

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN
OF BANKING STATISTICS**

REGIONAL SUPPLEMENT

№ 1 (33)

MOSCOW 2009



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Registered by the Press Committee of the Russian Federation
Registration Number 012267
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Publisher and distributor: Business news agency Prime-TASS
Address subscription requests to: 125009, Moscow, Tverskoy blvd., 2
Telephone: 974-76-64, Telefax: 692-36-90
Printed by “Poligrafbankservis”

New Information

To improve the make-up of information published in the *Bulletin of Banking Statistics. Regional Supplement* the tables 3.1 – 3.2 and 4.1 – 4.15 are presented with an expanded (rather published earlier) structure of information, characterizing lending of small and medium-sized businesses and more detailed information on housing and mortgage loans market.

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Symbols and notes:

— nil

... not available

0,0 non-significant volume

In some cases minor discrepancies between totals and sums of items are due to rounding.

Figures **in bold** are revisions to previously published data.

The Bulletin of Banking Statistics. Regional Supplement is available on the Bank of Russia Internet website <http://www.cbr.ru>.

1. Institutional Characteristics

Table 1.1

Number of Credit Institutions

(units)

	31.12.2007	31.03.2008	30.06.2008	30.09.2008	31.12.2008
1	2	3	4	5	6
RUSSIAN FEDERATION	1,136	1,132	1,125	1,126	1,108
CENTRAL FEDERAL DISTRICT	632	630	627	631	621
Belgorod Region	6	6	6	6	6
Bryansk Region	1	1	1	1	1
Vladimir Region	2	2	2	2	2
Voronezh Region	4	4	3	3	5
Ivanovo Region	5	5	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	13	14	15	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	2	1
Tver Region	7	7	8	8	8
Tula Region	6	6	5	5	5
Yaroslavl Region	8	8	8	8	8
Moscow	555	553	549	552	543
NORTH-WEST DISTRICT	81	81	81	81	79
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	11	10	8
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	41	42	42
SOUTH FEDERAL DISTRICT	118	118	117	116	115
Republic of Adigei (Adigeya)	5	5	5	5	5
Republic of Daghestan	33	33	33	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	18	17	16
Stavropol Territory	9	9	8	8	8
Astrakhan Region	5	5	5	5	5
Volgograd Region	5	5	5	5	5
Rostov Region	22	22	22	23	23

Table 1.1 (end)

(units)

1	2	3	4	5	6
PRIVOLZHSKY FEDERAL DISTRICT	134	134	133	132	131
Republic of Bashkortostan	11	11	11	11	11
Republic of Mariy-El	1	1	1	1	1
Republic of Mordovia	4	4	4	4	4
Republic of Tatarstan (Tatarstan)	26	26	26	26	26
Udmurt Republic	8	8	8	8	8
Chuvash Republic — Chuvashya	5	5	5	5	5
Perm Territory	8	8	8	8	8
Kirov Region	3	3	3	3	3
Nizhni Novgorod Region	18	18	18	18	18
Orenburg Region	9	9	9	9	9
Penza Region	2	2	2	2	2
Samara Region	22	22	22	21	20
Saratov Region	13	13	12	12	12
Ulyanovsk Region	4	4	4	4	4
URALS FEDERAL DISTRICT	63	63	62	62	58
Kurgan Region	5	5	5	5	4
Sverdlovsk Region	25	25	24	24	24
Tyumen Region	22	22	22	22	19
including:					
Khanty-Mansiysky Autonomous Area — Yugra	12	12	12	12	11
Yamalo-Nenetsky Autonomous Area	4	3	3	3	2
Chelyabinsk Region	11	11	11	11	11
SIBERIA FEDERAL DISTRICT	68	67	67	68	68
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	2
Krasnoyarsk Territory	5	5	5	6	6
Irkutsk Region	9	9	9	9	9
Kemerovo Region	8	8	8	8	8
Novosibirsk Region	14	13	13	13	13
Omsk Region	7	7	7	7	7
Tomsk Region	4	4	4	4	4
FAR EAST FEDERAL DISTRICT	40	39	38	36	36
Republic of Sakha (Yakutia)	6	6	5	5	5
Kamchatka Territory	7	6	6	6	6
Primorski Territory	9	9	9	8	8
Khabarovsk Territory	5	5	5	5	5
Amur Region	5	5	5	5	5
Magadan Region	2	2	2	2	2
Sakhalin Region	6	6	6	5	5
Jewish Autonomous Region	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—

Table 1.2

Number of Branches of Credit Institutions

(units)

	31.03.2008		30.06.2008		30.09.2008		31.12.2008	
	number of branches in Russia		number of branches in Russia		number of branches in Russia		number of branches in Russia	
	branches of credit institutions located in this region	branches of credit institutions located in other regions	branches of credit institutions located in this region	branches of credit institutions located in other regions	branches of credit institutions located in this region	branches of credit institutions located in other regions	branches of credit institutions located in this region	branches of credit institutions located in other regions
1	2	3	4	5	6	7	8	9
RUSSIAN FEDERATION	712	2,764	693	2,797	675	2,837	661	2,809
CENTRAL FEDERAL DISTRICT	181	580	180	585	179	591	177	584
Belgorod Region	5	29	5	29	5	28	5	28
Bryansk Region	2	29	2	29	2	28	2	28
Vladimir Region	—	30	—	30	—	30	—	30
Voronezh Region	1	55	1	55	1	56	1	57
Ivanovo Region	1	20	1	20	1	20	1	19
Kaluga Region	2	27	2	26	2	27	2	27
Kostroma Region	—	17	—	16	—	15	—	15
Kursk Region	—	20	—	21	—	22	—	22
Lipetsk Region	1	23	1	26	1	25	1	26
Moscow Region	9	115	9	114	9	113	9	108
Orel Region	3	22	3	22	3	22	3	19
Ryazan Region	—	25	—	25	—	27	—	28
Smolensk Region	5	24	5	24	5	25	6	24
Tambov Region	3	17	3	17	3	17	3	17
Tver Region	3	37	3	37	3	36	3	33
Tula Region	1	36	1	35	1	36	1	35
Yaroslavl Region	4	38	4	39	4	39	4	38
Moscow	30	127	30	130	30	134	32	134
NORTH-WEST DISTRICT	53	382	45	383	36	385	32	375
Republic of Karelia	2	21	2	21	2	20	2	20
Republic of Komi	7	33	7	34	7	34	7	34
Arkhangelsk Region	—	35	—	35	—	35	—	33
including Nenets Autonomous Area	—	2	—	2	—	2	—	1

Table 1.2 (cont.)
(units)

1	2	3	4	5	6	7	8	9
Vologda Region	9	22	9	23	9	23	10	22
Kaliningrad Region	4	35	4	37	4	37	1	36
Leningrad Region	4	43	2	43	—	40	—	37
Murmansk Region	1	25	1	24	1	24	1	24
Novgorod Region	1	16	1	16	1	16	1	16
Pskov Region	—	13	—	13	—	13	—	13
St. Petersburg	25	139	19	137	12	143	10	140
SOUTH FEDERAL DISTRICT	115	380	109	386	105	401	103	400
Republic of Adigei (Adigeya)	1	5	1	5	1	5	1	5
Republic of Dagestan	57	14	56	13	55	15	55	15
Republic of Ingushetia	1	4	1	3	1	3	1	3
Kabardino-Balkar Republic	3	10	3	8	3	8	3	9
Republic of Kalmykia	—	4	—	4	—	4	—	4
Karachai-Cherkess Republic	—	4	—	4	—	4	—	4
Republic of Northern Ossetia — Alania	7	9	7	9	7	9	6	9
Republic of Chechnya	—	1	—	1	—	1	—	2
Krasnodar Territory	18	90	14	95	10	100	10	100
Stavropol Territory	8	56	7	56	7	57	7	55
Astrakhan Region	6	25	6	24	6	24	6	24
Volgograd Region	1	67	1	71	1	73	1	73
Rostov Region	13	91	13	93	14	98	13	97
PRIVOLZHSKY FEDERAL DISTRICT	142	611	142	621	142	635	143	631
Republic of Bashkortostan	—	61	—	63	—	65	—	67
Republic of Mariy-El	4	18	4	17	4	17	4	16
Republic of Mordovia	6	9	6	9	6	9	6	10
Republic of Tatarstan (Tatarstan)	56	47	56	48	56	48	56	39
Udmurt Republic	—	31	—	31	—	31	—	33
Chuvash Republic — Chuvashya	—	27	—	27	—	27	—	26
Perm Territory	3	69	3	71	3	73	3	73
Kirov Region	—	29	—	29	—	30	—	29
Nizhni Novgorod Region	32	78	32	81	32	84	33	84
Orenburg Region	4	49	4	49	4	53	4	53
Penza Region	—	32	—	33	—	34	—	34
Samara Region	14	79	14	81	14	82	14	85

Table 1.2 (end)
(units)

1	2	3	4	5	6	7	8	9
Saratov Region	20	54	20	54	20	53	20	53
Ulyanovsk Region	3	28	3	28	3	29	3	29
URALS FEDERAL DISTRICT	135	265	131	269	132	273	126	273
Kurgan Region	—	23	—	23	—	24	—	23
Sverdlovsk Region	16	83	15	87	15	88	15	91
Tyumen Region	78	82	76	82	77	83	71	80
including: Khanty-Mansiysky Autonomous Area — Yugra	14	35	14	33	14	34	14	32
Yamalo-Nenetsky Autonomous Area	2	27	2	27	2	28	2	26
Chelyabinsk Region	41	77	40	77	40	78	40	79
SIBERIA FEDERAL DISTRICT	48	383	48	393	47	390	47	384
Republic of Altai	1	3	1	3	1	3	1	3
Republic of Buryatia	3	19	3	19	3	18	3	18
Republic of Tyva	—	4	—	4	—	4	—	4
Republic of Khakassia	—	8	—	8	—	8	—	8
Altai Territory	13	42	13	44	13	46	13	43
Zabaykalskiy Territory	4	19	4	19	4	19	4	19
Krasnoyarsk Territory	11	63	11	66	10	65	10	61
Irkutsk Region	5	50	5	50	5	50	5	48
Kemerovo Region	—	44	—	44	—	43	—	40
Novosibirsk Region	1	60	1	63	1	62	1	64
Omsk Region	—	45	—	47	—	46	—	49
Tomsk Region	10	26	10	26	10	26	10	27
FAR EAST FEDERAL DISTRICT	38	163	38	160	34	162	33	162
Republic of Sakha (Yakutia)	9	38	9	38	9	38	9	38
Kamchatka Territory	4	9	4	7	4	8	4	8
Primorski Territory	12	35	12	36	9	35	9	36
Khabarovsk Territory	4	29	4	28	4	29	4	30
Amur Region	—	16	—	16	—	17	—	16
Magadan Region	5	9	5	9	5	9	5	9
Sakhalin Region	4	14	4	13	3	13	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				
31.03.2008	206 (8)	110 (4)	179 (8)	94 (4)
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)
CENTRAL FEDERAL DISTRICT				
31.03.2008	134 (4)	72 (2)	108 (4)	61 (2)
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)
including Moscow and Moscow Region				
31.03.2008	124 (4)	68 (2)	98 (4)	55 (2)
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)
NORTH-WEST DISTRICT				
31.03.2008	24 (1)	15	24 (1)	9 (1)
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)
SOUTH FEDERAL DISTRICT				
31.03.2008	6 (1)	2 (1)	5 (1)	3
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
PRIVOLZHISKY FEDERAL DISTRICT				
31.03.2008	17 (1)	8 (1)	17 (1)	9
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
URALS FEDERAL DISTRICT				
31.03.2008	12 (1)	7	12 (1)	5 (1)
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)
SIBERIA FEDERAL DISTRICT				
31.03.2008	5	2	5	3
30.06.2008	7	2	7	5
30.09.2008	7	2	7	5
31.12.2008	7	2	7	5
FAR EAST FEDERAL DISTRICT				
31.03.2008	8	4	8	4
30.06.2008	8	4	8	4
30.09.2008	8	4	8	4
31.12.2008	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

	30.09.2008										31.12.2008									
	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				
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17				
1																				
RUSSIAN FEDERATION	33	52	103	147	200	255	336	1,126	31	51	99	140	194	254	339	1,108				
CENTRAL FEDERAL DISTRICT	9	23	41	68	98	161	231	631	8	23	41	67	88	160	234	621				
Belgorod Region	—	1	—	—	2	3	—	6	—	—	—	1	2	3	—	6				
Bryansk Region	—	—	—	—	1	—	—	1	—	—	—	—	1	—	—	1				
Vladimir Region	—	—	—	—	1	1	—	2	—	—	—	—	1	—	—	2				
Voronezh Region	—	—	—	1	1	—	1	3	—	—	1	1	2	—	1	5				
Ivanovo Region	—	2	—	—	4	—	—	6	—	2	—	—	3	1	—	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	5	6	15	—	1	—	—	3	3	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	—	—	—	—	2	—	—	2	—	—	—	—	1	—	—	1				
Tver Region	2	1	1	2	1	—	1	8	1	2	1	2	1	—	1	8				
Tula Region	—	1	1	1	1	1	—	5	—	1	1	1	1	1	—	5				
Yaroslavl Region	—	—	1	4	—	3	—	8	—	—	1	4	—	1	2	8				
Moscow	7	16	36	56	75	143	219	552	7	16	35	54	66	145	220	543				
NORTH-WEST DISTRICT	5	4	10	17	11	14	20	81	5	4	8	18	12	12	20	79				
Republic of Karelia	—	—	—	—	1	—	—	1	—	—	—	—	1	—	—	1				
Republic of Komi	—	—	—	2	1	—	—	3	—	—	—	2	1	—	—	3				
Arkhangelsk Region including Nenets Autonomous Area	—	1	—	1	—	1	—	3	—	1	—	1	—	1	—	3				
Vologda Region	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				
Kaliningrad Region	—	—	5	1	1	1	1	9	—	—	4	1	2	1	1	9				
Leningrad Region	—	—	—	2	2	3	3	10	—	—	—	2	2	1	3	8				
	—	—	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	4	2	2	9	5	6	14	42
SOUTH FEDERAL DISTRICT	11	16	21	17	26	16	9	116	11	14	23	14	28	16	9	115
Republic of Adigei (Adigeya)	1	1	3	—	—	—	—	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	—	2	2	1	—	6	—	—	1	1	3	1	—	6
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Krasnodar Territory	—	—	2	4	7	2	2	17	—	—	2	3	7	2	2	16
Stavropol Territory	1	2	1	3	1	—	—	8	1	2	1	2	2	—	—	8
Astrakhan Region	—	3	—	—	—	2	—	5	—	3	—	—	—	2	—	5
Volgograd Region	—	—	—	1	1	3	—	5	—	—	—	1	1	3	—	5
Rostov Region	1	—	2	3	6	6	5	23	1	—	2	3	6	6	5	23
PRIVOLZHSKY FEDERAL DISTRICT	5	1	7	15	25	40	39	132	4	2	7	12	27	38	41	131
Republic of Bashkortostan	—	—	1	—	—	7	3	11	—	—	1	—	—	7	3	11
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	—	3	4	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	2	1	—	5
Perm Territory	1	—	1	1	1	1	3	8	1	—	1	1	1	1	3	8
Kirov Region	—	—	1	—	—	—	2	3	—	—	1	—	—	—	2	3
Nizhni Novgorod Region	1	—	1	3	5	4	4	18	1	—	1	3	5	4	4	18
Orenburg Region	—	—	—	1	4	1	3	9	—	—	—	1	4	1	3	9
Penza Region	—	—	—	—	1	—	1	2	—	—	—	—	1	—	1	2
Samara Region	1	—	1	1	3	9	6	21	1	—	1	—	3	7	8	20
Saratov Region	—	—	—	2	4	3	3	12	—	—	—	2	4	3	3	12
Ulyanovsk Region	—	—	—	2	1	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			
31.03.2008	1,132	21,323,362.4	62
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
CENTRAL FEDERAL DISTRICT			
31.03.2008	630	18,353,830.8	31
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
including Moscow and Moscow Region			
31.03.2008	566	18,181,625.3	30
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
NORTH-WEST DISTRICT			
31.03.2008	81	926,766.9	10
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
SOUTH FEDERAL DISTRICT			
31.03.2008	118	186,121.4	22
30.06.2008	117	197,428.3	22
30.09.2008	116	211,485.7	22
31.12.2008	115	209,490.4	23
PRIVOLZHISKY FEDERAL DISTRICT			
31.03.2008	134	775,145.5	35
30.06.2008	133	849,977.8	33
30.09.2008	132	893,327.5	33
31.12.2008	131	912,793.5	31
URALS FEDERAL DISTRICT			
31.03.2008	63	559,520.9	17
30.06.2008	62	608,243.3	16
30.09.2008	62	622,256.8	16
31.12.2008	58	590,219.8	13
SIBERIA FEDERAL DISTRICT			
31.03.2008	67	360,539.9	12
30.06.2008	67	394,212.6	12
30.09.2008	68	394,044.2	13
31.12.2008	68	393,928.6	13
FAR EAST FEDERAL DISTRICT			
31.03.2008	39	161,437.0	9
30.06.2008	38	167,794.5	9
30.09.2008	36	162,409.5	8
31.12.2008	36	164,806.2	8

Table 1.6

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

(units)

	31.12.2008						
	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
1	2	3	4	5	6	7	8
RUSSIAN FEDERATION	50	69	102	164	174	263	822
CENTRAL FEDERAL DISTRICT	16	24	36	61	88	169	394
Belgorod Region	—	—	2	1	3	—	6
Bryansk Region	—	—	—	1	—	—	1
Vladimir Region	—	—	—	1	1	—	2
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	21	22	46	78	161	337
NORTH-WEST DISTRICT	5	6	17	11	10	20	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	—	—	2	2	1	3	8
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	1	2	8	3	5	14	33
SOUTH FEDERAL DISTRICT	17	16	13	25	11	8	90
Republic of Adigei (Adigeya)	1	4	—	—	—	—	5
Republic of Daghestan	9	3	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	1	2	2	—	—	8
Astrakhan Region	1	—	—	—	2	—	3
Volgograd Region	—	—	1	1	3	—	5
Rostov Region	—	2	3	7	3	4	19

Table 1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	3	7	11	27	37	34	119
Republic of Bashkortostan	—	1	—	1	6	3	11
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	3	—	3
Republic of Tatarstan (Tatarstan)	1	—	3	4	5	9	22
Udmurt Republic	—	1	—	1	4	1	7
Chuvash Republic — Chuvashya	1	—	1	2	1	—	5
Perm Territory	1	1	1	—	1	3	7
Kirov Region	—	1	—	—	—	2	3
Nizhni Novgorod Region	—	1	2	5	4	4	16
Orenburg Region	—	—	1	4	1	3	9
Penza Region	—	—	—	1	—	—	1
Samara Region	—	1	—	3	7	7	18
Saratov Region	—	—	2	4	4	2	12
Ulyanovsk Region	—	—	1	2	1	—	4
URALS FEDERAL DISTRICT	1	7	6	14	8	19	55
Kurgan Region	1	1	1	1	—	—	4
Sverdlovsk Region	—	2	3	5	3	9	22
Tyumen Region	—	3	1	5	4	5	18
Chelyabinsk Region	—	1	1	3	1	5	11
SIBERIA FEDERAL DISTRICT	5	8	10	17	14	9	63
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	—	2
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	1	3	11
Omsk Region	1	—	2	2	—	2	7
Tomsk Region	—	—	—	1	2	—	3
FAR EAST FEDERAL DISTRICT	3	1	9	9	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	—	—	2	1	—	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—December 2008					
	2	3	4	5	6	the profit allocation, millions of rubles
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, %	
RUSSIAN FEDERATION	409,185.7	446,936.1	94.9	37,750.4	5.1	109,839.8
CENTRAL FEDERAL DISTRICT	355,024.0	382,577.6	93.1	27,553.6	6.9	91,333.3
Belgorod Region	201.5	201.5	100.0	0.0	0.0	93.7
Bryansk Region	34.1	34.1	100.0	0.0	0.0	12.3
Vladimir Region	30.7	30.7	100.0	0.0	0.0	10.6
Voronezh Region	199.5	199.7	80.0	0.1	20.0	130.0
Ivanovo Region	159.9	159.9	100.0	0.0	0.0	57.7
Kaluga Region	160.8	160.8	100.0	0.0	0.0	68.6
Kostroma Region	129.2	129.2	100.0	0.0	0.0	20.4
Kursk Region	263.7	263.7	100.0	0.0	0.0	68.1
Lipetsk Region	243.1	243.1	100.0	0.0	0.0	134.9
Moscow Region	3,475.3	3,475.3	100.0	0.0	0.0	505.7
Orel Region	73.1	73.1	100.0	0.0	0.0	24.0
Ryazan Region	210.3	210.3	100.0	0.0	0.0	63.9
Smolensk Region	120.8	120.8	100.0	0.0	0.0	53.4
Tambov Region	18.2	18.2	100.0	0.0	0.0	5.4
Tver Region	210.6	210.6	100.0	0.0	0.0	80.8
Tula Region	108.7	108.7	100.0	0.0	0.0	32.0
Yaroslavl Region	327.7	327.7	100.0	0.0	0.0	92.5
Moscow	349,056.5	376,610.0	92.2	27,553.5	7.8	89,879.2
NORTH-WEST DISTRICT	14,792.4	21,807.6	96.2	7,015.1	3.8	5,870.6
Republic of Karelia	17.4	17.4	100.0	0.0	0.0	4.4
Republic of Komi	591.5	591.5	100.0	0.0	0.0	133.7
Arkhangelsk Region	23.1	23.1	100.0	0.0	0.0	5.8
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,022.1	1,041.3	88.9	19.2	11.1	285.9
Kaliningrad Region	578.5	578.5	100.0	0.0	0.0	152.9

Table 1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	185.7	185.7	100.0	0.0	0.0	57.8
Murmansk Region	200.3	200.3	100.0	0.0	0.0	61.2
Novgorod Region	134.1	134.1	100.0	0.0	0.0	28.2
Pskov Region	56.2	56.2	100.0	0.0	0.0	13.7
St. Petersburg	11,983.4	18,979.3	95.3	6,995.9	4.7	5,126.9
SOUTH FEDERAL DISTRICT	5,750.5	5,820.7	97.4	70.2	2.6	1,523.2
Republic of Adigei (Adigeya)	60.5	60.5	100.0	0.0	0.0	18.6
Republic of Dagestan	643.5	643.5	100.0	0.0	0.0	247.3
Republic of Ingushetia	10.6	10.6	100.0	0.0	0.0	2.6
Kabardino-Balkar Republic	230.1	230.1	100.0	0.0	0.0	61.1
Republic of Kalmykia	23.9	23.9	100.0	0.0	0.0	8.5
Karachai-Cherkess Republic	51.5	51.5	100.0	0.0	0.0	15.1
Republic of Northern Ossetia — Alania	64.6	64.7	83.3	0.2	16.7	13.6
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	2,751.1	2,757.0	93.8	5.9	6.3	586.3
Stavropol Territory	185.5	185.5	100.0	0.0	0.0	65.8
Astrakhan Region	103.5	103.5	100.0	0.0	0.0	13.0
Volgograd Region	270.6	270.6	100.0	0.0	0.0	72.6
Rostov Region	1,355.1	1,419.2	95.7	64.1	4.3	418.8
PRIVOLZHSKY FEDERAL DISTRICT	13,575.0	14,833.4	96.9	1,258.5	3.1	4,674.8
Republic of Bashkortostan	—638.8	325.5	90.9	964.3	9.1	143.9
Republic of Mariy-El	39.3	39.3	100.0	0.0	0.0	12.4
Republic of Mordovia	103.2	103.2	100.0	0.0	0.0	41.4
Republic of Tatarstan (Tatarstan)	5,546.4	5,546.4	100.0	0.0	0.0	1,413.3
Udmurt Republic	321.6	321.6	100.0	0.0	0.0	104.2
Chuvash Republic — Chuvashya	125.5	125.5	100.0	0.0	0.0	56.3
Perm Territory	557.7	562.3	87.5	4.6	12.5	218.1
Kirov Region	511.7	511.7	100.0	0.0	0.0	126.1
Nizhni Novgorod Region	1,275.0	1,275.0	100.0	0.0	0.0	413.8
Orenburg Region	459.3	459.3	100.0	0.0	0.0	169.8
Penza Region	56.6	56.6	100.0	0.0	0.0	26.3
Samara Region	4,840.2	5,061.6	95.0	221.4	5.0	1,802.2
Saratov Region	266.7	334.9	91.7	68.2	8.3	116.2
Ulyanovsk Region	110.6	110.6	100.0	0.0	0.0	30.7

Table 1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	7,643.6	9,490.4	96.6	1,846.8	3.4	3,249.8
Kurgan Region	65.8	65.8	100.0	0.0	0.0	16.7
Sverdlovsk Region	1,240.1	3,087.0	91.7	1,846.8	8.3	963.7
Tyumen Region	4,098.2	4,098.2	100.0	0.0	0.0	1,615.8
including:						
Khanty-Mansiysky Autonomous Area — Yugra	2,177.9	2,177.9	100.0	0.0	0.0	1,081.1
Yamalo-Nenetsky Autonomous Area	100.0	100.0	100.0	0.0	0.0	23.7
Chelyabinsk Region	2,239.4	2,239.4	100.0	0.0	0.0	653.5
SIBERIA FEDERAL DISTRICT	7,259.3	7,265.5	98.5	6.2	1.5	1,720.7
Republic of Altai	92.4	92.4	100.0	0.0	0.0	22.9
Republic of Buryatia	55.6	55.6	100.0	0.0	0.0	2.3
Republic of Tyva	4.1	4.1	100.0	0.0	0.0	1.6
Republic of Khakassia	80.5	80.5	100.0	0.0	0.0	24.3
Altai Territory	355.6	355.6	100.0	0.0	0.0	98.2
Zabaykalskiy Territory	159.9	159.9	100.0	0.0	0.0	50.9
Krasnoyarsk Territory	381.6	387.8	83.3	6.2	16.7	92.5
Irkutsk Region	336.3	336.3	100.0	0.0	0.0	99.6
Kemerovo Region	477.0	477.0	100.0	0.0	0.0	136.1
Novosibirsk Region	4,934.5	4,934.5	100.0	0.0	0.0	1,078.9
Omsk Region	251.0	251.0	100.0	0.0	0.0	71.7
Tomsk Region	130.8	130.8	100.0	0.0	0.0	41.8
FAR EAST FEDERAL DISTRICT	5,141.0	5,141.0	100.0	0.0	0.0	1,467.4
Republic of Sakha (Yakutia)	122.3	122.3	100.0	0.0	0.0	42.0
Kamchatka Territory	217.4	217.4	100.0	0.0	0.0	91.1
Primorski Territory	1,366.6	1,366.6	100.0	0.0	0.0	494.8
Khabarovsk Territory	923.8	923.8	100.0	0.0	0.0	210.7
Amur Region	2,175.2	2,175.2	100.0	0.0	0.0	538.6
Magadan Region	193.5	193.5	100.0	0.0	0.0	53.3
Sakhalin Region	142.2	142.2	100.0	0.0	0.0	36.8
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					
31.03.2008	35	61	21 (1)	26 (5)	63 (2)
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)
CENTRAL FEDERAL DISTRICT					
31.03.2008	19	34	9 (1)	17 (1)	55 (2)
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)
of which Moscow and Moscow Region					
31.03.2008	16	30	9 (1)	16 (1)	53 (2)
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)
NORTH-WEST DISTRICT					
31.03.2008	8	7	2	3 (1)	4
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
SOUTH FEDERAL DISTRICT					
31.03.2008	—	2	1	2 (1)	1
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
PRIVOLZHISKY FEDERAL DISTRICT					
31.03.2008	3	7	4	2 (1)	1
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
URALS FEDERAL DISTRICT					
31.03.2008	3	4	2	2 (1)	1
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
SIBERIA FEDERAL DISTRICT					
31.03.2008	—	2	2	—	1
30.06.2008	—	3	3	—	1
30.09.2008	—	4	2	—	1
31.12.2008	—	4	2	—	1
FAR EAST FEDERAL DISTRICT					
31.03.2008	2	5	1	—	—
30.06.2008	2	4	2	—	—
30.09.2008	1	5	2	—	—
31.12.2008	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

	31.12.2007			31.03.2008			30.06.2008			30.09.2008			31.12.2008		
	AD	GLA	CA	AD	GLA	CA	AD	GLA	CA	AD	GLA	CA	AD	GLA	CA
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
RUSSIAN FEDERATION	307	329	568	312	346	595	316	377	644	322	395	751	356	579	909
CENTRAL FEDERAL DISTRICT	208	185	251	210	195	270	214	211	294	219	224	331	240	287	398
Belgorod Region	—	1	4	—	1	4	—	1	4	—	1	6	—	2	7
Bryansk Region	—	—	1	—	—	1	—	—	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	6	2	3	8	2	3	7
Ivanovo Region	—	1	1	—	1	1	1	2	2	2	2	3	2	2	3
Kaluga Region	—	—	2	—	—	2	—	2	3	—	2	4	—	3	6
Kostroma Region	1	—	2	1	1	3	1	1	3	1	1	4	1	3	5
Kursk Region	—	—	3	—	—	3	—	—	3	—	1	5	—	1	5
Lipetsk Region	1	—	2	1	—	2	1	—	2	1	1	4	1	1	4
Orel Region	—	—	2	—	—	2	—	—	2	—	—	3	—	—	3
Ryazan Region	1	—	1	1	—	1	1	—	1	1	1	2	1	3	4
Smolensk Region	—	2	4	—	2	4	—	2	4	—	3	5	—	4	6
Tambov Region	—	—	2	—	—	2	—	—	2	—	—	3	—	1	3
Tver Region	—	2	5	—	2	4	—	2	4	—	2	4	1	3	6
Tula Region	—	—	3	—	—	4	—	—	4	—	—	6	—	4	9
Yaroslavl Region	1	1	6	1	1	6	1	1	6	1	1	7	2	4	10
Moscow and Moscow Region	202	173	203	204	182	221	207	195	243	211	204	260	230	250	313
NORTH-WEST DISTRICT	11	19	47	13	19	47	14	21	48	14	22	58	15	37	69
Republic of Karelia	—	—	3	—	—	3	—	—	3	—	—	4	—	1	4
Republic of Komi	1	2	4	1	2	4	1	2	4	1	2	4	1	1	4
Arkhangelsk Region	—	—	—	—	—	—	—	—	—	—	—	—	—	1	1
Vologda Region	1	1	1	2	1	1	2	1	1	2	1	4	2	7	8
Kaliningrad Region	—	4	6	—	4	6	—	5	7	—	6	11	1	6	9
Leningrad Region	—	1	2	—	1	1	—	1	1	—	1	1	—	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	—	1	2
Pskov Region	—	—	1	—	—	1	—	—	1	—	—	1	—	—	1
St. Petersburg	8	9	25	9	9	26	10	10	26	10	10	28	10	16	34
SOUTH FEDERAL DISTRICT	15	20	42	16	22	43	16	24	50	17	24	61	20	39	71
Republic of Adigei (Adigeya)	1	2	2	1	2	2	1	2	2	1	2	3	2	3	3
Republic of Dagestan	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	1	1	—	1	1	—	1	1	—	2	2
Republic of Kalmykia	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Karachai-Cherkess Republic	—	1	1	—	1	1	—	1	1	—	1	1	—	1	1
Republic of Northern Ossetia — Alania	—	—	—	—	—	—	—	—	—	—	—	—	—	2	2
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Krasnodar Territory	1	1	7	1	2	8	1	3	10	1	3	12	1	9	16
Stavropol Territory	1	1	4	1	1	4	1	2	5	1	2	7	1	2	7
Astrakhan Region	1	1	3	1	1	3	1	1	4	1	1	5	1	1	5
Volgograd Region	—	4	8	—	4	8	—	4	10	—	4	11	1	4	10
Rostov Region	11	10	17	12	10	16	12	10	17	13	10	21	14	15	25
PRIVOLZHSKY FEDERAL DISTRICT	19	38	86	21	42	91	21	46	100	21	48	117	26	95	156
Republic of Bashkortostan	1	7	10	1	7	10	1	7	10	1	8	13	1	10	13
Republic of Mariy-El	—	—	3	—	—	3	—	—	3	—	—	3	—	—	3
Republic of Mordovia	1	—	1	1	—	1	1	—	1	1	—	2	1	3	5
Republic of Tatarstan (Tatarstan)	4	4	6	5	6	8	5	7	9	5	7	10	8	19	22
Udmurt Republic	—	1	3	—	1	4	—	1	4	—	1	5	—	3	7
Chuvash Republic — Chuvashya	—	—	3	—	—	3	—	1	4	—	1	4	—	3	6
Perm Territory	—	—	4	—	—	4	—	—	4	—	1	7	—	6	12
Kirov Region	—	3	5	—	3	5	—	3	6	—	3	7	—	3	7
Nizhni Novgorod Region	3	5	12	3	5	12	3	6	14	3	6	18	3	14	24
Orenburg Region	—	3	4	—	4	5	—	4	6	—	4	6	—	4	6
Penza Region	—	—	1	—	—	1	—	—	2	—	—	2	—	2	4
Samara Region	10	9	18	10	10	19	10	11	19	10	11	20	12	16	22
Saratov Region	—	6	13	1	6	13	1	6	14	1	6	16	1	11	20
Ulyanovsk Region	—	—	3	—	—	3	—	—	4	—	—	4	—	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	31	48	24	30	46	24	31	47	25	32	58	25	43	64
Kurgan Region	—	—	1	—	—	1	—	—	1	—	—	5	—	3	4
Sverdlovsk Region	11	16	23	11	15	22	11	15	22	11	15	25	11	19	28
Tyumen Region	9	11	15	9	11	14	9	12	15	9	13	17	9	12	16
Chelyabinsk Region	4	4	9	4	4	9	4	4	9	5	4	11	5	9	16
SIBERIA FEDERAL DISTRICT	15	24	61	14	26	66	14	29	69	14	31	86	17	54	98
Republic of Altai	—	1	2	—	1	2	—	2	3	—	2	5	—	4	5
Republic of Buryatia	—	—	2	—	1	3	—	1	3	—	1	3	—	1	3
Republic of Tyva	—	—	—	—	1	1	—	1	1	—	2	2	—	2	2
Republic of Khakassia	—	2	2	—	2	2	—	2	2	—	2	2	—	3	3
Altai Territory	—	1	3	—	1	3	—	2	4	—	2	6	—	5	7
Zabaykalskiy Territory	1	1	3	1	1	3	1	1	3	1	2	4	1	2	4
Krasnoyarsk Territory	2	4	9	2	4	9	2	4	9	2	4	11	4	5	10
Irkutsk Region	1	—	5	1	—	5	1	—	5	1	—	6	1	8	14
Kemerovo Region	1	2	5	1	2	6	1	2	6	1	2	7	1	4	8
Novosibirsk Region	8	7	16	7	7	17	7	8	18	7	8	22	8	10	21
Omsk Region	1	6	10	1	6	10	1	6	10	1	6	11	1	7	12
Tomsk Region	1	—	4	1	—	5	1	—	5	1	—	7	1	3	9
FAR EAST FEDERAL DISTRICT	14	12	31	14	12	32	13	15	36	12	14	40	13	24	53
Republic of Sakha (Yakutia)	3	5	6	3	5	6	3	5	6	3	5	6	3	5	6
Kamchatka Territory	—	—	—	—	—	—	—	—	—	—	—	—	1	2	5
Primorski Territory	6	4	12	6	4	13	5	4	14	5	4	16	5	6	19
Khabarovsk Territory	2	2	6	2	2	6	2	3	7	2	3	8	2	3	8
Amur Region	1	—	2	1	—	2	1	1	3	1	1	4	1	3	6
Magadan Region	—	—	1	—	—	1	—	1	2	—	1	3	—	2	3
Sakhalin Region	2	1	2	2	1	2	2	1	2	1	—	1	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)

	2007	2008			
	Q4	Q1	Q2	Q3	Q4
1	2	3	4	5	6
RUSSIAN FEDERATION	13,708.65	14,600.72	12,278.87	15,283.99	34,777.99
CENTRAL FEDERAL DISTRICT	5,674.78	7,271.74	5,524.81	6,986.81	19,118.88
Belgorod Region	69.48	58.00	55.89	70.34	143.11
Bryansk Region	81.29	62.80	46.10	53.04	107.16
Vladimir Region	72.18	67.35	51.03	67.84	115.00
Voronezh Region	201.77	160.18	129.22	160.93	412.59
Ivanovo Region	44.65	52.41	36.38	46.60	96.84
Kaluga Region	48.88	50.69	50.33	72.47	133.49
Kostroma Region	25.18	30.43	23.42	27.61	61.61
Kursk Region	47.04	35.12	29.58	40.63	83.53
Lipetsk Region	80.27	43.48	39.81	58.92	94.61
Moscow Region	267.71	315.43	256.94	353.15	657.68
Orel Region	42.54	38.68	30.01	38.73	85.54
Ryazan Region	58.99	48.04	43.83	58.81	112.30
Smolensk Region	38.20	42.87	37.16	46.09	87.31
Tambov Region	34.03	30.30	15.05	19.45	45.19
Tver Region	56.77	65.52	54.41	74.03	147.60
Tula Region	66.94	67.40	60.12	77.62	176.62
Yaroslavl Region	82.81	97.35	94.92	88.56	222.84
Moscow	4,356.06	6,005.70	4,470.59	5,632.00	16,335.88
NORTH-WEST DISTRICT	1,725.65	1,798.80	1,772.69	2,158.55	4,219.18
Republic of Karelia	25.64	20.78	20.21	22.29	32.89
Republic of Komi	37.35	38.91	35.76	38.87	76.47
Arkhangelsk Region	30.75	32.53	29.99	37.89	67.95
including Nenets Autonomous Area	1.80	1.94	1.94	2.09	2.62
Vologda Region	36.66	35.11	33.35	44.09	83.81
Kaliningrad Region	195.36	168.01	178.54	204.90	303.58
Leningrad Region	283.09	288.94	315.73	363.08	526.14
Murmansk Region	51.65	56.48	45.85	44.31	111.64
Novgorod Region	16.91	17.49	16.84	22.66	45.29
Pskov Region	16.64	18.98	14.88	18.01	29.91
St. Petersburg	1,031.60	1,121.57	1,081.54	1,362.45	2,941.49
SOUTH FEDERAL DISTRICT	1,260.31	1,149.97	964.91	1,227.51	2,484.04
Republic of Adigei (Adigeya)	7.33	6.20	5.01	6.88	12.59
Republic of Daghestan	41.65	35.65	26.36	34.09	138.85
Republic of Ingushetia	10.05	15.11	3.16	8.53	43.01
Kabardino-Balkar Republic	32.34	35.99	21.76	24.57	55.50
Republic of Kalmykia	4.01	4.01	2.37	3.55	6.23
Karachai-Cherkess Republic	5.76	6.08	3.64	4.80	13.82
Republic of Northern Ossetia — Alania	23.63	33.32	21.88	27.96	71.07
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	460.59	420.83	366.02	500.91	826.38
Stavropol Territory	231.01	201.24	173.11	182.59	410.62
Astrakhan Region	38.96	29.91	24.72	31.08	69.79
Volgograd Region	149.27	97.96	84.13	108.82	210.15
Rostov Region	255.71	263.68	232.76	293.75	626.04

