

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)

|                                       | 30.06.2008 | 30.09.2008 | 31.12.2008 | 31.03.2009 | 30.06.2009 |
|---------------------------------------|------------|------------|------------|------------|------------|
| 1                                     | 2          | 3          | 4          | 5          | 6          |
| <b>RUSSIAN FEDERATION</b>             | 1,125      | 1,126      | 1,108      | 1,094      | 1,083      |
| <b>CENTRAL FEDERAL DISTRICT</b>       | 627        | 631        | 621        | 619        | 612        |
| Belgorod Region                       | 6          | 6          | 6          | 6          | 6          |
| Bryansk Region                        | 1          | 1          | 1          | 1          | 1          |
| Vladimir Region                       | 2          | 2          | 2          | 3          | 3          |
| Voronezh Region                       | 3          | 3          | 5          | 5          | 5          |
| Ivanovo Region                        | 6          | 6          | 6          | 6          | 6          |
| Kaluga Region                         | 5          | 5          | 5          | 5          | 5          |
| Kostroma Region                       | 4          | 4          | 4          | 4          | 5          |
| Kursk Region                          | 2          | 2          | 2          | 2          | 2          |
| Lipetsk Region                        | 2          | 2          | 2          | 2          | 2          |
| Moscow Region                         | 14         | 15         | 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          | 2          | 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                                | 549        | 552        | 543        | 540        | 532        |
| <b>NORTH-WEST DISTRICT</b>            | 81         | 81         | 79         | 77         | 77         |
| 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          | 9          | 8          |
| Kaliningrad Region                    | 11         | 10         | 8          | 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                        | 41         | 42         | 42         | 41         | 42         |
| <b>SOUTH FEDERAL DISTRICT</b>         | 117        | 116        | 115        | 113        | 113        |
| Republic of Adigei (Adigeya)          | 5          | 5          | 5          | 5          | 5          |
| Republic of Daghestan                 | 33         | 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                   | 18         | 17         | 16         | 16         | 16         |
| Stavropol Territory                   | 8          | 8          | 8          | 8          | 8          |
| Astrakhan Region                      | 5          | 5          | 5          | 4          | 4          |
| Volgograd Region                      | 5          | 5          | 5          | 5          | 5          |
| Rostov Region                         | 22         | 23         | 23         | 22         | 22         |

Table 1.1 (end)

(units)

| 1  | 2          | 3          | 4          | 5          | 6          |
|--|------------|------------|------------|------------|------------|
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b>     | <b>133</b> | <b>132</b> | <b>131</b> | <b>127</b> | <b>126</b> |
| Republic of Bashkortostan                | 11         | 11         | 11         | 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          | 8          |
| Chuvash Republic — Chuvashya             | 5          | 5          | 5          | 5          | 5          |
| Perm Territory                           | 8          | 8          | 8          | 6          | 6          |
| Kirov Region                             | 3          | 3          | 3          | 3          | 3          |
| Nizhni Novgorod Region                   | 18         | 18         | 18         | 17         | 17         |
| Orenburg Region                          | 9          | 9          | 9          | 9          | 9          |
| Penza Region                             | 2          | 2          | 2          | 2          | 2          |
| Samara Region                            | 22         | 21         | 20         | 20         | 20         |
| Saratov Region                           | 12         | 12         | 12         | 12         | 11         |
| Ulyanovsk Region                         | 4          | 4          | 4          | 4          | 4          |
| <b>URALS FEDERAL DISTRICT</b>            | <b>62</b>  | <b>62</b>  | <b>58</b>  | <b>56</b>  | <b>56</b>  |
| Kurgan Region                            | 5          | 5          | 4          | 4          | 4          |
| Sverdlovsk Region                        | 24         | 24         | 24         | 23         | 23         |
| Tyumen Region                            | 22         | 22         | 19         | 18         | 18         |
| including:                               |            |            |            |            |            |
| Khanty-Mansiysky Autonomous Area — Yugra | 12         | 12         | 11         | 10         | 10         |
| Yamalo-Nenetsky Autonomous Area          | 3          | 3          | 2          | 2          | 2          |
| Chelyabinsk Region                       | 11         | 11         | 11         | 11         | 11         |
| <b>SIBERIA FEDERAL DISTRICT</b>          | <b>67</b>  | <b>68</b>  | <b>68</b>  | <b>67</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          | 8          | 7          |
| Zabaykalskiy Territory                   | 2          | 2          | 2          | 1          | 1          |
| Krasnoyarsk Territory                    | 5          | 6          | 6          | 6          | 6          |
| Irkutsk Region                           | 9          | 9          | 9          | 9          | 8          |
| Kemerovo Region                          | 8          | 8          | 8          | 8          | 8          |
| Novosibirsk Region                       | 13         | 13         | 13         | 13         | 13         |
| Omsk Region                              | 7          | 7          | 7          | 7          | 6          |
| Tomsk Region                             | 4          | 4          | 4          | 4          | 4          |
| <b>FAR EAST FEDERAL DISTRICT</b>         | <b>38</b>  | <b>36</b>  | <b>36</b>  | <b>35</b>  | <b>35</b>  |
| Republic of Sakha (Yakutia)              | 5          | 5          | 5          | 5          | 5          |
| Kamchatka Territory                      | 6          | 6          | 6          | 6          | 6          |
| Primorski Territory                      | 9          | 8          | 8          | 8          | 8          |
| Khabarovsk Territory                     | 5          | 5          | 5          | 5          | 5          |
| Amur Region                              | 5          | 5          | 5          | 4          | 4          |
| Magadan Region                           | 2          | 2          | 2          | 2          | 2          |
| Sakhalin Region                          | 6          | 5          | 5          | 5          | 5          |
| Jewish Autonomous Region                 | —          | —          | —          | —          | —          |
| Chukotka Autonomous Area                 | —          | —          | —          | —          | —          |

Table 1.2

## Number of Branches of Credit Institutions

(units)

|                                  | 30.09.2008   |  | 31.12.2008   |  | 31.03.2009   |  | 30.06.2009   |  |
|----------------------------------|--|--|--|--|--|--|--|--|
|                                  | 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               | 675  | 2,837  | 661  | 2,809  | 647  | 2,756  | 615  | 2,699  |
| CENTRAL FEDERAL DISTRICT         | 179  | 591  | 177  | 584  | 177  | 575  | 165  | 559  |
| Belgorod Region                  | 5  | 28   | 5  | 28   | 5  | 28   | 5  | 26   |
| Bryansk Region                   | 2  | 28   | 2  | 28   | 2  | 28   | 2  | 26   |
| Vladimir Region                  | —  | 30   | —  | 30   | 1  | 28   | —  | 28   |
| Voronezh Region                  | 1  | 56   | 1  | 57   | 1  | 58   | —  | 57   |
| Ivanovo Region                   | 1  | 20   | 1  | 19   | 1  | 18   | 1  | 18   |
| Kaluga Region                    | 2  | 27   | 2  | 27   | 2  | 28   | 1  | 28   |
| Kostroma Region                  | —  | 15   | —  | 15   | —  | 15   | —  | 13   |
| Kursk Region                     | —  | 22   | —  | 22   | —  | 22   | —  | 22   |
| Lipetsk Region                   | 1  | 25   | 1  | 26   | 1  | 25   | 1  | 24   |
| Moscow Region                    | 9  | 113  | 9  | 108  | 9  | 106  | 8  | 99   |
| Orel Region                      | 3  | 22   | 3  | 19   | 3  | 18   | 3  | 18   |
| Ryazan Region                    | —  | 27   | —  | 28   | —  | 28   | —  | 26   |
| Smolensk Region                  | 5  | 25   | 6  | 24   | 6  | 23   | 6  | 23   |
| Tambov Region                    | 3  | 17   | 3  | 17   | 3  | 17   | 3  | 16   |
| Tver Region                      | 3  | 36   | 3  | 33   | 3  | 33   | 3  | 33   |
| Tula Region                      | 1  | 36   | 1  | 35   | 1  | 35   | 1  | 34   |
| Yaroslavl Region                 | 4  | 39   | 4  | 38   | 4  | 36   | 4  | 35   |
| Moscow                           | 30   | 134  | 32   | 134  | 33   | 131  | 30   | 130  |
| NORTH-WEST DISTRICT              | 36   | 385  | 32   | 375  | 32   | 372  | 30   | 359  |
| Republic of Karelia              | 2  | 20   | 2  | 20   | 2  | 20   | 2  | 20   |
| Republic of Komi                 | 7  | 34   | 7  | 34   | 7  | 33   | 7  | 33   |
| Arkhangelsk Region               | —  | 35   | —  | 33   | —  | 33   | —  | 30   |
| including Nenets Autonomous Area | —  | 2  | —  | 1  | —  | 1  | —  | 1  |

Table 1.2 (cont.)  
(units)

| 1                                     | 2          | 3          | 4          | 5          | 6          | 7          | 8          | 9          |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Vologda Region                        | 9          | 23         | 10         | 22         | 10         | 22         | 9          | 20         |
| Kaliningrad Region                    | 4          | 37         | 1          | 36         | 1          | 36         | 1          | 35         |
| Leningrad Region                      | —          | 40         | —          | 37         | —          | 36         | —          | 32         |
| Murmansk Region                       | 1          | 24         | 1          | 24         | 1          | 25         | 1          | 25         |
| Novgorod Region                       | 1          | 16         | 1          | 16         | 1          | 16         | 1          | 17         |
| Pskov Region                          | —          | 13         | —          | 13         | —          | 12         | —          | 12         |
| St. Petersburg                        | 12         | 143        | 10         | 140        | 10         | 139        | 9          | 135        |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>105</b> | <b>401</b> | <b>103</b> | <b>400</b> | <b>102</b> | <b>394</b> | <b>96</b>  | <b>384</b> |
| Republic of Adigei (Adigeya)          | 1          | 5          | 1          | 5          | 1          | 5          | 1          | 5          |
| Republic of Dagestan                  | 55         | 15         | 55         | 15         | 56         | 15         | 56         | 15         |
| Republic of Ingushetia                | 1          | 3          | 1          | 3          | 1          | 3          | 1          | 3          |
| Kabardino-Balkar Republic             | 3          | 8          | 3          | 9          | 3          | 9          | 3          | 9          |
| Republic of Kalmykia                  | —          | 4          | —          | 4          | —          | 3          | —          | 3          |
| Karachai-Cherkess Republic            | —          | 4          | —          | 4          | —          | 4          | —          | 4          |
| Republic of Northern Ossetia — Alania | 7          | 9          | 6          | 9          | 5          | 9          | 3          | 8          |
| Republic of Chechnya                  | —          | 1          | —          | 2          | —          | 2          | —          | 3          |
| Krasnodar Territory                   | 10         | 100        | 10         | 100        | 9          | 99         | 6          | 99         |
| Stavropol Territory                   | 7          | 57         | 7          | 55         | 7          | 55         | 7          | 53         |
| Astrakhan Region                      | 6          | 24         | 6          | 24         | 6          | 24         | 6          | 24         |
| Volgograd Region                      | 1          | 73         | 1          | 73         | 1          | 71         | —          | 66         |
| Rostov Region                         | 14         | 98         | 13         | 97         | 13         | 95         | 13         | 92         |
| <b>PRIVOLZHSKY FEDERAL DISTRICT</b>   | <b>142</b> | <b>635</b> | <b>143</b> | <b>631</b> | <b>138</b> | <b>622</b> | <b>135</b> | <b>607</b> |
| Republic of Bashkortostan             | —          | 65         | —          | 67         | —          | 63         | —          | 61         |
| Republic of Mariy-El                  | 4          | 17         | 4          | 16         | 4          | 16         | 4          | 16         |
| Republic of Mordovia                  | 6          | 9          | 6          | 10         | 5          | 10         | 2          | 10         |
| Republic of Tatarstan (Tatarstan)     | 56         | 48         | 56         | 39         | 56         | 40         | 56         | 40         |
| Udmurt Republic                       | —          | 31         | —          | 33         | —          | 33         | —          | 33         |
| Chuvash Republic — Chuvashya          | —          | 27         | —          | 26         | —          | 26         | —          | 25         |
| Perm Territory                        | 3          | 73         | 3          | 73         | 3          | 74         | 3          | 72         |
| Kirov Region                          | —          | 30         | —          | 29         | —          | 29         | —          | 28         |
| Nizhni Novgorod Region                | 32         | 84         | 33         | 84         | 31         | 86         | 31         | 85         |
| Orenburg Region                       | 4          | 53         | 4          | 53         | 3          | 49         | 3          | 46         |
| Penza Region                          | —          | 34         | —          | 34         | —          | 34         | —          | 33         |
| Samara Region                         | 14         | 82         | 14         | 85         | 13         | 82         | 13         | 82         |



Table 1.2 (end)  
(units)

| 1  | 2          | 3          | 4          | 5          | 6          | 7          | 8          | 9          |
|--|------------|------------|------------|------------|------------|------------|------------|------------|
| Saratov Region                           | 20         | 53         | 20         | 53         | 20         | 52         | 20         | 49         |
| Ulyanovsk Region                         | 3          | 29         | 3          | 29         | 3          | 28         | 3          | 27         |
| <b>URALS FEDERAL DISTRICT</b>            | <b>132</b> | <b>273</b> | <b>126</b> | <b>273</b> | <b>124</b> | <b>249</b> | <b>124</b> | <b>247</b> |
| Kurgan Region                            | —          | 24         | —          | 23         | —          | 20         | —          | 20         |
| Sverdlovsk Region                        | 15         | 88         | 15         | 91         | 15         | 80         | 15         | 81         |
| Tyumen Region                            | 77         | 83         | 71         | 80         | 69         | 80         | 69         | 78         |
| including:                               |            |            |            |            |            |            |            |            |
| Khanty-Mansiysky Autonomous Area — Yugra | 14         | 34         | 14         | 32         | 13         | 32         | 13         | 32         |
| Yamalo-Nenetsky Autonomous Area          | 2          | 28         | 2          | 26         | 2          | 26         | 2          | 25         |
| Chelyabinsk Region                       | 40         | 78         | 40         | 79         | 40         | 69         | 40         | 68         |
| <b>SIBERIA FEDERAL DISTRICT</b>          | <b>47</b>  | <b>390</b> | <b>47</b>  | <b>384</b> | <b>41</b>  | <b>382</b> | <b>40</b>  | <b>386</b> |
| Republic of Altai                        | 1          | 3          | 1          | 3          | 1          | 3          | 1          | 3          |
| Republic of Buryatia                     | 3          | 18         | 3          | 18         | 3          | 18         | 3          | 18         |
| Republic of Tyva                         | —          | 4          | —          | 4          | —          | 4          | —          | 4          |
| Republic of Khakassia                    | —          | 8          | —          | 8          | —          | 8          | —          | 8          |
| Altai Territory                          | 13         | 46         | 13         | 43         | 13         | 43         | 13         | 42         |
| Zabaykalskiy Territory                   | 4          | 19         | 4          | 19         | —          | 19         | —          | 19         |
| Krasnoyarsk Territory                    | 10         | 65         | 10         | 61         | 8          | 60         | 8          | 59         |
| Irkutsk Region                           | 5          | 50         | 5          | 48         | 5          | 47         | 4          | 50         |
| Kemerovo Region                          | —          | 43         | —          | 40         | —          | 38         | —          | 38         |
| Novosibirsk Region                       | 1          | 62         | 1          | 64         | 1          | 67         | 1          | 72         |
| Omsk Region                              | —          | 46         | —          | 49         | —          | 49         | —          | 48         |
| Tomsk Region                             | 10         | 26         | 10         | 27         | 10         | 26         | 10         | 25         |
| <b>FAR EAST FEDERAL DISTRICT</b>         | <b>34</b>  | <b>162</b> | <b>33</b>  | <b>162</b> | <b>33</b>  | <b>162</b> | <b>25</b>  | <b>157</b> |
| Republic of Sakha (Yakutia)              | 9          | 38         | 9          | 38         | 9          | 38         | 3          | 36         |
| Kamchatka Territory                      | 4          | 8          | 4          | 8          | 4          | 8          | 4          | 8          |
| Primorski Territory                      | 9          | 35         | 9          | 36         | 9          | 36         | 7          | 36         |
| Khabarovsk Territory                     | 4          | 29         | 4          | 30         | 4          | 30         | 4          | 29         |
| Amur Region                              | —          | 17         | —          | 16         | —          | 16         | —          | 16         |
| Magadan Region                           | 5          | 9          | 5          | 9          | 5          | 9          | 5          | 8          |
| Sakhalin Region                          | 3          | 13         | 2          | 12         | 2          | 12         | 2          | 12         |
| Jewish Autonomous Region                 | —          | 6          | —          | 6          | —          | 6          | —          | 5          |
| Chukotka Autonomous Area                 | —          | 7          | —          | 7          | —          | 7          | —          | 7          |

Table 1.3

## Number of Credit Institutions with Nonresidents Equity

(units)

|                                      | Credit institutions operating<br>in the Russian Federation,<br>total | Licensed by the Bank of Russia |                              |   |
|--------------------------------------|--|--------------------------------|------------------------------|---|
|                                      |  | general                        | granting the right to        |   |
|                                      |  |                                | attract individuals<br>funds | conduct operations<br>in foreign currency |
| <b>RUSSIAN FEDERATION</b>            |  |                                |                              |   |
| 30.09.2008                           | 221 (8)  | 116 (4)                        | 193 (8)                      | 103 (4)                                   |
| 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)                                   |
| <b>CENTRAL FEDERAL DISTRICT</b>      |  |                                |                              |   |
| 30.09.2008                           | 136 (4)  | 72 (2)                         | 109 (4)                      | 63 (2)                                    |
| 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)                                    |
| including Moscow and Moscow Region   |  |                                |                              |   |
| 30.09.2008                           | 129 (4)  | 69 (2)                         | 102 (4)                      | 59 (2)                                    |
| 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)                                    |
| <b>NORTH-WEST DISTRICT</b>           |  |                                |                              |   |
| 30.09.2008                           | 23 (1)   | 15                             | 23 (1)                       | 8 (1)                                     |
| 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)                                     |
| <b>SOUTH FEDERAL DISTRICT</b>        |  |                                |                              |   |
| 30.09.2008                           | 12 (1)   | 5 (1)                          | 11 (1)                       | 6   |
| 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)                                     |
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b> |  |                                |                              |   |
| 30.09.2008                           | 22 (1)   | 10 (1)                         | 22 (1)                       | 12  |
| 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  |
| <b>URALS FEDERAL DISTRICT</b>        |  |                                |                              |   |
| 30.09.2008                           | 13 (1)   | 8                              | 13 (1)                       | 5 (1)                                     |
| 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)                                     |
| <b>SIBERIA FEDERAL DISTRICT</b>      |  |                                |                              |   |
| 30.09.2008                           | 7  | 2                              | 7                            | 5   |
| 31.12.2008                           | 7  | 2                              | 7                            | 5   |
| 31.03.2009                           | 7  | 2                              | 7                            | 5   |
| 30.06.2009                           | 7  | 2                              | 7                            | 5   |
| <b>FAR EAST FEDERAL DISTRICT</b>     |  |                                |                              |   |
| 30.09.2008                           | 8  | 4                              | 8                            | 4   |
| 31.12.2008                           | 8  | 4                              | 8                            | 4   |
| 31.03.2009                           | 8  | 4                              | 8                            | 4   |
| 30.06.2009                           | 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

|                                     | 31.03.2009                       |  |   |   |  |   |  |       |                                  |  | 30.06.2009                                    |   |  |   |  |       |   |   |   |   | total |
|-------------------------------------|----------------------------------|--|---|---|--|---|--|-------|----------------------------------|--|---|---|--|---|--|-------|---|---|---|---|-------|
|                                     | up to<br>3 millions<br>of rubles | 3 millions<br>to<br>10 millions<br>of rubles | 10 millions<br>to<br>30 millions<br>of rubles | 30 millions<br>to<br>60 millions<br>of rubles | 60 millions<br>to<br>150 millions<br>of rubles | 150 millions<br>to<br>300 millions<br>of rubles | 300<br>millions<br>of rubles<br>and more | total | up to<br>3 millions<br>of rubles | 3 millions<br>to<br>10 millions<br>of rubles | 10 millions<br>to<br>30 millions<br>of rubles | 30 millions<br>to<br>60 millions<br>of rubles | 60 millions<br>to<br>150 millions<br>of rubles | 150 millions<br>to<br>300 millions<br>of rubles | 300<br>millions<br>of rubles<br>and more | total |   |   |   |   |       |
|                                     |                                  |  |   |   |  |   |  |       |                                  |  |   |   |  |   |  |       | 1 | 2 | 3 | 4 |       |
| 1                                   | 2                                | 3  | 4   | 5   | 6  | 7   | 8  | 9     | 10                               | 11   | 12  | 13  | 14   | 15  | 16                                       | 17    |   |   |   |   |       |
| RUSSIAN FEDERATION                  | 32                               | 52   | 91  | 139   | 184  | 253   | 343                                      | 1,094 | 29                               | 51   | 82  | 133   | 190  | 251   | 347                                      | 1,083 |   |   |   |   |       |
| CENTRAL<br>FEDERAL DISTRICT         | 8                                | 23   | 38  | 69  | 83   | 161   | 237                                      | 619   | 8                                | 22   | 34  | 66  | 87   | 158   | 237                                      | 612   |   |   |   |   |       |
| Belgorod Region                     | —                                | —  | —   | 1   | 2  | 3   | —  | 6     | —                                | —  | —   | —   | 3  | 3   | —  | 6     |   |   |   |   |       |
| Bryansk Region                      | —                                | —  | —   | —   | 1  | —   | —  | 1     | —                                | —  | —   | —   | 1  | —   | —  | 1     |   |   |   |   |       |
| Vladimir Region                     | —                                | —  | —   | 1   | 1  | 1   | —  | 3     | —                                | —  | —   | 1   | 1  | —   | —  | 3     |   |   |   |   |       |
| Voronezh Region                     | —                                | —  | 1   | 1   | 2  | —   | 1  | 5     | —                                | —  | 1   | 1   | 2  | —   | 1  | 5     |   |   |   |   |       |
| Ivanovo Region                      | —                                | 2  | —   | —   | 2  | 2   | —  | 6     | —                                | 2  | —   | —   | 2  | 2   | —  | 6     |   |   |   |   |       |
| Kaluga Region                       | —                                | —  | —   | —   | 3  | 1   | 1  | 5     | —                                | —  | —   | —   | 3  | 1   | 1  | 5     |   |   |   |   |       |
| Kostroma Region                     | —                                | —  | 1   | —   | 1  | 1   | 1  | 4     | —                                | —  | 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  | 4   | 6  | 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                                | 2  | 1   | 2   | 1  | —   | 1  | 8     | 1                                | 1  | 1   | 3   | 1  | —   | 1  | 8     |   |   |   |   |       |
| Tula Region                         | —                                | 1  | —   | 2   | 1  | 1   | —  | 5     | —                                | 1  | —   | —   | 1  | 1   | —  | 5     |   |   |   |   |       |
| Yaroslavl Region                    | —                                | —  | 1   | 4   | —  | 1   | 2  | 8     | —                                | —  | 1   | 4   | —  | 1   | 2  | 8     |   |   |   |   |       |
| Moscow                              | 7                                | 16   | 33  | 54  | 63   | 144   | 223                                      | 540   | 7                                | 16   | 29  | 51  | 66   | 141   | 222                                      | 532   |   |   |   |   |       |
| NORTH-WEST<br>DISTRICT              | 6                                | 4  | 6   | 17  | 12   | 12  | 20                                       | 77    | 4                                | 5  | 6   | 16  | 13   | 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   | —  | —   | —  | 3     |   |   |   |   |       |
| including Nenets<br>Autonomous Area | —                                | —  | —   | —   | —  | —   | —  | —     | —                                | —  | —   | —   | —  | —   | —  | —     |   |   |   |   |       |
| Vologda Region                      | —                                | —  | 3   | 1   | 1  | 2   | 2  | 9     | —                                | —  | 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                        | 5         | 2         | 1         | 9         | 6         | 5         | 13        | 41         | 3         | 3         | 2         | 9         | 6         | 5         | 14        | 42         |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>10</b> | <b>15</b> | <b>21</b> | <b>16</b> | <b>27</b> | <b>16</b> | <b>8</b>  | <b>113</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> |
| Republic of Adigei (Adigeya)          | 1         | —         | 4         | —         | —         | —         | —         | 5          | 1         | —         | 4         | —         | —         | —         | —         | 5          |
| Republic of Dagestan                  | 6         | 8         | 8         | 4         | 5         | —         | 1         | 32         | 6         | 7         | 7         | 5         | 5         | 1         | 1         | 32         |
| Republic of Ingushetia                | —         | 1         | 1         | —         | —         | —         | —         | 2          | —         | 1         | 1         | —         | —         | —         | —         | 2          |
| Kabardino-Balkar Republic             | —         | 1         | 2         | —         | 1         | 2         | —         | 6          | —         | 1         | 2         | —         | 1         | 1         | 1         | 6          |
| Republic of Kalmykia                  | —         | —         | —         | —         | 2         | —         | —         | 2          | —         | —         | —         | —         | 2         | —         | —         | 2          |
| Karachai-Cherkess Republic            | 1         | —         | 2         | —         | 1         | —         | 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         | 7         | 2         | 2         | 16         | —         | —         | 2         | 3         | 6         | 2         | 3         | 16         |
| 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         | 4         | 5         | 7         | 4         | 22         | 1         | —         | 1         | 2         | 7         | 7         | 4         | 22         |
| <b>PRIVOLZHSKY FEDERAL DISTRICT</b>   | <b>5</b>  | <b>2</b>  | <b>6</b>  | <b>10</b> | <b>25</b> | <b>37</b> | <b>42</b> | <b>127</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> |
| 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         | —         | 2         | 5         | 6         | 12        | 26         |
| Udmurt Republic                       | —         | 1         | 1         | —         | 1         | 3         | 2         | 8          | —         | 1         | 1         | —         | 1         | 3         | 2         | 8          |
| Chuvash Republic — Chuvashya          | 1         | —         | —         | 1         | 1         | 2         | —         | 5          | 1         | —         | —         | 1         | 1         | 2         | —         | 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         | —         | 1         | 2         | 5         | 4         | 4         | 17         |
| Orenburg Region                       | —         | —         | —         | 1         | 4         | —         | 4         | 9          | —         | —         | —         | 1         | 3         | 1         | 4         | 9          |
| Penza Region                          | —         | —         | —         | —         | 1         | —         | —         | 2          | —         | —         | —         | —         | 1         | —         | 1         | 2          |
| Samara Region                         | 1         | —         | 1         | —         | 2         | 8         | 8         | 20         | 1         | —         | —         | 1         | 2         | 8         | 8         | 20         |
| Saratov Region                        | —         | —         | —         | 2         | 4         | 3         | 3         | 12         | —         | —         | —         | 2         | 4         | 3         | 2         | 11         |
| Ulyanovsk Region                      | —         | —         | —         | 1         | 2         | 1         | —         | 4          | —         | —         | —         | 1         | 2         | 1         | —         | 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 |
|--------------------------------------|--------------------------------------|----------------------------|---|
| <b>RUSSIAN FEDERATION</b>            |                                      |                            |   |
| 30.09.2008                           | 1,126                                | 24,572,292.0               | 57  |
| 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  |
| <b>CENTRAL FEDERAL DISTRICT</b>      |                                      |                            |   |
| 30.09.2008                           | 631                                  | 21,231,266.3               | 29  |
| 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  |
| including Moscow and Moscow Region   |                                      |                            |   |
| 30.09.2008                           | 567                                  | 21,060,799.9               | 28  |
| 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  |
| <b>NORTH-WEST DISTRICT</b>           |                                      |                            |   |
| 30.09.2008                           | 81                                   | 1,057,502.0                | 10  |
| 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   |
| <b>SOUTH FEDERAL DISTRICT</b>        |                                      |                            |   |
| 30.09.2008                           | 116                                  | 211,485.7                  | 22  |
| 31.12.2008                           | 115                                  | 209,490.4                  | 23  |
| 31.03.2009                           | 113                                  | 195,834.2                  | 22  |
| 30.06.2009                           | 113                                  | 192,758.1                  | 23  |
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b> |                                      |                            |   |
| 30.09.2008                           | 132                                  | 893,327.5                  | 33  |
| 31.12.2008                           | 131                                  | 912,793.5                  | 31  |
| 31.03.2009                           | 127                                  | 920,799.2                  | 30  |
| 30.06.2009                           | 126                                  | 903,812.7                  | 31  |
| <b>URALS FEDERAL DISTRICT</b>        |                                      |                            |   |
| 30.09.2008                           | 62                                   | 622,256.8                  | 16  |
| 31.12.2008                           | 58                                   | 590,219.8                  | 13  |
| 31.03.2009                           | 56                                   | 607,288.6                  | 13  |
| 30.06.2009                           | 56                                   | 611,155.3                  | 13  |
| <b>SIBERIA FEDERAL DISTRICT</b>      |                                      |                            |   |
| 30.09.2008                           | 68                                   | 394,044.2                  | 13  |
| 31.12.2008                           | 68                                   | 393,928.6                  | 13  |
| 31.03.2009                           | 67                                   | 385,263.8                  | 12  |
| 30.06.2009                           | 64                                   | 330,347.2                  | 14  |
| <b>FAR EAST FEDERAL DISTRICT</b>     |                                      |                            |   |
| 30.09.2008                           | 36                                   | 162,409.5                  | 8   |
| 31.12.2008                           | 36                                   | 164,806.2                  | 8   |
| 31.03.2009                           | 35                                   | 160,844.2                  | 8   |
| 30.06.2009                           | 35                                   | 177,147.9                  | 8   |

Table 1.6

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

(units)

| 1                                     | 30.06.2009                        |   |   |  |   |                                       |            |
|---------------------------------------|-----------------------------------|---|---|--|---|---------------------------------------|------------|
|                                       | up to<br>10 millions<br>of rubles | 10 millions<br>to<br>30 millions<br>of rubles | 30 millions<br>to<br>60 millions<br>of rubles | 60 millions<br>to<br>150 millions<br>of rubles | 150 millions<br>to<br>300 millions<br>of rubles | 300 millions<br>of rubles<br>and more | total      |
| 2                                     | 3                                 | 4   | 5   | 6  | 7   | 8                                     |            |
| RUSSIAN FEDERATION                    | 49                                | 58  | 97  | 161  | 175   | 271                                   | 811        |
| <b>CENTRAL FEDERAL DISTRICT</b>       | <b>15</b>                         | <b>20</b>                                     | <b>36</b>                                     | <b>61</b>                                      | <b>86</b>                                       | <b>172</b>                            | <b>390</b> |
| Belgorod Region                       | —                                 | —   | 1   | 2  | 3   | —                                     | 6          |
| Bryansk Region                        | —                                 | —   | —   | 1  | —   | —                                     | 1          |
| Vladimir Region                       | —                                 | —   | 1   | 1  | 1   | —                                     | 3          |
| Voronezh Region                       | —                                 | —   | 1   | —  | —   | 1                                     | 2          |
| Ivanovo Region                        | 1                                 | —   | —   | —  | 1   | —                                     | 2          |
| Kaluga Region                         | —                                 | —   | —   | 3  | 1   | 1                                     | 5          |
| Kostroma Region                       | —                                 | 1   | —   | 1  | 1   | 2                                     | 5          |
| Kursk Region                          | 1                                 | —   | —   | 1  | —   | —                                     | 2          |
| Lipetsk Region                        | —                                 | —   | —   | —  | 1   | 1                                     | 2          |
| Orel Region                           | —                                 | —   | 1   | 1  | —   | —                                     | 2          |
| Ryazan Region                         | —                                 | —   | 3   | —  | 1   | —                                     | 4          |
| Smolensk Region                       | 1                                 | —   | —   | 1  | 1   | 1                                     | 4          |
| Tambov Region                         | —                                 | —   | —   | 1  | —   | —                                     | 1          |
| Tver Region                           | 2                                 | —   | 3   | 1  | —   | 1                                     | 7          |
| Tula Region                           | 1                                 | —   | 2   | 2  | —   | —                                     | 5          |
| Yaroslavl Region                      | —                                 | 1   | 4   | —  | 1   | 2                                     | 8          |
| Moscow and Moscow Region              | 9                                 | 18  | 20  | 46   | 75  | 163                                   | 331        |
| <b>NORTH-WEST DISTRICT</b>            | <b>6</b>                          | <b>5</b>                                      | <b>14</b>                                     | <b>13</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                        | 3                                 | 1   | 7   | 5  | 5   | 13                                    | 34         |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>15</b>                         | <b>14</b>                                     | <b>13</b>                                     | <b>26</b>                                      | <b>13</b>                                       | <b>8</b>                              | <b>89</b>  |
| Republic of Adigei (Adigeya)          | 1                                 | 4   | —   | —  | —   | —                                     | 5          |
| Republic of Dagestan                  | 7                                 | 4   | 2   | 5  | 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   | 5  | 1   | 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>11</b> | <b>24</b> | <b>38</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        | —        | 2         | 5         | 5         | 10        | 23         |
| Udmurt Republic                      | 1        | 1        | —         | 1         | 4         | 1         | 8          |
| Chuvash Republic — Chuvashya         | 1        | —        | 1         | 1         | 2         | —         | 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         | 8         | 7         | 18         |
| Saratov Region                       | —        | —        | 2         | 4         | 4         | 1         | 11         |
| Ulyanovsk Region                     | —        | —        | 1         | 2         | 1         | —         | 4          |
| <b>URALS FEDERAL DISTRICT</b>        | <b>1</b> | <b>6</b> | <b>7</b>  | <b>10</b> | <b>9</b>  | <b>20</b> | <b>53</b>  |
| Kurgan Region                        | 1        | 1        | 1         | 1         | —         | —         | 4          |
| Sverdlovsk Region                    | —        | 1        | 4         | 4         | 3         | 9         | 21         |
| Tyumen Region                        | —        | 3        | 1         | 3         | 5         | 5         | 17         |
| Chelyabinsk Region                   | —        | 1        | 1         | 2         | 1         | 6         | 11         |
| <b>SIBERIA FEDERAL DISTRICT</b>      | <b>5</b> | <b>7</b> | <b>8</b>  | <b>18</b> | <b>12</b> | <b>10</b> | <b>60</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                      | 1        | 1        | 1         | 3         | —         | 1         | 7          |
| Zabaykalskiy Territory               | —        | 1        | —         | —         | —         | —         | 1          |
| Krasnoyarsk Territory                | —        | 1        | —         | 2         | 2         | 1         | 6          |
| Irkutsk Region                       | —        | 1        | 2         | 4         | 2         | —         | 9          |
| 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>1</b> | <b>8</b>  | <b>9</b>  | <b>7</b>  | <b>4</b>  | <b>32</b>  |
| Republic of Sakha (Yakutia)          | —        | —        | 3         | —         | 1         | 1         | 5          |
| Kamchatka Territory                  | 1        | —        | 2         | 1         | 1         | —         | 5          |
| 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—June 2009  |  |   |   |  |  |
|----------------------------------|--|--|---|---|--|--|
|                                  | 2  | 3  | 4   | 5   | 6  | 7  |
| 1                                | total profit (+)/loss (—)<br>made by operating<br>credit institutions,<br>millions of rubles | the value of profit made<br>by profit-making<br>credit institutions,<br>millions of rubles | share of profit-making<br>credit institutions out of<br>total number of operating<br>credit institutions, % | the value of losses<br>made by<br>losses-making<br>credit institutions,<br>millions of rubles | share of losses-making<br>credit institutions out of<br>total number of<br>operating credit<br>institutions, % | the profit allocation,<br>millions of rubles |
| RUSSIAN FEDERATION               | 6,794.8  | 130,595.4  | 89.0  | 123,800.7   | 11.0   | 55,669.7                                     |
| CENTRAL FEDERAL DISTRICT         | 13,270.5   | 111,635.4  | 87.7  | 98,364.9  | 12.3   | 50,117.2                                     |
| Belgorod Region                  | 43.9   | 43.9   | 100.0   | 0.0   | 0.0  | 9.6  |
| Bryansk Region                   | 14.3   | 14.3   | 100.0   | 0.0   | 0.0  | 3.4  |
| Vladimir Region                  | −7.2   | 9.0  | 66.7  | 16.2  | 33.3   | 6.0  |
| Voronezh Region                  | 44.5   | 57.3   | 80.0  | 12.8  | 20.0   | 26.9   |
| Ivanovo Region                   | 69.5   | 69.5   | 100.0   | 0.0   | 0.0  | 15.9   |
| Kaluga Region                    | 108.6  | 108.6  | 100.0   | 0.0   | 0.0  | 20.2   |
| Kostroma Region                  | 316.5  | 316.5  | 100.0   | 0.0   | 0.0  | 28.0   |
| Kursk Region                     | 58.0   | 58.0   | 100.0   | 0.0   | 0.0  | 11.1   |
| Lipetsk Region                   | 117.5  | 117.5  | 100.0   | 0.0   | 0.0  | 30.4   |
| Moscow Region                    | 173.2  | 967.6  | 92.3  | 794.4   | 7.7  | 316.1  |
| Orel Region                      | 0.5  | 1.8  | 50.0  | 1.3   | 50.0   | 11.2   |
| Ryazan Region                    | 23.3   | 28.2   | 75.0  | 4.9   | 25.0   | 21.0   |
| Smolensk Region                  | 53.6   | 53.6   | 100.0   | 0.0   | 0.0  | 12.9   |
| Tambov Region                    | 8.1  | 8.1  | 100.0   | 0.0   | 0.0  | 2.0  |
| Tver Region                      | 94.5   | 94.5   | 100.0   | 0.0   | 0.0  | 20.8   |
| Tula Region                      | 42.0   | 42.0   | 100.0   | 0.0   | 0.0  | 11.9   |
| Yaroslavl Region                 | 92.5   | 119.1  | 87.5  | 26.6  | 12.5   | 32.4   |
| Moscow                           | 12,017.2   | 109,526.1  | 87.0  | 97,508.9  | 13.0   | 49,537.5                                     |
| NORTH-WEST DISTRICT              | −8,346.9   | 9,162.8  | 92.2  | 17,509.7  | 7.8  | 2,729.8                                      |
| Republic of Karelia              | 10.1   | 10.1   | 100.0   | 0.0   | 0.0  | 2.8  |
| Republic of Komi                 | 159.0  | 159.0  | 100.0   | 0.0   | 0.0  | 40.8   |
| Arkhangelsk Region               | 11.9   | 11.9   | 100.0   | 0.0   | 0.0  | 1.7  |
| including Nenets Autonomous Area | 0.0  | 0.0  | 0.0   | 0.0   | 0.0  | 0.0  |
| Vologda Region                   | 13.7   | 109.5  | 87.5  | 95.8  | 12.5   | 54.5   |
| Kaliningrad Region               | 345.8  | 345.8  | 100.0   | 0.0   | 0.0  | 46.7   |

Table 1.7 (cont.)

| 1                                     | 2              | 3              | 4           | 5              | 6           | 7              |
|---------------------------------------|----------------|----------------|-------------|----------------|-------------|----------------|
| Leningrad Region                      | -196.3         | 0.0            | 0.0         | 196.3          | 100.0       | 65.2           |
| Murmansk Region                       | 39.4           | 39.4           | 100.0       | 0.0            | 0.0         | 5.3            |
| Novgorod Region                       | 34.5           | 34.5           | 100.0       | 0.0            | 0.0         | 5.0            |
| Pskov Region                          | 28.9           | 28.9           | 100.0       | 0.0            | 0.0         | 6.5            |
| St. Petersburg                        | -8,793.9       | 8,423.7        | 95.3        | 17,217.5       | 4.7         | 2,501.4        |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>1,546.6</b> | <b>1,675.0</b> | <b>95.6</b> | <b>128.5</b>   | <b>4.4</b>  | <b>484.2</b>   |
| Republic of Adigei (Adigeya)          | 27.6           | 27.6           | 100.0       | 0.0            | 0.0         | 7.0            |
| Republic of Dagestan                  | 263.2          | 263.2          | 100.0       | 0.0            | 0.0         | 39.0           |
| Republic of Ingushetia                | 4.3            | 4.3            | 100.0       | 0.0            | 0.0         | 0.9            |
| Kabardino-Balkar Republic             | 110.2          | 110.2          | 100.0       | 0.0            | 0.0         | 16.7           |
| Republic of Kalmykia                  | 10.1           | 10.1           | 100.0       | 0.0            | 0.0         | 5.7            |
| Karachai-Cherkess Republic            | 40.9           | 40.9           | 100.0       | 0.0            | 0.0         | 6.1            |
| Republic of Northern Ossetia — Alania | 47.1           | 47.1           | 100.0       | 0.0            | 0.0         | 8.5            |
| Republic of Chechnya                  | 0.0            | 0.0            | 0.0         | 0.0            | 0.0         | 0.0            |
| Krasnodar Territory                   | 717.2          | 746.3          | 93.8        | 29.1           | 6.3         | 259.0          |
| Stavropol Territory                   | 4.8            | 26.8           | 87.5        | 22.0           | 12.5        | 14.9           |
| Astrakhan Region                      | 50.6           | 50.6           | 100.0       | 0.0            | 0.0         | 6.4            |
| Volgograd Region                      | 100.9          | 124.1          | 80.0        | 23.1           | 20.0        | 62.1           |
| Rostov Region                         | 169.5          | 223.7          | 90.9        | 54.2           | 9.1         | 58.0           |
| <b>PRIVOLZHSKY FEDERAL DISTRICT</b>   | <b>2,395.8</b> | <b>4,199.9</b> | <b>89.7</b> | <b>1,804.1</b> | <b>10.3</b> | <b>1,074.0</b> |
| Republic of Bashkortostan             | -1,211.2       | 112.8          | 80.0        | 1,324.0        | 20.0        | 23.7           |
| Republic of Mariy-El                  | 18.3           | 18.3           | 100.0       | 0.0            | 0.0         | 3.1            |
| Republic of Mordovia                  | 48.5           | 48.5           | 100.0       | 0.0            | 0.0         | 12.7           |
| Republic of Tatarstan (Tatarstan)     | 1,501.8        | 1,501.8        | 100.0       | 0.0            | 0.0         | 264.6          |
| Udmurt Republic                       | 48.3           | 75.2           | 87.5        | 26.9           | 12.5        | 23.4           |
| Chuvash Republic — Chuvashya          | 44.3           | 44.3           | 100.0       | 0.0            | 0.0         | 20.9           |
| Perm Territory                        | 4.8            | 89.8           | 66.7        | 85.0           | 33.3        | 58.4           |
| Kirov Region                          | 187.0          | 187.0          | 100.0       | 0.0            | 0.0         | 39.5           |
| Nizhni Novgorod Region                | 109.6          | 379.5          | 76.5        | 269.9          | 23.5        | 100.2          |
| Orenburg Region                       | 193.9          | 193.9          | 100.0       | 0.0            | 0.0         | 62.6           |
| Penza Region                          | 539.1          | 539.1          | 100.0       | 0.0            | 0.0         | 14.4           |
| Samara Region                         | 801.9          | 835.4          | 95.0        | 33.6           | 5.0         | 383.6          |
| Saratov Region                        | 75.3           | 134.3          | 81.8        | 59.0           | 18.2        | 58.1           |
| Ulyanovsk Region                      | 34.3           | 40.1           | 75.0        | 5.8            | 25.0        | 8.8            |

