

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN  
OF BANKING STATISTICS**

**REGIONAL SUPPLEMENT**

**№ 4 (24)**

MOSCOW 2006



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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”

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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)

	30.09.2005	31.12.2005	31.03.2006	30.06.2006	30.09.2006
1	2	3	4	5	6
Russian Federation	1,263	1,253	1,238	1,221	1,205
<b>CENTRAL FEDERAL DISTRICT</b>	<b>719</b>	<b>714</b>	<b>701</b>	<b>689</b>	<b>680</b>
Belgorod Region	6	6	6	6	6
Bryansk Region	1	1	1	1	1
Vladimir Region	3	3	3	3	3
Voronezh Region	4	4	4	4	4
Ivanovo Region	5	5	5	5	5
Kaluga Region	5	5	5	5	5
Kostroma Region	5	5	4	4	4
Kursk Region	2	2	2	2	2
Lipetsk Region	2	2	2	2	2
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	8	7	7	7	7
Tula Region	6	6	6	6	6
Yaroslavl Region	11	10	9	9	9
Moscow	634	631	620	609	600
Moscow Region	15	15	15	14	14
<b>NORTH-WEST DISTRICT</b>	<b>84</b>	<b>84</b>	<b>83</b>	<b>82</b>	<b>80</b>
Republic of Karelia	1	1	1	1	1
Republic of Komi	4	4	3	3	3
Arkhangelsk Region	4	4	3	3	3
including Nenets Autonomous Area	—	—	—	—	—
Vologda Region	8	8	8	8	8
Kaliningrad Region	12	12	12	12	11
Leningrad Region	3	3	3	3	3
Murmansk Region	4	4	4	4	4
Novgorod Region	2	2	2	2	2
Pskov Region	4	4	4	4	3
St. Petersburg	42	42	43	42	42
<b>SOUTH FEDERAL DISTRICT</b>	<b>128</b>	<b>128</b>	<b>128</b>	<b>126</b>	<b>124</b>
Republic of Adigei (Adigeya)	5	5	5	5	5
Republic of Daghestan	36	36	36	36	36
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	21	21	21	20	18
Stavropol Territory	10	10	10	9	9
Astrakhan Region	5	5	5	5	5
Volgograd Region	6	6	6	6	6
Rostov Region	24	24	24	24	24

End  
(units)

1	2	3	4	5	6
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>149</b>	<b>146</b>	<b>145</b>	<b>145</b>	<b>144</b>
Republic of Bashkortostan	12	12	12	12	12
Republic of Mariy-El	1	1	1	1	1
Republic of Mordovia	4	4	4	4	4
Republic of Tatarstan (Tatarstan)	27	27	27	27	27
Udmurt Republic	9	9	9	9	9
Chuvash Republic — Chuvashya	5	5	5	5	5
Perm Territory	9	9	9	9	9
Kirov Region	3	3	3	3	3
Nizhni Novgorod Region	20	19	19	19	19
Orenburg Region	10	9	9	9	9
Penza Region	2	2	2	2	2
Samara Region	24	23	22	22	22
Saratov Region	17	17	17	17	17
Ulyanovsk Region	6	6	6	6	5
<b>URALS FEDERAL DISTRICT</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>66</b>	<b>66</b>
Kurgan Region	5	5	5	5	5
Sverdlovsk Region	28	27	27	26	26
Tyumen Region	23	23	23	23	23
including: Khanty-Mansiysky Autonomous Area — Yugra	12	12	12	12	12
Yamalo-Nenetsky Autonomous Area	5	5	5	5	4
Chelyabinsk Region	11	12	12	12	12
<b>SIBERIA FEDERAL DISTRICT</b>	<b>73</b>	<b>71</b>	<b>71</b>	<b>70</b>	<b>69</b>
Republic of Altai	5	5	5	5	5
Republic of Buryatia	2	2	2	2	2
Republic of Tyva	2	2	2	2	2
Republic of Khakassia	3	3	3	3	3
Altai Territory	9	8	8	8	8
Krasnoyarsk Territory	6	6	6	5	5
including: Taymyr (Dolgano-Nenets) Autonomous Area	—	—	—	—	—
Evenkia Autonomous Area	—	—	—	—	—
Irkutsk Region	9	9	9	9	9
including Ust-Ordynsky Autonomous Area	—	—	—	—	—
Kemerovo Region	9	8	8	8	8
Novosibirsk Region	14	14	14	14	14
Omsk Region	8	8	8	8	7
Tomsk Region	4	4	4	4	4
Chita Region	2	2	2	2	2
including Aginsky Buryatsky Autonomous Area	—	—	—	—	—
<b>FAR EAST FEDERAL DISTRICT</b>	<b>43</b>	<b>43</b>	<b>43</b>	<b>43</b>	<b>42</b>
Republic of Sakha (Yakutia)	6	6	6	6	6
Primorski Territory	9	9	9	9	9
Khabarovsk Territory	6	6	6	6	6
Amur Region	5	5	5	5	5
Kamchatka Region	8	8	8	8	8
including Koryaksky Autonomous Area	1	1	1	1	1
Magadan Region	3	3	3	3	2
Sakhalin Region	6	6	6	6	6
Jewish Autonomous Area	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—

Table 1.2

## Number of Branches of Credit Institutions

(units)

	31.12.2005		31.03.2006		30.06.2006		30.09.2006	
	No. of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia	No. of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia	No. of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia	No. of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia
1	2	3	4	5	6	7	8	9
Russian Federation	828	2,467	820	2,458	812	2,431	794	2,486
<b>CENTRAL FEDERAL DISTRICT</b>	<b>218</b>	<b>510</b>	<b>212</b>	<b>517</b>	<b>211</b>	<b>513</b>	<b>209</b>	<b>520</b>
Belgorod Region	5	30	5	29	5	27	5	27
Bryansk Region	2	24	2	23	2	23	2	24
Vladimir Region	—	26	—	27	—	29	—	31
Voronezh Region	1	42	1	43	1	43	1	45
Ivanovo Region	3	18	3	19	3	19	3	19
Kaluga Region	2	26	2	26	2	27	2	25
Kostroma Region	1	14	1	14	1	12	—	13
Kursk Region	—	21	—	21	—	21	—	20
Lipetsk Region	1	19	1	18	1	18	1	17
Orel Region	3	19	3	19	3	20	3	21
Ryazan Region	1	23	5	26	—	24	—	23
Smolensk Region	5	25	1	23	5	24	5	23
Tambov Region	7	14	5	14	5	14	5	14
Tver Region	3	35	3	37	3	35	3	37
Tula Region	2	28	1	27	1	26	1	30
Yaroslavl Region	4	32	4	36	4	36	4	35
Moscow and Moscow Region	178	114	175	115	175	115	174	116
including: Moscow	37	106	35	106	34	105	34	107
Moscow Region	9	140	9	140	9	142	9	140
<b>NORTH-WEST DISTRICT</b>	<b>55</b>	<b>321</b>	<b>55</b>	<b>325</b>	<b>55</b>	<b>324</b>	<b>54</b>	<b>335</b>
Republic of Karelia	2	18	2	18	2	18	2	20
Republic of Komi	7	29	7	29	7	31	7	31

Cont.  
(units)

1	2	3	4	5	6	7	8	9
Arkhangelsk Region	—	32	—	32	—	32	—	32
including Nenets Autonomous Area	—	2	—	2	—	2	—	2
Vologda Region	9	20	9	20	9	20	9	20
Kaliningrad Region	6	25	6	26	6	26	6	27
Leningrad Region	2	40	2	41	2	41	2	43
Murmansk Region	2	27	2	28	2	23	1	24
Novgorod Region	2	14	2	14	2	14	2	13
Pskov Region	—	11	—	11	—	11	—	14
St. Petersburg	25	105	25	106	25	108	25	111
<b>SOUTH FEDERAL DISTRICT</b>	<b>150</b>	<b>321</b>	<b>150</b>	<b>325</b>	<b>147</b>	<b>320</b>	<b>139</b>	<b>329</b>
Republic of Adigei (Adigeya)	1	5	1	5	1	5	1	5
Republic of Dagestan	63	12	63	12	63	13	63	12
Republic of Ingushetia	1	4	1	4	1	4	1	3
Kabardino-Balkar Republic	3	8	3	9	3	9	3	9
Republic of Kalmykia	—	4	—	4	—	4	—	4
Karachai-Cherkess Republic	—	5	—	4	—	4	—	4
Republic of Northern Ossetia — Alania	8	10	8	10	8	9	8	9
Republic of Chechnya	—	1	—	1	—	1	—	1
Krasnodar Territory	22	84	22	84	22	82	20	85
Stavropol Territory	8	45	8	46	7	45	7	47
Astrakhan Region	7	22	7	22	7	22	7	22
Volgograd Region	12	51	12	52	11	50	8	50
Rostov Region	25	70	25	72	24	72	21	78



1	Cont. (units)								
	2	3	4	5	6	7	8	9	
PRIVOLZHSKY FEDERAL DISTRICT	152	519	154	511	153	516	153	533	
Republic of Bashkortostan	—	49	—	43	—	43	—	48	
Republic of Mariy-El	4	21	4	21	4	21	4	21	
Republic of Mordovia	6	12	6	12	6	13	6	13	
Republic of Tatarstan (Tatarstan)	56	47	57	49	57	49	58	49	
Udmurt Republic	—	29	—	30	—	31	—	30	
Chuvash Republic — Chuvashya	—	21	—	23	—	23	—	24	
Perm Territory	3	53	3	52	3	53	3	56	
Kirov Region	—	27	—	27	—	27	—	27	
Nizhni Novgorod Region	33	53	33	54	33	55	33	57	
Orenburg Region	4	44	4	42	4	42	4	44	
Penza Region	—	32	—	31	—	29	—	30	
Samara Region	22	60	23	61	22	62	21	65	
Saratov Region	21	45	21	42	21	44	21	44	
Ulyanovsk Region	3	26	3	24	3	24	3	25	
URALS FEDERAL DISTRICT	143	238	142	223	142	224	142	226	
Kurgan Region	—	27	—	23	—	23	—	23	
Sverdlovsk Region	21	68	20	64	20	67	20	69	
Tyumen Region	80	77	80	78	80	76	80	75	
including: Khanty-Mansiysky Autonomous Area — Yugra	14	42	14	42	14	39	14	39	
Yamalo-Nenetsky Autonomous Area	14	22	14	22	14	22	5	30	
Chelyabinsk Region	42	66	42	58	42	58	42	59	

	End (units)								
	1	2	3	4	5	6	7	8	9
<b>SIBERIA FEDERAL DISTRICT</b>	<b>53</b>	<b>399</b>	<b>53</b>	<b>396</b>	<b>53</b>	<b>376</b>	<b>49</b>	<b>380</b>	
Republic of Altai	1	2	1	2	1	2	1	2	
Republic of Buryatia	3	25	3	24	3	20	3	21	
Republic of Tyva	—	4	—	4	—	4	—	4	
Republic of Khakassia	1	11	1	12	1	12	1	12	
Altai Territory	13	45	13	46	13	43	13	43	
Krasnoyarsk Territory	10	70	10	70	10	68	10	69	
including: Taymyr (Dolgano-Nenets) Autonomous Area	—	1	—	1	—	1	—	1	
Evenkia Autonomous Area	—	—	—	—	—	—	—	—	
Irkutsk Region	11	53	11	53	11	48	7	50	
including Ust-Ordynsky Autonomous Area	—	3	—	3	—	1	—	1	
Kemerovo Region	—	38	—	37	—	37	—	36	
Novosibirsk Region	1	50	1	50	1	52	1	53	
Omsk Region	—	49	—	47	—	38	—	37	
Tomsk Region	9	23	9	22	9	25	9	25	
Chita Region	4	29	4	29	4	27	4	28	
including Aginsky Buryatsky Autonomous Area	—	3	—	3	—	3	—	3	
<b>FAR EAST FEDERAL DISTRICT</b>	<b>57</b>	<b>159</b>	<b>54</b>	<b>161</b>	<b>51</b>	<b>158</b>	<b>48</b>	<b>163</b>	
Republic of Sakha (Yakutia)	9	48	9	48	9	44	9	44	
Primorski Territory	17	25	14	25	14	25	12	28	
Khabarovsk Territory	5	20	5	23	5	24	5	26	
Amur Region	4	15	4	15	4	15	4	15	
Kamchatka Region	7	12	7	12	5	12	5	12	
including Koryaksky Autonomous Area	—	2	—	2	—	2	—	2	
Magadan Region	6	13	6	12	6	12	5	12	
Sakhalin Region	9	13	9	13	8	13	8	13	
Jewish Autonomous Area	—	6	—	6	—	6	—	6	
Chukotka Autonomous Area	—	7	—	7	—	7	—	7	

Table 1.3

### Number of operating credit institutions with non-residents' participation in the authorized capital licensed by the Bank of Russia

(units)

	Operating credit institutions with non-residents' participation in the authorized capital in the Russian Federation	Licensed by the Bank of Russia		
		general	granting the right to	
			attract household funds	conduct operations in foreign currency
<b>Russian Federation</b>				
31.12.2005	136	81	120	52
31.03.2006	138 <sup>1</sup>	80 <sup>2</sup>	118 <sup>1</sup>	54 <sup>2</sup>
30.06.2006	144 <sup>2</sup>	82 <sup>1</sup>	120 <sup>2</sup>	59 <sup>1</sup>
30.09.2006	148 <sup>2</sup>	83 <sup>1</sup>	123 <sup>2</sup>	63 <sup>1</sup>
<b>CENTRAL FEDERAL DISTRICT</b>				
31.12.2005	93	55	78	37
31.03.2006	94 <sup>2</sup>	53 <sup>2</sup>	75 <sup>2</sup>	39
30.06.2006	99 <sup>1</sup>	55 <sup>1</sup>	76 <sup>1</sup>	42
30.09.2006	103 <sup>1</sup>	57 <sup>1</sup>	79 <sup>1</sup>	45
<b>including Moscow and Moscow Region</b>				
31.12.2005	88	52	73	35
31.03.2006	89 <sup>2</sup>	50 <sup>2</sup>	70 <sup>2</sup>	37
30.06.2006	94 <sup>1</sup>	52 <sup>1</sup>	71 <sup>1</sup>	40
30.09.2006	98 <sup>1</sup>	54 <sup>1</sup>	74 <sup>1</sup>	43
<b>NORTH-WEST DISTRICT</b>				
31.12.2005	12	10	12	2
31.03.2006	13	11	13	2
30.06.2006	14	11	14	3
30.09.2006	16	12	16	4
<b>SOUTH FEDERAL DISTRICT</b>				
31.12.2005	5	3	4	1
31.03.2006	5	3	3	1
30.06.2006	5	3	4	1
30.09.2006	5	3	4	1
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>				
31.12.2005	9	5	9	4
31.03.2006	9	5	9	4
30.06.2006	9	5	9	4
30.09.2006	8	4	8	4
<b>URALS FEDERAL DISTRICT</b>				
31.12.2005	9	4	9	5
31.03.2006	9 <sup>2</sup>	4	9 <sup>2</sup>	5 <sup>2</sup>
30.06.2006	9 <sup>1</sup>	4	9 <sup>1</sup>	5 <sup>1</sup>
30.09.2006	9 <sup>1</sup>	4	9 <sup>1</sup>	5 <sup>1</sup>
<b>SIBERIA FEDERAL DISTRICT</b>				
31.12.2005	6	2	6	3
31.03.2006	6	2	6	3
30.06.2006	6	2	6	4
30.09.2006	5	1	5	4
<b>FAR EAST FEDERAL DISTRICT</b>				
31.12.2005	2	2	2	—
31.03.2006	2	2	2	—
30.06.2006	2	2	2	—
30.09.2006	2	2	2	—

<sup>1</sup> Of which two credit institutions where decisions taken by non-resident stockholders (which are main or dominating companies with regard to a credit institution) are strongly influenced by residents of the Russian Federation.

<sup>2</sup> Of which one credit institution where decisions taken by non-resident stockholders (which are main or dominating companies with regard to a credit institution) are strongly influenced by residents of the Russian Federation.

Table 1.4

## Credit Institutions Grouped by Registered Authorised Capital

30.09.2006

(units)

	up to 3 million rubles	3 million to 10 million rubles	10 million to 30 million rubles	30 million to 60 million rubles	60 million to 150 million rubles	150 million to 300 million rubles	300 million rubles and more	Total
1	2	3	4	5	6	7	8	9
Russian Federation	44	90	179	193	228	212	259	1,205
<b>CENTRAL FEDERAL DISTRICT</b>	<b>12</b>	<b>32</b>	<b>72</b>	<b>100</b>	<b>122</b>	<b>145</b>	<b>197</b>	<b>680</b>
Belgorod Region	—	1	—	2	—	3	—	6
Bryansk Region	—	—	—	1	—	—	—	1
Vladimir Region	—	—	—	1	1	1	—	3
Voronezh Region	—	—	—	1	2	—	1	4
Ivanovo Region	1	—	1	—	3	—	—	5
Kaluga Region	—	—	—	—	3	1	1	5
Kostroma Region	—	—	1	2	—	—	1	4
Kursk Region	—	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	—	2	—	2
Orel Region	—	—	—	2	—	—	—	2
Ryazan Region	—	1	—	3	—	—	—	4
Smolensk Region	—	2	—	—	—	1	1	4
Tambov Region	—	—	1	—	1	—	—	2
Tver Region	2	2	1	1	—	1	—	7
Tula Region	—	1	1	2	2	—	—	6
Yaroslavl Region	—	—	3	3	2	1	—	9
Moscow and Moscow Region	9	25	63	82	107	135	193	614
including: Moscow	9	24	62	79	105	133	188	600
Moscow Region	—	1	1	3	2	2	5	14
<b>NORTH-WEST DISTRICT</b>	<b>5</b>	<b>10</b>	<b>20</b>	<b>13</b>	<b>14</b>	<b>7</b>	<b>11</b>	<b>80</b>
Republic of Karelia	—	—	—	—	1	—	—	1
Republic of Komi	—	—	2	1	—	—	—	3
Arkhangelsk Region	—	2	—	1	—	—	—	3
including Nenets Autonomous Area	—	—	—	—	—	—	—	—
Vologda Region	—	—	4	1	2	—	1	8
Kaliningrad Region	—	—	1	4	4	1	1	11
Leningrad Region	—	—	2	—	1	—	—	3
Murmansk Region	1	—	1	—	—	2	—	4

1	Cont. (units)								
	2	3	4	5	6	7	8	9	
Novgorod Region	—	1	—	—	—	1	—	2	
Pskov Region	—	2	—	—	1	—	—	3	
St. Petersburg	4	5	10	6	5	3	9	42	
<b>SOUTH FEDERAL DISTRICT</b>	<b>16</b>	<b>31</b>	<b>25</b>	<b>17</b>	<b>21</b>	<b>11</b>	<b>3</b>	<b>124</b>	
Republic of Adigei (Adigeya)	1	4	—	—	—	—	—	5	
Republic of Dagestan	8	12	9	3	3	1	—	36	
Republic of Ingushetia	1	1	—	—	—	—	—	2	
Kabardino-Balkar Republic	1	1	2	1	1	—	—	6	
Republic of Kalmykia	—	—	—	—	2	—	—	2	
Karachai-Cherkess Republic	1	1	3	—	—	—	—	5	
Republic of Northern Ossetia — Alania	—	1	2	—	2	1	—	6	
Republic of Chechnya	—	—	—	—	—	—	—	—	
Krasnodar Territory	—	2	5	2	6	2	1	18	
Stavropol Territory	1	5	—	3	—	—	—	9	
Astrakhan Region	—	4	—	—	—	1	—	5	
Volgograd Region	—	—	1	2	1	2	—	6	
Rostov Region	3	—	3	6	6	4	2	24	
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>5</b>	<b>5</b>	<b>19</b>	<b>24</b>	<b>38</b>	<b>25</b>	<b>28</b>	<b>144</b>	
Republic of Bashkortostan	—	—	2	2	3	4	1	12	
Republic of Mariy-El	—	—	1	—	—	—	—	1	
Republic of Mordovia	—	—	1	—	2	1	—	4	
Republic of Tatarstan (Tatarstan)	1	—	3	2	5	4	12	27	
Udmurt Republic	—	1	2	1	3	—	2	9	
Chuvash Republic — Chuvashya	1	—	—	2	1	1	—	5	
Perm Territory	1	—	2	1	2	1	2	9	
Kirov Region	—	—	1	—	—	1	1	3	
Nizhni Novgorod Region	1	1	1	4	6	5	1	19	
Orenburg Region	—	—	2	3	—	2	2	9	
Penza Region	—	—	—	—	1	—	1	2	
Samara Region	1	1	2	1	8	4	5	22	
Saratov Region	—	2	1	4	7	2	1	17	
Ulyanovsk Region	—	—	1	4	—	—	—	5	

	End (units)									
	1	2	3	4	5	6	7	8	9	
1										
URALS FEDERAL DISTRICT		2	2	12	12	13	9	16	66	
Kurgan Region		—	1	2	1	1	—	—	5	
Sverdlovsk Region		2	1	3	3	5	5	7	26	
Tyumen Region		—	—	5	6	4	2	6	23	
including: Khanty-Mansiysky Autonomous Area — Yugra		—	—	1	4	1	2	4	12	
Yamalo-Nenetsky Autonomous Area		—	—	3	1	—	—	—	4	
Chelyabinsk Region		—	—	2	2	3	2	3	12	
SIBERIA FEDERAL DISTRICT		2	7	20	16	12	9	3	69	
Republic of Altai		—	—	3	2	—	—	—	5	
Republic of Buryatia		—	—	—	—	1	1	—	2	
Republic of Tyva		—	1	—	1	—	—	—	2	
Republic of Khakassia		—	1	—	1	—	1	—	3	
Altai Territory		—	1	3	1	2	—	1	8	
Krasnoyarsk Territory		—	—	1	1	1	2	—	5	
including: Taymyr (Dolgano-Nenets) Autonomous Area		—	—	—	—	—	—	—	—	
Evenkia Autonomous Area		—	—	—	—	—	—	—	—	
Irkutsk Region		—	—	1	5	2	1	—	9	
including Ust-Ordynsky Autonomous Are		—	—	—	—	—	—	—	—	
Kemerovo Region		—	1	2	1	2	1	1	8	
Novosibirsk Region		2	1	6	—	3	1	1	14	
Omsk Region		—	2	2	2	—	1	—	7	
Tomsk Region		—	—	1	1	1	1	—	4	
Chita Region		—	—	1	1	—	—	—	2	
including Aginsky Buryatsky Autonomous Area		—	—	—	—	—	—	—	—	
FAR EAST FEDERAL DISTRICT		2	3	11	11	8	6	1	42	
Republic of Sakha (Yakutia)		—	1	1	2	1	1	—	6	
Primorski Territory		1	1	3	—	3	1	—	9	
Khabarovsk Territory		—	—	2	2	1	—	1	6	
Amur Region		—	1	—	2	—	2	—	5	
Kamchatka Region		1	—	4	2	1	—	—	8	
including Koryaksky Autonomous Area		—	—	1	—	—	—	—	1	
Magadan Region		—	—	—	1	—	1	—	2	
Sakhalin Region		—	—	1	2	2	1	—	6	

Table 1.5

## Concentration of Assets of Credit Institutions

	No. of credit institutions, units	Assets, thousand rubles	No. of banks accounting for 80% of assets, units
Russian Federation			
31.12.2005	1,253	9,750,305,523	85
31.03.2006	1,238	10,421,010,782	80
30.06.2006	1,221	11,469,176,116	77
30.09.2006	1,205	12,407,554,467	75
CENTRAL FEDERAL DISTRICT			
31.12.2005	714	8,358,890,370	40
31.03.2006	701	8,956,979,740	37
30.06.2006	689	9,894,081,867	36
30.09.2006	680	10,696,990,635	35
including Moscow and Moscow Region			
31.12.2005	646	8,288,514,047	38
31.03.2006	635	8,880,784,485	35
30.06.2006	623	9,808,184,408	34
30.09.2006	614	10,603,469,656	33
NORTH-WEST DISTRICT			
31.12.2005	84	451,078,673	13
31.03.2006	83	454,663,300	13
30.06.2006	82	467,829,081	12
30.09.2006	80	513,249,197	12
SOUTH FEDERAL DISTRICT			
31.12.2005	128	89,218,971	27
31.03.2006	128	95,933,753	26
30.06.2006	126	102,139,555	26
30.09.2006	124	111,983,241	24
PRIVOLZHSKY FEDERAL DISTRICT			
31.12.2005	146	357,877,500	37
31.03.2006	145	387,245,224	36
30.06.2006	145	425,935,975	36
30.09.2006	144	460,073,844	36
URALS FEDERAL DISTRICT			
31.12.2005	67	313,600,689	18
31.03.2006	67	333,454,662	17
30.06.2006	66	358,691,637	17
30.09.2006	66	387,799,073	17
SIBERIA FEDERAL DISTRICT			
31.12.2005	71	115,485,041	20
31.03.2006	71	125,220,028	19
30.06.2006	70	145,838,533	18
30.09.2006	69	154,727,514	18
FAR EAST FEDERAL DISTRICT			
31.12.2005	43	64,154,279	15
31.03.2006	43	67,514,075	14
30.06.2006	43	74,659,468	14
30.09.2006	42	82,730,963	13

Table 1.6

## Number of Credit Institutions Using the Right to Average the Required Reserves

(units)

