

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN  
OF BANKING STATISTICS**

**REGIONAL SUPPLEMENT**

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## **New Information**

To broaden the range of data on lending operations of credit institutions, the Bulletin of Banking Statistics. Regional Supplement has been complemented with Table 4.3 “Credits Extended to Individuals”, which includes data on the value of housing loans and mortgage loans.

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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** on the Internet can be found on the Central Bank of Russia Internet website <http://www.cbr.ru>.

## 1. Institutional Characteristics

Table 1.1

## Number of Credit Institutions

(units)

1	31.03.2004	30.06.2004	30.09.2004	31.12.2004
2	3	4	5	5
Russian Federation	1,330	1,326	1,314	1,299
<b>CENTRAL FEDERAL DISTRICT</b>	<b>757</b>	<b>757</b>	<b>749</b>	<b>742</b>
Belgorod Region	6	6	6	6
Bryansk Region	2	2	2	2
Vladimir Region	3	3	3	3
Voronezh Region	4	4	4	4
Ivanovo Region	5	5	5	5
Kaluga Region	6	6	6	5
Kostroma Region	5	5	5	5
Kursk Region	2	2	2	2
Lipetsk Region	2	2	2	2
Orel Region	2	2	2	2
Ryazan Region	5	5	4	4
Smolensk Region	4	4	4	4
Tambov Region	2	2	2	2
Tver Region	8	8	8	8
Tula Region	6	6	6	6
Yaroslavl Region	11	11	11	11
Moscow and Moscow Region	684	684	677	671
including: Moscow	667	667	661	656
Moscow Region	17	17	16	15
<b>NORTH-WEST DISTRICT</b>	<b>87</b>	<b>87</b>	<b>87</b>	<b>87</b>
Republic of Karelia	1	1	1	1
Republic of Komi	6	6	5	5
Arkhangelsk Region	4	4	4	4
including Nenets Autonomous Area	—	—	—	—
Vologda Region	8	8	8	8
Kaliningrad Region	12	12	12	12
Leningrad Region	2	2	3	3
Murmansk Region	4	4	4	4
Novgorod Region	2	2	2	2
Pskov Region	4	4	4	4
St. Petersburg	44	44	44	44
<b>SOUTH FEDERAL DISTRICT</b>	<b>136</b>	<b>132</b>	<b>131</b>	<b>130</b>
Republic of Adigei (Adigeya)	5	5	5	5
Republic of Daghestan	38	36	36	36
Republic of Ingushetia	2	2	2	2
Kabardino-Balkar Republic	7	7	7	7
Republic of Kalmykia	3	3	3	2
Karachai-Cherkess Republic	6	6	6	5
Republic of Northern Ossetia — Alania	6	6	6	6
Republic of Chechnya	—	—	—	—
Krasnodar Territory	22	22	21	21
Stavropol Territory	11	10	10	10
Astrakhan Region	4	4	4	5
Volgograd Region	6	6	6	6
Rostov Region	26	25	25	25

End  
(units)

1	2	3	4	5
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>151</b>	<b>152</b>	<b>152</b>	<b>151</b>
Republic of Bashkortostan	13	13	13	13
Republic of Mariy-El	1	1	1	1
Republic of Mordovia	4	4	4	4
Republic of Tatarstan (Tatarstan)	26	27	27	27
Udmurt Republic	10	10	10	9
Chuvash Republic — Chuvashya	5	5	5	5
Kirov Region	3	3	3	3
Nizhni Novgorod Region	19	19	19	19
Orenburg Region	10	10	10	10
Penza Region	2	2	2	2
Perm Region	10	10	10	10
including Komi-Perm Autonomous Area	0	—	—	—
Samara Region	24	24	24	24
Saratov Region	18	18	18	18
Ulyanovsk Region	6	6	6	6
<b>URALS FEDERAL DISTRICT</b>	<b>76</b>	<b>76</b>	<b>73</b>	<b>71</b>
Kurgan Region	6	6	6	5
Sverdlovsk Region	30	30	30	30
Tyumen Region	27	27	26	25
including: Khanty-Mansiysky Autonomous Area	12	12	12	12
Yamalo-Nenetsky Autonomous Area	5	5	5	5
Chelyabinsk Region	13	13	11	11
<b>SIBERIA FEDERAL DISTRICT</b>	<b>79</b>	<b>78</b>	<b>78</b>	<b>75</b>
Republic of Altai	5	5	5	5
Republic of Buryatia	2	2	2	2
Republic of Tyva	3	3	3	3
Republic of Khakassia	3	3	3	3
Altai Territory	9	9	9	9
Krasnoyarsk Territory	8	8	8	6
including: Taymyr (Dolgano-Nenets) Autonomous Area	1	1	1	—
Evenkia Autonomous Area	—	—	—	—
Irkutsk Region	10	10	10	9
including Ust-Ordynsky Autonomous Area	—	—	—	—
Kemerovo Region	11	10	10	10
Novosibirsk Region	14	14	14	14
Omsk Region	8	8	8	8
Tomsk Region	4	4	4	4
Chita Region	2	2	2	2
including Aginsky Buryatsky Autonomous Area	—	—	—	—
<b>FAR EAST FEDERAL DISTRICT</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>43</b>
Republic of Sakha (Yakutia)	6	6	6	6
Primorski Territory	10	10	10	9
Khabarovsk Territory	6	6	6	6
Amur Region	5	5	5	5
Kamchatka Region	8	8	8	8
including Koryaksky Autonomous Area	1	1	1	1
Magadan Region	3	3	3	3
Sakhalin Region	6	6	6	6
Jewish Autonomous Area	—	—	—	—
Chukotka Autonomous Area	—	—	—	—

Table 1.2

## Number of Branches of Credit Institutions

(units)

	31.03.2004		30.06.2004		30.09.2004		31.12.2004	
	No. of branches in Russia		No. of branches in Russia		No. of branches in Russia		No. of branches in Russia	
	branches of credit institutions located in this region	branches of credit institutions located in other regions	branches of credit institutions located in this region	branches of credit institutions located in other regions	branches of credit institutions located in this region	branches of credit institutions located in other regions	branches of credit institutions located in this region	branches of credit institutions located in other regions
1	2	3	4	5	6	7	8	9
Russian Federation	944	2,284	924	2,297	900	2,306	866	2,372
<b>CENTRAL FEDERAL DISTRICT</b>	<b>254</b>	<b>466</b>	<b>249</b>	<b>471</b>	<b>239</b>	<b>474</b>	<b>225</b>	<b>497</b>
Belgorod Region	5	26	5	26	5	26	5	27
Bryansk Region	2	18	2	18	2	18	2	19
Vladimir Region	—	31	—	31	—	30	—	31
Voronezh Region	1	37	1	39	1	37	1	39
Ivanovo Region	3	16	3	18	3	18	3	19
Kaluga Region	3	27	3	27	2	28	2	29
Kostroma Region	1	16	1	17	1	17	1	17
Kursk Region	—	18	—	18	—	18	—	19
Lipetsk Region	1	17	1	17	1	16	1	18
Orel Region	3	19	3	16	3	16	3	18
Ryazan Region	4	20	4	21	4	22	2	23
Smolensk Region	5	24	5	24	5	25	5	26
Tambov Region	7	13	7	13	7	13	7	14
Tver Region	5	31	5	31	3	32	3	33
Tula Region	10	30	10	30	10	29	6	30
Yaroslavl Region	4	31	4	31	4	32	4	33
Moscow and Moscow Region	200	92	195	94	188	97	180	102
including: Moscow	55	85	50	87	44	91	37	96
Moscow Region	8	144	8	144	9	141	9	140
<b>NORTH-WEST DISTRICT</b>	<b>67</b>	<b>305</b>	<b>67</b>	<b>305</b>	<b>59</b>	<b>300</b>	<b>56</b>	<b>308</b>
Republic of Karelia	2	22	2	22	2	18	2	18
Republic of Komi	11	28	11	28	7	28	7	28



1	Cont. (units)								
	2	3	4	5	6	7	8	9	
Arkhangelsk Region	—	27	—	30	—	29	—	31	
including Nenets Autonomous Area	—	1	—	2	—	2	—	2	
Vologda Region	11	20	11	20	10	20	9	20	
Kaliningrad Region	6	26	6	25	6	23	6	26	
Leningrad Region	2	40	2	39	2	40	2	40	
Murmansk Region	2	25	2	26	2	25	2	25	
Novgorod Region	2	17	2	14	2	13	2	14	
Pskov Region	—	13	—	11	—	10	—	10	
St. Petersburg	31	87	31	90	28	94	26	96	
<b>SOUTH FEDERAL DISTRICT</b>	<b>163</b>	<b>304</b>	<b>160</b>	<b>303</b>	<b>158</b>	<b>305</b>	<b>156</b>	<b>312</b>	
Republic of Adigei (Adigeya)	1	5	1	5	1	5	1	5	
Republic of Dagestan	61	14	60	14	61	14	62	13	
Republic of Ingushetia	1	4	1	4	1	4	1	4	
Kabardino-Balkar Republic	1	8	1	8	1	8	1	8	
Republic of Kalmykia	—	4	—	4	—	4	—	5	
Karachai-Cherkess Republic	—	5	—	5	—	5	—	5	
Republic of Northern Ossetia — Alania	8	9	8	9	8	9	8	9	
Republic of Chechnya	—	1	—	1	—	1	—	1	
Krasnodar Territory	23	80	23	79	23	80	23	82	
Stavropol Territory	10	44	9	44	9	43	9	45	
Astrakhan Region	7	21	7	22	7	21	7	22	
Volgograd Region	13	44	13	44	13	44	13	45	
Rostov Region	38	65	37	64	34	67	31	68	

