

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

**BULLETIN
OF BANKING STATISTICS**

REGIONAL SUPPLEMENT

№ 4 (32)

MOSCOW 2008



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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

The *Bulletin of Banking Statistics. Regional Supplement* is enlarged with section 5 «Summary Methodology».

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Symbols and notes:

— nil

... not available

0,0 non-significant volume

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

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

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

1. Institutional Characteristics

Table 1.1

Number of Credit Institutions

(units)

	30.09.2007	31.12.2007	31.03.2008	30.06.2008	30.09.2008
1	2	3	4	5	6
RUSSIAN FEDERATION	1,149	1,136	1,132	1,125	1,126
CENTRAL FEDERAL DISTRICT	642	632	630	627	631
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	4	3	3
Ivanovo Region	5	5	5	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	14	13	13	14	15
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	2
Tver Region	7	7	7	8	8
Tula Region	6	6	6	5	5
Yaroslavl Region	8	8	8	8	8
Moscow	564	555	553	549	552
NORTH-WEST DISTRICT	81	81	81	81	81
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	11	10
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	41	42
SOUTH FEDERAL DISTRICT	120	118	118	117	116
Republic of Adigei (Adigeya)	5	5	5	5	5
Republic of Daghestan	33	33	33	33	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	18	17
Stavropol Territory	9	9	9	8	8
Astrakhan Region	5	5	5	5	5
Volgograd Region	5	5	5	5	5
Rostov Region	24	22	22	22	23

Table 1.1 (end)

(units)

1	2	3	4	5	6
PRIVOLZHSKY FEDERAL DISTRICT	135	134	134	133	132
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	22	21
Saratov Region	14	13	13	12	12
Ulyanovsk Region	4	4	4	4	4
URALS FEDERAL DISTRICT	63	63	63	62	62
Kurgan Region	5	5	5	5	5
Sverdlovsk Region	25	25	25	24	24
Tyumen Region	22	22	22	22	22
including:					
Khanty-Mansiysky Autonomous Area — Yugra	12	12	12	12	12
Yamalo-Nenetsky Autonomous Area	4	4	3	3	3
Chelyabinsk Region	11	11	11	11	11
SIBERIA FEDERAL DISTRICT	68	68	67	67	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	5	6
Irkutsk Region	9	9	9	9	9
Kemerovo Region	8	8	8	8	8
Novosibirsk Region	14	14	13	13	13
Omsk Region	7	7	7	7	7
Tomsk Region	4	4	4	4	4
FAR EAST FEDERAL DISTRICT	40	40	39	38	36
Republic of Sakha (Yakutia)	6	6	6	5	5
Kamchatka Territory	7	7	6	6	6
Primorski Territory	9	9	9	9	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	6	5
Jewish Autonomous Region	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—

Table 1.2

Number of Branches of Credit Institutions

(units)

	31.12.2007		31.03.2008		30.06.2008		30.09.2008	
	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	720	2,735	712	2,764	693	2,797	675	2,837
CENTRAL FEDERAL DISTRICT	184	574	181	580	180	585	179	591
Belgorod Region	5	29	5	29	5	29	5	28
Bryansk Region	2	28	2	29	2	29	2	28
Vladimir Region	—	30	—	30	—	30	—	30
Voronezh Region	1	53	1	55	1	55	1	56
Ivanovo Region	1	20	1	20	1	20	1	20
Kaluga Region	2	27	2	27	2	26	2	27
Kostroma Region	—	17	—	17	—	16	—	15
Kursk Region	—	21	—	20	—	21	—	22
Lipetsk Region	1	23	1	23	1	26	1	25
Moscow Region	9	118	9	115	9	114	9	113
Orel Region	3	21	3	22	3	22	3	22
Ryazan Region	—	26	—	25	—	25	—	27
Smolensk Region	5	24	5	24	5	24	5	25
Tambov Region	3	17	3	17	3	17	3	17
Tver Region	3	37	3	37	3	37	3	36
Tula Region	1	33	1	36	1	35	1	36
Yaroslavl Region	4	38	4	38	4	39	4	39
Moscow	30	126	30	127	30	130	30	134
NORTH-WEST DISTRICT	53	378	53	382	45	383	36	385
Republic of Karelia	2	21	2	21	2	21	2	20
Republic of Komi	7	33	7	33	7	34	7	34
Arkhangelsk Region	—	34	—	35	—	35	—	35
including Nenets Autonomous Area	—	2	—	2	—	2	—	2

Table 1.2 (cont.)
(units)

1	2	3	4	5	6	7	8	9
Vologda Region	9	20	9	22	9	23	9	23
Kaliningrad Region	4	35	4	35	4	37	4	37
Leningrad Region	4	42	4	43	2	43	—	40
Murmansk Region	1	25	1	25	1	24	1	24
Novgorod Region	1	17	1	16	1	16	1	16
Pskov Region	—	15	—	13	—	13	—	13
St. Petersburg	25	136	25	139	19	137	12	143
SOUTH FEDERAL DISTRICT	116	369	115	380	109	386	105	401
Republic of Adigei (Adigeya)	1	5	1	5	1	5	1	5
Republic of Dagestan	58	14	57	14	56	13	55	15
Republic of Ingushetia	1	4	1	4	1	3	1	3
Kabardino-Balkar Republic	3	10	3	10	3	8	3	8
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	7	9
Republic of Chechnya	—	1	—	1	—	1	—	1
Krasnodar Territory	18	89	18	90	14	95	10	100
Stavropol Territory	8	54	8	56	7	56	7	57
Astrakhan Region	6	23	6	25	6	24	6	24
Volgograd Region	1	65	1	67	1	71	1	73
Rostov Region	13	87	13	91	13	93	14	98
PRIVOLZHSKY FEDERAL DISTRICT	143	603	142	611	142	621	142	635
Republic of Bashkortostan	—	60	—	61	—	63	—	65
Republic of Mariy-El	4	19	4	18	4	17	4	17
Republic of Mordovia	6	9	6	9	6	9	6	9
Republic of Tatarstan (Tatarstan)	56	46	56	47	56	48	56	48
Udmurt Republic	—	31	—	31	—	31	—	31
Chuvash Republic — Chuvashya	—	27	—	27	—	27	—	27
Perm Territory	3	69	3	69	3	71	3	73
Kirov Region	—	29	—	29	—	29	—	30
Nizhni Novgorod Region	32	74	32	78	32	81	32	84
Orenburg Region	4	48	4	49	4	49	4	53
Penza Region	—	31	—	32	—	33	—	34
Samara Region	15	78	14	79	14	81	14	82

Table 1.2 (end)
(units)

1	2	3	4	5	6	7	8	9
Saratov Region	20	54	20	54	20	54	20	53
Ulyanovsk Region	3	28	3	28	3	28	3	29
URALS FEDERAL DISTRICT	136	261	135	265	131	269	132	273
Kurgan Region	—	23	—	23	—	23	—	24
Sverdlovsk Region	17	82	16	83	15	87	15	88
Tyumen Region	78	80	78	82	76	82	77	83
including:								
Khanty-Mansiysky Autonomous Area — Yugra	15	35	14	35	14	33	14	34
Yamalo-Nenetsky Autonomous Area	2	27	2	27	2	27	2	28
Chelyabinsk Region	41	76	41	77	40	77	40	78
SIBERIA FEDERAL DISTRICT	49	387	48	383	48	393	47	390
Republic of Altai	1	3	1	3	1	3	1	3
Republic of Buryatia	3	20	3	19	3	19	3	18
Republic of Tyva	—	4	—	4	—	4	—	4
Republic of Khakassia	1	8	—	8	—	8	—	8
Altai Territory	13	43	13	42	13	44	13	46
Zabaykalskiy Territory	4	20	4	19	4	19	4	19
Krasnoyarsk Territory	11	62	11	63	11	66	10	65
Irkutsk Region	5	50	5	50	5	50	5	50
Kemerovo Region	—	45	—	44	—	44	—	43
Novosibirsk Region	1	60	1	60	1	63	1	62
Omsk Region	—	46	—	45	—	47	—	46
Tomsk Region	10	26	10	26	10	26	10	26
FAR EAST FEDERAL DISTRICT	39	163	38	163	38	160	34	162
Republic of Sakha (Yakutia)	9	38	9	38	9	38	9	38
Kamchatka Territory	5	11	4	9	4	7	4	8
Primorski Territory	12	33	12	35	12	36	9	35
Khabarovsk Territory	4	29	4	29	4	28	4	29
Amur Region	—	16	—	16	—	16	—	17
Magadan Region	5	9	5	9	5	9	5	9
Sakhalin Region	4	14	4	14	4	13	3	13
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				
31.12.2007	202 (9)	109 (5)	175 (9)	91 (4)
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)
CENTRAL FEDERAL DISTRICT				
31.12.2007	134 (5)	72 (3)	109 (5)	61 (2)
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)
including Moscow and Moscow Region				
31.12.2007	124 (5)	69 (3)	98 (5)	54 (2)
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)
NORTH-WEST DISTRICT				
31.12.2007	23 (1)	15	23 (1)	8 (1)
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)
SOUTH FEDERAL DISTRICT				
31.12.2007	6 (1)	2 (1)	4 (1)	3
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
PRIVOLZHISKY FEDERAL DISTRICT				
31.12.2007	15 (1)	7(1)	15 (1)	8
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
URALS FEDERAL DISTRICT				
31.12.2007	12 (1)	7	12 (1)	5 (1)
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)
SIBERIA FEDERAL DISTRICT				
31.12.2007	5	2	5	3
31.03.2008	5	2	5	3
30.06.2008	7	2	7	5
30.09.2008	7	2	7	5
FAR EAST FEDERAL DISTRICT				
31.12.2007	7	4	7	3
31.03.2008	8	4	8	4
30.06.2008	8	4	8	4
30.09.2008	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

	30.06.2008										30.09.2008									
	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	34	55	104	148	211	242	331	1,125	33	52	103	147	200	255	336	1,126				
CENTRAL FEDERAL DISTRICT	9	22	38	71	101	158	228	627	9	23	41	68	98	161	231	631				
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	—	1	3				
Ivanovo Region	—	2	—	—	4	—	—	6	—	2	—	—	4	—	—	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	4	6	14	—	1	—	—	3	5	6	15				
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	—	—	—	—	2	—	—	2				
Tver Region	2	1	1	2	1	—	1	8	2	1	1	2	1	—	1	8				
Tula Region	—	1	1	1	2	—	—	5	—	1	1	1	1	1	—	5				
Yaroslavl Region	—	—	1	4	—	3	—	8	—	—	1	4	—	3	—	8				
Moscow	7	15	33	59	77	142	216	549	7	16	36	56	75	143	219	552				
NORTH-WEST DISTRICT	4	4	12	16	15	10	20	81	5	4	10	17	11	14	20	81				
Republic of Karelia	—	—	—	—	1	—	—	1	—	—	—	—	1	—	—	1				
Republic of Komi	—	—	1	1	1	—	—	3	—	—	—	2	1	—	—	3				
Arkhangelsk Region	—	1	—	1	—	1	—	3	—	1	—	1	—	1	—	3				
including Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				
Vologda Region	—	—	5	1	2	—	1	9	—	—	5	1	1	1	1	9				
Kaliningrad Region	—	—	1	2	4	1	3	11	—	—	—	2	2	3	3	10				
Leningrad Region	—	—	1	1	—	1	1	4	—	—	1	1	—	1	1	4				

(units)

Table 1.4 (cont.)
(units)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Murmansk Region	1	—	1	—	—	1	1	4	1	—	1	—	—	1	1	4
Novgorod Region	—	1	—	—	—	1	—	2	—	1	—	—	—	1	—	2
Pskov Region	—	—	1	1	1	—	—	3	—	—	1	1	1	—	—	3
St. Petersburg	3	2	2	9	6	5	14	41	4	2	2	9	5	6	14	42
SOUTH FEDERAL DISTRICT	12	20	21	15	26	15	8	117	11	16	21	17	26	16	9	116
Republic of Adigei (Adigeya)	1	1	3	—	—	—	—	5	1	1	3	—	—	—	—	5
Republic of Dagestan	7	9	7	4	5	—	1	33	6	8	8	4	5	—	1	32
Republic of Ingushetia	—	2	—	—	—	—	—	2	—	1	1	—	—	—	—	2
Kabardino-Balkar Republic	1	—	3	—	—	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	—	2	2	1	—	6
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Krasnodar Territory	—	1	4	2	8	1	2	18	—	—	2	4	7	2	2	17
Stavropol Territory	1	3	1	2	1	—	—	8	1	2	1	3	1	—	—	8
Astrakhan Region	—	3	—	—	—	2	—	5	—	3	—	—	—	2	—	5
Volgograd Region	—	—	—	2	1	2	—	5	—	—	—	1	1	3	—	5
Rostov Region	1	—	1	3	6	7	4	22	1	—	2	3	6	6	5	23
PRIVOLZHSKY FEDERAL DISTRICT	5	1	10	15	28	35	39	133	5	1	7	15	25	40	39	132
Republic of Bashkortostan	—	—	1	—	1	6	3	11	—	—	1	—	—	7	3	11
Republic of Mariy-El	—	—	1	—	—	—	—	1	—	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	1	3	—	4	—	—	—	—	—	4	—	4
Republic of Tatarstan (Tatarstan)	1	—	—	3	5	5	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	4	4	4	4	18	1	—	1	3	5	4	4	18
Orenburg Region	—	—	1	1	3	1	3	9	—	—	—	1	4	1	3	9
Penza Region	—	—	—	—	1	—	1	2	—	—	—	—	1	—	1	2
Samara Region	1	—	2	1	4	8	6	22	1	—	1	1	3	9	6	21
Saratov Region	—	—	—	2	4	3	3	12	—	—	—	2	4	3	3	12
Ulyanovsk Region	—	—	1	1	2	—	—	4	—	—	—	2	1	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			
31.12.2007	1,136	20,241,055.6	66
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
CENTRAL FEDERAL DISTRICT			
31.12.2007	632	17,392,371.5	34
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
including Moscow and Moscow Region			
31.12.2007	568	17,223,023.4	31
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
NORTH-WEST DISTRICT			
31.12.2007	81	875,220.0	10
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
SOUTH FEDERAL DISTRICT			
31.12.2007	118	183,518.8	23
31.03.2008	118	186,121.4	22
30.06.2008	117	197,428.3	22
30.09.2008	116	211,485.7	22
PRIVOLZHISKY FEDERAL DISTRICT			
31.12.2007	134	740,324.0	35
31.03.2008	134	775,145.5	35
30.06.2008	133	849,977.8	33
30.09.2008	132	893,327.5	33
URALS FEDERAL DISTRICT			
31.12.2007	63	544,396.0	17
31.03.2008	63	559,520.9	17
30.06.2008	62	608,243.3	16
30.09.2008	62	622,256.8	16
SIBERIA FEDERAL DISTRICT			
31.12.2007	68	339,617.4	13
31.03.2008	67	360,539.9	12
30.06.2008	67	394,212.6	12
30.09.2008	68	394,044.2	13
FAR EAST FEDERAL DISTRICT			
31.12.2007	40	165,607.9	9
31.03.2008	39	161,437.0	9
30.06.2008	38	167,794.5	9
30.09.2008	36	162,409.5	8

Table 1.6

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

(units)

	30.09.2008 ¹						
	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	53	69	109	167	172	261	831
CENTRAL FEDERAL DISTRICT	17	21	36	68	88	167	397
Belgorod Region	1	—	1	1	3	—	6
Bryansk Region	—	—	—	1	—	—	1
Vladimir Region	—	—	—	1	1	—	2
Voronezh Region	—	—	1	—	—	1	2
Ivanovo Region	1	—	—	2	—	—	3
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	—	3	—	8
Moscow and Moscow Region	9	18	23	52	76	161	339
NORTH-WEST DISTRICT	6	8	16	10	12	19	71
Republic of Karelia	—	—	—	1	—	—	1
Republic of Komi	—	—	2	1	—	—	3
Arkhangelsk Region	1	—	1	—	1	—	3
Vologda Region	1	3	1	1	1	1	8
Kaliningrad Region	—	—	2	2	3	3	10
Leningrad Region	—	1	1	—	1	1	4
Murmansk Region	1	1	—	—	1	1	4
Novgorod Region	1	—	—	1	—	—	2
Pskov Region	—	1	1	1	—	—	3
St. Petersburg	2	2	8	3	5	13	33
SOUTH FEDERAL DISTRICT	18	15	16	22	12	8	91
Republic of Adigei (Adigeya)	2	3	—	—	—	—	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	1	1	1	—	4
Republic of Chechnya	—	—	—	—	—	—	—
Krasnodar Territory	—	1	4	5	2	2	14
Stavropol Territory	3	1	3	1	—	—	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	15	26	36	34	121
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	2	—	1	3	8
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	2
Samara Region	—	1	1	4	6	6	18
Saratov Region	—	—	2	4	4	2	12
Ulyanovsk Region	—	—	2	1	1	—	4
URALS FEDERAL DISTRICT	1	7	6	15	8	20	57
Kurgan Region	1	1	1	1	—	—	4
Sverdlovsk Region	—	2	3	5	3	9	22
Tyumen Region	—	3	1	6	4	6	20
Chelyabinsk Region	—	1	1	3	1	5	11
SIBERIA FEDERAL DISTRICT	5	9	11	18	10	9	62
Republic of Altai	—	1	2	—	1	—	4
Republic of Buryatia	—	—	—	—	1	—	1
Republic of Tyva	1	—	1	—	—	—	2
Republic of Khakassia	—	—	1	1	1	—	3
Altai Territory	1	2	1	2	—	2	8
Zabaykalskiy Territory	—	2	—	—	—	—	2
Krasnoyarsk Territory	—	—	—	2	2	1	5
Irkutsk Region	—	1	2	5	1	—	9
Kemerovo Region	—	1	2	2	1	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	2	9	8	6	4	32
Republic of Sakha (Yakutia)	—	—	3	—	1	1	5
Kamchatka Territory	1	1	2	—	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	—	—	—	—	—	—	—

¹ Taking into account the results of the required reserves extraordinary regulation on October 15–17, 2008.

Table 1.7

Financial Performance of Credit Institutions

	January—September 2008					
	2	3	4	5	6	7
1	total profit (+)/loss (—) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles
RUSSIAN FEDERATION	354,804.9	367,922.9	94.2	13,118.0	5.8	104,578.8
CENTRAL FEDERAL DISTRICT	300,119.1	313,169.7	90.6	13,050.6	9.4	89,030.4
Belgorod Region	205.2	206.1	83.3	0.9	16.7	65.2
Bryansk Region	31.5	31.5	100.0	0.0	0.0	11.1
Vladimir Region	22.9	22.9	100.0	0.0	0.0	6.0
Voronezh Region	177.6	177.6	100.0	0.0	0.0	175.1
Ivanovo Region	132.4	132.4	100.0	0.0	0.0	35.7
Kaluga Region	187.4	187.4	100.0	0.0	0.0	92.1
Kostroma Region	117.7	117.7	100.0	0.0	0.0	19.5
Kursk Region	217.0	217.0	100.0	0.0	0.0	50.1
Lipetsk Region	297.2	297.2	100.0	0.0	0.0	69.3
Moscow Region	2,653.0	2,658.1	93.3	5.2	6.7	465.4
Orel Region	79.1	79.1	100.0	0.0	0.0	22.6
Ryazan Region	158.9	158.9	100.0	0.0	0.0	31.6
Smolensk Region	108.4	108.4	100.0	0.0	0.0	30.7
Tambov Region	23.4	23.4	100.0	0.0	0.0	8.4
Tver Region	152.3	152.3	100.0	0.0	0.0	55.7
Tula Region	87.9	87.9	100.0	0.0	0.0	20.5
Yaroslavl Region	274.2	274.2	100.0	0.0	0.0	70.2
Moscow	295,193.3	308,237.8	89.6	13,044.6	10.4	87,801.2
NORTH-WEST DISTRICT	15,972.5	15,996.6	98.8	24.1	1.2	5,203.1
Republic of Karelia	12.4	12.4	100.0	0.0	0.0	3.4
Republic of Komi	422.1	422.1	100.0	0.0	0.0	58.5
Arkhangelsk Region	25.7	25.7	100.0	0.0	0.0	7.0
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	875.1	899.1	88.9	24.1	11.1	282.3
Kaliningrad Region	577.7	577.7	100.0	0.0	0.0	198.8

Table 1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	127.2	127.2	100.0	0.0	0.0	38.7
Murmansk Region	143.2	143.2	100.0	0.0	0.0	51.4
Novgorod Region	79.8	79.8	100.0	0.0	0.0	19.7
Pskov Region	32.8	32.8	100.0	0.0	0.0	8.3
St. Petersburg	13,676.7	13,676.7	100.0	0.0	0.0	4,535.0
SOUTH FEDERAL DISTRICT	4,662.4	4,664.1	99.1	1.8	0.9	1,114.9
Republic of Adigei (Adigeya)	46.2	46.2	100.0	0.0	0.0	11.5
Republic of Dagestan	595.0	595.0	100.0	0.0	0.0	203.7
Republic of Ingushetia	6.5	6.5	100.0	0.0	0.0	1.2
Kabardino-Balkar Republic	168.1	168.1	100.0	0.0	0.0	39.2
Republic of Kalmykia	22.5	22.5	100.0	0.0	0.0	5.6
Karachai-Cherkess Republic	35.7	35.7	100.0	0.0	0.0	8.0
Republic of Northern Ossetia — Alania	52.9	52.9	100.0	0.0	0.0	9.1
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	1,897.0	1,898.7	94.1	1.8	5.9	405.0
Stavropol Territory	165.0	165.0	100.0	0.0	0.0	53.8
Astrakhan Region	82.0	82.0	100.0	0.0	0.0	8.6
Volgograd Region	338.9	338.9	100.0	0.0	0.0	99.4
Rostov Region	1,252.8	1,252.8	100.0	0.0	0.0	269.9
PRIVOLZHSKY FEDERAL DISTRICT	13,527.9	13,555.9	99.2	28.0	0.8	3,834.5
Republic of Bashkortostan	332.9	332.9	100.0	0.0	0.0	105.7
Republic of Mariy-El	24.6	24.6	100.0	0.0	0.0	8.8
Republic of Mordovia	74.6	74.6	100.0	0.0	0.0	25.9
Republic of Tatarstan (Tatarstan)	4,732.9	4,732.9	100.0	0.0	0.0	1,233.6
Udmurt Republic	351.9	351.9	100.0	0.0	0.0	101.7
Chuvash Republic — Chuvashya	100.7	100.7	100.0	0.0	0.0	43.4
Perm Territory	433.2	433.2	100.0	0.0	0.0	128.5
Kirov Region	413.4	413.4	100.0	0.0	0.0	90.4
Nizhni Novgorod Region	1,238.1	1,238.1	100.0	0.0	0.0	299.6
Orenburg Region	476.5	476.5	100.0	0.0	0.0	155.6
Penza Region	87.0	87.0	100.0	0.0	0.0	24.1
Samara Region	4,585.9	4,613.9	95.2	28.0	4.8	1,435.3
Saratov Region	555.4	555.4	100.0	0.0	0.0	159.4
Ulyanovsk Region	121.0	121.0	100.0	0.0	0.0	22.5

Table 1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	10,309.4	10,320.7	98.4	11.3	1.6	2,607.2
Kurgan Region	55.1	55.1	100.0	0.0	0.0	14.3
Sverdlovsk Region	3,572.0	3,572.0	100.0	0.0	0.0	764.7
Tyumen Region	4,719.1	4,730.4	95.5	11.3	4.5	1,279.3
including:						
Khanty-Mansiysky Autonomous Area — Yugra	3,371.8	3,371.8	100.0	0.0	0.0	799.3
Yamalo-Nenetsky Autonomous Area	64.6	75.8	66.7	11.3	33.3	17.6
Chelyabinsk Region	1,963.1	1,963.1	100.0	0.0	0.0	548.8
SIBERIA FEDERAL DISTRICT	5,912.8	5,914.8	98.5	1.9	1.5	1,530.3
Republic of Altai	60.5	60.5	100.0	0.0	0.0	14.6
Republic of Buryatia	55.2	55.2	100.0	0.0	0.0	0.3
Republic of Tyva	2.6	2.6	100.0	0.0	0.0	0.8
Republic of Khakassia	52.4	52.4	100.0	0.0	0.0	18.1
Altai Territory	347.5	347.5	100.0	0.0	0.0	83.0
Zabaykalskiy Territory	130.4	130.4	100.0	0.0	0.0	31.8
Krasnoyarsk Territory	294.2	296.1	83.3	1.9	16.7	84.2
Irkutsk Region	244.0	244.0	100.0	0.0	0.0	79.5
Kemerovo Region	363.2	363.2	100.0	0.0	0.0	101.6
Novosibirsk Region	4,053.1	4,053.1	100.0	0.0	0.0	1,027.3
Omsk Region	192.7	192.7	100.0	0.0	0.0	54.9
Tomsk Region	117.0	117.0	100.0	0.0	0.0	34.3
FAR EAST FEDERAL DISTRICT	4,300.8	4,301.1	97.2	0.3	2.8	1,258.4
Republic of Sakha (Yakutia)	89.1	89.1	100.0	0.0	0.0	52.2
Kamchatka Territory	224.1	224.1	100.0	0.0	0.0	59.6
Primorski Territory	1,131.7	1,131.7	100.0	0.0	0.0	469.9
Khabarovsk Territory	705.3	705.3	100.0	0.0	0.0	158.3
Amur Region	1,932.9	1,933.2	80.0	0.3	20.0	467.8
Magadan Region	109.5	109.5	100.0	0.0	0.0	29.2
Sakhalin Region	108.2	108.2	100.0	0.0	0.0	21.4
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 1.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
31.12.2007	40	55	21 (1)	23 (6)	63 (2)
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)
CENTRAL FEDERAL DISTRICT					
31.12.2007	22	33	9 (1)	15 (2)	55 (2)
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)
of which Moscow and Moscow Region					
31.12.2007	19	29	9 (1)	14 (2)	53 (2)
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)
NORTH-WEST DISTRICT					
31.12.2007	9	6	2	2 (1)	4
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
SOUTH FEDERAL DISTRICT					
31.12.2007	—	2	1	2 (1)	1
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
PRIVOLZHISKY FEDERAL DISTRICT					
31.12.2007	3	5	4	2 (1)	1
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
URALS FEDERAL DISTRICT					
31.12.2007	4	3	2	2 (1)	1
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
SIBERIA FEDERAL DISTRICT					
31.12.2007	—	2	2	—	1
31.03.2008	—	2	2	—	1
30.06.2008	—	3	3	—	1
30.09.2008	—	4	2	—	1
FAR EAST FEDERAL DISTRICT					
31.12.2007	2	4	1	—	—
31.03.2008	2	5	1	—	—
30.06.2008	2	4	2	—	—
30.09.2008	1	5	2	—	—