	2006					
	January			October		
	units	share in regional number of operating credit institutions, %	units	share in regional number of operating credit institutions, %	units	share in regional number of operating credit institutions, %
1	2	3	4	5	6	7
Russian Federation	650	51.8	729	60.4		
<b>CENTRAL FEDERAL DISTRICT</b>	<b>324</b>	<b>45.4</b>	<b>334</b>	<b>49.3</b>		
Belgorod Region	5	83.3	6	100.0		
Bryansk Region	1	100.0	1	100.0		
Vladimir Region	2	66.7	2	66.7		
Voronezh Region	4	100.0	4	100.0		
Ivanovo Region	1	20.0	2	40.0		
Kaluga Region	5	100.0	5	100.0		
Kostroma Region	4	100.0	4	100.0		
Kursk Region	2	100.0	2	100.0		
Lipetsk Region	1	50.0	1	50.0		
Orel Region	2	100.0	2	100.0		
Ryazan Region	4	100.0	4	100.0		
Smolensk Region	4	100.0	4	100.0		
Tambov Region	1	50.0	1	50.0		
Tver Region	6	85.7	5	71.4		
Tula Region	6	100.0	6	100.0		
Yaroslavl Region	9	90.0	9	100.0		
Moscow and Moscow Region	267	41.3	276	45.1		
<b>NORTH-WEST DISTRICT</b>	<b>53</b>	<b>63.1</b>	<b>64</b>	<b>79.0</b>		
Republic of Karelia	1	100.0	1	100.0		
Republic of Komi	2	50.0	3	100.0		



Cont.  
(units)

1	2	3	4	5
Arkhangelsk Region	2	50.0	2	66.7
Vologda Region	7	87.5	7	87.5
Kaliningrad Region	5	41.7	7	63.6
Leningrad Region	3	100.0	3	100.0
Murmansk Region	3	75.0	4	100.0
Novgorod Region	1	50.0	2	100.0
Pskov Region	3	75.0	3	75.0
St. Petersburg	26	61.9	32	76.2
<b>SOUTH FEDERAL DISTRICT</b>	<b>51</b>	<b>39.8</b>	<b>72</b>	<b>57.6</b>
Republic of Adigei (Adigeya)	1	20.0	4	80.0
Republic of Daghestan	5	13.9	13	36.1
Republic of Ingushetia	1	50.0	1	50.0
Kabardino-Balkar Republic	2	33.3	2	33.3
Republic of Kalmykia	2	100.0	2	100.0
Karachai-Cherkess Republic	4	80.0	5	100.0
Republic of Northern Ossetia — Alania	1	16.7	3	50.0
Republic of Chechnya	—	—	—	—
Krasnodar Territory	11	52.4	13	68.4
Stavropol Territory	8	80.0	8	88.9
Astrakhan Region	2	40.0	2	40.0
Vologograd Region	5	83.3	5	83.3
Rostov Region	9	37.5	14	58.3
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>105</b>	<b>71.4</b>	<b>117</b>	<b>81.8</b>
Republic of Bashkortostan	11	91.7	12	100.0
Republic of Mariy-El	—	—	—	—
Republic of Mordovia	3	75.0	3	75.0
Republic of Tatarstan (Tatarstan)	15	55.6	21	77.8
Udmurt Republic	7	77.8	7	77.8
Chuvash Republic — Chuvashya	5	100.0	5	100.0
Perm Territory	8	88.9	8	88.9

Cont.  
(units)

1	2	3	4	5
Kirov Region	2	66.7	3	100.0
Nizhni Novgorod Region	13	65.0	16	84.2
Orenburg Region	7	77.8	9	100.0
Penza Region	2	100.0	2	100.0
Samara Region	15	65.2	14	63.6
Saratov Region	14	82.4	15	93.8
Ulyanovsk Region	3	50.0	2	40.0
<b>URALS FEDERAL DISTRICT</b>	<b>52</b>	<b>76.5</b>	<b>60</b>	<b>90.9</b>
Kurgan Region	4	80.0	5	100.0
Sverdlovsk Region	22	78.6	23	88.5
Tyumen Region	17	73.9	21	91.3
Chelyabinsk Region	9	75.0	11	91.7
<b>SIBERIA FEDERAL DISTRICT</b>	<b>45</b>	<b>63.4</b>	<b>56</b>	<b>80.0</b>
Republic of Altai	3	60.0	4	80.0
Republic of Buryatia	1	50.0	1	50.0
Republic of Tyva	1	50.0	2	100.0
Republic of Khakassia	3	100.0	3	100.0
Altai Territory	6	75.0	7	87.5
Krasnoyarsk Territory	3	50.0	5	100.0
Irkutsk Region	6	66.7	8	88.9
Kemerovo Region	4	50.0	5	62.5
Novosibirsk Region	10	71.4	10	71.4
Omsk Region	7	87.5	7	87.5
Tomsk Region	—	—	3	75.0
Chita Region	1	50.0	1	50.0

	End (units)				
	1	2	3	4	5
FAR EAST FEDERAL DISTRICT		20	46.5	26	60.5
Republic of Sakha (Yakutia)		4	66.7	5	83.3
Primorski Territory		3	33.3	6	66.7
Khabarovsk Territory		4	66.7	5	83.3
Amur Region		4	80.0	3	60.0
Kamchatka Region		1	12.5	1	12.5
Magadan Region		1	33.3	2	66.7
Sakhalin Region		3	50.0	4	66.7
Jewish Autonomous Area		—	—	—	—
Chukotka Autonomous Area		—	—	—	—

Table 1.7

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

(units)

	30.09.2006								Total
	up to 10 million rubles	10 million to 30 million rubles	30 million to 60 million rubles	60 million to 150 million rubles	150 million to 300 million rubles	300 million rubles and more	7	8	
1	2	3	4	5	6	7	8	8	
Russian Federation	69	99	125	144	128	164	729	729	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>17</b>	<b>28</b>	<b>50</b>	<b>60</b>	<b>66</b>	<b>113</b>	<b>334</b>	<b>334</b>	
Belgorod Region	1	1	1	3	—	—	6	6	
Bryansk Region	—	—	1	—	—	—	1	1	
Vladimir Region	—	—	1	—	1	—	2	2	
Voronezh Region	—	—	1	2	—	1	4	4	
Ivanovo Region	—	1	—	1	—	—	2	2	
Kaluga Region	—	—	—	3	1	1	5	5	
Kostroma Region	—	1	2	—	—	1	4	4	
Kursk Region	1	—	—	1	—	—	2	2	
Lipetsk Region	—	—	—	—	1	—	1	1	
Orel Region	—	—	2	—	—	—	2	2	
Ryazan Region	1	—	3	—	—	—	4	4	
Smolensk Region	2	—	—	—	1	1	4	4	
Tambov Region	—	1	—	—	—	—	1	1	
Tver Region	3	—	1	—	1	—	5	5	
Tula Region	1	1	2	2	—	—	6	6	
Yaroslavl Region	—	4	2	2	1	—	9	9	
Moscow and Moscow Region	8	19	34	46	60	109	276	276	

	1	2	3	4	5	6	7	8
<b>NORTH-WEST DISTRICT</b>		13	15	10	11	5	10	64
Republic of Karelia	—	—	—	—	1	—	—	1
Republic of Komi	—	—	2	1	—	—	—	3
Arkhangelsk Region	2	2	—	—	—	—	—	2
Vologda Region	1	1	2	1	2	—	1	7
Kaliningrad Region	—	—	—	3	3	1	—	7
Leningrad Region	—	—	2	—	1	—	—	3
Murmansk Region	1	1	1	—	—	2	—	4
Novgorod Region	1	1	—	—	1	—	—	2
Pskov Region	2	2	—	—	1	—	—	3
St. Petersburg	6	6	8	5	2	2	9	32
<b>SOUTH FEDERAL DISTRICT</b>		21	11	16	14	8	2	72
Republic of Adigei (Adigeya)	4	4	—	—	—	—	—	4
Republic of Dagestan	6	6	2	2	2	1	—	13
Republic of Ingushetia	1	1	—	—	—	—	—	1
Kabardino-Balkar Republic	1	1	—	—	1	—	—	2
Republic of Kalmykia	—	—	—	2	—	—	—	2
Karachai-Cherkess Republic	2	2	3	—	—	—	—	5
Republic of Northern Ossetia — Alania	—	—	1	—	1	1	—	3
Republic of Chechnya	—	—	—	—	—	—	—	—
Krasnodar Territory	1	1	3	4	3	1	1	13
Stavropol Territory	5	5	—	3	—	—	—	8
Astrakhan Region	1	1	—	—	—	1	—	2
Volgograd Region	—	—	—	2	1	2	—	5
Rostov Region	—	—	2	3	6	2	1	14

Cont.  
(units)

	1	2	3	4	5	6	7	8
PRIVOLZHSKY FEDERAL DISTRICT		6	15	18	31	25	22	117
Republic of Bashkortostan	—	—	2	2	4	3	1	12
Republic of Mariy-El	—	—	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	2	1	—	3
Republic of Tatarstan (Tatarstan)	1	1	3	1	3	4	9	21
Udmurt Republic	—	—	2	1	3	1	—	7
Chuvash Republic — Chuvashya	1	1	—	2	1	1	—	5
Perm Territory	1	1	2	1	1	1	2	8
Kirov Region	—	—	1	—	1	—	1	3
Nizhni Novgorod Region	1	1	1	3	5	5	1	16
Orenburg Region	—	—	2	3	—	2	2	9
Penza Region	—	—	—	—	1	—	1	2
Samara Region	—	—	1	1	3	4	5	14
Saratov Region	2	2	1	2	7	3	—	15
Ulyanovsk Region	—	—	—	2	—	—	—	2
URALS FEDERAL DISTRICT	2	2	11	12	12	9	14	60
Kurgan Region	1	1	2	1	1	—	—	5
Sverdlovsk Region	1	1	3	3	5	4	7	23
Tyumen Region	—	—	4	6	4	3	4	21
Chelyabinsk Region	—	—	2	2	2	2	3	11
SIBERIA FEDERAL DISTRICT	7	7	14	13	10	10	2	56
Republic of Altai	—	—	2	2	—	—	—	4
Republic of Buryatia	—	—	—	—	—	1	—	1
Republic of Tyva	1	1	—	1	—	—	—	2
Republic of Khakassia	1	1	—	1	—	1	—	3
Altai Territory	1	1	2	1	2	—	1	7
Krasnoyarsk Territory	—	—	1	1	1	2	—	5

Cont.  
(units)

	1	2	3	4	5	6	7	8
Irkutsk Region			2	3	2	1		8
Kemerovo Region			1	1	1	2		5
Novosibirsk Region		2	3		3	1	1	10
Omsk Region		2	2	2		1		7
Tomsk Region				1	1	1		3
Chita Region			1					1
<b>FAR EAST FEDERAL DISTRICT</b>		<b>3</b>	<b>5</b>	<b>6</b>	<b>6</b>	<b>5</b>	<b>1</b>	<b>26</b>
Republic of Sakha (Yakutia)		1	1	1	1	1		5
Primorski Territory		1	1		3	1		6
Khabarovsk Territory			1	2	1		1	5
Amur Region		1	1			1		3
Kamchatka Region				1				1
Magadan Region				1		1		2
Sakhalin Region			1	1	1	1		4
Jewish Autonomous Area								
Chukotka Autonomous Area								

End  
(units)

Table 1.8

## Financial Performance of Credit Institutions

	January—September 2006						
	2	3	4	5	6	7	
1	total profit (+)/loss (–) made by operating credit institutions, million rubles	the value of profit made by profit-making credit institutions, million rubles	share of operating profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, million rubles	share of operating losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, million rubles	
Russian Federation	273,723.1	274,644.2	97.6	921.1	2.4	69,338.7	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>236,640.9</b>	<b>237,423.7</b>	<b>96.9</b>	<b>782.8</b>	<b>3.1</b>	<b>59,696.0</b>	
Belgorod Region	109.8	109.8	100.0	0.0	0.0	32.2	
Bryansk Region	17.9	17.9	100.0	0.0	0.0	7.1	
Vladimir Region	14.4	15.8	66.7	1.4	33.3	5.4	
Voronezh Region	148.8	148.8	100.0	0.0	0.0	25.3	
Ivanovo Region	69.6	69.6	100.0	0.0	0.0	25.9	
Kaluga Region	96.8	96.8	100.0	0.0	0.0	12.1	
Kostroma Region	70.9	70.9	100.0	0.0	0.0	18.6	
Kursk Region	123.6	123.6	100.0	0.0	0.0	23.6	
Lipetsk Region	210.0	210.0	100.0	0.0	0.0	72.4	
Moscow Region	1,254.1	1,254.1	100.0	0.0	0.0	163.8	
Orel Region	38.2	38.2	100.0	0.0	0.0	9.7	
Ryazan Region	85.1	85.1	100.0	0.0	0.0	31.5	
Smolensk Region	45.1	45.1	100.0	0.0	0.0	14.6	
Tambov Region	22.1	22.1	100.0	0.0	0.0	5.1	
Tver Region	61.1	61.1	100.0	0.0	0.0	18.0	
Tula Region	57.2	57.2	100.0	0.0	0.0	14.2	
Yaroslavl Region	120.0	120.0	100.0	0.0	0.0	34.9	
Moscow	234,096.3	234,877.6	96.7	781.4	3.3	59,181.7	



Cont.

1	2	3	4	5	6	7
NORTH-WEST DISTRICT	14,436.5	14,436.5	100.0	0.0	0.0	3,621.8
Republic of Karelia	9.7	9.7	100.0	0.0	0.0	3.1
Republic of Komi	169.1	169.1	100.0	0.0	0.0	31.2
Arkhangelsk Region	10.2	10.2	100.0	0.0	0.0	3.0
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	480.2	480.2	100.0	0.0	0.0	156.8
Kaliningrad Region	224.4	224.4	100.0	0.0	0.0	48.8
Leningrad Region	18.5	18.5	100.0	0.0	0.0	5.5
Murmansk Region	93.5	93.5	100.0	0.0	0.0	33.3
Novgorod Region	75.0	75.0	100.0	0.0	0.0	16.1
Pskov Region	4.5	4.5	100.0	0.0	0.0	0.9
St. Petersburg	13,351.4	13,351.4	100.0	0.0	0.0	3,323.1
SOUTH FEDERAL DISTRICT	2,625.1	2,640.7	99.2	15.5	0.8	623.8
Republic of Adigei (Adigeya)	26.0	26.0	100.0	0.0	0.0	7.7
Republic of Dagestan	137.7	153.2	97.2	15.5	2.8	56.5
Republic of Ingushetia	4.1	4.1	100.0	0.0	0.0	1.0
Kabardino-Balkar Republic	72.8	72.8	100.0	0.0	0.0	33.6
Republic of Kalmykia	14.1	14.1	100.0	0.0	0.0	9.2
Karachai-Cherkess Republic	12.7	12.7	100.0	0.0	0.0	3.7
Republic of Northern Ossetia — Alania	37.4	37.4	100.0	0.0	0.0	3.7
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	882.8	882.8	100.0	0.0	0.0	166.3
Stavropol Territory	176.0	176.0	100.0	0.0	0.0	46.0
Astrakhan Region	96.3	96.3	100.0	0.0	0.0	17.3
Volgograd Region	369.7	369.7	100.0	0.0	0.0	89.5
Rostov Region	795.5	795.5	100.0	0.0	0.0	189.4
PRIVOLZHSKY FEDERAL DISTRICT	8,508.6	8,514.3	98.6	5.7	1.4	2,033.3
Republic of Bashkortostan	472.7	472.7	100.0	0.0	0.0	121.7
Republic of Mariy-El	10.5	10.5	100.0	0.0	0.0	2.6
Republic of Mordovia	77.9	77.9	100.0	0.0	0.0	24.3
Republic of Tatarstan (Tatarstan)	2,740.9	2,740.9	100.0	0.0	0.0	508.7
Udmurt Republic	196.4	196.4	100.0	0.0	0.0	49.1

	Cont.						
1	2	3	4	5	6	7	
Chuvash Republic — Chuvashya	75.1	75.1	100.0	0.0	0.0	33.9	
Perm Territory	219.6	219.6	100.0	0.0	0.0	53.5	
Kirov Region	101.3	101.3	100.0	0.0	0.0	23.4	
Nizhni Novgorod Region	844.6	847.3	94.7	2.7	5.3	174.0	
Orenburg Region	328.6	328.6	100.0	0.0	0.0	103.5	
Penza Region	68.9	68.9	100.0	0.0	0.0	15.7	
Samara Region	2,873.7	2,876.7	95.5	3.0	4.5	755.3	
Saratov Region	450.3	450.3	100.0	0.0	0.0	156.7	
Ulyanovsk Region	48.2	48.2	100.0	0.0	0.0	10.9	
<b>URALS FEDERAL DISTRICT</b>	<b>6,252.3</b>	<b>6,314.4</b>	<b>97.0</b>	<b>62.1</b>	<b>3.0</b>	<b>2,017.6</b>	
Kurgan Region	26.2	26.2	100.0	0.0	0.0	8.6	
Sverdlovsk Region	2,791.7	2,850.0	96.2	58.3	3.8	673.2	
Tyumen Region	1,799.8	1,803.6	95.7	3.8	4.3	601.5	
including: Khanty-Mansiysky Autonomous Area — Yugra	1,090.1	1,090.1	100.0	0.0	0.0	442.3	
Yamalo-Nenetsky Autonomous Area	41.5	45.3	75.0	3.8	25.0	12.1	
Chelyabinsk Region	1,634.6	1,634.6	100.0	0.0	0.0	734.2	
<b>SIBERIA FEDERAL DISTRICT</b>	<b>3,413.3</b>	<b>3,413.6</b>	<b>98.6</b>	<b>0.3</b>	<b>1.4</b>	<b>856.9</b>	
Republic of Altai	19.1	19.1	100.0	0.0	0.0	3.3	
Republic of Buryatia	63.3	63.3	100.0	0.0	0.0	5.5	
Republic of Tyva	8.5	8.5	100.0	0.0	0.0	1.8	
Republic of Khakassia	46.2	46.2	100.0	0.0	0.0	14.0	
Altai Territory	192.8	192.8	100.0	0.0	0.0	38.2	
Krasnoyarsk Territory	306.0	306.3	80.0	0.3	20.0	61.7	
including: Taymyr (Dolgano-Nenets) Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Evenkia Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Irkutsk Region	86.3	86.3	100.0	0.0	0.0	20.8	
including Ust-Ordynsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Kemerovo Region	247.2	247.2	100.0	0.0	0.0	68.3	
Novosibirsk Region	2,165.3	2,165.3	100.0	0.0	0.0	574.0	
Omsk Region	108.0	108.0	100.0	0.0	0.0	34.9	

	1	2	3	4	5	6	7
Tomsk Region		53.9	53.9	100.0	0.0	0.0	20.8
Chita Region		116.6	116.6	100.0	0.0	0.0	13.6
including Aginsky Buryatsky Autonomous Area		0.0	0.0	0.0	0.0	0.0	0.0
<b>FAR EAST FEDERAL DISTRICT</b>		<b>1,846.4</b>	<b>1,901.0</b>	<b>95.2</b>	<b>54.6</b>	<b>4.8</b>	<b>489.4</b>
Republic of Sakha (Yakutia)		121.8	123.4	83.3	1.7	16.7	37.6
Primorski Territory		654.6	654.6	100.0	0.0	0.0	187.8
Khabarovsk Territory		147.5	200.4	83.3	53.0	16.7	63.9
Amur Region		582.8	582.8	100.0	0.0	0.0	117.2
Kamchatka Region		133.9	133.9	100.0	0.0	0.0	41.3
including Koryaksky Autonomous Area		10.8	10.8	100.0	0.0	0.0	2.8
Magadan Region		58.0	58.0	100.0	0.0	0.0	14.6
Sakhalin Region		147.8	147.8	100.0	0.0	0.0	26.9
Jewish Autonomous Area		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

End

Table 1.9

### Groupings of operating credit institutions by the share of non-residents' participation in the authorized capital

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
Russian Federation					
31.12.2005	48	22	14	11	41
31.03.2006	47	23	13	12 <sup>1</sup>	43
30.06.2006	45	28	13	10 <sup>2</sup>	48
30.09.2006	46	27	12	13 <sup>2</sup>	50
CENTRAL FEDERAL DISTRICT					
31.12.2005	23	16	9	9	36
31.03.2006	22	17	8	9 <sup>2</sup>	38
30.06.2006	21	21	8	7 <sup>1</sup>	42
30.09.2006	23	20	7	10 <sup>1</sup>	43
of which Moscow and Moscow Region					
31.12.2005	21	15	9	8	35
31.03.2006	20	16	8	8 <sup>2</sup>	37
30.06.2006	19	20	8	6 <sup>1</sup>	41
30.09.2006	21	19	7	9 <sup>1</sup>	42
NORTH-WEST DISTRICT					
31.12.2005	8	2	—	—	2
31.03.2006	8	2	—	1	2
30.06.2006	7	3	—	1	3
30.09.2006	8	3	—	1	4
SOUTH FEDERAL DISTRICT					
31.12.2005	2	—	2	—	1
31.03.2006	2	—	2	—	1
30.06.2006	2	—	2	—	1
30.09.2006	2	—	2	—	1
PRIVOLZHISKY FEDERAL DISTRICT					
31.12.2005	6	1	1	—	1
31.03.2006	6	1	1	—	1
30.06.2006	6	1	1	—	1
30.09.2006	5	1	1	—	1
URALS FEDERAL DISTRICT					
31.12.2005	5	1	1	2	—
31.03.2006	5	1	1	2 <sup>2</sup>	—
30.06.2006	5	1	1	2 <sup>1</sup>	—
30.09.2006	5	1	1	2 <sup>1</sup>	—
SIBERIA FEDERAL DISTRICT					
31.12.2005	2	2	1	—	1
31.03.2006	2	2	1	—	1
30.06.2006	2	2	1	—	1
30.09.2006	1	2	1	—	1
FAR EAST FEDERAL DISTRICT					
31.12.2005	2	—	—	—	—
31.03.2006	2	—	—	—	—
30.06.2006	2	—	—	—	—
30.09.2006	2	—	—	—	2

<sup>1</sup> Of which two credit institutions where decisions taken by non-resident stockholders (which are main or dominating companies with regard to a credit institution) are strongly influenced by residents of the Russian Federation.

<sup>2</sup> Of which one credit institution where decisions taken by non-resident stockholders (which are main or dominating companies with regard to a credit institution) are strongly influenced by residents of the Russian Federation.

Table 1.10

**Number of regional credit institutions that have contracted with  
the Bank of Russia to conduct credit operations in the Russian currency<sup>1</sup>**

(units)

	31.12.2005	31.03.2006	30.06.2006	30.09.2006
1	2	3	4	5
Russian Federation	222	243	264	269
<b>CENTRAL FEDERAL DISTRICT</b>	<b>131</b>	<b>144</b>	<b>154</b>	<b>155</b>
Vladimir Region	—	1	1	1
Voronezh Region	2	2	3	3
Ivanovo Region	—	—	1	1
Smolensk Region	2	2	2	2
Tver Region	1	1	1	1
Yaroslavl Region	1	1	1	1
Moscow	125	137	145	146
<b>NORTH-WEST DISTRICT</b>	<b>13</b>	<b>13</b>	<b>15</b>	<b>16</b>
Republic of Komi	2	2	2	2
Vologda Region	1	1	1	1
Kaliningrad Region	2	2	3	3
Leningrad Region	—	—	—	1
Murmansk Region	1	1	1	2
St. Petersburg	7	7	8	7
<b>SOUTH FEDERAL DISTRICT</b>	<b>15</b>	<b>15</b>	<b>17</b>	<b>19</b>
Republic of Adigei (Adigeya)	—	—	—	2
Krasnodar Territory	1	1	1	1
Stavropol Territory	—	—	1	1
Astrakhan Region	1	1	1	1
Volgograd Region	4	4	4	4
Rostov Region	9	9	10	10
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>17</b>	<b>22</b>	<b>24</b>	<b>24</b>
Republic of Bashkortostan	5	5	5	5
Republic of Tatarstan (Tatarstan)	—	—	2	2
Kirov Region	2	3	3	3
Nizhni Novgorod Region	3	3	3	3
Orenburg Region	—	1	1	1
Samara Region	6	8	8	8
Saratov Region	1	2	2	2
<b>URALS FEDERAL DISTRICT</b>	<b>23</b>	<b>23</b>	<b>24</b>	<b>25</b>
Sverdlovsk Region	14	14	14	15
Tyumen Region	6	6	7	7
Chelyabinsk Region	3	3	3	3
<b>SIBERIA FEDERAL DISTRICT</b>	<b>18</b>	<b>20</b>	<b>22</b>	<b>21</b>
Republic of Altai	1	1	1	1
Republic of Khakassia	2	2	2	2
Krasnoyarsk Territory	3	3	4	4
Kemerovo Region	1	2	2	2
Novosibirsk Region	7	7	7	7
Omsk Region	4	4	5	4
Chita Region	—	1	1	1
<b>FAR EAST FEDERAL DISTRICT</b>	<b>5</b>	<b>6</b>	<b>8</b>	<b>9</b>
Republic of Sakha (Yakutia)	—	1	3	4
Primorski Territory	3	3	3	3
Khabarovsk Territory	2	2	2	2

<sup>1</sup> The data are cited under the concluded general credit agreement on the corresponding date.