Table 1.7 (end)

| 1  | 2        | 3       | 4     | 5       | 6    | 7     |
|--|----------|---------|-------|---------|------|-------|
| URALS FEDERAL DISTRICT                   | -2,712.1 | 1,914.8 | 83.9  | 4,626.9 | 16.1 | 454.6 |
| Kurgan Region                            | 34.2     | 34.2    | 100.0 | 0.0     | 0.0  | 8.1   |
| Sverdlovsk Region                        | -4,096.8 | 478.8   | 69.6  | 4,575.6 | 30.4 | 149.2 |
| Tyumen Region                            | 987.4    | 987.4   | 100.0 | 0.0     | 0.0  | 169.1 |
| including:                               |          |         |       |         |      |       |
| Khanty-Mansiysky Autonomous Area — Yugra | 619.6    | 619.6   | 100.0 | 0.0     | 0.0  | 75.0  |
| Yamalo-Nenetsky Autonomous Area          | 44.2     | 44.2    | 100.0 | 0.0     | 0.0  | 10.7  |
| Chelyabinsk Region                       | 363.1    | 414.4   | 81.8  | 51.3    | 18.2 | 128.3 |
| SIBERIA FEDERAL DISTRICT                 | -343.2   | 881.3   | 87.5  | 1,224.5 | 12.5 | 505.0 |
| Republic of Altai                        | 29.5     | 29.5    | 100.0 | 0.0     | 0.0  | 9.2   |
| Republic of Buryatia                     | 25.8     | 25.8    | 100.0 | 0.0     | 0.0  | 1.4   |
| Republic of Tyva                         | 3.8      | 3.8     | 100.0 | 0.0     | 0.0  | 2.3   |
| Republic of Khakassia                    | 23.9     | 23.9    | 100.0 | 0.0     | 0.0  | 7.6   |
| Altai Territory                          | 111.1    | 112.2   | 85.7  | 1.2     | 14.3 | 23.9  |
| Zabaykalskiy Territory                   | 41.4     | 41.4    | 100.0 | 0.0     | 0.0  | 5.7   |
| Krasnoyarsk Territory                    | 95.1     | 99.1    | 83.3  | 3.9     | 16.7 | 28.8  |
| Irkutsk Region                           | 52.7     | 68.0    | 87.5  | 15.2    | 12.5 | 14.8  |
| Kemerovo Region                          | 100.8    | 100.8   | 100.0 | 0.0     | 0.0  | 11.9  |
| Novosibirsk Region                       | -980.9   | 223.1   | 69.2  | 1,204.0 | 30.8 | 360.3 |
| Omsk Region                              | 108.4    | 108.4   | 100.0 | 0.0     | 0.0  | 26.2  |
| Tomsk Region                             | 45.2     | 45.3    | 75.0  | 0.2     | 25.0 | 12.9  |
| FAR EAST FEDERAL DISTRICT                | 984.1    | 1,126.3 | 91.4  | 142.1   | 8.6  | 304.8 |
| Republic of Sakha (Yakutia)              | 58.3     | 58.3    | 100.0 | 0.0     | 0.0  | 39.0  |
| Kamchatka Territory                      | 145.8    | 146.7   | 83.3  | 0.8     | 16.7 | 38.4  |
| Primorski Territory                      | 317.7    | 317.7   | 100.0 | 0.0     | 0.0  | 50.2  |
| Khabarovsk Territory                     | 197.9    | 200.0   | 80.0  | 2.1     | 20.0 | 93.7  |
| Amur Region                              | 122.2    | 261.4   | 75.0  | 139.2   | 25.0 | 54.4  |
| Magadan Region                           | 85.2     | 85.2    | 100.0 | 0.0     | 0.0  | 16.3  |
| Sakhalin Region                          | 56.9     | 56.9    | 100.0 | 0.0     | 0.0  | 12.8  |
| Jewish Autonomous Region                 | 0.0      | 0.0     | 0.0   | 0.0     | 0.0  | 0.0   |
| Chukotka Autonomous Area                 | 0.0      | 0.0     | 0.0   | 0.0     | 0.0  | 0.0   |

Table 1.8

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

|                                   | Up to 1% | 1 to 20% | 20 to 50% | 50 to 100% | 100%   |
|-----------------------------------|----------|----------|-----------|------------|--------|
| RUSSIAN FEDERATION                |          |          |           |            |        |
| 30.09.2008                        | 38       | 63       | 22        | 24 (5)     | 74 (3) |
| 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) |
| CENTRAL FEDERAL DISTRICT          |          |          |           |            |        |
| 30.09.2008                        | 19       | 28       | 9         | 16 (1)     | 64 (3) |
| 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) |
| of which Moscow and Moscow Region |          |          |           |            |        |
| 30.09.2008                        | 17       | 26       | 9         | 15 (1)     | 62 (3) |
| 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) |
| NORTH-WEST DISTRICT               |          |          |           |            |        |
| 30.09.2008                        | 9        | 7        | 1         | 1 (1)      | 5      |
| 31.12.2008                        | 7        | 8        | —         | 2 (1)      | 5      |
| 31.03.2009                        | 6        | 8        | —         | 2 (1)      | 5      |
| 30.06.2009                        | 6        | 8        | —         | 2 (2)      | 5      |
| SOUTH FEDERAL DISTRICT            |          |          |           |            |        |
| 30.09.2008                        | 2        | 3        | 2         | 3 (1)      | 2      |
| 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      |
| PRIVOLZHISKY FEDERAL DISTRICT     |          |          |           |            |        |
| 30.09.2008                        | 3        | 12       | 4         | 2 (1)      | 1      |
| 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      |
| URALS FEDERAL DISTRICT            |          |          |           |            |        |
| 30.09.2008                        | 4        | 4        | 2         | 2 (1)      | 1      |
| 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      |
| SIBERIA FEDERAL DISTRICT          |          |          |           |            |        |
| 30.09.2008                        | —        | 4        | 2         | —          | 1      |
| 31.12.2008                        | —        | 4        | 2         | —          | 1      |
| 31.03.2009                        | —        | 4        | 2         | —          | 1      |
| 30.06.2009                        | —        | 4        | 2         | —          | 1      |
| FAR EAST FEDERAL DISTRICT         |          |          |           |            |        |
| 30.09.2008                        | 1        | 5        | 2         | —          | —      |
| 31.12.2008                        | 1        | 4        | 3         | —          | —      |
| 31.03.2009                        | 1        | 4        | 3         | —          | —      |
| 30.06.2009                        | 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)

|                          | 30.06.2008 |     |     |     | 30.09.2008 |     |     |     | 31.12.2008 |      |     |     | 31.03.2009 |     |     |      | 30.06.2009 |  |  |  |
|--------------------------|------------|-----|-----|-----|------------|-----|-----|-----|------------|------|-----|-----|------------|-----|-----|------|------------|--|--|--|
|                          | AD         | GLA | CA  | CA' | AD         | GLA | CA  | CA' | AD         | GLA' | CA' | AD  | GLA'       | CA' | AD  | GLA' | CA'        |  |  |  |
| 1                        | 2          | 3   | 4   | 4   | 5          | 6   | 7   | 7   | 8          | 9    | 10  | 11  | 12         | 13  | 14  | 15   | 16         |  |  |  |
| RUSSIAN FEDERATION       | 316        | 377 | 644 | 644 | 322        | 395 | 751 | 751 | 356        | 579  | 909 | 373 | 608        | 975 | 392 | 628  | 1,035      |  |  |  |
| CENTRAL FEDERAL DISTRICT | 214        | 211 | 294 | 294 | 219        | 224 | 331 | 331 | 240        | 287  | 398 | 249 | 301        | 419 | 258 | 318  | 450        |  |  |  |
| Belgorod Region          | —          | 1   | 4   | 6   | —          | 1   | 6   | 7   | —          | 2    | 7   | —   | 2          | 8   | 1   | 2    | 8          |  |  |  |
| Bryansk Region           | —          | —   | 1   | 3   | —          | —   | 3   | 3   | —          | 1    | 3   | —   | 1          | 3   | —   | 1    | 3          |  |  |  |
| Vladimir Region          | —          | 2   | 4   | 4   | —          | 2   | 4   | 4   | —          | 2    | 4   | —   | 2          | 4   | —   | 2    | 5          |  |  |  |
| Voronezh Region          | 2          | 3   | 6   | 8   | 2          | 3   | 8   | 7   | 2          | 3    | 7   | 2   | 3          | 7   | 2   | 3    | 7          |  |  |  |
| Ivanovo Region           | 1          | 2   | 2   | 3   | 2          | 2   | 3   | 3   | 2          | 2    | 3   | 2   | 2          | 3   | 2   | 2    | 4          |  |  |  |
| Kaluga Region            | —          | 2   | 3   | 4   | —          | 2   | 4   | 6   | —          | 3    | 6   | —   | 3          | 6   | —   | 3    | 6          |  |  |  |
| Kostroma Region          | 1          | 1   | 3   | 4   | 1          | 1   | 4   | 5   | 1          | 3    | 5   | 1   | 3          | 5   | 1   | 5    | 6          |  |  |  |
| Kursk Region             | —          | —   | 3   | 5   | —          | 1   | 5   | 5   | —          | 1    | 5   | —   | 1          | 5   | —   | 1    | 6          |  |  |  |
| Lipetsk Region           | 1          | —   | 2   | 4   | 1          | 1   | 4   | 4   | 1          | 1    | 4   | 1   | 1          | 4   | 1   | 1    | 5          |  |  |  |
| Orel Region              | —          | —   | 2   | 3   | —          | —   | 3   | 3   | —          | —    | 3   | —   | —          | 3   | —   | —    | 3          |  |  |  |
| Ryazan Region            | 1          | —   | 1   | 2   | 1          | 1   | 2   | 4   | 1          | 3    | 4   | 1   | 3          | 4   | 1   | 3    | 4          |  |  |  |
| Smolensk Region          | —          | 2   | 4   | 5   | —          | 3   | 5   | 6   | —          | 4    | 6   | —   | 4          | 7   | —   | 4    | 7          |  |  |  |
| Tambov Region            | —          | —   | 2   | 3   | —          | —   | 3   | 3   | —          | 1    | 3   | —   | 1          | 3   | —   | 1    | 3          |  |  |  |
| Tver Region              | —          | 2   | 4   | 4   | —          | 2   | 4   | 6   | 1          | 3    | 6   | 2   | 3          | 6   | 2   | 3    | 7          |  |  |  |
| Tula Region              | —          | —   | 4   | 6   | —          | —   | 6   | 9   | —          | 4    | 9   | 1   | 4          | 9   | 1   | 4    | 10         |  |  |  |
| Yaroslavl Region         | 1          | 1   | 6   | 7   | 1          | 1   | 7   | 10  | 2          | 4    | 10  | 2   | 4          | 10  | 2   | 4    | 10         |  |  |  |
| Moscow and Moscow Region | 207        | 195 | 243 | 260 | 211        | 204 | 260 | 313 | 230        | 250  | 313 | 237 | 264        | 332 | 245 | 279  | 356        |  |  |  |
| NORTH-WEST DISTRICT      | 14         | 21  | 48  | 58  | 14         | 22  | 58  | 69  | 15         | 37   | 69  | 15  | 42         | 74  | 17  | 41   | 77         |  |  |  |
| Republic of Karelia      | —          | —   | 3   | 4   | —          | —   | 4   | 4   | —          | 1    | 4   | —   | 1          | 4   | —   | 1    | 4          |  |  |  |
| Republic of Komi         | 1          | 2   | 4   | 4   | 1          | 2   | 4   | 4   | 1          | 1    | 4   | 1   | 3          | 4   | 1   | 3    | 5          |  |  |  |
| Arkhangelsk Region       | —          | —   | —   | —   | —          | —   | —   | 1   | —          | 1    | 1   | —   | 1          | 1   | —   | 1    | 1          |  |  |  |
| Vologda Region           | 2          | 1   | 1   | 4   | 2          | 1   | 4   | 8   | 2          | 7    | 8   | 2   | 7          | 8   | 3   | 6    | 7          |  |  |  |
| Kaliningrad Region       | —          | 5   | 7   | 11  | —          | 6   | 11  | 9   | 1          | 6    | 9   | 1   | 5          | 8   | 1   | 5    | 8          |  |  |  |
| Leningrad Region         | —          | 1   | 1   | 1   | —          | 1   | 1   | 2   | —          | 2    | 2   | —   | 2          | 2   | —   | 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         | 4          | 1         | 2         | 5          |
| Novgorod Region                       | —         | —         | 1          | —         | —         | 1          | —         | 1         | 2          | —         | 1         | 2          | 1         | 1         | 2          |
| Pskov Region                          | —         | —         | 1          | —         | —         | 1          | —         | —         | 1          | —         | —         | 1          | —         | —         | 1          |
| St. Petersburg                        | 10        | 10        | 26         | 10        | 10        | 28         | 10        | 16        | 34         | 10        | 20        | 40         | 10        | 20        | 41         |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>16</b> | <b>24</b> | <b>50</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>  |
| Republic of Adigei (Adigeya)          | 1         | 2         | 2          | 1         | 2         | 3          | 2         | 3         | 3          | 2         | 3         | 3          | 2         | 3         | 3          |
| Republic of Dagestan                  | —         | —         | —          | —         | —         | —          | —         | —         | —          | —         | 1         | 1          | —         | 1         | 1          |
| Republic of Ingushetia                | —         | —         | —          | —         | —         | —          | —         | —         | —          | —         | —         | —          | —         | —         | —          |
| Kabardino-Balkar Republic             | —         | 1         | 1          | —         | 1         | 1          | —         | 2         | 2          | —         | 3         | 3          | —         | 4         | 4          |
| Republic of Kalmykia                  | —         | —         | —          | —         | —         | —          | —         | —         | —          | —         | —         | —          | —         | —         | —          |
| Karachai-Cherkess Republic            | —         | 1         | 1          | —         | 1         | 1          | —         | 1         | 1          | —         | 1         | 1          | —         | 2         | 2          |
| Republic of Northern Ossetia — Alania | —         | —         | —          | —         | —         | —          | —         | 2         | 2          | —         | 3         | 3          | —         | 3         | 3          |
| Republic of Chechnya                  | —         | —         | —          | —         | —         | —          | —         | —         | —          | —         | —         | —          | —         | —         | —          |
| Krasnodar Territory                   | 1         | 3         | 10         | 1         | 3         | 12         | 1         | 9         | 16         | 1         | 10        | 19         | 2         | 12        | 22         |
| Stavropol Territory                   | 1         | 2         | 5          | 1         | 2         | 7          | 1         | 2         | 7          | 1         | 2         | 7          | 1         | 2         | 7          |
| Astrakhan Region                      | 1         | 1         | 4          | 1         | 1         | 5          | 1         | 1         | 5          | 1         | 2         | 6          | 1         | 2         | 6          |
| Volgograd Region                      | —         | 4         | 10         | —         | 4         | 11         | 1         | 4         | 10         | 1         | 4         | 10         | 1         | 4         | 11         |
| Rostov Region                         | 12        | 10        | 17         | 13        | 10        | 21         | 14        | 15        | 25         | 14        | 14        | 24         | 15        | 14        | 25         |
| <b>PRIVOLZHSKY FEDERAL DISTRICT</b>   | <b>21</b> | <b>46</b> | <b>100</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> |
| Republic of Bashkortostan             | 1         | 7         | 10         | 1         | 8         | 13         | 1         | 10        | 13         | 2         | 8         | 14         | 2         | 8         | 22         |
| Republic of Mariy-El                  | —         | —         | 3          | —         | —         | 3          | —         | —         | 3          | —         | —         | 3          | —         | —         | 3          |
| Republic of Mordovia                  | 1         | —         | 1          | 1         | —         | 2          | 1         | 3         | 5          | 1         | 3         | 5          | 1         | 3         | 6          |
| Republic of Tatarstan (Tatarstan)     | 5         | 7         | 9          | 5         | 7         | 10         | 8         | 19        | 22         | 10        | 21        | 24         | 10        | 22        | 25         |
| Udmurt Republic                       | —         | 1         | 4          | —         | 1         | 5          | —         | 3         | 7          | —         | 3         | 7          | —         | 4         | 8          |
| Chuvash Republic — Chuvashya          | —         | 1         | 4          | —         | 1         | 4          | —         | 3         | 6          | —         | 3         | 6          | —         | 3         | 6          |
| Perm Territory                        | —         | —         | 4          | —         | 1         | 7          | —         | 6         | 12         | —         | 5         | 11         | —         | 5         | 11         |
| Kirov Region                          | —         | 3         | 6          | —         | 3         | 7          | —         | 3         | 7          | —         | 3         | 7          | 1         | 3         | 8          |
| Nizhni Novgorod Region                | 3         | 6         | 14         | 3         | 6         | 18         | 3         | 14        | 24         | 4         | 14        | 25         | 5         | 14        | 25         |
| Orenburg Region                       | —         | 4         | 6          | —         | 4         | 6          | —         | 4         | 6          | —         | 5         | 8          | 1         | 5         | 8          |
| Penza Region                          | —         | —         | 2          | —         | —         | 2          | —         | 2         | 4          | —         | 2         | 4          | —         | 2         | 5          |
| Samara Region                         | 10        | 11        | 19         | 10        | 11        | 20         | 12        | 16        | 22         | 14        | 17        | 27         | 15        | 17        | 27         |
| Saratov Region                        | 1         | 6         | 14         | 1         | 6         | 16         | 1         | 11        | 20         | 2         | 12        | 22         | 2         | 11        | 21         |
| Ulyanovsk Region                      | —         | —         | 4          | —         | —         | 4          | —         | 1         | 5          | —         | 1         | 5          | —         | 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      | 24 | 31 | 47 | 25 | 32 | 58 | 25 | 43 | 64 | 26 | 43 | 68  | 27 | 42 | 69  |
| Kurgan Region               | —  | —  | 1  | —  | —  | 5  | —  | 3  | 4  | —  | 3  | 4   | —  | 3  | 4   |
| Sverdlovsk Region           | 11 | 15 | 22 | 11 | 15 | 25 | 11 | 19 | 28 | 11 | 19 | 32  | 10 | 18 | 31  |
| Tyumen Region               | 9  | 12 | 15 | 9  | 13 | 17 | 9  | 12 | 16 | 10 | 12 | 16  | 10 | 12 | 18  |
| Chelyabinsk Region          | 4  | 4  | 9  | 5  | 4  | 11 | 5  | 9  | 16 | 5  | 9  | 16  | 7  | 9  | 16  |
| SIBERIA FEDERAL DISTRICT    | 14 | 29 | 69 | 14 | 31 | 86 | 17 | 54 | 98 | 17 | 57 | 113 | 18 | 55 | 115 |
| Republic of Altai           | —  | 2  | 3  | —  | 2  | 5  | —  | 4  | 5  | —  | 4  | 5   | —  | 4  | 5   |
| Republic of Buryatia        | —  | 1  | 3  | —  | 1  | 3  | —  | 1  | 3  | —  | 1  | 4   | —  | 1  | 5   |
| Republic of Tyva            | —  | 1  | 1  | —  | 2  | 2  | —  | 2  | 2  | —  | 2  | 2   | —  | 2  | 2   |
| Republic of Khakassia       | —  | 2  | 2  | —  | 2  | 2  | —  | 3  | 3  | —  | 3  | 3   | 1  | 3  | 3   |
| Altai Territory             | —  | 2  | 4  | —  | 2  | 6  | —  | 5  | 7  | —  | 6  | 9   | —  | 6  | 9   |
| Zabaykalskiy Territory      | 1  | 1  | 3  | 1  | 2  | 4  | 1  | 2  | 4  | 1  | 1  | 3   | 4  | 5  | 13  |
| Krasnoyarsk Territory       | 2  | 4  | 9  | 2  | 4  | 11 | 4  | 5  | 10 | 4  | 5  | 12  | 1  | 7  | 15  |
| Irkutsk Region              | 1  | —  | 5  | 1  | —  | 6  | 1  | 8  | 14 | 1  | 8  | 15  | 1  | 6  | 12  |
| Kemerovo Region             | 1  | 2  | 6  | 1  | 2  | 7  | 1  | 4  | 8  | 1  | 6  | 12  | 8  | 11 | 26  |
| Novosibirsk Region          | 7  | 8  | 18 | 7  | 8  | 22 | 8  | 10 | 21 | 8  | 11 | 25  | 1  | 6  | 12  |
| Omsk Region                 | 1  | 6  | 10 | 1  | 6  | 11 | 1  | 7  | 12 | 1  | 7  | 13  | 1  | 3  | 10  |
| Tomsk Region                | 1  | —  | 5  | 1  | —  | 7  | 1  | 3  | 9  | 1  | 3  | 10  | 1  | 1  | 3   |
| FAR EAST FEDERAL DISTRICT   | 13 | 15 | 36 | 12 | 14 | 40 | 13 | 24 | 53 | 13 | 25 | 56  | 13 | 26 | 58  |
| Republic of Sakha (Yakutia) | 3  | 5  | 6  | 3  | 5  | 6  | 3  | 5  | 6  | 3  | 5  | 7   | 3  | 5  | 7   |
| Kamchatka Territory         | —  | —  | —  | —  | —  | —  | 1  | 2  | 5  | 1  | 3  | 6   | 1  | 4  | 7   |
| Primorski Territory         | 5  | 4  | 14 | 5  | 4  | 16 | 5  | 6  | 19 | 5  | 7  | 20  | 5  | 7  | 20  |
| Khabarovsk Territory        | 2  | 3  | 7  | 2  | 3  | 8  | 2  | 3  | 8  | 2  | 3  | 8   | 2  | 3  | 8   |
| Amur Region                 | 1  | 1  | 3  | 1  | 1  | 4  | 1  | 3  | 6  | 1  | 3  | 6   | 1  | 3  | 7   |
| Magadan Region              | —  | 1  | 2  | —  | 1  | 3  | —  | 2  | 3  | —  | 1  | 3   | —  | 1  | 3   |
| Sakhalin Region             | 2  | 1  | 2  | 1  | —  | 1  | 1  | 3  | 4  | 1  | 3  | 4   | 1  | 3  | 4   |
| Jewish Autonomous Region    | —  | —  | 1  | —  | —  | 1  | —  | —  | 1  | —  | —  | 1   | —  | —  | 1   |
| Chukotka Autonomous Area    | —  | —  | 1  | —  | —  | 1  | —  | —  | 1  | —  | —  | 1   | —  | —  | 1   |

<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            |                 |
|---------------------------------------|-----------------|-----------------|------------------|-----------------|-----------------|
|                                       | 2               | 3               | 4                | 5               | 6               |
| RUSSIAN FEDERATION                    | 12,278.87       | 15,283.99       | 34,777.99        | 17,859.63       | 7,650.19        |
| <b>CENTRAL FEDERAL DISTRICT</b>       | <b>5,524.81</b> | <b>6,986.81</b> | <b>19,118.88</b> | <b>9,544.60</b> | <b>3,866.12</b> |
| Belgorod Region                       | 55.89           | 70.34           | 143.11           | 58.01           | 28.27           |
| Bryansk Region                        | 46.10           | 53.04           | 107.16           | 59.33           | 22.94           |
| Vladimir Region                       | 51.03           | 67.84           | 115.00           | 50.47           | 24.70           |
| Voronezh Region                       | 129.22          | 160.93          | 412.59           | 216.13          | 71.75           |
| Ivanovo Region                        | 36.38           | 46.60           | 96.84            | 48.20           | 18.50           |
| Kaluga Region                         | 50.33           | 72.47           | 133.49           | 75.44           | 40.30           |
| Kostroma Region                       | 23.42           | 27.61           | 61.61            | 34.13           | 17.52           |
| Kursk Region                          | 29.58           | 40.63           | 83.53            | 49.50           | 16.28           |
| Lipetsk Region                        | 39.81           | 58.92           | 94.61            | 49.14           | 17.98           |
| Moscow Region                         | 256.94          | 353.15          | 657.68           | 427.60          | 220.21          |
| Orel Region                           | 30.01           | 38.73           | 85.54            | 45.43           | 13.63           |
| Ryazan Region                         | 43.83           | 58.81           | 112.30           | 57.13           | 22.43           |
| Smolensk Region                       | 37.16           | 46.09           | 87.31            | 51.08           | 20.15           |
| Tambov Region                         | 15.05           | 19.45           | 45.19            | 25.19           | 6.47            |
| Tver Region                           | 54.41           | 74.03           | 147.60           | 81.05           | 33.02           |
| Tula Region                           | 60.12           | 77.62           | 176.62           | 96.11           | 36.56           |
| Yaroslavl Region                      | 94.92           | 88.56           | 222.84           | 119.28          | 42.42           |
| Moscow                                | 4,470.59        | 5,632.00        | 16,335.88        | 8,001.38        | 3,213.00        |
| <b>NORTH-WEST DISTRICT</b>            | <b>1,772.69</b> | <b>2,158.55</b> | <b>4,219.18</b>  | <b>2,460.59</b> | <b>1,212.95</b> |
| Republic of Karelia                   | 20.21           | 22.29           | 32.89            | 21.63           | 8.58            |
| Republic of Komi                      | 35.76           | 38.87           | 76.47            | 51.68           | 23.28           |
| Arkhangelsk Region                    | 29.99           | 37.89           | 67.95            | 48.47           | 18.96           |
| including Nenets Autonomous Area      | 1.94            | 2.09            | 2.62             | 0.74            | 0.31            |
| Vologda Region                        | 33.35           | 44.09           | 83.81            | 39.00           | 19.19           |
| Kaliningrad Region                    | 178.54          | 204.90          | 303.58           | 151.00          | 80.89           |
| Leningrad Region                      | 315.73          | 363.08          | 526.14           | 268.08          | 179.38          |
| Murmansk Region                       | 45.85           | 44.31           | 111.64           | 82.91           | 31.11           |
| Novgorod Region                       | 16.84           | 22.66           | 45.29            | 26.27           | 9.02            |
| Pskov Region                          | 14.88           | 18.01           | 29.91            | 24.14           | 9.13            |
| St. Petersburg                        | 1,081.54        | 1,362.45        | 2,941.49         | 1,747.42        | 833.43          |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>964.91</b>   | <b>1,227.51</b> | <b>2,484.04</b>  | <b>1,258.50</b> | <b>515.55</b>   |
| Republic of Adigei (Adigeya)          | 5.01            | 6.88            | 12.59            | 8.91            | 2.16            |
| Republic of Daghestan                 | 26.36           | 34.09           | 138.85           | 81.38           | 35.27           |
| Republic of Ingushetia                | 3.16            | 8.53            | 43.01            | 20.94           | 0.94            |
| Kabardino-Balkar Republic             | 21.76           | 24.57           | 55.50            | 37.51           | 10.59           |
| Republic of Kalmykia                  | 2.37            | 3.55            | 6.23             | 4.42            | 1.29            |
| Karachai-Cherkess Republic            | 3.64            | 4.80            | 13.82            | 9.84            | 2.43            |
| Republic of Northern Ossetia — Alania | 21.88           | 27.96           | 71.07            | 35.95           | 10.53           |
| Republic of Chechnya                  | 0.00            | 0.00            | 0.00             | 0.00            | 0.00            |
| Krasnodar Territory                   | 366.02          | 500.91          | 826.38           | 422.63          | 185.71          |
| Stavropol Territory                   | 173.11          | 182.59          | 410.62           | 180.95          | 72.91           |
| Astrakhan Region                      | 24.72           | 31.08           | 69.79            | 37.74           | 18.39           |
| Volgograd Region                      | 84.13           | 108.82          | 210.15           | 91.74           | 39.01           |
| Rostov Region                         | 232.76          | 293.75          | 626.04           | 326.48          | 136.33          |



Table 2.1 (end)

(millions of US dollars)

| 1  | 2               | 3               | 4               | 5               | 6             |
|--|-----------------|-----------------|-----------------|-----------------|---------------|
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b>     | <b>1,240.20</b> | <b>1,541.34</b> | <b>3,161.37</b> | <b>1,682.74</b> | <b>691.25</b> |
| Republic of Bashkortostan                | 141.87          | 185.53          | 351.31          | 170.37          | 80.55         |
| Republic of Mariy-El                     | 8.69            | 12.05           | 24.24           | 15.03           | 4.35          |
| Republic of Mordovia                     | 9.97            | 15.03           | 27.17           | 13.58           | 5.59          |
| Republic of Tatarstan (Tatarstan)        | 158.73          | 204.91          | 472.78          | 275.43          | 111.45        |
| Udmurt Republic                          | 37.09           | 42.76           | 81.69           | 48.75           | 20.34         |
| Chuvash Republic — Chuvashya             | 16.35           | 20.63           | 39.39           | 16.41           | 7.71          |
| Perm Territory                           | 154.53          | 179.26          | 344.89          | 172.35          | 64.80         |
| Kirov Region                             | 35.62           | 42.75           | 81.37           | 48.30           | 15.89         |
| Nizhni Novgorod Region                   | 179.00          | 224.43          | 454.45          | 226.77          | 97.80         |
| Orenburg Region                          | 63.40           | 92.42           | 162.62          | 76.68           | 29.79         |
| Penza Region                             | 32.28           | 42.22           | 99.99           | 48.81           | 18.04         |
| Samara Region                            | 297.32          | 349.78          | 748.57          | 408.60          | 175.40        |
| Saratov Region                           | 75.53           | 91.78           | 199.06          | 117.25          | 43.66         |
| Ulyanovsk Region                         | 29.82           | 37.80           | 73.85           | 44.42           | 15.89         |
| <b>URALS FEDERAL DISTRICT</b>            | <b>935.47</b>   | <b>1,095.63</b> | <b>2,175.20</b> | <b>1,202.06</b> | <b>540.44</b> |
| Kurgan Region                            | 16.79           | 20.79           | 34.28           | 18.50           | 6.78          |
| Sverdlovsk Region                        | 379.29          | 474.89          | 958.46          | 531.96          | 243.15        |
| Tyumen Region                            | 371.82          | 383.92          | 717.12          | 397.60          | 197.01        |
| including:                               |                 |                 |                 |                 |               |
| Khanty-Mansiysky Autonomous Area — Yugra | 164.59          | 145.74          | 296.83          | 161.63          | 65.09         |
| Yamalo-Nenetsky Autonomous Area          | 52.08           | 43.00           | 99.29           | 61.73           | 30.70         |
| Chelyabinsk Region                       | 167.58          | 216.03          | 465.35          | 254.00          | 93.49         |
| <b>SIBERIA FEDERAL DISTRICT</b>          | <b>1,013.59</b> | <b>1,298.77</b> | <b>2,196.29</b> | <b>1,082.85</b> | <b>512.35</b> |
| Republic of Altai                        | 2.43            | 3.69            | 4.68            | 4.27            | 2.69          |
| Republic of Buryatia                     | 22.86           | 29.20           | 48.68           | 27.67           | 9.39          |
| Republic of Tyva                         | 1.44            | 2.32            | 3.46            | 3.04            | 1.41          |
| Republic of Khakassia                    | 16.72           | 23.16           | 34.26           | 17.66           | 9.78          |
| Altai Territory                          | 90.19           | 110.56          | 177.81          | 81.98           | 30.42         |
| Zabaykalskiy Territory                   | 26.94           | 29.34           | 48.44           | 23.94           | 10.09         |
| Krasnoyarsk Territory                    | 172.20          | 216.85          | 411.04          | 172.65          | 77.95         |
| Irkutsk Region                           | 149.08          | 192.75          | 305.55          | 168.56          | 74.27         |
| Kemerovo Region                          | 109.87          | 134.82          | 234.43          | 105.59          | 45.09         |
| Novosibirsk Region                       | 225.63          | 303.21          | 540.52          | 280.61          | 129.96        |
| Omsk Region                              | 138.37          | 184.66          | 277.96          | 140.57          | 88.47         |
| Tomsk Region                             | 57.88           | 68.22           | 109.48          | 56.31           | 32.82         |
| <b>FAR EAST FEDERAL DISTRICT</b>         | <b>768.86</b>   | <b>905.27</b>   | <b>1,280.30</b> | <b>609.27</b>   | <b>303.76</b> |
| Republic of Sakha (Yakutia)              | 41.77           | 62.47           | 123.28          | 54.30           | 28.04         |
| Kamchatka Territory                      | 26.86           | 30.44           | 76.07           | 38.49           | 14.63         |
| Primorski Territory                      | 435.54          | 473.82          | 534.49          | 240.79          | 140.93        |
| Khabarovsk Territory                     | 122.72          | 157.10          | 283.31          | 158.18          | 72.07         |
| Amur Region                              | 63.34           | 94.17           | 100.00          | 51.36           | 18.38         |
| Magadan Region                           | 16.04           | 16.97           | 33.58           | 18.69           | 8.01          |
| Sakhalin Region                          | 58.68           | 65.01           | 119.80          | 60.38           | 26.65         |
| Jewish Autonomous Region                 | 2.22            | 3.33            | 4.47            | 2.01            | 1.55          |
| Chukotka Autonomous Area                 | 1.69            | 1.98            | 5.31            | 3.76            | 1.51          |

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            |                 |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                                       | 2               | 3               | 4               | 5               | 6               |
| RUSSIAN FEDERATION                    | 8,131.45        | 8,524.50        | 5,393.77        | 7,670.07        | 9,448.19        |
| <b>CENTRAL FEDERAL DISTRICT</b>       | <b>4,816.93</b> | <b>4,919.65</b> | <b>2,730.28</b> | <b>3,779.31</b> | <b>5,114.64</b> |
| Belgorod Region                       | 29.33           | 36.85           | 23.89           | 29.37           | 31.96           |
| Bryansk Region                        | 22.43           | 25.80           | 18.88           | 29.25           | 27.01           |
| Vladimir Region                       | 26.14           | 31.57           | 22.89           | 32.38           | 34.20           |
| Voronezh Region                       | 57.95           | 69.51           | 56.05           | 82.65           | 98.75           |
| Ivanovo Region                        | 17.05           | 19.38           | 15.50           | 19.60           | 21.54           |
| Kaluga Region                         | 21.19           | 26.81           | 22.35           | 33.54           | 36.03           |
| Kostroma Region                       | 12.22           | 13.30           | 11.19           | 18.32           | 21.76           |
| Kursk Region                          | 15.66           | 19.44           | 15.70           | 19.22           | 21.42           |
| Lipetsk Region                        | 23.69           | 28.95           | 18.48           | 27.51           | 32.20           |
| Moscow Region                         | 173.14          | 183.58          | 123.22          | 178.47          | 235.17          |
| Orel Region                           | 15.26           | 15.00           | 10.54           | 16.20           | 18.07           |
| Ryazan Region                         | 21.50           | 24.87           | 20.14           | 24.69           | 27.48           |
| Smolensk Region                       | 19.14           | 22.66           | 19.49           | 21.85           | 23.21           |
| Tambov Region                         | 11.88           | 12.52           | 9.33            | 11.78           | 12.58           |
| Tver Region                           | 26.38           | 30.41           | 22.92           | 32.92           | 39.28           |
| Tula Region                           | 31.72           | 33.27           | 26.48           | 41.44           | 49.21           |
| Yaroslavl Region                      | 79.84           | 83.67           | 32.68           | 70.77           | 56.30           |
| Moscow                                | 4,212.42        | 4,242.07        | 2,260.56        | 3,089.34        | 4,328.49        |
| <b>NORTH-WEST DISTRICT</b>            | <b>1,466.11</b> | <b>1,559.57</b> | <b>1,015.96</b> | <b>1,262.21</b> | <b>1,663.78</b> |
| Republic of Karelia                   | 10.31           | 13.25           | 7.16            | 8.56            | 12.90           |
| Republic of Komi                      | 12.80           | 14.23           | 12.55           | 19.12           | 17.86           |
| Arkhangelsk Region                    | 11.83           | 16.54           | 12.04           | 19.88           | 20.08           |
| including Nenets Autonomous Area      | 0.39            | 0.23            | 0.34            | 0.16            | 0.10            |
| Vologda Region                        | 11.98           | 14.66           | 11.78           | 19.53           | 19.36           |
| Kaliningrad Region                    | 170.34          | 170.12          | 121.36          | 127.61          | 160.97          |
| Leningrad Region                      | 243.39          | 237.98          | 141.93          | 154.05          | 201.26          |
| Murmansk Region                       | 24.81           | 27.20           | 21.25           | 29.74           | 29.52           |
| Novgorod Region                       | 8.42            | 10.63           | 7.74            | 11.44           | 12.61           |
| Pskov Region                          | 14.96           | 17.57           | 12.13           | 15.03           | 16.42           |
| St. Petersburg                        | 957.27          | 1,037.39        | 668.02          | 857.25          | 1,172.79        |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>435.09</b>   | <b>493.01</b>   | <b>359.14</b>   | <b>538.35</b>   | <b>579.15</b>   |
| Republic of Adigei (Adigeya)          | 5.03            | 5.07            | 3.48            | 5.15            | 5.96            |
| Republic of Daghestan                 | 7.48            | 8.44            | 5.50            | 19.07           | 11.05           |
| Republic of Ingushetia                | 0.96            | 0.72            | 1.66            | 2.92            | 1.06            |
| Kabardino-Balkar Republic             | 4.93            | 6.18            | 4.03            | 8.50            | 7.34            |
| Republic of Kalmykia                  | 2.00            | 1.79            | 1.23            | 2.00            | 2.27            |
| Karachai-Cherkess Republic            | 1.83            | 2.32            | 1.43            | 2.69            | 3.05            |
| Republic of Northern Ossetia — Alania | 4.65            | 5.42            | 4.12            | 8.12            | 7.35            |
| Republic of Chechnya                  | 0.00            | 0.00            | 0.00            | 0.00            | 0.00            |
| Krasnodar Territory                   | 206.14          | 229.55          | 163.89          | 235.73          | 261.91          |
| Stavropol Territory                   | 51.93           | 63.98           | 40.97           | 54.94           | 60.19           |
| Astrakhan Region                      | 15.57           | 18.40           | 15.09           | 25.69           | 26.95           |
| Volgograd Region                      | 40.22           | 44.42           | 34.01           | 52.14           | 59.00           |
| Rostov Region                         | 94.36           | 106.72          | 83.74           | 121.40          | 133.02          |

Table 2.2 (end)