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

	30.09.2007			31.12.2007			31.03.2008			30.06.2008			30.09.2008		
	AD	GLA	CA	AD	GLA	CA	AD	GLA	CA	AD	GLA	CA	AD	GLA	CA
1															
RUSSIAN FEDERATION	299	323	547	307	329	568	313	346	597	317	377	646	323	395	754
CENTRAL FEDERAL DISTRICT	203	182	242	208	185	251	210	195	270	214	211	294	219	224	331
Belgorod Region	—	—	3	—	1	4	—	1	4	—	1	4	—	1	6
Bryansk Region	—	—	1	—	—	1	—	—	1	—	—	1	—	—	3
Vladimir Region	—	2	4	—	2	4	—	2	4	—	2	4	—	2	4
Voronezh Region	3	4	7	2	3	6	2	3	6	2	3	6	2	3	8
Ivanovo Region	—	1	1	—	1	1	—	1	1	1	2	2	2	2	3
Kaluga Region	—	—	2	—	—	2	—	—	2	—	2	3	—	2	4
Kostroma Region	—	—	2	1	—	2	1	1	3	1	1	3	1	1	4
Kursk Region	—	—	3	—	—	3	—	—	3	—	—	3	—	1	5
Lipetsk Region	1	—	2	1	—	2	1	—	2	1	—	2	1	1	4
Orel Region	—	—	2	—	—	2	—	—	2	—	—	2	—	—	3
Ryazan Region	1	—	1	1	—	1	1	—	1	1	—	1	1	1	2
Smolensk Region	—	2	4	—	2	4	—	2	4	—	2	4	—	3	5
Tambov Region	—	—	2	—	—	2	—	—	2	—	—	2	—	—	3
Tver Region	—	1	4	—	2	5	—	2	4	—	2	4	—	2	4
Tula Region	—	—	3	—	—	3	—	—	4	—	—	4	—	—	6
Yaroslavl Region	1	1	6	1	1	6	1	1	6	1	1	6	1	1	7
Moscow and Moscow Region	197	171	195	202	173	203	204	182	221	207	195	243	211	204	260
NORTH-WEST DISTRICT	11	18	45	11	19	47	13	19	47	14	21	48	14	22	58
Republic of Karelia	—	—	3	—	—	3	—	—	3	—	—	3	—	—	4
Republic of Komi	1	2	4	1	2	4	1	2	4	1	2	4	1	2	4
Arkhangelsk Region	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Vologda Region	1	1	1	1	1	1	2	1	1	2	1	1	2	1	4
Kaliningrad Region	—	4	6	—	4	6	—	4	6	—	5	7	—	6	11
Leningrad Region	—	1	2	—	1	2	—	1	1	—	1	1	—	1	1

(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
Pskov Region	—	—	1	—	—	1	—	—	1	—	—	1	—	—	1
St. Petersburg	8	8	23	8	9	25	9	9	26	10	10	26	10	10	28
SOUTH FEDERAL DISTRICT	13	20	41	15	20	42	16	22	43	16	24	50	17	24	61
Republic of Adigei (Adigeya)	1	2	2	1	2	2	1	2	2	1	2	2	1	2	3
Republic of Dagestan	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—	—	1	1	—	1	1	—	1	1
Republic of Kalmykia	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Karachai-Cherkess Republic	—	1	1	—	1	1	—	1	1	—	1	1	—	1	1
Republic of Northern Ossetia — Alania	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Krasnodar Territory	1	1	7	1	1	7	1	2	8	1	3	10	1	3	12
Stavropol Territory	1	1	4	1	1	4	1	1	4	1	2	5	1	2	7
Astrakhan Region	1	1	3	1	1	3	1	1	3	1	1	4	1	1	5
Volgograd Region	—	4	8	—	4	8	—	4	8	—	4	10	—	4	11
Rostov Region	9	10	16	11	10	17	12	10	16	12	10	17	13	10	21
PRIVOLZHSKY FEDERAL DISTRICT	19	36	85	19	38	86	21	42	91	21	46	100	21	48	117
Republic of Bashkortostan	1	6	9	1	7	10	1	7	10	1	7	10	1	8	13
Republic of Mariy-El	—	—	3	—	—	3	—	—	3	—	—	3	—	—	3
Republic of Mordovia	1	—	1	1	—	1	1	—	1	1	—	1	1	—	2
Republic of Tatarstan (Tatarstan)	4	4	6	4	4	6	5	6	8	5	7	9	5	7	10
Udmurt Republic	—	1	3	—	1	3	—	1	4	—	1	4	—	1	5
Chuvash Republic — Chuvashya	—	—	3	—	—	3	—	—	3	—	1	4	—	1	4
Perm Territory	—	—	4	—	—	4	—	—	4	—	—	4	—	1	7
Kirov Region	—	3	5	—	3	5	—	3	5	—	3	6	—	3	7
Nizhni Novgorod Region	3	4	11	3	5	12	3	5	12	3	6	14	3	6	18
Orenburg Region	—	3	4	—	3	4	—	4	5	—	4	6	—	4	6
Penza Region	—	—	1	—	—	1	—	—	1	—	—	2	—	—	2
Samara Region	10	9	19	10	9	18	10	10	19	10	11	19	10	11	20
Saratov Region	—	6	13	—	6	13	1	6	13	1	6	14	1	6	16
Ulyanovsk Region	—	—	3	—	—	3	—	—	3	—	—	4	—	—	4

Table 1.9 (end)
(units)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
URALS FEDERAL DISTRICT	23	31	46	24	31	48	24	30	46	24	31	47	25	32	58
Kurgan Region	—	—	1	—	—	1	—	—	1	—	—	1	—	—	5
Sverdlovsk Region	10	17	23	11	16	23	11	15	22	11	15	22	11	15	25
Tyumen Region	9	9	13	9	11	15	9	11	14	9	12	15	9	13	17
Chelyabinsk Region	4	5	9	4	4	9	4	4	9	4	4	9	5	4	11
SIBERIA FEDERAL DISTRICT	15	24	58	15	24	61	14	26	66	14	29	69	14	31	86
Republic of Altai	—	1	2	—	1	2	—	1	2	—	2	3	—	2	5
Republic of Buryatia	—	—	2	—	—	2	—	1	3	—	1	3	—	1	3
Republic of Tyva	—	—	—	—	—	—	—	1	1	—	1	1	—	2	2
Republic of Khakassia	—	2	2	—	2	2	—	2	2	—	2	2	—	2	2
Altai Territory	—	—	2	—	1	3	—	1	3	—	2	4	—	2	6
Zabaykalskiy Territory	1	1	3	1	1	3	1	1	3	1	1	3	1	2	4
Krasnoyarsk Territory	2	4	9	2	4	9	2	4	9	2	4	9	2	4	11
Irkutsk Region	1	—	6	1	—	5	1	—	5	1	—	5	1	—	6
Kemerovo Region	1	2	5	1	2	5	1	2	6	1	2	6	1	2	7
Novosibirsk Region	8	8	16	8	7	16	7	7	17	7	8	18	7	8	22
Omsk Region	1	6	8	1	6	10	1	6	10	1	6	10	1	6	11
Tomsk Region	1	—	3	1	—	4	1	—	5	1	—	5	1	—	7
FAR EAST FEDERAL DISTRICT	15	12	30	15	12	33	15	12	34	14	15	38	13	14	43
Republic of Sakha (Yakutia)	3	5	6	3	5	6	3	5	6	3	5	6	3	5	6
Kamchatka Territory	1	—	1	1	—	2	1	—	2	1	—	2	1	—	3
Primorski Territory	6	4	10	6	4	12	6	4	13	5	4	14	5	4	16
Khabarovsk Territory	2	2	6	2	2	6	2	2	6	2	3	7	2	3	8
Amur Region	1	—	2	1	—	2	1	—	2	1	1	3	1	1	4
Magadan Region	—	—	1	—	—	1	—	—	1	—	1	2	—	1	3
Sakhalin Region	2	1	2	2	1	2	2	1	2	2	1	2	1	—	1
Jewish Autonomous Region	—	—	1	—	—	1	—	—	1	—	—	1	—	—	1
Chukotka Autonomous Area	—	—	1	—	—	1	—	—	1	—	—	1	—	—	1

¹ The right to extend intraday and overnight loans have been given to regional branches of the Bank of Russia in following regions: Arkhangelsk Region, Republic of Kalmykia and Republic of Northern Ossetia — Alania.

2. Foreign Cash Operations

Table 2.1

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

(millions of US dollars)

1	2007		2008		
	Q3	Q4	Q1	Q2	Q3
2	3	4	5	6	
RUSSIAN FEDERATION	10,852.65	13,708.65	14,600.72	12,278.87	15,283.99
CENTRAL FEDERAL DISTRICT	4,731.42	5,674.78	7,271.74	5,524.81	6,986.81
Belgorod Region	44.58	69.48	58.00	55.89	70.34
Bryansk Region	50.37	81.29	62.80	46.10	53.04
Vladimir Region	53.21	72.18	67.35	51.03	67.84
Voronezh Region	107.86	201.77	160.18	129.22	160.93
Ivanovo Region	33.11	44.65	52.41	36.38	46.60
Kaluga Region	40.04	48.88	50.69	50.33	72.47
Kostroma Region	23.65	25.18	30.43	23.42	27.61
Kursk Region	24.50	47.04	35.12	29.58	40.63
Lipetsk Region	30.70	80.27	43.48	39.81	58.92
Moscow Region	225.84	267.71	315.43	256.94	353.15
Orel Region	24.52	42.54	38.68	30.01	38.73
Ryazan Region	40.70	58.99	48.04	43.83	58.81
Smolensk Region	28.81	38.20	42.87	37.16	46.09
Tambov Region	13.85	34.03	30.30	15.05	19.45
Tver Region	42.32	56.77	65.52	54.41	74.03
Tula Region	50.65	66.94	67.40	60.12	77.62
Yaroslavl Region	61.71	82.81	97.35	94.92	88.56
Moscow	3,835.01	4,356.06	6,005.70	4,470.59	5,632.00
NORTH-WEST DISTRICT	1,510.97	1,725.65	1,798.80	1,772.69	2,158.55
Republic of Karelia	17.70	25.64	20.78	20.21	22.29
Republic of Komi	28.50	37.35	38.91	35.76	38.87
Arkhangelsk Region	25.84	30.75	32.53	29.99	37.89
including Nenets Autonomous Area	1.23	1.80	1.94	1.94	2.09
Vologda Region	27.84	36.66	35.11	33.35	44.09
Kaliningrad Region	161.30	195.36	168.01	178.54	204.90
Leningrad Region	259.19	283.09	288.94	315.73	363.08
Murmansk Region	30.90	51.65	56.48	45.85	44.31
Novgorod Region	13.71	16.91	17.49	16.84	22.66
Pskov Region	12.51	16.64	18.98	14.88	18.01
St. Petersburg	933.49	1,031.60	1,121.57	1,081.54	1,362.45
SOUTH FEDERAL DISTRICT	860.85	1,260.31	1,149.97	964.91	1,227.51
Republic of Adigei (Adigeya)	4.49	7.33	6.20	5.01	6.88
Republic of Daghestan	26.70	41.65	35.65	26.36	34.09
Republic of Ingushetia	3.01	10.05	15.11	3.16	8.53
Kabardino-Balkar Republic	18.56	32.34	35.99	21.76	24.57
Republic of Kalmykia	2.70	4.01	4.01	2.37	3.55
Karachai-Cherkess Republic	2.78	5.76	6.08	3.64	4.80
Republic of Northern Ossetia — Alania	13.99	23.63	33.32	21.88	27.96
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	363.34	460.59	420.83	366.02	500.91
Stavropol Territory	138.28	231.01	201.24	173.11	182.59
Astrakhan Region	20.23	38.96	29.91	24.72	31.08
Volgograd Region	75.04	149.27	97.96	84.13	108.82
Rostov Region	191.74	255.71	263.68	232.76	293.75

Table 2.1 (end)

(millions of US dollars)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	1,102.65	1,689.24	1,406.32	1,240.20	1,541.34
Republic of Bashkortostan	147.75	190.10	149.75	141.87	185.53
Republic of Mariy-El	6.87	13.25	13.01	8.69	12.05
Republic of Mordovia	8.71	20.61	17.47	9.97	15.03
Republic of Tatarstan (Tatarstan)	151.90	257.68	169.15	158.73	204.91
Udmurt Republic	37.75	45.14	41.24	37.09	42.76
Chuvash Republic — Chuvashya	19.83	28.03	22.23	16.35	20.63
Perm Territory	128.53	173.31	169.06	154.53	179.26
Kirov Region	30.82	40.22	42.40	35.62	42.75
Nizhni Novgorod Region	142.05	224.79	223.85	179.00	224.43
Orenburg Region	62.21	103.68	68.60	63.40	92.42
Penza Region	26.28	48.29	44.72	32.28	42.22
Samara Region	252.35	370.35	310.94	297.32	349.78
Saratov Region	65.43	128.18	95.53	75.53	91.78
Ulyanovsk Region	22.18	45.61	38.38	29.82	37.80
URALS FEDERAL DISTRICT	831.80	1,137.66	952.45	935.47	1,095.63
Kurgan Region	16.01	22.71	18.26	16.79	20.79
Sverdlovsk Region	340.44	426.39	380.99	379.29	474.89
Tyumen Region	315.12	439.21	394.91	371.82	383.92
including:					
Khanty-Mansiysky Autonomous Area — Yugra	135.80	187.05	159.63	164.59	145.74
Yamalo-Nenetsky Autonomous Area	57.10	88.13	61.83	52.08	43.00
Chelyabinsk Region	160.24	249.35	158.29	167.58	216.03
SIBERIA FEDERAL DISTRICT	1,101.28	1,388.77	1,140.96	1,013.59	1,298.77
Republic of Altai	2.81	3.42	2.79	2.43	3.69
Republic of Buryatia	24.54	31.70	30.91	22.86	29.20
Republic of Tyva	2.29	2.70	1.59	1.44	2.32
Republic of Khakassia	21.00	22.31	15.56	16.72	23.16
Altai Territory	92.59	117.10	105.48	90.19	110.56
Zabaykalskiy Territory	29.73	48.71	38.30	26.94	29.34
Krasnoyarsk Territory	200.20	250.84	208.35	172.20	216.85
Irkutsk Region	162.64	244.27	182.85	149.08	192.75
Kemerovo Region	114.73	143.81	113.07	109.87	134.82
Novosibirsk Region	252.90	274.61	236.48	225.63	303.21
Omsk Region	145.88	182.43	149.61	138.37	184.66
Tomsk Region	51.97	66.88	55.99	57.88	68.22
FAR EAST FEDERAL DISTRICT	674.34	781.15	813.54	768.86	905.27
Republic of Sakha (Yakutia)	47.57	56.12	55.25	41.77	62.47
Kamchatka Territory	19.55	25.80	29.92	26.86	30.44
Primorski Territory	362.34	419.14	416.19	435.54	473.82
Khabarovsk Territory	123.22	140.56	146.55	122.72	157.10
Amur Region	61.62	57.06	74.40	63.34	94.17
Magadan Region	11.01	14.34	16.37	16.04	16.97
Sakhalin Region	44.56	61.79	69.48	58.68	65.01
Jewish Autonomous Region	2.74	4.27	2.77	2.22	3.33
Chukotka Autonomous Area	1.72	2.08	2.62	1.69	1.98

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		
	Q3	Q4	Q1	Q2	Q3
	2	3	4	5	6
RUSSIAN FEDERATION	10,033.20	11,453.88	7,365.60	8,131.45	8,524.50
CENTRAL FEDERAL DISTRICT	6,375.05	7,359.41	4,198.90	4,816.93	4,919.65
Belgorod Region	31.21	30.74	28.99	29.33	36.85
Bryansk Region	28.02	25.94	20.78	22.43	25.80
Vladimir Region	33.90	33.25	26.31	26.14	31.57
Voronezh Region	58.24	63.49	72.88	57.95	69.51
Ivanovo Region	15.71	16.79	14.75	17.05	19.38
Kaluga Region	23.17	26.64	22.58	21.19	26.81
Kostroma Region	12.72	15.33	11.42	12.22	13.30
Kursk Region	17.56	19.94	16.69	15.66	19.44
Lipetsk Region	21.18	21.47	22.29	23.69	28.95
Moscow Region	216.96	260.25	172.03	173.14	183.58
Orel Region	13.84	15.71	13.83	15.26	15.00
Ryazan Region	23.64	28.07	21.78	21.50	24.87
Smolensk Region	20.59	23.14	18.58	19.14	22.66
Tambov Region	12.07	13.34	10.28	11.88	12.52
Tver Region	31.76	39.85	28.70	26.38	30.41
Tula Region	35.83	38.26	31.66	31.72	33.27
Yaroslavl Region	43.42	47.44	39.25	79.84	83.67
Moscow	5,735.26	6,639.78	3,626.10	4,212.42	4,242.07
NORTH-WEST DISTRICT	1,767.38	2,019.16	1,428.99	1,466.11	1,559.57
Republic of Karelia	13.72	11.40	8.50	10.31	13.25
Republic of Komi	12.36	15.72	11.36	12.80	14.23
Arkhangelsk Region	12.60	15.92	13.07	11.83	16.54
including Nenets Autonomous Area	0.28	0.48	0.33	0.39	0.23
Vologda Region	11.70	12.18	11.89	11.98	14.66
Kaliningrad Region	175.88	176.32	145.20	170.34	170.12
Leningrad Region	297.51	352.68	235.18	243.39	237.98
Murmansk Region	25.45	31.99	24.37	24.81	27.20
Novgorod Region	12.29	11.56	8.41	8.42	10.63
Pskov Region	17.29	17.02	13.94	14.96	17.57
St. Petersburg	1,188.59	1,374.37	957.07	957.27	1,037.39
SOUTH FEDERAL DISTRICT	457.77	486.97	408.66	435.09	493.01
Republic of Adigei (Adigeya)	5.11	4.98	3.91	5.03	5.07
Republic of Daghestan	8.29	7.90	7.83	7.48	8.44
Republic of Ingushetia	2.13	2.07	1.18	0.96	0.72
Kabardino-Balkar Republic	4.92	4.70	4.60	4.93	6.18
Republic of Kalmykia	2.07	1.98	1.51	2.00	1.79
Karachai-Cherkess Republic	1.56	1.62	1.19	1.83	2.32
Republic of Northern Ossetia — Alania	6.12	5.37	5.18	4.65	5.42
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	229.27	251.49	202.63	206.14	229.55
Stavropol Territory	49.32	51.84	46.15	51.93	63.98
Astrakhan Region	15.04	16.57	16.96	15.57	18.40
Volgograd Region	37.83	40.43	37.93	40.22	44.42
Rostov Region	96.12	98.03	79.60	94.36	106.72

Table 2.2 (end)
(millions of US dollars)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	556.14	636.81	542.95	597.27	638.22
Republic of Bashkortostan	60.18	69.18	57.43	61.21	67.87
Republic of Mariy-El	9.80	10.32	10.11	10.59	10.39
Republic of Mordovia	6.57	7.36	7.30	7.54	8.73
Republic of Tatarstan (Tatarstan)	66.25	78.40	68.33	75.30	84.36
Udmurt Republic	15.56	15.74	14.86	16.17	17.67
Chuvash Republic — Chuvashya	15.99	15.83	11.56	11.42	14.18
Perm Territory	44.24	48.89	43.73	49.70	49.05
Kirov Region	11.68	12.72	11.64	12.84	14.18
Nizhni Novgorod Region	89.57	106.36	83.17	99.54	98.92
Orenburg Region	35.36	33.70	26.85	32.43	32.52
Penza Region	15.54	17.06	14.47	14.71	17.74
Samara Region	121.16	155.23	131.01	141.15	148.98
Saratov Region	49.11	47.02	46.93	47.47	53.15
Ulyanovsk Region	15.13	18.99	15.56	17.21	20.48
URALS FEDERAL DISTRICT	311.11	344.64	295.18	302.55	341.63
Kurgan Region	8.97	9.20	6.98	6.82	8.37
Sverdlovsk Region	139.62	158.77	134.18	134.83	153.82
Tyumen Region	92.93	97.92	89.89	96.14	106.44
including:					
Khanty-Mansiysky Autonomous Area — Yugra	39.63	39.88	36.37	39.02	34.13
Yamalo-Nenetsky Autonomous Area	12.90	15.34	12.34	12.92	12.04
Chelyabinsk Region	69.59	78.75	64.13	64.75	73.01
SIBERIA FEDERAL DISTRICT	326.50	354.31	308.44	318.81	357.15
Republic of Altai	1.71	1.44	1.20	1.56	1.54
Republic of Buryatia	7.40	7.49	7.26	7.51	10.54
Republic of Tyva	0.72	0.78	0.55	0.74	0.81
Republic of Khakassia	4.89	5.02	4.36	4.68	6.31
Altai Territory	39.80	34.04	30.41	33.95	39.26
Zabaykalskiy Territory	5.09	6.20	6.41	5.03	5.57
Krasnoyarsk Territory	44.09	58.44	50.31	50.43	51.85
Irkutsk Region	30.33	35.72	36.95	34.61	34.53
Kemerovo Region	30.02	35.17	30.99	30.57	35.02
Novosibirsk Region	74.18	75.72	61.58	69.94	83.79
Omsk Region	67.82	70.17	58.28	59.12	66.07
Tomsk Region	20.47	24.12	20.15	20.68	21.88
FAR EAST FEDERAL DISTRICT	218.86	230.42	183.03	180.64	197.80
Republic of Sakha (Yakutia)	9.53	10.00	9.57	8.73	10.64
Kamchatka Territory	6.06	9.04	6.67	7.07	8.57
Primorski Territory	95.26	98.11	76.07	79.47	89.99
Khabarovsk Territory	62.04	66.67	50.90	47.06	43.25
Amur Region	14.22	11.36	13.22	9.73	15.60
Magadan Region	4.15	5.54	3.80	4.40	4.96
Sakhalin Region	26.52	28.61	21.87	23.38	23.80
Jewish Autonomous Region	0.71	0.52	0.55	0.53	0.56
Chukotka Autonomous Area	0.37	0.58	0.37	0.28	0.43

3. Borrowings

Table 3.1

Deposits of Legal Entities and Individuals

(millions of rubles)