1	Cont. (units)								
	2	3	4	5	6	7	8	9	
PRIVOLZHSKY FEDERAL DISTRICT	162	473	159	474	158	475	155	493	
Republic of Bashkortostan	1	43	1	42	1	42	1	44	
Republic of Mariy-El	4	21	4	21	4	22	4	22	
Republic of Mordovia	5	12	5	12	5	12	6	12	
Republic of Tatarstan (Tatarstan)	54	45	54	45	55	46	55	47	
Udmurt Republic	4	23	4	23	2	23	—	26	
Chuvash Republic — Chuvashya	—	20	—	20	—	21	—	22	
Kirov Region	—	26	—	26	—	26	—	27	
Nizhni Novgorod Region	38	47	35	48	35	47	33	48	
Orenburg Region	4	36	4	37	4	37	4	39	
Penza Region	—	28	—	28	—	29	—	32	
Perm Region	3	48	3	49	3	50	3	51	
including Komi-Perm Autonomous Area	—	2	—	2	—	2	—	2	
Samara Region	23	55	23	54	23	53	23	54	
Saratov Region	23	44	23	44	23	41	23	42	
Ulyanovsk Region	3	25	3	25	3	26	3	27	
URALS FEDERAL DISTRICT	189	223	179	226	178	228	165	229	
Kurgan Region	—	24	—	25	—	25	—	25	
Sverdlovsk Region	63	61	54	61	52	60	42	63	
Tyumen Region	84	80	83	81	84	79	82	75	
including: Khanty-Mansiysky Autonomous Area	13	29	13	29	13	30	13	28	
Yamalo-Nenetsky Autonomous Area	3	14	3	13	3	17	3	17	
Chelyabinsk Region	42	58	42	59	42	64	41	66	

	End (units)								
	1	2	3	4	5	6	7	8	9
<b>SIBERIA FEDERAL DISTRICT</b>	<b>51</b>	<b>367</b>	<b>51</b>	<b>371</b>	<b>52</b>	<b>373</b>	<b>52</b>	<b>381</b>	
Republic of Altai	—	2	—	2	—	2	—	2	2
Republic of Buryatia	5	22	5	22	5	22	5	23	
Republic of Tyva	—	4	—	4	—	4	—	5	
Republic of Khakassia	1	10	1	10	1	10	1	11	
Altai Territory	12	42	12	43	12	43	13	43	
Krasnoyarsk Territory	10	67	10	67	11	69	10	69	
including: Taymyr (Dolgano-Nenets) Autonomous Area	—	1	—	1	—	1	—	1	
Evenkia Autonomous Area	—	0	—	—	—	—	—	—	
Irkutsk Region	9	52	9	53	9	52	9	53	
including Ust-Ordynsky Autonomous Area	—	2	—	2	—	2	—	2	
Kemerovo Region	—	34	—	34	—	34	—	37	
Novosibirsk Region	1	43	1	44	1	45	1	44	
Omsk Region	—	44	—	44	—	44	—	44	
Tomsk Region	9	20	9	21	9	21	9	22	
Chita Region	4	27	4	27	4	27	4	28	
including Aginsky Buryatsky Autonomous Area	—	0	—	—	—	—	—	—	
<b>FAR EAST FEDERAL DISTRICT</b>	<b>58</b>	<b>146</b>	<b>59</b>	<b>147</b>	<b>56</b>	<b>151</b>	<b>57</b>	<b>152</b>	
Republic of Sakha (Yakutia)	8	45	8	45	8	45	9	45	
Primorski Territory	17	22	17	23	17	25	17	25	
Khabarovsk Territory	7	18	7	18	5	18	5	18	
Amur Region	4	14	4	14	4	14	4	14	
Kamchatka Region	7	10	7	11	7	11	7	12	
including Koryaksky Autonomous Area	—	2	—	2	—	2	—	2	
Magadan Region	6	12	6	12	6	13	6	13	
Sakhalin Region	9	12	9	12	9	12	9	12	
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
Russian Federation				
31.03.2004	128	83	117	43
30.06.2004	130	82	119	45
30.09.2004	129	82	118	44
31.12.2004	131	84	122	45
CENTRAL FEDERAL DISTRICT				
31.03.2004	91	59	81	31
30.06.2004	92	58	82	32
30.09.2004	90	57	80	31
31.12.2004	91	57	83	33
including Moscow and Moscow Region				
31.03.2004	87	56	77	30
30.06.2004	88	55	78	31
30.09.2004	86	54	76	30
31.12.2004	87	54	79	32
NORTH-WEST DISTRICT				
31.03.2004	13	11	13	2
30.06.2004	13	11	13	2
30.09.2004	12	10	12	2
31.12.2004	12	10	12	2
SOUTH FEDERAL DISTRICT				
31.03.2004	3	1	2	1
30.06.2004	3	1	2	1
30.09.2004	4	2	3	1
31.12.2004	5	3	4	1
PRIVOLZHISKY FEDERAL DISTRICT				
31.03.2004	10	6	10	4
30.06.2004	10	6	10	4
30.09.2004	9	5	9	4
31.12.2004	8	5	8	3
URALS FEDERAL DISTRICT				
31.03.2004	6	3	6	3
30.06.2004	7	3	7	4
30.09.2004	8	4	8	4
31.12.2004	9	5	9	4
SIBERIA FEDERAL DISTRICT				
31.03.2004	2	—	2	2
30.06.2004	2	—	2	2
30.09.2004	3	1	3	2
31.12.2004	4	2	4	2
FAR EAST FEDERAL DISTRICT				
31.03.2004	3	3	3	—
30.06.2004	3	3	3	—
30.09.2004	3	3	3	—
31.12.2004	2	2	2	—

Table 1.4

## Credit Institutions Grouped by Registered Authorised Capital

31.12.2004

(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	73	133	232	225	211	191	234	1,299
<b>CENTRAL FEDERAL DISTRICT</b>	<b>26</b>	<b>49</b>	<b>97</b>	<b>130</b>	<b>122</b>	<b>136</b>	<b>182</b>	<b>742</b>
Belgorod Region	1	—	1	1	2	1	—	6
Bryansk Region	—	—	—	1	—	1	—	2
Vladimir Region	—	—	1	—	1	1	—	3
Voronezh Region	—	—	—	2	2	—	—	4
Ivanovo Region	1	—	2	1	1	—	—	5
Kaluga Region	—	—	—	2	3	—	—	5
Kostroma Region	1	1	2	—	—	—	1	5
Kursk Region	—	1	—	1	—	—	—	2
Lipetsk Region	—	—	—	—	1	1	—	2
Orel Region	—	—	1	1	—	—	—	2
Ryazan Region	—	2	—	1	—	—	1	4
Smolensk Region	—	1	—	3	—	—	—	4
Tambov Region	—	—	1	—	1	—	—	2
Tver Region	3	2	1	2	—	—	—	8
Tula Region	—	2	—	3	1	—	—	6
Yaroslavl Region	—	1	4	5	—	1	—	11
Moscow and Moscow Region	20	39	84	107	110	131	180	671
including: Moscow	20	38	82	104	108	128	176	656
Moscow Region	—	1	2	3	2	3	4	15
<b>NORTH-WEST DISTRICT</b>	<b>9</b>	<b>12</b>	<b>23</b>	<b>14</b>	<b>14</b>	<b>5</b>	<b>10</b>	<b>87</b>
Republic of Karelia	—	—	—	—	1	—	—	1
Republic of Komi	1	—	2	1	1	—	—	5
Arkhangelsk Region	—	—	—	—	—	—	—	—
including Nenets Autonomous Area	1	2	—	1	—	—	—	4
Vologda Region	—	—	4	1	2	—	1	8
Kaliningrad Region	2	—	4	3	1	1	1	12
Leningrad Region	—	1	1	—	1	—	—	3
Murmansk Region	1	—	1	—	—	2	—	4

Cont.  
(units)

