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**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)

	31.03.2008	30.06.2008	30.09.2008	31.12.2008	31.03.2009
1	2	3	4	5	6
RUSSIAN FEDERATION	1,132	1,125	1,126	1,108	1,094
CENTRAL FEDERAL DISTRICT	630	627	631	621	619
Belgorod Region	6	6	6	6	6
Bryansk Region	1	1	1	1	1
Vladimir Region	2	2	2	2	3
Voronezh Region	4	3	3	5	5
Ivanovo Region	5	6	6	6	6
Kaluga Region	5	5	5	5	5
Kostroma Region	4	4	4	4	4
Kursk Region	2	2	2	2	2
Lipetsk Region	2	2	2	2	2
Moscow Region	13	14	15	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	2	1	1
Tver Region	7	8	8	8	8
Tula Region	6	5	5	5	5
Yaroslavl Region	8	8	8	8	8
Moscow	553	549	552	543	540
NORTH-WEST DISTRICT	81	81	81	79	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	9
Kaliningrad Region	11	11	10	8	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	41	42	42	41
SOUTH FEDERAL DISTRICT	118	117	116	115	113
Republic of Adigei (Adigeya)	5	5	5	5	5
Republic of Daghestan	33	33	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	18	17	16	16
Stavropol Territory	9	8	8	8	8
Astrakhan Region	5	5	5	5	4
Volgograd Region	5	5	5	5	5
Rostov Region	22	22	23	23	22

Table 1.1 (end)

(units)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	134	133	132	131	127
Republic of Bashkortostan	11	11	11	11	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	8	6
Kirov Region	3	3	3	3	3
Nizhni Novgorod Region	18	18	18	18	17
Orenburg Region	9	9	9	9	9
Penza Region	2	2	2	2	2
Samara Region	22	22	21	20	20
Saratov Region	13	12	12	12	12
Ulyanovsk Region	4	4	4	4	4
URALS FEDERAL DISTRICT	63	62	62	58	56
Kurgan Region	5	5	5	4	4
Sverdlovsk Region	25	24	24	24	23
Tyumen Region	22	22	22	19	18
including:					
Khanty-Mansiysky Autonomous Area — Yugra	12	12	12	11	10
Yamalo-Nenetsky Autonomous Area	3	3	3	2	2
Chelyabinsk Region	11	11	11	11	11
SIBERIA FEDERAL DISTRICT	67	67	68	68	67
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	8
Zabaykalskiy Territory	2	2	2	2	1
Krasnoyarsk Territory	5	5	6	6	6
Irkutsk Region	9	9	9	9	9
Kemerovo Region	8	8	8	8	8
Novosibirsk Region	13	13	13	13	13
Omsk Region	7	7	7	7	7
Tomsk Region	4	4	4	4	4
FAR EAST FEDERAL DISTRICT	39	38	36	36	35
Republic of Sakha (Yakutia)	6	5	5	5	5
Kamchatka Territory	6	6	6	6	6
Primorski Territory	9	9	8	8	8
Khabarovsk Territory	5	5	5	5	5
Amur Region	5	5	5	5	4
Magadan Region	2	2	2	2	2
Sakhalin Region	6	6	5	5	5
Jewish Autonomous Region	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—

Table 1.2

Number of Branches of Credit Institutions

(units)

	30.06.2008		30.09.2008		31.12.2008		31.03.2009	
	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	693	2,797	675	2,837	661	2,809	647	2,756
CENTRAL FEDERAL DISTRICT	180	585	179	591	177	584	177	575
Belgorod Region	5	29	5	28	5	28	5	28
Bryansk Region	2	29	2	28	2	28	2	28
Vladimir Region	—	30	—	30	—	30	1	28
Voronezh Region	1	55	1	56	1	57	1	58
Ivanovo Region	1	20	1	20	1	19	1	18
Kaluga Region	2	26	2	27	2	27	2	28
Kostroma Region	—	16	—	15	—	15	—	15
Kursk Region	—	21	—	22	—	22	—	22
Lipetsk Region	1	26	1	25	1	26	1	25
Moscow Region	9	114	9	113	9	108	9	106
Orel Region	3	22	3	22	3	19	3	18
Ryazan Region	—	25	—	27	—	28	—	28
Smolensk Region	5	24	5	25	6	24	6	23
Tambov Region	3	17	3	17	3	17	3	17
Tver Region	3	37	3	36	3	33	3	33
Tula Region	1	35	1	36	1	35	1	35
Yaroslavl Region	4	39	4	39	4	38	4	36
Moscow	30	130	30	134	32	134	33	131
NORTH-WEST DISTRICT	45	383	36	385	32	375	32	372
Republic of Karelia	2	21	2	20	2	20	2	20
Republic of Komi	7	34	7	34	7	34	7	33
Arkhangelsk Region	—	35	—	35	—	33	—	33
including Nenets Autonomous Area	—	2	—	2	—	1	—	1

Table 1.2 (cont.)
(units)

1	2	3	4	5	6	7	8	9
Vologda Region	9	23	9	23	10	22	10	22
Kaliningrad Region	4	37	4	37	1	36	1	36
Leningrad Region	2	43	—	40	—	37	—	36
Murmansk Region	1	24	1	24	1	24	1	25
Novgorod Region	1	16	1	16	1	16	1	16
Pskov Region	—	13	—	13	—	13	—	12
St. Petersburg	19	137	12	143	10	140	10	139
SOUTH FEDERAL DISTRICT	109	386	105	401	103	400	102	394
Republic of Adigei (Adigeya)	1	5	1	5	1	5	1	5
Republic of Dagestan	56	13	55	15	55	15	56	15
Republic of Ingushetia	1	3	1	3	1	3	1	3
Kabardino-Balkar Republic	3	8	3	8	3	9	3	9
Republic of Kalmykia	—	4	—	4	—	4	—	3
Karachai-Cherkess Republic	—	4	—	4	—	4	—	4
Republic of Northern Ossetia — Alania	7	9	7	9	6	9	5	9
Republic of Chechnya	—	1	—	1	—	2	—	2
Krasnodar Territory	14	95	10	100	10	100	9	99
Stavropol Territory	7	56	7	57	7	55	7	55
Astrakhan Region	6	24	6	24	6	24	6	24
Volgograd Region	1	71	1	73	1	73	1	71
Rostov Region	13	93	14	98	13	97	13	95
PRIVOLZHSKY FEDERAL DISTRICT	142	621	142	635	143	631	138	622
Republic of Bashkortostan	—	63	—	65	—	67	—	63
Republic of Mariy-El	4	17	4	17	4	16	4	16
Republic of Mordovia	6	9	6	9	6	10	5	10
Republic of Tatarstan (Tatarstan)	56	48	56	48	56	39	56	40
Udmurt Republic	—	31	—	31	—	33	—	33
Chuvash Republic — Chuvashya	—	27	—	27	—	26	—	26
Perm Territory	3	71	3	73	3	73	3	74
Kirov Region	—	29	—	30	—	29	—	29
Nizhni Novgorod Region	32	81	32	84	33	84	31	86
Orenburg Region	4	49	4	53	4	53	3	49
Penza Region	—	33	—	34	—	34	—	34
Samara Region	14	81	14	82	14	85	13	82

Table 1.2 (end)
(units)

1	2	3	4	5	6	7	8	9
Saratov Region	20	54	20	53	20	53	20	52
Ulyanovsk Region	3	28	3	29	3	29	3	28
URALS FEDERAL DISTRICT	131	269	132	273	126	273	124	249
Kurgan Region	—	23	—	24	—	23	—	20
Sverdlovsk Region	15	87	15	88	15	91	15	80
Tyumen Region	76	82	77	83	71	80	69	80
including:								
Khanty-Mansiysky Autonomous Area — Yugra	14	33	14	34	14	32	13	32
Yamalo-Nenetsky Autonomous Area	2	27	2	28	2	26	2	26
Chelyabinsk Region	40	77	40	78	40	79	40	69
SIBERIA FEDERAL DISTRICT	48	393	47	390	47	384	41	382
Republic of Altai	1	3	1	3	1	3	1	3
Republic of Buryatia	3	19	3	18	3	18	3	18
Republic of Tyva	—	4	—	4	—	4	—	4
Republic of Khakassia	—	8	—	8	—	8	—	8
Altai Territory	13	44	13	46	13	43	13	43
Zabaykalskiy Territory	4	19	4	19	4	19	—	19
Krasnoyarsk Territory	11	66	10	65	10	61	8	60
Irkutsk Region	5	50	5	50	5	48	5	47
Kemerovo Region	—	44	—	43	—	40	—	38
Novosibirsk Region	1	63	1	62	1	64	1	67
Omsk Region	—	47	—	46	—	49	—	49
Tomsk Region	10	26	10	26	10	27	10	26
FAR EAST FEDERAL DISTRICT	38	160	34	162	33	162	33	162
Republic of Sakha (Yakutia)	9	38	9	38	9	38	9	38
Kamchatka Territory	4	7	4	8	4	8	4	8
Primorski Territory	12	36	9	35	9	36	9	36
Khabarovsk Territory	4	28	4	29	4	30	4	30
Amur Region	—	16	—	17	—	16	—	16
Magadan Region	5	9	5	9	5	9	5	9
Sakhalin Region	4	13	3	13	2	12	2	12
Jewish Autonomous Region	—	6	—	6	—	6	—	6
Chukotka Autonomous Area	—	7	—	7	—	7	—	7

Table 1.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	granting the right to	
			attract individuals funds	conduct operations in foreign currency
RUSSIAN FEDERATION				
30.06.2008	215 (8)	112 (4)	187 (8)	101 (4)
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)
CENTRAL FEDERAL DISTRICT				
30.06.2008	132 (4)	71 (2)	105 (4)	60 (2)
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)
including Moscow and Moscow Region				
30.06.2008	125 (4)	68 (2)	98 (4)	56 (2)
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)
NORTH-WEST DISTRICT				
30.06.2008	24 (1)	15	24 (1)	9 (1)
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)
SOUTH FEDERAL DISTRICT				
30.06.2008	10 (1)	3 (1)	9 (1)	6
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
PRIVOLZHISKY FEDERAL DISTRICT				
30.06.2008	21 (1)	9 (1)	21 (1)	12
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
URALS FEDERAL DISTRICT				
30.06.2008	13 (1)	8	13 (1)	5 (1)
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)
SIBERIA FEDERAL DISTRICT				
30.06.2008	7	2	7	5
30.09.2008	7	2	7	5
31.12.2008	7	2	7	5
31.03.2009	7	2	7	5
FAR EAST FEDERAL DISTRICT				
30.06.2008	8	4	8	4
30.09.2008	8	4	8	4
31.12.2008	8	4	8	4
31.03.2009	8	4	8	4

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

	31.12.2008										31.03.2009									
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions of rubles and more	total	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions of rubles and more	total				
																	8	23	41	67
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17				
RUSSIAN FEDERATION	31	51	99	140	194	254	339	1,108	32	52	91	139	184	253	343	1,094				
CENTRAL FEDERAL DISTRICT	8	23	41	67	88	160	234	621	8	23	38	69	83	161	237	619				
Belgorod Region	—	—	—	1	2	3	—	6	—	—	—	1	2	3	—	6				
Bryansk Region	—	—	—	—	1	—	—	1	—	—	—	—	1	—	—	1				
Vladimir Region	—	—	—	—	1	1	—	2	—	—	—	1	1	1	—	3				
Voronezh Region	—	—	1	1	2	—	1	5	—	—	1	1	2	—	1	5				
Ivanovo Region	—	2	—	—	3	1	—	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	1	4				
Kursk Region	—	—	1	—	1	—	—	2	—	—	1	—	1	—	—	2				
Lipetsk Region	—	—	—	—	—	1	1	2	—	—	—	—	—	1	1	2				
Moscow Region	—	1	—	—	3	3	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	2	1	2	1	—	1	8				
Tula Region	—	1	1	1	1	1	—	5	—	1	—	2	1	1	—	5				
Yaroslavl Region	—	—	1	4	—	1	2	8	—	—	1	4	—	1	2	8				
Moscow	7	16	35	54	66	145	220	543	7	16	33	54	63	144	223	540				
NORTH-WEST DISTRICT	5	4	8	18	12	12	20	79	6	4	6	17	12	12	20	77				
Republic of Karelia	—	—	—	—	1	—	—	1	—	—	—	—	1	—	—	1				
Republic of Komi	—	—	—	2	1	—	—	3	—	—	—	2	1	—	—	3				
Arkhangelsk Region	—	1	—	1	—	1	—	3	—	1	—	1	—	1	—	3				
including Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				
Vologda Region	—	—	4	1	2	1	1	9	—	—	3	1	1	2	2	9				
Kaliningrad Region	—	—	—	2	2	1	3	8	—	—	—	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	4	2	2	9	5	6	14	42	5	2	1	9	6	5	13	41
SOUTH FEDERAL DISTRICT	11	14	23	14	28	16	9	115	10	15	21	16	27	16	8	113
Republic of Adigei (Adigeya)	1	—	4	—	—	—	—	5	1	—	4	—	—	—	—	5
Republic of Dagestan	6	8	8	4	5	—	1	32	6	8	8	4	5	—	1	32
Republic of Ingushetia	—	1	1	—	—	—	—	2	—	1	1	—	—	—	—	2
Kabardino-Balkar Republic	1	—	2	—	1	2	—	6	—	1	2	—	1	2	—	6
Republic of Kalmykia	—	—	—	—	2	—	—	2	—	—	—	—	2	—	—	2
Karachai-Cherkess Republic	1	—	2	—	1	—	1	5	1	—	2	—	1	—	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	7	2	2	16
Stavropol Territory	1	2	1	2	2	—	—	8	1	2	—	3	2	—	—	8
Astrakhan Region	—	3	—	—	—	2	—	5	—	3	—	—	—	1	—	4
Volgograd Region	—	—	—	1	1	3	—	5	—	—	—	1	1	3	—	5
Rostov Region	1	—	2	3	6	6	5	23	1	—	1	4	5	7	4	22
PRIVOLZHSKY FEDERAL DISTRICT	4	2	7	12	27	38	41	131	5	2	6	10	25	37	42	127
Republic of Bashkortostan	—	—	1	—	—	7	3	11	—	—	1	—	—	5	4	10
Republic of Mariy-El	—	—	1	—	—	—	—	1	—	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	—	4	—	4	—	—	—	—	—	4	—	4
Republic of Tatarstan (Tatarstan)	—	1	—	3	4	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	2	1	—	5	1	—	—	1	1	2	—	5
Perm Territory	1	—	1	1	1	1	3	8	1	—	—	1	—	1	3	6
Kirov Region	—	—	1	—	—	—	2	3	—	—	1	—	—	—	2	3
Nizhni Novgorod Region	1	—	1	3	5	4	4	18	1	—	1	2	5	4	4	17
Orenburg Region	—	—	—	1	4	1	3	9	—	—	—	1	4	—	4	9
Penza Region	—	—	—	—	1	—	1	2	—	—	—	—	1	—	—	2
Samara Region	1	—	1	—	3	7	8	20	1	—	1	—	2	8	8	20
Saratov Region	—	—	—	2	4	3	3	12	—	—	—	2	4	3	3	12
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
RUSSIAN FEDERATION			
30.06.2008	1,125	23,058,745.7	61
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
CENTRAL FEDERAL DISTRICT			
30.06.2008	627	19,829,112.5	31
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
including Moscow and Moscow Region			
30.06.2008	563	19,657,863.3	30
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
NORTH-WEST DISTRICT			
30.06.2008	81	1,011,976.7	10
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
SOUTH FEDERAL DISTRICT			
30.06.2008	117	197,428.3	22
30.09.2008	116	211,485.7	22
31.12.2008	115	209,490.4	23
31.03.2009	113	195,834.2	22
PRIVOLZHISKY FEDERAL DISTRICT			
30.06.2008	133	849,977.8	33
30.09.2008	132	893,327.5	33
31.12.2008	131	912,793.5	31
31.03.2009	127	920,799.2	30
URALS FEDERAL DISTRICT			
30.06.2008	62	608,243.3	16
30.09.2008	62	622,256.8	16
31.12.2008	58	590,219.8	13
31.03.2009	56	607,288.6	13
SIBERIA FEDERAL DISTRICT			
30.06.2008	67	394,212.6	12
30.09.2008	68	394,044.2	13
31.12.2008	68	393,928.6	13
31.03.2009	67	385,263.8	12
FAR EAST FEDERAL DISTRICT			
30.06.2008	38	167,794.5	9
30.09.2008	36	162,409.5	8
31.12.2008	36	164,806.2	8
31.03.2009	35	160,844.2	8

Table 1.6

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

(units)

1	31.03.2009						
	up to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions of rubles and more	total
2	3	4	5	6	7	8	
RUSSIAN FEDERATION	52	63	101	157	172	265	810
CENTRAL FEDERAL DISTRICT	16	21	37	58	87	170	389
Belgorod Region	—	—	2	1	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	1	4
Kursk Region	1	—	—	1	—	—	2
Lipetsk Region	—	—	—	—	1	1	2
Orel Region	—	—	1	1	—	—	2
Ryazan Region	—	—	3	—	1	—	4
Smolensk Region	1	—	—	1	1	1	4
Tambov Region	—	—	—	1	—	—	1
Tver Region	3	—	2	1	—	1	7
Tula Region	1	1	1	2	—	—	5
Yaroslavl Region	—	1	4	—	1	2	8
Moscow and Moscow Region	9	19	21	44	76	162	331
NORTH-WEST DISTRICT	7	5	16	12	10	19	69
Republic of Karelia	—	—	—	1	—	—	1
Republic of Komi	—	—	2	1	—	—	3
Arkhangelsk Region	1	—	1	—	1	—	3
Vologda Region	1	2	1	2	1	1	8
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	8	5	5	12	34
SOUTH FEDERAL DISTRICT	16	15	15	24	11	7	88
Republic of Adigei (Adigeya)	1	4	—	—	—	—	5
Republic of Dagestan	8	4	2	5	—	1	20
Republic of Ingushetia	1	—	—	—	—	—	1
Kabardino-Balkar Republic	1	2	—	1	1	—	5
Republic of Kalmykia	—	—	2	—	—	—	2
Karachai-Cherkess Republic	1	2	—	1	—	1	5
Republic of Northern Ossetia — Alania	—	1	—	2	1	—	4
Republic of Chechnya	—	—	—	—	—	—	—
Krasnodar Territory	—	1	3	6	1	2	13
Stavropol Territory	3	0	3	2	—	—	8
Astrakhan Region	1	—	—	—	1	—	2
Volgograd Region	—	—	1	1	3	—	5
Rostov Region	—	1	4	6	4	3	18

Table 1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	4	6	9	25	37	36	117
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	9	22
Udmurt Republic	—	1	—	1	4	1	7
Chuvash Republic — Chuvashya	1	—	1	1	2	—	5
Perm Territory	1	—	1	—	1	3	6
Kirov Region	—	1	—	—	—	2	3
Nizhni Novgorod Region	—	1	1	5	4	4	15
Orenburg Region	—	—	1	4	0	4	9
Penza Region	1	—	—	1	—	—	2
Samara Region	—	1	—	2	8	7	18
Saratov Region	—	—	2	4	4	2	12
Ulyanovsk Region	—	—	1	2	1	—	4
URALS FEDERAL DISTRICT	1	7	6	11	9	19	53
Kurgan Region	1	1	1	1	—	—	4
Sverdlovsk Region	—	2	3	4	3	9	21
Tyumen Region	—	3	1	4	4	5	17
Chelyabinsk Region	—	1	1	2	2	5	11
SIBERIA FEDERAL DISTRICT	5	8	10	17	12	10	62
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	2	2	—	2	8
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	2	—	3	0	4	11
Omsk Region	1	—	2	2	—	2	7
Tomsk Region	—	—	—	1	2	—	3
FAR EAST FEDERAL DISTRICT	3	1	8	10	6	4	32
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—March 2009						
	2	3	4	5	6	7	
1	total profit (+)/loss (—) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles	
RUSSIAN FEDERATION	58,261.4	87,386.7	89.9	29,125.3	10.1	23,144.2	
CENTRAL FEDERAL DISTRICT	56,136.9	74,610.6	89.2	18,473.7	10.8	19,915.4	
Belgorod Region	30.0	30.0	100.0	0.0	0.0	3.7	
Bryansk Region	7.7	7.7	100.0	0.0	0.0	2.4	
Vladimir Region	14.7	14.7	100.0	0.0	0.0	3.3	
Voronezh Region	41.9	41.9	100.0	0.0	0.0	6.5	
Ivanovo Region	—11.7	43.2	83.3	54.8	16.7	7.9	
Kaluga Region	—132.0	44.6	80.0	176.6	20.0	8.6	
Kostroma Region	130.3	130.3	100.0	0.0	0.0	18.8	
Kursk Region	44.9	44.9	100.0	0.0	0.0	7.8	
Lipetsk Region	24.7	24.7	100.0	0.0	0.0	25.9	
Moscow Region	597.9	667.5	92.3	69.5	7.7	111.8	
Orel Region	—0.3	0.6	50.0	0.8	50.0	9.4	
Ryazan Region	42.9	42.9	100.0	0.0	0.0	15.7	
Smolensk Region	36.4	36.4	100.0	0.0	0.0	20.7	
Tambov Region	4.3	4.3	100.0	0.0	0.0	1.3	
Tver Region	39.5	39.5	100.0	0.0	0.0	8.7	
Tula Region	24.1	24.1	100.0	0.0	0.0	5.8	
Yaroslavl Region	79.8	81.8	87.5	2.0	12.5	19.4	
Moscow	55,161.6	73,331.6	88.5	18,170.0	11.5	19,637.6	
NORTH-WEST DISTRICT	165.9	6,285.0	89.6	6,119.1	10.4	1,348.1	
Republic of Karelia	6.5	6.5	100.0	0.0	0.0	1.1	
Republic of Komi	99.1	99.1	100.0	0.0	0.0	54.3	
Arkhangelsk Region	5.4	5.4	100.0	0.0	0.0	1.0	
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	180.7	181.7	88.9	1.0	11.1	47.2	
Kaliningrad Region	197.1	197.1	100.0	0.0	0.0	23.3	

Table 1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-7.0	8.5	33.3	15.5	66.7	11.9
Murmansk Region	29.0	29.0	100.0	0.0	0.0	7.7
Novgorod Region	26.4	26.4	100.0	0.0	0.0	3.3
Pskov Region	19.8	20.0	66.7	0.3	33.3	3.1
St. Petersburg	-391.1	5,711.3	90.5	6,102.4	9.5	1,195.3
SOUTH FEDERAL DISTRICT	1,083.1	1,118.5	94.7	35.4	5.3	243.2
Republic of Adigei (Adigeya)	15.0	15.1	80.0	0.1	20.0	5.0
Republic of Dagestan	125.2	126.0	96.9	0.8	3.1	15.8
Republic of Ingushetia	2.6	2.6	100.0	0.0	0.0	0.4
Kabardino-Balkar Republic	60.4	60.4	100.0	0.0	0.0	7.6
Republic of Kalmykia	14.1	14.1	100.0	0.0	0.0	0.7
Karachai-Cherkess Republic	18.0	18.0	100.0	0.0	0.0	1.8
Republic of Northern Ossetia – Alania	25.5	25.5	100.0	0.0	0.0	4.4
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	492.5	517.7	87.5	25.2	12.5	160.8
Stavropol Territory	24.2	32.5	87.5	8.3	12.5	4.9
Astrakhan Region	27.7	27.7	100.0	0.0	0.0	2.8
Volgograd Region	130.9	130.9	100.0	0.0	0.0	18.8
Rostov Region	146.8	147.8	95.5	1.1	4.5	20.2
PRIVOLZHSKY FEDERAL DISTRICT	1,726.1	2,504.6	90.6	778.5	9.4	823.8
Republic of Bashkortostan	-356.5	44.8	80.0	401.3	20.0	42.1
Republic of Mariy-El	10.8	10.8	100.0	0.0	0.0	1.6
Republic of Mordovia	31.7	31.7	100.0	0.0	0.0	8.5
Republic of Tatarstan (Tatarstan)	722.3	724.0	96.2	1.7	3.8	259.5
Udmurt Republic	37.1	51.0	75.0	13.9	25.0	23.7
Chuvash Republic – Chuvashya	27.5	27.5	100.0	0.0	0.0	7.5
Perm Territory	118.7	118.7	100.0	0.0	0.0	51.9
Kirov Region	94.7	94.7	100.0	0.0	0.0	17.7
Nizhni Novgorod Region	193.8	240.7	88.2	46.9	11.8	72.0
Orenburg Region	118.2	118.2	100.0	0.0	0.0	42.0
Penza Region	-262.8	0.0	0.0	262.8	100.0	6.8
Samara Region	860.5	893.5	90.0	33.0	10.0	236.4
Saratov Region	125.9	125.9	100.0	0.0	0.0	45.8
Ulyanovsk Region	4.1	23.0	75.0	19.0	25.0	8.4