1	30.09.2008					
	legal entities			individuals		
	2	3	4	5	6	7
RUSSIAN FEDERATION	3,929,702.8	3,202,919.5	726,783.3	5,763,796.2	4,979,692.4	784,103.8
CENTRAL FEDERAL DISTRICT	3,034,499.8	2,357,380.6	677,119.2	2,837,985.6	2,303,216.4	534,769.2
Belgorod Region	5,816.6	4,860.2	956.4	42,063.1	39,141.8	2,921.3
Bryansk Region	1,611.4	1,609.6	1.8	21,392.7	19,595.7	1,797.0
Vladimir Region	4,419.4	4,162.2	257.2	37,989.6	35,705.6	2,284.0
Voronezh Region	9,979.2	6,099.8	3,879.4	65,605.2	60,944.5	4,660.7
Ivanovo Region	2,585.6	2,573.7	11.9	22,963.8	21,329.6	1,634.2
Kaluga Region	1,835.3	1,823.5	11.8	29,695.7	26,914.7	2,781.0
Kostroma Region	1,457.6	1,408.2	49.4	16,858.3	15,796.0	1,062.3
Kursk Region	2,113.9	2,088.0	25.9	23,153.7	21,642.7	1,511.0
Lipetsk Region	11,188.9	3,588.5	7,600.4	31,448.3	29,135.7	2,312.6
Moscow Region	36,282.3	33,203.8	3,078.5	287,649.9	260,092.0	27,557.9
Orel Region	2,129.2	2,051.1	78.1	16,062.7	15,124.5	938.2
Ryazan Region	2,772.2	2,756.7	15.5	28,542.7	26,572.7	1,970.0
Smolensk Region	3,219.6	2,838.1	381.5	22,909.6	21,064.4	1,845.2
Tambov Region	900.9	784.8	116.1	18,845.0	17,770.6	1,074.4
Tver Region	2,644.4	2,540.0	104.4	29,267.5	27,363.3	1,904.2
Tula Region	10,178.6	8,335.2	1,843.4	40,232.6	37,212.0	3,020.6
Yaroslavl Region	4,437.4	4,373.6	63.8	47,390.9	43,180.7	4,210.2
Moscow	2,930,927.3	2,272,283.6	658,643.7	2,055,914.3	1,584,629.9	471,284.4
NORTH-WEST DISTRICT	276,055.3	255,384.9	20,670.4	652,960.6	565,653.6	87,307.0
Republic of Karelia	1,015.9	1,009.6	6.3	16,137.2	14,622.7	1,514.5
Republic of Komi	2,283.8	2,283.5	0.3	34,268.3	32,278.1	1,990.2
Arkhangelsk Region	3,834.0	3,596.0	238.0	34,331.2	32,386.5	1,944.7
including Nenets Autonomous Area	251.0	208.8	42.2	2,082.4	2,039.8	42.6
Vologda Region	21,534.7	20,903.4	631.3	37,875.3	35,826.8	2,048.5
Kaliningrad Region	7,165.5	6,310.7	854.8	35,542.3	28,039.7	7,502.6
Leningrad Region	2,026.6	1,993.5	33.1	37,346.2	33,390.0	3,956.2
Murmansk Region	5,573.6	4,344.6	1,229.0	34,755.4	31,597.9	3,157.5
Novgorod Region	1,271.3	1,246.0	25.3	12,484.7	11,450.3	1,034.4
Pskov Region	870.6	819.1	51.5	11,798.8	10,793.1	1,005.7
St. Petersburg	230,479.3	212,878.5	17,600.8	398,421.2	335,268.5	63,152.7
SOUTH FEDERAL DISTRICT	63,202.1	56,917.6	6,284.5	404,478.0	370,634.4	33,843.6
Republic of Adigei (Adigeya)	230.1	230.0	0.1	4,847.3	4,593.7	253.6
Republic of Daghestan	1,244.3	1,243.5	0.8	8,256.6	7,848.5	408.1
Republic of Ingushetia	35.4	33.1	2.3	1,306.1	1,242.4	63.7
Kabardino-Balkar Republic	506.8	495.2	11.6	9,910.3	9,151.8	758.5
Republic of Kalmykia	229.4	229.4	0.0	1,757.7	1,637.3	120.4
Karachai-Cherkess Republic	272.9	272.9	0.0	2,852.9	2,714.0	138.9
Republic of Northern Ossetia — Alania	394.6	369.6	25.0	8,897.2	8,325.4	571.8
Republic of Chechnya	206.3	206.2	0.1	1,086.9	1,064.1	22.8
Krasnodar Territory	21,352.7	16,732.1	4,620.6	141,216.6	128,374.0	12,842.6
Stavropol Territory	5,225.5	4,974.4	251.1	54,326.7	49,292.1	5,034.6
Astrakhan Region	2,129.8	2,037.0	92.8	19,824.5	18,298.7	1,525.8
Volgograd Region	10,119.7	8,943.7	1,176.0	54,319.5	49,640.4	4,679.1
Rostov Region	21,254.6	21,150.5	104.1	95,875.7	88,452.0	7,423.7

Table 3.1 (End)

(millions of rubles)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	271,608.9	261,309.5	10,299.4	779,760.9	726,444.0	53,316.9
Republic of Bashkortostan	70,983.6	67,295.4	3,688.2	85,114.6	80,018.2	5,096.4
Republic of Mariy-El	989.0	927.8	61.2	9,402.4	8,906.5	495.9
Republic of Mordovia	1,130.2	1,128.9	1.3	14,833.2	14,250.9	582.3
Republic of Tatarstan (Tatarstan)	86,060.6	84,447.6	1,613.0	117,905.9	110,116.7	7,789.2
Udmurt Republic	3,811.5	3,698.5	113.0	31,678.9	30,320.6	1,358.3
Chuvash Republic — Chuvashya	2,220.6	1,878.6	342.0	22,240.0	21,277.8	962.2
Perm Territory	36,535.3	35,982.5	552.8	79,239.3	73,736.3	5,503.0
Kirov Region	2,607.1	2,597.9	9.2	26,534.3	25,644.8	889.5
Nizhni Novgorod Region	12,188.9	11,837.2	351.7	109,898.8	100,099.8	9,799.0
Orenburg Region	8,843.9	8,347.0	496.9	41,176.7	38,432.2	2,744.5
Penza Region	1,577.9	1,574.6	3.3	26,058.8	24,491.6	1,567.2
Samara Region	34,300.8	31,713.3	2,587.5	134,302.0	122,967.9	11,334.1
Saratov Region	8,546.5	8,090.9	455.6	58,529.7	54,568.6	3,961.1
Ulyanovsk Region	1,813.0	1,789.3	23.7	22,846.3	21,612.1	1,234.2
URALS FEDERAL DISTRICT	182,069.6	175,274.7	6,794.9	453,489.1	420,094.0	33,395.1
Kurgan Region	1,216.2	1,215.7	0.5	11,513.6	11,109.9	403.7
Sverdlovsk Region	33,785.5	31,980.0	1,805.5	165,287.7	154,474.9	10,812.8
Tyumen Region	110,952.1	106,297.8	4,654.3	186,284.9	169,945.6	16,339.3
including:						
Khanty-Mansiysky Autonomous Area — Yugra	48,391.6	43,994.5	4,397.1	102,111.4	91,273.3	10,838.1
Yamalo-Nenetsky Autonomous Area	3,233.4	3,233.4	0.0	24,221.5	23,106.6	1,114.9
Chelyabinsk Region	36,115.8	35,781.2	334.6	90,402.9	84,563.6	5,839.3
SIBERIA FEDERAL DISTRICT	70,821.3	69,187.5	1,633.8	424,923.1	399,825.4	25,097.7
Republic of Altai	199.7	199.7	0.0	1,856.3	1,795.0	61.3
Republic of Buryatia	1,313.4	1,312.2	1.2	11,907.7	11,481.8	425.9
Republic of Tyva	270.2	270.2	0.0	1,631.0	1,592.6	38.4
Republic of Khakassia	1,028.6	1,028.4	0.2	7,075.1	6,628.0	447.1
Altai Territory	9,875.1	9,047.7	827.4	46,390.9	43,906.6	2,484.3
Zabaykalskiy Territory	1,723.5	1,718.6	4.9	14,192.2	13,463.6	728.6
Krasnoyarsk Territory	8,127.4	7,774.4	353.0	68,869.9	64,896.3	3,973.6
Irkutsk Region	7,596.0	7,475.9	120.1	57,093.6	53,613.4	3,480.2
Kemerovo Region	13,503.8	13,382.1	121.7	68,993.3	65,606.2	3,387.1
Novosibirsk Region	19,467.4	19,316.9	150.5	75,539.0	70,556.7	4,982.3
Omsk Region	3,735.3	3,694.3	41.0	44,454.4	41,220.2	3,234.2
Tomsk Region	3,980.9	3,967.1	13.8	26,919.7	25,065.0	1,854.7
FAR EAST FEDERAL DISTRICT	31,445.8	27,464.7	3,981.1	210,198.9	193,824.6	16,374.3
Republic of Sakha (Yakutia)	5,178.0	5,150.6	27.4	24,301.4	23,256.3	1,045.1
Kamchatka Territory	1,449.3	1,299.3	150.0	15,074.5	14,028.0	1,046.5
Primorski Territory	8,681.7	6,614.0	2,067.7	57,789.0	51,396.0	6,393.0
Khabarovsk Territory	10,130.7	8,775.5	1,355.2	57,438.1	52,913.3	4,524.8
Amur Region	2,993.0	2,987.5	5.5	17,114.5	16,323.8	790.7
Magadan Region	478.9	471.4	7.5	8,881.6	8,317.1	564.5
Sakhalin Region	2,195.4	1,839.6	355.8	23,701.3	21,997.3	1,704.0
Jewish Autonomous Region	207.9	207.4	0.5	2,791.9	2,564.4	227.5
Chukotka Autonomous Area	130.9	119.4	11.5	3,106.6	3,028.4	78.2

Table 3.2

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

1	30.09.2008		
	public organizations	non-public organizations	other
	2	3	4
RUSSIAN FEDERATION	229,647.7	2,665,321.0	156,282.8
CENTRAL FEDERAL DISTRICT	143,248.2	1,624,776.0	87,933.6
Belgorod Region	742.2	13,287.9	1,188.3
Bryansk Region	284.1	4,028.8	520.2
Vladimir Region	795.8	7,675.2	951.9
Voronezh Region	1,032.7	17,227.3	1,582.1
Ivanovo Region	150.7	4,514.7	654.0
Kaluga Region	1,065.2	8,727.6	673.2
Kostroma Region	215.9	3,037.3	616.4
Kursk Region	502.2	5,603.6	883.0
Lipetsk Region	243.7	7,524.5	553.3
Moscow Region	7,575.2	96,135.4	2,719.9
Orel Region	94.8	3,263.6	425.8
Ryazan Region	439.1	7,264.1	887.0
Smolensk Region	844.1	4,719.3	522.5
Tambov Region	741.2	3,192.4	355.5
Tver Region	850.9	9,913.8	604.5
Tula Region	418.5	8,660.3	797.5
Yaroslavl Region	1,711.1	9,673.1	916.7
Moscow	125,540.9	1,410,327.0	73,081.8
NORTH-WEST DISTRICT	15,967.3	285,621.1	10,858.9
Republic of Karelia	127.2	3,557.6	320.7
Republic of Komi	234.4	7,232.5	692.6
Arkhangelsk Region	499.7	8,535.4	1,500.2
including Nenets Autonomous Area	161.1	749.2	113.5
Vologda Region	362.0	11,271.3	966.8
Kaliningrad Region	542.8	9,160.7	1,093.1
Leningrad Region	749.7	8,083.6	499.1
Murmansk Region	1,092.9	7,991.4	336.5
Novgorod Region	180.8	3,775.1	348.7
Pskov Region	185.5	3,459.7	244.0
St. Petersburg	11,992.3	222,553.7	4,857.3
SOUTH FEDERAL DISTRICT	10,531.5	128,884.6	14,206.3
Republic of Adigei (Adigeya)	72.3	742.8	175.9
Republic of Daghestan	474.3	5,582.7	386.7
Republic of Ingushetia	55.1	317.5	27.8
Kabardino-Balkar Republic	277.0	1,981.4	247.4
Republic of Kalmykia	82.2	433.6	113.0
Karachai-Cherkess Republic	158.6	841.5	160.4
Republic of Northern Ossetia — Alania	450.9	1,686.4	168.8
Republic of Chechnya	396.5	944.9	62.1
Krasnodar Territory	4,033.6	41,002.6	5,552.3
Stavropol Territory	822.1	13,482.3	1,843.7
Astrakhan Region	351.7	14,126.1	665.5
Volgograd Region	1,639.7	14,424.6	1,273.3
Rostov Region	1,717.5	33,318.2	3,529.3

Table 3.2 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	30,032.4	273,236.1	15,440.3
Republic of Bashkortostan	3,396.5	41,054.4	1,289.6
Republic of Mariy-El	225.8	2,165.6	279.4
Republic of Mordovia	721.2	3,996.8	248.1
Republic of Tatarstan (Tatarstan)	6,486.3	52,901.8	2,507.9
Udmurt Republic	663.2	8,253.7	808.7
Chuvash Republic — Chuvashya	614.4	6,440.1	511.3
Perm Territory	1,188.8	30,174.1	2,326.5
Kirov Region	1,370.1	4,797.4	805.9
Nizhni Novgorod Region	9,294.7	37,541.2	2,319.9
Orenburg Region	955.2	12,428.8	684.7
Penza Region	609.7	5,288.2	702.5
Samara Region	2,493.3	46,877.8	1,273.8
Saratov Region	1,429.8	14,586.8	1,138.5
Ulyanovsk Region	583.3	6,729.6	543.4
URALS FEDERAL DISTRICT	11,435.5	154,468.6	10,608.2
Kurgan Region	219.2	2,647.6	686.8
Sverdlovsk Region	3,814.8	56,323.3	4,388.1
Tyumen Region	3,325.3	64,336.3	3,128.2
including:			
Khanty-Mansiysky Autonomous Area — Yugra	1,433.9	28,417.5	1,485.7
Yamalo-Nenetsky Autonomous Area	195.1	14,707.7	703.0
Chelyabinsk Region	4,076.2	31,161.4	2,405.1
SIBERIA FEDERAL DISTRICT	12,001.7	137,343.6	10,281.4
Republic of Altai	38.8	529.3	72.8
Republic of Buryatia	384.6	2,837.4	644.7
Republic of Tyva	140.2	327.6	133.5
Republic of Khakassia	379.9	1,362.6	500.2
Altai Territory	928.4	9,390.4	1,080.7
Zabaykalskiy Territory	321.0	7,606.4	540.6
Krasnoyarsk Territory	3,052.9	23,542.2	1,430.4
Irkutsk Region	1,248.9	18,426.9	1,228.3
Kemerovo Region	964.3	21,834.4	1,521.2
Novosibirsk Region	3,218.6	32,256.0	1,293.9
Omsk Region	574.1	10,306.7	1,204.6
Tomsk Region	750.1	8,923.5	630.7
FAR EAST FEDERAL DISTRICT	6,431.2	60,991.0	6,954.0
Republic of Sakha (Yakutia)	921.1	12,794.9	1,118.6
Kamchatka Territory	514.7	2,755.4	487.1
Primorski Territory	1,774.2	18,603.5	1,632.5
Khabarovsk Territory	1,406.0	11,926.6	1,405.8
Amur Region	656.1	6,089.8	702.2
Magadan Region	200.7	1,759.5	358.8
Sakhalin Region	528.4	6,064.8	993.2
Jewish Autonomous Region	112.2	558.2	112.2
Chukotka Autonomous Area	317.6	438.4	143.7

Table 3.3

Foreign Currency — Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	30.09.2008		
	public organizations	non-public organizations	other
2	3	4	
RUSSIAN FEDERATION	18,384.0	260,296.4	53,724.4
CENTRAL FEDERAL DISTRICT	14,836.4	200,597.5	50,350.8
Belgorod Region	5.2	256.7	32.2
Bryansk Region	4.8	34.1	1.8
Vladimir Region	8.5	158.6	4.4
Voronezh Region	6.6	242.5	2.8
Ivanovo Region	1.0	70.0	4.7
Kaluga Region	80.9	213.3	5.1
Kostroma Region	1.0	91.1	0.4
Kursk Region	3.4	51.0	0.6
Lipetsk Region	0.0	391.0	1.5
Moscow Region	122.9	2,183.1	623.3
Orel Region	0.0	79.2	5.7
Ryazan Region	9.2	185.4	4.5
Smolensk Region	2.5	157.4	12.4
Tambov Region	4.4	25.7	0.0
Tver Region	0.5	85.1	10.5
Tula Region	34.0	175.5	3.0
Yaroslavl Region	0.0	213.9	0.8
Moscow	14,551.4	195,983.9	49,637.2
NORTH-WEST DISTRICT	2,440.6	29,386.8	1,119.4
Republic of Karelia	1.3	215.4	4.9
Republic of Komi	0.7	74.6	0.3
Arkhangelsk Region	56.5	240.5	2.3
including Nenets Autonomous Area	0.0	0.1	0.0
Vologda Region	38.6	796.6	3.1
Kaliningrad Region	33.7	1,260.7	57.9
Leningrad Region	4.3	404.3	23.3
Murmansk Region	82.4	599.2	1.9
Novgorod Region	3.9	298.8	0.8
Pskov Region	0.7	42.2	8.5
St. Petersburg	2,218.5	25,454.6	1,016.3
SOUTH FEDERAL DISTRICT	78.7	8,923.1	166.7
Republic of Adigei (Adigeya)	0.0	14.0	0.1
Republic of Daghestan	0.2	3.8	0.8
Republic of Ingushetia	0.0	0.2	2.3
Kabardino-Balkar Republic	1.2	16.6	0.3
Republic of Kalmykia	0.0	0.0	0.0
Karachai-Cherkess Republic	0.0	6.8	0.1
Republic of Northern Ossetia — Alania	0.5	10.7	25.0
Republic of Chechnya	0.0	0.9	0.1
Krasnodar Territory	19.1	1,402.7	81.9
Stavropol Territory	4.6	346.1	22.7
Astrakhan Region	11.2	5,796.7	8.1
Volgograd Region	12.5	311.3	5.0
Rostov Region	29.4	1,013.2	20.4

Table 3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	165.8	10,105.8	1,389.0
Republic of Bashkortostan	13.9	4,267.9	14.5
Republic of Mariy-El	4.1	22.3	1.2
Republic of Mordovia	6.4	52.8	1.3
Republic of Tatarstan (Tatarstan)	62.4	438.3	220.6
Udmurt Republic	1.3	61.5	0.5
Chuvash Republic — Chuvashya	0.2	44.3	0.0
Perm Territory	1.1	2,162.5	15.5
Kirov Region	0.1	598.2	2.1
Nizhni Novgorod Region	15.8	785.3	57.9
Orenburg Region	16.8	186.6	1.3
Penza Region	8.4	54.6	0.1
Samara Region	19.8	1,023.9	1,072.8
Saratov Region	7.7	151.3	1.0
Ulyanovsk Region	7.8	256.2	0.2
URALS FEDERAL DISTRICT	176.9	4,868.7	148.5
Kurgan Region	2.2	5.2	0.5
Sverdlovsk Region	104.0	2,635.8	113.8
Tyumen Region	0.8	454.4	7.3
including: Khanty-Mansiysky Autonomous Area — Yugra	0.3	292.1	1.0
Yamalo-Nenetsky Autonomous Area	0.0	82.0	0.0
Chelyabinsk Region	69.8	1,773.2	26.8
SIBERIA FEDERAL DISTRICT	182.2	2,807.0	83.2
Republic of Altai	0.0	3.4	0.0
Republic of Buryatia	0.1	95.0	1.2
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	4.7	0.3	0.2
Altai Territory	11.6	251.9	0.7
Zabaykalskiy Territory	0.2	26.7	4.9
Krasnoyarsk Territory	27.3	588.1	3.1
Irkutsk Region	16.2	548.1	12.5
Kemerovo Region	0.1	592.1	9.9
Novosibirsk Region	92.5	317.9	26.9
Omsk Region	21.3	138.5	22.7
Tomsk Region	8.3	244.9	1.2
FAR EAST FEDERAL DISTRICT	503.5	3,607.5	466.7
Republic of Sakha (Yakutia)	2.6	23.2	0.2
Kamchatka Territory	12.1	110.1	3.0
Primorski Territory	464.2	1,447.1	91.8
Khabarovsk Territory	19.3	491.9	52.1
Amur Region	0.0	6.3	6.0
Magadan Region	4.0	91.2	5.2
Sakhalin Region	1.4	1,435.6	296.5
Jewish Autonomous Region	0.0	2.1	0.5
Chukotka Autonomous Area	0.0	0.2	11.5

Table 3.4

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	30.09.2008			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	5,426.2	5,587.6	11,720.3	34,656.3
CENTRAL FEDERAL DISTRICT	4,052.2	4,705.2	6,203.0	13,946.1
Belgorod Region	5.0	0.1	86.8	346.0
Bryansk Region	37.3	0.0	37.9	81.0
Vladimir Region	7.8	0.1	32.6	62.8
Voronezh Region	27.1	2.5	107.7	78.6
Ivanovo Region	50.7	0.1	23.6	35.2
Kaluga Region	26.1	0.1	48.3	67.6
Kostroma Region	38.5	0.4	26.4	25.6
Kursk Region	3.2	0.1	5.7	7.3
Lipetsk Region	8.2	0.1	42.1	38.1
Moscow Region	201.6	2.0	417.2	4,305.7
Orel Region	3.6	0.0	10.8	26.3
Ryazan Region	6.0	0.0	25.3	53.9
Smolensk Region	4.0	0.3	26.3	19.1
Tambov Region	6.6	1.8	13.2	29.0
Tver Region	1.7	5.7	142.8	41.2
Tula Region	3.8	0.0	37.0	97.8
Yaroslavl Region	52.6	3.5	15.1	44.9
Moscow	3,568.3	4,688.3	5,104.3	8,585.9
NORTH-WEST DISTRICT	177.5	95.7	3,054.3	8,318.7
Republic of Karelia	1.6	0.0	6.3	14.9
Republic of Komi	7.9	3.1	9.8	12.0
Arkhangelsk Region	39.1	3.0	11.2	175.4
including Nenets Autonomous Area	0.0	0.0	0.3	0.0
Vologda Region	36.5	3.5	40.0	150.9
Kaliningrad Region	15.0	6.0	93.2	283.8
Leningrad Region	19.1	19.2	156.1	182.9
Murmansk Region	17.1	0.4	112.1	60.8
Novgorod Region	10.5	1.6	31.0	36.9
Pskov Region	4.9	0.7	7.9	62.1
St. Petersburg	25.7	58.0	2,586.7	7,339.0
SOUTH FEDERAL DISTRICT	234.0	54.6	438.4	2,147.1
Republic of Adigei (Adigeya)	9.1	0.3	5.6	3.5
Republic of Daghestan	51.0	0.0	20.7	45.3
Republic of Ingushetia	11.6	0.0	0.8	0.0
Kabardino-Balkar Republic	0.7	0.0	4.3	32.3
Republic of Kalmykia	3.5	0.5	7.9	11.4
Karachai-Cherkess Republic	11.6	0.0	13.3	12.4
Republic of Northern Ossetia — Alania	2.8	0.0	8.3	956.2
Republic of Chechnya	5.2	7.5	0.0	108.9
Krasnodar Territory	33.0	3.0	68.6	124.7
Stavropol Territory	46.8	6.2	89.7	372.8
Astrakhan Region	2.5	0.0	12.8	34.6
Volgograd Region	22.7	2.6	28.8	137.6
Rostov Region	33.6	34.5	177.6	307.3

Table 3.4 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	401.8	541.2	1,014.3	3,109.5
Republic of Bashkortostan	14.3	481.4	353.1	329.6
Republic of Mariy-El	1.5	0.0	4.7	119.8
Republic of Mordovia	2.9	0.1	38.7	56.8
Republic of Tatarstan (Tatarstan)	51.1	5.2	144.9	1,553.9
Udmurt Republic	52.0	0.7	12.2	7.0
Chuvash Republic — Chuvashya	15.4	0.0	12.7	73.7
Perm Territory	64.6	12.4	40.0	164.5
Kirov Region	32.0	0.2	76.6	55.9
Nizhni Novgorod Region	31.9	8.6	51.6	122.3
Orenburg Region	15.7	3.4	47.6	163.8
Penza Region	2.5	0.1	15.3	67.4
Samara Region	82.4	15.4	101.6	323.4
Saratov Region	22.5	8.8	82.2	41.3
Ulyanovsk Region	13.0	4.9	33.3	30.1
URALS FEDERAL DISTRICT	123.8	113.0	577.0	5,788.3
Kurgan Region	30.8	0.1	8.4	20.2
Sverdlovsk Region	47.6	11.2	274.5	5,064.2
Tyumen Region	11.2	101.8	176.5	371.3
including:				
Khanty-Mansiysky Autonomous Area — Yugra	2.6	71.4	62.4	118.1
Yamalo-Nenetsky Autonomous Area	4.3	5.4	69.3	148.1
Chelyabinsk Region	34.2	0.0	117.6	332.6
SIBERIA FEDERAL DISTRICT	225.3	67.1	286.4	801.9
Republic of Altai	1.0	1.6	1.3	2.6
Republic of Buryatia	18.2	4.7	5.8	11.7
Republic of Tyva	42.9	0.2	0.3	19.9
Republic of Khakassia	7.5	0.0	4.3	20.4
Altai Territory	8.8	7.6	21.3	142.0
Zabaykalskiy Territory	39.5	6.4	7.1	12.8
Krasnoyarsk Territory	47.6	1.5	51.0	172.8
Irkutsk Region	22.6	15.4	22.8	86.9
Kemerovo Region	19.8	29.6	32.4	132.9
Novosibirsk Region	9.7	0.0	57.7	73.7
Omsk Region	7.3	0.1	71.6	33.3
Tomsk Region	0.7	0.0	10.9	93.0
FAR EAST FEDERAL DISTRICT	211.6	10.7	146.8	544.7
Republic of Sakha (Yakutia)	48.2	0.3	7.3	90.3
Kamchatka Territory	0.0	0.0	3.7	1.3
Primorski Territory	22.3	0.1	57.6	77.6
Khabarovsk Territory	76.6	0.0	39.4	141.9
Amur Region	22.7	1.5	14.5	51.4
Magadan Region	21.4	0.3	9.0	163.8
Sakhalin Region	18.7	7.0	12.2	16.1
Jewish Autonomous Region	1.7	1.5	0.9	2.2
Chukotka Autonomous Area	0.0	0.0	2.2	0.0