(millions of US dollars)

| 1  | 2             | 3             | 4             | 5             | 6             |
|--|---------------|---------------|---------------|---------------|---------------|
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b>     | <b>597.27</b> | <b>638.22</b> | <b>506.93</b> | <b>832.20</b> | <b>840.52</b> |
| Republic of Bashkortostan                | 61.21         | 67.87         | 58.34         | 86.26         | 94.50         |
| Republic of Mariy-El                     | 10.59         | 10.39         | 9.05          | 11.81         | 12.04         |
| Republic of Mordovia                     | 7.54          | 8.73          | 7.24          | 9.57          | 9.35          |
| Republic of Tatarstan (Tatarstan)        | 75.30         | 84.36         | 68.96         | 121.21        | 118.91        |
| Udmurt Republic                          | 16.17         | 17.67         | 13.31         | 25.12         | 26.07         |
| Chuvash Republic — Chuvashya             | 11.42         | 14.18         | 10.85         | 14.11         | 14.98         |
| Perm Territory                           | 49.70         | 49.05         | 43.23         | 81.38         | 76.94         |
| Kirov Region                             | 12.84         | 14.18         | 11.92         | 19.29         | 19.24         |
| Nizhni Novgorod Region                   | 99.54         | 98.92         | 75.11         | 107.60        | 122.17        |
| Orenburg Region                          | 32.43         | 32.52         | 27.69         | 40.23         | 39.96         |
| Penza Region                             | 14.71         | 17.74         | 15.94         | 28.03         | 23.51         |
| Samara Region                            | 141.15        | 148.98        | 109.37        | 204.44        | 191.30        |
| Saratov Region                           | 47.47         | 53.15         | 40.24         | 57.77         | 64.62         |
| Ulyanovsk Region                         | 17.21         | 20.48         | 15.69         | 25.39         | 26.94         |
| <b>URALS FEDERAL DISTRICT</b>            | <b>302.55</b> | <b>341.63</b> | <b>292.71</b> | <b>500.89</b> | <b>481.87</b> |
| Kurgan Region                            | 6.82          | 8.37          | 7.17          | 11.01         | 8.47          |
| Sverdlovsk Region                        | 134.83        | 153.82        | 124.56        | 242.93        | 239.59        |
| Tyumen Region                            | 96.14         | 106.44        | 98.01         | 137.14        | 134.54        |
| including:                               |               |               |               |               |               |
| Khanty-Mansiysky Autonomous Area — Yugra | 39.02         | 34.13         | 40.65         | 53.10         | 25.10         |
| Yamalo-Nenetsky Autonomous Area          | 12.92         | 12.04         | 12.97         | 17.99         | 13.03         |
| Chelyabinsk Region                       | 64.75         | 73.01         | 62.97         | 109.80        | 99.28         |
| <b>SIBERIA FEDERAL DISTRICT</b>          | <b>318.81</b> | <b>357.15</b> | <b>313.82</b> | <b>509.94</b> | <b>487.48</b> |
| Republic of Altai                        | 1.56          | 1.54          | 1.31          | 2.87          | 3.73          |
| Republic of Buryatia                     | 7.51          | 10.54         | 7.87          | 12.92         | 8.85          |
| Republic of Tyva                         | 0.74          | 0.81          | 0.65          | 0.83          | 0.72          |
| Republic of Khakassia                    | 4.68          | 6.31          | 4.60          | 6.67          | 5.31          |
| Altai Territory                          | 33.95         | 39.26         | 31.35         | 46.20         | 46.79         |
| Zabaykalskiy Territory                   | 5.03          | 5.57          | 6.32          | 8.84          | 6.59          |
| Krasnoyarsk Territory                    | 50.43         | 51.85         | 50.13         | 86.26         | 78.62         |
| Irkutsk Region                           | 34.61         | 34.53         | 38.69         | 70.17         | 56.01         |
| Kemerovo Region                          | 30.57         | 35.02         | 28.19         | 47.39         | 47.05         |
| Novosibirsk Region                       | 69.94         | 83.79         | 70.38         | 115.26        | 120.96        |
| Omsk Region                              | 59.12         | 66.07         | 55.40         | 80.93         | 77.14         |
| Tomsk Region                             | 20.68         | 21.88         | 18.93         | 31.61         | 35.72         |
| <b>FAR EAST FEDERAL DISTRICT</b>         | <b>180.64</b> | <b>197.80</b> | <b>156.85</b> | <b>246.43</b> | <b>280.12</b> |
| Republic of Sakha (Yakutia)              | 8.73          | 10.64         | 11.17         | 19.64         | 18.26         |
| Kamchatka Territory                      | 7.07          | 8.57          | 5.23          | 8.68          | 10.00         |
| Primorski Territory                      | 79.47         | 89.99         | 64.26         | 103.10        | 140.15        |
| Khabarovsk Territory                     | 47.06         | 43.25         | 36.83         | 62.40         | 67.86         |
| Amur Region                              | 9.73          | 15.60         | 20.47         | 25.49         | 14.88         |
| Magadan Region                           | 4.40          | 4.96          | 3.75          | 5.90          | 5.05          |
| Sakhalin Region                          | 23.38         | 23.80         | 14.26         | 20.19         | 22.82         |
| Jewish Autonomous Region                 | 0.53          | 0.56          | 0.61          | 0.33          | 0.31          |
| Chukotka Autonomous Area                 | 0.28          | 0.43          | 0.27          | 0.72          | 0.79          |

## 3. Borrowings

Table 3.1

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

(millions of rubles)

|                                  | 30.06.2009   |                |                     |             |             |                     |             |                     |             |                |                     |             |                     |           |                     |  |  |  |  |  |
|----------------------------------|--------------|----------------|---------------------|-------------|-------------|---------------------|-------------|---------------------|-------------|----------------|---------------------|-------------|---------------------|-----------|---------------------|--|--|--|--|--|
|                                  | total        | of which:      |                     |             | total       | of which:           |             |                     | total       | of which:      |                     |             |                     |           |                     |  |  |  |  |  |
|                                  |              | legal entities |                     | individuals |             | legal entities      |             | individuals         |             | legal entities |                     | individuals |                     |           |                     |  |  |  |  |  |
|                                  |              | in rubles      | in foreign currency | in rubles   |             | in foreign currency | in rubles   | in foreign currency |             | in rubles      | in foreign currency | in rubles   | in foreign currency | in rubles | in foreign currency |  |  |  |  |  |
| 2                                | 3            | 4              | 5                   | 6           | 7           | 8                   | 9           | 10                  |             |                |                     |             |                     |           |                     |  |  |  |  |  |
| 1                                |              |                |                     |             |             |                     |             |                     |             |                |                     |             |                     |           |                     |  |  |  |  |  |
| RUSSIAN FEDERATION               | 15,626,746.2 | 10,448,638.2   | 5,178,108.0         | 4,131,816.9 | 2,787,481.3 | 1,344,335.6         | 6,483,896.2 | 4,579,024.5         | 1,904,871.7 |                |                     |             |                     |           |                     |  |  |  |  |  |
| CENTRAL FEDERAL DISTRICT         | 10,095,190.9 | 6,016,969.6    | 4,078,221.3         | 3,213,039.6 | 2,090,862.7 | 1,122,176.9         | 3,292,629.3 | 1,978,254.4         | 1,314,374.9 |                |                     |             |                     |           |                     |  |  |  |  |  |
| Belgorod Region                  | 72,434.8     | 57,603.9       | 14,830.9            | 7,772.1     | 4,854.4     | 2,917.7             | 45,076.6    | 39,694.1            | 5,382.5     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Bryansk Region                   | 29,877.3     | 25,976.3       | 3,901.0             | 2,037.2     | 1,787.1     | 250.1               | 22,875.2    | 19,745.4            | 3,129.8     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Vladimir Region                  | 55,724.1     | 47,111.4       | 8,612.7             | 4,706.6     | 4,257.6     | 449.0               | 40,488.1    | 35,683.5            | 4,804.6     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Voronezh Region                  | 105,948.3    | 86,779.1       | 19,169.2            | 9,726.0     | 5,070.2     | 4,655.8             | 76,249.2    | 65,625.3            | 10,623.9    |                |                     |             |                     |           |                     |  |  |  |  |  |
| Ivanovo Region                   | 33,111.1     | 28,575.7       | 4,535.4             | 1,834.0     | 1,699.0     | 135.0               | 25,668.2    | 21,670.7            | 3,997.5     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Kaluga Region                    | 45,402.3     | 36,225.5       | 9,176.8             | 2,876.2     | 2,416.4     | 459.8               | 31,496.6    | 26,540.4            | 4,956.2     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Kostroma Region                  | 22,611.4     | 20,129.8       | 2,481.6             | 3,402.9     | 3,204.5     | 198.4               | 16,548.6    | 14,773.9            | 1,774.7     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Kursk Region                     | 33,715.6     | 29,724.6       | 3,991.0             | 2,646.2     | 2,347.1     | 299.1               | 24,993.4    | 22,257.9            | 2,735.5     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Lipetsk Region                   | 46,413.9     | 40,910.9       | 5,503.0             | 4,534.6     | 4,241.5     | 293.1               | 32,328.6    | 28,278.2            | 4,050.4     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Moscow Region                    | 467,076.6    | 384,865.2      | 82,211.4            | 40,540.1    | 30,831.4    | 9,708.7             | 310,471.7   | 249,694.1           | 60,777.6    |                |                     |             |                     |           |                     |  |  |  |  |  |
| Orel Region                      | 24,011.1     | 21,583.3       | 2,427.8             | 2,350.3     | 2,254.2     | 96.1                | 18,600.9    | 16,558.0            | 2,042.9     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Ryazan Region                    | 41,051.0     | 35,405.2       | 5,645.8             | 3,126.4     | 2,454.9     | 671.5               | 30,467.8    | 26,234.2            | 4,233.6     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Smolensk Region                  | 36,788.8     | 29,404.6       | 7,384.2             | 3,360.2     | 3,032.7     | 327.5               | 24,965.2    | 21,162.8            | 3,802.4     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Tambov Region                    | 26,789.3     | 23,664.7       | 3,124.6             | 1,100.5     | 1,014.2     | 86.3                | 20,398.3    | 18,553.8            | 1,844.5     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Tver Region                      | 47,264.8     | 39,974.5       | 7,290.3             | 5,112.2     | 4,659.6     | 452.6               | 32,404.2    | 27,783.6            | 4,620.6     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Tula Region                      | 67,544.9     | 52,034.8       | 15,510.1            | 10,014.5    | 5,546.3     | 4,468.2             | 44,320.9    | 37,466.3            | 6,854.6     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Yaroslavl Region                 | 69,246.0     | 55,623.4       | 13,622.6            | 3,788.1     | 2,841.9     | 946.2               | 53,410.3    | 41,953.4            | 11,456.9    |                |                     |             |                     |           |                     |  |  |  |  |  |
| Moscow                           | 8,870,179.6  | 5,001,376.7    | 3,868,802.9         | 3,104,111.5 | 2,008,349.7 | 1,095,761.8         | 2,441,865.5 | 1,264,578.8         | 1,177,286.7 |                |                     |             |                     |           |                     |  |  |  |  |  |
| NORTH-WEST DISTRICT              | 1,473,371.0  | 1,095,817.5    | 377,553.5           | 277,232.7   | 212,452.9   | 64,779.8            | 737,446.3   | 522,985.0           | 214,461.3   |                |                     |             |                     |           |                     |  |  |  |  |  |
| Republic of Karelia              | 23,424.1     | 19,001.0       | 4,423.1             | 1,353.5     | 1,284.0     | 69.5                | 17,477.7    | 14,183.0            | 3,294.7     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Republic of Komi                 | 51,133.2     | 45,163.6       | 5,969.6             | 3,190.5     | 3,158.5     | 32.0                | 38,300.3    | 34,511.7            | 3,788.6     |                |                     |             |                     |           |                     |  |  |  |  |  |
| Arkhangelsk Region               | 53,592.3     | 48,282.7       | 5,309.6             | 8,179.5     | 8,049.1     | 130.4               | 38,169.5    | 34,042.4            | 4,127.1     |                |                     |             |                     |           |                     |  |  |  |  |  |
| including Nenets Autonomous Area | 2,730.8      | 2,609.6        | 121.2               | 386.0       | 354.7       | 31.3                | 1,957.8     | 1,892.1             | 65.7        |                |                     |             |                     |           |                     |  |  |  |  |  |
| Vologda Region                   | 68,511.4     | 51,397.7       | 17,113.7            | 16,397.1    | 9,276.1     | 7,121.0             | 40,010.2    | 33,207.2            | 6,803.0     |                |                     |             |                     |           |                     |  |  |  |  |  |

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

| 1                                     | 2                  | 3                  | 4                | 5                | 6                | 7               | 8                | 9                | 10               |
|---------------------------------------|--------------------|--------------------|------------------|------------------|------------------|-----------------|------------------|------------------|------------------|
| Kaliningrad Region                    | 55,083.0           | 39,277.8           | 15,805.2         | 7,085.0          | 5,558.6          | 1,526.4         | 37,551.4         | 25,007.3         | 12,544.1         |
| Leningrad Region                      | 57,688.8           | 45,734.6           | 11,954.2         | 5,457.9          | 3,475.1          | 1,982.8         | 39,245.0         | 32,419.3         | 6,825.7          |
| Murmansk Region                       | 51,055.2           | 42,157.5           | 8,897.7          | 3,358.2          | 3,120.5          | 237.7           | 38,812.7         | 32,122.0         | 6,690.7          |
| Novgorod Region                       | 20,957.4           | 16,813.7           | 4,143.7          | 1,617.4          | 1,319.1          | 298.3           | 13,929.3         | 11,506.4         | 2,422.9          |
| Pskov Region                          | 17,757.2           | 15,123.6           | 2,633.6          | 1,345.0          | 1,108.8          | 236.2           | 12,234.1         | 10,655.5         | 1,578.6          |
| St. Petersburg                        | 1,074,168.4        | 772,865.3          | 301,303.1        | 229,248.6        | 176,103.1        | 53,145.5        | 461,716.1        | 295,330.2        | 166,385.9        |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>641,491.7</b>   | <b>542,891.3</b>   | <b>98,600.4</b>  | <b>65,796.8</b>  | <b>50,910.2</b>  | <b>14,886.6</b> | <b>438,256.2</b> | <b>372,567.3</b> | <b>65,688.9</b>  |
| Republic of Adigei (Adigeya)          | 6,525.8            | 5,968.0            | 557.8            | 300.0            | 300.0            | 0.0             | 5,245.0          | 4,774.8          | 470.2            |
| Republic of Dagestan                  | 16,477.7           | 14,839.3           | 1,638.4          | 845.8            | 712.1            | 133.7           | 10,170.4         | 8,745.9          | 1,424.5          |
| Republic of Ingushetia                | 1,769.2            | 1,590.3            | 178.9            | 89.8             | 88.3             | 1.5             | 1,039.9          | 880.9            | 159.0            |
| Kabardino-Balkar Republic             | 11,794.0           | 10,401.9           | 1,392.1          | 409.7            | 391.2            | 18.5            | 8,496.0          | 7,516.4          | 979.6            |
| Republic of Kalmykia                  | 3,011.7            | 2,716.0            | 295.7            | 263.9            | 262.4            | 1.5             | 2,108.6          | 1,887.3          | 221.3            |
| Karachai-Cherkess Republic            | 4,674.8            | 4,211.0            | 463.8            | 187.5            | 187.4            | 0.1             | 3,131.2          | 2,896.9          | 234.3            |
| Republic of Northern Ossetia – Alania | 12,500.3           | 11,399.5           | 1,100.8          | 405.9            | 344.7            | 61.2            | 9,804.4          | 8,862.4          | 942.0            |
| Republic of Chechnya                  | 7,570.5            | 7,525.3            | 45.2             | 930.0            | 930.0            | 0.0             | 1,071.8          | 1,039.5          | 32.3             |
| Krasnodar Territory                   | 215,071.0          | 178,283.5          | 36,787.5         | 23,733.8         | 15,456.6         | 8,277.2         | 149,127.7        | 125,192.1        | 23,935.6         |
| Stavropol Territory                   | 86,461.2           | 75,964.6           | 10,496.6         | 8,788.8          | 8,312.7          | 476.1           | 59,720.8         | 51,273.3         | 8,447.5          |
| Astrakhan Region                      | 31,649.1           | 27,676.4           | 3,972.7          | 2,077.1          | 1,975.9          | 101.2           | 23,730.2         | 21,017.4         | 2,712.8          |
| Volgograd Region                      | 88,979.3           | 73,711.0           | 15,268.3         | 10,864.3         | 8,293.6          | 2,570.7         | 61,243.2         | 51,050.2         | 10,193.0         |
| Rostov Region                         | 155,007.1          | 128,604.5          | 26,402.6         | 16,900.2         | 13,655.3         | 3,244.9         | 103,367.0        | 87,430.2         | 15,936.8         |
| <b>PRIVOLZHSKY FEDERAL DISTRICT</b>   | <b>1,508,200.4</b> | <b>1,217,912.1</b> | <b>290,288.3</b> | <b>288,011.8</b> | <b>206,704.7</b> | <b>81,307.1</b> | <b>842,535.0</b> | <b>712,243.4</b> | <b>130,291.6</b> |
| Republic of Bashkortostan             | 249,257.5          | 156,672.6          | 92,584.9         | 110,429.7        | 46,833.2         | 63,596.5        | 92,785.9         | 76,032.8         | 16,753.1         |
| Republic of Mariy-El                  | 14,517.3           | 12,678.8           | 1,838.5          | 1,334.3          | 942.3            | 392.0           | 10,329.1         | 9,356.6          | 972.5            |
| Republic of Mordovia                  | 22,229.0           | 19,333.0           | 2,896.0          | 1,584.4          | 1,501.7          | 82.7            | 15,670.8         | 13,494.5         | 2,176.3          |
| Republic of Tatarstan (Tatarstan)     | 310,063.8          | 254,986.5          | 55,077.3         | 75,417.4         | 69,805.0         | 5,612.4         | 124,413.8        | 104,934.4        | 19,479.4         |
| Udmurt Republic                       | 50,469.0           | 44,961.8           | 5,507.2          | 3,446.6          | 3,105.1          | 341.5           | 34,388.7         | 30,318.0         | 4,070.7          |
| Chuvash Republic – Chuvashya          | 35,044.4           | 29,369.0           | 5,675.4          | 2,714.4          | 2,136.0          | 578.4           | 23,588.6         | 21,273.6         | 2,315.0          |
| Perm Territory                        | 154,442.6          | 126,419.4          | 28,023.2         | 36,427.5         | 33,382.7         | 3,044.8         | 85,342.3         | 70,706.6         | 14,635.7         |
| Kirov Region                          | 39,887.9           | 36,468.9           | 3,419.0          | 3,119.6          | 2,896.9          | 222.7           | 29,375.9         | 27,094.5         | 2,281.4          |
| Nizhni Novgorod Region                | 184,721.3          | 154,978.1          | 29,743.2         | 12,899.5         | 10,379.8         | 2,519.7         | 118,628.7        | 99,229.4         | 19,399.3         |
| Orenburg Region                       | 66,389.7           | 58,514.2           | 7,875.5          | 9,338.3          | 8,268.3          | 1,070.0         | 44,256.8         | 38,701.9         | 5,554.9          |
| Penza Region                          | 38,943.8           | 35,509.1           | 3,434.7          | 1,888.6          | 1,778.0          | 110.6           | 27,295.6         | 24,554.2         | 2,741.4          |
| Samara Region                         | 220,294.4          | 181,939.2          | 38,355.2         | 22,254.8         | 19,521.7         | 2,733.1         | 147,898.0        | 120,062.5        | 27,835.5         |
| Saratov Region                        | 87,186.7           | 75,050.4           | 12,136.3         | 5,483.2          | 4,542.0          | 941.2           | 62,553.8         | 53,149.3         | 9,404.5          |
| Ulyanovsk Region                      | 34,753.0           | 31,031.1           | 3,721.9          | 1,673.5          | 1,612.0          | 61.5            | 26,007.0         | 23,335.1         | 2,671.9          |

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

| 1  | 2         | 3         | 4         | 5         | 6         | 7        | 8         | 9         | 10       |
|--|-----------|-----------|-----------|-----------|-----------|----------|-----------|-----------|----------|
| URALS FEDERAL DISTRICT                   | 863,951.3 | 690,781.8 | 173,169.5 | 181,795.9 | 136,416.3 | 45,379.6 | 488,310.6 | 397,863.3 | 90,447.3 |
| Kurgan Region                            | 17,372.0  | 16,042.8  | 1,329.2   | 1,555.5   | 1,376.8   | 178.7    | 12,223.1  | 11,296.1  | 927.0    |
| Sverdlovsk Region                        | 295,187.0 | 237,513.5 | 57,673.5  | 51,027.8  | 34,528.5  | 16,499.3 | 177,237.4 | 145,019.4 | 32,218.0 |
| Tyumen Region                            | 373,415.6 | 306,870.1 | 66,545.5  | 87,275.3  | 81,688.2  | 5,587.1  | 201,939.2 | 158,801.4 | 43,137.8 |
| including:                               |           |           |           |           |           |          |           |           |          |
| Khanty-Mansiysky Autonomous Area — Yugra | 183,267.5 | 132,380.7 | 50,886.8  | 29,738.4  | 25,933.3  | 3,805.1  | 110,444.4 | 79,442.0  | 31,002.4 |
| Yamalo-Nenetsky Autonomous Area          | 37,929.3  | 35,083.2  | 2,846.1   | 3,193.5   | 3,022.7   | 170.8    | 25,445.6  | 23,536.3  | 1,909.3  |
| Chelyabinsk Region                       | 177,976.7 | 130,355.4 | 47,621.3  | 41,937.3  | 18,822.8  | 23,114.5 | 96,910.9  | 82,746.4  | 14,164.5 |
| SIBERIA FEDERAL DISTRICT                 | 693,333.4 | 583,308.0 | 110,025.4 | 68,677.4  | 59,443.7  | 9,233.7  | 448,754.4 | 392,053.1 | 56,701.3 |
| Republic of Altai                        | 3,151.8   | 2,947.9   | 203.9     | 224.3     | 202.2     | 22.1     | 2,008.9   | 1,874.2   | 134.7    |
| Republic of Buryatia                     | 18,047.3  | 16,267.1  | 1,780.2   | 1,184.4   | 1,172.6   | 11.8     | 13,026.3  | 12,084.0  | 942.3    |
| Republic of Tyva                         | 2,835.6   | 2,714.6   | 121.0     | 240.1     | 219.9     | 20.2     | 1,941.5   | 1,856.1   | 85.4     |
| Republic of Khakassia                    | 10,612.8  | 9,604.4   | 1,008.4   | 898.4     | 892.6     | 5.8      | 7,747.8   | 6,813.1   | 934.7    |
| Altai Territory                          | 63,278.3  | 55,512.2  | 7,766.1   | 6,114.0   | 5,134.3   | 979.7    | 43,039.6  | 38,902.0  | 4,137.6  |
| Zabaykalskiy Territory                   | 20,209.4  | 18,634.4  | 1,575.0   | 1,456.9   | 1,344.4   | 112.5    | 15,019.8  | 13,952.5  | 1,067.3  |
| Krasnoyarsk Territory                    | 115,831.9 | 102,051.3 | 13,780.6  | 13,519.2  | 12,827.7  | 691.5    | 73,689.4  | 65,166.6  | 8,522.8  |
| Irkutsk Region                           | 90,982.1  | 79,510.4  | 11,471.7  | 8,400.0   | 7,829.3   | 570.7    | 60,702.4  | 53,525.0  | 7,177.4  |
| Kemerovo Region                          | 100,041.2 | 86,674.6  | 13,366.6  | 10,000.3  | 8,147.2   | 1,853.1  | 71,726.4  | 62,555.9  | 9,170.5  |
| Novosibirsk Region                       | 163,571.6 | 120,400.7 | 43,170.9  | 19,099.7  | 15,063.6  | 4,036.1  | 83,353.4  | 70,509.9  | 12,843.5 |
| Omsk Region                              | 64,262.7  | 53,863.8  | 10,398.9  | 4,825.0   | 4,098.0   | 727.0    | 47,178.4  | 39,526.2  | 7,652.2  |
| Tomsk Region                             | 40,508.7  | 35,126.6  | 5,382.1   | 2,715.1   | 2,511.9   | 203.2    | 29,320.5  | 25,287.6  | 4,032.9  |
| FAR EAST FEDERAL DISTRICT                | 351,207.5 | 300,957.9 | 50,249.6  | 37,262.7  | 30,690.8  | 6,571.9  | 235,964.4 | 203,058.0 | 32,906.4 |
| Republic of Sakha (Yakutia)              | 44,601.3  | 41,408.7  | 3,192.6   | 4,253.0   | 4,211.9   | 41.1     | 27,247.9  | 24,964.6  | 2,283.3  |
| Kamchatka Territory                      | 22,368.6  | 19,430.3  | 2,938.3   | 1,559.6   | 1,452.8   | 106.8    | 16,944.4  | 14,715.3  | 2,229.1  |
| Primorski Territory                      | 98,337.3  | 81,180.7  | 17,156.6  | 10,076.3  | 8,603.0   | 1,473.3  | 64,973.0  | 53,121.1  | 11,851.9 |
| Khabarovsk Territory                     | 91,240.2  | 80,292.9  | 10,947.3  | 9,700.5   | 9,428.8   | 271.7    | 64,687.0  | 55,545.6  | 9,141.4  |
| Amur Region                              | 31,011.4  | 25,743.3  | 5,268.1   | 4,248.9   | 2,391.2   | 1,857.7  | 19,505.4  | 17,835.5  | 1,669.9  |
| Magadan Region                           | 14,981.9  | 12,479.9  | 2,502.0   | 1,356.5   | 1,344.0   | 12.5     | 10,123.8  | 8,257.4   | 1,866.4  |
| Sakhalin Region                          | 39,727.2  | 31,908.3  | 7,818.9   | 5,498.5   | 2,696.4   | 2,802.1  | 26,221.6  | 22,713.8  | 3,507.8  |
| Jewish Autonomous Region                 | 3,483.6   | 3,256.7   | 226.9     | 224.3     | 219.7     | 4.6      | 2,581.5   | 2,375.0   | 206.5    |
| Chukotka Autonomous Area                 | 5,456.0   | 5,257.1   | 198.9     | 345.1     | 343.0     | 2.1      | 3,679.8   | 3,529.7   | 150.1    |

Table 3.2

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

| 1                                     | 30.06.2009                |                               |                 |
|---------------------------------------|---------------------------|-------------------------------|-----------------|
|                                       | public organizations<br>2 | non-public organizations<br>3 | other<br>4      |
| RUSSIAN FEDERATION                    | 234,418.3                 | 2,309,475.8                   | 133,141.1       |
| <b>CENTRAL FEDERAL DISTRICT</b>       | <b>132,809.9</b>          | <b>1,457,760.7</b>            | <b>76,678.2</b> |
| Belgorod Region                       | 560.2                     | 11,801.8                      | 850.3           |
| Bryansk Region                        | 400.4                     | 3,679.0                       | 401.4           |
| Vladimir Region                       | 1,193.2                   | 5,617.6                       | 749.9           |
| Voronezh Region                       | 1,164.0                   | 14,416.5                      | 1,296.2         |
| Ivanovo Region                        | 146.6                     | 4,626.5                       | 550.0           |
| Kaluga Region                         | 907.7                     | 5,984.4                       | 523.6           |
| Kostroma Region                       | 97.8                      | 1,919.5                       | 491.4           |
| Kursk Region                          | 303.5                     | 4,707.3                       | 649.1           |
| Lipetsk Region                        | 401.2                     | 7,605.2                       | 484.8           |
| Moscow Region                         | 7,975.9                   | 92,882.3                      | 14,029.9        |
| Orel Region                           | 75.0                      | 2,516.9                       | 350.4           |
| Ryazan Region                         | 246.8                     | 6,028.5                       | 596.9           |
| Smolensk Region                       | 686.1                     | 4,222.7                       | 421.8           |
| Tambov Region                         | 806.8                     | 3,097.3                       | 309.4           |
| Tver Region                           | 779.1                     | 6,444.0                       | 483.7           |
| Tula Region                           | 299.3                     | 7,567.7                       | 764.8           |
| Yaroslavl Region                      | 1,636.9                   | 8,405.3                       | 664.8           |
| Moscow                                | 115,129.4                 | 1,266,238.4                   | 53,059.9        |
| <b>NORTH-WEST DISTRICT</b>            | <b>13,565.0</b>           | <b>225,504.1</b>              | <b>8,370.9</b>  |
| Republic of Karelia                   | 172.7                     | 3,111.0                       | 564.8           |
| Republic of Komi                      | 178.4                     | 6,912.2                       | 640.8           |
| Arkhangelsk Region                    | 357.1                     | 5,326.2                       | 967.5           |
| including Nenets Autonomous Area      | 56.4                      | 299.5                         | 50.6            |
| Vologda Region                        | 693.2                     | 7,461.3                       | 855.4           |
| Kaliningrad Region                    | 584.9                     | 7,394.2                       | 763.3           |
| Leningrad Region                      | 1,840.0                   | 6,345.5                       | 385.9           |
| Murmansk Region                       | 777.6                     | 5,633.1                       | 293.4           |
| Novgorod Region                       | 248.7                     | 3,486.5                       | 256.3           |
| Pskov Region                          | 225.8                     | 2,950.7                       | 207.3           |
| St. Petersburg                        | 8,486.5                   | 176,883.3                     | 3,436.2         |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>11,917.8</b>           | <b>103,732.9</b>              | <b>11,260.0</b> |
| Republic of Adigei (Adigeya)          | 119.3                     | 743.7                         | 138.8           |
| Republic of Daghestan                 | 856.2                     | 4,817.0                       | 358.6           |
| Republic of Ingushetia                | 60.1                      | 596.7                         | 34.8            |
| Kabardino-Balkar Republic             | 391.1                     | 1,851.7                       | 216.6           |
| Republic of Kalmykia                  | 76.2                      | 433.5                         | 88.6            |
| Karachai-Cherkess Republic            | 247.1                     | 826.6                         | 100.2           |
| Republic of Northern Ossetia — Alania | 480.7                     | 1,764.5                       | 190.6           |
| Republic of Chechnya                  | 687.0                     | 4,569.8                       | 322.9           |
| Krasnodar Territory                   | 3,797.2                   | 33,154.9                      | 3,912.4         |
| Stavropol Territory                   | 1,011.6                   | 14,425.0                      | 1,435.0         |
| Astrakhan Region                      | 407.3                     | 3,907.1                       | 904.9           |
| Volgograd Region                      | 1,707.4                   | 12,072.1                      | 941.3           |
| Rostov Region                         | 2,076.6                   | 24,570.2                      | 2,615.5         |



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

| 1  | 2               | 3                | 4               |
|--|-----------------|------------------|-----------------|
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b>     | <b>42,002.3</b> | <b>227,469.6</b> | <b>12,475.6</b> |
| Republic of Bashkortostan                | 3,260.4         | 28,871.7         | 1,043.5         |
| Republic of Mariy-El                     | 151.5           | 1,725.6          | 170.0           |
| Republic of Mordovia                     | 788.1           | 3,244.8          | 191.0           |
| Republic of Tatarstan (Tatarstan)        | 10,688.7        | 56,388.0         | 2,084.2         |
| Udmurt Republic                          | 3,563.4         | 7,075.4          | 680.4           |
| Chuvash Republic — Chuvashya             | 391.8           | 4,809.5          | 320.9           |
| Perm Territory                           | 1,095.7         | 20,066.6         | 1,726.3         |
| Kirov Region                             | 1,677.1         | 4,182.0          | 723.4           |
| Nizhni Novgorod Region                   | 15,265.5        | 29,086.8         | 1,728.7         |
| Orenburg Region                          | 1,108.6         | 9,141.8          | 584.5           |
| Penza Region                             | 609.6           | 5,497.0          | 565.7           |
| Samara Region                            | 1,355.3         | 38,378.3         | 1,245.7         |
| Saratov Region                           | 1,384.1         | 13,993.2         | 992.3           |
| Ulyanovsk Region                         | 662.4           | 5,009.0          | 419.2           |
| <b>URALS FEDERAL DISTRICT</b>            | <b>13,529.0</b> | <b>131,041.0</b> | <b>8,702.8</b>  |
| Kurgan Region                            | 718.7           | 2,528.3          | 568.9           |
| Sverdlovsk Region                        | 6,597.1         | 46,634.9         | 3,547.7         |
| Tyumen Region                            | 2,641.2         | 55,384.6         | 2,892.2         |
| including:                               |                 |                  |                 |
| Khanty-Mansiysky Autonomous Area — Yugra | 1,249.5         | 25,799.2         | 1,522.3         |
| Yamalo-Nenetsky Autonomous Area          | 483.8           | 12,023.2         | 671.3           |
| Chelyabinsk Region                       | 3,571.9         | 26,493.2         | 1,693.9         |
| <b>SIBERIA FEDERAL DISTRICT</b>          | <b>13,112.8</b> | <b>107,710.4</b> | <b>9,137.5</b>  |
| Republic of Altai                        | 52.4            | 787.2            | 59.9            |
| Republic of Buryatia                     | 364.4           | 2,328.7          | 555.8           |
| Republic of Tyva                         | 163.4           | 329.1            | 75.0            |
| Republic of Khakassia                    | 334.9           | 1,535.4          | 442.6           |
| Altai Territory                          | 1,212.7         | 9,370.4          | 873.3           |
| Zabaykalskiy Territory                   | 556.0           | 2,574.7          | 510.7           |
| Krasnoyarsk Territory                    | 4,046.2         | 18,287.0         | 1,783.5         |
| Irkutsk Region                           | 1,384.7         | 15,638.2         | 1,152.4         |
| Kemerovo Region                          | 776.2           | 13,816.9         | 1,079.7         |
| Novosibirsk Region                       | 2,954.2         | 27,406.4         | 1,235.1         |
| Omsk Region                              | 616.2           | 9,100.1          | 860.0           |
| Tomsk Region                             | 651.6           | 6,536.3          | 509.5           |
| <b>FAR EAST FEDERAL DISTRICT</b>         | <b>7,481.5</b>  | <b>56,257.1</b>  | <b>6,516.1</b>  |
| Republic of Sakha (Yakutia)              | 1,770.9         | 9,897.6          | 1,372.3         |
| Kamchatka Territory                      | 496.8           | 2,642.2          | 499.6           |
| Primorski Territory                      | 1,923.2         | 15,888.8         | 1,349.9         |
| Khabarovsk Territory                     | 1,348.6         | 14,133.6         | 1,184.0         |
| Amur Region                              | 411.5           | 4,217.7          | 605.4           |
| Magadan Region                           | 288.1           | 2,806.8          | 306.5           |
| Sakhalin Region                          | 728.6           | 5,194.9          | 1,024.7         |
| Jewish Autonomous Region                 | 155.1           | 488.4            | 95.0            |
| Chukotka Autonomous Area                 | 358.8           | 987.1            | 78.7            |



Table 3.3

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

(millions of rubles)

| 1                                     | 30.06.2009                |                               |                 |
|---------------------------------------|---------------------------|-------------------------------|-----------------|
|                                       | public organizations<br>2 | non-public organizations<br>3 | other<br>4      |
| RUSSIAN FEDERATION                    | 31,342.2                  | 808,648.4                     | 79,218.3        |
| <b>CENTRAL FEDERAL DISTRICT</b>       | <b>25,465.1</b>           | <b>698,454.6</b>              | <b>73,116.0</b> |
| Belgorod Region                       | 4.8                       | 548.6                         | 102.8           |
| Bryansk Region                        | 0.0                       | 138.0                         | 3.3             |
| Vladimir Region                       | 38.4                      | 434.9                         | 7.7             |
| Voronezh Region                       | 0.6                       | 799.8                         | 55.2            |
| Ivanovo Region                        | 0.0                       | 113.1                         | 14.6            |
| Kaluga Region                         | 110.0                     | 1,649.4                       | 4.8             |
| Kostroma Region                       | 0.2                       | 136.1                         | 2.8             |
| Kursk Region                          | 5.5                       | 186.0                         | 202.4           |
| Lipetsk Region                        | 0.0                       | 319.2                         | 2.6             |
| Moscow Region                         | 1,382.5                   | 5,789.1                       | 479.0           |
| Orel Region                           | 0.0                       | 57.5                          | 1.4             |
| Ryazan Region                         | 15.2                      | 322.1                         | 3.7             |
| Smolensk Region                       | 48.2                      | 240.3                         | 2.4             |
| Tambov Region                         | 1.6                       | 154.0                         | 0.1             |
| Tver Region                           | 5.6                       | 519.9                         | 9.3             |
| Tula Region                           | 21.8                      | 689.0                         | 31.3            |
| Yaroslavl Region                      | 0.4                       | 593.4                         | 6.8             |
| Moscow                                | 23,830.2                  | 685,764.3                     | 72,185.9        |
| <b>NORTH-WEST DISTRICT</b>            | <b>2,912.9</b>            | <b>55,822.1</b>               | <b>1,768.3</b>  |
| Republic of Karelia                   | 0.6                       | 595.3                         | 14.8            |
| Republic of Komi                      | 0.9                       | 495.5                         | 0.3             |
| Arkhangelsk Region                    | 3.0                       | 650.4                         | 2.6             |
| including Nenets Autonomous Area      | 0.0                       | 5.9                           | 0.0             |
| Vologda Region                        | 65.2                      | 2,261.9                       | 34.1            |
| Kaliningrad Region                    | 42.2                      | 1,304.5                       | 72.3            |
| Leningrad Region                      | 4.2                       | 2,017.0                       | 24.5            |
| Murmansk Region                       | 97.3                      | 1,068.0                       | 3.0             |
| Novgorod Region                       | 0.0                       | 938.5                         | 1.0             |
| Pskov Region                          | 1.3                       | 196.3                         | 3.0             |
| St. Petersburg                        | 2,698.3                   | 46,294.8                      | 1,612.7         |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>132.5</b>              | <b>7,585.6</b>                | <b>283.8</b>    |
| Republic of Adigei (Adigeya)          | 0.0                       | 7.0                           | 0.0             |
| Republic of Daghestan                 | 6.5                       | 64.0                          | 2.6             |
| Republic of Ingushetia                | 0.0                       | 9.9                           | 1.5             |
| Kabardino-Balkar Republic             | 1.3                       | 68.4                          | 16.5            |
| Republic of Kalmykia                  | 0.0                       | 4.1                           | 0.0             |
| Karachai-Cherkess Republic            | 0.0                       | 0.1                           | 0.1             |
| Republic of Northern Ossetia — Alania | 0.7                       | 34.9                          | 10.2            |
| Republic of Chechnya                  | 9.4                       | 3.5                           | 0.0             |
| Krasnodar Territory                   | 31.4                      | 2,755.0                       | 143.4           |
| Stavropol Territory                   | 11.4                      | 480.0                         | 31.6            |
| Astrakhan Region                      | 15.6                      | 682.3                         | 5.0             |
| Volgograd Region                      | 4.2                       | 1,535.7                       | 19.1            |
| Rostov Region                         | 52.0                      | 1,940.8                       | 53.7            |

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

| 1   | 2              | 3               | 4              |
|---|----------------|-----------------|----------------|
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b>                | <b>555.4</b>   | <b>23,007.1</b> | <b>849.0</b>   |
| Republic of Bashkortostan                           | 13.7           | 8,455.3         | 52.8           |
| Republic of Mariy-El                                | 5.0            | 96.8            | 0.2            |
| Republic of Mordovia                                | 0.0            | 128.7           | 0.0            |
| Republic of Tatarstan (Tatarstan)                   | 381.3          | 3,614.7         | 462.7          |
| Udmurt Republic                                     | 0.9            | 322.8           | 2.3            |
| Chuvash Republic — Chuvashya                        | 0.2            | 87.1            | 1.0            |
| Perm Territory                                      | 0.5            | 3,455.7         | 65.7           |
| Kirov Region  | 0.0            | 160.7           | 1.4            |
| Nizhni Novgorod Region                              | 38.2           | 2,482.9         | 155.3          |
| Orenburg Region                                     | 44.1           | 777.4           | 0.8            |
| Penza Region  | 2.5            | 269.7           | 4.0            |
| Samara Region                                       | 55.2           | 1,876.0         | 91.0           |
| Saratov Region                                      | 6.3            | 714.8           | 11.7           |
| Ulyanovsk Region                                    | 7.3            | 564.4           | 0.1            |
| <b>URALS FEDERAL DISTRICT</b>                       | <b>1,868.9</b> | <b>12,235.4</b> | <b>218.1</b>   |
| Kurgan Region                                       | 0.0            | 8.8             | 2.6            |
| Sverdlovsk Region                                   | 50.4           | 3,906.8         | 168.9          |
| Tyumen Region                                       | 8.7            | 3,631.2         | 11.3           |
| including: Khanty-Mansiysky Autonomous Area — Yugra | 0.4            | 3,090.0         | 5.7            |
| Yamalo-Nenetsky Autonomous Area                     | 0.0            | 27.5            | 0.0            |
| Chelyabinsk Region                                  | 1,809.8        | 4,688.6         | 35.3           |
| <b>SIBERIA FEDERAL DISTRICT</b>                     | <b>289.7</b>   | <b>6,911.6</b>  | <b>582.2</b>   |
| Republic of Altai                                   | 0.0            | 9.5             | 11.9           |
| Republic of Buryatia                                | 0.2            | 59.7            | 7.4            |
| Republic of Tyva                                    | 0.0            | 1.1             | 0.1            |
| Republic of Khakassia                               | 0.0            | 2.3             | 0.5            |
| Altai Territory                                     | 11.6           | 476.7           | 6.8            |
| Zabaykalskiy Territory                              | 0.2            | 170.8           | 6.9            |
| Krasnoyarsk Territory                               | 100.5          | 1,162.1         | 15.8           |
| Irkutsk Region                                      | 19.2           | 1,022.8         | 32.0           |
| Kemerovo Region                                     | 0.2            | 1,352.3         | 28.3           |
| Novosibirsk Region                                  | 144.1          | 1,117.0         | 433.6          |
| Omsk Region   | 4.3            | 787.7           | 38.5           |
| Tomsk Region  | 9.6            | 749.7           | 0.4            |
| <b>FAR EAST FEDERAL DISTRICT</b>                    | <b>117.8</b>   | <b>4,632.1</b>  | <b>2,400.9</b> |
| Republic of Sakha (Yakutia)                         | 2.4            | 87.8            | 3.2            |
| Kamchatka Territory                                 | 12.6           | 377.5           | 19.7           |
| Primorski Territory                                 | 68.1           | 2,203.9         | 164.9          |
| Khabarovsk Territory                                | 25.8           | 645.3           | 112.6          |
| Amur Region   | 0.1            | 66.8            | 9.6            |
| Magadan Region                                      | 2.4            | 171.9           | 6.3            |
| Sakhalin Region                                     | 6.4            | 1,068.9         | 2,082.4        |
| Jewish Autonomous Region                            | 0.0            | 3.5             | 0.1            |
| Chukotka Autonomous Area                            | 0.0            | 6.4             | 2.1            |