Table 1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	-661.5	1,325.8	80.4	1,987.3	19.6	316.3
Kurgan Region	12.2	12.2	100.0	0.0	0.0	2.2
Sverdlovsk Region	-1,536.9	375.4	60.9	1,912.3	39.1	120.5
Tyumen Region	592.1	652.3	94.4	60.2	5.6	110.4
including:						
Khanty-Mansiysky Autonomous Area — Yugra	376.2	436.5	90.0	60.2	10.0	63.2
Yamalo-Nenetsky Autonomous Area	26.2	26.2	100.0	0.0	0.0	7.4
Chelyabinsk Region	271.2	285.9	90.9	14.7	9.1	83.2
SIBERIA FEDERAL DISTRICT	-830.9	900.4	91.0	1,731.3	9.0	189.6
Republic of Altai	23.6	23.6	100.0	0.0	0.0	5.3
Republic of Buryatia	15.2	15.2	100.0	0.0	0.0	0.0
Republic of Tyva	5.2	5.2	100.0	0.0	0.0	0.5
Republic of Khakassia	10.9	10.9	100.0	0.0	0.0	3.4
Altai Territory	96.1	96.1	100.0	0.0	0.0	14.1
Zabaykalskiy Territory	21.4	21.4	100.0	0.0	0.0	13.4
Krasnoyarsk Territory	28.3	45.3	66.7	16.9	33.3	9.2
Irkutsk Region	45.1	47.4	88.9	2.3	11.1	19.8
Kemerovo Region	74.1	74.1	100.0	0.0	0.0	13.6
Novosibirsk Region	-1,146.8	453.6	84.6	1,600.4	15.4	85.1
Omsk Region	-54.8	56.8	85.7	111.6	14.3	16.6
Tomsk Region	50.7	50.7	100.0	0.0	0.0	8.6
FAR EAST FEDERAL DISTRICT	641.9	641.9	100.0	0.0	0.0	307.7
Republic of Sakha (Yakutia)	26.5	26.5	100.0	0.0	0.0	4.7
Kamchatka Territory	99.6	99.6	100.0	0.0	0.0	21.3
Primorski Territory	177.7	177.7	100.0	0.0	0.0	24.4
Khabarovsk Territory	174.7	174.7	100.0	0.0	0.0	56.0
Amur Region	86.3	86.3	100.0	0.0	0.0	180.5
Magadan Region	36.4	36.4	100.0	0.0	0.0	13.0
Sakhalin Region	40.6	40.6	100.0	0.0	0.0	7.8
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					
30.06.2008	37	59	23	26 (5)	70 (3)
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)
CENTRAL FEDERAL DISTRICT					
30.06.2008	18	29	9	18 (1)	58 (3)
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)
of which Moscow and Moscow Region					
30.06.2008	16	27	9	17 (1)	56 (3)
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)
NORTH-WEST DISTRICT					
30.06.2008	9	7	1	1 (1)	6
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
SOUTH FEDERAL DISTRICT					
30.06.2008	1	2	2	3 (1)	2
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
PRIVOLZHISKY FEDERAL DISTRICT					
30.06.2008	3	10	4	2 (1)	2
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
URALS FEDERAL DISTRICT					
30.06.2008	4	4	2	2 (1)	1
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
SIBERIA FEDERAL DISTRICT					
30.06.2008	—	3	3	—	1
30.09.2008	—	4	2	—	1
31.12.2008	—	4	2	—	1
31.03.2009	—	4	2	—	1
FAR EAST FEDERAL DISTRICT					
30.06.2008	2	4	2	—	—
30.09.2008	1	5	2	—	—
31.12.2008	1	4	3	—	—
31.03.2009	1	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)¹

	31.03.2008			30.06.2008			30.09.2008			31.12.2008			31.03.2009		
	AD	GLA	CA	AD	GLA	CA	AD	GLA	CA	AD	GLA	CA	AD	GLA	CA
1															
RUSSIAN FEDERATION	312	346	595	316	377	644	322	395	751	356	579	909	373	658	933
CENTRAL FEDERAL DISTRICT	210	195	270	214	211	294	219	224	331	240	287	398	249	349	390
Belgorod Region	—	1	4	—	1	4	—	1	6	—	2	7	—	2	7
Bryansk Region	—	—	1	—	—	1	—	—	3	—	1	3	—	1	3
Vladimir Region	—	2	4	—	2	4	—	2	4	—	2	4	—	2	4
Voronezh Region	2	3	6	2	3	6	2	3	8	2	3	7	2	3	7
Ivanovo Region	—	1	1	1	2	2	2	2	3	2	2	3	2	2	3
Kaluga Region	—	—	2	—	2	3	—	2	4	—	3	6	—	3	6
Kostroma Region	1	1	3	1	1	3	1	1	4	1	3	5	1	3	5
Kursk Region	—	—	3	—	—	3	—	1	5	—	1	5	—	1	5
Lipetsk Region	1	—	2	1	—	2	1	1	4	1	1	4	1	1	4
Orel Region	—	—	2	—	—	2	—	—	3	—	—	3	—	—	—
Ryazan Region	1	—	1	1	—	1	1	1	2	1	3	4	1	3	4
Smolensk Region	—	2	4	—	2	4	—	3	5	—	4	6	—	4	7
Tambov Region	—	—	2	—	—	2	—	—	3	—	1	3	—	1	3
Tver Region	—	2	4	—	2	4	—	2	4	1	3	6	2	3	7
Tula Region	—	—	4	—	—	4	—	—	6	—	4	9	1	4	9
Yaroslavl Region	1	1	6	1	1	6	1	1	7	2	4	10	2	4	10
Moscow and Moscow Region	204	182	221	207	195	243	211	204	260	230	250	313	237	312	306
NORTH-WEST DISTRICT	13	19	47	14	21	48	14	22	58	15	37	69	15	42	73
Republic of Karelia	—	—	3	—	—	3	—	—	4	—	1	4	—	1	4
Republic of Komi	1	2	4	1	2	4	1	2	4	1	1	4	1	3	5
Arkhangelsk Region	—	—	—	—	—	—	—	—	—	—	1	1	—	1	1
Vologda Region	2	1	1	2	1	1	2	1	4	2	7	8	2	7	8
Kaliningrad Region	—	4	6	—	5	7	—	6	11	1	6	9	1	5	9
Leningrad Region	—	1	1	—	1	1	—	1	1	—	2	2	—	2	2

(units)

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	4
Novgorod Region	—	—	1	—	—	1	—	—	1	—	1	2	—	1	2
Pskov Region	—	—	1	—	—	1	—	—	1	—	—	1	—	—	—
St. Petersburg	9	9	26	10	10	26	10	10	28	10	16	34	10	20	38
SOUTH FEDERAL DISTRICT	16	22	43	16	24	50	17	24	61	20	39	71	20	43	74
Republic of Adigei (Adigeya)	1	2	2	1	2	2	1	2	3	2	3	3	2	3	3
Republic of Dagestan	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Republic of Ingushetia	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Kabardino-Balkar Republic	—	1	1	—	1	1	—	1	1	—	2	2	—	3	3
Republic of Kalmykia	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Karachai-Cherkess Republic	—	1	1	—	1	1	—	1	1	—	1	1	—	1	1
Republic of Northern Ossetia — Alania	—	—	—	—	—	—	—	—	—	—	2	2	—	3	3
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Krasnodar Territory	1	2	8	1	3	10	1	3	12	1	9	16	1	10	17
Stavropol Territory	1	1	4	1	2	5	1	2	7	1	2	7	1	2	7
Astrakhan Region	1	1	3	1	1	4	1	1	5	1	1	5	1	2	6
Volgograd Region	—	4	8	—	4	10	—	4	11	1	4	10	1	4	10
Rostov Region	12	10	16	12	10	17	13	10	21	14	15	25	14	14	24
PRIVOLZHSKY FEDERAL DISTRICT	21	42	91	21	46	100	21	48	117	26	95	156	33	97	166
Republic of Bashkortostan	1	7	10	1	7	10	1	8	13	1	10	13	2	8	14
Republic of Mariy-El	—	—	3	—	—	3	—	—	3	—	—	3	—	—	3
Republic of Mordovia	1	—	1	1	—	1	1	—	2	1	3	5	1	3	5
Republic of Tatarstan (Tatarstan)	5	6	8	5	7	9	5	7	10	8	19	22	10	21	24
Udmurt Republic	—	1	4	—	1	4	—	1	5	—	3	7	—	3	7
Chuvash Republic — Chuvashya	—	—	3	—	1	4	—	1	4	—	3	6	—	3	6
Perm Territory	—	—	4	—	—	4	—	1	7	—	6	12	—	5	11
Kirov Region	—	3	5	—	3	6	—	3	7	—	3	7	—	3	7
Nizhni Novgorod Region	3	5	12	3	6	14	3	6	18	3	14	24	4	14	25
Orenburg Region	—	4	5	—	4	6	—	4	6	—	4	6	—	5	7
Penza Region	—	—	1	—	—	2	—	—	2	—	2	4	—	2	4
Samara Region	10	10	19	10	11	19	10	11	20	12	16	22	14	17	27
Saratov Region	1	6	13	1	6	14	1	6	16	1	11	20	2	12	21
Ulyanovsk Region	—	—	3	—	—	4	—	—	4	—	1	5	—	1	5

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	30	46	24	31	47	25	32	58	25	43	64	26	43	65
Kurgan Region	—	—	1	—	—	1	—	—	5	—	3	4	—	3	4
Sverdlovsk Region	11	15	22	11	15	22	11	15	25	11	19	28	11	19	29
Tyumen Region	9	11	14	9	12	15	9	13	17	9	12	16	10	12	16
Chelyabinsk Region	4	4	9	4	4	9	5	4	11	5	9	16	5	9	16
SIBERIA FEDERAL DISTRICT	14	26	66	14	29	69	14	31	86	17	54	98	17	59	109
Republic of Altai	—	1	2	—	2	3	—	2	5	—	4	5	—	6	5
Republic of Buryatia	—	1	3	—	1	3	—	1	3	—	1	3	—	1	4
Republic of Tyva	—	1	1	—	1	1	—	2	2	—	2	2	—	2	2
Republic of Khakassia	—	2	2	—	2	2	—	2	2	—	3	3	—	3	3
Altai Territory	—	1	3	—	2	4	—	2	6	—	5	7	—	6	8
Zabaykalskiy Territory	1	1	3	1	1	3	1	2	4	1	2	4	1	1	3
Krasnoyarsk Territory	2	4	9	2	4	9	2	4	11	4	5	10	4	5	12
Irkutsk Region	1	—	5	1	—	5	1	—	6	1	8	14	1	8	15
Kemerovo Region	1	2	6	1	2	6	1	2	7	1	4	8	1	6	11
Novosibirsk Region	7	7	17	7	8	18	7	8	22	8	10	21	8	11	23
Omsk Region	1	6	10	1	6	10	1	6	11	1	7	12	1	7	13
Tomsk Region	1	—	5	1	—	5	1	—	7	1	3	9	1	3	10
FAR EAST FEDERAL DISTRICT	14	12	32	13	15	36	12	14	40	13	24	53	13	25	56
Republic of Sakha (Yakutia)	3	5	6	3	5	6	3	5	6	3	5	6	3	5	6
Kamchatka Territory	—	—	—	—	—	—	—	—	—	1	2	5	1	3	6
Primorski Territory	6	4	13	5	4	14	5	4	16	5	6	19	5	7	20
Khabarovsk Territory	2	2	6	2	3	7	2	3	8	2	3	8	2	3	8
Amur Region	1	—	2	1	1	3	1	1	4	1	3	6	1	3	7
Magadan Region	—	—	1	—	1	2	—	1	3	—	2	3	—	1	3
Sakhalin Region	2	1	2	2	1	2	1	—	1	1	3	4	1	3	4
Jewish Autonomous Region	—	—	1	—	—	1	—	—	1	—	—	1	—	—	1
Chukotka Autonomous Area	—	—	1	—	—	1	—	—	1	—	—	1	—	—	1

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

2. Foreign Cash Operations

Table 2.1

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

(millions of US dollars)

1	2008				2009
	Q1 2	Q2 3	Q3 4	Q4 5	Q1 6
RUSSIAN FEDERATION	14,600.72	12,278.87	15,283.99	34,777.99	17,859.63
CENTRAL FEDERAL DISTRICT	7,271.74	5,524.81	6,986.81	19,118.88	9,544.60
Belgorod Region	58.00	55.89	70.34	143.11	58.01
Bryansk Region	62.80	46.10	53.04	107.16	59.33
Vladimir Region	67.35	51.03	67.84	115.00	50.47
Voronezh Region	160.18	129.22	160.93	412.59	216.13
Ivanovo Region	52.41	36.38	46.60	96.84	48.20
Kaluga Region	50.69	50.33	72.47	133.49	75.44
Kostroma Region	30.43	23.42	27.61	61.61	34.13
Kursk Region	35.12	29.58	40.63	83.53	49.50
Lipetsk Region	43.48	39.81	58.92	94.61	49.14
Moscow Region	315.43	256.94	353.15	657.68	427.60
Orel Region	38.68	30.01	38.73	85.54	45.43
Ryazan Region	48.04	43.83	58.81	112.30	57.13
Smolensk Region	42.87	37.16	46.09	87.31	51.08
Tambov Region	30.30	15.05	19.45	45.19	25.19
Tver Region	65.52	54.41	74.03	147.60	81.05
Tula Region	67.40	60.12	77.62	176.62	96.11
Yaroslavl Region	97.35	94.92	88.56	222.84	119.28
Moscow	6,005.70	4,470.59	5,632.00	16,335.88	8,001.38
NORTH-WEST DISTRICT	1,798.80	1,772.69	2,158.55	4,219.18	2,460.59
Republic of Karelia	20.78	20.21	22.29	32.89	21.63
Republic of Komi	38.91	35.76	38.87	76.47	51.68
Arkhangelsk Region	32.53	29.99	37.89	67.95	48.47
including Nenets Autonomous Area	1.94	1.94	2.09	2.62	0.74
Vologda Region	35.11	33.35	44.09	83.81	39.00
Kaliningrad Region	168.01	178.54	204.90	303.58	151.00
Leningrad Region	288.94	315.73	363.08	526.14	268.08
Murmansk Region	56.48	45.85	44.31	111.64	82.91
Novgorod Region	17.49	16.84	22.66	45.29	26.27
Pskov Region	18.98	14.88	18.01	29.91	24.14
St. Petersburg	1,121.57	1,081.54	1,362.45	2,941.49	1,747.42
SOUTH FEDERAL DISTRICT	1,149.97	964.91	1,227.51	2,484.04	1,258.50
Republic of Adigei (Adigeya)	6.20	5.01	6.88	12.59	8.91
Republic of Daghestan	35.65	26.36	34.09	138.85	81.38
Republic of Ingushetia	15.11	3.16	8.53	43.01	20.94
Kabardino-Balkar Republic	35.99	21.76	24.57	55.50	37.51
Republic of Kalmykia	4.01	2.37	3.55	6.23	4.42
Karachai-Cherkess Republic	6.08	3.64	4.80	13.82	9.84
Republic of Northern Ossetia — Alania	33.32	21.88	27.96	71.07	35.95
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	420.83	366.02	500.91	826.38	422.63
Stavropol Territory	201.24	173.11	182.59	410.62	180.95
Astrakhan Region	29.91	24.72	31.08	69.79	37.74
Volgograd Region	97.96	84.13	108.82	210.15	91.74
Rostov Region	263.68	232.76	293.75	626.04	326.48

Table 2.1 (end)

(millions of US dollars)

1	2	3	4	5	6
PRIVOLZHSKY FEDERAL DISTRICT	1,406.32	1,240.20	1,541.34	3,161.37	1,682.74
Republic of Bashkortostan	149.75	141.87	185.53	351.31	170.37
Republic of Mariy-El	13.01	8.69	12.05	24.24	15.03
Republic of Mordovia	17.47	9.97	15.03	27.17	13.58
Republic of Tatarstan (Tatarstan)	169.15	158.73	204.91	472.78	275.43
Udmurt Republic	41.24	37.09	42.76	81.69	48.75
Chuvash Republic — Chuvashya	22.23	16.35	20.63	39.39	16.41
Perm Territory	169.06	154.53	179.26	344.89	172.35
Kirov Region	42.40	35.62	42.75	81.37	48.30
Nizhni Novgorod Region	223.85	179.00	224.43	454.45	226.77
Orenburg Region	68.60	63.40	92.42	162.62	76.68
Penza Region	44.72	32.28	42.22	99.99	48.81
Samara Region	310.94	297.32	349.78	748.57	408.60
Saratov Region	95.53	75.53	91.78	199.06	117.25
Ulyanovsk Region	38.38	29.82	37.80	73.85	44.42
URALS FEDERAL DISTRICT	952.45	935.47	1,095.63	2,175.20	1,202.06
Kurgan Region	18.26	16.79	20.79	34.28	18.50
Sverdlovsk Region	380.99	379.29	474.89	958.46	531.96
Tyumen Region	394.91	371.82	383.92	717.12	397.60
including:					
Khanty-Mansiysky Autonomous Area — Yugra	159.63	164.59	145.74	296.83	161.63
Yamalo-Nenetsky Autonomous Area	61.83	52.08	43.00	99.29	61.73
Chelyabinsk Region	158.29	167.58	216.03	465.35	254.00
SIBERIA FEDERAL DISTRICT	1,140.96	1,013.59	1,298.77	2,196.29	1,082.85
Republic of Altai	2.79	2.43	3.69	4.68	4.27
Republic of Buryatia	30.91	22.86	29.20	48.68	27.67
Republic of Tyva	1.59	1.44	2.32	3.46	3.04
Republic of Khakassia	15.56	16.72	23.16	34.26	17.66
Altai Territory	105.48	90.19	110.56	177.81	81.98
Zabaykalskiy Territory	38.30	26.94	29.34	48.44	23.94
Krasnoyarsk Territory	208.35	172.20	216.85	411.04	172.65
Irkutsk Region	182.85	149.08	192.75	305.55	168.56
Kemerovo Region	113.07	109.87	134.82	234.43	105.59
Novosibirsk Region	236.48	225.63	303.21	540.52	280.61
Omsk Region	149.61	138.37	184.66	277.96	140.57
Tomsk Region	55.99	57.88	68.22	109.48	56.31
FAR EAST FEDERAL DISTRICT	813.54	768.86	905.27	1,280.30	609.27
Republic of Sakha (Yakutia)	55.25	41.77	62.47	123.28	54.30
Kamchatka Territory	29.92	26.86	30.44	76.07	38.49
Primorski Territory	416.19	435.54	473.82	534.49	240.79
Khabarovsk Territory	146.55	122.72	157.10	283.31	158.18
Amur Region	74.40	63.34	94.17	100.00	51.36
Magadan Region	16.37	16.04	16.97	33.58	18.69
Sakhalin Region	69.48	58.68	65.01	119.80	60.38
Jewish Autonomous Region	2.77	2.22	3.33	4.47	2.01
Chukotka Autonomous Area	2.62	1.69	1.98	5.31	3.76

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
	Q1	Q2	Q3	Q4	Q1
	2	3	4	5	6
RUSSIAN FEDERATION	7,365.60	8,131.45	8,524.50	5,393.77	7,670.07
CENTRAL FEDERAL DISTRICT	4,198.90	4,816.93	4,919.65	2,730.28	3,779.31
Belgorod Region	28.99	29.33	36.85	23.89	29.37
Bryansk Region	20.78	22.43	25.80	18.88	29.25
Vladimir Region	26.31	26.14	31.57	22.89	32.38
Voronezh Region	72.88	57.95	69.51	56.05	82.65
Ivanovo Region	14.75	17.05	19.38	15.50	19.60
Kaluga Region	22.58	21.19	26.81	22.35	33.54
Kostroma Region	11.42	12.22	13.30	11.19	18.32
Kursk Region	16.69	15.66	19.44	15.70	19.22
Lipetsk Region	22.29	23.69	28.95	18.48	27.51
Moscow Region	172.03	173.14	183.58	123.22	178.47
Orel Region	13.83	15.26	15.00	10.54	16.20
Ryazan Region	21.78	21.50	24.87	20.14	24.69
Smolensk Region	18.58	19.14	22.66	19.49	21.85
Tambov Region	10.28	11.88	12.52	9.33	11.78
Tver Region	28.70	26.38	30.41	22.92	32.92
Tula Region	31.66	31.72	33.27	26.48	41.44
Yaroslavl Region	39.25	79.84	83.67	32.68	70.77
Moscow	3,626.10	4,212.42	4,242.07	2,260.56	3,089.34
NORTH-WEST DISTRICT	1,428.99	1,466.11	1,559.57	1,015.96	1,262.21
Republic of Karelia	8.50	10.31	13.25	7.16	8.56
Republic of Komi	11.36	12.80	14.23	12.55	19.12
Arkhangelsk Region	13.07	11.83	16.54	12.04	19.88
including Nenets Autonomous Area	0.33	0.39	0.23	0.34	0.16
Vologda Region	11.89	11.98	14.66	11.78	19.53
Kaliningrad Region	145.20	170.34	170.12	121.36	127.61
Leningrad Region	235.18	243.39	237.98	141.93	154.05
Murmansk Region	24.37	24.81	27.20	21.25	29.74
Novgorod Region	8.41	8.42	10.63	7.74	11.44
Pskov Region	13.94	14.96	17.57	12.13	15.03
St. Petersburg	957.07	957.27	1,037.39	668.02	857.25
SOUTH FEDERAL DISTRICT	408.66	435.09	493.01	359.14	538.35
Republic of Adigei (Adigeya)	3.91	5.03	5.07	3.48	5.15
Republic of Daghestan	7.83	7.48	8.44	5.50	19.07
Republic of Ingushetia	1.18	0.96	0.72	1.66	2.92
Kabardino-Balkar Republic	4.60	4.93	6.18	4.03	8.50
Republic of Kalmykia	1.51	2.00	1.79	1.23	2.00
Karachai-Cherkess Republic	1.19	1.83	2.32	1.43	2.69
Republic of Northern Ossetia — Alania	5.18	4.65	5.42	4.12	8.12
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	202.63	206.14	229.55	163.89	235.73
Stavropol Territory	46.15	51.93	63.98	40.97	54.94
Astrakhan Region	16.96	15.57	18.40	15.09	25.69
Volgograd Region	37.93	40.22	44.42	34.01	52.14
Rostov Region	79.60	94.36	106.72	83.74	121.40

Table 2.2 (end)

(millions of US dollars)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	542.95	597.27	638.22	506.93	832.20
Republic of Bashkortostan	57.43	61.21	67.87	58.34	86.26
Republic of Mariy-El	10.11	10.59	10.39	9.05	11.81
Republic of Mordovia	7.30	7.54	8.73	7.24	9.57
Republic of Tatarstan (Tatarstan)	68.33	75.30	84.36	68.96	121.21
Udmurt Republic	14.86	16.17	17.67	13.31	25.12
Chuvash Republic — Chuvashya	11.56	11.42	14.18	10.85	14.11
Perm Territory	43.73	49.70	49.05	43.23	81.38
Kirov Region	11.64	12.84	14.18	11.92	19.29
Nizhni Novgorod Region	83.17	99.54	98.92	75.11	107.60
Orenburg Region	26.85	32.43	32.52	27.69	40.23
Penza Region	14.47	14.71	17.74	15.94	28.03
Samara Region	131.01	141.15	148.98	109.37	204.44
Saratov Region	46.93	47.47	53.15	40.24	57.77
Ulyanovsk Region	15.56	17.21	20.48	15.69	25.39
URALS FEDERAL DISTRICT	295.18	302.55	341.63	292.71	500.89
Kurgan Region	6.98	6.82	8.37	7.17	11.01
Sverdlovsk Region	134.18	134.83	153.82	124.56	242.93
Tyumen Region	89.89	96.14	106.44	98.01	137.14
including:					
Khanty-Mansiysky Autonomous Area — Yugra	36.37	39.02	34.13	40.65	53.10
Yamalo-Nenetsky Autonomous Area	12.34	12.92	12.04	12.97	17.99
Chelyabinsk Region	64.13	64.75	73.01	62.97	109.80
SIBERIA FEDERAL DISTRICT	308.44	318.81	357.15	313.82	509.94
Republic of Altai	1.20	1.56	1.54	1.31	2.87
Republic of Buryatia	7.26	7.51	10.54	7.87	12.92
Republic of Tyva	0.55	0.74	0.81	0.65	0.83
Republic of Khakassia	4.36	4.68	6.31	4.60	6.67
Altai Territory	30.41	33.95	39.26	31.35	46.20
Zabaykalskiy Territory	6.41	5.03	5.57	6.32	8.84
Krasnoyarsk Territory	50.31	50.43	51.85	50.13	86.26
Irkutsk Region	36.95	34.61	34.53	38.69	70.17
Kemerovo Region	30.99	30.57	35.02	28.19	47.39
Novosibirsk Region	61.58	69.94	83.79	70.38	115.26
Omsk Region	58.28	59.12	66.07	55.40	80.93
Tomsk Region	20.15	20.68	21.88	18.93	31.61
FAR EAST FEDERAL DISTRICT	183.03	180.64	197.80	156.85	246.43
Republic of Sakha (Yakutia)	9.57	8.73	10.64	11.17	19.64
Kamchatka Territory	6.67	7.07	8.57	5.23	8.68
Primorski Territory	76.07	79.47	89.99	64.26	103.10
Khabarovsk Territory	50.90	47.06	43.25	36.83	62.40
Amur Region	13.22	9.73	15.60	20.47	25.49
Magadan Region	3.80	4.40	4.96	3.75	5.90
Sakhalin Region	21.87	23.38	23.80	14.26	20.19
Jewish Autonomous Region	0.55	0.53	0.56	0.61	0.33
Chukotka Autonomous Area	0.37	0.28	0.43	0.27	0.72

