

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

**BULLETIN  
OF BANKING STATISTICS**

**REGIONAL SUPPLEMENT**

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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)

	30.09.2008	31.12.2008	31.03.2009	30.06.2009	30.09.2009
1	2	3	4	5	6
RUSSIAN FEDERATION	1,126	1,108	1,094	1,083	1,074
<b>CENTRAL FEDERAL DISTRICT</b>	<b>631</b>	<b>621</b>	<b>619</b>	<b>612</b>	<b>605</b>
Belgorod Region	6	6	6	6	5
Bryansk Region	1	1	1	1	1
Vladimir Region	2	2	3	3	3
Voronezh Region	3	5	5	5	5
Ivanovo Region	6	6	6	6	6
Kaluga Region	5	5	5	5	4
Kostroma Region	4	4	4	5	5
Kursk Region	2	2	2	2	2
Lipetsk Region	2	2	2	2	2
Moscow Region	15	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	2	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	552	543	540	532	527
<b>NORTH-WEST DISTRICT</b>	<b>81</b>	<b>79</b>	<b>77</b>	<b>77</b>	<b>77</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	9	8	8
Kaliningrad Region	10	8	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	42	41	42	42
<b>SOUTH FEDERAL DISTRICT</b>	<b>116</b>	<b>115</b>	<b>113</b>	<b>113</b>	<b>114</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	6
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	17	16	16	16	17
Stavropol Territory	8	8	8	8	8
Astrakhan Region	5	5	4	4	4
Volgograd Region	5	5	5	5	5
Rostov Region	23	23	22	22	22

Table 1.1 (end)

(units)

1	2	3	4	5	6
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>132</b>	<b>131</b>	<b>127</b>	<b>126</b>	<b>124</b>
Republic of Bashkortostan	11	11	10	10	10
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	8	7
Chuvash Republic — Chuvashya	5	5	5	5	5
Perm Territory	8	8	6	6	6
Kirov Region	3	3	3	3	3
Nizhni Novgorod Region	18	18	17	17	16
Orenburg Region	9	9	9	9	9
Penza Region	2	2	2	2	2
Samara Region	21	20	20	20	20
Saratov Region	12	12	12	11	11
Ulyanovsk Region	4	4	4	4	4
<b>URALS FEDERAL DISTRICT</b>	<b>62</b>	<b>58</b>	<b>56</b>	<b>56</b>	<b>56</b>
Kurgan Region	5	4	4	4	4
Sverdlovsk Region	24	24	23	23	23
Tyumen Region	22	19	18	18	18
including:					
Khanty-Mansiysky Autonomous Area — Yugra	12	11	10	10	10
Yamalo-Nenetsky Autonomous Area	3	2	2	2	2
Chelyabinsk Region	11	11	11	11	11
<b>SIBERIA FEDERAL DISTRICT</b>	<b>68</b>	<b>68</b>	<b>67</b>	<b>64</b>	<b>64</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	8	7	7
Zabaykalskiy Territory	2	2	1	1	1
Krasnoyarsk Territory	6	6	6	6	6
Irkutsk Region	9	9	9	8	8
Kemerovo Region	8	8	8	8	8
Novosibirsk Region	13	13	13	13	13
Omsk Region	7	7	7	6	6
Tomsk Region	4	4	4	4	4
<b>FAR EAST FEDERAL DISTRICT</b>	<b>36</b>	<b>36</b>	<b>35</b>	<b>35</b>	<b>34</b>
Republic of Sakha (Yakutia)	5	5	5	5	5
Kamchatka Territory	6	6	6	6	6
Primorski Territory	8	8	8	8	8
Khabarovsk Territory	5	5	5	5	4
Amur Region	5	5	4	4	4
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)

	31.12.2008		31.03.2009		30.06.2009		30.09.2009	
	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	661	2,809	647	2,756	615	2,699	609	2,671
CENTRAL FEDERAL DISTRICT	177	584	177	575	165	559	163	553
Belgorod Region	5	28	5	28	5	26	5	28
Bryansk Region	2	28	2	28	2	26	2	25
Vladimir Region	—	30	1	28	—	28	—	25
Voronezh Region	1	57	1	58	—	57	—	56
Ivanovo Region	1	19	1	18	1	18	1	18
Kaluga Region	2	27	2	28	1	28	1	28
Kostroma Region	—	15	—	15	—	13	—	12
Kursk Region	—	22	—	22	—	22	—	21
Lipetsk Region	1	26	1	25	1	24	1	25
Moscow Region	9	108	9	106	8	99	8	99
Orel Region	3	19	3	18	3	18	3	19
Ryazan Region	—	28	—	28	—	26	—	25
Smolensk Region	6	24	6	23	6	23	6	21
Tambov Region	3	17	3	17	3	16	3	16
Tver Region	3	33	3	33	3	33	3	33
Tula Region	1	35	1	35	1	34	1	31
Yaroslavl Region	4	38	4	36	4	35	3	33
Moscow	32	134	33	131	30	130	30	134
NORTH-WEST DISTRICT	32	375	32	372	30	359	29	362
Republic of Karelia	2	20	2	20	2	20	2	18
Republic of Komi	7	34	7	33	7	33	7	34
Arkhangelsk Region	—	33	—	33	—	30	—	28
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	10	22	9	20	8	20
Kaliningrad Region	1	36	1	36	1	35	1	36
Leningrad Region	—	37	—	36	—	32	—	32
Murmansk Region	1	24	1	25	1	25	1	26
Novgorod Region	1	16	1	16	1	17	1	17
Pskov Region	—	13	—	12	—	12	—	12
St. Petersburg	10	140	10	139	9	135	9	139
<b>SOUTH FEDERAL DISTRICT</b>	<b>103</b>	<b>400</b>	<b>102</b>	<b>394</b>	<b>96</b>	<b>384</b>	<b>99</b>	<b>387</b>
Republic of Adigei (Adigeya)	1	5	1	5	1	5	1	4
Republic of Dagestan	55	15	56	15	56	15	58	17
Republic of Ingushetia	1	3	1	3	1	3	1	4
Kabardino-Balkar Republic	3	9	3	9	3	9	4	9
Republic of Kalmykia	—	4	—	3	—	3	—	3
Karachai-Cherkess Republic	—	4	—	4	—	4	—	4
Republic of Northern Ossetia — Alania	6	9	5	9	3	8	3	8
Republic of Chechnya	—	2	—	2	—	3	—	3
Krasnodar Territory	10	100	9	99	6	99	6	101
Stavropol Territory	7	55	7	55	7	53	7	53
Astrakhan Region	6	24	6	24	6	24	6	24
Volgograd Region	1	73	1	71	—	66	—	65
Rostov Region	13	97	13	95	13	92	13	92
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>143</b>	<b>631</b>	<b>138</b>	<b>622</b>	<b>135</b>	<b>607</b>	<b>132</b>	<b>588</b>
Republic of Bashkortostan	—	67	—	63	—	61	—	59
Republic of Mariy-El	4	16	4	16	4	16	4	16
Republic of Mordovia	6	10	5	10	2	10	1	10
Republic of Tatarstan (Tatarstan)	56	39	56	40	56	40	55	38
Udmurt Republic	—	33	—	33	—	33	—	32
Chuvash Republic — Chuvashya	—	26	—	26	—	25	—	24
Perm Territory	3	73	3	74	3	72	3	68
Kirov Region	—	29	—	29	—	28	—	24
Nizhni Novgorod Region	33	84	31	86	31	85	31	86
Orenburg Region	4	53	3	49	3	46	3	44
Penza Region	—	34	—	34	—	33	—	33
Samara Region	14	85	13	82	13	82	13	79



Table 1.2 (end)  
(units)

1	2	3	4	5	6	7	8	9
Saratov Region	20	53	20	52	20	49	19	49
Ulyanovsk Region	3	29	3	28	3	27	3	26
<b>URALS FEDERAL DISTRICT</b>	<b>126</b>	<b>273</b>	<b>124</b>	<b>249</b>	<b>124</b>	<b>247</b>	<b>122</b>	<b>246</b>
Kurgan Region	—	23	—	20	—	20	—	20
Sverdlovsk Region	15	91	15	80	15	81	14	81
Tyumen Region	71	80	69	80	69	78	68	78
including:								
Khanty-Mansiysky Autonomous Area — Yugra	14	32	13	32	13	32	13	32
Yamalo-Nenetsky Autonomous Area	2	26	2	26	2	25	2	25
Chelyabinsk Region	40	79	40	69	40	68	40	67
<b>SIBERIA FEDERAL DISTRICT</b>	<b>47</b>	<b>384</b>	<b>41</b>	<b>382</b>	<b>40</b>	<b>386</b>	<b>39</b>	<b>379</b>
Republic of Altai	1	3	1	3	1	3	1	3
Republic of Buryatia	3	18	3	18	3	18	3	17
Republic of Tyva	—	4	—	4	—	4	—	4
Republic of Khakassia	—	8	—	8	—	8	—	7
Altai Territory	13	43	13	43	13	42	12	41
Zabaykalskiy Territory	4	19	—	19	—	19	—	18
Krasnoyarsk Territory	10	61	8	60	8	59	8	60
Irkutsk Region	5	48	5	47	4	50	4	48
Kemerovo Region	—	40	—	38	—	38	—	37
Novosibirsk Region	1	64	1	67	1	72	2	71
Omsk Region	—	49	—	49	—	48	—	48
Tomsk Region	10	27	10	26	10	25	9	25
<b>FAR EAST FEDERAL DISTRICT</b>	<b>33</b>	<b>162</b>	<b>33</b>	<b>162</b>	<b>25</b>	<b>157</b>	<b>25</b>	<b>156</b>
Republic of Sakha (Yakutia)	9	38	9	38	3	36	3	36
Kamchatka Territory	4	8	4	8	4	8	4	8
Primorski Territory	9	36	9	36	7	36	7	36
Khabarovsk Territory	4	30	4	30	4	29	4	29
Amur Region	—	16	—	16	—	16	—	15
Magadan Region	5	9	5	9	5	8	5	7
Sakhalin Region	2	12	2	12	2	12	2	13
Jewish Autonomous Region	—	6	—	6	—	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>				
31.12.2008	221 (8)	116 (4)	193 (8)	103 (4)
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)
<b>CENTRAL FEDERAL DISTRICT</b>				
31.12.2008	136 (4)	71 (2)	109 (4)	64 (2)
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)
including Moscow and Moscow Region				
31.12.2008	129 (4)	68 (2)	102 (4)	60 (2)
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)
<b>NORTH-WEST DISTRICT</b>				
31.12.2008	22 (1)	14	22 (1)	8 (1)
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)
<b>SOUTH FEDERAL DISTRICT</b>				
31.12.2008	13 (1)	6 (1)	12 (1)	6
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)
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>				
31.12.2008	24 (1)	11 (1)	24 (1)	13
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
<b>URALS FEDERAL DISTRICT</b>				
31.12.2008	11 (1)	8	11 (1)	3 (1)
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)
<b>SIBERIA FEDERAL DISTRICT</b>				
31.12.2008	7	2	7	5
31.03.2009	7	2	7	5
30.06.2009	7	2	7	5
30.09.2009	7 (1)	2 (1)	7 (1)	5
<b>FAR EAST FEDERAL DISTRICT</b>				
31.12.2008	8	4	8	4
31.03.2009	8	4	8	4
30.06.2009	9	6	9	3
30.09.2009	9	6	9	3

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

	30.06.2009										30.09.2009										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						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17					
RUSSIAN FEDERATION	29	51	82	133	190	251	347	1,083	28	48	84	123	195	248	348	1,074					
CENTRAL FEDERAL DISTRICT	8	22	34	66	87	158	237	612	9	21	36	61	88	152	238	605					
Belgorod Region	—	—	—	—	3	3	—	6	—	—	—	—	3	2	—	5					
Bryansk Region	—	—	—	—	1	—	—	1	—	—	—	—	—	1	—	1					
Vladimir Region	—	—	—	1	1	1	—	3	—	—	—	1	1	1	—	3					
Voronezh Region	—	—	1	1	2	—	1	5	—	—	1	1	1	—	2	5					
Ivanovo Region	—	2	—	—	2	2	—	6	—	2	—	—	2	2	—	6					
Kaluga Region	—	—	—	—	3	1	1	5	—	—	—	—	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	4	6	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	3	1	—	1	8	1	1	1	2	2	—	1	8					
Tula Region	—	1	—	2	1	1	—	5	—	1	—	2	1	1	—	5					
Yaroslavl Region	—	—	1	4	—	1	2	8	—	—	1	3	1	1	2	8					
Moscow	7	16	29	51	66	141	222	532	8	16	30	48	68	136	221	527					
NORTH-WEST DISTRICT	4	5	6	16	13	12	21	77	4	5	6	15	14	12	21	77					
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	3	2	9	6	5	14	42
<b>SOUTH FEDERAL DISTRICT</b>	<b>10</b>	<b>14</b>	<b>19</b>	<b>15</b>	<b>29</b>	<b>16</b>	<b>10</b>	<b>113</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>
Republic of Adigei (Adigeya)	1	—	4	—	—	—	—	5	1	—	4	—	—	—	—	5
Republic of Dagestan	6	7	7	5	5	1	1	32	5	6	8	3	8	1	1	32
Republic of Ingushetia	—	1	1	—	—	—	—	2	—	1	1	—	—	—	—	2
Kabardino-Balkar Republic	—	1	2	—	1	1	1	6	—	1	2	—	1	1	1	6
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	—	—	1	1	3	1	—	6
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Krasnodar Territory	—	—	2	3	6	2	3	16	—	—	2	3	5	4	3	17
Stavropol Territory	1	2	—	3	2	—	—	8	1	2	—	3	2	—	—	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	7	7	4	22
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>4</b>	<b>2</b>	<b>5</b>	<b>11</b>	<b>24</b>	<b>38</b>	<b>42</b>	<b>126</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>
Republic of Bashkortostan	—	—	1	—	—	5	4	10	—	—	1	—	—	5	4	10
Republic of Mariy-El	—	—	1	—	—	—	—	1	—	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	—	4	—	4	—	—	—	—	—	4	—	4
Republic of Tatarstan (Tatarstan)	—	1	—	2	5	6	12	26	—	1	—	1	5	7	12	26
Udmurt Republic	—	1	1	—	1	3	2	8	—	1	1	—	1	3	1	7
Chuvash Republic — Chuvashya	1	—	—	1	1	2	—	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	—	1	2	5	4	4	17	—	—	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	2	8	8	20
Saratov Region	—	—	—	2	4	3	2	11	—	—	—	1	5	3	2	11
Ulyanovsk Region	—	—	—	1	2	1	—	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			
31.12.2008	1,108	28,022,328.5	48
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
CENTRAL FEDERAL DISTRICT			
31.12.2008	621	24,606,920.2	26
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
including Moscow and Moscow Region			
31.12.2008	556	24,440,137.5	25
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
NORTH-WEST DISTRICT			
31.12.2008	79	1,144,169.9	10
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
SOUTH FEDERAL DISTRICT			
31.12.2008	115	209,490.4	23
31.03.2009	113	195,834.2	22
30.06.2009	113	192,758.1	23
30.09.2009	114	205,841.8	23
PRIVOLZHISKY FEDERAL DISTRICT			
31.12.2008	131	912,793.5	31
31.03.2009	127	920,799.2	30
30.06.2009	126	903,812.7	31
30.09.2009	124	928,309.2	31
URALS FEDERAL DISTRICT			
31.12.2008	58	590,219.8	13
31.03.2009	56	607,288.6	13
30.06.2009	56	611,155.3	13
30.09.2009	56	620,881.5	13
SIBERIA FEDERAL DISTRICT			
31.12.2008	68	393,928.6	13
31.03.2009	67	385,263.8	12
30.06.2009	64	330,347.2	14
30.09.2009	64	588,594.9	5
FAR EAST FEDERAL DISTRICT			
31.12.2008	36	164,806.2	8
31.03.2009	35	160,844.2	8
30.06.2009	35	177,147.9	8
30.09.2009	34	185,642.5	8

Table 1.6

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

(units)

1	30.09.2009						
	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	
RUSSIAN FEDERATION	48	60	93	163	177	274	815
<b>CENTRAL FEDERAL DISTRICT</b>	<b>16</b>	<b>22</b>	<b>36</b>	<b>61</b>	<b>85</b>	<b>175</b>	<b>395</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	11	19	21	47	73	166	337
<b>NORTH-WEST DISTRICT</b>	<b>5</b>	<b>5</b>	<b>14</b>	<b>14</b>	<b>10</b>	<b>20</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	5	13	34
<b>SOUTH FEDERAL DISTRICT</b>	<b>15</b>	<b>13</b>	<b>13</b>	<b>26</b>	<b>14</b>	<b>8</b>	<b>89</b>
Republic of Adigei (Adigeya)	1	4	—	—	—	—	5
Republic of Dagestan	7	3	2	6	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	2	3	13
Stavropol Territory	3	—	3	2	—	—	8
Astrakhan Region	1	—	—	—	1	—	2
Volgograd Region	—	—	1	1	3	—	5
Rostov Region	—	1	2	7	5	3	18

Table 1.6 (end)

(units)

1	2	3	4	5	6	7	8
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>4</b>	<b>5</b>	<b>8</b>	<b>25</b>	<b>40</b>	<b>37</b>	<b>119</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	5	6	10	23
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	2	9	7	19
Saratov Region	—	—	1	5	4	1	11
Ulyanovsk Region	—	—	—	2	2	—	4
<b>URALS FEDERAL DISTRICT</b>	<b>1</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>9</b>	<b>20</b>	<b>52</b>
Kurgan Region	1	—	2	1	—	—	4
Sverdlovsk Region	—	1	3	4	3	9	20
Tyumen Region	—	3	1	3	5	5	17
Chelyabinsk Region	—	1	1	2	1	6	11
<b>SIBERIA FEDERAL DISTRICT</b>	<b>4</b>	<b>8</b>	<b>7</b>	<b>18</b>	<b>12</b>	<b>10</b>	<b>59</b>
Republic of Altai	—	1	1	1	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	—	1	2	—	2	6
Tomsk Region	—	—	—	1	2	—	3
<b>FAR EAST FEDERAL DISTRICT</b>	<b>3</b>	<b>2</b>	<b>8</b>	<b>9</b>	<b>7</b>	<b>4</b>	<b>33</b>
Republic of Sakha (Yakutia)	—	—	3	—	1	1	5
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	—	—	—	4	—	—	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—



Table 1.7

## Financial Performance of Credit Institutions

	January—September 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	31,203.9	164,443.4	86.8	133,239.4	13.2	59,312.8	
CENTRAL FEDERAL DISTRICT	27,473.5	137,411.5	86.1	109,938.1	13.9	49,996.4	
Belgorod Region	70.5	70.5	100.0	0.0	0.0	14.8	
Bryansk Region	25.8	25.8	100.0	0.0	0.0	5.4	
Vladimir Region	—6.3	11.5	66.7	17.8	33.3	6.7	
Voronezh Region	—184.6	57.9	80.0	242.6	20.0	57.0	
Ivanovo Region	77.8	77.8	100.0	0.0	0.0	15.6	
Kaluga Region	220.7	220.7	100.0	0.0	0.0	27.0	
Kostroma Region	729.5	729.5	100.0	0.0	0.0	40.9	
Kursk Region	112.3	112.3	100.0	0.0	0.0	21.1	
Lipetsk Region	283.2	283.2	100.0	0.0	0.0	72.7	
Moscow Region	370.7	1,525.0	69.2	1,154.3	30.8	637.9	
Orel Region	2.6	2.6	100.0	0.0	0.0	13.9	
Ryazan Region	35.8	43.7	75.0	7.9	25.0	10.4	
Smolensk Region	82.3	82.3	100.0	0.0	0.0	24.5	
Tambov Region	14.1	14.1	100.0	0.0	0.0	3.0	
Tver Region	169.1	169.1	100.0	0.0	0.0	23.4	
Tula Region	64.0	64.0	100.0	0.0	0.0	16.2	
Yaroslavl Region	106.0	109.8	87.5	3.8	12.5	43.6	
Moscow	25,300.1	133,811.7	85.6	108,511.7	14.4	48,962.4	
NORTH-WEST DISTRICT	—2,431.1	12,523.9	85.7	14,955.0	14.3	5,363.4	
Republic of Karelia	14.5	14.5	100.0	0.0	0.0	3.0	
Republic of Komi	263.3	263.3	100.0	0.0	0.0	50.2	
Arkhangelsk Region	8.6	8.6	100.0	0.0	0.0	2.4	
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	234.7	234.7	100.0	0.0	0.0	52.1	
Kaliningrad Region	503.1	503.1	100.0	0.0	0.0	72.9	

Table 1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-106.3	0.0	0.0	106.3	100.0	5.5
Murmansk Region	93.7	93.7	100.0	0.0	0.0	34.7
Novgorod Region	40.8	40.8	100.0	0.0	0.0	6.4
Pskov Region	36.5	37.0	66.7	0.5	33.3	9.6
St. Petersburg	-3,520.0	11,328.2	83.7	14,848.2	16.3	5,126.8
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,540.3</b>	<b>2,551.8</b>	<b>94.7</b>	<b>11.5</b>	<b>5.3</b>	<b>589.9</b>
Republic of Adigei (Adigeya)	46.2	46.2	100.0	0.0	0.0	8.7
Republic of Dagestan	369.6	369.6	100.0	0.0	0.0	90.6
Republic of Ingushetia	8.0	8.0	100.0	0.0	0.0	1.6
Kabardino-Balkar Republic	175.7	175.7	100.0	0.0	0.0	35.9
Republic of Kalmykia	13.4	13.4	100.0	0.0	0.0	3.4
Karachai-Cherkess Republic	60.7	60.7	100.0	0.0	0.0	9.3
Republic of Northern Ossetia – Alania	44.7	44.7	100.0	0.0	0.0	13.7
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	1,101.9	1,106.1	88.2	4.2	11.8	277.0
Stavropol Territory	31.5	36.7	62.5	5.3	37.5	9.9
Astrakhan Region	92.5	92.5	100.0	0.0	0.0	8.0
Volgograd Region	293.7	293.7	100.0	0.0	0.0	48.1
Rostov Region	302.4	304.4	95.5	2.0	4.5	83.8
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>4,096.2</b>	<b>5,427.2</b>	<b>89.5</b>	<b>1,331.0</b>	<b>10.5</b>	<b>1,458.6</b>
Republic of Bashkortostan	-153.1	142.3	90.0	295.4	10.0	46.5
Republic of Mariy-El	31.6	31.6	100.0	0.0	0.0	5.5
Republic of Mordovia	66.4	66.4	100.0	0.0	0.0	15.6
Republic of Tatarstan (Tatarstan)	1,920.4	1,921.9	96.2	1.5	3.8	396.1
Udmurt Republic	57.3	96.7	71.4	39.5	28.6	27.0
Chuvash Republic – Chuvashya	45.7	45.7	100.0	0.0	0.0	38.4
Perm Territory	-521.7	27.2	33.3	548.9	66.7	58.0
Kirov Region	247.6	247.6	100.0	0.0	0.0	57.2
Nizhni Novgorod Region	206.0	517.2	87.5	311.2	12.5	110.8
Orenburg Region	295.7	295.7	100.0	0.0	0.0	115.5
Penza Region	436.2	436.2	100.0	0.0	0.0	6.7
Samara Region	1,240.6	1,346.6	90.0	106.0	10.0	522.8
Saratov Region	158.5	187.2	90.9	28.6	9.1	46.2
Ulyanovsk Region	64.8	64.8	100.0	0.0	0.0	12.4

Table 1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	-2,841.8	2,686.2	76.8	5,528.0	23.2	634.9
Kurgan Region	58.1	58.4	75.0	0.4	25.0	12.7
Sverdlovsk Region	-4,662.6	764.2	56.5	5,426.8	43.5	189.8
Tyumen Region	1,116.9	1,195.1	94.4	78.2	5.6	231.1
including: Khanty-Mansiysky Autonomous Area — Yugra	617.1	695.4	90.0	78.2	10.0	85.9
Yamalo-Nenetsky Autonomous Area	64.5	64.5	100.0	0.0	0.0	14.2
Chelyabinsk Region	645.8	668.4	90.9	22.7	9.1	201.3
SIBERIA FEDERAL DISTRICT	552.8	1,959.9	82.8	1,407.1	17.2	772.4
Republic of Altai	43.3	43.3	100.0	0.0	0.0	11.9
Republic of Buryatia	36.4	36.4	100.0	0.0	0.0	7.5
Republic of Tyva	5.4	5.4	100.0	0.0	0.0	2.6
Republic of Khakassia	38.1	41.4	66.7	3.3	33.3	13.6
Altai Territory	159.5	160.9	85.7	1.3	14.3	39.1
Zabaykalskiy Territory	83.0	83.0	100.0	0.0	0.0	10.0
Krasnoyarsk Territory	116.5	121.1	83.3	4.6	16.7	50.9
Irkutsk Region	88.5	102.1	87.5	13.6	12.5	19.7
Kemerovo Region	168.7	168.7	100.0	0.0	0.0	31.1
Novosibirsk Region	-361.0	1,013.2	61.5	1,374.3	38.5	534.1
Omsk Region	127.1	131.7	83.3	4.6	16.7	38.2
Tomsk Region	47.3	52.7	75.0	5.4	25.0	13.7
FAR EAST FEDERAL DISTRICT	1,814.1	1,882.9	88.2	68.8	11.8	497.1
Republic of Sakha (Yakutia)	16.9	35.0	60.0	18.1	40.0	12.9
Kamchatka Territory	209.0	209.0	100.0	0.0	0.0	48.8
Primorski Territory	521.5	521.5	100.0	0.0	0.0	89.5
Khabarovsk Territory	256.8	258.9	75.0	2.1	25.0	84.7
Amur Region	584.5	633.1	75.0	48.6	25.0	219.6
Magadan Region	130.0	130.0	100.0	0.0	0.0	24.5
Sakhalin Region	95.4	95.4	100.0	0.0	0.0	17.2
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 1.8