Table 3.5

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	30.09.2008		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	18,721.7	23,184.8	378,935.1
CENTRAL FEDERAL DISTRICT	9,874.7	7,042.7	324,587.0
Belgorod Region	34.8	115.3	0.0
Bryansk Region	8.1	52.8	0.0
Vladimir Region	6.7	254.1	200.0
Voronezh Region	28.8	212.2	0.0
Ivanovo Region	0.0	170.4	0.0
Kaluga Region	12.6	92.2	0.0
Kostroma Region	14.8	155.0	0.0
Kursk Region	90.0	46.5	0.0
Lipetsk Region	1.5	144.1	0.0
Moscow Region	1,338.0	658.7	494.9
Orel Region	200.1	80.3	0.0
Ryazan Region	50.7	72.5	0.0
Smolensk Region	4.5	37.8	0.0
Tambov Region	4.1	125.0	0.0
Tver Region	60.0	44.5	0.0
Tula Region	9.2	58.0	0.0
Yaroslavl Region	517.5	277.3	30.0
Moscow	7,493.4	4,446.1	323,862.1
NORTH-WEST DISTRICT	1,626.4	1,713.3	6,029.1
Republic of Karelia	20.5	67.1	0.0
Republic of Komi	13.8	418.4	0.0
Arkhangelsk Region	26.8	214.6	0.0
including Nenets Autonomous Area	0.0	11.1	0.0
Vologda Region	206.5	172.6	0.0
Kaliningrad Region	82.5	45.8	0.0
Leningrad Region	69.5	113.2	0.0
Murmansk Region	51.3	64.7	0.0
Novgorod Region	2.1	30.6	0.0
Pskov Region	29.2	44.8	0.0
St. Petersburg	1,124.3	541.6	6,029.1
SOUTH FEDERAL DISTRICT	83.6	2,880.0	2,120.4
Republic of Adigei (Adigeya)	0.0	22.1	0.0
Republic of Daghestan	0.0	240.8	0.0
Republic of Ingushetia	0.0	21.5	0.0
Kabardino-Balkar Republic	0.0	124.3	0.0
Republic of Kalmykia	0.0	34.5	0.0
Karachai-Cherkess Republic	0.0	51.2	0.0
Republic of Northern Ossetia — Alania	0.0	97.9	20.4
Republic of Chechnya	0.0	0.0	0.0
Krasnodar Territory	16.4	470.5	600.0
Stavropol Territory	24.4	968.7	0.0
Astrakhan Region	0.5	150.4	0.0
Volgograd Region	16.0	344.2	0.0
Rostov Region	26.2	354.0	1,500.0

Table 3.5 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	6,162.1	5,262.3	19,815.3
Republic of Bashkortostan	0.0	480.6	0.0
Republic of Mariy-El	0.0	24.5	0.0
Republic of Mordovia	12.0	91.0	0.0
Republic of Tatarstan (Tatarstan)	10.1	119.6	5,939.4
Udmurt Republic	0.3	230.9	0.0
Chuvash Republic — Chuvashya	5.0	115.8	0.0
Perm Territory	30.3	653.2	0.0
Kirov Region	11.6	71.1	0.0
Nizhni Novgorod Region	67.8	390.9	0.0
Orenburg Region	41.8	250.4	0.0
Penza Region	20.5	210.2	0.0
Samara Region	5,828.9	2,168.8	13,875.9
Saratov Region	7.9	226.2	0.0
Ulyanovsk Region	126.0	229.2	0.0
URALS FEDERAL DISTRICT	140.4	1,471.2	4,029.3
Kurgan Region	0.0	28.4	0.0
Sverdlovsk Region	1.8	197.3	2,529.3
Tyumen Region	109.0	733.8	1,500.0
including: Khanty-Mansiysky Autonomous Area — Yugra	98.7	414.0	0.0
Yamalo-Nenetsky Autonomous Area	3.0	167.0	0.0
Chelyabinsk Region	29.7	511.6	0.0
SIBERIA FEDERAL DISTRICT	705.9	3,794.3	20,854.1
Republic of Altai	3.0	13.1	0.0
Republic of Buryatia	93.4	162.6	50.0
Republic of Tyva	0.0	12.5	0.0
Republic of Khakassia	3.0	49.5	0.0
Altai Territory	149.2	293.3	0.0
Zabaykalskiy Territory	73.8	217.7	0.0
Krasnoyarsk Territory	89.6	432.8	2,101.1
Irkutsk Region	204.6	991.3	0.0
Kemerovo Region	60.8	634.7	0.0
Novosibirsk Region	9.8	457.0	18,703.0
Omsk Region	16.1	292.5	0.0
Tomsk Region	2.6	237.4	0.0
FAR EAST FEDERAL DISTRICT	128.7	1,021.1	1,500.0
Republic of Sakha (Yakutia)	3.0	123.6	0.0
Kamchatka Territory	6.5	63.8	0.0
Primorski Territory	23.3	349.6	0.0
Khabarovsk Territory	8.0	140.9	0.0
Amur Region	64.9	105.8	1,500.0
Magadan Region	12.5	57.9	0.0
Sakhalin Region	8.5	125.7	0.0
Jewish Autonomous Region	2.1	43.9	0.0
Chukotka Autonomous Area	0.0	9.7	0.0

Table 3.6

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

(millions of rubles)

1	30.09.2008	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	746,888.0	63,752.7
CENTRAL FEDERAL DISTRICT	570,634.5	58,705.6
Belgorod Region	3,113.7	0.0
Bryansk Region	161.2	0.0
Vladimir Region	1,027.0	0.2
Voronezh Region	7,074.9	0.0
Ivanovo Region	164.0	0.0
Kaluga Region	224.0	0.1
Kostroma Region	166.4	1.6
Kursk Region	442.7	20.2
Lipetsk Region	4,373.6	7.4
Moscow Region	24,710.3	1,364.5
Orel Region	177.4	5.4
Ryazan Region	203.1	0.0
Smolensk Region	121.6	0.6
Tambov Region	513.2	0.0
Tver Region	174.0	0.0
Tula Region	403.5	0.0
Yaroslavl Region	2,634.8	5.6
Moscow	524,949.1	57,300.2
NORTH-WEST DISTRICT	38,676.6	1,195.4
Republic of Karelia	23.6	1.4
Republic of Komi	633.5	0.0
Arkhangelsk Region	258.9	0.0
including Nenets Autonomous Area	0.0	0.0
Vologda Region	1,325.4	0.0
Kaliningrad Region	317.0	34.4
Leningrad Region	373.8	0.0
Murmansk Region	188.4	0.5
Novgorod Region	82.8	0.0
Pskov Region	58.4	0.5
St. Petersburg	35,414.8	1,158.5
SOUTH FEDERAL DISTRICT	15,461.0	11.1
Republic of Adigei (Adigeya)	27.9	0.0
Republic of Daghestan	29.2	0.0
Republic of Ingushetia	5.0	0.0
Kabardino-Balkar Republic	65.2	0.0
Republic of Kalmykia	1.5	0.0
Karachai-Cherkess Republic	35.5	0.0
Republic of Northern Ossetia — Alania	107.5	0.0
Republic of Chechnya	0.0	0.0
Krasnodar Territory	2,178.7	4.8
Stavropol Territory	2,087.8	2.5
Astrakhan Region	228.6	0.2
Volgograd Region	579.0	0.0
Rostov Region	10,115.2	3.5

Table 3.6 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	58,565.0	2,807.3
Republic of Bashkortostan	3,018.4	43.4
Republic of Mariy-El	124.0	17.5
Republic of Mordovia	526.3	0.0
Republic of Tatarstan (Tatarstan)	24,132.8	347.5
Udmurt Republic	3,929.9	85.3
Chuvash Republic — Chuvashya	421.2	6.8
Perm Territory	3,856.6	4.8
Kirov Region	430.2	0.0
Nizhni Novgorod Region	5,598.8	195.4
Orenburg Region	2,599.4	6.4
Penza Region	554.7	0.0
Samara Region	11,652.0	2,072.6
Saratov Region	1,437.7	25.7
Ulyanovsk Region	283.1	1.9
URALS FEDERAL DISTRICT	31,634.2	885.3
Kurgan Region	287.9	8.3
Sverdlovsk Region	11,544.8	272.3
Tyumen Region	8,796.4	582.8
including: Khanty-Mansiysky Autonomous Area — Yugra	6,036.7	580.7
Yamalo-Nenetsky Autonomous Area	1,185.4	0.0
Chelyabinsk Region	11,005.1	21.9
SIBERIA FEDERAL DISTRICT	28,771.4	69.9
Republic of Altai	259.4	0.0
Republic of Buryatia	44.5	0.0
Republic of Tyva	23.0	0.0
Republic of Khakassia	38.5	0.0
Altai Territory	1,610.4	0.0
Zabaykalskiy Territory	80.0	0.0
Krasnoyarsk Territory	3,563.8	1.7
Irkutsk Region	14,220.3	0.0
Kemerovo Region	1,218.9	0.0
Novosibirsk Region	6,056.1	0.0
Omsk Region	1,180.8	68.2
Tomsk Region	475.7	0.0
FAR EAST FEDERAL DISTRICT	3,145.2	78.1
Republic of Sakha (Yakutia)	593.7	0.0
Kamchatka Territory	38.7	0.1
Primorski Territory	1,146.8	53.5
Khabarovsk Territory	213.4	24.5
Amur Region	1,064.4	0.0
Magadan Region	2.9	0.0
Sakhalin Region	79.8	0.0
Jewish Autonomous Region	5.5	0.0
Chukotka Autonomous Area	0.0	0.0

4. Funds Allocations

Table 4.1

Ruble — Denominated Loans to Legal Entities, by Economic Activities, Outstanding Debt

(millions of rubles)

	30.09.2008												
	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	8,530,258.7	183,513.7	105,203.1	1,509,597.0	266,680.3	598,437.9	825,342.6	410,207.8	2,141,662.8	592,040.2	1,808,420.2	194,356.2	
CENTRAL FEDERAL DISTRICT	4,067,929.7	60,533.0	29,975.8	512,532.9	95,013.5	210,678.5	347,715.3	252,957.5	1,016,143.7	318,154.5	1,168,745.0	85,455.8	
Belgorod Region	153,807.7	23,212.4	0.0	25,655.3	716.7	65,768.9	4,336.4	1,949.8	11,301.2	3,696.7	16,173.4	996.9	
Bryansk Region	23,963.1	0.0	0.0	9,183.1	1,553.4	2,877.6	585.7	335.5	4,563.1	1,828.3	2,451.9	584.5	
Vladimir Region	43,446.2	69.7	25.4	16,527.6	1,553.1	6,361.8	1,141.7	439.3	9,103.5	3,621.0	3,795.4	833.1	
Voronezh Region	83,501.2	424.7	14.2	19,073.1	593.6	15,396.9	6,899.3	504.0	20,152.3	12,514.5	7,056.6	886.2	
Ivanovo Region	24,524.3	16.1	0.0	10,120.7	666.4	1,718.6	1,476.2	99.4	5,715.1	2,225.6	1,893.5	592.7	
Kaluga Region	33,785.8	52.0	10.0	14,363.2	1,105.1	4,922.0	1,584.5	414.4	6,934.8	777.7	2,745.0	887.1	
Kostroma Region	18,397.2	50.0	50.0	5,441.6	204.1	2,003.0	827.8	72.4	5,269.1	800.4	3,098.8	630.0	
Kursk Region	52,822.2	0.0	0.0	10,527.5	288.8	12,647.6	3,129.8	1,704.1	16,468.7	1,900.7	5,004.0	1,151.0	
Lipetsk Region	62,676.1	1,083.4	0.0	14,132.6	699.6	23,026.6	4,753.4	736.8	11,754.1	1,817.5	3,986.7	685.4	
Moscow Region	513,691.9	2,766.1	2,452.2	96,713.3	12,579.7	13,750.5	48,870.1	10,534.6	85,101.8	30,043.1	202,360.4	10,972.3	
Orel Region	33,984.9	0.0	0.0	5,842.5	1,066.0	13,250.8	3,505.2	233.1	5,515.0	607.5	3,145.5	819.3	
Ryazan Region	40,142.7	232.3	0.0	10,856.5	429.9	11,511.5	2,416.3	500.5	8,079.3	2,330.8	3,373.1	412.5	
Smolensk Region	27,393.1	56.0	6.0	11,947.1	1,230.9	3,776.7	1,115.8	260.4	5,926.9	282.6	2,276.2	520.5	
Tambov Region	31,716.8	0.0	0.0	5,839.9	834.8	9,729.9	585.8	375.8	6,858.9	3,076.2	4,275.3	140.2	
Tver Region	36,786.1	82.1	0.7	14,085.0	812.7	4,184.7	1,281.4	423.0	11,239.1	461.4	3,618.7	598.0	
Tula Region	49,492.3	136.1	12.7	11,754.4	4,297.5	9,241.1	3,923.4	545.8	10,817.2	2,402.6	5,377.4	996.8	
Yaroslavl Region	70,696.7	170.8	19.0	23,897.5	6,526.7	4,401.2	2,752.8	1,768.8	13,511.5	2,193.1	12,650.8	2,823.5	
Moscow	2,767,101.4	32,181.3	27,385.6	206,572.0	59,854.5	6,109.1	258,529.7	232,059.8	777,832.1	247,574.8	885,462.3	60,925.8	

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	921,661.3	4,553.0	1,348.9	177,256.0	15,475.2	42,442.0	130,017.6	28,984.7	242,740.7	74,714.7	182,705.2	22,772.2
Republic of Karelia	17,226.3	399.7	290.0	9,347.5	365.2	1,883.3	306.0	103.4	2,067.2	779.7	1,330.7	643.6
Republic of Komi	21,806.6	470.6	463.6	5,499.3	584.0	594.4	2,671.8	993.2	5,495.5	1,846.7	2,841.9	809.2
Arkhangelsk Region	37,966.7	505.1	0.0	18,386.6	518.5	4,230.2	1,626.4	1,803.0	6,790.5	610.4	2,830.3	665.7
including Nenets Autonomous Area	648.2	0.0	0.0	1.5	0.0	0.6	202.0	94.3	15.3	0.0	333.0	1.5
Vologda Region	56,132.2	107.8	0.0	14,017.1	987.9	7,331.3	5,521.3	537.5	20,900.8	820.7	4,360.1	1,547.7
Kaliningrad Region	60,599.5	146.3	6.0	12,759.9	1,414.1	7,233.0	6,550.1	4,147.5	14,961.2	3,037.0	9,651.8	698.6
Leningrad Region	63,825.9	370.5	68.8	18,498.0	2,776.4	11,053.6	6,716.4	577.2	9,062.6	4,872.0	8,765.4	1,133.8
Murmansk Region	25,792.2	821.0	0.0	1,865.7	2,022.7	1,032.7	1,013.3	1,403.9	9,741.1	926.0	6,129.3	836.5
Novgorod Region	24,068.7	178.7	0.0	11,725.8	259.3	3,308.7	2,295.1	230.3	3,129.9	473.5	2,091.8	375.6
Pskov Region	14,455.9	14.5	0.0	6,400.9	75.2	1,917.5	766.5	502.2	3,447.2	410.5	652.1	269.3
St. Petersburg	599,787.3	1,538.8	520.5	78,755.2	6,471.9	3,857.3	102,550.7	18,686.5	167,144.7	60,938.2	144,051.8	15,792.2
SOUTH FEDERAL DISTRICT	610,903.1	4,253.2	3,351.5	128,893.2	28,475.0	110,998.2	62,167.1	20,449.9	155,542.8	22,368.6	67,143.6	10,611.5
Republic of Adigei (Adigeya)	7,007.5	0.0	0.0	3,157.1	65.9	1,073.9	364.6	75.2	2,098.1	4.0	138.4	30.3
Republic of Dagestan	8,770.8	119.0	91.7	2,792.7	117.3	935.0	1,262.9	602.6	1,582.3	163.4	1,092.6	103.0
Republic of Ingushetia	636.3	25.0	25.0	60.5	0.0	38.1	248.5	52.9	144.9	20.0	46.4	0.0
Kabardino-Balkar Republic	10,064.5	18.0	18.0	3,460.5	504.3	1,390.4	722.6	556.7	1,580.7	410.0	1,391.2	30.1
Republic of Kalmykia	3,580.9	77.5	77.5	166.5	17.9	928.3	280.1	68.8	1,005.7	185.3	762.8	88.0
Karachai-Cherkess Republic	8,486.7	1.5	0.0	4,660.0	18.0	1,790.1	170.1	263.8	1,052.0	60.9	437.9	32.4
Republic of Northern Ossetia — Alania	10,425.5	238.6	30.0	5,936.7	89.2	828.5	556.2	266.0	1,273.4	1.6	1,120.4	114.9
Republic of Chechnya	11,193.2	12.4	0.0	493.3	40.0	741.5	8,260.1	213.4	560.7	449.8	422.0	0.0
Krasnodar Territory	214,299.7	1,511.8	1,138.4	35,341.1	12,846.2	49,898.5	25,689.8	10,152.3	50,526.0	5,662.0	18,919.8	3,752.2
Stavropol Territory	73,692.2	120.9	0.0	12,357.7	3,777.6	18,570.9	4,629.2	2,604.7	21,805.1	2,853.5	5,296.5	1,676.1
Astrakhan Region	14,964.9	3.9	2.6	1,629.7	571.4	288.8	4,244.8	228.2	3,326.4	1,620.6	2,857.8	193.3
Vologograd Region	80,525.0	38.9	0.0	18,148.7	435.8	10,657.2	8,423.2	2,312.0	18,343.0	5,997.2	14,613.8	1,555.2
Rostov Region	167,255.9	2,085.7	1,968.3	40,688.7	9,991.4	23,857.0	7,315.0	3,053.3	52,244.5	4,940.3	20,044.0	3,036.0
PRIVOLZHSKY FEDERAL DISTRICT	1,365,494.1	23,747.7	12,642.6	377,296.6	42,529.4	138,235.9	115,047.1	37,688.3	330,222.2	92,297.8	179,912.8	28,516.3
Republic of Bashkortostan	115,234.3	2,083.1	551.0	29,232.6	3,312.5	10,279.3	6,589.8	1,187.0	35,025.0	6,338.9	17,668.2	3,517.9
Republic of Mariy-El	11,916.0	258.7	258.7	2,960.2	96.1	2,940.2	951.3	113.8	2,342.8	538.2	1,520.3	194.4
Republic of Mordovia	33,425.8	8.7	0.0	10,913.4	258.2	10,437.1	1,324.4	586.1	3,284.9	1,534.7	4,661.0	417.3

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	269,602.1	7,589.9	5,622.7	63,390.6	1,493.3	38,104.0	34,489.9	5,597.9	56,482.0	12,616.0	45,182.7	4,655.8
Udmurt Republic	68,219.4	826.9	544.7	17,564.3	1,151.0	6,090.6	4,354.7	796.1	23,236.6	4,735.9	6,811.8	2,651.5
Chuvash Republic — Chuvashya	46,785.3	15.0	0.0	16,881.7	3,015.3	3,358.1	5,800.3	515.1	6,856.5	3,018.7	6,263.2	1,061.4
Perm Territory	151,996.3	3,894.0	2,284.8	28,704.0	8,858.7	4,329.4	15,868.4	8,655.1	38,156.9	20,131.7	19,548.3	3,849.8
Kirov Region	38,656.1	0.3	0.3	14,970.2	465.1	7,719.9	2,176.7	246.0	9,425.4	754.7	2,371.4	526.4
Nizhni Novgorod Region	192,897.6	92.8	51.4	64,805.7	7,993.7	14,928.3	12,627.5	9,018.1	49,050.7	15,596.8	14,912.4	4,471.6
Orenburg Region	55,673.5	5,717.3	1,191.0	14,052.6	1,109.6	11,022.8	4,148.6	2,383.4	10,516.6	1,385.9	4,192.8	1,143.9
Penza Region	32,562.5	0.2	0.2	7,626.0	421.2	8,550.2	2,007.0	524.0	7,630.2	2,732.8	2,641.3	429.6
Samara Region	234,752.9	617.8	518.7	61,391.6	8,448.3	10,552.4	14,791.2	7,087.6	67,321.0	16,547.3	44,782.5	3,213.2
Saratov Region	72,804.5	2,462.5	1,586.1	23,203.4	6,253.6	5,839.4	8,274.9	659.5	13,086.2	3,513.6	7,806.7	1,704.7
Ulyanovsk Region	40,967.8	180.5	33.0	21,600.3	252.8	4,084.2	1,642.4	318.6	7,807.4	2,852.6	1,550.2	678.8
URALS FEDERAL DISTRICT	677,444.6	27,302.2	23,024.2	160,864.5	23,892.4	29,920.8	80,529.5	26,047.5	155,431.5	41,926.6	114,751.4	16,778.2
Kurgan Region	13,959.6	36.3	36.3	5,465.0	310.8	3,181.6	1,127.3	152.7	2,579.7	215.6	654.6	236.0
Sverdlovsk Region	321,113.7	2,511.4	141.1	93,594.4	8,601.7	7,279.8	23,521.1	13,838.4	78,916.4	18,396.3	67,689.7	6,764.5
Tyumen Region	187,747.8	23,470.2	22,810.2	8,168.7	13,549.7	8,167.6	44,256.9	11,107.5	33,568.9	12,164.9	29,261.4	4,032.0
including:												
Khanty-Mansiysky Autonomous Area — Yugra	57,509.4	6,863.6	6,442.9	277.2	5,676.8	1,035.0	14,540.8	8,505.3	8,927.6	2,131.1	7,319.7	2,232.3
Yamalo-Nenetsky Autonomous Area	21,856.3	4,111.3	4,012.2	157.4	457.5	23.7	8,100.7	139.8	2,275.6	1,496.5	4,952.5	141.3
Chelyabinsk Region	154,623.5	1,284.3	36.6	53,636.4	1,430.2	11,291.8	11,624.2	948.9	40,366.5	11,149.8	17,145.7	5,745.7
SIBERIA FEDERAL DISTRICT	679,206.1	40,107.5	32,317.4	124,253.8	29,535.2	54,623.4	71,237.6	32,761.7	194,576.9	32,430.3	74,170.6	25,509.1
Republic of Altai	11,898.8	133.2	0.0	839.5	17.3	369.2	602.8	617.6	6,372.1	1,394.4	903.7	649.0
Republic of Buryatia	10,897.9	417.4	0.0	2,266.8	1,280.1	1,210.8	2,045.4	128.8	1,668.2	716.6	893.2	270.6
Republic of Tyva	577.6	162.6	142.1	30.5	0.0	161.4	43.5	0.0	124.4	3.0	51.9	0.3
Republic of Khakassia	4,570.1	496.2	160.0	1,088.6	90.7	505.5	568.5	103.8	878.0	130.7	442.0	266.1
Altai Territory	75,418.6	1,618.4	1,216.4	18,580.2	1,661.4	16,689.2	4,525.6	850.9	22,130.1	2,331.5	4,224.2	2,807.1
Zabaykalskiy Territory	7,340.9	1,300.7	907.0	878.4	603.0	410.0	1,360.5	141.3	1,759.6	293.7	402.0	191.7
Krasnoyarsk Territory	116,257.6	2,102.4	349.6	33,580.3	7,314.4	8,308.5	12,366.2	4,229.3	32,337.5	5,996.9	7,177.3	2,844.8
Irkutsk Region	71,047.4	1,109.8	397.7	11,429.0	5,052.0	3,646.2	7,273.6	2,859.0	22,433.5	2,315.0	13,122.6	1,806.7

Table 4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region	105,138.4	29,882.0	27,272.8	13,599.2	1,774.9	5,521.2	6,458.1	1,281.7	30,530.1	3,216.6	6,105.2	6,769.4
Novosibirsk Region	175,941.5	1,511.5	1,460.5	21,851.4	10,413.9	7,403.5	21,615.6	20,369.6	47,197.5	11,542.5	27,698.8	6,337.2
Omsk Region	63,459.3	70.2	50.0	9,655.8	796.3	6,737.5	10,708.8	1,447.2	20,493.1	3,004.3	7,708.2	2,837.9
Tomsk Region	36,658.0	1,303.1	361.3	10,454.1	531.2	3,660.4	3,669.0	732.5	8,652.8	1,485.1	5,441.5	728.3
FAR EAST FEDERAL DISTRICT	207,619.8	23,017.1	2,542.7	28,500.0	31,759.6	11,539.1	18,628.4	11,318.2	47,005.0	10,147.7	20,991.6	4,713.1
Republic of Sakha (Yakutia)	54,523.2	14,601.2	1,979.0	1,436.3	20,218.7	336.8	3,561.3	2,152.7	8,274.0	2,129.2	1,743.8	69.2
Kamchatka Territory	11,018.5	53.5	0.0	1,174.2	1,933.2	1,696.5	350.1	475.4	2,788.0	430.8	2,033.4	83.4
Primorski Territory	51,936.9	852.3	237.3	10,513.8	702.3	3,774.5	2,859.8	5,462.8	16,853.9	3,249.9	5,249.0	2,418.6
Khabarovsk Territory	56,456.7	3,464.9	0.0	12,009.1	5,355.4	1,519.2	7,260.3	2,405.8	11,276.3	2,775.5	8,567.9	1,822.3
Amur Region	15,331.2	451.3	0.0	1,414.9	974.0	3,634.9	2,557.2	157.6	4,006.9	666.3	1,256.4	211.7
Magadan Region	6,538.3	3,288.3	137.3	1,150.3	658.8	245.0	42.5	365.3	595.0	16.8	156.4	19.9
Sakhalin Region	9,440.7	211.6	189.1	520.6	1,597.9	231.6	1,793.5	280.7	2,047.4	869.0	1,815.5	72.9
Jewish Autonomous Region	925.9	0.0	0.0	280.8	3.3	100.6	193.1	10.2	250.5	2.7	69.6	15.1
Chukotka Autonomous Area	1,448.4	94.0	0.0	0.0	316.0	0.0	10.6	7.7	913.0	7.5	99.6	0.0

Table 4.2

Foreign Currency – Denominated Loans to Legal Entities, by Economic Activities, Outstanding Debt

(millions of rubles)