Table 3.4

## Budget Funds in Accounts of Credit Institutions

(millions of rubles)

| 1                                     | 30.06.2009           |                    |                    |                       |
|---------------------------------------|----------------------|--------------------|--------------------|-----------------------|
|                                       | federal budget funds | local budget funds | other budget funds | extra-budgetary funds |
| 2                                     | 3                    | 4                  | 5                  |                       |
| RUSSIAN FEDERATION                    | 8,056.3              | 1,247.0            | 12,905.3           | 23,593.1              |
| <b>CENTRAL FEDERAL DISTRICT</b>       | <b>6,711.5</b>       | <b>226.9</b>       | <b>7,266.3</b>     | <b>14,684.6</b>       |
| Belgorod Region                       | 1.6                  | 0.0                | 7.0                | 260.4                 |
| Bryansk Region                        | 27.4                 | 0.0                | 40.8               | 64.2                  |
| Vladimir Region                       | 7.1                  | 0.0                | 53.7               | 101.8                 |
| Voronezh Region                       | 19.2                 | 0.0                | 107.1              | 246.7                 |
| Ivanovo Region                        | 10.4                 | 0.0                | 34.7               | 69.3                  |
| Kaluga Region                         | 22.0                 | 0.0                | 63.1               | 40.1                  |
| Kostroma Region                       | 6.5                  | 0.0                | 7.2                | 31.8                  |
| Kursk Region                          | 1.2                  | 0.0                | 10.1               | 33.9                  |
| Lipetsk Region                        | 6.0                  | 0.0                | 57.9               | 33.3                  |
| Moscow Region                         | 240.4                | 8.5                | 238.9              | 3,781.4               |
| Orel Region                           | 0.5                  | 0.0                | 8.8                | 41.8                  |
| Ryazan Region                         | 4.7                  | 0.1                | 34.4               | 116.0                 |
| Smolensk Region                       | 10.3                 | 0.0                | 36.6               | 43.3                  |
| Tambov Region                         | 0.6                  | 0.0                | 16.5               | 23.4                  |
| Tver Region                           | 2.0                  | 0.0                | 66.1               | 58.4                  |
| Tula Region                           | 6.9                  | 0.0                | 29.9               | 81.7                  |
| Yaroslavl Region                      | 2.3                  | 0.1                | 17.8               | 51.1                  |
| Moscow                                | 6,342.3              | 218.1              | 6,435.5            | 9,606.1               |
| <b>NORTH-WEST DISTRICT</b>            | <b>113.4</b>         | <b>56.0</b>        | <b>2,417.9</b>     | <b>1,320.7</b>        |
| Republic of Karelia                   | 0.7                  | 0.0                | 5.4                | 19.1                  |
| Republic of Komi                      | 8.2                  | 0.0                | 18.1               | 44.2                  |
| Arkhangelsk Region                    | 6.5                  | 0.0                | 21.2               | 127.7                 |
| including Nenets Autonomous Area      | 0.0                  | 0.0                | 0.4                | 0.0                   |
| Vologda Region                        | 6.4                  | 0.0                | 29.1               | 123.7                 |
| Kaliningrad Region                    | 21.9                 | 0.0                | 109.2              | 118.0                 |
| Leningrad Region                      | 17.8                 | 9.9                | 137.3              | 366.8                 |
| Murmansk Region                       | 15.6                 | 0.0                | 34.6               | 131.5                 |
| Novgorod Region                       | 13.0                 | 0.0                | 31.7               | 94.2                  |
| Pskov Region                          | 2.0                  | 0.0                | 5.0                | 89.9                  |
| St. Petersburg                        | 21.4                 | 46.0               | 2,026.3            | 205.6                 |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>359.3</b>         | <b>51.1</b>        | <b>502.4</b>       | <b>1,363.4</b>        |
| Republic of Adigei (Adigeya)          | 13.1                 | 0.0                | 5.3                | 1.1                   |
| Republic of Daghestan                 | 134.3                | 0.0                | 5.1                | 90.9                  |
| Republic of Ingushetia                | 0.0                  | 0.0                | 0.8                | 0.0                   |
| Kabardino-Balkar Republic             | 0.3                  | 0.0                | 11.4               | 33.4                  |
| Republic of Kalmykia                  | 6.6                  | 0.5                | 14.6               | 26.7                  |
| Karachai-Cherkess Republic            | 6.2                  | 0.0                | 0.9                | 33.5                  |
| Republic of Northern Ossetia — Alania | 9.1                  | 0.0                | 8.9                | 13.5                  |
| Republic of Chechnya                  | 69.7                 | 44.7               | 0.0                | 128.6                 |
| Krasnodar Territory                   | 30.2                 | 0.3                | 87.6               | 169.9                 |
| Stavropol Territory                   | 30.3                 | 4.3                | 131.3              | 567.9                 |
| Astrakhan Region                      | 2.7                  | 0.0                | 28.9               | 47.7                  |
| Volgograd Region                      | 16.1                 | 0.9                | 32.2               | 24.1                  |
| Rostov Region                         | 40.7                 | 0.3                | 175.3              | 226.2                 |

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

| 1  | 2            | 3            | 4              | 5              |
|--|--------------|--------------|----------------|----------------|
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b>     | <b>368.5</b> | <b>826.7</b> | <b>1,432.3</b> | <b>2,411.8</b> |
| Republic of Bashkortostan                | 10.3         | 816.6        | 354.0          | 259.3          |
| Republic of Mariy-El                     | 3.2          | 0.1          | 23.0           | 97.8           |
| Republic of Mordovia                     | 2.9          | 0.1          | 70.0           | 81.2           |
| Republic of Tatarstan (Tatarstan)        | 44.0         | 6.7          | 276.1          | 428.6          |
| Udmurt Republic                          | 74.6         | 0.0          | 37.8           | 5.4            |
| Chuvash Republic — Chuvashya             | 9.5          | 0.0          | 46.6           | 92.6           |
| Perm Territory                           | 76.5         | 0.0          | 82.6           | 201.4          |
| Kirov Region                             | 20.0         | 0.0          | 132.4          | 138.0          |
| Nizhni Novgorod Region                   | 35.6         | 0.7          | 70.5           | 358.0          |
| Orenburg Region                          | 17.1         | 2.5          | 74.2           | 141.8          |
| Penza Region                             | 4.3          | 0.0          | 33.9           | 80.6           |
| Samara Region                            | 27.3         | 0.0          | 117.1          | 343.7          |
| Saratov Region                           | 29.6         | 0.0          | 40.7           | 98.1           |
| Ulyanovsk Region                         | 13.6         | 0.0          | 73.4           | 85.3           |
| <b>URALS FEDERAL DISTRICT</b>            | <b>105.1</b> | <b>81.8</b>  | <b>624.7</b>   | <b>1,646.6</b> |
| Kurgan Region                            | 34.7         | 0.0          | 10.4           | 31.1           |
| Sverdlovsk Region                        | 36.9         | 0.2          | 283.8          | 884.7          |
| Tyumen Region                            | 8.9          | 81.6         | 193.2          | 223.3          |
| including:                               |              |              |                |                |
| Khanty-Mansiysky Autonomous Area — Yugra | 0.2          | 48.3         | 65.8           | 75.7           |
| Yamalo-Nenetsky Autonomous Area          | 5.2          | 2.1          | 26.1           | 92.7           |
| Chelyabinsk Region                       | 24.6         | 0.0          | 137.3          | 507.5          |
| <b>SIBERIA FEDERAL DISTRICT</b>          | <b>229.2</b> | <b>4.1</b>   | <b>448.9</b>   | <b>1,352.5</b> |
| Republic of Altai                        | 1.8          | 0.0          | 1.8            | 2.0            |
| Republic of Buryatia                     | 6.0          | 0.0          | 33.6           | 13.8           |
| Republic of Tyva                         | 68.5         | 0.0          | 0.8            | 71.8           |
| Republic of Khakassia                    | 10.1         | 0.0          | 11.6           | 19.8           |
| Altai Territory                          | 12.8         | 3.7          | 35.9           | 210.9          |
| Zabaykalskiy Territory                   | 27.7         | 0.0          | 19.4           | 53.9           |
| Krasnoyarsk Territory                    | 42.3         | 0.0          | 107.3          | 224.1          |
| Irkutsk Region                           | 25.0         | 0.0          | 34.7           | 350.7          |
| Kemerovo Region                          | 17.4         | 0.0          | 63.7           | 204.6          |
| Novosibirsk Region                       | 4.1          | 0.4          | 72.2           | 64.9           |
| Omsk Region                              | 13.1         | 0.0          | 50.0           | 47.2           |
| Tomsk Region                             | 0.4          | 0.0          | 17.9           | 88.8           |
| <b>FAR EAST FEDERAL DISTRICT</b>         | <b>169.4</b> | <b>0.4</b>   | <b>212.9</b>   | <b>813.6</b>   |
| Republic of Sakha (Yakutia)              | 77.0         | 0.0          | 21.0           | 64.3           |
| Kamchatka Territory                      | 0.0          | 0.0          | 11.4           | 0.5            |
| Primorski Territory                      | 23.4         | 0.1          | 79.4           | 103.2          |
| Khabarovsk Territory                     | 14.9         | 0.0          | 37.9           | 112.7          |
| Amur Region                              | 25.6         | 0.0          | 17.9           | 246.4          |
| Magadan Region                           | 4.7          | 0.0          | 18.1           | 238.0          |
| Sakhalin Region                          | 23.7         | 0.3          | 21.7           | 46.9           |
| Jewish Autonomous Region                 | 0.3          | 0.0          | 1.5            | 1.5            |
| Chukotka Autonomous Area                 | 0.0          | 0.0          | 4.1            | 0.0            |

Table 3.5

## Deposit and Savings Certificates and Bonds

(millions of rubles)

| 1                                     | 30.06.2009           |                      |                  |
|---------------------------------------|----------------------|----------------------|------------------|
|                                       | 2                    | 3                    | 4                |
|                                       | deposit certificates | savings certificates | bonds            |
| RUSSIAN FEDERATION                    | 11,437.4             | 16,048.5             | 341,791.7        |
| <b>CENTRAL FEDERAL DISTRICT</b>       | <b>5,831.4</b>       | <b>4,266.8</b>       | <b>294,903.1</b> |
| Belgorod Region                       | 3.0                  | 76.1                 | 0.0              |
| Bryansk Region                        | 16.9                 | 33.7                 | 0.0              |
| Vladimir Region                       | 43.0                 | 83.6                 | 0.0              |
| Voronezh Region                       | 24.0                 | 121.6                | 0.0              |
| Ivanovo Region                        | 0.0                  | 137.8                | 0.0              |
| Kaluga Region                         | 64.5                 | 70.9                 | 0.0              |
| Kostroma Region                       | 26.0                 | 109.6                | 0.0              |
| Kursk Region                          | 0.0                  | 24.0                 | 0.0              |
| Lipetsk Region                        | 19.5                 | 101.9                | 0.0              |
| Moscow Region                         | 1,219.7              | 612.6                | 0.0              |
| Orel Region                           | 0.0                  | 40.5                 | 0.0              |
| Ryazan Region                         | 20.7                 | 47.1                 | 0.0              |
| Smolensk Region                       | 10.2                 | 25.1                 | 0.0              |
| Tambov Region                         | 0.1                  | 74.3                 | 0.0              |
| Tver Region                           | 0.0                  | 34.5                 | 0.0              |
| Tula Region                           | 11.5                 | 39.0                 | 0.0              |
| Yaroslavl Region                      | 15.0                 | 190.0                | 30.0             |
| Moscow                                | 4,357.2              | 2,444.3              | 294,873.1        |
| <b>NORTH-WEST DISTRICT</b>            | <b>879.2</b>         | <b>1,532.3</b>       | <b>770.5</b>     |
| Republic of Karelia                   | 7.1                  | 73.0                 | 0.0              |
| Republic of Komi                      | 39.9                 | 324.2                | 0.0              |
| Arkhangelsk Region                    | 8.7                  | 142.1                | 0.0              |
| including Nenets Autonomous Area      | 0.0                  | 14.4                 | 0.0              |
| Vologda Region                        | 97.8                 | 103.4                | 0.0              |
| Kaliningrad Region                    | 93.0                 | 67.9                 | 0.0              |
| Leningrad Region                      | 20.0                 | 108.1                | 0.0              |
| Murmansk Region                       | 58.1                 | 86.3                 | 0.0              |
| Novgorod Region                       | 0.0                  | 39.9                 | 0.0              |
| Pskov Region                          | 2.1                  | 43.3                 | 0.0              |
| St. Petersburg                        | 552.5                | 544.1                | 770.5            |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>234.8</b>         | <b>2,191.7</b>       | <b>4,973.2</b>   |
| Republic of Adigei (Adigeya)          | 0.0                  | 21.2                 | 0.0              |
| Republic of Daghestan                 | 0.0                  | 120.0                | 0.0              |
| Republic of Ingushetia                | 0.0                  | 14.1                 | 0.0              |
| Kabardino-Balkar Republic             | 0.0                  | 65.3                 | 0.0              |
| Republic of Kalmykia                  | 0.0                  | 23.9                 | 0.0              |
| Karachai-Cherkess Republic            | 0.0                  | 31.1                 | 0.0              |
| Republic of Northern Ossetia — Alania | 0.0                  | 55.6                 | 18.0             |
| Republic of Chechnya                  | 0.0                  | 0.0                  | 0.0              |
| Krasnodar Territory                   | 47.9                 | 404.3                | 600.0            |
| Stavropol Territory                   | 135.4                | 726.8                | 0.0              |
| Astrakhan Region                      | 1.2                  | 133.1                | 0.0              |
| Volgograd Region                      | 20.7                 | 316.8                | 0.0              |
| Rostov Region                         | 29.7                 | 279.5                | 4,355.3          |

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

| 1   | 2              | 3              | 4               |
|---|----------------|----------------|-----------------|
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b>                | <b>470.7</b>   | <b>3,229.3</b> | <b>17,721.3</b> |
| Republic of Bashkortostan                           | 0.0            | 287.4          | 0.0             |
| Republic of Mariy-El                                | 0.0            | 13.9           | 0.0             |
| Republic of Mordovia                                | 0.0            | 53.1           | 0.0             |
| Republic of Tatarstan (Tatarstan)                   | 16.1           | 78.5           | 11,050.6        |
| Udmurt Republic                                     | 1.0            | 138.2          | 0.0             |
| Chuvash Republic — Chuvashya                        | 0.0            | 85.7           | 0.0             |
| Perm Territory                                      | 0.7            | 734.7          | 0.0             |
| Kirov Region  | 15.7           | 57.1           | 0.0             |
| Nizhni Novgorod Region                              | 138.8          | 343.4          | 0.0             |
| Orenburg Region                                     | 35.1           | 187.0          | 0.0             |
| Penza Region  | 0.9            | 170.3          | 0.0             |
| Samara Region                                       | 242.9          | 708.1          | 6,670.7         |
| Saratov Region                                      | 4.0            | 155.8          | 0.0             |
| Ulyanovsk Region                                    | 15.5           | 216.3          | 0.0             |
| <b>URALS FEDERAL DISTRICT</b>                       | <b>3,342.3</b> | <b>1,175.4</b> | <b>6,077.1</b>  |
| Kurgan Region                                       | 0.0            | 17.3           | 0.0             |
| Sverdlovsk Region                                   | 75.8           | 109.4          | 1,577.1         |
| Tyumen Region                                       | 35.1           | 642.9          | 4,500.0         |
| including: Khanty-Mansiysky Autonomous Area — Yugra | 19.1           | 366.1          | 3,000.0         |
| Yamalo-Nenetsky Autonomous Area                     | 8.0            | 158.4          | 0.0             |
| Chelyabinsk Region                                  | 3,231.5        | 405.8          | 0.0             |
| <b>SIBERIA FEDERAL DISTRICT</b>                     | <b>545.1</b>   | <b>2,720.0</b> | <b>16,337.7</b> |
| Republic of Altai                                   | 0.0            | 7.3            | 0.0             |
| Republic of Buryatia                                | 45.4           | 104.1          | 50.0            |
| Republic of Tyva                                    | 0.0            | 10.6           | 0.0             |
| Republic of Khakassia                               | 3.0            | 16.5           | 0.0             |
| Altai Territory                                     | 53.0           | 192.5          | 0.0             |
| Zabaykalskiy Territory                              | 58.1           | 169.0          | 0.0             |
| Krasnoyarsk Territory                               | 13.8           | 291.3          | 2,101.1         |
| Irkutsk Region                                      | 155.6          | 543.2          | 0.0             |
| Kemerovo Region                                     | 23.9           | 570.9          | 0.0             |
| Novosibirsk Region                                  | 24.3           | 384.4          | 14,186.6        |
| Omsk Region   | 144.0          | 251.8          | 0.0             |
| Tomsk Region  | 24.0           | 178.4          | 0.0             |
| <b>FAR EAST FEDERAL DISTRICT</b>                    | <b>134.0</b>   | <b>932.9</b>   | <b>1,008.7</b>  |
| Republic of Sakha (Yakutia)                         | 0.0            | 86.3           | 0.0             |
| Kamchatka Territory                                 | 3.5            | 48.0           | 0.0             |
| Primorski Territory                                 | 36.7           | 359.2          | 0.0             |
| Khabarovsk Territory                                | 20.9           | 114.3          | 0.0             |
| Amur Region   | 52.2           | 100.3          | 1,008.7         |
| Magadan Region                                      | 3.0            | 41.9           | 0.0             |
| Sakhalin Region                                     | 12.4           | 136.5          | 0.0             |
| Jewish Autonomous Region                            | 5.3            | 30.8           | 0.0             |
| Chukotka Autonomous Area                            | 0.0            | 15.8           | 0.0             |

Table 3.6

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

(millions of rubles)

| 1                                     | 30.06.2009                                   |  |
|---------------------------------------|--|--|
|                                       | 2<br>rubles funds raised<br>by issuing bills | 3<br>foreign currency funds raised<br>by issuing bills |
| RUSSIAN FEDERATION                    | 499,821.7                                    | 126,317.7  |
| <b>CENTRAL FEDERAL DISTRICT</b>       | <b>356,272.2</b>                             | <b>103,508.3</b>                                       |
| Belgorod Region                       | 2,714.0                                      | 0.0  |
| Bryansk Region                        | 135.9  | 21.3   |
| Vladimir Region                       | 893.8  | 0.0  |
| Voronezh Region                       | 3,262.0                                      | 5,499.4  |
| Ivanovo Region                        | 113.9  | 15.6   |
| Kaluga Region                         | 272.4  | 26.7   |
| Kostroma Region                       | 339.4  | 0.0  |
| Kursk Region                          | 183.8  | 34.5   |
| Lipetsk Region                        | 2,448.6                                      | 13.4   |
| Moscow Region                         | 20,169.2                                     | 4,793.9  |
| Orel Region                           | 67.8   | 34.1   |
| Ryazan Region                         | 532.2  | 0.0  |
| Smolensk Region                       | 135.1  | 15.9   |
| Tambov Region                         | 1,000.0                                      | 2.2  |
| Tver Region                           | 261.3  | 26.3   |
| Tula Region                           | 335.3  | 0.0  |
| Yaroslavl Region                      | 3,311.8                                      | 45.8   |
| Moscow                                | 320,095.7                                    | 92,979.3   |
| <b>NORTH-WEST DISTRICT</b>            | <b>33,475.0</b>                              | <b>10,258.2</b>  |
| Republic of Karelia                   | 6.5  | 1.1  |
| Republic of Komi                      | 352.5  | 0.0  |
| Arkhangelsk Region                    | 213.3  | 105.4  |
| including Nenets Autonomous Area      | 1.0  | 0.0  |
| Vologda Region                        | 1,562.5                                      | 0.0  |
| Kaliningrad Region                    | 196.1  | 15.6   |
| Leningrad Region                      | 598.9  | 0.0  |
| Murmansk Region                       | 231.4  | 0.0  |
| Novgorod Region                       | 73.9   | 32.2   |
| Pskov Region                          | 22.9   | 0.6  |
| St. Petersburg                        | 30,216.9                                     | 10,103.2   |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>7,878.1</b>                               | <b>1,262.6</b>   |
| Republic of Adigei (Adigeya)          | 20.0   | 0.0  |
| Republic of Daghestan                 | 51.1   | 0.0  |
| Republic of Ingushetia                | 5.0  | 0.0  |
| Kabardino-Balkar Republic             | 21.5   | 0.0  |
| Republic of Kalmykia                  | 0.5  | 0.0  |
| Karachai-Cherkess Republic            | 6.8  | 0.0  |
| Republic of Northern Ossetia — Alania | 42.3   | 0.0  |
| Republic of Chechnya                  | 0.0  | 0.0  |
| Krasnodar Territory                   | 1,322.1                                      | 1,196.7  |
| Stavropol Territory                   | 1,217.9                                      | 13.4   |
| Astrakhan Region                      | 90.4   | 0.3  |
| Volgograd Region                      | 233.5  | 34.9   |
| Rostov Region                         | 4,867.1                                      | 17.4   |

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

| 1   | 2               | 3              |
|---|-----------------|----------------|
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b>                | <b>61,651.0</b> | <b>6,391.4</b> |
| Republic of Bashkortostan                           | 1,560.2         | 441.0          |
| Republic of Mariy-El                                | 84.3            | 0.0            |
| Republic of Mordovia                                | 319.2           | 0.0            |
| Republic of Tatarstan (Tatarstan)                   | 28,943.4        | 247.6          |
| Udmurt Republic                                     | 3,257.0         | 51.5           |
| Chuvash Republic — Chuvashya                        | 957.8           | 3.3            |
| Perm Territory                                      | 4,643.5         | 253.9          |
| Kirov Region  | 211.5           | 0.0            |
| Nizhni Novgorod Region                              | 7,469.1         | 17.4           |
| Orenburg Region                                     | 2,988.8         | 130.4          |
| Penza Region  | 338.1           | 28.7           |
| Samara Region                                       | 9,389.2         | 5,066.6        |
| Saratov Region                                      | 1,163.1         | 151.2          |
| Ulyanovsk Region                                    | 325.9           | 0.0            |
| <b>URALS FEDERAL DISTRICT</b>                       | <b>20,131.6</b> | <b>4,205.4</b> |
| Kurgan Region                                       | 133.8           | 10.3           |
| Sverdlovsk Region                                   | 7,005.8         | 1,277.6        |
| Tyumen Region                                       | 7,517.0         | 1,193.5        |
| including: Khanty-Mansiysky Autonomous Area — Yugra | 4,288.8         | 1,192.7        |
| Yamalo-Nenetsky Autonomous Area                     | 735.7           | 0.5            |
| Chelyabinsk Region                                  | 5,475.1         | 1,724.0        |
| <b>SIBERIA FEDERAL DISTRICT</b>                     | <b>18,231.2</b> | <b>625.2</b>   |
| Republic of Altai                                   | 241.9           | 0.0            |
| Republic of Buryatia                                | 71.0            | 0.0            |
| Republic of Tyva                                    | 11.0            | 0.0            |
| Republic of Khakassia                               | 64.7            | 0.0            |
| Altai Territory                                     | 1,140.6         | 4.8            |
| Zabaykalskiy Territory                              | 95.0            | 0.3            |
| Krasnoyarsk Territory                               | 1,564.3         | 38.8           |
| Irkutsk Region                                      | 5,364.2         | 63.1           |
| Kemerovo Region                                     | 1,350.9         | 100.9          |
| Novosibirsk Region                                  | 6,465.4         | 33.3           |
| Omsk Region   | 1,427.9         | 372.9          |
| Tomsk Region  | 434.2           | 11.2           |
| <b>FAR EAST FEDERAL DISTRICT</b>                    | <b>2,182.6</b>  | <b>66.6</b>    |
| Republic of Sakha (Yakutia)                         | 262.7           | 0.0            |
| Kamchatka Territory                                 | 28.1            | 34.4           |
| Primorski Territory                                 | 1,424.1         | 6.2            |
| Khabarovsk Territory                                | 190.8           | 13.9           |
| Amur Region   | 142.3           | 7.3            |
| Magadan Region                                      | 1.4             | 0.0            |
| Sakhalin Region                                     | 126.7           | 0.0            |
| Jewish Autonomous Region                            | 6.6             | 4.7            |
| 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)

|                          | 30.06.2009  |  |  |               |                                   |                                   |              |                              |  |                        |                  |                         |  |
|--------------------------|-------------|--|--|---------------|-----------------------------------|-----------------------------------|--------------|------------------------------|--|------------------------|------------------|-------------------------|--|
|                          | 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       | 7,470,552.9 | 90,108.7                                 | 60,299.7   | 1,107,210.5   | 245,358.7                         | 230,592.3                         | 398,127.8    | 368,440.6                    | 1,806,177.3  | 336,231.7              | 1,522,081.4      | 1,366,223.9             |  |
| CENTRAL FEDERAL DISTRICT | 3,906,306.6 | 33,773.1                                 | 27,161.2   | 428,906.8     | 66,831.0                          | 97,382.4                          | 193,685.5    | 295,529.5                    | 1,057,949.5  | 213,692.4              | 926,328.3        | 592,228.1               |  |
| Belgorod Region          | 45,627.5    | 487.3                                    | 0.0  | 15,913.9      | 80.5                              | 14,254.0                          | 1,272.2      | 481.1                        | 4,522.5  | 1,600.5                | 1,562.5          | 5,453.0                 |  |
| Bryansk Region           | 15,008.0    | 0.0                                      | 0.0  | 4,287.9       | 1,673.3                           | 1,091.0                           | 67.5         | 61.1                         | 2,211.8  | 611.1                  | 276.4            | 4,727.9                 |  |
| Vladimir Region          | 67,215.2    | 35.7                                     | 0.0  | 12,012.7      | 2,313.2                           | 1,460.6                           | 240.7        | 150.9                        | 6,381.2  | 690.0                  | 38,941.8         | 4,988.4                 |  |
| Voronezh Region          | 51,120.1    | 836.7                                    | 0.0  | 13,513.8      | 231.4                             | 6,232.5                           | 2,229.9      | 704.2                        | 13,399.2   | 6,372.9                | 3,019.5          | 4,580.0                 |  |
| Ivanovo Region           | 14,973.5    | 30.0                                     | 30.0   | 3,639.7       | 1,317.3                           | 666.7                             | 454.2        | 74.6                         | 3,202.7  | 843.3                  | 1,322.7          | 3,422.3                 |  |
| Kaluga Region            | 25,495.4    | 5.0                                      | 0.0  | 11,512.4      | 1,176.8                           | 1,178.1                           | 1,257.8      | 82.3                         | 3,136.5  | 1,584.9                | 837.3            | 4,724.3                 |  |
| Kostroma Region          | 12,410.0    | 2.5                                      | 0.0  | 1,271.2       | 24.0                              | 402.3                             | 152.2        | 74.2                         | 5,504.2  | 40.9                   | 2,141.8          | 2,796.7                 |  |
| Kursk Region             | 32,784.4    | 950.0                                    | 0.0  | 6,684.4       | 514.5                             | 3,539.6                           | 1,268.3      | 173.3                        | 7,295.5  | 1,003.9                | 1,379.7          | 9,975.2                 |  |
| Lipetsk Region           | 26,475.1    | 0.0                                      | 0.0  | 6,156.3       | 454.9                             | 4,188.8                           | 830.7        | 554.3                        | 7,632.8  | 786.4                  | 604.0            | 5,266.9                 |  |
| Moscow Region            | 381,574.6   | 356.1                                    | 23.2   | 68,242.0      | 9,820.7                           | 2,161.6                           | 19,661.5     | 24,029.1                     | 96,573.1   | 14,099.1               | 54,215.2         | 92,416.2                |  |
| Orel Region              | 16,711.5    | 0.0                                      | 0.0  | 2,533.7       | 134.3                             | 2,439.1                           | 1,287.0      | 219.4                        | 4,166.0  | 393.3                  | 542.4            | 4,996.3                 |  |
| Ryazan Region            | 20,534.8    | 631.7                                    | 3.0  | 5,807.3       | 509.8                             | 3,781.7                           | 801.1        | 227.2                        | 4,949.2  | 130.0                  | 1,123.1          | 2,573.7                 |  |
| Smolensk Region          | 14,339.8    | 23.7                                     | 0.0  | 5,759.3       | 493.1                             | 808.7                             | 492.3        | 127.3                        | 2,812.8  | 141.1                  | 1,056.5          | 2,625.0                 |  |
| Tambov Region            | 19,670.6    | 0.0                                      | 0.0  | 5,816.6       | 363.6                             | 2,162.5                           | 233.9        | 250.0                        | 7,685.1  | 583.8                  | 228.5            | 2,346.6                 |  |
| Tver Region              | 41,387.3    | 3.6                                      | 0.0  | 15,135.4      | 120.5                             | 588.5                             | 648.9        | 156.9                        | 7,002.9  | 724.3                  | 13,516.5         | 3,489.8                 |  |
| Tula Region              | 64,597.3    | 58.5                                     | 0.0  | 11,317.7      | 10,310.5                          | 2,757.1                           | 6,870.1      | 743.5                        | 10,191.5   | 811.1                  | 11,570.8         | 9,966.5                 |  |
| Yaroslavl Region         | 38,372.1    | 11.2                                     | 0.0  | 7,025.9       | 1,795.9                           | 792.5                             | 722.1        | 769.8                        | 7,436.0  | 680.9                  | 8,490.7          | 10,647.1                |  |
| Moscow                   | 3,018,009.4 | 30,341.1                                 | 27,105.0   | 232,276.6     | 35,496.7                          | 48,877.1                          | 155,195.1    | 266,650.3                    | 863,846.5  | 182,594.9              | 785,498.9        | 417,232.2               |  |

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

| 1                                     | 2           | 3       | 4       | 5         | 6        | 7        | 8        | 9        | 10        | 11       | 12        | 13        |
|---------------------------------------|-------------|---------|---------|-----------|----------|----------|----------|----------|-----------|----------|-----------|-----------|
| NORTH-WEST DISTRICT                   | 882,859.6   | 5,326.8 | 1,551.3 | 115,515.9 | 22,971.4 | 11,205.7 | 44,341.1 | 20,785.7 | 139,942.8 | 30,919.3 | 314,938.2 | 176,912.7 |
| Republic of Karelia                   | 15,548.2    | 891.9   | 51.4    | 2,964.2   | 1,404.6  | 331.5    | 156.6    | 76.8     | 1,050.8   | 180.7    | 155.1     | 8,336.0   |
| Republic of Komi                      | 19,919.2    | 1,177.0 | 1,175.0 | 2,864.8   | 54.1     | 486.8    | 1,094.6  | 313.1    | 3,944.9   | 910.3    | 256.6     | 8,817.0   |
| Arkhangelsk Region                    | 24,337.8    | 220.9   | 180.9   | 5,207.2   | 929.5    | 883.4    | 953.4    | 1,511.9  | 4,907.5   | 158.9    | 974.0     | 8,591.1   |
| including Nenets Autonomous Area      | 667.2       | 0.0     | 0.0     | 2.5       | 0.0      | 0.0      | 89.6     | 100.0    | 105.6     | 0.0      | 202.5     | 167.0     |
| Vologda Region                        | 45,705.8    | 6.2     | 0.0     | 11,654.1  | 917.5    | 2,776.8  | 2,283.6  | 299.2    | 11,903.2  | 516.1    | 2,720.5   | 12,628.6  |
| Kaliningrad Region                    | 208,522.6   | 175.9   | 0.0     | 5,030.8   | 1,753.6  | 1,042.0  | 690.8    | 2,402.0  | 7,283.1   | 3,861.8  | 181,195.5 | 5,087.1   |
| Leningrad Region                      | 49,918.6    | 531.6   | 24.7    | 16,028.9  | 4,195.7  | 3,175.2  | 2,695.2  | 65.4     | 9,082.3   | 144.5    | 2,556.1   | 11,443.7  |
| Murmansk Region                       | 17,817.3    | 1,469.0 | 34.3    | 890.8     | 1,544.0  | 172.7    | 521.6    | 639.6    | 4,002.1   | 101.3    | 549.0     | 7,927.2   |
| Novgorod Region                       | 11,484.4    | 205.3   | 0.0     | 3,162.2   | 142.6    | 521.6    | 639.2    | 48.2     | 1,880.4   | 298.3    | 523.1     | 4,063.5   |
| Pskov Region                          | 8,590.5     | 0.0     | 0.0     | 2,091.9   | 1,479.8  | 592.8    | 473.5    | 256.5    | 1,157.9   | 25.2     | 179.7     | 2,333.2   |
| St. Petersburg                        | 481,015.2   | 649.0   | 85.0    | 65,621.0  | 10,550.0 | 1,222.9  | 34,832.6 | 15,173.0 | 94,730.6  | 24,722.2 | 125,828.6 | 107,685.3 |
| SOUTH FEDERAL DISTRICT                | 418,004.9   | 1,317.1 | 332.1   | 78,038.3  | 18,725.8 | 44,768.9 | 24,704.3 | 10,819.4 | 112,080.6 | 12,513.4 | 22,457.7  | 92,579.4  |
| Republic of Adigei (Adigeya)          | 3,036.0     | 0.0     | 0.0     | 1,014.4   | 8.3      | 335.2    | 149.5    | 28.2     | 593.8     | 8.6      | 43.3      | 854.7     |
| Republic of Dagestan                  | 7,280.0     | 72.9    | 69.3    | 1,524.7   | 10.3     | 497.0    | 559.9    | 487.7    | 1,894.4   | 16.7     | 832.1     | 1,384.3   |
| Republic of Ingushetia                | 414.5       | 0.0     | 0.0     | 6.3       | 0.0      | 201.5    | 52.6     | 0.0      | 120.8     | 0.0      | 33.3      | 0.0       |
| Kabardino-Balkar Republic             | 5,496.9     | 4.0     | 4.0     | 2,385.2   | 0.0      | 729.5    | 340.1    | 8.7      | 1,284.6   | 271.5    | 307.9     | 165.4     |
| Republic of Kalmykia                  | 4,356.7     | 0.0     | 0.0     | 87.5      | 5.0      | 554.8    | 128.2    | 2.2      | 1,313.1   | 958.5    | 52.3      | 1,255.1   |
| Karachai-Cherkess Republic            | 4,361.0     | 5.2     | 0.0     | 2,561.0   | 18.0     | 779.5    | 161.7    | 6.5      | 562.1     | 82.6     | 16.8      | 167.6     |
| Republic of Northern Ossetia — Alania | 5,261.7     | 35.9    | 0.0     | 2,256.4   | 4.3      | 734.2    | 356.7    | 75.4     | 1,168.0   | 49.0     | 244.7     | 337.1     |
| Republic of Chechnya                  | 1,610.0     | 0.0     | 0.0     | 325.8     | 3.5      | 60.3     | 986.7    | 0.5      | 213.6     | 6.7      | 12.9      | 0.0       |
| Krasnodar Territory                   | 159,153.1   | 123.3   | 0.1     | 17,525.9  | 8,668.4  | 20,113.4 | 11,335.8 | 6,972.1  | 43,324.4  | 5,036.5  | 9,686.1   | 36,367.2  |
| Stavropol Territory                   | 43,289.0    | 0.0     | 0.0     | 6,557.6   | 1,306.3  | 6,429.2  | 2,514.4  | 981.2    | 14,375.5  | 593.5    | 885.9     | 9,645.4   |
| Astrakhan Region                      | 7,733.3     | 0.9     | 0.0     | 493.0     | 178.0    | 498.4    | 1,974.4  | 96.5     | 1,467.5   | 1,213.9  | 341.5     | 1,469.2   |
| Vologograd Region                     | 43,251.5    | 465.4   | 88.7    | 8,333.5   | 838.0    | 3,591.9  | 1,697.1  | 562.1    | 10,530.7  | 2,070.5  | 2,125.4   | 13,036.9  |
| Rostov Region                         | 132,761.2   | 609.5   | 170.0   | 34,967.0  | 7,685.7  | 10,244.0 | 4,447.2  | 1,598.3  | 35,232.1  | 2,205.4  | 7,875.5   | 27,896.5  |
| PRIVOLZHSKY FEDERAL DISTRICT          | 1,050,829.7 | 9,864.4 | 7,851.8 | 262,258.0 | 54,701.2 | 46,104.7 | 57,928.0 | 11,448.2 | 228,686.3 | 49,527.1 | 172,808.1 | 157,503.7 |
| Republic of Bashkortostan             | 103,849.9   | 1,119.2 | 507.0   | 21,537.6  | 10,659.9 | 3,128.0  | 3,011.7  | 383.4    | 27,685.5  | 1,240.4  | 18,448.2  | 16,636.0  |
| Republic of Mariy-El                  | 9,667.6     | 1,219.2 | 1,215.2 | 3,415.2   | 435.0    | 805.1    | 387.8    | 36.3     | 1,369.5   | 155.6    | 272.1     | 1,571.8   |
| Republic of Mordovia                  | 17,733.1    | 0.0     | 0.0     | 7,215.8   | 34.4     | 2,477.1  | 1,050.3  | 111.0    | 2,111.9   | 675.2    | 941.6     | 3,115.8   |

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

| 1  | 2                | 3               | 4               | 5                | 6               | 7               | 8               | 9               | 10               | 11              | 12              | 13               |
|--|------------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|------------------|-----------------|-----------------|------------------|
| Republic of Tatarstan (Tatarstan)        | 214,839.2        | 3,445.7         | 3,335.1         | 47,890.5         | 758.1           | 15,828.7        | 26,137.3        | 2,594.5         | 43,854.3         | 21,969.7        | 27,981.4        | 24,379.0         |
| Udmurt Republic                          | 43,250.3         | 138.8           | 64.5            | 12,405.3         | 369.2           | 1,736.6         | 848.0           | 454.2           | 13,574.3         | 1,490.8         | 1,956.6         | 10,276.5         |
| Chuvash Republic — Chuvashya             | 24,888.1         | 0.0             | 0.0             | 8,426.6          | 5,314.1         | 534.0           | 1,356.6         | 153.8           | 2,299.6          | 802.3           | 692.9           | 5,308.2          |
| Perm Territory                           | 138,847.4        | 200.6           | 190.4           | 26,533.8         | 16,517.9        | 1,362.1         | 6,322.6         | 488.5           | 18,389.5         | 3,818.8         | 43,554.2        | 21,659.4         |
| Kirov Region                             | 21,413.0         | 0.9             | 0.9             | 8,054.2          | 81.4            | 1,792.2         | 551.9           | 157.4           | 6,319.3          | 537.9           | 373.8           | 3,544.0          |
| Nizhni Novgorod Region                   | 176,562.3        | 17.0            | 0.0             | 57,618.6         | 4,322.7         | 4,472.4         | 4,426.6         | 1,771.0         | 51,149.1         | 3,274.2         | 24,491.8        | 25,018.9         |
| Orenburg Region                          | 35,292.3         | 2,412.5         | 1,432.5         | 6,460.1          | 1,355.3         | 3,306.3         | 1,292.5         | 664.8           | 6,753.6          | 588.8           | 1,762.0         | 10,696.4         |
| Penza Region                             | 15,269.7         | 5.0             | 0.0             | 4,245.4          | 925.2           | 2,692.5         | 415.9           | 91.3            | 3,187.2          | 356.6           | 309.9           | 3,040.7          |
| Samara Region                            | 175,130.6        | 455.8           | 343.0           | 38,611.0         | 9,332.7         | 2,668.4         | 6,316.9         | 4,002.2         | 37,662.0         | 12,611.0        | 47,668.1        | 15,802.5         |
| Saratov Region                           | 56,411.1         | 813.0           | 763.2           | 13,460.1         | 4,440.8         | 2,272.2         | 5,200.2         | 313.2           | 10,857.3         | 1,059.9         | 3,901.0         | 14,093.4         |
| Ulyanovsk Region                         | 17,675.1         | 36.7            | 0.0             | 6,383.8          | 154.5           | 3,029.1         | 609.7           | 226.6           | 3,473.2          | 945.9           | 454.5           | 2,361.1          |
| <b>URALS FEDERAL DISTRICT</b>            | <b>523,633.3</b> | <b>12,379.4</b> | <b>8,497.3</b>  | <b>137,086.4</b> | <b>27,609.0</b> | <b>7,373.8</b>  | <b>37,098.7</b> | <b>11,626.2</b> | <b>102,836.4</b> | <b>14,920.5</b> | <b>44,719.4</b> | <b>127,983.5</b> |
| Kurgan Region                            | 13,587.4         | 549.5           | 546.8           | 3,670.2          | 806.0           | 1,347.4         | 330.6           | 65.9            | 2,256.7          | 110.9           | 131.7           | 4,318.5          |
| Sverdlovsk Region                        | 257,484.3        | 2,627.1         | 70.0            | 64,524.4         | 18,313.9        | 1,347.0         | 13,060.7        | 5,226.6         | 63,364.5         | 7,486.0         | 21,262.6        | 60,271.5         |
| Tyumen Region                            | 117,519.8        | 8,120.5         | 7,880.5         | 8,340.8          | 5,438.5         | 1,565.4         | 20,666.4        | 5,785.8         | 17,373.7         | 4,978.6         | 16,458.3        | 28,791.8         |
| including:                               |                  |                 |                 |                  |                 |                 |                 |                 |                  |                 |                 |                  |
| Khanty-Mansiysky Autonomous Area — Yugra | 49,342.0         | 1,660.0         | 1,430.0         | 496.0            | 2,643.5         | 13.1            | 8,832.0         | 3,821.7         | 3,768.3          | 1,104.0         | 12,702.4        | 14,301.0         |
| Yamalo-Nenetsky Autonomous Area          | 15,490.0         | 2,014.9         | 2,014.9         | 15.0             | 1,091.6         | 1.0             | 6,609.2         | 1,036.0         | 1,200.5          | 1,007.8         | 1,110.8         | 1,403.2          |
| Chelyabinsk Region                       | 135,041.8        | 1,082.3         | 0.0             | 60,551.0         | 3,050.6         | 3,114.0         | 3,041.0         | 547.9           | 19,841.5         | 2,345.0         | 6,866.8         | 34,601.7         |
| <b>SIBERIA FEDERAL DISTRICT</b>          | <b>528,579.0</b> | <b>17,363.1</b> | <b>14,090.7</b> | <b>70,165.8</b>  | <b>34,225.0</b> | <b>19,440.3</b> | <b>29,618.0</b> | <b>11,541.6</b> | <b>126,991.8</b> | <b>11,205.2</b> | <b>30,964.9</b> | <b>177,063.3</b> |
| Republic of Altai                        | 9,889.9          | 0.0             | 0.0             | 180.0            | 186.6           | 127.7           | 163.6           | 63.7            | 4,151.5          | 362.6           | 347.4           | 4,306.8          |
| Republic of Buryatia                     | 10,889.3         | 436.0           | 50.0            | 2,219.4          | 2,059.0         | 454.1           | 597.2           | 12.2            | 1,829.8          | 46.6            | 293.9           | 2,941.1          |
| Republic of Tyva                         | 586.5            | 193.0           | 90.0            | 45.7             | 0.5             | 57.9            | 19.5            | 20.0            | 194.1            | 3.0             | 6.9             | 45.9             |
| Republic of Khakassia                    | 5,527.2          | 121.6           | 120.1           | 1,176.5          | 363.1           | 326.2           | 214.9           | 10.7            | 1,575.0          | 42.8            | 325.2           | 1,371.2          |
| Altai Territory                          | 62,922.5         | 301.3           | 244.5           | 13,816.0         | 2,440.4         | 7,041.0         | 3,252.5         | 904.4           | 17,977.5         | 955.2           | 1,141.0         | 15,093.2         |
| Zabaykalskiy Territory                   | 8,618.9          | 1,892.7         | 1,742.5         | 85.2             | 816.7           | 43.6            | 379.8           | 16.0            | 1,025.2          | 1.3             | 73.6            | 4,284.8          |
| Krasnoyarsk Territory                    | 71,027.9         | 1,444.6         | 538.9           | 13,297.2         | 4,562.5         | 2,769.6         | 5,240.9         | 1,250.7         | 14,083.5         | 1,945.1         | 3,833.4         | 22,600.4         |
| Irkutsk Region                           | 70,018.9         | 3,316.0         | 2,879.6         | 12,469.9         | 10,240.0        | 1,032.4         | 5,943.1         | 847.6           | 18,362.3         | 1,331.2         | 3,654.5         | 12,821.9         |
| Kemerovo Region                          | 85,464.6         | 9,117.8         | 8,009.6         | 8,686.3          | 181.8           | 2,089.4         | 1,917.2         | 336.5           | 16,730.7         | 966.3           | 1,787.2         | 43,651.4         |
| Novosibirsk Region                       | 127,788.8        | 208.9           | 94.3            | 8,066.7          | 11,323.5        | 2,613.5         | 4,832.0         | 6,603.8         | 34,326.2         | 2,556.6         | 3,824.5         | 53,433.1         |
| Omsk Region                              | 55,566.6         | 0.8             | 0.8             | 5,881.3          | 919.4           | 1,763.7         | 6,155.1         | 1,220.9         | 12,826.5         | 2,411.3         | 15,214.5        | 9,173.1          |
| Tomsk Region                             | 20,277.9         | 330.4           | 320.4           | 4,241.6          | 1,131.5         | 1,121.2         | 902.2           | 255.1           | 3,909.5          | 583.2           | 462.8           | 7,340.4          |