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
31.12.2008	31	64	24	26 (5)	76 (3)
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)
CENTRAL FEDERAL DISTRICT					
31.12.2008	15	28	10	17 (1)	66 (3)
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)
of which Moscow and Moscow Region					
31.12.2008	14	26	9	15 (1)	65 (3)
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)
NORTH-WEST DISTRICT					
31.12.2008	7	8	—	2 (1)	5
31.03.2009	6	8	—	2 (1)	5
30.06.2009	6	8	—	2 (2)	5
30.09.2009	6	8	—	2 (2)	5
SOUTH FEDERAL DISTRICT					
31.12.2008	2	4	2	3 (1)	2
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
PRIVOLZHISKY FEDERAL DISTRICT					
31.12.2008	3	13	4	3 (1)	1
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
URALS FEDERAL DISTRICT					
31.12.2008	3	3	3	1 (1)	1
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
SIBERIA FEDERAL DISTRICT					
31.12.2008	—	4	2	—	1
31.03.2009	—	4	2	—	1
30.06.2009	—	4	2	—	1
30.09.2009	—	4	1	1 (1)	1
FAR EAST FEDERAL DISTRICT					
31.12.2008	1	4	3	—	—
31.03.2009	1	4	3	—	—
30.06.2009	2	4	3	—	—
30.09.2009	2	4	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)

	30.09.2008			31.12.2008			31.03.2009			30.06.2009			30.09.2009		
	AD	GLA	CA	AD	GLA <sup>1</sup>	CA <sup>1</sup>	AD	GLA <sup>1</sup>	CA <sup>1</sup>	AD	GLA <sup>1</sup>	CA <sup>1</sup>	AD	GLA <sup>1</sup>	CA <sup>1</sup>
1															
RUSSIAN FEDERATION	322	395	751	356	579	909	373	608	975	392	628	1,035	411	639	1,131
CENTRAL FEDERAL DISTRICT	219	224	331	240	287	398	249	301	419	258	318	450	268	326	507
Belgorod Region	—	1	6	—	2	7	—	2	8	1	2	8	1	2	8
Bryansk Region	—	—	3	—	1	3	—	1	3	—	1	3	—	1	4
Vladimir Region	—	2	4	—	2	4	—	2	4	—	2	5	—	2	5
Voronezh Region	2	3	8	2	3	7	2	3	7	2	3	7	2	3	8
Ivanovo Region	2	2	3	2	2	3	2	2	3	2	2	4	2	2	5
Kaluga Region	—	2	4	—	3	6	—	3	6	—	3	6	—	3	7
Kostroma Region	1	1	4	1	3	5	1	3	5	1	5	6	1	4	7
Kursk Region	—	1	5	—	1	5	—	1	5	—	1	6	—	1	7
Lipetsk Region	1	1	4	1	1	4	1	1	4	1	1	5	1	1	5
Orel Region	—	—	3	—	—	3	—	—	3	—	—	3	—	—	4
Ryazan Region	1	1	2	1	3	4	1	3	4	1	3	4	1	3	5
Smolensk Region	—	3	5	—	4	6	—	4	7	—	4	7	—	4	8
Tambov Region	—	—	3	—	1	3	—	1	3	—	1	3	—	1	4
Tver Region	—	2	4	1	3	6	2	3	6	2	3	7	2	2	7
Tula Region	—	—	6	—	4	9	1	4	9	1	4	10	2	4	10
Yaroslavl Region	1	1	7	2	4	10	2	4	10	2	4	10	2	5	12
Moscow and Moscow Region	211	204	260	230	250	313	237	264	332	245	279	356	254	288	401
NORTH-WEST DISTRICT	14	22	58	15	37	69	15	42	74	17	41	77	20	42	86
Republic of Karelia	—	—	4	—	1	4	—	1	4	—	1	4	—	1	5
Republic of Komi	1	2	4	1	1	4	1	3	4	1	3	5	1	3	7
Arkhangelsk Region	—	—	—	—	1	1	—	1	1	—	1	1	1	1	2
Vologda Region	2	1	4	2	7	8	2	7	8	3	6	7	3	6	8
Kaliningrad Region	—	6	11	1	6	9	1	5	8	1	5	8	2	5	9
Leningrad Region	—	1	1	—	2	2	—	2	2	—	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	4	1	2	5	1	2	5
Novgorod Region	—	—	1	—	1	2	—	1	2	1	1	2	1	1	3
Pskov Region	—	—	1	—	—	1	—	—	1	—	—	1	—	—	2
St. Petersburg	10	10	28	10	16	34	10	20	40	10	20	41	11	21	42
<b>SOUTH FEDERAL DISTRICT</b>	<b>17</b>	<b>24</b>	<b>61</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>23</b>	<b>49</b>	<b>92</b>
Republic of Adigei (Adigeya)	1	2	3	2	3	3	2	3	3	2	3	3	2	3	4
Republic of Dagestan	—	—	—	—	—	—	—	1	1	—	1	1	—	1	1
Republic of Ingushetia	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Kabardino-Balkar Republic	—	1	1	—	2	2	—	3	3	—	4	4	—	4	5
Republic of Kalmykia	—	—	—	—	—	—	—	—	—	—	—	—	—	1	2
Karachai-Cherkess Republic	—	1	1	—	1	1	—	1	1	—	2	2	—	2	3
Republic of Northern Ossetia — Alania	—	—	—	—	2	2	—	3	3	—	3	3	—	3	3
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Krasnodar Territory	1	3	12	1	9	16	1	10	19	2	12	22	2	13	21
Stavropol Territory	1	2	7	1	2	7	1	2	7	1	2	7	1	2	8
Astrakhan Region	1	1	5	1	1	5	1	2	6	1	2	6	1	2	7
Volgograd Region	—	4	11	1	4	10	1	4	10	1	4	11	2	4	12
Rostov Region	13	10	21	14	15	25	14	14	24	15	14	25	15	14	26
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>21</b>	<b>48</b>	<b>117</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>41</b>	<b>100</b>	<b>193</b>
Republic of Bashkortostan	1	8	13	1	10	13	2	8	14	2	8	22	2	8	22
Republic of Mariy-El	—	—	3	—	—	3	—	—	3	—	—	3	—	—	4
Republic of Mordovia	1	—	2	1	3	5	1	3	5	1	3	6	1	3	6
Republic of Tatarstan (Tatarstan)	5	7	10	8	19	22	10	21	24	10	22	25	12	22	26
Udmurt Republic	—	1	5	—	3	7	—	3	7	—	4	8	—	4	10
Chuvash Republic — Chuvashya	—	1	4	—	3	6	—	3	6	—	3	6	—	4	8
Perm Territory	—	1	7	—	6	12	—	5	11	—	5	11	—	5	12
Kirov Region	—	3	7	—	3	7	—	3	7	1	3	8	1	3	8
Nizhni Novgorod Region	3	6	18	3	14	24	4	14	25	5	14	25	6	14	26
Orenburg Region	—	4	6	—	4	6	—	5	8	1	5	8	2	5	8
Penza Region	—	—	2	—	2	4	—	2	4	—	2	5	—	2	6
Samara Region	10	11	20	12	16	22	14	17	27	15	17	27	15	17	29
Saratov Region	1	6	16	1	11	20	2	12	22	2	11	21	2	11	21
Ulyanovsk Region	—	—	4	—	1	5	—	1	5	—	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	32	58	25	43	64	26	43	68	27	42	69	26	42	71
Kurgan Region	—	—	5	—	3	4	—	3	4	—	3	4	—	3	5
Sverdlovsk Region	11	15	25	11	19	28	11	19	32	10	18	31	9	18	29
Tyumen Region	9	13	17	9	12	16	10	12	16	10	12	18	10	13	20
Chelyabinsk Region	5	4	11	5	9	16	5	9	16	7	9	16	7	8	17
SIBERIA FEDERAL DISTRICT	14	31	86	17	54	98	17	57	113	18	55	115	20	53	119
Republic of Altai	—	2	5	—	4	5	—	4	5	—	4	5	—	4	6
Republic of Buryatia	—	1	3	—	1	3	—	1	4	—	1	5	—	1	6
Republic of Tyva	—	2	2	—	2	2	—	2	2	—	2	2	—	2	3
Republic of Khakassia	—	2	2	—	3	3	—	3	3	1	3	3	2	3	4
Altai Territory	—	2	6	—	5	7	—	6	9	—	6	9	—	5	8
Zabaykalskiy Territory	1	2	4	1	2	4	1	1	3	4	5	13	4	5	14
Krasnoyarsk Territory	2	4	11	4	5	10	4	5	12	1	7	15	1	7	15
Irkutsk Region	1	—	6	1	8	14	1	8	15	1	6	12	1	6	13
Kemerovo Region	1	2	7	1	4	8	1	6	12	8	11	26	8	11	23
Novosibirsk Region	7	8	22	8	10	21	8	11	25	1	6	12	1	6	13
Omsk Region	1	6	11	1	7	12	1	7	13	1	3	10	2	2	10
Tomsk Region	1	—	7	1	3	9	1	3	10	1	1	3	1	1	4
FAR EAST FEDERAL DISTRICT	12	14	40	13	24	53	13	25	56	13	26	58	13	27	63
Republic of Sakha (Yakutia)	3	5	6	3	5	6	3	5	7	3	5	7	3	5	7
Kamchatka Territory	—	—	—	1	2	5	1	3	6	1	4	7	1	4	8
Primorski Territory	5	4	16	5	6	19	5	7	20	5	7	20	5	7	19
Khabarovsk Territory	2	3	8	2	3	8	2	3	8	2	3	8	2	3	9
Amur Region	1	1	4	1	3	6	1	3	6	1	3	7	1	3	7
Magadan Region	—	1	3	—	2	3	—	1	3	—	1	3	—	2	5
Sakhalin Region	1	—	1	1	3	4	1	3	4	1	3	4	1	3	5
Jewish Autonomous Region	—	—	1	—	—	1	—	—	1	—	—	1	—	—	1
Chukotka Autonomous Area	—	—	1	—	—	1	—	—	1	—	—	1	—	—	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		
	Q3	Q4	Q1	Q2	Q3
	2	3	4	5	6
RUSSIAN FEDERATION	15,283.99	34,777.99	17,859.63	7,650.19	13,274.72
<b>CENTRAL FEDERAL DISTRICT</b>	<b>6,986.81</b>	<b>19,118.88</b>	<b>9,544.60</b>	<b>3,866.12</b>	<b>6,542.78</b>
Belgorod Region	70.34	143.11	58.01	28.27	55.52
Bryansk Region	53.04	107.16	59.33	22.94	50.26
Vladimir Region	67.84	115.00	50.47	24.70	45.69
Voronezh Region	160.93	412.59	216.13	71.75	143.43
Ivanovo Region	46.60	96.84	48.20	18.50	39.01
Kaluga Region	72.47	133.49	75.44	40.30	65.25
Kostroma Region	27.61	61.61	34.13	17.52	29.39
Kursk Region	40.63	83.53	49.50	16.28	31.91
Lipetsk Region	58.92	94.61	49.14	17.98	41.73
Moscow Region	353.15	657.68	427.60	220.21	358.86
Orel Region	38.73	85.54	45.43	13.63	29.27
Ryazan Region	58.81	112.30	57.13	22.43	42.39
Smolensk Region	46.09	87.31	51.08	20.15	34.34
Tambov Region	19.45	45.19	25.19	6.47	19.12
Tver Region	74.03	147.60	81.05	33.02	63.22
Tula Region	77.62	176.62	96.11	36.56	70.67
Yaroslavl Region	88.56	222.84	119.28	42.42	81.69
Moscow	5,632.00	16,335.88	8,001.38	3,213.00	5,341.03
<b>NORTH-WEST DISTRICT</b>	<b>2,158.55</b>	<b>4,219.18</b>	<b>2,460.59</b>	<b>1,212.95</b>	<b>1,933.96</b>
Republic of Karelia	22.29	32.89	21.63	8.58	15.81
Republic of Komi	38.87	76.47	51.68	23.28	35.82
Arkhangelsk Region	37.89	67.95	48.47	18.96	32.96
including Nenets Autonomous Area	2.09	2.62	0.74	0.31	0.40
Vologda Region	44.09	83.81	39.00	19.19	37.28
Kaliningrad Region	204.90	303.58	151.00	80.89	131.39
Leningrad Region	363.08	526.14	268.08	179.38	290.48
Murmansk Region	44.31	111.64	82.91	31.11	49.46
Novgorod Region	22.66	45.29	26.27	9.02	20.51
Pskov Region	18.01	29.91	24.14	9.13	15.66
St. Petersburg	1,362.45	2,941.49	1,747.42	833.43	1,304.61
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,227.51</b>	<b>2,484.04</b>	<b>1,258.50</b>	<b>515.55</b>	<b>1,179.22</b>
Republic of Adigei (Adigeya)	6.88	12.59	8.91	2.16	5.18
Republic of Daghestan	34.09	138.85	81.38	35.27	76.24
Republic of Ingushetia	8.53	43.01	20.94	0.94	3.90
Kabardino-Balkar Republic	24.57	55.50	37.51	10.59	30.45
Republic of Kalmykia	3.55	6.23	4.42	1.29	2.86
Karachai-Cherkess Republic	4.80	13.82	9.84	2.43	4.67
Republic of Northern Ossetia — Alania	27.96	71.07	35.95	10.53	27.10
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	500.91	826.38	422.63	185.71	436.84
Stavropol Territory	182.59	410.62	180.95	72.91	198.79
Astrakhan Region	31.08	69.79	37.74	18.39	46.19
Volgograd Region	108.82	210.15	91.74	39.01	89.99
Rostov Region	293.75	626.04	326.48	136.33	257.01



Table 2.1 (end)

(millions of US dollars)

1	2	3	4	5	6
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>1,541.34</b>	<b>3,161.37</b>	<b>1,682.74</b>	<b>691.25</b>	<b>1,246.17</b>
Republic of Bashkortostan	185.53	351.31	170.37	80.55	146.47
Republic of Mariy-El	12.05	24.24	15.03	4.35	12.77
Republic of Mordovia	15.03	27.17	13.58	5.59	11.74
Republic of Tatarstan (Tatarstan)	204.91	472.78	275.43	111.45	172.79
Udmurt Republic	42.76	81.69	48.75	20.34	34.44
Chuvash Republic — Chuvashya	20.63	39.39	16.41	7.71	18.04
Perm Territory	179.26	344.89	172.35	64.80	125.01
Kirov Region	42.75	81.37	48.30	15.89	33.05
Nizhni Novgorod Region	224.43	454.45	226.77	97.80	184.07
Orenburg Region	92.42	162.62	76.68	29.79	59.92
Penza Region	42.22	99.99	48.81	18.04	41.68
Samara Region	349.78	748.57	408.60	175.40	298.29
Saratov Region	91.78	199.06	117.25	43.66	74.91
Ulyanovsk Region	37.80	73.85	44.42	15.89	33.01
<b>URALS FEDERAL DISTRICT</b>	<b>1,095.63</b>	<b>2,175.20</b>	<b>1,202.06</b>	<b>540.44</b>	<b>871.41</b>
Kurgan Region	20.79	34.28	18.50	6.78	15.64
Sverdlovsk Region	474.89	958.46	531.96	243.15	388.25
Tyumen Region	383.92	717.12	397.60	197.01	292.49
including:					
Khanty-Mansiysky Autonomous Area — Yugra	145.74	296.83	161.63	65.09	122.04
Yamalo-Nenetsky Autonomous Area	43.00	99.29	61.73	30.70	42.84
Chelyabinsk Region	216.03	465.35	254.00	93.49	175.04
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,298.77</b>	<b>2,196.29</b>	<b>1,082.85</b>	<b>512.35</b>	<b>931.29</b>
Republic of Altai	3.69	4.68	4.27	2.69	4.12
Republic of Buryatia	29.20	48.68	27.67	9.39	23.69
Republic of Tyva	2.32	3.46	3.04	1.41	2.04
Republic of Khakassia	23.16	34.26	17.66	9.78	18.08
Altai Territory	110.56	177.81	81.98	30.42	58.97
Zabaykalskiy Territory	29.34	48.44	23.94	10.09	16.16
Krasnoyarsk Territory	216.85	411.04	172.65	77.95	149.71
Irkutsk Region	192.75	305.55	168.56	74.27	128.79
Kemerovo Region	134.82	234.43	105.59	45.09	87.71
Novosibirsk Region	303.21	540.52	280.61	129.96	235.96
Omsk Region	184.66	277.96	140.57	88.47	156.02
Tomsk Region	68.22	109.48	56.31	32.82	50.07
<b>FAR EAST FEDERAL DISTRICT</b>	<b>905.27</b>	<b>1,280.30</b>	<b>609.27</b>	<b>303.76</b>	<b>555.74</b>
Republic of Sakha (Yakutia)	62.47	123.28	54.30	28.04	48.90
Kamchatka Territory	30.44	76.07	38.49	14.63	30.08
Primorski Territory	473.82	534.49	240.79	140.93	253.57
Khabarovsk Territory	157.10	283.31	158.18	72.07	128.92
Amur Region	94.17	100.00	51.36	18.38	38.73
Magadan Region	16.97	33.58	18.69	8.01	13.55
Sakhalin Region	65.01	119.80	60.38	26.65	50.93
Jewish Autonomous Region	3.33	4.47	2.01	1.55	2.33
Chukotka Autonomous Area	1.98	5.31	3.76	1.51	2.29

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		
	Q3 2	Q4 3	Q1 4	Q2 5	Q3 6
RUSSIAN FEDERATION	8,524.50	5,393.77	7,670.07	9,448.19	6,899.59
<b>CENTRAL FEDERAL DISTRICT</b>	<b>4,919.65</b>	<b>2,730.28</b>	<b>3,779.31</b>	<b>5,114.64</b>	<b>3,669.04</b>
Belgorod Region	36.85	23.89	29.37	31.96	24.53
Bryansk Region	25.80	18.88	29.25	27.01	23.34
Vladimir Region	31.57	22.89	32.38	34.20	25.33
Voronezh Region	69.51	56.05	82.65	98.75	71.22
Ivanovo Region	19.38	15.50	19.60	21.54	16.87
Kaluga Region	26.81	22.35	33.54	36.03	31.25
Kostroma Region	13.30	11.19	18.32	21.76	15.33
Kursk Region	19.44	15.70	19.22	21.42	16.84
Lipetsk Region	28.95	18.48	27.51	32.20	23.21
Moscow Region	183.58	123.22	178.47	235.17	190.79
Orel Region	15.00	10.54	16.20	18.07	14.58
Ryazan Region	24.87	20.14	24.69	27.48	21.18
Smolensk Region	22.66	19.49	21.85	23.21	19.70
Tambov Region	12.52	9.33	11.78	12.58	10.67
Tver Region	30.41	22.92	32.92	39.28	27.94
Tula Region	33.27	26.48	41.44	49.21	35.47
Yaroslavl Region	83.67	32.68	70.77	56.30	43.56
Moscow	4,242.07	2,260.56	3,089.34	4,328.49	3,057.24
<b>NORTH-WEST DISTRICT</b>	<b>1,559.57</b>	<b>1,015.96</b>	<b>1,262.21</b>	<b>1,663.78</b>	<b>1,274.83</b>
Republic of Karelia	13.25	7.16	8.56	12.90	11.23
Republic of Komi	14.23	12.55	19.12	17.86	13.06
Arkhangelsk Region	16.54	12.04	19.88	20.08	14.00
including Nenets Autonomous Area	0.23	0.34	0.16	0.10	0.09
Vologda Region	14.66	11.78	19.53	19.36	13.18
Kaliningrad Region	170.12	121.36	127.61	160.97	143.54
Leningrad Region	237.98	141.93	154.05	201.26	187.96
Murmansk Region	27.20	21.25	29.74	29.52	23.54
Novgorod Region	10.63	7.74	11.44	12.61	9.73
Pskov Region	17.57	12.13	15.03	16.42	14.29
St. Petersburg	1,037.39	668.02	857.25	1,172.79	844.29
<b>SOUTH FEDERAL DISTRICT</b>	<b>493.01</b>	<b>359.14</b>	<b>538.35</b>	<b>579.15</b>	<b>442.00</b>
Republic of Adigei (Adigeya)	5.07	3.48	5.15	5.96	3.78
Republic of Daghestan	8.44	5.50	19.07	11.05	17.18
Republic of Ingushetia	0.72	1.66	2.92	1.06	0.87
Kabardino-Balkar Republic	6.18	4.03	8.50	7.34	5.59
Republic of Kalmykia	1.79	1.23	2.00	2.27	1.40
Karachai-Cherkess Republic	2.32	1.43	2.69	3.05	1.62
Republic of Northern Ossetia — Alania	5.42	4.12	8.12	7.35	5.14
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	229.55	163.89	235.73	261.91	194.61
Stavropol Territory	63.98	40.97	54.94	60.19	45.75
Astrakhan Region	18.40	15.09	25.69	26.95	16.89
Volgograd Region	44.42	34.01	52.14	59.00	46.84
Rostov Region	106.72	83.74	121.40	133.02	102.35

Table 2.2 (end)

(millions of US dollars)

1	2	3	4	5	6
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>638.22</b>	<b>506.93</b>	<b>832.20</b>	<b>840.52</b>	<b>589.48</b>
Republic of Bashkortostan	67.87	58.34	86.26	94.50	68.71
Republic of Mariy-El	10.39	9.05	11.81	12.04	9.18
Republic of Mordovia	8.73	7.24	9.57	9.35	7.69
Republic of Tatarstan (Tatarstan)	84.36	68.96	121.21	118.91	77.19
Udmurt Republic	17.67	13.31	25.12	26.07	16.63
Chuvash Republic — Chuvashya	14.18	10.85	14.11	14.98	12.88
Perm Territory	49.05	43.23	81.38	76.94	55.35
Kirov Region	14.18	11.92	19.29	19.24	12.05
Nizhni Novgorod Region	98.92	75.11	107.60	122.17	97.81
Orenburg Region	32.52	27.69	40.23	39.96	28.40
Penza Region	17.74	15.94	28.03	23.51	19.64
Samara Region	148.98	109.37	204.44	191.30	116.94
Saratov Region	53.15	40.24	57.77	64.62	48.90
Ulyanovsk Region	20.48	15.69	25.39	26.94	18.12
<b>URALS FEDERAL DISTRICT</b>	<b>341.63</b>	<b>292.71</b>	<b>500.89</b>	<b>481.87</b>	<b>350.16</b>
Kurgan Region	8.37	7.17	11.01	8.47	6.75
Sverdlovsk Region	153.82	124.56	242.93	239.59	176.85
Tyumen Region	106.44	98.01	137.14	134.54	96.13
including:					
Khanty-Mansiysky Autonomous Area — Yugra	34.13	40.65	53.10	25.10	33.33
Yamalo-Nenetsky Autonomous Area	12.04	12.97	17.99	13.03	11.13
Chelyabinsk Region	73.01	62.97	109.80	99.28	70.43
<b>SIBERIA FEDERAL DISTRICT</b>	<b>357.15</b>	<b>313.82</b>	<b>509.94</b>	<b>487.48</b>	<b>362.16</b>
Republic of Altai	1.54	1.31	2.87	3.73	3.34
Republic of Buryatia	10.54	7.87	12.92	8.85	8.11
Republic of Tyva	0.81	0.65	0.83	0.72	0.76
Republic of Khakassia	6.31	4.60	6.67	5.31	4.72
Altai Territory	39.26	31.35	46.20	46.79	37.15
Zabaykalskiy Territory	5.57	6.32	8.84	6.59	5.58
Krasnoyarsk Territory	51.85	50.13	86.26	78.62	50.66
Irkutsk Region	34.53	38.69	70.17	56.01	32.50
Kemerovo Region	35.02	28.19	47.39	47.05	31.85
Novosibirsk Region	83.79	70.38	115.26	120.96	94.55
Omsk Region	66.07	55.40	80.93	77.14	68.78
Tomsk Region	21.88	18.93	31.61	35.72	24.17
<b>FAR EAST FEDERAL DISTRICT</b>	<b>197.80</b>	<b>156.85</b>	<b>246.43</b>	<b>280.12</b>	<b>210.96</b>
Republic of Sakha (Yakutia)	10.64	11.17	19.64	18.26	10.91
Kamchatka Territory	8.57	5.23	8.68	10.00	7.05
Primorski Territory	89.99	64.26	103.10	140.15	99.93
Khabarovsk Territory	43.25	36.83	62.40	67.86	45.13
Amur Region	15.60	20.47	25.49	14.88	20.08
Magadan Region	4.96	3.75	5.90	5.05	3.76
Sakhalin Region	23.80	14.26	20.19	22.82	23.43
Jewish Autonomous Region	0.56	0.61	0.33	0.31	0.21
Chukotka Autonomous Area	0.43	0.27	0.72	0.79	0.47

## 3. Borrowings

Table 3.1

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

(millions of rubles)