Table 2.1 (end)
(millions of US dollars)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	1,689.24	1,406.32	1,240.20	1,541.34	3,161.37
Republic of Bashkortostan	190.10	149.75	141.87	185.53	351.31
Republic of Mariy-El	13.25	13.01	8.69	12.05	24.24
Republic of Mordovia	20.61	17.47	9.97	15.03	27.17
Republic of Tatarstan (Tatarstan)	257.68	169.15	158.73	204.91	472.78
Udmurt Republic	45.14	41.24	37.09	42.76	81.69
Chuvash Republic — Chuvashya	28.03	22.23	16.35	20.63	39.39
Perm Territory	173.31	169.06	154.53	179.26	344.89
Kirov Region	40.22	42.40	35.62	42.75	81.37
Nizhni Novgorod Region	224.79	223.85	179.00	224.43	454.45
Orenburg Region	103.68	68.60	63.40	92.42	162.62
Penza Region	48.29	44.72	32.28	42.22	99.99
Samara Region	370.35	310.94	297.32	349.78	748.57
Saratov Region	128.18	95.53	75.53	91.78	199.06
Ulyanovsk Region	45.61	38.38	29.82	37.80	73.85
URALS FEDERAL DISTRICT	1,137.66	952.45	935.47	1,095.63	2,175.20
Kurgan Region	22.71	18.26	16.79	20.79	34.28
Sverdlovsk Region	426.39	380.99	379.29	474.89	958.46
Tyumen Region	439.21	394.91	371.82	383.92	717.12
including:					
Khanty-Mansiysky Autonomous Area — Yugra	187.05	159.63	164.59	145.74	296.83
Yamalo-Nenetsky Autonomous Area	88.13	61.83	52.08	43.00	99.29
Chelyabinsk Region	249.35	158.29	167.58	216.03	465.35
SIBERIA FEDERAL DISTRICT	1,388.77	1,140.96	1,013.59	1,298.77	2,196.29
Republic of Altai	3.42	2.79	2.43	3.69	4.68
Republic of Buryatia	31.70	30.91	22.86	29.20	48.68
Republic of Tyva	2.70	1.59	1.44	2.32	3.46
Republic of Khakassia	22.31	15.56	16.72	23.16	34.26
Altai Territory	117.10	105.48	90.19	110.56	177.81
Zabaykalskiy Territory	48.71	38.30	26.94	29.34	48.44
Krasnoyarsk Territory	250.84	208.35	172.20	216.85	411.04
Irkutsk Region	244.27	182.85	149.08	192.75	305.55
Kemerovo Region	143.81	113.07	109.87	134.82	234.43
Novosibirsk Region	274.61	236.48	225.63	303.21	540.52
Omsk Region	182.43	149.61	138.37	184.66	277.96
Tomsk Region	66.88	55.99	57.88	68.22	109.48
FAR EAST FEDERAL DISTRICT	781.15	813.54	768.86	905.27	1,280.30
Republic of Sakha (Yakutia)	56.12	55.25	41.77	62.47	123.28
Kamchatka Territory	25.80	29.92	26.86	30.44	76.07
Primorski Territory	419.14	416.19	435.54	473.82	534.49
Khabarovsk Territory	140.56	146.55	122.72	157.10	283.31
Amur Region	57.06	74.40	63.34	94.17	100.00
Magadan Region	14.34	16.37	16.04	16.97	33.58
Sakhalin Region	61.79	69.48	58.68	65.01	119.80
Jewish Autonomous Region	4.27	2.77	2.22	3.33	4.47
Chukotka Autonomous Area	2.08	2.62	1.69	1.98	5.31

Table 2.2

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

(millions of US dollars)

1	2007	2008			
	Q4	Q1	Q2	Q3	Q4
2	3	4	5	6	
RUSSIAN FEDERATION	11,453.88	7,365.60	8,131.45	8,524.50	5,393.77
CENTRAL FEDERAL DISTRICT	7,359.41	4,198.90	4,816.93	4,919.65	2,730.28
Belgorod Region	30.74	28.99	29.33	36.85	23.89
Bryansk Region	25.94	20.78	22.43	25.80	18.88
Vladimir Region	33.25	26.31	26.14	31.57	22.89
Voronezh Region	63.49	72.88	57.95	69.51	56.05
Ivanovo Region	16.79	14.75	17.05	19.38	15.50
Kaluga Region	26.64	22.58	21.19	26.81	22.35
Kostroma Region	15.33	11.42	12.22	13.30	11.19
Kursk Region	19.94	16.69	15.66	19.44	15.70
Lipetsk Region	21.47	22.29	23.69	28.95	18.48
Moscow Region	260.25	172.03	173.14	183.58	123.22
Orel Region	15.71	13.83	15.26	15.00	10.54
Ryazan Region	28.07	21.78	21.50	24.87	20.14
Smolensk Region	23.14	18.58	19.14	22.66	19.49
Tambov Region	13.34	10.28	11.88	12.52	9.33
Tver Region	39.85	28.70	26.38	30.41	22.92
Tula Region	38.26	31.66	31.72	33.27	26.48
Yaroslavl Region	47.44	39.25	79.84	83.67	32.68
Moscow	6,639.78	3,626.10	4,212.42	4,242.07	2,260.56
NORTH-WEST DISTRICT	2,019.16	1,428.99	1,466.11	1,559.57	1,015.96
Republic of Karelia	11.40	8.50	10.31	13.25	7.16
Republic of Komi	15.72	11.36	12.80	14.23	12.55
Arkhangelsk Region	15.92	13.07	11.83	16.54	12.04
including Nenets Autonomous Area	0.48	0.33	0.39	0.23	0.34
Vologda Region	12.18	11.89	11.98	14.66	11.78
Kaliningrad Region	176.32	145.20	170.34	170.12	121.36
Leningrad Region	352.68	235.18	243.39	237.98	141.93
Murmansk Region	31.99	24.37	24.81	27.20	21.25
Novgorod Region	11.56	8.41	8.42	10.63	7.74
Pskov Region	17.02	13.94	14.96	17.57	12.13
St. Petersburg	1,374.37	957.07	957.27	1,037.39	668.02
SOUTH FEDERAL DISTRICT	486.97	408.66	435.09	493.01	359.14
Republic of Adigei (Adigeya)	4.98	3.91	5.03	5.07	3.48
Republic of Daghestan	7.90	7.83	7.48	8.44	5.50
Republic of Ingushetia	2.07	1.18	0.96	0.72	1.66
Kabardino-Balkar Republic	4.70	4.60	4.93	6.18	4.03
Republic of Kalmykia	1.98	1.51	2.00	1.79	1.23
Karachai-Cherkess Republic	1.62	1.19	1.83	2.32	1.43
Republic of Northern Ossetia — Alania	5.37	5.18	4.65	5.42	4.12
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	251.49	202.63	206.14	229.55	163.89
Stavropol Territory	51.84	46.15	51.93	63.98	40.97
Astrakhan Region	16.57	16.96	15.57	18.40	15.09
Volgograd Region	40.43	37.93	40.22	44.42	34.01
Rostov Region	98.03	79.60	94.36	106.72	83.74

Table 2.2 (end)

(millions of US dollars)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	636.81	542.95	597.27	638.22	506.93
Republic of Bashkortostan	69.18	57.43	61.21	67.87	58.34
Republic of Mariy-El	10.32	10.11	10.59	10.39	9.05
Republic of Mordovia	7.36	7.30	7.54	8.73	7.24
Republic of Tatarstan (Tatarstan)	78.40	68.33	75.30	84.36	68.96
Udmurt Republic	15.74	14.86	16.17	17.67	13.31
Chuvash Republic — Chuvashya	15.83	11.56	11.42	14.18	10.85
Perm Territory	48.89	43.73	49.70	49.05	43.23
Kirov Region	12.72	11.64	12.84	14.18	11.92
Nizhni Novgorod Region	106.36	83.17	99.54	98.92	75.11
Orenburg Region	33.70	26.85	32.43	32.52	27.69
Penza Region	17.06	14.47	14.71	17.74	15.94
Samara Region	155.23	131.01	141.15	148.98	109.37
Saratov Region	47.02	46.93	47.47	53.15	40.24
Ulyanovsk Region	18.99	15.56	17.21	20.48	15.69
URALS FEDERAL DISTRICT	344.64	295.18	302.55	341.63	292.71
Kurgan Region	9.20	6.98	6.82	8.37	7.17
Sverdlovsk Region	158.77	134.18	134.83	153.82	124.56
Tyumen Region	97.92	89.89	96.14	106.44	98.01
including:					
Khanty-Mansiysky Autonomous Area — Yugra	39.88	36.37	39.02	34.13	40.65
Yamalo-Nenetsky Autonomous Area	15.34	12.34	12.92	12.04	12.97
Chelyabinsk Region	78.75	64.13	64.75	73.01	62.97
SIBERIA FEDERAL DISTRICT	354.31	308.44	318.81	357.15	313.82
Republic of Altai	1.44	1.20	1.56	1.54	1.31
Republic of Buryatia	7.49	7.26	7.51	10.54	7.87
Republic of Tyva	0.78	0.55	0.74	0.81	0.65
Republic of Khakassia	5.02	4.36	4.68	6.31	4.60
Altai Territory	34.04	30.41	33.95	39.26	31.35
Zabaykalskiy Territory	6.20	6.41	5.03	5.57	6.32
Krasnoyarsk Territory	58.44	50.31	50.43	51.85	50.13
Irkutsk Region	35.72	36.95	34.61	34.53	38.69
Kemerovo Region	35.17	30.99	30.57	35.02	28.19
Novosibirsk Region	75.72	61.58	69.94	83.79	70.38
Omsk Region	70.17	58.28	59.12	66.07	55.40
Tomsk Region	24.12	20.15	20.68	21.88	18.93
FAR EAST FEDERAL DISTRICT	230.42	183.03	180.64	197.80	156.85
Republic of Sakha (Yakutia)	10.00	9.57	8.73	10.64	11.17
Kamchatka Territory	9.04	6.67	7.07	8.57	5.23
Primorski Territory	98.11	76.07	79.47	89.99	64.26
Khabarovsk Territory	66.67	50.90	47.06	43.25	36.83
Amur Region	11.36	13.22	9.73	15.60	20.47
Magadan Region	5.54	3.80	4.40	4.96	3.75
Sakhalin Region	28.61	21.87	23.38	23.80	14.26
Jewish Autonomous Region	0.52	0.55	0.53	0.56	0.61
Chukotka Autonomous Area	0.58	0.37	0.28	0.43	0.27

3. Borrowings

Table 3.1

Deposits of Legal Entities and Individuals Raised by Credit Institutions

(millions of rubles)

	Customer funds 31.12.2008 ¹										
	total	of which:			legal entities			individuals			
		in rubles	in foreign currency	total	in rubles	in foreign currency	total	in rubles	in foreign currency	total	of which:
1	2	3	4	5	6	7	8	9	10		
RUSSIAN FEDERATION	14,232,091.9	9,661,088.2	4,571,003.7	3,557,366.2	2,274,283.4	1,283,082.8	5,897,217.8	4,325,574.8	1,571,643.0		
CENTRAL FEDERAL DISTRICT	9,001,965.6	5,412,523.3	3,589,442.3	2,671,917.9	1,562,918.7	1,108,999.2	2,989,727.9	1,902,149.1	1,087,578.8		
Belgorod Region	69,679.9	55,278.2	14,401.7	6,468.6	4,428.9	2,039.7	44,034.3	38,584.7	5,449.6		
Bryansk Region	27,139.6	23,991.7	3,147.9	1,602.7	1,540.7	62.0	21,072.5	18,441.5	2,631.0		
Vladimir Region	52,476.1	44,327.5	8,148.6	4,194.6	3,644.2	550.4	37,665.0	33,435.9	4,229.1		
Voronezh Region	103,067.8	84,223.3	18,844.5	12,186.0	5,607.2	6,578.8	68,358.5	60,185.6	8,172.9		
Ivanovo Region	32,030.7	27,916.5	4,114.2	2,502.1	2,309.6	192.5	23,449.4	20,266.2	3,183.2		
Kaluga Region	46,721.4	39,352.4	7,369.0	3,434.7	3,295.3	139.4	28,835.0	24,675.0	4,160.0		
Kostroma Region	23,000.0	20,512.0	2,488.0	2,874.6	2,643.7	230.9	15,995.6	14,366.5	1,629.1		
Kursk Region	33,493.6	29,930.6	3,563.0	3,255.9	2,711.6	544.3	23,049.9	20,873.7	2,176.2		
Lipetsk Region	45,302.2	39,366.2	5,936.0	4,210.0	3,732.6	477.4	31,948.4	27,953.4	3,995.0		
Moscow Region	453,098.0	377,461.8	75,636.2	49,884.4	31,895.7	17,988.7	286,750.6	238,001.5	48,749.1		
Orel Region	21,752.7	19,482.0	2,270.7	1,502.5	1,198.9	303.6	16,631.2	14,982.9	1,648.3		
Ryazan Region	38,613.2	33,891.6	4,721.6	2,968.1	2,187.2	780.9	27,565.9	24,407.9	3,158.0		
Smolensk Region	35,067.1	28,457.4	6,609.7	3,512.1	2,971.5	540.6	22,963.1	19,980.7	2,982.4		
Tambov Region	24,404.3	21,511.7	2,892.6	1,085.7	918.4	167.3	18,747.0	17,145.7	1,601.3		
Tver Region	46,146.2	40,078.7	6,067.5	4,729.3	4,302.1	427.2	29,302.5	25,894.7	3,407.8		
Tula Region	63,076.9	50,073.6	13,003.3	6,854.8	5,696.8	1,158.0	40,149.4	34,733.3	5,416.1		
Yaroslavl Region	64,938.4	55,181.0	9,757.4	4,439.8	4,002.2	437.6	48,568.0	40,151.9	8,416.1		
Moscow	7,821,957.5	4,421,487.1	3,400,470.4	2,556,212.0	1,479,832.1	1,076,379.9	2,204,641.6	1,228,068.0	976,573.6		
NORTH-WEST DISTRICT	1,380,091.8	1,027,017.0	353,074.8	284,353.0	203,326.3	81,026.7	668,702.4	497,729.0	170,973.4		
Republic of Karelia	22,221.6	18,572.9	3,648.7	1,758.1	1,585.4	172.7	15,938.5	13,333.9	2,604.6		
Republic of Komi	46,366.3	40,738.8	5,627.5	3,121.3	2,400.5	720.8	34,135.3	30,993.2	3,142.1		
Arkhangelsk Region	56,327.4	50,390.6	5,936.8	7,878.1	6,702.7	1,175.4	34,601.4	31,350.3	3,251.1		
including Nenets Autonomous Area	2,874.7	2,685.1	189.6	497.4	429.4	68.0	1,731.4	1,680.1	51.3		
Vologda Region	73,215.9	51,999.9	21,216.0	14,262.5	8,130.0	6,132.5	36,939.6	31,960.6	4,979.0		

Table 3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Kaliningrad Region	52,537.5	38,516.5	14,021.0	6,959.0	5,383.1	1,575.9	33,184.6	23,434.1	9,750.5
Leningrad Region	52,233.0	43,740.3	8,492.7	2,875.2	2,382.6	492.6	36,616.3	30,878.2	5,738.1
Murmansk Region	53,298.6	41,342.5	11,956.1	5,743.3	3,117.8	2,625.5	35,354.5	30,216.6	5,137.9
Novgorod Region	20,918.8	17,828.3	3,090.5	1,664.1	1,546.3	117.8	12,633.3	10,769.5	1,863.8
Pskov Region	17,199.6	15,008.6	2,191.0	1,112.6	844.2	268.4	11,379.7	10,014.5	1,365.2
St. Petersburg	985,773.1	708,878.6	276,894.5	238,978.8	171,233.7	67,745.1	417,919.2	284,778.1	133,141.1
SOUTH FEDERAL DISTRICT	642,599.7	547,348.0	95,251.7	67,369.2	53,370.3	13,998.9	404,045.6	346,965.9	57,079.7
Republic of Adigei (Adigeya)	6,229.9	5,772.7	457.2	275.6	274.5	1.1	4,768.9	4,428.3	340.6
Republic of Dagestan	20,258.4	19,176.7	1,081.7	1,198.8	1,170.4	28.4	9,526.1	8,530.7	995.4
Republic of Ingushetia	1,924.3	1,719.7	204.6	34.3	34.3	0.0	1,117.4	933.8	183.6
Kabardino-Balkar Republic	13,591.6	12,232.6	1,359.0	641.9	629.7	12.2	8,989.4	8,063.3	926.1
Republic of Kalmykia	2,954.4	2,687.5	266.9	347.6	347.1	0.5	1,824.7	1,623.9	200.8
Karachai-Cherkess Republic	4,726.1	4,217.2	508.9	279.9	279.8	0.1	3,036.4	2,736.4	300.0
Republic of Northern Ossetia — Alania	12,787.3	11,817.2	970.1	366.3	356.2	10.1	9,217.6	8,395.6	822.0
Republic of Chechnya	14,945.1	14,912.5	32.6	369.2	369.1	0.1	2,054.4	2,023.0	31.4
Krasnodar Territory	209,801.1	176,752.5	33,048.6	24,357.9	15,446.7	8,911.2	137,388.5	117,005.9	20,382.6
Stavropol Territory	79,235.0	68,837.2	10,397.8	6,196.8	5,098.5	1,098.3	55,463.4	47,603.4	7,860.0
Astrakhan Region	32,660.3	26,953.3	5,707.0	2,257.1	1,998.1	259.0	20,421.2	18,111.2	2,310.0
Volgograd Region	84,747.2	71,258.7	13,488.5	10,838.6	8,808.0	2,030.6	55,670.0	46,959.0	8,711.0
Rostov Region	158,739.0	131,010.2	27,728.8	20,205.2	18,557.9	1,647.3	94,567.6	80,551.4	14,016.2
PRIVOLZHSKY FEDERAL DISTRICT	1,391,515.5	1,175,588.0	215,927.5	249,828.6	220,842.4	28,986.2	772,242.6	663,090.9	109,151.7
Republic of Bashkortostan	192,243.2	160,416.5	31,826.7	59,380.4	50,792.1	8,588.3	82,710.5	68,931.3	13,779.2
Republic of Mariy-El	13,427.8	11,758.5	1,669.3	1,256.3	948.6	307.7	9,408.5	8,543.9	864.6
Republic of Mordovia	20,800.3	17,873.6	2,926.7	1,788.2	1,657.1	131.1	14,550.3	12,641.8	1,908.5
Republic of Tatarstan (Tatarstan)	268,537.9	218,961.8	49,576.1	65,438.4	61,420.4	4,018.0	111,756.2	97,328.4	14,427.8
Udmurt Republic	49,907.7	43,799.7	6,108.0	3,766.0	3,235.4	530.6	31,014.9	27,417.3	3,597.6
Chuvash Republic — Chuvashya	32,790.6	27,462.3	5,328.3	2,434.4	1,892.9	541.5	22,061.0	20,028.5	2,032.5
Perm Territory	158,468.9	132,303.3	26,165.6	43,123.4	38,778.5	4,344.9	80,901.5	68,765.8	12,135.7
Kirov Region	38,405.9	35,193.4	3,212.5	3,755.2	3,617.2	138.0	26,926.5	25,000.0	1,926.5
Nizhni Novgorod Region	176,734.1	149,087.6	27,646.5	15,955.9	12,922.2	3,033.7	106,781.3	90,732.8	16,048.5
Orenburg Region	65,093.3	58,034.1	7,059.2	9,431.7	8,677.4	754.3	41,695.1	37,029.4	4,665.7
Penza Region	35,508.0	32,203.9	3,304.1	3,257.1	3,054.9	202.2	25,204.6	22,799.9	2,404.7
Samara Region	223,478.4	187,144.1	36,334.3	32,489.8	27,328.3	5,161.5	136,035.4	111,428.8	24,606.6
Saratov Region	83,576.4	72,158.7	11,417.7	5,773.9	4,766.4	1,007.5	59,613.8	51,063.7	8,550.1
Ulyanovsk Region	32,543.0	29,190.5	3,352.5	1,977.9	1,751.0	226.9	23,583.0	21,379.3	2,203.7

Table 3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
URALS FEDERAL DISTRICT	808,786.7	666,834.1	141,952.6	175,601.6	140,830.4	34,771.2	439,401.1	370,142.1	69,259.0
Kurgan Region	15,209.6	14,062.8	1,146.8	1,283.9	1,039.3	244.6	11,019.9	10,350.5	669.4
Sverdlovsk Region	273,275.1	226,252.8	47,022.3	44,174.7	35,811.2	8,363.5	160,538.5	132,873.3	27,665.2
Tyumen Region	349,413.0	300,694.8	48,718.2	85,943.6	82,116.7	3,826.9	180,069.4	151,229.8	28,839.6
including:									
Khanty-Mansiysky Autonomous Area — Yugra	171,293.8	136,129.4	35,164.4	25,221.7	22,902.5	2,319.2	99,576.1	80,868.0	18,708.1
Yamalo-Nenetsky Autonomous Area	35,252.3	32,676.4	2,575.9	4,189.0	4,150.9	38.1	22,613.5	20,890.7	1,722.8
Chelyabinsk Region	170,889.0	125,823.7	45,065.3	44,199.4	21,863.2	22,336.2	87,773.3	75,688.5	12,084.8
SIBERIA FEDERAL DISTRICT	679,642.1	550,847.2	128,794.9	70,714.8	64,442.2	6,272.6	410,097.9	358,606.9	51,491.0
Republic of Altai	2,967.7	2,625.7	342.0	183.4	183.4	0.0	1,815.0	1,706.3	108.7
Republic of Buryatia	17,388.8	14,465.4	2,923.4	1,482.2	1,434.4	47.8	11,598.4	10,823.9	774.5
Republic of Tyva	2,406.1	2,326.4	79.7	175.3	175.2	0.1	1,637.8	1,579.9	57.9
Republic of Khakassia	9,711.8	8,757.5	954.3	1,156.2	1,154.9	1.3	7,001.8	6,182.5	819.3
Altai Territory	58,526.0	51,399.2	7,126.8	5,003.6	4,694.0	309.6	38,594.1	35,000.0	3,594.1
Zabaykalsky Territory	20,531.8	19,145.0	1,386.8	1,426.9	1,377.7	49.2	14,188.2	13,219.0	969.2
Krasnoyarsk Territory	105,702.0	93,481.7	12,220.3	9,247.0	8,567.4	679.6	67,191.0	59,733.5	7,457.5
Irkutsk Region	83,113.5	72,013.2	11,100.3	7,075.1	6,268.1	807.0	55,758.0	49,140.7	6,617.3
Kemerovo Region	97,677.9	84,011.3	13,666.6	13,070.1	11,094.9	1,975.2	66,447.7	57,720.6	8,727.1
Novosibirsk Region	183,248.7	119,164.5	64,084.2	24,054.1	22,654.5	1,399.6	75,451.8	63,729.3	11,722.5
Omsk Region	60,141.4	49,754.8	10,386.6	4,737.6	4,060.5	677.1	43,577.0	36,359.8	7,217.2
Tomsk Region	38,226.4	33,702.5	4,523.9	3,103.3	2,777.2	326.1	26,837.1	23,411.4	3,425.7
FAR EAST FEDERAL DISTRICT	327,490.5	280,930.6	46,559.9	37,581.1	28,553.1	9,028.0	213,000.3	186,890.9	26,109.4
Republic of Sakha (Yakutia)	41,687.9	38,607.5	3,080.4	6,875.7	6,751.8	123.9	23,916.7	21,854.7	2,062.0
Kamchatka Territory	20,790.2	18,067.0	2,723.2	1,394.9	1,187.3	207.6	15,887.6	13,906.2	1,981.4
Primorski Territory	89,712.0	74,836.1	14,875.9	8,609.3	6,670.2	1,939.1	57,498.9	47,997.2	9,501.7
Khabarovsk Territory	86,017.3	72,217.0	13,800.3	11,156.2	6,065.7	5,090.5	58,899.6	51,901.7	6,997.9
Amur Region	30,054.5	26,362.1	3,692.4	4,176.9	3,580.6	596.3	17,498.0	16,225.8	1,272.2
Magadan Region	13,339.2	11,367.8	1,971.4	1,234.8	1,192.8	42.0	9,239.6	8,214.2	1,025.4
Sakhalin Region	37,960.1	31,957.9	6,002.2	3,776.3	2,756.6	1,019.7	24,042.1	21,131.5	2,910.6
Jewish Autonomous Region	3,440.2	3,189.9	250.3	217.0	216.3	0.7	2,709.2	2,472.7	236.5
Chukotka Autonomous Area	4,489.1	4,325.3	163.8	140.0	131.8	8.2	3,308.6	3,186.9	121.7
OUTSIDE THE RUSSIAN FEDERATION	13,242.6	441.2	12,801.4	11,379.9	408.2	10,971.7	522.9	0.8	522.1

¹ Preliminary data.

Table 3.2

Deposits of Legal Entities and Individuals Raised by Operational Offices of Credit Institutions

(millions of rubles)

		Customer funds 31.12.2008 ¹											
		total		of which:		total		of which:		total		of which:	
		in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10				
RUSSIAN FEDERATION	31,991.9	25,256.6	6,735.3	2,709.6	2,630.2	79.4	23,560.9	17,186.6	6,374.3				
CENTRAL FEDERAL DISTRICT	17,002.5	13,188.2	3,814.3	1,553.6	1,531.1	22.5	12,278.9	8,721.2	3,557.7				
Belgorod Region	431.2	384.7	46.5	1.9	1.9	0.0	401.8	355.3	46.5				
Bryansk Region	414.6	284.8	129.8	2.9	2.9	0.0	389.5	259.7	129.8				
Vladimir Region	1,147.7	885.7	262.0	20.7	20.7	0.0	1,039.3	777.3	262.0				
Voronezh Region	205.2	166.4	38.8	16.5	16.5	0.0	114.8	76.0	38.8				
Ivanovo Region	1,149.6	853.4	296.2	15.3	15.3	0.0	1,022.0	731.4	290.6				
Kaluga Region	984.6	664.0	320.6	10.0	10.0	0.0	840.7	520.2	320.5				
Kostroma Region	202.2	170.7	31.5	3.2	3.2	0.0	174.3	143.6	30.7				
Kursk Region	133.5	98.8	34.7	8.7	2.6	6.1	116.9	88.3	28.6				
Lipetsk Region	2,863.1	2,149.4	713.7	68.6	64.7	3.9	2,495.1	1,798.3	696.8				
Moscow Region	1,973.7	1,744.4	229.3	24.6	19.4	5.2	906.8	747.4	159.4				
Orel Region	384.0	284.6	99.4	17.0	17.0	0.0	340.9	245.3	95.6				
Ryazan Region	958.2	705.6	252.6	4.2	4.2	0.0	919.3	666.7	252.6				
Smolensk Region	262.5	202.7	59.8	8.3	8.3	0.0	234.6	183.0	51.6				
Tambov Region	803.1	555.4	247.7	98.6	98.6	0.0	640.9	393.3	247.6				
Tver Region	876.4	607.5	268.9	10.4	10.4	0.0	809.7	542.5	267.2				
Tula Region	963.1	760.3	202.8	23.3	23.3	0.0	830.6	628.6	202.0				
Yaroslavl Region	522.3	407.1	115.2	67.8	67.8	0.0	422.9	307.7	115.2				
Moscow	2,727.5	2,262.7	464.8	1,151.6	1,144.3	7.3	578.8	256.6	322.2				
NORTH-WEST DISTRICT	4,521.3	3,384.6	1,136.7	275.0	263.0	12.0	3,325.4	2,230.5	1,094.9				
Republic of Karelia	76.5	70.7	5.8	1.0	1.0	0.0	74.8	69.0	5.8				
Republic of Komi	14.9	12.2	2.7	0.1	0.1	0.0	14.3	11.6	2.7				
Arkhangelsk Region	92.3	74.7	17.6	0.5	0.5	0.0	89.9	72.3	17.6				
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
Vologda Region	144.8	124.2	20.6	45.4	34.7	10.7	83.8	73.8	10.0				

Table 3.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Kaliningrad Region	146.4	106.5	39.9	9.9	9.9	0.0	122.6	82.7	39.9
Leningrad Region	1,986.1	1,448.8	537.3	116.9	116.9	0.0	1,222.2	699.4	522.8
Murmansk Region	812.5	662.8	149.7	82.7	82.7	0.0	656.2	506.5	149.7
Novgorod Region	91.4	76.9	14.5	1.4	1.4	0.0	89.0	74.5	14.5
Pskov Region	318.6	241.0	77.6	15.6	14.3	1.3	257.1	181.9	75.2
St. Petersburg	837.8	566.8	271.0	1.5	1.5	0.0	715.5	458.8	256.7
SOUTH FEDERAL DISTRICT	761.1	671.5	89.6	33.3	33.3	0.0	444.2	354.6	89.6
Republic of Adigei (Adigeya)	24.4	18.1	6.3	0.0	0.0	0.0	22.1	15.8	6.3
Republic of Dagestan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Ingushetia	0.1	0.1	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
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0	0.0	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
Republic of Northern Ossetia — Alania	18.1	7.5	10.6	0.0	0.0	0.0	16.3	5.7	10.6
Republic of Chechnya	346.0	346.0	0.0	0.0	0.0	0.0	198.1	198.1	0.0
Krasnodar Territory	149.2	103.6	45.6	8.5	8.5	0.0	90.1	44.5	45.6
Stavropol Territory	88.3	81.1	7.2	20.5	20.5	0.0	34.8	27.6	7.2
Astrakhan Region	58.4	52.8	5.6	2.3	2.3	0.0	52.7	47.1	5.6
Volgograd Region	30.6	29.4	1.2	1.7	1.7	0.0	7.3	6.1	1.2
Rostov Region	46.0	32.9	13.1	0.3	0.3	0.0	22.8	9.7	13.1
PRIVOLZHSKY FEDERAL DISTRICT	3,115.9	2,576.1	539.8	616.6	578.7	37.9	1,864.1	1,364.7	499.4
Republic of Bashkortostan	262.7	218.6	44.1	6.9	6.9	0.0	51.7	7.6	44.1
Republic of Mariy-El	426.0	342.5	83.5	98.3	98.3	0.0	212.7	130.3	82.4
Republic of Mordovia	318.6	199.2	119.4	27.8	27.8	0.0	275.8	156.4	119.4
Republic of Tatarstan (Tatarstan)	656.9	571.5	85.4	249.5	221.1	28.4	285.7	228.7	57.0
Udmurt Republic	124.9	118.3	6.6	9.3	9.3	0.0	109.1	103.9	5.2
Chuvash Republic — Chuvashya	156.0	133.2	22.8	32.2	32.2	0.0	89.9	67.1	22.8
Perm Territory	98.6	93.8	4.8	2.5	2.5	0.0	88.3	83.5	4.8
Kirov Region	328.6	212.9	115.7	16.4	16.4	0.0	306.8	191.1	115.7
Nizhni Novgorod Region	58.9	48.2	10.7	13.5	4.7	8.8	35.3	33.4	1.9
Orenburg Region	64.9	61.2	3.7	34.4	34.4	0.0	17.1	13.4	3.7
Penza Region	182.3	162.3	20.0	3.8	3.8	0.0	148.7	128.7	20.0
Samara Region	131.9	131.7	0.2	0.0	0.0	0.0	130.8	130.6	0.2
Saratov Region	211.1	193.9	17.2	118.8	118.8	0.0	46.6	29.4	17.2
Ulyanovsk Region	94.5	88.8	5.7	3.2	2.5	0.7	65.6	60.6	5.0

Table 3.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
URALS FEDERAL DISTRICT	697.6	584.0	113.6	13.7	13.7	0.0	640.9	529.2	111.7
Kurgan Region	339.2	313.8	25.4	1.5	1.5	0.0	330.4	305.0	25.4
Sverdlovsk Region	1.1	1.1	0.0	0.0	0.0	0.0	1.1	1.1	0.0
Tyumen Region	104.6	88.8	15.8	6.2	6.2	0.0	91.3	75.5	15.8
including: Khanty-Mansiysky Autonomous Area — Yugra	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Chelyabinsk Region	252.7	180.3	72.4	6.0	6.0	0.0	218.1	147.6	70.5
SIBERIA FEDERAL DISTRICT	2,027.9	1,740.3	287.6	102.0	102.0	0.0	1,745.2	1,457.6	287.6
Republic of Altai	0.7	0.7	0.0	0.0	0.0	0.0	0.6	0.6	0.0
Republic of Buryatia	322.0	310.4	11.6	0.8	0.8	0.0	283.0	271.4	11.6
Republic of Tyva	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	68.4	65.8	2.6	6.0	6.0	0.0	61.9	59.3	2.6
Altai Territory	109.0	105.4	3.6	8.5	8.5	0.0	92.8	89.2	3.6
Zabaykalskiy Territory	612.1	400.2	211.9	5.3	5.3	0.0	588.8	376.9	211.9
Krasnoyarsk Territory	243.3	217.9	25.4	34.9	34.9	0.0	181.3	155.9	25.4
Irkutsk Region	19.0	17.4	1.6	2.1	2.1	0.0	13.0	11.4	1.6
Kemerovo Region	206.3	204.3	2.0	1.2	1.2	0.0	167.9	165.9	2.0
Novosibirsk Region	73.7	73.6	0.1	40.3	40.3	0.0	21.2	21.1	0.1
Omsk Region	46.0	44.3	1.7	2.0	2.0	0.0	37.1	35.4	1.7
Tomsk Region	327.4	300.3	27.1	0.9	0.9	0.0	297.6	270.5	27.1
FAR EAST FEDERAL DISTRICT	3,865.6	3,111.9	753.7	115.4	108.4	7.0	3,262.2	2,528.8	733.4
Republic of Sakha (Yakutia)	375.6	283.4	92.2	13.6	13.6	0.0	287.8	195.7	92.1
Kamchatka Territory	1,034.2	826.0	208.2	0.0	0.0	0.0	1,034.2	826.0	208.2
Primorski Territory	1.8	1.8	0.0	0.0	0.0	0.0	1.8	1.8	0.0
Khabarovsk Territory	352.5	335.7	16.8	28.5	28.5	0.0	23.8	10.8	13.0
Amur Region	800.9	632.7	168.2	49.3	49.3	0.0	729.1	564.7	164.4
Magadan Region	93.4	71.0	22.4	0.1	0.1	0.0	93.3	70.9	22.4
Sakhalin Region	998.5	770.2	228.3	23.9	16.9	7.0	883.6	667.9	215.7
Jewish Autonomous Region	208.7	191.1	17.6	0.0	0.0	0.0	208.6	191.0	17.6
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

1 Preliminary data.

Table 3.3

Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.12.2008		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	301,494.0	2,373,120.3	129,249.8
CENTRAL FEDERAL DISTRICT	207,732.3	1,424,871.1	70,101.2
Belgorod Region	632.9	11,145.6	967.4
Bryansk Region	338.5	3,548.7	410.0
Vladimir Region	544.8	6,410.3	762.5
Voronezh Region	1,284.9	15,955.3	1,241.4
Ivanovo Region	143.7	4,953.2	565.4
Kaluga Region	1,071.8	9,970.8	592.2
Kostroma Region	133.6	2,044.4	475.3
Kursk Region	590.0	5,694.0	750.9
Lipetsk Region	303.0	6,777.0	436.0
Moscow Region	7,972.2	95,053.4	5,172.4
Orel Region	89.5	3,061.5	316.6
Ryazan Region	259.7	6,764.8	726.0
Smolensk Region	547.5	4,706.4	438.7
Tambov Region	444.2	2,921.3	315.9
Tver Region	1,527.4	8,146.0	511.9
Tula Region	625.2	8,186.6	881.2
Yaroslavl Region	1,799.5	9,245.6	735.4
Moscow	189,423.8	1,220,286.2	54,802.0
NORTH-WEST DISTRICT	21,215.1	262,691.2	9,380.3
Republic of Karelia	222.3	3,309.9	727.1
Republic of Komi	240.3	7,033.5	654.0
Arkhangelsk Region	501.8	11,619.1	1,031.1
including Nenets Autonomous Area	194.1	380.4	97.6
Vologda Region	575.6	10,736.0	946.5
Kaliningrad Region	728.7	8,044.2	738.4
Leningrad Region	2,064.7	7,213.6	432.4
Murmansk Region	775.8	6,605.5	319.0
Novgorod Region	222.6	4,557.8	289.3
Pskov Region	200.5	3,184.3	203.9
St. Petersburg	15,682.7	200,387.3	4,038.7
SOUTH FEDERAL DISTRICT	14,767.7	130,204.0	11,640.9
Republic of Adigei (Adigeya)	84.8	1,000.4	172.5
Republic of Daghestan	1,091.3	9,034.6	423.6
Republic of Ingushetia	188.8	726.8	36.1
Kabardino-Balkar Republic	233.7	2,064.6	301.1
Republic of Kalmykia	55.0	677.0	105.3
Karachai-Cherkess Republic	144.3	1,046.1	121.3
Republic of Northern Ossetia — Alania	464.4	2,605.3	182.6
Republic of Chechnya	2,771.9	9,444.3	260.6
Krasnodar Territory	4,480.1	39,011.6	3,854.9
Stavropol Territory	1,303.5	14,454.5	1,505.1
Astrakhan Region	392.4	6,336.6	874.8
Volgograd Region	1,125.6	13,598.0	1,028.8
Rostov Region	2,432.0	30,204.2	2,774.2