3. Borrowings

Table 3.1
Ruble– and Foreign Currency – Denominated Deposits of Legal Entities and Individuals and Other Funds¹
(millions of rubles)

	31.03.2009											
	total	of which:			legal entities			individuals				
		in rubles	in foreign currency	total	of which:		total	of which:		total	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	14,900,944.7	9,304,647.2	5,596,297.5	3,760,188.1	2,389,907.2	1,370,280.9	6,182,361.0	4,149,252.5	2,033,108.5			
CENTRAL FEDERAL DISTRICT	9,702,655.7	5,308,814.5	4,393,841.2	2,937,922.3	1,760,089.4	1,177,832.9	3,174,814.2	1,782,132.8	1,392,681.4			
Belgorod Region	69,303.1	51,420.8	17,882.3	6,542.8	3,580.2	2,962.6	44,153.6	37,260.1	6,893.5			
Bryansk Region	27,667.3	23,295.9	4,371.4	1,575.5	1,488.6	86.9	21,891.1	18,501.2	3,389.9			
Vladimir Region	52,757.6	43,075.0	9,682.6	4,236.2	3,455.3	780.9	38,766.6	33,313.6	5,453.0			
Voronezh Region	102,773.4	80,300.3	22,473.1	12,013.5	4,952.5	7,061.0	70,206.1	59,068.0	11,138.1			
Ivanovo Region	30,724.8	25,471.5	5,253.3	1,524.6	1,356.0	168.6	24,287.3	19,923.6	4,363.7			
Kaluga Region	44,920.0	35,738.5	9,181.5	2,693.0	2,274.0	419.0	29,930.7	24,643.1	5,287.6			
Kostroma Region	22,540.0	19,369.6	3,170.4	2,818.2	2,567.3	250.9	16,425.8	14,291.5	2,134.3			
Kursk Region	33,133.9	28,536.9	4,597.0	2,184.1	1,746.9	437.2	23,770.9	20,665.2	3,105.7			
Lipetsk Region	46,475.8	39,133.1	7,342.7	3,974.3	3,579.6	394.7	32,692.0	27,590.9	5,101.1			
Moscow Region	446,556.6	349,098.4	97,458.2	44,220.4	24,888.0	19,332.4	297,590.5	231,890.5	65,700.0			
Orel Region	21,750.6	18,977.1	2,773.5	1,281.9	1,081.4	200.5	17,444.4	15,207.3	2,237.1			
Ryazan Region	38,809.8	32,898.6	5,911.2	3,141.7	2,301.1	840.6	28,219.2	23,846.2	4,373.0			
Smolensk Region	35,481.2	27,192.0	8,289.2	3,001.7	2,271.2	730.5	23,711.3	19,587.4	4,123.9			
Tambov Region	26,052.2	22,314.6	3,737.6	933.7	814.9	118.8	19,382.4	17,336.4	2,046.0			
Tver Region	43,634.0	35,681.7	7,952.3	2,736.7	2,168.0	568.7	30,389.1	25,467.4	4,921.7			
Tula Region	70,808.6	50,080.2	20,728.4	7,935.5	5,317.9	2,617.6	42,646.7	35,242.0	7,404.7			
Yaroslavl Region	64,344.1	50,751.5	13,592.6	3,484.9	2,656.8	808.1	50,529.2	38,809.5	11,719.7			
Moscow	8,524,922.7	4,375,478.8	4,149,443.9	2,833,643.6	1,693,589.7	1,140,053.9	2,362,777.3	1,119,488.9	1,243,288.4			
NORTH-WEST DISTRICT	1,327,434.6	911,267.5	416,167.1	239,133.9	166,673.3	72,460.6	697,357.3	473,065.4	224,291.9			
Republic of Karelia	21,620.9	17,036.6	4,584.3	1,322.3	1,215.2	107.1	16,637.4	13,119.7	3,517.7			
Republic of Komi	47,990.4	41,227.1	6,763.3	2,102.6	2,053.5	49.1	35,598.1	31,381.6	4,216.5			
Arkhangel'sk Region	56,867.4	49,852.0	7,015.4	10,369.5	9,376.5	993.0	35,741.0	31,036.0	4,705.0			
including Nenets Autonomous Area	2,745.5	2,428.1	317.4	417.8	361.0	56.8	1,741.8	1,664.8	77.0			
Vologda Region	69,488.8	47,996.2	21,492.6	11,097.3	6,938.2	4,159.1	39,075.8	31,739.4	7,336.4			

Table 3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Kaliningrad Region	52,796.2	36,083.1	16,713.1	6,904.9	5,284.4	1,620.5	35,737.6	22,918.8	12,818.8
Leningrad Region	53,708.0	43,328.9	10,379.1	1,887.2	1,526.4	360.8	38,194.7	30,808.8	7,385.9
Murmansk Region	50,329.4	40,016.6	10,312.8	2,893.0	2,573.7	319.3	37,581.0	30,380.3	7,200.7
Novgorod Region	19,953.3	15,905.8	4,047.5	1,428.3	1,034.5	393.8	13,182.6	10,744.8	2,437.8
Pskov Region	16,937.1	14,204.8	2,732.3	1,242.5	1,002.0	240.5	11,650.8	9,943.9	1,706.9
St. Petersburg	937,743.1	605,616.4	332,126.7	199,886.3	135,668.9	64,217.4	433,958.3	260,992.1	172,966.2
SOUTH FEDERAL DISTRICT	622,680.0	508,551.1	114,128.9	63,528.6	47,952.2	15,576.4	413,715.6	340,888.4	72,827.2
Republic of Adigei (Adigeya)	6,505.5	5,843.6	661.9	325.9	310.4	15.5	4,954.9	4,446.7	508.2
Republic of Dagestan	15,624.9	14,312.9	1,312.0	968.4	813.6	154.8	8,797.8	7,708.0	1,089.8
Republic of Ingushetia	1,813.4	1,609.4	204.0	77.6	77.6	0.0	976.3	790.1	186.2
Kabardino-Balkar Republic	12,887.4	11,176.8	1,710.6	464.2	392.7	71.5	9,140.3	7,974.3	1,166.0
Republic of Kalmykia	2,843.3	2,525.3	318.0	244.8	243.2	1.6	1,946.3	1,710.5	235.8
Karachai-Cherkess Republic	4,212.5	3,722.3	490.2	181.9	181.8	0.1	2,954.0	2,690.8	263.2
Republic of Northern Ossetia — Alania	12,299.8	11,043.3	1,256.5	343.4	284.5	58.9	9,433.8	8,346.5	1,087.3
Republic of Chechnya	8,790.2	8,740.3	49.9	650.8	650.8	0.0	1,194.0	1,160.9	33.1
Krasnodar Territory	204,565.2	164,702.4	39,862.8	20,583.0	12,772.7	7,810.3	142,129.2	115,349.4	26,779.8
Stavropol Territory	80,904.3	68,852.1	12,052.2	5,563.5	5,055.3	508.2	56,564.7	47,143.1	9,421.6
Astrakhan Region	31,645.7	25,754.1	5,891.6	2,002.8	1,741.6	261.2	23,436.6	18,991.7	4,444.9
Volgograd Region	81,089.4	65,470.1	15,619.3	10,265.0	7,461.5	2,803.5	54,354.0	44,570.3	9,783.7
Rostov Region	159,498.4	124,798.5	34,699.9	21,857.3	17,966.5	3,890.8	97,833.7	80,006.1	17,827.6
PRIVOLZHSKY FEDERAL DISTRICT	1,401,814.7	1,122,908.7	278,906.0	236,580.5	191,882.6	44,697.9	791,235.3	649,881.5	141,353.8
Republic of Bashkortostan	194,730.9	148,376.0	46,354.9	65,448.2	50,576.5	14,871.7	85,938.9	67,905.7	18,033.2
Republic of Mariy-El	13,436.3	11,015.1	2,421.2	1,211.3	768.1	443.2	9,501.6	8,438.5	1,063.1
Republic of Mordovia	21,547.1	18,071.3	3,475.8	1,561.9	1,329.8	232.1	14,814.5	12,455.5	2,359.0
Republic of Tatarstan (Tatarstan)	297,423.6	230,800.8	66,622.8	71,662.1	61,494.8	10,167.3	116,112.8	95,176.5	20,936.3
Udmurt Republic	47,567.9	40,767.4	6,800.5	3,281.1	2,782.4	498.7	32,813.5	27,935.3	4,878.2
Chuvash Republic — Chuvashya	37,129.0	30,889.0	6,240.0	2,387.7	1,727.6	660.1	22,141.6	19,589.3	2,552.3
Perm Territory	148,924.2	114,168.0	34,756.2	32,665.1	27,965.8	4,699.3	79,691.7	63,915.5	15,776.2
Kirov Region	37,459.9	33,263.2	4,196.7	2,777.4	2,441.5	335.9	27,411.5	24,828.8	2,582.7
Nizhni Novgorod Region	170,646.3	139,884.5	30,761.8	11,442.0	8,463.1	2,978.9	108,012.3	89,041.9	18,970.4
Orenburg Region	63,451.7	54,995.4	8,456.3	7,378.6	6,693.4	685.2	42,782.1	36,630.6	6,151.5
Penza Region	36,128.1	32,338.2	3,789.9	1,683.9	1,539.9	144.0	25,496.7	22,513.9	2,982.8
Samara Region	216,442.6	170,054.4	46,388.2	28,235.8	20,705.0	7,530.8	141,196.6	110,153.5	31,043.1
Saratov Region	84,719.3	70,279.4	14,439.9	5,200.7	3,976.6	1,224.1	60,871.0	49,843.2	11,027.8
Ulyanovsk Region	32,207.8	28,006.0	4,201.8	1,644.7	1,418.1	226.6	24,450.5	21,453.3	2,997.2

Table 3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
URALS FEDERAL DISTRICT	844,567.4	650,701.7	193,865.7	180,169.1	141,864.6	38,304.5	461,393.5	361,368.5	100,025.0
Kurgan Region	15,448.2	13,971.6	1,476.6	1,188.8	953.6	235.2	11,387.7	10,395.0	992.7
Sverdlovsk Region	279,143.6	215,736.7	63,406.9	34,810.2	28,130.6	6,679.6	168,393.9	131,386.1	37,007.8
Tyumen Region	368,375.8	293,814.2	74,561.6	93,088.6	87,217.8	5,870.8	190,547.0	143,872.8	46,674.2
including: Khanty-Mansiysky Autonomous Area — Yugra	188,396.8	131,046.6	57,350.2	33,581.5	29,292.6	4,288.9	105,788.1	72,509.3	33,278.8
Yamalo-Nenetsky Autonomous Area	37,067.7	33,818.4	3,249.3	4,841.9	4,807.9	34.0	22,839.6	20,568.4	2,271.2
Chelyabinsk Region	181,599.8	127,179.2	54,420.6	51,081.5	25,562.6	25,518.9	91,064.9	75,714.6	15,350.3
SIBERIA FEDERAL DISTRICT	682,599.2	538,766.5	143,832.7	74,588.8	59,121.6	15,467.2	424,007.0	358,393.6	65,613.4
Republic of Altai	4,872.0	4,542.7	329.3	269.7	255.5	14.2	3,748.2	3,576.9	171.3
Republic of Buryatia	16,993.0	14,913.6	2,079.4	1,077.7	1,039.5	38.2	11,851.5	10,754.7	1,096.8
Republic of Tyva	2,647.4	2,533.6	113.8	225.4	225.3	0.1	1,722.6	1,625.5	97.1
Republic of Khakassia	9,805.5	8,739.0	1,066.5	871.9	867.3	4.6	7,210.8	6,251.2	959.6
Altai Territory	57,340.0	48,437.4	8,902.6	4,644.8	3,809.5	835.3	39,872.7	35,197.6	4,675.1
Zabaykalskiy Territory	18,782.4	17,045.8	1,736.6	1,213.9	1,107.2	106.7	13,981.0	12,745.0	1,236.0
Krasnoyarsk Territory	121,570.3	105,145.1	16,425.2	20,779.5	19,660.7	1,118.8	69,434.3	59,677.2	9,757.1
Irkutsk Region	82,628.7	69,368.8	13,259.9	6,350.4	5,909.8	440.6	56,751.7	48,154.7	8,597.0
Kemerovo Region	96,517.4	80,904.6	15,612.8	10,957.1	8,338.9	2,618.2	68,557.5	58,010.4	10,547.1
Novosibirsk Region	171,869.6	106,635.4	65,234.2	21,403.4	12,331.4	9,072.0	77,685.0	63,004.9	14,680.1
Omsk Region	62,334.7	49,513.8	12,820.9	4,672.5	3,686.9	985.6	45,870.7	36,597.8	9,272.9
Tomsk Region	37,238.2	30,986.7	6,251.5	2,122.5	1,889.6	232.9	27,321.0	22,797.7	4,523.3
FAR EAST FEDERAL DISTRICT	319,193.1	263,637.2	55,555.9	28,264.9	22,323.5	5,941.4	219,838.1	183,522.3	36,315.8
Republic of Sakha (Yakutia)	39,344.9	35,531.1	3,813.8	3,170.2	3,122.8	47.4	25,116.7	22,399.7	2,717.0
Kamchatka Territory	20,978.0	17,647.3	3,330.7	1,168.7	1,028.9	139.8	16,262.6	13,746.0	2,516.6
Primorski Territory	89,829.1	70,904.2	18,924.9	8,029.6	6,198.7	1,830.9	60,075.5	47,270.3	12,805.2
Khabarovsk Territory	82,857.5	68,647.2	14,210.3	8,162.2	6,130.2	2,032.0	60,016.7	50,184.3	9,832.4
Amur Region	28,709.7	24,002.3	4,707.4	3,321.2	2,659.8	661.4	17,891.0	15,963.1	1,927.9
Magadan Region	13,619.9	10,696.2	2,923.7	881.5	816.4	65.1	9,478.5	7,419.4	2,059.1
Sakhalin Region	35,432.4	28,360.5	7,071.9	3,216.5	2,059.0	1,157.5	24,859.8	20,873.2	3,986.6
Jewish Autonomous Region	3,334.4	3,003.1	331.3	185.5	180.5	5.0	2,682.5	2,388.9	293.6
Chukotka Autonomous Area	5,087.2	4,845.3	241.9	129.5	127.2	2.3	3,454.8	3,277.4	177.4
OUTSIDE THE RUSSIAN FEDERATION	19,176.8	868.5	18,308.3	17,897.3	857.2	17,040.1	1,104.5	0.8	1,103.7

¹ Including data on State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Table 3.2

Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.03.2009		
	public organizations	non-public organizations	other
	2	3	4
RUSSIAN FEDERATION	215,819.3	2,069,298.8	116,640.2
CENTRAL FEDERAL DISTRICT	120,616.6	1,281,014.4	64,713.3
Belgorod Region	610.6	9,273.2	764.7
Bryansk Region	177.5	2,893.3	347.1
Vladimir Region	853.6	4,994.1	695.0
Voronezh Region	816.0	14,191.9	1,349.5
Ivanovo Region	109.3	3,708.4	486.1
Kaluga Region	1,205.6	7,328.3	506.0
Kostroma Region	94.3	1,718.7	470.2
Kursk Region	363.9	5,648.2	630.6
Lipetsk Region	326.6	7,025.5	433.4
Moscow Region	7,958.2	79,869.3	5,169.0
Orel Region	71.3	2,503.4	277.4
Ryazan Region	219.8	6,034.5	679.1
Smolensk Region	698.8	4,347.2	376.5
Tambov Region	768.5	3,170.0	332.0
Tver Region	934.9	6,834.6	441.6
Tula Region	403.0	7,997.0	749.5
Yaroslavl Region	1,425.7	7,266.9	600.8
Moscow	103,579.0	1,106,209.8	50,404.7
NORTH-WEST DISTRICT	14,042.2	205,968.7	7,510.2
Republic of Karelia	193.2	2,350.6	577.9
Republic of Komi	151.2	7,334.4	547.0
Arkhangelsk Region	303.3	8,834.6	893.0
including Nenets Autonomous Area	49.0	345.2	53.9
Vologda Region	558.2	7,926.3	709.9
Kaliningrad Region	510.2	6,345.9	666.2
Leningrad Region	2,047.4	6,218.6	376.8
Murmansk Region	742.8	5,514.2	296.2
Novgorod Region	175.7	3,268.4	250.7
Pskov Region	184.8	2,349.9	170.2
St. Petersburg	9,175.4	155,825.7	3,022.2
SOUTH FEDERAL DISTRICT	10,942.9	102,851.4	10,301.5
Republic of Adigei (Adigeya)	122.2	891.3	133.1
Republic of Daghestan	761.9	5,617.2	282.0
Republic of Ingushetia	89.7	696.0	34.4
Kabardino-Balkar Republic	346.6	1,660.3	191.0
Republic of Kalmykia	70.9	461.6	70.7
Karachai-Cherkess Republic	178.3	844.8	91.2
Republic of Northern Ossetia — Alania	508.1	1,814.6	162.3
Republic of Chechnya	1,251.5	3,852.1	30.0
Krasnodar Territory	3,598.2	31,828.4	3,395.8
Stavropol Territory	652.1	15,113.7	1,520.9
Astrakhan Region	374.0	4,366.5	844.3
Volgograd Region	982.0	11,461.6	1,022.6
Rostov Region	2,007.1	24,243.3	2,523.0

Table 3.2 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	37,328.5	208,946.5	11,835.5
Republic of Bashkortostan	3,522.2	24,742.0	914.9
Republic of Mariy-El	151.4	1,354.2	146.0
Republic of Mordovia	739.1	3,000.4	189.1
Republic of Tatarstan (Tatarstan)	8,562.8	47,669.5	2,244.0
Udmurt Republic	2,371.2	6,784.5	559.7
Chuvash Republic — Chuvashya	337.5	8,652.6	300.5
Perm Territory	1,285.7	20,075.1	1,592.5
Kirov Region	1,252.2	4,169.8	709.6
Nizhni Novgorod Region	14,290.1	27,183.4	1,574.7
Orenburg Region	1,014.9	8,847.0	499.7
Penza Region	427.0	4,838.0	546.3
Samara Region	1,591.8	33,965.4	1,138.6
Saratov Region	1,241.5	13,427.6	1,052.2
Ulyanovsk Region	541.1	4,236.8	367.9
URALS FEDERAL DISTRICT	13,328.3	124,020.5	8,029.5
Kurgan Region	104.7	2,409.6	418.2
Sverdlovsk Region	7,955.6	43,944.6	3,473.5
Tyumen Region	2,755.5	57,696.3	2,585.9
including:			
Khanty-Mansiysky Autonomous Area — Yugra	1,261.9	28,063.2	1,329.2
Yamalo-Nenetsky Autonomous Area	434.7	14,773.0	657.8
Chelyabinsk Region	2,512.4	19,970.0	1,551.9
SIBERIA FEDERAL DISTRICT	12,711.6	98,450.5	8,354.3
Republic of Altai	43.4	518.8	40.8
Republic of Buryatia	415.4	2,676.3	480.3
Republic of Tyva	133.6	456.9	81.2
Republic of Khakassia	336.6	1,108.8	456.2
Altai Territory	1,360.8	7,525.9	806.3
Zabaykalskiy Territory	388.3	2,869.6	426.0
Krasnoyarsk Territory	3,924.8	19,993.3	1,532.4
Irkutsk Region	984.9	12,981.0	1,046.5
Kemerovo Region	737.8	13,124.4	1,050.5
Novosibirsk Region	2,990.3	23,594.6	1,024.7
Omsk Region	686.7	8,108.1	948.4
Tomsk Region	709.1	5,492.7	461.2
FAR EAST FEDERAL DISTRICT	6,849.2	48,046.9	5,895.9
Republic of Sakha (Yakutia)	1,242.2	8,209.1	1,030.6
Kamchatka Territory	525.3	2,232.8	452.3
Primorski Territory	1,753.2	14,023.1	1,081.6
Khabarovsk Territory	1,368.5	10,721.0	1,272.8
Amur Region	445.5	4,411.2	574.3
Magadan Region	222.7	2,247.0	316.7
Sakhalin Region	642.5	4,995.6	967.1
Jewish Autonomous Region	128.2	299.3	79.3
Chukotka Autonomous Area	521.0	907.9	121.2

Table 3.3

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.03.2009		
	2	3	4
	public organizations	non-public organizations	other
RUSSIAN FEDERATION	35,969.5	925,601.3	99,002.8
CENTRAL FEDERAL DISTRICT	30,306.0	766,938.1	92,494.7
Belgorod Region	5.2	666.0	100.0
Bryansk Region	0.3	470.7	15.4
Vladimir Region	3.1	420.3	3.0
Voronezh Region	1.1	892.8	615.0
Ivanovo Region	0.0	135.2	4.8
Kaluga Region	59.5	1,518.9	5.9
Kostroma Region	0.2	129.7	1.5
Kursk Region	23.3	216.5	122.6
Lipetsk Region	0.0	832.8	2.6
Moscow Region	225.2	5,648.3	593.5
Orel Region	0.0	77.8	0.7
Ryazan Region	13.3	241.4	4.5
Smolensk Region	44.4	283.1	5.8
Tambov Region	110.7	325.3	0.3
Tver Region	1.1	464.2	5.9
Tula Region	29.0	7,153.5	32.3
Yaroslavl Region	0.0	379.3	3.4
Moscow	29,789.5	747,082.2	90,977.4
NORTH-WEST DISTRICT	2,834.6	72,760.6	3,512.2
Republic of Karelia	0.8	425.7	16.9
Republic of Komi	1.4	618.5	1.0
Arkhangelsk Region	6.2	882.9	3.2
including Nenets Autonomous Area	0.0	160.0	0.0
Vologda Region	45.2	8,845.6	51.1
Kaliningrad Region	56.1	1,779.1	82.9
Leningrad Region	11.8	1,344.1	27.9
Murmansk Region	105.4	1,871.4	4.9
Novgorod Region	5.8	668.9	1.1
Pskov Region	0.2	262.7	8.9
St. Petersburg	2,601.9	56,061.8	3,314.1
SOUTH FEDERAL DISTRICT	158.7	11,330.8	496.4
Republic of Adigei (Adigeya)	0.0	13.7	0.5
Republic of Daghestan	6.4	18.6	8.7
Republic of Ingushetia	0.0	8.1	0.0
Kabardino-Balkar Republic	1.3	95.4	64.1
Republic of Kalmykia	0.0	3.9	0.0
Karachai-Cherkess Republic	0.0	1.8	0.1
Republic of Northern Ossetia — Alania	0.6	38.8	3.4
Republic of Chechnya	10.2	6.6	0.0
Krasnodar Territory	23.5	3,312.1	192.2
Stavropol Territory	8.2	943.8	73.8
Astrakhan Region	18.7	703.1	22.8
Volgograd Region	43.3	1,835.7	29.2
Rostov Region	46.5	4,349.1	101.5