	30.09.2009									
	legal entities					individuals				
	total	of which:		total	of which:		total	of which:		
2	3	4	5	6	7	8	9	10		
1										
RUSSIAN FEDERATION	16,227,808.8	11,033,319.4	5,194,489.4	4,293,297.4	2,972,146.8	1,321,150.6	6,686,839.9	4,722,436.1	1,964,403.8	
CENTRAL FEDERAL DISTRICT	10,538,155.3	6,477,827.6	4,060,327.7	3,386,336.2	2,285,850.0	1,100,486.2	3,379,138.9	2,032,601.7	1,346,537.2	
Belgorod Region	79,312.7	63,050.9	16,261.8	8,806.0	5,654.9	3,151.1	46,936.3	41,381.0	5,555.3	
Bryansk Region	31,486.6	27,723.4	3,763.2	2,155.2	2,115.3	39.9	23,998.5	20,777.3	3,221.2	
Vladimir Region	59,842.4	50,909.2	8,933.2	4,996.4	4,401.0	595.4	42,664.4	37,540.2	5,124.2	
Voronezh Region	113,159.2	92,632.4	20,526.8	10,151.8	5,385.3	4,766.5	80,883.6	69,726.2	11,157.4	
Ivanovo Region	34,715.7	29,758.8	4,956.9	1,659.6	1,603.4	56.2	27,588.5	23,212.1	4,376.4	
Kaluga Region	49,114.8	39,745.1	9,369.7	3,341.8	2,788.0	553.8	33,314.4	28,134.4	5,180.0	
Kostroma Region	24,205.5	21,814.1	2,391.4	3,672.7	3,492.1	180.6	17,764.7	15,906.2	1,858.5	
Kursk Region	36,587.5	32,535.4	4,052.1	2,591.0	2,477.3	113.7	26,159.9	23,361.9	2,798.0	
Lipetsk Region	49,266.7	42,965.3	6,301.4	4,005.5	3,843.8	161.7	34,593.3	30,073.4	4,519.9	
Moscow Region	465,567.4	395,356.2	70,211.2	54,955.1	48,022.6	6,932.5	294,963.6	245,534.7	49,428.9	
Orel Region	25,549.2	22,644.2	2,905.0	2,168.1	1,608.8	559.3	19,605.3	17,560.4	2,044.9	
Ryazan Region	44,493.1	38,567.3	5,925.8	3,685.8	2,910.3	775.5	32,202.4	27,862.6	4,339.8	
Smolensk Region	39,593.9	31,498.7	8,095.2	3,821.3	3,218.1	603.2	26,149.1	22,197.9	3,951.2	
Tambov Region	29,005.8	25,691.2	3,314.6	1,435.4	1,300.8	134.6	21,407.3	19,522.1	1,885.2	
Tver Region	48,944.6	41,352.0	7,592.6	3,651.9	2,994.9	657.0	34,324.0	29,472.0	4,852.0	
Tula Region	69,115.7	53,600.9	15,514.8	8,796.8	5,115.6	3,681.2	46,358.9	39,173.9	7,185.0	
Yaroslavl Region	75,279.7	61,403.6	13,876.1	4,095.9	3,261.4	834.5	54,108.8	42,290.5	11,818.3	
Moscow	9,262,914.8	5,406,578.9	3,856,335.9	3,262,345.9	2,185,656.4	1,076,689.5	2,516,115.9	1,298,874.9	1,217,241.0	
NORTH-WEST DISTRICT	1,458,645.1	1,070,376.8	388,268.3	240,871.2	168,604.8	72,266.4	758,868.8	532,671.3	226,197.5	
Republic of Karelia	22,905.1	18,780.8	4,124.3	1,397.4	1,325.4	72.0	17,814.9	14,558.6	3,256.3	
Republic of Komi	49,234.0	43,465.0	5,769.0	3,051.5	2,962.4	89.1	37,655.0	33,817.1	3,837.9	

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

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	56,766.1	51,235.2	5,530.9	9,901.3	9,515.7	385.6	38,663.9	34,449.1	4,214.8
including Nenets Autonomous Area	2,703.2	2,547.9	155.3	287.7	287.7	0.0	1,837.9	1,776.2	61.7
Vologda Region	64,482.3	46,639.6	17,842.7	11,145.8	4,642.0	6,503.8	37,635.7	31,504.2	6,131.5
Kaliningrad Region	57,928.2	39,656.8	18,271.4	6,885.4	5,530.1	1,355.3	39,114.9	25,740.0	13,374.9
Leningrad Region	57,913.6	48,246.0	9,667.6	4,437.7	3,876.8	560.9	41,274.8	34,133.7	7,141.1
Murmansk Region	53,803.8	44,142.3	9,661.5	3,755.3	3,295.4	459.9	40,759.8	33,662.8	7,097.0
Novgorod Region	21,419.9	17,624.4	3,795.5	1,652.7	1,361.0	291.7	14,386.3	12,038.7	2,347.6
Pskov Region	19,122.6	16,213.1	2,909.5	1,446.5	1,220.1	226.4	12,862.4	11,214.0	1,648.4
St. Petersburg	1,055,069.5	744,373.6	310,695.9	197,197.6	134,875.9	62,321.7	478,701.1	301,553.1	177,148.0
<b>SOUTH FEDERAL DISTRICT</b>	<b>679,063.2</b>	<b>575,275.8</b>	<b>103,787.4</b>	<b>62,784.0</b>	<b>48,261.6</b>	<b>14,522.4</b>	<b>464,205.7</b>	<b>394,707.8</b>	<b>69,497.9</b>
Republic of Adigei (Adigeya)	6,899.3	6,321.5	577.8	350.5	348.3	2.2	5,369.3	4,944.1	425.2
Republic of Dagestan	19,619.5	17,873.9	1,745.6	977.8	789.8	188.0	11,371.4	9,935.0	1,436.4
Republic of Ingushetia	1,717.3	1,534.2	183.1	101.7	101.3	0.4	1,044.9	887.8	157.1
Kabardino-Balkar Republic	12,308.3	10,942.1	1,366.2	457.9	455.1	2.8	8,953.2	7,948.0	1,005.2
Republic of Kalmykia	3,165.3	2,869.8	295.5	316.4	316.0	0.4	2,204.0	1,976.9	227.1
Karachai-Cherkess Republic	5,006.8	4,503.0	503.8	287.9	229.9	58.0	3,266.1	3,041.9	224.2
Republic of Northern Ossetia – Alania	13,235.9	12,111.0	1,124.9	542.9	468.9	74.0	10,322.0	9,363.1	958.9
Republic of Chechnya	7,489.4	7,352.0	137.4	867.0	866.6	0.4	1,092.8	1,053.3	39.5
Krasnodar Territory	231,709.9	193,452.0	38,257.9	25,012.8	17,127.5	7,885.3	160,211.3	134,829.4	25,381.9
Stavropol Territory	88,776.5	77,792.5	10,984.0	7,286.1	6,709.9	576.2	62,289.7	53,563.6	8,726.1
Astrakhan Region	33,239.9	29,341.7	3,898.2	2,190.6	2,099.9	90.7	23,981.4	21,103.2	2,878.2
Volgograd Region	93,073.1	76,561.9	16,511.2	9,958.0	6,853.7	3,104.3	64,890.1	54,094.1	10,796.0
Rostov Region	162,822.0	134,620.2	28,201.8	14,434.4	11,894.7	2,539.7	109,209.5	91,967.4	17,242.1
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,573,771.5</b>	<b>1,273,482.7</b>	<b>300,288.8</b>	<b>314,792.1</b>	<b>231,672.2</b>	<b>83,119.9</b>	<b>876,325.2</b>	<b>742,576.2</b>	<b>133,749.0</b>
Republic of Bashkortostan	254,511.3	165,271.7	89,239.6	119,864.1	57,445.5	62,418.6	92,564.8	78,995.7	13,569.1
Republic of Mariy-El	15,468.5	13,536.5	1,932.0	1,636.7	1,218.8	417.9	10,969.7	9,911.1	1,058.6
Republic of Mordovia	24,365.3	21,784.4	2,580.9	2,667.4	2,602.5	64.9	16,090.1	14,149.6	1,940.5
Republic of Tatarstan (Tatarstan)	324,720.7	265,844.8	58,875.9	84,057.3	75,437.5	8,619.8	129,307.0	108,782.5	20,524.5
Udmurt Republic	54,135.2	47,491.4	6,643.8	6,958.3	6,607.7	350.6	36,629.1	31,306.8	5,322.3
Chuvash Republic – Chuvashya	36,685.3	30,642.7	6,042.6	3,017.8	2,344.3	673.5	25,167.4	22,666.2	2,501.2
Perm Territory	158,506.1	128,710.5	29,795.6	35,258.6	33,143.7	2,114.9	87,680.5	73,018.3	14,662.2
Kirov Region	42,820.9	38,975.3	3,845.6	3,288.9	3,073.7	215.2	31,046.7	28,533.2	2,513.5
Nizhni Novgorod Region	192,573.1	160,735.8	31,837.3	14,755.8	11,522.3	3,233.5	123,383.0	103,160.9	20,222.1
Orenburg Region	71,118.3	62,008.9	9,109.4	8,909.9	8,086.1	823.8	46,134.3	40,500.4	5,633.9
Penza Region	40,802.1	37,238.9	3,563.2	2,124.3	2,029.6	94.7	29,220.9	26,306.8	2,914.1

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

1	2	3	4	5	6	7	8	9	10
Samara Region	231,016.9	190,998.3	40,018.6	24,865.3	21,920.8	2,944.5	154,397.4	124,434.7	29,962.7
Saratov Region	89,809.9	76,849.9	12,960.0	5,095.6	4,013.7	1,081.9	65,924.5	56,032.4	9,892.1
Ulyanovsk Region	37,237.9	33,393.6	3,844.3	2,292.1	2,226.0	66.1	27,809.8	24,777.6	3,032.2
<b>URALS FEDERAL DISTRICT</b>	<b>870,700.2</b>	<b>693,099.6</b>	<b>177,600.6</b>	<b>165,728.8</b>	<b>125,487.0</b>	<b>40,241.8</b>	<b>501,149.6</b>	<b>407,592.8</b>	<b>93,556.8</b>
Kurgan Region	17,770.4	16,456.2	1,314.2	1,854.8	1,679.2	175.6	12,885.1	11,947.8	937.3
Sverdlovsk Region	290,606.0	242,361.2	48,244.8	33,020.8	28,063.2	4,957.6	184,304.7	151,152.6	33,152.1
Tyumen Region	373,286.0	298,863.8	74,422.2	92,235.6	78,359.0	13,876.6	202,390.8	158,312.0	44,078.8
including:									
Khanty-Mansiysky Autonomous Area — Yugra	183,197.7	125,225.0	57,972.7	29,416.3	17,358.6	12,057.7	110,085.5	78,703.2	31,382.3
Yamalo-Nenetsky Autonomous Area	35,243.8	32,570.6	2,673.2	3,326.4	3,234.8	91.6	23,691.6	21,903.9	1,787.7
Chelyabinsk Region	189,037.8	135,418.4	53,619.4	38,617.6	17,385.6	21,232.0	101,569.0	86,180.4	15,388.6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>737,984.1</b>	<b>623,053.7</b>	<b>114,930.4</b>	<b>82,055.9</b>	<b>74,378.5</b>	<b>7,677.4</b>	<b>461,505.4</b>	<b>400,927.9</b>	<b>60,577.5</b>
Republic of Altai	3,248.4	3,033.9	214.5	225.2	222.4	2.8	2,098.7	1,973.9	124.8
Republic of Buryatia	19,701.1	17,488.4	2,212.7	1,683.6	1,629.5	54.1	13,218.7	12,130.0	1,088.7
Republic of Tyva	3,042.9	2,730.3	312.6	231.8	211.5	20.3	1,885.9	1,803.8	82.1
Republic of Khakassia	11,845.2	10,723.1	1,122.1	1,133.0	1,126.3	6.7	8,302.4	7,256.5	1,045.9
Altai Territory	67,285.8	58,577.3	8,708.5	7,307.5	5,835.3	1,472.2	44,110.7	39,776.9	4,333.8
Zabaykalskiy Territory	22,980.6	21,344.6	1,636.0	1,906.7	1,791.1	115.6	15,775.6	14,721.1	1,054.5
Krasnoyarsk Territory	133,690.8	119,027.1	14,663.7	25,102.3	24,322.0	780.3	74,691.4	66,038.4	8,653.0
Irkutsk Region	103,113.7	89,421.8	13,691.9	11,128.2	10,058.8	1,069.4	62,971.5	55,614.3	7,357.2
Kemerovo Region	103,921.7	89,293.9	14,627.8	10,582.3	9,111.5	1,470.8	73,963.9	63,856.0	10,107.9
Novosibirsk Region	162,288.6	121,024.8	41,263.8	14,022.8	12,594.0	1,428.8	87,204.7	73,071.0	14,133.7
Omsk Region	67,266.0	56,731.9	10,534.1	5,518.0	4,755.2	762.8	49,085.0	41,204.0	7,881.0
Tomsk Region	39,599.3	33,656.6	5,942.7	3,214.5	2,720.9	493.6	28,196.9	23,482.0	4,714.9
<b>FAR EAST FEDERAL DISTRICT</b>	<b>369,489.4</b>	<b>320,203.2</b>	<b>49,286.2</b>	<b>40,729.2</b>	<b>37,892.7</b>	<b>2,836.5</b>	<b>245,646.3</b>	<b>211,358.4</b>	<b>34,287.9</b>
Republic of Sakha (Yakutia)	48,143.3	44,390.8	3,752.5	6,623.4	6,575.0	48.4	27,299.1	25,084.6	2,214.5
Kamchatka Territory	23,395.1	20,340.4	3,054.7	2,024.2	1,784.7	239.5	16,964.6	14,764.9	2,199.7
Primorski Territory	107,029.0	89,166.1	17,862.9	11,942.1	10,535.7	1,406.4	69,931.7	57,060.1	12,871.6
Khabarovsk Territory	94,344.8	83,053.4	11,291.4	11,666.0	11,320.0	346.0	67,545.1	58,053.0	9,492.1
Amur Region	30,730.3	27,197.7	3,532.6	2,246.3	2,228.2	18.1	20,490.7	18,790.8	1,699.9
Magadan Region	15,945.2	12,689.0	3,256.2	1,557.5	1,541.5	16.0	10,403.9	8,550.9	1,853.0
Sakhalin Region	39,701.5	33,577.6	6,123.9	3,261.1	2,503.2	757.9	26,972.4	23,369.2	3,603.2
Jewish Autonomous Region	3,575.1	3,347.9	227.2	234.1	231.3	2.8	2,674.8	2,465.3	209.5
Chukotka Autonomous Area	6,625.1	6,440.3	184.8	1,174.5	1,173.1	1.4	3,364.0	3,219.6	144.4

Table 3.2

**Ruble-Denominated Accounts of Organizations Held with Credit Institutions***(millions of rubles)*

1	30.09.2009		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	236,596.0	2,482,640.2	139,566.0
<b>CENTRAL FEDERAL DISTRICT</b>	<b>142,307.2</b>	<b>1,598,672.9</b>	<b>78,651.0</b>
Belgorod Region	598.5	14,765.1	950.8
Bryansk Region	367.3	4,058.0	484.5
Vladimir Region	1,018.9	7,356.3	1,028.0
Voronezh Region	1,184.0	16,285.4	1,498.2
Ivanovo Region	122.9	4,591.8	576.7
Kaluga Region	978.8	7,439.0	590.3
Kostroma Region	104.8	2,232.1	549.7
Kursk Region	284.6	6,361.2	732.0
Lipetsk Region	400.5	8,167.0	514.0
Moscow Region	9,183.6	90,184.8	14,736.1
Orel Region	142.6	2,896.1	403.5
Ryazan Region	290.4	7,053.5	679.2
Smolensk Region	735.0	4,999.3	442.8
Tambov Region	854.2	3,735.5	373.1
Tver Region	709.6	7,821.9	522.3
Tula Region	691.6	7,173.2	809.8
Yaroslavl Region	1,619.3	13,881.1	829.2
Moscow	123,020.6	1,389,671.5	52,930.7
<b>NORTH-WEST DISTRICT</b>	<b>14,062.0</b>	<b>225,820.7</b>	<b>8,916.6</b>
Republic of Karelia	256.0	2,471.5	564.1
Republic of Komi	224.0	6,362.3	643.9
Arkhangelsk Region	418.5	6,529.6	1,091.5
including Nenets Autonomous Area	66.2	409.7	38.1
Vologda Region	598.6	10,449.8	1,028.8
Kaliningrad Region	442.0	7,363.0	789.1
Leningrad Region	1,137.2	7,522.3	416.7
Murmansk Region	592.6	5,926.0	332.5
Novgorod Region	254.6	3,887.1	258.7
Pskov Region	219.6	3,327.2	217.3
St. Petersburg	9,918.9	171,981.8	3,574.0
<b>SOUTH FEDERAL DISTRICT</b>	<b>12,558.0</b>	<b>114,988.7</b>	<b>12,894.2</b>
Republic of Adigei (Adigeya)	106.2	904.5	180.7
Republic of Daghestan	614.4	6,066.2	454.2
Republic of Ingushetia	55.6	524.1	51.8
Kabardino-Balkar Republic	336.4	1,980.6	250.6
Republic of Kalmykia	98.7	402.7	103.9
Karachai-Cherkess Republic	208.7	1,008.6	110.1
Republic of Northern Ossetia — Alania	470.6	1,707.3	276.9
Republic of Chechnya	748.4	4,509.8	101.1
Krasnodar Territory	3,924.0	36,451.5	4,798.6
Stavropol Territory	1,057.3	15,392.3	1,592.6
Astrakhan Region	446.2	5,234.3	910.7
Volgograd Region	2,301.3	12,588.5	1,112.0
Rostov Region	2,190.2	28,218.3	2,951.0

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

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>34,868.0</b>	<b>230,201.9</b>	<b>13,420.6</b>
Republic of Bashkortostan	3,122.8	24,455.6	1,196.1
Republic of Mariy-El	183.6	1,736.3	195.0
Republic of Mordovia	576.4	4,079.4	243.5
Republic of Tatarstan (Tatarstan)	7,418.5	56,786.5	2,212.7
Udmurt Republic	1,553.6	6,690.3	682.8
Chuvash Republic — Chuvashya	360.6	4,628.9	404.3
Perm Territory	1,702.3	19,787.6	1,921.5
Kirov Region	1,508.7	5,154.5	820.5
Nizhni Novgorod Region	12,352.7	32,524.5	1,723.1
Orenburg Region	992.5	10,821.2	603.6
Penza Region	624.3	5,158.8	656.9
Samara Region	2,478.3	39,465.7	1,332.2
Saratov Region	1,376.0	13,601.0	985.1
Ulyanovsk Region	617.7	5,311.6	443.4
<b>URALS FEDERAL DISTRICT</b>	<b>11,483.6</b>	<b>129,379.8</b>	<b>8,706.5</b>
Kurgan Region	260.7	2,391.7	522.3
Sverdlovsk Region	5,282.6	46,976.2	3,648.2
Tyumen Region	2,739.2	55,020.1	2,805.7
including:			
Khanty-Mansiysky Autonomous Area — Yugra	1,229.6	26,473.4	1,474.8
Yamalo-Nenetsky Autonomous Area	280.9	11,400.6	645.5
Chelyabinsk Region	3,201.0	24,991.7	1,730.2
<b>SIBERIA FEDERAL DISTRICT</b>	<b>12,854.7</b>	<b>125,242.3</b>	<b>9,614.2</b>
Republic of Altai	49.3	747.5	67.8
Republic of Buryatia	421.0	3,117.4	679.1
Republic of Tyva	133.2	442.4	86.8
Republic of Khakassia	305.7	1,918.3	496.8
Altai Territory	1,349.7	9,892.0	877.6
Zabaykalskiy Territory	490.5	4,013.7	697.6
Krasnoyarsk Territory	3,333.4	23,643.9	1,786.1
Irkutsk Region	1,374.7	21,259.4	1,132.9
Kemerovo Region	755.1	14,382.4	1,112.1
Novosibirsk Region	3,232.4	29,652.0	1,307.0
Omsk Region	944.9	9,185.0	834.6
Tomsk Region	464.9	6,988.3	535.8
<b>FAR EAST FEDERAL DISTRICT</b>	<b>8,462.6</b>	<b>58,333.8</b>	<b>7,362.9</b>
Republic of Sakha (Yakutia)	1,230.1	10,917.2	1,414.2
Kamchatka Territory	674.6	3,078.2	592.2
Primorski Territory	1,871.2	17,997.8	1,575.1
Khabarovsk Territory	1,588.6	12,197.0	1,505.5
Amur Region	497.3	4,908.5	696.9
Magadan Region	368.0	2,058.3	332.3
Sakhalin Region	830.1	5,930.4	1,017.0
Jewish Autonomous Region	77.0	557.7	119.0
Chukotka Autonomous Area	1,325.8	688.8	110.9



Table 3.3

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

(millions of rubles)

1	30.09.2009		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	27,360.2	751,398.8	79,517.6
<b>CENTRAL FEDERAL DISTRICT</b>	<b>20,596.9</b>	<b>619,678.0</b>	<b>74,951.8</b>
Belgorod Region	4.9	750.0	99.4
Bryansk Region	0.0	121.3	6.0
Vladimir Region	97.1	322.7	3.3
Voronezh Region	0.8	1,178.0	16.4
Ivanovo Region	0.0	249.9	14.0
Kaluga Region	138.9	1,575.3	12.1
Kostroma Region	0.2	100.3	2.5
Kursk Region	21.7	426.4	0.2
Lipetsk Region	0.0	696.2	97.8
Moscow Region	876.0	6,472.8	580.1
Orel Region	0.0	81.3	1.6
Ryazan Region	17.6	387.9	3.1
Smolensk Region	53.7	377.1	3.5
Tambov Region	12.6	125.4	1.0
Tver Region	5.1	442.2	0.7
Tula Region	514.2	641.8	33.4
Yaroslavl Region	0.4	633.4	6.9
Moscow	18,853.7	605,096.2	74,070.0
<b>NORTH-WEST DISTRICT</b>	<b>2,900.6</b>	<b>55,114.3</b>	<b>1,612.4</b>
Republic of Karelia	0.8	368.3	15.9
Republic of Komi	1.9	182.9	0.3
Arkhangelsk Region	7.6	484.7	2.6
including Nenets Autonomous Area	0.0	74.6	0.0
Vologda Region	32.1	4,349.4	31.1
Kaliningrad Region	33.9	3,134.8	57.9
Leningrad Region	6.4	1,041.4	23.2
Murmansk Region	54.9	1,342.2	2.0
Novgorod Region	0.0	754.6	1.8
Pskov Region	1.6	321.3	5.8
St. Petersburg	2,761.4	43,134.6	1,471.8
<b>SOUTH FEDERAL DISTRICT</b>	<b>138.9</b>	<b>9,076.8</b>	<b>433.7</b>
Republic of Adigei (Adigeya)	0.0	22.2	0.0
Republic of Daghestan	2.2	78.6	6.0
Republic of Ingushetia	0.0	17.5	0.4
Kabardino-Balkar Republic	1.3	71.2	0.9
Republic of Kalmykia	0.0	2.2	0.0
Karachai-Cherkess Republic	0.0	0.1	39.2
Republic of Northern Ossetia — Alania	0.7	33.2	10.5
Republic of Chechnya	9.0	88.5	0.4
Krasnodar Territory	37.6	3,564.8	186.7
Stavropol Territory	5.6	556.6	46.2
Astrakhan Region	22.0	472.0	6.2
Volgograd Region	23.3	1,519.6	11.1
Rostov Region	37.2	2,650.4	126.2

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

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>384.6</b>	<b>31,026.5</b>	<b>884.6</b>
Republic of Bashkortostan	11.9	9,494.1	77.6
Republic of Mariy-El	4.7	127.0	3.2
Republic of Mordovia	0.0	121.2	1.4
Republic of Tatarstan (Tatarstan)	181.2	4,170.5	484.7
Udmurt Republic	1.4	248.8	2.1
Chuvash Republic — Chuvashya	3.8	105.9	0.5
Perm Territory	2.4	6,360.1	73.4
Kirov Region	0.0	407.5	0.7
Nizhni Novgorod Region	42.6	3,382.5	142.7
Orenburg Region	39.3	2,217.2	48.4
Penza Region	3.4	247.7	0.4
Samara Region	79.7	2,698.2	35.7
Saratov Region	6.1	1,106.1	12.3
Ulyanovsk Region	8.0	339.7	1.4
<b>URALS FEDERAL DISTRICT</b>	<b>2,697.7</b>	<b>19,369.9</b>	<b>765.3</b>
Kurgan Region	0.1	40.3	2.4
Sverdlovsk Region	48.6	5,333.5	666.4
Tyumen Region	4.2	3,561.4	35.9
including: Khanty-Mansiysky Autonomous Area — Yugra	0.4	2,791.6	24.0
Yamalo-Nenetsky Autonomous Area	0.0	192.0	0.0
Chelyabinsk Region	2,644.9	10,434.7	60.7
<b>SIBERIA FEDERAL DISTRICT</b>	<b>563.5</b>	<b>11,777.4</b>	<b>302.1</b>
Republic of Altai	0.0	52.9	2.8
Republic of Buryatia	0.2	453.4	7.0
Republic of Tyva	0.0	195.3	0.1
Republic of Khakassia	0.0	2.3	1.6
Altai Territory	10.7	385.7	18.7
Zabaykalskiy Territory	0.2	235.8	8.4
Krasnoyarsk Territory	240.7	1,504.7	16.3
Irkutsk Region	16.3	2,651.0	38.5
Kemerovo Region	0.2	2,071.4	13.2
Novosibirsk Region	279.2	3,194.3	169.7
Omsk Region	3.5	669.9	25.2
Tomsk Region	12.7	360.7	0.8
<b>FAR EAST FEDERAL DISTRICT</b>	<b>78.0</b>	<b>5,355.9</b>	<b>567.7</b>
Republic of Sakha (Yakutia)	3.0	87.6	4.7
Kamchatka Territory	14.3	444.0	11.3
Primorski Territory	26.9	2,048.8	243.1
Khabarovsk Territory	20.6	756.6	152.0
Amur Region	1.0	90.3	18.2
Magadan Region	3.2	532.4	12.5
Sakhalin Region	9.0	1,390.7	123.2
Jewish Autonomous Region	0.0	2.5	1.4
Chukotka Autonomous Area	0.0	2.9	1.4