Table 3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	28,441.9	249,406.7	12,966.9
Republic of Bashkortostan	3,045.5	36,773.5	1,070.5
Republic of Mariy-El	155.9	1,741.4	184.9
Republic of Mordovia	727.1	3,906.4	245.4
Republic of Tatarstan (Tatarstan)	5,410.9	50,977.7	2,084.6
Udmurt Republic	1,616.3	9,304.4	663.1
Chuvash Republic — Chuvashya	572.2	4,482.1	395.2
Perm Territory	1,306.4	22,796.3	1,885.5
Kirov Region	921.8	5,442.0	776.7
Nizhni Novgorod Region	8,514.5	35,892.6	1,817.0
Orenburg Region	976.4	10,348.9	625.6
Penza Region	941.0	4,929.7	534.0
Samara Region	1,938.5	43,615.6	1,128.3
Saratov Region	1,539.0	13,927.5	1,079.7
Ulyanovsk Region	776.4	5,268.8	476.5
URALS FEDERAL DISTRICT	11,295.6	139,807.5	9,227.5
Kurgan Region	216.7	2,426.7	454.1
Sverdlovsk Region	5,120.6	49,697.8	3,863.8
Tyumen Region	2,804.8	63,348.2	3,019.7
including:			
Khanty-Mansiysky Autonomous Area — Yugra	1,614.7	30,198.8	1,416.8
Yamalo-Nenetsky Autonomous Area	345.7	11,174.7	799.1
Chelyabinsk Region	3,153.6	24,334.9	1,889.9
SIBERIA FEDERAL DISTRICT	11,162.0	109,459.1	9,156.3
Republic of Altai	43.5	693.0	80.9
Republic of Buryatia	252.7	2,046.9	496.4
Republic of Tyva	73.8	479.8	101.1
Republic of Khakassia	330.7	1,267.0	626.0
Altai Territory	1,574.2	7,977.6	856.8
Zabaykalskiy Territory	404.9	4,363.8	503.0
Krasnoyarsk Territory	2,867.5	23,100.8	1,726.6
Irkutsk Region	922.4	14,879.5	1,088.5
Kemerovo Region	833.6	13,952.9	1,232.3
Novosibirsk Region	2,575.4	25,306.6	1,043.0
Omsk Region	529.3	8,528.6	935.7
Tomsk Region	753.9	6,862.7	466.0
FAR EAST FEDERAL DISTRICT	6,879.4	56,680.7	6,776.8
Republic of Sakha (Yakutia)	992.1	8,526.8	1,288.1
Kamchatka Territory	608.6	2,578.4	411.4
Primorski Territory	1,528.7	17,514.3	1,242.9
Khabarovsk Territory	2,035.2	12,329.3	1,257.2
Amur Region	439.3	5,645.3	760.8
Magadan Region	197.5	1,879.1	363.8
Sakhalin Region	567.1	7,238.6	1,181.2
Jewish Autonomous Region	117.5	381.7	122.5
Chukotka Autonomous Area	393.3	587.3	148.9

Table 3.4

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.12.2008		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	28,593.1	596,762.6	87,869.6
CENTRAL FEDERAL DISTRICT	25,202.3	479,193.7	82,479.8
Belgorod Region	6.2	506.2	87.1
Bryansk Region	8.7	104.7	11.9
Vladimir Region	4.4	372.4	10.7
Voronezh Region	0.6	884.1	44.6
Ivanovo Region	0.0	99.3	5.8
Kaluga Region	49.8	1,358.9	7.5
Kostroma Region	0.4	110.8	0.9
Kursk Region	2.7	78.5	57.8
Lipetsk Region	0.0	576.1	1.9
Moscow Region	142.8	3,526.1	345.9
Orel Region	0.0	108.7	12.3
Ryazan Region	11.0	372.3	0.6
Smolensk Region	39.8	154.4	6.3
Tambov Region	5.6	82.3	0.0
Tver Region	1.0	388.0	14.0
Tula Region	263.6	2,819.3	23.0
Yaroslavl Region	0.3	368.6	18.4
Moscow	24,665.5	467,283.1	81,831.2
NORTH-WEST DISTRICT	2,339.8	59,073.0	2,508.4
Republic of Karelia	0.7	303.0	8.8
Republic of Komi	1.0	67.8	0.3
Arkhangelsk Region	2.4	1,136.8	3.2
including Nenets Autonomous Area	0.0	56.6	1.3
Vologda Region	0.4	9,314.8	10.9
Kaliningrad Region	76.1	2,332.6	98.9
Leningrad Region	6.0	1,077.7	28.0
Murmansk Region	165.2	3,390.9	6.9
Novgorod Region	51.2	500.6	1.1
Pskov Region	1.5	80.9	14.4
St. Petersburg	2,035.4	40,867.9	2,335.8
SOUTH FEDERAL DISTRICT	90.4	9,707.4	459.4
Republic of Adigei (Adigeya)	0.0	14.4	0.7
Republic of Daghestan	0.5	20.5	4.4
Republic of Ingushetia	0.0	11.6	0.0
Kabardino-Balkar Republic	1.3	55.4	2.1
Republic of Kalmykia	0.0	0.0	0.5
Karachai-Cherkess Republic	0.0	0.6	0.1
Republic of Northern Ossetia — Alania	0.5	20.4	10.1
Republic of Chechnya	0.0	1.1	0.1
Krasnodar Territory	16.8	2,074.0	253.5
Stavropol Territory	6.8	619.1	27.1
Astrakhan Region	12.1	2,746.5	74.4
Volgograd Region	22.4	1,884.1	20.1
Rostov Region	29.9	2,259.6	66.4

Table 3.4 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	326.5	21,577.3	1,106.2
Republic of Bashkortostan	35.6	5,535.2	12.3
Republic of Mariy-El	4.4	99.6	0.2
Republic of Mordovia	0.0	332.2	0.1
Republic of Tatarstan (Tatarstan)	134.0	4,229.3	864.9
Udmurt Republic	1.5	382.0	7.8
Chuvash Republic — Chuvashya	0.2	44.7	0.1
Perm Territory	3.2	2,953.1	87.3
Kirov Region	0.3	302.5	10.3
Nizhni Novgorod Region	79.2	2,995.6	48.3
Orenburg Region	17.1	1,144.3	25.2
Penza Region	5.9	389.9	0.1
Samara Region	30.6	2,133.7	40.8
Saratov Region	4.9	578.7	6.4
Ulyanovsk Region	9.7	456.5	2.4
URALS FEDERAL DISTRICT	366.1	13,853.0	158.3
Kurgan Region	0.0	10.6	0.1
Sverdlovsk Region	167.9	5,300.7	118.7
Tyumen Region	0.9	2,499.9	11.4
including: Khanty-Mansiysky Autonomous Area — Yugra	0.4	1,815.3	3.9
Yamalo-Nenetsky Autonomous Area	0.0	321.9	3.3
Chelyabinsk Region	197.4	6,041.8	28.2
SIBERIA FEDERAL DISTRICT	137.8	9,149.2	457.7
Republic of Altai	0.0	26.2	0.0
Republic of Buryatia	0.2	1,308.3	6.9
Republic of Tyva	0.0	7.2	0.1
Republic of Khakassia	0.0	1.3	1.3
Altai Territory	10.6	948.9	3.6
Zabaykalskiy Territory	0.2	154.5	2.9
Krasnoyarsk Territory	22.0	1,155.0	49.9
Irkutsk Region	13.5	796.9	14.4
Kemerovo Region	0.1	1,578.5	214.2
Novosibirsk Region	85.1	1,664.3	110.5
Omsk Region	0.9	1,062.2	34.2
Tomsk Region	5.2	446.0	19.8
FAR EAST FEDERAL DISTRICT	130.0	4,209.0	699.7
Republic of Sakha (Yakutia)	17.6	104.5	27.4
Kamchatka Territory	9.3	423.1	38.0
Primorski Territory	68.9	1,793.9	175.4
Khabarovsk Territory	23.0	522.9	161.3
Amur Region	0.0	83.1	13.5
Magadan Region	3.0	88.0	40.5
Sakhalin Region	7.8	1,189.3	234.7
Jewish Autonomous Region	0.3	3.9	0.7
Chukotka Autonomous Area	0.0	0.2	8.2

Table 3.5

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.12.2008			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	2,502.2	1,143.0	11,984.0	14,164.3
CENTRAL FEDERAL DISTRICT	2,502.2	276.2	8,899.9	7,921.3
Belgorod Region	0.0	0.0	88.5	219.3
Bryansk Region	0.0	0.0	13.8	27.1
Vladimir Region	0.0	0.0	18.6	55.5
Voronezh Region	0.0	0.0	63.9	116.9
Ivanovo Region	0.0	0.4	9.6	56.7
Kaluga Region	0.0	0.0	33.2	94.5
Kostroma Region	0.0	0.0	0.0	12.9
Kursk Region	0.0	0.0	0.0	5.5
Lipetsk Region	0.0	0.1	35.7	10.1
Moscow Region	0.5	11.9	576.7	2,566.9
Orel Region	0.0	0.0	3.0	24.0
Ryazan Region	0.0	0.3	7.9	100.6
Smolensk Region	0.0	0.2	17.0	32.3
Tambov Region	0.0	0.0	2.5	5.4
Tver Region	0.0	4.1	30.6	26.8
Tula Region	0.0	2.8	8.6	38.4
Yaroslavl Region	0.0	0.0	1.3	23.9
Moscow	2,501.7	256.3	7,989.3	4,504.4
NORTH-WEST DISTRICT	0.0	68.0	1,820.7	950.8
Republic of Karelia	0.0	0.0	0.6	17.6
Republic of Komi	0.0	0.0	0.0	5.5
Arkhangelsk Region	0.0	0.7	0.0	53.6
including Nenets Autonomous Area	0.0	0.0	0.0	0.0
Vologda Region	0.0	0.0	30.4	112.0
Kaliningrad Region	0.0	0.1	89.1	105.3
Leningrad Region	0.0	4.8	80.7	350.8
Murmansk Region	0.0	0.0	16.4	104.3
Novgorod Region	0.0	0.6	25.8	30.7
Pskov Region	0.0	0.0	1.1	66.4
St. Petersburg	0.0	61.7	1,576.6	104.6
SOUTH FEDERAL DISTRICT	0.0	11.2	178.8	840.5
Republic of Adigei (Adigeya)	0.0	0.0	0.0	0.8
Republic of Daghestan	0.0	0.0	0.3	19.9
Republic of Ingushetia	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0	33.8
Republic of Kalmykia	0.0	0.0	5.4	15.8
Karachai-Cherkess Republic	0.0	0.0	0.0	7.9
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	104.1
Republic of Chechnya	0.0	3.4	0.0	152.9
Krasnodar Territory	0.0	0.4	22.5	115.8
Stavropol Territory	0.0	3.3	44.4	162.0
Astrakhan Region	0.0	0.0	6.2	41.0
Volgograd Region	0.0	0.5	2.5	62.0
Rostov Region	0.0	3.5	97.4	124.5

Table 3.5 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	0.0	687.4	531.4	2,425.8
Republic of Bashkortostan	0.0	620.3	190.1	68.0
Republic of Mariy-El	0.0	0.0	0.8	79.0
Republic of Mordovia	0.0	0.0	26.6	24.9
Republic of Tatarstan (Tatarstan)	0.0	5.9	69.7	1,525.6
Udmurt Republic	0.0	0.2	17.1	0.4
Chuvash Republic — Chuvashya	0.0	0.0	18.4	20.4
Perm Territory	0.0	2.3	12.1	77.1
Kirov Region	0.0	0.0	74.3	88.1
Nizhni Novgorod Region	0.0	0.0	11.6	159.4
Orenburg Region	0.0	2.2	19.8	107.6
Penza Region	0.0	0.0	4.3	9.5
Samara Region	0.0	56.3	70.4	201.1
Saratov Region	0.0	0.0	0.7	53.3
Ulyanovsk Region	0.0	0.2	15.6	11.3
URALS FEDERAL DISTRICT	0.0	79.0	330.2	915.1
Kurgan Region	0.0	0.0	8.0	10.1
Sverdlovsk Region	0.0	0.3	149.5	557.4
Tyumen Region	0.0	78.7	94.0	123.0
including:				
Khanty-Mansiysky Autonomous Area — Yugra	0.0	47.8	16.1	52.9
Yamalo-Nenetsky Autonomous Area	0.0	1.7	71.8	17.1
Chelyabinsk Region	0.0	0.0	78.7	224.6
SIBERIA FEDERAL DISTRICT	0.0	15.0	125.8	693.9
Republic of Altai	0.0	0.0	0.0	7.5
Republic of Buryatia	0.0	0.3	0.0	2.3
Republic of Tyva	0.0	0.0	0.0	15.4
Republic of Khakassia	0.0	9.3	0.0	35.8
Altai Territory	0.0	3.1	0.1	180.3
Zabaykalskiy Territory	0.0	0.0	0.6	17.7
Krasnoyarsk Territory	0.0	0.0	48.8	114.3
Irkutsk Region	0.0	0.1	0.0	184.8
Kemerovo Region	0.0	0.0	16.7	48.6
Novosibirsk Region	0.0	2.2	21.0	54.0
Omsk Region	0.0	0.0	31.3	9.2
Tomsk Region	0.0	0.0	7.2	24.0
FAR EAST FEDERAL DISTRICT	0.0	6.3	97.2	417.0
Republic of Sakha (Yakutia)	0.0	0.0	1.0	44.3
Kamchatka Territory	0.0	0.1	0.1	0.8
Primorski Territory	0.0	0.2	36.3	32.5
Khabarovsk Territory	0.0	5.3	24.9	103.8
Amur Region	0.0	0.7	5.7	190.0
Magadan Region	0.0	0.0	0.1	37.8
Sakhalin Region	0.0	0.0	29.2	7.8
Jewish Autonomous Region	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0

Table 3.6

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.12.2008		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	12,651.0	18,040.4	375,255.0
CENTRAL FEDERAL DISTRICT	7,382.9	5,377.3	319,096.0
Belgorod Region	28.2	88.6	0.0
Bryansk Region	3.8	42.3	0.0
Vladimir Region	9.9	97.8	200.0
Voronezh Region	45.4	162.9	0.0
Ivanovo Region	0.0	156.5	0.0
Kaluga Region	58.0	78.0	0.0
Kostroma Region	23.3	138.6	0.0
Kursk Region	0.0	36.8	0.0
Lipetsk Region	1.0	124.2	0.0
Moscow Region	1,380.9	611.9	494.9
Orel Region	0.0	59.4	0.0
Ryazan Region	56.7	55.1	0.0
Smolensk Region	2.7	32.8	0.0
Tambov Region	0.1	92.9	0.0
Tver Region	0.0	39.6	0.0
Tula Region	7.5	47.8	0.0
Yaroslavl Region	530.3	241.9	30.0
Moscow	5,235.1	3,270.3	318,371.2
NORTH-WEST DISTRICT	1,251.5	1,596.4	4,029.1
Republic of Karelia	10.2	62.3	0.0
Republic of Komi	14.7	344.3	0.0
Arkhangelsk Region	17.1	188.5	0.0
including Nenets Autonomous Area	0.0	12.7	0.0
Vologda Region	141.5	143.7	0.0
Kaliningrad Region	51.0	52.6	0.0
Leningrad Region	61.5	105.6	0.0
Murmansk Region	64.3	68.1	0.0
Novgorod Region	0.0	42.7	0.0
Pskov Region	1.7	40.6	0.0
St. Petersburg	889.5	548.1	4,029.1
SOUTH FEDERAL DISTRICT	113.3	2,572.4	793.9
Republic of Adigei (Adigeya)	0.0	24.6	0.0
Republic of Daghestan	0.0	225.5	0.0
Republic of Ingushetia	0.0	22.4	0.0
Kabardino-Balkar Republic	0.0	87.7	0.0
Republic of Kalmykia	0.0	31.0	0.0
Karachai-Cherkess Republic	0.0	50.8	0.0
Republic of Northern Ossetia — Alania	0.0	82.2	0.0
Republic of Chechnya	0.0	0.0	0.0
Krasnodar Territory	30.1	419.9	600.0
Stavropol Territory	40.9	859.5	0.0
Astrakhan Region	3.1	138.8	0.0
Volgograd Region	17.0	315.5	0.0
Rostov Region	22.2	314.4	193.9

Table 3.6 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	2,975.8	3,333.2	23,759.5
Republic of Bashkortostan	0.0	390.0	0.0
Republic of Mariy-El	0.0	15.4	0.0
Republic of Mordovia	0.0	69.1	0.0
Republic of Tatarstan (Tatarstan)	10.1	97.6	13,091.0
Udmurt Republic	0.3	167.2	0.0
Chuvash Republic — Chuvashya	5.0	103.0	0.0
Perm Territory	20.2	446.2	0.0
Kirov Region	18.0	65.8	0.0
Nizhni Novgorod Region	89.4	340.5	0.0
Orenburg Region	1.8	209.3	0.0
Penza Region	1.1	164.7	0.0
Samara Region	2,731.7	885.3	10,668.5
Saratov Region	11.0	179.3	0.0
Ulyanovsk Region	87.3	199.9	0.0
URALS FEDERAL DISTRICT	116.5	1,223.6	7,015.5
Kurgan Region	0.0	17.6	0.0
Sverdlovsk Region	6.6	137.8	2,515.5
Tyumen Region	95.7	651.3	4,500.0
including: Khanty-Mansiysky Autonomous Area — Yugra	32.6	364.2	3,000.0
Yamalo-Nenetsky Autonomous Area	3.0	136.2	0.0
Chelyabinsk Region	14.2	416.9	0.0
SIBERIA FEDERAL DISTRICT	541.8	3,028.6	19,354.1
Republic of Altai	3.0	12.3	0.0
Republic of Buryatia	68.8	110.2	50.0
Republic of Tyva	0.0	16.9	0.0
Republic of Khakassia	3.0	42.4	0.0
Altai Territory	54.0	229.8	0.0
Zabaykalskiy Territory	68.6	175.9	0.0
Krasnoyarsk Territory	99.8	325.7	2,101.1
Irkutsk Region	135.8	635.1	0.0
Kemerovo Region	37.3	564.4	0.0
Novosibirsk Region	23.8	415.6	17,203.0
Omsk Region	17.3	308.9	0.0
Tomsk Region	30.4	191.5	0.0
FAR EAST FEDERAL DISTRICT	269.3	908.9	1,206.8
Republic of Sakha (Yakutia)	0.0	93.8	0.0
Kamchatka Territory	4.5	46.0	0.0
Primorski Territory	76.3	324.4	0.0
Khabarovsk Territory	23.2	125.3	0.0
Amur Region	136.7	102.2	1,206.8
Magadan Region	7.5	42.6	0.0
Sakhalin Region	15.4	125.0	0.0
Jewish Autonomous Region	5.7	34.9	0.0
Chukotka Autonomous Area	0.0	14.7	0.0

Table 3.7

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

(millions of rubles)

1	31.12.2008	
	rubles funds raised by issuing bills	foreign currency funds raised by issuing bills
	2	3
RUSSIAN FEDERATION	626,787.8	128,975.8
CENTRAL FEDERAL DISTRICT	447,672.4	113,538.5
Belgorod Region	2,427.9	0.0
Bryansk Region	171.5	0.0
Vladimir Region	1,228.1	0.2
Voronezh Region	6,872.3	210.4
Ivanovo Region	50.3	0.0
Kaluga Region	159.6	25.1
Kostroma Region	504.3	1.8
Kursk Region	402.3	23.5
Lipetsk Region	2,439.9	1,199.9
Moscow Region	20,589.2	2,278.0
Orel Region	109.3	6.6
Ryazan Region	623.5	0.0
Smolensk Region	79.7	0.3
Tambov Region	236.9	0.0
Tver Region	212.3	0.0
Tula Region	533.6	0.0
Yaroslavl Region	1,107.1	0.0
Moscow	409,924.4	109,792.7
NORTH-WEST DISTRICT	37,041.5	4,980.0
Republic of Karelia	8.0	1.0
Republic of Komi	684.3	0.0
Arkhangelsk Region	140.3	49.3
including Nenets Autonomous Area	0.0	0.0
Vologda Region	1,684.2	0.0
Kaliningrad Region	189.5	27.7
Leningrad Region	226.7	10.9
Murmansk Region	96.5	12.4
Novgorod Region	58.3	12.4
Pskov Region	35.7	0.6
St. Petersburg	33,918.0	4,865.6
SOUTH FEDERAL DISTRICT	11,899.8	298.8
Republic of Adigei (Adigeya)	34.3	0.0
Republic of Daghestan	41.3	0.0
Republic of Ingushetia	5.0	0.0
Kabardino-Balkar Republic	88.4	0.0
Republic of Kalmykia	1.6	0.0
Karachai-Cherkess Republic	26.7	0.0
Republic of Northern Ossetia — Alania	94.8	0.0
Republic of Chechnya	0.0	0.0
Krasnodar Territory	2,822.2	199.2
Stavropol Territory	2,044.1	6.9
Astrakhan Region	278.8	0.2
Volgograd Region	522.4	82.9
Rostov Region	5,940.1	9.5

Table 3.7 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	62,504.8	8,177.1
Republic of Bashkortostan	3,587.3	36.9
Republic of Mariy-El	130.5	0.0
Republic of Mordovia	584.4	0.0
Republic of Tatarstan (Tatarstan)	27,891.7	483.3
Udmurt Republic	5,694.5	91.4
Chuvash Republic — Chuvashya	885.7	11.2
Perm Territory	5,140.3	240.7
Kirov Region	389.3	1.8
Nizhni Novgorod Region	6,650.1	172.9
Orenburg Region	2,102.2	7.5
Penza Region	359.5	27.2
Samara Region	6,848.3	7,062.3
Saratov Region	2,013.3	42.0
Ulyanovsk Region	227.8	0.0
URALS FEDERAL DISTRICT	34,992.5	1,465.8
Kurgan Region	132.4	9.7
Sverdlovsk Region	12,834.3	502.6
Tyumen Region	7,382.0	939.1
including: Khanty-Mansiysky Autonomous Area — Yugra	5,514.7	937.2
Yamalo-Nenetsky Autonomous Area	818.3	0.0
Chelyabinsk Region	14,643.7	14.5
SIBERIA FEDERAL DISTRICT	30,237.2	202.0
Republic of Altai	176.0	0.0
Republic of Buryatia	68.9	0.0
Republic of Tyva	35.5	0.0
Republic of Khakassia	13.4	10.8
Altai Territory	2,059.7	0.2
Zabaykalskiy Territory	289.5	0.0
Krasnoyarsk Territory	5,069.5	20.6
Irkutsk Region	11,760.7	18.6
Kemerovo Region	1,156.6	58.8
Novosibirsk Region	7,614.2	6.3
Omsk Region	1,509.5	76.2
Tomsk Region	483.7	10.5
FAR EAST FEDERAL DISTRICT	2,439.7	313.6
Republic of Sakha (Yakutia)	384.5	0.0
Kamchatka Territory	32.8	28.0
Primorski Territory	1,267.0	0.0
Khabarovsk Territory	286.4	278.4
Amur Region	358.1	7.3
Magadan Region	5.0	0.0
Sakhalin Region	95.5	0.0
Jewish Autonomous Region	10.4	0.0
Chukotka Autonomous Area	0.0	0.0

4. Funds Allocations

Table 4.1

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

(millions of rubles)

	31.12.2008 ¹												
	total	of which:											
	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	
1													
RUSSIAN FEDERATION	22,070,597.2	405,900.9	219,843.1	3,264,298.5	629,432.7	624,306.3	1,161,878.7	801,540.8	5,167,433.9	840,899.0	3,839,863.6	5,115,199.7	
CENTRAL FEDERAL DISTRICT	10,653,418.4	133,145.8	109,513.0	1,189,534.2	170,414.2	305,145.0	486,309.7	576,075.3	2,465,903.3	450,369.0	2,446,861.4	2,320,147.5	
Belgorod Region	155,657.6	2,609.3	0.0	49,133.4	1,039.6	37,444.6	4,879.3	2,192.4	20,188.4	3,254.0	13,646.8	21,269.8	
Bryansk Region	61,133.3	0.0	0.0	9,331.9	3,731.2	2,470.5	757.9	517.4	6,830.4	1,386.8	3,806.0	32,301.2	
Vladimir Region	137,650.7	472.2	400.7	57,400.0	5,299.9	3,380.0	1,485.7	637.9	24,918.9	1,625.1	12,095.3	29,935.0	
Voronezh Region	141,418.3	1,098.8	17.0	20,584.8	866.2	14,043.8	7,023.4	950.4	40,019.5	15,053.9	13,063.8	28,696.7	
Ivanovo Region	43,098.6	22.5	17.0	10,254.4	1,877.6	1,580.5	1,128.9	229.4	9,651.2	2,818.7	1,887.9	13,630.5	
Kaluga Region	66,062.6	99.2	32.1	21,701.6	2,047.0	2,897.0	1,857.4	483.9	9,557.9	733.8	4,164.5	22,488.2	
Kostroma Region	48,676.4	50.0	0.0	16,836.7	396.2	1,702.9	1,693.4	344.0	11,449.6	1,237.7	4,438.0	10,527.9	
Kursk Region	100,935.4	5,322.0	0.0	18,168.9	1,154.9	9,833.0	4,385.5	1,282.2	19,258.6	2,034.3	5,186.0	34,310.0	
Lipetsk Region	98,101.1	57.8	0.0	33,257.3	1,596.7	9,853.3	4,144.8	900.9	20,042.2	1,393.0	4,996.0	21,859.1	
Moscow Region	1,307,467.5	1,601.6	0.0	194,446.6	16,687.0	104,410.1	46,986.6	16,554.0	366,831.0	51,040.3	191,425.0	317,485.3	
Orel Region	57,569.8	0.0	0.0	7,752.0	1,238.5	7,475.3	3,773.6	168.3	10,290.4	1,278.5	6,426.5	19,166.7	
Ryazan Region	59,682.5	816.7	20.0	11,139.3	838.1	8,537.2	2,370.0	752.4	15,284.3	1,961.8	4,509.7	13,473.0	
Smolensk Region	57,720.4	53.8	0.0	25,369.6	811.8	2,264.4	1,741.1	576.9	10,926.1	480.6	3,021.5	12,474.6	
Tambov Region	43,621.9	0.0	0.0	8,572.6	2,523.4	7,339.5	671.6	432.3	14,693.1	2,338.3	988.6	6,062.5	
Tver Region	100,850.9	87.7	0.0	33,253.7	911.8	2,374.6	2,267.9	646.6	19,281.9	582.3	23,395.3	18,049.1	
Tula Region	162,651.9	130.1	0.6	28,560.3	30,362.5	4,462.9	11,159.5	1,395.8	26,724.0	3,190.3	13,703.2	42,962.7	
Yaroslavl Region	160,547.6	278.6	47.9	40,940.9	12,200.0	3,249.2	4,014.4	2,432.1	24,359.8	2,670.5	27,030.2	43,324.0	
Moscow	7,850,571.9	120,445.5	108,977.7	602,830.2	86,831.8	81,826.2	385,968.7	545,578.4	1,815,616.0	357,289.1	2,113,077.1	1,632,131.2	

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	2,437,935.5	13,248.9	3,514.8	307,571.8	47,798.9	35,946.8	182,820.0	45,370.1	559,931.0	129,537.3	573,833.8	538,362.1
Republic of Karelia	40,130.0	865.9	396.9	10,644.2	5,818.6	1,249.4	508.1	246.8	3,937.6	1,026.5	1,781.8	13,654.2
Republic of Komi	61,653.5	1,797.1	1,785.9	12,096.2	4,523.4	754.7	3,949.9	1,729.8	10,955.6	2,474.3	2,438.7	19,147.9
Arkhangelsk Region	76,358.7	1,842.9	0.0	20,322.3	1,783.3	2,236.0	2,744.2	4,239.8	12,413.2	1,286.4	4,912.0	24,578.6
including Nenets Autonomous Area	1,441.5	0.0	0.0	20.6	40.0	10.0	230.3	160.0	174.6	0.0	201.7	604.3
Vologda Region	126,857.9	112.6	0.0	23,647.4	2,273.7	6,524.3	9,409.0	722.1	35,682.1	1,415.5	9,654.8	37,416.4
Kaliningrad Region	239,948.3	339.7	6.0	14,257.8	3,032.1	5,446.9	7,054.0	6,818.8	28,247.9	3,442.2	153,229.9	18,073.0
Leningrad Region	166,953.5	896.8	67.6	42,101.6	10,072.3	7,824.9	9,814.2	1,280.9	45,857.3	4,548.9	18,831.4	25,657.6
Murmansk Region	56,813.6	2,238.0	0.0	3,530.5	4,937.7	821.5	1,980.4	1,378.9	15,609.3	1,471.7	7,836.4	17,009.2
Novgorod Region	65,247.4	235.2	0.0	27,296.1	1,412.6	2,692.7	12,281.6	433.2	5,688.1	954.8	2,328.9	11,924.2
Pskov Region	29,076.3	13.8	0.0	6,962.3	77.3	1,603.8	965.3	1,169.2	7,858.9	310.5	924.0	9,191.2
St. Petersburg	1,574,896.3	4,906.9	1,258.4	146,713.4	13,867.9	6,792.6	134,113.3	27,350.6	393,681.0	112,606.5	371,895.9	361,709.8
SOUTH FEDERAL DISTRICT	1,234,197.4	5,101.1	4,138.5	190,135.5	53,402.7	96,903.4	79,548.0	22,753.2	354,868.5	29,581.1	94,408.9	303,356.5
Republic of Adigei (Adigeya)	9,309.2	0.0	0.0	2,372.1	367.5	1,135.1	454.8	64.9	2,584.9	39.7	261.8	2,028.4
Republic of Dagestan	16,154.8	1,010.2	983.9	1,909.4	209.4	1,013.0	1,999.9	796.3	4,252.5	172.7	2,105.1	1,702.4
Republic of Ingushetia	1,391.1	25.0	25.0	42.2	0.0	693.6	257.2	51.6	222.4	20.0	54.1	0.0
Kabardino-Balkar Republic	15,185.9	18.0	18.0	5,200.1	452.4	1,026.9	866.4	180.9	2,647.8	492.3	2,699.1	1,584.0
Republic of Kalmykia	9,328.5	81.5	70.0	204.4	41.8	1,016.6	517.1	75.4	3,534.5	107.5	1,173.9	2,505.8
Karachai-Cherkess Republic	8,734.3	0.0	0.0	3,713.1	103.0	1,665.5	175.3	271.9	1,510.9	36.0	543.9	714.7
Republic of Northern Ossetia – Alania	15,199.9	441.8	30.5	6,409.0	225.1	582.5	671.5	107.0	2,394.0	8.0	1,809.8	2,520.7
Republic of Chechnya	10,644.7	0.0	0.0	484.6	46.0	703.9	7,604.1	151.1	767.1	477.1	410.8	0.0
Krasnodar Territory	456,086.0	1,388.3	1,115.5	50,387.7	24,919.3	42,734.1	35,429.8	8,959.9	153,674.0	9,604.3	19,721.4	108,171.7
Stavropol Territory	120,909.3	58.9	0.0	12,917.9	9,082.2	15,073.0	6,339.4	3,480.4	33,399.6	3,748.1	8,738.1	28,071.7
Astrakhan Region	27,388.3	32.3	29.5	2,109.9	2,272.5	881.7	5,231.3	433.6	6,412.4	1,732.6	2,560.8	5,691.7
Vologograd Region	166,831.1	263.1	167.1	26,790.5	1,205.9	8,496.7	9,427.7	2,582.8	40,053.7	6,698.2	25,831.4	45,314.0
Rostov Region	377,034.3	1,802.0	1,699.0	77,594.6	14,477.6	21,880.8	10,573.5	5,597.4	103,414.7	6,444.6	28,498.7	105,051.4
PRIVOLZHSKY FEDERAL DISTRICT	3,572,542.9	54,656.6	26,700.5	876,272.2	164,366.6	102,153.2	165,873.8	56,724.1	878,934.3	131,667.1	362,282.5	752,912.0
Republic of Bashkortostan	386,665.2	4,287.2	2,297.9	76,645.6	25,557.5	7,994.4	10,990.1	1,687.1	125,147.4	6,614.4	42,562.5	82,881.1
Republic of Mariy-El	28,148.1	3,874.7	3,872.8	3,356.6	638.1	1,956.0	1,069.3	157.1	4,008.8	511.6	1,551.3	7,151.8
Republic of Mordovia	50,719.7	7.3	0.0	17,592.7	28.0	5,636.4	2,038.6	1,307.7	5,921.1	2,443.0	6,272.4	9,472.5

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	612,901.5	22,663.7	10,577.9	127,598.3	4,399.6	27,388.6	39,536.5	10,483.2	136,593.3	39,225.6	75,416.0	119,018.8
Udmurt Republic	188,586.8	2,696.1	759.4	34,507.5	3,707.5	3,149.1	4,841.1	1,631.4	54,583.1	5,383.6	9,136.1	68,191.9
Chuvash Republic — Chuvashya	132,870.8	31.5	0.0	44,256.4	15,500.0	2,065.5	7,630.3	772.4	21,231.8	3,117.5	8,370.5	29,894.9
Perm Territory	428,229.6	9,217.8	5,228.8	113,401.7	31,686.4	3,218.8	22,960.6	8,009.4	88,170.8	18,981.7	26,868.8	100,484.8
Kirov Region	78,459.5	0.7	0.7	22,446.3	2,632.8	5,455.9	5,023.9	665.4	21,838.2	1,017.8	6,591.7	12,786.1
Nizhni Novgorod Region	617,239.9	87.5	80.8	191,086.6	42,187.1	11,543.4	20,919.7	13,134.9	174,347.4	19,485.7	23,766.0	120,600.8
Orenburg Region	129,421.2	7,524.7	1,209.2	30,378.1	3,346.1	8,832.8	5,403.8	3,751.9	22,893.3	2,236.6	5,885.4	37,959.3
Penza Region	53,428.8	0.3	0.3	11,303.7	1,524.2	6,402.7	2,456.4	607.4	13,655.7	2,462.4	3,083.2	11,932.5
Samara Region	593,939.4	2,164.3	1,774.3	118,517.9	22,204.0	9,215.7	22,533.2	11,237.1	167,462.6	22,302.1	136,622.9	79,905.3
Saratov Region	189,822.3	1,833.2	864.0	46,426.8	10,367.1	6,059.1	18,568.1	2,794.0	29,282.8	4,958.7	13,604.7	55,063.8
Ulyanovsk Region	82,110.1	267.6	34.4	38,754.0	588.2	3,234.8	1,902.2	485.1	13,798.0	2,926.4	2,551.0	17,568.4
URALS FEDERAL DISTRICT	1,789,067.9	40,283.1	31,631.7	426,261.0	68,164.0	26,185.7	117,311.9	41,912.1	353,586.2	46,376.0	202,410.8	434,945.4
Kurgan Region	38,839.7	59.0	59.0	15,458.3	396.8	2,907.6	1,798.1	284.4	7,380.3	273.6	1,844.2	8,378.4
Sverdlovsk Region	895,107.6	6,219.0	212.3	238,825.0	37,338.6	10,043.3	36,659.6	26,355.8	188,426.7	21,511.8	135,595.8	193,919.7
Tyumen Region	409,827.0	31,860.1	31,356.7	23,746.0	22,615.5	6,024.6	63,874.7	13,157.8	66,923.1	13,903.0	37,334.1	99,031.4
including:												
Khanty-Mansiysky Autonomous Area — Yugra	149,656.3	13,803.2	13,669.7	1,019.0	10,615.9	769.1	24,120.4	8,965.2	15,278.4	3,494.3	10,431.1	47,490.0
Yamalo-Nenetsky Autonomous Area	36,418.1	4,310.0	4,186.4	229.0	867.5	32.0	11,039.7	930.6	5,152.1	2,332.6	3,560.0	3,778.2
Chelyabinsk Region	445,293.6	2,145.0	3.7	148,231.7	7,813.1	7,210.2	14,979.5	2,114.1	90,856.1	10,687.6	27,636.7	133,615.9
SIBERIA FEDERAL DISTRICT	1,795,857.3	46,860.4	34,439.8	240,082.2	89,669.1	47,482.5	98,812.6	43,271.4	430,837.5	40,462.7	121,786.6	602,152.5
Republic of Altai	33,262.5	41.9	0.0	981.5	14.1	246.8	1,083.7	1,915.3	11,535.0	1,386.3	895.7	15,162.2
Republic of Buryatia	32,859.5	886.7	73.2	3,065.8	4,844.7	1,128.6	2,942.5	414.1	6,643.1	752.8	1,583.7	10,524.3
Republic of Tyva	1,578.3	357.0	332.0	24.2	0.0	27.5	83.0	1.9	524.1	20.3	79.3	129.0
Republic of Khakassia	22,753.0	3,331.4	490.0	4,312.7	476.4	649.4	1,122.2	305.1	3,969.6	84.3	1,999.3	6,012.6
Altai Territory	198,626.3	4,303.3	3,648.4	36,147.1	7,184.9	13,763.8	7,415.4	1,589.1	48,871.4	3,253.0	6,280.5	66,169.4
Zabaykalskiy Territory	27,967.3	5,218.3	4,443.1	766.9	688.3	303.9	1,011.9	231.0	5,864.2	270.8	801.1	8,367.8
Krasnoyarsk Territory	249,586.2	1,559.1	258.1	55,386.3	12,740.8	5,576.1	18,398.6	5,681.0	55,110.5	6,246.6	16,462.3	72,166.8
Irkutsk Region	227,615.7	1,931.8	1,273.4	44,705.0	28,991.8	5,420.6	12,819.1	2,847.3	46,431.8	3,117.5	24,638.8	55,438.6

Table 4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region	306,850.1	25,987.1	21,729.6	32,668.9	7,891.7	4,005.1	7,340.8	3,235.2	79,664.8	2,847.8	9,483.5	111,995.6
Novosibirsk Region	429,337.8	1,932.5	1,813.0	24,402.2	20,214.7	7,567.9	27,816.7	22,192.3	97,419.4	13,875.5	38,254.7	173,848.9
Omsk Region	186,355.3	35.8	3.4	22,802.8	4,083.6	6,369.3	13,564.7	3,680.2	57,622.6	6,285.9	14,718.8	57,188.2
Tomsk Region	79,065.3	1,275.5	375.6	14,818.8	2,538.1	2,423.5	5,214.0	1,178.9	17,181.0	2,321.9	6,588.9	25,149.1
FAR EAST FEDERAL DISTRICT	587,577.8	112,605.0	9,904.8	34,441.6	35,617.2	10,489.7	31,202.7	15,434.6	123,373.1	12,905.8	38,279.6	163,323.7
Republic of Sakha (Yakutia)	150,205.4	91,559.7	6,998.5	1,633.6	22,000.9	462.0	2,391.9	2,225.9	13,363.7	2,316.2	3,060.1	4,192.9
Kamchatka Territory	19,549.9	347.7	0.0	1,161.9	1,528.6	1,302.6	539.1	579.9	5,597.1	699.3	2,969.6	4,824.1
Primorski Territory	182,859.3	1,782.2	50.9	13,753.3	446.0	3,404.0	3,654.3	6,866.1	41,118.3	5,780.3	16,521.2	89,482.7
Khabarovsk Territory	152,246.3	7,326.1	0.0	10,993.3	7,315.9	1,569.8	16,181.9	4,419.5	41,861.2	2,263.2	9,175.0	51,140.4
Amur Region	31,973.9	843.8	0.0	2,869.9	994.5	2,873.3	3,705.4	244.5	8,740.7	406.7	2,797.8	8,497.3
Magadan Region	22,479.4	10,104.2	2,411.4	1,564.0	1,734.7	254.2	116.3	72.4	4,588.9	30.5	387.5	1,215.3
Sakhalin Region	22,910.8	565.0	444.0	2,030.4	1,199.8	206.6	4,168.2	910.5	5,918.9	1,364.3	2,979.3	3,123.8
Jewish Autonomous Region	3,060.1	0.0	0.0	336.2	8.0	415.8	381.7	25.1	692.8	34.9	318.4	847.2
Chukotka Autonomous Area	2,292.7	76.3	0.0	99.0	388.8	1.4	63.9	90.7	1,491.5	10.4	70.7	0.0

¹ Preliminary data.