	30.09.2008												
	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	2,657,153.3	167,326.4	67,689.1	626,850.6	12,970.5	40,047.0	180,100.3	106,840.3	587,137.2	330,206.7	604,591.3	1,083.0	
CENTRAL FEDERAL DISTRICT	1,669,990.7	28,734.5	22,237.7	211,797.0	2,252.9	236,46.4	124,196.4	59,571.0	457,307.3	275,608.7	486,037.8	838.7	
Belgorod Region	18,271.0	4,120.7	0.0	10,176.6	0.0	1,029.7	0.0	407.9	321.7	1,301.9	912.5	0.0	
Bryansk Region	384.6	0.0	0.0	4.6	0.0	186.0	0.0	179.9	0.0	0.0	14.1	0.0	
Vladimir Region	5,225.9	94.0	0.0	4,164.6	0.0	106.9	9.8	182.6	341.8	56.8	269.4	0.0	
Voronezh Region	10,071.0	0.0	0.0	2,692.0	0.0	99.4	381.1	189.2	813.4	182.0	5,713.9	0.0	
Ivanovo Region	3,271.4	0.0	0.0	2,250.8	0.0	0.0	269.4	15.3	567.0	0.0	168.9	0.0	
Kaluga Region	4,107.6	0.0	0.0	972.6	0.0	253.4	86.5	0.0	276.1	184.3	2,334.7	0.0	
Kostroma Region	2,051.1	0.0	0.0	508.0	0.0	20.8	572.3	0.0	591.4	25.5	333.1	0.0	
Kursk Region	4,072.4	749.8	0.0	1,481.5	0.0	0.0	0.0	0.0	642.4	1,132.7	66.0	0.0	
Lipetsk Region	5,075.5	0.0	0.0	3,155.4	0.0	582.3	0.0	0.0	1,314.8	0.0	23.0	0.0	
Moscow Region	206,682.2	692.2	692.2	18,623.3	159.9	7,726.5	18,951.7	14,596.6	93,664.2	14,119.4	38,144.0	4.4	
Orel Region	5,957.1	0.0	0.0	1,033.4	0.0	238.3	1,687.1	1,091.3	13.5	0.0	1,893.5	0.0	
Ryazan Region	3,525.9	0.0	0.0	461.9	0.0	183.3	2.9	21.8	316.1	1,095.3	1,444.6	0.0	
Smolensk Region	8,760.8	0.0	0.0	7,264.8	0.0	0.0	637.7	71.7	429.1	0.0	357.5	0.0	
Tambov Region	1,198.1	0.0	0.0	833.6	0.0	0.0	0.0	0.0	0.3	211.8	152.4	0.0	
Tver Region	2,971.2	0.0	0.0	2,434.1	69.8	15.9	39.0	34.1	43.1	0.0	335.2	0.0	
Tula Region	8,892.1	0.0	0.0	3,384.9	0.0	40.0	0.0	28.2	384.9	3,458.2	1,595.9	0.0	
Yaroslavl Region	3,762.1	0.0	0.0	2,721.6	0.0	61.0	0.0	4.3	194.2	649.8	131.2	0.0	
Moscow	1,375,710.7	23,077.8	21,545.5	149,633.3	2,023.2	13,102.9	101,558.9	42,748.1	357,393.3	253,191.0	432,147.9	834.3	

Table 4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	263,051.2	4,955.2	2,980.9	84,433.2	1,192.6	2,980.9	22,578.3	24,519.7	51,086.4	32,686.2	38,618.7	0.0
Republic of Karelia	7,295.0	128.8	0.0	6,271.2	0.0	25.8	0.0	138.9	86.7	0.0	643.6	0.0
Republic of Komi	2,793.7	688.4	126.2	1,233.7	153.2	140.6	66.7	0.0	3.4	325.4	182.3	0.0
Arkhangelsk Region	12,581.2	1,370.9	234.8	8,898.1	0.0	109.2	0.0	676.4	1,160.5	0.0	366.1	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	6,766.9	0.0	0.0	5,088.6	168.9	271.6	438.1	10.4	339.7	373.4	76.2	0.0
Kaliningrad Region	20,921.9	0.0	0.0	7,978.8	75.7	374.0	578.6	1,892.3	4,480.6	2,260.8	3,281.1	0.0
Leningrad Region	12,649.7	0.0	0.0	5,545.7	0.0	108.6	1,921.7	324.7	2,445.6	26.0	2,277.4	0.0
Murmansk Region	6,878.9	147.2	0.0	281.2	0.0	1,479.4	75.7	3,249.6	853.0	0.0	792.8	0.0
Novgorod Region	9,335.0	0.0	0.0	8,689.9	0.0	184.4	0.0	8.3	3.8	2.5	446.1	0.0
Pskov Region	871.0	0.0	0.0	151.8	0.0	34.8	0.0	0.0	603.0	15.1	66.3	0.0
St. Petersburg	182,957.9	2,619.9	2,619.9	40,294.2	794.8	252.5	19,497.5	18,219.1	41,110.1	29,683.0	30,486.8	0.0
SOUTH FEDERAL DISTRICT	84,945.0	877.8	24.5	32,698.3	600.3	3,032.3	4,415.8	6,848.6	15,955.5	6,287.2	14,229.2	0.0
Republic of Adigei (Adigeya)	144.2	0.0	0.0	72.7	0.0	0.0	0.0	0.0	71.5	0.0	0.0	0.0
Republic of Dagestan	696.6	0.0	0.0	479.7	0.0	115.4	0.0	101.5	0.0	0.0	0.0	0.0
Republic of Ingushetia	1,262.3	0.0	0.0	1,262.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	727.3	0.0	0.0	676.9	0.0	0.0	0.0	0.0	50.4	0.0	0.0	0.0
Republic of Kalmykia	518.9	0.0	0.0	1.6	0.0	18.5	0.0	3.3	270.8	218.6	6.1	0.0
Karachai-Cherkess Republic	211.7	0.0	0.0	101.0	0.0	0.0	0.0	0.0	0.0	0.0	110.7	0.0
Republic of Northern Ossetia – Alania	1,170.9	814.2	0.0	142.5	0.0	58.2	50.7	0.0	105.3	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	29,588.2	0.0	0.0	3,601.0	556.8	1,265.0	3,303.1	4,777.9	5,853.7	2,687.7	7,543.0	0.0
Stavropol Territory	6,473.8	0.0	0.0	2,910.3	0.0	1,337.6	34.1	0.0	977.6	369.4	844.8	0.0
Astrakhan Region	1,615.4	0.0	0.0	228.4	0.0	0.0	89.4	124.7	213.5	0.0	959.4	0.0
Vologograd Region	5,690.2	0.0	0.0	4,271.3	0.0	87.1	391.2	21.7	637.1	26.1	255.7	0.0
Rostov Region	36,845.5	63.6	24.5	18,950.6	43.5	150.5	547.3	1,819.5	7,775.6	2,985.4	4,509.5	0.0
PRIVOLZHISKY FEDERAL DISTRICT	200,695.6	6,933.0	4,868.0	120,654.6	1,295.3	1,868.3	15,646.7	5,561.4	24,066.7	4,278.0	20,391.6	0.0
Republic of Bashkortostan	36,604.6	1,388.6	1,388.6	20,878.4	791.1	838.1	5,773.8	48.7	3,731.1	264.4	2,890.4	0.0
Republic of Mariy-El	3,057.2	375.4	375.4	2,068.6	0.0	279.8	213.9	5.9	14.6	0.0	99.0	0.0
Republic of Mordovia	175.6	0.0	0.0	125.8	0.0	28.3	0.0	0.0	0.0	0.0	21.5	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)	49,613.1	1,262.3	1,262.3	21,160.3	0.0	0.0	5,586.4	1,221.0	10,641.5	1,589.5	8,152.1	0.0
Udmurt Republic	4,573.6	0.0	0.0	4,009.9	0.0	0.0	0.0	0.0	399.4	144.8	19.5	0.0
Chuvash Republic — Chuvashya	7,477.2	0.0	0.0	5,339.1	422.8	0.0	79.8	0.0	676.8	1.1	957.6	0.0
Perm Territory	25,204.9	153.3	77.5	23,287.2	0.0	7.3	819.6	0.0	122.2	109.1	706.2	0.0
Kirov Region	8,311.1	0.0	0.0	7,483.3	0.0	93.1	0.0	0.0	57.5	16.2	661.0	0.0
Nizhni Novgorod Region	32,352.6	768.3	519.6	22,728.0	1.2	1.2	1,270.9	284.9	2,459.1	989.9	3,849.1	0.0
Orenburg Region	10,465.9	1,740.5	0.0	4,287.9	80.2	19.3	0.0	277.0	3,159.2	12.6	889.2	0.0
Penza Region	1,343.9	0.0	0.0	324.6	0.0	496.8	0.0	0.0	0.0	497.6	24.9	0.0
Samara Region	12,955.0	820.7	820.7	5,954.5	0.0	104.4	962.5	1,547.8	1,524.3	207.4	1,833.4	0.0
Saratov Region	4,541.5	423.9	423.9	1,478.5	0.0	0.0	939.8	45.5	983.8	445.4	224.6	0.0
Ulyanovsk Region	4,019.4	0.0	0.0	1,528.5	0.0	0.0	0.0	2,130.6	297.2	0.0	63.1	0.0
URALS FEDERAL DISTRICT	221,611.2	57,003.8	15,962.3	86,819.8	3,857.9	185.3	6,202.2	4,479.1	24,983.3	6,886.4	31,007.2	186.2
Kurgan Region	1,788.2	75.7	0.0	52.0	1,402.7	17.8	0.0	0.0	101.4	0.0	138.6	0.0
Sverdlovsk Region	124,884.0	15,423.7	883.6	60,247.4	0.0	28.1	3,382.7	524.9	17,257.5	5,082.7	22,937.0	0.0
Tyumen Region	57,068.7	38,457.3	15,078.7	1,627.4	2,455.2	139.4	985.5	3,929.1	2,804.1	3.0	6,481.5	186.2
including:												
Khanty-Mansiysky Autonomous Area — Yugra	28,547.5	24,713.9	2,132.8	0.0	0.0	0.0	46.4	3,519.0	206.0	0.1	62.1	0.0
Yamalo-Nenetsky Autonomous Area	2,871.9	2,524.6	2,524.6	0.0	0.0	0.0	0.0	347.3	0.0	0.0	0.0	0.0
Chelyabinsk Region	37,870.3	3,047.1	0.0	24,893.0	0.0	0.0	1,834.0	25.1	4,820.3	1,800.7	1,450.1	0.0
SIBERIA FEDERAL DISTRICT	142,905.2	27,367.8	19,712.9	79,324.2	2,004.2	3,214.8	5,778.4	2,937.5	10,546.1	4,033.8	7,698.4	0.0
Republic of Altai	4,395.4	363.5	363.5	2,791.9	0.0	0.0	0.0	0.0	878.6	361.4	0.0	0.0
Republic of Buryatia	2,184.5	1,229.5	0.0	556.9	0.0	205.3	4.9	0.0	0.0	4.5	183.4	0.0
Republic of Tyva	8.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.3	0.0	0.0	0.0
Republic of Khakassia	8,668.4	611.0	0.0	8,039.7	0.0	0.0	0.0	0.0	0.0	0.0	17.7	0.0
Altai Territory	4,009.4	1,228.2	198.5	1,335.7	59.1	88.1	231.3	8.0	336.9	141.6	580.5	0.0
Zabaykalskiy Territory	2,377.8	1,009.9	580.7	675.1	0.0	328.7	5.0	0.0	46.4	0.0	312.7	0.0
Krasnoyarsk Territory	29,376.5	545.8	0.0	21,581.5	0.0	144.2	4,000.1	1,593.5	92.5	17.3	1,401.6	0.0
Irkutsk Region	36,908.4	4,331.2	3,899.1	27,103.9	1,035.1	1,851.8	137.4	465.4	1,625.6	5.2	352.8	0.0

Table 4.3

Loans to Individuals and Individual Entrepreneurs, Outstanding Debt

(millions of rubles)

		30.09.2008									
		rubles					foreign currency				
1	individuals, total	Including:			individual entrepreneurs	individuals, total	Including:			individual entrepreneurs	
		housing loans	of which: mortgage loans	4			housing loans	of which: mortgage loans	8		
2	3	4	5	6	7	8	9				
RUSSIAN FEDERATION	3,560,573.2	933,457.3	768,662.8	337,729.6	443,550.1	216,373.7	205,843.3	9,841.8			
CENTRAL FEDERAL DISTRICT	890,433.7	193,115.3	159,230.7	61,723.7	310,855.8	151,769.2	144,021.4	2,333.4			
Belgorod Region	29,795.0	7,005.0	4,610.9	3,845.7	1,065.7	798.8	791.3	173.9			
Bryansk Region	19,518.9	4,581.1	2,953.6	3,304.8	784.4	503.9	441.5	11.4			
Vladimir Region	27,777.6	7,629.1	5,150.3	4,114.3	1,489.2	1,000.3	914.2	84.4			
Voronezh Region	41,257.2	10,793.4	8,499.7	5,354.9	1,676.8	755.7	743.4	11.4			
Ivanovo Region	17,086.1	3,264.3	2,723.0	2,632.5	829.2	566.8	547.8	87.4			
Kaluga Region	19,713.0	5,076.8	4,039.9	2,003.7	1,674.9	1,105.3	1,015.3	6.5			
Kostroma Region	12,131.7	2,151.3	1,759.7	3,860.0	381.8	246.2	243.8	0.0			
Kursk Region	22,467.6	5,613.7	3,064.1	3,489.7	707.7	499.9	470.2	0.0			
Lipetsk Region	21,224.2	4,736.3	3,710.9	2,708.6	657.3	415.2	409.2	38.0			
Moscow Region	175,572.0	43,971.3	38,849.5	5,314.5	68,242.4	34,836.3	32,972.8	517.1			
Orel Region	13,110.4	2,646.9	1,680.4	1,917.9	522.5	285.0	280.8	0.9			
Ryazan Region	24,778.4	6,254.9	5,528.0	3,885.3	944.4	541.1	532.4	35.0			
Smolensk Region	20,717.7	6,442.3	5,104.9	3,280.4	1,655.6	658.0	534.3	2.7			
Tambov Region	13,054.0	2,375.0	1,489.8	1,395.1	595.3	397.5	391.1	4.8			
Tver Region	24,948.1	7,324.9	6,997.1	2,183.3	1,456.3	944.0	927.1	11.6			
Tula Region	32,051.5	7,343.2	6,305.0	3,666.9	2,099.7	1,131.7	1,100.4	70.2			
Yaroslavl Region	26,249.9	6,876.0	5,843.0	4,462.5	1,164.8	662.5	635.4	223.5			
Moscow	348,980.4	59,029.8	50,920.9	4,303.6	224,907.8	106,421.0	101,070.4	1,054.6			
NORTH-WEST DISTRICT	356,320.4	105,557.0	91,480.1	24,756.5	68,358.1	29,517.2	28,041.4	904.7			
Republic of Karelia	18,409.7	5,129.4	4,529.5	758.2	606.6	273.3	248.6	0.0			
Republic of Komi	26,505.2	8,607.9	5,811.0	3,946.0	683.0	418.4	392.3	20.8			
Arkhangelsk Region	31,154.8	8,901.8	7,170.2	4,044.9	898.6	478.5	471.5	33.9			
including Nenets Autonomous Area	2,547.5	1,358.9	1,181.7	182.7	7.7	7.4	4.6	0.0			

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	34,853.8	8,340.0	6,605.1	5,799.3	805.8	541.8	538.5	0.9
Kaliningrad Region	21,050.0	4,622.3	3,990.7	2,369.5	4,782.1	1,936.1	1,783.3	193.4
Leningrad Region	28,918.8	8,866.0	7,860.5	1,424.4	5,157.3	2,182.9	2,057.6	14.5
Murmansk Region	21,935.1	4,418.6	3,561.7	1,748.4	1,094.7	401.0	360.7	0.0
Novgorod Region	12,969.6	3,151.9	2,343.5	1,309.1	590.1	351.1	347.5	0.0
Pskov Region	9,656.2	2,016.8	1,462.9	1,683.8	297.6	157.3	132.0	0.0
St. Petersburg	150,867.2	51,502.3	48,145.0	1,672.9	53,442.3	22,776.8	21,709.4	641.2
SOUTH FEDERAL DISTRICT	358,061.3	83,193.9	63,065.1	50,946.4	13,032.0	7,245.2	7,025.3	769.5
Republic of Adigei (Adigeya)	6,287.8	1,218.3	1,076.0	830.4	205.7	163.4	162.0	1.9
Republic of Dagestan	6,438.5	507.0	485.8	1,591.2	394.3	270.9	266.3	0.0
Republic of Ingushetia	838.8	114.6	8.7	1,028.9	19.7	13.8	12.3	0.0
Kabardino-Balkar Republic	7,114.7	2,480.4	998.7	1,599.1	348.5	300.7	291.0	0.0
Republic of Kalmykia	4,421.4	798.9	475.8	983.6	155.9	137.2	134.4	0.0
Karachai-Cherkess Republic	3,843.9	691.1	211.0	602.3	127.7	100.8	98.6	0.0
Republic of Northern Ossetia — Alania	5,520.1	1,912.9	968.4	536.1	337.6	261.4	223.1	0.0
Republic of Chechnya	1,453.7	68.9	58.8	222.3	50.7	26.4	25.2	0.0
Krasnodar Territory	107,205.7	24,468.8	19,171.3	14,134.5	4,192.8	1,873.8	1,840.6	226.0
Stavropol Territory	49,576.1	11,112.7	8,827.9	6,777.1	1,917.3	1,311.3	1,246.1	36.1
Astrakhan Region	21,141.1	3,641.8	2,704.2	2,793.1	402.0	246.7	243.1	13.1
Volgograd Region	53,526.7	14,405.9	11,490.9	7,408.0	1,429.7	839.4	830.5	104.1
Rostov Region	90,692.8	21,772.6	16,587.6	12,439.8	3,450.1	1,699.4	1,652.1	388.3
PRIVOLZHSKY FEDERAL DISTRICT	733,960.4	189,366.9	147,634.9	74,533.6	22,980.3	12,330.4	11,876.0	3,587.5
Republic of Bashkortostan	94,335.4	23,298.0	18,434.7	6,237.3	2,234.4	1,198.7	1,136.9	0.0
Republic of Mariy-El	12,838.7	4,452.4	3,603.9	1,283.9	481.1	333.2	312.8	0.0
Republic of Mordovia	13,388.4	3,242.2	1,983.0	1,297.2	583.9	514.0	508.7	0.0
Republic of Tatarstan (Tatarstan)	98,175.4	22,827.1	16,534.0	9,223.7	1,984.7	1,048.4	984.0	17.3
Udmurt Republic	38,977.2	11,080.6	8,847.5	4,253.7	1,042.3	602.0	591.9	24.5
Chuvash Republic — Chuvashya	27,530.0	9,027.7	8,166.9	3,276.7	963.4	634.6	623.6	0.2
Perm Territory	87,709.3	25,477.2	20,846.0	13,604.2	2,806.2	1,140.2	1,037.0	17.5
Kirov Region	24,388.4	6,084.0	3,439.8	4,741.4	553.5	391.2	380.1	4.9
Nizhni Novgorod Region	86217.4	25,844.3	17,180.9	11,420.8	4,379.7	1,816.3	1,739.8	3,290.6

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Orenburg Region	48,571.2	10,925.3	8,927.1	5,174.0	875.1	656.0	640.6	0.0
Penza Region	21,942.6	5,168.9	3,587.2	4,172.6	638.3	500.4	495.8	0.0
Samara Region	107,875.0	25,610.4	22,646.4	2,550.1	4,078.8	1,851.7	1,798.3	119.8
Saratov Region	48,305.0	10,310.8	9,137.9	5,232.6	1,465.3	971.5	958.0	0.0
Ulyanovsk Region	23,706.4	6,018.0	4,299.6	2,065.4	893.6	672.2	668.5	112.7
URALS FEDERAL DISTRICT	469,193.9	148,776.9	129,464.7	38,921.1	9,370.9	4,355.9	4,117.0	686.0
Kurgan Region	18,800.0	5,056.6	3,915.8	2,746.0	206.6	161.9	155.8	0.5
Sverdlovsk Region	145,644.9	35,396.7	29,975.5	15,064.3	4,472.4	1,854.3	1,682.2	579.2
Tyumen Region	192,908.2	76,699.4	68,680.3	10,117.7	2,056.5	1,088.5	1,047.1	18.5
including:								
Khanty-Mansiysky Autonomous Area — Yugra	91,798.6	41,573.0	37,969.0	4,643.8	474.8	268.1	255.3	0.0
Yamalo-Nenetsky Autonomous Area	27,370.7	10,652.5	9,060.4	1,766.5	361.5	229.5	227.0	0.0
Chelyabinsk Region	111,840.8	31,624.2	26,893.1	10,993.1	2,635.4	1,251.2	1,231.9	87.8
SIBERIA FEDERAL DISTRICT	602,430.0	176,878.4	145,995.2	61,842.9	13,299.6	7,643.6	7,354.0	1,323.7
Republic of Altai	5,328.6	464.7	433.1	512.8	48.9	44.0	44.0	0.0
Republic of Buryatia	28,232.8	5,023.4	3,991.9	4,831.4	239.4	196.0	193.8	15.1
Republic of Tyva	6,580.5	1,580.1	1,527.5	470.8	7.7	5.3	5.3	0.0
Republic of Khakassia	13,997.8	4,396.5	3,443.0	3,648.2	125.3	92.8	80.3	0.0
Altai Territory	54,241.5	13,524.6	11,454.0	7,312.7	1,043.9	618.8	565.8	206.4
Zabaykalskiy Territory	27,722.7	6,018.4	4,393.9	4,201.9	153.4	120.7	111.9	13.7
Krasnoyarsk Territory	107,981.2	37,602.1	29,877.6	9,012.3	1,761.5	1,113.9	1,097.7	28.6
Irkutsk Region	79,693.3	24,515.1	21,261.2	8,180.6	1,482.6	796.9	775.5	109.9
Kemerovo Region	87,688.2	19,653.7	15,899.6	5,611.8	2,125.8	1,214.3	1,205.6	2.2
Novosibirsk Region	94,927.8	32,029.9	27,481.4	4,057.3	3,156.9	1,898.8	1,864.1	149.3
Omsk Region	57,721.8	18,719.6	15,499.7	10,202.0	2,346.6	1,031.6	928.6	569.7
Tomsk Region	38,313.8	13,350.3	10,732.3	3,801.1	807.6	510.5	481.4	228.8

Table 4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	150,173.5	36,568.9	31,792.1	25,005.4	5,653.4	3,512.2	3,408.2	237.0
Republic of Sakha (Yakutia)	22,293.0	6,186.8	4,845.6	3,371.9	242.8	195.5	195.0	0.0
Kamchatka Territory	7,065.9	1,366.8	1,188.4	1,584.2	86.7	68.6	68.6	6.0
Primorski Territory	38,537.6	8,479.5	7,694.8	6,338.9	3,079.9	1,607.8	1,518.7	178.7
Khabarovsk Territory	40,379.7	10,779.7	10,232.9	5,818.0	1,494.6	1,056.0	1,051.9	51.7
Amur Region	21,157.2	4,568.1	3,378.0	3,881.4	183.0	138.9	137.2	0.6
Magadan Region	4,325.9	1,204.4	996.6	818.5	134.7	116.2	115.3	0.0
Sakhalin Region	12,046.0	2,907.0	2,553.0	1,961.4	249.4	204.0	196.3	0.0
Jewish Autonomous Region	3,416.9	878.4	724.1	1,058.3	140.8	100.3	100.3	0.0
Chukotka Autonomous Area	951.3	198.2	178.7	172.8	41.5	24.9	24.9	0.0

Table 4.4

Volume of Ruble – Denominated Loans Extended to Individuals and Individual Entrepreneurs

		30.09.2008									
		volume of extended loans to individuals									
		Including:									
1	total, millions of rubles	housing loans			of which: mortgage loans			loans to individual entrepreneurs, millions of rubles			
		2	3	4	5	6	7	8	9		
		total, millions of rubles	loan maturity, average weighted, months	average weighted interest rate, %	total, millions of rubles	loan maturity, average weighted, months	average weighted interest rate, %	total, millions of rubles	loan maturity, average weighted, months	average weighted interest rate, %	
RUSSIAN FEDERATION	3,209,995.3	534,759.0	205.3	12.8	461,940.9	213.9	12.7	452,891.3			
CENTRAL FEDERAL DISTRICT	949,074.3	126,747.6	196.8	13.2	105,575.7	211.3	13.0	77,901.7			
Belgorod Region	21,289.6	3,728.4	218.5	12.6	2,926.6	228.2	12.5	4,514.6			
Bryansk Region	14,172.4	2,764.7	221.7	12.7	2,114.2	229.1	12.6	5,223.5			
Vladimir Region	19,023.8	3,993.7	195.4	13.0	2,832.0	217.9	12.9	5,734.9			
Voronezh Region	28,195.0	6,261.7	211.3	12.9	5,409.9	217.5	12.9	6,161.9			
Ivanovo Region	13,330.9	2,080.4	193.2	12.6	1,772.2	206.7	12.6	3,830.7			
Kaluga Region	15,227.4	3,606.2	214.8	12.8	2,967.1	227.3	12.6	2,837.9			
Kostroma Region	10,461.6	1,551.3	177.3	13.0	1,356.0	187.2	12.8	4,290.0			
Kursk Region	15,539.4	3,132.4	212.2	11.9	2,086.9	198.9	12.1	7,714.6			
Lipetsk Region	16,953.7	2,954.7	220.1	12.7	2,588.7	214.7	12.5	4,305.9			
Moscow Region	146,442.6	29,835.1	201.8	12.8	25,558.8	217.8	12.6	5,433.0			
Orel Region	9,508.1	1,406.9	211.4	12.7	972.5	221.1	12.7	2,660.4			
Ryazan Region	17,202.0	3,785.1	221.7	13.0	3,487.7	225.6	13.0	5,474.3			
Smolensk Region	14,970.9	3,662.1	231.3	12.7	3,183.3	238.3	12.6	3,110.2			
Tambov Region	9,625.7	1,515.9	213.9	12.6	1,118.9	234.9	12.6	1,358.7			
Tver Region	18,700.6	4,611.1	229.0	12.8	4,495.7	231.8	12.7	2,352.3			
Tula Region	23,969.0	4,593.2	226.1	12.6	4,240.6	232.8	12.6	4,112.3			
Yaroslavl Region	19,845.1	4,089.8	201.9	13.1	3,718.9	201.2	12.7	5,058.6			
Moscow	534,616.5	43,174.9	171.4	14.0	34,745.7	193.6	13.8	3,727.9			

Table 4.4 (cont.)