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

| 1                           | 2         | 3        | 4     | 5        | 6        | 7       | 8        | 9       | 10       | 11      | 12      | 13       |
|-----------------------------|-----------|----------|-------|----------|----------|---------|----------|---------|----------|---------|---------|----------|
| FAR EAST FEDERAL DISTRICT   | 160,339.8 | 10,084.8 | 815.3 | 15,239.3 | 20,295.3 | 4,316.5 | 10,752.2 | 6,690.0 | 37,689.9 | 3,453.8 | 9,864.8 | 41,953.2 |
| Republic of Sakha (Yakutia) | 22,569.5  | 1,667.5  | 267.8 | 953.3    | 12,132.2 | 158.0   | 1,035.4  | 904.6   | 3,328.0  | 317.8   | 457.1   | 1,615.6  |
| Kamchatka Territory         | 6,779.0   | 0.0      | 0.0   | 198.2    | 875.5    | 1,275.5 | 213.7    | 446.3   | 1,607.8  | 375.3   | 485.5   | 1,301.2  |
| Primorski Territory         | 55,425.2  | 244.8    | 1.0   | 8,715.5  | 222.5    | 727.7   | 1,686.3  | 3,166.6 | 13,616.2 | 1,074.4 | 2,432.3 | 23,538.9 |
| Khabarovsk Territory        | 48,644.6  | 2,962.8  | 0.0   | 4,139.6  | 5,280.1  | 561.8   | 4,632.5  | 1,736.3 | 12,832.9 | 704.7   | 3,853.5 | 11,940.4 |
| Amur Region                 | 8,441.6   | 198.4    | 70.0  | 649.2    | 390.0    | 1,122.9 | 1,524.1  | 22.6    | 2,117.1  | 188.5   | 158.6   | 2,070.2  |
| Magadan Region              | 7,166.2   | 4,929.9  | 460.5 | 124.5    | 637.4    | 214.3   | 79.0     | 72.5    | 699.4    | 51.3    | 200.8   | 157.1    |
| Sakhalin Region             | 7,444.6   | 25.0     | 16.0  | 228.9    | 672.6    | 70.5    | 1,468.1  | 282.3   | 1,961.7  | 706.8   | 1,038.6 | 990.1    |
| Jewish Autonomous Region    | 1,142.2   | 0.0      | 0.0   | 230.1    | 5.0      | 185.8   | 113.1    | 5.0     | 203.0    | 0.0     | 60.5    | 339.7    |
| Chukotka Autonomous Area    | 2,726.9   | 56.4     | 0.0   | 0.0      | 80.0     | 0.0     | 0.0      | 53.8    | 1,323.8  | 35.0    | 1,177.9 | 0.0      |

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

**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)

|                          | 30.06.2009  |  |  |               |                                   |                                   |              |                              |  |                        |                  |                         |  |
|--------------------------|-------------|--|--|---------------|-----------------------------------|-----------------------------------|--------------|------------------------------|--|------------------------|------------------|-------------------------|--|
|                          | 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       | 1,706,895.5 | 297,792.6                                | 186,772.6  | 300,283.0     | 16,998.7                          | 5,025.3                           | 65,127.9     | 69,631.8                     | 422,067.9  | 131,691.2              | 392,066.9        | 6,210.2                 |  |
| CENTRAL FEDERAL DISTRICT | 1,055,488.3 | 124,385.6                                | 122,040.2  | 106,057.0     | 11,712.3                          | 2,334.8                           | 44,987.1     | 56,141.3                     | 272,828.6  | 113,426.0              | 319,796.9        | 3,818.7                 |  |
| Belgorod Region          | 3,976.9     | 0.0                                      | 0.0  | 3,760.5       | 0.0                               | 0.0                               | 40.0         | 0.0                          | 169.0  | 0.0                    | 7.4              | 0.0                     |  |
| Bryansk Region           | 104.4       | 0.0                                      | 0.0  | 48.3          | 0.0                               | 9.2                               | 0.0          | 0.0                          | 46.9   | 0.0                    | 0.0              | 0.0                     |  |
| Vladimir Region          | 2,210.5     | 0.0                                      | 0.0  | 1,542.5       | 0.0                               | 0.0                               | 0.0          | 0.7                          | 334.8  | 0.0                    | 332.5            | 0.0                     |  |
| Voronezh Region          | 3,126.5     | 0.0                                      | 0.0  | 1,305.9       | 0.0                               | 10.0                              | 156.5        | 321.0                        | 1,101.8  | 0.0                    | 231.3            | 0.0                     |  |
| Ivanovo Region           | 827.2       | 0.0                                      | 0.0  | 434.5         | 0.0                               | 0.0                               | 66.5         | 34.1                         | 134.3  | 0.0                    | 157.8            | 0.0                     |  |
| Kaluga Region            | 1,847.0     | 0.0                                      | 0.0  | 116.2         | 0.0                               | 100.6                             | 0.0          | 13.1                         | 27.0   | 8.8                    | 1,581.3          | 0.0                     |  |
| Kostroma Region          | 1,464.8     | 0.0                                      | 0.0  | 894.1         | 0.0                               | 0.0                               | 0.0          | 0.0                          | 528.5  | 0.0                    | 0.0              | 42.2                    |  |
| Kursk Region             | 3,818.7     | 1,854.1                                  | 0.0  | 1,612.9       | 0.0                               | 0.0                               | 0.0          | 0.0                          | 165.0  | 0.0                    | 186.7            | 0.0                     |  |
| Lipetsk Region           | 1,054.4     | 0.0                                      | 0.0  | 195.1         | 0.0                               | 261.7                             | 0.0          | 0.0                          | 541.3  | 0.0                    | 56.3             | 0.0                     |  |
| Moscow Region            | 48,980.8    | 0.0                                      | 0.0  | 8,191.2       | 5.3                               | 69.0                              | 3,179.6      | 11,009.8                     | 13,981.4   | 4,792.7                | 7,301.4          | 450.4                   |  |
| Orel Region              | 13,558.2    | 0.0                                      | 0.0  | 1,759.0       | 0.0                               | 0.0                               | 11,423.5     | 22.3                         | 225.4  | 0.0                    | 128.0            | 0.0                     |  |
| Ryazan Region            | 1,321.0     | 0.0                                      | 0.0  | 367.1         | 0.0                               | 95.8                              | 38.6         | 6.1                          | 147.5  | 43.9                   | 622.0            | 0.0                     |  |
| Smolensk Region          | 5,114.5     | 0.0                                      | 0.0  | 3,688.6       | 0.0                               | 0.0                               | 737.8        | 0.0                          | 85.4   | 0.0                    | 602.7            | 0.0                     |  |
| Tambov Region            | 20.3        | 0.0                                      | 0.0  | 0.0           | 20.3                              | 0.0                               | 0.0          | 0.0                          | 0.0  | 0.0                    | 0.0              | 0.0                     |  |
| Tver Region              | 1,345.7     | 0.0                                      | 0.0  | 1,156.1       | 0.0                               | 3.7                               | 153.3        | 0.0                          | 21.9   | 0.0                    | 10.7             | 0.0                     |  |
| Tula Region              | 5,007.3     | 0.0                                      | 0.0  | 3,297.5       | 0.0                               | 309.6                             | 162.9        | 0.0                          | 143.0  | 622.1                  | 466.0            | 6.2                     |  |
| Yaroslavl Region         | 1,956.6     | 0.0                                      | 0.0  | 1,481.9       | 151.8                             | 0.0                               | 16.7         | 19.7                         | 185.2  | 0.0                    | 101.3            | 0.0                     |  |
| Moscow                   | 959,753.5   | 122,531.5                                | 122,040.2  | 76,205.6      | 11,534.9                          | 1,475.2                           | 29,011.7     | 44,714.5                     | 254,990.2  | 107,958.5              | 308,011.5        | 3,319.9                 |  |

Table 4.2 (cont.)  
(millions of rubles)

| 1                                     | 2         | 3       | 4       | 5        | 6     | 7     | 8       | 9       | 10        | 11      | 12       | 13    |
|---------------------------------------|-----------|---------|---------|----------|-------|-------|---------|---------|-----------|---------|----------|-------|
| NORTH-WEST DISTRICT                   | 183,079.8 | 7,415.4 | 2,793.9 | 37,601.7 | 159.6 | 392.1 | 5,951.8 | 6,345.3 | 102,357.8 | 8,020.7 | 14,713.4 | 122.0 |
| Republic of Karelia                   | 1,022.9   | 22.1    | 0.0     | 941.4    | 0.0   | 0.0   | 0.0     | 5.3     | 54.1      | 0.0     | 0.0      | 0.0   |
| Republic of Komi                      | 4,101.2   | 2,771.6 | 2,771.6 | 829.4    | 159.6 | 21.8  | 4.1     | 0.0     | 0.0       | 312.9   | 1.8      | 0.0   |
| Arkhangelsk Region                    | 817.6     | 22.3    | 22.3    | 619.2    | 0.0   | 0.0   | 0.0     | 0.0     | 47.2      | 21.7    | 107.2    | 0.0   |
| including Nenets Autonomous Area      | 0.0       | 0.0     | 0.0     | 0.0      | 0.0   | 0.0   | 0.0     | 0.0     | 0.0       | 0.0     | 0.0      | 0.0   |
| Vologda Region                        | 5,379.7   | 0.0     | 0.0     | 4,899.5  | 0.0   | 138.3 | 33.0    | 0.0     | 272.0     | 0.0     | 36.9     | 0.0   |
| Kaliningrad Region                    | 13,491.2  | 0.0     | 0.0     | 2,356.1  | 0.0   | 50.0  | 301.7   | 154.2   | 8,419.8   | 1,687.5 | 521.9    | 0.0   |
| Leningrad Region                      | 4,628.0   | 0.0     | 0.0     | 1,372.5  | 0.0   | 36.6  | 647.0   | 395.0   | 1,572.0   | 112.0   | 492.9    | 0.0   |
| Murmansk Region                       | 8,652.6   | 4,599.4 | 0.0     | 1,074.2  | 0.0   | 1.4   | 44.3    | 1,294.8 | 1,390.7   | 195.4   | 52.4     | 0.0   |
| Novgorod Region                       | 8,872.7   | 0.0     | 0.0     | 8,849.9  | 0.0   | 0.6   | 22.2    | 0.0     | 0.0       | 0.0     | 0.0      | 0.0   |
| Pskov Region                          | 819.2     | 0.0     | 0.0     | 39.4     | 0.0   | 0.0   | 0.0     | 0.0     | 779.8     | 0.0     | 0.0      | 0.0   |
| St. Petersburg                        | 135,294.7 | 0.0     | 0.0     | 16,620.1 | 0.0   | 143.4 | 4,899.5 | 4,496.0 | 89,822.2  | 5,691.2 | 13,500.3 | 122.0 |
| SOUTH FEDERAL DISTRICT                | 50,958.6  | 504.9   | 0.0     | 13,405.4 | 0.0   | 390.2 | 4,069.2 | 1,633.4 | 8,862.0   | 2,360.2 | 19,503.4 | 229.9 |
| Republic of Adigei (Adigeya)          | 0.0       | 0.0     | 0.0     | 0.0      | 0.0   | 0.0   | 0.0     | 0.0     | 0.0       | 0.0     | 0.0      | 0.0   |
| Republic of Dagestan                  | 672.0     | 0.0     | 0.0     | 0.0      | 0.0   | 0.0   | 26.7    | 46.9    | 70.7      | 0.0     | 527.7    | 0.0   |
| Republic of Ingushetia                | 1,564.5   | 0.0     | 0.0     | 1,564.5  | 0.0   | 0.0   | 0.0     | 0.0     | 0.0       | 0.0     | 0.0      | 0.0   |
| Kabardino-Balkar Republic             | 28.4      | 0.0     | 0.0     | 0.0      | 0.0   | 0.0   | 0.0     | 0.0     | 28.4      | 0.0     | 0.0      | 0.0   |
| Republic of Kalmykia                  | 191.6     | 0.0     | 0.0     | 0.0      | 0.0   | 0.0   | 0.0     | 0.0     | 191.6     | 0.0     | 0.0      | 0.0   |
| Karachai-Cherkess Republic            | 0.0       | 0.0     | 0.0     | 0.0      | 0.0   | 0.0   | 0.0     | 0.0     | 0.0       | 0.0     | 0.0      | 0.0   |
| Republic of Northern Ossetia — Alania | 486.6     | 434.9   | 0.0     | 51.7     | 0.0   | 0.0   | 0.0     | 0.0     | 0.0       | 0.0     | 0.0      | 0.0   |
| Republic of Chechnya                  | 13.5      | 0.0     | 0.0     | 0.0      | 0.0   | 0.0   | 13.5    | 0.0     | 0.0       | 0.0     | 0.0      | 0.0   |
| Krasnodar Territory                   | 20,051.7  | 70.0    | 0.0     | 1,558.2  | 0.0   | 217.6 | 236.6   | 754.7   | 5,010.2   | 2,250.3 | 9,755.7  | 198.4 |
| Stavropol Territory                   | 2,504.2   | 0.0     | 0.0     | 2,377.0  | 0.0   | 13.8  | 12.3    | 0.0     | 23.2      | 0.0     | 77.9     | 0.0   |
| Astrakhan Region                      | 3,832.7   | 0.0     | 0.0     | 248.7    | 0.0   | 0.0   | 3,265.9 | 126.7   | 26.2      | 0.0     | 165.2    | 0.0   |
| Vologograd Region                     | 8,822.4   | 0.0     | 0.0     | 1,875.1  | 0.0   | 156.5 | 98.4    | 78.2    | 62.9      | 0.0     | 6,551.3  | 0.0   |
| Rostov Region                         | 12,791.0  | 0.0     | 0.0     | 5,730.2  | 0.0   | 2.3   | 415.8   | 626.9   | 3,448.8   | 109.9   | 2,425.6  | 31.5  |
| PRIVOLZHSKY FEDERAL DISTRICT          | 84,431.6  | 3,647.9 | 1,877.9 | 47,957.8 | 43.2  | 727.0 | 5,786.1 | 1,383.6 | 12,225.8  | 2,842.8 | 9,817.4  | 0.0   |
| Republic of Bashkortostan             | 16,239.6  | 0.0     | 0.0     | 11,212.2 | 0.0   | 19.6  | 428.9   | 0.0     | 3,527.0   | 23.5    | 1,028.4  | 0.0   |
| Republic of Mariy-El                  | 475.1     | 0.0     | 0.0     | 475.1    | 0.0   | 0.0   | 0.0     | 0.0     | 0.0       | 0.0     | 0.0      | 0.0   |
| Republic of Mordovia                  | 69.3      | 0.0     | 0.0     | 0.0      | 0.0   | 69.3  | 0.0     | 0.0     | 0.0       | 0.0     | 0.0      | 0.0   |

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

| 1   | 2                | 3               | 4               | 5               | 6              | 7           | 8              | 9              | 10              | 11             | 12              | 13             |
|---|------------------|-----------------|-----------------|-----------------|----------------|-------------|----------------|----------------|-----------------|----------------|-----------------|----------------|
| Republic of Tatarstan (Tatarstan)                         | 24,232.2         | 0.0             | 0.0             | 9,848.7         | 0.0            | 86.8        | 2,120.9        | 17.0           | 4,656.9         | 1,961.8        | 5,540.1         | 0.0            |
| Udmurt Republic   | 86.1             | 28.7            | 28.7            | 3.8             | 0.0            | 0.0         | 0.0            | 0.0            | 53.6            | 0.0            | 0.0             | 0.0            |
| Chuvash Republic — Chuvashya                              | 3,267.5          | 0.0             | 0.0             | 2,633.8         | 0.0            | 263.9       | 0.0            | 0.0            | 282.2           | 0.0            | 87.6            | 0.0            |
| Perm Territory  | 6,000.1          | 359.9           | 0.0             | 4,584.1         | 0.0            | 0.0         | 527.3          | 8.1            | 317.7           | 203.0          | 0.0             | 0.0            |
| Kirov Region  | 3,934.3          | 0.0             | 0.0             | 3,921.0         | 0.0            | 0.5         | 0.0            | 0.0            | 1.7             | 11.1           | 0.0             | 0.0            |
| Nizhni Novgorod Region                                    | 6,595.3          | 2.0             | 0.0             | 5,158.0         | 0.0            | 0.0         | 791.4          | 111.9          | 387.3           | 81.9           | 62.8            | 0.0            |
| Orenburg Region   | 6,285.6          | 2,831.8         | 1,423.7         | 3,098.2         | 0.0            | 0.0         | 0.0            | 355.5          | 0.1             | 0.0            | 0.0             | 0.0            |
| Penza Region  | 30.9             | 0.0             | 0.0             | 30.9            | 0.0            | 0.0         | 0.0            | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            |
| Samara Region   | 11,942.8         | 312.9           | 312.9           | 4,666.4         | 20.0           | 286.9       | 675.7          | 871.4          | 1,665.2         | 387.9          | 3,056.4         | 0.0            |
| Saratov Region  | 2,688.4          | 112.6           | 112.6           | 107.1           | 0.0            | 0.0         | 1,241.9        | 9.9            | 1,097.7         | 77.1           | 42.1            | 0.0            |
| Ulyanovsk Region  | 2,584.4          | 0.0             | 0.0             | 2,218.5         | 23.2           | 0.0         | 0.0            | 9.8            | 236.4           | 96.5           | 0.0             | 0.0            |
| <b>URALS FEDERAL DISTRICT</b>                             | <b>179,937.4</b> | <b>73,353.9</b> | <b>53,418.5</b> | <b>52,992.8</b> | <b>3,485.3</b> | <b>96.0</b> | <b>2,917.9</b> | <b>3,367.9</b> | <b>13,647.4</b> | <b>2,963.8</b> | <b>26,724.8</b> | <b>387.6</b>   |
| Kurgan Region   | 1,286.1          | 0.0             | 0.0             | 1,160.2         | 98.9           | 0.0         | 0.0            | 0.0            | 27.0            | 0.0            | 0.0             | 0.0            |
| Sverdlovsk Region   | 86,970.0         | 3,225.0         | 1,266.4         | 41,077.9        | 3,386.4        | 25.9        | 2,885.5        | 137.7          | 9,820.2         | 2,090.4        | 24,321.0        | 0.0            |
| Tyumen Region   | 77,662.3         | 67,797.3        | 52,152.1        | 586.8           | 0.0            | 0.0         | 31.3           | 3,226.6        | 2,656.4         | 782.3          | 2,194.0         | 387.6          |
| including:<br>Khanty-Mansiysky Autonomous Area —<br>Yugra | 4,203.6          | 128.3           | 128.3           | 0.0             | 0.0            | 0.0         | 31.3           | 1,629.3        | 42.4            | 0.0            | 1,986.5         | 385.8          |
| Yamalo-Nenetsky Autonomous Area                           | 6.7              | 0.0             | 0.0             | 0.0             | 0.0            | 0.0         | 0.0            | 0.0            | 6.7             | 0.0            | 0.0             | 0.0            |
| Chelyabinsk Region  | 14,019.0         | 2,331.6         | 0.0             | 10,167.9        | 0.0            | 70.1        | 1.1            | 3.6            | 1,143.8         | 91.1           | 209.8           | 0.0            |
| <b>SIBERIA FEDERAL DISTRICT</b>                           | <b>76,134.7</b>  | <b>24,554.5</b> | <b>5,688.4</b>  | <b>40,097.1</b> | <b>0.0</b>     | <b>84.2</b> | <b>684.7</b>   | <b>537.5</b>   | <b>6,927.7</b>  | <b>1,588.1</b> | <b>467.5</b>    | <b>1,193.4</b> |
| Republic of Altai   | 935.4            | 125.2           | 125.2           | 13.3            | 0.0            | 0.0         | 0.0            | 0.0            | 582.7           | 214.2          | 0.0             | 0.0            |
| Republic of Buryatia                                      | 1,035.7          | 569.5           | 0.0             | 399.7           | 0.0            | 0.0         | 60.6           | 0.0            | 5.9             | 0.0            | 0.0             | 0.0            |
| Republic of Tyva  | 485.0            | 485.0           | 485.0           | 0.0             | 0.0            | 0.0         | 0.0            | 0.0            | 0.0             | 0.0            | 0.0             | 0.0            |
| Republic of Khakassia                                     | 1,736.1          | 132.5           | 0.0             | 1,564.5         | 0.0            | 0.0         | 38.4           | 0.0            | 0.0             | 0.0            | 0.7             | 0.0            |
| Altai Territory   | 1,291.5          | 0.0             | 0.0             | 99.2            | 0.0            | 0.0         | 0.0            | 0.0            | 30.1            | 0.0            | 0.1             | 1,162.1        |
| Zabaykalsky Territory                                     | 159.7            | 129.7           | 34.4            | 0.0             | 0.0            | 0.0         | 8.0            | 0.0            | 22.0            | 0.0            | 0.0             | 0.0            |
| Krasnoyarsk Territory                                     | 16,654.1         | 0.0             | 0.0             | 15,929.8        | 0.0            | 79.2        | 51.6           | 134.9          | 210.3           | 32.2           | 184.8           | 31.3           |
| Irkutsk Region  | 6,445.5          | 1,714.2         | 345.8           | 3,139.3         | 0.0            | 0.0         | 87.2           | 394.9          | 1,072.4         | 0.0            | 37.5            | 0.0            |
| Kemerovo Region   | 40,011.6         | 20,465.9        | 3,765.5         | 17,912.3        | 0.0            | 5.0         | 155.3          | 7.7            | 1,248.7         | 216.7          | 0.0             | 0.0            |
| Novosibirsk Region  | 5,546.5          | 0.0             | 0.0             | 487.7           | 0.0            | 0.0         | 225.3          | 0.0            | 3,542.8         | 1,118.5        | 172.2           | 0.0            |
| Omsk Region   | 723.6            | 0.0             | 0.0             | 446.8           | 0.0            | 0.0         | 46.7           | 0.0            | 165.2           | 2.4            | 62.5            | 0.0            |
| Tomsk Region  | 1,110.0          | 932.5           | 932.5           | 104.5           | 0.0            | 0.0         | 11.6           | 0.0            | 47.6            | 4.1            | 9.7             | 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   | 76,865.1 | 63,930.4 | 953.7 | 2,171.2 | 1,598.3 | 1,001.0 | 731.1 | 222.8 | 5,218.6 | 489.6 | 1,043.5 | 458.6 |
| Republic of Sakha (Yakutia) | 56,967.4 | 54,383.1 | 160.8 | 0.0     | 0.0     | 35.2    | 0.0   | 0.0   | 2,504.6 | 23.4  | 21.1    | 0.0   |
| Kamchatka Territory         | 2,129.9  | 1,707.0  | 594.5 | 266.0   | 0.0     | 0.0     | 0.0   | 0.0   | 0.0     | 0.0   | 156.9   | 0.0   |
| Primorski Territory         | 2,087.5  | 198.4    | 198.4 | 0.2     | 0.0     | 0.0     | 148.2 | 196.6 | 491.8   | 101.5 | 492.2   | 458.6 |
| Khabarovsk Territory        | 8,286.4  | 1,712.5  | 0.0   | 1,806.5 | 1,585.8 | 524.8   | 177.8 | 25.5  | 2,098.4 | 1.4   | 353.7   | 0.0   |
| Amur Region                 | 1,348.3  | 155.4    | 0.0   | 0.0     | 12.5    | 373.6   | 395.3 | 0.7   | 39.1    | 363.3 | 8.4     | 0.0   |
| Magadan Region              | 3,328.8  | 3,215.1  | 0.0   | 98.5    | 0.0     | 0.0     | 0.0   | 0.0   | 4.5     | 0.0   | 10.7    | 0.0   |
| Sakhalin Region             | 167.2    | 9.8      | 0.0   | 0.0     | 0.0     | 67.4    | 9.8   | 0.0   | 80.2    | 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    | 2,549.1  | 2,549.1  | 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/statistics/>.



**Table 4.3**  
**Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities<sup>1</sup>**  
 (millions of rubles)

|                          | 30.06.2009  |  |  |               |                                   |                                   |              |                              |  |                        |                  |                        |  |
|--------------------------|-------------|--|--|---------------|-----------------------------------|-----------------------------------|--------------|------------------------------|--|------------------------|------------------|------------------------|--|
|                          | total       | of which:                                |  |               |                                   |                                   |              |                              |  |                        |                  |                        |  |
| 1                        | 2           | 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 finally |  |
| RUSSIAN FEDERATION       | 9,063,616.8 | 251,744.6                                | 118,065.7  | 1,711,291.5   | 298,458.1                         | 673,795.2                         | 864,923.2    | 493,603.1                    | 2,273,176.5  | 891,622.0              | 1,504,822.1      | 100,180.5              |  |
| CENTRAL FEDERAL DISTRICT | 4,478,617.3 | 69,580.3                                 | 36,450.5   | 520,513.9     | 105,582.4                         | 229,079.3                         | 421,947.5    | 323,045.3                    | 1,170,851.2  | 561,267.6              | 1,033,895.4      | 42,854.4               |  |
| Belgorod Region          | 168,811.0   | 24,459.4                                 | 0.0  | 40,431.6      | 122.5                             | 71,203.3                          | 4,959.9      | 1,335.9                      | 8,462.0  | 4,944.1                | 12,601.4         | 290.9                  |  |
| Bryansk Region           | 25,313.8    | 0.0                                      | 0.0  | 9,841.2       | 1,121.4                           | 3,698.6                           | 428.8        | 455.0                        | 5,955.6  | 1,970.5                | 1,494.0          | 348.7                  |  |
| Vladimir Region          | 43,568.6    | 46.5                                     | 18.4   | 18,340.8      | 1,603.3                           | 7,293.9                           | 959.2        | 610.7                        | 9,173.5  | 2,800.3                | 2,341.2          | 399.2                  |  |
| Voronezh Region          | 93,494.4    | 1,284.8                                  | 0.0  | 22,366.2      | 222.1                             | 17,909.1                          | 8,210.0      | 1,299.6                      | 21,529.5   | 16,006.8               | 4,341.3          | 325.0                  |  |
| Ivanovo Region           | 26,252.0    | 41.6                                     | 36.1   | 11,610.4      | 818.6                             | 2,011.7                           | 1,234.4      | 204.1                        | 6,862.6  | 1,957.9                | 1,141.5          | 369.2                  |  |
| Kaluga Region            | 42,427.0    | 42.8                                     | 0.0  | 18,705.2      | 887.1                             | 5,600.6                           | 2,025.4      | 436.9                        | 7,857.5  | 4,721.0                | 1,863.5          | 287.0                  |  |
| Kostroma Region          | 19,389.5    | 2.5                                      | 0.0  | 3,338.9       | 125.3                             | 2,118.0                           | 1,059.2      | 366.1                        | 8,377.4  | 700.0                  | 3,123.7          | 178.4                  |  |
| Kursk Region             | 55,533.3    | 950.0                                    | 0.0  | 12,174.6      | 280.0                             | 13,241.7                          | 3,925.9      | 1,600.7                      | 17,081.2   | 1,360.2                | 4,325.2          | 593.8                  |  |
| Lipetsk Region           | 63,840.9    | 1,075.6                                  | 0.0  | 13,396.3      | 305.3                             | 24,370.5                          | 4,647.7      | 1,065.5                      | 13,171.6   | 2,295.4                | 3,124.2          | 388.8                  |  |
| Moscow Region            | 513,599.3   | 2,386.0                                  | 2,026.3  | 79,801.9      | 21,297.1                          | 13,425.5                          | 51,717.4     | 7,725.0                      | 110,176.9  | 44,884.6               | 176,373.0        | 5,811.9                |  |
| Orel Region              | 34,145.0    | 74.2                                     | 44.2   | 6,057.1       | 219.7                             | 14,341.8                          | 4,638.9      | 433.9                        | 6,533.0  | 630.2                  | 1,029.0          | 187.2                  |  |
| Ryazan Region            | 45,186.7    | 1,534.8                                  | 3.0  | 11,773.2      | 273.2                             | 14,192.8                          | 1,711.8      | 914.3                        | 8,947.1  | 1,983.6                | 3,617.9          | 238.0                  |  |
| Smolensk Region          | 28,231.0    | 38.3                                     | 0.0  | 12,034.3      | 476.7                             | 4,120.2                           | 1,383.4      | 702.5                        | 6,777.4  | 647.1                  | 1,813.0          | 238.1                  |  |
| Tambov Region            | 31,981.5    | 0.0                                      | 0.0  | 9,831.8       | 537.0                             | 7,885.3                           | 438.8        | 638.7                        | 7,779.3  | 3,228.3                | 1,435.0          | 207.3                  |  |
| Tver Region              | 38,105.4    | 83.5                                     | 0.0  | 16,319.1      | 90.1                              | 4,431.2                           | 1,494.6      | 382.0                        | 8,906.3  | 1,328.0                | 4,828.1          | 242.5                  |  |
| Tula Region              | 49,520.7    | 129.1                                    | 0.0  | 15,721.8      | 1,637.5                           | 9,793.1                           | 3,893.2      | 1,175.9                      | 9,681.0  | 2,476.4                | 4,291.1          | 721.6                  |  |
| Yaroslavl Region         | 77,758.4    | 260.3                                    | 14.4   | 24,279.8      | 4,328.0                           | 4,922.1                           | 2,877.1      | 1,823.6                      | 14,382.5   | 2,649.4                | 21,489.2         | 746.4                  |  |
| Moscow                   | 3,121,458.8 | 37,170.9                                 | 34,308.1   | 194,489.7     | 71,237.5                          | 8,519.9                           | 326,341.8    | 301,874.9                    | 899,196.8  | 466,683.8              | 784,663.1        | 31,280.4               |  |

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

| 1                                     | 2           | 3        | 4        | 5         | 6        | 7         | 8         | 9        | 10        | 11        | 12        | 13       |
|---------------------------------------|-------------|----------|----------|-----------|----------|-----------|-----------|----------|-----------|-----------|-----------|----------|
| NORTH-WEST DISTRICT                   | 872,504.8   | 6,542.5  | 1,489.2  | 183,482.2 | 25,476.0 | 46,368.1  | 117,733.1 | 33,855.9 | 226,015.0 | 83,941.3  | 137,734.6 | 11,356.1 |
| Republic of Karelia                   | 15,669.5    | 507.7    | 31.0     | 8,998.7   | 581.7    | 1,447.9   | 149.1     | 226.3    | 1,963.7   | 785.2     | 772.7     | 236.5    |
| Republic of Komi                      | 20,864.5    | 922.1    | 904.2    | 4,936.2   | 40.5     | 980.0     | 2,509.0   | 699.8    | 7,268.9   | 2,108.5   | 886.8     | 512.7    |
| Arkhangelsk Region                    | 36,890.9    | 145.9    | 115.9    | 16,454.9  | 788.8    | 4,635.1   | 1,134.4   | 2,048.3  | 8,041.8   | 602.0     | 2,526.8   | 512.9    |
| including Nenets Autonomous Area      | 628.3       | 0.0      | 0.0      | 11.2      | 0.0      | 5.1       | 111.6     | 113.6    | 152.1     | 0.0       | 229.8     | 4.9      |
| Vologda Region                        | 60,310.7    | 116.6    | 0.0      | 17,751.7  | 877.5    | 7,967.4   | 4,719.6   | 907.5    | 22,672.1  | 1,460.8   | 3,082.4   | 755.1    |
| Kaliningrad Region                    | 56,951.0    | 551.2    | 0.5      | 9,913.2   | 2,054.3  | 7,409.7   | 5,244.3   | 4,708.6  | 13,882.0  | 6,060.4   | 6,541.4   | 585.9    |
| Leningrad Region                      | 61,185.3    | 529.4    | 77.6     | 18,526.4  | 5,845.7  | 12,597.8  | 4,729.3   | 3,297.7  | 9,998.0   | 2,878.7   | 1,911.1   | 871.2    |
| Murmansk Region                       | 24,068.4    | 1,537.6  | 29.0     | 1,873.7   | 2,215.4  | 1,123.7   | 1,281.4   | 1,693.5  | 8,828.4   | 1,384.7   | 3,650.7   | 479.3    |
| Novgorod Region                       | 23,234.0    | 316.7    | 0.0      | 11,841.9  | 124.9    | 3,758.0   | 882.2     | 334.1    | 3,341.2   | 681.1     | 1,629.0   | 324.9    |
| Pskov Region                          | 16,851.8    | 7.9      | 0.0      | 7,160.0   | 89.6     | 2,713.2   | 1,197.2   | 677.5    | 4,083.0   | 248.6     | 501.6     | 173.2    |
| St. Petersburg                        | 556,478.7   | 1,907.4  | 331.0    | 86,025.5  | 12,857.6 | 3,735.3   | 95,886.6  | 19,262.6 | 145,935.9 | 67,731.3  | 116,232.1 | 6,904.4  |
| SOUTH FEDERAL DISTRICT                | 671,039.3   | 4,027.2  | 2,075.3  | 161,475.4 | 29,217.7 | 140,572.1 | 62,221.4  | 23,488.3 | 164,293.1 | 31,639.2  | 47,308.5  | 6,796.4  |
| Republic of Adigei (Adigeya)          | 8,042.3     | 0.0      | 0.0      | 2,885.2   | 39.8     | 1,685.4   | 495.8     | 98.9     | 2,533.3   | 33.0      | 173.9     | 97.0     |
| Republic of Dagestan                  | 10,824.2    | 85.3     | 72.0     | 3,135.1   | 10.2     | 1,829.0   | 865.2     | 915.9    | 2,697.3   | 58.2      | 917.9     | 310.1    |
| Republic of Ingushetia                | 1,652.3     | 25.0     | 25.0     | 68.7      | 0.0      | 962.7     | 148.0     | 20.3     | 300.6     | 45.0      | 82.0      | 0.0      |
| Kabardino-Balkar Republic             | 12,619.5    | 21.6     | 21.6     | 4,594.0   | 238.2    | 2,160.9   | 896.6     | 461.5    | 2,555.6   | 724.2     | 956.0     | 10.9     |
| Republic of Kalmykia                  | 3,578.3     | 5.0      | 5.0      | 122.4     | 23.8     | 1,605.6   | 169.3     | 23.8     | 774.0     | 28.4      | 785.8     | 40.2     |
| Karachai-Cherkess Republic            | 11,031.5    | 6.7      | 0.0      | 5,795.5   | 18.0     | 3,084.1   | 268.2     | 268.9    | 1,373.1   | 112.9     | 91.6      | 12.5     |
| Republic of Northern Ossetia — Alania | 10,656.8    | 261.3    | 30.0     | 5,573.2   | 31.4     | 1,200.7   | 552.0     | 235.3    | 1,903.1   | 78.9      | 809.1     | 11.8     |
| Republic of Chechnya                  | 11,089.0    | 7.7      | 0.0      | 836.0     | 49.5     | 715.6     | 7,843.3   | 203.7    | 784.1     | 358.0     | 291.1     | 0.0      |
| Krasnodar Territory                   | 236,093.9   | 1,464.5  | 886.0    | 42,397.9  | 8,012.5  | 64,438.5  | 29,639.2  | 12,830.6 | 50,834.9  | 5,589.2   | 18,404.3  | 2,482.3  |
| Stavropol Territory                   | 78,355.3    | 118.9    | 0.0      | 13,291.3  | 3,544.6  | 21,844.2  | 3,837.8   | 2,486.0  | 23,848.4  | 5,335.8   | 3,289.6   | 758.7    |
| Astrakhan Region                      | 15,731.6    | 2.3      | 0.0      | 1,528.5   | 333.9    | 1,199.4   | 2,958.9   | 265.3    | 4,188.5   | 2,496.5   | 2,652.3   | 106.0    |
| Volgograd Region                      | 77,105.4    | 317.7    | 61.7     | 24,335.5  | 857.7    | 10,733.7  | 7,238.4   | 1,988.6  | 17,745.3  | 8,854.4   | 3,891.2   | 1,142.9  |
| Rostov Region                         | 194,259.2   | 1,711.2  | 974.0    | 56,912.1  | 16,058.1 | 29,112.3  | 7,308.7   | 3,689.5  | 54,754.9  | 7,924.7   | 14,963.7  | 1,824.0  |
| PRIVOLZHSKY FEDERAL DISTRICT          | 1,376,761.1 | 19,375.5 | 11,187.8 | 436,885.5 | 39,484.4 | 147,648.4 | 112,443.1 | 39,335.4 | 307,965.4 | 118,332.5 | 142,739.5 | 12,551.4 |
| Republic of Bashkortostan             | 108,581.8   | 3,986.6  | 1,007.6  | 36,712.7  | 2,212.6  | 10,830.1  | 5,510.1   | 970.0    | 26,821.7  | 7,402.6   | 12,946.7  | 1,188.7  |
| Republic of Mariy-El                  | 14,609.7    | 163.3    | 159.5    | 5,824.8   | 113.8    | 3,359.9   | 657.5     | 158.2    | 2,822.9   | 878.4     | 571.0     | 59.9     |
| Republic of Mordovia                  | 37,775.2    | 0.0      | 0.0      | 14,346.2  | 132.9    | 11,896.4  | 1,895.9   | 346.9    | 3,404.9   | 1,755.6   | 3,808.2   | 188.2    |