Table 4.2
Volume of Foreign Currency-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities
 (millions of rubles)

	31.12.2008 ¹												
	total	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	3,758,743.5	294,006.5	123,908.8	911,899.2	57,634.0	40,659.2	176,252.0	189,754.1	909,750.2	306,663.3	726,934.9	21,281.3	
CENTRAL FEDERAL DISTRICT	2,196,985.1	68,815.7	37,794.0	265,409.1	44,802.1	28,021.4	118,709.6	142,865.3	667,044.5	247,831.4	559,545.1	16,146.9	
Belgorod Region	17,566.4	3,648.0	1,514.2	9,868.1	0.0	12.4	0.0	605.6	272.2	450.7	1,195.2	0.0	
Bryansk Region	220.1	0.0	0.0	46.9	0.0	130.5	0.0	5.8	11.0	0.0	25.9	0.0	
Vladimir Region	5,386.7	0.0	0.0	4,071.7	0.0	60.8	49.9	77.1	863.6	77.8	185.8	0.0	
Voronezh Region	8,291.0	0.0	0.0	1,294.3	0.0	97.2	342.6	278.1	1,711.9	160.1	4,406.8	0.0	
Ivanovo Region	3,686.1	0.0	0.0	1,641.8	0.0	0.0	1,080.2	71.3	676.1	5.4	211.3	0.0	
Kaluga Region	4,466.7	0.0	0.0	2,276.1	0.0	215.5	293.8	2.9	38.0	173.2	1,461.4	5.8	
Kostroma Region	1,884.7	0.0	0.0	990.0	0.0	7.5	0.0	0.0	768.7	0.0	118.5	0.0	
Kursk Region	4,578.9	1,700.3	0.0	1,799.2	0.0	5.0	0.0	0.0	747.7	185.9	137.9	2.9	
Lipetsk Region	7,292.3	0.0	0.0	5,186.9	0.0	61.1	0.0	0.0	1,699.6	0.0	344.7	0.0	
Moscow Region	239,630.8	103.4	0.0	17,975.1	1,344.7	7,892.0	4,589.2	28,815.1	101,012.1	15,453.3	60,639.7	1,806.2	
Orel Region	6,854.9	0.0	0.0	2,958.9	0.0	8.4	1,352.1	1,427.1	227.6	0.0	880.8	0.0	
Ryazan Region	6,007.5	0.0	0.0	937.3	0.0	366.0	0.0	26.7	720.4	889.2	3,067.9	0.0	
Smolensk Region	28,199.0	0.0	0.0	26,597.6	0.0	0.0	375.5	86.7	676.9	0.0	462.3	0.0	
Tambov Region	1,168.9	0.0	0.0	770.5	31.6	0.0	0.0	0.0	29.5	254.3	83.0	0.0	
Tver Region	3,226.7	0.0	0.0	2,579.7	81.1	15.3	0.0	17.9	291.1	0.0	241.6	0.0	
Tula Region	29,805.9	4.6	0.0	22,960.8	0.0	125.0	144.4	1.7	798.0	1,870.3	3,793.4	107.7	
Yaroslavl Region	2,645.9	0.0	0.0	1,463.2	0.0	58.6	9.7	20.2	412.5	530.6	151.1	0.0	
Moscow	1,826,072.6	63,359.4	36,279.8	16,1991.0	43,344.7	18,966.1	110,472.2	111,429.1	556,087.6	227,780.6	482,137.8	14,224.3	

Table 4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	355,818.0	15,727.2	8,310.7	97,745.9	511.7	2,660.8	24,710.4	19,066.7	107,512.1	28,898.7	50,171.4	502.4
Republic of Karelia	3,421.7	880.2	30.5	2,061.3	0.0	10.8	0.0	102.8	38.2	0.0	297.9	0.0
Republic of Komi	10,334.0	3,318.1	2,428.7	3,610.5	364.8	167.8	72.7	0.0	12.0	298.8	60.6	0.0
Arkhangelsk Region	18,874.3	4,370.1	109.9	11,148.6	0.0	20.7	59.8	103.6	2,240.2	0.0	770.0	51.4
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	4,591.6	0.0	0.0	3,755.0	146.9	194.7	78.8	0.0	379.5	0.0	36.7	0.0
Kaliningrad Region	27,060.3	0.0	0.0	10,176.7	0.0	182.7	747.0	2,059.2	8,846.8	3,956.1	1,091.8	0.0
Leningrad Region	20,379.4	0.0	0.0	8,133.4	0.0	29.0	3,623.6	89.3	4,825.7	1,014.5	2,659.1	4.8
Murmansk Region	7,214.9	1,576.5	159.3	407.1	0.0	1,775.1	66.0	587.6	1,771.4	0.0	871.9	0.0
Novgorod Region	13,345.4	0.0	0.0	9,585.9	0.0	38.6	3,697.1	0.0	0.0	0.0	23.8	0.0
Pskov Region	3,112.7	0.0	0.0	201.1	0.0	4.2	0.0	0.0	2,848.9	15.1	43.4	0.0
St. Petersburg	247,483.7	5,582.3	5,582.3	48,666.3	0.0	237.2	16,365.4	16,124.2	86,549.4	23,614.2	44,316.2	446.2
SOUTH FEDERAL DISTRICT	158,104.8	349.4	40.9	78,415.7	56.9	1,479.5	13,855.1	7,018.1	24,876.4	6,820.8	24,973.6	218.4
Republic of Adigei (Adigeya)	157.5	0.0	0.0	127.6	0.0	0.0	0.0	0.0	29.9	0.0	0.0	0.0
Republic of Dagestan	648.0	0.0	0.0	157.4	0.0	0.0	0.0	0.0	0.0	17.6	473.0	0.0
Republic of Ingushetia	2,852.1	0.0	0.0	2,852.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	82.0	0.0	0.0	82.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Kalmykia	596.4	0.0	0.0	2.1	0.0	0.0	0.0	0.0	460.8	133.5	0.0	0.0
Karachai-Cherkess Republic	153.9	0.0	0.0	153.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Northern Ossetia – Alania	561.9	308.5	0.0	192.8	0.0	0.0	60.6	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	84,419.6	0.0	0.0	31,737.2	7.4	612.9	12,855.3	4,685.7	13,603.3	2,340.0	18,416.4	161.4
Stavropol Territory	8,065.7	0.0	0.0	4,571.4	0.0	833.8	117.2	0.0	1,013.9	505.0	1,024.4	0.0
Astrakhan Region	1,113.5	0.0	0.0	93.8	0.0	0.0	164.7	145.1	95.4	495.6	118.9	0.0
Volograd Region	9,890.6	0.0	0.0	5,924.9	0.0	13.3	355.9	9.9	2,482.8	742.3	346.2	15.3
Rostov Region	49,563.6	40.9	40.9	32,520.5	49.5	19.5	301.4	2,177.4	7,190.3	2,586.8	4,594.7	41.7
PRIVOLZHSKY FEDERAL DISTRICT	255,854.1	4,141.5	3,474.6	151,563.6	1,306.1	927.7	9,929.2	8,695.0	46,872.8	8,775.7	18,998.5	1,169.4
Republic of Bashkortostan	42,002.7	0.0	0.0	28,436.8	126.1	408.1	1,095.7	0.0	10,538.7	265.2	1,132.1	0.0
Republic of Mariy-El	3,278.8	660.9	660.9	1,935.8	0.0	12.1	0.0	6.7	0.6	0.0	1.8	0.0
Republic of Mordovia	602.7	0.0	0.0	395.1	0.0	162.4	0.0	0.0	0.0	0.0	45.2	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)	60,268.3	0.6	0.0	28,885.3	0.0	17.2	4,528.6	3,271.5	14,077.0	1,221.4	7,097.3	1,169.4
Udmurt Republic	10,333.4	1,175.2	1,175.2	6,170.8	0.0	1.9	12.3	0.0	384.1	1,406.5	7.4	0.0
Chuvash Republic — Chuvashya	10,244.5	0.0	0.0	7,484.4	611.9	0.0	0.0	0.0	965.7	0.0	1,182.5	0.0
Perm Territory	22,587.3	142.4	54.3	19,702.5	471.1	1.4	721.3	21.2	832.0	115.4	525.7	0.0
Kirov Region	10,243.9	0.0	0.0	9,515.1	0.0	12.5	0.0	6.4	93.8	3.8	612.3	0.0
Nizhni Novgorod Region	40,635.0	318.3	318.3	28,169.7	0.0	0.6	757.6	1,046.4	4,388.1	2,125.7	3,510.3	0.0
Orenburg Region	14,892.2	494.0	0.0	7,349.2	97.0	0.0	0.0	425.4	5,082.0	223.4	1,221.2	0.0
Penza Region	1,696.2	0.0	0.0	778.9	0.0	81.5	0.0	0.0	146.9	656.6	32.3	0.0
Samara Region	23,866.6	1,350.1	1,265.9	11,220.3	0.0	230.0	1,932.3	680.4	3,479.9	340.5	3,367.2	0.0
Saratov Region	10,299.3	0.0	0.0	172.7	0.0	0.0	881.4	18.4	6,605.2	2,417.2	204.4	0.0
Ulyanovsk Region	4,903.2	0.0	0.0	1,347.0	0.0	0.0	0.0	3,218.6	278.8	0.0	58.8	0.0
URALS FEDERAL DISTRICT	402,882.4	84,584.1	44,584.3	152,772.0	5,150.9	287.8	3,573.0	5,868.6	35,953.7	9,317.0	59,583.9	1,207.1
Kurgan Region	1,311.9	0.0	0.0	149.5	810.9	82.9	0.0	0.0	109.1	0.0	159.5	0.0
Sverdlovsk Region	229,973.7	36,608.4	3,631.7	106,903.8	1,864.9	0.0	1,407.4	297.7	26,478.5	4,634.9	48,146.1	0.3
Tyumen Region	118,176.7	44,915.7	40,952.6	5,988.1	2,475.1	204.9	721.3	5,364.3	3,575.3	3,131.2	9,641.5	1,206.7
including:												
Khanty-Mansiysky Autonomous Area — Yugra	30,522.8	14,499.6	10,536.5	0.0	0.0	0.0	27.7	4,824.4	0.0	18.1	13.7	602.8
Yamalo-Nenetsky Autonomous Area	7,935.9	3,666.6	3,666.6	0.0	0.0	0.0	0.0	476.5	126.2	0.0	0.0	0.0
Chelyabinsk Region	53,420.1	3,060.0	0.0	39,730.6	0.0	0.0	1,444.3	206.6	5,790.8	1,550.9	1,636.8	0.1
SIBERIA FEDERAL DISTRICT	258,560.9	34,069.7	20,969.6	161,946.0	2,986.0	1,907.8	4,599.5	2,412.6	19,101.6	4,655.2	5,912.9	0.0
Republic of Altai	6,431.9	305.4	305.4	887.4	0.0	0.0	0.8	0.0	4,734.1	189.3	9.5	0.0
Republic of Buryatia	1,270.7	549.9	0.0	352.7	0.0	304.4	4.9	0.0	0.0	0.0	58.8	0.0
Republic of Tyva	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 Khakassia	12,536.4	1,043.0	0.0	11,493.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Altai Territory	5,261.7	805.1	375.9	2,318.2	63.3	103.6	476.7	44.1	675.3	195.0	204.5	0.0
Zabaykalskiy Territory	1,662.3	943.0	638.7	40.5	0.0	9.4	0.0	0.0	25.1	0.0	5.6	0.0
Krasnoyarsk Territory	55,930.7	5,190.4	0.0	45,445.5	143.1	190.8	1,354.1	1,905.9	235.6	36.6	1,428.7	0.0
Irkutsk Region	56,299.6	2,481.0	1,356.3	46,077.9	1,204.6	1,104.2	188.7	103.6	3,088.6	3.8	690.9	0.0

Table 4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region	88,689.6	19,111.2	15,733.5	47,621.3	0.0	108.5	204.0	3.7	3,757.5	827.1	1,322.8	0.0
Novosibirsk Region	17,175.8	1,350.0	552.6	4,137.1	1,575.0	0.0	2,165.5	104.4	3,697.8	2,364.2	1,229.2	0.0
Omsk Region	3,513.4	0.0	0.0	533.3	0.0	50.5	204.8	243.3	1,743.3	168.2	570.0	0.0
Tomsk Region	9,788.8	2,290.7	2,007.2	3,038.7	0.0	36.4	0.0	7.6	1,144.3	871.0	392.9	0.0
FAR EAST FEDERAL DISTRICT	130,538.2	86,318.9	8,734.7	4,046.9	2,820.3	5,374.2	875.2	3,827.8	8,389.1	364.5	7,749.5	2,037.1
Republic of Sakha (Yakutia)	73,479.8	67,763.5	680.4	749.7	2,014.5	51.3	0.0	2.0	411.3	0.0	1,807.1	0.0
Kamchatka Territory	5,565.4	2,900.8	616.7	1.1	0.0	507.3	35.2	24.9	0.1	0.0	1,479.3	0.0
Primorski Territory	12,006.7	111.5	0.0	389.6	0.0	453.1	119.2	2,332.7	3,761.9	91.4	2,778.2	1,969.1
Khabarovsk Territory	17,863.6	4,598.7	0.0	1,115.0	805.8	4,316.0	419.1	977.0	4,155.4	217.3	1,191.3	68.0
Amur Region	12,174.8	6,455.6	4,791.1	45.0	0.0	23.9	301.7	11.7	57.1	0.0	488.7	0.0
Magadan Region	8,867.9	4,469.4	2,646.5	1,729.4	0.0	22.6	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	560.6	0.0	0.0	17.1	0.0	0.0	0.0	479.5	3.3	55.8	4.9	0.0
Jewish Autonomous 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
Chukotka Autonomous Area	19.4	19.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

¹ Preliminary data.

Table 4.3

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

(millions of rubles)

	31.12.2008 ¹												
	total	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	9,023,977.4	327,060.2	179,803.3	1,589,608.4	285,222.8	624,864.0	762,507.5	519,045.0	2,104,790.4	639,689.2	1,879,189.7	112,196.9	
CENTRAL FEDERAL DISTRICT	4,313,210.3	133,814.8	96,343.3	511,076.6	108,106.0	218,400.8	315,920.9	346,218.2	928,764.1	350,461.2	1,253,144.3	50,960.1	
Belgorod Region	168,585.0	24,738.9	0.0	36,431.5	502.1	67,547.2	4,402.9	2,290.0	11,861.5	4,104.5	15,980.6	725.8	
Bryansk Region	25,514.0	0.2	0.0	9,101.1	1,318.8	3,263.9	505.7	509.3	5,982.0	1,969.9	2,418.9	444.2	
Vladimir Region	44,106.6	133.0	83.6	16,503.9	1,600.5	6,812.5	1,037.7	740.9	10,018.8	2,840.9	3,905.0	429.8	
Voronezh Region	88,406.7	864.6	12.8	20,089.1	579.9	16,079.2	7,773.6	938.6	21,564.9	12,781.8	7,304.8	417.4	
Ivanovo Region	24,863.6	21.8	16.1	10,111.9	487.4	1,776.2	1,508.2	224.4	7,267.3	1,478.3	1,513.1	458.9	
Kaluga Region	35,181.2	49.8	7.9	15,399.5	953.4	4,942.4	1,279.3	504.4	7,961.1	979.9	2,747.4	356.1	
Kostroma Region	21,320.5	0.0	0.0	5,261.4	130.6	2,124.4	1,053.9	280.9	7,674.8	832.5	3,490.8	471.2	
Kursk Region	58,878.3	5,322.0	0.0	11,375.6	213.7	12,641.1	3,447.9	1,738.2	16,718.8	1,640.1	5,039.4	741.5	
Lipetsk Region	61,943.4	1,087.4	0.0	12,003.9	508.2	23,203.9	5,092.7	798.7	12,736.5	2,246.2	3,795.5	470.4	
Moscow Region	518,895.9	2,851.0	2,003.7	85,847.7	12,235.6	14,012.5	44,080.2	10,452.3	76,805.9	31,496.3	232,997.9	6,112.8	
Orel Region	36,082.7	0.0	0.0	5,500.3	1,168.0	13,598.4	3,488.0	249.1	6,382.4	1,024.0	3,952.1	720.4	
Ryazan Region	42,903.7	953.0	0.0	10,176.3	407.5	12,690.5	2,234.3	812.3	9,199.9	2,502.9	3,637.6	289.4	
Smolensk Region	28,433.2	34.5	0.0	11,606.2	899.4	3,850.8	1,231.8	699.4	7,331.0	480.8	2,134.1	165.2	
Tambov Region	31,071.6	0.0	0.0	5,677.3	686.9	9,588.3	435.7	461.8	7,762.8	3,131.2	3,235.3	92.3	
Tver Region	39,505.2	85.1	0.3	14,472.0	562.2	4,478.5	1,139.5	443.0	11,411.0	400.2	6,121.6	391.8	
Tula Region	50,360.3	126.1	0.0	14,072.6	4,246.1	9,547.8	2,557.1	866.0	10,642.5	3,199.6	4,378.2	724.3	
Yaroslavl Region	75,306.8	280.5	18.9	22,094.3	6,048.9	4,926.7	2,634.1	1,979.0	14,287.0	2,828.4	18,353.5	1,855.5	
Moscow	2,961,851.6	97,266.9	94,200.0	205,352.0	75,556.8	7,316.5	232,018.3	322,229.9	683,155.9	276,523.7	932,138.5	36,093.1	

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	892,622.7	4,540.8	1,252.6	169,602.3	20,236.6	45,824.8	123,103.4	30,067.3	241,729.3	71,739.0	172,753.8	11,772.8
Republic of Karelia	16,248.5	113.2	31.0	8,882.6	301.9	1,798.3	238.2	217.9	2,355.6	528.1	1,553.9	227.8
Republic of Komi	25,066.0	662.9	653.9	5,360.5	508.8	7,17.8	2,606.7	1,245.6	7,792.5	2,211.4	2,440.0	865.9
Arkhangelsk Region	30,361.5	28.5	27.9	9,711.3	549.9	4,498.7	1,447.6	1,646.9	8,150.4	824.2	2,918.5	557.6
including Nenets Autonomous Area	580.0	0.0	0.0	18.2	20.2	10.0	110.2	78.2	131.9	0.0	208.0	3.3
Vologda Region	60,652.1	114.8	0.0	15,461.3	892.9	7,849.1	5,112.8	871.5	24,199.7	1,117.4	4,070.0	962.6
Kaliningrad Region	57,979.6	387.5	6.0	11,091.4	1,818.6	7,739.5	6,576.6	3,394.1	13,852.8	3,423.5	9,160.5	529.1
Leningrad Region	65,772.6	564.0	56.8	17,283.3	5,754.8	12,152.3	6,556.2	977.1	11,394.3	5,220.3	5,237.3	576.2
Murmansk Region	25,833.4	854.0	0.0	1,677.1	2,358.2	1,020.5	1,086.6	1,741.1	9,789.3	1,259.2	5,658.1	389.3
Novgorod Region	26,316.3	219.6	0.0	13,105.7	257.2	3,548.0	2,117.9	352.3	3,569.5	625.3	2,269.4	251.4
Pskov Region	16,410.2	11.1	0.0	6,789.9	57.3	2,262.7	863.8	605.6	4,551.3	374.1	686.2	208.2
St. Petersburg	567,982.5	1,585.2	477.0	80,239.2	7,737.0	4,237.9	96,497.0	19,015.2	156,073.9	56,155.5	138,759.9	7,204.7
SOUTH FEDERAL DISTRICT	658,848.8	3,517.5	2,723.6	141,322.3	29,486.1	121,452.5	63,950.6	22,231.3	169,604.2	24,402.8	73,932.6	6,225.3
Republic of Adigei (Adigeya)	8,144.0	0.0	0.0	2,921.8	65.9	1,586.4	380.6	93.4	2,785.9	33.2	228.8	48.0
Republic of Dagestan	10,407.8	131.0	112.5	2,868.5	29.0	1,517.4	1,167.2	685.5	2,669.1	101.3	1,000.3	126.0
Republic of Ingushetia	1,557.4	25.0	25.0	70.7	0.0	852.9	199.6	45.8	270.6	20.0	47.8	0.0
Kabardino-Balkar Republic	11,593.4	18.0	18.0	3,839.9	479.3	1,670.0	720.6	481.0	2,122.4	494.1	1,728.4	21.7
Republic of Kalmykia	3,735.8	79.5	70.0	152.2	20.8	1,461.1	185.7	67.5	764.7	107.5	737.4	89.4
Karachai-Cherkess Republic	9,807.8	1.5	0.0	5,028.9	23.0	2,463.9	196.9	286.7	1,205.5	72.8	509.4	19.2
Republic of Northern Ossetia — Alania	9,890.3	238.0	30.0	5,061.0	97.3	845.4	486.2	258.5	1,679.5	6.1	1,096.4	91.9
Republic of Chechnya	11,436.4	10.9	0.0	526.0	46.0	830.2	8,265.8	210.7	655.6	457.4	433.8	0.0
Krasnodar Territory	225,992.2	1,147.5	886.2	40,062.6	12,739.4	52,943.4	27,470.8	10,752.3	51,882.7	5,546.5	19,948.0	2,612.8
Stavropol Territory	80,789.4	145.9	0.0	14,438.8	3,682.3	20,136.7	4,908.3	2,553.9	25,401.5	3,303.3	5,816.8	401.9
Astrakhan Region	17,654.9	1.6	0.0	1,707.2	471.7	920.6	4,817.0	290.8	4,506.5	1,897.8	2,941.0	100.7
Volgograd Region	86,092.1	86.3	50.1	18,545.3	432.3	10,300.6	8,046.2	2,481.3	20,710.2	8,110.7	16,353.1	976.0
Rostov Region	181,747.3	1,632.3	1,531.8	46,099.4	11,399.1	25,923.9	7,105.7	4,023.9	54,950.0	4,252.1	23,091.4	1,737.7
PRIVOLZHSKY FEDERAL DISTRICT	1,407,429.5	22,355.3	10,207.4	415,728.3	39,939.6	135,725.1	111,350.1	45,395.3	333,384.5	99,423.4	178,559.7	15,360.8
Republic of Bashkortostan	110,440.7	2,174.7	501.9	31,503.5	2,095.2	9,990.8	5,515.7	1,289.6	33,358.4	6,262.4	16,162.8	1,585.7

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Mariy-El	13,148.8	208.0	206.5	3,726.1	92.2	3,020.0	690.2	146.4	2,918.0	614.1	1,350.6	176.7
Republic of Mordovia	35,694.7	1.7	0.0	12,267.1	270.8	10,919.6	1,272.2	766.1	3,576.9	1,723.4	4,756.6	140.3
Republic of Tatarstan (Tatarstan)	283,293.7	7,183.2	5,291.6	64,173.8	1,415.2	35,096.0	36,754.4	6,910.9	56,855.6	14,083.3	52,557.8	2,971.9
Udmurt Republic	69,187.5	613.9	321.0	20,995.9	799.8	6,324.0	4,044.2	948.7	22,090.6	4,719.0	7,602.6	727.8
Chuvash Republic — Chuvashya	52,133.8	15.0	0.0	19,582.6	2,216.9	3,596.3	6,385.4	731.6	9,369.6	3,856.5	5,772.4	607.5
Perm Territory	160,727.3	1,114.6	509.2	30,779.9	11,263.7	4,473.4	18,395.4	10,271.1	41,533.8	21,453.4	18,656.1	2,276.7
Kirov Region	41,272.9	0.2	0.2	15,377.2	586.3	8,283.1	1,501.8	498.9	11,251.6	876.6	2,636.1	260.9
Nizhni Novgorod Region	186,813.3	94.1	55.2	61,355.2	7,730.3	12,678.3	9,923.2	11,270.4	49,948.3	17,449.3	13,195.9	3,113.1
Orenburg Region	71,153.0	7,200.3	1,309.0	23,973.1	1,015.7	10,950.2	4,129.5	2,184.9	13,502.5	1,911.8	4,077.0	899.0
Penza Region	36,260.4	0.0	0.0	7,861.5	273.2	9,091.1	1,999.5	674.6	9,922.6	3,418.9	2,681.4	337.6
Samara Region	231,492.2	1,290.1	494.8	77,952.5	5,441.5	11,169.2	11,700.3	8,544.6	57,474.6	16,068.3	39,859.5	1,496.8
Saratov Region	72,255.5	2,365.4	1,495.0	21,452.6	6,484.5	6,117.6	7,350.2	830.8	1,3981.9	4,035.0	7,656.8	485.7
Ulyanovsk Region	43,555.7	94.1	23.0	24,727.3	254.3	4,015.5	1,688.1	326.7	7,600.1	2,951.4	1,594.1	281.1
URALS FEDERAL DISTRICT	729,225.9	35,084.3	28,226.1	193,494.3	29,428.1	28,611.6	66,577.2	29,296.7	153,715.0	45,809.4	108,636.4	10,346.8
Kurgan Region	15,955.6	53.8	53.8	6,044.2	304.9	3,196.8	1,016.7	306.9	3,494.4	344.6	810.5	329.0
Sverdlovsk Region	338,356.7	4,640.3	132.1	108,199.3	9,275.3	8,058.6	19,926.8	16,131.0	77,188.5	22,531.0	67,603.1	4,670.7
Tyumen Region	207,403.8	28,393.9	28,038.6	9,046.7	1,7281.1	7,221.2	34,701.5	11,626.5	33,235.4	12,823.6	23,134.5	1,900.8
including:												
Khanty-Mansiysky Autonomous Area — Yugra	70,744.5	8,929.2	8,657.6	818.5	7,866.2	1,024.3	13,659.1	9,198.0	10,308.2	2,547.1	6,655.4	1,080.9
Yamalo-Nenetsky Autonomous Area	26,494.7	4,141.8	4,068.2	189.3	455.4	20.5	8,622.4	592.2	3,467.6	1,938.8	2,867.8	130.7
Chelyabinsk Region	167,509.8	1,996.3	1.6	70,204.1	2,566.8	10,135.0	10,932.2	1,232.3	39,796.7	10,110.2	17,088.3	3,446.3
SIBERIA FEDERAL DISTRICT	731,153.6	41,823.1	34,378.7	127,444.0	29,049.0	62,244.4	65,799.8	34,170.9	214,015.8	37,849.4	70,263.6	14,114.9
Republic of Altai	11,437.4	133.2	0.0	824.2	28.1	386.2	715.9	92.8	6,271.9	1,508.2	810.2	666.7
Republic of Buryatia	14,768.2	418.3	5.0	2,636.1	358.1	1,756.6	1,952.1	242.3	5,177.9	714.4	1,098.6	408.8
Republic of Tyva	1,454.5	282.1	282.1	25.0	0.0	185.3	71.1	6.6	522.7	21.6	57.8	0.2
Republic of Khakassia	7,616.2	489.9	160.0	2,248.6	86.8	679.4	595.7	118.5	2,121.6	156.6	875.8	83.3
Altai Territory	81,750.0	1,370.3	977.1	18,464.9	1,509.6	18,738.1	5,106.8	1,481.3	25,357.1	2,580.8	4,992.7	1,171.3

Table 4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Zabaykalskiy Territory	12,149.7	1,685.7	1,107.0	886.9	647.4	461.7	1,159.3	290.0	4,688.0	379.6	614.8	229.3
Krasnoyarsk Territory	101,359.9	2,039.7	267.7	26,232.4	7,557.7	8,403.9	11,118.8	3,250.5	27,227.0	6,120.7	7,557.3	1,584.2
Irkutsk Region	83,438.7	1,166.7	565.0	19,407.4	5,971.9	4,836.1	5,726.5	3,597.3	25,573.3	3,215.9	12,139.5	1,239.1
Kemerovo Region	152,557.4	31,865.5	29,616.2	19,196.5	3,435.8	6,231.6	6,126.5	1,821.8	41,627.2	3,670.9	5,897.5	3,067.9
Novosibirsk Region	160,295.7	1,072.2	1,037.0	18,773.7	8,505.4	9,502.2	18,892.2	21,236.3	44,169.1	12,077.7	21,699.5	3,330.4
Omsk Region	67,442.0	61.3	44.4	9,191.1	453.3	7,510.7	10,314.6	1,230.0	21,252.9	5,802.4	9,570.4	2,010.9
Tomsk Region	36,883.9	1,238.2	317.2	9,557.2	494.9	3,552.6	4,020.3	803.5	10,027.1	1,600.6	4,949.5	322.8
FAR EAST FEDERAL DISTRICT	291,486.6	85,924.4	6,671.6	30,940.6	28,977.4	12,604.8	15,805.5	11,665.3	63,577.5	10,004.0	21,899.3	3,416.2
Republic of Sakha (Yakutia)	118,698.3	74,387.0	6,146.8	1,662.3	17,458.3	561.8	2,480.3	2,095.7	10,054.0	1,715.6	2,033.9	102.6
Kamchatka Territory	11,706.3	46.7	0.0	1,125.4	1,539.8	1,751.3	153.5	608.3	4,078.6	407.9	1,925.1	69.7
Primorski Territory	57,608.8	878.0	80.5	11,442.6	630.4	4,315.7	2,410.2	5,697.9	21,717.5	2,907.8	5,796.1	1,732.1
Khabarovsk Territory	61,717.7	3,738.6	0.0	13,176.1	5,706.7	1,437.1	7,613.5	2,220.1	14,692.1	3,249.0	8,871.6	1,012.9
Amur Region	17,222.2	371.7	0.0	2,430.4	994.5	3,540.0	1,476.4	240.9	6,404.4	681.3	678.7	403.9
Magadan Region	9,618.2	5,972.0	0.0	131.5	913.0	264.6	83.0	364.6	1,485.0	32.1	343.7	28.7
Sakhalin Region	11,650.2	466.8	444.3	615.3	1,521.8	224.2	1,407.5	372.1	3,637.9	969.1	1,941.1	50.1
Jewish Autonomous Region	1,952.7	0.0	0.0	357.0	6.6	508.7	178.8	32.8	612.0	30.8	209.8	16.2
Chukotka Autonomous Area	1,312.2	63.6	0.0	0.0	206.3	1.4	2.3	32.9	896.0	10.4	99.3	0.0

¹ Preliminary data.

Table 4.4
Debt on Foreign Currency-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities
 (millions of rubles)

	31.12.2008 ¹												
	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	3,183,197.5	196,377.0	89,532.7	705,877.2	14,221.8	47,255.3	210,158.8	174,099.2	662,685.7	388,725.4	692,923.7	1,340.7	
CENTRAL FEDERAL DISTRICT	1,949,758.1	46,959.2	27,788.6	230,177.7	3,164.3	29,343.2	147,052.8	111,220.9	491,154.1	316,670.9	544,888.5	1,337.9	
Belgorod Region	24,416.3	6,567.2	1,840.7	10,105.1	0.0	1,115.3	0.0	545.3	1,596.6	1,319.8	1,326.3	0.0	
Bryansk Region	392.6	0.0	0.0	6.2	0.0	215.6	0.0	138.0	14.4	0.0	18.4	0.0	
Vladimir Region	5,346.1	97.1	0.0	4,014.1	0.0	121.8	60.4	206.1	535.7	77.8	233.1	0.0	
Voronezh Region	11,192.3	0.0	0.0	3,362.5	0.0	136.1	489.6	303.7	1,002.2	0.0	5,898.2	0.0	
Ivanovo Region	3,636.7	0.0	0.0	2,671.9	0.0	0.0	327.7	66.4	553.5	0.0	17.2	0.0	
Kaluga Region	5,393.3	0.0	0.0	1,545.4	0.0	297.8	306.1	2.9	338.5	214.5	2,688.1	0.0	
Kostroma Region	2,754.2	0.0	0.0	1,027.2	0.0	23.2	621.6	0.0	724.4	0.0	357.8	0.0	
Kursk Region	4,634.3	872.6	0.0	1,672.1	0.0	0.0	0.0	0.0	733.7	1,271.2	84.7	0.0	
Lipetsk Region	6,358.9	0.0	0.0	3,935.4	0.0	681.4	0.0	3.2	1,386.5	0.0	352.4	0.0	
Moscow Region	224,004.3	306.1	0.0	21,900.5	1,364.2	9,090.8	22,338.3	18,432.1	102,631.0	20,426.5	27,403.3	111.5	
Orel Region	6,970.0	0.0	0.0	1,476.1	0.0	274.8	1,710.1	1,051.8	78.2	0.0	2,379.0	0.0	
Ryazan Region	6,025.8	0.0	0.0	970.1	0.0	366.0	1.5	26.7	143.1	1,272.1	3,246.3	0.0	
Smolensk Region	8,220.7	0.0	0.0	6,651.2	0.0	0.0	752.2	61.1	354.3	0.0	401.9	0.0	
Tambov Region	1,512.2	0.0	0.0	1,048.3	0.0	0.0	0.0	0.0	3.3	266.8	193.8	0.0	
Tver Region	3,842.3	0.0	0.0	3,068.9	77.0	17.1	32.3	13.3	297.4	0.0	336.3	0.0	
Tula Region	12,619.7	3.9	0.0	6,289.3	0.0	122.2	144.4	25.1	369.9	3,184.0	2,480.9	0.0	
Yaroslavl Region	4,475.5	0.0	0.0	3,005.9	0.0	104.4	7.9	10.9	364.6	738.8	243.0	0.0	
Moscow	1,617,962.9	39,112.3	25,947.9	157,427.5	1,723.1	16,776.7	120,260.7	90,334.3	380,026.8	287,899.4	497,227.8	1,226.4	

Table 4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	369,498.6	12,661.8	7,147.6	107,216.6	587.1	3,043.1	27,770.2	30,705.2	84,718.5	39,724.2	55,924.3	0.0
Republic of Karelia	8,111.6	152.8	19.0	6,931.3	0.0	10.8	0.0	167.5	357.7	0.0	472.5	0.0
Republic of Komi	5,324.2	2,001.7	881.4	1,388.3	224.2	199.4	70.7	0.0	4.5	348.2	205.8	0.0
Arkhangelsk Region	16,041.3	4,443.5	183.4	9,207.0	0.0	75.2	63.1	684.8	1,005.5	1.4	377.4	0.0
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	7,153.9	0.0	0.0	5,553.3	179.3	266.0	731.5	10.2	316.7	0.0	96.9	0.0
Kaliningrad Region	22,915.7	0.0	0.0	8,314.6	0.0	430.3	750.9	1,686.3	5,441.4	2,667.8	3,624.4	0.0
Leningrad Region	16,270.1	0.0	0.0	8,078.2	0.0	116.3	2,451.9	353.4	2,636.9	705.4	1,928.0	0.0
Murmansk Region	8,817.8	159.3	159.3	468.3	0.0	1,724.8	140.7	3,782.3	1,463.6	0.0	919.5	0.0
Novgorod Region	10,642.6	0.0	0.0	9,952.4	0.0	185.3	0.0	6.5	4.4	0.0	494.0	0.0
Pskov Region	702.6	0.0	0.0	240.6	0.0	35.0	0.0	0.0	427.0	0.0	0.0	0.0
St. Petersburg	273,518.8	5,904.5	5,904.5	57,082.6	183.6	0.0	23,561.4	24,014.2	73,060.8	36,001.4	47,805.8	0.0
SOUTH FEDERAL DISTRICT	95,418.5	1,139.6	28.5	38,577.4	439.4	2,607.6	5,667.0	10,577.3	15,146.3	7,749.8	13,483.3	2.3
Republic of Adigei (Adigeya)	282.3	0.0	0.0	203.3	0.0	0.0	0.0	0.0	79.0	0.0	0.0	0.0
Republic of Dagestan	1,215.7	0.0	0.0	663.4	0.0	0.0	0.0	58.8	2.9	17.6	473.0	0.0
Republic of Ingushetia	1,469.0	0.0	0.0	1,469.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	829.8	0.0	0.0	771.2	0.0	0.0	0.0	0.0	58.6	0.0	0.0	0.0
Republic of Kalmykia	911.0	0.0	0.0	1.7	0.0	16.2	322.2	3.8	320.6	241.7	4.8	0.0
Karachai-Cherkess Republic	235.8	0.0	0.0	109.6	0.0	0.0	0.0	0.0	0.0	0.0	126.2	0.0
Republic of Northern Ossetia — Alania	1,513.3	1,066.5	0.0	319.9	0.0	66.3	60.6	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	35,565.7	0.0	0.0	7,104.0	389.9	1,533.3	4,128.8	7,631.7	5,339.3	2,898.1	6,540.6	0.0
Stavropol Territory	4,848.3	0.0	0.0	2,574.1	0.0	741.9	17.9	0.0	641.3	312.5	560.6	0.0
Astrakhan Region	1,917.9	0.0	0.0	130.3	0.0	0.0	164.7	145.1	26.8	518.8	932.2	0.0
Vologograd Region	6,258.7	0.0	0.0	4,437.3	0.0	98.7	327.6	30.3	884.6	68.6	411.6	0.0
Rostov Region	40,371.0	73.1	28.5	20,793.6	49.5	151.2	645.2	2,707.6	7,793.2	3,692.5	4,434.3	2.3
PRIVOLZHSKY FEDERAL DISTRICT	237,140.8	7,931.0	5,488.1	132,709.3	1,380.3	2,298.7	21,078.1	8,635.6	29,149.9	6,194.0	22,275.8	0.0
Republic of Bashkortostan	44,964.2	1,615.9	1,615.9	23,190.2	888.2	969.6	6,547.8	46.7	6,971.7	251.6	2,866.6	0.0