1	2	3	4	5	6	7	8	9
NORTH-WEST DISTRICT	317,391.6	66,695.0	203.5	12.8	60,779.2	211.3	12.7	35,117.8
Republic of Karelia	13,349.2	3,281.8	213.5	12.5	2,964.0	223.5	12.3	1,329.7
Republic of Komi	16,164.2	4,423.1	209.0	12.5	3,765.7	217.3	12.3	4,777.6
Arkhangelsk Region	20,459.2	4,772.0	216.9	12.6	4,247.0	225.6	12.3	7,314.6
including Nenets Autonomous Area	1,409.9	651.0	240.4	12.0	615.5	242.3	12.0	253.5
Vologda Region	23,437.9	5,189.2	210.7	12.6	4,532.1	219.3	12.4	8,392.2
Kaliningrad Region	15,291.0	2,700.9	201.6	12.9	2,273.2	206.7	12.6	2,694.4
Leningrad Region	22,612.3	5,687.3	211.1	12.7	5,359.9	215.3	12.6	1,533.2
Murmansk Region	15,788.2	2,747.5	182.4	12.3	2,364.4	200.9	12.3	2,172.4
Novgorod Region	9,742.9	1,959.7	208.7	12.4	1,780.7	210.6	12.4	2,105.0
Pskov Region	7,168.5	1,149.3	215.2	12.1	1,034.9	219.6	12.1	2,626.9
St. Petersburg	173,378.2	34,784.2	198.8	13.0	32,457.3	206.8	12.9	2,171.8
SOUTH FEDERAL DISTRICT	245,178.0	46,970.3	208.6	12.9	37,519.0	221.5	12.8	59,504.9
Republic of Adigei (Adigeya)	3,935.9	689.7	201.0	13.2	615.4	219.5	13.1	625.8
Republic of Dagestan	8,143.3	454.8	235.7	12.7	434.8	245.3	12.4	1,714.6
Republic of Ingushetia	391.0	55.7	197.9	13.9	8.0	161.0	12.7	744.5
Kabardino-Balkar Republic	4,325.3	1,276.8	239.0	13.2	500.3	243.2	13.1	2,126.0
Republic of Kalmykia	2,556.1	423.9	172.7	13.1	290.5	196.4	12.8	572.2
Karachai-Cherkess Republic	2,103.9	286.9	198.8	12.8	126.4	235.7	13.0	557.2
Republic of Northern Ossetia — Alania	2,650.0	363.9	233.1	12.9	290.1	234.7	12.8	606.9
Republic of Chechnya	624.2	46.1	206.3	13.9	32.0	243.2	13.3	178.8
Krasnodar Territory	73,760.2	15,151.9	212.1	12.9	12,141.8	223.3	12.8	16,376.0
Stavropol Territory	31,502.2	5,648.4	222.1	12.7	4,910.2	231.5	12.7	7,437.9
Astrakhan Region	14,997.9	2,160.1	216.2	12.6	1,722.8	221.8	12.5	3,598.0
Vologograd Region	37,811.1	8,006.4	208.4	13.1	6,925.8	221.8	13.0	9,007.1
Rostov Region	62,376.9	12,405.7	194.0	12.9	9,520.9	211.7	12.7	15,959.9
PRIVOLZHSKY FEDERAL DISTRICT	539,515.7	102,860.7	205.8	12.8	87,427.2	212.0	12.7	104,715.2
Republic of Bashkortostan	63,881.4	12,427.3	190.1	13.0	10,538.2	195.8	12.9	7,225.8
Republic of Mariy-El	9,223.1	2,390.4	211.6	13.0	2,126.5	221.0	12.8	2,023.4
Republic of Mordovia	8,400.2	1,794.1	223.0	12.8	1,398.2	249.3	12.9	1,290.7
Republic of Tatarstan (Tatarstan)	67,759.7	12,432.5	200.2	12.9	9,682.7	195.8	13.0	10,707.8
Udmurt Republic	27,684.5	6,107.5	195.6	13.1	5,263.4	198.7	13.1	8,461.1

Table 4.4 (cont.)

1	2	3	4	5	6	7	8	9
Chuvash Republic — Chuvashya	24,123.3	4,368.7	214.9	12.6	4,222.8	219.0	12.5	4,479.0
Perm Territory	57,136.8	12,518.7	212.7	12.4	11,426.4	218.1	12.3	20,632.5
Kirov Region	17,021.6	4,102.1	201.1	13.0	2,851.1	211.9	12.8	7,284.9
Nizhni Novgorod Region	57,895.6	13,585.0	194.6	12.8	10,343.4	212.7	12.6	16,458.3
Orenburg Region	29,813.4	6,043.8	225.5	12.3	5,580.2	226.2	12.3	6,976.5
Penza Region	16,362.9	3,305.9	218.6	12.6	2,640.4	223.8	12.2	6,524.1
Samara Region	109,180.8	14,290.2	210.3	13.0	13,067.2	213.5	12.8	3,100.4
Saratov Region	34,931.1	6,071.9	222.4	12.9	5,483.4	228.4	12.7	7,154.9
Ulyanovsk Region	16,101.3	3,422.6	204.7	12.8	2,803.3	212.4	12.6	2,395.8
URALS FEDERAL DISTRICT	327,537.1	75,961.9	213.7	12.5	67,914.4	218.5	12.4	53,090.1
Kurgan Region	12,275.5	2,489.9	234.2	12.6	2,208.6	236.5	12.5	3,928.0
Sverdlovsk Region	104,269.0	19,840.0	203.2	12.7	17,570.7	207.1	12.5	16,800.7
Tyumen Region	135,429.2	36,249.9	224.6	12.3	32,829.5	230.3	12.1	11,093.6
including:								
Khanty-Mansiysky Autonomous Area — Yugra	70,451.0	17,570.8	223.3	11.9	16,154.1	233.1	11.8	5,171.0
Yamalo-Nenetsky Autonomous Area	17,289.1	5,609.2	224.7	12.5	4,883.2	235.1	12.4	1,980.7
Chelyabinsk Region	75,563.4	17,382.1	200.0	12.7	15,305.6	203.9	12.6	21,267.8
SIBERIA FEDERAL DISTRICT	715,099.1	90,663.8	212.2	12.7	81,553.7	215.3	12.6	86,505.8
Republic of Altai	3,421.1	274.8	212.8	13.2	269.7	215.6	13.2	570.4
Republic of Buryatia	20,437.0	3,169.9	211.1	12.2	3,039.3	212.9	12.2	6,821.7
Republic of Tyva	3,184.3	827.0	253.2	13.1	813.6	253.2	13.0	296.3
Republic of Khakassia	8,102.7	1,908.1	208.4	13.1	1,756.6	209.6	13.1	6,315.8
Altai Territory	35,902.1	7,423.0	201.0	12.9	6,617.2	203.2	12.9	9,564.8
Zabaykalskiy Territory	17,367.5	2,934.8	181.0	12.9	2,636.6	182.9	12.2	4,824.3
Krasnoyarsk Territory	71,592.1	18,299.9	219.5	12.7	16,422.5	221.0	12.6	14,851.0
Irkutsk Region	53,409.1	12,241.0	202.0	12.4	11,382.4	207.9	12.4	9,336.7
Kemerovo Region	63,242.7	10,636.8	198.0	12.7	9,195.0	204.9	12.5	6,860.5
Novosibirsk Region	365,772.8	15,997.9	224.5	12.7	14,310.5	227.3	12.5	5,950.6
Omsk Region	45,252.9	9,452.4	211.8	12.9	8,360.6	213.0	12.9	16,345.6
Tomsk Region	27,414.8	7,498.2	225.4	12.6	6,749.7	227.5	12.5	4,768.1

Table 4.4 (end)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	116,199.5	24,859.7	195.2	12.6	21,171.7	209.2	12.5	36,055.8
Republic of Sakha (Yakutia)	15,493.8	4,055.6	192.8	12.9	3,340.5	206.8	12.8	3,564.1
Kamchatka Territory	5,392.1	1,013.2	181.6	12.5	883.8	191.6	12.2	1,943.3
Primorski Territory	33,059.8	6,507.9	208.0	12.5	6,108.3	213.3	12.5	10,936.5
Khabarovsk Territory	31,828.2	6,284.2	206.0	12.6	5,952.5	208.9	12.4	9,327.3
Amur Region	15,231.9	3,650.6	189.0	12.4	1,948.3	220.3	12.3	4,993.4
Magadan Region	2,642.3	767.6	188.6	12.8	679.0	196.6	12.7	751.8
Sakhalin Region	9,250.8	1,864.6	136.6	12.6	1,642.3	199.9	11.9	3,244.3
Jewish Autonomous Region	2,552.1	598.0	210.6	12.4	510.6	214.5	12.4	1,122.6
Chukotka Autonomous Area	748.5	118.0	193.5	13.3	106.4	206.8	13.1	172.5

Table 4.5

Volume of Foreign Currency — Denominated Loans Extended to Individuals and Individual Entrepreneurs

		30.09.2008									
		volume of extended loans to individuals									
		Including:									
1	2 total, millions of rubles	housing loans			of which: mortgage loans			volume of extended loans to individual entrepreneurs, millions of rubles			
		3 total, millions of rubles	4 loan maturity, average weighted, months	5 average weighted interest rate, %	6 total, millions of rubles	7 loan maturity, average weighted, months	8 average weighted interest rate, %	9			
RUSSIAN FEDERATION	214,678.1	79,753.7	203.6	11.0	75,522.2	206.9	10.9	5,744.9			
CENTRAL FEDERAL DISTRICT	152,533.4	54,511.3	200.4	11.3	51,140.5	204.0	11.1	1,443.7			
Belgorod Region	612.0	463.2	215.2	9.3	459.3	216.6	9.3	159.2			
Bryansk Region	384.2	210.1	211.6	10.6	203.8	215.4	10.6	3.3			
Vladimir Region	630.9	374.0	224.3	10.8	350.4	236.1	10.7	78.8			
Voronezh Region	777.4	307.7	235.1	10.8	305.3	236.8	10.8	7.2			
Ivanovo Region	394.3	266.8	175.3	10.9	251.9	182.5	10.9	56.3			
Kaluga Region	748.0	428.1	232.7	11.2	400.2	243.0	11.0	3.3			
Kostroma Region	250.8	120.3	220.6	10.5	118.3	223.3	10.5	0.0			
Kursk Region	334.8	196.6	245.4	10.1	183.1	246.6	10.1	0.0			
Lipetsk Region	376.4	209.8	215.5	9.8	209.8	215.5	9.8	34.9			
Moscow Region	24,218.0	11,305.1	214.3	11.3	10,807.3	214.6	10.9	378.3			
Orel Region	259.1	142.7	237.1	10.9	140.5	240.1	10.8	0.0			
Ryazan Region	402.7	192.1	242.1	10.6	192.1	242.1	10.6	31.5			
Smolensk Region	856.3	267.6	173.5	12.0	188.1	226.9	10.8	0.0			
Tambov Region	295.7	161.4	244.9	10.5	156.6	244.0	10.4	0.0			
Tver Region	706.2	437.8	224.8	10.9	432.8	225.7	10.9	0.0			
Tula Region	911.2	449.4	224.0	11.0	447.3	224.9	11.0	29.9			
Yaroslavl Region	524.9	248.7	210.8	10.4	226.5	215.7	10.2	46.0			
Moscow	119,850.5	38,729.9	194.0	11.3	36,067.2	198.2	11.2	615.0			

Table 4.5 (cont.)

1	2	3	4	5	6	7	8	9
NORTH-WEST DISTRICT	30,361.6	10,163.6	205.4	10.9	9,782.6	207.0	10.8	418.3
Republic of Karelia	267.1	128.0	224.3	10.4	127.1	224.8	10.3	0.0
Republic of Komi	312.2	172.8	222.6	10.2	160.5	235.6	9.8	1.0
Arkhangelsk Region	414.2	188.0	218.8	10.6	184.5	222.0	10.6	26.5
including Nenets Autonomous Area	1.8	1.5	300.0	6.5	1.5	300.0	6.5	0.0
Vologda Region	422.5	234.5	273.4	8.9	233.8	273.3	8.9	2.1
Kaliningrad Region	1,651.1	618.1	216.3	10.4	604.9	220.5	10.2	77.9
Leningrad Region	2,121.7	733.9	223.1	10.6	717.2	225.5	10.6	2.0
Murmansk Region	330.9	131.6	227.3	10.1	131.6	227.3	10.1	0.0
Novgorod Region	142.7	78.4	221.2	11.2	76.7	222.1	11.2	0.0
Pskov Region	117.1	46.4	216.5	10.0	46.4	216.5	10.0	0.0
St. Petersburg	24,582.1	7,831.9	199.2	11.1	7,499.9	200.3	11.0	308.8
SOUTH FEDERAL DISTRICT	6,283.8	3,108.0	217.3	10.4	3,044.9	218.5	10.3	542.7
Republic of Adigei (Adigeya)	116.1	87.4	255.4	9.4	87.4	255.4	9.4	0.0
Republic of Dagestan	174.4	96.0	239.7	11.0	89.8	247.3	11.0	0.0
Republic of Ingushetia	10.0	9.6	181.0	12.3	9.6	181.0	12.3	0.0
Kabardino-Balkar Republic	130.3	113.8	209.3	10.8	113.0	209.1	10.8	0.0
Republic of Kalmykia	41.4	30.6	223.6	10.6	30.6	223.6	10.6	0.0
Karachai-Cherkess Republic	77.0	60.6	206.0	10.3	60.6	206.0	10.3	0.0
Republic of Northern Ossetia – Alania	183.0	152.0	237.3	10.8	152.0	237.3	10.8	0.0
Republic of Chechnya	36.5	16.2	216.1	12.3	16.2	216.1	12.3	0.0
Krasnodar Territory	2,043.5	787.8	208.3	10.7	758.8	209.6	10.7	123.6
Stavropol Territory	882.5	598.2	221.5	9.5	598.0	221.6	9.5	46.3
Astrakhan Region	231.8	126.0	199.3	10.3	123.8	202.1	10.3	4.7
Volgograd Region	619.8	315.1	227.7	10.8	313.6	228.2	10.8	40.7
Rostov Region	1,737.5	714.7	213.0	10.4	691.5	214.4	10.3	327.4
PRIVOLZHSKY FEDERAL DISTRICT	11,517.4	5,154.0	226.0	10.3	4,948.5	229.8	10.3	1,832.5
Republic of Bashkortostan	968.4	449.5	212.6	10.1	417.1	223.0	9.8	0.0
Republic of Mariy-El	206.7	141.0	257.0	11.1	122.7	268.2	10.9	0.0
Republic of Mordovia	239.7	201.7	241.9	10.8	197.6	244.3	10.7	0.0
Republic of Tatarstan (Tatarstan)	978.2	374.7	234.2	10.4	349.9	242.0	10.4	11.0
Udmurt Republic	777.4	331.2	216.2	10.1	329.9	216.9	10.1	27.4

Table 4.5 (cont.)

1	2	3	4	5	6	7	8	9
Chuvash Republic — Chuvashya	376.7	272.9	230.2	10.1	269.8	230.9	10.1	0.0
Perm Territory	1,250.9	489.6	224.3	10.2	479.3	225.8	10.2	16.3
Kirov Region	263.7	152.8	244.3	10.4	148.4	246.9	10.3	3.4
Nizhni Novgorod Region	1,987.5	646.1	217.3	10.7	604.3	222.1	10.7	1,575.8
Orenburg Region	428.8	330.7	224.4	10.0	318.6	231.5	9.9	0.0
Penza Region	271.6	200.2	247.8	10.5	198.8	247.9	10.5	0.0
Samara Region	2,565.2	884.5	218.1	10.5	844.6	219.2	10.5	155.4
Saratov Region	770.2	433.3	234.0	10.0	425.0	238.1	9.9	0.0
Ulyanovsk Region	432.4	245.8	230.1	10.1	242.5	230.6	10.1	43.2
URALS FEDERAL DISTRICT	4,916.8	1,655.6	197.3	10.7	1,558.6	200.4	10.6	381.8
Kurgan Region	100.6	78.7	207.2	12.3	62.8	219.5	12.3	1.2
Sverdlovsk Region	2,230.6	632.5	207.9	10.8	567.8	213.0	10.6	315.4
Tyumen Region	1,350.5	368.7	212.1	10.6	357.2	216.9	10.6	21.6
including:								
Khanty-Mansiysky Autonomous Area — Yugra	188.2	125.6	223.9	11.0	125.0	224.4	11.0	0.0
Yamalo-Nenetsky Autonomous Area	71.5	50.1	215.7	10.9	47.7	214.5	10.9	0.0
Chelyabinsk Region	1,235.1	575.7	175.0	10.5	570.8	175.3	10.5	43.6
SIBERIA FEDERAL DISTRICT	5,602.5	2,880.7	214.9	10.1	2,773.4	219.6	10.0	818.9
Republic of Altai	2.7	2.7	302.2	10.8	2.7	302.2	10.8	0.0
Republic of Buryatia	105.1	78.3	229.3	9.5	78.3	229.3	9.5	0.0
Republic of Tyva	5.9	4.0	242.0	9.8	4.0	242.0	9.8	0.0
Republic of Khakassia	52.7	34.8	139.3	11.1	22.1	199.0	10.6	0.0
Altai Territory	513.5	269.2	221.0	10.6	242.5	241.8	10.4	80.8
Zabaykalskiy Territory	113.0	86.3	258.2	10.9	80.0	264.2	10.7	0.0
Krasnoyarsk Territory	731.0	461.5	233.5	9.6	449.4	236.0	9.6	15.9
Irkutsk Region	488.5	233.8	227.1	9.5	218.8	233.8	9.3	25.4
Kemerovo Region	740.5	371.3	193.4	9.4	367.8	194.4	9.3	0.0
Novosibirsk Region	1,394.7	706.3	211.3	10.3	691.0	213.9	10.3	118.6
Omsk Region	1,075.0	432.1	210.8	10.8	422.7	212.8	10.7	341.0
Tomsk Region	379.9	200.4	198.1	10.5	194.1	199.0	10.4	237.2

Table 4.5 (end)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	3,462.6	2,280.5	192.6	10.2	2,273.7	193.1	10.2	307.0
Republic of Sakha (Yakutia)	190.6	156.2	184.0	10.2	156.1	184.0	10.2	0.0
Kamchatka Territory	47.8	31.2	212.2	9.3	31.2	212.2	9.3	0.1
Primorski Territory	2,352.2	1,404.0	181.6	10.6	1,404.0	181.6	10.6	265.1
Khabarovsk Territory	475.6	357.2	221.5	9.8	357.2	221.6	9.8	15.7
Amur Region	133.0	106.8	233.6	8.9	106.8	233.6	8.9	26.1
Magadan Region	75.0	62.8	231.5	11.0	62.8	231.5	11.0	0.0
Sakhalin Region	124.7	111.9	159.8	8.6	105.2	167.3	8.4	0.0
Jewish Autonomous Region	58.7	49.1	245.9	9.5	49.1	245.9	9.5	0.0
Chukotka Autonomous Area	5.0	1.3	302.0	12.0	1.3	302.0	12.0	0.0

Table 4.6

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

30.09.2008
(millions of rubles)

	legal entities														individuals	individual entrepreneurs
	total	of which:														
		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	14	15		
RUSSIAN FEDERATION	112,010.9	2,469.5	347.5	23,828.1	1,427.1	5,870.1	6,440.8	3,531.8	43,770.0	3,567.2	15,578.0	5,528.3	119,390.3	6,091.3		
CENTRAL FEDERAL DISTRICT	56,843.3	863.8	175.7	12,210.3	1,279.2	1,894.3	2,817.7	818.1	22,744.7	2,626.7	8,508.6	3,079.9	35,565.2	1,097.2		
Belgorod Region	3,023.0	0.0	0.0	894.0	0.0	947.5	20.9	0.0	418.8	695.1	45.2	1.5	724.9	44.6		
Bryansk Region	1,322.3	0.0	0.0	450.2	0.3	14.1	24.8	25.3	583.0	175.7	48.9	0.0	561.6	149.6		
Vladimir Region	537.7	0.0	0.0	19.6	0.0	8.3	0.5	0.1	310.8	133.8	9.2	55.4	809.7	88.8		
Voronezh Region	876.2	0.0	0.0	215.6	0.0	117.1	18.2	6.0	430.6	4.5	82.7	1.5	1,614.3	60.4		
Ivanovo Region	245.8	0.9	0.0	111.5	0.0	11.4	0.0	1.2	72.3	0.0	11.5	37.0	508.7	13.6		
Kaluga Region	225.3	0.0	0.0	48.5	0.0	3.5	53.9	1.9	75.6	9.2	24.4	8.3	337.9	25.1		
Kostroma Region	70.1	0.0	0.0	12.1	0.0	12.8	8.9	0.0	31.7	0.0	4.1	0.5	307.9	15.9		
Kursk Region	190.1	0.0	0.0	30.6	0.0	44.6	1.5	0.0	92.3	0.0	21.0	0.1	553.3	25.5		
Lipetsk Region	865.6	525.8	0.0	124.7	0.0	149.7	33.1	3.2	20.2	0.4	7.4	1.1	605.9	26.2		
Moscow Region	8,888.2	0.8	0.0	5,249.1	4.6	52.1	174.2	277.0	1,676.2	151.4	940.9	361.9	8,109.7	159.7		
Orel Region	606.7	0.0	0.0	73.7	0.0	92.5	12.5	98.9	141.1	70.0	118.0	0.0	358.0	17.3		
Ryazan Region	454.4	0.0	0.0	185.1	3.0	58.9	16.4	0.0	161.9	0.0	27.0	2.1	786.3	46.4		
Smolensk Region	109.4	0.0	0.0	26.7	0.0	0.3	1.0	0.5	59.1	0.0	21.8	0.0	449.4	31.7		
Tambov Region	1,079.2	0.0	0.0	89.0	0.0	243.0	2.5	14.0	547.5	59.5	123.3	0.4	501.3	62.3		
Tver Region	433.7	0.0	0.0	340.4	0.0	0.4	14.8	0.1	47.0	0.0	30.0	1.0	577.7	25.5		
Tula Region	910.1	4.5	0.0	320.4	0.0	61.5	3.5	4.5	425.5	0.0	76.3	13.9	1,042.0	56.1		
Yaroslavl Region	1,174.1	11.0	3.0	638.0	0.0	7.3	6.2	13.2	184.7	10.4	302.0	1.3	820.4	133.0		

Table 4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Moscow	35,831.4	320.8	172.7	3,381.1	1,271.3	69.3	2,424.8	372.2	17,466.4	1,316.7	6,614.9	2,593.9	16,896.2	115.5
NORTH-WEST DISTRICT	14,928.2	47.5	47.5	3,838.6	9.7	381.8	500.5	633.3	6,196.9	154	2,611.8	554.1	8,989.5	412.7
Republic of Karelia	104.4	0	0	0.6	1	11.3	0	1.4	46	10	32.9	1.2	471.5	4.7
Republic of Komi	305.6	47.5	47.5	48.9	0	5.7	10.5	24.2	110.9	0	51.2	6.7	442	58
Arkhangelsk Region	496.1	0	0	37.3	0	207.7	3.2	2.1	227.2	1.8	10.9	5.9	799.5	72
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	2.5	0
Vologda Region	2,627.9	0	0	1,393.0	1.1	71.8	21.2	34.4	1,007.4	0.1	61.3	37.6	691.8	89.2
Kaliningrad Region	3,926.9	0	0	1,357.1	0	29	21.1	149.3	1,668.8	3.7	646.2	51.7	802.4	125.5
Leningrad Region	459	0	0	292.8	0	29.1	14.2	1.1	82.8	0	39	0	722.1	5.7
Murmansk Region	757.8	0	0	85.9	0	7	12.2	4	234.1	72.4	337.8	4.4	625.2	31.5
Novgorod Region	120.2	0	0	74.1	0	19	0	0.2	24.5	0.3	2.1	0	214.1	5.4
Pskov Region	116.1	0	0	66.4	0	1.2	8.1	0	22.6	0	17.8	0	283.8	16.4
St. Petersburg	6,014.2	0	0	482.5	7.6	0	410	416.6	2,772.6	65.7	1,412.6	446.6	3,937.1	4.3
SOUTH FEDERAL DISTRICT	7,884.5	29.1	10	1,729.9	13.3	1,119.5	361.6	203.6	3,293.6	146.6	881.1	106.2	14,916.0	1,038.8
Republic of Adigei (Adigeya)	76.2	0	0	18.9	0	3.3	4.4	0	48.7	0	0.9	0	225.2	4.4
Republic of Dagestan	162.7	0	0	66.7	0	74.6	10.5	0	1.6	0	9.3	0	179.9	20.0
Republic of Ingushetia	6.6	0	0	0	0	0	2.5	0	4.1	0	0	0	2.8	26.0
Kabardino-Balkar Republic	461.6	0	0	180	0.5	97.2	6.7	73.6	33.3	1	69.3	0	71.9	49.1
Republic of Kalmykia	39.2	0	0	6.4	0	2.7	1.3	1.6	5.8	0	21.4	0	151.9	22.8
Karachai-Cherkess Republic	354.8	1.5	0	98	0	114.5	13.3	0	125.1	0	2.4	0	68	39.7
Republic of Northern Ossetia — Alania	196.1	0	0	61.3	12.8	30.2	9	1	25.3	0	56.5	0	130.7	13.9
Republic of Chechnya	19.7	0	0	17.9	0	1.8	0	0	0	0	0	0	1.8	2.5
Krasnodar Territory	2,296.1	2.5	0	650.5	0	224.4	57	11.2	1,034.4	0	254.7	61.4	4,013.8	125.2
Stavropol Territory	1,468.5	0	0	324.3	0	115	50.5	5.9	874.9	0.1	88.6	9.2	2,446.60	320
Astrakhan Region	265.2	0	0	149.3	0	8.1	18.2	0.3	72	0	4.5	12.8	836.8	60.0
Volgograd Region	431.4	0.1	0	67.6	0	87	32.6	34.8	139.2	6.9	51.7	11.5	2,615.60	102.7
Rostov Region	2,106.4	25	10	89	0	360.7	155.6	75.2	929.2	138.6	321.8	11.3	4,171.00	252.5
PRIVOLZHISKY FEDERAL DISTRICT	13,368.6	18.6	18.1	2,914.3	29.3	1,421.0	678	407.1	5,171.4	147.5	1,772.1	809.3	22,675.8	1,464.4
Republic of Bashkortostan	1,006.5	0	0	198.1	0.1	14.5	77	57.5	540.3	58.3	60.5	0.2	2,685.1	153.4