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

| 1   | 2                | 3               | 4               | 5                | 6               | 7               | 8               | 9               | 10               | 11              | 12              | 13              |
|---|------------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|
| Republic of Tatarstan (Tatarstan)                         | 285,619.4        | 4,213.2         | 3,755.6         | 62,138.6         | 966.3           | 40,981.0        | 38,993.1        | 5,194.6         | 57,670.7         | 28,315.0        | 45,249.0        | 1,897.9         |
| Udmurt Republic   | 70,842.6         | 437.5           | 221.8           | 26,326.7         | 576.4           | 6,964.5         | 4,403.7         | 484.9           | 20,379.7         | 4,764.4         | 5,738.0         | 766.8           |
| Chuvash Republic — Chuvashya                              | 54,494.3         | 9.0             | 0.0             | 20,310.9         | 5,399.8         | 3,898.8         | 6,400.5         | 715.3           | 9,299.7          | 4,049.7         | 4,030.3         | 380.3           |
| Perm Territory  | 153,244.5        | 1,096.6         | 550.3           | 35,041.4         | 7,916.8         | 4,845.0         | 18,164.9        | 9,411.7         | 37,434.7         | 21,269.9        | 16,290.2        | 1,773.3         |
| Kirov Region  | 37,813.0         | 7.5             | 0.8             | 14,980.4         | 322.9           | 8,650.0         | 1,299.4         | 463.7           | 9,614.2          | 1,040.5         | 1,140.9         | 293.5           |
| Nizhni Novgorod Region                                    | 186,546.3        | 119.7           | 83.1            | 65,172.7         | 10,130.8        | 12,556.2        | 8,984.1         | 10,771.7        | 46,090.4         | 16,383.8        | 13,850.0        | 2,486.9         |
| Orenburg Region   | 58,533.3         | 5,610.9         | 2,004.5         | 17,421.2         | 751.9           | 11,746.2        | 4,062.5         | 2,129.2         | 11,360.4         | 2,360.2         | 2,343.0         | 747.8           |
| Penza Region  | 34,764.3         | 5.9             | 0.0             | 7,364.6          | 238.9           | 10,340.0        | 1,142.8         | 578.0           | 9,678.8          | 3,495.1         | 1,612.2         | 308.0           |
| Samara Region   | 223,578.0        | 611.1           | 529.9           | 84,989.5         | 5,150.4         | 10,194.7        | 12,770.4        | 7,120.8         | 51,998.6         | 19,956.1        | 29,418.0        | 1,368.4         |
| Saratov Region  | 67,749.1         | 3,013.8         | 2,863.1         | 21,526.8         | 5,444.5         | 6,440.8         | 6,306.9         | 687.6           | 14,948.4         | 3,766.3         | 4,727.4         | 886.6           |
| Ulyanovsk Region  | 42,609.6         | 100.4           | 11.6            | 24,729.0         | 126.4           | 4,944.8         | 1,851.3         | 302.8           | 6,440.3          | 2,894.9         | 1,014.6         | 205.1           |
| <b>URALS FEDERAL DISTRICT</b>                             | <b>702,081.4</b> | <b>28,702.5</b> | <b>21,782.2</b> | <b>232,920.4</b> | <b>33,590.3</b> | <b>29,189.2</b> | <b>68,751.9</b> | <b>29,184.3</b> | <b>145,021.5</b> | <b>49,972.5</b> | <b>72,914.8</b> | <b>11,834.0</b> |
| Kurgan Region   | 17,450.3         | 602.3           | 600.0           | 6,612.5          | 802.3           | 3,395.2         | 763.3           | 263.3           | 3,548.1          | 544.4           | 563.3           | 355.6           |
| Sverdlovsk Region   | 336,986.0        | 3,446.1         | 95.6            | 129,475.8        | 13,723.6        | 8,184.9         | 21,796.4        | 16,850.5        | 77,288.7         | 22,890.3        | 37,688.3        | 5,641.4         |
| Tyumen Region   | 176,664.9        | 23,152.8        | 21,085.0        | 12,104.2         | 17,525.1        | 6,792.9         | 37,219.6        | 10,873.8        | 29,484.5         | 15,469.8        | 21,670.0        | 2,372.2         |
| including:<br>Khanty-Mansiysky Autonomous Area —<br>Yugra | 65,233.4         | 4,684.1         | 2,692.6         | 632.8            | 9,193.6         | 998.5           | 14,976.9        | 8,864.6         | 9,386.1          | 2,793.3         | 12,337.9        | 1,365.6         |
| Yamalo-Nenetsky Autonomous Area                           | 24,074.0         | 4,814.1         | 4,743.0         | 177.7            | 1,288.1         | 11.3            | 9,745.0         | 950.7           | 3,346.8          | 2,325.4         | 1,263.7         | 151.2           |
| Chelyabinsk Region  | 170,980.2        | 1,501.3         | 1.6             | 84,727.9         | 1,539.3         | 10,816.2        | 8,972.6         | 1,196.7         | 34,700.2         | 11,068.0        | 12,993.2        | 3,464.8         |
| <b>SIBERIA FEDERAL DISTRICT</b>                           | <b>685,497.0</b> | <b>45,280.9</b> | <b>38,931.1</b> | <b>141,339.3</b> | <b>32,879.3</b> | <b>67,700.7</b> | <b>66,348.0</b> | <b>32,583.6</b> | <b>200,669.5</b> | <b>37,539.1</b> | <b>48,919.0</b> | <b>12,237.6</b> |
| Republic of Altai   | 10,891.8         | 133.1           | 29.0            | 503.3            | 180.1           | 432.2           | 647.0           | 108.0           | 6,210.9          | 1,359.3         | 790.1           | 527.8           |
| Republic of Buryatia                                      | 14,892.5         | 592.4           | 50.0            | 3,400.1          | 432.6           | 2,012.4         | 1,761.5         | 194.3           | 4,914.4          | 574.0           | 654.8           | 356.0           |
| Republic of Tyva  | 1,355.7          | 415.1           | 372.1           | 53.2             | 0.5             | 208.3           | 45.2            | 26.1            | 511.5            | 22.1            | 67.0            | 6.7             |
| Republic of Khakassia                                     | 7,033.3          | 132.6           | 131.1           | 2,634.8          | 80.0            | 765.8           | 477.6           | 114.7           | 2,205.5          | 123.0           | 379.5           | 119.8           |
| Altai Territory   | 83,882.8         | 314.3           | 0.0             | 20,940.6         | 1,487.2         | 21,742.6        | 6,399.8         | 1,857.5         | 23,483.3         | 1,872.1         | 4,732.7         | 1,052.7         |
| Zabaykalskiy Territory                                    | 10,628.2         | 2,470.8         | 1,723.0         | 769.4            | 645.6           | 426.7           | 1,075.7         | 241.2           | 3,657.9          | 358.6           | 566.7           | 415.6           |
| Krasnoyarsk Territory                                     | 99,056.9         | 2,300.3         | 370.6           | 26,797.9         | 8,351.8         | 10,699.8        | 12,278.5        | 3,417.4         | 22,561.1         | 4,684.3         | 6,339.4         | 1,626.4         |
| Irkutsk Region  | 88,148.8         | 3,916.2         | 3,257.6         | 22,625.0         | 7,903.6         | 4,473.4         | 7,514.2         | 4,081.0         | 24,977.2         | 3,321.6         | 8,297.8         | 1,038.8         |
| Kemerovo Region   | 118,862.0        | 33,182.4        | 31,604.4        | 22,914.0         | 2,236.0         | 6,403.8         | 5,702.4         | 1,241.4         | 35,573.7         | 3,634.8         | 4,671.3         | 3,302.2         |
| Novosibirsk Region  | 153,423.1        | 839.2           | 757.1           | 21,456.7         | 10,737.6        | 9,789.4         | 17,763.9        | 18,600.2        | 46,961.5         | 12,719.3        | 12,153.8        | 2,401.5         |
| Omsk Region   | 63,894.0         | 13.1            | 0.0             | 9,100.7          | 645.6           | 7,010.7         | 9,867.8         | 1,864.3         | 20,245.4         | 7,101.2         | 7,094.7         | 950.5           |
| Tomsk Region  | 33,427.9         | 971.4           | 636.2           | 10,143.6         | 178.7           | 3,735.6         | 2,814.4         | 837.5           | 9,367.1          | 1,768.8         | 3,171.2         | 439.6           |

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

| 1                           | 2         | 3        | 4       | 5        | 6        | 7        | 8        | 9        | 10       | 11      | 12       | 13      |
|-----------------------------|-----------|----------|---------|----------|----------|----------|----------|----------|----------|---------|----------|---------|
| FAR EAST FEDERAL DISTRICT   | 277,115.9 | 78,235.7 | 6,149.6 | 34,674.8 | 32,228.0 | 13,237.4 | 15,478.2 | 12,110.3 | 58,360.8 | 8,929.8 | 21,310.3 | 2,550.6 |
| Republic of Sakha (Yakutia) | 103,657.1 | 63,896.8 | 5,472.6 | 1,860.0  | 20,417.9 | 569.9    | 2,708.6  | 2,305.6  | 9,594.7  | 644.4   | 1,544.6  | 114.6   |
| Kamchatka Territory         | 11,404.6  | 14.8     | 0.0     | 714.6    | 1,178.2  | 2,359.1  | 190.1    | 669.9    | 4,241.1  | 397.2   | 1,520.2  | 119.4   |
| Primorski Territory         | 54,107.2  | 971.3    | 53.7    | 13,974.9 | 83.5     | 3,705.4  | 2,437.3  | 5,257.2  | 18,713.0 | 2,621.8 | 4,946.5  | 1,396.3 |
| Khabarovsk Territory        | 65,326.3  | 5,463.7  | 0.0     | 14,703.9 | 7,365.6  | 1,751.0  | 7,323.1  | 2,789.6  | 13,092.9 | 2,971.4 | 9,204.8  | 660.3   |
| Amur Region                 | 15,267.3  | 515.3    | 55.0    | 1,729.1  | 845.6    | 3,681.9  | 1,287.8  | 216.5    | 5,778.6  | 728.7   | 338.7    | 145.1   |
| Magadan Region              | 10,558.4  | 6,772.1  | 111.6   | 408.5    | 756.5    | 327.2    | 133.3    | 220.7    | 1,489.1  | 74.2    | 352.9    | 23.9    |
| Sakhalin Region             | 11,419.6  | 481.7    | 456.7   | 745.4    | 1,504.2  | 223.0    | 1,215.8  | 540.9    | 3,605.5  | 1,030.6 | 2,005.2  | 67.3    |
| Jewish Autonomous Region    | 2,517.8   | 0.0      | 0.0     | 538.4    | 6.5      | 618.5    | 180.5    | 25.7     | 543.4    | 424.2   | 156.9    | 23.7    |
| Chukotka Autonomous Area    | 2,857.6   | 120.0    | 0.0     | 0.0      | 70.0     | 1.4      | 1.7      | 84.2     | 1,302.5  | 37.3    | 1,240.5  | 0.0     |

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

Table 4.4

### Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities <sup>1</sup>

(millions of rubles)

| 1                        | 30.06.2009  |  |  |               |                                   |                                   |              |                              |  |                        |                  |                         |  | 13 |
|--------------------------|-------------|--|--|---------------|-----------------------------------|-----------------------------------|--------------|------------------------------|--|------------------------|------------------|-------------------------|--|----|
|                          | 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       | 3,657,554.5 | 417,688.2                                | 267,969.8  | 776,874.0     | 25,289.8                          | 53,687.8                          | 221,027.0    | 197,007.6                    | 783,632.6  | 522,590.2              | 658,714.1        | 1,043.2                 |  |    |
| CENTRAL FEDERAL DISTRICT | 2,326,765.3 | 207,224.3                                | 186,996.5  | 263,123.7     | 11,296.4                          | 34,620.8                          | 153,211.0    | 131,117.2                    | 539,359.0  | 432,895.2              | 553,100.7        | 817.0                   |  |    |
| Belgorod Region          | 24,928.9    | 8,325.8                                  | 1,911.9  | 11,583.0      | 0.0                               | 2,675.4                           | 0.0          | 0.9                          | 532.0  | 1,655.3                | 156.5            | 0.0                     |  |    |
| Bryansk Region           | 197.8       | 0.0                                      | 0.0  | 48.0          | 0.0                               | 50.4                              | 0.0          | 24.8                         | 56.5   | 1.1                    | 17.0             | 0.0                     |  |    |
| Vladimir Region          | 5,154.2     | 82.8                                     | 0.0  | 3,698.1       | 0.0                               | 127.9                             | 198.3        | 82.2                         | 620.8  | 7.8                    | 336.3            | 0.0                     |  |    |
| Voronezh Region          | 10,825.0    | 0.0                                      | 0.0  | 2,717.3       | 0.0                               | 196.5                             | 469.4        | 1,142.0                      | 988.4  | 286.6                  | 5,024.8          | 0.0                     |  |    |
| Ivanovo Region           | 2,286.2     | 0.0                                      | 0.0  | 1,492.1       | 0.0                               | 0.0                               | 60.5         | 80.4                         | 585.1  | 0.0                    | 68.1             | 0.0                     |  |    |
| Kaluga Region            | 4,228.5     | 0.0                                      | 0.0  | 1,083.7       | 0.0                               | 298.5                             | 13.0         | 8.6                          | 38.5   | 2,028.9                | 757.3            | 0.0                     |  |    |
| Kostroma Region          | 3,596.9     | 0.0                                      | 0.0  | 1,628.9       | 0.0                               | 22.4                              | 602.8        | 0.0                          | 977.8  | 0.0                    | 360.3            | 4.7                     |  |    |
| Kursk Region             | 4,878.5     | 929.3                                    | 0.0  | 2,152.6       | 0.0                               | 0.0                               | 0.0          | 0.0                          | 430.0  | 1,228.0                | 138.6            | 0.0                     |  |    |
| Lipetsk Region           | 5,652.7     | 0.0                                      | 0.0  | 3,766.0       | 0.0                               | 370.8                             | 0.0          | 0.0                          | 1,391.0  | 0.0                    | 124.9            | 0.0                     |  |    |
| Moscow Region            | 199,211.9   | 12.0                                     | 0.0  | 26,781.5      | 144.7                             | 11,180.9                          | 18,226.4     | 33,136.3                     | 67,001.3   | 20,830.8               | 21,755.0         | 143.0                   |  |    |
| Orel Region              | 16,612.9    | 0.0                                      | 0.0  | 2,538.5       | 109.5                             | 290.6                             | 12,461.3     | 762.2                        | 88.4   | 0.0                    | 362.4            | 0.0                     |  |    |
| Ryazan Region            | 7,307.2     | 0.0                                      | 0.0  | 1,592.7       | 0.0                               | 393.0                             | 817.8        | 34.0                         | 179.1  | 343.6                  | 3,947.0          | 0.0                     |  |    |
| Smolensk Region          | 5,193.8     | 0.0                                      | 0.0  | 4,012.6       | 0.0                               | 0.0                               | 945.8        | 39.9                         | 176.1  | 0.0                    | 19.4             | 0.0                     |  |    |
| Tambov Region            | 1,086.2     | 0.0                                      | 0.0  | 891.8         | 30.0                              | 0.0                               | 0.0          | 0.0                          | 0.4  | 164.0                  | 0.0              | 0.0                     |  |    |
| Tver Region              | 5,196.3     | 0.0                                      | 0.0  | 4,350.7       | 0.0                               | 20.9                              | 230.2        | 15.8                         | 263.6  | 27.8                   | 287.3            | 0.0                     |  |    |
| Tula Region              | 12,370.1    | 4.2                                      | 0.0  | 8,336.4       | 0.0                               | 437.5                             | 8.6          | 518.7                        | 289.6  | 1,764.5                | 1,010.6          | 0.0                     |  |    |
| Yaroslavl Region         | 4,488.9     | 0.0                                      | 0.0  | 3,161.6       | 0.0                               | 106.1                             | 37.4         | 22.1                         | 274.4  | 754.5                  | 132.8            | 0.0                     |  |    |
| Moscow                   | 2,013,549.3 | 197,870.2                                | 185,084.6  | 183,288.2     | 11,012.2                          | 18,449.9                          | 119,139.5    | 95,249.3                     | 465,466.0  | 403,802.3              | 518,602.4        | 669.3                   |  |    |

Table 4.4 (cont.)  
(millions of rubles)

| 1                                     | 2         | 3        | 4        | 5         | 6       | 7       | 8        | 9        | 10        | 11       | 12       | 13  |
|---------------------------------------|-----------|----------|----------|-----------|---------|---------|----------|----------|-----------|----------|----------|-----|
| NORTH-WEST DISTRICT                   | 452,788.0 | 22,052.1 | 13,487.2 | 111,021.3 | 1,355.9 | 5,794.0 | 34,043.8 | 35,247.6 | 157,543.3 | 43,022.1 | 42,707.9 | 0.0 |
| Republic of Karelia                   | 7,765.3   | 155.3    | 41.2     | 6,607.1   | 0.0     | 0.0     | 0.0      | 177.4    | 499.5     | 0.0      | 326.0    | 0.0 |
| Republic of Komi                      | 6,092.1   | 3,428.2  | 3,428.2  | 1,515.5   | 368.0   | 157.6   | 13.0     | 0.0      | 4.1       | 556.8    | 48.9     | 0.0 |
| Arkhangelsk Region                    | 21,269.1  | 11,195.9 | 5,467.4  | 7,401.2   | 0.0     | 0.0     | 813.6    | 606.2    | 924.5     | 11.3     | 316.4    | 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                        | 11,031.4  | 0.0      | 0.0      | 9,667.4   | 17.2    | 157.0   | 544.2    | 4.0      | 436.0     | 0.0      | 205.6    | 0.0 |
| Kaliningrad Region                    | 29,287.0  | 0.0      | 0.0      | 11,613.7  | 0.0     | 321.6   | 478.3    | 2,755.6  | 8,760.4   | 3,093.5  | 2,263.9  | 0.0 |
| Leningrad Region                      | 16,361.2  | 0.0      | 0.0      | 8,088.4   | 0.0     | 143.8   | 2,547.3  | 1,207.0  | 2,755.6   | 857.2    | 761.9    | 0.0 |
| Murmansk Region                       | 12,961.0  | 2,892.0  | 169.7    | 468.5     | 0.0     | 1,837.1 | 93.9     | 4,955.3  | 1,620.9   | 195.4    | 897.9    | 0.0 |
| Novgorod Region                       | 11,573.9  | 0.0      | 0.0      | 11,171.9  | 0.0     | 196.5   | 0.0      | 0.0      | 4.7       | 0.0      | 200.8    | 0.0 |
| Pskov Region                          | 904.4     | 0.0      | 0.0      | 273.7     | 0.0     | 57.4    | 0.0      | 0.0      | 573.3     | 0.0      | 0.0      | 0.0 |
| St. Petersburg                        | 335,542.6 | 4,380.7  | 4,380.7  | 54,213.9  | 970.7   | 2,923.0 | 29,553.5 | 25,542.1 | 141,964.3 | 38,307.9 | 37,686.5 | 0.0 |
| SOUTH FEDERAL DISTRICT                | 108,894.0 | 1,272.6  | 0.0      | 40,014.4  | 5,565.0 | 3,260.3 | 6,790.1  | 10,175.6 | 15,837.1  | 10,961.0 | 15,011.6 | 6.3 |
| Republic of Adigei (Adigeya)          | 286.8     | 0.0      | 0.0      | 214.4     | 0.0     | 0.0     | 0.0      | 0.0      | 72.4      | 0.0      | 0.0      | 0.0 |
| Republic of Dagestan                  | 2,029.8   | 0.0      | 0.0      | 615.0     | 0.0     | 25.4    | 86.3     | 106.2    | 106.0     | 0.0      | 1,090.9  | 0.0 |
| Republic of Ingushetia                | 1,564.5   | 0.0      | 0.0      | 1,564.5   | 0.0     | 0.0     | 0.0      | 0.0      | 0.0       | 0.0      | 0.0      | 0.0 |
| Kabardino-Balkar Republic             | 858.2     | 0.0      | 0.0      | 792.6     | 0.0     | 0.0     | 0.0      | 0.0      | 65.6      | 0.0      | 0.0      | 0.0 |
| Republic of Kalmykia                  | 679.1     | 0.0      | 0.0      | 1.3       | 0.0     | 11.4    | 0.0      | 0.0      | 437.0     | 229.4    | 0.0      | 0.0 |
| Karachai-Cherkess Republic            | 229.3     | 0.0      | 0.0      | 229.3     | 0.0     | 0.0     | 0.0      | 0.0      | 0.0       | 0.0      | 0.0      | 0.0 |
| Republic of Northern Ossetia — Alania | 1,539.1   | 1,167.1  | 0.0      | 246.7     | 0.0     | 62.3    | 63.0     | 0.0      | 0.0       | 0.0      | 0.0      | 0.0 |
| Republic of Chechnya                  | 12.8      | 0.0      | 0.0      | 0.0       | 0.0     | 0.0     | 12.8     | 0.0      | 0.0       | 0.0      | 0.0      | 0.0 |
| Krasnodar Territory                   | 39,648.3  | 58.4     | 0.0      | 6,234.8   | 5,512.6 | 1,161.1 | 2,197.1  | 7,075.7  | 7,237.5   | 5,905.2  | 4,265.9  | 0.0 |
| Stavropol Territory                   | 4,861.0   | 0.0      | 0.0      | 2,990.5   | 0.0     | 685.7   | 42.3     | 0.0      | 518.5     | 346.3    | 277.7    | 0.0 |
| Astrakhan Region                      | 5,755.1   | 0.0      | 0.0      | 282.9     | 0.0     | 0.0     | 3,429.0  | 281.3    | 51.0      | 403.0    | 1,307.9  | 0.0 |
| Vologograd Region                     | 13,473.5  | 0.0      | 0.0      | 5,398.2   | 0.0     | 232.0   | 718.1    | 106.3    | 124.1     | 75.7     | 6,819.1  | 0.0 |
| Rostov Region                         | 37,956.5  | 47.1     | 0.0      | 21,444.2  | 52.4    | 1,082.4 | 241.5    | 2,606.1  | 7,225.0   | 4,001.4  | 1,250.1  | 6.3 |
| PRIVOLZHSKY FEDERAL DISTRICT          | 232,634.8 | 8,938.0  | 5,191.2  | 147,508.5 | 158.8   | 2,874.1 | 17,234.9 | 4,768.2  | 23,270.8  | 12,653.5 | 15,228.0 | 0.0 |
| Republic of Bashkortostan             | 43,181.3  | 1,721.0  | 1,721.0  | 32,671.9  | 132.3   | 950.9   | 1,843.7  | 34.0     | 3,125.0   | 317.7    | 2,384.8  | 0.0 |
| Republic of Mariy-El                  | 2,695.1   | 0.0      | 0.0      | 2,351.2   | 0.0     | 337.1   | 0.0      | 6.8      | 0.0       | 0.0      | 0.0      | 0.0 |
| Republic of Mordovia                  | 160.2     | 0.0      | 0.0      | 46.9      | 0.0     | 91.4    | 0.0      | 0.0      | 0.0       | 0.0      | 21.9     | 0.0 |

Table 4.4 (cont.)  
(millions of rubles)

| 1   | 2         | 3        | 4        | 5         | 6       | 7     | 8       | 9       | 10       | 11       | 12       | 13    |
|---|-----------|----------|----------|-----------|---------|-------|---------|---------|----------|----------|----------|-------|
| Republic of Tatarstan (Tatarstan)                         | 54,573.9  | 0.0      | 0.0      | 22,691.2  | 0.0     | 90.3  | 7,206.2 | 690.9   | 11,459.0 | 6,372.0  | 6,064.3  | 0.0   |
| Udmurt Republic   | 1,132.5   | 0.0      | 0.0      | 778.5     | 0.0     | 2.0   | 0.0     | 8.9     | 144.6    | 194.6    | 3.9      | 0.0   |
| Chuvash Republic — Chuvashya                              | 8,094.4   | 0.0      | 0.0      | 7,028.9   | 0.0     | 263.9 | 0.0     | 0.0     | 664.1    | 0.8      | 136.7    | 0.0   |
| Perm Territory  | 21,469.4  | 218.0    | 33.4     | 17,859.7  | 0.0     | 0.0   | 1,811.2 | 42.7    | 459.4    | 404.9    | 673.5    | 0.0   |
| Kirov Region  | 9,449.0   | 0.0      | 0.0      | 9,247.3   | 0.0     | 105.5 | 0.0     | 3.1     | 13.0     | 13.9     | 66.2     | 0.0   |
| Nizhni Novgorod Region                                    | 29,848.1  | 577.0    | 575.6    | 21,448.4  | 0.0     | 0.0   | 2,026.1 | 679.2   | 1,249.0  | 883.7    | 2,984.7  | 0.0   |
| Orenburg Region   | 22,035.9  | 4,984.5  | 1,423.7  | 15,796.4  | 0.0     | 18.4  | 0.0     | 537.5   | 682.4    | 0.0      | 16.7     | 0.0   |
| Penza Region  | 2,079.1   | 0.0      | 0.0      | 722.6     | 0.0     | 596.3 | 0.0     | 0.0     | 156.5    | 603.7    | 0.0      | 0.0   |
| Samara Region   | 23,045.3  | 1,324.9  | 1,324.9  | 9,262.7   | 8.8     | 418.3 | 3,096.1 | 1,380.3 | 3,255.4  | 1,483.7  | 2,815.1  | 0.0   |
| Saratov Region  | 6,080.2   | 112.6    | 112.6    | 443.2     | 0.0     | 0.0   | 1,251.6 | 324.8   | 1,596.2  | 2,291.6  | 60.2     | 0.0   |
| Ulyanovsk Region  | 8,790.4   | 0.0      | 0.0      | 7,159.6   | 17.7    | 0.0   | 0.0     | 1,060.0 | 466.2    | 86.9     | 0.0      | 0.0   |
| URALS FEDERAL DISTRICT                                    | 272,105.7 | 68,037.4 | 43,985.5 | 117,811.9 | 5,471.9 | 631.1 | 4,699.5 | 9,587.4 | 31,101.5 | 10,746.8 | 23,985.2 | 33.0  |
| Kurgan Region   | 3,078.1   | 0.0      | 0.0      | 1,224.6   | 1,790.3 | 8.3   | 0.0     | 0.0     | 54.9     | 0.0      | 0.0      | 0.0   |
| Sverdlovsk Region   | 163,766.8 | 2,685.1  | 0.0      | 100,737.2 | 1,139.3 | 349.5 | 3,761.4 | 580.1   | 23,022.8 | 8,567.9  | 22,923.5 | 0.0   |
| Tyumen Region   | 83,166.0  | 60,551.8 | 43,985.5 | 3,567.2   | 2,542.3 | 273.3 | 42.1    | 8,331.5 | 6,447.7  | 799.8    | 577.3    | 33.0  |
| including:<br>Khanty-Mansiysky Autonomous Area —<br>Yugra | 11,693.8  | 5,090.6  | 5,090.6  | 0.0       | 0.0     | 0.0   | 34.1    | 6,254.4 | 240.5    | 14.5     | 26.7     | 33.0  |
| Yamalo-Nenetsky Autonomous Area                           | 5,017.7   | 1,439.4  | 1,439.4  | 0.0       | 0.0     | 0.0   | 0.0     | 387.4   | 3,190.9  | 0.0      | 0.0      | 0.0   |
| Chelyabinsk Region  | 22,094.8  | 4,800.5  | 0.0      | 12,282.9  | 0.0     | 0.0   | 896.0   | 675.8   | 1,576.1  | 1,379.1  | 484.4    | 0.0   |
| SIBERIA FEDERAL DISTRICT                                  | 159,459.1 | 40,849.6 | 17,432.5 | 84,350.8  | 1,266.3 | 866.3 | 4,507.2 | 3,369.4 | 10,947.2 | 9,059.3  | 4,056.1  | 186.9 |
| Republic of Altai   | 5,079.0   | 450.6    | 450.6    | 3,305.5   | 0.0     | 0.0   | 0.0     | 0.0     | 767.4    | 555.5    | 0.0      | 0.0   |
| Republic of Buryatia                                      | 2,093.5   | 972.8    | 0.0      | 627.0     | 0.0     | 324.2 | 59.2    | 0.0     | 16.4     | 0.0      | 93.9     | 0.0   |
| Republic of Tyva  | 506.6     | 485.0    | 485.0    | 0.0       | 0.0     | 0.0   | 0.0     | 0.0     | 21.6     | 0.0      | 0.0      | 0.0   |
| Republic of Khakassia                                     | 7,090.7   | 869.4    | 0.0      | 6,122.1   | 0.0     | 0.0   | 76.6    | 0.0     | 0.0      | 0.0      | 22.6     | 0.0   |
| Altai Territory   | 4,458.7   | 1,013.8  | 0.0      | 1,661.2   | 0.0     | 11.8  | 270.8   | 72.3    | 426.7    | 190.9    | 654.7    | 156.5 |
| Zabaykalskiy Territory                                    | 1,482.8   | 588.5    | 284.7    | 811.5     | 0.0     | 0.0   | 10.8    | 0.0     | 48.4     | 0.0      | 23.6     | 0.0   |
| Krasnoyarsk Territory                                     | 35,693.1  | 0.0      | 0.0      | 28,826.3  | 152.4   | 79.1  | 1,557.5 | 1,483.6 | 235.1    | 3,087.7  | 241.0    | 30.4  |
| Irkutsk Region  | 23,437.0  | 1,844.2  | 31.3     | 18,786.0  | 0.0     | 194.7 | 146.2   | 952.3   | 1,381.0  | 7.0      | 125.6    | 0.0   |
| Kemerovo Region   | 49,801.5  | 30,701.2 | 12,745.2 | 14,746.5  | 0.0     | 108.3 | 65.7    | 28.4    | 2,297.7  | 1,130.9  | 722.8    | 0.0   |
| Novosibirsk Region  | 15,936.9  | 1,438.1  | 1,251.6  | 3,003.4   | 1,113.9 | 0.0   | 2,085.8 | 171.3   | 3,598.6  | 3,316.9  | 1,208.9  | 0.0   |
| Omsk Region   | 9,450.3   | 0.0      | 0.0      | 5,808.0   | 0.0     | 148.2 | 224.1   | 317.2   | 1,455.4  | 566.6    | 930.8    | 0.0   |
| Tomsk Region  | 4,429.0   | 2,486.0  | 2,184.1  | 653.3     | 0.0     | 0.0   | 10.5    | 344.3   | 698.9    | 203.8    | 32.2     | 0.0   |



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

| 1                           | 2         | 3        | 4     | 5        | 6     | 7       | 8     | 9       | 10      | 11      | 12      | 13  |
|-----------------------------|-----------|----------|-------|----------|-------|---------|-------|---------|---------|---------|---------|-----|
| FAR EAST FEDERAL DISTRICT   | 104,907.6 | 69,314.2 | 876.9 | 13,043.4 | 175.5 | 5,641.2 | 540.5 | 2,742.2 | 5,573.7 | 3,252.3 | 4,624.6 | 0.0 |
| Republic of Sakha (Yakutia) | 55,967.3  | 52,251.2 | 169.0 | 608.5    | 0.0   | 16.2    | 0.0   | 15.3    | 2,504.6 | 21.9    | 549.6   | 0.0 |
| Kamchatka Territory         | 4,621.4   | 2,285.6  | 594.5 | 266.0    | 0.0   | 290.2   | 0.0   | 0.0     | 0.6     | 1,370.5 | 408.5   | 0.0 |
| Primorski Territory         | 8,060.1   | 162.4    | 113.4 | 1,218.6  | 0.0   | 689.4   | 52.0  | 2,099.6 | 973.0   | 1,306.1 | 1,559.0 | 0.0 |
| Khabarovsk Territory        | 27,576.0  | 8,031.6  | 0.0   | 10,218.0 | 90.7  | 4,091.0 | 270.8 | 614.2   | 2,060.6 | 192.7   | 2,006.4 | 0.0 |
| Amur Region                 | 4,286.5   | 2,657.7  | 0.0   | 518.6    | 84.8  | 373.6   | 217.7 | 13.1    | 20.0    | 361.1   | 39.9    | 0.0 |
| Magadan Region              | 1,745.0   | 1,376.6  | 0.0   | 213.7    | 0.0   | 117.3   | 0.0   | 0.0     | 11.8    | 0.0     | 25.6    | 0.0 |
| Sakhalin Region             | 101.7     | 0.0      | 0.0   | 0.0      | 0.0   | 63.5    | 0.0   | 0.0     | 3.1     | 0.0     | 35.1    | 0.0 |
| Jewish Autonomous Region    | 0.5       | 0.0      | 0.0   | 0.0      | 0.0   | 0.0     | 0.0   | 0.0     | 0.0     | 0.0     | 0.5     | 0.0 |
| Chukotka Autonomous Area    | 2,549.1   | 2,549.1  | 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/statistics/>.



Table 4.5

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

|                          | 30.06.2009                        |                                    |                         |   |                                    |                 |                                   |                                    |   |                                   |                                    |                 |   |                                    |                 |                                   |                                    |
|--------------------------|-----------------------------------|------------------------------------|-------------------------|---|------------------------------------|-----------------|-----------------------------------|------------------------------------|---|-----------------------------------|------------------------------------|-----------------|---|------------------------------------|-----------------|-----------------------------------|------------------------------------|
|                          | volume of extended loans          |                                    |                         |   |                                    |                 | debt                              |                                    |   |                                   |                                    |                 | of which:                               |                                    |                 |                                   |                                    |
|                          | in rubles                         |                                    |                         | in foreign currency and precious metals |                                    |                 | in rubles                         |                                    | in foreign currency and precious metals |                                   | in rubles                          |                 | in foreign currency and precious metals |                                    | overdue debt    |                                   |                                    |
|                          | small and medium-sized businesses | of which: individual entrepreneurs | medium-sized businesses | small and medium-sized businesses       | of which: individual entrepreneurs | precious metals | small and medium-sized businesses | of which: individual entrepreneurs | precious metals                         | small and medium-sized businesses | of which: individual entrepreneurs | precious metals | small and medium-sized businesses       | of which: individual entrepreneurs | precious metals | small and medium-sized businesses | of which: individual entrepreneurs |
| 2                        | 3                                 | 4                                  | 5                       | 6                                       | 7                                  | 8               | 9                                 | 10                                 | 11                                      | 12                                | 13                                 | 14              | 15                                      | 16                                 | 17              | 18                                |                                    |
| 1                        |                                   |                                    |                         |   |                                    |                 |                                   |                                    |   |                                   |                                    |                 |   |                                    |                 |                                   |                                    |
| RUSSIAN FEDERATION       | 1,328,246.4                       | 91,219.7                           | 89,248.5                | 1,403.5                                 | 2,321,035.4                        | 260,469.8       | 216,547.1                         | 7,049.1                            | 124,203.3                               | 14,311.3                          | 7,987.4                            | 223.2           |   |                                    |                 |                                   |                                    |
| CENTRAL FEDERAL DISTRICT | 573,260.6                         | 17,462.5                           | 57,391.3                | 359.9                                   | 872,469.6                          | 50,390.8        | 118,964.5                         | 2,051.5                            | 38,485.3                                | 2,126.2                           | 3,831.6                            | 60.8            |   |                                    |                 |                                   |                                    |
| Belgorod Region          | 7,658.8                           | 1,070.4                            | 18.2                    | 3.1                                     | 35,497.9                           | 3,173.0         | 797.4                             | 133.6                              | 724.7                                   | 105.7                             | 0.0                                | 0.0             |   |                                    |                 |                                   |                                    |
| Bryansk Region           | 2,684.6                           | 789.6                              | 53.8                    | 46.9                                    | 7,854.6                            | 2,736.6         | 63.3                              | 48.7                               | 519.6                                   | 216.2                             | 13.3                               | 1.6             |   |                                    |                 |                                   |                                    |
| Vladimir Region          | 7,496.3                           | 1,080.0                            | 103.5                   | 1.0                                     | 16,227.3                           | 3,223.0         | 459.9                             | 92.3                               | 632.9                                   | 154.7                             | 1.9                                | 1.5             |   |                                    |                 |                                   |                                    |
| Voronezh Region          | 14,463.8                          | 2,022.4                            | 295.5                   | 2.0                                     | 39,777.2                           | 5,278.4         | 780.1                             | 9.3                                | 943.1                                   | 129.4                             | 0.0                                | 0.0             |   |                                    |                 |                                   |                                    |
| Ivanovo Region           | 3,310.5                           | 545.6                              | 214.8                   | 11.2                                    | 8,208.1                            | 1,847.7         | 649.8                             | 95.9                               | 540.9                                   | 67.3                              | 0.4                                | 0.4             |   |                                    |                 |                                   |                                    |
| Kaluga Region            | 3,995.5                           | 585.2                              | 60.8                    | 21.1                                    | 13,067.9                           | 1,461.7         | 216.8                             | 19.9                               | 670.5                                   | 37.8                              | 0.3                                | 0.0             |   |                                    |                 |                                   |                                    |
| Kostroma Region          | 6,293.8                           | 725.9                              | 103.1                   | 0.0                                     | 13,432.0                           | 3,396.1         | 966.4                             | 2.1                                | 314.7                                   | 91.6                              | 23.1                               | 2.1             |   |                                    |                 |                                   |                                    |
| Kursk Region             | 10,064.2                          | 2,118.6                            | 50.1                    | 0.0                                     | 21,854.4                           | 3,059.5         | 795.7                             | 0.0                                | 815.3                                   | 130.4                             | 0.0                                | 0.0             |   |                                    |                 |                                   |                                    |
| Lipetsk Region           | 9,263.9                           | 582.8                              | 129.9                   | 0.0                                     | 27,589.8                           | 1,557.4         | 169.1                             | 40.4                               | 895.8                                   | 73.8                              | 0.0                                | 0.0             |   |                                    |                 |                                   |                                    |
| Moscow Region            | 41,362.8                          | 1,441.0                            | 3,721.5                 | 74.6                                    | 82,162.3                           | 4,131.9         | 12,181.0                          | 355.9                              | 4,957.5                                 | 250.6                             | 743.7                              | 14.1            |   |                                    |                 |                                   |                                    |
| Orel Region              | 3,580.7                           | 334.6                              | 0.0                     | 0.0                                     | 9,149.3                            | 1,366.2         | 267.6                             | 0.0                                | 1,046.7                                 | 72.8                              | 0.0                                | 0.0             |   |                                    |                 |                                   |                                    |
| Ryazan Region            | 9,570.8                           | 1,260.5                            | 283.7                   | 7.4                                     | 27,906.7                           | 3,242.1         | 750.8                             | 44.2                               | 911.4                                   | 93.3                              | 0.5                                | 0.0             |   |                                    |                 |                                   |                                    |
| Smolensk Region          | 5,170.2                           | 921.9                              | 63.8                    | 0.0                                     | 14,631.4                           | 2,913.2         | 268.7                             | 0.1                                | 378.2                                   | 138.0                             | 124.7                              | 0.0             |   |                                    |                 |                                   |                                    |
| Tambov Region            | 5,008.4                           | 541.4                              | 0.0                     | 0.0                                     | 11,470.2                           | 1,211.4         | 7.5                               | 0.0                                | 1,149.8                                 | 51.1                              | 0.0                                | 0.0             |   |                                    |                 |                                   |                                    |
| Tver Region              | 7,574.6                           | 529.5                              | 137.7                   | 0.0                                     | 12,864.4                           | 1,775.6         | 314.8                             | 10.5                               | 556.4                                   | 52.0                              | 0.0                                | 0.0             |   |                                    |                 |                                   |                                    |
| Tula Region              | 9,708.3                           | 903.5                              | 396.9                   | 1.0                                     | 20,955.4                           | 3,299.7         | 683.8                             | 68.8                               | 432.3                                   | 90.9                              | 30.0                               | 0.0             |   |                                    |                 |                                   |                                    |
| Yaroslavl Region         | 11,134.5                          | 1,104.0                            | 241.0                   | 9.4                                     | 26,327.5                           | 3,551.1         | 502.6                             | 67.5                               | 1,825.2                                 | 276.8                             | 14.1                               | 14.1            |   |                                    |                 |                                   |                                    |
| Moscow                   | 414,918.9                         | 905.6                              | 51,517.0                | 182.2                                   | 483,493.2                          | 3,166.2         | 99,089.2                          | 1,062.3                            | 21,170.3                                | 93.8                              | 2,879.6                            | 27.0            |   |                                    |                 |                                   |                                    |
| NORTH-WEST DISTRICT      | 129,972.2                         | 6,902.1                            | 10,156.6                | 244.1                                   | 284,509.2                          | 19,171.2        | 45,023.6                          | 1,012.0                            | 17,675.7                                | 1,140.5                           | 2,465.6                            | 11.7            |   |                                    |                 |                                   |                                    |
| Republic of Karelia      | 1,940.5                           | 77.1                               | 59.4                    | 0.0                                     | 5,055.3                            | 505.2           | 717.5                             | 0.0                                | 149.1                                   | 8.1                               | 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                      | 5,005.9          | 1,496.6         | 304.6          | 0.0          | 13,280.6         | 3,009.7         | 1,188.2         | 0.0            | 1,362.7         | 251.2          | 2.0          | 0.0         |
| Arkhangelsk Region                    | 5,090.4          | 1,226.4         | 33.6           | 33.6         | 13,800.6         | 2,767.1         | 292.8           | 19.6           | 1,052.4         | 160.3          | 116.3        | 0.0         |
| including Nenets Autonomous Area      | 141.8            | 106.4           | 0.0            | 0.0          | 250.2            | 150.0           | 0.0             | 0.0            | 0.0             | 0.0            | 0.0          | 0.0         |
| Vologda Region                        | 13,493.4         | 2,029.1         | 263.6          | 17.7         | 30,800.7         | 4,840.3         | 651.9           | 9.6            | 4,294.0         | 283.5          | 0.0          | 0.0         |
| Kaliningrad Region                    | 13,582.6         | 398.0           | 1,681.4        | 50.8         | 30,950.7         | 1,567.0         | 4,393.5         | 157.2          | 3,415.5         | 226.9          | 422.4        | 2.9         |
| Leningrad Region                      | 11,643.8         | 268.4           | 427.6          | 0.0          | 20,231.6         | 1,329.8         | 3,376.2         | 28.3           | 479.6           | 59.4           | 19.8         | 5.4         |
| Murmansk Region                       | 6,444.9          | 270.9           | 1,651.2        | 48.4         | 16,978.7         | 1,358.8         | 3,451.6         | 112.7          | 1,213.9         | 49.5           | 437.6        | 0.0         |
| Novgorod Region                       | 4,046.0          | 337.2           | 0.6            | 0.0          | 11,796.5         | 1,034.6         | 492.8           | 0.0            | 258.4           | 55.3           | 3.8          | 0.0         |
| Pskov Region                          | 1,826.8          | 454.9           | 39.4           | 0.0          | 6,636.4          | 1,358.6         | 92.0            | 0.0            | 504.9           | 22.7           | 52.6         | 0.0         |
| St. Petersburg                        | 66,897.9         | 343.5           | 5,695.2        | 93.6         | 134,978.1        | 1,400.1         | 30,367.1        | 684.6          | 4,945.2         | 23.6           | 1,411.1      | 3.4         |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>94,953.6</b>  | <b>12,593.6</b> | <b>2,500.5</b> | <b>78.7</b>  | <b>231,723.5</b> | <b>42,443.2</b> | <b>12,792.5</b> | <b>419.2</b>   | <b>14,707.8</b> | <b>2,868.8</b> | <b>193.4</b> | <b>16.3</b> |
| Republic of Adigei (Adigeya)          | 1,070.7          | 245.2           | 0.0            | 0.0          | 5,198.6          | 849.2           | 122.5           | 0.0            | 146.9           | 19.8           | 0.0          | 0.0         |
| Republic of Dagestan                  | 2,610.5          | 800.4           | 5.2            | 5.2          | 6,696.5          | 1,759.2         | 436.9           | 4.9            | 39.3            | 30.7           | 0.0          | 0.0         |
| Republic of Ingushetia                | 221.9            | 205.5           | 0.0            | 0.0          | 1,105.4          | 1,072.0         | 0.0             | 0.0            | 82.7            | 81.3           | 0.0          | 0.0         |
| Kabardino-Balkar Republic             | 2,918.8          | 377.4           | 28.4           | 0.0          | 7,023.4          | 1,157.2         | 732.4           | 0.0            | 739.2           | 149.2          | 17.3         | 0.0         |
| Republic of Kalmykia                  | 1,009.1          | 337.2           | 96.8           | 0.0          | 2,071.2          | 981.0           | 46.9            | 0.0            | 22.6            | 11.0           | 0.0          | 0.0         |
| Karachai-Cherkess Republic            | 1,413.4          | 154.6           | 0.0            | 0.0          | 4,585.8          | 573.5           | 113.4           | 0.0            | 366.4           | 52.6           | 0.0          | 0.0         |
| Republic of Northern Ossetia — Alania | 2,451.8          | 210.8           | 5.2            | 0.0          | 4,471.5          | 436.0           | 130.1           | 0.0            | 160.5           | 16.9           | 0.0          | 0.0         |
| Republic of Chechnya                  | 190.2            | 94.7            | 0.0            | 0.0          | 635.0            | 262.7           | 0.0             | 0.0            | 2.5             | 2.5            | 0.0          | 0.0         |
| Krasnodar Territory                   | 25,011.7         | 3,163.0         | 951.3          | 11.9         | 73,909.8         | 12,075.2        | 4,837.7         | 179.7          | 3,243.2         | 535.6          | 9.3          | 1.6         |
| Stavropol Territory                   | 15,111.2         | 1,862.0         | 162.6          | 23.2         | 33,039.3         | 5,550.9         | 167.5           | 16.8           | 1,806.2         | 559.9          | 1.6          | 1.6         |
| Astrakhan Region                      | 3,025.6          | 1,011.8         | 134.9          | 8.2          | 7,912.9          | 2,742.5         | 610.8           | 13.7           | 709.6           | 141.6          | 0.0          | 0.0         |
| Volgograd Region                      | 9,130.3          | 1,402.8         | 4.6            | 0.0          | 25,020.9         | 5,148.6         | 239.3           | 84.2           | 2,047.0         | 529.3          | 0.7          | 0.0         |
| Rostov Region                         | 30,788.4         | 2,728.2         | 1,111.5        | 30.2         | 60,053.2         | 9,835.2         | 5,355.0         | 119.9          | 5,341.7         | 738.4          | 164.5        | 13.1        |
| <b>PRIVOLZHSKY FEDERAL DISTRICT</b>   | <b>246,294.0</b> | <b>20,205.3</b> | <b>5,276.2</b> | <b>161.0</b> | <b>438,720.0</b> | <b>57,314.9</b> | <b>11,582.8</b> | <b>1,556.7</b> | <b>26,369.5</b> | <b>3,626.5</b> | <b>271.3</b> | <b>73.2</b> |
| Republic of Bashkortostan             | 15,196.2         | 1,426.1         | 971.9          | 15.5         | 36,413.1         | 4,231.8         | 1,142.4         | 6.6            | 3,312.2         | 285.5          | 0.0          | 0.0         |
| Republic of Mariy-El                  | 2,086.6          | 350.0           | 0.0            | 0.0          | 4,580.4          | 840.7           | 287.0           | 0.0            | 311.5           | 20.0           | 0.0          | 0.0         |
| Republic of Mordovia                  | 3,827.7          | 471.2           | 69.3           | 0.0          | 8,214.1          | 980.0           | 91.4            | 0.0            | 236.4           | 21.2           | 0.0          | 0.0         |
| Republic of Tatarstan (Tatarstan)     | 46,785.6         | 2,582.8         | 773.2          | 31.3         | 59,427.1         | 7,640.3         | 1,263.2         | 48.5           | 3,027.4         | 634.9          | 0.0          | 0.0         |
| Udmurt Republic                       | 10,941.2         | 1,384.1         | 82.3           | 37.9         | 24,485.6         | 3,065.5         | 177.1           | 33.4           | 1,011.1         | 125.3          | 0.0          | 0.0         |
| Chuvash Republic — Chuvashya          | 3,841.0          | 462.9           | 0.0            | 0.0          | 14,928.7         | 2,542.2         | 56.7            | 0.0            | 782.1           | 88.0           | 0.1          | 0.0         |
| Perm Territory                        | 27,842.6         | 2,469.5         | 177.4          | 13.0         | 68,372.3         | 9,652.2         | 601.2           | 20.1           | 4,178.0         | 872.0          | 0.0          | 0.0         |
| Kirov Region                          | 7,844.8          | 1,673.1         | 11.1           | 0.0          | 17,755.6         | 3,383.8         | 218.4           | 3.1            | 694.9           | 189.2          | 9.0          | 0.0         |
| Nizhni Novgorod Region                | 41,212.5         | 4,052.2         | 452.1          | 59.1         | 55,076.9         | 9,950.9         | 3,336.0         | 1,315.6        | 4,279.1         | 752.1          | 204.9        | 72.8        |
| Orenburg Region                       | 9,295.9          | 1,726.1         | 32.0           | 0.0          | 21,282.8         | 4,339.0         | 5.3             | 0.0            | 1,162.2         | 276.6          | 0.0          | 0.0         |

