory	431.8	7	20.3	195.0	12.8	7	20.3	195.0	12.8
Astrakhan Region	873.8	3	6.6	161.3	10.0	3	6.6	161.3	10.0
Volgograd Region	290.8	9	48.0	145.5	12.8	8	43.1	160.4	12.2
Rostov Region	567.1	22	61.7	127.4	13.2	21	59.6	124.2	13.2
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>5,331.2</b>	<b>141</b>	<b>382.0</b>	<b>187.4</b>	<b>11.2</b>	<b>136</b>	<b>360.3</b>	<b>195.2</b>	<b>11.1</b>
Republic of Bashkortostan	217.3	7	22.5	194.7	10.3	6	14.8	221.4	10.4
Republic of Mariy-El	32.3	3	10.9	77.2	11.8	2	4.4	182.0	9.7
Republic of Mordovia	32.7	7	17.0	268.4	10.3	7	17.0	268.4	10.3
Republic of Tatarstan (Tatarstan)	784.3	7	22.6	201.7	9.0	7	22.6	201.7	9.0
Udmurt Republic	240.1	11	43.1	217.3	10.6	11	43.1	217.3	10.6
Chuvash Republic — Chuvashya	80.7	7	12.6	184.0	11.6	7	12.6	184.0	11.6
Perm Territory	340.5	15	65.8	150.8	13.0	13	58.7	166.8	12.8
Kirov Region	32.8	5	8.9	114.1	11.2	5	8.9	114.1	11.2
Nizhni Novgorod Region	489.7	17	45.6	215.5	12.1	17	45.6	215.5	12.1
Orenburg Region	49.3	3	6.1	177.7	10.0	3	6.1	177.7	10.0
Penza Region	152.9	5	11.6	137.3	11.2	5	11.6	137.3	11.2
Samara Region	2,650.8	34	78.0	179.5	10.8	33	77.6	180.5	10.8

Table 4.8 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	147.2	12	21.9	237.3	10.7	12	21.9	237.3	10.7
Ulyanovsk Region	80.6	8	15.4	190.0	9.9	8	15.4	190.0	9.9
<b>URALS FEDERAL DISTRICT</b>	<b>1,751.3</b>	<b>283</b>	<b>157.3</b>	<b>173.0</b>	<b>11.9</b>	<b>283</b>	<b>157.3</b>	<b>173.0</b>	<b>11.9</b>
Kurgan Region	7.4	1	3.1	242.0	14.8	1	3.1	242.0	14.8
Sverdlovsk Region	581.9	17	47.8	188.2	12.0	17	47.8	188.2	12.0
Tyumen Region	856.6	243	69.1	153.5	11.9	243	69.1	153.5	11.9
including:									
Khanty-Mansiysky Autonomous Area – Yugra	0.0	223	1.0	53.7	12.0	223	1.0	53.7	12.0
Yamalo-Nenetsky Autonomous Area	0.0	1	2.3	263.6	8.0	1	2.3	263.6	8.0
Chelyabinsk Region	305.4	22	37.3	183.7	11.5	22	37.3	183.7	11.5
<b>SIBERIA FEDERAL DISTRICT</b>	<b>4,069.0</b>	<b>72</b>	<b>228.4</b>	<b>146.2</b>	<b>12.3</b>	<b>67</b>	<b>188.4</b>	<b>159.8</b>	<b>12.2</b>
Republic of Altai	6.2	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Buryatia	325.1	3	9.3	279.3	11.5	3	9.3	279.3	11.5
Republic of Tyva	2.5	1	1.8	242.0	8.8	1	1.8	242.0	8.8
Republic of Khakassia	650.4	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Altai Territory	193.8	2	8.5	305.7	11.5	1	3.8	240.0	13.5
Zabaykalskiy Territory	396.4	7	7.1	169.0	12.4	7	7.1	169.0	12.4
Krasnoyarsk Territory	764.1	10	89.4	55.9	14.7	8	56.2	61.2	15.9
Irkutsk Region	591.0	8	12.0	230.6	10.7	8	12.0	230.6	10.7
Kemerovo Region	296.1	3	10.0	226.5	10.7	3	10.0	226.5	10.7
Novosibirsk Region	397.9	17	42.1	184.3	10.5	16	40.1	193.0	10.1
Omsk Region	355.1	15	32.8	197.2	10.8	14	32.7	197.6	10.7
Tomsk Region	90.4	6	15.4	148.5	10.3	6	15.4	148.5	10.3
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1,916.6</b>	<b>38</b>	<b>115.0</b>	<b>111.3</b>	<b>12.3</b>	<b>37</b>	<b>112.5</b>	<b>111.8</b>	<b>12.2</b>
Republic of Sakha (Yakutia)	84.8	5	20.2	134.7	10.7	5	20.2	134.7	10.7
Kamchatka Territory	95.4	2	6.2	153.4	10.9	2	6.2	153.4	10.9
Primorski Territory	861.5	27	53.7	143.3	11.4	26	51.2	146.1	11.2
Khabarovsk Territory	481.4	2	30.2	28.4	15.5	2	30.2	28.4	15.5
Amur Region	175.6	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Magadan Region	6.1	1	0.0	240.0	10.8	1	0.0	240.0	10.8
Sakhalin Region	201.6	1	4.7	122.0	10.8	1	4.7	122.0	10.8
Jewish Autonomous Region	9.3	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Chukotka Autonomous Area	0.9	0	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)