Table 4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Republic of Mariy-El	57.1	0.0	0.0	13.3	0.0	5.3	20.0	0.8	15.1	0.0	1.1	1.5	225.6	10.4
Republic of Mordovia	497.9	0.0	0.0	216.5	0.0	20.0	3.1	2.0	55.8	0.0	200.5	0.0	235.0	11.8
Republic of Tatarstan (Tatarstan)	1,391.5	0.7	0.2	92.5	10.6	155.4	253.3	35.5	720.5	3.1	118.6	1.3	2,850.1	392.3
Udmurt Republic	539.3	17.9	17.9	92.5	15.5	6.2	19.3	1.5	286.9	3.5	96.0	0.0	826.7	34.5
Chuvash Republic — Chuvashya	120.6	0.0	0.0	16.1	0.0	3.9	5.1	0.2	34.8	20.0	39.9	0.6	350.0	20.1
Perm Territory	1,299.5	0.0	0.0	94.0	1.4	198.4	60.1	5.5	688.6	53.2	127.1	71.2	2,303.8	136.6
Kirov Region	709.4	0.0	0.0	306.8	0.0	104.3	1.6	22.1	184.4	0.0	87.6	2.6	519.4	56.4
Nizhni Novgorod Region	2,714.4	0.0	0.0	343.6	0.0	412.1	50.1	86.1	922.2	4.3	264.3	631.7	3,744.5	318.3
Orenburg Region	1,314.9	0.0	0.0	387.5	0.0	136.1	63.7	7.0	321.3	0.1	399.0	0.2	1,782.8	147.6
Penza Region	210.5	0.0	0.0	60.6	0.0	24.3	0.2	0.0	81.3	0.0	6.1	38.0	483.5	44.8
Samara Region	2,635.8	0.0	0.0	648.2	0.7	240.2	114.5	184.0	1,091.9	4.1	291.1	61.1	4,364.0	46.6
Saratov Region	320.5	0.0	0.0	30.9	1.0	97.3	7.3	3.7	150.6	0.8	28.0	0.9	1,645.9	77.3
Ulyanovsk Region	550.7	0.0	0.0	413.7	0.0	3.0	2.7	1.2	77.7	0.1	52.3	0.0	659.4	14.3
URALS FEDERAL DISTRICT	5,058.4	14.3	8.5	810.6	60.4	176.6	1,289.1	96.6	1,830.7	104.3	380.8	295.0	12,388.7	759.0
Kurgan Region	162.4	0.0	0.0	11.2	0.0	101.9	16.6	0.0	27.7	0.0	5.0	0.0	609.4	12.4
Sverdlovsk Region	1,225.0	0.0	0.0	438.1	0.0	20.6	103.9	18.2	346.6	31.2	175.3	91.1	4,356.5	187.7
Tyumen Region	2,239.3	6.9	6.9	20.9	59.9	46.8	1,065.0	72.4	755.8	56.9	48.7	106.0	3,885.2	340.2
including:														
Khanty-Mansiysky Autonomous Area — Yugra	336.1	0.4	0.4	8.6	0.0	0.4	64.4	9.9	131.9	4.8	18.6	97.1	1,458.7	141.4
Yamalo-Nenetsky Autonomous Area	699.9	0.0	0.0	0.0	59.1	0.0	495.1	8.2	137.5	0.0	0.0	0.0	315.4	107.7
Chelyabinsk Region	1,431.7	7.4	1.6	340.4	0.5	7.3	103.6	6.0	700.6	16.2	151.8	97.9	3,537.6	218.7
SIBERIA FEDERAL DISTRICT	9,368.4	367.1	85.2	1,985.0	34.7	654.0	653.0	763.4	3,228.0	383.2	948.4	351.6	19,827.0	975.0
Republic of Altai	440.9	104.1	0.0	26.6	0.0	0.6	50.2	0.0	199.3	16.4	19.3	24.4	118.3	8.0
Republic of Buryatia	98.8	1.0	0.0	5.0	0.0	10.6	1.0	28.7	32.5	1.8	18.2	0.0	1,217.1	65.2
Republic of Tyva	36.4	0.1	0.1	3.2	0.0	0.6	5.3	0.0	12.4	2.0	12.8	0.0	262.7	18.6
Republic of Khakassia	49.3	0.0	0.0	12.1	0.0	7.5	0.0	0.0	28.3	0.0	1.4	0.0	527.1	50.0
Altai Territory	869.6	0.0	0.0	166.5	23.7	89.6	35.7	5.8	446.9	25.9	72.0	3.5	2,167.0	94.8

Table 4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Zabaykalskiy Territory	153.7	7.3	0.0	9.5	0.0	20.5	65.4	0.0	19.0	29.2	2.8	0.0	740.1	115.8
Krasnoyarsk Territory	2,166.7	36.5	0.0	339.6	3.2	73.0	91.7	584.1	427.8	248.4	83.9	278.5	2,862.8	93.9
Irkutsk Region	1,544.4	115.3	0.9	606.3	0.0	27.1	9.0	24.1	402.7	26.0	320.2	13.7	2,601.0	89.1
Kemerovo Region	1,599.5	45.2	34.2	413.4	0.2	200.7	136.4	25.6	712.4	8.2	57.3	0.1	3,318.6	65.7
Novosibirsk Region	885.5	0.0	0.0	138.2	0.0	14.2	59.8	62.5	370.2	23.4	196.5	20.7	2,935.0	53.3
Omsk Region	1,190.7	5.6	0.0	227.4	7.6	192.3	91.4	32.5	496.3	0.0	135.5	2.1	2,206.8	279.4
Tomsk Region	332.9	52.0	50.0	37.2	0.0	17.3	107.1	0.1	80.2	1.9	28.5	8.6	870.5	41.2
FAR EAST FEDERAL DISTRICT	4,559.5	1,129.1	2.5	339.4	0.5	222.9	140.9	609.7	1,304.7	4.9	475.2	332.2	5,028.1	344.2
Republic of Sakha (Yakutia)	543.3	137.7	0.6	28.6	0.0	12.7	24.8	148.1	162.3	0.0	28.9	0.2	551.3	131.3
Kamchatka Territory	221.6	0.0	0.0	55.5	0.0	11.4	0.7	0.5	73.6	0.0	79.9	0.0	196.7	17.7
Primorski Territory	1,130.0	1.9	1.9	126.5	0.5	101.3	8.9	59.7	423.6	0.9	142.0	264.7	1,472.7	61.9
Khabarovsk Territory	1,250.4	0.2	0.0	62.8	0.0	79.8	34.1	326.9	567.5	1.1	119.1	58.9	1,449.6	66.8
Amur Region	154.8	15.7	0.0	29.9	0.0	8.7	54.3	0.0	39.6	2.9	1.3	2.4	767.2	17.2
Magadan Region	1,082.7	973.6	0.0	15.0	0.0	3.4	1.4	66.0	10.9	0.0	12.4	0.0	147.8	6.9
Sakhalin Region	65.5	0.0	0.0	4.4	0.0	1.8	0.1	8.5	12.8	0.0	31.9	6.0	276.5	26.2
Jewish Autonomous Region	55.6	0.0	0.0	16.7	0.0	3.8	16.6	0.0	14.4	0.0	4.1	0.0	159.7	16.2
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	6.6	0.0

Table 4.7

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

(millions of rubles)

		30.09.2008													
		legal entities											individuals		individual entrepreneurs
		of which:											for settlement finality		
		total	3	4	5	6	7	8	9	10	11	12	13	14	15
			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			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
	17,597.9	1,292.5	0.0	3,065.6	4.7	593.2	388.4	483.9	6,738.3	306.2	4,202.7	522.4	10,874.2	103.0	
	11,070.1	1,069.8	0.0	989.2	2.0	311.2	91.6	26.5	4,652.0	227.1	3,178.3	522.4	9,394.6	25.8	
Belgorod Region	324.6	0.0	0.0	279.8	0.0	0.0	0.0	0.0	8.8	36.0	0.0	0.0	5.5	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	5.6	0.0	
Vladimir Region	26.6	0.0	0.0	1.7	0.0	0.0	0.0	0.0	24.9	0.0	0.0	0.0	16.1	0.0	
Voronezh Region	33.5	0.0	0.0	0.0	0.0	33.5	0.0	0.0	0.0	0.0	0.0	0.0	26.7	0.0	
Ivanovo Region	4.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	0.0	0.0	0.0	26.7	2.2	
Kaluga 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	11.1	1.8	
Kostroma Region	0.4	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3	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	2.9	0.0	
Lipetsk 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	1.2	0.0	
Moscow Region	121.7	0.0	0.0	41.9	0.0	0.0	37.7	0.0	30.4	0.0	7.3	4.4	3,476.0	11.5	
Orel Region	26.2	0.0	0.0	24.3	0.0	0.0	1.9	0.0	0.0	0.0	0.0	0.0	4.6	0.9	
Ryazan Region	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	6.6	0.0	
Smolensk Region	2.1	0.0	0.0	2.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	30.6	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	0.5	0.0	
Tver Region	79.1	0.0	0.0	79.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.1	0.0	
Tula Region	59.0	0.0	0.0	46.7	0.0	0.0	0.0	0.0	11.9	0.0	0.4	0.0	17.3	0.0	
Yaroslavl Region	38.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.5	0.0	10.3	2.7	

Table 4.7 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Moscow	10,353.0	1,069.8	0.0	513.2	2.0	277.7	52.0	26.5	4,570.6	191.1	3,132.1	518.0	5,731.5	6.7
NORTH-WEST DISTRICT	3,199.6	0.0	0.0	640.7	0.0	1.2	15.1	6.6	1,724.1	68.3	743.6	0.0	792.1	8.5
Republic of Karelia	5.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.9	0.0	0.3	0.0	10.9	0.0
Republic of Komi	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0
Arkhangelsk Region	181.5	0.0	0.0	19.8	0.0	0.0	0.0	0.4	161.3	0.0	0.0	0.0	11.8	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	0.0	0.0
Vologda Region	3.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8	0.0	0.0	0.0	3.4	0.0
Kaliningrad Region	453.8	0.0	0.0	58.4	0.0	1.2	15.1	0.5	5.1	10.6	362.9	0.0	76.6	2.7
Leningrad Region	192.4	0.0	0.0	6.6	0.0	0.0	0.0	5.0	19.2	0.0	161.6	0.0	84.0	4.2
Murmansk Region	17.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.3	0.0	0.0	0.0	16.2	0.0
Novgorod Region	6.8	0.0	0.0	3.0	0.0	0.0	0.0	0.0	3.8	0.0	0.0	0.0	13.0	0.0
Pskov 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	1.2	0.0
St. Petersburg	2,338.8	0.0	0.0	552.9	0.0	0.0	0.0	0.7	1,508.7	57.7	218.8	0.0	574.0	1.6
SOUTH FEDERAL DISTRICT	112.6	0.0	0.0	67.2	2.7	4.1	0.0	9.6	28.3	0.0	0.7	0.0	158.1	18.1
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	1.5	0.0
Republic of Dagestan	8.8	0.0	0.0	2.5	0.0	0.0	0.0	6.3	0.0	0.0	0.0	0.0	10.7	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	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	0.5	0.0
Republic of Kalmykia	3.3	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	0.0	0.0	0.5	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	0.6	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	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	1.9	0.0
Krasnodar Territory	7.8	0.0	0.0	2.0	2.7	0.0	0.0	0.0	3.1	0.0	0.0	0.0	54.6	14.1
Stavropol 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	36.2	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	1.7	0.0
Volgograd Region	0.6	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	20.0	0.0
Rostov Region	92.1	0.0	0.0	62.7	0.0	3.5	0.0	0.0	25.2	0.0	0.7	0.0	29.2	4.0
PRIVOLZHSKY FEDERAL DISTRICT	1,005.4	0.0	0.0	579.3	0.0	0.0	281.7	0.0	73.7	2.5	68.2	0.0	217.1	15.1
Republic of Bashkortostan	223.2	0.0	0.0	0.0	0.0	0.0	164.1	0.0	0.0	0.0	59.1	0.0	41.6	0.0

Table 4.7 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Republic of Mariy-El	14.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.1	0.0	0.0	0.0	0.4	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	0.5	0.0
Republic of Tatarstan (Tatarstan)	114.6	0.0	0.0	0.0	0.0	0.0	114.6	0.0	0.0	0.0	0.0	0.0	11.2	5.7
Udmurt 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	4.6	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	8.0	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	22.2	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	1.1	0.0
Nizhni Novgorod Region	81.2	0.0	0.0	41.6	0.0	0.0	0.0	0.0	28.2	2.5	8.9	0.0	75.7	9.4
Orenburg Region	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	2.4	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	0.4	0.0
Samara Region	550.1	0.0	0.0	534.9	0.0	0.0	3.0	0.0	12.2	0.0	0.0	0.0	42.4	0.0
Saratov Region	19.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.2	0.0	0.0	0.0	4.9	0.0
Ulyanovsk Region	2.8	0.0	0.0	2.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	0.0
URALS FEDERAL DISTRICT	313.1	203.1	0.0	26.7	0.0	0.0	0.0	0.0	83.0	0.0	0.3	0.0	96.9	18.1
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	0.4	0.0
Sverdlovsk Region	66.9	0.0	0.0	0.1	0.0	0.0	0.0	0.0	66.5	0.0	0.3	0.0	42.9	1.2
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	18.6	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	10.1	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	1.3	0.0
Chelyabinsk Region	246.2	203.1	0.0	26.6	0.0	0.0	0.0	0.0	16.5	0.0	0.0	0.0	35.0	16.9
SIBERIA FEDERAL DISTRICT	903.3	0.0	0.0	263.6	0.0	0.0	0.0	364.8	128.8	0.0	146.1	0.0	140.3	14.4
Republic of Altai	10.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.7	0.0	0.0	0.0	0.1	0.0
Republic of Buryatia	86.3	0.0	0.0	10.6	0.0	0.0	0.0	0.0	0.0	0.0	75.7	0.0	0.4	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	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0
Altai Territory	14.8	0.0	0.0	8.4	0.0	0.0	0.0	0.0	5.9	0.0	0.5	0.0	16.1	3.4

Table 4.8

Ruble — Denominated Loans of Credit Institutions to Legal Entities, Outstanding Debt

(millions of rubles)

1	30.09.2008			
	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 the region
2	3	4	5	
CENTRAL FEDERAL DISTRICT	4,067,929.8	3,910,524.6	144,725.8	12,679.4
Belgorod Region	153,807.8	5,021.0	136,231.1	12,555.7
Bryansk Region	23,963.1	655.6	22,068.8	1,238.7
Vladimir Region	43,446.3	1,015.6	35,540.8	6,889.9
Voronezh Region	83,501.3	546.9	78,893.1	4,061.3
Ivanovo Region	24,524.3	1,860.7	18,557.8	4,105.9
Kaluga Region	33,785.9	1,377.5	25,433.2	6,975.1
Kostroma Region	18,397.3	1,809.9	13,422.4	3,165.0
Kursk Region	52,822.1	4,524.3	42,792.6	5,505.2
Lipetsk Region	62,676.1	6,458.4	49,141.9	7,075.8
Moscow Region	513,691.8	7,430.1	349,005.7	157,256.0
Orel Region	33,985.1	497.6	19,651.1	13,836.3
Ryazan Region	40,142.6	4,083.1	31,839.6	4,219.9
Smolensk Region	27,393.1	1,463.1	24,249.7	1,680.3
Tambov Region	31,716.8	781.3	25,414.4	5,521.1
Tver Region	36,786.2	1,743.7	26,893.4	8,149.1
Tula Region	49,492.3	3,263.0	39,664.8	6,564.5
Yaroslavl Region	70,696.7	4,962.9	53,217.2	12,516.5
Moscow	2,767,101.2	2,625,319.4	121,021.4	20,760.5
NORTH-WEST DISTRICT	921,661.4	344,342.5	559,558.7	17,760.2
Republic of Karelia	17,226.2	229.0	14,715.7	2,281.6
Republic of Komi	21,806.7	2,804.8	16,686.9	2,314.9
Arkhangelsk Region	37,966.8	199.3	29,243.6	8,523.9
including Nenets Autonomous Area	648.2	0.0	625.2	23.0
Vologda Region	56,132.2	10,217.2	43,282.6	2,632.4
Kaliningrad Region	60,599.5	8,297.3	48,636.2	3,665.9
Leningrad Region	63,825.9	1,033.4	42,995.6	19,796.9
Murmansk Region	25,792.1	2,423.5	21,321.7	2,046.9
Novgorod Region	24,068.7	1,046.6	20,383.5	2,638.6
Pskov Region	14,456.0	483.9	13,202.5	769.6
St. Petersburg	599,787.4	260,669.2	302,498.5	36,619.7
SOUTH FEDERAL DISTRICT	610,902.7	79,022.4	515,951.2	15,929.1
Republic of Adigei (Adigeya)	7,007.4	419.1	5,874.9	713.4
Republic of Daghestan	8,770.8	1,977.7	5,985.4	807.6
Republic of Ingushetia	636.3	42.0	584.0	10.4
Kabardino-Balkar Republic	10,064.4	1,452.9	8,011.8	599.7
Republic of Kalmykia	3,581.0	156.7	1,244.1	2,180.1
Karachai-Cherkess Republic	8,486.7	134.9	7,051.4	1,300.4
Republic of Northern Ossetia — Alania	10,425.4	1,360.2	7,777.8	1,287.5
Republic of Chechnya	11,193.1	0.0	11,155.8	37.3
Krasnodar Territory	214,299.7	31,648.5	172,414.8	10,236.4
Stavropol Territory	73,692.0	4,066.0	64,482.5	5,143.5
Astrakhan Region	14,964.9	962.1	9,675.3	4,327.5
Volgograd Region	80,525.0	6,674.2	69,592.4	4,258.4
Rostov Region	167,256.0	24,438.6	138,545.9	4,271.5

Table 4.8 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	1,365,493.7	349,578.1	990,565.7	25,350.0
Republic of Bashkortostan	115,234.3	12,673.3	92,761.8	9,799.2
Republic of Mariy-El	11,916.1	536.0	9,863.0	1,517.0
Republic of Mordovia	33,425.6	4,985.9	24,769.9	3,669.8
Republic of Tatarstan (Tatarstan)	269,602.0	146,802.1	102,946.3	19,853.6
Udmurt Republic	68,219.4	4,301.3	61,556.9	2,361.2
Chuvash Republic — Chuvashya	46,785.3	1,947.8	36,552.0	8,285.5
Perm Territory	151,996.2	13,318.4	134,463.8	4,213.9
Kirov Region	38,656.1	5,803.6	30,714.9	2,137.6
Nizhni Novgorod Region	192,897.8	28,612.6	159,303.0	4,982.2
Orenburg Region	55,673.6	9,522.4	44,059.7	2,091.6
Penza Region	32,562.5	5,797.9	22,725.3	4,039.4
Samara Region	234,752.8	78,393.2	152,182.3	4,177.3
Saratov Region	72,804.4	13,536.2	53,828.0	5,440.3
Ulyanovsk Region	40,967.6	1,166.9	33,813.2	5,987.5
URALS FEDERAL DISTRICT	677,444.7	164,256.8	489,148.9	24,039.0
Kurgan Region	13,959.7	916.4	10,821.2	2,222.2
Sverdlovsk Region	321,113.7	65,476.6	241,391.3	14,245.7
Tyumen Region	187,747.6	55,427.9	109,688.3	22,631.4
including:				
Khanty-Mansiysky Autonomous Area — Yugra	57,509.4	19,652.3	29,894.0	7,963.1
Yamalo-Nenetsky Autonomous Area	21,856.4	509.5	19,586.2	1,760.7
Chelyabinsk Region	154,623.7	29,926.3	115,520.3	9,177.2
SIBERIA FEDERAL DISTRICT	679,205.8	76,532.8	583,023.9	19,649.1
Republic of Altai	11,898.8	621.9	6,342.1	4,934.7
Republic of Buryatia	10,897.8	761.9	8,070.4	2,065.6
Republic of Tyva	577.7	48.2	350.1	179.4
Republic of Khakassia	4,570.0	702.0	2,825.4	1,042.7
Altai Territory	75,418.7	4,586.2	68,275.4	2,557.1
Zabaykalskiy Territory	7,340.8	51.7	7,035.3	253.8
Krasnoyarsk Territory	116,257.8	7,568.7	103,802.0	4,887.1
Irkutsk Region	71,047.2	4,720.7	60,596.5	5,730.0
Kemerovo Region	105,138.4	7,256.2	74,613.2	23,268.9
Novosibirsk Region	175,941.4	26,096.6	141,659.3	8,185.5
Omsk Region	63,459.4	4,359.5	56,527.9	2,572.0
Tomsk Region	36,657.8	2,200.3	32,797.9	1,659.7
FAR EAST FEDERAL DISTRICT	207,619.9	38,506.1	154,292.2	14,821.6
Republic of Sakha (Yakutia)	54,523.2	2,444.4	43,807.4	8,271.4
Kamchatka Territory	11,018.5	2,453.1	8,259.2	306.1
Primorski Territory	51,936.9	14,453.2	34,322.3	3,161.4
Khabarovsk Territory	56,456.8	8,981.7	42,763.1	4,712.0
Amur Region	15,331.3	1,856.2	11,641.0	1,834.1
Magadan Region	6,538.3	349.5	4,855.7	1,333.1
Sakhalin Region	9,440.7	1,756.2	6,488.7	1,195.8
Jewish Autonomous Region	925.9	0.0	817.5	108.4
Chukotka Autonomous Area	1,448.4	0.0	1,336.7	111.7

Table 4.9

Foreign Currency — Denominated Loans of Credit Institutions to Legal Entities, Outstanding Debt

(millions of rubles)

1	30.09.2008			
	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 the region
2	3	4	5	
CENTRAL FEDERAL DISTRICT	1,669,990.7	1,631,286.3	38,385.7	318.7
Belgorod Region	18,271.1	59.3	9,809.5	8,402.2
Bryansk Region	384.7	5.9	51.0	327.8
Vladimir Region	5,226.0	1.6	3,419.1	1,805.2
Voronezh Region	10,070.8	0.0	9,142.2	928.7
Ivanovo Region	3,271.4	53.5	2,369.8	848.1
Kaluga Region	4,107.7	0.0	836.3	3,271.4
Kostroma Region	2,051.1	73.0	1,214.5	763.6
Kursk Region	4,072.4	62.0	2,806.9	1,203.4
Lipetsk Region	5,075.5	123.0	996.7	3,955.8
Moscow Region	206,682.2	251.6	76,939.4	129,491.2
Orel Region	5,957.0	0.0	1,787.5	4,169.6
Ryazan Region	3,525.9	31.5	829.3	2,665.1
Smolensk Region	8,760.8	3.2	6,287.5	2,470.1
Tambov Region	1,198.1	0.0	829.5	368.6
Tver Region	2,971.1	28.3	1,673.4	1,269.5
Tula Region	8,892.1	31.9	7,770.1	1,090.1
Yaroslavl Region	3,762.1	31.7	2,025.9	1,704.5
Moscow	1,375,710.7	1,345,060.1	30,165.1	485.5
NORTH-WEST DISTRICT	263,051.6	42,070.1	195,953.5	25,028.1
Republic of Karelia	7,295.0	0.0	5,863.5	1,431.4
Republic of Komi	2,793.9	141.2	1,558.6	1,094.1
Arkhangelsk Region	12,581.1	3.4	4,043.6	8,534.2
including Nenets Autonomous Area	0.0	0.0	0.0	0.0
Vologda Region	6,766.9	330.7	1,924.8	4,511.4
Kaliningrad Region	20,921.9	1,140.2	16,628.9	3,152.8
Leningrad Region	12,649.7	27.2	4,649.1	7,973.3
Murmansk Region	6,879.0	425.8	6,357.1	96.1
Novgorod Region	9,335.1	0.0	1,302.1	8,033.0
Pskov Region	871.0	0.0	644.4	226.6
St. Petersburg	182,958.0	27,238.8	126,437.8	29,281.4
SOUTH FEDERAL DISTRICT	84,945.1	2,044.7	78,403.0	4,497.4
Republic of Adigei (Adigeya)	144.3	0.0	99.0	45.2
Republic of Daghestan	696.5	0.0	113.9	582.6
Republic of Ingushetia	1,262.3	0.0	0.0	1,262.3
Kabardino-Balkar Republic	727.3	0.0	727.3	0.0
Republic of Kalmykia	518.8	4.7	34.1	480.1
Karachai-Cherkess Republic	211.7	0.0	211.7	0.0
Republic of Northern Ossetia — Alania	1,170.9	0.0	214.1	956.7
Republic of Chechnya	0.0	0.0	0.0	0.0
Krasnodar Territory	29,588.2	309.5	26,009.1	3,269.6
Stavropol Territory	6,473.8	0.0	5,610.5	863.3
Astrakhan Region	1,615.4	0.0	942.6	672.9
Volgograd Region	5,690.3	2.8	5,592.0	95.5
Rostov Region	36,845.4	1,182.1	33,665.7	1,997.6