Table 1.11

**Number of regional credit institutions that have contracted with  
the Bank of Russia to conduct deposit operations in the Russian currency**

(units)

	31.12.2005	31.03.2006	30.06.2006	30.09.2006
1	2	3	4	5
Russian Federation	281	284	302	310
<b>CENTRAL FEDERAL DISTRICT</b>	<b>180</b>	<b>184</b>	<b>192</b>	<b>199</b>
Vladimir Region	1	1	1	1
Voronezh Region	2	2	3	3
Kaluga Region	2	2	2	2
Kostroma Region	—	—	1	1
Lipetsk Region	1	1	—	2
Ryazan Region	1	1	1	1
Tver Region	1	1	1	1
Moscow	172	176	183	188
<b>NORTH-WEST DISTRICT</b>	<b>16</b>	<b>17</b>	<b>17</b>	<b>17</b>
Republic of Karelia	1	1	1	1
Republic of Komi	1	1	1	1
Vologda Region	1	1	1	1
Murmansk Region	1	1	1	2
Pskov Region	1	2	2	1
St. Petersburg	11	11	11	11
<b>SOUTH FEDERAL DISTRICT</b>	<b>12</b>	<b>12</b>	<b>17</b>	<b>19</b>
Republic of Adigei (Adigeya)	1	1	1	1
Republic of Daghestan	—	—	1	1
Republic of Ingushetia	—	—	—	2
Karachai-Cherkess Republic	—	—	1	1
Republic of Northern Ossetia — Alania	1	—	—	—
Krasnodar Territory	3	3	4	4
Stavropol Territory	1	1	1	1
Astrakhan Region	1	1	1	1
Volgograd Region	—	—	1	1
Rostov Region	5	6	7	7
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>19</b>	<b>16</b>	<b>18</b>	<b>17</b>
Republic of Bashkortostan	1	1	1	1
Republic of Tatarstan (Tatarstan)	4	2	2	2
Chuvash Republic — Chuvashya	1	1	1	—
Kirov Region	1	—	—	—
Nizhni Novgorod Region	4	4	4	4
Orenburg Region	—	—	1	1
Penza Region	1	1	1	1
Samara Region	7	7	7	7
Ulyanovsk Region	—	—	1	1
<b>URALS FEDERAL DISTRICT</b>	<b>21</b>	<b>23</b>	<b>24</b>	<b>26</b>
Kurgan Region	—	1	1	1
Sverdlovsk Region	5	6	7	9
Tyumen Region	12	12	12	12
Chelyabinsk Region	4	4	4	4

**End**  
(units)

1	2	3	4	5
SIBERIA FEDERAL DISTRICT	19	18	18	17
Republic of Altai	1	1	—	—
Krasnoyarsk Territory	2	1	1	1
Irkutsk Region	2	2	2	2
Kemerovo Region	2	2	2	2
Novosibirsk Region	8	8	9	9
Omsk Region	2	2	2	1
Tomsk Region	1	1	1	1
Chita Region	1	1	1	1
FAR EAST FEDERAL DISTRICT	14	14	16	15
Republic of Sakha (Yakutia)	4	4	4	4
Primorski Territory	5	5	6	6
Khabarovsk Territory	2	2	2	2
Kamchatka Region	1	1	1	1
Magadan Region	—	—	1	1
Sakhalin Region	2	2	2	1

Table 1.12

**Credit institutions, Bank of Russia counterparties under general credit agreements,  
grouped by registered authorised capital**

30.09.2006

(units)

	up to 10 million rubles	from 10 to 30 million rubles	from 30 to 60 million rubles	from 60 to 150 million rubles	from 150 to 300 million rubles	300 million rubles and more	total
1	2	3	4	5	6	7	8
Russian Federation	9	24	23	41	45	127	269
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2</b>	<b>9</b>	<b>9</b>	<b>17</b>	<b>21</b>	<b>97</b>	<b>155</b>
Vladimir Region	—	—	1	—	—	—	1
Voronezh Region	—	—	1	2	—	—	3
Ivanovo Region	—	—	—	1	—	—	1
Smolensk Region	1	—	—	—	1	—	2
Tver Region	—	—	1	—	—	—	1
Yaroslavl Region	—	—	—	—	1	—	1
Moscow	1	9	6	14	19	97	146
<b>NORTH-WEST DISTRICT</b>	<b>—</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>5</b>	<b>16</b>
Republic of Komi	—	1	1	—	—	—	2
Vologda Region	—	—	—	—	—	1	1
Kaliningrad Region	—	—	2	—	1	—	3
Leningrad Region	—	1	—	—	—	—	1
Murmansk Region	—	—	—	—	2	—	2
St. Petersburg	—	2	—	1	—	4	7
<b>SOUTH FEDERAL DISTRICT</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>7</b>	<b>6</b>	<b>1</b>	<b>19</b>
Republic of Adigei (Adigeya)	2	—	—	—	—	—	2
Krasnodar Territory	—	—	—	—	1	—	1
Stavropol Territory	—	—	1	—	—	—	1
Astrakhan Region	1	—	—	—	—	—	1
Volgograd Region	—	1	—	1	2	—	4
Rostov Region	—	—	—	6	3	1	10
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>—</b>	<b>2</b>	<b>2</b>	<b>6</b>	<b>4</b>	<b>10</b>	<b>24</b>
Republic of Bashkortostan	—	1	1	1	1	1	5
Republic of Tatarstan (Tatarstan)	—	—	—	—	—	2	2
Kirov Region	—	1	—	1	—	1	3
Nizhni Novgorod Region	—	—	—	2	—	1	3



1	End (units)							
	2	3	4	5	6	7	8	
Orenburg Region	—	—	—	—	—	1	1	
Samara Region	—	—	1	1	2	4	8	
Saratov Region	—	—	—	1	1	—	2	
URALS FEDERAL DISTRICT	1	2	3	4	3	12	25	
Sverdlovsk Region	1	1	2	3	1	7	15	
Tyumen Region	—	—	1	1	1	4	7	
Chelyabinsk Region	—	1	—	—	1	1	3	
SIBERIA FEDERAL DISTRICT	3	6	2	3	6	1	21	
Republic of Altai	—	1	—	—	—	—	1	
Republic of Khakassia	—	—	1	—	1	—	2	
Krasnoyarsk Territory	—	1	1	—	2	—	4	
Kemerovo Region	—	—	—	1	1	—	2	
Novosibirsk Region	2	2	—	1	1	1	7	
Omsk Region	1	1	—	1	1	—	4	
Chita Region	—	1	—	—	—	—	1	
FAR EAST FEDERAL DISTRICT	—	—	3	3	2	1	9	
Republic of Sakha (Yakutia)	—	—	2	1	1	—	4	
Primorski Territory	—	—	—	2	1	—	3	
Khabarovsk Territory	—	—	1	—	—	1	2	

## 2. Foreign Cash Operations

Table 2.1

### Foreign Cash Sales to Individuals by Authorised Banks<sup>1</sup> (in Dollar Equivalent for All Currencies)

(USD million)

1	2005		2006		
	Q3	Q4	Q1	Q2	Q3
	2	3	4	5	6
Russian Federation	10,970.62	13,255.54	9,170.04	10,771.72	10,888.95
<b>CENTRAL FEDERAL DISTRICT</b>	<b>5,682.47</b>	<b>7,248.04</b>	<b>5,180.80</b>	<b>6,390.14</b>	<b>6,163.79</b>
Belgorod Region	24.13	27.24	17.16	21.65	32.86
Bryansk Region	37.49	43.84	35.46	33.16	43.66
Vladimir Region	56.83	53.77	37.31	32.79	41.37
Voronezh Region	78.38	87.84	63.23	57.27	80.60
Ivanovo Region	23.45	25.97	19.69	20.83	25.81
Kaluga Region	32.29	32.80	24.54	22.63	26.91
Kostroma Region	19.18	21.06	15.66	17.18	17.39
Kursk Region	18.81	19.35	12.83	15.72	18.48
Lipetsk Region	18.88	22.15	12.85	13.11	22.98
Moscow Region	252.11	247.78	169.24	156.81	194.72
Orel Region	18.81	21.63	13.98	14.21	17.33
Ryazan Region	31.30	32.88	21.73	21.43	26.36
Smolensk Region	25.39	25.52	19.18	18.64	21.51
Tambov Region	12.61	14.09	8.04	7.73	10.29
Tver Region	33.52	38.12	26.35	26.08	30.57
Tula Region	51.94	58.48	39.75	36.88	43.08
Yaroslavl Region	76.52	73.23	53.69	51.35	56.42
Moscow	4,870.84	6,402.29	4,590.12	5,822.70	5,453.47
<b>NORTH-WEST DISTRICT</b>	<b>1,428.07</b>	<b>1,483.72</b>	<b>1,098.46</b>	<b>1,269.28</b>	<b>1,398.78</b>
Republic of Karelia	18.24	19.14	14.25	14.82	15.80
Republic of Komi	21.86	23.16	18.56	22.88	24.55
Arkhangelsk Region	19.57	20.54	16.53	16.51	19.40
including Nenets Autonomous Area	1.00	1.00	0.75	0.84	0.75
Vologda Region	24.36	23.93	18.32	20.15	28.67
Kaliningrad Region	99.74	117.34	96.57	113.62	128.13
Leningrad Region	181.93	177.44	140.69	206.37	268.37
Murmansk Region	46.58	47.44	40.69	45.17	42.66
Novgorod Region	12.83	13.55	8.94	9.55	10.36
Pskov Region	12.05	11.04	8.83	9.27	8.99
St. Petersburg	990.89	1,030.14	735.09	810.95	851.86

Cont.

(USD million)

1	2	3	4	5	6
<b>SOUTH FEDERAL DISTRICT</b>	<b>825.52</b>	<b>960.15</b>	<b>573.88</b>	<b>484.26</b>	<b>696.48</b>
Republic of Adigei (Adigeya)	3.26	4.01	2.50	2.68	2.95
Republic of Daghestan	75.70	134.01	65.39	16.34	21.35
Republic of Ingushetia	3.68	9.47	2.70	2.14	2.08
Kabardino-Balkar Republic	11.04	14.84	9.24	8.22	9.49
Republic of Kalmykia	3.57	4.45	2.99	1.61	2.04
Karachai-Cherkess Republic	2.83	4.83	2.88	2.42	2.65
Republic of Northern Ossetia — Alania	31.77	47.83	32.11	15.81	23.02
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	301.84	259.45	173.08	174.30	294.08
Stavropol Territory	146.34	199.46	112.98	96.32	117.05
Astrakhan Region	18.31	21.51	14.22	13.95	20.81
Volgograd Region	49.15	68.69	37.98	39.87	52.96
Rostov Region	178.04	191.60	117.81	110.61	148.01
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>851.38</b>	<b>998.95</b>	<b>679.10</b>	<b>742.73</b>	<b>946.62</b>
Republic of Bashkortostan	92.14	125.12	80.37	93.57	118.49
Republic of Mariy-El	4.59	4.84	3.22	4.06	5.58
Republic of Mordovia	5.69	7.40	4.44	4.50	6.07
Republic of Tatarstan (Tatarstan)	102.13	128.75	80.96	93.27	115.73
Udmurt Republic	26.55	26.18	22.57	23.94	30.37
Chuvash Republic — Chuvashya	12.15	14.33	9.10	10.08	13.88
Perm Territory	92.89	99.81	69.74	117.53	137.21
Kirov Region	16.96	19.65	16.26	17.37	24.14
Nizhni Novgorod Region	129.65	149.82	112.95	106.33	126.90
Orenburg Region	52.35	64.11	34.62	33.15	51.37
Penza Region	17.31	22.79	16.38	15.92	21.63
Samara Region	235.10	256.26	176.05	171.39	229.52
Saratov Region	49.77	61.21	42.45	39.92	50.04
Ulyanovsk Region	14.11	18.69	10.00	11.70	15.69
<b>URALS FEDERAL DISTRICT</b>	<b>706.35</b>	<b>785.65</b>	<b>568.57</b>	<b>643.73</b>	<b>733.47</b>
Kurgan Region	10.32	12.22	8.09	9.36	12.11
Sverdlovsk Region	324.08	334.41	241.31	275.67	320.10
Tyumen Region	257.37	311.06	226.49	264.09	277.39
including:					
Khanty-Mansiysky Autonomous Area — Yugra	115.61	132.58	93.34	106.09	116.98
Yamalo-Nenetsky Autonomous Area	57.84	67.28	57.43	64.71	55.46
Chelyabinsk Region	114.59	127.95	92.68	94.61	123.86

End

(USD million)

1	2	3	4	5	6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>883.45</b>	<b>933.85</b>	<b>586.42</b>	<b>711.10</b>	<b>941.78</b>
Republic of Altai	2.12	2.11	1.86	1.96	2.74
Republic of Buryatia	16.58	20.62	12.15	15.65	24.05
Republic of Tyva	1.86	1.69	1.08	1.31	1.38
Republic of Khakassia	15.58	11.91	7.76	10.41	15.21
Altai Territory	69.52	79.68	52.54	65.25	80.38
Krasnoyarsk Territory	157.55	159.56	87.65	116.15	153.09
including: Taymyr (Dolgano-Nenets) Autonomous Area	0.90	0.91	0.52	0.69	0.37
Irkutsk Region	158.53	186.54	116.35	140.25	164.88
Kemerovo Region	99.39	107.56	72.19	76.63	94.31
Novosibirsk Region	198.28	196.59	114.82	145.25	222.75
Omsk Region	105.27	104.04	71.31	86.13	123.23
Tomsk Region	39.05	40.46	30.11	34.35	40.42
Chita Region	19.73	23.09	18.61	17.77	19.34
including Aginsky Buryatsky Autonomous Area	0.17	0.19	0.12	0.16	0.17
<b>FAR EAST FEDERAL DISTRICT</b>	<b>569.75</b>	<b>681.20</b>	<b>455.47</b>	<b>498.29</b>	<b>616.73</b>
Republic of Sakha (Yakutia)	44.01	52.24	32.87	35.73	48.00
Primorski Territory	254.37	313.44	213.55	253.13	339.51
Khabarovsk Territory	133.49	158.17	102.42	99.49	110.91
Amur Region	54.96	56.19	38.48	44.48	47.79
Kamchatka Region	23.07	28.69	18.33	15.97	15.76
including Koryaksky Autonomous Area	0.13	0.18	0.08	0.06	0.04
Magadan Region	11.11	13.63	7.05	8.36	8.44
Sakhalin Region	44.30	52.99	39.08	37.54	42.58
Jewish Autonomous Area	2.17	2.81	1.92	1.73	1.94
Chukotka Autonomous Area	2.28	3.05	1.78	1.87	1.81

<sup>1</sup> Data for the regions are compiled on the basis of reports by the authorised banks registered in the given territory and also the branches of authorised banks registered in other territories.

Table 2.2

**Foreign Cash Purchases by Authorised Banks from Individuals<sup>1</sup>**  
(in Dollar Equivalent for All Currencies)

(USD million)

1	2005		2006		
	Q3	Q4	Q1	Q2	Q3
2	3	4	5	6	
Russian Federation	5,648.25	6,078.52	5,921.78	10,800.95	9,457.83
<b>CENTRAL FEDERAL DISTRICT</b>	<b>3,103.72</b>	<b>3,435.15</b>	<b>3,356.49</b>	<b>6,586.34</b>	<b>5,872.68</b>
Belgorod Region	17.36	15.99	15.95	32.05	31.79
Bryansk Region	19.79	20.77	21.75	37.37	29.32
Vladimir Region	40.14	28.55	29.05	44.46	34.33
Voronezh Region	42.00	39.17	37.97	71.07	59.95
Ivanovo Region	15.15	14.51	12.26	20.80	17.32
Kaluga Region	20.79	21.37	22.35	35.75	25.58
Kostroma Region	12.66	14.09	12.52	18.58	15.48
Kursk Region	14.23	12.35	11.71	20.94	21.20
Lipetsk Region	13.24	11.62	12.34	24.27	22.09
Moscow Region	183.43	181.17	172.36	358.43	284.45
Orel Region	12.40	10.64	11.54	19.96	16.85
Ryazan Region	24.39	21.78	20.64	36.49	28.58
Smolensk Region	16.81	17.97	16.72	27.62	20.30
Tambov Region	9.38	7.05	7.26	15.20	12.71
Tver Region	19.66	21.62	22.56	43.15	34.59
Tula Region	31.59	33.89	34.33	63.29	58.97
Yaroslavl Region	43.74	44.63	42.44	64.60	53.32
Moscow	2,566.95	2,917.98	2,852.75	5,652.33	5,105.86
<b>NORTH-WEST DISTRICT</b>	<b>1,065.39</b>	<b>1,162.48</b>	<b>1,138.79</b>	<b>1,960.41</b>	<b>1,681.99</b>
Republic of Karelia	12.38	11.69	12.09	16.84	14.95
Republic of Komi	11.46	11.97	10.53	18.26	15.74
Arkhangelsk Region	12.77	13.33	11.78	16.54	14.38
including Nenets Autonomous Area	0.35	0.41	0.32	0.43	0.34
Vologda Region	12.60	12.05	10.74	15.01	14.44
Kaliningrad Region	114.82	122.86	111.33	171.77	165.67
Leningrad Region	108.17	119.33	131.87	306.49	303.94
Murmansk Region	26.99	33.87	31.94	51.12	42.05
Novgorod Region	8.35	9.46	8.88	12.71	11.05
Pskov Region	14.13	13.01	14.01	24.43	18.77
St. Petersburg	743.74	814.92	795.64	1,327.24	1,081.00

Cont.

(USD million)

1	2	3	4	5	6
<b>SOUTH FEDERAL DISTRICT</b>	<b>363.60</b>	<b>353.94</b>	<b>362.78</b>	<b>621.07</b>	<b>465.85</b>
Republic of Adigei (Adigeya)	3.33	2.83	2.91	5.44	5.41
Republic of Daghestan	1.66	2.58	2.10	10.45	5.04
Republic of Ingushetia	1.81	1.10	1.00	2.18	2.23
Kabardino-Balkar Republic	3.42	2.34	2.56	6.72	4.10
Republic of Kalmykia	2.15	2.32	1.67	2.97	2.28
Karachai-Cherkess Republic	1.28	1.02	0.96	1.80	1.55
Republic of Northern Ossetia — Alania	8.26	8.26	6.89	11.95	8.46
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	169.00	178.55	190.38	314.51	232.90
Stavropol Territory	47.32	38.76	38.37	69.18	52.33
Astrakhan Region	15.04	11.92	12.15	17.05	13.62
Volgograd Region	29.04	25.20	24.89	42.25	36.65
Rostov Region	81.30	79.06	78.91	136.56	101.30
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>444.99</b>	<b>444.90</b>	<b>429.22</b>	<b>672.24</b>	<b>581.36</b>
Republic of Bashkortostan	38.61	39.97	42.92	68.09	62.20
Republic of Mariy-El	10.59	10.83	10.46	14.49	11.51
Republic of Mordovia	5.14	5.00	4.77	7.96	6.70
Republic of Tatarstan (Tatarstan)	53.37	51.61	50.99	73.82	68.29
Udmurt Republic	13.44	12.99	11.14	18.92	16.97
Chuvash Republic — Chuvashya	12.10	12.86	10.44	16.13	16.57
Perm Territory	34.57	37.03	37.19	65.49	55.06
Kirov Region	9.44	9.67	7.77	12.05	12.40
Nizhni Novgorod Region	83.83	84.79	80.72	123.07	103.83
Orenburg Region	21.32	19.52	20.25	41.95	31.57
Penza Region	12.90	11.40	9.73	15.41	14.65
Samara Region	100.94	106.35	101.31	149.04	123.00
Saratov Region	38.85	33.13	32.76	49.36	43.62
Ulyanovsk Region	9.90	9.75	8.78	16.47	14.99
<b>URALS FEDERAL DISTRICT</b>	<b>246.69</b>	<b>257.82</b>	<b>240.63</b>	<b>360.83</b>	<b>295.92</b>
Kurgan Region	4.88	4.99	4.50	7.77	7.67
Sverdlovsk Region	123.14	126.10	116.96	160.92	137.15
Tyumen Region	78.25	85.31	79.72	133.98	99.09
including:					
Khanty-Mansiysky Autonomous Area — Yugra	29.29	32.40	32.61	56.98	41.55
Yamalo-Nenetsky Autonomous Area	17.83	21.20	17.35	29.92	18.19
Chelyabinsk Region	40.42	41.42	39.46	58.17	52.01

End

(USD million)

1	2	3	4	5	6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>243.04</b>	<b>231.60</b>	<b>218.62</b>	<b>332.29</b>	<b>313.26</b>
Republic of Altai	1.33	1.08	1.26	1.28	1.91
Republic of Buryatia	3.81	3.00	3.39	4.90	5.24
Republic of Tyva	0.41	0.44	0.42	0.76	0.70
Republic of Khakassia	3.83	3.19	3.03	4.65	4.67
Altai Territory	32.43	28.17	26.41	43.31	37.66
Krasnoyarsk Territory	33.96	33.79	34.21	51.48	46.99
including: Taymyr (Dolgano-Nenets) Autonomous Area	0.45	0.41	0.22	0.39	0.25
Irkutsk Region	21.03	20.08	17.37	28.19	27.12
Kemerovo Region	22.70	23.01	21.23	35.81	31.44
Novosibirsk Region	51.76	50.05	47.13	66.48	68.87
Omsk Region	48.40	46.18	43.90	65.54	61.96
Tomsk Region	19.43	18.67	16.50	23.97	21.78
Chita Region	3.95	3.94	3.78	5.91	4.95
including Aginsky Buryatsky Autonomous Area	0.09	0.06	0.04	0.05	0.06
<b>FAR EAST FEDERAL DISTRICT</b>	<b>173.35</b>	<b>177.18</b>	<b>168.10</b>	<b>242.72</b>	<b>214.25</b>
Republic of Sakha (Yakutia)	8.87	8.37	8.42	11.64	11.42
Primorski Territory	75.45	81.51	74.14	107.42	90.73
Khabarovsk Territory	46.86	47.14	47.58	60.76	57.47
Amur Region	7.08	7.46	6.44	8.30	9.98
Kamchatka Region	6.21	7.07	6.46	9.29	5.90
including Koryaksky Autonomous Area	0.04	0.06	0.04	0.05	0.06
Magadan Region	3.59	3.56	3.77	6.01	4.06
Sakhalin Region	24.25	21.23	20.26	37.86	33.23
Jewish Autonomous Area	0.61	0.54	0.50	0.80	0.70
Chukotka Autonomous Area	0.42	0.30	0.53	0.65	0.76

<sup>1</sup> Data for the regions are compiled on the basis of reports by the authorised banks registered in the given territory and also the branches of authorised banks registered in other territories.