Table 4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Mariy-El	2,994.5	224.1	224.1	2,196.6	0.0	326.2	0.0	6.6	16.9	0.0	0.0	0.0
Republic of Mordovia	172.1	0.0	0.0	61.7	0.0	65.2	0.0	0.0	0.0	0.0	45.2	0.0
Republic of Tatarstan (Tatarstan)	50,959.7	0.0	0.0	20,245.3	0.0	17.2	7,653.2	4,005.6	12,143.1	290.3	6,605.0	0.0
Udmurt Republic	6,125.4	1,175.2	1,175.2	3,261.0	0.0	1.9	0.0	0.0	117.9	372.3	21.9	0.0
Chuvash Republic — Chuvashya	8,999.6	0.0	0.0	6,537.3	492.1	0.0	0.0	0.0	889.5	1.1	1,079.6	0.0
Perm Territory	26,283.2	152.3	64.2	23,492.4	0.0	0.0	1,308.8	21.2	296.2	94.6	853.5	0.0
Kirov Region	11,040.0	0.0	0.0	10,105.5	0.0	105.5	0.0	4.7	62.5	11.2	750.6	0.0
Nizhni Novgorod Region	36,806.8	800.3	583.3	23,445.4	0.0	0.0	1,959.0	780.9	2,260.9	1,926.1	5,050.9	0.0
Orenburg Region	13,035.5	2,053.5	0.0	8,202.7	0.0	19.3	0.0	303.9	655.3	0.0	1,800.8	0.0
Penza Region	2,014.4	0.0	0.0	730.2	0.0	563.8	0.0	0.0	146.9	573.5	0.0	0.0
Samara Region	21,483.6	1,416.4	1,332.1	8,030.7	0.0	230.0	2,434.1	1,706.5	2,968.0	362.0	3,003.8	0.0
Saratov Region	8,535.1	493.3	493.3	1,599.2	0.0	0.0	1,175.2	48.8	2,313.1	2,277.0	135.2	0.0
Ulyanovsk Region	3,726.7	0.0	0.0	1,611.1	0.0	0.0	0.0	1,710.7	307.9	34.3	62.7	0.0
URALS FEDERAL DISTRICT	295,403.8	75,752.7	29,555.5	95,285.7	5,865.6	359.7	2,696.6	6,702.1	29,289.2	9,762.6	40,133.6	0.5
Kurgan Region	2,176.4	0.0	0.0	177.4	1,613.5	94.5	0.0	0.0	133.1	0.0	157.9	0.0
Sverdlovsk Region	146,525.8	16,541.5	1,028.3	68,443.0	1,864.9	0.0	1,518.2	624.1	22,212.0	6,811.0	27,482.8	0.0
Tyumen Region	110,315.5	55,676.9	28,434.3	5,266.3	2,387.2	265.2	15.5	5,841.5	1,436.6	1,194.9	9,796.6	0.5
including:												
Khanty-Mansiysky Autonomous Area — Yugra	38,783.6	29,703.9	3,339.9	0.0	0.0	0.0	4.2	5,437.4	233.6	16.4	48.2	0.0
Yamalo-Nenetsky Autonomous Area	530.4	0.0	0.0	0.0	0.0	0.0	0.0	404.2	126.2	0.0	0.0	0.0
Chelyabinsk Region	36,386.1	3,534.3	92.9	21,399.0	0.0	0.0	1,162.9	236.5	5,507.5	1,756.7	2,696.3	0.0
SIBERIA FEDERAL DISTRICT	174,942.4	26,608.2	18,683.9	89,504.0	2,403.4	3,544.5	5,039.8	2,653.4	10,729.0	7,134.9	8,641.3	0.0
Republic of Altai	5,445.2	423.1	423.1	3,205.6	0.0	0.0	0.0	0.0	990.7	393.2	9.5	0.0
Republic of Buryatia	2,175.3	1,096.2	0.0	634.8	0.0	246.4	5.7	0.0	15.7	0.0	176.5	0.0
Republic of Tyva	9.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.7	0.0	0.0	0.0
Republic of Khakassia	7,299.1	741.9	0.0	6,536.6	0.0	0.0	0.0	0.0	0.0	0.0	20.6	0.0
Altai Territory	4,744.4	1,178.5	0.0	1,472.7	0.0	144.6	249.6	51.7	647.8	180.2	819.3	0.0

Table 4.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Zabaykalskiy Territory	2,838.4	952.9	528.8	774.3	0.0	312.2	5.9	0.0	33.8	0.0	230.5	0.0
Krasnoyarsk Territory	28,986.8	0.0	0.0	20,845.8	143.1	50.2	1,567.4	1,578.1	273.8	3,007.8	1,520.6	0.0
Irkutsk Region	44,875.4	2,156.1	1,208.9	34,996.6	1,204.6	2,451.4	292.7	312.1	1,576.4	6.0	670.6	0.0
Kemerovo Region	51,119.1	16,727.4	13,884.8	15,454.5	0.0	129.6	204.0	27.5	2,745.0	879.5	1,066.8	0.0
Novosibirsk Region	16,422.3	1,585.4	1,175.2	3,583.1	1,045.9	0.0	2,323.7	357.2	2,214.3	2,400.7	1,736.8	0.0
Omsk Region	5,591.0	0.0	0.0	1,211.8	9.8	168.7	390.8	298.6	1,637.7	252.9	1,620.7	0.0
Tomsk Region	5,435.7	1,746.7	1,463.1	788.2	0.0	41.4	0.0	28.2	584.1	14.6	769.4	0.0
FAR EAST FEDERAL DISTRICT	61,035.3	25,324.5	840.5	12,406.5	381.7	6,058.5	854.3	3,604.7	2,498.7	1,489.0	7,576.9	0.0
Republic of Sakha (Yakutia)	13,215.8	11,553.9	282.3	820.8	0.0	28.8	0.0	19.3	14.2	0.0	496.5	0.0
Kamchatka Territory	5,331.2	2,463.4	558.2	0.0	0.0	470.6	0.0	0.0	0.6	0.0	1,838.4	0.0
Primorski Territory	9,683.6	81.6	0.0	680.7	0.0	980.9	20.4	2,286.8	1,511.7	1,298.7	2,822.8	0.0
Khabarovsk Territory	26,707.1	7,532.5	0.0	10,017.0	381.7	4,384.3	547.2	807.4	939.2	182.4	1,915.4	0.0
Amur Region	3,970.9	2,572.6	0.0	572.3	0.0	0.0	286.7	11.7	33.0	0.0	494.6	0.0
Magadan Region	1,431.9	1,120.5	0.0	167.9	0.0	134.3	0.0	0.0	0.0	0.0	9.2	0.0
Sakhalin Region	694.8	0.0	0.0	147.8	0.0	59.6	0.0	479.5	0.0	7.9	0.0	0.0
Jewish Autonomous 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
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

¹ Preliminary data.

Table 4.5
Overdue Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities
 (millions of rubles)

	31.12.2008 ¹												
	total	3	4	5	6	7	8	9	10	11	12	13	
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	216,311.9	2,160.2	600.5	41,167.4	2,733.7	12,392.1	13,531.3	6,816.7	88,850.1	8,716.8	28,057.3	11,285.8	
CENTRAL FEDERAL DISTRICT	107,485.3	1,135.9	219.1	18,041.1	2,540.0	3,290.3	6,391.6	1,331.3	46,067.7	6,599.0	15,906.7	5,962.6	
Belgorod Region	4,298.9	0.3	0.0	1,753.9	0.0	962.9	48.6	10.6	659.4	699.1	60.2	103.9	
Bryansk Region	1,626.9	0.0	0.0	605.5	0.7	9.9	23.9	43.2	669.8	218.0	55.6	0.3	
Vladimir Region	888.2	0.0	0.0	275.4	0.0	18.1	4.7	14.6	399.7	134.4	21.1	20.2	
Voronezh Region	1,440.1	3.5	0.0	420.9	31.9	114.9	20.3	14.9	713.4	13.9	81.3	25.1	
Ivanovo Region	648.8	0.9	0.0	241.9	0.0	11.7	5.1	1.9	242.8	0.0	39.8	104.7	
Kaluga Region	484.4	0.0	0.0	92.8	0.0	16.8	50.1	33.9	187.9	9.0	59.5	34.4	
Kostroma Region	238.5	0.0	0.0	87.2	0.0	18.4	12.2	2.3	97.8	7.5	12.6	0.5	
Kursk Region	1,220.5	0.0	0.0	389.8	0.0	350.5	1.3	0.1	439.3	0.9	29.8	8.8	
Lipetsk Region	2,157.7	557.8	0.0	83.7	0.0	566.2	510.4	6.6	160.8	0.1	266.9	5.2	
Moscow Region	15,372.7	7.9	1.4	5,830.2	4.6	206.9	948.0	506.0	3,044.0	180.9	4,044.0	598.8	
Orel Region	1,372.2	0.0	0.0	361.2	0.0	192.2	14.6	96.0	317.1	153.5	237.6	0.0	
Ryazan Region	1,048.6	1.0	0.0	265.4	3.0	238.6	50.4	5.0	383.2	0.0	55.5	46.5	
Smolensk Region	451.8	0.0	0.0	126.0	0.0	3.2	26.0	9.3	159.2	0.0	115.3	12.8	
Tambov Region	1,891.9	0.0	0.0	95.3	0.0	287.9	19.8	9.0	1,194.6	159.0	126.1	0.2	
Tver Region	572.0	3.1	0.0	367.4	0.0	2.1	11.7	6.0	100.6	3.1	42.5	35.5	
Tula Region	1,181.7	0.0	0.0	344.8	0.0	126.8	30.4	16.1	533.5	21.1	86.2	22.8	
Yaroslavl Region	1,747.8	13.1	3.0	954.5	0.0	7.2	109.0	38.9	460.8	2.4	125.2	33.7	
Moscow	70,842.6	548.3	214.7	5,745.2	2,499.8	156.0	4,505.1	516.9	36,303.8	4,996.1	10,447.5	4,909.2	

Table 4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	26,848.5	84.7	75.4	6,227.6	0.1	854.5	1,551.8	947.7	11,240.2	1,145.9	3,890.4	830.2
Republic of Karelia	99.3	0.0	0.0	7.6	0.0	11.9	4.3	2.1	53.1	10.1	4.4	5.8
Republic of Komi	762.6	47.5	47.5	118.0	0.0	5.1	116.6	75.2	277.0	2.1	64.9	8.7
Arkhangelsk Region	987.5	27.9	27.9	60.5	0.0	317.9	48.7	52.7	380.4	2.1	61.5	7.9
including Nenets Autonomous Area	8.2	0.0	0.0	0.0	0.0	0.0	0.0	8.2	0.0	0.0	0.0	0.0
Vologda Region	3,745.1	0.0	0.0	1,807.1	0.0	287.5	203.5	32.7	1,254.9	0.2	67.1	92.1
Kaliningrad Region	5,565.3	8.8	0.0	2,039.6	0.0	127.2	60.5	289.4	2,062.8	3.1	902.5	71.4
Leningrad Region	956.3	0.0	0.0	640.8	0.0	50.1	18.8	11.9	166.7	9.1	36.9	22.0
Murmansk Region	957.4	0.0	0.0	95.2	0.0	8.6	11.7	7.3	295.4	76.0	427.2	36.0
Novgorod Region	174.3	0.0	0.0	70.1	0.0	21.9	27.8	8.2	33.8	0.5	11.6	0.4
Pskov Region	174.6	0.0	0.0	56.9	0.0	4.2	11.0	3.7	72.6	0.0	18.9	7.3
St. Petersburg	13,426.1	0.5	0.0	1,331.8	0.1	20.1	1,048.9	464.5	6,643.5	1,042.7	2,295.4	578.6
SOUTH FEDERAL DISTRICT	15,452.8	16.7	10.4	2,221.3	31.1	3,829.6	667.8	442.2	6,450.7	26.7	1,417.4	338.9
Republic of Adigei (Adigeya)	98.6	0.0	0.0	25.4	0.0	1.9	3.5	0.0	67.3	0.2	0.3	0.0
Republic of Dagestan	279.8	0.0	0.0	134.2	0.0	79.9	11.0	0.0	46.1	0.0	8.6	0.0
Republic of Ingushetia	94.8	0.0	0.0	5.4	0.0	69.4	15.8	0.0	4.2	0.0	0.0	0.0
Kabardino-Balkar Republic	904.3	0.0	0.0	172.5	0.2	218.2	3.5	293.6	61.3	12.3	142.7	0.0
Republic of Kalmykia	41.6	0.0	0.0	21.1	0.0	7.8	0.5	0.0	8.8	0.0	3.4	0.0
Karachai-Cherkess Republic	405.4	1.5	0.0	109.5	0.0	132.3	31.5	0.3	128.3	0.0	2.0	0.0
Republic of Northern Ossetia — Alania	267.6	0.0	0.0	36.3	30.8	28.0	23.3	1.0	47.8	0.3	100.1	0.0
Republic of Chechnya	39.0	0.0	0.0	20.7	0.0	0.0	15.8	0.0	2.5	0.0	0.0	0.0
Krasnodar Territory	2,866.0	0.0	0.0	359.2	0.1	389.0	89.3	21.6	1,452.2	3.6	384.5	166.5
Stavropol Territory	2,247.3	0.8	0.0	415.9	0.0	487.4	112.7	7.7	1,054.3	0.3	160.7	7.5
Astrakhan Region	338.0	0.0	0.0	117.2	0.0	9.5	25.4	0.4	157.4	0.6	14.7	12.8
Vologograd Region	1,448.0	3.9	0.0	196.9	0.0	563.7	34.3	40.7	517.8	1.0	75.4	14.3
Rostov Region	6,422.4	10.5	10.4	607.0	0.0	1,842.5	301.2	76.9	2,902.7	8.4	525.0	137.8
PRIVOLZHISKY FEDERAL DISTRICT	29,151.8	86.3	18.8	6,495.3	124.0	2,363.7	1,247.4	898.5	11,978.6	312.3	3,687.4	1,939.5
Republic of Bashkortostan	2,193.3	0.7	0.7	320.0	0.0	27.7	168.5	59.1	1,111.8	103.9	166.7	234.2

Table 4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Mariy-El	56.1	0.0	0.0	5.7	0.0	2.6	20.0	1.7	21.6	0.1	2.2	2.2
Republic of Mordovia	529.8	0.0	0.0	214.1	0.0	10.4	4.9	3.1	59.7	36.3	201.3	0.0
Republic of Tatarstan (Tatarstan)	3,582.2	0.0	0.0	461.4	10.5	425.8	250.1	259.8	1,537.1	7.1	573.0	57.4
Udmurt Republic	897.6	17.9	17.9	132.8	104.3	23.3	26.9	5.9	400.6	18.4	90.5	59.1
Chuvash Republic — Chuvashya	317.8	0.0	0.0	47.4	0.0	7.1	2.3	0.7	95.7	0.7	134.8	29.1
Perm Territory	2,442.9	0.0	0.0	122.7	1.4	102.9	224.2	33.1	1,379.1	101.2	293.4	184.9
Kirov Region	2,003.4	0.2	0.2	1,474.7	0.0	115.1	2.1	23.2	218.0	19.4	116.0	34.5
Nizhni Novgorod Region	5,973.6	0.0	0.0	703.0	0.0	763.1	182.0	109.3	2,623.9	4.6	572.1	1,015.6
Orenburg Region	1,802.7	0.0	0.0	502.9	0.0	297.8	27.0	10.4	544.0	2.9	393.4	24.3
Penza Region	363.1	0.0	0.0	97.6	0.0	53.3	10.7	0.2	140.9	0.2	9.4	50.8
Samara Region	6,793.3	0.0	0.0	1,615.1	7.8	395.7	280.3	382.3	2,858.9	15.8	1,023.8	213.6
Saratov Region	1,162.0	67.5	0.0	114.1	0.0	134.8	47.2	7.2	715.2	1.7	46.6	27.7
Ulyanovsk Region	1,034.0	0.0	0.0	683.8	0.0	4.1	1.2	2.5	272.1	0.0	64.2	6.1
URALS FEDERAL DISTRICT	9,219.8	42.2	37.9	1,202.9	6.0	145.9	1,691.9	367.3	4,081.9	172.8	982.0	489.0
Kurgan Region	152.7	0.0	0.0	12.1	0.0	69.5	11.1	1.0	48.3	0.0	10.7	0.0
Sverdlovsk Region	3,245.5	3.3	0.0	630.1	3.8	30.4	363.1	105.8	1,342.5	46.7	543.0	176.8
Tyumen Region	3,188.2	36.3	36.3	33.6	1.9	25.5	1,160.8	249.7	1,325.5	84.4	167.7	66.5
including:												
Khanty-Mansiysky Autonomous Area — Yugra	626.0	36.3	36.3	9.4	0.0	0.8	87.5	31.2	254.2	5.8	109.4	55.1
Yamalo-Nenetsky Autonomous Area	617.8	0.0	0.0	0.0	0.0	0.0	343.8	3.0	261.3	0.2	0.5	9.0
Chelyabinsk Region	2,633.4	2.6	1.6	527.1	0.3	20.5	156.9	10.8	1,365.6	41.7	260.6	245.7
SIBERIA FEDERAL DISTRICT	20,884.9	503.8	236.4	3,983.3	14.7	1,536.4	1,802.7	2,196.2	7,238.3	453.4	1,548.5	1,371.2
Republic of Altai	726.0	104.1	0.0	27.5	0.0	1.7	46.5	0.0	470.5	0.1	7.2	68.4
Republic of Buryatia	209.4	1.0	0.0	15.1	0.0	8.7	13.6	28.7	87.7	2.0	42.3	10.3
Republic of Tyva	57.1	0.1	0.1	3.2	0.0	1.6	5.2	0.0	31.4	2.0	13.5	0.0
Republic of Khakassia	157.2	0.0	0.0	13.3	0.0	5.8	0.0	0.0	132.0	0.0	5.4	0.7
Altai Territory	2,017.9	0.0	0.0	310.0	0.2	126.2	139.8	47.2	1,218.7	27.3	109.6	38.9

Table 4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Zabaykalskiy Territory	412.8	0.0	0.0	40.1	0.0	42.4	52.1	1.4	233.7	30.4	11.0	1.7
Krasnoyarsk Territory	3,755.9	4.7	0.0	690.5	0.8	75.3	529.6	919.4	845.5	246.6	154.8	288.7
Irkutsk Region	2,396.2	113.9	0.0	1,041.5	0.0	121.5	15.0	38.1	639.2	23.4	347.8	55.8
Kemerovo Region	2,183.4	70.5	36.3	485.0	0.4	224.6	155.7	39.9	1,007.6	41.7	91.8	29.9
Novosibirsk Region	2,686.5	0.0	0.0	330.0	0.0	39.4	311.8	751.1	832.9	11.5	278.6	131.2
Omsk Region	4,649.4	7.1	0.0	859.5	13.3	812.5	193.3	270.2	1,406.1	18.3	333.0	736.1
Tomsk Region	1,633.1	202.4	200.0	167.6	0.0	76.7	340.1	100.2	333.0	50.1	153.5	9.5
FAR EAST FEDERAL DISTRICT	7,268.8	290.6	2.5	2,995.9	17.8	371.7	178.1	633.5	1,792.7	6.7	624.9	354.4
Republic of Sakha (Yakutia)	664.2	176.2	0.6	30.0	0.0	14.2	38.8	21.7	328.2	0.1	51.6	2.8
Kamchatka Territory	337.5	0.0	0.0	104.4	0.0	57.2	0.7	0.3	95.7	0.0	76.9	2.3
Primorski Territory	1,747.7	4.9	1.9	124.3	0.5	152.2	10.8	26.1	955.7	4.0	203.7	263.6
Khabarovsk Territory	3,645.8	0.2	0.0	2,689.9	0.0	118.7	63.1	302.6	242.1	0.8	151.3	77.1
Amur Region	209.7	0.0	0.0	30.0	17.3	13.9	39.5	1.0	93.4	0.0	13.3	1.3
Magadan Region	423.6	109.3	0.0	12.2	0.0	4.4	2.4	268.9	11.8	1.8	12.8	0.0
Sakhalin Region	109.7	0.0	0.0	5.1	0.0	2.1	6.1	12.9	43.4	0.0	33.3	6.8
Jewish Autonomous Region	75.0	0.0	0.0	0.0	0.0	9.0	16.7	0.0	22.4	0.0	26.4	0.5
Chukotka Autonomous Area	55.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.6	0.0

¹ Preliminary data.

Table 4.6

Overdue Debt on Foreign Currency-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities

(millions of rubles)

	31.12.2008 ¹												
	total	of which:											
	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	
1													
RUSSIAN FEDERATION	45,733.9	1,665.2	1.0	10,816.6	8.2	640.2	1,884.1	828.9	14,249.0	1,240.0	13,659.5	741.2	
CENTRAL FEDERAL DISTRICT	25,735.4	1,238.0	1.0	1,770.7	0.0	45.8	236.9	60.1	9,051.7	457.0	12,133.0	741.2	
Belgorod Region	476.1	0.0	0.0	322.7	0.0	0.0	0.0	0.0	10.3	143.1	0.0	0.0	
Bryansk 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	
Vladimir Region	17.5	0.0	0.0	2.8	0.0	0.0	0.0	0.0	14.7	0.0	0.0	0.0	
Voronezh Region	315.1	0.0	0.0	276.2	0.0	38.9	0.0	0.0	0.0	0.0	0.0	0.0	
Ivanovo Region	4.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5	0.0	2.6	0.0	
Kaluga Region	2.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	0.0	0.0	0.0	
Kostroma Region	38.5	0.0	0.0	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Kursk 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	
Lipetsk Region	6.9	0.0	0.0	0.0	0.0	6.9	0.0	0.0	0.0	0.0	0.0	0.0	
Moscow Region	1,183.2	0.0	0.0	327.1	0.0	0.0	48.1	0.0	282.0	47.0	479.0	0.0	
Orel Region	2.2	0.0	0.0	0.0	0.0	0.0	2.2	0.0	0.0	0.0	0.0	0.0	
Ryazan Region	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0	
Smolensk Region	10.6	0.0	0.0	1.8	0.0	0.0	0.0	1.9	0.0	0.0	6.9	0.0	
Tambov Region	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	
Tver Region	322.1	0.0	0.0	285.4	0.0	0.0	0.0	0.0	36.7	0.0	0.0	0.0	
Tula Region	84.4	0.0	0.0	72.1	0.0	0.0	0.0	0.3	11.8	0.0	0.2	0.0	
Yaroslavl Region	45.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2	0.0	42.0	0.0	
Moscow	23,226.7	1,238.0	1.0	444.1	0.0	0.0	186.6	57.9	8,688.7	266.9	11,602.3	741.2	

Table 4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	6,829.7	0.0	0.0	951.4	0.0	232.4	1,018.0	16.3	3,877.1	79.3	655.2	0.0
Republic of Karelia	16.9	0.0	0.0	0.0	0.0	10.8	0.0	0.0	5.7	0.0	0.4	0.0
Republic of Komi	58.8	0.0	0.0	0.0	0.0	0.0	58.8	0.0	0.0	0.0	0.0	0.0
Arkhangelsk Region	664.1	0.0	0.0	12.7	0.0	0.0	0.0	0.0	651.4	0.0	0.0	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	3.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	0.0	0.0	0.0
Kaliningrad Region	623.6	0.0	0.0	105.1	0.0	1.4	17.6	9.5	55.4	12.3	422.3	0.0
Leningrad Region	341.9	0.0	0.0	4.9	0.0	0.0	0.0	5.9	139.1	0.0	192.0	0.0
Murmansk Region	240.3	0.0	0.0	0.0	0.0	220.2	0.0	0.0	20.1	0.0	0.0	0.0
Novgorod Region	7.9	0.0	0.0	3.5	0.0	0.0	0.0	0.0	4.4	0.0	0.0	0.0
Pskov Region	211.7	0.0	0.0	20.7	0.0	0.0	0.0	0.0	191.0	0.0	0.0	0.0
St. Petersburg	4,661.0	0.0	0.0	804.5	0.0	0.0	941.6	0.9	2,806.5	67.0	40.5	0.0
SOUTH FEDERAL DISTRICT	675.7	0.0	0.0	501.9	8.2	2.2	3.9	3.9	122.1	2.3	31.2	0.0
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 Daghestan	25.2	0.0	0.0	22.3	0.0	0.0	0.0	0.0	2.9	0.0	0.0	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	3.8	0.0	0.0	0.0	0.0	0.0	0.0	3.8	0.0	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	216.3	0.0	0.0	216.3	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	30.0	0.0	0.0	1.8	8.2	0.0	0.0	0.0	20.0	0.0	0.0	0.0
Stavropol Territory	4.8	0.0	0.0	0.1	0.0	1.5	0.0	0.0	0.0	0.0	3.2	0.0
Astrakhan 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
Volgograd Region	6.9	0.0	0.0	0.0	0.0	0.7	3.9	0.0	0.0	2.3	0.0	0.0
Rostov Region	388.7	0.0	0.0	261.4	0.0	0.0	0.0	0.1	99.2	0.0	28.0	0.0
PRIVOLZHSKY FEDERAL DISTRICT	1,836.7	0.0	0.0	36.2	0.0	0.0	625.2	7.6	454.3	372.0	341.4	0.0
Republic of Bashkortostan	537.3	0.0	0.0	0.0	0.0	0.0	200.8	0.0	298.2	0.0	38.3	0.0

Table 4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Mariy-El	16.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.5	0.0	0.0	0.0
Republic of Mordovia	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 Tatarstan (Tatarstan)	406.2	0.0	0.0	0.0	0.0	0.0	399.9	6.3	0.0	0.0	0.0	0.0
Udmurt Republic	11.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.8	0.0	0.0	0.0
Chuvash Republic — Chuvashya	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Perm Territory	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kirov 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
Nizhni Novgorod Region	185.0	0.0	0.0	30.5	0.0	0.0	12.1	1.1	86.3	19.4	35.6	0.0
Orenburg 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
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	298.7	0.0	0.0	2.4	0.0	0.0	12.4	0.2	16.2	0.0	267.5	0.0
Saratov Region	377.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.3	352.6	0.0	0.0
Ulyanovsk Region	3.3	0.0	0.0	3.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
URALS FEDERAL DISTRICT	848.8	236.4	0.0	56.2	0.0	0.0	0.0	0.7	255.6	295.1	4.8	0.0
Kurgan 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
Sverdlovsk Region	548.5	0.0	0.0	12.4	0.0	0.0	0.0	0.7	235.5	295.1	4.8	0.0
Tyumen 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
including:												
Khanty-Mansiysky Autonomous Area — Yugra	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	300.3	236.4	0.0	43.8	0.0	0.0	0.0	0.0	20.1	0.0	0.0	0.0
SIBERIA FEDERAL DISTRICT	2,519.7	146.9	0.0	733.9	0.0	41.5	0.1	681.0	455.6	6.3	454.4	0.0
Republic of Altai	12.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.4	0.0	0.0	0.0
Republic of Buryatia	108.7	0.0	0.0	20.6	0.0	0.0	0.0	0.0	0.0	0.0	88.1	0.0
Republic of Tyva	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 Khakassia	146.9	146.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Altai Territory	117.2	0.0	0.0	9.8	0.0	0.0	0.0	0.0	106.8	0.0	0.6	0.0

Table 4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Zabaykalskiy Territory	7.3	0.0	0.0	1.0	0.0	0.0	0.0	0.0	6.3	0.0	0.0	0.0
Krasnoyarsk Territory	800.3	0.0	0.0	78.8	0.0	0.0	0.0	679.4	42.1	0.0	0.0	0.0
Irkutsk Region	768.7	0.0	0.0	623.6	0.0	0.0	0.1	0.0	137.6	0.0	7.4	0.0
Kemerovo 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
Novosibirsk Region	31.0	0.0	0.0	0.1	0.0	0.0	0.0	1.6	28.4	0.0	0.9	0.0
Omsk Region	480.6	0.0	0.0	0.0	0.0	0.1	0.0	0.0	116.8	6.3	357.4	0.0
Tomsk Region	46.6	0.0	0.0	0.0	0.0	41.4	0.0	0.0	5.2	0.0	0.0	0.0
FAR EAST FEDERAL DISTRICT	7,287.9	43.9	0.0	6,766.3	0.0	318.3	0.0	59.3	32.6	28.0	39.5	0.0
Republic of Sakha (Yakutia)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kamchatka Territory	3.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.0	3.3	0.0
Primorski Territory	284.4	8.4	0.0	0.1	0.0	205.3	0.0	0.1	25.8	28.0	16.7	0.0
Khabarovsk Territory	6,305.2	0.0	0.0	6,189.3	0.0	53.4	0.0	59.2	0.0	0.0	3.3	0.0
Amur Region	531.7	31.6	0.0	486.9	0.0	0.0	0.0	0.0	6.2	0.0	7.0	0.0
Magadan Region	103.1	3.9	0.0	90.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2	0.0
Sakhalin Region	59.6	0.0	0.0	0.0	0.0	59.6	0.0	0.0	0.0	0.0	0.0	0.0
Jewish Autonomous 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
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

¹ Preliminary data.

Table 4.7

Volume of Ruble-Denominated Loans Extended to Legal Entities and Individual Entrepreneurs

31.12.2008¹

(millions of rubles)

	total	by credit institutions of the region			by branches of credit institutions of other regions located in the region			by credit institutions of other regions without branches in given region				
		of which:		total	of which:		total	of which:		total	of which:	
		small and medium-sized businesses	individual entrepreneurs		small and medium-sized businesses	individual entrepreneurs		small and medium-sized businesses	individual entrepreneurs		small and medium-sized businesses	individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
CENTRAL FEDERAL DISTRICT	10,432,619.1	1,340,110.3	79,987.7	9,615,843.5	1,273,080.2	78,031.3	781,963.7	55,122.6	1,475.3	34,811.9	11,907.5	481.1
Belgorod Region	155,647.6	39,158.3	4,161.3	14,535.2	9,337.0	1,698.8	114,152.5	28,518.3	2,277.0	26,959.9	1,303.0	185.5
Bryansk Region	61,033.7	13,600.9	3,363.4	1,424.2	640.6	84.2	56,962.2	12,242.7	2,949.6	2,647.3	717.6	329.6
Vladimir Region	136,329.0	35,777.8	5,121.7	5,756.8	5,052.0	220.9	83,230.0	28,264.4	4,528.5	47,342.2	2,461.4	372.3
Voronezh Region	141,101.8	45,484.0	5,533.0	3,284.0	2,534.9	46.0	131,650.3	42,150.6	5,291.8	6,167.5	798.5	195.2
Ivanovo Region	42,773.5	14,676.3	2,731.5	5,223.3	2,552.9	553.4	31,483.8	9,305.5	1,688.3	6,066.4	2,817.9	489.8
Kaluga Region	65,886.3	13,950.2	1,933.4	4,518.9	3,792.0	526.2	45,921.5	8,217.9	1,030.2	15,445.9	1,940.3	377.0
Kostroma Region	48,673.4	18,545.8	3,798.4	3,438.6	2,792.0	1,020.7	27,887.4	14,298.9	2,654.4	17,347.4	1,454.9	123.3
Kursk Region	99,658.6	23,539.5	4,817.2	17,556.4	6,956.3	2,073.7	70,225.4	14,544.5	2,637.6	11,876.8	2,038.7	105.9
Lipetsk Region	98,031.0	18,690.5	3,042.1	19,116.3	5,150.6	507.6	66,971.0	11,557.3	2,028.2	11,943.7	1,982.6	506.3
Moscow Region	1,302,036.8	134,441.9	6,278.0	20,283.7	5,342.3	98.8	421,516.1	73,591.9	3,517.8	860,237.0	55,507.7	2,661.4
Orel Region	56,552.9	14,402.3	2,203.8	846.3	261.7	200.1	38,328.1	13,117.3	1,875.8	17,378.5	1,023.3	127.9
Ryazan Region	59,662.3	26,888.8	3,908.2	10,217.1	5,752.4	1,099.5	42,502.8	19,783.2	2,363.8	6,942.4	1,353.2	444.9
Smolensk Region	57,575.4	15,214.7	3,186.2	3,595.8	2,203.4	785.2	51,249.2	12,090.3	2,206.7	2,730.4	921.0	194.3
Tambov Region	43,621.9	9,357.7	1,116.3	1,802.6	882.7	278.3	33,094.6	6,593.5	630.7	8,724.7	1,881.5	207.3
Tver Region	100,326.1	16,993.6	1,994.5	4,519.1	1,722.1	274.9	61,073.7	12,413.3	1,557.1	34,733.3	2,858.2	162.5
Tula Region	162,395.4	31,835.0	3,992.1	7,019.4	5,355.1	164.5	127,409.0	24,705.0	3,485.3	27,967.0	1,774.9	342.3
Yaroslavl Region	159,957.5	32,928.8	4,909.9	18,181.7	7,895.5	803.6	115,849.7	23,791.2	3,783.2	25,926.1	1,242.1	323.1
Moscow	7,641,355.9	834,624.2	17,896.7	7,059,638.4	745,217.6	17,082.8	522,433.2	70,310.6	670.6	59,284.3	19,096.0	143.3
NORTH-WEST DISTRICT	2,424,039.3	408,841.8	29,832.9	1,069,201.9	130,146.4	11,275.7	1,278,425.1	275,253.3	18,462.1	76,412.3	3,442.1	95.1
Republic of Karelia	39,723.0	5,671.0	715.7	767.0	225.9	24.2	29,235.1	5,314.9	662.7	9,720.9	130.2	28.8
Republic of Komi	59,867.4	20,866.0	4,153.5	6,169.1	3,893.7	637.7	40,328.8	16,891.9	3,515.8	13,369.5	80.4	0.0
Arkhangelsk Region	76,358.7	22,596.7	5,044.4	1,108.2	1,021.3	150.7	61,537.4	19,465.1	4,853.8	13,713.1	2,110.3	39.9
including Nenets Autonomous Area	1,441.6	350.1	192.1	0.0	0.0	0.0	1,398.6	350.1	192.1	43.0	0.0	0.0

Table 4.7 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Vologda Region	126,857.8	33,647.2	8,285.7	39,009.2	15,600.2	4,334.3	83,999.1	17,164.3	3,779.6	3,849.5	882.7	171.8
Kaliningrad Region	230,468.6	27,909.1	2,008.4	17,994.5	2,193.3	583.5	201,178.3	20,613.1	1,072.1	11,295.8	5,102.7	352.8
Leningrad Region	166,867.7	20,482.5	1,593.0	1,868.3	225.9	32.7	86,664.4	17,159.2	1,499.4	78,335.0	3,097.4	60.9
Murmansk Region	56,775.8	23,497.8	2,002.1	4,270.7	2,647.9	475.6	48,599.0	20,100.4	1,398.4	3,906.1	749.5	128.1
Novgorod Region	65,173.8	13,207.3	1,435.7	3,742.5	1,716.9	257.2	47,076.9	11,117.8	1,097.1	14,354.4	372.6	81.4
Pskov Region	29,076.3	6,955.8	1,965.3	1,509.4	773.4	256.8	25,855.4	5,579.6	1,428.2	1,711.5	602.8	280.3
St. Petersburg	1,572,870.2	234,008.4	2,629.1	819,028.2	84,458.6	1,175.5	647,816.4	140,693.9	1,428.8	106,025.6	8,855.9	24.8
SOUTH FEDERAL DISTRICT	1,227,468.6	319,244.5	53,387.8	234,140.9	88,874.0	14,864.2	958,322.4	226,008.7	38,171.0	35,005.3	4,361.8	352.6
Republic of Adigei (Adigeya)	9,305.2	5,563.8	891.4	2,425.7	1,762.7	154.3	6,235.2	3,401.4	593.0	644.3	399.7	144.1
Republic of Dagestan	15,171.0	8,199.9	2,114.4	7,114.9	4,718.6	1,125.7	6,908.4	3,428.6	988.8	1,147.7	52.7	0.0
Republic of Ingushetia	1,366.1	880.2	730.7	183.6	135.8	15.4	1,178.2	740.2	715.3	4.3	4.2	0.0
Kabardino-Balkar Republic	15,167.9	7,449.6	1,857.8	1,784.9	1,349.0	187.8	12,283.0	6,064.4	1,657.9	1,100.0	36.2	12.1
Republic of Kalmykia	9,052.8	3,337.1	660.5	160.2	55.4	55.4	2,167.4	1,269.4	603.1	6,725.2	2,012.3	2.0
Karachai-Cherkess Republic	8,734.2	3,469.4	580.6	250.1	130.9	72.8	6,741.5	2,272.9	383.0	1,742.6	1,065.6	124.8
Republic of Northern Ossetia — Alania	15,169.4	4,868.2	608.4	2,885.1	2,201.5	269.7	7,681.2	2,582.0	331.4	4,603.1	84.7	7.3
Republic of Chechnya	10,644.6	571.5	228.8	0.0	0.0	0.0	10,491.9	490.9	228.8	152.7	80.6	0.0
Krasnodar Territory	453,458.7	93,081.2	13,878.4	73,979.1	29,524.1	2,929.6	350,401.0	59,733.2	9,625.4	29,078.6	3,823.9	1,323.4
Stavropol Territory	120,892.5	43,703.5	6,763.9	9,506.5	964.5	789.3	102,647.9	41,506.1	5,849.9	8,738.1	1,232.9	124.7
Astrakhan Region	27,358.8	10,342.9	3,095.5	2,472.8	1,809.6	364.6	21,612.2	8,300.0	2,625.4	3,273.8	233.3	105.5
Volgograd Region	166,106.5	44,151.9	8,215.8	20,610.1	13,598.7	2,200.3	138,142.1	28,315.3	5,211.0	7,354.3	2,237.9	804.5
Rostov Region	375,040.9	93,625.3	13,761.6	92,674.7	27,909.4	5,572.9	268,863.4	63,947.9	8,054.4	13,502.8	1,768.0	134.3
PRIVOLZHSKY FEDERAL DISTRICT	3,543,758.3	878,789.8	92,791.0	972,772.9	457,121.3	31,120.8	2,499,845.9	417,149.3	61,385.8	71,139.5	4,519.2	284.4
Republic of Bashkortostan	384,367.5	88,070.1	7,754.8	37,299.7	23,839.5	1,936.2	276,590.8	60,629.8	4,981.4	70,477.0	3,600.8	837.2
Republic of Mariy-El	24,261.3	6,201.8	1,270.7	1,764.3	792.9	190.9	16,615.7	4,620.5	1,001.0	5,881.3	788.4	78.8
Republic of Mordovia	50,719.6	11,699.5	1,304.3	9,900.0	6,534.3	215.5	34,446.3	4,466.2	791.4	6,373.3	699.0	297.4
Republic of Tatarstan (Tatarstan)	602,323.8	157,731.0	11,818.0	357,888.2	130,008.0	8,026.3	204,724.6	24,006.5	2,787.5	39,711.0	3,716.5	1,004.2
Udmurt Republic	187,827.2	44,485.7	5,883.1	13,014.8	5,051.5	1,020.8	169,971.9	39,127.8	4,734.0	4,840.5	306.4	128.3
Chuvash Republic — Chuvashya	132,870.8	23,031.1	3,485.3	6,156.0	2,797.2	282.4	96,277.3	19,551.3	3,107.2	30,437.5	682.6	95.7
Perm Territory	422,899.9	80,199.4	14,676.3	33,593.2	15,736.4	1,979.4	343,581.5	62,898.1	11,830.8	45,725.2	1,564.9	866.1
Kirov Region	78,458.8	21,470.0	7,153.0	18,294.3	11,052.4	3,715.0	54,708.5	9,370.3	2,954.8	5,456.0	1,047.3	483.2
Nizhni Novgorod Region	617,156.0	135,960.7	17,437.7	83,311.2	58,651.5	6,633.8	522,927.0	75,771.2	10,686.1	10,917.8	1,538.0	117.8
Orenburg Region	128,207.2	32,266.5	5,608.8	24,144.5	8,888.9	1,677.9	89,618.0	22,045.0	3,787.4	14,444.7	1,332.6	143.5
Penza Region	53,428.6	18,784.0	4,954.3	6,886.2	5,636.1	1,008.4	38,689.4	12,421.5	3,785.7	7,853.0	726.4	160.2
Samara Region	590,281.2	196,945.2	2,812.7	271,574.8	138,930.7	690.9	311,623.3	56,721.7	2,100.7	7,083.1	1,292.8	21.1