	31.12.2009				
	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	3,377,807.9	1,051,043.1	411,889.7	284,537.2	72,590.1
<b>CENTRAL FEDERAL DISTRICT</b>	<b>3,108,281.9</b>	<b>999,788.2</b>	<b>353,395.8</b>	<b>281,462.5</b>	<b>65,011.7</b>
Belgorod Region	405.7	43.2	5.1	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.2
Vladimir Region	148.0	60.1	0.0	0.0	33.8
Voronezh Region	2.8	3.2	0.6	0.0	13.4
Ivanovo Region	181.6	72.8	65.3	0.0	6.4
Kaluga Region	1,613.9	39.8	289.7	0.0	11.0
Kostroma Region	12,163.4	128.4	0.1	0.0	1,346.4
Kursk Region	589.2	589.0	0.0	0.0	7.6
Lipetsk Region	651.3	121.7	29.1	0.0	109.5
Moscow Region	41,748.5	10,541.1	198.7	0.1	26.0
Orel Region	0.0	0.0	0.0	4.8	2.0
Ryazan Region	126.7	41.2	140.8	0.0	0.0
Smolensk Region	0.0	0.0	106.0	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.0	0.0
Tver Region	2,453.8	259.3	44.2	0.0	1.0
Tula Region	59.6	26.2	0.5	0.0	1.5
Yaroslavl Region	186.2	173.5	15.2	0.0	19.5
Moscow	3,047,951.3	987,688.5	352,500.5	281,457.5	63,433.3
<b>NORTH-WEST DISTRICT</b>	<b>118,019.7</b>	<b>18,057.9</b>	<b>23,561.0</b>	<b>1,273.7</b>	<b>3,566.0</b>
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	2,271.1	209.1	80.6	1.0	59.1
Arkhangelsk Region	22.3	25.4	118.3	0.0	0.6
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,048.2	369.8	231.2	4.9	18.4
Kaliningrad Region	2,880.9	405.0	77.1	0.0	2,512.7
Leningrad Region	70.1	29.9	0.1	1,247.2	0.0
Murmansk Region	251.6	70.8	0.9	0.0	0.0
Novgorod Region	133.7	72.4	129.4	0.0	0.0
Pskov Region	0.0	0.0	0.0	0.0	0.0
St. Petersburg	111,341.9	16,875.6	22,923.3	20.7	974.9
<b>SOUTH FEDERAL DISTRICT</b>	<b>9,549.0</b>	<b>1,588.1</b>	<b>1,845.6</b>	<b>106.6</b>	<b>364.8</b>
Republic of Adigei (Adigeya)	1.0	0.9	1.9	0.0	9.0
Republic of Daghestan	11.4	0.0	778.4	0.0	0.1
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.1	0.0	3.8	0.0	9.1
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Karachai-Cherkess Republic	69.1	0.0	29.0	0.0	0.0
Republic of Northern Ossetia – Alania	0.0	0.0	0.9	0.0	41.2
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	3,204.2	198.6	722.0	65.6	266.0
Stavropol Territory	2,101.1	602.0	0.4	0.2	10.0
Astrakhan Region	613.5	531.7	44.7	5.3	3.5
Volgograd Region	270.3	134.7	0.0	0.0	3.1
Rostov Region	3,278.3	120.1	264.5	35.5	22.9