Table 3.4

## Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	30.09.2009			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	8,437.9	1,724.2	15,883.5	22,160.1
<b>CENTRAL FEDERAL DISTRICT</b>	<b>7,081.4</b>	<b>579.3</b>	<b>9,712.3</b>	<b>14,159.0</b>
Belgorod Region	1.3	0.0	31.2	214.1
Bryansk Region	37.9	8.2	58.8	75.9
Vladimir Region	6.2	3.1	69.6	92.8
Voronezh Region	19.5	0.1	165.0	247.9
Ivanovo Region	11.6	1.1	40.1	54.2
Kaluga Region	30.8	0.2	85.7	34.3
Kostroma Region	4.6	0.5	13.3	25.7
Kursk Region	0.3	6.5	30.9	29.1
Lipetsk Region	2.2	0.0	70.3	43.2
Moscow Region	163.7	75.9	498.3	3,334.7
Orel Region	1.0	0.0	28.0	36.7
Ryazan Region	3.8	0.4	44.7	116.4
Smolensk Region	11.3	0.2	44.8	48.9
Tambov Region	4.1	0.3	28.7	25.6
Tver Region	2.0	0.8	70.2	40.6
Tula Region	7.1	10.1	44.7	80.8
Yaroslavl Region	1.4	9.9	19.0	47.5
Moscow	6,772.5	462.2	8,369.2	9,610.6
<b>NORTH-WEST DISTRICT</b>	<b>110.4</b>	<b>92.6</b>	<b>2,368.2</b>	<b>1,170.7</b>
Republic of Karelia	4.7	2.1	15.6	20.8
Republic of Komi	4.3	0.2	32.1	42.8
Arkhangelsk Region	4.6	0.4	70.2	106.4
including Nenets Autonomous Area	0.0	0.0	1.5	0.0
Vologda Region	3.4	8.7	43.2	128.5
Kaliningrad Region	14.2	0.6	133.1	127.7
Leningrad Region	18.5	31.5	154.5	357.2
Murmansk Region	21.9	0.7	42.2	98.9
Novgorod Region	11.9	2.7	42.3	56.7
Pskov Region	2.0	0.4	17.9	91.1
St. Petersburg	24.8	45.3	1,817.1	140.6
<b>SOUTH FEDERAL DISTRICT</b>	<b>354.8</b>	<b>82.7</b>	<b>793.2</b>	<b>1,112.9</b>
Republic of Adigei (Adigeya)	10.7	0.3	9.0	1.5
Republic of Daghestan	119.8	0.0	17.4	125.8
Republic of Ingushetia	0.0	0.0	2.1	0.0
Kabardino-Balkar Republic	0.6	0.0	12.6	48.4
Republic of Kalmykia	4.9	0.0	25.7	36.9
Karachai-Cherkess Republic	5.7	1.2	7.7	40.0
Republic of Northern Ossetia — Alania	0.0	0.0	10.3	5.6
Republic of Chechnya	41.4	5.9	1.2	82.6
Krasnodar Territory	105.0	63.2	149.6	113.7
Stavropol Territory	24.1	4.4	172.6	383.9
Astrakhan Region	3.0	5.5	37.4	41.4
Volgograd Region	16.5	0.0	66.2	21.1
Rostov Region	23.0	2.1	281.5	211.9

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

1	2	3	4	5
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>447.9</b>	<b>885.3</b>	<b>1,641.2</b>	<b>2,367.0</b>
Republic of Bashkortostan	9.4	853.0	297.8	276.8
Republic of Mariy-El	0.5	8.1	22.6	128.5
Republic of Mordovia	3.2	0.1	81.5	91.6
Republic of Tatarstan (Tatarstan)	53.6	7.2	326.9	294.8
Udmurt Republic	73.6	0.1	41.9	7.6
Chuvash Republic — Chuvashya	7.3	0.0	38.7	101.1
Perm Territory	168.0	1.6	130.5	206.1
Kirov Region	11.5	0.6	140.5	105.0
Nizhni Novgorod Region	49.4	0.0	102.7	359.1
Orenburg Region	17.1	0.0	89.0	192.6
Penza Region	3.1	0.1	48.3	93.2
Samara Region	21.7	0.6	150.2	356.7
Saratov Region	15.3	0.5	88.2	73.3
Ulyanovsk Region	14.3	13.3	82.3	80.7
<b>URALS FEDERAL DISTRICT</b>	<b>98.4</b>	<b>47.7</b>	<b>688.4</b>	<b>1,092.4</b>
Kurgan Region	33.4	5.2	13.5	41.1
Sverdlovsk Region	34.5	13.2	323.6	597.3
Tyumen Region	6.4	29.2	154.4	283.2
including:				
Khanty-Mansiysky Autonomous Area — Yugra	0.7	0.8	69.4	117.4
Yamalo-Nenetsky Autonomous Area	3.0	0.0	35.6	110.6
Chelyabinsk Region	24.2	0.0	196.9	170.9
<b>SIBERIA FEDERAL DISTRICT</b>	<b>188.7</b>	<b>20.9</b>	<b>482.0</b>	<b>1,415.3</b>
Republic of Altai	0.7	0.2	2.3	4.1
Republic of Buryatia	4.4	0.2	19.8	15.5
Republic of Tyva	57.6	0.0	1.1	73.8
Republic of Khakassia	8.4	0.6	5.4	30.4
Altai Territory	6.8	10.4	48.2	286.6
Zabaykalskiy Territory	16.4	0.1	13.1	46.6
Krasnoyarsk Territory	45.8	0.2	103.9	187.2
Irkutsk Region	21.7	7.9	44.2	334.6
Kemerovo Region	12.8	0.0	77.1	237.7
Novosibirsk Region	4.4	1.4	61.5	59.5
Omsk Region	8.6	0.1	77.5	50.6
Tomsk Region	1.1	0.0	27.8	88.9
<b>FAR EAST FEDERAL DISTRICT</b>	<b>156.4</b>	<b>15.7</b>	<b>198.2</b>	<b>842.8</b>
Republic of Sakha (Yakutia)	59.5	0.0	14.6	91.6
Kamchatka Territory	0.0	0.0	1.3	0.5
Primorski Territory	17.0	0.4	80.1	88.2
Khabarovsk Territory	18.1	0.9	45.0	124.5
Amur Region	32.7	5.1	25.3	239.5
Magadan Region	4.0	0.0	2.4	228.7
Sakhalin Region	24.8	9.3	25.2	67.4
Jewish Autonomous Region	0.2	0.0	2.5	2.5
Chukotka Autonomous Area	0.0	0.0	1.9	0.0

Table 3.5

## Deposit and Savings Certificates and Bonds

(millions of rubles)

1	30.09.2009		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	11,092.8	15,836.0	361,521.3
<b>CENTRAL FEDERAL DISTRICT</b>	<b>5,037.3</b>	<b>4,113.5</b>	<b>332,759.6</b>
Belgorod Region	3.3	70.9	0.0
Bryansk Region	21.2	33.6	0.0
Vladimir Region	59.9	95.8	0.0
Voronezh Region	12.0	110.3	0.0
Ivanovo Region	0.0	125.5	0.0
Kaluga Region	9.1	83.9	0.0
Kostroma Region	16.0	96.7	0.0
Kursk Region	0.0	23.0	0.0
Lipetsk Region	14.1	97.0	0.0
Moscow Region	1,190.5	653.4	0.0
Orel Region	0.0	43.5	0.0
Ryazan Region	19.7	48.4	0.0
Smolensk Region	10.8	31.4	0.0
Tambov Region	0.1	73.2	0.0
Tver Region	0.0	36.4	0.0
Tula Region	9.5	42.3	0.0
Yaroslavl Region	29.1	175.8	0.0
Moscow	3,641.9	2,272.2	332,759.6
<b>NORTH-WEST DISTRICT</b>	<b>589.1</b>	<b>1,606.8</b>	<b>631.5</b>
Republic of Karelia	8.1	90.1	0.0
Republic of Komi	109.8	295.7	0.0
Arkhangelsk Region	7.3	132.0	0.0
including Nenets Autonomous Area	0.0	11.6	0.0
Vologda Region	86.9	90.8	0.0
Kaliningrad Region	92.5	74.0	0.0
Leningrad Region	10.0	122.8	0.0
Murmansk Region	64.5	79.4	0.0
Novgorod Region	0.0	40.5	0.0
Pskov Region	0.1	49.3	0.0
St. Petersburg	209.9	632.1	631.5
<b>SOUTH FEDERAL DISTRICT</b>	<b>288.6</b>	<b>2,162.0</b>	<b>4,455.3</b>
Republic of Adigei (Adigeya)	0.0	19.4	0.0
Republic of Daghestan	0.0	69.6	0.0
Republic of Ingushetia	0.0	15.9	0.0
Kabardino-Balkar Republic	0.0	66.5	0.0
Republic of Kalmykia	0.0	15.2	0.0
Karachai-Cherkess Republic	0.0	25.8	0.0
Republic of Northern Ossetia — Alania	0.0	47.4	60.0
Republic of Chechnya	0.0	0.0	0.0
Krasnodar Territory	52.6	474.3	40.0
Stavropol Territory	172.0	665.8	0.0
Astrakhan Region	1.4	138.7	0.0
Volgograd Region	35.6	331.8	0.0
Rostov Region	26.9	291.5	4,355.3

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

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>1,077.5</b>	<b>3,156.7</b>	<b>17,542.1</b>
Republic of Bashkortostan	0.0	260.9	0.0
Republic of Mariy-El	0.0	11.1	0.0
Republic of Mordovia	0.0	52.5	0.0
Republic of Tatarstan (Tatarstan)	14.6	74.1	11,467.1
Udmurt Republic	72.3	144.8	0.0
Chuvash Republic — Chuvashya	0.0	96.9	0.0
Perm Territory	0.1	579.5	0.0
Kirov Region	0.0	56.7	0.0
Nizhni Novgorod Region	102.8	334.9	0.0
Orenburg Region	34.9	167.7	0.0
Penza Region	11.8	178.9	0.0
Samara Region	806.6	801.5	6,075.1
Saratov Region	2.4	163.2	0.0
Ulyanovsk Region	32.0	234.1	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>3,610.9</b>	<b>1,088.2</b>	<b>4,692.9</b>
Kurgan Region	0.0	17.1	0.0
Sverdlovsk Region	112.3	117.2	192.9
Tyumen Region	51.3	508.5	4,500.0
including: Khanty-Mansiysky Autonomous Area — Yugra	35.1	288.3	3,000.0
Yamalo-Nenetsky Autonomous Area	2.0	108.4	0.0
Chelyabinsk Region	3,447.4	445.4	0.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>369.1</b>	<b>2,735.5</b>	<b>382.7</b>
Republic of Altai	0.0	7.2	0.0
Republic of Buryatia	45.1	93.9	50.0
Republic of Tyva	0.0	12.2	0.0
Republic of Khakassia	0.0	24.8	0.0
Altai Territory	26.8	203.8	0.0
Zabaykalskiy Territory	36.9	169.4	0.0
Krasnoyarsk Territory	13.6	252.6	332.7
Irkutsk Region	173.4	518.7	0.0
Kemerovo Region	11.3	597.7	0.0
Novosibirsk Region	25.7	413.9	0.0
Omsk Region	34.0	245.4	0.0
Tomsk Region	2.4	195.9	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>120.2</b>	<b>973.4</b>	<b>1,057.2</b>
Republic of Sakha (Yakutia)	0.0	85.8	0.0
Kamchatka Territory	1.5	47.0	0.0
Primorski Territory	34.9	407.8	0.0
Khabarovsk Territory	0.0	112.0	0.0
Amur Region	64.9	120.4	1,057.2
Magadan Region	3.0	34.2	0.0
Sakhalin Region	9.8	132.8	0.0
Jewish Autonomous Region	6.2	23.8	0.0
Chukotka Autonomous Area	0.0	9.7	0.0

Table 3.6

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

(millions of rubles)

1	30.09.2009	
	rubles funds raised by issuing bills	foreign currency funds raised by issuing bills
2	3	
RUSSIAN FEDERATION	512,874.3	167,364.6
<b>CENTRAL FEDERAL DISTRICT</b>	<b>353,207.9</b>	<b>146,287.4</b>
Belgorod Region	2,931.0	0.0
Bryansk Region	144.6	13.8
Vladimir Region	748.7	8.3
Voronezh Region	4,471.9	5,340.1
Ivanovo Region	85.7	23.5
Kaluga Region	407.8	25.8
Kostroma Region	83.8	0.0
Kursk Region	166.7	33.2
Lipetsk Region	2,396.1	13.2
Moscow Region	16,511.2	4,309.9
Orel Region	68.9	33.2
Ryazan Region	588.4	0.0
Smolensk Region	85.0	15.3
Tambov Region	1,132.2	2.1
Tver Region	200.4	26.4
Tula Region	294.6	0.0
Yaroslavl Region	2,043.2	0.0
Moscow	320,847.5	136,442.6
<b>NORTH-WEST DISTRICT</b>	<b>36,863.8</b>	<b>11,936.2</b>
Republic of Karelia	5.1	1.1
Republic of Komi	250.1	0.0
Arkhangelsk Region	204.6	101.2
including Nenets Autonomous Area	0.0	0.0
Vologda Region	1,521.9	30.1
Kaliningrad Region	175.3	28.7
Leningrad Region	627.4	0.0
Murmansk Region	987.3	0.0
Novgorod Region	65.3	38.0
Pskov Region	6.6	0.6
St. Petersburg	33,020.2	11,736.5
<b>SOUTH FEDERAL DISTRICT</b>	<b>11,921.5</b>	<b>1,105.8</b>
Republic of Adigei (Adigeya)	11.0	0.0
Republic of Daghestan	37.6	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	16.4	0.0
Republic of Kalmykia	0.7	0.0
Karachai-Cherkess Republic	40.0	0.0
Republic of Northern Ossetia — Alania	22.3	0.0
Republic of Chechnya	0.0	0.0
Krasnodar Territory	4,749.2	1,045.7
Stavropol Territory	1,040.4	12.8
Astrakhan Region	146.8	0.3
Volgograd Region	193.0	34.5
Rostov Region	5,663.9	12.5

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

1	2	3
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>74,538.6</b>	<b>4,370.8</b>
Republic of Bashkortostan	1,530.2	480.3
Republic of Mariy-El	72.2	0.0
Republic of Mordovia	377.8	0.0
Republic of Tatarstan (Tatarstan)	41,718.6	81.8
Udmurt Republic	2,672.9	0.0
Chuvash Republic — Chuvashya	773.5	0.0
Perm Territory	4,220.2	347.9
Kirov Region	231.7	4.6
Nizhni Novgorod Region	7,258.7	16.2
Orenburg Region	3,355.8	42.4
Penza Region	804.4	0.1
Samara Region	8,013.0	3,353.1
Saratov Region	3,248.9	44.4
Ulyanovsk Region	260.6	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>20,019.0</b>	<b>2,186.0</b>
Kurgan Region	121.3	14.7
Sverdlovsk Region	6,046.2	1,635.3
Tyumen Region	10,052.8	243.7
including: Khanty-Mansiysky Autonomous Area — Yugra	7,033.0	219.9
Yamalo-Nenetsky Autonomous Area	1,120.3	0.0
Chelyabinsk Region	3,798.6	292.3
<b>SIBERIA FEDERAL DISTRICT</b>	<b>13,800.0</b>	<b>1,300.3</b>
Republic of Altai	235.1	0.0
Republic of Buryatia	85.1	47.4
Republic of Tyva	12.5	0.0
Republic of Khakassia	7.4	0.0
Altai Territory	514.6	0.0
Zabaykalskiy Territory	57.7	0.3
Krasnoyarsk Territory	612.0	168.3
Irkutsk Region	3,682.3	138.8
Kemerovo Region	1,111.6	48.7
Novosibirsk Region	5,522.4	678.6
Omsk Region	1,623.0	207.4
Tomsk Region	336.4	10.8
<b>FAR EAST FEDERAL DISTRICT</b>	<b>2,523.6</b>	<b>178.2</b>
Republic of Sakha (Yakutia)	189.0	1.6
Kamchatka Territory	33.6	33.1
Primorski Territory	1,964.5	117.1
Khabarovsk Territory	121.5	5.0
Amur Region	98.4	21.4
Magadan Region	5.2	0.0
Sakhalin Region	111.1	0.0
Jewish Autonomous Region	0.3	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)

	30.09.2009												
	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	11,507,200.1	133,653.1	88,574.2	1,833,213.5	412,358.6	343,884.3	627,304.6	609,119.7	2,653,357.0	531,881.5	2,332,735.8	2,029,692.0	
CENTRAL FEDERAL DISTRICT	6,087,437.5	51,924.2	38,072.8	773,306.3	115,203.4	135,538.5	320,638.7	494,097.3	1,491,435.4	335,073.8	1,490,682.0	879,537.9	
Belgorod Region	80,215.8	863.9	0.0	31,509.5	80.5	20,938.5	2,566.9	747.0	7,002.5	6,248.4	2,401.3	7,857.3	
Bryansk Region	21,880.1	0.0	0.0	5,533.4	2,850.8	1,767.9	136.6	80.9	3,262.0	661.1	358.3	7,229.1	
Vladimir Region	88,210.9	55.5	0.0	19,515.9	3,357.9	2,265.8	587.5	427.6	10,807.6	1,165.2	42,941.0	7,086.9	
Voronezh Region	77,639.1	1,429.9	0.0	19,458.9	483.9	8,754.2	3,568.0	964.6	21,410.8	10,274.0	3,466.1	7,828.7	
Ivanovo Region	23,838.7	34.7	30.0	5,913.1	1,549.9	897.6	991.2	151.0	5,613.1	1,551.1	1,458.6	5,678.4	
Kaluga Region	37,971.7	8.0	0.0	16,746.1	1,814.1	1,922.7	1,777.7	133.7	4,683.5	2,413.4	1,078.7	7,393.8	
Kostroma Region	17,934.3	50.0	0.0	2,250.9	51.6	604.3	340.3	131.7	8,159.7	80.7	2,390.7	3,874.4	
Kursk Region	55,642.9	4,369.5	0.0	11,353.6	810.5	5,585.1	2,693.2	370.7	12,972.3	1,809.0	1,549.5	14,129.5	
Lipetsk Region	41,230.9	23.4	0.0	8,811.5	907.9	6,611.5	1,110.6	679.7	12,770.4	1,153.3	1,498.9	7,663.7	
Moscow Region	579,850.6	681.5	288.2	98,206.7	11,190.6	3,339.9	28,694.8	47,726.3	133,849.1	29,781.7	92,102.2	134,277.8	
Orel Region	25,825.7	0.0	0.0	4,231.9	276.5	4,480.1	2,446.2	244.6	6,194.0	581.2	646.9	6,724.3	
Ryazan Region	30,965.5	710.4	11.0	8,799.9	612.9	5,865.6	1,086.4	303.8	7,347.4	485.6	1,703.1	4,050.4	
Smolensk Region	24,528.7	33.3	0.0	10,371.9	721.3	2,294.1	858.9	187.6	4,402.1	452.0	1,449.8	3,757.7	
Tambov Region	28,767.3	0.0	0.0	8,596.0	950.6	3,241.2	367.6	375.0	9,850.2	883.3	844.6	3,658.8	
Tver Region	59,872.7	3.6	0.0	25,770.2	146.5	1,685.8	1,104.9	225.3	10,852.0	805.9	13,719.1	5,559.4	
Tula Region	98,456.4	112.6	0.0	17,578.3	14,443.8	4,079.8	10,565.3	1,045.3	16,005.7	1,039.6	18,190.8	15,395.2	
Yaroslavl Region	65,854.3	282.9	0.0	10,106.3	9,569.1	1,375.1	1,634.1	1,276.9	10,918.2	1,357.1	13,305.6	16,029.0	
Moscow	4,728,751.9	43,265.0	37,743.6	468,552.2	65,385.0	59,829.3	260,108.5	439,025.6	1,205,334.8	274,331.2	1,291,576.8	621,343.5	

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	1,206,276.1	7,507.3	2,597.8	164,879.2	32,670.5	23,042.2	69,969.8	28,737.0	217,638.4	45,396.6	361,939.9	254,495.2
Republic of Karelia	26,384.1	900.2	51.4	5,093.9	2,602.8	711.6	162.0	99.2	1,576.4	642.7	402.2	14,193.1
Republic of Komi	29,142.6	1,721.9	1,718.9	3,366.5	238.9	595.7	1,597.8	433.8	5,769.5	1,098.0	812.0	13,508.5
Arkhangelsk Region	37,997.1	588.5	548.5	8,157.4	1,160.1	1,022.9	1,249.9	2,091.5	7,583.7	244.9	2,335.2	13,563.0
including Nenets Autonomous Area	1,198.8	0.0	0.0	2.5	0.0	0.0	213.4	133.1	145.9	0.0	503.0	200.9
Vologda Region	64,877.2	6.2	0.0	17,718.2	1,184.4	4,863.1	3,443.0	418.3	15,059.3	1,022.5	3,824.2	17,338.0
Kaliningrad Region	234,306.4	307.4	0.0	6,431.6	2,669.3	1,765.1	1,098.3	2,887.7	10,854.3	4,713.4	195,947.3	7,632.0
Leningrad Region	73,056.6	1,185.5	24.7	20,623.0	6,585.5	5,056.1	4,924.9	267.5	13,856.5	726.5	3,444.5	16,386.6
Murmansk Region	29,124.5	1,843.3	69.3	1,367.5	2,188.6	275.2	612.5	692.8	7,255.5	420.0	1,068.4	13,400.7
Novgorod Region	16,792.6	205.3	0.0	4,306.7	402.8	843.6	1,004.1	90.2	2,685.4	489.4	674.4	6,090.7
Pskov Region	13,361.8	0.0	0.0	3,474.9	2,398.2	817.5	676.9	332.5	1,908.5	63.2	276.6	3,413.5
St. Petersburg	681,233.2	749.0	185.0	94,339.5	13,239.9	7,091.4	55,200.4	21,423.5	151,089.3	35,976.0	153,155.1	148,969.1
SOUTH FEDERAL DISTRICT	701,496.6	2,896.6	385.8	133,541.5	34,068.3	72,034.7	40,779.6	17,695.1	175,675.5	19,881.5	66,762.6	138,161.2
Republic of Adigei (Adigeya)	5,945.9	0.0	0.0	1,689.6	8.9	522.3	277.0	33.3	2,078.2	8.7	67.5	1,260.4
Republic of Dagestan	11,619.2	128.9	75.3	2,343.3	27.4	794.5	912.3	538.7	3,226.0	29.2	1,202.5	2,416.4
Republic of Ingushetia	842.9	0.0	0.0	63.7	0.0	369.0	117.2	0.0	233.2	0.0	59.8	0.0
Kabardino-Balkar Republic	9,811.1	4.0	4.0	4,951.3	40.0	1,173.0	520.2	25.5	2,162.2	274.4	457.6	202.9
Republic of Kalmykia	7,013.8	42.0	42.0	118.3	6.8	911.5	163.8	6.1	1,860.9	1,913.2	74.8	1,916.4
Karachai-Cherkess Republic	6,187.0	5.2	0.0	3,343.2	18.0	1,294.8	244.8	16.5	944.2	96.7	16.8	206.8
Republic of Northern Ossetia — Alania	7,154.7	38.4	0.0	2,661.2	23.4	1,011.4	500.0	124.1	1,900.9	52.9	376.9	465.5
Republic of Chechnya	2,344.5	0.0	0.0	395.0	3.5	91.1	1,481.8	0.5	275.8	20.9	75.9	0.0
Krasnodar Territory	293,192.4	924.8	2.3	31,997.9	16,423.8	35,361.5	17,922.8	11,417.5	70,237.6	7,236.5	49,122.0	52,548.0
Stavropol Territory	69,133.9	12.0	0.0	10,413.1	3,049.5	10,266.9	3,509.6	1,777.3	22,121.4	1,139.4	1,293.5	15,551.2
Astrakhan Region	14,661.5	0.9	0.0	1,065.9	181.0	668.3	5,491.5	208.2	2,341.2	2,067.9	432.9	2,203.7
Volgograd Region	69,583.9	866.4	88.7	17,396.0	1,264.0	4,760.9	2,459.7	798.0	15,904.1	2,928.7	3,528.0	19,678.1
Rostov Region	204,005.8	874.0	173.5	57,103.0	13,022.0	14,809.5	7,178.9	2,749.4	52,389.8	4,113.0	10,054.4	41,711.8
PRIVOLZHSKY FEDERAL DISTRICT	1,617,709.8	16,320.0	12,859.6	415,902.6	92,830.1	64,590.2	69,644.2	18,214.8	338,042.0	80,603.1	284,393.5	237,169.3
Republic of Bashkortostan	160,140.5	2,428.3	1,305.8	32,908.3	15,593.5	4,734.0	4,954.2	709.3	41,585.8	3,127.0	26,775.1	27,325.0
Republic of Mariy-El	22,689.2	3,702.3	3,698.3	9,718.9	672.5	1,184.8	632.3	88.7	2,221.4	174.7	356.1	3,937.5
Republic of Mordovia	29,257.2	0.0	0.0	13,374.1	55.4	4,144.1	1,580.9	232.6	3,025.7	966.0	1,529.4	4,349.0