Table 4.7 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Saratov Region	188,880.5	39,872.5	6,686.6	37,644.4	16,984.3	1,481.8	134,061.6	20,727.8	4,522.7	17,174.5	2,160.4	682.1
Ulyanovsk Region	82,075.9	22,072.3	1,945.4	4,159.3	2,366.9	85.6	69,914.6	18,197.9	1,613.4	8,002.0	1,507.5	246.4
URALS FEDERAL DISTRICT	1,744,568.4	277,079.6	37,459.3	432,903.4	112,897.1	16,534.3	1,240,809.1	161,856.6	20,868.3	70,855.9	2,325.9	56.7
Kurgan Region	38,322.5	11,196.9	3,088.9	2,501.8	2,483.3	451.7	27,649.8	7,781.8	2,392.8	8,170.9	931.8	244.4
Sverdlovsk Region	892,245.9	106,142.0	13,858.2	193,262.4	39,835.0	6,043.6	658,574.7	64,671.5	7,802.7	40,408.8	1,635.5	11.9
Tyumen Region	370,345.9	86,998.0	10,244.1	109,314.4	41,054.1	4,464.5	204,733.5	44,700.1	5,746.9	56,298.0	1,243.8	32.7
including:												
Khanty-Mansiysky Autonomous Area — Yugra	135,404.7	27,722.2	4,762.2	53,820.0	11,144.6	2,745.1	72,143.1	15,694.1	1,788.7	9,441.6	883.5	228.4
Yamalo-Nenetsky Autonomous Area	32,231.7	12,614.2	1,980.1	1,759.4	1,759.4	176.6	24,841.3	10,134.5	1,242.6	5,631.0	720.3	560.9
Chelyabinsk Region	443,654.1	72,742.7	10,268.1	109,041.5	25,004.0	4,378.4	320,908.0	44,862.1	4,789.6	13,704.6	2,876.6	1,100.1
SIBERIA FEDERAL DISTRICT	1,760,109.3	443,766.3	73,627.2	256,136.4	127,206.6	10,659.6	1,446,237.0	309,298.3	62,920.5	57,735.9	7,261.4	47.1
Republic of Altai	33,262.3	6,061.0	579.7	1,229.4	727.3	233.9	9,065.1	2,659.3	328.5	22,967.8	2,674.4	17.3
Republic of Buryatia	32,786.2	11,985.1	5,342.5	2,926.1	2,641.1	419.4	22,892.2	8,847.8	4,484.6	6,967.9	496.2	438.5
Republic of Tyva	1,246.3	1,030.9	416.6	240.9	151.8	136.1	579.3	542.9	277.6	426.1	336.2	2.9
Republic of Khakassia	22,223.0	7,589.8	4,277.3	6,289.6	3,454.2	2,148.2	9,641.5	3,856.0	2,111.5	6,291.9	279.6	17.6
Altai Territory	194,973.3	59,017.7	9,855.6	20,902.1	13,383.1	940.5	163,830.7	44,249.3	8,876.5	10,240.5	1,385.3	38.6
Zabaykalskiy Territory	23,524.2	6,954.0	3,471.0	176.3	88.8	22.4	20,870.1	6,591.4	3,316.1	2,477.8	273.8	132.5
Krasnoyarsk Territory	249,154.2	67,317.4	11,452.6	24,284.5	10,285.2	1,470.6	216,933.2	54,856.6	8,898.6	7,936.5	2,175.6	1,083.4
Irkutsk Region	225,971.1	50,934.0	7,757.3	15,334.9	6,314.6	733.2	189,208.6	42,653.1	6,411.4	21,427.6	1,966.3	612.7
Kemerovo Region	285,120.5	29,703.8	5,564.1	12,022.9	6,080.9	361.0	247,506.3	23,342.7	5,127.4	25,591.3	280.2	75.7
Novosibirsk Region	427,130.3	119,569.5	4,870.2	106,812.0	67,979.1	1,015.7	301,166.2	46,823.5	3,809.6	19,152.1	4,766.9	44.9
Omsk Region	186,186.2	61,282.8	15,813.1	13,081.1	6,548.0	1,307.5	166,724.2	54,264.2	14,316.5	6,380.9	470.6	189.1
Tomsk Region	78,531.7	22,320.3	4,227.2	5,838.3	3,208.0	518.1	69,683.9	18,193.2	3,284.2	3,009.5	919.1	424.9
FAR EAST FEDERAL DISTRICT	576,731.4	175,752.8	35,342.2	172,952.6	89,512.9	15,606.5	376,146.7	82,045.1	19,652.0	27,632.1	4,194.8	83.7
Republic of Sakha (Yakutia)	143,150.9	19,541.0	3,526.0	7,081.6	2,129.5	814.1	109,772.8	16,404.8	2,623.8	26,296.5	1,006.7	88.1
Kamchatka Territory	19,550.0	11,710.0	2,028.9	6,692.8	5,476.4	801.7	12,293.9	6,143.9	1,147.4	563.3	89.7	79.8
Primorski Territory	182,808.3	69,037.2	11,926.7	83,145.0	43,301.3	6,971.5	94,987.4	25,206.3	4,933.9	4,675.9	529.6	21.3
Khabarovsk Territory	152,246.5	45,073.4	8,295.2	44,244.8	21,073.6	3,635.4	97,306.2	21,970.1	4,401.4	10,695.5	2,029.7	258.4
Amur Region	31,973.9	13,409.7	4,207.7	4,086.7	875.9	512.5	25,319.8	11,588.6	3,426.1	2,567.4	945.2	269.1
Magadan Region	20,068.0	4,617.7	1,017.1	1,147.1	1,147.1	403.3	11,663.0	2,446.7	613.8	7,257.9	1,023.9	0.0
Sakhalin Region	21,581.2	10,028.3	3,162.8	5,553.3	2,762.1	607.2	13,263.5	6,601.4	2,422.8	2,764.4	664.8	132.8
Jewish Autonomous Region	3,059.9	1,604.3	991.4	0.0	0.0	0.0	2,719.5	1,512.8	972.9	340.4	91.5	18.5
Chukotka Autonomous Area	2,292.7	731.2	186.4	0.0	0.0	0.0	2,056.2	714.9	186.4	236.5	16.3	0.0

¹ Preliminary data.

Table 4.8 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Vologda Region	4,591.6	416.5	5.8	378.7	349.5	0.0	1,215.7	67.0	5.8	2,997.2	0.0	0.0
Kaliningrad Region	27,008.4	6,294.7	104.3	1,906.0	39.3	17.4	16,287.8	2,892.4	33.3	8,814.6	3,363.0	53.6
Leningrad Region	20,379.5	1,701.6	2.4	206.2	29.0	0.0	5,045.3	347.5	2.4	15,128.0	1,325.1	0.0
Murmansk Region	7,055.6	2,780.6	60.3	783.4	550.7	60.3	4,691.6	2,229.9	0.0	1,580.6	0.0	0.0
Novgorod Region	13,345.4	80.5	0.0	0.0	0.0	0.0	142.5	75.1	0.0	13,202.9	5.4	0.0
Pskov Region	3,112.7	99.1	0.0	0.0	0.0	0.0	2,839.6	99.1	0.0	273.1	0.0	0.0
St. Petersburg	241,901.4	20,810.0	400.2	31,921.4	5,015.1	2.9	181,354.4	12,023.5	367.9	28,625.6	3,771.4	29.4
SOUTH FEDERAL DISTRICT	157,968.5	7,372.0	385.6	1,986.8	452.3	55.8	138,262.1	6,351.0	328.7	17,719.6	568.7	1.1
Republic of Adigei (Adigeya)	157.6	47.4	0.0	0.0	0.0	0.0	38.2	0.0	0.0	119.4	47.4	0.0
Republic of Dagestan	648.0	17.6	0.0	17.6	17.6	0.0	82.3	0.0	0.0	548.1	0.0	0.0
Republic of Ingushetia	2,852.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2,852.1	0.0	0.0
Kabardino-Balkar Republic	82.0	27.6	0.0	0.0	0.0	0.0	82.0	27.6	0.0	0.0	0.0	0.0
Republic of Kalmykia	596.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	596.4	0.0	0.0
Karachai-Cherkess Republic	153.9	0.0	0.0	0.0	0.0	0.0	153.9	0.0	0.0	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	561.8	60.6	0.0	0.0	0.0	0.0	60.6	60.6	0.0	501.2	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	84,419.7	2,114.0	176.5	242.3	161.3	18.5	49,228.9	1,094.5	93.3	34,948.5	858.2	64.7
Stavropol Territory	8,013.2	334.5	57.2	0.0	0.0	0.0	5,650.2	334.5	57.2	2,363.0	0.0	0.0
Astrakhan Region	1,113.6	174.3	5.5	0.0	0.0	0.0	418.8	5.5	5.5	694.8	168.8	0.0
Volgograd Region	9,847.5	319.6	47.4	9.9	0.0	0.0	8,856.7	259.1	38.6	980.9	60.5	8.8
Rostov Region	49,522.7	4,276.4	99.0	1,418.8	248.1	24.7	46,272.3	3,829.6	73.4	1,831.6	198.7	0.9
PRIVOLZHSKY FEDERAL DISTRICT	252,379.3	15,126.2	2,302.3	42,826.9	7,384.0	518.4	177,231.0	7,538.6	1,766.0	32,321.4	203.6	17.9
Republic of Bashkortostan	42,002.7	1,163.5	1.8	391.1	141.5	1.8	26,046.9	939.8	0.0	15,564.7	82.2	0.0
Republic of Mariy-El	2,617.8	13.6	0.0	0.0	0.0	0.0	504.5	6.7	0.0	2,113.3	6.9	0.0
Republic of Mordovia	602.6	245.2	0.0	162.4	162.4	0.0	107.3	82.9	0.0	332.9	0.0	0.0
Republic of Tatarstan (Tatarstan)	60,268.4	2,287.4	41.5	29,047.3	2,172.1	28.9	8,983.1	79.4	4.4	22,238.0	35.9	8.2
Udmurt Republic	9,158.2	189.3	31.3	17.5	17.5	1.9	6,778.9	171.8	29.4	2,361.8	0.0	0.0
Chuvash Republic — Chuvashya	10,244.5	76.2	0.2	9.4	0.0	0.0	6,288.9	2.3	0.2	3,946.2	73.9	0.0
Perm Territory	22,532.9	973.6	18.8	339.3	19.1	0.0	19,655.0	954.5	18.8	2,538.6	0.0	0.0
Kirov Region	10,243.9	159.5	3.7	97.2	77.7	3.7	4,084.5	0.0	0.0	6,062.2	81.8	0.0
Nizhni Novgorod Region	40,316.6	5,171.8	1,977.1	1,550.9	1,482.5	454.5	30,693.4	3,626.9	1,513.0	8,072.3	62.4	9.6
Orenburg Region	14,892.1	13.2	0.0	14.5	13.2	0.0	5,143.9	0.0	0.0	9,733.7	0.0	0.0
Penza Region	1,696.2	2.6	0.0	0.0	0.0	0.0	1,156.7	2.6	0.0	539.5	0.0	0.0
Samara Region	22,600.8	4,707.9	180.7	9,582.1	3,081.5	9.6	11,924.3	1,523.9	171.1	1,094.4	102.5	0.0

Table 4.8(end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Saratov Region	10,299.4	32.1	0.0	43.0	9.8	0.0	7,770.1	20.8	0.0	2,486.3	1.5	0.0
Ulyanovsk Region	4,903.2	90.3	47.2	0.0	0.0	0.0	3,604.3	90.3	47.2	1,298.9	0.0	0.0
URALS FEDERAL DISTRICT	358,121.9	8,732.6	617.5	15,488.9	1,355.8	308.2	276,305.0	7,199.6	249.6	66,328.0	177.2	59.7
Kurgan Region	1,311.9	882.7	1.3	0.0	0.0	0.0	1,000.5	841.0	1.3	311.4	41.7	0.0
Sverdlovsk Region	226,342.0	5,309.9	568.4	8,778.6	776.5	278.7	182,968.0	4,405.8	232.2	34,595.4	127.6	57.5
Tyumen Region	77,155.2	779.1	0.0	1,815.6	26.8	0.0	39,013.0	752.3	0.0	36,326.6	0.0	0.0
including:												
Khanty-Mansiysky Autonomous Area — Yugra	19,986.3	13.7	0.0	1,398.4	0.0	0.0	3,582.3	13.7	0.0	15,005.6	0.0	0.0
Yamalo-Nenetsky Autonomous Area	4,269.4	476.5	0.0	0.0	0.0	0.0	542.7	476.5	0.0	3,726.7	0.0	0.0
Chelyabinsk Region	53,312.8	1,760.9	47.8	963.3	510.7	29.6	36,163.8	1,185.7	6.4	16,185.7	64.5	11.8
SIBERIA FEDERAL DISTRICT	237,585.9	11,495.5	1,067.3	3,720.6	1,740.6	78.6	185,512.4	9,355.3	988.6	48,352.9	399.6	0.1
Republic of Altai	6,126.4	211.2	0.0	0.0	0.0	0.0	455.8	0.8	0.0	5,670.6	210.4	0.0
Republic of Buryatia	1,270.8	0.0	0.0	0.0	0.0	0.0	706.1	0.0	0.0	564.7	0.0	0.0
Republic of Tyva	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 Khakassia	12,536.4	148.6	0.0	0.0	0.0	0.0	3,387.3	0.0	0.0	9,149.1	148.6	0.0
Altai Territory	4,885.8	438.6	137.3	12.8	12.8	3.0	2,460.9	425.8	134.3	2,412.1	0.0	0.0
Zabaykalskiy Territory	1,023.6	168.5	0.0	0.0	0.0	0.0	773.7	168.5	0.0	249.9	0.0	0.0
Krasnoyarsk Territory	55,930.8	5,281.4	18.9	818.3	130.0	0.0	50,649.1	5,104.8	2.6	4,463.4	46.6	16.3
Irkutsk Region	54,943.2	277.6	36.1	115.8	115.8	8.8	52,150.6	74.1	11.6	2,676.8	87.7	15.7
Kemerovo Region	72,956.1	853.1	11.6	18.0	18.0	0.0	21,345.7	19.6	11.6	51,592.4	815.5	0.0
Novosibirsk Region	16,623.2	2,077.5	150.8	1,375.2	640.7	0.0	11,703.1	1,382.5	150.8	3,544.9	54.3	0.0
Omsk Region	3,508.0	1,511.7	408.7	922.2	528.6	64.1	2,441.6	848.0	344.6	144.2	135.1	0.0
Tomsk Region	7,781.6	527.3	303.9	17.0	17.0	2.6	6,669.0	486.0	286.6	1,095.6	24.3	14.7
FAR EAST FEDERAL DISTRICT	121,803.2	7,222.7	409.5	4,650.6	3,359.8	297.8	81,421.2	3,309.9	111.6	35,731.4	553.0	0.1
Republic of Sakha (Yakutia)	72,799.3	840.3	0.0	72.5	0.0	0.0	26,091.7	716.9	0.0	46,635.1	123.4	0.0
Kamchatka Territory	4,948.6	516.6	0.1	205.4	205.4	0.1	1,732.8	264.1	0.0	3,010.4	47.1	0.0
Primorski Territory	12,006.6	2,308.0	359.8	1,753.8	1,460.9	281.9	8,706.6	728.0	77.9	1,546.2	119.1	0.0
Khabarovsk Territory	17,863.7	3,301.9	23.8	1,858.6	1,587.1	15.9	13,155.0	1,574.8	8.0	2,850.1	140.0	0.0
Amur Region	7,383.5	247.7	25.8	589.2	0.0	0.0	1,007.2	77.3	25.8	5,787.1	170.4	0.0
Magadan Region	6,221.4	0.0	0.0	0.0	0.0	0.0	1,755.1	0.0	0.0	4,466.3	0.0	0.0
Sakhalin Region	560.7	8.2	0.0	0.0	0.0	0.0	560.7	8.2	0.0	0.0	0.0	0.0
Jewish Autonomous 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
Chukotka Autonomous Area	19.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.4	0.0	0.0

1 Preliminary data.

Table 4.9

Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs

(millions of rubles)

	31.12.2008 ¹													
	total	of which:			by credit institutions of the region			by branches of credit institutions of other regions located in the region			by credit institutions of other regions without branches in given region			
		small and medium-sized businesses	individual entrepreneurs	total	small and medium-sized businesses	individual entrepreneurs	total	small and medium-sized businesses	individual entrepreneurs	total	small and medium-sized businesses	individual entrepreneurs	total	small and medium-sized businesses
1	2	3	4	5	6	7	8	9	10	11	12	13		
CENTRAL FEDERAL DISTRICT	4,216,867.1	841,766.5	62,882.3	4,065,073.8	806,116.0	61,885.9	140,807.4	31,385.3	597.9	10,985.9	4,265.2	398.5		
Belgorod Region	168,585.2	49,500.8	3,615.4	5,339.0	4,267.5	1,095.9	153,390.5	44,082.5	2,340.5	9,855.7	1,150.8	179.0		
Bryansk Region	25,514.0	10,412.9	3,073.9	736.6	411.3	122.2	23,382.8	9,281.0	2,666.1	1,394.6	720.6	285.6		
Vladimir Region	44,022.9	18,273.6	3,709.9	1,075.9	861.1	168.5	36,709.6	15,838.6	3,104.3	6,237.4	1,573.9	437.1		
Voronezh Region	88,393.8	40,237.4	5,098.1	636.9	515.9	23.6	83,613.1	39,102.6	4,906.6	4,143.8	618.9	167.9		
Ivanovo Region	24,847.6	10,727.4	2,271.3	2,154.7	1,890.2	461.8	19,217.2	6,853.5	1,456.6	3,475.7	1,983.7	352.9		
Kaluga Region	35,173.4	11,511.3	1,689.9	1,495.0	1,192.9	359.6	25,760.9	7,859.2	970.1	7,917.5	2,459.2	360.2		
Kostroma Region	21,320.4	11,848.2	3,823.7	2,446.8	2,107.4	956.7	16,330.8	9,023.1	2,771.0	2,542.8	717.7	96.0		
Kursk Region	58,878.3	20,611.7	3,035.6	4,469.0	3,075.5	652.9	49,800.9	17,038.8	2,280.2	4,608.4	497.4	102.5		
Lipetsk Region	61,943.4	17,706.2	1,879.3	6,181.8	3,511.4	360.9	48,992.1	12,151.3	1,022.3	6,769.5	2,043.5	496.1		
Moscow Region	516,892.0	91,202.6	5,870.7	6,920.6	2,851.2	57.0	329,212.3	58,649.7	3,224.8	180,759.1	29,701.7	2,588.9		
Orel Region	36,082.7	10,064.6	1,635.0	571.5	143.0	107.5	22,369.3	9,619.3	1,438.7	13,141.9	302.3	88.8		
Ryazan Region	42,903.6	26,974.0	3,577.7	4,740.4	3,885.3	1,172.1	32,297.2	21,685.2	1,952.6	5,866.0	1,403.5	453.0		
Smolensk Region	28,433.2	15,068.3	3,125.2	1,948.6	1,412.0	454.9	24,937.8	13,003.9	2,443.1	1,546.8	652.4	227.2		
Tambov Region	31,071.7	9,709.7	1,105.8	769.3	491.7	112.8	24,592.3	8,128.9	808.6	5,710.1	1,089.1	184.4		
Tver Region	39,505.0	11,953.2	1,886.0	1,828.0	1,286.2	278.4	26,825.3	8,668.8	1,461.2	10,851.7	1,998.2	146.4		
Tula Region	50,360.3	25,404.8	3,551.2	3,399.1	2,926.5	158.3	40,415.5	20,700.9	2,948.7	6,545.7	1,777.4	444.2		
Yaroslavl Region	75,287.9	26,985.3	4,022.9	3,342.6	2,773.6	469.7	60,233.6	22,918.1	3,239.3	11,711.7	1,293.6	313.9		
Moscow	2,867,651.7	433,574.5	9,910.7	2,736,763.1	396,261.1	9,358.1	114,409.0	29,987.6	462.6	16,479.6	7,325.8	90.0		
NORTH-WEST DISTRICT	891,370.2	282,734.6	22,500.4	336,058.1	67,410.9	5,693.5	541,492.0	213,543.8	16,719.9	13,820.1	1,779.9	87.0		
Republic of Karelia	16,217.5	5,209.2	662.5	212.8	125.1	26.9	14,335.4	4,851.0	595.2	1,669.3	233.1	40.4		
Republic of Komi	24,412.2	15,048.6	3,547.2	3,211.6	2,655.9	769.3	19,843.5	12,343.9	2,772.6	1,357.1	48.8	5.3		
Arkhangelsk Region	30,333.7	15,098.7	3,347.0	265.4	257.5	85.3	24,908.8	14,377.2	3,229.8	5,159.5	464.0	31.9		
including Nenets Autonomous Area	580.0	263.8	143.1	0.0	0.0	0.0	557.0	240.8	143.1	23.0	23.0	0.0		

Table 4.9 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Vologda Region	60,652.3	29,497.3	5,474.9	10,958.7	6,484.0	1,994.9	47,243.7	22,501.6	3,347.3	2,449.9	511.7	132.7
Kaliningrad Region	57,973.5	27,606.9	1,819.7	6,488.4	1,488.8	456.7	48,193.7	24,479.9	987.8	3,291.4	1,638.2	375.2
Leningrad Region	65,715.8	17,856.3	1,543.6	824.9	46.0	20.5	44,918.1	15,913.0	1,368.4	19,972.8	1,897.3	154.7
Murmansk Region	25,833.4	17,634.0	1,651.1	2,386.8	1,896.4	413.9	21,771.2	15,170.5	1,144.4	1,675.4	567.1	92.8
Novgorod Region	26,316.3	11,302.3	1,249.8	1,098.5	361.5	184.3	22,601.8	10,544.9	928.3	2,616.0	395.9	137.2
Pskov Region	16,410.1	7,167.6	1,463.3	672.6	528.7	163.3	14,965.4	6,197.2	1,088.6	772.1	441.7	211.4
St. Petersburg	567,505.4	136,313.7	1,741.3	252,106.2	33,850.7	293.4	280,764.0	94,946.2	1,418.1	34,635.2	7,516.8	29.8
SOUTH FEDERAL DISTRICT	656,125.6	236,203.9	47,174.2	77,027.0	49,549.6	9,602.7	563,376.7	184,137.8	37,319.2	15,721.9	2,516.5	252.3
Republic of Adigei (Adigeya)	8,144.0	4,952.2	916.0	503.1	480.0	97.6	6,887.1	4,201.6	698.3	753.8	270.6	120.1
Republic of Dagestan	10,295.4	6,447.1	1,614.2	2,400.6	1,758.7	606.9	7,086.3	4,559.8	1,006.9	808.5	128.6	0.4
Republic of Ingushetia	1,532.4	1,009.7	995.0	36.0	13.4	4.9	1,490.1	990.0	990.0	6.3	6.3	0.1
Kabardino-Balkar Republic	11,575.5	6,515.6	1,361.1	1,783.8	1,550.9	302.8	9,150.9	4,938.2	1,037.4	640.8	26.5	20.9
Republic of Kalmykia	3,665.9	1,925.4	943.9	205.3	54.6	54.6	2,113.3	1,605.1	885.2	1,347.3	265.7	4.1
Karachai-Cherkess Republic	9,807.7	5,027.0	595.1	208.1	119.4	57.3	8,304.2	3,917.2	428.5	1,295.4	990.4	109.3
Republic of Northern Ossetia — Alania	9,860.4	3,981.4	460.4	1,529.7	944.5	134.4	7,153.2	2,954.3	320.4	1,177.5	82.6	5.6
Republic of Chechnya	11,436.4	561.9	237.5	0.0	0.0	0.0	11,411.0	561.9	237.5	25.4	0.0	0.0
Krasnodar Territory	225,106.1	73,530.1	13,346.7	26,369.3	18,697.7	2,117.8	187,749.9	51,012.7	9,767.5	10,986.9	3,819.7	1,461.4
Stavropol Territory	80,789.4	34,325.6	5,895.1	4,140.3	504.2	374.5	71,179.3	32,859.0	5,462.5	5,469.8	962.4	58.1
Astrakhan Region	17,654.8	7,139.8	2,758.8	881.7	830.5	216.4	12,233.1	6,098.4	2,453.2	4,540.0	210.9	89.2
Volgograd Region	86,042.0	32,381.8	6,830.6	7,553.7	6,244.7	1,212.1	73,721.8	24,168.0	4,676.6	4,766.5	1,969.1	941.9
Rostov Region	180,215.6	58,406.3	11,219.8	25,537.4	15,039.6	3,421.6	147,366.2	42,809.6	7,644.7	7,312.0	557.1	153.5
PRIVOLZHSKY FEDERAL DISTRICT	1,397,221.5	483,422.4	65,186.1	350,281.2	193,693.0	17,414.7	1,026,294.4	287,035.7	47,506.8	20,645.9	2,693.7	264.6
Republic of Bashkortostan	109,938.8	43,285.6	5,453.7	12,086.7	8,553.1	839.9	90,305.4	32,765.9	4,090.0	7,546.7	1,966.6	523.8
Republic of Mariy-El	12,942.3	4,849.6	953.1	575.9	323.6	99.9	11,068.1	3,867.0	823.2	1,298.3	659.0	30.0
Republic of Mordovia	35,694.7	8,245.5	1,132.1	5,143.1	3,423.4	199.4	25,854.7	4,252.4	652.5	4,696.9	569.7	280.2
Republic of Tatarstan (Tatarstan)	278,002.1	88,767.5	8,650.2	160,616.1	73,992.7	4,953.5	98,539.2	11,950.4	2,611.3	18,846.8	2,824.4	1,085.4
Udmurt Republic	68,866.5	25,835.2	3,840.3	4,918.6	2,128.0	468.6	62,544.9	23,466.1	3,204.4	1,403.0	241.1	167.3
Chuvash Republic — Chuvashya	52,133.7	14,836.9	2,929.8	1,936.4	1,582.7	196.8	40,324.9	12,643.9	2,626.0	9,872.4	610.3	107.0
Perm Territory	160,218.2	62,990.1	10,324.1	12,028.4	7,270.4	1,785.0	143,864.2	54,598.2	7,864.9	4,325.6	1,121.5	674.2
Kirov Region	41,272.6	16,799.8	3,888.9	6,854.9	5,004.6	1,782.0	32,188.4	11,150.3	1,780.1	2,229.3	644.9	326.8
Nizhni Novgorod Region	186,758.0	55,947.6	10,764.7	21,786.8	16,515.6	2,388.3	161,225.0	38,665.0	8,298.0	3,746.2	767.0	78.4
Orenburg Region	69,843.8	23,786.0	4,952.7	10,667.1	6,207.3	1,574.3	55,635.8	17,222.8	3,231.9	3,540.9	355.9	146.5
Penza Region	36,260.3	18,214.0	3,921.2	5,674.9	5,177.3	373.8	26,188.2	12,228.3	3,374.2	4,397.2	808.4	173.2
Samara Region	230,997.6	85,491.1	2,321.5	72,684.1	42,481.3	469.1	154,734.9	42,455.6	1,830.5	3,578.6	554.2	21.9

Table 4.9 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Saratov Region	70,760.3	22,219.5	4,607.3	12,723.6	8,048.5	1,031.7	51,983.9	12,736.4	3,018.4	6,052.8	1,434.6	557.2
Ulyanovsk Region	43,532.6	12,154.0	1,446.5	1,205.9	635.7	62.4	37,724.8	10,456.6	1,198.3	4,601.9	1,061.7	185.8
URALS FEDERAL DISTRICT	700,999.7	157,460.4	31,839.4	153,703.6	67,671.1	13,567.7	528,282.6	88,890.2	18,240.8	19,013.5	899.1	30.9
Kurgan Region	15,901.8	7,128.0	2,323.8	656.6	651.1	244.8	12,406.1	5,776.4	1,808.9	2,839.1	700.5	270.1
Sverdlovsk Region	338,224.6	51,498.9	12,440.9	69,341.5	22,175.3	5,382.3	258,898.8	28,311.6	7,048.3	9,984.3	1,012.0	10.3
Tyumen Region	179,365.1	59,458.9	8,562.4	44,494.4	26,447.2	3,323.3	112,938.6	32,264.5	5,208.0	21,932.1	747.2	31.1
including:												
Khanty-Mansiysky Autonomous Area — Yugra	62,086.9	15,552.1	3,981.4	20,856.1	7,248.9	2,004.6	33,863.7	7,747.1	1,833.8	7,367.1	556.1	143.0
Yamalo-Nenetsky Autonomous Area	22,426.5	9,147.7	1,507.1	431.0	431.0	107.8	18,913.8	8,238.2	1,026.8	3,081.7	478.5	372.5
Chelyabinsk Region	167,508.2	39,374.6	8,512.3	29,831.5	14,426.0	3,504.2	130,747.1	21,992.1	3,825.9	6,929.6	2,956.5	1,182.2
SIBERIA FEDERAL DISTRICT	696,774.8	238,667.5	52,505.3	81,150.4	46,571.3	6,749.1	600,181.2	189,119.5	45,689.4	15,443.2	2,976.7	66.8
Republic of Altai	11,437.3	3,686.0	451.6	698.6	505.9	123.3	7,063.5	2,380.2	308.3	3,675.2	799.9	20.0
Republic of Buryatia	14,763.1	7,614.4	4,123.8	1,248.8	1,043.8	100.0	12,505.7	6,448.7	4,019.2	1,008.6	121.9	4.6
Republic of Tyva	1,172.4	1,012.1	485.9	139.6	117.4	105.6	721.6	593.3	376.8	311.2	301.4	3.5
Republic of Khakassia	7,456.0	3,714.1	1,949.2	1,544.2	1,277.7	842.1	5,095.8	2,182.1	1,090.9	816.0	254.3	16.2
Altai Territory	80,772.8	37,434.5	7,086.0	4,607.4	4,245.8	379.5	73,894.6	32,904.0	6,676.6	2,270.8	284.7	29.9
Zabaykalskiy Territory	11,042.7	6,945.2	3,654.8	74.4	68.3	43.3	10,085.9	6,644.8	3,477.0	882.4	232.1	134.5
Krasnoyarsk Territory	101,092.3	36,872.0	6,750.8	7,953.1	4,366.4	615.2	88,701.0	30,927.5	5,327.0	4,438.2	1,578.1	808.6
Irkutsk Region	82,873.8	25,327.3	7,164.1	4,654.9	3,582.0	454.7	71,533.9	19,705.4	5,829.7	6,685.0	2,039.9	879.7
Kemerovo Region	122,941.1	23,808.1	5,115.2	7,595.1	5,096.1	351.9	97,434.8	18,464.0	4,733.7	17,911.2	248.0	29.6
Novosibirsk Region	159,258.9	44,783.4	3,517.5	25,135.4	14,633.4	486.3	127,021.5	28,577.3	3,003.3	7,102.0	1,572.7	27.9
Omsk Region	67,397.7	34,226.1	8,656.2	4,794.1	3,622.1	1,028.6	60,341.1	30,233.4	7,480.4	2,262.5	370.6	147.2
Tomsk Region	36,566.7	13,244.3	3,550.2	2,298.0	1,968.2	485.2	32,792.6	10,219.5	2,646.1	1,476.1	1,056.6	418.9
FAR EAST FEDERAL DISTRICT	284,815.0	96,441.8	23,344.7	41,745.8	29,209.6	7,231.7	224,824.5	64,988.8	16,099.2	18,244.7	2,243.4	13.8
Republic of Sakha (Yakutia)	112,551.4	17,777.5	2,970.0	3,279.9	1,372.7	593.6	89,899.7	15,621.4	2,293.6	19,371.8	783.4	82.8
Kamchatka Territory	11,706.3	8,045.2	1,476.5	2,515.3	2,170.3	469.8	8,990.1	5,872.0	1,006.7	200.9	2.9	0.0
Primorski Territory	57,528.2	26,071.6	5,709.7	15,133.7	9,374.2	1,900.4	39,546.6	16,434.8	3,784.8	2,847.9	262.6	24.5
Khabarovsk Territory	61,717.7	23,894.6	5,649.7	9,861.1	8,710.0	2,179.9	48,453.7	14,402.3	3,163.4	3,402.9	782.3	306.4
Amur Region	17,222.3	8,918.4	3,535.4	998.1	323.4	263.3	14,577.3	7,901.5	3,042.4	1,646.9	693.5	229.7
Magadan Region	9,618.1	3,589.6	921.2	826.6	825.4	318.1	5,271.3	1,891.7	603.1	3,520.2	872.5	0.0
Sakhalin Region	11,205.9	6,348.7	1,930.0	1,878.9	1,124.5	309.9	8,308.1	4,818.3	1,500.9	1,018.9	405.9	119.2
Jewish Autonomous Region	1,952.8	1,360.9	1,030.0	0.0	0.0	0.0	1,813.6	1,256.5	978.8	139.2	104.4	51.2
Chukotka Autonomous Area	1,312.3	435.3	122.2	0.0	0.0	0.0	1,206.4	420.0	122.2	105.9	15.3	0.0

¹ Preliminary data.