## 3. Borrowings

Table 3.1

Deposits of Legal Entities, Individuals and Individual Entrepreneurs<sup>1</sup>

(thousand rubles)

	30.09.2006											
	total			legal entities' deposits			individuals' deposits <sup>2</sup>			Individual entrepreneurs' deposits		
	total	rubles	foreign currency	total	rubles	foreign currency	total	rubles	foreign currency	total	rubles	foreign currency
1	2	3	4	5	6	7	8	9	10	11		
Russian Federation	4,224,677,681	880,916,610	296,885,574	3,297,584,921	2,706,731,605	590,853,316	46,176,150	45,385,802	790,348			
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,256,905,596</b>	<b>664,151,419</b>	<b>275,436,311</b>	<b>1,577,916,546</b>	<b>1,184,159,739</b>	<b>393,756,807</b>	<b>14,837,631</b>	<b>14,321,914</b>	<b>515,717</b>			
Belgorod Region	31,165,606	5,795,384	447,407	24,881,449	22,400,347	2,481,102	488,773	487,809	964			
Bryansk Region	13,890,922	471,104	1,928	13,154,356	11,681,977	1,472,379	265,462	264,401	1,061			
Vladimir Region	23,555,092	1,010,479	80,457	22,022,147	20,307,567	1,714,580	522,466	522,321	145			
Voronezh Region	42,747,006	4,140,084	1,017,982	37,895,757	34,588,656	3,307,101	711,165	710,193	972			
Ivanovo Region	13,899,145	985,727	5,381	12,538,002	11,751,382	786,620	375,416	372,404	3,012			
Kaluga Region	17,417,082	596,076	13,979	16,493,553	14,309,494	2,184,059	327,453	326,420	1,033			
Kostroma Region	9,635,631	634,745	65,424	8,704,081	7,968,119	735,962	296,805	296,663	142			
Kursk Region	14,539,979	553,490	60,255	13,562,451	12,469,041	1,093,410	424,038	422,621	1,417			
Lipetsk Region	21,998,735	4,812,098	843,567	16,985,788	15,600,034	1,385,754	200,849	200,847	2			
Moscow Region	154,017,815	5,683,819	998,708	147,132,438	126,455,603	20,676,835	1,201,558	1,198,044	3,514			
Orel Region	10,465,495	296,123	8,025	9,906,542	9,200,982	705,560	262,830	262,228	602			
Ryazan Region	17,786,365	530,689	1,415	16,867,001	15,360,230	1,506,771	388,675	386,630	2,045			
Smolensk Region	14,604,334	909,854	273,163	13,413,468	11,756,271	1,657,197	281,012	275,568	5,444			
Tambov Region	11,625,078	193,676	61,594	11,238,634	10,454,406	784,228	192,768	192,762	6			
Tver Region	16,932,840	825,292	53,568	15,842,551	14,228,022	1,614,529	264,997	264,929	68			
Tula Region	27,602,164	3,385,758	1,777,699	23,839,728	21,171,549	2,668,179	376,678	370,948	5,730			
Yaroslavl Region	32,673,945	1,465,396	16,068	30,646,741	26,943,128	3,703,613	561,808	557,320	4,488			
Moscow	1,782,348,362	631,861,625	269,709,691	1,142,791,859	797,512,931	345,278,928	7,694,878	7,209,806	485,072			
<b>NORTH-WEST DISTRICT</b>	<b>444,994,407</b>	<b>64,864,166</b>	<b>9,282,550</b>	<b>375,634,995</b>	<b>307,655,344</b>	<b>67,979,651</b>	<b>4,495,246</b>	<b>4,414,535</b>	<b>80,711</b>			
Republic of Karelia	11,141,333	334,519	10,425	10,599,765	9,447,433	1,152,332	207,049	196,685	10,364			
Republic of Komi	23,575,691	1,495,392	—	21,699,105	20,016,814	1,682,291	381,194	379,857	1,337			
Arkhangel'sk Region	21,738,016	946,081	56,754	20,154,561	18,535,775	1,618,786	637,374	636,619	755			
including Nenets Autonomous Area	1,155,484	8,000	—	1,114,973	1,049,683	65,290	32,511	32,511	—			



Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11
Vologda Region	34,604,465	8,960,005	6,997,430	1,962,575	24,936,288	23,277,631	1,658,657	708,172	706,384	1,788
Kaliningrad Region	23,460,371	2,100,637	1,606,083	494,554	20,598,656	14,926,723	5,671,933	761,078	727,830	33,248
Leningrad Region	22,907,631	816,205	800,094	16,111	21,881,183	18,441,889	3,439,294	210,243	202,894	7,349
Murmansk Region	24,790,255	2,032,947	655,105	1,377,842	22,567,325	19,379,667	3,187,658	189,983	187,753	2,230
Novgorod Region	8,304,857	642,202	598,551	43,651	7,519,678	6,560,280	959,398	142,977	142,875	102
Pskov Region	7,433,722	416,506	378,740	37,766	6,905,104	6,056,102	849,002	112,112	110,003	2,109
St. Petersburg	267,038,066	47,119,672	41,836,800	5,282,872	218,773,330	171,013,030	47,760,300	1,145,064	1,123,635	21,429
<b>SOUTH FEDERAL DISTRICT</b>	<b>252,164,650</b>	<b>17,368,054</b>	<b>15,075,548</b>	<b>2,292,506</b>	<b>228,986,578</b>	<b>203,921,351</b>	<b>25,065,227</b>	<b>5,810,018</b>	<b>5,766,022</b>	<b>43,996</b>
Republic of Adigei (Adigeya)	2,904,434	50,413	50,413	—	2,781,850	2,557,083	224,767	72,171	71,528	643
Republic of Dagestan	3,950,418	119,929	119,929	—	3,655,339	3,321,872	333,467	175,150	173,469	1,681
Republic of Ingushetia	439,723	744	356	388	428,038	386,961	41,077	10,941	10,940	1
Kabardino-Balkar Republic	4,516,954	54,800	49,773	5,027	4,385,251	4,088,572	296,679	76,903	76,372	531
Republic of Kalmykia	998,028	36,873	36,873	—	919,120	846,769	72,351	42,035	42,021	14
Karachai-Cherkess Republic	1,839,760	96,140	96,140	—	1,689,898	1,598,781	91,117	53,722	53,687	35
Republic of Northern Ossetia — Alania	5,851,957	100,692	100,692	—	5,673,690	5,178,989	494,701	77,575	76,282	1,293
Republic of Chechnya	289,259	—	—	—	278,205	276,825	1,380	11,054	11,054	—
Krasnodar Territory	93,029,142	9,096,696	7,368,256	1,728,440	81,884,750	71,495,571	10,389,179	2,047,696	2,035,707	11,989
Stavropol Territory	34,921,536	1,588,937	1,345,161	243,776	32,637,810	28,532,079	4,105,731	694,789	692,068	2,721
Astrakhan Region	13,428,793	943,114	920,167	22,947	12,142,979	11,078,261	1,064,718	342,700	329,019	13,681
Vologograd Region	34,532,297	2,418,562	2,192,453	226,109	31,546,479	28,342,967	3,203,512	567,256	567,175	81
Rostov Region	55,462,349	2,861,154	2,795,335	65,819	50,963,169	46,216,621	4,746,548	1,638,026	1,626,700	11,326
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>543,089,377</b>	<b>71,324,823</b>	<b>66,673,171</b>	<b>4,651,652</b>	<b>464,444,102</b>	<b>422,404,863</b>	<b>42,039,239</b>	<b>7,320,452</b>	<b>7,287,425</b>	<b>33,027</b>
Republic of Bashkortostan	57,763,448	8,551,629	8,307,914	243,715	48,396,143	44,405,160	3,990,983	815,676	813,406	2,270
Republic of Mariy-El	5,687,918	319,928	272,826	47,102	5,240,168	4,945,166	295,002	127,822	127,696	126
Republic of Mordovia	8,475,229	604,774	604,774	—	7,738,478	7,413,675	324,803	131,977	131,972	5
Republic of Tatarstan (Tatarstan)	105,403,066	33,883,316	32,928,119	955,197	70,555,194	64,889,581	5,665,613	964,556	961,390	3,166
Udmurt Republic	19,999,252	548,973	534,244	14,729	19,013,806	17,861,515	1,152,291	436,473	433,138	3,335
Chuvash Republic — Chuvashya	13,375,320	470,657	457,448	13,209	12,678,067	11,965,697	712,370	226,596	226,460	136
Perm Region	53,074,167	4,969,162	4,546,098	423,064	46,789,388	42,707,190	4,082,198	1,315,617	1,314,781	836
Kirov Region	16,567,324	648,230	648,230	—	15,478,000	14,899,684	578,316	441,094	440,912	182
Nizhni Novgorod Region	73,470,312	5,521,249	5,216,221	305,028	66,870,820	59,054,767	7,816,053	1,078,243	1,070,162	8,081

Cont.		(thousand rubles)									
1	2	3	4	5	6	7	8	9	10	11	
Orenburg Region	26,833,633	2,289,460	1,458,334	831,126	24,168,852	22,173,060	1,995,792	375,321	361,379	13,942	
Penza Region	15,896,721	219,718	219,718	—	15,330,936	14,303,659	1,027,277	346,067	346,039	28	
Samara Region	94,351,554	10,734,508	8,961,204	1,773,304	83,245,479	72,271,040	10,974,439	371,567	370,950	617	
Saratov Region	38,073,966	2,254,396	2,219,127	35,269	35,363,788	32,817,234	2,546,554	455,782	455,686	96	
Ulyanovsk Region	14,117,467	308,823	298,914	9,909	13,574,983	12,697,435	877,548	233,661	233,454	207	
<b>URALS FEDERAL DISTRICT</b>	<b>308,200,894</b>	<b>34,349,226</b>	<b>30,367,569</b>	<b>3,981,657</b>	<b>269,174,022</b>	<b>242,475,778</b>	<b>26,698,244</b>	<b>4,677,646</b>	<b>4,665,331</b>	<b>12,315</b>	
Kurgan Region	7,566,576	458,318	458,318	—	6,843,564	6,546,750	296,814	264,694	264,678	16	
Sverdlovsk Region	108,888,792	13,965,392	13,115,912	849,480	93,124,623	84,773,827	8,350,796	1,798,777	1,793,270	5,507	
Tyumen Region	134,420,030	15,524,730	12,663,017	2,861,713	117,440,129	103,633,478	13,806,651	1,455,171	1,455,002	169	
including:											
Khanty-Mansiysky Autonomous Area — Yugra	74,226,697	6,883,937	4,452,691	2,431,246	66,677,522	57,227,106	9,450,416	665,238	665,096	142	
Yamalo-Nenetsky Autonomous Area	23,861,956	3,066,722	3,066,722	—	20,446,568	19,056,357	1,390,211	348,666	348,665	1	
Chelyabinsk Region	57,325,496	4,400,786	4,130,322	270,464	51,765,706	47,521,723	4,243,983	1,159,004	1,152,381	6,623	
<b>SIBERIA FEDERAL DISTRICT</b>	<b>277,594,921</b>	<b>20,077,821</b>	<b>19,384,441</b>	<b>693,380</b>	<b>252,193,169</b>	<b>233,442,014</b>	<b>18,751,155</b>	<b>5,323,931</b>	<b>5,288,078</b>	<b>35,853</b>	
Republic of Altai	1,205,212	160,790	160,790	—	998,739	960,956	37,783	45,683	45,680	3	
Republic of Buryatia	7,916,126	288,138	285,461	2,677	7,209,184	6,865,098	344,086	418,804	414,455	4,349	
Republic of Tyva	1,019,117	16,734	16,734	—	947,932	928,741	19,191	54,451	54,443	8	
Republic of Khakassia	4,724,029	163,657	163,657	—	4,275,950	3,966,132	309,818	284,422	284,366	56	
Altai Territory	24,771,567	949,446	879,827	69,619	23,308,227	21,781,461	1,526,766	513,894	510,750	3,144	
Krasnoyarsk Territory	48,973,627	5,493,197	5,342,604	150,593	42,554,364	39,217,768	3,336,596	926,066	923,453	2,613	
including:											
Taymyr (Dolgano-Nenets) Autonomous Area	375,984	—	—	—	371,926	322,522	49,404	4,058	4,058	—	
Evenkia Autonomous Area	—	—	—	—	—	—	—	—	—	—	
Irkutsk Region	38,553,071	2,971,262	2,715,313	255,949	34,875,642	32,192,880	2,682,762	706,167	701,230	4,937	
including Ust-Ordynsky Autonomous Area	354,206	—	—	—	336,131	333,752	2,379	18,075	18,075	—	
Kemerovo Region	44,718,898	3,326,252	3,224,336	101,916	40,936,510	38,221,425	2,715,085	456,136	455,815	321	
Novosibirsk Region	46,521,358	2,640,181	2,580,018	60,163	43,426,371	39,821,851	3,604,520	454,806	453,040	1,766	
Omsk Region	29,691,787	1,339,528	1,302,637	36,891	27,599,152	25,383,518	2,215,634	753,107	743,449	9,658	
Tomsk Region	18,197,956	838,320	827,568	10,752	17,041,866	15,635,857	1,406,009	317,770	315,363	2,407	
Chita Region	11,302,173	1,890,316	1,885,496	4,820	9,019,232	8,466,327	552,905	392,625	386,034	6,591	
including Aginsky Buryatsky Autonomous Area	1,558,806	1,319,530	1,319,530	—	206,560	204,218	2,342	32,716	32,188	528	

End  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11
FAR EAST FEDERAL DISTRICT	141,727,836	8,781,101	8,233,583	547,518	129,235,509	112,672,516	16,562,993	3,711,226	3,642,497	68,729
Republic of Sakha (Yakutia)	17,997,993	824,494	769,461	55,033	16,480,110	15,548,966	931,144	693,389	693,373	16
Primorski Territory	38,703,080	3,583,198	3,434,916	148,282	34,128,680	28,045,848	6,082,832	991,202	954,222	36,980
Khabarovsk Territory	37,989,061	2,508,947	2,265,446	243,501	35,005,337	30,138,398	4,866,939	474,777	473,090	1,687
Amur Region	10,716,926	1,030,459	1,015,730	14,729	9,346,569	8,717,617	628,952	339,898	333,273	6,625
Kamchatka Region	10,054,976	159,852	150,086	9,766	9,603,572	8,294,157	1,309,415	291,552	290,583	969
including Koryaksky Autonomous Area	482,286	5,000	5,000	—	472,632	462,468	10,164	4,654	4,654	—
Magadan Region	6,163,037	173,219	167,697	5,522	5,800,104	5,262,094	538,010	189,714	185,871	3,843
Sakhalin Region	16,371,142	453,730	392,418	61,312	15,327,580	13,324,954	2,002,626	589,832	571,557	18,275
Jewish Autonomous Area	1,670,827	46,202	36,829	9,373	1,528,208	1,408,724	119,484	96,417	96,083	334
Chukotka Autonomous Area	2,060,794	1,000	1,000	—	2,015,349	1,931,758	83,591	44,445	44,445	—

<sup>1</sup> Source: Reports by operating credit institutions (branches). The data on the volume of deposits attracted at regions are shown by places where the funds were attracted.

<sup>2</sup> Excluding banking cards payment accounts.

Table 3.2

Ruble Accounts of Organizations<sup>1</sup>

(thousand rubles)

1	30.09.2006		
	state organizations	non-state organizations	other <sup>2</sup>
	2	3	4
Russian Federation	119,762,076	1,640,791,901	43,720,094
<b>CENTRAL FEDERAL DISTRICT</b>	<b>68,650,656</b>	<b>1,036,783,538</b>	<b>40,278,207</b>
Belgorod Region	579,184	7,838,776	27,384
Bryansk Region	263,563	2,696,927	1,964
Vladimir Region	284,128	4,347,678	385
Voronezh Region	830,216	9,605,136	11,870
Ivanovo Region	192,683	2,879,005	10,423
Kaluga Region	512,376	4,648,192	2,052
Kostroma Region	166,669	1,721,135	663
Kursk Region	463,911	3,725,368	216
Lipetsk Region	385,458	5,539,414	9,868
Moscow Region	6,666,884	44,535,402	303,837
Orel Region	133,664	1,871,588	2,093
Ryazan Region	352,880	4,113,421	23
Smolensk Region	564,913	3,173,036	1,943
Tambov Region	162,246	1,960,096	2,866
Tver Region	617,069	4,344,068	1,849
Tula Region	348,032	4,734,818	200
Yaroslavl Region	668,865	8,299,793	16,979
Moscow	55,457,915	920,749,685	39,883,592
<b>NORTH-WEST DISTRICT</b>	<b>13,077,437</b>	<b>156,774,949</b>	<b>1,693,648</b>
Republic of Karelia	152,310	2,012,280	4,962
Republic of Komi	274,618	3,900,704	25,974
Arkhangelsk Region	410,089	3,894,186	371
including Nenets Autonomous Area	53,194	327,795	0
Vologda Region	223,390	8,412,081	11,349
Kaliningrad Region	527,589	6,408,963	19,363
Leningrad Region	606,650	5,744,143	424
Murmansk Region	618,350	3,666,393	17,910
Novgorod Region	196,598	1,915,905	2,987
Pskov Region	143,442	1,919,688	33,236
St. Petersburg	9,924,401	118,900,606	1,577,072
<b>SOUTH FEDERAL DISTRICT</b>	<b>5,378,800</b>	<b>67,391,910</b>	<b>268,329</b>
Republic of Adigei (Adigeya)	57,079	524,342	75
Republic of Daghestan	686,632	2,738,030	1,271
Republic of Ingushetia	29,268	238,481	22,017
Kabardino-Balkar Republic	108,731	785,260	4,583
Republic of Kalmykia	54,997	280,161	266
Karachai-Cherkess Republic	118,935	480,790	77
Republic of Northern Ossetia — Alania	226,957	1,089,949	1,630
Republic of Chechnya	97,068	277,592	1,295
Krasnodar Territory	1,525,751	22,927,672	104,871

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	582,779	8,206,074	10,495
Astrakhan Region	252,000	3,843,958	98,495
Volgograd Region	379,792	9,328,699	951
Rostov Region	1,258,811	16,670,902	22,303
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>11,630,538</b>	<b>168,058,437</b>	<b>421,617</b>
Republic of Bashkortostan	2,014,884	28,576,298	17,195
Republic of Mariy-El	80,670	1,437,120	22
Republic of Mordovia	529,397	2,081,070	723
Republic of Tatarstan (Tatarstan)	2,559,381	29,319,311	231,862
Udmurt Republic	445,361	4,833,167	997
Chuvash Republic — Chuvashya	330,546	4,172,421	7,777
Perm Territory	725,339	14,602,384	87,910
Kirov Region	263,154	2,952,210	64
Nizhni Novgorod Region	1,377,732	19,448,076	9,717
Orenburg Region	462,162	9,192,328	789
Penza Region	491,596	3,543,823	113
Samara Region	1,359,890	36,772,827	63,894
Saratov Region	545,820	8,256,658	452
Ulyanovsk Region	444,606	2,870,744	102
<b>URALS FEDERAL DISTRICT</b>	<b>7,856,745</b>	<b>90,495,602</b>	<b>643,387</b>
Kurgan Region	191,315	1,531,908	6,864
Sverdlovsk Region	2,162,115	30,769,464	322,018
Tyumen Region	3,721,516	38,728,496	246,431
including: Khanty-Mansiysky Autonomous Area — Yugra	2,680,717	15,506,639	129,805
Yamalo-Nenetsky Autonomous Area	204,505	8,741,115	91,432
Chelyabinsk Region	1,781,799	19,465,734	68,074
<b>SIBERIA FEDERAL DISTRICT</b>	<b>7,739,854</b>	<b>87,457,663</b>	<b>187,149</b>
Republic of Altai	25,159	238,758	0
Republic of Buryatia	217,621	1,735,584	130
Republic of Tyva	39,389	150,867	7,854
Republic of Khakassia	157,834	871,054	0
Altai Territory	649,312	5,695,976	1,838
Krasnoyarsk Territory	2,352,348	14,382,205	9,416
including: Taymyr (Dolgano-Nenets) Autonomous Area	9,407	70,688	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	1,083,417	15,416,265	8,407
including Ust-Ordynsky Autonomous Area	37,792	28,383	0
Kemerovo Region	566,768	11,988,699	109,139
Novosibirsk Region	1,276,783	18,479,258	44,614
Omsk Region	499,719	5,561,264	1,528
Tomsk Region	548,677	10,592,196	3,338
Chita Region	322,827	2,345,537	885
including Aginsky Buryatsky Autonomous Area	52,209	205,620	0

End

*(thousand rubles)*

1	2	3	4
FAR EAST FEDERAL DISTRICT	5,428,046	33,829,802	227,757
Republic of Sakha (Yakutia)	1,387,361	4,192,765	346
Primorski Territory	1,130,298	11,911,337	60,289
Khabarovsk Territory	1,197,529	7,865,995	51,486
Amur Region	379,300	2,515,135	461
Kamchatka Region	383,540	1,177,809	504
including Koryaksky Autonomous Area	21,359	36,360	0
Magadan Region	374,836	1,791,563	4,784
Sakhalin Region	319,299	3,880,724	74,072
Jewish Autonomous Area	60,410	210,968	1,463
Chukotka Autonomous Area	195,473	283,506	34,352

<sup>1</sup> The data on volume of attracted funds are indicated on the assumption of place of their attracting.

<sup>2</sup> Accounts of organizations financed by banks, nonresidents' accounts and customers' accounts in precious metals.

Table 3.3

Foreign Currency Accounts of Organizations<sup>1</sup>

(thousand rubles)

1	30.09.2006		
	state organizations	non-state organizations	other <sup>2</sup>
	2	3	4
Russian Federation	30,737,002	191,199,000	78,695,492
<b>CENTRAL FEDERAL DISTRICT</b>	<b>25,639,969</b>	<b>162,341,036</b>	<b>65,349,467</b>
Belgorod Region	4,588	180,451	122,178
Bryansk Region	427	38,370	40,265
Vladimir Region	3,297	110,936	129,768
Voronezh Region	2,644	187,578	151,185
Ivanovo Region	50	32,087	47,472
Kaluga Region	14,712	98,448	45,781
Kostroma Region	188	42,389	36,275
Kursk Region	11,481	77,906	52,757
Lipetsk Region	0	365,785	106,819
Moscow Region	134,277	1,035,181	3,739,036
Orel Region	74	50,776	103,835
Ryazan Region	5,512	38,935	65,412
Smolensk Region	60,258	244,019	47,863
Tambov Region	4,715	229,120	86,467
Tver Region	843	128,603	53,214
Tula Region	30,025	291,763	33,381
Yaroslavl Region	1,145	122,675	93,143
Moscow	25,365,733	159,066,014	60,394,616
<b>NORTH-WEST DISTRICT</b>	<b>3,807,147</b>	<b>10,632,175</b>	<b>3,512,559</b>
Republic of Karelia	1,329	204,874	26,331
Republic of Komi	67	117,331	57,554
Arkhangelsk Region	23,538	172,530	28,709
including Nenets Autonomous Area	0	22	0
Vologda Region	0	366,110	32,999
Kaliningrad Region	28,713	1,053,142	56,850
Leningrad Region	4,320	487,070	10,540
Murmansk Region	80,850	434,696	138,438
Novgorod Region	10,636	100,238	30,120
Pskov Region	83	33,179	39,656
St. Petersburg	3,657,611	7,663,005	3,091,362
<b>SOUTH FEDERAL DISTRICT</b>	<b>96,123</b>	<b>2,832,734</b>	<b>878,486</b>
Republic of Adigei (Adigeya)	0	6,475	14,703
Republic of Daghestan	428	3,618	1,732
Republic of Ingushetia	0	2,678	4,226
Kabardino-Balkar Republic	357	3,098	7,641
Republic of Kalmykia	106	1,816	4,788
Karachai-Cherkess Republic	201	5,266	1,585
Republic of Northern Ossetia — Alania	198	11,674	20,415
Republic of Chechnya	0	0	0
Krasnodar Territory	32,714	1,286,674	374,946

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	5,884	120,693	159,653
Astrakhan Region	21,290	372,161	34,318
Volgograd Region	25,802	352,976	69,140
Rostov Region	9,143	665,605	185,339
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>282,268</b>	<b>8,926,769</b>	<b>2,610,232</b>
Republic of Bashkortostan	41,686	2,678,755	184,980
Republic of Mariy-El	4,128	59,116	29,315
Republic of Mordovia	1,200	89,717	7,887
Republic of Tatarstan (Tatarstan)	87,325	1,319,266	1,319,582
Udmurt Republic	2,632	143,987	64,699
Chuvash Republic — Chuvashya	83	32,041	56,332
Perm Territory	15,028	1,033,540	197,896
Kirov Region	33	111,422	21,483
Nizhni Novgorod Region	83,956	1,151,287	237,236
Orenburg Region	4,828	748,393	61,108
Penza Region	4,997	129,186	38,757
Samara Region	28,823	1,092,219	226,916
Saratov Region	5,020	154,213	96,637
Ulyanovsk Region	2,529	183,627	67,404
<b>URALS FEDERAL DISTRICT</b>	<b>232,555</b>	<b>2,366,778</b>	<b>2,287,905</b>
Kurgan Region	2,317	22,602	19,956
Sverdlovsk Region	85,804	941,724	1,632,472
Tyumen Region	2,933	407,221	349,731
including: Khanty-Mansiysky Autonomous Area — Yugra	122	105,140	201,130
Yamalo-Nenetsky Autonomous Area	180	243,602	45,606
Chelyabinsk Region	141,501	995,231	285,746
<b>SIBERIA FEDERAL DISTRICT</b>	<b>563,108</b>	<b>1,478,658</b>	<b>2,015,672</b>
Republic of Altai	55	11,362	7,376
Republic of Buryatia	1,396	11,630	62,321
Republic of Tyva	9	94	3,597
Republic of Khakassia	325	1,923	57,995
Altai Territory	10,597	76,944	150,237
Krasnoyarsk Territory	141,379	177,165	154,974
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	20,048	399,574	146,456
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	120	336,048	1,116,327
Novosibirsk Region	128,477	298,772	165,057
Omsk Region	7,266	60,262	63,642
Tomsk Region	249,773	84,479	51,791
Chita Region	3,663	20,405	35,899
including Aginsky Buryatsky Autonomous Area	1	31	0



End

*(thousand rubles)*

1	2	3	4
FAR EAST FEDERAL DISTRICT	115,832	2,620,850	2,041,171
Republic of Sakha (Yakutia)	2,229	12,097	244,785
Primorski Territory	58,875	591,290	118,142
Khabarovsk Territory	15,825	482,351	68,526
Amur Region	39	23,599	11,199
Kamchatka Region	17,771	250,498	40,920
including Koryaksky Autonomous Area	129	0	0
Magadan Region	5,238	93,187	825,114
Sakhalin Region	14,296	1,163,612	709,008
Jewish Autonomous Area	1,251	452	917
Chukotka Autonomous Area	308	3,764	22,560

<sup>1</sup> The data on volume of attracted funds are indicated on the assumption of place of their attracting.

<sup>2</sup> Accounts of organizations financed by banks, nonresidents' accounts and customers' accounts in precious metals.

Table 3.4

Budget Funds in Accounts of Credit Institutions<sup>1</sup>

(thousand rubles)

1	30.09.2006			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
Russian Federation	4,141,205	3,129,103	8,185,263	36,519,978
<b>CENTRAL FEDERAL DISTRICT</b>	<b>3,802,082</b>	<b>1,784,715</b>	<b>5,488,934</b>	<b>10,286,631</b>
Belgorod Region	1,490	8,667	5,932	159,300
Bryansk Region	3,497	132	13,261	126,900
Vladimir Region	1,211	789	3,415	14,210
Voronezh Region	15,649	12,228	60,977	709,295
Ivanovo Region	12,767	3,410	8,130	23,293
Kaluga Region	2,129	9,486	41,250	34,093
Kostroma Region	4,651	1,873	23,771	69,379
Kursk Region	6,985	6,499	3,858	3,762
Lipetsk Region	105	11,337	15,869	75,593
Moscow Region	41,728	126,088	163,668	2,404,296
Orel Region	799	0	10,836	57,278
Ryazan Region	1,739	8,175	4,089	17,801
Smolensk Region	1,249	1,131	14,668	790,311
Tambov Region	1,104	17	9,140	57,035
Tver Region	224	21,583	70,066	21,056
Tula Region	2,710	4,832	19,742	223,122
Yaroslavl Region	529	93	4,685	58,290
Moscow	3,703,516	1,568,375	5,015,577	5,441,617
<b>NORTH-WEST DISTRICT</b>	<b>86,257</b>	<b>151,511</b>	<b>1,077,021</b>	<b>3,480,152</b>
Republic of Karelia	2,558	392	20,536	1,887
Republic of Komi	1,734	313	12,267	886,403
Arkhangelsk Region	1,101	1,446	31,530	78,809
including Nenets Autonomous Area	6	0	1,234	0
Vologda Region	3,144	1,922	42,903	63,657
Kaliningrad Region	10,111	2,911	40,456	319,326
Leningrad Region	2,788	52,403	34,863	50,187
Murmansk Region	7,410	5,267	25,023	175,233
Novgorod Region	6,650	7,737	13,949	18,371
Pskov Region	6,592	5	16,043	52,112
St. Petersburg	44,169	79,115	839,451	1,834,167
<b>SOUTH FEDERAL DISTRICT</b>	<b>67,826</b>	<b>176,436</b>	<b>246,121</b>	<b>4,512,344</b>
Republic of Adigei (Adigeya)	5,935	0	3,981	3,940
Republic of Daghestan	2,289	268	1,353	12,536
Republic of Ingushetia	1,045	0	0	1,428
Kabardino-Balkar Republic	167	236	6,506	216,121
Republic of Kalmykia	669	4,736	1,659	22,132
Karachai-Cherkess Republic	5,266	813	977	2,083
Republic of Northern Ossetia — Alania	602	15,104	1,113	15,536
Republic of Chechnya	0	557	5,205	322,361
Krasnodar Territory	12,683	296	62,303	132,334

Cont.