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	326,052.0	4,315.6	4,159.9	83,089.7	1,330.5	20,230.1	21,650.6	4,224.2	59,822.2	36,211.2	59,840.6	35,337.3
Udmurt Republic	60,439.0	195.7	121.4	15,975.7	391.5	2,678.5	1,757.8	587.1	19,442.6	1,965.4	2,549.9	14,894.8
Chuvash Republic — Chuvashya	39,709.1	0.0	0.0	12,869.6	10,465.6	914.6	2,055.1	182.0	3,490.4	1,470.5	1,153.7	7,107.6
Perm Territory	219,697.4	645.1	199.5	39,124.2	24,922.2	2,101.2	9,794.5	864.6	30,201.8	6,049.4	74,558.5	31,435.9
Kirov Region	32,263.6	5.1	1.1	11,237.9	118.2	2,549.4	924.3	303.4	9,918.5	922.5	573.0	5,711.3
Nizhni Novgorod Region	266,549.5	34.2	26.2	83,199.8	8,337.5	6,703.4	6,261.3	2,675.1	76,968.5	5,164.4	40,716.6	36,488.7
Orenburg Region	63,562.0	3,380.5	1,991.3	20,209.1	2,182.2	4,511.7	1,553.6	1,271.6	10,451.9	796.6	2,563.6	16,641.2
Penza Region	24,558.4	5.0	0.0	6,958.0	1,834.0	4,238.6	681.6	189.7	4,919.0	517.0	483.0	4,732.5
Samara Region	259,325.1	610.9	495.7	55,712.6	16,967.8	3,447.4	9,764.1	6,182.7	54,399.7	20,430.0	67,554.4	24,255.5
Saratov Region	87,839.3	950.7	860.4	21,844.8	9,685.7	3,413.8	7,225.0	392.9	16,776.5	1,649.7	5,108.3	20,791.9
Ulyanovsk Region	25,627.5	46.6	0.0	9,679.9	273.5	3,738.6	808.9	310.9	4,818.0	1,158.7	631.3	4,161.1
<b>URALS FEDERAL DISTRICT</b>	<b>800,412.3</b>	<b>15,279.3</b>	<b>10,155.7</b>	<b>211,324.6</b>	<b>42,645.8</b>	<b>9,965.4</b>	<b>60,326.2</b>	<b>20,434.3</b>	<b>160,715.7</b>	<b>25,453.5</b>	<b>63,123.2</b>	<b>191,144.3</b>
Kurgan Region	21,185.8	576.4	573.7	5,499.0	1,572.3	1,782.1	587.8	106.3	3,839.4	126.1	760.7	6,335.7
Sverdlovsk Region	389,536.0	3,514.5	112.4	101,682.0	24,605.5	1,889.8	20,747.6	8,643.4	95,054.4	13,423.8	29,379.4	90,595.6
Tyumen Region	183,187.3	9,706.8	9,466.8	11,548.8	11,091.4	2,226.8	32,398.0	10,561.8	31,370.4	8,837.5	23,364.7	42,081.1
including:												
Khanty-Mansiysky Autonomous Area — Yugra	78,778.7	2,742.9	2,512.9	927.1	6,572.8	55.8	14,262.8	7,825.7	5,818.6	3,319.0	17,043.0	20,211.0
Yamalo-Nenetsky Autonomous Area	27,601.6	2,119.6	2,119.6	17.4	1,502.3	1.9	10,454.5	1,242.6	6,915.2	1,662.7	1,823.5	1,861.9
Chelyabinsk Region	206,503.2	1,481.6	2.8	92,594.8	5,376.6	4,066.7	6,592.8	1,122.8	30,451.5	3,066.1	9,618.4	52,131.9
<b>SIBERIA FEDERAL DISTRICT</b>	<b>836,299.2</b>	<b>25,566.6</b>	<b>21,079.2</b>	<b>112,056.3</b>	<b>61,634.9</b>	<b>30,952.3</b>	<b>45,641.5</b>	<b>19,181.0</b>	<b>205,240.4</b>	<b>19,693.0</b>	<b>50,453.4</b>	<b>265,879.8</b>
Republic of Altai	13,665.5	0.3	0.0	419.9	247.8	181.5	284.7	74.4	6,114.8	380.2	425.4	5,536.5
Republic of Buryatia	17,530.1	466.2	76.0	3,713.8	2,867.4	554.4	999.4	21.4	2,951.9	308.4	1,101.8	4,545.4
Republic of Tyva	1,002.0	366.0	263.0	88.6	0.5	58.5	52.1	20.5	319.4	3.9	10.8	81.7
Republic of Khakassia	8,906.7	311.6	304.1	1,789.7	580.4	533.4	455.7	23.4	2,204.6	59.3	485.6	2,463.0
Altai Territory	95,951.3	366.1	284.5	20,130.1	4,061.8	10,096.9	4,432.3	1,373.2	28,199.0	2,056.6	1,837.4	23,397.9
Zabaykalskiy Territory	14,322.7	2,887.5	2,737.4	122.4	1,817.8	75.8	436.0	26.3	2,362.4	1.3	102.7	6,490.5
Krasnoyarsk Territory	118,378.7	2,222.2	774.1	22,860.0	10,427.3	3,523.4	8,121.4	2,256.2	21,912.3	4,823.7	4,719.0	37,513.2
Irkutsk Region	115,340.5	3,500.8	2,990.6	18,193.7	22,067.6	1,777.4	10,012.1	1,464.7	29,467.5	1,806.7	5,290.0	21,760.0
Kemerovo Region	125,386.4	13,664.3	12,025.9	11,117.9	714.7	2,895.9	3,334.2	712.9	25,428.7	1,640.0	3,837.4	62,040.4
Novosibirsk Region	201,859.0	342.3	194.3	16,684.1	15,448.6	4,217.4	7,596.0	10,508.7	59,545.3	3,682.8	5,887.0	77,946.8
Omsk Region	90,427.4	0.8	0.8	8,591.8	1,715.3	5,458.1	8,400.0	2,380.8	20,296.2	4,048.6	25,972.0	13,563.8
Tomsk Region	33,528.9	1,438.5	1,428.5	8,344.3	1,685.7	1,579.6	1,517.6	318.5	6,438.3	881.5	784.3	10,540.6

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

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	257,568.6	14,159.1	3,423.3	22,203.0	33,305.6	7,761.0	20,304.6	10,760.2	64,609.6	5,780.0	15,381.2	63,304.3
Republic of Sakha (Yakutia)	42,193.5	3,866.0	2,411.7	1,647.0	20,166.7	272.7	1,523.0	1,358.1	7,922.9	909.9	1,002.8	3,524.4
Kamchatka Territory	12,541.7	15.0	0.0	490.4	2,005.8	1,946.7	508.3	511.4	2,557.7	542.9	1,482.0	2,481.5
Primorski Territory	87,146.3	263.6	2.5	12,242.1	1,006.5	1,555.8	3,800.4	5,101.3	22,073.1	1,755.7	4,272.2	35,075.6
Khabarovsk Territory	75,621.3	3,631.8	0.0	5,533.2	6,696.7	1,709.1	10,018.2	2,977.0	21,993.3	1,154.1	5,131.2	16,776.7
Amur Region	13,395.8	198.4	70.0	1,432.9	793.4	1,714.3	2,124.2	100.9	3,360.0	194.4	277.6	3,199.7
Magadan Region	9,801.4	5,940.3	783.0	139.5	1,354.1	224.1	79.8	86.6	1,391.5	51.5	312.9	221.1
Sakhalin Region	11,604.6	187.6	156.1	420.9	1,194.5	91.3	2,076.9	559.8	2,953.8	1,126.5	1,509.8	1,483.5
Jewish Autonomous Region	1,845.8	0.0	0.0	297.0	7.9	247.0	173.8	5.5	411.9	10.0	150.9	541.8
Chukotka Autonomous Area	3,418.2	56.4	0.0	0.0	80.0	0.0	0.0	59.6	1,945.4	35.0	1,241.8	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 4.2

### 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)

1	30.09.2009												
	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 finality	
RUSSIAN FEDERATION	2,373,741.1	385,424.7	246,369.2	457,009.6	21,350.5	9,987.4	89,201.8	88,969.2	569,555.4	235,872.8	507,399.2	8,970.5	
CENTRAL FEDERAL DISTRICT	1,433,513.5	141,784.9	137,302.4	159,669.4	16,014.1	6,154.5	58,294.3	69,854.3	366,530.1	194,995.6	414,188.1	6,028.2	
Belgorod Region	11,037.2	601.8	0.0	9,742.1	0.0	154.3	40.0	0.0	336.0	0.3	162.7	0.0	
Bryansk Region	127.7	0.0	0.0	70.7	0.0	9.2	0.0	0.0	45.6	0.0	2.2	0.0	
Vladimir Region	3,913.8	0.0	0.0	2,790.5	0.0	0.0	0.0	1.1	743.7	0.0	378.5	0.0	
Voronezh Region	3,809.5	0.0	0.0	1,001.8	0.0	165.6	150.5	972.8	1,283.2	0.0	235.6	0.0	
Ivanovo Region	1,294.4	0.0	0.0	604.6	0.0	0.0	115.1	46.2	302.9	0.0	225.6	0.0	
Kaluga Region	3,559.3	0.0	0.0	1,679.7	0.0	220.1	0.0	20.1	36.2	44.0	1,559.0	0.2	
Kostroma Region	2,299.2	0.0	0.0	1,317.9	0.0	0.0	0.0	0.0	748.3	0.0	181.2	51.8	
Kursk Region	4,633.9	1,818.5	0.0	1,850.4	0.0	0.0	0.0	0.0	715.9	0.0	249.1	0.0	
Lipetsk Region	1,127.2	0.0	0.0	222.1	0.0	261.7	0.0	0.0	555.5	0.0	87.9	0.0	
Moscow Region	85,199.9	0.0	0.0	11,120.2	54.2	88.8	5,612.9	14,580.0	33,465.8	7,876.5	11,488.6	912.9	
Orel Region	15,196.2	0.0	0.0	3,612.4	0.0	0.0	11,012.3	27.2	289.4	0.0	254.9	0.0	
Ryazan Region	1,768.6	0.0	0.0	505.0	0.0	103.9	74.1	18.1	174.5	57.7	835.3	0.0	
Smolensk Region	6,368.5	0.0	0.0	4,752.0	0.0	0.0	742.0	0.0	124.3	0.0	750.2	0.0	
Tambov Region	321.3	0.0	0.0	286.6	19.6	0.0	0.0	0.0	15.1	0.0	0.0	0.0	
Tver Region	2,298.4	0.0	0.0	2,094.1	0.0	8.8	147.5	0.0	21.9	0.0	26.1	0.0	
Tula Region	7,759.1	0.0	0.0	4,947.5	0.0	309.6	162.9	0.0	197.7	628.5	1,186.9	326.0	
Yaroslavl Region	3,098.8	0.0	0.0	2,542.6	151.8	0.0	16.7	19.6	243.9	57.5	66.7	0.0	
Moscow	1,279,700.5	139,364.6	137,302.4	110,529.2	15,788.5	4,832.5	40,220.3	54,169.2	327,230.2	186,331.1	396,497.6	4,737.3	



**Table 4.2 (cont.)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	40,752.2	459.7	459.7	16,000.3	0.0	96.2	3,622.4	40.8	8,818.7	4,831.6	6,882.5	0.0
Udmurt Republic	206.4	28.7	28.7	116.7	0.0	0.0	0.0	0.0	61.0	0.0	0.0	0.0
Chuvash Republic — Chuvashya	4,430.2	0.0	0.0	3,667.8	0.0	253.8	0.0	0.0	423.4	0.0	85.2	0.0
Perm Territory	10,868.2	359.6	0.0	9,309.3	0.0	0.0	529.7	8.1	323.8	335.6	2.1	0.0
Kirov Region	4,932.5	0.0	0.0	4,914.9	0.0	0.5	0.0	0.0	6.2	10.9	0.0	0.0
Nizhni Novgorod Region	9,156.5	2.0	2.0	7,378.1	0.0	0.0	869.9	132.7	486.7	224.1	62.6	0.4
Orenburg Region	7,142.8	2,969.5	1,369.2	3,618.5	0.0	0.0	0.0	550.3	0.1	0.0	4.4	0.0
Penza Region	134.7	0.0	0.0	30.0	0.0	0.0	0.0	0.0	104.7	0.0	0.0	0.0
Samara Region	15,592.9	351.5	351.5	5,426.6	20.7	377.2	1,275.1	1,655.7	2,464.2	527.1	3,494.8	0.0
Saratov Region	3,130.9	244.0	244.0	248.1	0.0	0.0	1,194.3	10.0	1,255.9	111.3	67.3	0.0
Ulyanovsk Region	3,629.7	0.0	0.0	3,140.9	23.9	0.0	0.0	17.4	326.4	121.1	0.0	0.0
URALS FEDERAL DISTRICT	276,899.4	92,358.8	72,321.2	91,543.0	3,525.3	114.4	5,425.3	4,380.2	27,747.2	15,910.9	35,286.1	608.2
Kurgan Region	2,321.9	0.0	0.0	2,168.4	98.9	0.0	0.0	0.0	54.6	0.0	0.0	0.0
Sverdlovsk Region	136,646.0	3,747.1	1,266.4	70,393.1	3,426.4	50.8	5,384.6	250.5	18,207.2	2,995.0	32,191.3	0.0
Tyumen Region	118,524.9	86,376.4	71,054.8	3,815.6	0.0	0.0	39.6	4,126.1	7,863.9	12,816.6	2,878.5	608.2
including:												
Khanty-Mansiysky Autonomous Area — Yugra	16,830.9	6,250.2	6,250.2	0.0	0.0	0.0	30.3	2,589.9	4,684.0	0.0	2,670.9	605.6
Yamalo-Nenetsky Autonomous Area	12,043.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.7	12,036.9	0.0	0.0
Chelyabinsk Region	19,406.6	2,235.3	0.0	15,165.9	0.0	63.6	1.1	3.6	1,621.5	99.3	216.3	0.0
SIBERIA FEDERAL DISTRICT	94,490.0	32,900.7	14,315.5	44,465.1	0.0	499.6	1,757.4	847.7	9,506.2	2,110.3	897.5	1,505.5
Republic of Altai	1,905.6	247.0	247.0	63.3	0.0	0.0	0.0	0.0	1,385.3	210.0	0.0	0.0
Republic of Buryatia	1,332.5	548.9	0.0	401.4	0.0	311.2	65.1	0.0	5.9	0.0	0.0	0.0
Republic of Tyva	466.4	466.4	466.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	1,716.5	142.4	0.0	1,504.6	0.0	0.0	68.8	0.0	0.0	0.0	0.7	0.0
Altai Territory	2,057.0	0.0	0.0	487.6	0.0	0.0	0.0	0.0	138.3	11.4	0.7	1,419.0
Zabaykalskiy Territory	156.1	126.1	33.7	0.0	0.0	0.0	8.0	0.0	22.0	0.0	0.0	0.0
Krasnoyarsk Territory	19,018.2	0.0	0.0	18,029.0	0.0	171.3	138.8	147.8	272.8	32.6	194.9	31.0
Irkutsk Region	7,841.0	1,760.4	336.5	3,956.2	0.0	8.7	108.8	692.0	1,150.0	20.6	144.3	0.0
Kemerovo Region	49,705.1	28,388.2	12,327.4	18,731.4	0.0	5.0	231.6	7.9	1,919.7	226.4	139.4	55.5
Novosibirsk Region	7,140.8	0.0	0.0	498.8	0.0	0.0	381.9	0.0	4,358.5	1,584.6	317.0	0.0
Omsk Region	1,713.2	0.0	0.0	684.4	0.0	3.4	736.2	0.0	182.6	15.7	90.9	0.0
Tomsk Region	1,437.6	1,221.3	904.5	108.4	0.0	0.0	18.2	0.0	71.1	9.0	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	95,466.6	83,341.6	1,539.8	2,422.2	1,598.3	1,247.3	877.1	272.3	3,427.9	517.7	1,303.6	458.6
Republic of Sakha (Yakutia)	68,013.6	67,757.0	164.6	145.9	0.0	35.2	0.0	0.0	1.4	23.4	50.7	0.0
Kamchatka Territory	3,977.8	3,366.8	1,177.0	266.0	0.0	116.2	0.0	0.0	0.0	0.0	228.8	0.0
Primorski Territory	2,524.3	198.2	198.2	18.5	0.0	0.0	146.5	226.7	777.7	126.8	571.3	458.6
Khabarovsk Territory	11,630.5	4,467.0	0.0	1,813.8	1,585.8	648.1	172.9	44.9	2,502.9	1.4	393.7	0.0
Amur Region	2,517.2	1,075.4	0.0	77.0	12.5	380.4	547.9	0.7	49.1	366.1	8.1	0.0
Magadan Region	4,150.3	3,981.8	0.0	101.0	0.0	0.0	0.0	0.0	17.0	0.0	50.5	0.0
Sakhalin Region	166.8	9.8	0.0	0.0	0.0	67.4	9.8	0.0	79.8	0.0	0.0	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	2,485.6	2,485.6	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	30.09.2009										13	
	2	3	4	5	6	7	8	9	10	11		12
total	mining and quarrying of natural minerals	of which:		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
		mining and quarrying of energy producing materials	of which: mining and quarrying of energy producing materials									
RUSSIAN FEDERATION	9,225,599.2	230,715.4	110,902.3	1,766,979.2	334,730.8	721,645.6	900,118.5	423,320.7	2,319,128.4	921,867.4	1,509,002.0	98,091.2
CENTRAL FEDERAL DISTRICT	4,565,629.4	62,424.4	36,208.9	534,607.8	122,918.3	242,807.4	464,278.0	254,131.8	1,211,756.5	579,725.1	1,050,294.7	42,685.4
Belgorod Region	166,175.8	14,473.8	0.0	45,768.9	11.5	73,385.3	4,706.2	1,299.5	8,575.8	8,758.9	8,782.8	413.1
Bryansk Region	25,244.0	0.0	0.0	9,566.6	1,395.0	4,031.7	443.3	418.2	5,729.7	1,930.0	1,344.1	385.4
Vladimir Region	43,809.2	58.0	15.9	19,248.1	1,581.6	7,595.9	1,029.8	762.1	9,001.8	2,872.8	1,353.4	305.7
Voronezh Region	98,531.5	1,317.0	0.0	23,060.5	332.3	19,491.2	8,190.7	1,311.0	21,723.1	18,438.1	4,320.9	346.7
Ivanovo Region	27,216.6	40.3	35.0	12,378.7	636.1	2,125.8	1,505.1	246.7	7,149.2	1,638.5	1,096.9	399.3
Kaluga Region	41,593.4	38.3	0.0	17,267.3	893.3	6,065.1	2,219.3	396.1	7,595.0	5,385.7	1,420.8	312.5
Kostroma Region	19,421.1	50.0	0.0	3,522.3	123.3	2,119.7	1,112.8	341.8	8,432.7	742.6	2,828.1	147.8
Kursk Region	62,140.1	4,369.5	0.0	14,479.5	330.0	13,918.9	4,317.8	1,550.4	18,449.6	1,112.8	3,134.2	477.4
Lipetsk Region	65,520.8	1,025.7	0.0	13,396.1	207.5	25,137.1	4,363.6	1,031.9	14,054.2	2,177.8	3,677.4	449.5
Moscow Region	508,979.5	2,596.1	2,290.9	76,490.4	21,638.1	14,713.1	53,025.7	6,912.6	114,584.3	48,066.0	165,251.2	5,702.0
Orel Region	36,266.9	74.2	44.2	6,389.9	240.9	15,605.4	5,661.9	319.4	6,150.1	721.2	985.6	118.3
Ryazan Region	44,563.3	1,432.1	11.0	10,343.1	339.1	15,492.6	1,523.4	754.1	9,008.0	2,109.2	3,361.1	200.6
Smolensk Region	31,424.5	30.7	0.0	14,262.6	612.2	5,271.4	1,463.1	591.6	6,535.6	860.7	1,666.2	130.4
Tambov Region	29,757.7	0.0	0.0	11,323.8	683.6	8,516.5	476.0	618.6	4,188.5	3,342.4	511.6	96.7
Tver Region	39,669.1	77.5	0.0	17,488.2	93.1	5,339.6	1,539.5	366.1	9,046.3	1,296.8	4,166.5	255.5
Tula Region	52,113.5	140.1	0.0	16,194.7	2,094.3	10,442.4	4,295.0	1,278.6	9,552.5	2,459.7	4,665.0	991.2
Yaroslavl Region	83,509.0	385.2	14.1	22,529.4	9,159.2	5,143.1	2,808.4	1,747.7	14,087.3	2,766.5	24,006.3	875.9
Moscow	3,189,693.4	36,315.9	33,797.8	200,897.7	82,547.2	8,412.6	365,596.4	234,185.4	937,892.8	475,045.4	817,722.6	31,077.4

**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>865,349.3</b>	<b>7,301.5</b>	<b>1,513.0</b>	<b>179,469.2</b>	<b>23,806.6</b>	<b>53,808.1</b>	<b>113,552.9</b>	<b>31,382.0</b>	<b>228,480.9</b>	<b>85,867.6</b>	<b>131,680.6</b>	<b>9,999.9</b>
Republic of Karelia	15,853.7	511.9	31.0	9,096.1	625.4	1,518.7	90.7	181.2	1,892.7	1,064.9	610.1	262.0
Republic of Komi	20,175.7	994.2	977.5	4,691.0	188.2	1,022.7	2,341.2	619.1	7,047.6	1,818.6	1,148.2	304.9
Arkhangelsk Region	36,655.6	125.5	120.0	16,629.8	872.2	4,545.0	1,069.2	1,622.2	7,844.9	580.9	2,722.8	643.1
including Nenets Autonomous Area	1,019.2	0.0	0.0	6.5	0.0	2.7	204.8	113.4	156.2	0.0	527.2	8.4
Vologda Region	60,453.4	116.3	0.0	18,821.2	944.5	8,587.3	4,733.6	822.9	21,090.3	1,786.0	2,703.4	847.9
Kaliningrad Region	57,170.2	680.6	0.0	9,903.2	2,182.5	7,755.4	4,998.2	4,047.4	14,514.1	5,778.9	6,662.9	647.0
Leningrad Region	65,086.6	1,099.5	53.5	20,438.7	5,510.4	13,669.7	5,268.5	3,427.1	10,191.1	2,812.0	2,033.8	635.8
Murmansk Region	23,669.7	1,559.1	0.0	1,801.3	2,214.2	1,135.6	995.2	1,356.2	9,233.2	1,303.2	3,642.7	429.0
Novgorod Region	21,479.4	303.2	0.0	10,071.2	243.1	3,940.1	929.9	316.3	3,119.4	733.9	1,471.3	351.0
Pskov Region	17,177.3	4.0	0.0	7,497.0	124.8	2,778.4	1,192.7	627.0	4,079.6	231.3	437.2	205.3
St. Petersburg	547,627.7	1,907.2	331.0	80,519.7	10,901.3	8,855.2	91,933.7	18,362.6	149,468.0	69,757.9	110,248.2	5,673.9
<b>SOUTH FEDERAL DISTRICT</b>	<b>708,051.4</b>	<b>4,123.2</b>	<b>1,929.0</b>	<b>171,459.9</b>	<b>29,008.0</b>	<b>151,795.2</b>	<b>66,590.5</b>	<b>26,160.8</b>	<b>168,136.8</b>	<b>34,278.8</b>	<b>49,826.5</b>	<b>6,671.7</b>
Republic of Adigei (Adigeya)	9,075.2	0.0	0.0	3,015.2	38.2	1,676.7	571.3	48.0	3,469.8	18.2	162.6	75.2
Republic of Dagestan	11,720.1	119.8	59.0	3,293.1	14.3	1,976.6	1,052.1	908.0	3,055.5	64.6	912.7	323.4
Republic of Ingushetia	1,821.1	25.0	25.0	87.9	0.0	994.0	196.8	19.4	367.5	45.0	85.5	0.0
Kabardino-Balkar Republic	13,874.3	20.9	20.9	5,310.8	253.5	2,475.1	954.8	470.1	2,692.3	714.7	975.5	6.6
Republic of Kalmykia	4,673.7	44.5	44.5	113.4	23.8	1,737.9	181.5	22.6	762.3	982.3	775.4	30.0
Karachai-Cherkess Republic	11,614.2	6.7	0.0	5,913.3	18.0	3,440.8	284.4	75.1	1,715.5	79.8	76.3	4.3
Republic of Northern Ossetia — Alania	10,965.6	259.3	30.0	5,614.0	38.7	1,319.2	562.9	233.8	2,014.4	78.8	821.3	23.2
Republic of Chechnya	10,566.3	7.0	0.0	847.5	49.5	732.5	7,442.6	187.0	687.9	315.5	296.8	0.0
Krasnodar Territory	259,533.0	1,721.6	884.8	46,477.2	8,884.9	71,691.8	30,479.7	15,864.2	55,455.2	6,253.6	20,355.8	2,349.0
Stavropol Territory	81,395.4	123.3	0.0	14,153.4	3,930.6	22,981.4	4,114.0	2,519.0	24,116.9	5,669.8	2,738.7	1,048.3
Astrakhan Region	19,937.3	1.8	0.0	1,822.4	326.4	1,126.7	6,243.9	284.9	4,104.2	3,311.9	2,601.8	113.3
Volgograd Region	78,174.4	281.9	31.9	25,477.1	557.0	10,782.1	7,149.0	1,871.7	17,739.9	8,991.7	4,210.9	1,113.1
Rostov Region	194,700.8	1,511.4	832.9	59,334.6	14,873.1	30,860.4	7,357.5	3,657.0	51,955.4	7,752.9	15,813.2	1,585.3
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>1,409,765.0</b>	<b>19,174.3</b>	<b>10,730.4</b>	<b>461,128.6</b>	<b>46,630.7</b>	<b>154,906.9</b>	<b>108,280.3</b>	<b>37,921.4</b>	<b>302,743.7</b>	<b>123,462.9</b>	<b>143,086.2</b>	<b>12,430.0</b>
Republic of Bashkortostan	111,251.5	4,213.1	1,298.8	38,052.0	2,166.6	11,631.3	4,693.5	940.8	26,962.0	8,543.6	12,863.3	1,185.3
Republic of Mariy-El	18,742.3	759.8	756.2	9,228.4	140.5	3,471.6	621.9	182.9	2,917.5	705.6	541.8	172.3
Republic of Mordovia	41,152.0	0.0	0.0	16,788.7	152.4	12,804.5	1,891.0	319.4	3,424.4	1,729.0	3,923.5	119.1