**Table 4.9 (end)**  
(millions of rubles)

1	2	3	4	5	6
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>46,973.8</b>	<b>7,573.5</b>	<b>22,442.3</b>	<b>707.4</b>	<b>1,518.1</b>
Republic of Bashkortostan	3,094.9	281.9	828.5	0.0	20.3
Republic of Mariy-El	0.0	0.0	0.0	0.0	2.0
Republic of Mordovia	126.7	92.9	43.9	0.0	20.0
Republic of Tatarstan (Tatarstan)	18,806.1	3,816.8	11,531.1	659.8	1,076.3
Udmurt Republic	133.1	15.8	19.7	0.0	98.7
Chuvash Republic — Chuvashya	97.6	59.2	0.0	0.0	10.0
Perm Territory	1,693.9	211.8	1,118.6	0.0	23.3
Kirov Region	1,073.1	50.0	27.6	0.0	2.8
Nizhni Novgorod Region	2,110.4	969.4	989.3	0.1	100.9
Orenburg Region	1,556.9	62.4	155.5	17.6	24.2
Penza Region	462.6	0.0	0.2	0.0	40.5
Samara Region	14,593.2	1,892.9	7,548.9	29.5	89.0
Saratov Region	3,224.4	120.4	178.8	0.3	10.0
Ulyanovsk Region	1.0	0.0	0.1	0.0	0.1
<b>URALS FEDERAL DISTRICT</b>	<b>74,564.6</b>	<b>17,362.1</b>	<b>8,531.4</b>	<b>199.0</b>	<b>570.6</b>
Kurgan Region	0.0	0.0	0.0	0.0	0.0
Sverdlovsk Region	38,435.6	3,588.9	5,371.4	0.1	419.1
Tyumen Region	24,770.2	6,674.4	2,519.8	198.9	6.7
including:					
Khanty-Mansiysky Autonomous Area — Yugra	22,710.3	5,132.6	1,684.1	198.9	2.3
Yamalo-Nenetsky Autonomous Area	0.0	0.0	1.9	0.0	0.0
Chelyabinsk Region	11,358.9	7,098.8	640.2	0.0	144.8
<b>SIBERIA FEDERAL DISTRICT</b>	<b>8,688.8</b>	<b>2,830.9</b>	<b>1,164.8</b>	<b>0.0</b>	<b>1,386.7</b>
Republic of Altai	1.0	0.0	0.1	0.0	0.0
Republic of Buryatia	24.9	0.0	0.0	0.0	2.8
Republic of Tyva	4.6	5.2	0.0	0.0	0.4
Republic of Khakassia	67.2	40.5	0.0	0.0	0.0
Altai Territory	21.2	20.9	2.1	0.0	82.4
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	345.8	236.3	74.3	0.0	801.1
Irkutsk Region	114.5	0.0	10.7	0.0	165.1
Kemerovo Region	821.4	609.7	96.6	0.0	103.2
Novosibirsk Region	6,020.0	1,630.4	967.1	0.0	204.8
Omsk Region	1,268.2	287.9	0.8	0.0	12.6
Tomsk Region	0.0	0.0	13.1	0.0	14.3
<b>FAR EAST FEDERAL DISTRICT</b>	<b>11,730.1</b>	<b>3,842.4</b>	<b>948.7</b>	<b>788.0</b>	<b>172.2</b>
Republic of Sakha (Yakutia)	807.2	230.3	142.1	0.0	45.8
Kamchatka Territory	313.0	61.0	12.3	0.0	6.0
Primorski Territory	3,369.2	1,910.8	717.7	0.0	65.4
Khabarovsk Territory	1,208.2	649.3	16.1	0.0	0.1
Amur Region	5,980.5	939.7	6.5	788.0	26.2
Magadan Region	51.9	51.4	4.9	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)