Table 3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	661.2	30,485.5	986.7
Republic of Bashkortostan	64.4	9,104.8	93.6
Republic of Mariy-El	5.0	486.9	0.2
Republic of Mordovia	0.0	294.4	8.1
Republic of Tatarstan (Tatarstan)	356.2	4,556.5	602.5
Udmurt Republic	1.5	503.0	3.1
Chuvash Republic — Chuvashya	0.2	69.2	1.2
Perm Territory	2.2	6,883.8	89.6
Kirov Region	0.0	388.0	1.0
Nizhni Novgorod Region	103.3	2,799.4	108.9
Orenburg Region	37.7	1,101.7	19.0
Penza Region	7.2	316.1	4.0
Samara Region	64.4	2,719.4	41.1
Saratov Region	6.8	753.7	13.2
Ulyanovsk Region	12.3	508.7	1.4
URALS FEDERAL DISTRICT	1,493.6	28,592.6	265.9
Kurgan Region	0.1	6.8	4.5
Sverdlovsk Region	175.5	13,454.3	194.5
Tyumen Region	2.7	7,458.8	22.1
including: Khanty-Mansiysky Autonomous Area — Yugra	0.4	6,483.7	11.3
Yamalo-Nenetsky Autonomous Area	0.0	491.9	2.4
Chelyabinsk Region	1,315.3	7,672.6	44.6
SIBERIA FEDERAL DISTRICT	357.7	9,633.9	347.8
Republic of Altai	0.0	12.6	1.8
Republic of Buryatia	0.2	113.2	21.1
Republic of Tyva	0.0	1.2	0.1
Republic of Khakassia	0.0	1.3	4.6
Altai Territory	13.1	951.5	17.1
Zabaykalskiy Territory	0.2	137.4	6.3
Krasnoyarsk Territory	81.8	1,905.2	15.5
Irkutsk Region	93.4	1,204.6	29.5
Kemerovo Region	1.1	1,603.9	20.0
Novosibirsk Region	146.7	1,427.2	155.4
Omsk Region	12.1	1,144.3	62.7
Tomsk Region	9.3	1,131.5	13.5
FAR EAST FEDERAL DISTRICT	157.7	5,859.9	899.2
Republic of Sakha (Yakutia)	6.0	161.3	6.2
Kamchatka Territory	15.4	439.3	36.5
Primorski Territory	91.6	2,377.0	240.4
Khabarovsk Territory	26.8	1,218.5	145.0
Amur Region	0.1	114.9	10.4
Magadan Region	5.1	112.5	50.2
Sakhalin Region	12.8	1,415.3	408.2
Jewish Autonomous Region	0.0	4.0	0.1
Chukotka Autonomous Area	0.0	17.0	2.3

Table 3.4

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.03.2009			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	6,804.5	1,354.0	11,075.2	24,523.6
CENTRAL FEDERAL DISTRICT	5,724.4	327.2	6,779.2	14,603.3
Belgorod Region	1.0	0.0	133.1	268.0
Bryansk Region	19.3	0.0	41.7	87.5
Vladimir Region	5.9	0.0	50.0	93.7
Voronezh Region	12.2	0.0	127.6	217.4
Ivanovo Region	7.7	0.0	29.6	66.6
Kaluga Region	21.5	0.0	51.1	51.2
Kostroma Region	4.1	0.2	8.3	25.1
Kursk Region	0.3	0.0	19.2	42.4
Lipetsk Region	4.8	0.0	64.9	21.7
Moscow Region	144.2	3.1	203.1	4,669.6
Orel Region	0.6	0.0	20.1	44.1
Ryazan Region	3.8	0.3	44.7	136.0
Smolensk Region	5.4	0.0	29.6	46.4
Tambov Region	0.8	0.0	32.8	23.9
Tver Region	1.7	0.4	54.4	48.7
Tula Region	4.0	0.7	36.6	78.1
Yaroslavl Region	1.0	0.0	20.9	36.5
Moscow	5,486.3	322.5	5,811.6	8,646.4
NORTH-WEST DISTRICT	83.0	77.4	1,571.9	1,307.0
Republic of Karelia	0.4	0.0	7.2	22.3
Republic of Komi	5.8	0.0	23.2	37.3
Arkhangelsk Region	4.3	0.4	6.6	88.2
including Nenets Autonomous Area	0.0	0.0	0.7	0.0
Vologda Region	5.3	0.0	28.0	140.1
Kaliningrad Region	17.1	0.0	119.2	196.9
Leningrad Region	12.8	5.5	126.5	299.5
Murmansk Region	15.5	0.0	38.8	84.9
Novgorod Region	12.0	0.3	33.0	90.1
Pskov Region	1.3	0.0	7.1	97.2
St. Petersburg	8.4	71.2	1,182.5	250.5
SOUTH FEDERAL DISTRICT	302.9	23.9	519.0	1,711.9
Republic of Adigei (Adigeya)	16.8	0.0	7.2	2.3
Republic of Daghestan	106.2	0.0	16.9	125.4
Republic of Ingushetia	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.3	0.0	8.0	66.7
Republic of Kalmykia	4.2	0.2	8.8	20.6
Karachai-Cherkess Republic	7.9	0.1	8.2	30.1
Republic of Northern Ossetia — Alania	10.5	0.0	4.5	10.9
Republic of Chechnya	66.6	13.1	0.0	388.8
Krasnodar Territory	21.5	0.6	105.2	186.1
Stavropol Territory	28.7	6.5	102.7	577.4
Astrakhan Region	3.6	0.2	19.2	58.7
Volgograd Region	19.5	2.4	48.1	26.6
Rostov Region	17.3	0.8	190.3	218.2

Table 3.4 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	317.6	827.1	1,058.0	3,371.6
Republic of Bashkortostan	13.0	799.2	312.9	391.0
Republic of Mariy-El	0.9	0.1	13.4	113.2
Republic of Mordovia	3.7	0.0	62.5	54.5
Republic of Tatarstan (Tatarstan)	68.0	6.4	153.2	1,474.5
Udmurt Republic	33.0	0.0	31.6	4.6
Chuvash Republic — Chuvashya	5.6	0.0	28.4	119.0
Perm Territory	58.2	0.7	41.5	202.2
Kirov Region	8.8	0.0	105.8	138.2
Nizhni Novgorod Region	35.3	2.1	56.6	238.9
Orenburg Region	16.1	3.3	54.6	113.7
Penza Region	1.9	0.0	20.3	53.7
Samara Region	23.9	15.4	102.2	298.6
Saratov Region	38.9	0.0	23.6	94.8
Ulyanovsk Region	10.2	0.0	51.4	74.7
URALS FEDERAL DISTRICT	66.1	90.8	463.6	1,508.7
Kurgan Region	11.3	0.0	8.7	26.7
Sverdlovsk Region	22.2	1.6	231.2	843.0
Tyumen Region	4.2	89.2	69.7	247.8
including:				
Khanty-Mansiysky Autonomous Area — Yugra	0.2	52.3	33.5	74.9
Yamalo-Nenetsky Autonomous Area	2.3	2.9	17.5	96.6
Chelyabinsk Region	28.5	0.0	154.1	391.2
SIBERIA FEDERAL DISTRICT	175.1	3.9	352.2	1,233.7
Republic of Altai	1.1	0.0	1.4	4.6
Republic of Buryatia	7.7	0.0	7.0	11.7
Republic of Tyva	64.4	0.1	0.1	23.4
Republic of Khakassia	12.8	0.4	6.1	39.6
Altai Territory	6.4	2.3	38.7	233.8
Zabaykalskiy Territory	14.4	0.0	9.6	48.2
Krasnoyarsk Territory	17.2	0.0	82.0	261.8
Irkutsk Region	20.1	0.6	33.5	275.5
Kemerovo Region	14.1	0.6	56.6	140.7
Novosibirsk Region	3.6	0.0	52.3	70.0
Omsk Region	12.3	0.0	44.3	36.5
Tomsk Region	1.0	0.0	20.7	88.0
FAR EAST FEDERAL DISTRICT	135.5	3.6	331.2	787.4
Republic of Sakha (Yakutia)	48.4	0.3	9.8	145.9
Kamchatka Territory	0.6	0.0	5.4	0.9
Primorski Territory	25.8	1.7	85.7	110.5
Khabarovsk Territory	18.9	1.1	55.4	117.1
Amur Region	22.4	0.3	30.7	146.8
Magadan Region	4.1	0.1	6.1	224.2
Sakhalin Region	15.2	0.1	135.2	41.2
Jewish Autonomous Region	0.0	0.0	1.7	0.7
Chukotka Autonomous Area	0.0	0.0	1.3	0.0

Table 3.5

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.03.2009		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	15,315.5	16,322.9	371,879.9
CENTRAL FEDERAL DISTRICT	5,476.7	4,538.7	316,174.2
Belgorod Region	21.2	81.3	0.0
Bryansk Region	9.4	37.7	0.0
Vladimir Region	27.9	85.9	0.0
Voronezh Region	24.0	131.8	0.0
Ivanovo Region	0.0	145.2	0.0
Kaluga Region	17.0	73.5	0.0
Kostroma Region	2.0	122.5	0.0
Kursk Region	0.0	31.3	0.0
Lipetsk Region	12.2	110.2	0.0
Moscow Region	1,193.1	595.3	0.0
Orel Region	0.0	48.2	0.0
Ryazan Region	25.7	47.6	0.0
Smolensk Region	10.6	28.3	0.0
Tambov Region	0.0	81.4	0.0
Tver Region	0.0	36.4	0.0
Tula Region	6.7	41.6	0.0
Yaroslavl Region	22.5	212.9	30.0
Moscow	4,104.4	2,627.4	316,144.2
NORTH-WEST DISTRICT	881.2	1,433.5	2,765.3
Republic of Karelia	10.4	61.9	0.0
Republic of Komi	18.5	302.4	0.0
Arkhangelsk Region	8.7	143.4	0.0
including Nenets Autonomous Area	0.0	12.3	0.0
Vologda Region	97.5	121.7	0.0
Kaliningrad Region	97.0	61.0	0.0
Leningrad Region	39.5	101.4	0.0
Murmansk Region	69.6	75.6	0.0
Novgorod Region	35.0	40.4	0.0
Pskov Region	2.1	38.8	0.0
St. Petersburg	503.0	487.0	2,765.3
SOUTH FEDERAL DISTRICT	182.4	2,397.8	2,049.8
Republic of Adigei (Adigeya)	0.0	21.7	0.0
Republic of Daghestan	0.0	210.5	0.0
Republic of Ingushetia	0.0	14.9	0.0
Kabardino-Balkar Republic	0.0	70.7	0.0
Republic of Kalmykia	0.0	26.0	0.0
Karachai-Cherkess Republic	0.0	41.0	0.0
Republic of Northern Ossetia — Alania	0.0	68.2	0.0
Republic of Chechnya	0.0	0.0	0.0
Krasnodar Territory	49.1	400.5	600.0
Stavropol Territory	81.0	792.3	0.0
Astrakhan Region	0.5	136.3	0.0
Volgograd Region	16.0	334.3	0.0
Rostov Region	35.8	281.6	1,449.8

Table 3.5 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	2,595.4	3,193.2	24,298.6
Republic of Bashkortostan	0.0	322.1	0.0
Republic of Mariy-El	0.0	13.1	0.0
Republic of Mordovia	0.0	60.5	0.0
Republic of Tatarstan (Tatarstan)	12.1	83.8	13,630.1
Udmurt Republic	0.3	143.1	0.0
Chuvash Republic — Chuvashya	0.0	85.7	0.0
Perm Territory	16.0	653.7	0.0
Kirov Region	6.5	59.3	0.0
Nizhni Novgorod Region	127.9	298.4	0.0
Orenburg Region	0.7	193.4	0.0
Penza Region	1.3	165.3	0.0
Samara Region	2,275.4	744.6	10,668.4
Saratov Region	5.7	170.2	0.0
Ulyanovsk Region	149.7	199.9	0.0
URALS FEDERAL DISTRICT	5,647.5	1,092.7	7,015.5
Kurgan Region	0.0	14.7	0.0
Sverdlovsk Region	63.4	114.3	2,515.5
Tyumen Region	37.1	555.3	4,500.0
including: Khanty-Mansiysky Autonomous Area — Yugra	26.1	291.9	3,000.0
Yamalo-Nenetsky Autonomous Area	8.0	133.7	0.0
Chelyabinsk Region	5,547.0	408.4	0.0
SIBERIA FEDERAL DISTRICT	430.5	2,783.0	19,354.1
Republic of Altai	0.0	10.6	0.0
Republic of Buryatia	44.3	105.3	50.0
Republic of Tyva	0.0	13.8	0.0
Republic of Khakassia	3.0	26.4	0.0
Altai Territory	27.0	202.1	0.0
Zabaykalskiy Territory	56.8	164.5	0.0
Krasnoyarsk Territory	35.5	295.1	2,101.1
Irkutsk Region	141.6	558.4	0.0
Kemerovo Region	35.3	560.1	0.0
Novosibirsk Region	12.4	394.4	17,203.0
Omsk Region	58.0	266.6	0.0
Tomsk Region	16.7	185.7	0.0
FAR EAST FEDERAL DISTRICT	101.6	884.0	222.3
Republic of Sakha (Yakutia)	0.0	78.5	0.0
Kamchatka Territory	3.5	41.0	0.0
Primorski Territory	28.8	337.6	0.0
Khabarovsk Territory	1.4	118.7	0.0
Amur Region	51.5	104.0	222.3
Magadan Region	7.5	40.4	0.0
Sakhalin Region	5.1	121.3	0.0
Jewish Autonomous Region	3.8	29.1	0.0
Chukotka Autonomous Area	0.0	13.4	0.0

Table 3.6

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

(millions of rubles)

1	31.03.2009	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	501,114.5	151,999.4
CENTRAL FEDERAL DISTRICT	350,249.3	127,885.5
Belgorod Region	2,584.4	0.0
Bryansk Region	131.3	8.0
Vladimir Region	998.2	0.0
Voronezh Region	4,943.8	7,837.3
Ivanovo Region	68.9	0.0
Kaluga Region	145.9	29.0
Kostroma Region	414.8	13.8
Kursk Region	398.1	32.0
Lipetsk Region	2,598.0	13.7
Moscow Region	18,885.4	5,671.6
Orel Region	121.8	37.6
Ryazan Region	571.7	0.0
Smolensk Region	90.4	0.3
Tambov Region	491.2	2.4
Tver Region	376.9	27.0
Tula Region	324.4	0.0
Yaroslavl Region	550.9	7.9
Moscow	316,553.0	114,205.0
NORTH-WEST DISTRICT	31,782.1	10,191.0
Republic of Karelia	3.7	1.2
Republic of Komi	498.5	0.0
Arkhangelsk Region	215.1	114.6
including Nenets Autonomous Area	4.0	0.0
Vologda Region	1,899.5	28.3
Kaliningrad Region	165.8	33.9
Leningrad Region	146.4	14.3
Murmansk Region	213.2	0.7
Novgorod Region	62.5	21.3
Pskov Region	40.5	0.7
St. Petersburg	28,536.8	9,976.0
SOUTH FEDERAL DISTRICT	8,845.3	2,307.2
Republic of Adigei (Adigeya)	14.4	0.0
Republic of Daghestan	41.5	0.0
Republic of Ingushetia	5.0	0.0
Kabardino-Balkar Republic	24.4	0.0
Republic of Kalmykia	0.5	0.0
Karachai-Cherkess Republic	26.7	0.0
Republic of Northern Ossetia — Alania	43.1	0.0
Republic of Chechnya	0.0	0.0
Krasnodar Territory	2,011.1	2,134.9
Stavropol Territory	1,422.9	30.8
Astrakhan Region	225.5	1.0
Volgograd Region	244.8	102.6
Rostov Region	4,785.6	37.9

Table 3.6 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	61,162.5	9,131.2
Republic of Bashkortostan	2,451.2	300.2
Republic of Mariy-El	97.2	0.0
Republic of Mordovia	356.4	0.0
Republic of Tatarstan (Tatarstan)	32,225.7	298.2
Udmurt Republic	3,780.0	54.5
Chuvash Republic — Chuvashya	1,153.8	7.5
Perm Territory	5,329.2	402.5
Kirov Region	257.4	1.4
Nizhni Novgorod Region	5,244.1	5.8
Orenburg Region	1,990.8	88.2
Penza Region	311.5	31.5
Samara Region	6,716.3	7,777.3
Saratov Region	1,018.3	164.3
Ulyanovsk Region	230.6	0.0
URALS FEDERAL DISTRICT	23,192.2	1,813.3
Kurgan Region	183.6	11.2
Sverdlovsk Region	9,061.3	839.2
Tyumen Region	8,957.4	745.2
including: Khanty-Mansiysky Autonomous Area — Yugra	7,287.6	745.2
Yamalo-Nenetsky Autonomous Area	830.4	0.0
Chelyabinsk Region	4,990.0	217.7
SIBERIA FEDERAL DISTRICT	24,563.3	561.2
Republic of Altai	178.6	0.0
Republic of Buryatia	111.6	0.0
Republic of Tyva	21.5	0.0
Republic of Khakassia	16.2	12.5
Altai Territory	1,283.3	5.5
Zabaykalskiy Territory	99.3	0.0
Krasnoyarsk Territory	3,475.3	24.5
Irkutsk Region	11,366.2	54.1
Kemerovo Region	1,197.0	104.0
Novosibirsk Region	5,396.9	29.0
Omsk Region	1,053.4	319.6
Tomsk Region	363.9	12.2
FAR EAST FEDERAL DISTRICT	1,319.8	110.0
Republic of Sakha (Yakutia)	189.0	0.0
Kamchatka Territory	19.0	49.2
Primorski Territory	629.1	25.5
Khabarovsk Territory	135.8	23.1
Amur Region	171.6	7.1
Magadan Region	1.5	0.0
Sakhalin Region	167.2	0.0
Jewish Autonomous Region	6.5	5.1
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^{1,2}
 (millions of rubles)

	31.03.2009												
	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 finality	
RUSSIAN FEDERATION	3,752,354.7	51,240.5	36,186.0	556,452.9	110,329.6	115,072.1	186,179.4	133,787.1	942,035.4	163,705.5	792,323.5	701,228.7	
CENTRAL FEDERAL DISTRICT	1,949,540.9	19,139.8	16,950.8	200,220.4	26,997.4	50,543.8	88,886.8	102,203.0	564,847.6	104,514.1	483,641.0	308,547.0	
Belgorod Region	26,428.2	173.6	0.0	8,738.1	73.0	8,753.6	443.4	291.1	2,646.5	1,168.6	1,064.6	3,075.7	
Bryansk Region	6,440.3	0.0	0.0	1,263.1	685.9	442.0	28.5	28.0	934.2	492.2	82.1	2,484.3	
Vladimir Region	31,456.7	15.0	0.0	6,055.0	1,339.2	748.7	85.9	65.7	3,282.8	185.1	16,897.8	2,781.5	
Voronezh Region	27,951.5	295.3	0.0	7,285.8	176.2	3,409.8	1,244.9	286.7	6,961.1	3,525.4	2,151.4	2,614.9	
Ivanovo Region	5,852.0	28.0	28.0	1,176.4	586.1	370.0	216.4	17.1	1,074.1	372.5	524.5	1,486.9	
Kaluga Region	10,919.8	0.0	0.0	5,608.8	450.0	505.8	262.9	34.5	1,467.1	54.4	145.2	2,391.1	
Kostroma Region	6,234.5	0.0	0.0	506.9	0.0	176.9	75.4	19.4	2,448.8	19.7	1,540.1	1,447.3	
Kursk Region	16,148.5	0.0	0.0	4,147.9	311.5	2,373.4	730.1	95.9	3,380.7	515.3	98.1	4,495.6	
Lipetsk Region	14,787.5	0.0	0.0	4,237.5	32.1	1,834.8	487.6	530.7	4,155.8	415.0	245.1	2,848.9	
Moscow Region	202,754.4	142.7	17.5	36,176.6	436.1	1,041.0	11,264.7	6,301.3	64,743.5	6,738.2	27,539.9	48,370.4	
Orel Region	8,604.6	0.0	0.0	1,071.8	109.6	1,060.0	188.9	163.1	2,163.5	255.0	356.4	3,236.3	
Ryazan Region	9,891.6	399.5	0.0	3,035.8	307.2	2,060.5	191.9	107.1	2,310.2	40.0	208.8	1,230.6	
Smolensk Region	6,940.7	2.0	0.0	2,769.8	316.4	542.9	237.1	18.9	1,388.2	41.0	333.7	1,290.7	
Tambov Region	9,506.8	0.0	0.0	2,975.3	145.0	1,510.2	121.7	182.4	3,199.1	140.7	46.7	1,185.7	
Tver Region	22,685.4	0.1	0.0	8,968.7	39.5	199.7	390.6	104.9	3,855.1	55.4	7,285.9	1,785.5	
Tula Region	37,582.1	52.0	0.0	6,237.0	5,008.0	1,807.6	3,100.2	220.6	5,209.4	439.2	10,282.4	5,225.7	
Yaroslavl Region	16,403.2	9.7	0.0	3,905.8	863.1	351.0	187.2	385.6	4,109.9	326.2	1,126.8	5,137.9	
Moscow	1,488,953.1	18,021.9	16,905.3	96,060.1	16,118.5	23,355.9	69,629.4	93,350.0	451,517.6	89,730.2	413,711.5	217,458.0	

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	485,040.9	3,175.8	973.6	66,424.2	11,682.4	4,563.6	21,636.0	9,719.1	74,372.5	14,494.2	185,445.1	93,528.0
Republic of Karelia	7,516.2	380.0	0.0	1,542.9	804.1	91.8	34.3	22.7	466.5	55.4	42.7	4,075.8
Republic of Komi	10,851.7	907.9	906.9	2,018.8	6.0	147.5	658.8	128.4	2,035.2	615.9	178.8	4,154.4
Arkhangelsk Region	12,531.7	58.0	43.0	2,873.0	640.2	244.2	580.2	916.7	2,341.7	31.9	503.2	4,342.6
including Nenets Autonomous Area	178.5	0.0	0.0	0.0	0.0	0.0	29.0	12.0	45.5	0.0	2.5	89.5
Vologda Region	23,639.8	6.2	0.0	6,285.8	381.5	1,066.2	1,124.1	147.8	6,307.0	95.6	1,219.3	7,006.3
Kaliningrad Region	132,492.8	54.7	0.0	2,920.9	816.8	404.1	360.5	995.2	4,030.0	652.8	119,937.3	2,320.5
Leningrad Region	28,354.3	344.5	23.7	11,196.5	1,849.6	1,433.9	875.8	27.8	4,728.1	42.7	1,643.7	6,211.7
Murmansk Region	9,123.3	1,220.1	0.0	482.5	796.1	139.4	252.2	60.8	2,098.5	61.1	328.4	3,684.2
Novgorod Region	5,527.4	101.4	0.0	1,372.4	59.9	168.8	285.0	22.3	1,010.6	270.6	217.3	2,019.1
Pskov Region	4,403.9	0.0	0.0	1,097.4	718.0	302.8	247.3	139.2	538.7	6.3	64.5	1,289.7
St. Petersburg	250,599.8	103.0	0.0	36,634.0	5,610.2	564.9	17,217.8	7,258.2	50,816.2	12,661.9	61,309.9	58,423.7
SOUTH FEDERAL DISTRICT	206,701.9	529.6	182.3	38,365.2	9,117.5	21,558.0	10,974.2	2,793.6	57,593.5	6,461.8	12,612.0	46,696.5
Republic of Adigei (Adigeya)	1,207.9	0.0	0.0	449.5	76.1	136.5	22.4	21.2	303.2	8.6	7.3	183.1
Republic of Dagestan	3,699.4	10.2	10.0	790.5	3.0	184.3	281.8	440.4	1,109.9	8.7	348.1	522.5
Republic of Ingushetia	122.0	0.0	0.0	0.5	0.0	9.2	30.7	0.0	53.9	0.0	27.7	0.0
Kabardino-Balkar Republic	2,412.3	4.0	4.0	957.8	0.0	105.0	213.1	4.6	666.5	134.0	232.9	94.4
Republic of Kalmykia	1,571.6	0.0	0.0	15.1	2.1	266.2	115.1	1.0	624.7	0.7	15.0	531.7
Karachai-Cherkess Republic	2,095.8	0.0	0.0	1,216.7	0.0	425.0	90.9	0.0	237.1	1.2	16.0	108.9
Republic of Northern Ossetia — Alania	2,907.9	18.4	0.0	1,517.4	3.3	348.2	105.8	43.1	435.2	43.6	131.5	261.4
Republic of Chechnya	821.9	0.0	0.0	2.8	3.5	41.0	638.1	0.5	125.3	6.0	4.7	0.0
Krasnodar Territory	74,665.7	33.6	0.0	8,036.2	3,426.1	8,995.7	3,824.6	722.0	21,980.6	3,216.3	6,303.9	18,126.7
Stavropol Territory	23,208.7	0.0	0.0	2,657.5	1,097.1	3,620.2	1,381.2	479.5	8,114.0	230.7	426.5	5,202.0
Astrakhan Region	3,879.6	0.0	0.0	218.9	170.0	280.3	1,128.3	71.4	652.6	480.4	208.1	669.6
Vologograd Region	21,464.7	39.1	28.3	4,464.6	4.0	1,842.0	533.5	99.1	4,908.4	1,550.5	1,201.9	6,821.6
Rostov Region	68,644.4	424.3	140.0	18,037.7	4,332.3	5,304.4	2,608.7	910.8	18,382.1	781.1	3,688.4	14,174.6
PRIVOLZHSKY FEDERAL DISTRICT	518,762.3	6,132.1	5,313.5	128,098.3	28,678.4	23,740.6	30,033.5	5,599.3	114,429.5	24,840.2	76,292.6	80,917.8
Republic of Bashkortostan	48,343.1	551.2	500.0	11,706.9	6,057.7	1,643.6	877.4	257.7	12,844.3	496.8	6,200.5	7,707.0
Republic of Mariy-El	4,378.1	634.7	630.7	1,300.5	245.0	419.8	149.8	14.6	612.1	64.7	111.7	825.2
Republic of Mordovia	9,470.4	0.0	0.0	4,850.2	34.4	865.9	606.1	63.5	932.1	349.7	262.8	1,505.7