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	297,564.9	3,064.8	2,653.5	67,963.9	1,088.9	42,571.5	37,519.3	5,108.9	58,759.1	32,667.7	46,541.2	2,279.6
Udmurt Republic	68,313.1	421.2	232.4	25,617.7	402.0	7,325.2	4,741.4	541.1	19,805.3	4,248.5	4,508.9	701.8
Chuvash Republic — Chuvashya	57,379.1	4.3	0.0	21,530.2	7,146.2	4,030.6	5,856.4	674.4	9,252.7	4,485.6	4,037.4	361.3
Perm Territory	156,017.7	1,451.8	484.6	36,293.7	11,461.5	5,232.4	17,292.2	8,795.4	36,176.6	21,140.9	16,723.6	1,449.6
Kirov Region	37,448.4	10.3	0.8	13,983.4	322.0	8,838.3	1,188.1	468.7	9,497.7	1,223.4	1,519.2	397.3
Nizhni Novgorod Region	192,674.1	127.2	103.7	69,860.7	11,340.2	13,375.9	8,772.2	9,419.4	46,129.1	16,216.9	15,168.4	2,264.1
Orenburg Region	61,579.4	5,718.5	2,084.7	20,365.4	745.8	12,237.9	3,803.3	2,144.6	11,049.5	2,114.7	2,360.8	1,038.9
Penza Region	35,577.6	1.6	0.0	7,759.4	618.0	11,101.4	1,204.2	529.2	8,929.0	3,506.8	1,624.8	303.2
Samara Region	220,800.0	201.2	154.8	85,937.1	5,266.7	10,311.7	12,702.4	7,914.8	49,073.4	20,359.7	27,968.3	1,064.7
Saratov Region	69,045.7	3,097.9	2,949.7	22,908.8	5,615.1	6,837.2	6,427.8	611.5	14,475.6	3,630.1	4,554.6	887.1
Ulyanovsk Region	42,219.2	102.6	11.2	24,839.2	164.8	5,137.4	1,566.6	270.3	6,291.8	2,890.4	750.4	205.7
<b>URALS FEDERAL DISTRICT</b>	<b>702,765.9</b>	<b>23,630.1</b>	<b>17,230.5</b>	<b>239,374.5</b>	<b>35,385.9</b>	<b>29,673.3</b>	<b>69,992.8</b>	<b>30,052.0</b>	<b>146,934.0</b>	<b>50,704.0</b>	<b>66,323.6</b>	<b>10,695.7</b>
Kurgan Region	18,247.4	547.9	546.9	6,612.2	920.9	3,447.7	738.7	260.2	3,855.8	491.0	1,070.4	302.6
Sverdlovsk Region	335,874.2	2,974.2	102.3	136,893.9	13,900.3	8,382.7	21,264.6	16,600.0	75,346.3	24,567.0	31,159.0	4,786.2
Tyumen Region	178,835.6	18,533.4	16,576.9	12,223.6	18,692.8	6,807.8	38,010.1	11,757.0	33,004.4	16,690.0	20,681.1	2,435.4
including:												
Khanty-Mansiysky Autonomous Area — Yugra	65,960.0	4,304.2	2,347.7	897.6	9,696.1	973.2	15,088.1	9,755.9	8,988.2	4,200.0	10,825.7	1,231.0
Yamalo-Nenetsky Autonomous Area	31,412.9	4,683.6	4,683.6	171.2	1,513.6	4.2	10,955.0	921.8	8,658.5	2,655.5	1,713.4	136.1
Chelyabinsk Region	169,808.7	1,574.6	4.4	83,644.8	1,871.9	11,035.1	9,979.4	1,434.8	34,727.5	8,956.0	13,413.1	3,171.5
<b>SIBERIA FEDERAL DISTRICT</b>	<b>690,244.1</b>	<b>40,649.5</b>	<b>35,397.5</b>	<b>144,914.5</b>	<b>38,320.1</b>	<b>73,808.1</b>	<b>61,425.7</b>	<b>33,109.1</b>	<b>201,798.1</b>	<b>38,373.6</b>	<b>45,596.5</b>	<b>12,248.9</b>
Republic of Altai	10,549.5	133.4	29.0	631.0	233.9	434.5	648.5	92.8	5,292.2	730.1	1,884.0	469.1
Republic of Buryatia	15,459.5	359.5	0.0	3,936.6	346.3	1,947.0	1,629.5	117.3	4,791.7	768.0	1,249.5	314.1
Republic of Tyva	1,438.7	548.1	545.1	72.0	0.5	205.8	13.3	26.8	514.8	22.1	28.7	6.6
Republic of Khakassia	7,034.4	228.7	221.6	2,656.2	161.5	852.9	419.2	109.0	2,034.4	107.7	313.3	151.5
Altai Territory	87,128.4	318.9	0.0	21,580.4	1,747.4	23,609.4	6,487.3	1,920.0	22,945.1	2,555.3	4,687.9	1,276.7
Zabaykalskiy Territory	10,366.9	2,210.7	1,651.8	690.8	912.3	425.1	1,021.3	201.8	3,679.1	345.1	527.5	353.2
Krasnoyarsk Territory	98,489.1	2,556.8	459.2	26,692.0	7,824.2	10,740.1	12,298.7	3,567.9	22,245.9	6,060.8	4,627.9	1,874.8
Irkutsk Region	91,556.8	3,460.8	3,238.5	23,442.1	13,288.3	4,773.3	7,087.9	3,894.1	23,618.0	3,334.8	7,514.8	1,142.7
Kemerovo Region	109,454.0	27,941.4	26,746.5	20,958.3	670.0	6,565.5	3,844.3	1,319.4	36,407.8	3,594.9	5,237.6	2,914.8
Novosibirsk Region	157,914.2	825.2	785.1	24,012.7	12,056.8	10,506.8	15,456.8	19,514.5	51,553.2	11,463.0	10,093.8	2,431.4
Omsk Region	65,098.4	10.1	0.0	8,911.0	668.1	9,976.5	9,708.1	1,572.8	19,385.6	7,722.0	6,419.7	724.5
Tomsk Region	35,754.2	2,055.9	1,720.7	11,331.4	410.8	3,771.2	2,810.8	772.7	9,330.3	1,669.8	3,011.8	589.5

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

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	283,794.1	73,412.4	7,893.0	36,024.7	38,661.2	14,846.6	15,998.3	10,563.6	59,278.4	9,455.4	22,193.9	3,359.6
Republic of Sakha (Yakutia)	109,211.1	62,277.3	7,406.6	1,838.4	24,954.2	625.2	2,522.5	1,753.6	11,529.4	1,082.2	1,525.0	1,103.3
Kamchatka Territory	13,052.4	29.8	0.0	724.5	1,619.7	2,686.0	330.9	562.4	4,414.9	406.2	2,026.3	251.7
Primorski Territory	55,386.3	919.5	25.3	14,781.9	790.8	3,848.8	3,093.0	4,544.3	17,854.1	2,861.7	5,431.0	1,261.2
Khabarovsk Territory	66,061.4	4,283.9	0.0	15,146.2	7,889.6	2,562.1	7,773.1	2,666.1	13,048.0	2,804.6	9,395.7	492.1
Amur Region	15,012.8	282.1	0.0	2,062.6	1,056.5	3,948.8	941.7	225.2	5,400.4	628.8	315.0	151.7
Magadan Region	9,056.1	5,135.1	17.2	312.2	988.6	302.5	72.5	196.6	1,637.6	67.9	320.8	22.3
Sakhalin Region	11,292.7	479.8	443.9	730.7	1,317.6	219.9	1,081.0	592.8	3,588.1	1,172.3	2,067.2	43.3
Jewish Autonomous Region	2,522.9	0.0	0.0	428.2	5.2	653.3	182.2	18.6	587.7	429.6	184.1	34.0
Chukotka Autonomous Area	2,198.4	4.9	0.0	0.0	39.0	0.0	1.4	4.0	1,218.2	2.1	928.8	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)

	30.09.2009												
	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	3,387,766.4	402,933.6	252,809.3	736,896.6	12,747.9	37,240.8	210,216.2	164,284.3	707,900.5	523,396.2	591,595.5	554.8	
CENTRAL FEDERAL DISTRICT	2,149,556.8	207,287.3	174,657.6	252,362.3	3,358.0	21,612.0	149,142.3	104,203.9	489,076.8	425,478.6	496,581.5	454.1	
Belgorod Region	24,574.5	8,283.3	1,815.3	10,871.5	0.0	2,714.4	0.0	0.7	792.5	1,601.0	311.1	0.0	
Bryansk Region	195.5	0.0	0.0	68.9	0.0	50.6	0.0	3.6	52.3	1.0	19.1	0.0	
Vladimir Region	4,513.3	76.3	0.0	3,247.3	0.0	128.5	190.4	82.4	730.4	2.9	55.1	0.0	
Voronezh Region	10,408.9	0.0	0.0	2,718.3	0.0	341.9	451.4	1,354.2	774.7	287.8	4,480.6	0.0	
Ivanovo Region	2,240.0	0.0	0.0	1,346.2	0.0	0.0	108.7	62.1	656.1	0.0	66.9	0.0	
Kaluga Region	5,367.3	0.0	0.0	2,264.6	0.0	465.5	13.1	8.1	38.7	1,975.5	601.8	0.0	
Kostroma Region	3,096.4	0.0	0.0	1,913.5	0.0	19.8	0.0	0.0	640.4	0.0	522.7	0.0	
Kursk Region	5,173.9	893.7	0.0	2,169.6	0.0	0.0	0.0	0.0	791.2	1,119.5	199.9	0.0	
Lipetsk Region	5,038.9	0.0	0.0	3,649.1	0.0	133.5	0.0	0.0	1,103.8	0.0	152.5	0.0	
Moscow Region	201,219.1	9.1	0.0	25,193.6	140.5	10,744.0	19,364.2	34,842.8	68,431.4	20,742.4	21,745.3	5.8	
Orel Region	15,953.9	0.0	0.0	3,385.6	82.5	291.8	11,665.8	309.0	77.2	0.0	142.0	0.0	
Ryazan Region	7,227.0	0.0	0.0	1,536.0	0.0	378.0	798.8	38.5	104.6	341.5	4,029.6	0.0	
Smolensk Region	4,637.1	0.0	0.0	3,719.7	0.0	0.0	795.4	27.1	66.3	0.0	28.6	0.0	
Tambov Region	1,160.8	0.0	0.0	1,113.7	26.5	0.0	0.0	0.0	14.2	6.4	0.0	0.0	
Tver Region	5,094.1	0.0	0.0	4,290.6	0.0	24.6	206.6	6.5	248.7	25.8	291.3	0.0	
Tula Region	13,624.9	4.2	0.0	8,884.3	0.0	437.7	8.3	498.2	635.2	1,482.8	1,674.2	0.0	
Yaroslavl Region	4,567.2	0.0	0.0	3,500.4	0.0	106.3	0.0	20.0	202.3	695.0	43.2	0.0	
Moscow	1,835,464.0	198,020.7	172,842.3	172,489.4	3,108.5	5,775.4	115,539.6	66,950.7	413,716.8	397,197.0	462,217.6	448.3	

Table 4.4 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	429,004.9	36,737.3	26,478.6	104,037.6	1,309.4	4,219.8	32,880.2	32,581.6	139,583.6	40,128.4	37,527.0	0.0
Republic of Karelia	7,973.1	164.5	63.6	6,822.1	0.0	0.0	0.0	170.6	480.1	0.0	335.8	0.0
Republic of Komi	4,366.0	1,235.8	1,235.8	2,134.9	354.0	189.8	72.0	0.0	4.1	332.5	42.9	0.0
Arkhangelsk Region	27,892.1	17,665.3	12,781.1	6,628.9	0.0	0.0	782.4	604.2	926.5	11.2	1,273.6	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	13,941.9	0.0	0.0	12,741.4	17.2	136.5	545.3	0.0	297.5	0.0	204.0	0.0
Kaliningrad Region	26,099.0	0.0	0.0	11,965.4	0.0	306.9	427.8	2,639.7	5,971.3	2,897.2	1,890.7	0.0
Leningrad Region	17,153.6	2,926.4	0.0	6,624.4	0.0	130.0	2,543.1	1,348.6	2,163.3	853.2	564.6	0.0
Murmansk Region	12,623.1	2,510.4	163.2	317.3	0.0	1,870.4	90.3	5,313.4	1,575.0	187.1	759.2	0.0
Novgorod Region	13,166.7	0.0	0.0	12,750.8	0.0	223.2	0.0	0.0	4.5	0.0	188.2	0.0
Pskov Region	755.4	0.0	0.0	257.2	0.0	56.5	0.0	0.0	441.7	0.0	0.0	0.0
St. Petersburg	305,034.0	12,234.9	12,234.9	43,795.2	938.2	1,306.5	28,419.3	22,505.1	127,719.6	35,847.2	32,268.0	0.0
SOUTH FEDERAL DISTRICT	99,429.8	1,028.4	0.0	38,610.1	5,371.6	2,630.9	3,835.6	9,782.2	13,779.3	11,241.4	13,150.3	0.0
Republic of Adigei (Adigeya)	275.8	0.0	0.0	249.6	0.0	0.0	0.0	0.0	26.2	0.0	0.0	0.0
Republic of Dagestan	1,585.8	0.0	0.0	603.5	0.0	21.2	81.4	100.0	141.1	0.0	638.6	0.0
Republic of Ingushetia	1,504.6	0.0	0.0	1,504.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	855.9	0.0	0.0	793.0	0.0	0.0	0.0	0.0	62.9	0.0	0.0	0.0
Republic of Kalmykia	291.2	0.0	0.0	1.1	0.0	10.9	0.0	0.0	72.2	207.0	0.0	0.0
Karachai-Cherkess Republic	185.4	0.0	0.0	185.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	1,275.6	928.3	0.0	233.9	0.0	56.7	56.6	0.0	0.0	0.0	0.1	0.0
Republic of Chechnya	452.4	0.0	0.0	0.0	0.0	0.0	452.4	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	34,530.8	52.8	0.0	4,697.9	5,319.0	665.8	2,149.1	6,819.7	4,617.9	6,667.5	3,541.1	0.0
Stavropol Territory	4,604.6	0.0	0.0	2,792.8	0.0	662.2	40.3	0.0	643.7	332.4	133.2	0.0
Astrakhan Region	2,464.1	0.0	0.0	336.0	0.0	0.0	149.7	270.5	60.5	391.9	1,255.5	0.0
Vologograd Region	13,069.7	0.0	0.0	5,243.6	0.0	211.3	672.1	88.2	221.8	81.6	6,551.1	0.0
Rostov Region	38,333.9	47.3	0.0	21,968.7	52.6	1,002.8	234.0	2,503.8	7,933.0	3,561.0	1,030.7	0.0
PRIVOLZHSKY FEDERAL DISTRICT	223,522.2	11,090.0	4,983.1	141,692.1	132.9	2,756.9	14,878.1	3,636.3	23,528.7	12,935.9	13,471.3	0.0
Republic of Bashkortostan	45,646.6	4,062.4	1,655.1	32,697.0	132.9	854.2	1,744.6	27.9	3,959.7	317.4	1,850.5	0.0
Republic of Mariy-El	1,445.6	0.0	0.0	844.2	0.0	338.6	0.0	6.4	256.4	0.0	0.0	0.0
Republic of Mordovia	139.9	0.0	0.0	30.1	0.0	87.8	0.0	0.0	0.0	0.0	22.0	0.0

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	55,610.3	303.9	303.9	24,741.7	0.0	98.8	5,380.3	655.7	12,152.0	6,913.7	5,364.2	0.0
Udmurt Republic	1,188.0	0.0	0.0	854.9	0.0	1.9	0.0	0.0	132.6	195.4	3.2	0.0
Chuvash Republic — Chuvashya	7,830.8	0.0	0.0	6,838.6	0.0	253.8	0.0	0.0	650.7	0.6	87.1	0.0
Perm Territory	21,121.6	115.2	24.9	17,964.5	0.0	0.0	1,446.2	4.0	444.6	487.7	659.4	0.0
Kirov Region	9,270.8	0.0	0.0	9,104.5	0.0	77.2	0.0	3.0	15.5	9.8	60.8	0.0
Nizhni Novgorod Region	24,645.5	531.6	531.6	17,140.0	0.0	0.0	1,950.2	537.0	750.3	952.2	2,784.2	0.0
Orenburg Region	20,272.4	4,978.5	1,369.2	14,327.1	0.0	14.0	0.0	284.5	656.3	0.0	12.0	0.0
Penza Region	1,679.7	0.0	0.0	376.2	0.0	592.5	0.0	0.0	104.7	606.3	0.0	0.0
Samara Region	20,926.3	958.2	958.2	9,110.7	0.0	438.1	3,153.1	879.2	2,508.2	1,274.5	2,604.3	0.0
Saratov Region	5,164.5	140.2	140.2	506.6	0.0	0.0	1,203.7	294.2	1,511.3	1,492.1	16.4	0.0
Ulyanovsk Region	8,580.2	0.0	0.0	7,156.0	0.0	0.0	0.0	944.4	386.4	86.2	7.2	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>236,038.1</b>	<b>35,101.8</b>	<b>26,778.8</b>	<b>111,432.0</b>	<b>1,241.3</b>	<b>613.9</b>	<b>4,210.2</b>	<b>8,818.9</b>	<b>28,767.9</b>	<b>22,431.4</b>	<b>23,389.0</b>	<b>31.7</b>
Kurgan Region	1,176.7	0.0	0.0	1,120.1	0.0	4.0	0.0	0.0	52.6	0.0	0.0	0.0
Sverdlovsk Region	151,159.7	2,985.9	0.0	91,738.9	0.0	342.4	3,300.1	476.4	21,943.0	8,669.5	21,703.5	0.0
Tyumen Region	61,964.9	27,542.3	26,778.8	6,584.5	1,241.3	267.5	37.8	7,720.3	4,894.5	12,416.1	1,228.9	31.7
including:												
Khanty-Mansiysky Autonomous Area — Yugra	16,883.1	8,307.2	8,307.2	0.0	0.0	0.0	22.8	6,118.1	1,718.7	0.0	684.6	31.7
Yamalo-Nenetsky Autonomous Area	12,458.7	0.0	0.0	0.0	0.0	0.0	0.0	368.4	53.4	12,036.9	0.0	0.0
Chelyabinsk Region	21,736.8	4,573.6	0.0	11,988.5	0.0	0.0	872.3	622.2	1,877.8	1,345.8	456.6	0.0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>149,084.8</b>	<b>39,581.2</b>	<b>19,133.4</b>	<b>76,505.0</b>	<b>1,169.0</b>	<b>906.3</b>	<b>4,767.2</b>	<b>3,094.1</b>	<b>10,522.7</b>	<b>8,689.1</b>	<b>3,781.2</b>	<b>69.0</b>
Republic of Altai	5,783.9	433.3	433.3	3,264.6	0.0	0.0	0.0	0.0	1,319.8	766.2	0.0	0.0
Republic of Buryatia	1,573.4	513.6	0.0	598.8	0.0	311.2	55.7	0.0	3.8	0.0	90.3	0.0
Republic of Tyva	487.1	466.4	466.4	0.0	0.0	0.0	0.0	0.0	20.7	0.0	0.0	0.0
Republic of Khakassia	6,328.0	738.8	0.0	5,490.8	0.0	0.0	68.8	0.0	0.0	0.0	29.6	0.0
Altai Territory	3,618.3	944.9	0.0	1,373.6	0.0	1.5	0.0	67.7	375.0	184.1	671.5	0.0
Zabaykalskiy Territory	524.1	417.2	258.3	38.2	0.0	0.0	10.4	0.0	37.1	0.0	21.2	0.0
Krasnoyarsk Territory	35,087.5	0.0	0.0	28,986.9	97.7	158.7	1,323.1	1,246.8	185.2	2,969.0	90.0	30.1
Irkutsk Region	21,253.6	1,185.3	30.1	17,757.9	0.0	187.4	139.7	1,109.9	634.1	26.1	213.2	0.0
Kemerovo Region	46,475.2	32,174.3	15,537.9	10,554.0	0.0	101.9	66.0	13.9	1,899.8	1,104.2	522.2	38.9
Novosibirsk Region	14,957.5	1,203.7	1,203.7	2,323.8	1,071.3	0.0	2,183.3	28.8	4,001.7	2,893.1	1,251.8	0.0
Omsk Region	9,651.6	0.0	0.0	5,486.7	0.0	145.6	904.7	304.6	1,388.3	542.2	879.5	0.0
Tomsk Region	3,344.6	1,503.7	1,203.7	629.7	0.0	0.0	15.5	322.4	657.2	204.2	11.9	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	101,129.8	72,107.6	777.8	12,257.5	165.7	4,501.0	502.6	2,167.3	2,641.5	3,091.4	3,695.2	0.0
Republic of Sakha (Yakutia)	57,355.3	56,173.0	117.4	1,070.6	0.0	16.1	0.0	14.7	1.3	21.1	58.5	0.0
Kamchatka Territory	4,305.6	2,177.5	571.5	253.8	0.0	225.4	0.0	0.0	0.6	1,284.3	364.0	0.0
Primorski Territory	6,486.8	129.2	88.9	816.4	0.0	548.0	44.4	1,605.1	877.2	1,269.6	1,196.9	0.0
Khabarovsk Territory	25,431.8	7,288.4	0.0	9,889.1	87.3	3,507.9	252.6	547.5	1,721.3	171.9	1,965.8	0.0
Amur Region	3,452.9	2,634.2	0.0	77.0	78.4	48.1	205.6	0.0	29.0	344.5	36.1	0.0
Magadan Region	1,554.2	1,257.3	0.0	150.6	0.0	94.5	0.0	0.0	12.1	0.0	39.7	0.0
Sakhalin Region	94.7	0.0	0.0	0.0	0.0	61.0	0.0	0.0	0.0	0.0	33.7	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	2,448.0	2,448.0	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

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.09.2009															
	volume of extended loans						debt						of which:			
	in rubles						in foreign currency and precious metals						in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13				
RUSSIAN FEDERATION	2,076,271.5	144,743.8	125,480.1	2,055.4	2,439,153.4	255,266.0	196,785.3	6,511.1	163,804.7	18,222.1	14,549.9	314.5				
CENTRAL FEDERAL DISTRICT	837,540.8	27,294.6	78,410.2	467.7	891,317.6	49,029.5	111,550.0	1,775.3	44,886.5	2,688.5	6,394.2	44.5				
Belgorod Region	14,880.2	1,728.4	354.9	3.0	36,526.6	3,121.7	1,063.7	103.6	1,506.5	133.9	0.1	0.1				
Bryansk Region	4,680.7	1,342.2	63.0	45.1	9,106.6	2,663.9	108.2	44.4	615.7	210.3	13.7	2.5				
Vladimir Region	11,379.4	1,884.8	157.4	1.3	16,140.5	3,137.0	442.9	85.9	742.9	175.1	2.3	1.9				
Voronezh Region	22,135.9	3,038.6	533.4	2.0	40,526.7	5,543.7	899.5	6.4	970.1	179.9	0.0	0.0				
Ivanovo Region	7,109.6	916.3	294.7	27.6	12,851.5	1,842.6	646.8	87.2	670.9	76.2	0.0	0.0				
Kaluga Region	7,145.7	898.0	106.5	33.6	13,768.2	1,406.8	394.9	19.4	584.8	37.8	0.9	0.0				
Kostroma Region	9,941.9	1,285.7	761.2	0.0	14,725.3	3,272.4	1,037.3	0.0	728.0	329.0	5.4	0.0				
Kursk Region	15,126.3	3,128.9	161.0	0.0	21,290.9	2,838.6	354.8	0.0	1,254.9	121.2	0.0	0.0				
Lipetsk Region	15,386.5	896.4	174.0	0.0	30,187.9	1,559.2	198.7	38.2	1,253.1	96.5	0.0	0.0				
Moscow Region	64,064.5	2,307.6	5,438.9	91.2	81,487.4	3,943.6	12,293.0	331.6	6,076.2	275.1	756.6	13.8				
Orel Region	6,338.4	713.9	93.2	0.0	10,279.8	1,292.6	314.1	0.0	1,172.3	85.8	0.0	0.0				
Ryazan Region	13,608.2	1,861.6	421.2	9.8	23,371.8	2,811.9	725.4	18.5	981.7	107.1	21.7	0.0				
Smolensk Region	10,018.3	1,501.0	102.6	0.0	16,308.3	2,839.2	238.6	0.1	545.1	179.9	120.0	0.0				
Tambov Region	7,296.2	721.5	0.0	0.0	11,977.8	1,253.1	6.4	0.0	1,028.1	54.3	0.0	0.0				
Tver Region	10,511.4	753.5	138.2	0.0	13,267.5	1,671.4	310.1	6.5	776.9	54.8	0.0	0.0				
Tula Region	15,976.8	1,407.1	452.0	1.0	22,806.7	3,293.3	677.8	62.4	481.2	104.5	30.2	0.0				
Yaroslavl Region	15,242.5	1,484.8	346.3	5.5	25,831.4	3,422.5	490.8	37.0	1,454.5	325.7	13.6	13.6				
Moscow	586,698.3	1,424.3	68,811.7	247.6	490,862.7	3,116.0	91,347.0	934.1	24,043.6	141.4	5,429.7	12.6				
NORTH-WEST DISTRICT	213,572.4	10,594.8	17,186.3	262.9	291,936.2	18,397.2	36,065.0	906.2	24,043.2	1,501.3	2,507.6	13.3				
Republic of Karelia	3,629.2	149.8	201.3	0.0	5,189.3	480.1	817.7	0.0	197.1	9.6	0.0	0.0				

Table 4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Komi	8,263.1	2,187.5	570.3	0.0	13,033.7	2,816.8	1,313.8	0.0	1,785.5	278.2	1.9	0.0
Arkhangelsk Region including Nenets Autonomous Area	8,021.9	1,809.4	856.3	46.5	14,659.3	2,658.0	1,084.0	17.5	1,622.6	182.1	91.1	0.0
Vologda Region	220.7	149.9	0.0	0.0	276.8	156.4	0.0	0.0	0.0	0.0	0.0	0.0
Kaliningrad Region	20,939.7	2,976.5	343.0	19.2	34,185.9	4,661.4	253.7	9.2	5,280.2	484.7	63.9	0.0
Leningrad Region	19,428.4	740.1	2,498.9	57.8	31,044.4	1,537.1	3,735.7	144.4	5,164.3	242.8	414.4	3.6
Murmansk Region	22,307.6	432.3	441.8	0.0	25,107.7	1,292.9	3,369.0	26.3	882.8	83.3	30.3	5.3
Novgorod Region	10,516.3	463.5	2,980.5	46.6	16,646.3	1,296.2	3,019.3	107.5	2,239.7	92.7	90.3	0.0
Pskov Region	5,711.5	541.3	33.6	0.0	11,724.7	994.5	520.6	0.0	328.9	54.2	3.6	0.0
St. Petersburg	3,030.2	738.6	39.6	0.0	7,082.7	1,291.7	288.0	0.0	903.3	42.9	288.0	0.0
SOUTH FEDERAL DISTRICT	111,724.5	555.8	9,221.0	92.8	133,262.2	1,368.5	21,663.2	601.3	5,638.8	30.8	1,524.1	4.4
Republic of Adigei (Adigeya)	185,578.9	20,971.6	3,687.9	129.2	288,663.3	42,339.7	12,586.5	430.9	20,046.9	3,378.4	3,019.4	78.7
Republic of Dagestan	3,284.8	362.1	0.0	0.0	6,698.6	812.9	115.4	0.0	197.4	19.7	0.0	0.0
Republic of Ingushetia	4,740.5	1,237.1	30.6	30.6	7,715.0	1,889.0	439.4	27.6	66.9	32.5	0.0	0.0
Kabardino-Balkar Republic	464.9	427.4	0.0	0.0	1,128.6	1,093.6	0.0	0.0	153.2	151.7	0.0	0.0
Republic of Kalmykia	5,462.0	745.9	37.9	0.0	7,821.2	1,283.5	622.0	0.0	876.5	169.9	0.0	0.0
Karachai-Cherkess Republic	1,690.8	621.4	113.7	0.0	2,573.8	1,086.6	10.9	0.0	21.9	14.2	0.0	0.0
Republic of Northern Ossetia — Alania	3,142.2	355.8	0.0	0.0	6,594.9	680.9	69.0	0.0	396.1	54.1	0.0	0.0
Republic of Chechnya	3,947.4	438.9	5.2	0.0	4,827.9	567.7	117.9	0.0	233.9	17.2	0.0	0.0
Krasnodar Territory	369.6	172.0	440.1	0.0	764.5	309.3	440.1	0.0	3.5	2.5	0.0	0.0
Stavropol Territory	70,822.3	5,155.7	1,291.7	21.8	122,728.6	11,562.9	4,682.3	179.1	5,058.6	725.8	12.3	1.5
Astrakhan Region	24,896.3	3,541.4	165.8	25.7	34,305.1	5,933.5	81.6	17.7	3,050.5	615.2	0.0	0.0
Volgograd Region	4,836.3	1,586.3	126.9	5.1	7,912.1	2,695.2	586.0	13.1	823.5	155.1	279.6	0.1
Rostov Region	12,909.4	1,978.3	4.6	0.0	23,940.0	4,923.5	198.2	79.8	2,478.1	577.5	65.6	64.9
PRIVOLZHSKY FEDERAL DISTRICT	49,012.4	4,349.3	1,471.4	46.0	61,653.0	9,501.1	5,223.7	113.6	6,686.8	843.0	2,661.9	12.2
Republic of Bashkortostan	378,841.0	30,991.9	7,846.6	295.9	463,594.3	55,572.0	12,011.8	1,354.9	37,634.4	4,817.9	947.9	101.5
Republic of Mariy-El	28,782.4	2,209.5	1,325.1	15.5	38,534.0	3,912.8	1,497.4	6.3	4,078.5	380.0	9.6	0.0
Republic of Mordovia	8,521.2	558.4	256.4	0.0	10,537.3	792.8	533.7	0.0	396.2	42.7	0.0	0.0
Republic of Tatarstan (Tatarstan)	7,968.8	726.1	87.0	0.0	12,817.3	995.8	87.8	0.0	320.6	25.7	0.0	0.0
Udmurt Republic	66,030.5	3,978.6	1,938.0	30.1	63,115.4	7,601.6	2,276.0	44.4	4,217.8	702.6	0.0	0.0
Chuvash Republic — Chuvashya	20,339.2	2,102.4	94.6	36.4	30,085.9	2,909.1	307.0	25.9	2,182.4	160.8	1.9	1.9
Perm Territory	5,828.2	763.0	0.0	0.0	13,152.1	2,478.6	28.3	0.0	1,241.6	215.8	0.3	0.0
Kirov Region	32,993.2	3,795.7	442.0	131.1	68,750.6	9,038.0	792.9	119.9	6,780.6	1,269.0	5.4	0.0
Nizhni Novgorod Region	12,845.5	2,562.4	15.8	0.0	16,483.1	3,229.7	213.9	3.0	1,238.1	416.3	21.9	0.0
Orenburg Region	63,748.5	6,027.1	586.2	72.9	56,686.0	9,829.1	2,658.0	1,032.6	5,447.0	855.4	276.5	99.1
	13,846.0	2,824.9	61.3	0.0	21,504.0	4,524.9	45.4	0.0	1,454.0	299.6	5.3	0.0