Table 4.9 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	200,695.0	27,607.9	150,544.2	22,542.9
Republic of Bashkortostan	36,604.4	167.8	30,257.2	6,179.4
Republic of Mariy-El	3,057.1	0.0	1,127.9	1,929.3
Republic of Mordovia	175.5	28.3	94.2	53.0
Republic of Tatarstan (Tatarstan)	49,613.0	22,681.7	12,278.0	14,653.4
Udmurt Republic	4,573.6	7.3	4,407.1	159.2
Chuvash Republic — Chuvashya	7,477.2	6.9	4,275.1	3,195.3
Perm Territory	25,204.9	251.4	23,564.5	1,389.0
Kirov Region	8,311.1	65.8	2,773.8	5,471.4
Nizhni Novgorod Region	32,352.5	1,258.2	24,442.6	6,651.7
Orenburg Region	10,465.9	21.8	4,803.2	5,641.0
Penza Region	1,343.8	0.0	1,019.3	324.6
Samara Region	12,954.9	1,601.2	10,572.1	781.6
Saratov Region	4,541.5	55.0	3,377.6	1,109.0
Ulyanovsk Region	4,019.4	0.0	2,426.5	1,592.9
URALS FEDERAL DISTRICT	221,611.3	4,282.9	195,648.9	21,679.4
Kurgan Region	1,788.4	0.0	1,602.6	185.8
Sverdlovsk Region	124,884.0	1,625.2	113,851.7	9,407.1
Tyumen Region	57,068.5	1,666.2	45,012.6	10,389.7
including:				
Khanty-Mansiysky Autonomous Area — Yugra	28,547.5	1,585.4	1,855.7	25,106.4
Yamalo-Nenetsky Autonomous Area	2,872.0	0.0	347.3	2,524.6
Chelyabinsk Region	37,870.4	607.7	29,598.6	7,664.1
SIBERIA FEDERAL DISTRICT	142,905.0	4,392.0	122,107.6	16,405.4
Republic of Altai	4,395.5	0.0	109.1	4,286.4
Republic of Buryatia	2,184.4	4.5	877.1	1,302.8
Republic of Tyva	8.3	0.0	0.0	8.3
Republic of Khakassia	8,668.3	0.0	3,102.7	5,565.6
Altai Territory	4,009.3	8.4	3,592.7	408.3
Zabaykalskiy Territory	2,377.8	2.1	861.4	1,514.3
Krasnoyarsk Territory	29,376.4	475.4	24,903.2	3,997.8
Irkutsk Region	36,908.4	18.8	34,933.3	1,956.2
Kemerovo Region	32,565.2	32.6	17,045.9	15,486.7
Novosibirsk Region	12,631.1	1,250.6	7,527.4	3,853.1
Omsk Region	4,616.4	991.6	3,335.3	289.5
Tomsk Region	5,163.8	0.2	4,900.3	263.4
FAR EAST FEDERAL DISTRICT	73,954.2	1,185.8	56,332.3	16,436.2
Republic of Sakha (Yakutia)	29,782.0	0.8	15,215.7	14,565.5
Kamchatka Territory	4,137.4	128.0	1,775.4	2,234.0
Primorski Territory	8,762.5	461.3	5,970.0	2,331.2
Khabarovsk Territory	25,480.4	524.0	18,343.7	6,612.6
Amur Region	3,913.3	0.0	504.3	3,409.0
Magadan Region	1,138.9	0.5	1,113.7	24.7
Sakhalin Region	696.9	0.0	473.6	223.3
Jewish Autonomous Region	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	42.9	0.0	0.0	42.9

Table 4.10

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	30.09.2008				
	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	1,577,232.2	500,732.7	209,329.2	195,184.9	31,756.1
CENTRAL FEDERAL DISTRICT	1,397,282.5	467,411.1	180,006.1	193,353.9	25,091.0
Belgorod Region	232.8	43.8	4.2	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.2
Vladimir Region	44.8	47.0	0.0	0.0	34.6
Voronezh Region	1,269.0	3.2	5.6	0.0	16.7
Ivanovo Region	219.2	89.0	7.6	0.0	4.0
Kaluga Region	2,361.1	69.9	17.1	0.0	11.0
Kostroma Region	0.0	0.0	0.1	0.0	929.6
Kursk Region	180.1	180.8	0.0	0.0	8.0
Lipetsk Region	981.7	125.5	21.9	0.0	109.8
Moscow Region	31,489.6	4,221.6	924.6	183.7	25.6
Orel Region	0.0	0.0	0.0	0.0	2.5
Ryazan Region	127.7	56.9	41.2	0.0	0.8
Smolensk Region	0.4	0.4	81.7	0.0	0.0
Tambov Region	0.0	0.0	0.1	0.0	0.0
Tver Region	2,071.2	617.8	44.2	0.0	1.0
Tula Region	94.8	26.6	0.5	0.0	1.5
Yaroslavl Region	199.6	199.4	4.7	0.0	4.0
Moscow	1,358,010.5	461,729.3	178,852.5	193,170.1	23,941.6
NORTH-WEST DISTRICT	56,988.2	5,469.0	11,499.8	1,056.1	2,387.1
Republic of Karelia	0.0	0.0	0.0	0.0	0.0
Republic of Komi	659.1	187.8	72.0	1.0	8.9
Arkhangelsk Region	28.0	30.8	122.5	0.0	0.7
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	409.7	361.7	337.1	4.9	15.0
Kaliningrad Region	1,876.8	540.8	39.9	501.7	1,022.8
Leningrad Region	833.3	0.0	0.1	0.0	0.0
Murmansk Region	1,158.8	26.3	1.5	0.0	0.0
Novgorod Region	1.0	1.0	100.1	0.0	0.0
Pskov Region	11.0	0.0	0.0	0.0	0.0
St. Petersburg	52,010.4	4,320.7	10,826.6	548.5	1,339.6
SOUTH FEDERAL DISTRICT	7,296.3	4,135.7	1,107.2	76.6	360.2
Republic of Adigei (Adigeya)	18.2	1.0	2.6	0.0	0.0
Republic of Daghestan	10.1	10.1	163.2	0.0	1.2
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	4.1	0.0	6.9
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	8.5	0.0	1.9
Republic of Northern Ossetia — Alania	0.0	0.0	17.1	0.0	1.2
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	3,517.7	2,686.0	593.4	38.6	283.1
Stavropol Territory	761.2	644.3	0.1	0.2	10.0
Astrakhan Region	498.1	503.0	25.1	5.3	0.0
Volgograd Region	132.0	138.3	1.9	0.0	3.1
Rostov Region	2,359.0	153.0	291.1	32.5	52.8

Table 4.10 (end)

(millions of rubles)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	35,198.6	4,258.4	7,900.0	697.8	2,194.4
Republic of Bashkortostan	835.0	205.0	86.9	0.0	22.9
Republic of Mariy-El	0.0	0.0	0.0	0.0	2.0
Republic of Mordovia	61.2	59.5	110.0	0.0	20.1
Republic of Tatarstan (Tatarstan)	17,756.4	1,754.7	5,456.9	654.9	1,191.9
Udmurt Republic	234.3	172.2	24.5	0.0	180.7
Chuvash Republic — Chuvashya	83.8	83.8	24.8	0.0	10.0
Perm Territory	490.6	0.0	378.6	0.0	23.3
Kirov Region	301.1	69.0	10.6	0.0	2.8
Nizhni Novgorod Region	3,163.9	216.2	254.2	23.4	594.5
Orenburg Region	840.3	31.0	80.6	17.6	24.2
Penza Region	0.0	0.0	0.2	0.0	39.2
Samara Region	10,947.5	1,584.0	1,290.5	1.6	77.1
Saratov Region	483.5	83.0	182.1	0.3	5.5
Ulyanovsk Region	1.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	50,746.9	12,864.8	5,963.0	0.3	986.9
Kurgan Region	0.0	0.0	0.2	0.0	0.0
Sverdlovsk Region	18,395.3	3,594.1	3,560.5	0.1	331.9
Tyumen Region	27,325.8	6,420.3	2,265.2	0.2	464.2
including: Khanty-Mansiysky Autonomous Area — Yugra	24,348.0	5,439.3	1,101.9	0.2	352.9
Yamalo-Nenetsky Autonomous Area	617.5	0.0	49.0	0.0	0.0
Chelyabinsk Region	5,025.7	2,850.5	137.1	0.0	190.8
SIBERIA FEDERAL DISTRICT	25,489.6	3,357.6	2,526.7	0.2	570.2
Republic of Altai	1.0	0.0	0.0	0.0	0.0
Republic of Buryatia	23.3	0.0	0.4	0.0	2.8
Republic of Tyva	14.6	13.6	0.0	0.0	0.4
Republic of Khakassia	18.7	20.4	0.0	0.0	0.0
Altai Territory	44.0	20.5	2.9	0.0	56.3
Zabaykalskiy Territory	544.0	291.8	0.0	0.0	0.0
Krasnoyarsk Territory	211.2	170.5	21.4	0.0	7.6
Irkutsk Region	255.7	0.0	96.5	0.0	172.6
Kemerovo Region	1,043.2	777.3	111.1	0.0	103.2
Novosibirsk Region	22,741.8	1,715.4	2,270.9	0.0	205.3
Omsk Region	579.4	335.8	0.9	0.0	12.6
Tomsk Region	12.8	12.3	22.6	0.2	9.3
FAR EAST FEDERAL DISTRICT	4,230.1	3,236.1	326.5	0.0	166.4
Republic of Sakha (Yakutia)	790.6	233.9	155.9	0.0	46.0
Kamchatka Territory	156.6	162.0	10.8	0.0	0.4
Primorski Territory	1,965.8	1,844.9	60.2	0.0	65.1
Khabarovsk Territory	798.8	676.1	19.3	0.0	0.1
Amur Region	448.1	278.7	0.2	0.0	26.1
Magadan Region	40.2	40.6	2.5	0.0	0.0
Sakhalin Region	30.0	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 4.11

Discounted Bills

(millions of rubles)

	30.09.2008		
	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	210,306.6	19.3	2,911.2
CENTRAL FEDERAL DISTRICT	168,420.1	0.0	2,766.6
Belgorod Region	136.3	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	32.7	0.0	0.0
Voronezh Region	83.0	0.0	0.0
Ivanovo Region	0.0	0.0	0.0
Kaluga Region	0.0	0.0	0.0
Kostroma Region	150.9	0.0	0.0
Kursk Region	29.4	0.0	0.0
Lipetsk Region	53.9	0.0	0.0
Moscow Region	9,980.6	0.0	0.0
Orel Region	45.0	0.0	0.0
Ryazan Region	38.4	0.0	0.0
Smolensk Region	46.5	0.0	0.0
Tambov Region	5.0	0.0	0.0
Tver Region	113.7	0.0	0.0
Tula Region	142.3	0.0	0.0
Yaroslavl Region	72.3	0.0	0.0
Moscow	157,490.2	0.0	2,766.6
NORTH-WEST DISTRICT	12,449.6	0.0	45.8
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	42.4	0.0	0.0
Arkhangelsk Region	1.4	0.0	0.0
including Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	41.0	0.0	0.0
Kaliningrad Region	2,206.5	0.0	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	20.2	0.0	0.0
Novgorod Region	0.0	0.0	0.0
Pskov Region	0.0	0.0	0.0
St. Petersburg	10,138.2	0.0	45.8
SOUTH FEDERAL DISTRICT	1,979.1	0.0	0.0
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Daghestan	180.6	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	97.1	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Karachai-Cherkess Republic	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	191.6	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Krasnodar Territory	1,367.8	0.0	0.0
Stavropol Territory	95.9	0.0	0.0
Astrakhan Region	2.1	0.0	0.0
Volgograd Region	5.2	0.0	0.0
Rostov Region	38.7	0.0	0.0

Table 4.11 (end)

(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	10,149.7	19.3	98.7
Republic of Bashkortostan	177.0	0.0	0.0
Republic of Mariy-El	0.0	0.0	0.0
Republic of Mordovia	28.9	0.0	0.0
Republic of Tatarstan (Tatarstan)	4,918.8	19.3	0.0
Udmurt Republic	288.6	0.0	0.0
Chuvash Republic — Chuvashya	101.4	0.0	0.0
Perm Territory	372.9	0.0	0.0
Kirov Region	159.6	0.0	0.0
Nizhni Novgorod Region	589.5	0.0	98.7
Orenburg Region	1,342.2	0.0	0.0
Penza Region	50.0	0.0	0.0
Samara Region	2,082.3	0.0	0.0
Saratov Region	38.6	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	12,687.0	0.0	0.0
Kurgan Region	12.3	0.0	0.0
Sverdlovsk Region	4,846.2	0.0	0.0
Tyumen Region	7,600.5	0.0	0.0
including: Khanty-Mansiysky Autonomous Area — Yugra	5,055.8	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	228.0	0.0	0.0
SIBERIA FEDERAL DISTRICT	2,476.7	0.0	0.1
Republic of Altai	29.5	0.0	0.0
Republic of Buryatia	367.4	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	0.0	0.0
Altai Territory	49.1	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	78.4	0.0	0.0
Irkutsk Region	192.0	0.0	0.0
Kemerovo Region	99.5	0.0	0.1
Novosibirsk Region	982.3	0.0	0.0
Omsk Region	373.7	0.0	0.0
Tomsk Region	304.8	0.0	0.0
FAR EAST FEDERAL DISTRICT	2,144.3	0.0	0.0
Republic of Sakha (Yakutia)	1,840.1	0.0	0.0
Kamchatka Territory	173.1	0.0	0.0
Primorski Territory	60.8	0.0	0.0
Khabarovsk Territory	0.2	0.0	0.0
Amur Region	0.0	0.0	0.0
Magadan Region	0.1	0.0	0.0
Sakhalin Region	70.0	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.

¹Article 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”.

The source of information is aggregated monthly reporting 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”, 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

General Provisions

The table “Deposits of Legal Entities and Individuals” shows the balance of the deposits accepted by credit institutions from their corporate and individual customers as of the reporting date by constituent entities of the Russian Federation. Data are grouped by the constituent entities of the Russian Federation where deposits have been accepted by credit institutions.

The source of information for table is data reported by operating credit institutions, including nonbanking credit institutions, in form 0409302 “Funds Extended and Accepted by Credit Institutions” 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”.

This table shows the structure of deposits in rubles, foreign currency and precious metals by constituent entities of the Russian Federation, which is applied for analysing the role of credit institutions in the economy of the Russian regions.

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.

Table 3.2
Ruble - Denominated Accounts of Organizations Held with Credit Institutions

Table 3.3
Foreign Currency - Denominated Accounts of Organizations Held with Credit Institutions

General Provisions

The table “Ruble - Denominated Accounts of Organizations Held with Credit Institutions” and the table “Foreign Currency - Denominated Accounts of Organizations Held with Credit Institutions” present data on the funds raised by credit institutions in the current and other accounts of public and non-public organizations in rubles, foreign currency and precious metals, with breakdown by federal districts and by constituent entities of the Russian Federation.

The data on the volume 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 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 3.4
Budget Funds in Accounts of Credit Institutions

General Provisions

The table “Budget Funds in Accounts of Credit Institutions” shows federal, regional and local budget funds and extrabudgetary funds raised by credit institutions in the corresponding federal districts with breakdown by constituent entities of the Russian Federation.

The data on the volume of funds raised by credit institutions’ 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 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 extra-budgetary funds in the accounts with credit institutions located in the given constituent entities of the Russian Federation: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments’ extrabudgetary funds.

Table 3.5
Deposit and Savings Certificates and Bonds

General Provisions

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

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

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit, a security acknowledging the amount deposited with a bank

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

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

Table 3.6

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

General Provisions

The table “Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills” presents data on

the funds raised by credit institutions in rubles and foreign currency by issuing bills, including bills matured, which are evaluated at par, and discounting bank acceptances.

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

Individual Indicators Highlights

Bill is direct financial liability completed in a legally prescribed form and issued by a promissor to a billholder which gives the latter unconditional authority to make claims to the promissor in terms of specific amount, time and place.

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

Section 4. Funds Allocations

The source of information for tables 4.1-4.9 is data reported by credit institutions, including nonbanking credit institutions in form 0409302 "Funds Extended and Accepted by Credit Institutions".

Loans extended to individuals shown in the tables 4.3 – 4.5 are disaggregated into:

- housing loans and
- mortgage loans.

Tables present information on investments in rubles, foreign currency and precious metals (with breakdown by constituent entities of the Russian Federation), and could be used for the analysis of credit institutions' role in economy of constituent entities of the Russian Federation.

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.

Table 4.1

Ruble - Denominated Loans to Legal Entities, by Economic Activities, Outstanding Debt

Table 4.2

Foreign Currency - Denominated Loans to Legal Entities, by Economic Activities, Outstanding Debt

General Provisions

These tables "Ruble - Denominated Loans to Legal Entities, by Economic Activities, Outstanding Debt" and "Foreign Currency - Denominated Loans to Legal Entities, by Economic Activities, Outstanding Debt" show the debt, including overdue debt, on loans extended to legal entities in rubles and foreign currency by type of economic activity as of the reporting date.

The types of economic activity of the borrowers comply with the Russian Classification of Economic Activities. Type of economic activity of a legal entity is determined by its main activity.

Individual Indicators Highlights

Loans to Legal Entities, total is the value of the debt on loans to legal entities by types of economic activities.

Table 4.3

Loans to Individuals and Individual Entrepreneurs, Outstanding Debt

General Provisions

The table "Loans to Individuals and Individual Entrepreneurs, Outstanding Debt" shows the value of the debt, including overdue debt, on loans extended by credit institutions to individuals and individual entrepreneurs in rubles and foreign currency.

Before being published in the Bank of Russia *Bulletin of Banking Statistics. Regional Supplement*, the table has been posted on "Mortgage Loans to Individuals" page of the regional section of the Bank of Russia Internet web site.

Individual Indicators Highlights

Housing loans are the debt on loans extended to individuals for purchase of houses. This indicator takes into account data on the loans extended regardless of whether they are backed by collateral or not.

Mortgage loans are the debt on housing loans extended by credit institutions to individuals against real estate according to the procedure set by the Federal Law No. 102-FZ, dated July 16, 1998, "On Mortgage Financing (Real Estate Collateral)".

Table 4.4

Volume of Ruble - Denominated Loans Extended to Individuals and Individual Entrepreneurs

Table 4.5

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

General Provisions

The tables "Volume of Ruble - Denominated Loans Extended to Individuals and Individual Entrepreneurs" and "Volume of Foreign Currency - Denominated Loans Extended to Individuals and Individual Entrepreneurs" present data on loans extended by credit institutions to individuals and individual entrepreneurs in rubles and foreign currency since the beginning of the year.

Before being published in the Bank of Russia *Bulletin of Banking Statistics. Regional Supplement*, these tables have been posted on the Mortgage Loans to Individuals page of the regional section of the Bank of Russia Internet web site.

Individual Indicators Highlights

The value of loans extended to individuals and individuals entrepreneurs is total funds lent by credit institutions to individuals and individuals entrepreneurs under credit agreements (additional agreements).

The value of housing loans extended to individuals is total funds lent to individuals for the purchase of houses. This indicator takes into account data on the loans extended regardless of whether they are backed by collateral or not.

The value of mortgage loans extended to individuals is total funds lent to individuals for the purchase of houses against collateral under mortgage agreements concluded pursuant to Federal Law No. 102-FZ, dated July 16, 1998, "On Mortgage Financing (Real Estate Collateral)".

The average weighted loan maturity characterizes the term of the housing/mortgage loans extended by credit institutions since the beginning of the year. It is calculated using the following formula:

$$T = (V_1 * T_1 + V_2 * T_2 + \dots + V_n * T_n) / (V_1 + V_2 + \dots + V_n), \text{ where } T \text{ is the average weighted maturity;}$$

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

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

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

$$P = (V_1 * P_1 + V_2 * P_2 + \dots + V_n * P_n) / (V_1 + V_2 + \dots + V_n), \text{ where } P \text{ is the average weighted interest rate;}$$

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

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

Table 4.6

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

Table 4.7

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

General Provisions

These tables "Overdue Debt on Ruble - Denominated Loans to Legal Entities, by Economic Activities, to Individuals and Individual Entrepreneurs" and "Overdue Debt on Foreign

Currency - Denominated Loans to Legal Entities, by Economic Activities, to Individuals and Individual Entrepreneurs” present data on overdue debt on loans in rubles and foreign currency extended to legal entities by type of economic activity, individuals and individual entrepreneurs as of reporting date.

The types of economic activity of the borrowers comply with the Russian Classification of Economic Activities. The type of economic activity of a legal entity is determined by its main activity.

Individual Indicators Highlights

Overdue Debt on Credits Extended to Legal Entities, by Economic Activities, Individuals and Individual Entrepreneurs, total is aggregate data on overdue debt broken down by the type of economic activity represented in this table.

Table 4.8

Ruble - Denominated Loans of Credit Institutions to Legal Entities, Outstanding Debt

Table 4.9

Foreign Currency - Denominated Loans of Credit Institutions to Legal Entities, Outstanding Debt

General Provisions

Tables “Ruble - Denominated Loans of Credit Institutions to Legal Entities, Outstanding Debt” and “Foreign Currency - Denominated Loans of Credit Institutions to Legal Entities, Outstanding Debt” present data on the value of debt, including overdue debt, on loans extended by credit institutions to corporate borrowers in rubles/foreign currency.

Individual Indicators Highlights

Data on **Debt on loans extended by credit institutions of the region** is the debt on loans extended by credit institutions and their branches registered in the same Russian region as the borrower.

Data on **Debt on loans extended by branches of credit institutions of other regions located in the region** is the debt on loans extended by branches of credit institutions that are located in the same region as the borrower but their head offices registered in other constituent entities of the Russian Federation.

Data on **Debt on loans extended by credit institutions of other regions of the Russian Federation without branches in the given region** is the debt on loans extended by credit institutions whose head office and branches are registered in other constituent entities of the Russian Federation then the borrower.

Table 4.10

Structure of Investment Portfolio of Credit Institutions

General Provisions

The table “Structure of Investment Portfolio of Credit Institutions” contains data on the value of securities other than bills acquired by credit institutions from residents and non-residents, which are classified as securities under the federal law. These include bonds, deposit certificates, shares and other securities denominated in rubles and foreign currency.

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

Individual Indicators Highlights

Investments in debt obligations, total – credit institutions’ investments in debt obligations that are classified as securities under Russian Federation law (debt obligations of the Russian Federation government, the Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (REPOs) and not to qualify to be recognized; and non-resident debt obligations, other than bills of exchange, that are considered as securities under the law of the issuer’s country). Investments in debt obligations (column 2) include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. The aggregate value of investments in debt obligations (column 2) accounts for revaluation of securities.

Depending on the issuer of securities, debt obligations in a credit institution’s portfolio include:

debt obligations of the Russian government – all debt obligations of the Russian government denominated in rubles and foreign currency;

debt obligations of the Bank of Russia – debt obligations issued by the Bank of Russia for trade among credit institutions;

debt obligations of regional and local governments – debt obligations issued by the constituent entities of the Russian Federation and local governments;

debt obligations of resident credit institutions – debt obligations issued by credit institutions that are residents of the Russian Federation;

other debt obligations of residents – debt obligations issued by resident organizations other than credit institutions;

investments in nonresident debt obligations (except bills of exchange) that are considered as securities under the law of the issuer’s country. In particular, they include:

debt obligations of foreign countries – debt obligations issued by foreign states;

nonresident banks’ debt obligations – debt obligations issued by non-resident banks;

other non-residents’ debt obligations – debt obligations issued by other non-resident organizations;

debt obligations that do not qualify for derecognition – securities that were backed to repurchase agreements and continue to be recognized;

overdue debt obligations are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer’s failure to repay securities or make coupon payments on time.

Debt obligations of the Russian government and the Bank of Russia (column 3) are accounted for at their balance-sheet value (regardless of revaluation);

Investments in equity securities – investments in shares, stakes and also in any securities, which in accordance with the legislation of the country of their issue entitle a shareholding in the property and (or) net assets of an organization (the residual share in assets remaining after the deduction of all of the organization’s liabilities), and also equity securities continue to be recognized.

Investments in equity securities include equities that are booked at their fair value through profit or loss and those available for sale, denominated in rubles or foreign currency.

Investments in equity securities (column 4) are booked with account taken of their revaluation.

Equity in subsidiary and associated joint stock companies is the value of funds invested in shares of resident and non-resident subsidiary and associated joint stock companies that ensures control over the financial and operating policy of the issuer or the ability to exert significant influence on financial and operating policy of a joint stock company.

Other equity is credit institutions contributions in equity of legal entities-residents and non-residents in rubles and foreign currency.

Table 4.11
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.