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	118,179.2	2,638.7	2,530.2	24,223.8	352.0	9,595.0	15,166.5	1,667.4	24,252.3	12,102.4	15,119.7	13,061.4
Udmurt Republic	21,564.8	48.8	24.5	7,289.0	178.3	693.0	261.8	223.0	6,005.1	1,007.1	810.2	5,048.5
Chuvash Republic — Chuvashya	13,797.6	0.0	0.0	4,056.9	3,119.4	196.5	745.0	93.4	1,503.9	404.9	393.3	3,284.3
Perm Territory	66,426.9	170.0	159.8	11,428.7	10,959.1	413.9	3,198.1	124.9	10,440.0	1,162.8	16,309.6	12,219.8
Kirov Region	9,519.3	0.0	0.0	3,344.1	64.4	1,038.7	166.3	59.7	2,862.0	135.5	224.0	1,624.6
Nizhni Novgorod Region	82,754.7	3.0	0.0	27,634.0	2,000.5	1,702.6	1,762.5	591.1	24,066.0	1,762.5	10,670.7	12,561.8
Orenburg Region	15,109.5	1,083.5	613.4	1,872.5	600.1	1,478.5	432.6	238.8	3,214.6	181.9	696.7	5,310.3
Penza Region	7,272.6	5.0	0.0	1,984.5	498.4	1,136.1	226.4	39.7	1,568.7	143.9	85.2	1,584.7
Samara Region	82,235.9	286.0	210.4	17,762.0	1,892.9	1,384.2	3,140.4	1,889.1	18,400.7	6,335.1	22,633.5	8,512.0
Saratov Region	30,386.4	677.5	644.5	6,560.3	2,605.5	1,317.0	2,863.0	257.2	6,477.3	539.5	2,600.6	6,488.5
Ulyanovsk Region	9,323.8	33.7	0.0	4,084.9	70.7	1,855.8	437.6	79.2	1,250.4	153.4	174.1	1,184.0
URALS FEDERAL DISTRICT	263,378.6	7,481.3	4,806.7	76,098.1	13,468.8	3,269.8	16,677.7	5,818.8	49,749.7	6,515.2	20,536.4	63,762.8
Kurgan Region	5,861.9	546.8	546.8	1,105.1	42.0	682.9	161.8	43.8	1,011.8	38.9	73.1	2,155.7
Sverdlovsk Region	131,947.8	2,014.8	0.0	35,940.8	8,819.4	516.0	5,981.5	2,556.9	31,129.5	2,752.0	11,680.5	30,556.4
Tyumen Region	52,414.1	4,259.9	4,259.9	3,542.1	3,291.5	721.1	8,971.8	2,951.2	7,021.8	1,863.3	5,904.1	13,887.3
including:												
Khanty-Mansiysky Autonomous Area — Yugra	20,389.8	418.9	418.9	130.6	1,364.7	7.8	3,102.9	1,780.4	1,746.4	466.6	4,556.5	6,815.0
Yamalo-Nenetsky Autonomous Area	9,140.9	1,175.4	1,175.4	9.5	1,059.3	0.0	4,117.9	651.1	429.9	777.1	132.5	788.2
Chelyabinsk Region	73,154.8	659.8	0.0	35,510.1	1,315.9	1,349.8	1,562.6	266.9	10,586.6	1,861.0	2,878.7	17,163.4
SIBERIA FEDERAL DISTRICT	257,707.1	9,410.4	7,727.6	40,668.5	15,638.5	9,813.9	12,824.0	5,087.7	63,639.3	5,190.6	9,437.8	85,996.4
Republic of Altai	4,874.8	0.0	0.0	52.5	33.4	62.6	91.6	48.8	2,366.9	41.8	204.5	1,972.7
Republic of Buryatia	5,928.5	228.5	0.0	1,770.1	1,171.7	307.0	181.4	7.1	768.4	13.4	48.8	1,432.1
Republic of Tyva	281.4	100.0	0.0	28.6	0.0	43.4	1.0	0.0	75.9	3.0	7.9	21.6
Republic of Khakassia	2,680.3	30.6	30.0	746.0	273.1	121.3	52.1	4.6	610.5	22.1	185.7	634.3
Altai Territory	32,443.3	240.1	200.2	8,010.3	953.0	3,369.7	2,392.7	501.3	8,058.2	521.5	297.7	8,098.8
Zabaykalskiy Territory	4,099.4	1,430.4	1,328.5	26.6	16.3	1.2	81.3	5.1	459.2	0.5	53.5	2,025.3
Krasnoyarsk Territory	35,252.1	798.0	420.7	7,336.0	1,401.0	1,556.8	2,191.9	411.2	7,157.8	851.6	2,212.9	11,334.9
Irkutsk Region	31,653.7	936.0	605.3	7,435.0	2,917.2	374.5	2,094.4	222.7	8,693.4	836.2	1,920.6	6,223.7
Kemerovo Region	45,468.2	5,253.5	4,822.1	7,106.0	80.0	1,229.6	927.0	170.2	9,199.4	547.9	1,029.0	19,925.6
Novosibirsk Region	63,515.9	72.5	0.0	3,134.0	7,977.3	1,391.2	2,354.1	3,119.4	17,442.9	608.5	1,887.2	25,528.8
Omsk Region	21,612.8	0.5	0.5	3,169.1	310.7	813.5	1,976.6	507.0	6,965.4	1,394.9	1,406.3	5,068.8
Tomsk Region	9,896.7	320.3	320.3	1,854.3	504.8	543.1	479.9	90.3	1,841.3	349.2	183.7	3,729.8

Table 4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	71,223.0	5,371.5	231.5	6,578.2	4,746.6	1,582.4	5,147.2	2,565.6	17,403.3	1,689.4	4,358.6	21,780.2
Republic of Sakha (Yakutia)	7,698.3	891.7	2.0	531.6	2,787.4	73.0	644.7	348.7	1,306.5	212.6	241.9	660.2
Kamchatka Territory	2,889.3	0.0	0.0	127.7	154.4	445.5	90.1	186.1	797.1	227.1	242.2	619.1
Primorski Territory	25,891.0	0.0	0.0	3,245.2	172.5	284.1	797.2	1,047.1	6,873.0	228.1	1,152.1	12,091.7
Khabarovsk Territory	22,745.8	1,497.4	0.0	2,033.2	1,025.8	49.1	2,185.5	768.2	5,733.4	485.2	2,317.9	6,650.1
Amur Region	4,337.0	173.5	70.0	313.6	250.0	533.7	629.4	9.9	1,140.3	104.5	53.1	1,129.0
Magadan Region	3,742.4	2,753.9	143.5	88.6	140.0	78.0	0.0	33.2	461.9	48.9	83.0	54.9
Sakhalin Region	3,263.9	16.0	16.0	130.8	211.5	29.2	751.3	140.1	994.9	350.5	243.7	395.9
Jewish Autonomous Region	545.7	0.0	0.0	107.5	5.0	89.8	49.0	0.0	90.4	0.0	24.7	179.3
Chukotka Autonomous Area	109.6	39.0	0.0	0.0	0.0	0.0	0.0	32.3	5.8	32.5	0.0	0.0

¹ Including data on State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

² The information containing more detailed distribution by economic activities, is available on CBR's website: [http:// www.cbr.ru/statistics/](http://www.cbr.ru/statistics/).

Table 4.2

**Volume of Foreign Currency-Denominated Loans to Legal Entities and Individual Entrepreneurs,
by Economic Activities^{1,2}**

(millions of rubles)

1	31.03.2009													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	870,723.7	207,220.1	111,409.1	140,664.9	14,265.5	2,837.4	29,670.8	44,563.4	148,167.8	67,116.4	213,141.9	3,075.5		
CENTRAL FEDERAL DISTRICT	534,744.5	102,029.2	100,617.6	48,177.5	10,061.3	991.0	21,253.0	35,877.9	77,891.4	59,735.1	176,938.6	1,789.5		
Belgorod Region	3,742.1	0.0	0.0	3,426.0	0.0	0.0	40.0	221.1	55.0	0.0	0.0	0.0		
Bryansk Region	80.6	0.0	0.0	20.4	0.0	9.2	0.0	0.0	51.0	0.0	0.0	0.0		
Vladimir Region	1,175.4	0.0	0.0	1,036.3	0.0	0.0	0.0	0.6	138.5	0.0	0.0	0.0		
Voronezh Region	955.6	0.0	0.0	255.2	0.0	10.0	0.0	0.0	656.6	0.0	33.8	0.0		
Ivanovo Region	336.7	0.0	0.0	122.8	0.0	0.0	28.9	22.4	63.6	0.0	99.0	0.0		
Kaluga Region	976.1	0.0	0.0	74.6	0.0	58.4	0.0	4.7	14.3	0.0	824.1	0.0		
Kostroma Region	878.2	0.0	0.0	550.3	0.0	0.0	0.0	0.0	312.6	0.0	0.0	15.3		
Kursk Region	1,406.3	1,010.2	0.0	300.6	0.0	0.0	0.0	0.0	0.0	0.0	95.5	0.0		
Lipetsk Region	888.2	0.0	0.0	199.2	0.0	261.7	0.0	0.0	398.7	0.0	28.6	0.0		
Moscow Region	24,470.5	0.0	0.0	4,229.8	5.8	80.2	1,531.1	6,332.1	6,432.7	2,946.8	2,685.0	227.0		
Orel Region	3,116.2	0.0	0.0	828.5	0.0	0.0	2,267.6	20.1	0.0	0.0	0.0	0.0		
Ryazan Region	743.2	0.0	0.0	201.7	0.0	29.3	23.7	0.0	142.6	30.7	315.2	0.0		
Smolensk Region	3,018.4	0.0	0.0	2,474.2	0.0	0.0	527.2	0.0	17.0	0.0	0.0	0.0		
Tambov Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Tver Region	795.1	0.0	0.0	645.4	0.0	0.0	125.9	0.0	23.8	0.0	0.0	0.0		
Tula Region	1,320.2	0.0	0.0	323.6	0.0	0.0	169.0	0.0	142.7	474.2	207.3	3.4		
Yaroslavl Region	1,664.3	0.0	0.0	1,352.4	151.8	0.0	16.7	17.8	81.1	9.0	35.5	0.0		
Moscow	489,177.4	101,019.0	100,617.6	32,136.5	9,903.7	542.2	16,522.9	29,259.1	69,361.2	56,274.4	172,614.6	1,543.8		

Table 4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	89,899.9	3,065.8	1,682.6	16,358.6	92.8	447.4	1,609.9	3,828.2	53,830.2	4,203.9	6,335.3	117.8
Republic of Karelia	61.3	22.7	0.0	38.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Komi	2,134.9	1,658.4	1,658.4	313.4	92.8	66.1	4.2	0.0	0.0	0.0	0.0	0.0
Arkhangelsk Region	402.2	24.2	24.2	325.9	0.0	0.0	0.0	0.0	4.7	21.7	25.7	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	632.9	0.0	0.0	305.6	0.0	106.4	25.2	0.0	195.7	0.0	0.0	0.0
Kaliningrad Region	6,645.7	0.0	0.0	1,115.6	0.0	88.7	268.0	122.7	3,188.6	1,648.7	213.4	0.0
Leningrad Region	2,513.4	0.0	0.0	759.8	0.0	37.7	5.8	223.4	1,286.2	115.5	85.0	0.0
Murmansk Region	3,438.1	1,360.5	0.0	0.0	0.0	0.2	0.7	1,154.0	699.5	192.6	30.6	0.0
Novgorod Region	4,199.2	0.0	0.0	4,199.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pskov Region	320.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	320.3	0.0	0.0	0.0
St. Petersburg	69,541.9	0.0	0.0	9,300.5	0.0	148.3	1,306.0	2,328.1	48,135.2	2,225.4	5,980.6	117.8
SOUTH FEDERAL DISTRICT	28,055.4	472.8	0.0	7,824.6	0.0	142.9	491.6	710.4	3,098.4	113.6	14,979.9	221.2
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	478.7	0.0	0.0	0.0	0.0	0.0	15.5	51.0	0.0	0.0	412.2	0.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Kalmykia	176.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	176.3	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	498.9	472.8	0.0	26.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	7,970.5	0.0	0.0	511.6	0.0	142.9	111.4	329.9	1,352.7	0.0	5,307.4	214.6
Stavropol Territory	203.0	0.0	0.0	99.7	0.0	0.0	6.4	0.0	12.8	4.9	79.2	0.0
Astrakhan Region	421.9	0.0	0.0	141.7	0.0	0.0	0.0	137.8	5.7	0.0	136.7	0.0
Vologograd Region	9,830.4	0.0	0.0	2,736.2	0.0	0.0	0.0	0.0	0.0	0.0	7,094.2	0.0
Rostov Region	8,475.7	0.0	0.0	4,309.3	0.0	0.0	358.3	191.7	1,550.9	108.7	1,950.2	6.6
PRIVOLZHSKY FEDERAL DISTRICT	38,064.5	593.5	491.5	18,948.3	44.3	826.7	3,399.9	1,026.3	5,759.2	1,508.0	5,958.3	0.0
Republic of Bashkortostan	7,616.2	0.0	0.0	5,602.1	0.0	213.9	70.7	0.0	1,264.4	24.1	441.0	0.0
Republic of Mariy-El	133.5	0.0	0.0	133.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	60.2	0.0	0.0	0.0	0.0	60.2	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)	12,085.4	0.0	0.0	3,275.7	0.0	84.7	1,574.2	16.7	2,624.4	1,162.0	3,347.7	0.0
Udmurt Republic	30.9	29.0	29.0	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Chuvash Republic — Chuvashya	676.7	0.0	0.0	389.9	0.0	286.8	0.0	0.0	0.0	0.0	0.0	0.0
Perm Territory	3,533.6	102.0	0.0	2,780.5	0.0	0.0	467.5	0.0	113.9	69.7	0.0	0.0
Kirov Region	854.4	0.0	0.0	847.2	0.0	0.5	0.0	0.0	1.3	5.4	0.0	0.0
Nizhni Novgorod Region	4,128.5	0.0	0.0	2,738.2	0.0	0.0	988.9	111.1	233.8	12.5	44.0	0.0
Orenburg Region	1,168.4	0.0	0.0	854.1	0.0	0.0	0.0	314.2	0.1	0.0	0.0	0.0
Penza Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Samara Region	5,796.9	340.1	340.1	949.5	20.5	180.6	298.6	584.3	1,107.5	192.7	2,123.1	0.0
Saratov Region	460.4	122.4	122.4	35.8	0.0	0.0	0.0	0.0	292.1	7.6	2.5	0.0
Ulyanovsk Region	1,519.4	0.0	0.0	1,339.9	23.8	0.0	0.0	0.0	121.7	34.0	0.0	0.0
URALS FEDERAL DISTRICT	75,683.5	23,745.5	4,837.8	31,267.7	2,352.8	71.6	1,953.0	2,586.9	5,043.6	656.7	7,801.8	203.9
Kurgan Region	60.8	0.0	0.0	0.0	60.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sverdlovsk Region	40,065.9	3,018.6	1,266.4	22,360.9	2,292.0	1.5	1,919.0	52.6	4,457.2	631.5	5,332.6	0.0
Tyumen Region	26,260.1	20,578.1	3,571.4	273.1	0.0	0.0	34.0	2,530.6	384.3	0.0	2,256.1	203.9
including:												
Khanty-Mansiysky Autonomous Area — Yugra	3,103.1	0.0	0.0	0.0	0.0	0.0	34.0	795.9	21.8	0.0	2,048.5	202.9
Yamalo-Nenetsky 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
Chelyabinsk Region	9,296.7	148.8	0.0	8,633.7	0.0	70.1	0.0	3.7	202.1	25.2	213.1	0.0
SIBERIA FEDERAL DISTRICT	40,407.7	18,966.0	2,907.5	17,943.8	0.0	5.2	375.6	252.6	1,588.3	372.0	174.1	730.1
Republic of Altai	421.0	136.1	136.1	0.3	0.0	0.0	0.0	0.0	249.3	35.3	0.0	0.0
Republic of Buryatia	551.7	491.1	0.0	0.0	0.0	0.0	60.6	0.0	0.0	0.0	0.0	0.0
Republic of Tyva	479.6	479.6	479.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	53.6	52.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.0
Altai Territory	704.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.1	0.0	0.1	696.1
Zabaykalskiy Territory	68.6	32.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36.6	0.0
Krasnoyarsk Territory	7,253.6	0.0	0.0	6,979.2	0.0	0.0	16.2	100.2	116.7	4.7	2.6	34.0
Irkutsk Region	954.5	446.1	342.4	206.9	0.0	0.0	87.2	144.5	44.8	0.0	25.0	0.0
Kemerovo Region	27,010.6	16,647.9	1,269.1	9,841.6	0.0	5.2	91.9	7.9	402.6	13.5	0.0	0.0
Novosibirsk Region	1,508.5	0.0	0.0	436.6	0.0	0.0	74.4	0.0	640.9	317.0	39.6	0.0
Omsk Region	627.6	0.0	0.0	400.6	0.0	0.0	45.3	0.0	118.3	1.5	61.9	0.0
Tomsk Region	774.1	680.3	680.3	78.6	0.0	0.0	0.0	0.0	7.6	0.0	7.6	0.0

Table 4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	63,878.2	58,347.3	872.1	144.4	1,714.3	352.6	587.8	281.1	956.7	527.1	953.9	13.0
Republic of Sakha (Yakutia)	52,418.1	52,358.3	77.9	0.0	0.0	36.4	0.0	0.0	0.0	23.4	0.0	0.0
Kamchatka Territory	707.5	656.1	646.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.4	0.0
Primorski Territory	1,392.7	147.9	147.9	0.2	0.0	0.0	144.6	196.7	361.6	107.4	421.3	13.0
Khabarovsk Territory	4,506.6	1,686.2	0.0	58.7	1,700.7	316.2	82.7	84.4	479.1	1.4	97.2	0.0
Amur Region	1,235.9	116.0	0.0	0.0	13.6	0.0	350.5	0.0	29.5	394.9	331.4	0.0
Magadan Region	3,446.7	3,348.0	0.0	85.5	0.0	0.0	0.0	0.0	1.5	0.0	11.7	0.0
Sakhalin Region	145.3	10.0	0.0	0.0	0.0	0.0	10.0	0.0	85.0	0.0	40.3	0.0
Jewish Autonomous Region	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0
Chukotka Autonomous Area	24.8	24.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

¹ Including data on State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

² The information containing more detailed distribution by economic activities, is available on CBR's website: [http:// www.cbr.ru/statistics/](http://www.cbr.ru/statistics/).

Table 4.3
Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities^{1,2}
(millions of rubles)

1	31.03.2009										13	
	2	3	4	5	6	7	8	9	10	11		12
total	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finally
		3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	9,174,234.6	320,170.7	187,154.0	1,734,050.1	284,193.6	638,889.3	874,946.5	503,442.6	2,311,422.1	864,319.8	1,524,001.7	118,798.2
CENTRAL FEDERAL DISTRICT	4,511,303.6	129,501.4	96,873.3	538,964.5	102,348.2	221,116.8	421,919.2	331,114.5	1,157,307.5	527,786.3	1,030,853.0	50,392.2
Belgorod Region	170,880.4	24,960.4	0.0	41,556.5	173.7	69,309.9	4,599.5	1,376.9	9,114.4	4,916.2	14,238.5	634.4
Bryansk Region	25,412.8	0.1	0.1	9,767.6	920.7	3,393.1	472.1	509.5	6,409.5	1,964.8	1,578.6	396.8
Vladimir Region	44,197.7	63.3	21.0	18,401.9	1,554.3	7,035.7	933.2	680.5	9,907.4	2,623.4	2,544.1	453.9
Voronezh Region	92,889.0	1,133.0	11.3	24,807.2	167.6	16,847.6	8,129.1	1,059.1	21,528.7	14,438.3	4,477.0	301.4
Ivanovo Region	26,268.6	40.4	34.6	11,279.3	764.9	1,893.7	1,453.9	227.5	6,513.4	2,138.6	1,565.4	391.5
Kaluga Region	39,812.7	40.8	0.0	18,282.2	1,000.7	5,198.5	1,291.3	445.8	8,080.5	3,402.2	1,809.0	261.7
Kostroma Region	19,921.0	0.0	0.0	3,853.7	114.6	2,134.2	1,043.5	360.6	8,375.7	883.6	2,913.2	241.9
Kursk Region	54,065.4	0.0	0.0	12,128.3	290.0	13,995.4	3,863.3	1,640.0	15,777.4	1,592.0	4,073.6	705.4
Lipetsk Region	63,529.5	1,081.7	0.0	12,902.0	117.6	23,475.2	5,283.6	1,194.4	13,689.8	2,313.2	3,019.6	452.4
Moscow Region	512,075.5	2,469.2	2,020.9	81,889.7	12,654.0	13,540.0	50,060.8	9,261.8	112,354.4	43,886.9	178,528.5	7,430.2
Orel Region	34,841.5	74.2	44.2	6,116.3	413.6	13,743.1	3,627.5	493.3	7,773.3	1,093.7	1,077.1	429.4
Ryazan Region	43,957.8	1,336.7	0.0	11,853.5	435.9	13,542.1	1,915.8	833.8	8,581.9	1,946.0	3,299.8	212.3
Smolensk Region	28,465.7	40.4	0.0	12,249.6	463.3	4,025.5	1,272.7	673.7	7,133.4	590.1	1,753.3	263.7
Tambov Region	32,170.9	0.0	0.0	9,149.9	514.4	7,908.9	442.1	633.9	7,183.1	3,301.0	2,856.1	181.5
Tver Region	38,178.7	83.4	0.0	17,395.2	27.4	4,324.9	1,495.6	462.3	8,879.7	731.7	4,490.8	287.7
Tula Region	52,177.8	152.0	0.0	15,974.9	2,900.8	9,490.3	4,090.3	880.3	10,575.1	3,065.8	4,127.0	921.3
Yaroslavl Region	73,667.6	287.2	15.6	25,410.7	5,090.5	4,842.1	2,704.8	1,868.2	14,784.9	2,627.8	15,162.2	889.2
Moscow	3,158,791.0	97,738.6	94,725.6	205,946.0	74,744.2	6,416.6	329,240.1	308,512.9	880,644.9	436,271.0	783,339.2	35,937.5