1	2	3	4	5	6	7	8	9
Novgorod Region	—	1	—	—	—	1	—	2
Pskov Region	—	2	1	—	1	—	—	4
St. Petersburg	4	6	10	8	7	1	8	44
SOUTH FEDERAL DISTRICT	25	36	29	14	15	8	3	130
Republic of Adigei (Adigeya)	1	4	—	—	—	—	—	5
Republic of Dagestan	12	10	9	2	3	—	—	36
Republic of Ingushetia	1	1	—	—	—	—	—	2
Kabardino-Balkar Republic	1	3	1	2	—	—	—	7
Republic of Kalmykia	—	1	—	1	—	—	—	2
Karachai-Cherkess Republic	1	1	3	—	—	—	—	5
Republic of Northern Ossetia — Alania	—	2	2	—	1	1	—	6
Republic of Chechnya	—	—	—	—	—	—	—	—
Krasnodar Territory	3	3	4	2	7	1	1	21
Stavropol Territory	2	5	1	2	—	—	—	10
Astrakhan Region	—	4	—	—	—	1	—	5
Volgograd Region	—	1	2	2	—	1	—	6
Rostov Region	4	1	7	3	4	4	2	25
PRIVOLZHSKY FEDERAL DISTRICT	7	9	30	28	33	20	24	151
Republic of Bashkortostan	—	1	2	2	4	2	2	13
Republic of Mariy-El	—	—	1	—	—	—	—	1
Republic of Mordovia	—	—	1	1	2	—	—	4
Republic of Tatarstan (Tatarstan)	1	—	3	4	4	3	12	27
Udmurt Republic	—	1	3	1	2	—	2	9
Chuvash Republic — Chuvashya	1	—	2	—	2	—	—	5
Kirov Region	—	—	1	—	1	—	1	3
Nizhni Novgorod Region	1	2	4	2	5	4	1	19
Orenburg Region	—	1	2	3	—	2	2	10
Penza Region	—	—	1	—	—	—	1	2
Perm Region	1	—	5	2	1	—	1	10
including Komi-Perm Autonomous Area	—	—	—	—	—	—	—	—
Samara Region	1	2	3	3	6	7	2	24
Saratov Region	1	2	1	6	6	2	—	18
Ulyanovsk Region	1	—	1	4	—	—	—	6

	End (units)								
	1	2	3	4	5	6	7	8	9
1									
URALS FEDERAL DISTRICT	2	2	9	12	16	8	12	12	71
Kurgan Region	—	—	1	2	2	—	—	—	5
Sverdlovsk Region	2	2	2	4	6	3	7	6	30
Tyumen Region	—	—	5	3	6	3	3	5	25
including: Khanty-Mansiysky Autonomous Area	—	—	1	1	4	—	2	4	12
Yamalo-Nenetsky Autonomous Area	—	—	1	2	1	—	1	—	5
Chelyabinsk Region	—	—	1	3	2	2	2	1	11
SIBERIA FEDERAL DISTRICT	2	2	12	26	11	13	8	3	75
Republic of Altai	—	—	—	5	—	—	—	—	5
Republic of Buryatia	—	—	—	—	—	1	1	—	2
Republic of Tyva	—	—	2	—	1	—	—	—	3
Republic of Khakassia	—	—	1	1	—	—	1	—	3
Altai Territory	—	—	3	3	1	1	1	—	9
Krasnoyarsk Territory	—	—	—	2	1	2	1	—	6
including: Taymyr (Dolgano-Nenets) Autonomous Area	—	—	—	—	—	—	—	—	—
Evenkia Autonomous Area	—	—	—	—	—	—	—	—	—
Irkutsk Region	—	—	—	5	1	2	1	—	9
including Ust-Ordynsky Autonomous Are	—	—	—	—	—	—	—	—	—
Kemerovo Region	—	—	1	2	2	2	1	2	10
Novosibirsk Region	2	2	2	5	—	4	—	1	14
Omsk Region	—	—	3	1	2	1	1	—	8
Tomsk Region	—	—	—	1	2	—	1	—	4
Chita Region	—	—	—	1	1	—	—	—	2
including Aginsky Buryatsky Autonomous Area	—	—	—	—	—	—	—	—	—
FAR EAST FEDERAL DISTRICT	2	2	6	15	12	6	2	—	43
Republic of Sakha (Yakutia)	—	—	1	1	3	1	—	—	6
Primorski Territory	1	1	2	4	—	2	—	—	9
Khabarovsk Territory	—	—	1	3	—	1	1	—	6
Amur Region	—	—	2	1	2	—	—	—	5
Kamchatka Region	1	1	—	4	3	—	—	—	8
including Koryaksky Autonomous Area	—	—	—	1	—	—	—	—	1
Magadan Region	—	—	—	1	1	—	1	—	3
Sakhalin Region	—	—	—	1	3	2	—	—	6

Table 1.5

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

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
Russian Federation					
31.03.2004	45	28	14	8	33
30.06.2004	46	28	13	10	33
30.09.2004	48	27	13	8	33
31.12.2004	50	24	15	9	33
CENTRAL FEDERAL DISTRICT					
31.03.2004	20	21	12	8	30
30.06.2004	20	22	11	9	30
30.09.2004	21	21	11	7	30
31.12.2004	22	19	12	8	30
including Moscow and Moscow Region					
31.03.2004	18	20	12	7	30
30.06.2004	18	21	11	8	30
30.09.2004	19	20	11	6	30
31.12.2004	20	18	12	7	30
NORTH-WEST DISTRICT					
31.03.2004	8	3	—	—	2
30.06.2004	9	2	—	—	2
30.09.2004	8	2	—	—	2
31.12.2004	8	2	—	—	2
SOUTH FEDERAL DISTRICT					
31.03.2004	1	—	1	—	1
30.06.2004	1	—	1	—	1
30.09.2004	2	—	1	—	1
31.12.2004	2	—	2	—	1
PRIVOLZHISKY FEDERAL DISTRICT					
31.03.2004	7	2	1	—	—
30.06.2004	7	2	1	—	—
30.09.2004	6	2	1	—	—
31.12.2004	6	1	1	—	—
URALS FEDERAL DISTRICT					
31.03.2004	5	1	—	—	—
30.06.2004	5	1	—	1	—
30.09.2004	6	1	—	1	—
31.12.2004	7	1	—	1	—
SIBERIA FEDERAL DISTRICT					
31.03.2004	1	1	—	—	—
30.06.2004	1	1	—	—	—
30.09.2004	2	1	—	—	—
31.12.2004	3	1	—	—	—
FAR EAST FEDERAL DISTRICT					
31.03.2004	3	—	—	—	—
30.06.2004	3	—	—	—	—
30.09.2004	3	—	—	—	—
31.12.2004	2	—	—	—	—



Table 1.6

**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)

	31.03.2004	30.06.2004	30.09.2004	31.12.2004
1	2	3	4	5
Russian Federation	123	132	152	180
<b>CENTRAL FEDERAL DISTRICT</b>	<b>77</b>	<b>83</b>	<b>96</b>	<b>108</b>
Voronezh Region	—	—	—	2
Smolensk Region	1	1	1	2
Tver Region	—	—	—	1
Yaroslavl Region	1	1	1	1
Moscow	75	81	94	102
<b>NORTH-WEST DISTRICT</b>	<b>8</b>	<b>8</b>	<b>9</b>	<b>10</b>
Republic of Komi	—	—	1	1
Kaliningrad Region	—	—	—	1
St. Petersburg	8	8	8	8
<b>SOUTH FEDERAL DISTRICT</b>	<b>7</b>	<b>8</b>	<b>10</b>	<b>13</b>
Krasnodar Territory	1	1	1	1
Astrakhan Region	1	1	1	1
Volgograd Region	2	3	3	3
Rostov Region	3	3	5	8
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>7</b>	<b>7</b>	<b>9</b>	<b>14</b>
Republic of Bashkortostan	1	1	2	4
Nizhni Novgorod Region	4	4	4	4
Samara Region	2	2	3	5
Saratov Region	—	—	—	1
<b>URALS FEDERAL DISTRICT</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>18</b>
Sverdlovsk Region	12	12	12	13
Tyumen Region	1	2	2	3
Chelyabinsk Region	—	—	—	2
<b>SIBERIA FEDERAL DISTRICT</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>
Republic of Khakassia	—	—	—	1
Krasnoyarsk Territory	3	3	3	3
Kemerovo Region	1	1	1	1
Novosibirsk Region	4	4	4	4
Omsk Region	2	3	4	4
<b>FAR EAST FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>4</b>
Primorski Territory	1	1	1	2
Khabarovsk Territory	—	—	1	2

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

Table 1.7

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

(units)

	31.03.2004	30.06.2004	30.09.2004	31.12.2004
1	2	3	4	5
Russian Federation	258	246	260	270
<b>CENTRAL FEDERAL DISTRICT</b>	<b>162</b>	<b>162</b>	<b>169</b>	<b>173</b>
Vladimir Region	1	1	1	1
Voronezh Region	1	—	—	—
Kaluga Region	1	1	1	1
Kostroma Region	—	1	1	1
Orel Region	2	—	—	—
Ryazan Region	2	1	1	1
Tver Region	3	1	1	—
Yaroslavl Region	1	—	—	—
Moscow	151	157	164	168
<b>NORTH-WEST DISTRICT</b>	<b>18</b>	<b>17</b>	<b>17</b>	<b>17</b>
Republic of Karelia	1	1	1	1
Republic of Komi	3	1	1	1
Arkhangelsk Region	1	1	1	1
Vologda Region	1	1	1	1
Kaliningrad Region	1	1	1	1
Murmansk Region	—	—	1	1
St. Petersburg	11	12	11	11
<b>SOUTH FEDERAL DISTRICT</b>	<b>9</b>	<b>9</b>	<b>11</b>	<b>11</b>
Republic of Adigei (Adigeya)	—	1	1	1
Republic of Kalmykia	1	—	—	—
Krasnodar Territory	3	1	3	3
Stavropol Territory	1	1	1	1
Astrakhan Region	1	1	1	1
Volgograd Region	1	1	1	1
Rostov Region	2	4	4	4
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>20</b>	<b>15</b>	<b>17</b>	<b>19</b>
Republic of Bashkortostan	3	2	2	2
Republic of Mordovia	1	1	1	—
Republic of Tatarstan (Tatarstan)	7	4	3	4
Kirov Region	1	1	1	2
Nizhni Novgorod Region	2	1	—	1
Orenburg Region	1	1	1	1
Penza Region	1	1	1	1
Samara Region	2	4	7	7
Saratov Region	2	—	1	1
<b>URALS FEDERAL DISTRICT</b>	<b>26</b>	<b>18</b>	<b>20</b>	<b>20</b>
Sverdlovsk Region	7	5	5	5
Tyumen Region	13	9	11	11
Chelyabinsk Region	6	4	4	4