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	8,628.3	1,718.8	2.8	0.0	20,280.0	3,308.9	521.8	0.0	1,785.7	53.1	0.0	0.0
Samara Region	85,966.1	991.4	2,994.7	9.9	78,971.3	2,020.7	2,981.0	75.2	6,723.8	129.3	627.0	0.5
Saratov Region	15,425.3	1,789.5	42.7	0.0	20,746.6	3,780.2	21.0	0.0	822.8	222.1	0.0	0.0
Ulyanovsk Region	7,917.8	944.1	0.0	0.0	11,930.7	1,149.8	47.6	47.6	945.3	45.5	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>134,296.4</b>	<b>13,425.4</b>	<b>9,050.3</b>	<b>153.0</b>	<b>154,821.7</b>	<b>26,542.4</b>	<b>7,994.5</b>	<b>588.1</b>	<b>11,052.4</b>	<b>1,919.1</b>	<b>580.4</b>	<b>33.5</b>
Kurgan Region	6,055.9	1,156.3	153.5	0.0	8,044.7	2,029.2	56.6	0.0	312.4	55.8	0.2	0.0
Sverdlovsk Region	36,599.0	4,186.6	6,277.7	120.4	44,186.6	10,428.0	3,573.8	502.2	3,942.4	876.4	541.1	12.8
Tyumen Region	59,333.3	3,497.2	2,183.0	21.0	64,250.4	7,183.3	2,945.1	22.2	3,743.2	462.1	0.0	0.0
including:												
Khanty-Mansiysky Autonomous Area — Yugra	22,801.6	1,486.7	714.9	0.0	16,856.3	3,483.7	904.0	0.0	771.6	188.8	0.0	0.0
Yamalo-Nenetsky Autonomous Area	13,156.8	915.1	6.7	6.7	11,257.1	1,277.4	0.0	0.0	429.5	133.4	0.0	0.0
Chelyabinsk Region	32,308.2	4,585.3	436.1	11.6	38,340.0	6,901.9	819.0	63.7	3,054.4	524.8	39.1	20.7
<b>SIBERIA FEDERAL DISTRICT</b>	<b>240,803.1</b>	<b>27,257.2</b>	<b>4,105.1</b>	<b>411.3</b>	<b>257,975.9</b>	<b>44,350.0</b>	<b>10,063.8</b>	<b>1,184.9</b>	<b>20,840.6</b>	<b>2,936.7</b>	<b>820.7</b>	<b>27.1</b>
Republic of Altai	2,753.8	359.4	202.7	5.0	5,358.4	448.6	701.4	5.1	278.9	16.2	0.0	0.0
Republic of Buryatia	8,699.9	2,348.1	387.4	0.0	12,004.2	4,091.5	365.2	0.0	936.3	192.9	7.5	0.0
Republic of Tyva	725.9	186.9	466.4	0.0	1,275.7	375.5	487.2	0.0	56.4	30.0	0.0	0.0
Republic of Khakassia	3,353.3	1,947.7	110.5	0.7	3,582.4	1,691.3	8.5	4.3	415.4	74.6	0.0	0.0
Altai Territory	54,606.2	5,358.0	409.7	18.9	53,316.3	6,997.9	1,407.8	227.2	3,168.6	292.2	12.4	4.9
Zabaykalskiy Territory	3,071.0	1,274.2	98.5	18.6	6,231.3	2,785.7	92.8	13.9	893.8	282.8	18.1	0.0
Krasnoyarsk Territory	21,471.1	2,535.0	739.7	37.2	29,697.8	4,803.0	507.4	29.0	2,580.5	319.1	5.1	0.2
Irkutsk Region	27,422.6	3,311.2	520.5	24.9	34,702.3	6,297.0	824.7	72.6	1,565.3	153.7	20.0	0.0
Kemerovo Region	16,247.6	1,973.3	26.5	24.1	22,778.7	4,358.4	25.2	0.0	2,649.3	334.2	0.0	0.0
Novosibirsk Region	69,347.6	1,123.2	515.5	26.9	45,905.0	2,522.2	2,335.7	137.7	3,092.9	193.5	21.3	1.9
Omsk Region	25,940.6	5,774.0	435.8	240.3	31,266.9	7,183.0	2,990.5	681.7	4,209.3	879.1	717.8	20.1
Tomsk Region	7,163.5	1,066.2	191.9	14.7	11,856.9	2,795.9	317.4	13.4	993.9	168.4	18.5	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>85,638.9</b>	<b>14,208.3</b>	<b>5,193.7</b>	<b>335.4</b>	<b>90,844.4</b>	<b>19,035.2</b>	<b>7,113.7</b>	<b>270.8</b>	<b>5,300.7</b>	<b>980.2</b>	<b>279.7</b>	<b>15.9</b>
Republic of Sakha (Yakutia)	14,437.7	2,026.7	266.6	52.1	20,165.5	2,925.4	253.6	50.7	863.6	175.9	0.2	0.2
Kamchatka Territory	7,827.7	922.0	182.7	0.0	8,597.3	1,240.8	288.6	0.6	539.3	67.5	3.9	0.6
Primorski Territory	25,784.4	3,572.1	437.0	198.0	19,691.9	3,863.4	850.3	135.8	1,855.2	102.4	100.1	6.7
Khabarovsk Territory	23,817.1	3,798.2	1,693.9	84.7	24,562.5	4,574.3	2,276.6	83.2	1,122.4	267.0	167.9	8.4
Amur Region	5,104.1	1,280.1	169.7	0.1	7,818.1	2,554.1	1,033.4	0.0	573.8	249.6	7.6	0.0
Magadan Region	2,280.3	688.1	16.4	0.0	3,032.1	1,049.6	3.3	0.0	73.0	9.7	0.0	0.0
Sakhalin Region	4,632.2	1,313.7	19.5	0.0	4,742.5	1,652.4	0.0	0.0	174.0	58.5	0.0	0.0
Jewish Autonomous Region	977.7	443.7	0.5	0.5	1,754.3	1,006.3	0.5	0.5	92.5	43.8	0.0	0.0
Chukotka Autonomous Area	777.7	163.7	2,407.4	0.0	480.2	168.9	2,407.4	0.0	6.9	5.8	0.0	0.0

Table 4.6

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

(millions of rubles)

	30.09.2009													
	rubles					foreign currency								
	total	including:		of which:		total	including:		of which:					
		housing loans	mortgage loans	including overdue debt	housing loans		mortgage loans	including overdue debt	housing loans	mortgage loans	including overdue debt			
2	3	4	5	6	7	8	9							
1														
RUSSIAN FEDERATION	3,190,623.9	956,311.6	797,016.0	15,378.5	413,931.5	222,078.4	205,922.0	10,925.4						
CENTRAL FEDERAL DISTRICT	799,728.6	203,881.8	173,166.1	4,559.9	291,634.4	155,963.2	143,448.2	9,572.6						
Belgorod Region	26,200.3	6,927.4	4,444.8	21.5	1,023.5	760.2	748.1	2.9						
Bryansk Region	17,416.2	4,485.4	3,192.1	8.5	679.9	483.3	442.8	0.4						
Vladimir Region	23,890.7	7,470.6	5,002.1	66.2	1,282.5	901.1	808.9	11.0						
Voronezh Region	36,730.9	10,937.0	8,250.2	126.0	1,368.0	835.4	803.2	79.7						
Ivanovo Region	13,886.2	3,088.6	2,653.3	39.4	713.4	502.3	499.3	37.0						
Kaluga Region	17,603.2	5,132.7	4,336.6	32.4	1,519.8	1,115.8	1,032.3	0.5						
Kostroma Region	10,402.7	2,101.4	1,734.6	13.5	345.0	257.7	255.8	0.3						
Kursk Region	20,144.6	5,425.1	3,184.2	17.8	685.4	508.3	494.7	12.4						
Lipetsk Region	18,303.2	5,042.7	3,983.6	30.5	653.5	432.3	425.2	20.4						
Moscow Region	166,814.7	46,479.1	42,743.7	1,446.5	64,282.6	39,450.2	37,338.2	4,496.2						
Orel Region	11,269.1	2,695.8	1,754.8	19.8	520.0	313.6	310.4	0.1						
Ryazan Region	21,597.8	6,003.5	5,409.9	118.0	1,323.7	554.0	535.3	0.4						
Smolensk Region	19,417.4	6,606.4	5,476.0	45.2	1,653.0	637.8	515.1	6.1						
Tambov Region	11,973.7	2,550.3	1,536.4	21.7	547.9	403.5	400.5	29.9						
Tver Region	22,328.1	7,011.0	6,789.3	44.4	1,626.6	1,116.5	1,084.7	62.9						
Tula Region	29,650.6	7,351.1	6,521.4	86.7	1,765.0	1,055.7	1,026.8	0.4						
Yaroslavl Region	22,848.2	6,742.0	5,830.5	80.3	953.8	544.2	505.1	6.6						
Moscow	309,251.0	67,831.7	60,322.6	2,341.5	210,690.8	106,091.3	96,221.8	4,805.4						
NORTH-WEST DISTRICT	334,011.9	106,853.9	89,985.5	1,010.4	61,220.7	31,229.4	28,731.3	797.7						
Republic of Karelia	16,942.2	5,236.0	3,439.7	49.0	481.9	305.9	286.0	6.1						
Republic of Komi	25,063.6	9,714.7	6,902.7	41.8	600.5	393.6	355.3	0.1						
Arkhangelsk Region	29,198.9	9,652.5	8,047.6	32.4	717.0	407.1	403.0	0.3						
including Nenets Autonomous Area	2,615.0	1,611.2	1,457.9	0.0	5.6	2.2	2.2	0.0						

Table 4.6 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	29,708.7	8,665.3	6,950.4	149.3	801.9	550.1	542.1	11.5
Kaliningrad Region	18,176.9	4,665.6	3,929.8	90.8	4,760.9	2,156.9	1,961.9	188.4
Leningrad Region	27,137.8	9,427.7	8,255.6	63.2	4,551.8	2,347.8	2,205.2	91.9
Murmansk Region	20,156.3	4,560.9	3,617.6	10.7	860.6	422.6	389.8	12.1
Novgorod Region	11,802.7	3,260.5	2,435.7	14.2	440.5	266.6	257.6	2.8
Pskov Region	8,503.4	2,014.4	1,493.4	20.6	294.3	163.0	135.3	0.0
St. Petersburg	147,321.4	49,656.3	44,913.0	538.4	47,711.3	24,215.8	22,195.1	484.5
<b>SOUTH FEDERAL DISTRICT</b>	<b>325,872.4</b>	<b>86,318.2</b>	<b>66,228.4</b>	<b>1,404.2</b>	<b>12,642.8</b>	<b>7,375.0</b>	<b>7,107.1</b>	<b>90.2</b>
Republic of Adigei (Adigeya)	5,771.4	1,338.1	1,022.3	12.7	207.7	166.8	164.7	4.3
Republic of Dagestan	8,002.7	864.9	705.7	40.8	556.1	231.1	224.8	0.5
Republic of Ingushetia	1,079.0	119.1	16.5	0.0	14.3	9.4	7.8	0.0
Kabardino-Balkar Republic	6,876.7	2,548.9	1,192.7	1.4	359.6	311.3	301.3	0.6
Republic of Kalmykia	4,375.0	811.0	524.9	0.1	127.2	114.7	112.2	0.2
Karachai-Cherkess Republic	4,435.8	808.2	231.7	3.2	111.0	82.6	82.6	0.0
Republic of Northern Ossetia — Alania	5,223.6	1,712.2	927.6	49.8	352.9	300.2	264.2	2.7
Republic of Chechnya	1,502.7	64.2	59.8	0.0	65.4	38.1	36.8	0.0
Krasnodar Territory	96,418.6	25,355.2	20,594.6	345.7	4,120.4	1,871.4	1,828.6	20.8
Stavropol Territory	45,040.9	13,039.2	9,163.6	166.9	2,099.4	1,482.3	1,364.4	31.8
Astrakhan Region	19,454.1	4,039.0	2,999.4	30.5	328.0	199.7	196.3	0.1
Volgograd Region	47,073.6	13,431.9	11,399.5	483.7	1,308.6	840.8	818.9	3.5
Rostov Region	80,618.3	22,186.3	17,390.1	269.4	2,992.2	1,726.6	1,704.5	25.7
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>645,120.2</b>	<b>196,634.5</b>	<b>151,445.5</b>	<b>3,474.9</b>	<b>21,241.8</b>	<b>12,285.5</b>	<b>11,918.1</b>	<b>217.3</b>
Republic of Bashkortostan	81,294.1	25,693.8	17,781.1	328.9	1,777.5	1,035.6	996.6	5.9
Republic of Mariy-El	11,207.1	3,998.4	3,347.3	78.2	384.3	266.9	263.6	0.0
Republic of Mordovia	12,741.0	4,249.2	2,497.6	0.4	540.4	467.6	458.4	8.3
Republic of Tatarstan (Tatarstan)	86,199.4	21,669.3	15,952.0	337.1	1,761.4	966.4	914.3	15.2
Udmurt Republic	35,519.5	12,050.1	8,528.6	149.5	926.1	593.6	580.3	9.5
Chuvash Republic — Chuvashya	24,265.7	11,111.0	9,025.3	83.9	961.5	645.0	640.9	4.4
Perm Territory	75,809.0	26,830.6	22,608.3	734.5	2,496.7	1,290.5	1,165.5	26.0
Kirov Region	20,934.8	5,963.5	3,119.4	14.6	513.7	385.3	383.3	0.1
Nizhni Novgorod Region	77,101.5	25,367.0	17,390.6	356.2	3,809.5	1,716.8	1,654.8	63.4
Orenburg Region	42,664.9	11,400.1	9,241.5	242.9	869.6	681.5	667.9	2.5
Penza Region	19,926.1	5,338.9	3,637.2	10.0	694.1	476.8	472.1	0.3
Samara Region	93,301.5	26,614.3	24,507.2	881.3	4,262.6	2,054.3	2,030.9	69.8

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

1	2	3	4	5	6	7	8	9
Saratov Region	42,205.1	10,291.0	9,323.1	223.1	1,372.3	1,012.7	1,008.5	11.5
Ulyanovsk Region	21,950.5	6,057.3	4,486.3	34.3	872.1	692.5	681.0	0.4
<b>URALS FEDERAL DISTRICT</b>	<b>407,043.3</b>	<b>149,560.1</b>	<b>134,561.5</b>	<b>1,699.0</b>	<b>7,765.2</b>	<b>4,393.6</b>	<b>4,273.0</b>	<b>100.6</b>
Kurgan Region	16,525.1	5,333.1	4,275.4	10.0	196.8	172.0	167.2	0.3
Sverdlovsk Region	124,243.4	35,425.9	32,086.5	449.7	3,433.4	1,811.0	1,767.1	55.7
Tyumen Region	170,154.4	77,005.1	70,376.7	546.0	1,748.9	1,117.1	1,062.7	10.2
including:								
Khanty-Mansiysky Autonomous Area — Yugra	81,514.1	42,872.1	40,224.3	207.9	385.6	158.7	139.6	2.4
Yamalo-Nenetsky Autonomous Area	22,263.6	10,667.8	9,517.1	3.7	190.6	125.4	124.3	7.4
Chelyabinsk Region	96,120.4	31,796.0	27,822.9	693.3	2,386.1	1,293.5	1,276.0	34.4
<b>SIBERIA FEDERAL DISTRICT</b>	<b>539,616.6</b>	<b>175,809.9</b>	<b>149,014.4</b>	<b>2,977.2</b>	<b>13,718.1</b>	<b>7,541.2</b>	<b>7,282.3</b>	<b>94.5</b>
Republic of Altai	5,200.0	568.5	533.4	1.2	24.9	19.3	19.3	0.0
Republic of Buryatia	26,037.8	5,174.8	4,532.3	47.6	304.8	195.6	195.6	0.1
Republic of Tyva	6,889.8	1,797.8	1,752.3	2.4	8.5	6.1	6.1	0.0
Republic of Khakassia	13,112.5	4,428.1	3,677.9	36.9	722.7	69.0	55.0	0.0
Altai Territory	49,060.0	14,288.9	12,404.8	341.3	935.6	471.7	443.0	6.6
Zabaykalskiy Territory	25,827.2	6,431.7	5,309.8	28.5	329.9	118.8	118.0	0.0
Krasnoyarsk Territory	98,104.2	37,191.9	30,551.9	442.1	1,939.1	1,238.5	1,196.4	7.8
Irkutsk Region	73,077.1	24,480.3	21,660.8	346.3	1,565.1	802.7	787.4	11.2
Kemerovo Region	76,135.2	19,912.1	16,345.8	661.0	2,189.4	1,268.6	1,247.1	9.0
Novosibirsk Region	82,287.9	31,355.6	27,289.9	563.5	2,952.0	1,940.9	1,909.0	36.6
Omsk Region	49,427.3	17,239.8	14,185.0	422.2	2,052.5	928.5	847.8	16.8
Tomsk Region	34,457.6	12,940.4	10,770.5	84.2	693.6	481.5	457.6	6.4
<b>FAR EAST FEDERAL DISTRICT</b>	<b>139,230.9</b>	<b>37,253.2</b>	<b>32,614.6</b>	<b>252.9</b>	<b>5,708.5</b>	<b>3,290.5</b>	<b>3,162.0</b>	<b>52.5</b>
Republic of Sakha (Yakutia)	21,953.5	6,857.8	5,497.4	27.1	264.3	220.6	211.6	5.9
Kamchatka Territory	6,362.1	1,523.0	1,395.8	0.2	141.1	87.5	86.6	0.1
Primorski Territory	34,332.1	7,920.5	7,140.0	78.8	2,828.3	1,313.1	1,225.8	18.3
Khabarovsk Territory	36,521.4	10,720.0	10,089.2	127.4	1,648.0	1,110.6	1,096.1	25.3
Amur Region	20,356.1	4,838.0	3,847.2	12.4	298.1	169.1	167.3	0.2
Magadan Region	3,992.5	1,213.8	1,025.1	0.0	113.7	102.7	95.8	2.7
Sakhalin Region	11,767.1	3,114.4	2,783.4	4.2	338.4	223.0	214.9	0.0
Jewish Autonomous Region	3,080.5	861.4	655.0	2.8	47.6	43.6	43.6	0.0
Chukotka Autonomous Area	865.6	204.3	181.5	0.0	29.0	20.3	20.3	0.0

Table 4.7

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

	30.09.2009									
	including:					of which:				
	housing loans					mortgage loans				
	2	3	4	5	6	7	8	9	10	
	volume of consumer loans total, millions of rubles	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	
1										
RUSSIAN FEDERATION	1,774,925.3	106,642	104,306.5	187.7	14.8	76,144	85,972.7	197.9	14.6	
CENTRAL FEDERAL DISTRICT	375,644.6	21,473	26,461.0	171.5	15.1	15,993	21,335.4	184.4	14.8	
Belgorod Region	8,501.8	1,128	699.3	189.8	15.2	468	410.2	190.7	14.8	
Bryansk Region	6,378.7	842	523.8	220.2	15.5	407	347.4	223.9	15.4	
Vladimir Region	6,101.1	563	478.4	173.3	14.9	313	352.5	187.6	14.8	
Voronezh Region	11,869.6	1,416	1,198.0	203.2	15.1	833	898.7	209.9	15.1	
Ivanovo Region	4,234.9	492	387.5	175.6	14.6	378	318.5	187.2	14.3	
Kaluga Region	5,809.9	787	876.7	197.3	14.3	589	760.0	204.9	14.3	
Kostroma Region	3,505.7	480	318.1	166.5	15.2	310	238.7	187.4	14.9	
Kursk Region	6,240.5	1,024	673.5	173.1	15.8	478	432.6	207.2	14.6	
Lipetsk Region	6,565.4	1,288	904.1	225.5	15.1	923	738.0	234.2	14.8	
Moscow Region	63,878.9	2,300	5,061.5	173.3	15.3	1,892	4,338.4	187.4	15.1	
Orel Region	3,734.0	726	331.7	191.6	15.2	408	188.1	196.8	15.0	
Ryazan Region	5,665.5	705	613.8	207.6	14.9	571	559.6	209.6	14.9	
Smolensk Region	7,560.3	1,233	921.7	227.2	15.0	983	811.9	232.1	14.9	
Tambov Region	4,361.5	486	319.0	203.9	15.5	192	197.7	210.9	15.4	
Tver Region	6,560.5	976	995.6	206.6	15.1	954	972.7	208.7	15.1	
Tula Region	10,444.3	875	1,023.4	229.5	15.1	716	947.2	233.3	15.1	
Yaroslavl Region	7,426.7	879	828.5	214.5	14.6	730	759.7	193.8	14.4	
Moscow	206,805.3	5,273	10,306.4	134.7	15.0	4,848	8,063.5	152.9	14.6	
NORTH-WEST DISTRICT	117,433.9	10,817	12,297.6	186.2	14.6	8,067	10,272.2	198.4	14.5	
Republic of Karelia	5,278.9	714	685.0	217.6	14.7	492	553.3	221.4	14.5	
Republic of Komi	7,815.6	1,889	1,483.7	197.9	14.6	1,223	1,191.0	205.8	14.3	
Arkhangelsk Region	8,931.0	1,764	1,577.6	201.2	14.8	1,226	1,352.1	207.0	14.7	
including Nenets Autonomous Area	736.8	190	314.6	233.4	14.7	165	301.7	236.1	14.7	