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	899,340.8	6,069.4	1,456.3	186,302.9	21,718.5	46,269.3	124,807.8	32,758.6	237,799.7	81,261.7	147,142.1	15,210.8
Republic of Karelia	16,153.2	490.4	31.0	8,807.3	350.8	1,391.9	177.2	228.0	2,281.6	867.9	900.3	657.8
Republic of Komi	22,439.6	972.0	952.7	5,127.8	44.9	717.3	2,700.9	757.4	7,675.3	2,343.6	1,466.8	633.6
Arkhangelsk Region	37,869.5	58.0	43.0	16,582.8	926.7	4,611.0	1,528.0	2,190.8	8,064.3	568.5	2,765.8	573.6
including Nenets Autonomous Area	493.0	0.0	0.0	13.3	0.0	7.9	127.2	43.8	131.9	0.0	147.6	21.3
Vologda Region	62,038.0	116.8	0.0	17,955.5	632.4	8,029.6	4,869.9	919.2	23,992.1	1,340.7	2,999.4	1,182.4
Kaliningrad Region	58,482.8	433.8	3.0	11,430.0	1,752.3	7,884.9	6,263.8	3,854.3	14,855.2	3,610.7	7,769.0	628.8
Leningrad Region	63,923.5	630.6	78.5	17,588.1	4,232.7	12,613.6	6,612.3	3,342.3	11,238.9	3,581.0	2,900.0	1,184.0
Murmansk Region	25,245.2	1,684.1	12.1	1,918.6	2,171.3	1,120.3	1,190.0	1,534.1	9,300.1	1,457.2	4,289.1	580.4
Novgorod Region	24,611.9	221.5	0.0	13,525.2	125.4	3,560.0	674.2	365.0	3,398.0	774.4	1,643.6	324.6
Pskov Region	16,718.4	9.6	0.0	7,180.8	75.4	2,506.0	1,090.7	684.3	4,169.9	317.9	492.0	191.8
St. Petersburg	571,858.7	1,452.6	336.0	86,186.8	11,406.6	3,834.7	99,700.8	18,883.2	152,824.3	66,399.8	121,916.1	9,253.8
SOUTH FEDERAL DISTRICT	670,934.8	3,830.6	2,180.9	161,253.4	29,208.9	128,664.3	62,163.9	22,461.9	170,664.3	35,125.9	49,559.8	8,001.8
Republic of Adigei (Adigeya)	8,094.6	0.0	0.0	2,946.9	55.0	1,595.0	393.7	104.7	2,718.4	48.5	168.6	63.8
Republic of Dagestan	10,645.1	33.8	23.0	3,227.6	10.5	1,632.8	875.5	915.8	2,720.7	54.4	885.8	288.2
Republic of Ingushetia	1,525.1	25.0	25.0	65.8	0.0	846.0	151.5	20.7	286.8	45.0	84.3	0.0
Kabardino-Balkar Republic	11,761.0	22.0	22.0	4,358.3	277.2	1,671.3	863.2	469.1	2,506.0	605.6	968.6	19.7
Republic of Kalmykia	3,528.2	77.0	77.0	89.1	22.9	1,493.6	169.9	33.3	762.3	2.7	770.4	107.0
Karachai-Cherkess Republic	10,524.9	1.5	0.0	5,555.7	18.0	2,912.8	251.6	284.5	1,265.7	115.3	94.6	25.2
Republic of Northern Ossetia — Alania	10,061.1	252.8	30.0	5,571.4	34.3	1,067.1	452.7	238.7	1,594.1	81.8	739.9	28.3
Republic of Chechnya	11,313.7	10.9	0.0	522.8	49.5	865.0	8,245.1	207.4	722.8	357.6	332.6	0.0
Krasnodar Territory	229,955.4	1,432.0	886.1	43,104.3	7,004.5	57,417.2	26,551.1	11,127.0	52,596.8	8,188.4	20,102.5	2,431.6
Stavropol Territory	83,108.0	149.7	0.0	14,610.3	3,639.8	21,232.0	4,583.0	2,561.7	25,175.3	5,335.4	4,372.7	1,448.1
Astrakhan Region	18,307.8	1.5	0.0	1,610.8	365.4	1,093.2	5,460.1	301.8	4,301.3	2,247.0	2,837.3	89.4
Vologograd Region	79,693.7	70.1	61.1	24,615.8	1,262.7	10,457.3	6,976.6	2,027.5	19,004.5	9,920.4	4,159.1	1,199.7
Rostov Region	192,416.2	1,754.3	1,056.7	54,974.6	16,469.1	26,381.0	7,189.9	4,169.7	57,009.6	8,123.8	14,043.4	2,300.8
PRIVOLZHSKY FEDERAL DISTRICT	1,405,943.3	21,956.6	12,374.5	438,485.9	41,049.2	138,084.3	111,334.8	42,263.5	323,369.5	121,069.0	151,766.7	16,563.8
Republic of Bashkortostan	112,281.8	3,871.6	1,001.6	36,853.5	3,593.2	10,286.2	5,457.7	1,097.1	28,611.8	7,960.3	13,164.0	1,386.4
Republic of Mariy-El	13,656.0	482.2	478.4	4,367.7	175.6	3,287.7	662.6	152.5	2,786.1	1,005.8	575.7	160.1
Republic of Mordovia	37,196.1	0.0	0.0	14,690.8	153.4	10,788.5	1,773.8	517.0	3,210.9	1,904.3	3,942.6	214.8

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	297,800.9	4,928.5	4,443.1	67,637.2	1,223.7	37,518.5	37,276.4	6,362.6	61,289.7	29,395.3	49,256.1	2,912.9
Udmurt Republic	71,706.8	500.2	240.5	25,796.8	640.1	6,555.4	4,282.8	798.0	21,710.0	5,204.4	5,291.2	927.9
Chuvash Republic — Chuvashya	54,883.9	15.0	0.0	20,926.4	4,539.4	3,792.9	6,556.9	712.5	9,713.5	3,837.8	4,222.2	567.3
Perm Territory	158,281.5	1,137.5	567.4	32,771.2	9,515.8	4,389.5	18,506.7	9,572.0	41,084.6	21,122.5	17,842.2	2,339.5
Kirov Region	40,253.0	10.5	0.2	14,964.5	363.4	8,553.8	1,328.9	472.1	10,562.9	1,020.3	2,716.4	260.2
Nizhni Novgorod Region	185,538.3	113.0	83.9	63,225.0	8,682.3	12,208.3	8,766.0	11,247.1	46,966.3	17,210.0	13,432.9	3,687.4
Orenburg Region	59,310.3	7,118.5	2,339.5	17,390.3	743.8	10,947.0	3,776.3	2,168.8	11,588.7	2,310.6	2,407.6	858.7
Penza Region	34,962.4	7.3	0.0	7,562.7	317.2	9,671.9	1,220.9	641.0	10,095.1	3,503.6	1,643.9	298.8
Samara Region	224,592.2	773.4	527.9	83,575.9	4,878.0	9,629.2	12,620.8	7,180.8	53,934.7	20,407.7	29,946.8	1,644.9
Saratov Region	73,741.4	2,888.6	2,677.0	23,793.5	6,073.0	6,230.4	7,239.7	1,121.3	15,314.2	3,741.3	6,249.0	1,090.4
Ulyanovsk Region	41,738.7	110.3	15.0	24,930.4	150.3	4,225.0	1,865.3	220.7	6,501.0	2,445.1	1,076.1	214.5
URALS FEDERAL DISTRICT	711,263.6	34,837.8	29,539.1	230,333.3	30,714.2	28,114.2	70,385.9	29,221.4	152,676.4	49,544.0	73,457.4	11,979.0
Kurgan Region	16,513.5	600.0	600.0	6,551.4	248.4	3,143.6	767.5	281.8	3,345.7	528.4	666.2	380.5
Sverdlovsk Region	340,810.9	3,743.2	109.0	128,860.9	11,648.2	7,780.9	23,558.0	16,801.5	80,584.0	22,355.9	40,166.3	5,312.0
Tyumen Region	176,943.4	29,007.8	28,828.5	9,648.0	16,941.5	6,635.2	36,461.7	10,869.3	30,726.7	14,338.8	19,512.2	2,802.2
including:												
Khanty-Mansiysky Autonomous Area — Yugra	66,552.1	8,467.9	8,367.0	701.0	7,996.7	1,005.7	15,260.0	8,753.1	9,750.1	2,926.7	9,947.3	1,743.6
Yamalo-Nenetsky Autonomous Area	22,691.0	4,131.8	4,060.1	189.4	1,282.6	13.1	9,582.5	738.1	3,187.2	2,234.0	1,232.5	99.8
Chelyabinsk Region	176,995.8	1,486.8	1.6	85,273.0	1,876.1	10,554.5	9,598.7	1,268.8	38,020.0	12,320.9	13,112.7	3,484.3
SIBERIA FEDERAL DISTRICT	701,108.9	44,275.8	38,154.0	145,259.4	31,591.9	64,306.7	67,599.2	33,797.1	210,213.2	39,673.2	50,892.4	13,500.0
Republic of Altai	11,483.5	133.1	29.0	558.7	58.1	422.6	614.1	113.3	6,448.6	1,576.8	846.0	712.2
Republic of Buryatia	15,130.9	522.8	0.0	3,776.6	459.6	1,971.1	1,817.9	232.1	4,959.8	590.8	458.7	341.5
Republic of Tyva	1,332.0	382.1	282.1	48.6	0.0	209.9	47.1	6.4	527.6	24.0	80.9	5.4
Republic of Khakassia	7,204.3	161.4	160.0	2,796.3	171.5	691.1	592.4	118.5	2,024.5	147.1	408.3	93.2
Altai Territory	81,120.0	345.5	43.2	20,332.7	1,358.3	19,829.9	6,678.4	1,734.4	23,567.3	1,663.0	4,564.4	1,046.1
Zabaykalskiy Territory	11,717.6	3,126.8	2,300.6	801.1	462.3	418.2	1,120.0	278.4	4,011.1	385.1	663.4	451.2
Krasnoyarsk Territory	102,547.7	2,343.0	390.6	28,685.4	7,958.0	10,213.0	11,978.1	3,487.0	24,193.1	4,790.0	7,060.5	1,839.6
Irkutsk Region	86,687.2	1,962.8	1,173.3	23,246.6	7,494.0	4,316.5	5,970.0	4,127.0	26,737.3	3,377.5	8,340.1	1,115.4
Kemerovo Region	126,069.2	33,352.3	32,066.5	24,153.5	3,439.5	6,101.7	6,227.3	1,284.3	38,935.2	4,304.5	5,134.0	3,136.9
Novosibirsk Region	157,722.4	936.5	829.1	21,328.5	9,418.1	9,786.0	18,549.2	19,702.4	47,474.2	13,844.4	13,684.3	2,998.8
Omsk Region	65,132.4	14.7	8.1	9,470.2	356.9	6,842.7	10,642.5	1,905.0	21,524.7	7,029.7	6,167.3	1,178.7
Tomsk Region	34,961.7	994.8	871.5	10,061.2	415.6	3,504.0	3,362.2	808.3	9,809.8	1,940.3	3,484.5	581.0

Table 4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	274,339.6	79,699.1	6,575.9	33,450.7	27,562.7	12,333.7	16,735.7	11,825.6	59,391.5	9,859.7	20,330.3	3,150.6
Republic of Sakha (Yakutia)	105,377.8	67,549.3	5,950.1	1,886.4	17,764.7	573.9	2,719.1	2,234.3	10,314.1	701.3	1,562.5	72.2
Kamchatka Territory	11,116.6	15.3	0.0	942.6	1,132.2	1,746.4	235.2	674.2	4,158.8	473.7	1,638.3	99.9
Primorski Territory	55,819.3	742.2	58.3	12,897.7	78.8	3,999.4	2,803.3	5,286.5	19,769.1	3,174.9	5,293.7	1,773.7
Khabarovsk Territory	63,337.0	5,164.4	0.0	13,969.0	5,396.1	1,416.1	8,288.4	2,543.7	13,138.1	3,597.3	8,886.0	937.9
Amur Region	15,884.3	558.5	70.0	2,116.4	1,034.8	3,542.2	1,227.4	257.4	5,860.1	315.2	796.1	176.2
Magadan Region	8,732.3	5,079.8	33.0	414.8	673.2	278.5	73.6	198.6	1,544.9	77.1	371.9	19.9
Sakhalin Region	10,873.1	487.0	464.5	784.4	1,407.7	219.2	1,203.8	536.9	3,604.8	1,052.7	1,532.3	44.3
Jewish Autonomous Region	2,449.2	0.0	0.0	439.4	10.2	556.6	182.9	31.3	589.0	427.4	185.9	26.5
Chukotka Autonomous Area	750.0	102.6	0.0	0.0	65.0	1.4	2.0	62.7	412.6	40.1	63.6	0.0

¹ Including data on State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

² The information containing more detailed distribution by economic activities, is available on CBR's website: [http:// www.cbr.ru/statistics/](http://www.cbr.ru/statistics/).

Table 4.4

Debt on Foreign Currency-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities^{1,2}

31.03.2009
(millions of rubles)

	of which:													for settlement finality
	total	3	4	5	6	7	8	9	10	11	12	13		
1	2	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	3,822,594.1	481,573.0	325,421.0	840,617.9	29,917.4	59,695.8	228,219.1	228,448.3	708,464.9	557,499.0	687,030.5	1,128.2		
CENTRAL FEDERAL DISTRICT	2,416,012.1	256,187.5	232,892.9	282,636.9	11,941.1	38,784.5	161,409.2	153,809.7	487,555.4	459,897.7	562,947.8	842.3		
Belgorod Region	27,706.7	9,418.2	2,104.6	12,253.9	0.0	2,930.7	0.0	602.2	540.6	1,805.9	155.2	0.0		
Bryansk Region	275.4	0.0	0.0	27.5	0.0	51.7	0.0	111.8	65.0	1.3	18.1	0.0		
Vladimir Region	5,664.1	89.9	0.0	4,018.9	0.0	131.2	215.8	85.1	647.9	99.8	375.5	0.0		
Voronezh Region	12,507.8	0.0	0.0	3,494.8	0.0	213.2	566.8	344.7	1,136.4	293.9	6,458.0	0.0		
Ivanovo Region	2,642.5	0.0	0.0	1,517.1	0.0	0.0	28.9	74.9	445.4	489.4	86.8	0.0		
Kaluga Region	5,099.0	0.0	0.0	1,317.9	0.0	309.3	64.4	4.7	377.7	3,025.0	0.0	0.0		
Kostroma Region	3,746.2	0.0	0.0	1,676.9	0.0	25.6	687.4	0.0	955.4	0.0	395.8	5.1		
Kursk Region	4,428.2	1,010.2	0.0	1,161.9	0.0	0.0	0.0	0.0	799.8	1,364.8	91.5	0.0		
Lipetsk Region	6,913.5	0.0	0.0	4,556.4	0.0	814.8	0.0	0.0	1,466.1	0.0	76.2	0.0		
Moscow Region	221,617.2	12.4	0.0	30,605.7	158.2	12,095.5	20,127.0	34,162.2	78,069.8	24,457.4	21,676.1	252.9		
Orel Region	8,276.1	0.0	0.0	2,462.3	140.4	604.2	3,763.5	1,151.7	86.7	0.0	67.3	0.0		
Ryazan Region	7,583.0	0.0	0.0	1,660.5	0.0	427.2	870.7	28.6	211.1	459.4	3,925.5	0.0		
Smolensk Region	8,744.0	0.0	0.0	6,938.7	0.0	0.0	909.9	49.7	388.1	0.0	457.6	0.0		
Tambov Region	1,281.6	0.0	0.0	960.1	13.2	0.0	0.0	0.0	0.5	307.8	0.0	0.0		
Tver Region	5,005.7	0.0	0.0	4,088.4	0.0	18.6	229.4	20.0	314.8	31.2	303.3	0.0		
Tula Region	12,394.9	4.3	0.0	7,531.4	0.0	130.8	178.3	568.9	363.4	2,474.5	1,143.3	0.0		
Yaroslavl Region	5,865.7	0.0	0.0	4,376.8	0.0	113.2	41.0	23.7	309.9	847.6	153.5	0.0		
Moscow	2,076,260.5	245,652.5	230,788.3	193,987.7	11,629.3	20,918.5	133,726.1	116,581.5	401,376.8	424,239.7	527,564.1	584.3		

Table 4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	455,954.0	22,237.9	14,283.9	120,193.7	1,414.6	6,687.2	33,555.3	39,256.9	136,440.6	48,524.8	47,643.0	0.0
Republic of Karelia	8,423.8	173.3	42.3	7,145.3	0.0	0.0	0.0	193.9	407.1	0.0	504.2	0.0
Republic of Komi	6,038.2	3,309.8	3,309.8	1,435.1	335.8	278.1	82.4	0.0	4.4	386.8	205.8	0.0
Arkhangelsk Region	23,654.6	12,447.9	5,985.4	8,492.6	0.0	0.0	884.3	690.6	913.9	22.4	202.9	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	7,693.2	0.0	0.0	6,171.8	35.2	309.2	560.7	8.7	535.5	3.5	68.6	0.0
Kaliningrad Region	31,578.3	0.0	0.0	13,392.2	0.0	462.9	473.2	3,007.2	8,076.6	3,852.4	2,313.8	0.0
Leningrad Region	15,784.2	0.0	0.0	8,218.3	0.0	158.9	2,176.8	1,131.2	2,766.9	890.2	441.9	0.0
Murmansk Region	12,416.1	1,545.0	184.5	520.0	0.0	1,994.0	143.7	5,447.5	1,519.3	192.6	1,054.0	0.0
Novgorod Region	10,880.5	0.0	0.0	10,452.8	0.0	201.0	0.0	1.9	5.1	0.0	219.7	0.0
Pskov Region	712.6	0.0	0.0	253.7	0.0	60.0	0.0	0.0	398.9	0.0	0.0	0.0
St. Petersburg	338,772.5	4,761.9	4,761.9	64,111.9	1,043.6	3,223.1	29,234.2	28,775.9	121,812.9	43,176.9	42,632.1	0.0
SOUTH FEDERAL DISTRICT	114,539.2	1,536.4	0.0	46,046.3	6,020.7	3,296.9	3,920.3	11,771.2	14,842.2	9,755.0	17,350.2	0.0
Republic of Adigei (Adigeya)	307.8	0.0	0.0	224.6	0.0	0.0	0.0	0.0	83.2	0.0	0.0	0.0
Republic of Dagestan	2,103.3	0.0	0.0	693.3	0.0	25.8	71.9	223.6	3.4	0.0	1,085.3	0.0
Republic of Ingushetia	1,700.7	0.0	0.0	1,700.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	882.6	0.0	0.0	814.7	0.0	0.0	0.0	0.0	67.9	0.0	0.0	0.0
Republic of Kalmykia	1,144.9	0.0	0.0	1.7	0.0	17.0	373.0	0.0	486.0	264.6	2.6	0.0
Karachai-Cherkess Republic	238.0	0.0	0.0	238.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	1,910.2	1,488.1	0.0	287.4	0.0	69.9	64.8	0.0	0.0	0.0	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	39,661.5	0.0	0.0	7,000.4	5,967.0	1,217.6	2,272.1	8,198.6	5,072.7	3,957.7	5,975.4	0.0
Stavropol Territory	5,008.3	0.0	0.0	2,881.4	0.0	722.1	46.6	0.0	647.2	381.7	329.3	0.0
Astrakhan Region	2,651.5	0.0	0.0	275.6	0.0	0.0	170.9	305.8	34.9	432.0	1,432.3	0.0
Vologograd Region	15,966.3	0.0	0.0	7,753.3	0.0	79.4	461.9	32.1	110.6	87.5	7,441.5	0.0
Rostov Region	42,964.1	48.3	0.0	24,175.2	53.7	1,165.1	459.1	3,011.1	8,336.3	4,631.5	1,083.8	0.0
PRIVOLZHSKY FEDERAL DISTRICT	253,050.5	7,442.2	4,905.3	158,558.1	199.5	2,943.1	18,836.2	6,500.4	26,970.7	13,698.8	17,901.5	0.0
Republic of Bashkortostan	44,340.0	2,210.9	2,210.9	32,717.9	166.7	949.9	1,641.3	44.3	3,785.3	346.2	2,477.5	0.0
Republic of Mariy-El	2,729.8	0.0	0.0	2,376.7	0.0	345.7	0.0	7.4	0.0	0.0	0.0	0.0
Republic of Mordovia	196.0	0.0	0.0	71.4	0.0	102.1	0.0	0.0	0.0	0.0	22.5	0.0

Table 4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	56,284.5	0.0	0.0	19,906.7	0.0	74.4	8,466.3	788.2	12,958.7	6,598.8	7,491.4	0.0
Udmurt Republic	1,631.0	369.1	369.1	926.2	0.0	2.0	0.0	19.4	109.9	199.6	4.8	0.0
Chuvash Republic — Chuvashya	9,693.5	0.0	0.0	7,955.0	0.0	286.8	126.2	0.0	1,273.3	1.1	51.1	0.0
Perm Territory	27,510.3	163.2	61.2	23,929.6	0.0	0.0	1,891.9	98.4	357.2	294.3	775.7	0.0
Kirov Region	12,675.1	0.0	0.0	12,393.7	0.0	115.3	0.0	5.2	65.9	13.9	81.1	0.0
Nizhni Novgorod Region	35,715.1	650.5	650.5	25,105.5	0.0	0.0	2,393.9	832.7	1,962.7	1,514.2	3,255.6	0.0
Orenburg Region	20,054.8	2,341.0	0.0	16,036.2	0.0	19.1	0.0	886.1	758.2	0.0	14.2	0.0
Penza Region	2,188.8	0.0	0.0	782.3	0.0	617.2	0.0	0.0	170.1	619.2	0.0	0.0
Samara Region	25,026.8	1,585.1	1,491.2	9,166.9	9.0	430.6	2,956.1	2,257.0	3,536.4	1,395.2	3,690.5	0.0
Saratov Region	6,592.3	122.4	122.4	479.7	0.0	0.0	1,360.5	403.2	1,545.7	2,643.7	37.1	0.0
Ulyanovsk Region	8,412.5	0.0	0.0	6,710.3	23.8	0.0	0.0	1,158.5	447.3	72.6	0.0	0.0
URALS FEDERAL DISTRICT	299,166.0	75,649.1	51,172.1	130,847.4	6,289.2	714.3	4,600.9	10,023.6	30,388.2	11,835.0	28,805.5	12.8
Kurgan Region	2,190.7	0.0	0.0	191.4	1,907.7	9.0	31.5	0.0	51.1	0.0	0.0	0.0
Sverdlovsk Region	174,986.5	2,698.6	0.0	110,938.1	1,617.9	357.8	3,195.4	646.4	23,682.6	8,123.1	23,726.6	0.0
Tyumen Region	95,908.7	69,118.0	51,118.3	3,581.4	2,763.6	280.3	47.5	8,604.1	5,608.1	1,891.2	4,001.7	12.8
including:												
Khanty-Mansiysky Autonomous Area — Yugra	15,542.3	5,548.4	5,548.4	0.0	0.0	0.0	37.1	6,236.1	269.6	16.9	3,421.4	12.8
Yamalo-Nenetsky Autonomous Area	3,937.4	0.0	0.0	0.0	0.0	0.0	0.0	463.2	3,474.2	0.0	0.0	0.0
Chelyabinsk Region	26,080.1	3,832.5	53.8	16,136.5	0.0	67.2	1,326.5	773.1	1,046.4	1,820.7	1,077.2	0.0
SIBERIA FEDERAL DISTRICT	172,613.4	44,832.8	21,183.8	89,165.3	2,143.1	1,039.9	5,224.2	3,958.9	9,446.9	9,938.5	6,659.7	204.1
Republic of Altai	5,208.5	489.8	489.8	3,388.9	0.0	0.0	3.8	0.0	758.2	466.5	101.3	0.0
Republic of Buryatia	2,293.6	1,489.2	0.0	269.7	0.0	352.4	64.4	0.0	15.9	0.0	102.0	0.0
Republic of Tyva	503.2	479.6	479.6	0.0	0.0	0.0	0.0	0.0	23.6	0.0	0.0	0.0
Republic of Khakassia	7,584.9	874.9	0.0	6,685.5	0.0	0.0	0.0	0.0	0.0	0.0	24.5	0.0
Altai Territory	5,050.6	1,306.1	0.0	1,660.0	0.0	94.3	263.5	81.2	569.6	197.8	708.0	170.1
Zabaykalskiy Territory	1,727.8	738.3	272.1	888.4	0.0	0.0	6.8	0.0	38.4	0.0	55.9	0.0
Krasnoyarsk Territory	37,985.0	0.0	0.0	30,357.0	165.7	44.4	1,720.8	1,854.2	269.3	3,407.5	132.1	34.0
Irkutsk Region	23,457.3	2,683.6	1,942.5	17,761.4	766.5	272.3	163.5	860.6	819.5	7.6	122.3	0.0
Kemerovo Region	54,331.2	32,403.6	14,265.2	17,252.2	0.0	115.2	103.0	29.4	2,381.4	1,016.9	1,029.5	0.0
Novosibirsk Region	16,275.1	1,665.3	1,360.5	3,657.7	1,210.9	0.0	2,410.4	397.7	1,504.5	4,010.5	1,418.1	0.0
Omsk Region	13,354.2	0.0	0.0	6,519.9	0.0	161.3	488.0	351.8	2,282.2	622.3	2,928.7	0.0
Tomsk Region	4,842.0	2,702.4	2,374.1	724.6	0.0	0.0	0.0	384.0	784.3	209.4	37.3	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	111,258.9	73,687.1	983.0	13,170.2	1,909.2	6,229.9	673.0	3,127.6	2,820.9	3,849.2	5,722.8	69.0
Republic of Sakha (Yakutia)	58,382.0	57,024.1	206.0	707.3	0.0	35.4	0.0	16.6	0.0	23.8	574.8	0.0
Kamchatka Territory	5,334.5	2,815.1	646.3	16.0	0.0	510.9	0.0	0.0	0.7	1,593.5	398.3	0.0
Primorski Territory	10,365.3	199.0	130.7	1,832.2	0.0	886.9	56.7	2,420.9	1,232.6	1,477.6	2,259.4	0.0
Khabarovsk Territory	29,751.5	8,893.3	0.0	9,808.3	1,802.7	4,655.2	185.4	676.5	1,489.0	355.7	1,885.4	0.0
Amur Region	4,950.9	2,941.2	0.0	563.7	106.5	0.0	420.9	13.6	12.3	394.9	497.8	0.0
Magadan Region	2,210.4	1,779.6	0.0	219.6	0.0	141.5	0.0	0.0	1.3	0.0	68.4	0.0
Sakhalin Region	238.9	10.0	0.0	23.1	0.0	0.0	10.0	0.0	85.0	3.7	38.1	69.0
Jewish Autonomous Region	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0
Chukotka Autonomous Area	24.8	24.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

¹ Including data on State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

² The information containing more detailed distribution by economic activities, is available on CBR's website: [http:// www.cbr.ru/statistics/](http://www.cbr.ru/statistics/).