**End**  
(units)

1	2	3	4	5
<b>SIBERIA FEDERAL DISTRICT</b>	<b>15</b>	<b>13</b>	<b>15</b>	<b>17</b>
Republic of Khakassia	1	—	—	—
Altai Territory	1	—	—	—
Krasnoyarsk Territory	3	1	2	2
Irkutsk Region	—	1	2	2
Kemerovo Region	4	2	1	2
Novosibirsk Region	4	6	7	8
Omsk Region	—	1	1	1
Tomsk Region	1	1	1	1
Chita Region	1	1	1	1
<b>FAR EAST FEDERAL DISTRICT</b>	<b>8</b>	<b>12</b>	<b>11</b>	<b>13</b>
Republic of Sakha (Yakutia)	2	2	3	5
Primorski Territory	2	5	5	5
Khabarovsk Territory	—	2	2	2
Amur Region	1	1	—	—
Sakhalin Region	3	2	1	1

Table 1.8

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

	31.12.2004										total
	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					
1	2	3	4	5	6	7	8				
Russian Federation	6	20	20	30	32	72	180				
CENTRAL FEDERAL DISTRICT	1	7	10	13	21	56	108				
Voronezh Region	—	—	1	1	—	—	2				
Moscow Region	—	6	8	12	20	56	102				
Smolensk Region	1	—	1	—	—	—	2				
Tver Region	—	1	—	—	—	—	1				
Yaroslavl Region	—	—	—	—	1	—	1				
NORTH-WEST DISTRICT	2	2	1	1	—	4	10				
Republic of Komi	—	—	1	—	—	—	1				
Kaliningrad Region	1	—	—	—	—	—	1				
St. Petersburg	1	2	—	1	—	4	8				
SOUTH FEDERAL DISTRICT	2	2	2	4	2	1	13				
Krasnodar Territory	—	—	—	1	—	—	1				
Astrakhan Region	1	—	—	—	—	—	1				
Volgograd Region	1	1	1	—	—	—	3				
Rostov Region	—	1	1	3	2	1	8				
PRIVOLZHSKY FEDERAL DISTRICT	1	—	2	4	2	5	14				
Republic of Bashkortostan	1	—	1	—	—	2	4				
Nizhni Novgorod Region	—	—	1	2	—	1	4				
Samara Region	—	—	—	2	1	2	5				
Saratov Region	—	—	—	—	1	—	1				

(units)

	1	2	3	4	5	6	7	8
	1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	—	—	3	2	2	5	6	18
Sverdlovsk Region	—	—	2	2	2	3	4	13
Tyumen Region	—	—	—	—	—	1	2	3
Chelyabinsk Region	—	—	1	—	—	1	—	2
SIBERIA FEDERAL DISTRICT	—	—	3	3	6	1	—	13
Republic of Khakassia	—	—	—	—	1	—	—	1
Krasnoyarsk Territory	—	—	1	1	1	—	—	3
Kemerovo Region	—	—	—	1	—	—	—	1
Novosibirsk Region	—	—	1	—	2	1	—	4
Omsk Region	—	—	1	1	2	—	—	4
FAR EAST FEDERAL DISTRICT	—	—	3	—	—	1	—	4
Primorski Territory	—	—	2	—	—	—	—	2
Khabarovsk Territory	—	—	1	—	—	1	—	2

End  
(units)

Table 1.9

## 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			
31.03.2004	1,326	5,973,810,876	99
30.06.2004	1,323	6,182,008,288	97
30.09.2004	1,314	6,454,269,730	91
31.12.2004	1,299	7,136,859,078	90
CENTRAL FEDERAL DISTRICT			
31.03.2004	753	5,083,803,358	48
30.06.2004	754	5,229,264,094	45
30.09.2004	749	5,449,479,317	41
31.12.2004	742	6,080,018,545	42
including Moscow and Moscow Region			
31.03.2004	680	5,045,067,763	46
30.06.2004	681	5,188,067,940	42
30.09.2004	677	5,407,716,237	39
31.12.2004	671	6,030,778,032	40
NORTH-WEST DISTRICT			
31.03.2004	87	266,982,533	14
30.06.2004	87	283,843,062	13
30.09.2004	87	291,759,369	13
31.12.2004	87	309,748,160	13
SOUTH FEDERAL DISTRICT			
31.03.2004	136	50,583,229	28
30.06.2004	132	53,698,834	28
30.09.2004	131	55,803,828	27
31.12.2004	130	60,245,140	29
PRIVOLZHISKY FEDERAL DISTRICT			
31.03.2004	151	267,571,412	34
30.06.2004	152	286,175,134	33
30.09.2004	152	291,199,170	33
31.12.2004	151	320,345,508	33
URALS FEDERAL DISTRICT			
31.03.2004	76	192,594,756	21
30.06.2004	76	206,767,934	20
30.09.2004	73	245,972,183	17
31.12.2004	71	229,666,356	19
SIBERIA FEDERAL DISTRICT			
31.03.2004	79	74,917,238	23
30.06.2004	78	81,689,813	23
30.09.2004	78	79,194,686	23
31.12.2004	75	89,865,094	21
FAR EAST FEDERAL DISTRICT			
31.03.2004	44	37,358,350	14
30.06.2004	44	40,569,417	14
30.09.2004	44	40,861,177	14
31.12.2004	43	46,970,275	13

Table 1.10

## Financial performance of credit institutions (with taking into account profit/losses of previous years)

		31.12.2004					
1	2	3	4	5	6	7	
	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	199,365.9	200,050.8	97.2	684.8	2.8	34,435.3	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>171,587.1</b>	<b>172,062.8</b>	<b>97.2</b>	<b>475.7</b>	<b>2.8</b>	<b>28,514.5</b>	
Belgorod Region	50.0	50.0	100.0	0.0	0.0	12.6	
Bryansk Region	77.8	77.8	100.0	0.0	0.0	12.7	
Vladimir Region	12.4	12.4	100.0	0.0	0.0	4.1	
Voronezh Region	52.8	52.8	100.0	0.0	0.0	14.2	
Ivanovo Region	49.9	49.9	100.0	0.0	0.0	16.3	
Kaluga Region	42.0	42.0	100.0	0.0	0.0	9.4	
Kostroma Region	54.3	54.3	100.0	0.0	0.0	11.1	
Kursk Region	70.7	70.7	100.0	0.0	0.0	13.7	
Lipetsk Region	124.3	126.3	50.0	1.9	50.0	27.0	
Moscow Region	1,027.6	1,027.6	100.0	0.0	0.0	407.1	
Orel Region	41.9	41.9	100.0	0.0	0.0	9.9	
Ryazan Region	65.7	65.7	100.0	0.0	0.0	9.5	
Smolensk Region	87.6	87.6	100.0	0.0	0.0	22.6	
Tambov Region	10.1	10.1	100.0	0.0	0.0	1.6	
Tver Region	32.1	32.1	100.0	0.0	0.0	9.0	
Tula Region	51.9	51.9	100.0	0.0	0.0	7.9	
Yaroslavl Region	128.1	129.1	90.9	1.0	9.1	24.8	
Moscow	169,607.8	170,080.6	97.1	472.8	2.9	27,901.2	

Cont.							
1	2	3	4	5	6	7	
NORTH-WEST DISTRICT	8,639.6	8,646.3	97.7	6.7	2.3	1,520.4	
Republic of Karelia	12.5	12.5	100.0	0.0	0.0	1.5	
Republic of Komi	271.2	271.2	100.0	0.0	0.0	59.6	
Arkhangelsk Region	8.2	8.2	100.0	0.0	0.0	2.0	
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	451.8	451.8	100.0	0.0	0.0	97.6	
Kaliningrad Region	140.0	142.0	91.7	2.0	8.3	31.4	
Leningrad Region	12.5	12.5	100.0	0.0	0.0	1.2	
Murmansk Region	83.2	83.2	100.0	0.0	0.0	18.8	
Novgorod Region	62.0	62.0	100.0	0.0	0.0	8.5	
Pskov Region	15.3	15.3	100.0	0.0	0.0	3.8	
St. Petersburg	7,583.0	7,587.6	97.8	4.7	2.2	1,296.0	
SOUTH FEDERAL DISTRICT	2,002.6	2,177.4	94.6	174.8	5.4	386.7	
Republic of Adigei (Adigeya)	18.3	18.3	100.0	0.0	0.0	4.4	
Republic of Dagestan	263.2	263.2	100.0	0.0	0.0	56.4	
Republic of Ingushetia	5.2	5.2	100.0	0.0	0.0	1.3	
Kabardino-Balkar Republic	59.3	59.3	100.0	0.0	0.0	24.5	
Republic of Kalmykia	60.5	60.5	100.0	0.0	0.0	1.9	
Karachai-Cherkess Republic	27.9	29.2	80.0	1.3	20.0	9.4	
Republic of Northern Ossetia — Alania	27.4	27.8	83.3	0.4	16.7	5.1	
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0	
Krasnodar Territory	498.3	499.7	95.2	1.4	4.8	74.4	
Stavropol Territory	70.0	71.2	70.0	1.1	30.0	14.8	
Astrakhan Region	—19.8	150.7	80.0	170.5	20.0	22.0	
Volgograd Region	431.7	431.7	100.0	0.0	0.0	59.3	
Rostov Region	560.6	560.6	100.0	0.0	0.0	113.2	
PRIVOLZHSKY FEDERAL DISTRICT	7,431.3	7,432.7	98.7	1.4	1.3	1,746.8	
Republic of Bashkortostan	1,666.1	1,666.1	100.0	0.0	0.0	372.1	



Cont.