(thousand rubles)

1	2	3	4	5
Stavropol Territory	8,395	135,237	49,537	1,711,491
Astrakhan Region	1,446	193	11,218	62,070
Volgograd Region	6,348	17,331	28,216	1,721,253
Rostov Region	22,981	1,665	74,053	289,059
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>52,859</b>	<b>286,796</b>	<b>606,491</b>	<b>9,352,647</b>
Republic of Bashkortostan	1,640	118,994	171,327	787,315
Republic of Mariy-El	506	193	9,302	71,496
Republic of Mordovia	1,682	73	25,330	57,451
Republic of Tatarstan (Tatarstan)	962	54,563	59,648	903,110
Udmurt Republic	1,005	10,682	17,730	30,045
Chuvash Republic — Chuvashya	2,305	6,432	8,306	78,355
Perm Territory	4,793	24,718	55,297	1,825,229
Kirov Region	2,185	597	55,149	26,087
Nizhni Novgorod Region	12,148	31,593	89,381	2,676,690
Orenburg Region	11,480	7,323	19,426	179,539
Penza Region	2,992	161	21,418	106,986
Samara Region	2,011	27,086	44,896	1,244,423
Saratov Region	2,988	2,831	27,582	1,346,213
Ulyanovsk Region	6,162	1,550	1,699	19,708
<b>URALS FEDERAL DISTRICT</b>	<b>27,587</b>	<b>171,604</b>	<b>270,419</b>	<b>4,739,554</b>
Kurgan Region	701	145	13,787	31,500
Sverdlovsk Region	16,623	89,511	85,517	2,712,783
Tyumen Region	6,488	75,255	51,229	270,247
including: Khanty-Mansiysky Autonomous Area — Yugra	1,760	22,250	14,519	61,300
Yamalo-Nenetsky Autonomous Area	3,417	42,850	25,188	80,595
Chelyabinsk Region	3,775	6,693	119,886	1,725,024
<b>SIBERIA FEDERAL DISTRICT</b>	<b>69,363</b>	<b>457,677</b>	<b>293,879</b>	<b>2,631,720</b>
Republic of Altai	1,534	388	355	4,889
Republic of Buryatia	5,439	9,465	13,283	31,848
Republic of Tyva	5,614	443	222	7,117
Republic of Khakassia	1,565	197	2,523	13,819
Altai Territory	3,735	4,034	23,144	183,921
Krasnoyarsk Territory	10,988	403,821	70,006	169,328
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	33,778	0	945
Evenkia Autonomous Area	0	0	0	0
Irkutsk Region	10,553	7,207	29,932	106,525
including Ust-Ordynsky Autonomous Area	3,573	1,297	1,601	12,085
Kemerovo Region	8,080	5,190	47,433	1,756,073
Novosibirsk Region	5,735	26,498	38,375	78,454
Omsk Region	3,278	258	29,314	123,856
Tomsk Region	926	176	1,012	98,116
Chita Region	11,916	0	38,280	57,774
including Aginsky Buryatsky Autonomous Area	4,502	0	309	5,684

End

*(thousand rubles)*

1	2	3	4	5
FAR EAST FEDERAL DISTRICT	35,231	100,364	202,398	1,516,930
Republic of Sakha (Yakutia)	5,477	30,772	2,033	348,233
Primorski Territory	4,063	39,121	121,082	946,752
Khabarovsk Territory	10,959	10,637	42,573	121,689
Amur Region	11,607	4,127	11,505	50,883
Kamchatka Region	137	3,716	14,290	1,345
including Koryaksky Autonomous Area	88	3,418	0	362
Magadan Region	1,179	2	7,183	7,103
Sakhalin Region	1,538	11,193	2,894	33,051
Jewish Autonomous Area	254	796	629	2,198
Chukotka Autonomous Area	17	0	209	5,676

<sup>1</sup> The data on volume of attracted funds are indicated on the assumption of place of their attracting.

Table 3.5

### Volume of Certificates of Deposit, Savings Certificates and Bonds Issued by Credit Institutions

(thousand rubles)

1	30.09.2006		
	certificates of deposit	savings certificates	bonds
2	3	4	
Russian Federation	41,080,851	12,944,670	133,920,675
<b>CENTRAL FEDERAL DISTRICT</b>	<b>26,099,893</b>	<b>11,516,303</b>	<b>118,111,940</b>
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	0	0	0
Kursk Region	0	0	0
Lipetsk Region	0	0	0
Moscow Region	2,008,357	0	0
Orel Region	0	0	0
Ryazan Region	23,275	9	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	4,892	0	0
Yaroslavl Region	0	0	0
Moscow	24,063,369	11,516,294	118,111,940
<b>NORTH-WEST DISTRICT</b>	<b>3,921,531</b>	<b>3</b>	<b>3,012,000</b>
Republic of Karelia	0	0	0
Republic of Komi	0	0	0
Arkhangelsk Region	0	0	0
including Nenets Autonomous Area	0	0	0
Vologda Region	588,242	0	0
Kaliningrad Region	0	0	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St. Petersburg	3,333,289	3	3,012,000
<b>SOUTH FEDERAL DISTRICT</b>	<b>3,200</b>	<b>186,985</b>	<b>4,017</b>
Republic of Adigei (Adigeya)	0	0	0
Republic of Daghestan	0	186,985	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Republic of Kalmykia	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of Northern Ossetia — Alania	0	0	0
Republic of Chechnya	0	0	0
Krasnodar Territory	3,200	0	0

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	0	0	0
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	0	0	4,017
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>11,024,159</b>	<b>1,241,255</b>	<b>4,850,000</b>
Republic of Bashkortostan	0	2	0
Republic of Mariy-El	0	0	0
Republic of Mordovia	3,070	0	0
Republic of Tatarstan (Tatarstan)	20,000	0	4,100,000
Udmurt Republic	0	0	0
Chuvash Republic — Chuvashya	0	0	0
Perm Territory	30,000	0	0
Kirov Region	0	0	0
Nizhni Novgorod Region	0	5,147	0
Orenburg Region	0	0	0
Penza Region	40,700	0	0
Samara Region	10,930,389	1,236,106	750,000
Saratov Region	0	0	0
Ulyanovsk Region	0	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>1</b>	<b>62</b>	<b>1,500,000</b>
Kurgan Region	0	0	0
Sverdlovsk Region	1	62	1,500,000
Tyumen Region	0	0	0
including: Khanty-Mansiysky Autonomous Area — Yugra	0	0	0
Yamalo-Nenetsky Autonomous Area	0	0	0
Chelyabinsk Region	0	0	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>6,420,000</b>
Republic of Altai	0	0	0
Republic of Buryatia	0	0	0
Republic of Tyva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	0	0	0
Krasnoyarsk Territory	0	0	1,450,000
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	0	0	0
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	0	0	4,970,000
Omsk Region	0	0	0
Tomsk Region	0	0	0
Chita Region	0	0	0
including Aginsky Buryatsky Autonomous Area	0	0	0

End

*(thousand rubles)*

1	2	3	4
FAR EAST FEDERAL DISTRICT	32,067	62	22,718
Republic of Sakha (Yakutia)	0	0	0
Primorski Territory	0	0	0
Khabarovsk Territory	0	0	0
Amur Region	67	0	0
Kamchatka Region	32,000	62	0
including Koryaksky Autonomous Area	0	0	0
Magadan Region	0	0	0
Sakhalin Region	0	0	22,718
Jewish Autonomous Area	0	0	0
Chukotka Autonomous Area	0	0	0

Table 3.6

## Funds of Legal Entities and Individuals Raised by Issuing Promissory Notes

(thousand rubles)

1	30.09.2006	
	rubles raised by issuing promissory notes	foreign currency raised by issuing promissory notes
2	3	
Russian Federation	611,633,017	124,152,395
<b>CENTRAL FEDERAL DISTRICT</b>	<b>536,760,251</b>	<b>115,657,020</b>
Belgorod Region	229,336	0
Bryansk Region	14,560	0
Vladimir Region	6,031	0
Voronezh Region	280,641	0
Ivanovo Region	83,353	0
Kaluga Region	175,138	85
Kostroma Region	221,270	168,823
Kursk Region	109,384	0
Lipetsk Region	134,115	0
Moscow Region	6,906,209	297,483
Orel Region	13,459	0
Ryazan Region	31,652	0
Smolensk Region	89,819	775
Tambov Region	36,826	0
Tver Region	268,372	0
Tula Region	26,000	8,890
Yaroslavl Region	200,357	0
Moscow	527,933,729	115,180,964
<b>NORTH-WEST DISTRICT</b>	<b>20,931,690</b>	<b>2,291,393</b>
Republic of Karelia	1,600	0
Republic of Komi	246,121	17,295
Arkhangelsk Region	41,376	0
including Nenets Autonomous Area	0	0
Vologda Region	664,771	0
Kaliningrad Region	99,770	31,608
Leningrad Region	0	0
Murmansk Region	47,211	15,009
Novgorod Region	85	0
Pskov Region	16,900	0
St. Petersburg	19,813,856	2,227,481
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,659,103</b>	<b>24,700</b>
Republic of Adigei (Adigeya)	500	0
Republic of Daghestan	78,200	0
Republic of Ingushetia	0	0
Kabardino-Balkar Republic	640	0
Republic of Kalmykia	12,618	0
Karachai-Cherkess Republic	0	0
Republic of Northern Ossetia — Alania	17,976	0
Republic of Chechnya	0	0
Krasnodar Territory	507,151	0



Cont.

(thousand rubles)

1	2	3
Stavropol Territory	72,172	0
Astrakhan Region	55,514	0
Volgograd Region	176,856	0
Rostov Region	737,476	24,700
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>27,449,916</b>	<b>1,765,949</b>
Republic of Bashkortostan	1,220,863	1,477
Republic of Mariy-El	0	0
Republic of Mordovia	859,985	0
Republic of Tatarstan (Tatarstan)	11,378,509	1,508,486
Udmurt Republic	191,176	0
Chuvash Republic — Chuvashya	124,295	0
Perm Territory	967,682	151,824
Kirov Region	257,147	0
Nizhni Novgorod Region	1,019,810	72,753
Orenburg Region	990,054	0
Penza Region	31,464	0
Samara Region	9,551,808	16,764
Saratov Region	842,831	14,645
Ulyanovsk Region	14,292	0
<b>URALS FEDERAL DISTRICT</b>	<b>18,132,784</b>	<b>4,041,701</b>
Kurgan Region	17,510	0
Sverdlovsk Region	7,464,512	442,231
Tyumen Region	7,589,720	3,456,670
including: Khanty-Mansiysky Autonomous Area — Yugra	5,993,684	3,449,605
Yamalo-Nenetsky Autonomous Area	0	0
Chelyabinsk Region	3,061,042	142,800
<b>SIBERIA FEDERAL DISTRICT</b>	<b>4,393,313</b>	<b>143,386</b>
Republic of Altai	111,183	0
Republic of Buryatia	2,445	0
Republic of Tyva	25,500	0
Republic of Khakassia	30,366	0
Altai Territory	176,031	84,057
Krasnoyarsk Territory	729,809	9,738
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0
Evenkia Autonomous Area	0	0
Irkutsk Region	332,454	1,500
including Ust—Ordynsky Autonomous Area	0	0
Kemerovo Region	420,840	0
Novosibirsk Region	2,293,667	48,091
Omsk Region	194,594	0
Tomsk Region	74,786	0
Chita Region	1,638	0
including Aginsky Buryatsky Autonomous Area	0	0

End

*(thousand rubles)*

1	2	3
FAR EAST FEDERAL DISTRICT	2,305,960	228,246
Republic of Sakha (Yakutia)	118,807	0
Primorski Territory	1,265,356	145,228
Khabarovsk Territory	69,151	2,678
Amur Region	819,126	80,340
Kamchatka Region	30,370	0
including Koryaksky Autonomous Area	1,050	0
Magadan Region	3,000	0
Sakhalin Region	150	0
Jewish Autonomous Area	0	0
Chukotka Autonomous Area	0	0

## 4. Funds Allocations

Table 4.1

Ruble Credits Extended to Legal Entities, by Economic Activities<sup>1</sup>

	30.09.2006									
	1	2	3	4	5	6	7	8	9	10
	total	mining	manufacturing	production and distribution of electricity, gas and water	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	other activities	
Russian Federation	3,886,719,351	67,089,359	711,866,304	150,815,600	250,654,553	267,824,725	131,965,952	1,143,316,281	1,163,186,577	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,944,718,242</b>	<b>10,480,931</b>	<b>248,248,521</b>	<b>51,991,006</b>	<b>91,504,874</b>	<b>127,409,112</b>	<b>67,437,436</b>	<b>567,306,834</b>	<b>780,339,528</b>	
Belgorod Region	54,341,545	595,734	13,676,450	1,411,628	25,896,737	1,151,305	667,226	4,217,689	6,724,776	
Bryansk Region	12,979,256	543	5,271,500	543,452	982,098	182,153	57,133	4,087,868	1,854,509	
Vladimir Region	17,919,738	20,079	8,273,866	273,013	1,541,655	267,525	231,341	3,552,204	3,760,055	
Voronezh Region	36,752,519	140,000	10,479,891	999,700	6,125,207	1,499,214	1,001,783	11,179,855	5,326,869	
Ivanovo Region	8,529,043	6,234	3,791,499	329,654	511,874	302,593	23,647	2,451,407	1,112,135	
Kaluga Region	14,043,798	28,745	6,713,099	543,509	1,505,223	884,520	102,839	2,605,360	1,660,503	
Kostroma Region	7,647,001	—	2,817,644	624,120	482,731	198,152	15,187	1,952,039	1,557,128	
Kursk Region	23,561,260	916,742	3,216,034	297,241	4,551,127	786,378	2,593,745	8,317,229	2,882,764	
Lipetsk Region	33,320,461	472,213	6,064,596	611,316	14,906,136	1,617,333	617,141	6,724,878	2,306,848	
Moscow Region	241,681,343	279,149	61,158,160	3,440,913	8,096,520	17,423,586	7,076,503	39,606,077	104,600,435	
Orel Region	17,196,130	—	5,034,286	659,545	5,168,966	554,761	363,418	3,326,881	2,088,273	
Ryazan Region	19,842,210	42,204	5,556,872	2,681,418	3,937,771	1,091,251	139,163	5,063,050	1,330,481	
Smolensk Region	11,109,767	330,073	4,574,919	1,119,288	1,031,173	528,333	56,421	2,637,592	831,968	
Tambov Region	17,607,407	—	3,410,838	1,550,551	4,977,612	704,662	601,907	3,916,019	2,445,818	
Tver Region	15,180,182	7,984	6,231,205	1,041,616	938,753	425,092	129,285	3,959,141	2,447,106	
Tula Region	21,977,061	49,123	6,526,245	1,068,804	3,538,562	813,326	313,598	5,010,471	4,656,932	
Yaroslavl Region	41,160,240	32,839	11,953,384	1,984,242	1,479,189	1,275,682	644,727	7,860,178	15,929,999	
Moscow	1,349,869,281	7,559,269	83,498,033	32,810,996	5,833,540	97,703,246	52,802,372	450,838,896	618,822,929	

(thousand rubles)

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10
NORTH-WEST DISTRICT	383,107,399	2,525,562	86,055,630	20,737,481	16,317,391	25,711,291	10,369,935	114,027,840	107,362,269
Republic of Karelia	6,401,837	282,400	3,089,125	603,896	512,338	32,602	22,893	1,102,973	755,610
Republic of Komi	10,547,275	1,195,625	1,439,562	1,361,818	274,545	557,796	322,671	2,991,334	2,403,924
Arkhangelsk Region	24,677,624	34,250	13,664,308	2,423,092	1,829,313	453,702	454,636	2,738,639	3,079,684
including Nenets Autonomous Area	436,031	30,000	5,639	—	6,250	63,845	29,720	7,843	292,734
Vologda Region	32,729,955	1,833	9,071,967	518,739	4,725,790	1,632,507	343,202	13,620,018	2,815,899
Kaliningrad Region	19,909,265	101,910	5,183,497	527,303	1,809,014	779,004	959,147	6,126,319	4,423,071
Leningrad Region	35,049,471	345,919	13,315,829	1,255,661	4,578,374	3,261,908	256,713	5,044,088	6,990,979
Murmansk Region	12,209,926	187,181	1,279,269	1,860,273	523,997	269,992	682,825	4,815,001	2,591,388
Novgorod Region	6,897,011	15,444	1,800,447	202,421	699,684	151,039	92,619	2,198,468	1,736,889
Pskov Region	4,814,456	—	1,881,114	183,038	149,367	223,086	174,572	1,413,733	789,546
St. Petersburg	229,870,579	361,000	35,330,512	11,801,240	1,214,969	18,349,655	7,060,657	73,977,267	81,775,279
SOUTH FEDERAL DISTRICT	265,289,723	1,643,142	53,186,992	13,661,153	43,765,286	15,147,175	9,071,238	89,305,152	39,509,585
Republic of Adigei (Adigeya)	2,437,503	4,500	1,278,092	23,697	602,354	49,057	38,977	407,175	33,651
Republic of Dagestan	3,948,212	98,161	1,186,708	207,950	561,143	371,909	545,486	464,608	512,247
Republic of Ingushetia	329,511	—	38,660	—	54,524	56,450	29,880	138,439	11,558
Kabardino-Balkar Republic	4,772,703	69,450	1,568,295	49,246	384,242	369,617	426,119	1,010,320	895,414
Republic of Kalmykia	2,889,479	200,000	31,874	5,660	417,693	90,907	241,997	1,625,016	276,332
Karachai-Cherkess Republic	14,047,536	1,500	2,442,927	7,786	354,908	44,165	2,722	10,942,908	250,620
Republic of Northern Ossetia — Alania	4,891,003	34,000	2,558,946	60,811	306,811	187,485	159,690	1,140,572	442,688
Republic of Chechnya	1,956,641	—	38,890	—	67,853	1,512,944	13,900	15,800	307,254
Krasnodar Territory	87,178,345	84,571	14,905,320	2,767,432	18,134,245	6,090,155	4,773,752	27,001,286	13,421,584
Stavropol Territory	30,630,533	15,600	4,786,232	3,762,260	7,699,617	879,299	425,418	9,404,186	3,657,921
Astrakhan Region	7,653,446	300	1,046,847	2,035,239	203,233	987,871	217,564	1,648,371	1,514,021
Volgograd Region	33,148,689	5,100	9,439,519	931,621	4,978,064	2,340,201	685,650	9,415,925	5,352,609
Rostov Region	71,406,122	1,129,960	13,864,682	3,809,451	10,000,599	2,167,115	1,510,083	26,090,546	12,833,686
PRIVOLZHSKY FEDERAL DISTRICT	607,203,870	8,397,255	193,320,559	17,986,127	59,464,696	37,494,922	12,116,868	167,215,472	111,207,971
Republic of Bashkortostan	49,626,537	559,190	15,897,837	1,157,708	3,405,176	1,929,908	380,793	17,655,605	8,640,320
Republic of Mariy-El	4,047,527	—	1,295,010	121,064	630,931	280,516	21,134	870,970	827,902
Republic of Mordovia	12,559,436	—	3,541,603	298,258	3,858,752	407,820	215,390	1,319,692	2,917,921

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan (Tatarstan)	137,027,904	2,063,121	45,854,696	1,362,150	18,510,193	13,949,558	2,887,317	26,994,527	25,406,342
Udmurt Republic	32,582,211	1,337,058	10,471,235	385,526	2,398,152	821,053	170,456	9,840,018	7,158,713
Chuvash Republic — Chuvashya	20,669,083	56,305	10,976,465	1,023,231	879,656	1,390,038	185,933	2,321,982	3,835,473
Perm Territory	63,537,543	1,817,005	17,929,677	5,708,022	2,542,504	4,683,189	3,293,636	17,402,041	10,161,469
Kirov Region	15,595,318	7,000	6,315,393	75,699	3,050,661	693,032	111,643	3,980,303	1,361,587
Nizhni Novgorod Region	78,411,030	81,975	26,812,294	3,138,064	7,152,444	3,232,396	1,010,934	26,087,044	10,895,879
Orenburg Region	27,606,158	1,045,317	8,781,899	807,565	5,815,298	730,940	955,615	6,933,420	2,536,104
Penza Region	12,934,680	—	3,646,283	217,703	3,428,184	637,506	205,998	3,016,578	1,782,428
Samara Region	109,134,344	399,941	24,572,759	1,516,494	4,542,595	6,200,847	2,225,535	40,193,837	29,482,336
Saratov Region	30,288,077	970,343	11,884,137	1,917,864	2,651,281	2,246,842	139,448	5,998,240	4,479,922
Ulyanovsk Region	13,184,022	60,000	5,341,271	256,779	598,869	291,277	313,036	4,601,215	1,721,575
URALS FEDERAL DISTRICT	269,200,338	15,961,585	56,359,871	10,363,159	9,798,727	28,469,120	11,062,722	72,778,870	64,406,284
Kurgan Region	8,860,198	244,368	3,525,510	128,456	1,573,912	177,976	51,980	1,492,642	1,665,354
Sverdlovsk Region	119,018,369	1,661,756	30,681,620	2,657,205	1,450,724	7,280,068	7,716,557	35,486,676	32,083,763
Tyumen Region	81,042,758	13,171,515	2,813,496	4,787,893	3,169,781	18,754,968	2,732,506	19,003,222	16,609,377
including:									
Khanty-Mansiysky Autonomous Area — Yugra	20,872,287	978,159	233,049	1,005,525	143,054	4,914,621	1,571,820	6,538,288	5,487,771
Yamalo-Nenetsky Autonomous Area	10,599,719	2,816,907	61,250	263,650	23,425	3,604,102	659,350	1,492,764	1,678,271
Chelyabinsk Region	60,279,013	883,946	19,339,245	2,789,605	3,604,310	2,256,108	561,679	16,796,330	14,047,790
SIBERIA FEDERAL DISTRICT	316,003,033	20,931,440	62,177,240	19,524,889	24,838,970	23,631,653	15,740,893	103,850,284	45,307,664
Republic of Altai	6,823,343	52,470	541,504	9,344	209,024	215,941	509,945	4,687,122	597,993
Republic of Buryatia	8,354,414	416,872	1,811,936	2,480,983	618,081	804,082	41,199	1,446,592	734,669
Republic of Tyva	482,198	192,375	93,519	1,950	52,719	34,954	513	98,425	7,743
Republic of Khakassia	1,910,131	334,705	368,810	97,964	296,857	110,653	35,013	387,990	278,139
Altai Territory	40,168,394	91,831	11,929,162	6,209,674	4,771,067	1,104,214	521,186	12,631,760	2,909,500
Krasnoyarsk Territory	47,115,183	1,028,784	7,885,312	2,854,200	4,988,783	4,455,576	3,343,425	16,918,505	5,640,598
including:									
Taymyr (Dolgano-Nenets) Autonomous Area	372,956	—	870	—	—	2,842	—	267,180	102,064
Evenkia Autonomous Area	244,939	—	—	81,553	—	—	—	14,180	149,206

End  
(thousand rubles)

	1	2	3	4	5	6	7	8	9	10
Irkutsk Region	29,213,518	2,253,499	5,949,164	690,251	1,237,224	2,633,416	846,501	11,459,055	4,144,408	
including Ust-Ordynsky Autonomous Area	65,803	—	2,720	1,367	31,984	8,550	—	21,182	—	
Kemerovo Region	55,061,510	15,238,104	9,383,952	2,179,320	3,030,583	2,222,026	434,346	16,485,015	6,088,164	
Novosibirsk Region	68,978,214	500,000	10,614,443	3,089,467	2,664,626	6,363,417	8,759,338	22,353,442	14,633,481	
Omsk Region	34,354,632	672	7,566,958	1,154,708	4,651,065	3,416,840	912,737	12,085,786	4,565,866	
Tomsk Region	17,257,454	80,000	5,532,604	637,314	2,114,660	1,735,711	304,355	4,249,461	2,603,349	
Chita Region	6,284,042	742,128	499,876	119,714	204,281	534,823	32,335	1,047,131	3,103,754	
including Aginsky Buryatsky Autonomous Area	2,984,437	10,000	—	—	—	12,555	—	45,199	2,916,683	
<b>FAR EAST FEDERAL DISTRICT</b>	<b>101,196,746</b>	<b>7,149,444</b>	<b>12,517,491</b>	<b>16,551,785</b>	<b>4,964,609</b>	<b>9,961,452</b>	<b>6,166,860</b>	<b>28,831,829</b>	<b>15,053,276</b>	
Republic of Sakha (Yakutia)	20,530,759	2,939,902	7,15,676	4,101,832	151,398	1,948,840	2,316,629	5,199,172	3,157,310	
Primorski Territory	23,724,855	160,671	3,125,345	2,982,149	1,502,269	1,210,549	1,675,406	9,742,991	3,325,475	
Khabarovsk Territory	30,679,943	386,290	6,197,478	6,964,033	528,931	4,280,851	1,343,840	7,068,496	3,910,024	
Amur Region	7,490,994	266,597	733,462	200,000	2,005,549	1,191,730	78,055	2,570,737	444,864	
Kamchatka Region	5,127,513	209,604	587,877	331,238	526,932	383,303	305,105	1,116,750	1,666,704	
including Koryaksky Autonomous Area	38,559	—	29,859	—	5,700	—	—	—	3,000	
Magadan Region	4,515,865	2,905,385	155,616	342,902	162,305	22,261	192,846	426,304	308,246	
Sakhalin Region	6,101,269	98,550	506,009	1,426,601	29,813	894,615	225,299	801,425	2,118,957	
Jewish Autonomous Area	394,975	6,198	127,854	3,030	57,412	25,803	7,480	75,502	91,696	
Chukotka Autonomous Area	2,630,573	176,247	368,174	200,000	—	3,500	22,200	1,830,452	30,000	

<sup>1</sup> Quarterly reports by operating credit institutions. The data on the volume of credits extended to the borrowers of different regions are shown by the borrowers' location.