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

| 1   | 2                | 3               | 4              | 5            | 6                | 7               | 8               | 9              | 10              | 11             | 12           | 13          |
|---|------------------|-----------------|----------------|--------------|------------------|-----------------|-----------------|----------------|-----------------|----------------|--------------|-------------|
| Penza Region  | 4,072.5          | 1,058.9         | 2.8            | 0.0          | 17,210.2         | 3,505.5         | 5.6             | 0.0            | 1,363.8         | 44.3           | 0.0          | 0.0         |
| Samara Region   | 58,412.6         | 719.5           | 2,663.4        | 4.2          | 79,336.0         | 2,145.4         | 4,112.0         | 77.8           | 4,710.8         | 90.4           | 57.3         | 0.4         |
| Saratov Region  | 9,637.7          | 1,089.8         | 40.7           | 0.0          | 20,087.8         | 3,836.0         | 74.7            | 0.0            | 576.3           | 195.5          | 0.0          | 0.0         |
| Ulyanovsk Region  | 5,297.1          | 739.1           | 0.0            | 0.0          | 11,549.4         | 1,201.6         | 211.8           | 51.6           | 723.7           | 31.5           | 0.0          | 0.0         |
| <b>URALS FEDERAL DISTRICT</b>                             | <b>85,873.8</b>  | <b>8,154.4</b>  | <b>6,644.2</b> | <b>101.5</b> | <b>158,236.6</b> | <b>27,409.9</b> | <b>9,854.3</b>  | <b>682.6</b>   | <b>8,166.9</b>  | <b>1,603.6</b> | <b>351.5</b> | <b>34.9</b> |
| Kurgan Region   | 3,776.6          | 690.1           | 125.9          | 0.0          | 7,754.9          | 2,088.7         | 1,853.5         | 0.0            | 280.8           | 36.2           | 0.0          | 0.0         |
| Sverdlovsk Region   | 23,743.8         | 2,486.8         | 3,216.5        | 74.6         | 46,603.0         | 11,064.9        | 5,410.5         | 591.2          | 2,702.8         | 700.1          | 315.0        | 12.2        |
| Tyumen Region   | 38,843.9         | 2,088.2         | 2,900.9        | 16.4         | 64,806.2         | 7,224.9         | 2,012.0         | 28.8           | 2,630.1         | 464.7          | 0.0          | 0.0         |
| including:<br>Khanty-Mansiysky Autonomous Area —<br>Yugra | 17,123.7         | 782.2           | 2,003.1        | 0.0          | 20,327.0         | 3,399.5         | 268.8           | 0.0            | 835.2           | 193.9          | 0.0          | 0.0         |
| Yamalo-Nenetsky Autonomous Area                           | 7,556.7          | 488.5           | 6.7            | 6.7          | 8,922.6          | 1,202.6         | 6.3             | 6.3            | 427.8           | 148.1          | 0.0          | 0.0         |
| Chelyabinsk Region  | 19,509.5         | 2,889.3         | 400.9          | 10.5         | 39,072.5         | 7,031.4         | 578.3           | 62.6           | 2,553.2         | 402.6          | 36.5         | 22.7        |
| <b>SIBERIA FEDERAL DISTRICT</b>                           | <b>144,929.7</b> | <b>17,331.3</b> | <b>2,530.6</b> | <b>188.8</b> | <b>247,242.4</b> | <b>45,250.0</b> | <b>10,624.7</b> | <b>1,089.6</b> | <b>14,447.9</b> | <b>2,221.2</b> | <b>696.9</b> | <b>12.1</b> |
| Republic of Altai   | 1,595.2          | 214.3           | 197.7          | 5.0          | 4,659.5          | 457.0           | 186.2           | 5.0            | 267.1           | 12.8           | 0.0          | 0.0         |
| Republic of Buryatia                                      | 4,884.7          | 1,366.4         | 76.2           | 0.0          | 10,526.6         | 4,137.3         | 409.4           | 12.5           | 275.8           | 155.2          | 0.0          | 0.0         |
| Republic of Tyva  | 347.3            | 114.1           | 485.0          | 0.0          | 1,028.0          | 407.7           | 506.6           | 0.0            | 57.2            | 23.4           | 0.0          | 0.0         |
| Republic of Khakassia                                     | 2,145.9          | 1,283.9         | 110.3          | 0.7          | 3,784.0          | 1,812.5         | 101.9           | 0.7            | 359.1           | 65.2           | 0.0          | 0.0         |
| Altai Territory   | 30,794.8         | 3,396.3         | 16.1           | 14.2         | 53,650.1         | 6,586.4         | 1,375.9         | 244.4          | 1,838.6         | 220.9          | 12.1         | 4.8         |
| Zabaykalskiy Territory                                    | 2,090.2          | 589.7           | 101.4          | 18.6         | 6,580.8          | 2,737.7         | 180.3           | 14.5           | 512.1           | 217.1          | 0.0          | 0.0         |
| Krasnoyarsk Territory                                     | 13,156.0         | 1,502.9         | 494.5          | 27.5         | 29,008.2         | 4,691.5         | 692.0           | 18.9           | 2,272.8         | 237.3          | 108.6        | 0.2         |
| Irkutsk Region  | 16,469.1         | 2,176.3         | 304.7          | 25.9         | 31,412.5         | 6,539.2         | 956.8           | 81.9           | 1,133.3         | 137.9          | 8.6          | 0.0         |
| Kemerovo Region   | 8,939.6          | 1,334.1         | 23.9           | 23.9         | 20,877.0         | 4,429.4         | 958.8           | 9.4            | 1,283.3         | 198.8          | 1.8          | 0.0         |
| Novosibirsk Region  | 42,919.9         | 720.6           | 339.0          | 21.5         | 42,840.7         | 2,756.0         | 1,904.4         | 152.2          | 2,119.4         | 177.1          | 4.9          | 2.0         |
| Omsk Region   | 17,465.0         | 4,066.3         | 228.8          | 41.7         | 32,265.1         | 7,628.2         | 3,026.2         | 539.8          | 3,650.7         | 661.5          | 560.9        | 5.1         |
| Tomsk Region  | 4,122.0          | 566.4           | 153.0          | 9.8          | 10,609.9         | 3,067.1         | 326.2           | 10.3           | 678.5           | 114.0          | 0.0          | 0.0         |
| <b>FAR EAST FEDERAL DISTRICT</b>                          | <b>52,962.5</b>  | <b>8,570.5</b>  | <b>4,749.1</b> | <b>269.5</b> | <b>88,134.1</b>  | <b>18,489.8</b> | <b>7,704.7</b>  | <b>237.5</b>   | <b>4,350.2</b>  | <b>724.5</b>   | <b>177.1</b> | <b>14.2</b> |
| Republic of Sakha (Yakutia)                               | 8,148.8          | 1,226.0         | 236.2          | 22.5         | 17,843.3         | 2,756.3         | 268.1           | 22.2           | 811.9           | 171.1          | 0.0          | 0.0         |
| Kamchatka Territory                                       | 4,834.3          | 509.2           | 134.5          | 0.0          | 8,219.5          | 1,159.9         | 338.0           | 0.6            | 444.8           | 62.0           | 4.0          | 0.6         |
| Primorski Territory                                       | 16,897.1         | 2,099.3         | 302.4          | 173.7        | 20,007.7         | 3,578.0         | 944.3           | 125.5          | 1,247.7         | 99.1           | 24.9         | 5.4         |
| Khabarovsk Territory                                      | 14,892.7         | 2,319.2         | 1,458.0        | 72.7         | 23,517.4         | 4,666.3         | 2,536.0         | 88.6           | 873.0           | 140.1          | 140.1        | 8.2         |
| Amur Region   | 3,210.3          | 805.3           | 83.1           | 0.1          | 7,778.5          | 2,631.6         | 1,086.1         | 0.1            | 685.0           | 139.2          | 8.1          | 0.0         |
| Magadan Region  | 1,428.1          | 479.5           | 11.7           | 0.0          | 2,923.5          | 942.1           | 28.5            | 0.0            | 48.5            | 7.8            | 0.0          | 0.0         |
| Sakhalin Region   | 2,726.6          | 774.3           | 19.5           | 0.0          | 5,978.2          | 1,631.8         | 0.0             | 0.0            | 162.5           | 52.0           | 0.0          | 0.0         |
| Jewish Autonomous Region                                  | 385.0            | 279.0           | 0.5            | 0.5          | 1,280.5          | 1,010.8         | 0.5             | 0.5            | 67.5            | 44.3           | 0.0          | 0.0         |
| Chukotka Autonomous Area                                  | 439.6            | 78.7            | 2,503.2        | 0.0          | 565.5            | 113.0           | 2,503.2         | 0.0            | 9.3             | 8.9            | 0.0          | 0.0         |

Table 4.6

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

31.06.2009

(millions of rubles)

|                                  | rubles      |               |                          |           |               |                          |       | foreign currency |                          |  |
|----------------------------------|-------------|---------------|--------------------------|-----------|---------------|--------------------------|-------|------------------|--------------------------|--|
|                                  | total       | including:    |                          | total     | including:    |                          | total | including:       |                          |  |
|                                  |             | housing loans | of which: mortgage loans |           | housing loans | of which: mortgage loans |       | housing loans    | of which: mortgage loans |  |
| 1                                | 2           | 3             | 4                        | 5         | 6             | 7                        | 8     | 9                | 10                       |  |
| RUSSIAN FEDERATION               | 3,232,124.4 | 958,145.1     | 789,130.8                | 450,909.2 | 236,845.7     | 221,051.2                |       |                  |                          |  |
| CENTRAL FEDERAL DISTRICT         | 806,407.1   | 201,214.8     | 169,604.0                | 318,319.0 | 166,617.6     | 154,536.8                |       |                  |                          |  |
| Belgorod Region                  | 26,530.3    | 6,987.4       | 4,467.8                  | 1,077.1   | 791.5         | 778.3                    |       |                  |                          |  |
| Bryansk Region                   | 17,604.7    | 4,514.2       | 3,187.1                  | 751.2     | 532.4         | 484.9                    |       |                  |                          |  |
| Vladimir Region                  | 24,332.7    | 7,651.9       | 5,070.2                  | 1,363.7   | 983.0         | 884.7                    |       |                  |                          |  |
| Voronezh Region                  | 37,434.9    | 10,898.7      | 8,176.8                  | 1,831.8   | 877.3         | 826.9                    |       |                  |                          |  |
| Ivanovo Region                   | 14,375.2    | 3,175.9       | 2,702.7                  | 788.4     | 557.4         | 554.0                    |       |                  |                          |  |
| Kaluga Region                    | 17,722.3    | 5,054.0       | 4,241.2                  | 1,595.7   | 1,184.2       | 1,090.7                  |       |                  |                          |  |
| Kostroma Region                  | 10,514.6    | 2,111.5       | 1,741.5                  | 377.3     | 277.5         | 275.5                    |       |                  |                          |  |
| Kursk Region                     | 20,469.6    | 5,436.1       | 3,145.9                  | 735.0     | 556.0         | 541.4                    |       |                  |                          |  |
| Lipetsk Region                   | 18,679.7    | 5,007.0       | 3,931.6                  | 1,058.5   | 442.0         | 434.1                    |       |                  |                          |  |
| Moscow Region                    | 167,333.2   | 45,170.0      | 41,260.9                 | 70,384.5  | 41,739.4      | 39,931.9                 |       |                  |                          |  |
| Orel Region                      | 11,507.3    | 2,731.0       | 1,761.9                  | 551.0     | 333.0         | 329.6                    |       |                  |                          |  |
| Ryazan Region                    | 21,898.3    | 6,080.8       | 5,406.7                  | 1,020.1   | 614.5         | 594.6                    |       |                  |                          |  |
| Smolensk Region                  | 19,329.0    | 6,475.7       | 5,313.8                  | 1,771.8   | 690.6         | 556.1                    |       |                  |                          |  |
| Tambov Region                    | 11,964.6    | 2,590.8       | 1,550.4                  | 582.7     | 443.9         | 440.0                    |       |                  |                          |  |
| Tver Region                      | 22,255.4    | 6,976.9       | 6,697.7                  | 1,488.9   | 966.9         | 930.9                    |       |                  |                          |  |
| Tula Region                      | 29,932.6    | 7,133.6       | 6,258.7                  | 1,946.7   | 1,141.9       | 1,108.0                  |       |                  |                          |  |
| Yaroslavl Region                 | 23,334.9    | 6,828.1       | 5,808.0                  | 1,047.1   | 601.2         | 554.2                    |       |                  |                          |  |
| Moscow                           | 311,187.8   | 66,391.2      | 58,881.1                 | 229,947.5 | 113,884.9     | 104,221.0                |       |                  |                          |  |
| NORTH-WEST DISTRICT              | 337,776.0   | 107,246.3     | 85,611.6                 | 67,821.4  | 33,028.4      | 30,568.9                 |       |                  |                          |  |
| Republic of Karelia              | 17,081.2    | 5,163.0       | 3,230.6                  | 534.5     | 319.6         | 289.2                    |       |                  |                          |  |
| Republic of Komi                 | 25,106.7    | 9,678.4       | 6,760.6                  | 625.1     | 430.3         | 390.0                    |       |                  |                          |  |
| Arkhangelsk Region               | 29,219.9    | 9,563.4       | 7,847.6                  | 796.2     | 443.4         | 435.9                    |       |                  |                          |  |
| including Nenets Autonomous Area | 2,574.0     | 1,573.8       | 1,412.9                  | 9.9       | 2.1           | 2.1                      |       |                  |                          |  |
| Vologda Region                   | 30,353.9    | 8,595.4       | 6,789.7                  | 845.1     | 578.7         | 570.4                    |       |                  |                          |  |
| Kaliningrad Region               | 18,783.9    | 4,743.2       | 3,811.8                  | 5,133.8   | 2,283.1       | 2,077.6                  |       |                  |                          |  |

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

|                                       | 1 | 2                | 3                | 4                | 5               | 6               | 7               |
|---------------------------------------|---|------------------|------------------|------------------|-----------------|-----------------|-----------------|
| Leningrad Region                      |   | 28,789.7         | 9,546.2          | 7,695.0          | 5,100.8         | 2,469.3         | 2,292.6         |
| Murmansk Region                       |   | 20,396.4         | 4,555.8          | 3,467.3          | 1,073.0         | 459.6           | 424.7           |
| Novgorod Region                       |   | 11,957.5         | 3,270.4          | 2,377.7          | 478.5           | 290.8           | 281.0           |
| Pskov Region                          |   | 8,693.0          | 2,041.5          | 1,376.7          | 320.0           | 174.0           | 145.5           |
| St. Petersburg                        |   | 147,393.8        | 50,089.0         | 42,254.6         | 52,914.4        | 25,579.6        | 23,662.0        |
| <b>SOUTH FEDERAL DISTRICT</b>         |   | <b>328,470.1</b> | <b>87,286.1</b>  | <b>66,165.9</b>  | <b>13,671.4</b> | <b>7,910.7</b>  | <b>7,596.8</b>  |
| Republic of Adigei (Adigeya)          |   | 5,855.4          | 1,363.8          | 1,004.8          | 206.5           | 171.6           | 169.1           |
| Republic of Dagestan                  |   | 6,872.9          | 831.9            | 663.5            | 443.4           | 260.7           | 254.1           |
| Republic of Ingushetia                |   | 952.4            | 118.8            | 10.2             | 20.2            | 15.6            | 13.8            |
| Kabardino-Balkar Republic             |   | 6,711.0          | 2,534.4          | 1,130.7          | 371.4           | 331.0           | 320.4           |
| Republic of Kalmykia                  |   | 4,270.7          | 808.6            | 507.9            | 137.0           | 122.5           | 119.8           |
| Karachai-Cherkess Republic            |   | 4,009.0          | 798.5            | 214.9            | 117.6           | 89.0            | 89.0            |
| Republic of Northern Ossetia — Alania |   | 5,100.6          | 1,747.1          | 929.5            | 376.4           | 325.9           | 285.1           |
| Republic of Chechnya                  |   | 1,346.3          | 59.9             | 35.9             | 66.9            | 38.0            | 36.6            |
| Krasnodar Territory                   |   | 98,732.6         | 25,941.1         | 20,883.5         | 4,077.7         | 1,960.2         | 1,902.8         |
| Stavropol Territory                   |   | 45,313.6         | 13,105.9         | 9,055.8          | 2,082.3         | 1,564.9         | 1,440.2         |
| Astrakhan Region                      |   | 18,868.6         | 4,070.8          | 2,940.9          | 1,181.2         | 213.4           | 210.2           |
| Volgograd Region                      |   | 48,277.2         | 13,658.8         | 11,591.5         | 1,362.9         | 913.1           | 888.9           |
| Rostov Region                         |   | 82,159.8         | 22,246.5         | 17,196.8         | 3,227.9         | 1,904.8         | 1,866.8         |
| <b>PRIVOLZHSKY FEDERAL DISTRICT</b>   |   | <b>659,816.5</b> | <b>198,425.5</b> | <b>152,123.4</b> | <b>22,607.4</b> | <b>13,182.9</b> | <b>12,782.5</b> |
| Republic of Bashkortostan             |   | 82,896.5         | 25,989.0         | 17,882.2         | 1,977.0         | 1,162.4         | 1,120.2         |
| Republic of Mariy-El                  |   | 11,522.2         | 4,048.4          | 3,285.8          | 395.5           | 288.5           | 283.1           |
| Republic of Mordovia                  |   | 12,824.9         | 4,233.5          | 2,449.1          | 567.0           | 516.3           | 506.5           |
| Republic of Tatarstan (Tatarstan)     |   | 89,088.9         | 21,972.7         | 16,156.9         | 1,823.1         | 1,050.2         | 984.2           |
| Udmurt Republic                       |   | 36,137.4         | 12,045.7         | 8,428.4          | 1,011.5         | 649.6           | 635.8           |
| Chuvash Republic — Chuvashya          |   | 25,195.8         | 11,186.9         | 8,994.0          | 990.5           | 652.7           | 648.3           |
| Perm Territory                        |   | 77,562.0         | 26,730.3         | 22,261.0         | 2,712.4         | 1,367.7         | 1,236.9         |
| Kirov Region                          |   | 21,132.4         | 6,022.5          | 3,082.5          | 523.7           | 405.7           | 403.0           |
| Nizhni Novgorod Region                |   | 78,908.6         | 25,891.9         | 17,943.1         | 4,168.6         | 1,825.4         | 1,759.8         |
| Orenburg Region                       |   | 43,127.3         | 11,317.8         | 9,140.0          | 936.6           | 738.0           | 723.8           |
| Penza Region                          |   | 20,137.8         | 5,429.4          | 3,737.5          | 723.0           | 535.5           | 529.0           |
| Samara Region                         |   | 96,080.7         | 26,994.6         | 24,789.8         | 4,435.0         | 2,145.4         | 2,125.2         |
| Saratov Region                        |   | 43,179.0         | 10,449.9         | 9,454.5          | 1,423.2         | 1,099.5         | 1,090.7         |
| Ulyanovsk Region                      |   | 22,023.0         | 6,112.9          | 4,518.6          | 920.3           | 746.0           | 736.0           |

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

| 1  | 2         | 3         | 4         | 7        | 8       | 9       |
|--|-----------|-----------|-----------|----------|---------|---------|
| URALS FEDERAL DISTRICT                   | 414,522.3 | 150,205.3 | 134,520.2 | 8,488.3  | 4,757.5 | 4,622.7 |
| Kurgan Region                            | 16,762.6  | 5,211.5   | 4,167.2   | 202.9    | 185.4   | 175.6   |
| Sverdlovsk Region                        | 126,976.4 | 36,134.2  | 32,603.7  | 3,774.7  | 1,966.8 | 1,916.9 |
| Tyumen Region                            | 172,189.4 | 76,723.0  | 69,766.1  | 1,850.1  | 1,184.9 | 1,125.8 |
| including:                               |           |           |           |          |         |         |
| Khanty-Mansiysky Autonomous Area — Yugra | 82,450.2  | 42,402.8  | 39,665.7  | 430.5    | 178.1   | 157.6   |
| Yamalo-Nenetsky Autonomous Area          | 22,292.8  | 10,114.2  | 8,912.8   | 212.6    | 144.3   | 143.1   |
| Chelyabinsk Region                       | 98,593.9  | 32,136.6  | 27,983.2  | 2,660.6  | 1,420.4 | 1,404.4 |
| SIBERIA FEDERAL DISTRICT                 | 546,926.0 | 176,901.5 | 148,845.9 | 14,254.3 | 7,919.3 | 7,652.3 |
| Republic of Altai                        | 5,146.5   | 554.2     | 515.1     | 22.5     | 19.8    | 19.8    |
| Republic of Buryatia                     | 26,303.0  | 5,221.1   | 4,560.0   | 309.2    | 205.3   | 205.3   |
| Republic of Tyva                         | 6,754.3   | 1,788.4   | 1,733.6   | 9.1      | 6.4     | 6.4     |
| Republic of Khakassia                    | 13,138.4  | 4,482.0   | 3,710.5   | 745.0    | 86.8    | 72.7    |
| Altai Territory                          | 49,117.6  | 14,114.5  | 12,170.3  | 966.1    | 428.6   | 399.0   |
| Zabaykalskiy Territory                   | 25,832.2  | 6,513.7   | 5,461.9   | 287.6    | 122.0   | 121.1   |
| Krasnoyarsk Territory                    | 99,543.2  | 37,642.0  | 30,471.4  | 2,003.7  | 1,267.2 | 1,249.6 |
| Irkutsk Region                           | 73,588.7  | 24,400.1  | 21,515.7  | 1,532.1  | 842.0   | 820.1   |
| Kemerovo Region                          | 77,704.4  | 20,183.1  | 16,521.8  | 2,321.3  | 1,350.0 | 1,325.3 |
| Novosibirsk Region                       | 84,054.0  | 31,319.1  | 27,218.1  | 3,160.8  | 2,101.7 | 2,066.8 |
| Omsk Region                              | 50,866.8  | 17,678.3  | 14,163.8  | 2,196.7  | 976.9   | 882.6   |
| Tomsk Region                             | 34,876.9  | 13,005.0  | 10,803.7  | 700.2    | 512.6   | 483.6   |
| FAR EAST FEDERAL DISTRICT                | 138,206.4 | 36,865.6  | 32,259.8  | 5,747.4  | 3,429.3 | 3,291.2 |
| Republic of Sakha (Yakutia)              | 21,342.9  | 6,609.6   | 5,300.1   | 267.3    | 231.8   | 222.3   |
| Kamchatka Territory                      | 6,439.7   | 1,522.9   | 1,363.7   | 136.2    | 84.0    | 83.1    |
| Primorski Territory                      | 34,552.3  | 7,968.8   | 7,169.8   | 2,879.0  | 1,374.3 | 1,282.1 |
| Khabarovsk Territory                     | 36,211.4  | 10,614.9  | 9,971.1   | 1,656.9  | 1,153.5 | 1,135.9 |
| Amur Region                              | 20,076.0  | 4,864.0   | 3,874.3   | 269.6    | 171.4   | 169.6   |
| Magadan Region                           | 4,066.0   | 1,226.4   | 1,016.8   | 122.9    | 109.4   | 102.2   |
| Sakhalin Region                          | 11,542.5  | 3,063.4   | 2,738.2   | 329.7    | 233.4   | 224.5   |
| Jewish Autonomous Region                 | 3,136.0   | 802.9     | 656.2     | 49.1     | 45.0    | 45.0    |
| Chukotka Autonomous Area                 | 839.6     | 192.7     | 169.6     | 36.7     | 26.5    | 26.5    |

Table 4.7

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

|                                  |   | 30.06.2009                      |   |                                   |                                   |                                 |   |                                   |                                   |  |  |
|----------------------------------|---|---------------------------------|---|-----------------------------------|-----------------------------------|---------------------------------|---|-----------------------------------|-----------------------------------|--|--|
|                                  |   | including:                      |   |                                   |                                   |                                 |   |                                   |                                   |  |  |
| 1                                | 2   | housing loans                   |   |                                   |                                   |                                 | of which: mortgage loans                |                                   |                                   |  |  |
|                                  |   | 3                               | 4                                       | 5                                 | 6                                 | 7                               | 8                                       | 9                                 | 10                                |  |  |
|                                  | volume of consumer loans total, millions of rubles <sup>1</sup> | number of extended loans, units | volume, millions of rubles <sup>1</sup> | average weighted maturity, months | average weighted interest rate, % | number of extended loans, units | volume, millions of rubles <sup>1</sup> | average weighted maturity, months | average weighted interest rate, % |  |  |
| RUSSIAN FEDERATION               | 1,110,328.5   | 60,124                          | 63,526.0                                | 187.8                             | 14.8                              | 43,305                          | 51,737.6                                | 198.4                             | 14.6                              |  |  |
| CENTRAL FEDERAL DISTRICT         | 232,429.8   | 12,229                          | 16,005.3                                | 169.5                             | 15.1                              | 9,097                           | 12,692.5                                | 187.9                             | 14.7                              |  |  |
| Belgorod Region                  | 5,014.7   | 664                             | 424.6                                   | 192.3                             | 15.0                              | 282                             | 260.8                                   | 199.5                             | 14.9                              |  |  |
| Bryansk Region                   | 4,136.5   | 513                             | 339.2                                   | 222.8                             | 15.4                              | 251                             | 228.7                                   | 228.6                             | 15.3                              |  |  |
| Vladimir Region                  | 3,523.0   | 281                             | 256.0                                   | 127.3                             | 15.1                              | 164                             | 195.7                                   | 177.2                             | 15.1                              |  |  |
| Voronezh Region                  | 7,273.5   | 809                             | 706.4                                   | 203.8                             | 15.1                              | 464                             | 516.1                                   | 213.0                             | 15.0                              |  |  |
| Ivanovo Region                   | 2,530.2   | 282                             | 229.3                                   | 175.2                             | 14.8                              | 221                             | 183.2                                   | 194.1                             | 14.3                              |  |  |
| Kaluga Region                    | 3,426.9   | 439                             | 484.8                                   | 201.6                             | 14.6                              | 336                             | 422.4                                   | 211.4                             | 14.6                              |  |  |
| Kostroma Region                  | 2,001.7   | 244                             | 188.5                                   | 167.8                             | 15.1                              | 158                             | 143.0                                   | 185.6                             | 14.8                              |  |  |
| Kursk Region                     | 3,751.4   | 564                             | 389.9                                   | 170.2                             | 15.9                              | 268                             | 261.5                                   | 204.7                             | 14.9                              |  |  |
| Lipetsk Region                   | 3,984.6   | 681                             | 518.5                                   | 225.4                             | 15.3                              | 489                             | 425.2                                   | 232.9                             | 15.1                              |  |  |
| Moscow Region                    | 38,099.0  | 1,247                           | 2,887.8                                 | 174.4                             | 15.0                              | 991                             | 2,427.7                                 | 193.6                             | 14.7                              |  |  |
| Orel Region                      | 2,270.7   | 579                             | 225.7                                   | 196.2                             | 15.3                              | 384                             | 132.2                                   | 199.0                             | 15.1                              |  |  |
| Ryazan Region                    | 3,305.7   | 387                             | 353.6                                   | 208.1                             | 15.2                              | 313                             | 324.6                                   | 209.7                             | 15.2                              |  |  |
| Smolensk Region                  | 4,483.1   | 748                             | 528.0                                   | 227.5                             | 14.9                              | 591                             | 458.0                                   | 233.4                             | 14.8                              |  |  |
| Tambov Region                    | 2,530.5   | 272                             | 183.9                                   | 202.0                             | 15.4                              | 111                             | 116.3                                   | 211.6                             | 15.2                              |  |  |
| Tver Region                      | 3,780.8   | 513                             | 554.0                                   | 207.3                             | 15.3                              | 498                             | 536.9                                   | 211.2                             | 15.3                              |  |  |
| Tula Region                      | 6,313.9   | 496                             | 490.1                                   | 206.8                             | 15.4                              | 410                             | 448.5                                   | 209.2                             | 15.4                              |  |  |
| Yaroslavl Region                 | 4,646.4   | 535                             | 570.2                                   | 188.1                             | 14.8                              | 452                             | 531.4                                   | 191.4                             | 14.7                              |  |  |
| Moscow                           | 131,357.2   | 2,975                           | 6,674.8                                 | 138.4                             | 15.0                              | 2,714                           | 5,080.3                                 | 162.8                             | 14.5                              |  |  |
| NORTH-WEST DISTRICT              | 72,632.2  | 6,527                           | 7,877.5                                 | 187.3                             | 14.3                              | 4,710                           | 6,218.4                                 | 199.2                             | 14.4                              |  |  |
| Republic of Karelia              | 3,332.6   | 411                             | 413.3                                   | 211.2                             | 14.5                              | 262                             | 314.9                                   | 224.6                             | 14.4                              |  |  |
| Republic of Komi                 | 4,504.1   | 1,141                           | 897.3                                   | 201.0                             | 14.6                              | 756                             | 727.4                                   | 209.7                             | 14.4                              |  |  |
| Arkhangelsk Region               | 5,284.3   | 1,070                           | 1,024.3                                 | 201.4                             | 14.6                              | 766                             | 888.2                                   | 204.7                             | 14.4                              |  |  |
| including Nenets Autonomous Area | 472.6   | 144                             | 240.6                                   | 232.7                             | 14.8                              | 123                             | 228.7                                   | 227.2                             | 14.8                              |  |  |



Table 4.7 (cont.)

| 1                                     | 2                | 3             | 4               | 5            | 6           | 7             | 8               | 9            | 10          |
|---------------------------------------|------------------|---------------|-----------------|--------------|-------------|---------------|-----------------|--------------|-------------|
| Vologda Region                        | 4,774.2          | 873           | 738.5           | 187.4        | 13.5        | 631           | 606.9           | 201.1        | 13.1        |
| Kaliningrad Region                    | 3,224.6          | 313           | 366.2           | 182.0        | 14.9        | 215           | 258.2           | 199.8        | 14.5        |
| Leningrad Region                      | 5,266.0          | 445           | 648.7           | 209.4        | 13.4        | 302           | 483.0           | 220.2        | 14.5        |
| Murmansk Region                       | 4,429.7          | 376           | 318.6           | 172.3        | 14.6        | 199           | 207.4           | 177.8        | 14.2        |
| Novgorod Region                       | 2,008.9          | 328           | 242.2           | 214.7        | 14.4        | 261           | 213.7           | 216.4        | 14.1        |
| Pskov Region                          | 1,599.2          | 180           | 124.4           | 196.2        | 14.3        | 144           | 103.5           | 202.1        | 14.1        |
| St. Petersburg                        | 38,208.6         | 1,390         | 3,104.0         | 170.5        | 14.3        | 1,174         | 2,415.2         | 186.0        | 14.9        |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>59,888.5</b>  | <b>5,855</b>  | <b>5,743.0</b>  | <b>186.1</b> | <b>15.3</b> | <b>4,271</b>  | <b>4,745.2</b>  | <b>201.1</b> | <b>14.7</b> |
| Republic of Adigei (Adigeya)          | 957.2            | 89            | 74.7            | 178.9        | 14.5        | 68            | 58.3            | 218.3        | 13.7        |
| Republic of Dagestan                  | 3,655.3          | 139           | 145.7           | 177.4        | 19.3        | 105           | 98.8            | 258.0        | 14.6        |
| Republic of Ingushetia                | 277.3            | 2             | 0.8             | 222.0        | 15.9        | 1             | 0.3             | 156.0        | 15.8        |
| Kabardino-Balkar Republic             | 1,226.6          | 206           | 184.7           | 222.5        | 14.7        | 196           | 178.9           | 225.4        | 14.5        |
| Republic of Kalmykia                  | 702.0            | 67            | 40.6            | 204.7        | 15.5        | 29            | 27.4            | 195.4        | 15.5        |
| Karachai-Cherkess Republic            | 828.3            | 75            | 48.2            | 228.1        | 15.4        | 22            | 20.1            | 253.2        | 14.5        |
| Republic of Northern Ossetia — Alania | 804.2            | 51            | 51.8            | 219.0        | 16.2        | 44            | 50.2            | 223.3        | 16.0        |
| Republic of Chechnya                  | 409.9            | 3             | 3.0             | 180.0        | 15.7        | 2             | 2.0             | 180.0        | 16.0        |
| Krasnodar Territory                   | 17,568.0         | 1,784         | 2,106.3         | 187.0        | 15.1        | 1,473         | 1,936.1         | 195.1        | 14.7        |
| Stavropol Territory                   | 7,938.5          | 856           | 896.6           | 160.7        | 16.3        | 563           | 520.3           | 229.7        | 14.8        |
| Astrakhan Region                      | 3,707.0          | 496           | 361.7           | 201.7        | 14.7        | 325           | 287.1           | 206.0        | 14.6        |
| Volgograd Region                      | 7,854.9          | 710           | 590.2           | 187.4        | 14.9        | 423           | 474.4           | 172.4        | 14.0        |
| Rostov Region                         | 13,959.3         | 1,377         | 1,238.7         | 189.9        | 14.8        | 1,020         | 1,091.3         | 197.4        | 14.7        |
| <b>PRIVOLZHSKY FEDERAL DISTRICT</b>   | <b>116,732.8</b> | <b>15,064</b> | <b>13,920.0</b> | <b>200.1</b> | <b>14.8</b> | <b>10,107</b> | <b>10,873.1</b> | <b>205.1</b> | <b>14.6</b> |
| Republic of Bashkortostan             | 12,115.9         | 1,830         | 1,181.6         | 177.8        | 15.2        | 824           | 788.6           | 184.4        | 14.9        |
| Republic of Mariy-El                  | 1,792.4          | 229           | 171.5           | 203.6        | 14.9        | 163           | 147.4           | 208.0        | 14.7        |
| Republic of Mordovia                  | 2,035.5          | 511           | 348.1           | 233.0        | 14.5        | 257           | 244.9           | 251.3        | 14.1        |
| Republic of Tatarstan (Tatarstan)     | 13,354.4         | 1,589         | 1,258.7         | 205.7        | 14.8        | 1,189         | 993.3           | 210.0        | 14.8        |
| Udmurt Republic                       | 5,328.7          | 1,331         | 1,793.3         | 200.3        | 14.6        | 778           | 699.0           | 202.4        | 14.4        |
| Chuvash Republic — Chuvashya          | 3,957.6          | 864           | 679.5           | 220.6        | 14.9        | 851           | 661.0           | 222.3        | 14.9        |
| Perm Territory                        | 11,621.7         | 2,078         | 2,842.4         | 197.4        | 14.5        | 1,449         | 2,578.9         | 205.7        | 14.3        |
| Kirov Region                          | 3,361.9          | 993           | 595.3           | 192.7        | 15.6        | 415           | 369.7           | 210.6        | 14.7        |
| Nizhni Novgorod Region                | 11,270.0         | 1,196         | 1,234.6         | 180.6        | 15.3        | 792           | 1,048.1         | 176.6        | 15.2        |
| Orenburg Region                       | 8,463.7          | 1,097         | 778.7           | 211.2        | 14.1        | 915           | 709.2           | 212.5        | 14.0        |
| Penza Region                          | 3,492.5          | 487           | 363.7           | 195.1        | 14.9        | 190           | 233.7           | 191.8        | 14.5        |
| Samara Region                         | 27,168.2         | 1,499         | 1,553.4         | 215.7        | 14.8        | 1,315         | 1,456.6         | 216.7        | 14.7        |
| Saratov Region                        | 7,491.8          | 726           | 694.1           | 197.7        | 15.3        | 596           | 622.7           | 204.4        | 15.1        |
| Ulyanovsk Region                      | 5,278.5          | 634           | 425.1           | 199.7        | 15.0        | 373           | 320.0           | 199.2        | 14.8        |