1	2	3	4	5	6	7
Republic of Mariy-El	6.5	6.5	100.0	0.0	0.0	1.1
Republic of Mordovia	65.6	65.6	100.0	0.0	0.0	12.6
Republic of Tatarstan (Tatarstan)	1,924.0	1,924.0	100.0	0.0	0.0	341.4
Udmurt Republic	245.9	245.9	100.0	0.0	0.0	33.0
Chuvash Republic — Chuvashya	74.9	74.9	100.0	0.0	0.0	29.7
Kirov Region	78.3	78.3	100.0	0.0	0.0	13.1
Nizhni Novgorod Region	543.3	543.3	100.0	0.0	0.0	144.5
Orenburg Region	194.7	194.7	100.0	0.0	0.0	51.0
Penza Region	99.1	99.1	100.0	0.0	0.0	17.0
Perm Region	220.3	221.6	90.0	1.3	10.0	102.9
including Komi-Perm Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Samara Region	1,834.3	1,834.4	95.8	0.1	4.2	491.3
Saratov Region	439.2	439.2	100.0	0.0	0.0	127.4
Ulyanovsk Region	39.1	39.1	100.0	0.0	0.0	9.8
<b>URALS FEDERAL DISTRICT</b>	<b>5,674.1</b>	<b>5,674.3</b>	<b>98.6</b>	<b>0.1</b>	<b>1.4</b>	<b>1,421.1</b>
Kurgan Region	14.1	14.1	100.0	0.0	0.0	3.0
Sverdlovsk Region	1,549.6	1,549.8	96.7	0.1	3.3	247.1
Tyumen Region	2,226.5	2,226.5	100.0	0.0	0.0	495.4
including:						
Khanty-Mansiysky Autonomous Area	1,008.8	1,008.8	100.0	0.0	0.0	244.8
Yamalo-Nenetsky Autonomous Area	958.2	958.2	100.0	0.0	0.0	202.6
Chelyabinsk Region	1,884.0	1,884.0	100.0	0.0	0.0	675.6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,741.5</b>	<b>2,745.3</b>	<b>98.7</b>	<b>3.8</b>	<b>1.3</b>	<b>589.3</b>
Republic of Altai	12.6	12.6	100.0	0.0	0.0	4.1

	1	2	3	4	5	6	7
Republic of Buryatia		449.1	449.1	100.0	0.0	0.0	64.0
Republic of Tyva		5.3	5.3	100.0	0.0	0.0	0.9
Republic of Khakassia		19.0	19.0	100.0	0.0	0.0	7.5
Altai Territory		197.6	197.6	100.0	0.0	0.0	36.6
Krasnoyarsk Territory		287.4	291.2	83.3	3.8	16.7	76.0
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		220.7	220.7	100.0	0.0	0.0	49.8
including Ust-Ordynsky Autonomous Area		0.0	0.0	0.0	0.0	0.0	0.0
Kemerovo Region		343.6	343.6	100.0	0.0	0.0	95.3
Novosibirsk Region		689.9	689.9	100.0	0.0	0.0	138.8
Omsk Region		382.0	382.0	100.0	0.0	0.0	81.8
Tomsk Region		53.7	53.7	100.0	0.0	0.0	14.9
Chita Region		80.7	80.7	100.0	0.0	0.0	19.6
including Aginsky Buryatsky Autonomous Area		0.0	0.0	0.0	0.0	0.0	0.0
<b>FAR EAST FEDERAL DISTRICT</b>		<b>1,289.7</b>	<b>1,312.0</b>	<b>95.3</b>	<b>22.3</b>	<b>4.7</b>	<b>256.6</b>
Republic of Sakha (Yakutia)		29.5	29.5	100.0	0.0	0.0	7.7
Primorski Territory		294.8	309.4	88.9	14.6	11.1	55.4
Khabarovsk Territory		595.9	595.9	100.0	0.0	0.0	109.3
Amur Region		40.3	40.3	100.0	0.0	0.0	12.1
Kamchatka Region		185.3	185.3	100.0	0.0	0.0	38.2
including Koryaksky Autonomous Area		15.0	15.0	100.0	0.0	0.0	3.4
Magadan Region		35.4	43.1	66.7	7.7	33.3	10.7
Sakhalin Region		108.4	108.4	100.0	0.0	0.0	23.3
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 1.11**  
**Financial Performance of Credit Institutions (from the beginning of the year net of profit/losses of previous years)**

	January—December 2004						
	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	177,943.0	178,494.4	98.3	551.3	1.7	33,998.8	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>152,492.7</b>	<b>153,026.9</b>	<b>98.4</b>	<b>534.2</b>	<b>1.6</b>	<b>28,077.9</b>	
Belgorod Region	50.0	50.0	100.0	0.0	0.0	12.6	
Bryansk Region	77.8	77.8	100.0	0.0	0.0	12.7	
Vladimir Region	12.4	12.4	100.0	0.0	0.0	4.1	
Voronezh Region	71.6	71.6	100.0	0.0	0.0	14.2	
Ivanovo Region	49.6	49.6	100.0	0.0	0.0	16.3	
Kaluga Region	42.0	42.0	100.0	0.0	0.0	9.4	
Kostroma Region	54.3	54.3	100.0	0.0	0.0	11.1	
Kursk Region	70.7	70.7	100.0	0.0	0.0	13.7	
Lipetsk Region	130.4	130.4	100.0	0.0	0.0	27.0	
Moscow Region	1,030.6	1,030.6	100.0	0.0	0.0	407.1	
Orel Region	41.9	41.9	100.0	0.0	0.0	9.9	
Ryazan Region	60.1	60.1	100.0	0.0	0.0	9.1	
Smolensk Region	86.8	86.8	100.0	0.0	0.0	22.6	
Tambov Region	10.1	10.1	100.0	0.0	0.0	1.6	
Tver Region	32.1	32.1	100.0	0.0	0.0	9.0	
Tula Region	50.7	50.7	100.0	0.0	0.0	7.9	
Yaroslavl Region	104.4	104.4	100.0	0.0	0.0	24.8	
Moscow	150,517.2	151,051.3	98.2	534.2	1.8	27,465.0	

Cont.							
1	2	3	4	5	6	7	
NORTH-WEST DISTRICT	7,650.5	7,650.5	100.0	0.0	0.0	1,520.4	
Republic of Karelia	12.5	12.5	100.0	0.0	0.0	1.5	
Republic of Komi	271.2	271.2	100.0	0.0	0.0	59.6	
Arkhangelsk Region	8.2	8.2	100.0	0.0	0.0	2.0	
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	432.8	432.8	100.0	0.0	0.0	97.6	
Kaliningrad Region	143.7	143.7	100.0	0.0	0.0	31.4	
Leningrad Region	12.5	12.5	100.0	0.0	0.0	1.2	
Murmansk Region	83.2	83.2	100.0	0.0	0.0	18.8	
Novgorod Region	45.7	45.7	100.0	0.0	0.0	8.5	
Pskov Region	15.3	15.3	100.0	0.0	0.0	3.8	
St. Petersburg	6,625.5	6,625.5	100.0	0.0	0.0	1,296.0	
SOUTH FEDERAL DISTRICT	1,874.0	1,877.2	96.2	3.2	3.8	386.7	
Republic of Adigei (Adigeya)	18.3	18.3	100.0	0.0	0.0	4.4	
Republic of Dagestan	263.2	263.2	100.0	0.0	0.0	56.4	
Republic of Ingushetia	5.2	5.2	100.0	0.0	0.0	1.3	
Kabardino-Balkar Republic	59.3	59.3	100.0	0.0	0.0	24.5	
Republic of Kalmykia	14.6	14.6	100.0	0.0	0.0	1.9	
Karachai-Cherkess Republic	27.1	29.2	80.0	2.1	20.0	9.4	
Republic of Northern Ossetia — Alania	27.4	27.8	83.3	0.4	16.7	5.1	
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0	
Krasnodar Territory	509.5	509.5	100.0	0.0	0.0	74.4	
Stavropol Territory	70.8	71.6	70.0	0.7	30.0	14.8	
Astrakhan Region	106.2	106.2	100.0	0.0	0.0	22.0	
Volgograd Region	259.1	259.1	100.0	0.0	0.0	59.3	
Rostov Region	513.4	513.4	100.0	0.0	0.0	113.2	
PRIVOLZHSKY FEDERAL DISTRICT	7,277.7	7,279.1	98.7	1.4	1.3	1,746.8	
Republic of Bashkortostan	1,665.9	1,665.9	100.0	0.0	0.0	372.1	
Republic of Mariy-El	6.5	6.5	100.0	0.0	0.0	1.1	
Republic of Mordovia	63.1	63.1	100.0	0.0	0.0	12.6	
Republic of Tatarstan (Tatarstan)	1,948.9	1,948.9	100.0	0.0	0.0	341.4	
Udmurt Republic	128.5	128.5	100.0	0.0	0.0	33.0	

Cont.