	31.12.2009		
	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	210,830.8	19.3	23,181.4
<b>CENTRAL FEDERAL DISTRICT</b>	<b>160,638.8</b>	<b>0.0</b>	<b>19,525.4</b>
Belgorod Region	1,132.5	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	29.2	0.0	0.0
Voronezh Region	187.6	0.0	0.0
Ivanovo Region	0.0	0.0	61.0
Kaluga Region	328.5	0.0	0.0
Kostroma Region	0.0	0.0	0.0
Kursk Region	21.2	0.0	0.0
Lipetsk Region	1,012.1	0.0	0.0
Moscow Region	14,497.3	0.0	3,144.5
Orel Region	72.5	0.0	0.0
Ryazan Region	195.4	0.0	0.0
Smolensk Region	36.3	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	3.1	0.0	0.0
Tula Region	14.3	0.0	0.0
Yaroslavl Region	95.9	0.0	0.0
Moscow	143,012.8	0.0	16,319.9
<b>NORTH-WEST DISTRICT</b>	<b>12,417.2</b>	<b>0.0</b>	<b>201.7</b>
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.0	0.0	0.0
Arkhangelsk Region	0.2	0.0	0.0
including Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	0.5	0.0	0.0
Kaliningrad Region	45.8	0.0	0.0
Leningrad Region	40.0	0.0	0.0
Murmansk Region	0.0	0.0	106.9
Novgorod Region	0.0	0.0	18.9
Pskov Region	0.0	0.0	0.0
St. Petersburg	12,330.7	0.0	75.8
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,656.5</b>	<b>0.0</b>	<b>98.0</b>
Republic of Adigei (Adigeya)	39.8	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	315.7	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Karachai-Cherkess Republic	56.0	0.0	0.0
Republic of Northern Ossetia – Alania	192.7	0.0	0.0
Republic of Chechnya	9.1	0.0	0.0
Krasnodar Territory	302.7	0.0	0.0
Stavropol Territory	57.7	0.0	0.0
Astrakhan Region	0.0	0.0	0.0
Volgograd Region	430.7	0.0	98.0
Rostov Region	75.0	0.0	0.0

Table 4.10 (end)

(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>18,140.2</b>	<b>19.3</b>	<b>321.3</b>
Republic of Bashkortostan	843.0	0.0	0.0
Republic of Mariy-El	0.0	0.0	0.0
Republic of Mordovia	119.1	0.0	0.0
Republic of Tatarstan (Tatarstan)	6,130.2	19.3	0.0
Udmurt Republic	756.9	0.0	0.0
Chuvash Republic — Chuvashya	227.9	0.0	0.0
Perm Territory	23.9	0.0	0.0
Kirov Region	45.9	0.0	0.0
Nizhni Novgorod Region	3,270.5	0.0	254.8
Orenburg Region	2,545.5	0.0	18.2
Penza Region	53.1	0.0	0.0
Samara Region	3,655.7	0.0	48.3
Saratov Region	348.6	0.0	0.0
Ulyanovsk Region	120.0	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>11,582.9</b>	<b>0.0</b>	<b>2,732.5</b>
Kurgan Region	24.5	0.0	0.0
Sverdlovsk Region	4,557.6	0.0	1,675.8
Tyumen Region	6,501.2	0.0	888.6
including:			
Khanty-Mansiysky Autonomous Area — Yugra	1,677.9	0.0	888.6
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	499.7	0.0	168.1
<b>SIBERIA FEDERAL DISTRICT</b>	<b>3,578.9</b>	<b>0.0</b>	<b>302.4</b>
Republic of Altai	0.0	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	128.0	0.0	0.0
Altai Territory	62.2	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	219.8	0.0	208.5
Irkutsk Region	133.1	0.0	0.0
Kemerovo Region	136.0	0.0	0.1
Novosibirsk Region	2,600.0	0.0	60.6
Omsk Region	217.9	0.0	33.3
Tomsk Region	79.9	0.0	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>2,816.2</b>	<b>0.0</b>	<b>0.0</b>
Republic of Sakha (Yakutia)	1,234.5	0.0	0.0
Kamchatka Territory	1,147.1	0.0	0.0
Primorski Territory	185.3	0.0	0.0
Khabarovsk Territory	70.3	0.0	0.0
Amur Region	35.6	0.0	0.0
Magadan Region	91.7	0.0	0.0
Sakhalin Region	51.8	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 Federation<sup>1</sup>, 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**

#### General Provisions

The table "Number of Credit Institutions" 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.

**Table 1.2**  
**Number of Branches of Credit Institutions**

#### General Provisions

The table "Number of Branches of Credit Institutions" presents data on the number of branches, by constituent entities, located inside and outside the territory where a head office is domiciled.