Table 4.7 (end)

| 1  | 2         | 3      | 4        | 5     | 6    | 7     | 8       | 9     | 10   |
|--|-----------|--------|----------|-------|------|-------|---------|-------|------|
| URALS FEDERAL DISTRICT                   | 62,465.9  | 6,348  | 7,073.2  | 203.6 | 14.8 | 5,124 | 6,423.7 | 210.6 | 14.6 |
| Kurgan Region                            | 2,347.2   | 372    | 299.0    | 230.2 | 15.2 | 221   | 239.1   | 253.1 | 15.0 |
| Sverdlovsk Region                        | 22,981.3  | 1,381  | 1,629.1  | 188.6 | 15.1 | 1,130 | 1,480.5 | 195.8 | 14.9 |
| Tyumen Region                            | 24,293.1  | 3,082  | 3,689.9  | 218.4 | 14.4 | 2,543 | 3,407.3 | 224.8 | 14.2 |
| including:                               |           |        |          |       |      |       |         |       |      |
| Khanty-Mansiysky Autonomous Area — Yugra | 10,407.6  | 1,103  | 1,592.3  | 213.8 | 14.3 | 1,007 | 1,512.6 | 219.7 | 14.1 |
| Yamalo-Nenetsky Autonomous Area          | 3,119.1   | 581    | 842.5    | 239.3 | 14.3 | 531   | 809.3   | 244.6 | 14.2 |
| Chelyabinsk Region                       | 12,844.3  | 1,513  | 1,455.2  | 177.3 | 15.2 | 1,230 | 1,296.8 | 182.4 | 15.1 |
| SIBERIA FEDERAL DISTRICT                 | 532,130.7 | 11,601 | 10,170.5 | 194.1 | 14.7 | 8,199 | 8,538.1 | 200.5 | 14.4 |
| Republic of Altai                        | 1,029.9   | 56     | 46.4     | 213.5 | 14.6 | 53    | 44.5    | 215.6 | 14.5 |
| Republic of Buryatia                     | 6,961.2   | 306    | 242.4    | 195.7 | 14.5 | 248   | 216.3   | 199.5 | 14.3 |
| Republic of Tyva                         | 1,022.5   | 89     | 116.5    | 287.3 | 15.1 | 83    | 113.2   | 292.7 | 15.1 |
| Republic of Khakassia                    | 2,133.6   | 284    | 256.6    | 193.7 | 15.7 | 240   | 239.9   | 196.6 | 15.6 |
| Altai Territory                          | 10,267.9  | 1,843  | 1,213.0  | 205.2 | 14.4 | 1,499 | 1,111.0 | 208.2 | 14.3 |
| Zabaykalskiy Territory                   | 4,395.6   | 485    | 474.7    | 184.2 | 14.4 | 302   | 399.9   | 167.0 | 12.2 |
| Krasnoyarsk Territory                    | 19,616.7  | 2,458  | 2,352.2  | 193.0 | 14.8 | 1,788 | 1,990.6 | 200.4 | 14.8 |
| Irkutsk Region                           | 13,709.0  | 1,738  | 1,589.3  | 163.4 | 14.1 | 1,254 | 1,342.6 | 174.3 | 13.7 |
| Kemerovo Region                          | 11,683.6  | 1,080  | 991.1    | 179.8 | 14.8 | 655   | 741.2   | 196.0 | 14.8 |
| Novosibirsk Region                       | 448,211.8 | 1,482  | 1,377.3  | 213.5 | 14.9 | 892   | 1,121.4 | 211.7 | 14.8 |
| Omsk Region                              | 6,892.2   | 827    | 647.7    | 201.7 | 15.0 | 571   | 528.9   | 212.3 | 14.7 |
| Tomsk Region                             | 6,206.7   | 953    | 863.3    | 209.9 | 14.9 | 614   | 688.6   | 221.6 | 14.6 |
| FAR EAST FEDERAL DISTRICT                | 34,048.6  | 2,500  | 2,736.5  | 173.7 | 14.8 | 1,797 | 2,246.6 | 173.4 | 14.7 |
| Republic of Sakha (Yakutia)              | 4,825.4   | 622    | 603.9    | 182.0 | 14.7 | 324   | 416.3   | 202.7 | 15.2 |
| Kamchatka Territory                      | 1,994.9   | 145    | 199.6    | 154.3 | 14.0 | 124   | 146.1   | 190.1 | 14.2 |
| Primorski Territory                      | 8,849.0   | 333    | 420.6    | 154.9 | 15.2 | 295   | 393.8   | 158.9 | 15.0 |
| Khabarovsk Territory                     | 9,003.0   | 680    | 757.6    | 173.0 | 14.3 | 585   | 675.5   | 183.3 | 13.9 |
| Amur Region                              | 4,584.8   | 352    | 314.1    | 204.2 | 15.5 | 189   | 231.4   | 203.2 | 15.3 |
| Magadan Region                           | 893.8     | 99     | 94.9     | 159.6 | 16.4 | 67    | 76.4    | 170.7 | 16.1 |
| Sakhalin Region                          | 3,064.3   | 188    | 275.8    | 167.8 | 14.4 | 150   | 251.6   | 76.2  | 14.4 |
| Jewish Autonomous Region                 | 559.5     | 60     | 48.9     | 187.0 | 15.3 | 52    | 43.1    | 201.8 | 14.9 |
| Chukotka Autonomous Area                 | 273.9     | 21     | 21.1     | 174.8 | 17.3 | 11    | 12.4    | 241.6 | 15.5 |

<sup>1</sup> 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.

Table 4.8

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

|                          | 30.06.2009  |                                 |   |                                   |                                   |                                 |   |                                   |                                   |  |
|--------------------------|---|---------------------------------|---|-----------------------------------|-----------------------------------|---------------------------------|---|-----------------------------------|-----------------------------------|--|
|                          | including:  |                                 |   |                                   |                                   | of which:                       |   |                                   |                                   |  |
|                          | housing loans   |                                 |   |                                   |                                   | mortgage loans                  |   |                                   |                                   |  |
|                          | volume of consumer loans total, millions of rubles <sup>1</sup> | number of extended loans, units | volume, millions of rubles <sup>1</sup> | average weighted maturity, months | average weighted interest rate, % | number of extended loans, units | volume, millions of rubles <sup>1</sup> | average weighted maturity, months | average weighted interest rate, % |  |
| 1                        | 2   | 3                               | 4                                       | 5                                 | 6                                 | 7                               | 8                                       | 9                                 | 10                                |  |
| RUSSIAN FEDERATION       | 62,863.6  | 770                             | 4,379.6                                 | 106.2                             | 13.8                              | 704                             | 3,520.0                                 | 127.1                             | 13.4                              |  |
| CENTRAL FEDERAL DISTRICT | 48,914.7  | 408                             | 3,209.0                                 | 111.4                             | 13.7                              | 360                             | 2,607.7                                 | 131.7                             | 13.3                              |  |
| Belgorod Region          | 58.4  | 3                               | 8.3                                     | 208.6                             | 12.5                              | 3                               | 8.3                                     | 208.6                             | 12.5                              |  |
| Bryansk Region           | 95.6  | 0                               | 0.0                                     | 0.0                               | 0.0                               | 0                               | 0.0                                     | 0.0                               | 0.0                               |  |
| Vladimir Region          | 60.4  | 1                               | 2.1                                     | 242.0                             | 9.6                               | 1                               | 2.1                                     | 242.0                             | 9.6                               |  |
| Voronezh Region          | 587.8   | 3                               | 8.0                                     | 179.6                             | 12.3                              | 3                               | 8.0                                     | 179.6                             | 12.3                              |  |
| Ivanovo Region           | 71.6  | 3                               | 19.8                                    | 119.9                             | 14.3                              | 2                               | 17.8                                    | 119.9                             | 14.3                              |  |
| Kaluga Region            | 123.7   | 8                               | 38.5                                    | 147.6                             | 13.7                              | 7                               | 36.7                                    | 154.6                             | 13.7                              |  |
| Kostroma Region          | 10.3  | 1                               | 2.8                                     | 120.0                             | 13.0                              | 1                               | 2.8                                     | 120.0                             | 13.0                              |  |
| Kursk Region             | 31.6  | 3                               | 12.3                                    | 210.7                             | 11.1                              | 3                               | 12.3                                    | 210.7                             | 11.1                              |  |
| Lipetsk Region           | 47.9  | 1                               | 0.1                                     | 264.1                             | 11.8                              | 1                               | 0.1                                     | 264.1                             | 11.8                              |  |
| Moscow Region            | 5,538.7   | 90                              | 331.6                                   | 148.2                             | 13.6                              | 80                              | 251.4                                   | 191.6                             | 13.3                              |  |
| Orel Region              | 29.5  | 1                               | 1.0                                     | 182.0                             | 13.3                              | 1                               | 1.0                                     | 182.0                             | 13.3                              |  |
| Ryazan Region            | 156.4   | 1                               | 2.4                                     | 121.0                             | 13.0                              | 1                               | 2.4                                     | 121.0                             | 13.0                              |  |
| Smolensk Region          | 265.9   | 1                               | 2.4                                     | 219.0                             | 6.7                               | 1                               | 2.4                                     | 219.0                             | 6.7                               |  |
| Tambov Region            | 50.7  | 4                               | 12.3                                    | 245.7                             | 12.6                              | 4                               | 12.3                                    | 245.7                             | 12.6                              |  |
| Tver Region              | 67.5  | 1                               | 3.2                                     | 182.0                             | 14.0                              | 1                               | 3.2                                     | 182.0                             | 14.0                              |  |
| Tula Region              | 88.5  | 3                               | 5.1                                     | 172.4                             | 11.4                              | 3                               | 5.1                                     | 172.4                             | 11.4                              |  |
| Yaroslavl Region         | 113.2   | 0                               | 0.0                                     | 0.0                               | 0.0                               | 0                               | 0.0                                     | 0.0                               | 0.0                               |  |
| Moscow                   | 41,517.0  | 284                             | 2,759.1                                 | 104.4                             | 13.8                              | 248                             | 2,241.8                                 | 122.8                             | 13.3                              |  |
| NORTH-WEST DISTRICT      | 4,977.6   | 113                             | 730.1                                   | 70.5                              | 14.3                              | 103                             | 500.3                                   | 97.2                              | 14.0                              |  |
| Republic of Karelia      | 12.2  | 1                               | 1.1                                     | 300.0                             | 11.1                              | 1                               | 1.1                                     | 300.0                             | 11.1                              |  |
| Republic of Komi         | 51.2  | 2                               | 8.4                                     | 261.7                             | 11.3                              | 2                               | 8.4                                     | 261.7                             | 11.3                              |  |

Table 4.8 (cont.)

| 1                                     | 2              | 3         | 4            | 5            | 6           | 7         | 8            | 9            | 10          |
|---------------------------------------|----------------|-----------|--------------|--------------|-------------|-----------|--------------|--------------|-------------|
| Arkhangelsk Region                    | 35.8           | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| including Nenets Autonomous Area      | 4.3            | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| Vologda Region                        | 53.8           | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| Kaliningrad Region                    | 266.7          | 27        | 59.7         | 121.6        | 13.2        | 25        | 43.1         | 166.3        | 11.3        |
| Leningrad Region                      | 206.2          | 11        | 23.7         | 201.0        | 13.1        | 10        | 19.3         | 243.9        | 12.4        |
| Murmansk Region                       | 86.3           | 1         | 2.5          | 37.0         | 15.0        | 1         | 2.5          | 37.0         | 15.0        |
| Novgorod Region                       | 12.5           | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| Pskov Region                          | 21.4           | 1         | 2.2          | 242.0        | 12.0        | 1         | 2.2          | 242.0        | 12.0        |
| St. Petersburg                        | 4,231.5        | 70        | 632.5        | 57.4         | 14.4        | 63        | 423.7        | 79.3         | 14.5        |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>2,063.9</b> | <b>20</b> | <b>86.2</b>  | <b>140.0</b> | <b>15.0</b> | <b>18</b> | <b>79.1</b>  | <b>146.0</b> | <b>14.8</b> |
| Republic of Adigei (Adigeya)          | 9.1            | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| Republic of Dagestan                  | 56.6           | 1         | 3.6          | 240.1        | 14.5        | 1         | 3.6          | 240.1        | 14.5        |
| Republic of Ingushetia                | 3.8            | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| Kabardino-Balkar Republic             | 14.5           | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| Republic of Kalmykia                  | 9.1            | 1         | 2.2          | 182.0        | 12.9        | 1         | 2.2          | 182.0        | 12.9        |
| Karachai-Cherkess Republic            | 5.5            | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| Republic of Northern Ossetia — Alania | 7.6            | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| Republic of Chechnya                  | 4.4            | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| Krasnodar Territory                   | 508.6          | 5         | 15.4         | 182.8        | 17.4        | 5         | 15.4         | 182.8        | 17.4        |
| Stavropol Territory                   | 105.5          | 2         | 5.6          | 238.8        | 12.2        | 2         | 5.6          | 238.8        | 12.2        |
| Astrakhan Region                      | 853.4          | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| Volgograd Region                      | 171.2          | 2         | 29.5         | 101.8        | 14.7        | 1         | 24.5         | 120.1        | 14.0        |
| Rostov Region                         | 314.6          | 9         | 29.9         | 122.3        | 14.8        | 8         | 27.8         | 115.0        | 14.7        |
| <b>PRIVOLZHSKY FEDERAL DISTRICT</b>   | <b>3,144.4</b> | <b>52</b> | <b>144.1</b> | <b>154.7</b> | <b>12.7</b> | <b>50</b> | <b>137.0</b> | <b>161.9</b> | <b>12.6</b> |
| Republic of Bashkortostan             | 109.5          | 2         | 2.1          | 219.8        | 11.5        | 2         | 2.1          | 219.8        | 11.5        |
| Republic of Mariy-El                  | 9.2            | 0         | 0.0          | 0.0          | 0.0         | 0         | 0.0          | 0.0          | 0.0         |
| Republic of Mordovia                  | 13.5           | 1         | 2.2          | 242.0        | 12.8        | 1         | 2.2          | 242.0        | 12.8        |
| Republic of Tatarstan (Tatarstan)     | 416.6          | 1         | 2.2          | 179.6        | 6.5         | 1         | 2.2          | 179.6        | 6.5         |
| Udmurt Republic                       | 112.0          | 3         | 6.0          | 263.1        | 11.3        | 3         | 6.0          | 263.1        | 11.3        |
| Chuvash Republic — Chuvashya          | 37.6           | 3         | 5.4          | 187.7        | 12.2        | 3         | 5.4          | 187.7        | 12.2        |
| Perm Territory                        | 151.0          | 9         | 56.0         | 134.7        | 13.0        | 8         | 49.2         | 150.7        | 12.8        |
| Kirov Region                          | 19.6           | 3         | 4.7          | 106.8        | 13.4        | 3         | 4.7          | 106.8        | 13.4        |
| Nizhni Novgorod Region                | 255.8          | 10        | 22.2         | 162.0        | 12.6        | 10        | 22.2         | 162.0        | 12.6        |
| Orenburg Region                       | 25.5           | 1         | 2.2          | 60.0         | 11.8        | 1         | 2.2          | 60.0         | 11.8        |
| Penza Region                          | 129.5          | 1         | 1.1          | 302.0        | 11.5        | 1         | 1.1          | 302.0        | 11.5        |
| Samara Region                         | 1,747.3        | 12        | 32.9         | 142.3        | 12.9        | 11        | 32.6         | 143.7        | 12.9        |

Table 4.8 (end)

| 1  | 2       | 3   | 4    | 5     | 6    | 7   | 8    | 9     | 10   |
|--|---------|-----|------|-------|------|-----|------|-------|------|
| Saratov Region                           | 79.4    | 4   | 4.4  | 235.7 | 13.0 | 4   | 4.4  | 235.7 | 13.0 |
| Ulyanovsk Region                         | 37.9    | 2   | 2.7  | 181.4 | 13.0 | 2   | 2.7  | 181.4 | 13.0 |
| URALS FEDERAL DISTRICT                   | 599.1   | 148 | 70.4 | 136.3 | 13.6 | 147 | 70.4 | 136.3 | 13.8 |
| Kurgan Region                            | 4.6     | 1   | 3.1  | 242.0 | 14.8 | 1   | 3.1  | 242.0 | 14.8 |
| Sverdlovsk Region                        | 233.6   | 9   | 21.2 | 195.8 | 12.4 | 9   | 21.2 | 195.8 | 12.4 |
| Tyumen Region                            | 211.2   | 127 | 27.2 | 54.0  | 15.3 | 126 | 27.2 | 54.0  | 15.9 |
| including:                               |         |     |      |       |      |     |      |       |      |
| Khanty-Mansiysky Autonomous Area — Yugra | 33.3    | 118 | 0.6  | 57.8  | 12.0 | 118 | 0.6  | 57.8  | 12.0 |
| Yamalo-Nenetsky Autonomous Area          | 7.6     | 1   | 2.3  | 264.0 | 8.0  | 1   | 2.3  | 264.0 | 8.0  |
| Chelyabinsk Region                       | 149.7   | 11  | 18.9 | 170.7 | 12.3 | 11  | 18.9 | 170.7 | 12.3 |
| SIBERIA FEDERAL DISTRICT                 | 2,264.2 | 20  | 89.9 | 99.1  | 14.9 | 17  | 75.9 | 113.3 | 15.0 |
| Republic of Altai                        | 0.1     | 0   | 0.0  | 0.0   | 0.0  | 0   | 0.0  | 0.0   | 0.0  |
| Republic of Buryatia                     | 234.2   | 1   | 1.7  | 180.0 | 12.3 | 1   | 1.7  | 180.0 | 12.3 |
| Republic of Tyva                         | 0.2     | 0   | 0.0  | 0.0   | 0.0  | 0   | 0.0  | 0.0   | 0.0  |
| Republic of Khakassia                    | 643.9   | 0   | 0.0  | 0.0   | 0.0  | 0   | 0.0  | 0.0   | 0.0  |
| Altai Territory                          | 97.0    | 1   | 3.9  | 240.0 | 13.5 | 1   | 3.9  | 240.0 | 13.5 |
| Zabaykalskiy Territory                   | 172.2   | 1   | 0.9  | 180.1 | 15.5 | 1   | 0.9  | 180.1 | 15.5 |
| Krasnoyarsk Territory                    | 320.9   | 5   | 56.3 | 34.8  | 16.7 | 4   | 44.4 | 37.6  | 17.5 |
| Irkutsk Region                           | 299.6   | 4   | 7.1  | 242.0 | 10.0 | 4   | 7.1  | 242.0 | 10.0 |
| Kemerovo Region                          | 165.7   | 1   | 3.6  | 242.0 | 13.8 | 1   | 3.6  | 242.0 | 13.8 |
| Novosibirsk Region                       | 205.9   | 5   | 15.8 | 180.4 | 11.5 | 4   | 13.8 | 205.4 | 10.6 |
| Omsk Region                              | 104.7   | 2   | 0.6  | 157.3 | 15.8 | 1   | 0.5  | 179.1 | 15.5 |
| Tomsk Region                             | 19.8    | 0   | 0.0  | 0.0   | 0.0  | 0   | 0.0  | 0.0   | 0.0  |
| FAR EAST FEDERAL DISTRICT                | 899.7   | 9   | 49.9 | 68.8  | 14.1 | 9   | 49.9 | 68.8  | 14.1 |
| Republic of Sakha (Yakutia)              | 48.3    | 3   | 12.3 | 150.8 | 11.2 | 3   | 12.3 | 150.8 | 11.2 |
| Kamchatka Territory                      | 51.1    | 0   | 0.0  | 0.0   | 0.0  | 0   | 0.0  | 0.0   | 0.0  |
| Primorski Territory                      | 345.4   | 3   | 5.0  | 149.3 | 13.3 | 3   | 5.0  | 149.3 | 13.3 |
| Khabarovsk Territory                     | 268.4   | 1   | 27.9 | 9.4   | 16.0 | 1   | 27.9 | 9.4   | 16.0 |
| Amur Region                              | 78.4    | 0   | 0.0  | 0.0   | 0.0  | 0   | 0.0  | 0.0   | 0.0  |
| Magadan Region                           | 3.7     | 1   | 0.0  | 240.0 | 10.8 | 1   | 0.0  | 240.0 | 10.8 |
| Sakhalin Region                          | 100.0   | 1   | 4.7  | 122.0 | 10.8 | 1   | 4.7  | 122.0 | 10.8 |
| Jewish Autonomous Region                 | 4.2     | 0   | 0.0  | 0.0   | 0.0  | 0   | 0.0  | 0.0   | 0.0  |
| Chukotka Autonomous Area                 | 0.2     | 0   | 0.0  | 0.0   | 0.0  | 0   | 0.0  | 0.0   | 0.0  |

<sup>1</sup> 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

Table 4.9

## Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

| 1                                     | 30.06.2009                     |  |                                 |   |                 |
|---------------------------------------|--------------------------------|--|---------------------------------|---|-----------------|
|                                       | 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) |                                 |   |                 |
| 2                                     | 3                              | 4  | 5                               | 6   |                 |
| RUSSIAN FEDERATION                    | 2,225,885.5                    | 557,219.1  | 296,001.7                       | 218,974.0   | 61,179.7        |
| <b>CENTRAL FEDERAL DISTRICT</b>       | <b>2,026,496.8</b>             | <b>523,782.0</b>   | <b>260,126.7</b>                | <b>216,865.9</b>  | <b>53,690.6</b> |
| Belgorod Region                       | 163.7                          | 43.3   | 4.5                             | 0.0   | 0.0             |
| Bryansk Region                        | 0.0                            | 0.0  | 0.0                             | 0.0   | 0.2             |
| Vladimir Region                       | 40.4                           | 45.4   | 0.0                             | 0.0   | 34.1            |
| Voronezh Region                       | 205.6                          | 3.2  | 3.7                             | 0.0   | 16.7            |
| Ivanovo Region                        | 1,181.0                        | 123.0  | 6.3                             | 0.0   | 6.2             |
| Kaluga Region                         | 2,210.1                        | 47.6   | 4.8                             | 0.0   | 11.0            |
| Kostroma Region                       | 2,561.0                        | 0.0  | 0.0                             | 0.0   | 1,069.3         |
| Kursk Region                          | 287.3                          | 287.8  | 0.0                             | 0.0   | 8.0             |
| Lipetsk Region                        | 718.9                          | 121.7  | 33.3                            | 0.0   | 109.5           |
| Moscow Region                         | 28,705.2                       | 3,472.3  | 145.3                           | 0.1   | 8.3             |
| Orel Region                           | 0.0                            | 0.0  | 0.0                             | 0.0   | 2.5             |
| Ryazan Region                         | 83.4                           | 41.2   | 41.2                            | 0.0   | 0.0             |
| Smolensk Region                       | 0.0                            | 0.0  | 69.6                            | 0.0   | 0.0             |
| Tambov Region                         | 0.0                            | 0.0  | 0.0                             | 0.0   | 0.0             |
| Tver Region                           | 2,493.3                        | 276.2  | 27.1                            | 0.0   | 1.0             |
| Tula Region                           | 29.2                           | 16.4   | 0.5                             | 0.0   | 1.5             |
| Yaroslavl Region                      | 120.0                          | 123.2  | 4.7                             | 0.0   | 14.5            |
| Moscow                                | 1,987,697.5                    | 519,180.6  | 259,785.7                       | 216,865.7   | 52,407.8        |
| <b>NORTH-WEST DISTRICT</b>            | <b>70,575.6</b>                | <b>7,939.2</b>   | <b>13,095.6</b>                 | <b>1,273.8</b>  | <b>3,764.4</b>  |
| Republic of Karelia                   | 0.0                            | 0.0  | 0.0                             | 0.0   | 0.2             |
| Republic of Komi                      | 576.5                          | 218.6  | 61.8                            | 1.0   | 0.0             |
| Arkhangelsk Region                    | 18.9                           | 25.6   | 99.9                            | 0.0   | 0.7             |
| including Nenets Autonomous Area      | 0.0                            | 0.0  | 0.0                             | 0.0   | 0.0             |
| Vologda Region                        | 854.4                          | 305.3  | 185.3                           | 4.9   | 18.7            |
| Kaliningrad Region                    | 1,534.6                        | 403.3  | 65.8                            | 0.0   | 2,512.7         |
| Leningrad Region                      | 37.3                           | 29.9   | 0.1                             | 1,247.2   | 0.0             |
| Murmansk Region                       | 648.6                          | 103.2  | 0.4                             | 0.0   | 0.0             |
| Novgorod Region                       | 0.8                            | 1.0  | 89.2                            | 0.0   | 0.0             |
| Pskov Region                          | 0.0                            | 0.0  | 0.0                             | 0.0   | 0.0             |
| St. Petersburg                        | 66,904.7                       | 6,852.4  | 12,593.1                        | 20.7  | 1,231.9         |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>5,398.8</b>                 | <b>1,792.7</b>   | <b>852.1</b>                    | <b>125.6</b>  | <b>371.5</b>    |
| Republic of Adigei (Adigeya)          | 1.4                            | 1.4  | 2.3                             | 0.0   | 9.0             |
| Republic of Daghestan                 | 0.0                            | 0.0  | 75.8                            | 18.4  | 0.1             |
| Republic of Ingushetia                | 0.0                            | 0.0  | 0.0                             | 0.0   | 0.0             |
| Kabardino-Balkar Republic             | 0.1                            | 0.0  | 3.3                             | 0.0   | 7.1             |
| Republic of Kalmykia                  | 0.0                            | 0.0  | 0.0                             | 0.0   | 0.0             |
| Karachai-Cherkess Republic            | 9.5                            | 0.0  | 31.8                            | 0.0   | 1.9             |
| Republic of Northern Ossetia — Alania | 0.0                            | 0.0  | 0.6                             | 0.0   | 1.2             |
| Republic of Chechnya                  | 0.0                            | 0.0  | 0.0                             | 0.0   | 0.0             |
| Krasnodar Territory                   | 2,000.7                        | 412.6  | 423.4                           | 65.6  | 282.0           |
| Stavropol Territory                   | 940.4                          | 630.1  | 2.2                             | 0.2   | 10.0            |
| Astrakhan Region                      | 555.7                          | 500.1  | 28.9                            | 5.3   | 4.3             |
| Volgograd Region                      | 138.0                          | 139.4  | 2.1                             | 0.0   | 3.1             |
| Rostov Region                         | 1,752.9                        | 109.2  | 281.7                           | 36.1  | 52.8            |

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

| 1  | 2               | 3               | 4               | 5            | 6              |
|--|-----------------|-----------------|-----------------|--------------|----------------|
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b>                   | <b>37,179.9</b> | <b>5,689.4</b>  | <b>11,903.1</b> | <b>708.5</b> | <b>1,344.4</b> |
| Republic of Bashkortostan                              | 1,890.9         | 261.6           | 72.3            | 0.0          | 13.0           |
| Republic of Mariy-El                                   | 0.0             | 0.0             | 0.0             | 0.0          | 2.0            |
| Republic of Mordovia                                   | 61.0            | 63.6            | 34.8            | 0.0          | 20.1           |
| Republic of Tatarstan (Tatarstan)                      | 20,995.1        | 2,687.4         | 9,541.3         | 660.9        | 1,029.3        |
| Udmurt Republic  | 57.3            | 15.8            | 20.8            | 0.0          | 3.7            |
| Chuvash Republic — Chuvashya                           | 86.7            | 51.0            | 0.0             | 0.0          | 10.0           |
| Perm Territory   | 1,024.9         | 0.0             | 166.2           | 0.0          | 23.3           |
| Kirov Region   | 291.6           | 35.2            | 8.5             | 0.0          | 2.8            |
| Nizhni Novgorod Region                                 | 649.8           | 219.1           | 260.8           | 0.1          | 79.5           |
| Orenburg Region  | 942.6           | 64.6            | 132.6           | 17.6         | 24.2           |
| Penza Region   | 299.2           | 0.0             | 0.1             | 0.0          | 39.2           |
| Samara Region  | 10,722.5        | 2,219.8         | 1,564.3         | 29.5         | 87.1           |
| Saratov Region   | 157.5           | 71.5            | 101.3           | 0.3          | 10.0           |
| Ulyanovsk Region                                       | 1.0             | 0.0             | 0.1             | 0.0          | 0.1            |
| <b>URALS FEDERAL DISTRICT</b>                          | <b>54,972.8</b> | <b>10,985.8</b> | <b>6,654.1</b>  | <b>0.1</b>   | <b>487.9</b>   |
| Kurgan Region  | 0.0             | 0.0             | 0.0             | 0.0          | 0.0            |
| Sverdlovsk Region                                      | 28,719.9        | 2,816.5         | 3,628.3         | 0.1          | 118.0          |
| Tyumen Region  | 20,576.5        | 4,837.9         | 2,862.4         | 0.0          | 89.1           |
| including:<br>Khanty-Mansiysky Autonomous Area — Yugra | 18,899.3        | 3,114.7         | 2,050.6         | 0.2          | 2.9            |
| Yamalo-Nenetsky Autonomous Area                        | 0.0             | 0.0             | 22.4            | 0.0          | 0.0            |
| Chelyabinsk Region                                     | 5,676.5         | 3,331.4         | 163.4           | 0.0          | 280.8          |
| <b>SIBERIA FEDERAL DISTRICT</b>                        | <b>20,907.8</b> | <b>3,073.4</b>  | <b>2,694.5</b>  | <b>0.2</b>   | <b>1,349.0</b> |
| Republic of Altai                                      | 13.8            | 0.0             | 0.1             | 0.0          | 0.0            |
| Republic of Buryatia                                   | 24.5            | 0.0             | 0.5             | 0.0          | 0.0            |
| Republic of Tyva                                       | 13.8            | 13.8            | 0.0             | 0.0          | 0.4            |
| Republic of Khakassia                                  | 16.4            | 20.5            | 0.0             | 0.0          | 0.0            |
| Altai Territory  | 24.2            | 20.9            | 2.2             | 0.0          | 47.6           |
| Zabaykalskiy Territory                                 | 115.4           | 89.7            | 0.0             | 0.0          | 0.0            |
| Krasnoyarsk Territory                                  | 279.6           | 162.7           | 65.5            | 0.0          | 801.1          |
| Irkutsk Region   | 75.9            | 0.0             | 10.8            | 0.0          | 165.1          |
| Kemerovo Region  | 825.7           | 766.3           | 105.0           | 0.0          | 103.2          |
| Novosibirsk Region                                     | 18,223.5        | 1,776.6         | 2,438.5         | 0.0          | 204.8          |
| Omsk Region  | 1,289.0         | 216.8           | 0.6             | 0.0          | 12.6           |
| Tomsk Region   | 6.1             | 6.1             | 71.3            | 0.2          | 14.3           |
| <b>FAR EAST FEDERAL DISTRICT</b>                       | <b>10,353.7</b> | <b>3,956.6</b>  | <b>675.6</b>    | <b>0.0</b>   | <b>171.9</b>   |
| Republic of Sakha (Yakutia)                            | 596.4           | 231.1           | 170.4           | 0.0          | 45.9           |
| Kamchatka Territory                                    | 273.3           | 81.2            | 18.5            | 0.0          | 6.0            |
| Primorski Territory                                    | 3,522.2         | 1,952.5         | 304.1           | 0.0          | 65.1           |
| Khabarovsk Territory                                   | 725.6           | 650.2           | 15.1            | 0.0          | 0.1            |
| Amur Region  | 5,186.1         | 990.7           | 87.3            | 0.0          | 26.1           |
| Magadan Region   | 50.0            | 50.9            | 2.4             | 0.0          | 0.0            |
| Sakhalin Region  | 0.0             | 0.0             | 77.6            | 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)

|                                       | 30.06.2009                             |   |  |
|---------------------------------------|--|---|--|
|                                       | discounted bills denominated in rubles |   | discounted bills denominated in foreign currency |
|                                       | total                                  | of which:<br>bills issued and guaranteed by authorities of constituent entities of RF and local authorities |  |
| 1                                     | 2                                      | 3   | 4  |
| RUSSIAN FEDERATION                    | 147,034.1                              | 19.3  | 20,737.7   |
| <b>CENTRAL FEDERAL DISTRICT</b>       | <b>112,122.8</b>                       | <b>0.0</b>  | <b>14,952.2</b>                                  |
| Belgorod Region                       | 182.0                                  | 0.0   | 0.0  |
| Bryansk Region                        | 0.0                                    | 0.0   | 0.0  |
| Vladimir Region                       | 60.8                                   | 0.0   | 0.0  |
| Voronezh Region                       | 127.0                                  | 0.0   | 0.0  |
| Ivanovo Region                        | 0.0                                    | 0.0   | 6.8  |
| Kaluga Region                         | 102.6                                  | 0.0   | 0.0  |
| Kostroma Region                       | 0.0                                    | 0.0   | 0.0  |
| Kursk Region                          | 29.5                                   | 0.0   | 0.0  |
| Lipetsk Region                        | 1,081.1                                | 0.0   | 0.0  |
| Moscow Region                         | 6,408.2                                | 0.0   | 1,091.7  |
| Orel Region                           | 44.0                                   | 0.0   | 0.0  |
| Ryazan Region                         | 34.7                                   | 0.0   | 0.0  |
| Smolensk Region                       | 36.3                                   | 0.0   | 0.0  |
| Tambov Region                         | 0.0                                    | 0.0   | 0.   |
| Tver Region                           | 0.0                                    | 0.0   | 0.0  |
| Tula Region                           | 34.0                                   | 0.0   | 0.0  |
| Yaroslavl Region                      | 92.3                                   | 0.0   | 0.0  |
| Moscow                                | 103,890.3                              | 0.0   | 13,853.6   |
| <b>NORTH-WEST DISTRICT</b>            | <b>9,905.5</b>                         | <b>0.0</b>  | <b>110.2</b>                                     |
| Republic of Karelia                   | 0.0                                    | 0.0   | 0.0  |
| Republic of Komi                      | 0.0                                    | 0.0   | 0.0  |
| Arkhangelsk Region                    | 1.7                                    | 0.0   | 0.0  |
| including Nenets Autonomous Area      | 0.0                                    | 0.0   | 0.0  |
| Vologda Region                        | 0.0                                    | 0.0   | 0.0  |
| Kaliningrad Region                    | 384.1                                  | 0.0   | 0.0  |
| Leningrad Region                      | 40.0                                   | 0.0   | 0.0  |
| Murmansk Region                       | 59.1                                   | 0.0   | 0.0  |
| Novgorod Region                       | 0.0                                    | 0.0   | 31.8   |
| Pskov Region                          | 0.0                                    | 0.0   | 0.0  |
| St. Petersburg                        | 9,420.5                                | 0.0   | 78.4   |
| <b>SOUTH FEDERAL DISTRICT</b>         | <b>1,184.7</b>                         | <b>0.0</b>  | <b>30.0</b>                                      |
| Republic of Adigei (Adigeya)          | 0.0                                    | 0.0   | 0.0  |
| Republic of Daghestan                 | 288.4                                  | 0.0   | 30.0   |
| Republic of Ingushetia                | 0.0                                    | 0.0   | 0.0  |
| Kabardino-Balkar Republic             | 362.2                                  | 0.0   | 0.0  |
| Republic of Kalmykia                  | 0.0                                    | 0.0   | 0.0  |
| Karachai-Cherkess Republic            | 0.0                                    | 0.0   | 0.0  |
| Republic of Northern Ossetia — Alania | 191.1                                  | 0.0   | 0.0  |
| Republic of Chechnya                  | 133.8                                  | 0.0   | 0.0  |
| Krasnodar Territory                   | 146.0                                  | 0.0   | 0.0  |
| Stavropol Territory                   | 0.1                                    | 0.0   | 0.0  |
| Astrakhan Region                      | 0.0                                    | 0.0   | 0.0  |
| Volgograd Region                      | 0.3                                    | 0.0   | 0.0  |
| Rostov Region                         | 63.0                                   | 0.0   | 0.0  |

Table 4.10 (end)

(millions of rubles)

| 1  | 2               | 3           | 4              |
|--|-----------------|-------------|----------------|
| <b>PRIVOLZHISKY FEDERAL DISTRICT</b>     | <b>9,586.2</b>  | <b>19.3</b> | <b>198.9</b>   |
| Republic of Bashkortostan                | 19.8            | 0.0         | 0.0            |
| Republic of Mariy-El                     | 0.0             | 0.0         | 0.0            |
| Republic of Mordovia                     | 0.0             | 0.0         | 0.0            |
| Republic of Tatarstan (Tatarstan)        | 3,040.0         | 19.3        | 5.4            |
| Udmurt Republic                          | 248.6           | 0.0         | 0.0            |
| Chuvash Republic — Chuvashya             | 33.1            | 0.0         | 0.0            |
| Perm Territory                           | 351.7           | 0.0         | 0.0            |
| Kirov Region                             | 31.8            | 0.0         | 0.0            |
| Nizhni Novgorod Region                   | 2,328.7         | 0.0         | 65.3           |
| Orenburg Region                          | 1,581.8         | 0.0         | 79.8           |
| Penza Region                             | 51.1            | 0.0         | 0.0            |
| Samara Region                            | 1,704.9         | 0.0         | 48.5           |
| Saratov Region                           | 194.8           | 0.0         | 0.0            |
| Ulyanovsk Region                         | 0.0             | 0.0         | 0.0            |
| <b>URALS FEDERAL DISTRICT</b>            | <b>10,599.8</b> | <b>0.0</b>  | <b>5,339.8</b> |
| Kurgan Region                            | 21.1            | 0.0         | 0.0            |
| Sverdlovsk Region                        | 3,770.5         | 0.0         | 1,817.2        |
| Tyumen Region                            | 6,623.1         | 0.0         | 3,522.6        |
| including:                               |                 |             |                |
| Khanty-Mansiysky Autonomous Area — Yugra | 2,948.7         | 0.0         | 3,368.5        |
| Yamalo-Nenetsky Autonomous Area          | 0.0             | 0.0         | 0.0            |
| Chelyabinsk Region                       | 185.1           | 0.0         | 0.0            |
| <b>SIBERIA FEDERAL DISTRICT</b>          | <b>1,767.5</b>  | <b>0.0</b>  | <b>106.7</b>   |
| Republic of Altai                        | 58.4            | 0.0         | 0.0            |
| Republic of Buryatia                     | 8.0             | 0.0         | 0.0            |
| Republic of Tyva                         | 0.0             | 0.0         | 0.0            |
| Republic of Khakassia                    | 83.0            | 0.0         | 0.0            |
| Altai Territory                          | 7.4             | 0.0         | 0.0            |
| Zabaykalskiy Territory                   | 0.0             | 0.0         | 0.0            |
| Krasnoyarsk Territory                    | 135.1           | 0.0         | 0.0            |
| Irkutsk Region                           | 99.5            | 0.0         | 0.0            |
| Kemerovo Region                          | 155.8           | 0.0         | 0.1            |
| Novosibirsk Region                       | 1,004.0         | 0.0         | 0.0            |
| Omsk Region                              | 70.6            | 0.0         | 106.6          |
| Tomsk Region                             | 145.8           | 0.0         | 0.0            |
| <b>FAR EAST FEDERAL DISTRICT</b>         | <b>1,867.6</b>  | <b>0.0</b>  | <b>0.0</b>     |
| Republic of Sakha (Yakutia)              | 1,376.0         | 0.0         | 0.0            |
| Kamchatka Territory                      | 124.8           | 0.0         | 0.0            |
| Primorski Territory                      | 78.6            | 0.0         | 0.0            |
| Khabarovsk Territory                     | 40.3            | 0.0         | 0.0            |
| Amur Region                              | 198.5           | 0.0         | 0.0            |
| Magadan Region                           | 0.1             | 0.0         | 0.0            |
| Sakhalin Region                          | 49.3            | 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 activity** 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 activity. 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 activity** reflects data on debt on loans extended to legal entities and individual entrepreneurs disaggregated by economic activity.

**Overdue debt on loans by economic activity** reflects data on overdue debt on loans extended to legal entities and individual entrepreneurs disaggregated by economic activity.

**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.