Table 4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	7,969.2	1,526	1,196.2	192.4	13.6	1,182	1,034.8	200.7	13.3
Kaliningrad Region	5,159.9	493	564.4	181.6	14.8	349	419.4	203.0	14.5
Leningrad Region	8,602.7	741	973.0	203.9	14.7	548	822.4	211.3	14.6
Murmansk Region	7,356.8	634	539.3	178.1	14.7	360	380.5	188.5	14.3
Novgorod Region	3,398.8	565	416.2	216.5	14.4	442	362.1	221.9	14.2
Pskov Region	2,695.1	302	206.1	193.3	14.3	250	181.7	196.1	14.2
St. Petersburg	60,225.9	2,189	4,656.1	166.0	14.9	1,995	3,974.9	185.1	14.9
<b>SOUTH FEDERAL DISTRICT</b>	<b>102,674.1</b>	<b>10,359</b>	<b>9,496.2</b>	<b>187.5</b>	<b>15.0</b>	<b>7,382</b>	<b>7,824.6</b>	<b>204.3</b>	<b>14.7</b>
Republic of Adigei (Adigeya)	1,685.9	167	128.6	193.0	14.4	140	110.8	225.0	13.9
Republic of Dagestan	6,379.4	200	232.4	179.4	19.3	151	163.9	251.6	15.0
Republic of Ingushetia	490.1	12	8.1	180.8	15.5	10	7.3	168.9	15.4
Kabardino-Balkar Republic	2,286.1	383	318.2	213.2	14.4	370	309.7	225.3	14.1
Republic of Kalmykia	1,318.6	142	84.3	184.5	15.7	68	58.1	175.6	15.8
Karachai-Cherkess Republic	1,748.3	143	95.6	226.5	15.5	43	44.3	253.8	14.7
Republic of Northern Ossetia — Alania	1,505.5	122	107.5	201.2	15.5	109	103.7	205.1	15.3
Republic of Chechnya	764.2	10	10.6	179.0	15.9	10	10.6	179.0	15.9
Krasnodar Territory	28,803.0	2,819	3,091.4	188.3	14.8	2,237	2,777.0	198.6	14.7
Stavropol Territory	13,868.3	1,679	1,495.6	182.6	15.8	1,116	987.9	228.0	14.9
Astrakhan Region	6,973.9	831	613.5	180.9	14.8	546	490.4	204.2	14.6
Volgograd Region	13,047.6	1,385	1,104.1	198.7	14.7	828	869.8	202.0	14.4
Rostov Region	23,803.2	2,466	2,206.3	180.4	14.6	1,754	1,891.1	192.8	14.6
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>193,588.5</b>	<b>27,349</b>	<b>21,371.5</b>	<b>198.6</b>	<b>14.6</b>	<b>17,937</b>	<b>17,068.2</b>	<b>201.9</b>	<b>14.4</b>
Republic of Bashkortostan	20,545.8	3,449	2,084.8	174.8	14.9	1,444	1,309.5	184.8	14.6
Republic of Mariy-El	3,000.9	446	321.9	210.7	14.9	344	283.2	215.4	14.9
Republic of Mordovia	3,447.4	904	593.7	225.6	15.0	422	395.4	239.7	14.7
Republic of Tatarstan (Tatarstan)	21,636.2	2,766	1,975.6	174.2	14.4	1,940	1,501.4	183.6	14.2
Udmurt Republic	9,023.6	2,446	2,230.4	209.8	13.1	1,444	1,215.2	214.5	12.6
Chuvash Republic — Chuvashya	6,493.1	1,643	1,173.2	218.0	14.9	1,625	1,151.5	214.8	14.9
Perm Territory	19,627.5	3,898	3,505.2	198.3	14.5	2,798	3,420.0	204.5	14.3
Kirov Region	6,035.7	1,872	1,100.5	189.9	15.5	832	688.2	203.1	14.4
Nizhni Novgorod Region	19,335.3	2,250	2,082.8	188.3	15.3	1,386	1,704.8	187.8	15.0
Orenburg Region	14,473.5	1,812	1,363.4	217.5	14.0	1,462	1,203.3	217.1	13.8
Penza Region	5,982.3	908	595.1	201.3	14.9	295	328.6	193.6	14.3
Samara Region	44,010.5	2,493	2,448.7	211.0	14.6	2,170	2,274.4	214.1	14.5
Saratov Region	12,334.8	1,330	1,151.5	198.1	15.0	1,092	1,030.8	172.8	14.9
Ulyanovsk Region	7,641.9	1,132	744.7	205.6	14.9	683	561.9	205.2	14.7



Table 4.7 (end)

1	2	3	4	5	6	7	8	9	10
URALS FEDERAL DISTRICT	106,741.3	11,665	12,697.5	203.9	14.8	9,377	11,505.5	208.9	14.6
Kurgan Region	4,241.8	802	625.3	238.9	15.1	483	494.6	254.5	14.9
Sverdlovsk Region	38,566.6	2,234	2,539.3	177.9	15.2	1,733	2,262.6	181.6	15.1
Tyumen Region	42,090.9	5,765	7,035.6	222.7	14.6	4,841	6,525.1	227.7	14.4
including:									
Khanty-Mansiysky Autonomous Area — Yugra	18,390.1	2,442	3,421.8	218.3	14.4	2,262	3,283.6	222.6	14.3
Yamalo-Nenetsky Autonomous Area	5,236.8	984	1,424.2	238.2	14.7	884	1,337.0	245.5	14.6
Chelyabinsk Region	21,842.0	2,864	2,497.3	168.7	15.0	2,320	2,223.2	171.5	14.9
SIBERIA FEDERAL DISTRICT	820,321.0	20,455	17,108.8	193.1	14.6	14,213	14,070.3	203.9	14.4
Republic of Altai	1,655.6	105	82.3	220.7	15.0	100	80.7	222.3	15.0
Republic of Buryatia	11,607.1	559	407.5	194.0	14.6	454	359.4	198.8	14.4
Republic of Tyva	1,783.9	139	175.9	277.6	15.1	133	173.3	280.4	15.0
Republic of Khakassia	3,671.8	507	403.3	194.4	15.2	422	367.8	198.8	15.1
Altai Territory	17,361.6	3,367	2,168.6	203.4	14.1	2,718	1,964.5	208.1	14.1
Zabaykalskiy Territory	7,594.5	782	702.7	173.0	13.4	475	568.5	181.0	13.2
Krasnoyarsk Territory	32,068.9	3,913	3,608.2	187.3	14.6	2,760	3,034.8	194.7	14.5
Irkutsk Region	23,538.7	3,103	2,728.1	181.9	14.3	2,178	2,267.7	194.4	14.1
Kemerovo Region	21,352.6	1,897	1,712.0	178.5	15.0	1,085	1,126.1	196.5	14.6
Novosibirsk Region	677,765.6	2,855	2,508.9	211.7	14.9	1,723	2,010.4	213.8	14.7
Omsk Region	11,626.9	1,547	1,139.4	207.3	14.8	1,083	940.9	212.9	14.7
Tomsk Region	10,293.8	1,681	1,471.9	184.2	15.0	1,082	1,176.2	223.7	14.6
FAR EAST FEDERAL DISTRICT	58,521.9	4,524	4,873.9	170.0	15.1	3,175	3,896.5	186.4	14.7
Republic of Sakha (Yakutia)	8,510.9	1,158	1,141.6	181.5	14.9	614	808.6	197.1	15.2
Kamchatka Territory	3,395.6	210	295.8	148.3	14.2	180	216.2	185.9	14.2
Primorski Territory	14,721.3	620	738.6	167.7	15.3	535	674.8	176.6	15.0
Khabarovsk Territory	15,872.4	1,237	1,337.8	169.1	14.9	1,041	1,155.5	187.8	14.2
Amur Region	7,920.3	609	537.9	180.9	15.5	317	383.1	191.0	15.3
Magadan Region	1,452.4	153	146.6	167.1	15.8	108	120.1	178.5	15.5
Sakhalin Region	5,099.9	330	485.8	164.8	14.5	264	430.9	171.5	14.2
Jewish Autonomous Region	1,048.1	165	145.8	124.2	17.3	91	76.2	203.7	15.0
Chukotka Autonomous Area	501.0	42	44.0	174.0	16.8	25	31.1	214.3	15.3

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

		30.09.2009											
		including:											
		housing loans					of which:						
							mortgage loans						
volume of consumer loans total, millions of rubles		number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
1	2	3	4	5	6	7	8	9	10	11	12	13	14
RUSSIAN FEDERATION	93,534.7	1,322	7,179.0	112.3	13.5	1,221	5,570.2	138.4	13.1				
CENTRAL FEDERAL DISTRICT	73,086.7	758	5,565.0	112.2	13.5	682	4,259.8	139.6	13.0				
Belgorod Region	77.2	3	8.2	241.7	13.2	3	8.2	241.7	13.2				
Bryansk Region	144.0	2	6.1	214.4	11.2	2	6.1	214.4	11.2				
Vladimir Region	86.0	4	10.1	254.8	10.5	4	10.1	254.8	10.5				
Voronezh Region	665.6	3	7.7	179.6	12.3	3	7.7	179.6	12.3				
Ivanovo Region	85.9	5	24.9	138.1	13.4	4	23.0	139.6	13.4				
Kaluga Region	168.3	12	54.9	141.0	12.4	12	54.9	141.0	12.4				
Kostroma Region	16.3	2	4.3	97.4	13.4	2	4.3	97.4	13.4				
Kursk Region	37.1	4	14.5	184.6	13.1	4	14.5	184.6	13.1				
Lipetsk Region	69.1	3	9.2	256.7	10.6	3	9.2	256.7	10.6				
Moscow Region	8,694.3	183	840.4	149.3	13.1	165	612.4	199.9	12.6				
Orel Region	43.6	3	6.4	220.9	15.6	3	6.4	220.9	15.6				
Ryazan Region	632.1	1	2.3	120.8	12.5	1	2.3	120.8	12.5				
Smolensk Region	368.4	1	2.3	219.0	6.7	1	2.3	219.0	6.7				
Tambov Region	66.2	4	12.1	236.1	12.3	4	12.1	236.1	12.3				
Tver Region	111.2	5	17.5	200.9	14.0	5	17.5	200.9	14.0				
Tula Region	128.4	5	10.8	177.7	11.4	5	10.8	177.7	11.4				
Yaroslavl Region	151.3	1	0.5	24.1	16.0	0	0.0	0.0	0.0				
Moscow	61,541.7	517	4,532.8	102.5	13.6	461	3,458.0	126.7	13.1				
NORTH-WEST DISTRICT	7,438.6	182	898.1	82.7	13.9	166	644.8	110.6	13.3				
Republic of Karelia	19.2	1	1.1	300.0	11.1	1	1.1	300.0	11.1				
Republic of Komi	69.5	2	8.3	261.1	11.3	2	8.3	261.1	11.3				

Table 4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	68.0	1	1.6	12.0	13.0	0	0.0	0.0	0.0
including Nenets Autonomous Area	5.1	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Vologda Region	89.1	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Kaliningrad Region	477.9	45	119.4	112.5	14.2	38	75.1	175.3	12.2
Leningrad Region	271.0	17	35.6	199.7	12.5	16	31.2	226.2	12.1
Murmansk Region	147.6	3	10.2	148.2	12.0	3	10.2	148.2	12.0
Novgorod Region	21.2	1	1.3	182.0	12.0	1	1.3	182.0	12.0
Pskov Region	24.0	2	4.6	209.2	12.0	2	4.6	209.2	12.0
St. Petersburg	6,251.1	110	716.0	67.8	14.0	103	513.0	89.5	13.7
<b>SOUTH FEDERAL DISTRICT</b>	<b>3,193.7</b>	<b>39</b>	<b>149.5</b>	<b>155.4</b>	<b>13.7</b>	<b>37</b>	<b>142.5</b>	<b>159.4</b>	<b>13.6</b>
Republic of Adigei (Adigeya)	18.1	1	4.3	182.0	11.5	1	4.3	182.0	11.5
Republic of Dagestan	278.8	1	3.4	240.1	14.5	1	3.4	240.1	14.5
Republic of Ingushetia	4.6	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Kabardino-Balkar Republic	26.1	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Kalmykia	11.5	1	2.2	182.0	12.9	1	2.2	182.0	12.9
Karachai-Cherkess Republic	20.1	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	14.5	1	2.6	242.0	11.3	1	2.6	242.0	11.3
Republic of Chechnya	4.4	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Krasnodar Territory	953.6	11	39.6	173.8	14.4	11	39.6	173.8	14.4
Stavropol Territory	348.9	5	13.7	230.0	12.4	5	13.7	230.0	12.4
Astrakhan Region	857.3	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Volgograd Region	213.6	5	37.9	133.5	13.4	4	33.1	151.2	12.7
Rostov Region	442.2	14	45.8	120.3	14.2	13	43.6	115.6	14.1
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>4,266.9</b>	<b>86</b>	<b>232.3</b>	<b>182.2</b>	<b>12.1</b>	<b>83</b>	<b>224.6</b>	<b>187.8</b>	<b>12.0</b>
Republic of Bashkortostan	160.8	3	5.6	148.1	11.5	3	5.6	148.1	11.5
Republic of Mariy-El	26.0	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Mordovia	20.4	4	7.6	255.4	11.3	4	7.6	255.4	11.3
Republic of Tatarstan (Tatarstan)	642.6	1	2.1	179.6	6.5	1	2.1	179.6	6.5
Udmurt Republic	165.8	5	18.7	200.4	11.8	5	18.7	200.4	11.8
Chuvash Republic — Chuvashya	60.3	5	10.7	184.0	11.9	5	10.7	184.0	11.9
Perm Territory	217.6	12	57.3	151.2	12.9	10	50.1	170.2	12.8
Kirov Region	26.7	3	4.7	106.8	13.4	3	4.7	106.8	13.4
Nizhni Novgorod Region	385.1	13	39.5	222.0	12.5	13	39.5	222.0	12.5
Orenburg Region	38.8	2	4.3	152.6	10.4	2	4.3	152.6	10.4
Penza Region	140.0	2	4.2	167.1	13.1	2	4.2	167.1	13.1
Samara Region	2,205.1	22	54.5	169.1	11.8	21	54.0	170.4	11.8

Table 4.8 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	119.1	9	14.6	234.9	11.5	9	14.6	234.9	11.5
Ulyanovsk Region	58.6	5	8.5	179.5	10.4	5	8.5	179.5	10.4
URALS FEDERAL DISTRICT	923.9	202	113.8	159.5	12.7	202	113.8	159.5	12.7
Kurgan Region	5.2	1	3.1	242.0	14.8	1	3.1	242.0	14.8
Sverdlovsk Region	375.3	14	41.4	181.9	12.1	14	41.4	181.9	12.1
Tyumen Region	322.3	170	42.8	119.8	13.6	170	42.8	119.8	13.6
including: Khanty-Mansiysky Autonomous Area — Yugra	50.5	157	0.7	56.0	12.0	157	0.7	56.0	12.0
Yamalo-Nenetsky Autonomous Area	13.7	1	2.3	263.6	8.0	1	2.3	263.6	8.0
Chelyabinsk Region	221.1	17	26.5	178.5	12.0	17	26.5	178.5	12.0
SIBERIA FEDERAL DISTRICT	3,136.4	36	142.8	112.6	13.6	32	107.2	135.1	13.9
Republic of Altai	3.4	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Buryatia	282.8	2	6.6	270.2	12.2	2	6.6	270.2	12.2
Republic of Tyva	0.5	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Khakassia	641.6	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Altai Territory	142.9	1	3.8	240.0	13.5	1	3.8	240.0	13.5
Zabaykalskiy Territory	242.4	3	3.0	161.0	12.3	3	3.0	161.0	12.3
Krasnoyarsk Territory	558.0	7	80.2	43.5	15.2	5	46.7	41.0	17.0
Irkutsk Region	489.7	6	10.7	221.5	10.7	6	10.7	221.5	10.7
Kemerovo Region	257.6	1	3.6	242.0	13.8	1	3.6	242.0	13.8
Novosibirsk Region	296.8	7	18.4	176.6	11.5	6	16.4	197.3	10.7
Omsk Region	161.3	8	15.3	181.5	11.2	7	15.2	182.3	11.2
Tomsk Region	59.4	1	1.2	122.0	9.0	1	1.2	122.0	9.0
FAR EAST FEDERAL DISTRICT	1,488.5	19	77.5	96.7	13.3	19	77.5	96.7	13.3
Republic of Sakha (Yakutia)	63.7	3	12.3	150.8	11.2	3	12.3	150.8	11.2
Kamchatka Territory	75.6	2	6.2	153.4	10.9	2	6.2	153.4	10.9
Primorski Territory	687.0	11	26.4	146.1	12.5	11	26.4	146.1	12.5
Khabarovsk Territory	359.3	1	27.9	9.4	16.0	1	27.9	9.4	16.0
Amur Region	133.1	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Magadan Region	8.8	1	0.0	240.0	10.8	1	0.0	240.0	10.8
Sakhalin Region	152.1	1	4.7	122.0	10.8	1	4.7	122.0	10.8
Jewish Autonomous Region	8.5	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Chukotka Autonomous Area	0.4	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)

	30.09.2009				
	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	2,807,600.1	644,252.3	396,610.5	243,663.0	63,191.1
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,573,924.1</b>	<b>603,745.9</b>	<b>353,105.0</b>	<b>241,048.1</b>	<b>55,341.3</b>
Belgorod Region	285.3	42.8	4.4	0.0	0.0
Bryansk Region	0.0	0.0	0.5	0.0	0.2
Vladimir Region	69.8	44.9	0.0	0.0	34.1
Voronezh Region	273.8	3.2	2.6	0.0	16.7
Ivanovo Region	143.3	100.7	8.2	0.0	6.4
Kaluga Region	1,674.6	39.6	8.9	0.0	11.0
Kostroma Region	9,305.4	834.8	0.1	0.0	1,069.3
Kursk Region	289.6	288.7	0.0	0.0	8.0
Lipetsk Region	662.6	121.7	27.3	0.0	109.5
Moscow Region	32,936.6	7,934.4	158.1	0.1	8.1
Orel Region	0.0	0.0	0.0	0.0	2.5
Ryazan Region	30.0	40.8	41.2	0.0	0.0
Smolensk Region	0.0	0.0	84.5	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.0	0.0
Tver Region	2,411.7	258.0	50.5	0.0	1.0
Tula Region	59.2	27.0	0.5	0.0	1.5
Yaroslavl Region	119.5	123.3	6.4	0.0	19.5
Moscow	2,525,662.6	593,886.0	352,711.7	241,047.9	54,053.4
<b>NORTH-WEST DISTRICT</b>	<b>103,001.7</b>	<b>13,601.3</b>	<b>19,574.3</b>	<b>1,582.8</b>	<b>3,826.4</b>
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,594.7	208.1	72.1	1.0	59.1
Arkhangelsk Region	19.6	25.5	118.4	0.0	0.7
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	993.6	365.1	202.5	4.9	18.5
Kaliningrad Region	1,975.2	404.0	75.3	0.0	2,512.7
Leningrad Region	61.8	29.4	0.1	1,247.2	0.0
Murmansk Region	582.0	70.6	1.0	0.0	0.0
Novgorod Region	50.6	50.8	115.8	0.0	0.0
Pskov Region	0.0	0.0	0.0	0.0	0.0
St. Petersburg	97,724.3	12,447.8	18,989.2	329.8	1,235.1
<b>SOUTH FEDERAL DISTRICT</b>	<b>7,896.0</b>	<b>1,552.7</b>	<b>959.6</b>	<b>125.0</b>	<b>347.7</b>
Republic of Adigei (Adigeya)	1.0	0.9	1.7	0.0	9.0
Republic of Daghestan	0.0	0.0	202.0	18.4	0.1
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.1	0.0	4.6	0.0	10.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Karachai-Cherkess Republic	19.8	0.0	11.5	0.0	1.9
Republic of Northern Ossetia — Alania	0.0	0.0	0.8	0.0	21.2
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	3,158.3	206.8	434.3	65.6	265.0
Stavropol Territory	1,434.4	596.7	3.6	0.2	10.0
Astrakhan Region	636.1	500.0	37.0	5.3	4.3
Volgograd Region	276.7	138.7	2.5	0.0	3.1
Rostov Region	2,369.6	109.6	261.5	35.4	22.9

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

1	2	3	4	5	6
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>40,035.8</b>	<b>6,179.2</b>	<b>14,264.9</b>	<b>707.9</b>	<b>1,440.2</b>
Republic of Bashkortostan	2,141.7	261.0	400.2	0.0	12.6
Republic of Mariy-El	0.0	0.0	0.0	0.0	2.0
Republic of Mordovia	61.4	62.9	42.5	0.0	20.1
Republic of Tatarstan (Tatarstan)	18,397.4	2,862.8	9,627.0	660.3	1,029.3
Udmurt Republic	56.4	15.7	14.0	0.0	98.7
Chuvash Republic — Chuvashya	84.3	53.2	0.0	0.0	10.0
Perm Territory	1,404.2	198.4	274.2	0.0	23.3
Kirov Region	706.8	35.0	10.8	0.0	2.8
Nizhni Novgorod Region	1,327.7	536.9	546.0	0.1	79.5
Orenburg Region	831.3	62.5	147.4	17.6	24.2
Penza Region	470.2	0.0	0.2	0.0	40.4
Samara Region	11,480.8	1,968.8	3,106.1	29.5	87.1
Saratov Region	3,072.8	122.0	96.5	0.3	10.0
Ulyanovsk Region	1.0	0.0	0.1	0.0	0.1
<b>URALS FEDERAL DISTRICT</b>	<b>65,526.7</b>	<b>12,478.6</b>	<b>7,160.8</b>	<b>199.0</b>	<b>683.5</b>
Kurgan Region	0.0	0.0	0.0	0.0	0.0
Sverdlovsk Region	36,455.9	3,168.1	4,205.1	0.1	313.6
Tyumen Region	21,988.9	6,029.2	2,795.5	198.9	89.1
including: Khanty-Mansiysky Autonomous Area — Yugra	20,230.5	4,203.8	1,823.9	199.1	2.9
Yamalo-Nenetsky Autonomous Area	0.0	0.0	18.7	0.0	0.0
Chelyabinsk Region	7,081.9	3,281.2	160.3	0.0	280.8
<b>SIBERIA FEDERAL DISTRICT</b>	<b>6,112.6</b>	<b>2,887.8</b>	<b>631.8</b>	<b>0.2</b>	<b>1,379.9</b>
Republic of Altai	1.0	0.0	0.1	0.0	0.0
Republic of Buryatia	24.3	0.0	0.3	0.0	2.8
Republic of Tyva	8.9	9.6	0.0	0.0	0.4
Republic of Khakassia	15.8	20.3	0.5	0.0	0.0
Altai Territory	23.8	20.5	2.7	0.0	75.6
Zabaykalskiy Territory	151.4	72.9	0.0	0.0	0.0
Krasnoyarsk Territory	204.0	161.7	52.3	0.0	801.1
Irkutsk Region	80.2	0.0	11.6	0.0	165.1
Kemerovo Region	819.2	715.1	110.2	0.0	103.2
Novosibirsk Region	3,365.4	1,596.2	381.7	0.0	204.8
Omsk Region	1,412.5	285.2	1.0	0.0	12.6
Tomsk Region	6.2	6.2	71.3	0.2	14.3
<b>FAR EAST FEDERAL DISTRICT</b>	<b>11,103.2</b>	<b>3,806.9</b>	<b>914.0</b>	<b>0.0</b>	<b>172.2</b>
Republic of Sakha (Yakutia)	599.1	227.7	181.6	0.0	45.9
Kamchatka Territory	305.0	61.0	12.3	0.0	6.0
Primorski Territory	3,462.2	1,887.1	484.3	0.0	65.4
Khabarovsk Territory	1,149.7	650.3	20.8	0.0	0.1
Amur Region	5,536.4	929.7	133.6	0.0	26.1
Magadan Region	50.7	51.1	3.6	0.0	0.0
Sakhalin Region	0.0	0.0	77.8	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)

	30.09.2009		
	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	164,815.2	19.3	24,095.7
<b>CENTRAL FEDERAL DISTRICT</b>	<b>126,304.1</b>	<b>0.0</b>	<b>21,050.8</b>
Belgorod Region	624.6	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	61.5	0.0	0.0
Voronezh Region	155.7	0.0	0.0
Ivanovo Region	0.0	0.0	2.8
Kaluga Region	0.0	0.0	0.0
Kostroma Region	7.0	0.0	0.0
Kursk Region	28.7	0.0	0.0
Lipetsk Region	1,135.9	0.0	0.0
Moscow Region	12,905.5	0.0	1,689.5
Orel Region	42.9	0.0	0.0
Ryazan Region	245.8	0.0	57.0
Smolensk Region	36.3	0.0	0.0
Tambov Region	0.2	0.0	0.0
Tver Region	0.0	0.0	0.0
Tula Region	34.8	0.0	0.0
Yaroslavl Region	92.6	0.0	0.0
Moscow	110,932.6	0.0	19,301.5
<b>NORTH-WEST DISTRICT</b>	<b>7,973.9</b>	<b>0.0</b>	<b>234.8</b>
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.0	0.0	0.0
Arkhangelsk Region	3.2	0.0	0.0
including Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	0.0	0.0	0.0
Kaliningrad Region	99.5	0.0	0.0
Leningrad Region	40.0	0.0	0.0
Murmansk Region	29.7	0.0	74.7
Novgorod Region	0.0	0.0	36.9
Pskov Region	0.0	0.0	0.0
St. Petersburg	7,801.5	0.0	123.2
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,161.3</b>	<b>0.0</b>	<b>112.4</b>
Republic of Adigei (Adigeya)	0.0	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	429.9	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Karachai-Cherkess Republic	7.1	0.0	0.0
Republic of Northern Ossetia — Alania	191.3	0.0	0.0
Republic of Chechnya	133.8	0.0	0.0
Krasnodar Territory	712.5	0.0	0.0
Stavropol Territory	15.1	0.0	0.0
Astrakhan Region	0.0	0.0	0.0
Volgograd Region	351.7	0.0	112.4
Rostov Region	142.9	0.0	0.0

Table 4.10 (end)

(millions of rubles)

1	2	3	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>13,004.0</b>	<b>19.3</b>	<b>264.5</b>
Republic of Bashkortostan	133.2	0.0	0.0
Republic of Mariy-El	0.0	0.0	0.0
Republic of Mordovia	50.1	0.0	0.0
Republic of Tatarstan (Tatarstan)	5,139.7	19.3	0.0
Udmurt Republic	320.3	0.0	0.0
Chuvash Republic — Chuvashya	136.2	0.0	0.0
Perm Territory	261.4	0.0	0.0
Kirov Region	31.6	0.0	0.0
Nizhni Novgorod Region	2,800.8	0.0	127.4
Orenburg Region	2,203.5	0.0	0.0
Penza Region	51.6	0.0	0.0
Samara Region	1,614.4	0.0	137.1
Saratov Region	261.3	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
<b>URALS FEDERAL DISTRICT</b>	<b>11,244.2</b>	<b>0.0</b>	<b>2,052.9</b>
Kurgan Region	21.2	0.0	0.0
Sverdlovsk Region	3,787.1	0.0	1,797.4
Tyumen Region	7,194.8	0.0	119.1
including:			
Khanty-Mansiysky Autonomous Area — Yugra	3,818.1	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	241.1	0.0	136.5
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,219.9</b>	<b>0.0</b>	<b>380.3</b>
Republic of Altai	23.1	0.0	0.0
Republic of Buryatia	2.2	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	90.3	0.0	0.0
Altai Territory	54.1	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	221.8	0.0	270.5
Irkutsk Region	132.1	0.0	0.0
Kemerovo Region	170.6	0.0	0.1
Novosibirsk Region	1,221.0	0.0	64.9
Omsk Region	185.0	0.0	44.8
Tomsk Region	119.7	0.0	0.0
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1,907.8</b>	<b>0.0</b>	<b>0.0</b>
Republic of Sakha (Yakutia)	1,380.5	0.0	0.0
Kamchatka Territory	157.4	0.0	0.0
Primorski Territory	83.3	0.0	0.0
Khabarovsk Territory	57.3	0.0	0.0
Amur Region	0.0	0.0	0.0
Magadan Region	178.7	0.0	0.0
Sakhalin Region	50.6	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0



## 5. SUMMARY METHODOLOGY

The information in tables of *Bulletin of Banking Statistics. Regional Supplement* is formed according to the federal structure of the Russian 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.