The source of information is data entered by the Bank of Russia regional branches in 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

**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.

The line "Sberbank branches" records Sberbank branches registered in the State Register of Credit Institutions with reference numbers attached. Before January 1, 1998, the line presented total number of Sberbank branches.

**Table 1.3**  
**Number of Credit Institutions with Nonresidents Equity**

#### General Provisions

The table "Number of Credit Institutions with Nonresidents Equity" presents data on nonresident stake holdings in the authorized capital of credit institutions operating in Russian Federation.

Data in brackets include the number of credit institutions in which the decisions 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 1.4**  
**Credit Institutions Grouped by Registered Authorized Capital**

#### General Provisions

The table "Credit Institutions Grouped by Registered Authorized Capital" indicates the number of operating credit institutions broken down by size of their registered authorized capital. Authorized capital is broken down into intervals to show the number of small, medium-sized and large credit institutions by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the quarterly *Bulletin of Banking Statistics. Regional Supplement*, data on the breakdown of credit institutions by registered authorized capital are published in the weekly *Bank of Russia Bulletin* and placed on the Bank of Russia Internet web site.

#### Individual Indicators Highlights

**The registered authorized capital of credit institutions** is the authorized capital paid up by stakeholders and written down in the founding documents of a credit institution, this means that the authorized registering agency has made an entry in the State Register of Legal Entities on the state registration of the changes in the credit institution's founding documents or the state registration of a new version of the credit institution's founding documents, indicating the size of authorized capital.

**Table 1.5**  
**Concentration of Assets of Credit Institutions**

#### General Provisions

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

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

<sup>1</sup> 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".

accordance with Bank of Russia Ordinance No. 1376-U of January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", including data of the branches of credit institutions.

#### **Individual Indicators Highlights**

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

**Assets** are total assets of credit institutions registered in the corresponding federal district (intrabank operations are included on net basis).

**The number of credit institutions covering 80% of assets** signifies the number of credit institutions that cover 80% of total assets of credit institutions registered in the given federal district.

**Table 1.6**  
**Credit Institutions Using the Right to Average the Required Reserves Grouped by Registered Authorized Capital**

#### **General Provisions**

The table "Credit Institutions Using the Right to Average the Required Reserves Grouped by Registered Authorized Capital" shows data on the number of credit institutions that use their right to average required reserves pursuant to the Bank of Russia Regulation No. 255-P, dated March 29, 2004, "On the Required Reserves of Credit Institutions" (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

#### **Individual Indicators Highlights**

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as a part of the credit institution's required reserves as of the corresponding reporting date.

**The total on the Russian Federation** includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

**The total on the federal district** includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding federal districts where their correspondent accounts are held with breakdown by the size of registered authorized capital.

**The total on the constituent entities** includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

**Table 1.7**  
**Financial Performance of Credit Institutions**

#### **General Provisions**

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

The data are provided on operating credit institutions registered in corresponding federal districts with breakdown by constituent entities of the Russian Federation. The source of information is operating credit institutions reports submitted in accordance with Form 0409101 "The Account Book of a

Credit Institution" in accordance with Bank of Russia Ordinance No. 1376-U of January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

#### **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 institutions** is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

**The share of profit-making credit institutions** is the share of credit institutions that have made profit or zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

**The value of losses (-) of loss-making credit institutions** for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

**The share of loss-making credit institutions** is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russia.

**Current-year profit allocation** signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by the decision of the stakeholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to stakeholders (equity holders).

**Table 1.8**  
**Credit Institutions Grouped by the Share of Nonresidents Equity**

#### **General Provisions**

The table "Credit Institutions by the Share of Nonresidents Equity" show how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

Data in brackets include the number of credit institutions in which the decisions 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 1.9**  
**Number of Credit Institutions under the General Agreement with the Bank of Russia on Deposit Operations (AD), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)**

#### **General Provisions**

The table "Number of Credit Institutions under the General Agreement with the Bank of Russia on Deposit Operations (AD), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)" contains the following information:

- the number of resident credit institutions that have concluded the General agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System, under the Bank of Russia Regulation No. 203-P, dated November 5, 2002, “On the Procedure for Conducting Deposit Operations by the Central bank of the Russian Federation with Credit Institutions in the Russian Federation Currency” (with amendments) and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the MICEX Electronic Trade System in compliance with the Bank of Russia letters No. 114-T, dated August 25, 2006, “On a New Form of the General Deposit Agreement on Conducting Deposit Transactions in the Russian Federation Currency Using the MICEX Electronic Trade System” and No. 121-T, dated August 8, 2007 “On a form of Additional agreement to General deposit agreement”;
- the number of credit institutions that have concluded General credit agreements with the Bank of Russia under the Bank of Russia Regulation No. 312-P, dated November 12, 2007, “On the Procedure for Extending by the Bank of Russia Loans against assets” and/or General credit agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities under the Bank of Russia Regulation No. 236-P, dated August 4, 2003, “On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities (with amendments) and/or agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities in MICEX transactions with use of MICEX Electronic Trade System, according to the Bank of Russia letter No. 113-T, dated August 25, 2006, “On the Conclusion of Agreements on the Extension of the Bank of Russia Loans”;
- the number of credit institutions’ correspondent accounts and sub-accounts credited by the Bank of Russia under General credit agreements.

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

Credit institutions conclude General credit agreements with 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 on the balances of funds in rubles, foreign currency and precious metals of customers other than credit institutions raised by credit institutions, their branches and operational offices and also by State Corporation “Bank for development and foreign economic affairs (Vnesheconombank)”. The data are presented by constituent entities of the Russian Federation as of the reporting date. These data are grouped by the place where the funds are raised.

The source of information is reports compiled by Russian credit institutions, including non-bank credit institutions, in form 0409302 “Funds Extended and Accepted by Credit Institutions” in compliance with the 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”.

### 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 and also by State Corporation “Bank for development and foreign economic affairs (Vnesheconombank)”.

**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.

The balances of funds don't include funds placed as collateral, including a guarantee deposit.

**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. 1376-U of January 16, 2004, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

### 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. 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”.

### 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. 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".

#### **Individual Indicators Highlights**

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

**Bond<sup>1</sup>** 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. 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".

#### **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.

<sup>1</sup> 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**

**Table 4.2**  
**Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities**

**Table 4.3**  
**Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities**

**Table 4.4**  
**Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities**

### 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, in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the 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" (with amendments).

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 and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)" 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 extended to legal entities and individual entrepreneurs disaggregated by economic activities.

**Overdue debt on loans by economic activities** reflects data on overdue debt on loans 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, in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the 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" (with amendments).

### Individual Indicators Highlights

**Volume of extended loans** is the volume of loans extended from the beginning of the year on the flow basis by credit institutions and State Corporation "Bank for development and foreign

economic affairs (Vnesheconombank)" and including loans extended by credit institutions that had revoked their licence during the reporting period.

**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".

**Table 4.6**  
**Consumer Loans Extended by Credit Institutions to Individuals, Outstanding Debt**

**Table 4.7**  
**Selected Indicators on Ruble-Denominated Consumer Loans Extended by Credit Institutions to Individuals**

**Table 4.8**  
**Selected Indicators on Foreign Currency-Denominated Consumer Loans Extended by Credit Institutions to Individuals**

### General Provisions

These tables show data on 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 2008, the source of information are the reports compiled by credit institutions in 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" (with amendments). Prior to 2008 the source of information was reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

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

### Individual Indicators Highlights

**Consumer loan** is loan extended to individual (consumer) for the purpose of acquiring goods (works or services) for personal, family, household or other needs unrelated to entrepreneurial activities.

**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** 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:

$$T = (V_1 * T_1 + V_2 * T_2 + \dots + V_n * T_n) / (V_1 + V_2 + \dots + V_n), \text{ where}$$

T is the average weighted term of credit;

$T_{1...n}$  is the average weighted maturity of loans extended by a credit institution No. 1...n;

$V_{1...n}$  is the value of loans extended by a credit institution No. 1...n;

**Average weighted interest rate on loans** 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:

$$P = \frac{(V_1 * P_1 * T_1 + V_2 * P_2 * T_2 + \dots + V_n * P_n * T_n)}{(V_1 * T_1 + V_2 * T_2 + \dots + V_n * T_n)}, \text{ where}$$

P is the average weighted interest rate;

$P_{1...n}$  is the average weighted interest rate on loans extended by a credit institution No. 1...n;

$V_{1...n}$  is the value of loans extended by a credit institution No. 1...n;

$T_{1...n}$  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. 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".

#### 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. 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".

#### 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.