Table 4.2

Foreign Currency Credits Extended to Legal Entities, by Economic Activities<sup>1</sup>

30.09.2006

(thousand rubles)

1	2	of which:								10
		3	4	5	6	7	8	9		
	total	mining	manufacturing	production and distribution of electricity, gas and water	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	other activities	
Russian Federation	1,366,222,535	100,719,929	366,152,355	4,813,689	10,255,259	83,621,221	74,098,650	282,054,998	444,506,434	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>838,401,471</b>	<b>53,335,063</b>	<b>120,674,262</b>	<b>3,816,800</b>	<b>4,900,605</b>	<b>56,779,981</b>	<b>38,089,619</b>	<b>220,303,947</b>	<b>340,501,194</b>	
Belgorod Region	9,435,522	2,677,990	5,892,255	—	168,397	—	396,802	137,664	162,414	
Bryansk Region	1,938,642	—	9,887	—	—	160,650	593,351	1,174,754	—	
Vladimir Region	3,334,363	—	2,279,500	—	6,883	42,613	55,878	775,721	173,768	
Voronezh Region	6,520,231	—	2,248,199	—	52,796	—	13,213	48,108	4,157,915	
Ivanovo Region	738,367	—	485,091	—	—	—	—	146,660	106,616	
Kaluga Region	1,667,013	9,223	252,826	—	80,450	13,753	—	123,559	1,187,202	
Kostroma Region	1,609,523	—	1,543,351	—	40,660	—	—	4,791	20,721	
Kursk Region	13,672,296	8,024,344	1,625,930	—	—	—	535,598	1,736,850	1,749,574	
Lipetsk Region	2,445,581	133,900	1,227,018	—	435,542	3,228	63,843	580,477	1,573	
Moscow Region	93,245,512	267,799	17,408,233	17,529	1,355,552	5,235,504	2,065,926	33,116,181	33,778,788	
Orel Region	5,241,545	—	399,662	801,925	—	3,478,678	369,725	53,130	138,425	
Ryazan Region	1,081,986	—	454,420	—	20,245	—	21,636	167,300	418,385	
Smolensk Region	7,268,328	—	6,431,837	—	—	136,288	—	689,290	10,913	
Tambov Region	1,314,378	—	785,929	—	32,109	—	—	—	496,340	
Tver Region	1,528,271	—	840,346	58,620	909	—	12,745	46,802	568,849	
Tula Region	7,159,000	2,788	5,508,528	—	—	26,780	5,874	223,323	1,391,707	
Yaroslavl Region	1,715,125	—	1,154,902	—	—	—	—	69,604	490,619	
Moscow	678,485,788	42,219,019	72,126,348	2,938,726	2,707,062	47,682,487	33,955,028	181,209,733	295,647,385	







1	End (thousand rubles)									
	2	3	4	5	6	7	8	9	10	
Kemerovo Region	12,796,042	6,856,226	1,861,671	25,173	9,400	63,202	193,481	2,324,571	1,462,318	
Novosibirsk Region	4,259,248	—	921,624	55,790	—	444,008	106,283	669,212	2,062,331	
Omsk Region	2,179,320	—	671,041	26,780	134,088	367,221	43,915	328,255	608,020	
Tomsk Region	4,574,202	1,770,565	1,455,138	—	92,580	—	52,623	1,026,279	177,017	
Chita Region	4,328,213	2,280,766	162,658	—	—	—	—	13,390	1,871,399	
including Aginsky Buryatsky Autonomous Area	1,750,879	—	—	—	—	—	—	—	1,750,879	
<b>FAR EAST FEDERAL DISTRICT</b>	<b>43,662,324</b>	<b>13,266,990</b>	<b>16,121,669</b>	<b>—</b>	<b>1,050,203</b>	<b>1,286,446</b>	<b>2,867,193</b>	<b>2,948,249</b>	<b>6,121,574</b>	
Republic of Sakha (Yakutia)	12,737,462	6,586,812	6,040,932	—	85	3,464	—	90,483	15,686	
Primorski Territory	4,963,045	45,659	375,902	—	63,560	31,600	2,088,246	961,336	1,396,742	
Khabarovsk Territory	19,000,596	4,813,398	8,822,182	—	743,205	108,848	682,161	1,875,882	1,954,920	
Amur Region	1,500,639	986,331	471,349	—	21,217	—	—	17,984	3,758	
Kamchatka Region	3,195,274	718,811	53,139	—	34,677	16,050	24,040	—	2,348,557	
including Koryaksky Autonomous Area	470,797	488,122	—	—	2,675	—	—	—	—	
Magadan Region	591,530	29,729	125,140	—	187,459	18,409	—	—	230,793	
Sakhalin Region	1,606,901	43,205	233,025	—	—	1,108,075	72,746	2,564	147,286	
Jewish Autonomous Area	—	—	—	—	—	—	—	—	—	
Chukotka Autonomous Area	66,877	43,045	—	—	—	—	—	—	23,832	

<sup>1</sup> Quarterly reports by operating credit institutions. The data on the volume of credits extended to the borrowers of different regions are shown by the borrowers' location.

Table 4.3

Credits Extended to Individuals and Individual Entrepreneurs<sup>1</sup>

(thousand rubles)

	30.09.2006											
	rubles					foreign currency						
	individuals, total	Including:		Individual entrepreneurs	individuals, total	housing loans	of which:		Individual entrepreneurs	housing loans	of which:	
		2	3				4	5			6	7
1												
Russian Federation	1,357,285,978	166,016,197	86,252,524	155,541,860	272,658,836	95,918,969	74,157,854	6,251,540	6,251,540			
CENTRAL FEDERAL DISTRICT	321,967,653	28,014,254	13,063,292	28,065,629	200,790,589	71,029,122	54,219,416	1,727,666	1,727,666			
Belgorod Region	11,836,957	1,539,047	481,658	2,318,053	336,691	218,508	199,327	10,100	10,100			
Bryansk Region	7,985,226	872,516	321,355	1,489,993	452,266	183,989	123,037	3,566	3,566			
Vladimir Region	10,445,528	745,434	192,584	1,878,480	761,969	428,717	334,811	19,478	19,478			
Voronezh Region	15,888,937	1,432,313	401,732	2,453,579	1,914,647	279,885	245,226	4,126	4,126			
Ivanovo Region	5,166,924	329,559	199,566	1,297,353	303,852	194,251	186,026	43,262	43,262			
Kaluga Region	6,440,424	758,518	304,042	844,630	1,066,285	626,890	482,569	7,298	7,298			
Kostroma Region	4,417,780	289,963	105,180	1,429,819	139,301	99,577	95,540	—	—			
Kursk Region	9,145,425	1,335,103	190,678	1,828,806	280,007	187,530	148,775	—	—			
Lipetsk Region	8,407,758	806,731	296,028	1,795,595	287,501	128,382	83,293	436,697	436,697			
Moscow Region	55,099,340	5,461,692	3,352,998	2,140,754	43,922,862	16,595,914	12,693,302	130,440	130,440			
Orel Region	4,533,335	379,335	115,925	1,048,934	245,109	102,355	95,037	949	949			
Ryazan Region	9,101,137	988,768	447,928	1,361,081	507,372	275,999	262,903	51,655	51,655			
Smolensk Region	7,450,348	1,225,845	345,213	959,831	1,163,754	484,135	255,886	28,346	28,346			
Tambov Region	5,684,446	421,381	66,207	895,074	222,638	155,121	139,700	—	—			
Tver Region	8,783,211	1,318,978	793,910	1,049,080	794,256	415,626	358,496	23,565	23,565			
Tula Region	10,514,119	1,127,804	453,058	1,448,642	948,375	482,555	421,595	68,098	68,098			
Yaroslavl Region	10,282,560	1,276,756	515,834	2,521,796	551,924	260,700	240,557	98,661	98,661			
Moscow	130,784,198	7,704,511	4,479,396	1,304,129	146,891,780	49,908,988	37,853,336	801,425	801,425			
NORTH-WEST DISTRICT	127,322,058	14,560,443	7,160,942	11,655,594	40,516,361	13,099,075	10,302,480	803,063	803,063			
Republic of Karelia	7,145,766	1,144,562	629,576	253,395	378,819	106,730	65,468	—	—			
Republic of Komi	13,283,379	2,400,575	785,101	2,000,770	340,701	181,561	159,439	25,574	25,574			
Arkhangelsk Region	12,881,506	1,524,484	390,851	2,293,829	336,637	159,548	134,025	7,330	7,330			
including Nenets Autonomous Area	1,156,977	335,715	161,310	138,249	—	—	—	—	—			

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	13,810,270	1,419,693	432,851	3,045,788	288,814	97,992	89,147	50,281
Kaliningrad Region	6,796,310	673,315	368,327	997,386	2,196,444	762,979	536,063	140,368
Leningrad Region	9,314,328	1,093,846	537,909	498,055	2,519,811	967,831	737,612	10,147
Murmansk Region	10,434,849	584,442	232,544	620,494	973,169	247,397	169,785	129,906
Novgorod Region	5,477,196	658,321	129,634	805,760	388,696	179,734	161,338	1,408
Pskov Region	3,758,098	312,991	37,311	742,558	208,056	107,763	88,671	—
St. Petersburg	44,420,356	4,748,214	3,616,838	397,559	32,885,214	10,287,540	8,160,932	438,049
<b>SOUTH FEDERAL DISTRICT</b>	<b>141,582,461</b>	<b>13,983,864</b>	<b>6,069,991</b>	<b>18,359,057</b>	<b>6,074,259</b>	<b>2,358,105</b>	<b>1,890,743</b>	<b>430,757</b>
Republic of Adigei (Adigeya)	2,413,147	190,557	91,190	287,621	43,951	26,328	22,300	12,319
Republic of Dagestan	1,886,219	31,424	12,787	538,157	137,286	39,206	31,831	—
Republic of Ingushetia	324,463	46,191	—	212,423	10,583	2,256	—	—
Kabardino-Balkar Republic	2,891,480	506,866	207,192	687,084	138,169	87,366	68,991	777
Republic of Kalmykia	2,204,082	217,016	15,011	375,090	65,628	54,587	45,796	—
Karachai-Cherkess Republic	1,718,002	178,895	19,705	250,599	37,384	10,877	9,714	—
Republic of Northern Ossetia — Alania	2,473,406	740,152	168,438	209,317	187,153	137,194	86,923	—
Republic of Chechnya	773,964	26,809	22,706	49,705	39,362	1,204	—	—
Krasnodar Territory	40,751,505	3,142,074	1,600,933	4,863,718	2,010,588	520,491	452,732	91,647
Stavropol Territory	22,385,896	2,967,873	908,771	2,489,745	1,115,043	510,619	316,433	40,711
Astrakhan Region	9,407,734	527,452	152,376	1,253,597	137,177	59,312	51,312	91,875
Volgograd Region	18,263,567	1,989,031	960,117	2,559,769	631,464	376,982	336,417	3,474
Rostov Region	36,088,996	3,419,524	1,910,765	4,582,232	1,520,471	531,683	468,294	189,954
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>279,429,386</b>	<b>39,101,499</b>	<b>18,452,853</b>	<b>32,924,371</b>	<b>10,650,187</b>	<b>4,188,878</b>	<b>3,506,867</b>	<b>1,233,865</b>
Republic of Bashkortostan	33,887,609	4,992,887	2,431,370	2,594,590	766,000	363,134	277,611	7,915
Republic of Mariy-El	3,356,876	765,719	335,313	516,368	171,586	134,375	121,321	—
Republic of Mordovia	5,062,476	575,313	143,190	604,817	192,611	157,141	147,539	—
Republic of Tatarstan (Tatarstan)	36,496,698	4,075,312	2,492,821	4,685,645	1,256,418	403,434	318,114	29,190
Udmurt Republic	13,726,226	1,984,757	1,554,375	2,466,427	294,201	161,843	146,399	2,880
Chuvash Republic — Chuvashya	9,540,878	3,366,784	1,397,201	936,030	287,242	188,801	173,345	9,843
Perm Territory	32,522,306	5,781,181	2,872,942	5,711,587	1,156,813	358,611	234,137	28,743
Kirov Region	9,050,271	1,439,189	372,324	1,876,346	184,601	146,985	137,702	—
Nizhni Novgorod Region	34,987,179	5,775,661	1,573,624	5,977,630	2,142,813	602,771	504,469	1,090,295

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
Orenburg Region	21,640,538	2,744,037	1,169,042	2,234,820	359,773	202,465	183,795	3,345
Penza Region	8,218,779	850,545	246,802	1,699,339	211,757	162,692	152,275	—
Samara Region	41,847,530	4,455,813	2,886,246	1,026,019	2,584,928	622,517	490,206	58,882
Saratov Region	19,950,245	1,333,631	748,479	1,871,891	684,144	385,457	331,704	2,772
Ulyanovsk Region	9,141,775	960,670	229,124	722,862	357,300	298,652	288,250	—
<b>URALS FEDERAL DISTRICT</b>	<b>184,586,659</b>	<b>29,426,423</b>	<b>20,503,887</b>	<b>22,022,996</b>	<b>6,081,485</b>	<b>1,751,849</b>	<b>1,336,984</b>	<b>792,233</b>
Kurgan Region	7,381,338	1,023,885	189,176	1,396,819	63,323	56,632	51,908	—
Sverdlovsk Region	58,072,146	6,048,245	4,871,741	7,446,581	3,565,930	816,595	583,139	694,581
Tyumen Region	78,389,056	17,364,120	12,060,812	7,148,761	1,432,917	522,537	434,267	16,484
including:								
Khanty-Mansiysky Autonomous Area — Yugra	39,470,234	9,348,171	6,710,806	2,890,199	440,403	110,452	67,539	—
Yamalo-Nenetsky Autonomous Area	12,073,444	2,216,710	1,127,907	2,518,036	218,113	32,502	27,692	—
Chelyabinsk Region	40,744,119	4,990,173	3,382,158	6,030,835	1,019,315	356,085	267,670	81,168
<b>SIBERIA FEDERAL DISTRICT</b>	<b>239,349,183</b>	<b>36,431,061</b>	<b>18,074,410</b>	<b>29,470,241</b>	<b>6,123,526</b>	<b>2,572,151</b>	<b>2,115,198</b>	<b>1,050,080</b>
Republic of Altai	1,667,952	42,213	35,570	183,879	14,806	9,835	9,626	—
Republic of Buryatia	12,583,123	889,953	371,971	1,882,628	91,747	54,853	51,632	26,780
Republic of Tyva	1,679,133	74,813	31,487	323,535	3,587	2,358	2,358	—
Republic of Khakassia	6,990,594	1,244,230	398,717	2,151,840	96,309	58,570	53,975	89,935
Altai Territory	22,665,999	3,167,632	2,214,707	2,920,635	390,389	149,370	137,621	110,993
Krasnoyarsk Territory	43,858,031	8,567,066	2,685,474	4,879,001	681,046	322,151	268,933	37,995
including:								
Taymyr (Dolgano-Nenets) Autonomous Area	297,327	12,233	355	12,862	1,836	1,755	—	—
Evenkia Autonomous Area	205,952	48,441	9,330	354	7,713	7,713	7,713	—
Irkutsk Region	30,131,210	3,888,615	1,749,550	3,276,222	806,422	384,683	334,601	37,675
including Ust-Ordynsky Autonomous Area	784,615	61,563	—	42,058	—	—	—	—
Kemerovo Region	38,511,501	5,075,416	2,954,102	2,977,523	669,431	218,528	185,997	2,195
Novosibirsk Region	33,097,932	5,870,389	3,633,875	1,588,713	1,469,138	604,360	510,223	109,107
Omsk Region	22,409,105	3,770,324	2,260,846	5,865,550	1,335,444	490,708	338,644	598,495
Tomsk Region	14,905,683	2,827,934	1,283,001	1,502,610	478,327	232,351	181,096	22,470
Chita Region	10,848,920	1,012,476	455,110	1,918,105	86,880	44,384	40,492	14,435
including Aginsky Buryatsky Autonomous Area	611,019	23,751	2,980	76,150	1,005	1,005	1,005	—

End  
(thousand rubles)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	63,048,578	4,498,653	2,927,149	13,043,972	2,422,429	919,789	786,166	213,876
Republic of Sakha (Yakutia)	10,391,584	1,382,757	804,349	1,797,697	92,009	66,231	61,106	1,509
Primorski Territory	14,603,129	770,851	562,069	3,260,695	1,097,627	417,312	325,704	129,124
Khabarovsk Territory	14,532,528	863,758	648,495	2,903,726	585,700	243,515	222,590	26,947
Amur Region	10,786,991	623,467	417,467	1,871,345	147,830	47,197	37,248	10,608
Kamchatka Region	3,347,305	145,825	87,502	930,026	39,606	23,327	22,720	16,681
including Koryaksky Autonomous Area	143,197	2,669	—	4,636	—	—	—	—
Magadan Region	2,342,655	181,599	94,863	506,664	46,852	23,195	22,040	20,621
Sakhalin Region	4,991,825	440,953	282,017	1,259,676	224,483	87,350	83,096	8,386
Jewish Autonomous Area	1,537,777	69,302	15,740	399,363	2,541	1,542	1,542	—
Chukotka Autonomous Area	514,784	20,141	14,647	114,780	185,781	10,120	10,120	—

<sup>1</sup> Quarterly reports by operating credit institutions. The data on the volume of credits extended to the borrowers of different regions are shown by the borrowers' location.

Table 4.4

Ruble Loans Extended by Credit Institutions to Individuals and Individual Entrepreneurs<sup>1</sup>

		30.09.2006									
		loans extended to individuals									
		Including:									
1	2	housing loans			of which:			mortgage loans			9
		total, thousand rubles	3	4	5	6	7	8	total, thousand rubles	loan maturity, average weighted, months	
Russian Federation	1,321,509,430	143,689,169	169.6	14.5	97,752,815	179.1	13.9	300,503,451			
<b>CENTRAL FEDERAL DISTRICT</b>	<b>343,183,398</b>	<b>23,371,212</b>	<b>145.6</b>	<b>14.7</b>	<b>12,842,960</b>	<b>167.3</b>	<b>14.1</b>	<b>52,996,054</b>			
Belgorod Region	10,423,017	1,070,844	184.0	16.0	442,925	184.9	15.2	4,006,861			
Bryansk Region	6,186,761	633,408	182.8	14.6	315,754	173.2	13.4	4,363,512			
Vladimir Region	8,912,868	511,705	168.8	15.5	134,060	188.9	13.5	4,447,474			
Voronezh Region	13,552,137	1,046,077	173.2	15.3	429,762	163.7	14.4	4,467,670			
Ivanovo Region	5,215,743	368,475	156.9	14.8	280,862	154.1	14.4	2,874,968			
Kaluga Region	5,140,643	662,411	186.2	14.1	486,206	186.1	13.3	2,077,500			
Kostroma Region	4,381,123	233,166	118.9	16.1	100,323	138.7	14.0	2,730,007			
Kursk Region	6,768,185	679,318	193.6	16.9	169,563	158.7	15.3	3,752,949			
Lipetsk Region	8,185,444	507,378	191.7	15.5	247,424	195.2	13.9	2,753,819			
Moscow Region	49,178,269	4,314,820	144.7	14.2	2,893,556	173.1	14.0	3,749,642			
Orel Region	3,905,387	271,116	163.1	15.0	105,364	143.4	13.1	2,034,290			
Ryazan Region	7,641,574	808,565	185.5	14.9	499,339	181.2	14.3	2,522,945			
Smolensk Region	5,205,092	766,422	202.1	15.3	331,583	191.9	14.8	1,300,340			
Tambov Region	4,567,132	251,164	188.7	15.6	85,978	199.7	13.4	1,626,359			
Tver Region	7,699,068	1,054,620	183.5	15.1	865,872	191.7	14.7	1,704,193			
Tula Region	8,843,709	773,343	168.9	14.7	462,556	196.9	14.1	2,426,770			
Yaroslavl Region	9,708,912	905,162	168.9	15.5	544,967	177.1	14.7	4,475,628			
Moscow	177,668,334	8,513,218	104.1	14.3	4,446,866	146.9	14.0	1,681,127			

	Cont.								
1	2	3	4	5	6	7	8	9	
NORTH-WEST DISTRICT	129,914,908	12,523,669	175.4	14.7	8,359,809	184.0	13.9	24,415,464	
Republic of Karelia	5,501,092	780,084	176.1	14.5	665,428	190.4	13.1	724,921	
Republic of Komi	9,294,458	2,166,442	180.6	15.0	1,160,936	186.1	14.2	3,490,060	
Arkhangelsk Region	9,674,515	1,095,855	170.2	15.8	471,619	181.5	14.3	5,376,535	
including Nenets Autonomous Area	838,306	228,084	185.8	15.8	158,177	204.9	15.1	205,721	
Vologda Region	11,946,137	1,448,736	169.6	14.8	782,251	186.1	13.5	5,928,619	
Kaliningrad Region	6,146,757	595,450	153.9	14.4	363,633	188.0	14.0	1,838,217	
Leningrad Region	10,273,772	792,604	191.6	14.5	576,153	197.0	14.1	682,172	
Murmansk Region	7,928,363	396,076	178.9	15.0	215,261	173.9	14.3	1,212,333	
Novgorod Region	4,425,322	552,167	174.6	15.6	240,904	177.4	13.4	2,490,129	
Pskov Region	3,125,328	255,912	188.7	15.3	44,179	185.4	14.1	1,511,361	
St. Petersburg	61,599,164	4,440,343	174.9	14.1	3,839,445	180.7	14.0	1,161,117	
SOUTH FEDERAL DISTRICT	115,495,983	10,668,692	177.9	14.9	6,200,925	184.2	14.1	32,257,711	
Republic of Adigei (Adigeya)	1,868,955	126,739	173.5	14.8	86,262	179.1	14.0	392,949	
Republic of Dagestan	2,685,140	52,165	60.3	20.4	12,847	168.4	14.0	889,958	
Republic of Ingushetia	216,136	24,818	150.4	15.3	—	—	—	201,519	
Kabardino-Balkar Republic	2,001,190	414,489	210.7	15.7	209,963	204.4	15.7	1,505,468	
Republic of Kalmykia	1,502,467	91,711	187.4	16.8	11,402	164.4	13.8	394,356	
Karachai-Cherkess Republic	1,215,601	146,102	215.4	16.0	19,261	214.9	15.1	237,317	
Republic of Northern Ossetia — Alania	1,867,399	486,420	205.9	16.6	134,821	211.6	15.7	263,712	
Republic of Chechnya	792,734	31,251	169.7	13.7	29,477	174.9	13.8	36,998	
Krasnodar Territory	33,754,018	2,640,397	169.8	14.9	1,720,970	157.3	13.8	7,217,090	
Stavropol Territory	17,744,448	2,194,403	183.6	14.5	946,410	191.3	14.4	4,019,410	
Astrakhan Region	7,409,063	523,555	176.4	14.8	259,341	180.6	13.8	2,330,541	
Volgograd Region	14,240,363	1,588,670	183.2	14.1	1,199,253	201.6	13.4	5,875,237	
Rostov Region	30,198,469	2,347,972	167.6	15.3	1,570,918	191.9	14.4	8,893,156	
PRIVOLZHSKY FEDERAL DISTRICT	268,777,816	36,320,308	174.4	14.4	25,319,107	177.9	13.8	66,842,627	
Republic of Bashkortostan	30,679,196	7,198,439	171.7	13.8	6,072,830	179.5	13.5	4,351,721	
Republic of Mariy-El	2,800,966	561,062	159.0	15.3	329,026	166.0	14.6	909,362	
Republic of Mordovia	4,265,165	550,046	186.2	14.6	259,311	199.2	12.9	662,085	
Republic of Tatarstan (Tatarstan)	34,990,031	4,427,173	159.6	14.1	2,999,620	165.8	13.5	6,904,857	
Udmurt Republic	12,275,381	2,495,742	161.7	14.5	2,017,437	159.5	14.0	6,199,417	



Cont.