Table 4.10 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Vologda Region	7,154.0	521.3	3.5	393.6	364.2	0.0	1,948.2	157.1	3.5	4,812.2	0.0	0.0
Kaliningrad Region	22,915.7	5,385.7	167.0	1,108.4	154.0	53.0	17,830.1	4,543.9	57.0	3,977.2	687.8	57.0
Leningrad Region	16,270.0	1,809.9	15.3	30.1	29.0	0.0	5,763.5	1,033.2	3.6	10,476.4	747.7	11.7
Murmansk Region	8,658.6	2,729.9	60.3	897.6	664.8	60.3	7,664.5	2,065.0	0.0	96.5	0.1	0.0
Novgorod Region	10,642.6	508.5	0.0	0.0	0.0	0.0	1,467.2	228.3	0.0	9,175.4	280.2	0.0
Pskov Region	702.5	49.7	0.0	0.0	0.0	0.0	433.9	49.7	0.0	268.6	0.0	0.0
St. Petersburg	267,614.2	33,509.1	672.4	34,532.1	6,656.9	2.3	200,538.9	22,491.9	631.8	32,543.2	4,360.3	38.3
SOUTH FEDERAL DISTRICT	95,390.2	12,157.4	483.5	2,567.8	461.4	52.0	87,810.9	11,393.9	429.6	5,011.5	302.1	1.9
Republic of Adigei (Adigeya)	282.4	97.6	1.1	1.1	1.1	1.1	112.8	0.0	0.0	168.5	96.5	0.0
Republic of Dagestan	1,215.8	419.7	0.0	17.6	0.0	0.0	115.7	78.9	0.0	1,082.5	340.8	0.0
Republic of Ingushetia	1,469.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,469.0	0.0	0.0
Kabardino-Balkar Republic	829.8	683.7	0.0	0.0	0.0	0.0	829.8	683.7	0.0	0.0	0.0	0.0
Republic of Kalmykia	910.9	15.9	0.0	5.4	0.0	0.0	28.3	12.1	0.0	877.2	3.8	0.0
Karachai-Cherkess Republic	235.8	126.2	0.0	0.0	0.0	0.0	235.8	126.2	0.0	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	1,513.3	126.9	0.0	0.0	0.0	0.0	126.9	126.9	0.0	1,386.4	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	35,565.7	4,632.9	214.9	316.9	227.4	15.0	29,393.2	3,786.1	114.9	5,855.6	619.4	85.0
Stavropol Territory	4,848.2	211.2	1.5	0.0	0.0	0.0	4,128.5	211.2	1.5	719.7	0.0	0.0
Astrakhan Region	1,918.0	449.7	13.7	0.0	0.0	0.0	1,019.1	286.6	13.7	898.9	163.1	0.0
Vologograd Region	6,258.6	287.4	120.0	6.2	6.2	0.0	6,026.7	205.8	102.9	225.7	75.4	17.1
Rostov Region	40,342.7	5,106.2	132.3	1,621.4	202.4	26.5	36,424.8	4,752.3	103.9	2,296.5	151.5	1.9
PRIVOLZHSKY FEDERAL DISTRICT	231,652.9	13,976.0	2,405.0	34,318.1	5,019.1	841.7	171,674.7	8,722.4	1,547.1	25,660.1	234.5	16.2
Republic of Bashkortostan	43,348.3	2,080.8	0.0	228.9	79.4	0.0	35,080.4	1,939.4	0.0	8,039.0	62.0	0.0
Republic of Mariy-El	2,770.4	149.7	0.0	0.0	0.0	0.0	796.1	6.6	0.0	1,974.3	143.1	0.0
Republic of Mordovia	172.1	65.2	0.0	65.2	65.2	0.0	24.5	0.0	0.0	82.4	0.0	0.0
Republic of Tatarstan (Tatarstan)	50,959.7	1,414.9	26.0	26,243.4	1,376.7	6.3	12,022.1	28.7	10.2	12,694.2	9.5	9.5
Udmurt Republic	4,950.2	164.0	40.6	23.6	23.6	15.3	3,488.7	140.4	25.3	1,437.9	0.0	0.0
Chuvash Republic — Chuvashya	8,999.5	76.3	0.2	8.5	8.5	0.0	4,841.6	1.9	0.2	4,149.4	65.9	0.0
Perm Territory	26,219.0	576.2	20.1	188.7	10.3	0.0	24,050.3	565.9	20.1	1,980.0	0.0	0.0
Kirov Region	11,040.0	317.4	4.7	66.4	66.4	1.7	4,314.9	67.6	3.1	6,658.7	183.4	0.0
Nizhni Novgorod Region	36,223.7	5,001.1	2,166.9	1,944.2	1,909.0	793.8	25,387.1	3,025.7	1,365.3	8,892.4	66.4	7.8
Orenburg Region	13,035.6	8.8	0.0	8.8	8.8	0.0	7,612.1	0.0	0.0	5,414.7	0.0	0.0
Penza Region	2,014.4	2.6	0.0	0.0	0.0	0.0	1,517.9	2.6	0.0	496.5	0.0	0.0
Samara Region	20,151.5	3,393.3	112.2	4,079.3	1,185.7	7.3	14,739.1	2,051.7	104.5	1,333.1	155.9	0.4

Table 4.10 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Saratov Region	8,041.8	539.9	0.0	58.9	11.5	0.0	5,625.7	525.6	0.0	2,357.2	2.8	0.0
Ulyanovsk Region	3,726.7	185.8	34.3	0.0	0.0	0.0	1,835.1	151.5	0.0	1,891.6	34.3	34.3
URALS FEDERAL DISTRICT	265,848.2	9,371.3	751.8	7,845.4	1,536.7	218.8	231,954.2	7,775.0	473.4	26,048.6	59.6	59.6
Kurgan Region	2,176.4	1,671.1	0.2	0.0	0.0	0.0	1,830.8	1,613.7	0.2	345.6	57.4	0.0
Sverdlovsk Region	145,497.5	5,809.7	688.5	3,065.8	987.5	191.3	128,281.1	4,764.6	439.6	14,150.6	57.6	57.6
Tyumen Region	81,881.1	1,008.6	0.0	2,010.5	25.5	0.0	65,796.5	983.1	0.0	14,074.1	0.0	0.0
including:												
Khanty-Mansiysky Autonomous Area — Yugra	35,443.6	270.8	0.0	1,598.9	4.2	0.0	3,693.1	266.6	0.0	30,151.6	0.0	0.0
Yamalo-Nenetsky Autonomous Area	530.4	404.2	0.0	0.0	0.0	0.0	470.4	404.2	0.0	60.0	0.0	0.0
Chelyabinsk Region	36,293.2	881.9	63.1	843.6	466.2	27.5	28,090.8	404.9	24.9	7,358.8	10.8	10.7
SIBERIA FEDERAL DISTRICT	156,258.3	9,228.2	1,378.6	4,582.8	2,195.4	71.8	131,973.8	6,764.2	1,306.8	19,701.7	268.6	0.0
Republic of Altai	5,022.1	24.0	0.0	0.0	0.0	0.0	411.1	0.0	0.0	4,611.0	24.0	0.0
Republic of Buryatia	2,175.2	15.7	15.7	0.0	0.0	0.0	1,038.2	15.7	15.7	1,137.0	0.0	0.0
Republic of Tyva	9.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.7	0.0	0.0
Republic of Khakassia	7,299.0	49.9	0.0	0.0	0.0	0.0	1,224.9	0.0	0.0	6,074.1	49.9	0.0
Altai Territory	4,744.5	652.7	251.7	2.1	2.1	2.1	3,816.3	650.6	249.6	926.1	0.0	0.0
Zabaykalskiy Territory	2,309.5	400.9	0.0	1.5	0.0	0.0	742.4	387.5	0.0	1,565.6	13.4	0.0
Krasnoyarsk Territory	28,986.7	891.1	16.5	593.7	106.5	0.0	23,693.5	745.3	7.6	4,699.5	39.3	8.9
Irkutsk Region	43,666.4	306.5	71.7	60.4	60.4	8.4	40,816.5	129.1	24.1	2,789.5	117.0	39.2
Kemerovo Region	37,234.3	954.0	7.5	33.8	13.2	0.0	17,029.6	78.4	7.5	20,170.9	862.4	0.0
Novosibirsk Region	15,247.2	1,971.3	151.3	1,378.4	866.6	2.0	9,529.6	1,060.4	149.3	4,339.2	44.3	0.0
Omsk Region	5,591.0	3,416.1	583.3	933.4	788.4	48.1	4,320.8	2,470.5	535.3	336.8	157.2	0.0
Tomsk Region	3,972.7	546.0	280.9	10.4	10.4	0.0	3,360.3	505.1	280.4	602.0	30.5	0.5
FAR EAST FEDERAL DISTRICT	60,194.6	5,702.4	192.1	1,799.0	981.7	64.9	46,210.4	3,392.7	127.2	12,185.2	1,328.0	0.0
Republic of Sakha (Yakutia)	12,933.5	771.0	2.1	72.6	2.1	2.1	8,408.1	768.9	0.0	4,452.8	0.0	0.0
Kamchatka Territory	4,772.9	450.5	0.6	144.8	144.8	0.6	2,051.5	258.7	0.0	2,576.6	47.0	0.0
Primorski Territory	9,683.5	946.7	159.4	367.4	224.4	54.6	6,518.2	722.3	104.8	2,797.9	0.0	0.0
Khabarovsk Territory	26,707.2	2,286.5	30.0	585.5	522.6	7.6	21,582.6	1,623.8	20.6	4,539.1	140.1	1.8
Amur Region	3,970.9	1,247.7	0.0	478.2	0.0	0.0	1,469.0	51.2	0.0	2,023.7	1,196.5	0.0
Magadan Region	1,431.8	0.0	0.0	0.6	0.0	0.0	1,296.7	0.0	0.0	134.5	0.0	0.0
Sakhalin Region	694.8	0.0	0.0	0.0	0.0	0.0	507.4	0.0	0.0	187.4	0.0	0.0
Jewish Autonomous 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
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

1 Preliminary data.

Table 4.11

Volume of Loans Extended to Small, Medium-Sized Businesses and Individual Entrepreneurs

(millions of rubles)

	31.12.2008 ¹						
	in rubles		in foreign currency and precious metals		total		of which: individual entrepre- neurs
	small and medium- sized businesses	of which: individual entrepre- neurs	small and medium- sized businesses	of which: individual entrepre- neurs	small and medium- sized businesses	6	
1	2	3	4	5	6	7	
RUSSIAN FEDERATION	3,843,585.1	402,428.1	245,914.5	7,376.2	4,089,499.6	409,804.3	
CENTRAL FEDERAL DISTRICT	1,340,110.3	79,987.7	161,822.8	1,989.9	1,501,933.1	81,977.6	
Belgorod Region	39,158.3	4,161.3	302.7	190.7	39,461.0	4,352.0	
Bryansk Region	13,600.9	3,363.4	39.4	3.8	13,640.3	3,367.2	
Vladimir Region	35,777.8	5,121.7	479.0	91.7	36,256.8	5,213.4	
Voronezh Region	45,484.0	5,533.0	623.9	8.4	46,107.9	5,541.4	
Ivanovo Region	14,676.3	2,731.5	298.8	69.4	14,975.1	2,800.9	
Kaluga Region	13,950.2	1,933.4	134.8	5.9	14,085.0	1,939.3	
Kostroma Region	18,545.8	3,798.4	731.6	0.0	19,277.4	3,798.4	
Kursk Region	23,539.5	4,817.2	355.8	0.0	23,895.3	4,817.2	
Lipetsk Region	18,690.5	3,042.1	86.3	40.3	18,776.8	3,082.4	
Moscow Region	134,441.9	6,278.0	7,610.8	439.3	142,052.7	6,717.3	
Orel Region	14,402.3	2,203.8	71.2	0.0	14,473.5	2,203.8	
Ryazan Region	26,888.8	3,908.2	456.9	41.0	27,345.7	3,949.2	
Smolensk Region	15,214.7	3,186.2	1,099.7	0.0	16,314.4	3,186.2	
Tambov Region	9,357.7	1,116.3	88.1	0.0	9,445.8	1,116.3	
Tver Region	16,993.6	1,994.5	71.9	5.9	17,065.5	2,000.4	
Tula Region	31,835.0	3,992.1	304.6	34.5	32,139.6	4,026.6	
Yaroslavl Region	32,928.8	4,909.9	509.8	232.1	33,438.6	5,142.0	
Moscow	834,624.2	17,896.7	148,557.5	826.9	983,181.7	18,723.6	
NORTH-WEST DISTRICT	408,841.8	29,832.9	34,142.7	604.1	442,984.5	30,437.0	
Republic of Karelia	5,671.0	715.7	317.8	0.0	5,988.8	715.7	
Republic of Komi	20,866.0	4,153.5	1,393.1	1.1	22,259.1	4,154.6	
Arkhangelsk Region	22,596.7	5,044.4	248.8	30.0	22,845.5	5,074.4	
including Nenets Autonomous Area	350.1	192.1	0.0	0.0	350.1	192.1	
Vologda Region	33,647.2	8,285.7	416.5	5.8	34,063.7	8,291.5	
Kaliningrad Region	27,909.1	2,008.4	6,294.7	104.3	34,203.8	2,112.7	

Table 4.11 (cont.)
(millions of rubles)

1	2	3	4	5	6	7
Leningrad Region	20,482.5	1,593.0	1,701.6	2.4	22,184.1	1,595.4
Murmansk Region	23,497.8	2,002.1	2,780.6	60.3	26,278.4	2,062.4
Novgorod Region	13,207.3	1,435.7	80.5	0.0	13,287.8	1,435.7
Pskov Region	6,955.8	1,965.3	99.1	0.0	7,054.9	1,965.3
St. Petersburg	234,008.4	2,629.1	20,810.0	400.2	254,818.4	3,029.3
SOUTH FEDERAL DISTRICT	319,244.5	53,387.8	7,372.0	385.6	326,616.5	53,773.4
Republic of Adigei (Adigeya)	5,563.8	891.4	47.4	0.0	5,611.2	891.4
Republic of Dagestan	8,199.9	2,114.4	17.6	0.0	8,217.5	2,114.4
Republic of Ingushetia	880.2	730.7	0.0	0.0	880.2	730.7
Kabardino-Balkar Republic	7,449.6	1,857.8	27.6	0.0	7,477.2	1,857.8
Republic of Kalmykia	3,337.1	660.5	0.0	0.0	3,337.1	660.5
Karachai-Cherkess Republic	3,469.4	580.6	0.0	0.0	3,469.4	580.6
Republic of Northern Ossetia — Alania	4,868.2	608.4	60.6	0.0	4,928.8	608.4
Republic of Chechnya	571.5	228.8	0.0	0.0	571.5	228.8
Krasnodar Territory	93,081.2	13,878.4	2,114.0	176.5	95,195.2	14,054.9
Stavropol Territory	43,703.5	6,763.9	334.5	57.2	44,038.0	6,821.1
Astrakhan Region	10,342.9	3,095.5	174.3	5.5	10,517.2	3,101.0
Volgograd Region	44,151.9	8,215.8	319.6	47.4	44,471.5	8,263.2
Rostov Region	93,625.3	13,761.6	4,276.4	99.0	97,901.7	13,860.6
PRIVOLZHSKY FEDERAL DISTRICT	878,789.8	92,791.0	15,126.2	2,302.3	893,916.0	95,093.3
Republic of Bashkortostan	88,070.1	7,754.8	1,163.5	1.8	89,233.6	7,756.6
Republic of Mariy-El	6,201.8	1,270.7	13.6	0.0	6,215.4	1,270.7
Republic of Mordovia	11,699.5	1,304.3	245.2	0.0	11,944.7	1,304.3
Republic of Tatarstan (Tatarstan)	157,731.0	11,818.0	2,287.4	41.5	160,018.4	11,859.5
Udmurt Republic	44,485.7	5,883.1	189.3	31.3	44,675.0	5,914.4
Chuvash Republic — Chuvashya	23,031.1	3,485.3	76.2	0.2	23,107.3	3,485.5
Perm Territory	80,199.4	14,676.3	973.6	18.8	81,173.0	14,695.1
Kirov Region	21,470.0	7,153.0	159.5	3.7	21,629.5	7,156.7
Nizhni Novgorod Region	135,960.7	17,437.7	5,171.8	1,977.1	141,132.5	19,414.8
Orenburg Region	32,266.5	5,608.8	13.2	0.0	32,279.7	5,608.8
Penza Region	18,784.0	4,954.3	2.6	0.0	18,786.6	4,954.3
Samara Region	196,945.2	2,812.7	4,707.9	180.7	201,653.1	2,993.4
Saratov Region	39,872.5	6,686.6	32.1	0.0	39,904.6	6,686.6
Ulyanovsk Region	22,072.3	1,945.4	90.3	47.2	22,162.6	1,992.6

Table 4.11 (end)
(millions of rubles)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	277,079.6	37,459.3	8,732.6	617.5	285,812.2	38,076.8
Kurgan Region	11,196.9	3,088.9	882.7	1.3	12,079.6	3,090.2
Sverdlovsk Region	106,142.0	13,858.2	5,309.9	568.4	111,451.9	14,426.6
Tyumen Region	86,998.0	10,244.1	779.1	0.0	87,777.1	10,244.1
including:						
Khanty-Mansiysky Autonomous Area — Yugra	27,722.2	4,762.2	13.7	0.0	27,735.9	4,762.2
Yamalo-Nenetsky Autonomous Area	12,614.2	1,980.1	476.5	0.0	13,090.7	1,980.1
Chelyabinsk Region	72,742.7	10,268.1	1,760.9	47.8	74,503.6	10,315.9
SIBERIA FEDERAL DISTRICT	443,766.3	73,627.2	11,495.5	1,067.3	455,261.8	74,694.5
Republic of Altai	6,061.0	579.7	211.2	0.0	6,272.2	579.7
Republic of Buryatia	11,985.1	5,342.5	0.0	0.0	11,985.1	5,342.5
Republic of Tyva	1,030.9	416.6	0.0	0.0	1,030.9	416.6
Republic of Khakassia	7,589.8	4,277.3	148.6	0.0	7,738.4	4,277.3
Altai Territory	59,017.7	9,855.6	438.6	137.3	59,456.3	9,992.9
Zabaykalskiy Territory	6,954.0	3,471.0	168.5	0.0	7,122.5	3,471.0
Krasnoyarsk Territory	67,317.4	11,452.6	5,281.4	18.9	72,598.8	11,471.5
Irkutsk Region	50,934.0	7,757.3	277.6	36.1	51,211.6	7,793.4
Kemerovo Region	29,703.8	5,564.1	853.1	11.6	30,556.9	5,575.7
Novosibirsk Region	119,569.5	4,870.2	2,077.5	150.8	121,647.0	5,021.0
Omsk Region	61,282.8	15,813.1	1,511.7	408.7	62,794.5	16,221.8
Tomsk Region	22,320.3	4,227.2	527.3	303.9	22,847.6	4,531.1
FAR EAST FEDERAL DISTRICT	175,752.8	35,342.2	7,222.7	409.5	182,975.5	35,751.7
Republic of Sakha (Yakutia)	19,541.0	3,526.0	840.3	0.0	20,381.3	3,526.0
Kamchatka Territory	11,710.0	2,028.9	516.6	0.1	12,226.6	2,029.0
Primorski Territory	69,037.2	11,926.7	2,308.0	359.8	71,345.2	12,286.5
Khabarovsk Territory	45,073.4	8,295.2	3,301.9	23.8	48,375.3	8,319.0
Amur Region	13,409.7	4,207.7	247.7	25.8	13,657.4	4,233.5
Magadan Region	4,617.7	1,017.1	0.0	0.0	4,617.7	1,017.1
Sakhalin Region	10,028.3	3,162.8	8.2	0.0	10,036.5	3,162.8
Jewish Autonomous Region	1,604.3	991.4	0.0	0.0	1,604.3	991.4
Chukotka Autonomous Area	731.2	186.4	0.0	0.0	731.2	186.4

¹ Preliminary data.

Table 4.12
Debt and Overdue Debt on Loans Extended to Small, Medium-Sized Businesses and Individual Entrepreneurs
 (millions of rubles)

	31.12.2008 ¹													
	debt							overdue debt						
	in rubles		in foreign currency and precious metals			total		in rubles		in foreign currency and precious metals			total	
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	2,336,697.1	305,432.4	217,836.6	8,784.1	2,554,533.7	314,216.5	70,223.1	7,476.9	3,769.7	96.3	73,992.8	7,573.2		
CENTRAL FEDERAL DISTRICT	841,766.5	62,882.3	120,722.4	2,607.6	962,488.9	65,489.9	30,179.0	1,261.1	1,680.3	16.2	31,859.3	1,277.3		
Belgorod Region	49,500.8	3,615.4	734.3	126.0	50,235.1	3,741.4	1,336.8	80.1	77.7	0.0	1,414.5	80.1		
Bryansk Region	10,412.9	3,073.9	30.0	10.9	10,442.9	3,084.8	974.8	152.5	0.0	0.0	974.8	152.5		
Vladimir Region	18,273.6	3,709.9	373.0	91.3	18,646.6	3,801.2	443.9	114.6	2.8	0.4	446.7	115.0		
Voronezh Region	40,237.4	5,098.1	778.6	10.8	41,016.0	5,108.9	673.0	73.4	5.2	0.0	678.2	73.4		
Ivanovo Region	10,727.4	2,271.3	587.1	103.7	11,314.5	2,375.0	417.2	14.1	2.6	2.6	419.8	16.7		
Kaluga Region	11,511.3	1,689.9	221.2	8.8	11,732.5	1,698.7	294.7	19.9	2.1	2.1	296.8	22.0		
Kostroma Region	11,848.2	3,823.7	951.8	3.2	12,800.0	3,826.9	139.9	26.3	0.5	0.0	140.4	26.3		
Kursk Region	20,611.7	3,035.6	1,001.4	0.0	21,613.1	3,035.6	386.5	34.4	0.0	0.0	386.5	34.4		
Lipetsk Region	17,706.2	1,879.3	112.8	46.5	17,819.0	1,925.8	251.4	37.7	0.0	0.0	251.4	37.7		
Moscow Region	91,202.6	5,870.7	11,220.2	397.0	102,422.8	6,267.7	3,584.3	134.6	33.2	1.3	3,617.5	135.9		
Orel Region	10,064.6	1,635.0	297.1	0.0	10,361.7	1,635.0	703.3	24.0	0.0	0.0	703.3	24.0		
Ryazan Region	26,974.0	3,577.7	694.6	41.0	27,668.6	3,618.7	491.8	55.7	0.6	0.0	492.4	55.7		
Smolensk Region	15,068.3	3,125.2	400.2	0.5	15,468.5	3,125.7	194.6	75.7	0.0	0.0	194.6	75.7		
Tambov Region	9,709.7	1,105.8	28.2	0.0	9,737.9	1,105.8	1,522.9	45.9	0.0	0.0	1,522.9	45.9		
Tver Region	11,953.2	1,886.0	54.6	15.2	12,007.8	1,901.2	126.2	30.0	0.0	0.0	126.2	30.0		
Tula Region	25,404.8	3,551.2	313.9	78.6	25,718.7	3,629.8	318.7	67.9	12.0	0.0	330.7	67.9		
Yaroslavl Region	26,985.3	4,022.9	612.1	248.8	27,597.4	4,271.7	635.0	185.0	45.2	3.2	680.2	188.2		
Moscow	433,574.5	9,910.7	102,311.3	1,425.3	535,885.8	11,336.0	17,684.0	89.3	1,498.4	6.6	19,182.4	95.9		
NORTH-WEST DISTRICT	282,734.6	22,500.4	46,678.9	965.5	329,413.5	23,465.9	7,963.5	671.5	1,005.8	10.5	8,969.3	682.0		
Republic of Karelia	5,209.2	662.5	595.3	0.0	5,804.5	662.5	45.6	5.3	2.0	0.0	47.6	5.3		
Republic of Komi	15,048.6	3,547.2	1,333.4	16.8	16,382.0	3,564.0	472.3	167.3	0.0	0.0	472.3	167.3		
Arkhangelsk Region	15,098.7	3,347.0	236.1	30.2	15,334.8	3,377.2	751.1	102.7	17.8	0.0	768.9	102.7		
including Nenets Autonomous Area	263.8	143.1	0.0	0.0	263.8	143.1	8.2	5.0	0.0	0.0	8.2	5.0		

Table 4.12 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Vologda Region	29,497.3	5,474.9	521.3	3.5	30,018.6	5,478.4	2,064.4	113.1	0.0	0.0	2,064.4	113.1
Kaliningrad Region	27,606.9	1,819.7	5,385.7	167.0	32,992.6	1,986.7	1,376.8	188.5	32.3	3.4	1,409.1	191.9
Leningrad Region	17,856.3	1,543.6	1,809.9	15.3	19,666.2	1,558.9	360.3	27.0	10.8	4.9	371.1	31.9
Murmansk Region	17,634.0	1,651.1	2,729.9	60.3	20,363.9	1,711.4	306.3	33.2	0.0	0.0	306.3	33.2
Novgorod Region	11,302.3	1,249.8	508.5	0.0	11,810.8	1,249.8	108.8	10.9	3.5	0.0	112.3	10.9
Pskov Region	7,167.6	1,463.3	49.7	0.0	7,217.3	1,463.3	67.0	17.3	20.7	0.0	87.7	17.3
St. Petersburg	136,313.7	1,741.3	33,509.1	672.4	169,822.8	2,413.7	2,410.9	6.2	918.7	2.2	3,329.6	8.4
SOUTH FEDERAL DISTRICT	236,203.9	47,174.2	12,157.4	483.5	248,361.3	47,657.7	7,804.0	1,452.3	156.3	22.0	7,960.3	1,474.3
Republic of Adigei (Adigeya)	4,952.2	916.0	97.6	1.1	5,049.8	917.1	79.6	8.8	0.0	0.0	79.6	8.8
Republic of Dagestan	6,447.1	1,614.2	419.7	0.0	6,866.8	1,614.2	75.0	42.8	2.9	0.0	77.9	42.8
Republic of Ingushetia	1,009.7	995.0	0.0	0.0	1,009.7	995.0	71.9	70.4	0.0	0.0	71.9	70.4
Kabardino-Balkar Republic	6,515.6	1,361.1	683.7	0.0	7,199.3	1,361.1	418.1	64.2	0.0	0.0	418.1	64.2
Republic of Kalmykia	1,925.4	943.9	15.9	0.0	1,941.3	943.9	20.3	9.3	3.8	0.0	24.1	9.3
Karachai-Cherkess Republic	5,027.0	595.1	126.2	0.0	5,153.2	595.1	315.4	36.8	0.0	0.0	315.4	36.8
Republic of Northern Ossetia — Alania	3,981.4	460.4	126.9	0.0	4,108.3	460.4	112.5	14.9	0.0	0.0	112.5	14.9
Republic of Chechnya	561.9	237.5	0.0	0.0	561.9	237.5	2.5	2.5	0.0	0.0	2.5	2.5
Krasnodar Territory	73,530.1	13,346.7	4,632.9	214.9	78,163.0	13,561.6	1,549.4	200.5	20.4	16.4	1,569.8	216.9
Stavropol Territory	34,325.6	5,895.1	211.2	1.5	34,536.8	5,896.6	922.4	398.6	1.5	1.5	923.9	400.1
Astrakhan Region	7,139.8	2,758.8	449.7	13.7	7,589.5	2,772.5	303.7	93.7	0.0	0.0	303.7	93.7
Vologograd Region	32,381.8	6,830.6	287.4	120.0	32,669.2	6,950.6	683.7	143.1	0.7	0.0	684.4	143.1
Rostov Region	58,406.3	11,219.8	5,106.2	132.3	63,512.5	11,352.1	3,249.5	366.7	127.0	4.1	3,376.5	370.8
PRIVOLZHSKY FEDERAL DISTRICT	483,422.4	65,186.1	13,976.0	2,405.0	497,398.4	67,591.1	11,014.7	1,740.7	346.2	16.0	11,360.9	1,756.7
Republic of Bashkortostan	43,285.6	5,453.7	2,080.8	0.0	45,366.4	5,453.7	1,287.7	200.1	237.9	0.0	1,525.6	200.1
Republic of Mariy-El	4,849.6	953.1	149.7	0.0	4,999.3	953.1	16.4	7.9	0.0	0.0	16.4	7.9
Republic of Mordovia	8,245.5	1,132.1	65.2	0.0	8,310.7	1,132.1	75.9	14.0	0.0	0.0	75.9	14.0
Republic of Tatarstan (Tatarstan)	88,767.5	8,650.2	1,414.9	26.0	90,182.4	8,676.2	1,304.4	462.5	6.3	6.3	1,310.7	468.8
Udmurt Republic	25,835.2	3,840.3	164.0	40.6	25,999.2	3,880.9	382.6	43.4	0.0	0.0	382.6	43.4
Chuvash Republic — Chuvashya	14,836.9	2,929.8	76.3	0.2	14,913.2	2,930.0	248.4	43.4	0.0	0.0	248.4	43.4
Perm Territory	62,990.1	10,324.1	576.2	20.1	63,566.3	10,344.2	1,143.0	207.6	0.0	0.0	1,143.0	207.6
Kirov Region	16,799.8	3,888.9	317.4	4.7	17,117.2	3,893.6	356.5	66.5	0.0	0.0	356.5	66.5
Nizhni Novgorod Region	55,947.6	10,764.7	5,001.1	2,166.9	60,948.7	12,931.6	1,865.1	283.6	78.7	9.6	1,943.8	293.2
Orenburg Region	23,786.0	4,952.7	8.8	0.0	23,794.8	4,952.7	736.3	182.9	0.0	0.0	736.3	182.9
Penza Region	18,214.0	3,921.2	2.6	0.0	18,216.6	3,921.2	161.5	37.5	0.0	0.0	161.5	37.5
Samara Region	85,491.1	2,321.5	3,393.3	112.2	88,884.4	2,433.7	2,419.3	51.2	23.3	0.1	2,442.6	51.3

Table 4.12 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Saratov Region	22,219.5	4,607.3	539.9	0.0	22,759.4	4,607.3	441.6	124.7	0.0	0.0	441.6	124.7
Ulyanovsk Region	12,154.0	1,446.5	185.8	34.3	12,339.8	1,480.8	576.0	15.4	0.0	0.0	576.0	15.4
URALS FEDERAL DISTRICT	157,460.4	31,839.4	9,371.3	751.8	166,831.7	32,591.2	3,841.4	804.0	39.3	20.9	3,880.7	824.9
Kurgan Region	7,128.0	2,323.8	1,671.1	0.2	8,799.1	2,324.0	97.8	16.0	0.0	0.0	97.8	16.0
Sverdlovsk Region	51,498.9	12,440.9	5,809.7	688.5	57,308.6	13,129.4	1,019.2	255.0	19.6	1.2	1,038.8	256.2
Tyumen Region	59,458.9	8,562.4	1,008.6	0.0	60,467.5	8,562.4	1,653.8	327.9	0.0	0.0	1,653.8	327.9
including:												
Khanty-Mansiysky Autonomous Area — Yugra	15,552.1	3,981.4	270.8	0.0	15,822.9	3,981.4	380.6	135.6	0.0	0.0	380.6	135.6
Yamalo-Nenetsky Autonomous Area	9,147.7	1,507.1	404.2	0.0	9,551.9	1,507.1	539.4	101.2	0.0	0.0	539.4	101.2
Chelyabinsk Region	39,374.6	8,512.3	881.9	63.1	40,256.5	8,575.4	1,070.6	205.1	19.7	19.7	1,090.3	224.8
SIBERIA FEDERAL DISTRICT	238,667.5	52,505.3	9,228.2	1,378.6	247,895.7	53,883.9	6,693.6	1,150.6	397.5	6.0	7,091.1	1,156.6
Republic of Altai	3,686.0	451.6	24.0	0.0	3,710.0	451.6	136.8	6.4	0.0	0.0	136.8	6.4
Republic of Buryatia	7,614.4	4,123.8	15.7	15.7	7,630.1	4,139.5	110.1	80.7	0.0	0.0	110.1	80.7
Republic of Tyva	1,012.1	485.9	0.0	0.0	1,012.1	485.9	40.7	19.6	0.0	0.0	40.7	19.6
Republic of Khakassia	3,714.1	1,949.2	49.9	0.0	3,764.0	1,949.2	120.5	19.8	0.0	0.0	120.5	19.8
Altai Territory	37,434.5	7,086.0	652.7	251.7	38,087.2	7,337.7	699.3	159.3	11.0	4.0	710.3	163.3
Zabaykalskiy Territory	6,945.2	3,654.8	400.9	0.0	7,346.1	3,654.8	363.3	178.2	1.0	0.0	364.3	178.2
Krasnoyarsk Territory	36,872.0	6,750.8	891.1	16.5	37,763.1	6,767.3	1,293.7	143.1	69.7	0.0	1,363.4	143.1
Irkutsk Region	25,327.3	7,164.1	306.5	71.7	25,633.8	7,235.8	603.9	106.9	2.1	0.0	606.0	106.9
Kemerovo Region	23,808.1	5,115.2	954.0	7.5	24,762.1	5,122.7	486.4	109.2	0.0	0.0	486.4	109.2
Novosibirsk Region	44,783.4	3,517.5	1,971.3	151.3	46,754.7	3,668.8	685.2	87.6	2.9	1.8	688.1	89.4
Omsk Region	34,226.1	8,656.2	3,416.1	583.3	37,642.2	9,239.5	1,755.0	207.5	310.8	0.2	2,065.8	207.7
Tomsk Region	13,244.3	3,550.2	546.0	280.9	13,790.3	3,831.1	398.7	32.3	0.0	0.0	398.7	32.3
FAR EAST FEDERAL DISTRICT	96,441.8	23,344.7	5,702.4	192.1	102,144.2	23,536.8	2,726.9	396.7	144.3	4.7	2,871.2	401.4
Republic of Sakha (Yakutia)	17,777.5	2,970.0	771.0	2.1	18,548.5	2,972.1	473.4	128.3	0.0	0.0	473.4	128.3
Kamchatka Territory	8,045.2	1,476.5	450.5	0.6	8,495.7	1,477.1	333.6	29.2	3.8	0.6	337.4	29.8
Primorski Territory	26,071.6	5,709.7	946.7	159.4	27,018.3	5,869.1	1,091.2	72.0	18.5	4.1	1,109.7	76.1
Khabarovsk Territory	23,894.6	5,649.7	2,286.5	30.0	26,181.1	5,679.7	464.4	82.6	115.0	0.0	579.4	82.6
Amur Region	8,918.4	3,535.4	1,247.7	0.0	10,166.1	3,535.4	112.7	14.1	7.0	0.0	119.7	14.1
Magadan Region	3,589.6	921.2	0.0	0.0	3,589.6	921.2	110.0	7.1	0.0	0.0	110.0	7.1
Sakhalin Region	6,348.7	1,930.0	0.0	0.0	6,348.7	1,930.0	85.0	27.3	0.0	0.0	85.0	27.3
Jewish Autonomous Region	1,360.9	1,030.0	0.0	0.0	1,360.9	1,030.0	56.6	36.1	0.0	0.0	56.6	36.1
Chukotka Autonomous Area	435.3	122.2	0.0	0.0	435.3	122.2	0.0	0.0	0.0	0.0	0.0	0.0

¹ Preliminary data.

Table 4.13

Consumer Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.12.2008 ¹									
	rubles					foreign currency				
	total	including:		total	of which: mortgage loans	total	including:		total	of which: mortgage loans
		housing loans	of which: mortgage loans				housing loans	of which: mortgage loans		
2	3	4	5	6	7	8	9	10	11	
RUSSIAN FEDERATION	3,528,064.8	960,578.4	776,502.9	471,240.6	237,065.0	218,691.2				
CENTRAL FEDERAL DISTRICT	877,542.9	208,298.4	167,033.1	329,846.7	167,123.3	151,602.9				
Belgorod Region	29,495.5	7,632.3	4,894.4	1,161.6	892.7	877.4				
Bryansk Region	19,509.8	4,793.2	3,098.4	826.3	537.0	475.1				
Vladimir Region	27,039.0	8,420.5	5,435.2	1,520.3	1,071.4	968.7				
Voronezh Region	40,853.6	11,691.1	8,766.0	1,665.0	986.5	960.6				
Ivanovo Region	16,207.6	3,456.4	2,884.8	850.0	589.5	565.4				
Kaluga Region	19,222.4	5,524.6	4,141.2	1,714.0	1,248.1	1,151.8				
Kostroma Region	11,967.4	2,186.0	1,732.0	411.8	276.1	267.6				
Kursk Region	22,352.2	5,738.9	3,182.4	787.7	582.2	552.2				
Lipetsk Region	20,600.4	5,052.2	3,862.2	1,087.3	511.9	499.7				
Moscow Region	168,542.1	34,475.3	29,437.4	74,373.9	41,298.6	39,161.6				
Orel Region	12,590.6	2,848.2	1,551.3	597.9	366.4	357.6				
Ryazan Region	24,100.5	6,554.4	5,530.3	1,026.5	643.0	616.1				
Smolensk Region	20,602.5	6,773.3	5,273.3	1,826.9	765.2	625.6				
Tambov Region	13,126.3	2,773.3	1,624.8	639.8	455.9	448.9				
Tver Region	24,429.4	7,344.5	6,975.8	1,613.8	1,048.2	1,005.6				
Tula Region	32,106.3	8,044.9	6,739.5	2,198.1	1,227.2	1,188.4				
Yaroslavl Region	25,526.6	7,127.9	5,554.7	1,248.4	716.7	699.6				
Moscow	349,270.7	77,861.4	66,349.4	236,297.4	113,906.7	101,181.0				
NORTH-WEST DISTRICT	361,798.5	97,790.1	84,879.5	72,883.0	30,663.5	29,415.3				
Republic of Karelia	18,801.8	4,464.7	3,101.7	623.4	328.2	292.1				
Republic of Komi	27,244.8	9,604.6	6,576.4	695.2	459.3	428.7				
Arkhangelsk Region	31,476.2	9,623.3	7,405.1	921.6	480.2	443.1				
including Nenets Autonomous Area	2,614.6	1,485.6	1,310.8	8.0	2.1	2.1				
Vologda Region	33,102.5	8,834.2	6,609.9	879.2	593.5	578.2				
Kaliningrad Region	20,639.5	3,965.8	3,543.0	5,317.5	2,157.7	2,074.0				

Table 4.13 (cont.)
(millions of rubles)

1	2	3	4	5	6	7
Leningrad Region	29,228.7	8,200.8	7,735.0	5,428.9	2,315.3	2,279.7
Murmansk Region	22,235.7	3,398.4	3,325.5	1,196.6	454.4	436.8
Novgorod Region	13,044.5	2,427.4	2,296.8	640.6	405.5	324.2
Pskov Region	9,613.5	1,555.0	1,515.5	340.3	182.2	152.1
St. Petersburg	156,411.3	45,715.9	42,770.6	56,839.7	23,287.2	22,406.4
SOUTH FEDERAL DISTRICT	355,127.7	91,082.7	67,975.5	13,876.1	8,346.7	7,983.5
Republic of Adigei (Adigeya)	6,219.7	1,421.4	1,024.3	214.7	178.4	176.0
Republic of Dagestan	6,492.6	718.9	553.7	515.9	301.9	296.6
Republic of Ingushetia	818.0	126.3	11.5	18.5	14.9	13.2
Kabardino-Balkar Republic	6,951.5	2,590.6	1,117.5	385.0	338.7	320.5
Republic of Kalmykia	4,489.5	850.4	530.1	156.3	139.8	136.6
Karachai-Cherkess Republic	3,912.4	813.4	218.8	111.9	84.6	84.1
Republic of Northern Ossetia — Alania	5,513.9	1,905.4	1,000.6	393.2	344.5	293.1
Republic of Chechnya	1,340.3	65.3	35.1	77.1	37.0	35.7
Krasnodar Territory	106,223.1	26,331.6	20,661.0	4,146.3	2,034.5	1,969.8
Stavropol Territory	49,047.0	13,524.8	9,439.7	2,184.1	1,653.7	1,510.1
Astrakhan Region	21,071.3	4,259.3	2,974.0	411.4	257.1	253.1
Volgograd Region	52,969.8	14,635.1	12,272.3	1,580.6	986.5	964.4
Rostov Region	90,078.6	23,840.2	18,136.9	3,681.1	1,975.1	1,930.3
PRIVOLZHSKY FEDERAL DISTRICT	724,680.2	208,746.2	156,392.9	24,693.9	13,924.0	13,415.0
Republic of Bashkortostan	92,581.2	28,657.7	19,907.3	2,220.1	1,330.7	1,268.3
Republic of Mariy-El	12,597.5	4,480.4	3,599.6	495.1	355.4	349.4
Republic of Mordovia	13,872.0	3,867.2	2,439.2	608.0	550.2	537.2
Republic of Tatarstan (Tatarstan)	97,158.7	23,389.8	17,013.0	2,005.0	1,141.6	1,060.0
Udmurt Republic	39,521.0	11,417.2	8,617.0	1,500.8	705.0	693.1
Chuvash Republic — Chuvashya	27,358.2	10,675.1	9,074.3	1,028.0	686.8	664.0
Perm Territory	86,028.6	28,657.7	21,110.5	2,934.0	1,283.6	1,181.7
Kirov Region	23,570.5	6,229.5	3,281.1	556.8	415.9	412.1
Nizhni Novgorod Region	85,264.4	27,412.6	18,546.4	4,613.8	1,957.9	1,882.5
Orenburg Region	47,831.9	11,579.5	9,149.1	1,028.6	812.8	791.0
Penza Region	21,974.1	5,609.2	3,799.0	675.6	590.6	566.8
Samara Region	105,136.7	28,915.2	25,323.9	4,446.7	2,132.1	2,091.1
Saratov Region	47,986.9	11,361.9	9,797.6	1,605.5	1,183.0	1,154.8
Ulyanovsk Region	23,798.5	6,493.2	4,734.9	975.9	778.4	763.0

Table 4.13 (end)
(millions of rubles)

1	2	3	4	7	8	9
URALS FEDERAL DISTRICT	459,282.2	129,961.8	113,879.5	9,978.2	4,682.7	4,491.6
Kurgan Region	18,531.9	5,525.7	4,364.4	248.2	227.3	213.6
Sverdlovsk Region	141,185.7	37,801.7	32,921.8	4,743.1	1,764.5	1,705.3
Tyumen Region	189,710.7	53,044.1	48,130.6	2,165.4	1,272.5	1,193.4
including:						
Khanty-Mansiysky Autonomous Area — Yugra	89,822.2	25,195.0	23,653.1	464.2	330.6	304.2
Yamalo-Nenetsky Autonomous Area	24,215.5	8,330.3	6,842.9	219.8	283.5	275.1
Chelyabinsk Region	109,853.9	33,590.3	28,462.7	2,821.5	1,418.4	1,379.3
SIBERIA FEDERAL DISTRICT	599,240.3	184,249.5	151,118.0	14,089.4	8,526.8	8,157.9
Republic of Altai	5,250.4	552.7	511.9	55.1	51.4	51.4
Republic of Buryatia	28,163.9	5,441.0	4,607.9	264.9	224.3	219.9
Republic of Tyva	6,878.7	1,746.9	1,694.2	8.9	6.1	6.1
Republic of Khakassia	13,902.6	4,353.7	3,433.1	137.6	93.5	78.6
Altai Territory	53,548.2	14,572.0	12,486.8	1,039.4	686.0	643.5
Zabaykalskiy Territory	27,840.8	5,734.5	4,478.4	155.2	124.1	106.2
Krasnoyarsk Territory	107,735.7	38,285.6	30,005.5	1,928.8	1,238.5	1,225.8
Irkutsk Region	80,315.4	25,456.5	21,620.9	1,557.7	882.0	858.1
Kemerovo Region	87,025.2	22,097.4	17,996.9	2,318.8	1,444.4	1,401.7
Novosibirsk Region	93,939.8	32,711.2	27,421.3	3,375.9	2,136.7	2,081.2
Omsk Region	56,878.6	19,706.2	15,596.6	2,405.8	1,085.9	967.5
Tomsk Region	37,761.0	13,591.8	11,264.5	841.3	553.9	517.9
FAR EAST FEDERAL DISTRICT	150,393.0	40,449.7	35,224.4	5,873.3	3,798.0	3,625.0
Republic of Sakha (Yakutia)	22,502.9	6,739.0	5,410.9	258.9	236.1	221.7
Kamchatka Territory	7,105.9	1,584.3	1,399.3	109.5	86.0	85.0
Primorski Territory	38,456.0	8,797.5	7,796.9	3,104.8	1,544.8	1,446.4
Khabarovsk Territory	39,746.4	11,057.0	10,162.5	1,639.9	1,202.2	1,183.0
Amur Region	21,778.9	5,009.4	3,979.2	215.7	178.4	176.6
Magadan Region	4,357.5	3,041.1	2,792.9	139.9	227.7	213.2
Sakhalin Region	12,129.8	3,162.1	2,812.2	299.1	262.1	248.7
Jewish Autonomous Region	3,426.3	845.5	688.7	52.6	24.7	14.4
Chukotka Autonomous Area	889.3	213.8	181.8	52.9	36.0	36.0

¹ Preliminary data.