Table 4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Komi	2,567.8	730.5	99.4	0.0	14,133.8	3,168.1	1,344.6	3.7	886.6	197.7	0.4	0.0
Arkhangelsk Region	2,611.6	680.6	24.4	24.4	14,363.4	2,993.0	240.0	34.0	1,010.4	157.0	65.8	0.0
including Nenets Autonomous Area	60.0	55.0	0.0	0.0	241.7	143.1	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	5,599.4	1,042.6	254.4	16.9	30,243.4	5,155.2	691.2	10.4	3,835.5	192.7	0.0	0.0
Kaliningrad Region	6,029.6	230.0	1,456.0	20.1	31,846.5	1,693.6	5,551.8	151.0	3,057.1	194.2	77.2	4.7
Leningrad Region	6,177.7	136.0	166.5	15.8	21,068.5	1,395.7	3,503.3	31.9	392.6	34.6	16.4	5.7
Murmansk Region	3,292.8	112.0	706.6	6.3	17,489.3	1,473.7	3,425.3	102.7	1,067.3	35.8	4.2	0.0
Novgorod Region	1,958.3	189.9	0.0	0.0	11,334.3	1,137.9	517.2	0.0	215.5	24.7	4.1	0.0
Pskov Region	884.0	264.2	0.0	0.0	6,877.3	1,390.8	53.9	0.0	177.6	18.9	53.9	0.0
St. Petersburg	38,042.3	110.5	3,838.5	101.2	135,131.6	1,554.6	35,416.4	821.3	4,050.8	13.8	1,404.5	3.7
SOUTH FEDERAL DISTRICT	47,686.2	6,149.3	1,899.3	44.3	237,084.0	44,008.7	16,958.8	450.7	12,469.1	2,203.4	208.2	6.5
Republic of Adigei (Adigeya)	351.3	109.4	0.0	0.0	4,709.5	887.1	104.0	0.0	99.7	14.3	0.0	0.0
Republic of Dagestan	1,275.4	395.0	0.0	0.0	6,361.4	1,599.7	475.5	0.0	34.1	29.0	3.4	0.0
Republic of Ingushetia	19.9	9.2	0.0	0.0	1,013.5	973.2	0.0	0.0	86.2	84.8	0.0	0.0
Kabardino-Balkar Republic	1,195.6	161.6	0.0	0.0	6,956.3	1,150.6	626.0	0.0	517.8	84.7	0.0	0.0
Republic of Kalmykia	516.7	179.0	97.9	0.0	1,919.3	922.4	58.0	0.0	23.5	8.0	0.0	0.0
Karachai-Cherkess Republic	647.5	53.0	0.0	0.0	4,256.9	585.8	119.2	0.0	362.6	49.1	0.0	0.0
Republic of Northern Ossetia — Alania	1,011.4	110.2	0.0	0.0	4,043.6	449.3	134.7	0.0	99.7	19.2	0.0	0.0
Republic of Chechnya	64.8	47.0	0.0	0.0	553.4	237.2	0.0	0.0	2.5	2.5	0.0	0.0
Krasnodar Territory	13,014.3	1,486.7	349.0	8.1	74,700.7	12,616.8	5,025.9	195.5	2,411.7	408.1	11.2	0.0
Stavropol Territory	7,837.1	853.0	60.1	12.8	34,401.4	5,648.5	118.2	6.5	1,593.0	497.5	12.3	1.7
Astrakhan Region	1,442.9	523.4	137.8	0.0	7,906.8	2,768.3	657.0	6.3	501.0	99.1	0.0	0.0
Volgograd Region	3,714.1	685.3	0.0	0.0	27,241.4	5,556.8	612.0	92.9	1,403.5	272.7	1.7	0.0
Rostov Region	16,595.2	1,536.5	1,254.5	23.4	63,019.8	10,613.0	9,028.3	149.5	5,333.8	634.4	179.6	4.8
PRIVOLZHSKY FEDERAL DISTRICT	115,764.1	9,955.5	3,846.5	108.4	438,319.0	61,123.5	14,834.6	2,292.2	18,279.2	2,395.1	212.1	20.1
Republic of Bashkortostan	6,957.6	795.4	454.8	8.8	38,204.9	4,776.4	1,036.2	8.1	2,520.7	222.8	0.0	0.0
Republic of Mariy-El	1,152.1	158.1	0.0	0.0	4,706.8	802.5	302.1	0.0	148.8	19.1	0.0	0.0
Republic of Mordovia	1,628.1	233.8	60.2	0.0	9,014.1	1,069.5	102.1	0.0	203.4	21.9	0.0	0.0
Republic of Tatarstan (Tatarstan)	28,128.9	1,292.4	585.7	34.0	63,191.9	8,003.5	1,390.1	61.2	2,812.4	562.3	7.2	7.2
Udmurt Republic	4,886.6	681.1	29.0	0.0	24,773.0	3,421.5	171.1	2.0	567.9	68.7	0.0	0.0
Chuvash Republic — Chuvashya	1,593.4	241.1	0.0	0.0	15,448.8	2,701.9	70.0	0.1	240.7	49.9	0.0	0.0
Perm Territory	9,498.6	1,450.1	128.4	14.1	58,842.0	11,058.6	660.8	22.8	1,865.7	374.5	8.2	0.0
Kirov Region	3,269.1	794.7	5.4	0.0	17,812.9	3,652.7	301.3	5.2	566.0	93.5	0.0	0.0
Nizhni Novgorod Region	19,115.4	2,136.9	203.8	47.7	55,269.6	10,500.8	4,664.8	2,041.6	3,374.3	462.1	136.9	12.7
Orenburg Region	2,635.2	605.6	314.2	0.0	21,645.9	4,300.0	295.8	0.0	1,529.6	252.9	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	1,555.1	550.0	0.0	0.0	17,518.4	3,747.1	2.9	0.0	412.8	40.0	0.0	0.0
Samara Region	27,508.5	315.0	2,064.0	3.8	79,580.7	2,270.1	5,559.8	93.6	2,845.9	68.5	59.8	0.2
Saratov Region	5,257.8	537.0	1.0	0.0	20,663.0	3,906.0	55.7	0.0	503.0	137.4	0.0	0.0
Ulyanovsk Region	2,577.7	164.3	0.0	0.0	11,647.0	912.9	221.9	57.6	688.0	21.5	0.0	0.0
URALS FEDERAL DISTRICT	35,038.2	3,983.0	1,569.3	86.0	156,507.5	29,288.4	10,319.9	754.9	6,191.1	1,152.8	65.5	24.9
Kurgan Region	1,628.5	338.8	60.8	0.0	7,277.4	2,125.6	1,967.8	0.0	182.3	29.4	0.0	0.0
Sverdlovsk Region	10,785.6	1,113.5	520.4	74.1	49,670.3	11,832.0	5,612.5	666.3	1,856.4	451.8	28.8	1.7
Tyumen Region	12,636.8	1,090.6	762.5	7.3	59,511.0	7,729.7	1,826.0	23.7	2,228.8	353.2	0.0	0.0
including:												
Khanty-Mansiysky Autonomous Area — Yugra	2,828.0	394.5	0.0	0.0	16,103.4	3,632.0	270.6	0.0	572.4	150.1	0.0	0.0
Yamalo-Nenetsky Autonomous Area	4,205.8	250.5	0.0	0.0	9,698.0	1,357.6	463.2	0.0	444.8	100.9	0.0	0.0
Chelyabinsk Region	9,987.3	1,440.1	225.6	4.6	40,048.8	7,601.1	913.6	64.9	1,923.6	318.4	36.7	23.2
SIBERIA FEDERAL DISTRICT	67,508.9	8,519.6	1,345.6	78.0	255,559.1	48,266.7	13,130.0	1,265.4	11,707.6	1,966.4	601.6	13.4
Republic of Altai	936.5	133.2	11.8	0.0	5,032.5	481.3	21.8	0.0	407.4	17.4	0.0	0.0
Republic of Buryatia	2,249.9	492.7	63.6	0.0	10,765.4	4,015.6	428.8	15.9	227.3	145.6	0.0	0.0
Republic of Tyva	106.4	58.5	479.6	0.0	955.7	459.8	503.2	0.0	54.9	21.0	0.0	0.0
Republic of Khakassia	966.7	528.2	28.7	0.7	3,953.9	1,588.6	28.7	0.7	220.3	37.3	0.0	0.0
Altai Territory	15,576.2	1,627.9	8.3	7.4	53,844.8	7,260.5	800.1	274.5	1,657.5	184.3	13.0	4.9
Zabaykalskiy Territory	1,124.1	271.0	32.0	0.0	8,677.7	3,091.9	128.2	0.0	479.4	188.0	0.6	0.0
Krasnoyarsk Territory	7,854.6	940.3	153.3	8.3	31,023.6	5,354.8	629.7	69.1	1,751.9	244.7	131.6	0.2
Irkutsk Region	9,279.6	1,153.5	95.8	27.9	30,774.5	6,858.5	845.5	99.1	1,091.2	238.9	4.0	0.0
Kemerovo Region	4,406.9	668.3	23.1	23.1	23,557.0	4,516.7	1,051.3	17.2	826.5	143.6	0.0	0.0
Novosibirsk Region	16,159.8	378.2	202.6	0.1	43,235.0	3,016.8	2,333.8	155.3	1,301.8	166.1	5.8	2.4
Omsk Region	6,740.8	2,098.8	177.5	8.1	32,211.0	8,397.0	6,039.2	629.0	3,235.0	512.6	445.7	5.9
Tomsk Region	2,107.4	169.0	69.3	2.4	11,528.0	3,225.2	319.7	4.6	454.4	66.9	0.9	0.0
FAR EAST FEDERAL DISTRICT	21,818.0	4,308.2	1,196.1	152.8	86,493.8	20,046.3	5,440.5	283.8	2,945.2	582.5	195.0	6.6
Republic of Sakha (Yakutia)	1,974.0	459.9	229.9	0.0	14,035.2	2,651.4	250.6	0.0	412.0	150.8	0.0	0.0
Kamchatka Territory	1,194.4	197.6	0.0	0.0	6,938.4	1,211.2	324.4	0.7	423.7	59.9	4.4	0.7
Primorski Territory	9,200.0	1,501.9	205.8	94.6	21,994.8	4,429.5	1,268.8	188.4	979.8	90.4	22.7	5.9
Khabarovsk Territory	5,768.0	1,052.4	662.5	57.5	24,910.2	5,152.5	2,229.6	94.0	691.6	117.1	159.8	0.0
Amur Region	1,554.1	366.3	76.6	0.1	8,143.2	2,842.8	1,319.9	0.1	199.7	68.9	8.1	0.0
Magadan Region	807.8	299.9	0.7	0.0	3,492.4	945.6	22.9	0.0	48.8	7.1	0.0	0.0
Sakhalin Region	1,021.6	285.9	20.0	0.0	5,285.0	1,707.8	23.7	0.0	129.3	49.1	0.0	0.0
Jewish Autonomous Region	195.1	141.5	0.6	0.6	1,358.2	1,037.1	0.6	0.6	60.0	39.2	0.0	0.0
Chukotka Autonomous Area	103.0	2.8	0.0	0.0	336.4	68.4	0.0	0.0	0.3	0.0	0.0	0.0

¹ Including data on State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Table 4.6

Consumer Loans Extended by Credit Institutions to Individuals, Outstanding Debt

31.03.2009

(millions of rubles)

	rubles				foreign currency		
	total	including:		total	including:		
		housing loans	of which: mortgage loans		housing loans	of which: mortgage loans	
1	2	3	4	5	6	7	
RUSSIAN FEDERATION	3,341,053.7	975,783.3	789,754.2	507,345.2	269,692.2	249,407.0	
CENTRAL FEDERAL DISTRICT	826,747.1	204,266.2	167,608.3	358,816.9	190,189.1	173,868.2	
Belgorod Region	27,413.9	7,219.0	4,555.4	1,221.2	929.8	909.0	
Bryansk Region	18,417.2	4,676.0	3,246.3	870.6	581.9	521.9	
Vladimir Region	25,541.9	8,004.4	5,251.1	1,585.0	1,119.0	1,012.0	
Voronezh Region	38,749.9	11,350.8	8,460.6	1,724.9	1,065.1	1,003.5	
Ivanovo Region	15,100.9	3,261.9	2,728.9	894.6	612.3	599.8	
Kaluga Region	18,228.6	5,114.4	4,116.4	1,796.8	1,331.5	1,222.5	
Kostroma Region	11,085.5	2,135.5	1,754.1	436.0	313.5	311.2	
Kursk Region	21,246.9	5,601.7	3,205.4	823.9	612.0	583.4	
Lipetsk Region	19,485.7	5,074.3	3,914.1	1,163.6	521.1	507.4	
Moscow Region	171,467.2	45,480.1	40,275.4	79,830.5	45,664.7	43,217.0	
Orel Region	11,961.7	2,769.3	1,744.1	634.1	385.4	374.5	
Ryazan Region	22,729.5	6,318.5	5,597.9	1,169.9	696.9	665.0	
Smolensk Region	19,768.6	6,541.1	5,293.4	2,048.5	812.3	652.1	
Tambov Region	12,322.0	2,567.5	1,482.0	664.3	501.5	495.2	
Tver Region	23,133.3	7,116.7	6,779.2	1,722.1	1,096.3	1,041.7	
Tula Region	30,803.8	7,297.8	6,355.5	2,316.3	1,309.0	1,264.7	
Yaroslavl Region	24,219.0	6,876.2	5,691.6	1,313.8	772.7	756.5	
Moscow	315,071.5	66,861.0	57,156.9	258,600.8	131,864.1	118,730.8	
NORTH-WEST DISTRICT	348,353.1	109,141.3	86,723.9	76,649.5	36,963.2	34,750.2	
Republic of Karelia	18,133.1	5,460.3	3,336.2	640.2	357.1	320.3	
Republic of Komi	26,014.4	9,786.7	6,621.5	711.1	483.8	448.9	
Arkhangelsk Region	29,918.4	9,432.3	7,611.3	922.8	496.6	488.5	
including Nenets Autonomous Area	2,545.9	1,509.1	1,338.3	7.7	2.3	2.3	
Vologda Region	31,497.1	8,634.5	6,848.1	917.3	624.9	607.3	
Kaliningrad Region	19,671.1	4,838.6	3,678.8	5,754.8	2,522.9	2,339.6	

Table 4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7
Leningrad Region	29,271.6	9,667.3	7,717.7	5,859.4	2,772.8	2,606.1
Murmansk Region	20,986.6	4,606.2	3,368.2	1,269.4	524.2	481.7
Novgorod Region	12,396.2	3,331.8	2,323.4	564.4	338.5	325.2
Pskov Region	9,059.0	2,098.1	1,166.7	359.6	192.2	160.1
St. Petersburg	151,405.6	51,285.5	44,052.0	59,650.5	28,650.2	26,972.5
SOUTH FEDERAL DISTRICT	339,634.4	88,715.8	66,584.1	14,490.3	9,016.8	8,613.0
Republic of Adigei (Adigeya)	6,071.0	1,398.0	1,005.0	225.1	189.4	186.6
Republic of Dagestan	6,803.7	759.9	577.1	505.9	308.1	300.9
Republic of Ingushetia	820.3	123.0	11.3	23.1	17.1	15.1
Kabardino-Balkar Republic	6,803.7	2,550.7	1,096.0	415.8	368.8	348.7
Republic of Kalmykia	4,346.6	836.9	518.2	159.7	143.7	140.7
Karachai-Cherkess Republic	3,919.7	792.0	208.1	125.3	92.2	92.2
Republic of Northern Ossetia — Alania	5,238.4	1,816.3	956.5	433.3	369.7	308.3
Republic of Chechnya	1,267.0	62.1	30.7	86.3	39.7	38.2
Krasnodar Territory	102,188.5	26,191.3	20,850.8	4,445.2	2,264.6	2,185.5
Stavropol Territory	46,602.4	13,127.0	9,155.7	2,353.4	1,768.6	1,616.9
Astrakhan Region	20,152.6	4,137.2	2,973.5	413.0	272.8	269.1
Volgograd Region	50,129.9	14,137.3	11,917.8	1,667.3	1,037.2	1,014.6
Rostov Region	85,290.6	22,784.1	17,283.4	3,636.9	2,144.9	2,096.2
PRIVOLZHSKY FEDERAL DISTRICT	683,826.4	204,821.3	151,348.6	25,706.4	15,124.6	14,541.5
Republic of Bashkortostan	86,775.4	26,828.0	18,394.4	2,282.5	1,342.2	1,288.2
Republic of Mariy-El	11,959.1	4,352.8	3,371.9	474.2	349.3	342.6
Republic of Mordovia	13,267.6	4,298.1	2,453.5	651.5	590.3	574.4
Republic of Tatarstan (Tatarstan)	93,407.4	22,736.8	16,578.9	1,955.7	1,236.3	1,143.3
Udmurt Republic	37,459.0	12,216.6	8,350.6	1,149.2	723.0	712.8
Chuvash Republic — Chuvashya	26,312.0	11,525.2	8,961.5	1,113.5	746.5	725.0
Perm Territory	80,961.5	26,512.0	21,063.7	3,068.3	1,515.1	1,369.7
Kirov Region	22,047.4	6,081.6	3,121.2	594.3	455.3	451.8
Nizhni Novgorod Region	82,278.8	28,756.6	17,755.2	4,869.3	2,162.4	2,072.0
Orenburg Region	42,916.7	11,248.1	8,904.2	1,035.7	826.5	799.9
Penza Region	20,728.2	5,422.0	3,654.0	706.9	623.5	599.6
Samara Region	99,633.5	27,638.7	24,609.0	5,224.3	2,454.9	2,407.6
Saratov Region	45,326.5	10,978.4	9,591.1	1,661.7	1,269.7	1,245.5
Ulyanovsk Region	20,753.3	6,226.4	4,539.4	919.3	829.6	809.1

Table 4.6 (end)
(millions of rubles)

1	2	3	4	7	8	9
URALS FEDERAL DISTRICT	432,308.9	151,946.8	135,376.1	9,808.6	5,337.1	5,118.8
Kurgan Region	17,454.9	5,276.4	4,178.2	230.2	209.0	191.8
Sverdlovsk Region	132,776.1	36,883.9	33,045.1	4,355.9	2,177.0	2,091.4
Tyumen Region	178,682.4	76,917.2	69,743.3	2,241.5	1,327.3	1,238.1
including:						
Khanty-Mansiysky Autonomous Area — Yugra	84,961.2	42,300.0	39,406.9	473.8	199.7	172.7
Yamalo-Nenetsky Autonomous Area	22,650.9	10,791.5	9,379.3	239.1	173.8	164.3
Chelyabinsk Region	103,395.5	32,869.3	28,409.5	2,981.0	1,623.8	1,597.5
SIBERIA FEDERAL DISTRICT	568,222.6	179,778.3	149,559.3	15,614.8	9,183.4	8,804.5
Republic of Altai	5,173.5	547.9	505.4	62.2	57.6	57.6
Republic of Buryatia	27,084.9	5,349.8	4,642.5	281.4	235.9	230.9
Republic of Tyva	6,728.1	1,758.4	1,706.2	10.1	7.0	7.0
Republic of Khakassia	13,692.1	4,568.6	3,697.7	809.0	102.3	85.0
Altai Territory	50,742.3	14,034.8	12,039.9	1,109.1	629.5	597.9
Zabaykalskiy Territory	26,572.2	6,490.1	5,395.5	189.7	137.9	121.5
Krasnoyarsk Territory	102,764.3	38,086.3	30,616.2	2,101.3	1,439.7	1,415.3
Irkutsk Region	76,044.2	24,625.3	21,503.2	1,622.1	931.7	902.4
Kemerovo Region	81,623.5	20,800.2	16,962.7	2,506.2	1,553.5	1,518.5
Novosibirsk Region	88,098.0	31,812.4	27,137.3	3,592.2	2,358.6	2,304.6
Omsk Region	53,509.8	18,529.8	14,495.8	2,507.4	1,140.2	1,010.4
Tomsk Region	36,189.7	13,174.7	10,856.9	824.1	589.5	553.4
FAR EAST FEDERAL DISTRICT	141,961.2	37,113.6	32,553.9	6,258.7	3,878.0	3,710.8
Republic of Sakha (Yakutia)	21,516.0	6,559.4	5,266.1	274.6	253.0	237.4
Kamchatka Territory	6,623.0	1,496.3	1,357.4	118.9	92.8	91.7
Primorski Territory	36,301.8	8,163.7	7,395.2	3,280.0	1,607.7	1,501.3
Khabarovsk Territory	37,321.8	10,662.9	10,035.2	1,807.2	1,277.3	1,255.3
Amur Region	20,455.0	4,917.1	3,911.1	234.7	187.5	185.4
Magadan Region	4,160.9	1,223.9	1,007.4	142.7	128.7	118.7
Sakhalin Region	11,543.7	3,092.3	2,756.3	298.7	249.7	239.7
Jewish Autonomous Region	3,231.0	804.5	654.4	56.9	49.0	49.0
Chukotka Autonomous Area	808.0	193.5	170.8	45.0	32.3	32.3

Table 4.7

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

	31.03.2009									
	including:					of which:				
	housing loans					mortgage loans				
	1	2	3	4	5	6	7	8	9	10
		volume of consumer loans total, millions of rubles ¹	number of extended loans, units	volume, millions of rubles ¹	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles ¹	average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION		424,686.8	24,404	29,465.0	192.7	14.6	18,301	22,968.9	202.3	14.5
CENTRAL FEDERAL DISTRICT		107,999.5	5,067	7,776.0	170.8	14.9	3,818	6,196.8	191.1	14.5
Belgorod Region		2,324.4	304	216.1	186.9	14.7	146	147.4	198.9	14.6
Bryansk Region		1,513.5	205	153.8	222.2	15.3	112	115.7	225.1	15.1
Vladimir Region		1,560.5	106	109.3	173.7	14.8	64	86.4	177.6	14.5
Voronezh Region		3,367.4	340	325.0	202.4	15.2	213	259.9	208.3	15.2
Ivanovo Region		1,161.3	109	107.5	148.4	15.4	86	74.8	181.9	14.6
Kaluga Region		1,459.2	141	182.4	204.1	14.7	107	167.2	207.5	14.7
Kostroma Region		824.1	95	85.9	169.8	14.7	66	71.9	185.7	14.5
Kursk Region		1,713.0	245	193.1	166.6	15.5	138	145.9	196.2	14.4
Lipetsk Region		1,808.8	243	212.9	226.1	15.5	173	166.9	237.8	15.5
Moscow Region		18,852.5	580	1,513.9	169.8	14.6	442	1,240.0	190.2	14.3
Orel Region		1,065.6	118	107.2	190.3	15.6	45	68.6	195.7	15.8
Ryazan Region		1,411.9	161	150.8	208.8	14.9	137	140.2	209.0	14.8
Smolensk Region		2,030.7	398	239.7	226.7	15.1	321	210.1	231.6	15.0
Tambov Region		1,114.8	116	88.2	188.1	14.7	56	62.7	192.3	14.7
Tver Region		1,697.5	215	259.3	207.5	15.0	208	250.6	211.2	15.0
Tula Region		2,918.6	183	196.5	212.1	15.1	161	186.0	213.1	15.1
Yaroslavl Region		2,181.1	232	248.4	196.9	14.7	203	237.1	198.8	14.8
Moscow		60,994.6	1,276	3,386.0	146.7	14.9	1,140	2,565.4	175.5	14.3
NORTH-WEST DISTRICT		32,794.1	2,971	3,901.5	196.1	14.5	2,205	3,073.6	203.1	14.3
Republic of Karelia		1,386.7	172	175.6	218.3	14.3	120	134.5	217.1	14.2
Republic of Komi		2,080.5	512	496.4	203.6	14.5	350	327.4	211.1	14.4
Arkhangelsk Region		2,304.8	426	411.7	197.7	14.7	316	363.5	204.0	14.6
including Nenets Autonomous Area		205.6	70	108.2	227.3	14.7	56	99.0	228.2	14.6