1	2	3	4	5	6	7	8	9
Chuvash Republic — Chuvashya	10,987,223	2,181,857	195.3	14.4	1,373,544	196.0	13.5	2,030,380
Perm Territory	26,095,222	4,196,336	176.5	14.7	2,820,756	183.9	14.2	11,789,675
Kirov Region	8,010,461	1,781,703	194.8	14.4	1,144,603	197.5	13.4	3,396,037
Nizhni Novgorod Region	27,491,726	3,479,091	173.3	15.6	1,625,645	170.5	14.5	16,622,353
Orenburg Region	17,707,729	2,162,237	192.3	13.2	1,525,389	186.7	12.4	4,573,510
Penza Region	6,361,287	622,325	190.4	14.5	351,862	186.9	13.1	3,163,245
Samara Region	63,693,946	4,458,162	169.7	14.6	3,482,505	171.6	14.2	1,222,977
Saratov Region	16,310,434	1,414,438	178.3	14.9	1,007,392	192.7	14.5	3,574,582
Ulyanovsk Region	7,109,049	791,697	174.2	15.0	309,187	178.5	13.8	1,442,426
<b>URALS FEDERAL DISTRICT</b>	<b>157,242,224</b>	<b>26,071,950</b>	<b>176.3</b>	<b>14.4</b>	<b>19,483,144</b>	<b>187.4</b>	<b>13.8</b>	<b>39,345,698</b>
Kurgan Region	6,040,299	1,063,573	204.1	15.5	251,272	171.9	13.5	2,164,819
Sverdlovsk Region	50,845,504	5,985,697	167.6	14.1	4,741,964	177.5	13.9	12,932,962
Tyumen Region	65,098,274	13,654,177	184.2	14.1	11,027,760	197.9	13.6	8,767,615
including: Khanty-Mansiysky Autonomous Area — Yugra	33,669,264	7,847,186	197.0	13.9	6,592,319	209.6	13.7	3,990,221
Yamalo-Nenetsky Autonomous Area	9,026,239	1,533,990	144.0	14.9	955,731	169.8	13.6	2,534,685
Chelyabinsk Region	35,258,147	5,368,503	160.4	15.5	3,462,148	168.5	14.3	15,480,302
<b>SIBERIA FEDERAL DISTRICT</b>	<b>252,078,121</b>	<b>30,691,590</b>	<b>174.1</b>	<b>14.5</b>	<b>22,578,794</b>	<b>179.0</b>	<b>14.0</b>	<b>60,054,804</b>
Republic of Altai	1,507,691	39,190	200.1	15.3	38,220	201.6	16.2	246,382
Republic of Buryatia	11,804,198	934,592	169.1	13.9	663,782	175.6	13.1	3,735,330
Republic of Tyva	1,609,021	56,167	183.1	16.2	31,789	194.3	15.1	327,237
Republic of Khakassia	5,360,783	632,209	168.7	16.0	352,049	159.0	15.2	5,110,362
Altai Territory	21,411,404	4,854,959	193.1	14.0	4,352,198	191.8	14.2	5,309,188
Krasnoyarsk Territory	38,341,743	5,573,563	173.8	14.8	3,246,168	176.2	13.8	9,073,462
including: Taymyr (Dolgano-Nenets) Autonomous Area	158,047	1,512	111.9	14.6	—	—	—	40,852
Evenkia Autonomous Area	120,830	22,430	152.1	16.9	9,103	165.8	15.5	2,243
Irkutsk Region	26,399,173	2,731,793	162.7	15.2	1,689,625	182.6	14.4	5,936,290
including Ust-Ordynsky Autonomous Area	505,367	29,964	158.8	14.9	—	—	—	88,434
Kemerovo Region	32,217,729	3,304,044	166.7	14.8	2,551,600	167.3	14.3	5,010,468
Novosibirsk Region	70,941,152	5,462,135	181.8	14.1	4,410,899	183.9	13.7	4,183,819
Omsk Region	21,461,655	4,413,017	173.4	14.8	3,463,162	180.4	14.2	15,736,828
Tomsk Region	12,207,177	2,048,015	155.1	14.3	1,376,238	149.5	13.6	2,312,208
Chita Region	8,816,395	641,906	130.8	11.3	403,064	175.8	12.1	3,073,230
including Aginsky Buryatsky Autonomous Area	370,731	7,808	160.8	16.6	2,323	128.6	14.7	84,515

1	End								
	2	3	4	5	6	7	8	9	
FAR EAST FEDERAL DISTRICT	54,816,980	4,041,748	149.1	14.5	2,968,076	163.1	13.7	24,591,093	
Republic of Sakha (Yakutia)	8,079,204	1,142,891	124.8	14.1	736,919	136.1	13.3	2,500,037	
Primorski Territory	14,054,741	851,064	155.8	14.1	678,365	169.0	13.6	6,510,868	
Khabarovsk Territory	13,262,340	753,122	151.7	14.2	626,760	168.4	13.6	7,595,724	
Amur Region	8,571,660	542,898	177.2	15.1	417,321	177.9	14.8	3,554,055	
Kamchatka Region	2,673,061	182,579	139.6	14.7	120,160	172.6	13.2	1,181,531	
including Koryaksky Autonomous Area	91,824	1,630	19.0	21.0	—	—	—	4,800	
Magadan Region	1,915,615	142,813	155.0	18.1	94,974	180.4	13.2	500,746	
Sakhalin Region	4,483,193	350,786	156.4	14.5	261,680	178.4	13.9	2,070,840	
Jewish Autonomous Area	1,327,327	56,302	216.7	15.5	16,935	162.5	14.4	570,730	
Chukotka Autonomous Area	449,839	19,293	122.8	16.3	14,962	144.1	13.8	106,562	

<sup>1</sup> Quarterly reports by operating credit institutions. The data on the volume of credits extended to the borrowers of different regions during the reporting period are shown by the borrowers' location.

Table 4.5

Foreign Currency Loans Extended by Credit Institutions to Individuals and Individual Entrepreneurs<sup>1</sup>

		30.09.2006									
		loans extended to individuals									
		Including:									
1	total, thousand rubles	housing loans				of which:				loans extended to individual entrepreneurs, thousand rubles	
		total, thousand rubles	loan maturity, average weighted, months	average weighted interest rate, %	total, thousand rubles	loan maturity, average weighted, months	average weighted interest rate, %	total, thousand rubles	loan maturity, average weighted, months		average weighted interest rate, %
2	3	4	5	6	7	8	9	10	11	12	
Russian Federation	288,741,209	70,059,906	181.1	11.4	57,897,728	178.8	11.4	4,704,013			
CENTRAL FEDERAL DISTRICT	226,017,511	51,001,423	182.7	11.4	42,127,165	177.3	11.5	1,008,292			
Belgorod Region	284,507	188,831	162.8	10.9	170,718	167.8	10.8	11,643			
Bryansk Region	339,038	126,266	197.3	11.2	99,130	196.1	11.2	4,177			
Vladimir Region	603,025	305,872	192.3	11.5	241,811	191.2	11.5	14,726			
Voronezh Region	2,842,351	148,287	202.2	11.4	138,037	205.0	11.5	4,016			
Ivanovo Region	240,392	135,485	185.1	11.2	129,472	187.3	11.2	31,697			
Kaluga Region	740,304	393,391	190.1	11.7	349,223	190.8	11.7	3,185			
Kostroma Region	130,391	82,013	200.5	11.3	77,926	201.2	11.1	—			
Kursk Region	221,643	137,252	170.8	11.5	103,830	183.3	11.6	—			
Lipetsk Region	235,651	85,999	187.4	11.2	72,171	195.2	11.3	69,452			
Moscow Region	35,641,114	11,357,487	181.7	11.6	9,714,443	187.2	11.7	128,275			
Orel Region	193,001	84,516	184.5	11.1	78,984	185.9	11.1	—			
Ryazan Region	490,015	217,793	183.4	11.4	208,460	183.2	11.4	15,657			
Smolensk Region	1,019,862	333,308	192.6	11.3	218,456	183.7	11.4	14,109			
Tambov Region	197,740	127,066	180.9	12.1	115,187	189.7	11.8	—			
Tver Region	687,338	318,273	189.4	11.3	277,883	190.5	11.4	16,309			
Tula Region	843,219	387,389	200.3	11.4	351,653	199.7	11.4	28,113			
Yaroslavl Region	571,049	226,228	168.1	11.8	210,213	170.2	11.8	58,680			
Moscow	180,736,871	36,345,967	182.5	11.4	29,569,568	173.0	11.4	608,253			

	Cont.								
1	2	3	4	5	6	7	8	9	
NORTH-WEST DISTRICT	33,915,406	9,861,907	177.9	11.3	8,171,380	180.7	11.3	628,540	
Republic of Karelia	282,349	68,093	207.2	11.0	61,308	230.3	11.0	—	
Republic of Komi	244,384	89,344	181.0	11.3	70,320	186.8	11.3	3,908	
Arkhangelsk Region	291,760	113,269	168.8	11.4	96,199	172.5	11.5	7,518	
including Nenets Autonomous Area	—	—	—	—	—	—	—	—	
Vologda Region	177,826	65,161	188.5	11.4	61,505	194.5	11.4	22,592	
Kaliningrad Region	1,918,867	624,341	197.2	11.3	461,381	199.5	11.1	216,351	
Leningrad Region	2,236,266	714,936	180.3	11.2	636,504	185.6	11.1	9,699	
Murmansk Region	702,285	175,769	171.5	11.4	125,513	185.8	11.5	48,039	
Novgorod Region	300,505	143,167	193.0	11.7	127,493	201.0	11.6	435	
Pskov Region	162,647	77,648	209.5	11.4	64,209	215.8	11.5	—	
St. Petersburg	27,598,517	7,790,179	175.4	11.3	6,466,948	177.5	11.3	319,998	
SOUTH FEDERAL DISTRICT	5,591,396	1,898,146	185.3	11.3	1,578,086	192.5	11.3	378,768	
Republic of Adigei (Adigeya)	30,904	18,205	204.3	11.1	15,537	200.5	11.3	—	
Republic of Dagestan	154,060	32,804	156.3	11.2	25,230	149.0	11.1	—	
Republic of Ingushetia	10,707	1,741	180.0	11.7	—	—	—	—	
Kabardino-Balkar Republic	116,874	60,670	188.3	11.3	54,879	195.6	11.2	789	
Republic of Kalmykia	48,556	41,552	187.0	11.2	37,607	189.4	11.1	—	
Karachai-Cherkess Republic	37,028	9,571	234.3	12.4	8,404	263.6	12.5	—	
Republic of Northern Ossetia — Alania	130,303	100,166	203.4	11.3	73,934	202.7	11.3	—	
Republic of Chechnya	24,428	1,204	47.6	12.0	—	—	—	—	
Krasnodar Territory	1,929,024	476,815	174.9	11.1	392,392	181.7	11.2	68,092	
Stavropol Territory	947,684	397,659	183.7	11.2	287,741	199.6	11.3	84,319	
Astrakhan Region	109,308	42,938	187.3	11.4	36,108	195.4	11.3	111,150	
Vologograd Region	583,366	286,720	194.7	11.3	271,757	196.1	11.3	1,473	
Rostov Region	1,469,154	428,101	187.8	11.6	374,497	194.5	11.5	112,945	
PRIVOLZHSKY FEDERAL DISTRICT	10,108,856	3,306,642	178.7	11.4	2,856,780	183.4	11.4	1,160,263	
Republic of Bashkortostan	566,217	279,277	189.2	10.9	199,548	195.9	10.8	17,425	
Republic of Mariy-El	162,578	116,852	179.9	11.4	107,511	179.3	11.4	—	
Republic of Mordovia	162,427	119,561	192.7	11.4	111,024	194.1	11.4	—	
Republic of Tatarstan (Tatarstan)	1,045,017	278,814	184.0	11.6	218,431	202.8	11.4	5,219	
Udmurt Republic	243,330	120,987	205.9	11.0	108,063	205.9	11.0	245	



1	End								
	2	3	4	5	6	7	8	9	
FAR EAST FEDERAL DISTRICT	2,137,800	707,556	167.7	11.1	600,097	174.9	10.9	380,721	
Republic of Sakha (Yakutia)	92,581	61,576	163.6	11.6	60,126	164.9	11.6	1,509	
Primorski Territory	996,265	356,816	167.5	11.7	276,534	180.9	11.5	247,783	
Khabarovsk Territory	497,809	184,670	166.8	10.2	169,267	172.0	9.8	27,444	
Amur Region	123,068	34,138	219.2	11.6	25,846	219.6	11.8	2,560	
Kamchatka Region	34,788	16,177	217.1	11.3	16,177	217.1	11.3	24,994	
including Koryaksky Autonomous Area	—	—	—	—	—	—	—	—	
Magadan Region	23,781	13,610	165.7	10.7	12,542	159.4	10.7	6,026	
Sakhalin Region	170,020	34,540	112.3	8.9	33,576	114.0	8.8	70,405	
Jewish Autonomous Area	1,701	—	—	—	—	—	—	—	
Chukotka Autonomous Area	197,787	6,029	145.1	11.4	6,029	145.1	11.4	—	

<sup>1</sup> Quarterly reports by operating credit institutions. The data on the volume of credits extended to the borrowers of different regions during the reporting period are shown by the borrowers' location.

Table 4.6

### Overdue Debt on Ruble Credits Extended to Legal Entities, by Economic Activities, Individuals and Individual Entrepreneurs<sup>1</sup>

(thousand rubles)

	30.09.2006											
	legal entities											Individual entrepreneurs
	total	mining	manufacturing	production and distribution of electricity, gas and water	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	other activities	individuals	12	
1	2	3	4	5	6	7	8	9	10	11	12	
Russian Federation	52,966,283	2,267,223	13,551,366	153,759	3,353,486	3,850,894	1,003,657	18,922,669	9,863,229	41,481,141	3,084,536	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>20,799,592</b>	<b>429,328</b>	<b>4,490,233</b>	<b>39,136</b>	<b>642,871</b>	<b>2,013,872</b>	<b>149,188</b>	<b>8,547,109</b>	<b>4,487,855</b>	<b>12,490,514</b>	<b>353,148</b>	
Belgorod Region	75,169	—	7,132	—	32,379	460	—	20,521	14,677	181,504	20,329	
Bryansk Region	110,354	—	47,217	50	102	21,770	—	38,215	3,000	138,659	4,150	
Vladimir Region	528,387	—	237,137	—	10,665	2,951	98	251,377	26,159	183,416	49,395	
Voronezh Region	766,407	—	168,666	—	208,448	1,480	—	347,869	39,944	361,068	19,165	
Ivanovo Region	83,511	—	40,539	4,995	—	—	1,171	31,960	4,846	150,498	9,266	
Kaluga Region	126,875	—	25,051	—	40	3,929	—	83,519	14,336	114,963	13,091	
Kostroma Region	28,536	—	15,894	—	7,045	—	—	5,108	489	121,596	14,083	
Kursk Region	211,003	—	26,090	—	45,632	3,379	—	73,759	62,143	157,513	14,706	
Lipetsk Region	539,179	403,213	46,684	—	19,569	24,086	—	39,435	6,192	210,068	7,684	
Moscow Region	3,157,061	34	1,808,567	2,090	134,589	215,367	17,717	664,859	313,838	2,823,827	26,084	
Orel Region	181,543	—	36,480	—	28,649	1,500	151	53,175	61,588	87,585	5,514	
Ryazan Region	89,890	—	57,325	—	10,100	5,702	—	13,587	3,176	203,727	9,624	
Smolensk Region	381,350	—	319,956	—	1,491	42,339	12	10,609	6,943	148,205	12,228	
Tambov Region	205,780	—	7,840	—	59,956	3,497	20,673	53,295	60,519	106,529	1,568	
Tver Region	266,256	—	205,613	—	8,719	15,000	—	25,247	11,677	196,408	1,744	
Tula Region	1,173,298	—	481,823	20,568	34,241	204	543	569,597	66,322	218,124	18,568	
Yaroslavl Region	557,569	8,000	407,355	—	6,447	11,585	4,249	74,855	45,078	275,423	92,044	
Moscow	12,317,424	18,081	550,864	11,433	34,799	1,660,623	104,574	6,190,122	3,746,928	6,811,401	33,905	

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12
<b>NORTH-WEST DISTRICT</b>	4,552,558	—	2,203,905	52,180	176,035	89,297	191,063	1,034,348	805,730	2,871,993	80,377
Republic of Karelia	188,022	—	18,826	1,000	29,779	—	650	76,879	60,888	150,375	1,538
Republic of Komi	53,555	—	21,091	—	800	15,160	538	13,724	2,242	86,979	10,685
Arkhangelsk Region	192,426	—	74,233	1,083	30,135	4,438	1,488	58,026	23,023	291,744	28,698
including Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	1,580	—
Vologda Region	1,399,734	—	1,335,216	—	4,555	1,248	14,170	16,691	27,874	144,445	10,066
Kaliningrad Region	61,399	—	17,101	—	2,552	—	1,215	38,287	2,244	138,143	8,922
Leningrad Region	159,484	—	78,727	—	13,805	273	99	33,942	32,638	182,737	818
Murmansk Region	263,513	—	104,670	50,000	5,912	—	3,960	54,550	44,421	182,381	8,028
Novgorod Region	307,541	—	33,509	—	84,127	—	350	4,700	184,855	84,826	7,855
Pskov Region	26,341	—	21,796	—	390	970	—	2,832	353	93,438	1,325
St. Petersburg	1,900,543	—	498,736	97	4,000	67,208	168,593	734,717	427,192	1,516,925	2,442
<b>SOUTH FEDERAL DISTRICT</b>	5,367,041	25,650	1,593,761	11,951	710,029	152,298	52,510	1,818,833	1,002,009	3,847,302	366,045
Republic of Adigei (Adigeya)	28,734	4,500	6,962	—	2,258	7,550	3,496	2,325	1,643	61,148	4,154
Republic of Dagestan	69,646	—	13,676	—	47,437	1,093	0	60	7,380	20,557	418
Republic of Ingushetia	13,520	—	—	—	7,510	3,000	0	3,000	10	4,901	1,000
Kabardino-Balkar Republic	256,169	5,150	49,821	—	14,209	1,783	10,248	15,492	159,466	14,828	11,135
Republic of Kalmykia	32,145	—	5,889	—	900	0	11,250	5,301	8,805	40,847	16,618
Karachai-Cherkess Republic	59,662	1,000	24,525	—	21,186	2,000	0	7,188	3,763	12,646	5,247
Republic of Northern Ossetia — Alania	95,096	—	12,402	—	11,023	1,408	5,588	0	64,675	17,145	7,123
Republic of Chechnya	—	—	—	—	0	0	0	0	0	7,021	0
Krasnodar Territory	967,425	—	141,235	11,951	161,611	37,862	12,965	420,677	181,124	1,167,552	69,812
Stavropol Territory	1,097,056	—	354,379	—	91,382	2,139	5,905	580,513	62,738	650,350	126,466
Astrakhan Region	1,015,720	—	684,987	—	5,530	51,720	0	209,931	63,552	262,541	19,038
Volograd Region	536,362	—	87,329	—	113,015	14,565	0	255,811	65,642	607,106	48,527
Rostov Region	1,195,506	15,000	212,556	—	233,968	29,178	3,058	318,535	383,211	980,660	56,507
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	9,489,311	45	3,629,153	6,282	869,014	577,052	276,320	3,293,647	837,798	7,916,608	756,808
Republic of Bashkortostan	997,315	—	564,871	—	5,567	15,705	57,984	306,021	47,167	1,161,008	71,078
Republic of Mariy-El	63,059	—	11,151	—	1,565	15,000	2,161	31,880	1,302	29,598	4,083
Republic of Mordovia	85,969	—	60,773	—	9,412	0	0	13,934	1,850	71,845	360



Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12
Republic of Tatarstan (Tatarstan)	1,030,937	—	160,436	1,571	82,980	183,905	6,569	522,693	72,783	1,099,043	218,174
Udmurt Republic	168,125	—	96,592	—	7,647	2,700	198	47,648	13,340	276,884	25,038
Chuvash Republic — Chuvashya	405,802	—	343,041	—	1,591	—	—	40,787	20,383	79,952	15,137
Perm Territory	919,424	—	194,767	—	5,465	159,662	1,279	341,188	217,063	873,800	61,049
Kirov Region	210,926	—	28,433	—	54,580	—	—	51,214	76,699	181,312	5,548
Nizhni Novgorod Region	530,501	—	221,233	—	31,153	17,603	2,481	220,108	37,923	916,711	145,900
Orenburg Region	556,941	—	342,394	—	79,256	3,930	—	116,799	14,562	488,340	31,398
Penza Region	526,095	—	207,624	—	106,135	—	—	188,986	23,350	156,331	88,574
Samara Region	2,575,919	—	679,886	50	185,821	165,199	171,461	1,139,202	234,300	1,692,371	10,271
Saratov Region	785,889	45	249,451	4,661	281,920	11,968	34,187	128,068	75,589	656,415	59,538
Ulyanovsk Region	632,409	—	468,501	—	15,922	1,380	—	145,119	1,487	232,998	20,660
URALS FEDERAL DISTRICT	2,776,524	8,269	334,108	999	149,351	661,150	41,821	1,147,576	433,250	6,099,598	356,528
Kurgan Region	165,847	—	78,586	—	61,274	75	—	22,906	3,006	244,434	12,718
Sverdlovsk Region	598,830	269	64,786	999	27,101	10,229	12,634	338,907	143,905	2,737,838	51,736
Tyumen Region	1,290,794	—	68,851	—	51,218	611,023	24,731	386,153	148,818	1,590,575	164,610
including:											
Khanty-Mansiysky Autonomous Area — Yugra	554,439	—	49,355	—	6,934	262,441	4,898	154,138	76,673	602,896	68,896
Yamalo-Nenetsky Autonomous Area	408,274	—	—	—	—	341,794	3,028	52,185	11,267	112,593	64,978
Chelyabinsk Region	721,053	8,000	121,885	—	9,758	39,823	4,456	399,610	137,521	1 526,751	127,464
SIBERIA FEDERAL DISTRICT	6,104,174	124,472	1,101,095	43,211	778,135	257,012	176,147	2,335,816	1,288,286	6,878,062	986,330
Republic of Altai	166,467	—	15,181	—	163	869	1,004	86,715	62,535	23,677	3,990
Republic of Buryatia	153,166	350	69,364	3,000	4,000	3,917	—	67,601	4,934	345,407	39,336
Republic of Tyva	23,025	—	6,369	—	182	504	—	15,970	—	44,306	10,648
Republic of Khakassia	18,530	1,100	3,928	—	8,036	139	—	2,896	2,431	221,504	42,571
Altai Territory	773,523	—	95,629	—	101,933	15,690	25,514	461,011	73,746	943,941	73,158
Krasnoyarsk Territory	350,208	49,487	138,326	—	34,153	—	118	75,734	52,390	1,283,859	30,654
including:											
Taymyr (Dolgano-Nenets) Autonomous Area	1,405	—	—	—	—	—	—	66	1,339	1,076	—
Evenkia Autonomous Area	—	—	—	—	—	—	—	—	—	1,267	—
Irkutsk Region	805,523	31,931	186,217	—	12,328	10,003	30,493	323,458	211,093	655,211	56,453
including Ust-Ordynsky Autonomous Area	584	—	—	—	—	—	—	584	—	2,295	2,000

End  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12
Kemerovo Region	209,355	37,920	16,498	—	15,681	1,598	20,000	98,762	18,896	1,095,682	17,713
Novosibirsk Region	666,545	—	125,727	—	33,176	134,176	55,718	137,709	180,039	1,073,227	12,503
Omsk Region	2,133,434	—	235,182	40,211	558,926	56,452	13,266	671,177	558,220	767,460	693,710
Tomsk Region	782,841	—	200,981	—	7,557	33,664	30,034	392,422	118,183	310,255	2,675
Chita Region	21,557	3,684	7,693	—	2,000	—	—	2,361	5,819	113,533	2,919
including Aginsky Buryatsky Autonomous Area	—	—	—	—	—	—	—	—	—	281	—
<b>FAR EAST FEDERAL DISTRICT</b>	<b>3,877,083</b>	<b>1,679,459</b>	<b>199,111</b>	—	<b>28,051</b>	<b>100,213</b>	<b>116,608</b>	<b>745,340</b>	<b>1,008,301</b>	<b>1,377,064</b>	<b>185,300</b>
Republic of Sakha (Yakutia)	373,544	174,492	51,667	—	3,275	3,207	6,284	42,644	91,975	139,704	35,866
Primorski Territory	430,872	1,922	44,518	—	1,204	26,121	14,077	199,947	143,083	368,605	19,218
Khabarovsk Territory	424,203	5,417	66,000	—	6,202	37,666	—	134,990	173,928	487,326	22,758
Amur Region	122,842	52,253	12,550	—	3,700	11,699	—	39,360	3,280	217,250	39,075
Kamchatka Region	401,112	—	3,500	—	6,019	14,470	3,800	276,889	96,434	47,424	27,620
including Koryaksky Autonomous Area	—	—	—	—	—	—	—	—	—	439	—
Magadan Region	1,591,050	1,428,875	16,950	—	5,278	—	92,447	16,570	30,930	35,930	5,408
Sakhalin Region	483,428	—	1,085	—	1,908	7,050	—	9,503	463,882	43,207	13,881
Jewish Autonomous Area	33,532	—	2,841	—	465	—	—	25,437	4,789	36,600	14,903
Chukotka Autonomous Area	16,500	16,500	—	—	—	—	—	—	—	1,018	6,571

<sup>1</sup> Quarterly reports by operating credit institutions. The data on the volume of overdue debt on credits extended to the borrowers of different regions are shown by the borrowers' location.







1	End (thousand rubles)											
	2	3	4	5	6	7	8	9	10	11	12	
Kemerovo Region	—	—	—	—	—	—	—	—	—	3,161	—	
Novosibirsk Region	2,256	—	—	—	—	—	—	1,716	540	8,299	1,706	
Omsk Region	40,942	—	5,929	—	—	—	—	3,053	31,960	4,091	5,545	
Tomsk Region	97,328	—	—	—	92,580	—	—	4,748	—	1,260	—	
Chita Region	120,520	—	—	—	—	—	—	—	120,520	1,229	—	
including Aginsky Buryatsky Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
<b>FAR EAST FEDERAL DISTRICT</b>	<b>308,345</b>	<b>16,722</b>	<b>58,073</b>	<b>—</b>	<b>954</b>	<b>18,409</b>	<b>—</b>	<b>127,793</b>	<b>86,394</b>	<b>22,295</b>	<b>954</b>	
Republic of Sakha (Yakutia)	—	—	—	—	—	—	—	—	—	439	—	
Primorski Territory	108,195	—	—	—	—	—	—	94,813	13,382	3,665	267	
Khabarovsk Territory	31,868	—	—	—	954	—	—	30,417	497	12,942	—	
Amur Region	9,651	—	9,651	—	—	—	—	—	—	461	—	
Kamchatka Region	33,598	—	—	—	—	—	—	—	33,598	335	687	
including Koryaksky Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
Magadan Region	91,901	16,722	48,422	—	—	18,409	—	—	8,348	4,290	—	
Sakhalin Region	9,300	—	—	—	—	—	—	2,563	6,737	35	—	
Jewish Autonomous Area	—	—	—	—	—	—	—	—	—	2	—	
Chukotka Autonomous Area	23,832	—	—	—	—	—	—	—	23,832	126	—	

<sup>1</sup> Quarterly reports by operating credit institutions. The data on the volume of overdue debt on credits extended to the borrowers of different regions are shown by the borrowers' location.