1	2	3	4	5	6	7
Chuvash Republic — Chuvashya	74.7	74.7	100.0	0.0	0.0	29.7
Kirov Region	73.7	73.7	100.0	0.0	0.0	13.1
Nizhni Novgorod Region	534.2	534.2	100.0	0.0	0.0	144.5
Orenburg Region	160.8	160.8	100.0	0.0	0.0	51.0
Penza Region	99.1	99.1	100.0	0.0	0.0	17.0
Perm Region	219.8	221.1	90.0	1.3	10.0	102.9
including Komi-Perm Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Samara Region	1,830.9	1,831.1	95.8	0.1	4.2	491.3
Saratov Region	432.8	432.8	100.0	0.0	0.0	127.4
Ulyanovsk Region	38.9	38.9	100.0	0.0	0.0	9.8
URALS FEDERAL DISTRICT	4,688.6	4,689.6	98.6	1.0	1.4	1,421.1
Kurgan Region	14.1	14.1	100.0	0.0	0.0	3.0
Sverdlovsk Region	1,429.0	1,430.0	96.7	1.0	3.3	247.1
Tyumen Region	1,860.7	1,860.7	100.0	0.0	0.0	495.4
including: Khanty-Mansiysky Autonomous Area	887.2	887.2	100.0	0.0	0.0	244.8
Yamalo-Nenetsky Autonomous Area	737.0	737.0	100.0	0.0	0.0	202.6
Cheyabinsk Region	1,384.9	1,384.9	100.0	0.0	0.0	675.6
SIBERIA FEDERAL DISTRICT	2,642.1	2,645.9	98.7	3.8	1.3	589.3
Republic of Altai	12.6	12.6	100.0	0.0	0.0	4.1
Republic of Buryatia	449.1	449.1	100.0	0.0	0.0	64.0
Republic of Tyva	5.3	5.3	100.0	0.0	0.0	0.9
Republic of Khakassia	19.0	19.0	100.0	0.0	0.0	7.5
Altai Territory	138.4	138.4	100.0	0.0	0.0	36.6
Krasnoyarsk Territory	287.4	291.2	83.3	3.8	16.7	76.0
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	220.7	220.7	100.0	0.0	0.0	49.8
including Ust-Ordynsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Kemerovo Region	310.6	310.6	100.0	0.0	0.0	95.3
Novosibirsk Region	682.7	682.7	100.0	0.0	0.0	138.8
Omsk Region	382.0	382.0	100.0	0.0	0.0	81.8

	End						
1	2	3	4	5	6	7	
Tomsk Region	53.7	53.7	100.0	0.0	0.0	14.9	
Chita Region	80.7	80.7	100.0	0.0	0.0	19.6	
including Aginsky Buryatsky Autonomous Area	0.0	0.0	0.00	0.0	0.00	0.0	
FAR EAST FEDERAL DISTRICT	1,317.4	1,325.1	97.7	7.7	2.3	256.6	
Republic of Sakha (Yakutia)	29.5	29.5	100.0	0.0	0.0	7.7	
Primorski Territory	311.8	311.8	100.0	0.0	0.0	55.4	
Khabarovsk Territory	595.0	595.0	100.0	0.0	0.0	109.3	
Amur Region	51.9	51.9	100.0	0.0	0.0	12.1	
Kamchatka Region	185.3	185.3	100.0	0.0	0.0	38.2	
including Koryaksky Autonomous Area	15.0	15.0	100.0	0.0	0.0	3.4	
Magadan Region	35.4	43.1	66.7	7.7	33.3	10.7	
Sakhalin Region	108.4	108.4	100.0	0.0	0.0	23.3	
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	

## 2. Foreign Cash Operations

Table 2.1

### Foreign Cash Sales to Individuals by Authorised Banks (in Dollar Equivalent for All Currencies)

(USD million)

1	2003	2004			
	Q4	Q1	Q2	Q3	Q4
	2	3	4	5	6
Russian Federation <sup>1</sup>	5,975.76	4,730.40	7,165.48	10,141.42	9,212.66
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,857.45</b>	<b>2,325.42</b>	<b>3,501.16</b>	<b>5,139.40</b>	<b>5,009.48</b>
Belgorod Region	17.55	12.99	23.88	38.42	29.44
Bryansk Region	16.92	12.93	24.92	35.09	24.55
Vladimir Region	31.12	23.57	35.77	43.60	36.01
Voronezh Region	52.41	32.93	67.79	102.78	75.96
Ivanovo Region	13.00	10.01	14.83	23.22	21.34
Kaluga Region	14.34	12.48	20.66	27.04	22.22
Kostroma Region	9.01	6.15	11.28	16.71	15.63
Kursk Region	15.04	10.07	18.33	26.32	21.98
Lipetsk Region	11.68	7.80	13.30	20.36	18.89
Moscow Region	132.12	104.89	176.47	269.36	262.37
Orel Region	14.52	8.29	12.15	21.74	19.05
Ryazan Region	22.86	13.61	23.85	32.51	25.63
Smolensk Region	15.40	12.94	21.19	26.94	18.00
Tambov Region	9.45	6.31	8.57	14.58	13.59
Tver Region	18.69	14.10	23.91	32.37	23.88
Tula Region	35.35	25.69	39.04	54.27	51.78
Yaroslavl Region	54.44	41.97	59.96	74.02	59.15
Moscow	2,373.56	1,968.69	2,905.28	4,280.07	4,270.03
<b>NORTH-WEST DISTRICT</b>	<b>731.87</b>	<b>632.69</b>	<b>890.06</b>	<b>1,106.92</b>	<b>1,023.12</b>
Republic of Karelia	12.85	10.11	12.44	15.02	14.86
Republic of Komi	15.74	14.10	19.83	24.65	21.64
Arkhangelsk Region	12.77	9.89	14.74	18.95	17.59
including Nenets Autonomous Area	0.69	0.44	0.81	1.07	0.98
Vologda Region	19.35	14.82	18.46	24.43	21.96
Kaliningrad Region	39.56	43.41	61.19	71.54	65.62
Leningrad Region	47.36	47.23	74.33	87.88	97.74
Murmansk Region	21.89	19.36	27.73	35.02	36.37
Novgorod Region	8.20	6.29	8.54	11.70	9.83
Pskov Region	7.68	5.60	9.34	10.85	8.52
St. Petersburg	546.46	461.88	643.48	806.88	729.00

Cont.

(USD million)

1	2	3	4	5	6
<b>SOUTH FEDERAL DISTRICT</b>	<b>484.42</b>	<b>351.16</b>	<b>609.30</b>	<b>977.07</b>	<b>721.09</b>
Republic of Adigei (Adigeya)	3.07	2.06	4.50	6.38	4.23
Republic of Daghestan	17.05	19.82	81.75	110.84	93.62
Republic of Ingushetia	1.40	1.69	2.93	7.26	5.43
Kabardino-Balkar Republic	5.02	6.65	9.44	12.70	15.31
Republic of Kalmykia	1.50	1.46	1.76	3.00	2.78
Karachai-Cherkess Republic	2.18	1.75	2.32	3.45	3.10
Republic of Northern Ossetia — Alania	18.40	17.67	34.88	38.34	35.16
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	136.92	102.09	166.25	326.12	194.42
Stavropol Territory	116.67	71.79	116.07	138.17	131.52
Astrakhan Region	16.13	15.36	18.00	45.01	38.03
Volgograd Region	41.23	26.24	33.62	59.34	48.52
Rostov Region	124.85	84.57	137.80	226.48	148.97
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>571.14</b>	<b>400.52</b>	<b>595.21</b>	<b>879.96</b>	<b>756.48</b>
Republic of Bashkortostan	58.33	43.01	65.38	102.41	88.18
Republic of Mariy-El	2.11	1.46	2.13	3.77	3.38
Republic of Mordovia	3.94	3.06	4.31	5.87	5.68
Republic of Tatarstan (Tatarstan)	62.20	51.40	70.23	105.18	85.69
Udmurt Republic	20.95	13.72	18.72	27.58	23.68
Chuvash Republic — Chuvashya	7.07	5.46	7.42	12.78	11.06
Kirov Region	8.94	7.50	11.06	15.86	13.62
Nizhni Novgorod Region	89.81	64.26	97.95	129.35	111.11
Orenburg Region	36.58	22.46	34.48	52.90	54.44
Penza Region	13.20	10.28	12.99	18.90	18.81
Perm Region	61.86	46.04	60.87	89.38	74.44
including Komi-Perm Autonomous Area	0.12	0.06	0.08	0.12	0.14
Samara Region	150.49	104.13	164.29	242.31	203.78
Saratov Region	44.88	20.50	33.47	56.70	47.81
Ulyanovsk Region	10.77	7.24	11.93	16.99	14.81
<b>URALS FEDERAL DISTRICT</b>	<b>523.47</b>	<b>402.38</b>	<b>585.29</b>	<b>753.40</b>	<b>637.60</b>
Kurgan Region	8.66	5.39	7.43	10.77	10.73
Sverdlovsk Region	231.12	176.82	260.92	337.44	275.14
Tyumen Region	202.59	163.02	234.03	274.75	253.47
including: Khanty-Mansiysky Autonomous Area	95.20	67.87	102.49	121.61	112.53
Yamalo-Nenetsky Autonomous Area	50.87	46.58	66.78	67.26	65.96
Chelyabinsk Region	81.10	57.15	82.92	130.44	98.26