Table 4.14

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

	31.12.2008 ¹										
	volume of consume loans total, millions of rubles ²	housing loans					mortgage loans				
		including:	number of extended loans, units	volume, millions of rubles ²	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles ²	average weighted maturity, months	average weighted interest rate, %	
1	2	3	4	5	6	7	8	9	10		
RUSSIAN FEDERATION	3,777,840.0	479,413	634,702.1	209.6	13.0	322,974	539,523.0	219.8	12.9		
CENTRAL FEDERAL DISTRICT	1,129,233.8	89,314	157,259.5	199.3	13.2	59,889	127,385.0	217.4	13.1		
Belgorod Region	25,793.7	5,816	4,873.2	215.9	12.8	2,451	3,534.8	227.1	12.6		
Bryansk Region	16,741.7	3,172	3,086.8	222.5	12.9	1,635	2,231.1	235.0	12.9		
Vladimir Region	22,243.1	5,359	4,991.5	198.4	13.1	2,048	3,396.2	257.7	13.1		
Voronezh Region	34,722.1	6,989	7,164.5	221.4	13.0	4,177	5,740.3	234.2	13.0		
Ivanovo Region	15,350.3	2,347	2,486.6	197.0	13.0	1,736	2,140.1	208.5	12.9		
Kaluga Region	17,636.4	3,296	4,352.3	223.6	12.9	1,964	3,375.8	244.0	12.9		
Kostroma Region	11,878.4	2,001	1,705.6	191.8	12.8	1,250	1,424.8	193.3	12.6		
Kursk Region	17,645.0	4,987	3,588.1	190.1	13.3	1,872	2,404.6	217.9	13.0		
Lipetsk Region	20,167.2	3,292	3,535.7	224.8	12.2	2,219	3,015.6	190.2	12.7		
Moscow Region	175,303.0	7,831	25,894.2	190.0	13.2	6,562	20,877.0	214.8	12.8		
Orel Region	11,443.6	1,968	1,793.6	210.8	12.9	794	1,189.9	220.5	12.9		
Ryazan Region	19,623.1	3,663	4,233.7	220.8	13.0	2,995	3,821.4	224.3	13.0		
Smolensk Region	17,859.5	4,004	4,440.4	227.6	12.8	2,758	3,750.4	236.8	12.8		
Tambov Region	11,758.8	2,704	2,007.7	201.0	12.9	977	1,340.1	232.6	12.8		
Tver Region	21,862.5	3,476	5,092.5	224.4	13.0	3,380	4,937.2	228.2	12.9		
Tula Region	29,235.7	4,403	5,870.9	221.4	12.9	3,223	5,191.0	229.7	12.8		
Yaroslavl Region	23,967.5	4,033	4,963.3	193.0	12.7	3,057	4,127.9	199.6	12.7		
Moscow	636,002.2	19,973	67,178.9	189.3	13.6	16,791	54,886.8	210.6	13.3		
NORTH-WEST DISTRICT	379,955.8	40,522	70,608.4	202.0	13.0	34,065	63,390.3	211.1	12.9		
Republic of Karelia	15,505.9	2,065	2,850.7	211.9	12.9	1,642	2,286.6	220.7	12.6		
Republic of Komi	20,793.5	5,202	5,768.8	207.5	12.7	3,570	4,867.2	215.4	12.6		
Arkhangelsk Region	25,193.5	5,186	6,048.6	210.5	12.6	3,872	5,155.9	229.2	11.9		
including Nenets Autonomous Area	1,753.7	487	871.3	167.4	12.5	439	826.4	239.5	11.5		

Table 4.14 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	27,922.3	5,995	6,371.9	210.1	12.6	4,262	5,273.4	217.8	12.5
Kaliningrad Region	18,507.5	2,096	2,839.7	196.9	13.2	1,667	2,246.4	208.2	12.6
Leningrad Region	26,547.7	3,090	6,070.0	212.1	12.9	2,877	5,689.6	218.5	12.7
Murmansk Region	19,834.5	1,912	2,465.8	184.0	13.0	1,882	2,361.3	205.4	12.3
Novgorod Region	11,924.2	1,713	2,045.5	204.3	13.1	1,634	1,936.2	215.1	12.7
Pskov Region	8,640.9	826	1,193.3	205.4	12.1	811	1,171.8	222.1	12.2
St. Petersburg	205,085.8	12,437	34,954.1	197.1	13.3	11,848	32,401.9	204.5	13.4
SOUTH FEDERAL DISTRICT	296,898.4	57,175	56,985.6	215.4	13.3	28,860	44,533.8	229.3	12.9
Republic of Adigei (Adigeya)	4,776.5	1,207	927.4	213.1	13.3	463	659.1	234.0	13.1
Republic of Dagestan	10,856.6	613	724.4	247.4	13.2	383	568.0	253.7	12.7
Republic of Ingushetia	497.3	157	71.7	174.5	13.4	5	11.0	180.9	12.7
Kabardino-Balkar Republic	4,939.6	2,538	1,427.7	215.4	13.2	450	621.4	235.9	13.2
Republic of Kalmykia	3,191.3	487	495.2	173.6	13.6	307	351.4	193.8	12.9
Karachai-Cherkess Republic	2,666.4	655	416.1	200.4	12.9	126	149.9	235.1	13.1
Republic of Northern Ossetia — Alania	3,244.9	490	421.2	215.4	13.5	316	365.8	214.7	14.0
Republic of Chechnya	743.1	20	46.1	195.5	14.0	12	25.6	262.4	13.3
Krasnodar Territory	90,068.5	16,615	18,380.3	221.2	13.4	9,202	14,705.6	226.6	13.1
Stavropol Territory	38,703.1	8,105	7,474.0	222.2	12.9	4,321	5,910.6	235.9	12.7
Astrakhan Region	17,286.7	3,411	2,862.9	224.7	12.8	1,829	2,202.7	249.3	12.7
Volgograd Region	44,824.6	6,371	8,797.7	226.6	13.3	4,269	7,658.6	251.1	12.8
Rostov Region	75,099.8	16,506	14,940.9	197.1	13.4	7,177	11,304.1	210.3	12.8
PRIVOLZHSKY FEDERAL DISTRICT	636,729.4	131,967	123,028.0	213.3	12.9	77,771	101,897.9	219.5	12.8
Republic of Bashkortostan	74,904.5	20,929	13,583.7	212.4	12.9	10,099	12,360.5	225.4	12.8
Republic of Mariy-El	11,281.1	2,831	2,317.3	211.4	12.8	2,210	1,988.5	193.2	12.8
Republic of Mordovia	10,780.7	2,715	2,592.7	230.7	13.0	1,379	1,994.6	243.8	12.9
Republic of Tatarstan (Tatarstan)	81,492.5	15,935	13,573.6	218.1	12.8	9,930	11,125.1	197.6	13.2
Udmurt Republic	31,646.4	7,416	6,384.9	200.4	13.3	4,508	5,032.6	209.1	13.2
Chuvash Republic — Chuvashya	27,741.0	6,487	5,359.3	262.8	12.5	5,229	4,781.9	268.4	12.4
Perm Territory	68,316.2	16,434	17,654.4	216.9	13.0	7,693	13,317.7	223.4	13.0
Kirov Region	19,996.5	6,178	4,447.0	208.0	13.0	3,024	3,177.0	214.3	12.7
Nizhni Novgorod Region	69,001.7	18,165	16,389.4	200.2	13.0	7,720	12,964.1	215.7	12.8
Orenburg Region	35,603.1	7,444	7,291.1	219.3	12.5	5,755	6,440.8	233.1	13.0
Penza Region	19,170.4	4,073	3,822.5	224.4	13.0	2,158	2,884.4	229.9	12.7
Samara Region	127,458.5	12,788	18,563.6	207.2	12.9	10,341	16,426.2	214.3	12.9
Saratov Region	39,690.5	5,890	6,806.8	204.1	12.4	4,712	5,951.4	213.8	12.2
Ulyanovsk Region	19,646.3	4,682	4,241.7	212.3	12.9	3,013	3,453.1	222.9	12.8

Table 4.14 (end)

1	2	3	4	5	6	7	8	9	10
URALS FEDERAL DISTRICT	373,004.6	58,793	91,837.4	223.6	12.9	48,422	82,998.0	230.7	12.9
Kurgan Region	14,615.3	2,693	3,212.0	234.4	12.7	1,952	2,859.1	241.0	12.7
Sverdlovsk Region	122,732.6	14,824	23,571.7	202.5	12.8	12,281	21,475.1	209.0	12.8
Tyumen Region	147,433.1	25,471	44,538.4	242.8	12.9	21,273	40,595.7	249.4	12.8
including:									
Khanty-Mansiysky Autonomous Area — Yugra	67,348.0	11,387	21,312.8	224.6	12.0	10,316	19,936.7	228.7	11.7
Yamalo-Nenetsky Autonomous Area	17,945.8	3,846	6,857.4	270.0	12.8	3,149	6,013.9	273.9	12.6
Chelyabinsk Region	88,223.6	15,805	20,515.3	204.4	13.3	12,916	18,068.1	213.0	13.6
SIBERIA FEDERAL DISTRICT	821,646.3	80,639	105,548.1	212.9	13.0	58,563	93,365.9	218.6	12.9
Republic of Altai	3,948.6	247	318.0	227.2	12.6	233	315.8	229.6	12.5
Republic of Buryatia	24,768.0	3,054	3,574.4	209.2	12.6	2,655	3,287.2	211.4	12.6
Republic of Tyva	4,092.8	618	1,049.4	278.8	12.9	600	1,034.4	279.5	12.9
Republic of Khakassia	9,453.5	2,068	2,243.3	213.6	12.9	1,785	2,061.8	218.5	12.9
Altai Territory	43,048.6	9,037	8,288.3	216.0	12.7	6,523	7,488.4	219.1	12.6
Zabaykalskiy Territory	21,011.7	2,673	3,340.6	193.6	13.0	1,975	2,948.0	204.6	12.7
Krasnoyarsk Territory	87,020.0	13,723	21,219.3	212.1	13.3	10,159	18,662.8	221.2	13.2
Irkutsk Region	64,680.3	10,041	14,819.2	196.9	12.7	7,856	13,466.4	203.4	12.6
Kemerovo Region	74,309.7	10,613	12,783.0	197.2	12.8	7,594	10,929.8	204.0	12.7
Novosibirsk Region	408,154.7	12,888	19,155.9	223.5	13.4	8,894	16,870.8	231.5	13.2
Omsk Region	50,549.1	10,052	10,746.1	223.8	13.2	5,917	9,078.7	215.6	13.4
Tomsk Region	30,609.3	5,625	8,010.6	226.2	12.6	4,372	7,221.8	235.7	12.6
FAR EAST FEDERAL DISTRICT	140,371.7	21,003	29,435.1	199.7	12.7	15,404	25,952.1	206.0	12.5
Republic of Sakha (Yakutia)	19,234.8	3,720	4,924.2	196.0	12.9	2,674	4,103.7	207.6	12.9
Kamchatka Territory	6,721.8	902	1,338.7	167.0	13.3	819	1,177.9	200.5	12.3
Primorski Territory	36,932.8	4,177	6,533.8	206.7	12.8	3,174	5,872.0	216.8	12.5
Khabarovsk Territory	39,771.4	4,993	7,783.0	208.1	12.5	4,265	7,263.1	206.4	12.4
Amur Region	18,999.7	3,919	3,369.5	205.3	12.6	1,993	2,595.0	215.7	12.5
Magadan Region	3,424.9	1,158	2,415.7	201.8	12.4	994	2,276.1	205.5	12.4
Sakhalin Region	11,547.2	1,264	2,284.3	179.1	13.0	955	2,050.3	171.2	12.4
Jewish Autonomous Region	2,850.9	787	603.1	170.6	12.3	462	501.0	173.1	12.3
Chukotka Autonomous Area	888.2	83	182.8	144.9	14.1	68	113.0	184.0	13.0

¹ Preliminary data.

² 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 4.15
Selected Indicators on Foreign Currency-Denominated Consumer Loans Extended by Credit Institutions to Individuals

	31.12.2008 ¹										
	volume of consume loans total, millions of rubles ²	including:						mortgage loans			
		housing loans			mortgage loans			number of extended loans, units	volume, millions of rubles ²	average weighted maturity, months	average weighted interest rate, %
1	2	3	4	5	6	7	8	9	10	11	
RUSSIAN FEDERATION	286,693.6	18,035	101,752.4	203.6	10.9	17,282	94,288.6	210.5	10.8		
CENTRAL FEDERAL DISTRICT	205,087.9	10,289	70,773.6	199.5	11.1	9,766	64,304.5	207.7	11.0		
Belgorod Region	799.7	159	596.1	223.1	9.1	154	579.3	226.5	9.0		
Bryansk Region	483.9	63	272.4	223.0	10.9	57	259.3	227.9	10.9		
Vladimir Region	799.6	108	443.6	230.1	10.8	101	422.9	239.2	10.7		
Voronezh Region	1,053.7	89	439.1	239.9	10.7	85	427.9	242.5	10.7		
Ivanovo Region	671.4	42	319.9	182.5	11.0	40	305.7	190.1	11.0		
Kaluga Region	899.2	131	559.9	236.8	11.2	127	544.8	242.1	11.1		
Kostroma Region	283.1	36	132.9	214.3	10.6	33	127.9	218.2	10.5		
Kursk Region	436.5	76	263.1	249.4	10.2	73	250.6	248.5	10.2		
Lipetsk Region	867.2	68	281.5	213.9	9.8	67	280.6	214.2	9.8		
Moscow Region	32,347.8	2,805	15,124.8	211.7	11.0	2,683	14,407.3	213.2	10.9		
Orel Region	446.7	50	303.1	253.5	10.9	50	303.1	253.5	10.9		
Ryazan Region	545.3	62	268.9	239.8	10.7	61	267.4	239.5	10.7		
Smolensk Region	1,127.0	75	334.6	187.4	11.8	71	254.9	230.1	10.9		
Tambov Region	393.4	52	203.9	249.3	10.5	51	201.0	248.6	10.4		
Tver Region	1,005.2	136	565.2	220.0	11.0	130	551.8	223.2	10.9		
Tula Region	1,176.7	128	570.3	225.2	11.0	127	567.9	225.0	11.0		
Yaroslavl Region	766.4	75	332.6	227.6	10.4	70	317.4	235.2	10.3		
Moscow	160,985.1	6,134	49,761.7	192.7	11.2	5,786	44,234.7	202.9	11.0		
NORTH-WEST DISTRICT	39,711.1	2,881	12,571.6	204.3	10.9	2,822	12,120.9	208.3	10.8		
Republic of Karelia	292.5	41	158.8	223.7	10.1	41	158.8	223.7	10.1		
Republic of Komi	419.2	57	232.3	227.3	10.4	53	215.3	240.3	10.1		
Arkhangelsk Region	570.2	48	231.1	218.0	10.3	47	229.8	218.5	10.3		
including Nenets Autonomous Area	4.8	1	2.1	300.0	7.0	1	2.1	300.0	7.0		
Vologda Region	547.5	108	307.2	273.7	8.8	106	293.6	283.6	8.6		

Table 4.15 (cont.)

1	2	3	4	5	6	7	8	9	10
Kaliningrad Region	2,441.0	310	936.9	209.9	10.6	298	888.3	217.6	10.5
Leningrad Region	2,421.9	250	970.9	225.9	10.6	247	961.1	222.5	10.6
Murmansk Region	514.9	48	196.7	225.8	10.4	47	193.9	230.7	10.4
Novgorod Region	202.2	25	111.0	244.6	11.5	24	106.8	247.2	11.4
Pskov Region	179.4	20	70.0	228.0	10.0	20	70.0	228.0	10.0
St. Petersburg	32,122.3	1,974	9,356.7	196.8	11.0	1,939	9,003.3	201.0	10.9
SOUTH FEDERAL DISTRICT	8,256.0	1,006	3,950.7	217.6	10.4	976	3,872.0	219.8	10.4
Republic of Adigei (Adigeya)	145.8	38	113.9	252.1	9.2	38	113.9	252.1	9.2
Republic of Dagestan	272.1	20	117.7	235.7	10.9	19	115.2	240.2	10.9
Republic of Ingushetia	11.3	2	10.6	181.1	12.2	2	10.6	181.1	12.2
Kabardino-Balkar Republic	164.9	34	146.0	212.0	10.5	33	145.0	211.8	10.5
Republic of Kalmykia	65.2	17	52.2	215.0	10.8	17	52.2	215.0	10.8
Karachai-Cherkess Republic	77.8	13	49.2	210.9	9.6	13	49.2	210.9	9.6
Republic of Northern Ossetia — Alania	236.9	41	209.8	227.3	11.0	41	209.8	227.3	11.0
Republic of Chechnya	62.5	2	25.1	254.6	11.4	2	25.1	254.6	11.4
Krasnodar Territory	2,474.5	224	955.0	207.2	10.7	210	918.7	210.7	10.5
Stavropol Territory	1,225.4	235	805.8	222.7	9.7	230	791.1	224.9	9.6
Astrakhan Region	281.9	36	149.9	210.8	10.4	35	149.1	211.3	10.4
Volgograd Region	808.0	104	397.5	229.4	10.7	103	395.8	229.8	10.7
Rostov Region	2,429.7	240	918.0	212.0	10.7	233	896.3	214.5	10.6
PRIVOLZHSKY FEDERAL DISTRICT	16,182.7	1,710	6,565.3	231.7	10.2	1,666	6,402.3	234.6	10.2
Republic of Bashkortostan	1,188.2	122	530.0	259.9	9.8	119	503.3	266.6	9.7
Republic of Mariy-El	347.1	42	168.5	264.6	11.0	41	168.5	264.6	11.0
Republic of Mordovia	303.4	62	245.5	242.0	10.8	61	242.8	244.3	10.8
Republic of Tatarstan (Tatarstan)	1,734.0	118	457.8	244.2	10.4	113	434.4	250.5	10.3
Udmurt Republic	1,266.3	92	409.6	218.2	8.9	91	408.1	218.9	8.8
Chuvash Republic — Chuvashya	727.9	119	329.2	233.8	10.0	114	320.5	236.5	9.9
Perm Territory	1,643.4	182	638.2	215.3	10.3	177	616.1	219.5	10.2
Kirov Region	330.2	53	186.0	242.0	10.1	52	184.0	244.2	10.1
Nizhni Novgorod Region	2,534.7	197	805.6	217.2	10.6	189	786.7	217.2	10.6
Orenburg Region	622.5	111	479.1	235.2	10.0	106	455.8	242.9	9.9
Penza Region	341.7	67	263.9	243.9	10.8	67	263.9	243.9	10.8
Samara Region	3,582.0	294	1,150.1	221.3	10.5	290	1,139.4	223.0	10.6
Saratov Region	952.8	167	560.8	237.9	9.8	163	542.8	242.1	9.7
Ulyanovsk Region	608.5	84	341.0	231.3	10.3	83	336.0	232.9	10.3

Table 4.15 (end)

1	2	3	4	5	6	7	8	9	10
URALS FEDERAL DISTRICT	6,484.7	665	1,946.1	194.8	10.5	646	1,878.6	197.1	10.4
Kurgan Region	136.7	22	97.7	204.9	12.2	22	97.7	204.9	12.2
Sverdlovsk Region	3,389.7	152	675.0	208.8	10.7	150	648.2	207.5	10.6
Tyumen Region	1,354.8	385	514.4	203.6	10.5	372	499.7	207.9	10.4
including:									
Khanty-Mansiysky Autonomous Area — Yugra	252.4	295	157.8	216.3	11.0	293	156.0	216.0	11.0
Yamalo-Nenetsky Autonomous Area	72.8	20	62.5	213.5	10.9	12	60.3	211.0	10.9
Chelyabinsk Region	1,603.5	106	659.0	172.1	10.0	102	633.0	176.8	9.8
SIBERIA FEDERAL DISTRICT	7,205.7	881	3,532.4	220.4	10.1	842	3,434.3	223.5	10.0
Republic of Altai	3.7	1	3.2	302.2	10.8	1	3.2	302.2	10.8
Republic of Buryatia	138.1	32	102.6	238.5	9.4	32	102.6	238.5	9.4
Republic of Tyva	6.6	1	4.3	242.0	9.8	1	4.3	242.0	9.8
Republic of Khakassia	55.4	12	24.5	136.5	11.1	8	10.2	229.4	9.7
Altai Territory	625.8	56	299.1	235.8	9.9	55	293.9	237.8	9.9
Zabaykalskiy Territory	157.5	18	117.5	262.0	10.7	17	110.1	267.4	10.5
Krasnoyarsk Territory	1,029.0	137	558.9	240.5	9.6	136	555.5	242.3	9.6
Irkutsk Region	646.5	92	322.3	222.8	9.4	87	304.1	227.9	9.2
Kemerovo Region	969.3	127	484.8	205.2	10.0	125	480.1	206.0	9.9
Novosibirsk Region	1,837.7	208	890.5	211.4	10.3	205	883.3	213.0	10.3
Omsk Region	1,300.4	131	484.2	216.3	10.8	116	464.8	220.5	10.7
Tomsk Region	435.7	66	240.5	202.0	10.2	59	222.2	207.3	10.0
FAR EAST FEDERAL DISTRICT	3,765.5	603	2,412.7	201.5	10.2	564	2,276.0	207.6	10.1
Republic of Sakha (Yakutia)	223.2	40	181.2	191.3	10.1	40	181.2	191.3	10.1
Kamchatka Territory	68.2	18	45.8	229.9	9.3	18	45.8	229.9	9.3
Primorski Territory	2,334.3	339	1,325.5	184.9	10.6	307	1,216.3	192.4	10.5
Khabarovsk Territory	627.0	105	468.3	241.8	9.7	103	463.0	243.8	9.7
Amur Region	172.5	41	139.3	236.8	8.8	41	139.3	236.8	8.8
Magadan Region	86.2	15	84.9	233.3	11.4	14	78.1	250.2	11.2
Sakhalin Region	206.3	40	149.8	166.5	8.6	37	138.9	174.4	8.2
Jewish Autonomous Region	35.4	3	9.6	253.5	10.0	2	5.1	210.0	7.0
Chukotka Autonomous Area	12.4	2	8.3	301.9	12.0	2	8.3	301.9	12.0

¹ Preliminary data.

² 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 4.16

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	31.12.2008				
	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	1,760,317.7	270,628.6	193,414.7	211,963.0	45,133.5
CENTRAL FEDERAL DISTRICT	1,609,159.9	242,297.9	160,953.2	211,109.9	38,123.2
Belgorod Region	178.1	43.2	3.0	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.2
Vladimir Region	40.5	45.4	0.0	0.0	34.1
Voronezh Region	565.7	3.2	3.5	0.0	16.7
Ivanovo Region	139.4	84.4	3.6	0.0	4.0
Kaluga Region	1,757.2	70.3	2.1	0.0	11.0
Kostroma Region	0.0	0.0	2.0	0.0	1,069.3
Kursk Region	281.2	281.3	0.0	0.0	8.0
Lipetsk Region	888.9	121.7	10.3	0.0	109.8
Moscow Region	23,932.3	4,049.6	154.8	0.1	8.3
Orel Region	0.0	0.0	0.0	0.0	2.5
Ryazan Region	102.4	57.3	41.2	0.0	0.0
Smolensk Region	0.0	0.0	53.3	0.0	0.0
Tambov Region	0.0	0.0	0.1	0.0	0.0
Tver Region	2,588.6	289.4	24.0	0.0	1.0
Tula Region	42.8	15.9	0.4	0.0	1.5
Yaroslavl Region	74.1	75.0	3.3	0.0	4.0
Moscow	1,578,568.6	237,161.1	160,651.6	211,109.7	36,852.8
NORTH-WEST DISTRICT	49,983.5	6,180.3	10,895.5	24.8	3,847.1
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	637.2	173.4	40.7	1.0	0.0
Arkhangelsk Region	22.6	25.8	116.7	0.0	0.7
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	546.8	310.0	141.8	4.9	15.0
Kaliningrad Region	1,508.7	500.8	24.5	0.0	2,518.7
Leningrad Region	718.8	28.1	0.1	0.0	0.0
Murmansk Region	777.0	26.7	0.2	0.0	0.0
Novgorod Region	0.9	1.0	55.7	0.0	0.0
Pskov Region	0.0	0.0	0.0	0.0	0.0
St. Petersburg	45,771.6	5,114.4	10,515.8	18.9	1,312.3
SOUTH FEDERAL DISTRICT	5,439.4	2,417.4	788.4	97.6	362.3
Republic of Adigei (Adigeya)	3.9	1.0	1.9	0.0	0.0
Republic of Daghestan	11.0	0.0	85.6	18.4	0.1
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	1.6	0.0	7.1
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	7.5	0.0	1.9
Republic of Northern Ossetia – Alania	0.0	0.0	10.8	0.0	1.2
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	1,667.4	1,017.2	423.4	38.6	282.0
Stavropol Territory	795.5	632.2	1.4	0.2	10.0
Astrakhan Region	484.7	500.0	14.0	5.3	4.0
Volgograd Region	135.8	138.0	1.9	0.0	3.1
Rostov Region	2,341.0	128.9	240.2	35.1	52.8

Table 4.16 (end)
(millions of rubles)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	27,022.9	3,767.3	13,613.0	730.4	1,358.8
Republic of Bashkortostan	1,025.4	130.8	48.8	0.0	22.6
Republic of Mariy-El	0.0	0.0	0.0	0.0	2.0
Republic of Mordovia	59.0	60.5	89.6	0.0	20.1
Republic of Tatarstan (Tatarstan)	14,605.2	1,800.9	11,515.1	659.6	1,066.9
Udmurt Republic	126.1	119.0	13.8	0.0	3.7
Chuvash Republic — Chuvashya	42.6	42.6	0.0	0.0	10.0
Perm Territory	299.1	0.0	111.1	0.0	23.3
Kirov Region	478.1	35.2	8.1	0.0	2.8
Nizhni Novgorod Region	1,278.1	174.4	222.0	23.4	51.5
Orenburg Region	713.4	37.0	43.1	17.6	24.2
Penza Region	0.0	0.0	0.1	0.0	39.2
Samara Region	7,444.7	1,286.5	1,495.3	29.5	87.1
Saratov Region	950.4	80.3	65.8	0.3	5.3
Ulyanovsk Region	1.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	40,714.3	10,758.5	4,687.9	0.1	702.8
Kurgan Region	0.0	0.0	0.0	0.0	0.0
Sverdlovsk Region	15,115.3	1,611.9	3,276.6	0.1	152.1
Tyumen Region	21,865.3	6,446.4	1,266.6	0.0	404.9
including:					
Khanty-Mansiysky Autonomous Area — Yugra	19,859.5	4,640.3	754.0	0.2	352.9
Yamalo-Nenetsky Autonomous Area	0.0	0.0	5.0	0.0	0.0
Chelyabinsk Region	3,733.6	2,700.2	144.7	0.0	145.8
SIBERIA FEDERAL DISTRICT	23,419.8	2,165.1	2,138.0	0.2	575.2
Republic of Altai	1.0	0.0	0.0	0.0	0.0
Republic of Buryatia	24.1	0.0	0.4	0.0	0.0
Republic of Tyva	13.7	13.3	0.0	0.0	0.4
Republic of Khakassia	17.5	20.5	0.0	0.0	0.0
Altai Territory	25.1	20.9	2.6	0.0	59.1
Zabaykalskiy Territory	1,423.2	290.5	0.0	0.0	0.0
Krasnoyarsk Territory	205.2	162.6	16.9	0.0	7.6
Irkutsk Region	142.7	0.0	91.0	0.0	172.6
Kemerovo Region	986.6	583.9	91.3	0.0	103.2
Novosibirsk Region	20,048.4	841.6	1,913.6	0.0	205.3
Omsk Region	526.3	225.8	0.7	0.0	12.6
Tomsk Region	6.1	6.1	21.4	0.2	14.3
FAR EAST FEDERAL DISTRICT	4,578.0	3,042.3	338.7	0.0	164.2
Republic of Sakha (Yakutia)	596.6	231.0	137.9	0.0	43.8
Kamchatka Territory	74.9	91.3	13.1	0.0	0.3
Primorski Territory	2,890.2	1,912.0	96.4	0.0	65.1
Khabarovsk Territory	577.5	474.1	12.1	0.0	0.1
Amur Region	389.6	283.1	0.2	0.0	26.1
Magadan Region	49.2	50.7	1.3	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 4.17

Discounted Bills

(millions of rubles)

	31.12.2008		
	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	185,040.8	19.3	14,471.4
CENTRAL FEDERAL DISTRICT	153,257.2	0.0	12,085.7
Belgorod Region	16.3	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	59.0	0.0	0.0
Voronezh Region	142.4	0.0	0.0
Ivanovo Region	0.0	0.0	0.0
Kaluga Region	114.3	0.0	0.0
Kostroma Region	176.0	0.0	0.0
Kursk Region	35.4	0.0	0.0
Lipetsk Region	53.9	0.0	0.0
Moscow Region	6,050.7	0.0	1,362.5
Orel Region	24.1	0.0	0.0
Ryazan Region	6.5	0.0	0.0
Smolensk Region	43.6	0.0	0.0
Tambov Region	5.7	0.0	0.0
Tver Region	128.3	0.0	0.0
Tula Region	16.7	0.0	0.0
Yaroslavl Region	72.0	0.0	0.0
Moscow	146,312.2	0.0	10,723.2
NORTH-WEST DISTRICT	8,982.4	0.0	29.5
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.0	0.0	0.0
Arkhangelsk Region	1.5	0.0	0.0
including Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	1.8	0.0	0.0
Kaliningrad Region	725.8	0.0	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	0.0	0.0	0.0
Novgorod Region	8.7	0.0	29.5
Pskov Region	0.0	0.0	0.0
St. Petersburg	8,244.7	0.0	0.0
SOUTH FEDERAL DISTRICT	872.6	0.0	27.8
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Daghestan	236.9	0.0	27.8
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	129.3	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	192.6	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Krasnodar Territory	264.3	0.0	0.0
Stavropol Territory	11.1	0.0	0.0
Astrakhan Region	2.1	0.0	0.0
Volgograd Region	0.3	0.0	0.0
Rostov Region	36.1	0.0	0.0

Table 4.17 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	7,800.9	19.3	414.0
Republic of Bashkortostan	47.5	0.0	0.0
Republic of Mariy-El	0.0	0.0	0.0
Republic of Mordovia	29.3	0.0	0.0
Republic of Tatarstan (Tatarstan)	4,439.6	19.3	0.0
Udmurt Republic	173.6	0.0	0.0
Chuvash Republic — Chuvashya	61.2	0.0	0.0
Perm Territory	346.4	0.0	0.0
Kirov Region	47.5	0.0	0.0
Nizhni Novgorod Region	215.5	0.0	89.7
Orenburg Region	796.6	0.0	0.0
Penza Region	50.6	0.0	0.0
Samara Region	1,280.1	0.0	324.3
Saratov Region	312.9	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	10,633.7	0.0	1,637.0
Kurgan Region	12.1	0.0	0.0
Sverdlovsk Region	3,567.1	0.0	1,630.8
Tyumen Region	6,850.8	0.0	6.2
including:			
Khanty-Mansiysky Autonomous Area — Yugra	5,386.0	0.0	6.2
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	203.7	0.0	0.0
SIBERIA FEDERAL DISTRICT	1,997.9	0.0	0.1
Republic of Altai	35.6	0.0	0.0
Republic of Buryatia	110.9	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	21.7	0.0	0.0
Altai Territory	421.0	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	71.0	0.0	0.0
Irkutsk Region	100.4	0.0	0.0
Kemerovo Region	93.5	0.0	0.1
Novosibirsk Region	832.9	0.0	0.0
Omsk Region	156.5	0.0	0.0
Tomsk Region	154.4	0.0	0.0
FAR EAST FEDERAL DISTRICT	1,496.1	0.0	277.3
Republic of Sakha (Yakutia)	1,203.6	0.0	0.0
Kamchatka Territory	160.9	0.0	0.0
Primorski Territory	30.1	0.0	0.0
Khabarovsk Territory	50.3	0.0	0.0
Amur Region	0.0	0.0	277.3
Magadan Region	0.1	0.0	0.0
Sakhalin Region	51.1	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 credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

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

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

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

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

Table 1.8
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

Deposits of Legal Entities and Individuals Raised by Credit Institutions

Table 3.2

Deposits of Legal Entities and Individuals Raised by Operational Offices of Credit Institutions

General Provisions

These tables contain aggregate data on the balances of funds of customers other than credit institutions raised by credit institutions and their branches and operational offices opened outside the territory under the jurisdiction of the Bank of Russia regional branch that supervises the credit institution or its branch. The data are presented by constituent territory 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".

The term *operational office* is being used as it is defined in Section 9 of Bank of Russia Instruction No. 109-I, dated January 14, 2004, "On the Bank of Russia Decision-Making Procedure Relating to the State Registration of Credit Institutions and the Issue of Banking Licences".

Individual Indicators Highlights

Customer funds are accounted for funds in the Russian Federation currency, foreign currency and precious metals. The balances of funds are recorded net of funds placed as collateral, including a guarantee deposit and subordinated loan (a deposit, loan and bond issue).

Deposits of legal entities are accounted for deposits in the currency of the Russian Federation and foreign currency. They comprise the funds raised under agreements of bank account and (or) bank deposit, including the funds raised on certificates of deposit.

Individual deposits are accounted for deposits in the currency of the Russian Federation and foreign currency. They include the funds raised under agreements of bank account and (or) bank deposit and the funds raised on savings certificates.

Table 3.3

Ruble-Denominated Accounts of Organizations Held with Credit Institutions

Table 3.4

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 3.4), foreign currency (table 3.5), 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 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

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 3.5

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 3.6
Deposit and Savings Certificates and Bonds

General Provisions

The table “Deposit and Savings Certificates and Bonds” shows data on funds raised by credit institutions in rubles and foreign currency by issuing debt securities, such as certificates of deposit, savings certificates and bonds, including matured ones.

The data on the value of credit institutions’ funds in the constituent entities of the Russian Federation are aggregated for head offices and branches operated in a particular constituent entity of the Russian Federation, including the branches whose head offices are registered in another constituent entities of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 “The Account Book of a Credit Institution” in accordance with the Bank of Russia Ordinance No. 1376-U, dated January 16, 2004, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

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

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 3.7
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

Table 4.5

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

Table 4.6

Overdue 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 General Classifier of Economic Activities (GCEA). The economic activity of a legal entity or unincorporated entrepreneur is determined by its core activity.

Individual Indicators Highlights

Lending volumes by economic activity is the value of loans extended to legal entities and individual entrepreneurs. Disaggregated by economic activity, these data are shown on the flow basis from the beginning of the year and include 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 the balances of loan debt accounts of legal entities and individual entrepreneurs disaggregated by economic activity.

Overdue debt on loans by economic activity reflects data on the balances of overdue loan debt accounts of legal entities and individual entrepreneurs disaggregated by economic activity.

Table 4.7

Volume of Ruble-Denominated Loans Extended to Legal Entities and Individual Entrepreneurs

Table 4.8

Volume of Foreign Currency-Denominated Loans Extended to Legal Entities and Individual Entrepreneurs

Table 4.9

Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs

Table 4.10

Debt on Foreign Currency-Denominated Loans to Legal Entities and Individual Entrepreneurs

Table 4.11

Volume of Loans Extended to Small, Medium-Sized Businesses

Table 4.12

Debt and Overdue Debt on Loans Extended to Small, Medium-Sized Businesses

General Provisions

These tables contain data on ruble and foreign currency funds placed in the constituent territories 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 value of loans extended, presented on the flow basis from the beginning of the year and including loans extended by credit institutions that had revoked their licence during the reporting period.

Credit institutions of the region are credit institutions and their branches registered in the same constituent territory of the Russian Federation as a borrower.

Local branches of credit institutions based in other regions are the branches of a credit institution that are located in the same constituent territory of the Russian Federation as a borrower but whose head offices are registered in other constituent territories of the Russian Federation.

Credit institutions based in other regions that have no branches in the given region are credit institutions whose head office and branches are registered in the constituent territories of the Russian Federation other than a borrower's place of registration.

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 4.13

Consumer Loans Extended by Credit Institutions to Individuals, Outstanding Debt

Table 4.14

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

Table 4.15

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) (Collection of Laws of the Russian Federation, 1998, No. 29, Article 3400; 2001 No. 46, Article 4308; 2002, No. 7, Article 629; No. 52, Article 5135; 2004, No. 6, Article 406; No. 27, Article 2711; No. 45, Article 4377; 2005, No. 1, Articles 40 and 42; 2006, No. 50, Article 5279; No. 52, Article 5498; 2007, No. 27, Article 3213; No. 50, Article 6237).

Starting from 2008, the source of information has been the reports compiled by credit institutions in form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 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 loans extended to individuals (consumers) 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 since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

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

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 extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

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

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;

Rights of claim under mortgage loans acquired is the balance of the debt on claims on mortgage loans acquired by credit institutions as of the reporting date.

The regional breakdown is compiled by grouping data by the borrowers' residence.

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.

Table 4.16
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

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 4.17
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.