Table 4.8

### Data on Debt on Loans in Rubles Extended by Credit Institutions to Legal Entities

(thousand rubles)

	30.09.2006			
	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
1	2	3	5	6
Belgorod Region	54,341,545	2,409,584	49,966,053	1,965,908
Bryansk Region	12,979,256	318,746	10,027,478	2,633,032
Vladimir Region	17,919,738	486,390	14,791,977	2,641,371
Voronezh Region	36,752,519	1,542,746	33,175,633	2,034,140
Ivanovo Region	8,529,043	1,152,702	6,323,852	1,052,489
Kaluga Region	14,043,798	707,902	10,486,309	2,849,587
Kostroma Region	7,647,001	1,192,075	4,623,885	1,831,041
Kursk Region	23,561,260	2,425,213	20,188,145	947,902
Lipetsk Region	33,320,461	3,741,982	26,898,553	2,679,926
Moscow Region	241,681,343	4,321,765	139,501,905	97,857,673
Orel Region	17,196,130	385,736	11,803,116	5,007,278
Ryazan Region	19,842,210	2,157,726	14,657,193	3,027,291
Smolensk Region	11,109,767	899,341	8,389,975	1,820,451
Tambov Region	17,607,407	634,749	14,250,349	2,722,309
Tver Region	15,180,182	1,184,390	9,816,137	4,179,655
Tula Region	21,977,061	2,392,613	16,123,200	3,461,248
Yaroslavl Region	41,160,240	2,616,922	23,654,819	14,888,499
Moscow	1,349,869,281	1,242,611,676	43,335,374	63,922,231
Republic of Karelia	6,401,837	191,641	5,061,472	1,148,724
Republic of Komi	10,547,275	1,379,168	7,192,807	1,975,300
Arkhangelsk Region	24,677,624	123,647	19,499,468	5,054,509
including Nenets Autonomous Area	436,031	—	406,031	30,000
Vologda Region	32,729,955	4,205,225	24,144,311	4,380,419
Kaliningrad Region	19,909,265	3,523,428	14,773,135	1,612,702
Leningrad Region	35,049,471	49,935	21,385,304	13,614,232
Murmansk Region	12,209,926	893,904	10,549,687	766,335
Novgorod Region	6,897,011	509,646	4,672,960	1,714,405
Pskov Region	4,814,456	242,788	4,084,035	487,633
St. Petersburg	229,870,579	94,946,614	121,458,346	13,465,619
Republic of Adigei (Adigeya)	2,437,503	198,288	2,141,595	97,620
Republic of Daghestan	3,948,212	953,727	2,725,986	268,499
Republic of Ingushetia	329,511	15,174	294,337	20,000
Kabardino-Balkar Republic	4,772,703	620,356	3,910,497	241,850
Republic of Kalmykia	2,889,479	161,166	708,051	2,020,262
Karachai-Cherkess Republic	14,047,536	102,167	12,676,827	1,268,542
Republic of Northern Ossetia — Alania	4,891,003	706,712	4,140,839	43,452
Republic of Chechnya	1,956,641	—	1,920,925	35,716
Krasnodar Territory	87,178,345	15,022,617	68,060,337	4,095,391

Cont.

(thousand rubles)

1	2	3	4	5
Stavropol Territory	30,630,533	2,070,514	25,601,588	2,958,431
Astrakhan Region	7,653,446	541,981	5,247,822	1,863,643
Volgograd Region	33,148,689	4,599,771	24,668,570	3,880,348
Rostov Region	71,406,122	11,989,185	57,624,519	1,792,418
Republic of Bashkortostan	49,626,537	7,114,368	33,792,999	8,719,170
Republic of Mariy-El	4,047,527	260,362	3,187,692	599,473
Republic of Mordovia	12,559,436	3,133,689	8,674,365	751,382
Republic of Tatarstan (Tatarstan)	137,027,904	82,259,085	49,303,623	5,465,196
Udmurt Republic	32,582,211	3,732,457	28,242,616	607,138
Chuvash Republic — Chuvashya	20,669,083	926,969	15,293,306	4,448,808
Perm Territory	63,537,543	6,117,502	54,851,966	2,568,075
Kirov Region	15,595,318	1,959,590	12,321,204	1,314,524
Nizhni Novgorod Region	78,411,030	14,899,848	59,936,262	3,574,920
Orenburg Region	27,606,158	4,993,972	21,116,646	1,495,540
Penza Region	12,934,680	3,025,016	7,699,729	2,209,935
Samara Region	109,134,344	52,826,323	54,773,066	1,534,955
Saratov Region	30,288,077	8,339,784	19,532,220	2,416,073
Ulyanovsk Region	13,184,022	461,791	10,618,869	2,103,362
Kurgan Region	8,860,198	692,922	5,857,451	2,309,825
Sverdlovsk Region	119,018,369	36,988,847	75,670,312	6,359,210
Tyumen Region	81,042,758	16,978,039	54,505,038	9,559,681
including:				
Khanty-Mansiysky Autonomous Area — Yugra	20,872,287	7,661,766	11,556,815	1,653,706
Yamalo-Nenetsky Autonomous Area	10,599,719	661,272	8,342,375	1,596,072
Chelyabinsk Region	60,279,013	16,504,614	39,600,799	4,173,600
Republic of Altai	6,823,343	232,991	2,301,215	4,289,137
Republic of Buryatia	8,354,414	837,867	4,464,107	3,052,440
Republic of Tyva	482,198	27,900	440,735	13,563
Republic of Khakassia	1,910,131	241,788	1,471,243	197,100
Altai Territory	40,168,394	2,473,967	35,062,622	2,631,805
Krasnoyarsk Territory	47,115,183	4,750,089	40,657,282	1,707,812
including:				
Taymyr (Dolgano-Nenets) Autonomous Area	372,956	—	65,389	307,567
Evenkia Autonomous Area	244,939	—	—	244,939
Irkutsk Region	29,213,518	3,001,708	23,935,830	2,275,980
including Ust-Ordynsky Autonomous Area	65,803	—	55,112	10,691
Kemerovo Region	55,061,510	3,194,883	42,332,914	9,533,713
Novosibirsk Region	68,978,214	11,918,957	51,365,431	5,693,826
Omsk Region	34,354,632	2,667,061	30,411,268	1,276,303
Tomsk Region	17,257,454	1,619,285	14,977,911	660,258
Chita Region	6,284,042	30,870	2,939,492	3,313,680
including: Aginsky Buryatsky Autonomous Area	2,984,437	—	2,923,382	61,055



End

*(thousand rubles)*

1	2	3	4	5
Republic of Sakha (Yakutia)	20,530,759	1,278,029	13,372,269	5,880,461
Primorski Territory	23,724,855	8,278,791	14,910,636	535,428
Khabarovsk Territory	30,679,943	6,691,330	21,665,391	2,323,222
Amur Region	7,490,994	322,319	5,362,706	1,805,969
Kamchatka Region	5,127,513	1,949,036	2,456,619	721,858
including Koryaksky Autonomous Area	38,559	—	3,000	35,559
Magadan Region	4,515,865	167,743	3,822,438	525,684
Sakhalin Region	6,101,269	2,663,464	3,044,466	393,339
Jewish Autonomous Area	394,975	—	345,462	49,513
Chukotka Autonomous Area	2,630,573	—	938,000	1,692,573

Table 4.9

### Data on Debt on Loans in Foreign Currency Extended by Credit Institutions to Legal Entities

(thousand rubles)

	30.09.2006			
	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
1	2	3	4	5
Belgorod Region	9,435,522	56,934	8,974,359	404,229
Bryansk Region	1,938,642	524	12,212	1,925,906
Vladimir Region	3,334,363	468	1,287,104	2,046,791
Voronezh Region	6,520,231	—	6,238,440	281,791
Ivanovo Region	738,367	29,615	125,812	582,940
Kaluga Region	1,667,013	2,544	497,965	1,166,504
Kostroma Region	1,609,523	6,795	280,653	1,322,075
Kursk Region	13,672,296	55,179	10,452,306	3,164,811
Lipetsk Region	2,445,581	224,433	1,596,143	625,005
Moscow Region	93,245,512	144,806	49,761,884	43,338,822
Orel Region	5,241,545	—	1,350,937	3,890,608
Ryazan Region	1,081,986	81,178	616,014	384,794
Smolensk Region	7,268,328	—	5,719,360	1,548,968
Tambov Region	1,314,378	—	831,852	482,526
Tver Region	1,528,271	3,141	1,091,243	433,887
Tula Region	7,159,000	61,781	6,106,447	990,772
Yaroslavl Region	1,715,125	1,808	1,270,005	443,312
Moscow	678,485,788	580,657,375	21,579,286	76,249,127
Republic of Karelia	8,063,765	—	6,942,450	1,121,315
Republic of Komi	3,210,099	128,644	1,082,758	1,998,697
Arkhangelsk Region	7,006,455	669	4,601,695	2,404,091
including Nenets Autonomous Area	—	—	—	—
Vologda Region	7,135,657	336,114	1,580,848	5,218,695
Kaliningrad Region	10,809,757	923,902	6,482,129	3,403,726
Leningrad Region	5,562,431	10,269	1,695,231	3,856,931
Murmansk Region	6,789,725	131,222	3,861,540	2,796,963
Novgorod Region	2,804,937	119	1,562,964	1,241,854
Pskov Region	32,304	—	32,091	213
St. Petersburg	92,273,677	17,334,208	69,300,296	5,639,173
Republic of Adigei (Adigeya)	47,121	1,863	—	45,258
Republic of Daghestan	422,060	—	178,386	243,674
Republic of Ingushetia	9,105	—	—	9,105
Kabardino-Balkar Republic	92,423	—	92,423	—
Republic of Kalmykia	233,352	16,068	81,016	136,268
Karachai-Cherkess Republic	227,281	—	227,281	—
Republic of Northern Ossetia — Alania	491,551	—	193,470	298,081
Republic of Chechnya	—	—	—	—
Krasnodar Territory	23,010,840	644,896	19,891,803	2,474,141

Cont.

(thousand rubles)

1	2	3	4	5
Stavropol Territory	4,789,709	15,167	2,837,784	1,936,758
Astrakhan Region	1,224,955	—	913,763	311,192
Volgograd Region	4,062,000	72,372	2,498,183	1,491,445
Rostov Region	18,533,645	1,592,061	15,727,019	1,214,565
Republic of Bashkortostan	26,075,880	81,849	22,170,110	3,823,921
Republic of Mariy-El	1,255,663	—	443,527	812,136
Republic of Mordovia	242,705	5,173	—	237,532
Republic of Tatarstan (Tatarstan)	21,385,843	5,298,165	10,501,966	5,585,712
Udmurt Republic	2,597,011	35,539	2,513,917	47,555
Chuvash Republic — Chuvashya	1,062,492	3,367	281,098	778,027
Perm Territory	14,963,222	245,632	13,380,100	1,337,490
Kirov Region	3,065,595	32,663	1,853,620	1,179,312
Nizhni Novgorod Region	14,760,823	626,301	11,205,967	2,928,555
Orenburg Region	10,331,761	143,179	6,933,406	3,255,176
Penza Region	268,083	21,294	96,152	150,637
Samara Region	12,375,988	1,467,712	10,886,141	22,135
Saratov Region	2,039,593	148,581	1,723,502	167,510
Ulyanovsk Region	5,277,283	—	4,543,463	733,820
Kurgan Region	90,113	—	65,317	24,796
Sverdlovsk Region	45,536,138	2,526,699	37,984,458	5,024,981
Tyumen Region	21,548,380	93,465	15,363,831	6,091,084
including:				
Khanty-Mansiysky Autonomous Area — Yugra	1,894,885	12,089	395,691	1,487,105
Yamalo-Nenetsky Autonomous Area	11,142,007	—	—	11,142,007
Chelyabinsk Region	18,094,007	977,330	12,385,432	4,731,245
Republic of Altai	5,930,748	—	343,246	5,587,502
Republic of Buryatia	3,351,160	46,463	1,903,272	1,401,425
Republic of Tyva	59,983	—	—	59,983
Republic of Khakassia	16,809,247	—	13,788,660	3,020,587
Altai Territory	2,931,732	28,344	2,627,646	275,742
Krasnoyarsk Territory	7,934,263	244,943	7,205,296	484,024
including:				
Taymyr (Dolgano-Nenets) Autonomous Area	—	—	—	—
Evenkia Autonomous Area	—	—	—	—
Irkutsk Region	21,201,153	46,341	15,291,724	5,863,088
including Ust-Ordynsky Autonomous Area	—	—	—	—
Kemerovo Region	12,796,042	47,241	8,247,596	4,501,205
Novosibirsk Region	4,259,248	680,522	3,142,447	436,279
Omsk Region	2,179,320	149,953	1,907,431	121,936
Tomsk Region	4,574,202	8,822	2,778,095	1,787,285
Chita Region	4,328,213	5,996	2,232,428	2,089,789
including Aginsky Buryatsky Autonomous Area	1,750,879	—	1,750,879	—

End

*(thousand rubles)*

1	2	3	4	5
Republic of Sakha (Yakutia)	12,737,462	6,603	6,242,898	6,487,961
Primorski Territory	4,963,045	522,739	3,988,153	452,153
Khabarovsk Territory	19,000,596	1,237,513	14,608,117	3,154,966
Amur Region	1,500,639	23,911	548,526	928,202
Kamchatka Region	3,195,274	230,259	831,274	2,133,741
including Koryaksky Autonomous Area	470,797	—	—	470,797
Magadan Region	591,530	3,186	289,917	298,427
Sakhalin Region	1,606,901	165,138	1,182,692	259,071
Jewish Autonomous Area	—	—	—	—
Chukotka Autonomous Area	66,877	—	—	66,877

Table 4.10

## Composition and Structure of Investment Portfolio of Credit Institutions

(thousand rubles)

1	30.09.2006				
	investment in debt securities		investment in shares	equity in subsidiary and associated joint stock companies	other equity
	total	of which: government securities			
2	3	4	5	6	
Russian Federation	1,325,192,318	541,457,095	263,093,650	80,562,820	13,930,774
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,195,373,611</b>	<b>489,424,325</b>	<b>232,236,257</b>	<b>79,268,131</b>	<b>11,168,224</b>
Belgorod Region	138,562	27,848	100,188	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	31,946	31,946	0	0	19,747
Voronezh Region	1,418,399	573,938	415,336	0	60
Ivanovo Region	145,954	22,049	21,831	0	365
Kaluga Region	1,843,484	110,165	90,875	0	37
Kostroma Region	172,311	51,316	5,950	0	0
Kursk Region	15,176	100	3,299	0	0
Lipetsk Region	562,669	104,190	134,833	39	100
Moscow Region	7,057,148	1,264,239	639,537	40,606	28,088
Orel Region	0	0	0	0	0
Ryazan Region	191,325	136,955	41,208	25	796
Smolensk Region	20,422	422	165,397	44	3,788
Tambov Region	28,904	1,039	422	0	13
Tver Region	1,410,610	261,141	16,675	25	21
Tula Region	420,181	201,401	512	0	182
Yaroslavl Region	43,875	0	539	0	3,465
Moscow	1,181,872,645	486,637,576	230,599,655	79,227,392	11,111,562
<b>NORTH-WEST DISTRICT</b>	<b>51,927,620</b>	<b>22,068,427</b>	<b>18,272,879</b>	<b>1,047,813</b>	<b>328,283</b>
Republic of Karelia	0	0	0	0	33
Republic of Komi	1,924,157	608,610	266,515	980	31
Arkhangelsk Region	0	0	44,863	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	690,577	519,542	141,058	4,900	63,631
Kaliningrad Region	430,951	87,997	67,464	156	350
Leningrad Region	152,757	105,340	61	0	2
Murmansk Region	373,184	100,182	1,490	0	15
Novgorod Region	17,035	0	130,291	25	2
Pskov Region	0	0	2,067	0	0
St. Petersburg	48,338,959	20,646,756	17,619,070	1,041,752	264,219
<b>SOUTH FEDERAL DISTRICT</b>	<b>5,876,537</b>	<b>2,702,387</b>	<b>817,477</b>	<b>53,487</b>	<b>60,810</b>
Republic of Adigei (Adigeya)	23,557	1,197	3,462	0	3,409
Republic of Daghestan	113,461	15,106	260,648	0	8,718
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	33,769	0	0
Republic of Kalmykia	91,206	0	0	0	10
Karachai-Cherkess Republic	6,878	0	51,772	0	239
Republic of Northern Ossetia — Alania	0	0	34,844	0	1,770
Republic of Chechnya	0	0	0	0	0
Krasnodar Territory	2,997,966	1,601,625	183,624	28,108	16,306

Cont.

(thousand rubles)

1	2	3	4	5	6
Stavropol Territory	1,115,605	294,270	12,897	210	0
Astrakhan Region	562,853	456,834	120,062	5,288	2,237
Volgograd Region	218,451	114,704	2,325	0	3,274
Rostov Region	746,560	218,651	114,074	19,881	24,847
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>20,377,573</b>	<b>5,685,185</b>	<b>5,090,004</b>	<b>92,812</b>	<b>1,723,376</b>
Republic of Bashkortostan	307,551	134,628	164,788	14,929	22,382
Republic of Mariy-El	0	0	0	0	10
Republic of Mordovia	267,877	140,319	197,264	0	78
Republic of Tatarstan (Tatarstan)	13,213,828	2,224,833	2,933,250	54,107	840,976
Udmurt Republic	523,441	444,831	24,227	8	594
Chuvash Republic — Chuvashya	41,347	41,347	30,201	0	32
Perm Territory	129,603	24,209	374,122	0	786
Kirov Region	179,342	11,179	10,822	0	1,800
Nizhni Novgorod Region	857,394	216,706	497,419	23,460	762,091
Orenburg Region	391,180	71,307	117,495	0	9,137
Penza Region	20,659	20,659	54	0	35,831
Samara Region	3,198,488	1,448,902	488,427	38	42,197
Saratov Region	1,224,486	895,142	251,822	270	245
Ulyanovsk Region	22,377	11,123	113	0	7,217
<b>URALS FEDERAL DISTRICT</b>	<b>36,907,233</b>	<b>16,013,179</b>	<b>5,626,517</b>	<b>51,937</b>	<b>244,737</b>
Kurgan Region	0	0	228	0	0
Sverdlovsk Region	14,415,281	6,609,570	1,968,158	51,350	142,145
Tyumen Region	19,298,823	7,569,338	3,485,990	587	29,609
including: Khanty-Mansiysky Autonomous Area — Yugra	15,137,924	5,115,496	1,946,982	426	1,277
Yamalo-Nenetsky Autonomous Area	0	0	9,961	0	2,272
Chelyabinsk Region	3,193,129	1,834,271	172,141	0	72,983
<b>SIBERIA FEDERAL DISTRICT</b>	<b>11,722,376</b>	<b>4,293,999</b>	<b>714,787</b>	<b>47,952</b>	<b>221,181</b>
Republic of Altai	977	977	448	0	0
Republic of Buryatia	0	0	27,831	650	0
Republic of Tyva	16,539	16,539	0	0	410
Republic of Khakassia	21,295	21,295	0	0	0
Altai Territory	0	0	5,155	0	1,842
Krasnoyarsk Territory	927,938	157,539	9,552	0	1,132
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0	0	0
Evenkia Autonomous Area	0	0	0	0	0
Irkutsk Region	283,011	51,130	190,840	0	1,123
including Ust-Ordynsky Autonomous Area	0	0	0	0	0
Kemerovo Region	798,564	565,196	34,349	0	248
Novosibirsk Region	8,799,899	2,834,233	364,074	47,302	203,740
Omsk Region	492,296	477,016	28,096	0	12,462
Tomsk Region	61,185	25,172	54,442	0	174
Chita Region	320,672	144,902	0	0	50
including: Aginsky Buryatsky Autonomous Area	0	0	0	0	0

End

*(thousand rubles)*

1	2	3	4	5	6
FAR EAST FEDERAL DISTRICT	3,007,368	1,269,593	335,729	688	184,163
Republic of Sakha (Yakutia)	139,677	132,146	141,487	0	8,769
Primorski Territory	1,703,993	951,455	103,461	30	125,447
Khabarovsk Territory	1,000,276	174,360	46,356	0	70
Amur Region	866	0	273	0	91
Kamchatka Region	41,285	4,077	8,617	8	6,946
including Koryaksky Autonomous Area	0	0	0	0	0
Magadan Region	6,787	6,787	27	0	0
Sakhalin Region	114,484	768	35,508	650	42,840
Jewish Autonomous Area	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0

Table 4.11

## Discounted Promissory Notes

(thousand rubles)

	30.09.2006		
	discounted notes denominated in rubles		discounted notes denominated in foreign currency
	total	of which: notes issued and guaranteed by authorities of constituent territories of RF and local authorities	
1	2	3	4
Russian Federation	229,414,150	35,412	5,647,394
<b>CENTRAL FEDERAL DISTRICT</b>	<b>179,765,119</b>	<b>0</b>	<b>4,515,496</b>
Belgorod Region	853	0	0
Bryansk Region	0	0	0
Vladimir Region	135,478	0	0
Voronezh Region	1,366,987	0	0
Ivanovo Region	29,320	0	0
Kaluga Region	322,716	0	86,062
Kostroma Region	82	0	0
Kursk Region	11,688	0	0
Lipetsk Region	35,136	0	0
Moscow Region	4,475,209	0	4,981
Orel Region	2,035	0	0
Ryazan Region	137,542	0	0
Smolensk Region	780,466	0	0
Tambov Region	1,433	0	1
Tver Region	59,415	0	0
Tula Region	345,783	0	0
Yaroslavl Region	5,565	0	0
Moscow	172,055,411	0	4,424,452
<b>NORTH-WEST DISTRICT</b>	<b>17,837,059</b>	<b>0</b>	<b>950,565</b>
Republic of Karelia	0	0	0
Republic of Komi	252,935	0	38,154
Arkhangelsk Region	10,601	0	0
including Nenets Autonomous Area	0	0	0
Vologda Region	2,388,479	0	0
Kaliningrad Region	650,806	0	0
Leningrad Region	95,319	0	0
Murmansk Region	68,300	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St. Petersburg	14,370,619	0	912,411
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,731,854</b>	<b>0</b>	<b>37</b>
Republic of Adigei (Adigeya)	0	0	0
Republic of Daghestan	42,006	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	69,061	0	0
Republic of Kalmykia	2,390	0	0
Karachai-Cherkess Republic	9,096	0	0
Republic of Northern Ossetia — Alania	177,035	0	0
Republic of Chechnya	0	0	0
Krasnodar Territory	1,382,464	0	2



Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	25,434	0	1
Astrakhan Region	120,700	0	0
Volgograd Region	336,815	0	0
Rostov Region	566,853	0	34
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>9,401,457</b>	<b>35,412</b>	<b>36,181</b>
Republic of Bashkortostan	202,594	0	0
Republic of Mariy-El	10,000	0	0
Republic of Mordovia	32,997	0	0
Republic of Tatarstan (Tatarstan)	3,394,743	35,412	2,022
Udmurt Republic	512,948	0	0
Chuvash Republic — Chuvashya	36,629	0	0
Perm Territory	151,703	0	0
Kirov Region	654,257	0	34,003
Nizhni Novgorod Region	1,151,726	0	0
Orenburg Region	91,577	0	0
Penza Region	320,123	0	92
Samara Region	2,481,611	0	0
Saratov Region	358,356	0	64
Ulyanovsk Region	2,193	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>17,046,993</b>	<b>0</b>	<b>144,906</b>
Kurgan Region	5,682	0	0
Sverdlovsk Region	3,972,625	0	144,906
Tyumen Region	12,616,902	0	0
including: Khanty-Mansiysky Autonomous Area — Yugra	8,196,495	0	0
Yamalo-Nenetsky Autonomous Area	22,112	0	0
Chelyabinsk Region	451,784	0	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,578,178</b>	<b>0</b>	<b>209</b>
Republic of Altai	37,258	0	0
Republic of Buryatia	3,819	0	0
Republic of Tyva	225	0	0
Republic of Khakassia	23,828	0	0
Altai Territory	13,392	0	60
Krasnoyarsk Territory	246,873	0	0
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	44,107	0	0
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	65,678	0	149
Novosibirsk Region	901,889	0	0
Omsk Region	128,394	0	0
Tomsk Region	112,715	0	0
Chita Region	0	0	0
including Aginsky Buryatsky Autonomous Area	0	0	0

End

*(thousand rubles)*

1	2	3	4
FAR EAST FEDERAL DISTRICT	1,053,490	0	0
Republic of Sakha (Yakutia)	533,700	0	0
Primorski Territory	100,975	0	0
Khabarovsk Territory	1,919	0	0
Amur Region	0	0	0
Kamchatka Region	163,842	0	0
including Koryaksky Autonomous Area	0	0	0
Magadan Region	6,851	0	0
Sakhalin Region	246,203	0	0
Jewish Autonomous Area	0	0	0
Chukotka Autonomous Area	0	0	0