Table 4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	2,131.0	460	407.4	188.8	12.9	385	370.6	193.6	12.6
Kaliningrad Region	1,466.3	132	138.6	209.1	14.8	71	82.7	201.7	14.7
Leningrad Region	2,256.7	208	312.9	225.1	14.4	139	243.8	227.6	14.1
Murmansk Region	1,928.5	134	111.8	173.1	14.5	53	51.0	190.4	13.7
Novgorod Region	894.8	134	106.3	220.3	14.2	105	92.8	217.7	14.1
Pskov Region	680.1	88	70.6	191.6	14.1	72	59.0	195.0	14.1
St. Petersburg	17,664.7	705	1,670.2	186.5	14.9	594	1,348.3	197.6	14.7
SOUTH FEDERAL DISTRICT	26,460.2	2,539	2,552.8	200.9	14.8	1,987	2,280.0	211.8	14.5
Republic of Adigei (Adigeya)	418.5	30	34.8	169.4	14.2	20	22.5	216.8	12.6
Republic of Dagestan	1,876.3	60	77.2	191.1	17.8	41	51.6	280.2	15.3
Republic of Ingushetia	65.5	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Kabardino-Balkar Republic	497.4	54	72.6	238.5	14.0	51	71.9	238.5	14.0
Republic of Kalmykia	283.9	23	12.8	151.9	15.7	11	8.8	140.3	16.0
Karachai-Cherkess Republic	300.2	17	10.6	227.9	14.8	6	5.5	233.9	13.9
Republic of Northern Ossetia — Alania	305.4	24	24.0	213.6	15.9	21	23.1	217.4	15.8
Republic of Chechnya	114.3	1	1.0	180.0	15.0	0	0.0	0.0	0.0
Krasnodar Territory	7,963.1	1,006	1,165.0	200.1	14.9	890	1,102.7	206.1	14.8
Stavropol Territory	3,403.9	326	258.1	219.4	14.6	236	218.2	227.5	14.4
Astrakhan Region	1,654.1	208	158.9	206.3	14.7	143	131.0	209.1	14.6
Volgograd Region	3,378.8	247	205.6	180.4	14.8	144	165.8	173.5	14.5
Rostov Region	6,198.8	543	532.2	198.5	14.1	424	478.9	220.8	13.8
PRIVOLZHSKY FEDERAL DISTRICT	49,837.8	6,186	7,089.1	203.4	14.5	4,406	4,204.7	204.0	14.4
Republic of Bashkortostan	5,593.9	743	526.8	176.6	15.2	387	390.9	178.2	15.1
Republic of Mariy-El	807.9	94	78.0	193.9	15.0	77	70.9	195.2	14.9
Republic of Mordovia	929.6	245	175.8	240.3	14.1	147	135.8	255.4	13.7
Republic of Tatarstan (Tatarstan)	6,391.1	703	564.6	195.9	14.2	581	482.7	194.1	14.1
Udmurt Republic	2,424.1	544	1,451.1	204.0	14.5	311	262.8	204.9	14.5
Chuvash Republic — Chuvashya	1,958.7	365	311.5	228.1	14.6	350	295.8	229.2	14.4
Perm Territory	4,966.8	708	1,672.6	209.8	14.2	492	577.8	211.1	14.2
Kirov Region	1,448.2	411	262.2	197.8	15.2	192	176.8	214.5	14.7
Nizhni Novgorod Region	5,088.9	509	538.4	178.9	14.4	380	470.1	170.8	14.1
Orenburg Region	2,793.8	629	308.0	219.5	13.6	553	283.5	220.4	13.5
Penza Region	1,485.6	153	125.5	189.3	14.8	60	83.9	180.7	14.6
Samara Region	11,095.7	569	616.6	215.6	14.5	501	588.3	217.9	14.4
Saratov Region	3,268.5	254	280.2	192.3	15.1	207	245.9	197.5	14.9
Ulyanovsk Region	1,585.0	259	177.8	205.5	14.8	168	139.5	212.4	14.6

Table 4.7 (end)

1	2	3	4	5	6	7	8	9	10
URALS FEDERAL DISTRICT	27,279.8	2,368	2,966.5	211.1	14.6	1,971	2,758.2	217.8	14.4
Kurgan Region	968.2	132	105.5	243.0	15.1	81	85.5	257.6	15.1
Sverdlovsk Region	10,176.1	585	781.6	190.3	14.7	502	735.0	195.6	14.6
Tyumen Region	10,464.9	1,052	1,501.8	229.8	14.4	893	1,414.9	238.6	14.3
including:									
Khanty-Mansiysky Autonomous Area — Yugra	4,212.3	405	631.3	222.6	13.7	370	610.6	225.5	13.7
Yamalo-Nenetsky Autonomous Area	1,150.5	204	316.7	245.6	14.8	184	303.5	266.1	14.7
Chelyabinsk Region	5,670.6	599	577.6	184.8	14.8	495	522.8	186.0	14.5
SIBERIA FEDERAL DISTRICT	165,373.4	4,240	4,007.8	199.9	14.6	3,138	3,445.6	207.1	14.6
Republic of Altai	433.9	18	12.8	196.7	14.2	14	11.9	207.1	14.1
Republic of Buryatia	3,181.1	126	119.1	195.1	14.2	110	112.7	195.6	14.1
Republic of Tyva	384.4	30	41.6	270.6	15.2	29	41.1	273.4	15.2
Republic of Khakassia	862.7	87	94.9	198.6	14.5	76	91.5	213.0	14.3
Altai Territory	4,410.5	598	413.6	203.6	14.5	501	384.6	207.4	14.5
Zabaykalskiy Territory	1,801.6	162	166.3	178.3	13.8	96	140.2	184.8	13.3
Krasnoyarsk Territory	8,656.4	978	1,006.8	204.4	14.4	754	864.7	213.2	14.6
Irkutsk Region	5,782.3	573	510.6	178.8	14.7	410	429.6	184.7	14.6
Kemerovo Region	5,198.7	487	486.5	190.4	15.0	328	410.6	194.3	14.8
Novosibirsk Region	128,733.3	538	528.8	214.7	15.2	350	448.2	216.2	15.1
Omsk Region	3,105.0	297	277.4	200.1	14.7	226	227.5	215.3	14.3
Tomsk Region	2,823.5	346	349.4	208.1	14.7	244	283.0	224.0	14.5
FAR EAST FEDERAL DISTRICT	14,942.0	1,033	1,171.3	173.0	14.2	776	1,010.0	180.9	14.2
Republic of Sakha (Yakutia)	1,988.7	265	245.0	172.4	14.3	120	163.6	191.8	15.1
Kamchatka Territory	881.8	68	89.6	149.2	13.8	59	67.2	176.5	14.0
Primorski Territory	4,154.8	140	209.1	162.2	14.4	132	199.2	165.3	14.2
Khbarovsk Territory	4,008.4	286	319.3	188.1	13.6	275	313.3	187.9	13.6
Amur Region	1,940.8	127	118.3	187.5	15.0	74	96.2	201.9	14.9
Magadan Region	385.6	39	38.1	159.5	17.2	25	33.4	159.0	16.6
Sakhalin Region	1,239.0	81	127.2	159.9	14.0	69	116.1	164.6	13.9
Jewish Autonomous Region	253.7	19	17.4	174.4	14.3	18	17.1	176.4	14.2
Chukotka Autonomous Area	89.2	8	7.3	190.1	16.2	4	3.9	205.5	15.4

¹ 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

	31.03.2009										
	volume of consumer loans total, millions of rubles ¹	including:					of which:				
		housing loans					mortgage loans				
1	2	3	4	5	6	7	8	9	10		
		number of extended loans, units	volume, millions of rubles ¹	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles ¹	average weighted maturity, months	average weighted interest rate, %		
RUSSIAN FEDERATION	32,082.7	339	1,964.4	114.2	13.9	303	1,469.0	142.7	13.5		
CENTRAL FEDERAL DISTRICT	25,783.2	190	1,353.9	124.7	13.6	164	1,003.0	156.1	13.2		
Belgorod Region	22.1	1	3.3	242.0	13.8	1	3.3	242.0	13.8		
Bryansk Region	43.6	0	0.0	0.0	0.0	0	0.0	0.0	0.0		
Vladimir Region	41.3	0	0.0	0.0	0.0	0	0.0	0.0	0.0		
Voronezh Region	46.4	0	0.0	0.0	0.0	0	0.0	0.0	0.0		
Ivanovo Region	39.4	1	2.1	120.0	14.0	0	0.0	0.0	0.0		
Kaluga Region	58.2	3	15.7	141.3	12.5	3	15.7	141.3	12.5		
Kostroma Region	3.1	0	0.0	0.0	0.0	0	0.0	0.0	0.0		
Kursk Region	17.7	2	9.0	195.5	12.0	2	9.0	195.5	12.0		
Lipetsk Region	16.3	0	0.0	0.0	0.0	0	0.0	0.0	0.0		
Moscow Region	3,097.8	45	213.2	116.7	14.1	37	134.3	169.7	13.8		
Orel Region	10.9	1	1.1	182.0	13.3	1	1.1	182.0	13.3		
Ryazan Region	124.3	1	2.6	120.8	12.5	1	2.6	120.8	12.5		
Smolensk Region	205.5	0	0.0	0.0	0.0	0	0.0	0.0	0.0		
Tambov Region	31.2	2	5.3	208.4	12.0	2	5.3	208.4	12.0		
Tver Region	47.5	1	3.5	182.0	14.0	1	3.5	182.0	14.0		
Tula Region	44.5	1	1.3	156.0	12.0	1	1.3	156.0	12.0		
Yaroslavl Region	75.1	0	0.0	0.0	0.0	0	0.0	0.0	0.0		
Moscow	21,858.3	132	1,096.8	124.4	13.6	115	826.9	153.0	13.2		
NORTH-WEST DISTRICT	2,140.4	56	394.1	79.2	14.4	50	266.9	112.5	13.8		
Republic of Karelia	3.5	1	1.2	300.0	11.1	1	1.2	300.0	11.1		
Republic of Komi	19.5	2	8.8	262.5	11.3	2	8.8	262.5	11.3		

Table 4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	12.8	0	0.0	0.0	0.0	0	0.0	0.0	0.0
including Nenets Autonomous Area	0.4	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Vologda Region	31.7	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Kaliningrad Region	132.8	12	34.0	87.3	14.6	10	16.9	169.3	11.1
Leningrad Region	84.2	7	20.7	184.4	12.9	6	16.2	232.2	12.1
Murmansk Region	34.7	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Novgorod Region	5.4	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Pskov Region	9.7	1	2.3	241.9	12.0	1	2.3	241.9	12.0
St. Petersburg	1,806.1	33	327.1	64.8	14.5	30	221.5	91.0	14.2
SOUTH FEDERAL DISTRICT	541.9	9	24.1	198.6	16.0	7	19.9	192.3	16.0
Republic of Adigei (Adigeya)	1.7	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Dagestan	10.8	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Ingushetia	3.8	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Kabardino-Balkar Republic	5.1	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Kalmykia	0.5	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Karachai-Cherkess Republic	3.0	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	5.4	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Chechnya	3.8	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Krasnodar Territory	185.3	5	16.0	183.4	17.3	4	14.0	175.1	17.4
Stavropol Territory	63.4	1	3.2	182.0	11.5	1	3.2	182.0	11.5
Astrakhan Region	9.9	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Volgograd Region	95.8	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Rostov Region	153.4	3	4.9	260.0	14.5	2	2.7	293.3	14.0
PRIVOLZHSKY FEDERAL DISTRICT	1,622.6	29	65.1	170.3	12.5	28	65.0	170.4	12.5
Republic of Bashkortostan	53.6	2	2.3	219.8	11.5	2	2.3	219.8	11.5
Republic of Mariy-El	5.7	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Mordovia	6.4	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Tatarstan (Tatarstan)	95.5	1	2.4	179.6	6.5	1	2.4	179.6	6.5
Udmurt Republic	72.8	2	2.9	149.0	12.4	2	2.9	149.0	12.4
Chuvash Republic — Chuvashya	22.0	3	5.8	189.0	12.3	3	5.8	189.0	12.3
Perm Territory	41.5	3	7.8	165.7	12.3	3	7.8	165.7	12.3
Kirov Region	11.9	2	2.9	122.8	13.0	2	2.9	122.8	13.0
Nizhni Novgorod Region	172.0	5	11.0	180.3	13.9	5	11.0	180.3	13.9
Orenburg Region	13.4	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Penza Region	4.0	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Samara Region	1,047.0	8	26.3	151.4	12.5	7	26.2	151.5	12.5

Table 4.8 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	54.9	2	2.8	301.2	13.2	2	2.8	301.2	13.2
Ulyanovsk Region	21.9	1	0.9	180.0	15.2	1	0.9	180.0	15.2
URALS FEDERAL DISTRICT	282.3	43	27.4	117.4	14.6	43	27.4	117.4	14.6
Kurgan Region	4.4	1	3.1	242.0	14.8	1	3.1	242.0	14.8
Sverdlovsk Region	118.5	3	3.4	262.3	12.4	3	3.4	262.3	12.4
Tyumen Region	97.0	35	12.3	35.2	16.8	35	12.3	35.2	16.8
including:									
Khanty-Mansiysky Autonomous Area — Yugra	3.5	31	0.2	56.7	12.0	31	0.2	56.7	12.0
Yamalo-Nenetsky Autonomous Area	4.4	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Chelyabinsk Region	62.4	4	8.6	131.7	12.2	4	8.6	131.7	12.2
SIBERIA FEDERAL DISTRICT	1,377.4	7	63.8	54.1	16.4	6	50.8	61.7	17.1
Republic of Altai	0.0	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Buryatia	147.7	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Tyva	0.0	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Republic of Khakassia	686.7	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Altai Territory	53.4	1	4.3	240.0	13.5	1	4.3	240.0	13.5
Zabaykalskiy Territory	23.6	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Krasnoyarsk Territory	154.8	4	55.9	27.6	16.8	3	42.9	28.7	17.7
Irkutsk Region	67.4	1	0.0	300.0	9.0	1	0.0	300.0	9.0
Kemerovo Region	35.8	1	3.6	242.0	13.8	1	3.6	242.0	13.8
Novosibirsk Region	111.1	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Omsk Region	85.3	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Tomsk Region	11.6	0	0.0	0.0	0.0	0	0.0	0.0	0.0
FAR EAST FEDERAL DISTRICT	334.9	5	36.0	49.2	15.4	5	36.0	49.2	15.4
Republic of Sakha (Yakutia)	18.9	2	5.6	187.7	13.7	2	5.6	187.7	13.7
Kamchatka Territory	6.5	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Primorski Territory	111.0	1	2.5	182.0	13.1	1	2.5	182.0	13.1
Khabarovsk Territory	165.8	1	27.9	9.4	16.0	1	27.9	9.4	16.0
Amur Region	13.9	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Magadan Region	0.4	1	0.0	240.0	10.8	1	0.0	240.0	10.8
Sakhalin Region	17.6	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Jewish Autonomous Region	0.7	0	0.0	0.0	0.0	0	0.0	0.0	0.0
Chukotka Autonomous Area	0.1	0	0.0	0.0	0.0	0	0.0	0.0	0.0

¹ 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)

	31.03.2009				
	investment in debt obligations		investment in equity securities	equity in subsidiary and associated joint stock companies	other equity
	total	Federal government securities and the Bank of Russia bonds (at balance-sheet value, regardless revaluations)			
1	2	3	4	5	6
RUSSIAN FEDERATION	1,994,364.3	529,815.0	228,393.3	225,639.7	48,591.8
CENTRAL FEDERAL DISTRICT	1,823,475.3	498,715.9	194,736.8	224,033.3	42,048.1
Belgorod Region	166.0	42.8	3.8	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.2
Vladimir Region	39.8	45.3	0.0	0.0	34.1
Voronezh Region	657.2	3.2	3.4	0.0	16.7
Ivanovo Region	143.3	113.5	4.2	0.0	6.2
Kaluga Region	1,442.4	62.4	2.5	0.0	11.0
Kostroma Region	0.0	0.0	0.0	0.0	1,069.3
Kursk Region	281.8	282.3	0.0	0.0	8.0
Lipetsk Region	814.0	121.7	12.2	0.0	109.5
Moscow Region	28,168.8	4,204.5	145.1	0.1	8.3
Orel Region	0.0	0.0	0.0	0.0	2.5
Ryazan Region	100.4	56.9	41.2	0.0	0.0
Smolensk Region	0.0	0.0	62.9	0.0	0.0
Tambov Region	0.0	0.0	0.1	0.0	0.0
Tver Region	2,510.0	274.8	20.8	0.0	1.0
Tula Region	31.7	16.1	0.5	0.0	1.5
Yaroslavl Region	121.3	125.5	4.2	0.0	4.5
Moscow	1,788,998.6	493,367.0	194,435.8	224,033.1	40,775.3
NORTH-WEST DISTRICT	59,833.2	6,036.4	10,991.2	772.8	3,617.0
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	563.6	173.0	47.6	1.0	0.0
Arkhangelsk Region	18.7	25.7	76.4	0.0	0.7
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	753.5	302.6	148.1	4.9	15.0
Kaliningrad Region	1,473.9	501.4	51.8	0.0	2,518.7
Leningrad Region	42.4	29.4	0.1	746.2	0.0
Murmansk Region	912.8	199.7	0.6	0.0	0.0
Novgorod Region	0.8	1.0	66.0	0.0	0.0
Pskov Region	0.0	0.0	0.0	0.0	0.0
St. Petersburg	56,067.5	4,803.7	10,600.6	20.7	1,082.3
SOUTH FEDERAL DISTRICT	5,229.3	2,092.8	1,518.3	100.0	371.5
Republic of Adigei (Adigeya)	1.4	1.4	2.0	0.0	9.0
Republic of Daghestan	8.3	0.0	269.2	18.4	0.1
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	1.9	0.0	7.1
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Karachai-Cherkess Republic	9.0	0.0	8.3	0.0	1.9
Republic of Northern Ossetia — Alania	0.0	0.0	3.8	0.0	1.2
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	1,781.4	707.0	970.9	38.6	282.0
Stavropol Territory	806.8	623.7	1.1	0.2	10.0
Astrakhan Region	487.8	499.7	17.9	5.3	4.3
Volgograd Region	135.5	137.2	2.1	0.0	3.1
Rostov Region	1,999.0	123.8	241.2	37.5	52.8

Table 4.9 (end)
(millions of rubles)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	32,772.0	5,118.4	13,816.3	733.3	1,338.8
Republic of Bashkortostan	1,764.9	94.9	14.8	0.0	22.2
Republic of Mariy-El	0.0	0.0	0.0	0.0	2.0
Republic of Mordovia	59.8	63.8	56.0	0.0	20.1
Republic of Tatarstan (Tatarstan)	15,829.3	1,917.6	11,728.6	662.5	1,049.1
Udmurt Republic	50.9	15.7	13.2	0.0	3.7
Chuvash Republic — Chuvashya	58.1	38.4	0.0	0.0	10.0
Perm Territory	1,278.7	0.0	136.2	0.0	23.3
Kirov Region	572.2	34.9	8.6	0.0	2.8
Nizhni Novgorod Region	774.1	186.4	240.3	23.4	49.9
Orenburg Region	691.7	46.3	44.5	17.6	24.2
Penza Region	0.0	0.0	0.1	0.0	39.2
Samara Region	10,737.6	2,639.8	1,552.9	29.5	87.1
Saratov Region	953.8	80.7	21.0	0.3	5.0
Ulyanovsk Region	1.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	43,724.4	10,819.8	4,779.4	0.1	487.8
Kurgan Region	0.0	0.0	0.0	0.0	0.0
Sverdlovsk Region	17,791.7	1,613.9	3,236.7	0.1	117.9
Tyumen Region	21,995.7	6,771.9	1,360.3	0.0	89.0
including:					
Khanty-Mansiysky Autonomous Area — Yugra	20,137.9	4,943.9	725.4	0.2	2.9
Yamalo-Nenetsky Autonomous Area	0.0	0.0	11.0	0.0	0.0
Chelyabinsk Region	3,937.0	2,434.1	182.4	0.0	280.8
SIBERIA FEDERAL DISTRICT	24,254.8	3,933.4	2,003.1	0.2	556.6
Republic of Altai	12.9	0.0	0.0	0.0	0.0
Republic of Buryatia	23.7	0.0	0.4	0.0	0.0
Republic of Tyva	13.0	13.6	0.0	0.0	0.4
Republic of Khakassia	16.9	20.4	0.0	0.0	0.0
Altai Territory	24.0	20.5	2.6	0.0	47.6
Zabaykalskiy Territory	118.8	88.2	0.0	0.0	0.0
Krasnoyarsk Territory	203.6	161.8	39.9	0.0	8.1
Irkutsk Region	131.7	0.0	77.8	0.0	165.1
Kemerovo Region	910.2	760.0	92.9	0.0	103.2
Novosibirsk Region	21,904.2	2,647.2	1,768.7	0.0	205.3
Omsk Region	889.7	215.6	0.5	0.0	12.6
Tomsk Region	6.1	6.1	20.3	0.2	14.3
FAR EAST FEDERAL DISTRICT	5,075.3	3,098.3	548.1	0.0	171.9
Republic of Sakha (Yakutia)	587.3	227.8	143.2	0.0	45.9
Kamchatka Territory	75.7	91.4	16.4	0.0	6.0
Primorski Territory	3,210.0	1,966.4	297.1	0.0	65.1
Khabarovsk Territory	682.0	474.5	12.4	0.0	0.1
Amur Region	470.8	287.5	0.1	0.0	26.1
Magadan Region	49.4	50.7	1.2	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)

	31.03.2009		
	discounted bills denominated in rubles		discounted bills denominated in foreign currency
	total	of which: bills issued and guaranteed by authorities of constituent entities of RF and local authorities	
1	2	3	4
RUSSIAN FEDERATION	176,471.1	19.3	25,088.7
CENTRAL FEDERAL DISTRICT	144,170.2	0.0	16,546.6
Belgorod Region	60.6	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	60.0	0.0	0.0
Voronezh Region	167.7	0.0	0.0
Ivanovo Region	3.8	0.0	9.5
Kaluga Region	107.9	0.0	0.0
Kostroma Region	0.0	0.0	0.0
Kursk Region	29.3	0.0	0.0
Lipetsk Region	23.8	0.0	0.0
Moscow Region	5,749.6	0.0	89.6
Orel Region	12.6	0.0	0.0
Ryazan Region	0.0	0.0	22.3
Smolensk Region	43.6	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	31.7	0.0	0.0
Tula Region	16.7	0.0	0.0
Yaroslavl Region	83.4	0.0	0.0
Moscow	137,779.6	0.0	16,425.2
NORTH-WEST DISTRICT	6,825.5	0.0	98.3
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.0	0.0	0.0
Arkhangelsk Region	1.2	0.0	0.0
including Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	2.1	0.0	0.0
Kaliningrad Region	562.1	0.0	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	68.3	0.0	0.0
Novgorod Region	0.0	0.0	27.7
Pskov Region	0.0	0.0	0.0
St. Petersburg	6,191.8	0.0	70.6
SOUTH FEDERAL DISTRICT	951.6	0.0	32.4
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Daghestan	288.1	0.0	32.4
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	295.1	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	193.6	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Krasnodar Territory	140.2	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	34.2	0.0	0.0

Table 4.10 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	9,335.9	19.3	230.4
Republic of Bashkortostan	215.3	0.0	0.0
Republic of Mariy-El	0.0	0.0	0.0
Republic of Mordovia	29.5	0.0	0.0
Republic of Tatarstan (Tatarstan)	4,409.0	19.3	17.7
Udmurt Republic	72.2	0.0	0.0
Chuvash Republic — Chuvashya	29.0	0.0	0.0
Perm Territory	243.6	0.0	26.3
Kirov Region	73.2	0.0	0.0
Nizhni Novgorod Region	1,573.4	0.0	66.2
Orenburg Region	847.5	0.0	70.7
Penza Region	51.0	0.0	0.0
Samara Region	1,591.5	0.0	49.5
Saratov Region	200.7	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	12,310.8	0.0	8,003.0
Kurgan Region	15.1	0.0	0.0
Sverdlovsk Region	3,896.7	0.0	1,919.6
Tyumen Region	7,997.7	0.0	6,083.4
including:			
Khanty-Mansiysky Autonomous Area — Yugra	5,438.9	0.0	5,649.6
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	401.3	0.0	0.0
SIBERIA FEDERAL DISTRICT	1,288.7	0.0	177.9
Republic of Altai	33.0	0.0	0.0
Republic of Buryatia	2.2	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	59.1	0.0	0.0
Altai Territory	15.9	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	65.2	0.0	0.0
Irkutsk Region	87.2	0.0	0.0
Kemerovo Region	100.8	0.0	0.1
Novosibirsk Region	561.8	0.0	0.0
Omsk Region	161.1	0.0	177.8
Tomsk Region	202.6	0.0	0.0
FAR EAST FEDERAL DISTRICT	1,588.3	0.0	0.0
Republic of Sakha (Yakutia)	1,398.5	0.0	0.0
Kamchatka Territory	117.0	0.0	0.0
Primorski Territory	20.1	0.0	0.0
Khabarovsk Territory	0.2	0.0	0.0
Amur Region	0.0	0.0	0.0
Magadan Region	0.1	0.0	0.0
Sakhalin Region	52.3	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 Federation¹, set up by the Constitution of the Russian Federation (Article 5) with breakdown by constituent

entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by the President of the Russian Federation Decree dated May 13, 2000 No. 849 (with amendments from June 21, 2000).

Section 1. Institutional Characteristics

Table 1.1
Number of Credit Institutions

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

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

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 the 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 constitu-

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

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

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

General Provisions

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

The data on the value of credit institutions’ funds raised in the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including branches whose head offices are registered in another constituent entities of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 “The Account Book of a Credit Institution” in accordance with the Bank of Russia Ordinance No. 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.

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

Section 4. Funds Allocations

Table 4.1
Volume of Ruble-Denominated Loans
to Legal Entities and Individual Entrepreneurs,
by Economic Activities

Table 4.2
Volume of Foreign Currency-Denominated Loans
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
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.