End

(USD million)

1	2	3	4	5	6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>467.50</b>	<b>371.18</b>	<b>601.67</b>	<b>846.16</b>	<b>660.81</b>
Republic of Altai	1.06	0.86	0.80	1.67	1.89
Republic of Buryatia	9.63	8.76	13.60	19.51	12.16
Republic of Tyva	0.37	0.27	0.31	0.34	1.27
Republic of Khakassia	5.57	5.24	8.67	14.40	9.56
Altai Territory	41.87	32.35	45.34	64.15	67.73
Krasnoyarsk Territory	72.53	63.00	107.04	154.00	107.36
including: Taymyr (Dolgano-Nenets) Autonomous Area	0.87	0.50	1.05	1.15	0.97
Irkutsk Region	71.85	60.76	100.34	127.08	96.30
Kemerovo Region	47.29	39.36	60.09	95.09	84.12
Novosibirsk Region	109.55	81.27	143.60	205.39	149.03
Omsk Region	68.53	47.20	73.51	101.53	83.80
Tomsk Region	26.58	20.69	30.09	42.59	31.84
Chita Region	12.67	11.43	18.30	20.41	15.76
including Aginsky Buryatsky Autonomous Area	0.09	0.06	0.14	0.24	0.18
<b>FAR EAST FEDERAL DISTRICT</b>	<b>346.48</b>	<b>236.67</b>	<b>379.04</b>	<b>424.02</b>	<b>405.92</b>
Republic of Sakha (Yakutia)	31.74	27.56	34.81	41.15	38.36
Primorski Territory	143.96	95.24	162.12	179.27	181.70
Khabarovsk Territory	88.85	64.21	100.69	106.35	98.04
Amur Region	17.09	12.17	22.45	26.03	19.97
Kamchatka Region	18.72	10.13	17.12	22.63	20.60
including Koryaksky Autonomous Area	0.13	0.06	0.15	0.12	0.14
Magadan Region	11.41	6.98	8.83	10.79	11.36
Sakhalin Region	29.98	17.62	28.53	33.37	31.69
Jewish Autonomous Area	1.75	1.25	2.02	1.94	1.54
Chukotka Autonomous Area	2.98	1.52	2.48	2.50	2.65

<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**  
(in Dollar Equivalent for All Currencies)

(USD million)

1	2003	2004			
	Q4	Q1	Q2	Q3	Q4
	2	3	4	5	6
Russian Federation <sup>1</sup>	5,714.52	5,380.79	4,605.61	4,486.24	6,029.90
<b>CENTRAL FEDERAL DISTRICT</b>	<b>3,336.61</b>	<b>3,210.11</b>	<b>2,708.73</b>	<b>2,455.89</b>	<b>3,265.50</b>
Belgorod Region	20.32	16.68	12.65	15.34	22.27
Bryansk Region	19.55	17.31	10.84	11.73	20.28
Vladimir Region	32.32	25.63	23.45	23.77	32.19
Voronezh Region	47.16	47.67	32.28	37.73	58.74
Ivanovo Region	14.40	12.44	8.94	10.86	16.99
Kaluga Region	18.68	19.10	14.10	15.85	21.32
Kostroma Region	9.49	6.98	7.36	7.89	13.85
Kursk Region	16.44	14.52	10.37	11.82	18.55
Lipetsk Region	13.74	10.57	8.40	10.19	14.64
Moscow Region	186.90	184.73	153.53	158.24	202.50
Orel Region	12.82	11.61	9.28	10.96	17.55
Ryazan Region	23.57	21.74	15.08	16.47	23.54
Smolensk Region	20.78	18.01	11.98	14.27	19.02
Tambov Region	10.49	9.45	6.92	8.47	11.72
Tver Region	22.56	19.34	13.09	15.52	20.09
Tula Region	34.84	33.01	25.37	25.49	44.72
Yaroslavl Region	50.78	41.47	33.97	37.88	55.22
Moscow	2,781.77	2,699.86	2,311.13	2,023.43	2,652.31
<b>NORTH-WEST DISTRICT</b>	<b>928.83</b>	<b>855.60</b>	<b>821.94</b>	<b>851.02</b>	<b>1,086.49</b>
Republic of Karelia	9.73	9.99	9.62	11.27	13.97
Republic of Komi	15.10	12.63	9.22	10.56	16.29
Arkhangelsk Region	13.88	11.85	10.01	10.67	18.07
including Nenets Autonomous Area	0.69	0.49	0.39	0.49	0.91
Vologda Region	16.38	11.74	9.46	10.11	15.42
Kaliningrad Region	98.39	84.42	90.58	97.43	130.48
Leningrad Region	54.48	53.93	66.80	76.17	95.69
Murmansk Region	17.09	14.31	11.70	14.92	25.71
Novgorod Region	6.32	5.20	4.58	5.95	8.72
Pskov Region	13.81	12.44	10.36	11.10	14.74
St. Petersburg	683.64	639.09	599.61	602.84	747.40

Cont.

(USD million)

1	2	3	4	5	6
<b>SOUTH FEDERAL DISTRICT</b>	<b>331.44</b>	<b>311.06</b>	<b>261.86</b>	<b>272.71</b>	<b>419.65</b>
Republic of Adigei (Adigeya)	4.24	3.20	2.54	2.80	4.94
Republic of Daghestan	2.16	3.19	2.05	4.08	2.85
Republic of Ingushetia	0.66	1.18	2.32	1.47	1.40
Kabardino-Balkar Republic	3.36	3.83	2.59	2.88	4.17
Republic of Kalmykia	1.69	1.56	1.42	1.34	1.84
Karachai-Cherkess Republic	1.64	1.28	0.87	0.99	0.95
Republic of Northern Ossetia — Alania	8.37	6.98	6.96	6.37	12.26
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	149.36	139.58	110.45	124.37	207.33
Stavropol Territory	42.39	37.60	32.57	35.86	47.89
Astrakhan Region	15.36	14.13	9.79	10.40	14.04
Volgograd Region	26.25	23.08	18.73	20.64	31.48
Rostov Region	75.96	75.47	71.58	61.52	90.52
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>422.78</b>	<b>370.65</b>	<b>307.96</b>	<b>343.85</b>	<b>492.63</b>
Republic of Bashkortostan	30.04	27.52	25.27	29.17	37.02
Republic of Mariy-El	4.06	4.14	3.93	4.73	7.80
Republic of Mordovia	5.18	4.72	3.63	4.40	5.69
Republic of Tatarstan (Tatarstan)	51.32	49.54	42.45	47.77	64.25
Udmurt Republic	15.54	12.52	10.06	10.05	13.46
Chuvash Republic — Chuvashya	10.57	8.15	7.89	10.56	13.48
Kirov Region	9.94	7.38	6.09	8.14	12.60
Nizhni Novgorod Region	88.59	82.31	66.75	73.57	102.56
Orenburg Region	20.68	17.81	12.79	15.42	21.92
Penza Region	12.34	10.34	8.90	10.06	14.14
Perm Region	31.74	31.44	22.82	25.01	37.84
including Komi-Perm Autonomous Area	0.29	0.16	0.07	0.11	0.18
Samara Region	95.74	83.29	64.78	68.91	113.21
Saratov Region	36.41	23.46	26.02	27.90	37.55
Ulyanovsk Region	10.63	8.03	6.60	8.17	11.12
<b>URALS FEDERAL DISTRICT</b>	<b>287.36</b>	<b>252.21</b>	<b>198.54</b>	<b>216.68</b>	<b>308.29</b>
Kurgan Region	4.29	3.75	2.79	3.85	5.47
Sverdlovsk Region	136.87	128.32	99.98	109.71	154.65
Tyumen Region	102.35	86.36	68.35	69.39	102.40
including: Khanty-Mansiysky Autonomous Area	46.78	36.51	29.85	28.80	41.39
Yamalo-Nenetsky Autonomous Area	21.78	19.02	13.43	13.46	21.75
Chelyabinsk Region	43.85	33.79	27.41	33.72	45.77

End

(USD million)

1	2	3	4	5	6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>238.33</b>	<b>210.87</b>	<b>169.39</b>	<b>196.88</b>	<b>264.28</b>
Republic of Altai	1.23	0.98	0.96	0.99	1.13
Republic of Buryatia	4.17	3.50	2.67	3.38	4.22
Republic of Tyva	0.25	0.19	0.12	0.13	0.49
Republic of Khakassia	2.96	3.28	2.27	2.83	3.37
Altai Territory	23.01	22.87	19.92	26.26	28.16
Krasnoyarsk Territory	39.94	31.72	23.27	24.86	37.40
including: Taymyr (Dolgano-Nenets) Autonomous Area	0.61	0.55	0.36	0.43	0.46
Irkutsk Region	28.87	21.32	21.53	25.60	30.13
Kemerovo Region	24.54	22.37	17.16	18.87	26.86
Novosibirsk Region	52.85	49.29	35.78	41.46	61.57
Omsk Region	37.54	35.91	30.46	34.44	46.03
Tomsk Region	18.74	15.82	11.81	14.12	20.16
Chita Region	4.23	3.62	3.44	3.96	4.76
including Aginsky Buryatsky Autonomous Area	0.06	0.05	0.05	0.08	0.10
<b>FAR EAST FEDERAL DISTRICT</b>	<b>171.36</b>	<b>163.11</b>	<b>134.20</b>	<b>142.52</b>	<b>195.63</b>
Republic of Sakha (Yakutia)	13.17	9.38	7.62	9.74	11.17
Primorski Territory	66.29	64.77	59.36	68.97	91.30
Khabarovsk Territory	45.79	47.00	35.12	32.83	50.12
Amur Region	6.78	6.51	3.92	4.76	6.74
Kamchatka Region	9.27	5.96	4.06	4.67	9.24
including Koryaksky Autonomous Area	0.12	0.08	0.03	0.05	0.05
Magadan Region	3.93	3.56	2.49	2.02	3.61
Sakhalin Region	24.43	24.49	20.52	18.32	21.88
Jewish Autonomous Area	0.86	0.88	0.65	0.64	0.95
Chukotka Autonomous Area	0.84	0.56	0.45	0.59	0.62

<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  
(thousand rubles)Deposits of Legal Entities and Individuals<sup>1</sup>

	31.12.2004										
	total		legal entities' deposits			foreign currency			individuals' deposits <sup>2</sup>		
	1	2	3	4	5	6	7	8	9	10	
Russian Federation	2,444,963,902	462,125,429	240,393,457	221,731,972	1,982,838,473	1,479,952,328	502,886,145				
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,274,478,884</b>	<b>345,174,736</b>	<b>161,082,272</b>	<b>184,092,464</b>	<b>929,304,148</b>	<b>608,315,985</b>	<b>320,988,163</b>				
Belgorod Region	17,799,057	1,317,901	1,309,503	8,398	16,481,156	14,032,061	2,449,095				
Bryansk Region	8,405,827	301,327	301,327	—	8,104,500	6,750,248	1,354,252				
Vladimir Region	13,249,263	251,372	235,639	15,733	12,997,891	11,291,890	1,706,001				
Voronezh Region	24,478,702	1,203,916	421,358	782,558	23,274,786	19,943,303	3,331,483				
Ivanovo Region	7,540,311	165,984	160,764	5,220	7,374,327	6,594,254	780,073				
Kaluga Region	9,503,437	88,732	80,676	8,056	9,414,705	7,661,212	1,753,493				
Kostroma Region	5,486,131	187,910	133,605	54,305	5,298,221	4,522,009	776,212				
Kursk Region	8,726,618	135,541	120,279	15,262	8,591,077	7,476,862	1,114,215				
Lipetsk Region	12,772,479	2,784,122	1,965,230	818,892	9,988,357	8,757,762	1,230,595				
Moscow Region	86,604,503	2,971,933	1,984,616	987,317	83,632,570	67,031,089	16,601,481				
Orel Region	5,954,008	260,002	226,351	33,651	5,694,006	5,001,606	692,400				
Ryazan Region	10,842,861	327,952	300,083	27,869	10,514,909	9,004,290	1,510,619				
Smolensk Region	8,891,712	457,198	302,686	154,512	8,434,514	6,770,527	1,663,987				
Tambov Region	7,155,921	163,883	150,009	13,874	6,992,038	6,262,982	729,056				
Tver Region	9,395,982	279,970	261,534	18,436	9,116,012	7,617,440	1,498,572				
Tula Region	15,519,514	771,497	751,608	19,889	14,748,017	12,210,134	2,537,883				
Yaroslavl Region	18,413,108	470,962	441,204	29,758	17,942,146	15,366,090	2,576,056				
Moscow	1,003,739,450	333,034,534	151,935,800	181,098,734	670,704,916	392,022,226	278,682,690				
<b>NORTH-WEST DISTRICT</b>	<b>244,798,621</b>	<b>32,405,197</b>	<b>17,872,744</b>	<b>14,532,453</b>	<b>212,393,424</b>	<b>156,328,565</b>	<b>56,064,859</b>				
Republic of Karelia	5,907,143	127,267	104,928	22,339	5,779,876	4,665,594	1,114,282				
Republic of Komi	15,204,647	500,911	394,112	106,799	14,703,736	12,791,385	1,912,351				
Arkhangelsk Region	12,405,629	352,067	333,254	18,813	12,053,562	10,492,462	1,561,100				
including Nenets Autonomous Area	524,899	500	500	—	524,399	488,163	36,236				

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8
Vologda Region	23,992,928	9,111,474	4,541,276	4,570,198	14,881,454	13,186,437	1,695,017
Kaliningrad Region	12,996,447	1,123,086	903,968	219,118	11,873,361	7,537,908	4,335,453
Leningrad Region	13,739,115	712,270	564,751	147,519	13,026,845	10,010,338	3,016,507
Murmansk Region	15,257,685	425,462	255,437	170,025	14,832,223	11,464,439	3,367,784
Novgorod Region	4,942,305	320,539	306,415	14,124	4,621,766	3,676,972	944,794
Pskov Region	4,288,991	74,835	74,835	—	4,214,156	3,452,959	761,197
St. Petersburg	136,063,731	19,657,286	10,393,768	9,263,518	116,406,445	79,050,071	37,356,374
<b>SOUTH FEDERAL DISTRICT</b>	<b>153,382,631</b>	<b>8,325,740</b>	<b>5,752,150</b>	<b>2,573,590</b>	<b>145,056,891</b>	<b>120,571,070</b>	<b>24,485,821</b>
Republic of Adigei (Adigeya)	1,860,186	5,934	5,934	—	1,854,252	1,596,003	258,249
Republic of Dagestan	2,200,050	157,124	157,124	—	2,042,926	1,790,689	252,237
Republic of Ingushetia	305,412	153	—	153	305,259	267,978	37,281
Kabardino-Balkar Republic	2,720,194	101,042	101,042	—	2,619,152	2,247,506	371,646
Republic of Kalmykia	635,921	8,746	8,746	—	627,175	547,623	79,552
Karachai-Cherkess Republic	1,101,251	13,485	13,485	—	1,087,766	984,080	103,686
Republic of Northern Ossetia — Alania	5,056,608	65,655	65,655	—	4,990,953	4,534,281	456,672
Republic of Chechnya	2,159,431	—	—	—	2,159,431	2,159,258	173
Krasnodar Territory	52,315,472	4,332,696	2,564,380	1,768,316	47,982,776	38,452,247	9,530,529
Stavropol Territory	23,176,986	883,615	581,438	302,177	22,293,371	17,779,821	4,513,550
Astrakhan Region	8,473,409	270,224	261,717	8,507	8,203,185	7,015,047	1,188,138
Volgograd Region	21,008,895	1,432,898	1,011,926	420,972	19,575,997	16,528,560	3,047,437
Rostov Region	32,368,816	1,054,168	980,703	73,465	31,314,648	26,667,977	4,646,671
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>310,039,823</b>	<b>27,739,379</b>	<b>24,626,893</b>	<b>3,112,486</b>	<b>282,300,444</b>	<b>243,377,075</b>	<b>38,923,369</b>
Republic of Bashkortostan	35,851,293	4,506,553	4,331,632	174,921	31,344,740	27,351,504	3,993,236
Republic of Mariy-El	3,213,777	161,941	126,401	35,540	3,051,836	2,794,631	257,205
Republic of Mordovia	4,887,799	273,448	259,574	13,874	4,614,351	4,295,793	318,558
Republic of Tatarstan (Tatarstan)	49,911,134	8,140,549	7,604,371	536,178	41,770,585	36,352,025	5,418,560
Udmurt Republic	11,544,620	139,672	133,980	5,692	11,404,948	10,177,083	1,227,865
Chuvash Republic — Chuvashya	7,536,142	308,876	308,876	—	7,227,266	6,484,382	742,884
Kirov Region	10,022,861	173,854	165,529	8,325	9,849,007	9,275,027	573,980
Nizhni Novgorod Region	44,167,593	3,114,912	2,912,340	202,572	41,052,681	33,731,000	7,321,681
Orenburg Region	17,139,149	2,092,484	1,247,212	845,272	15,046,665	13,074,452	1,972,213

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8
Penza Region	9,554,905	219,737	217,947	1,790	9,335,168	8,435,259	899,909
Perm Region	33,574,508	4,018,553	3,840,808	177,745	29,555,955	25,958,052	3,597,903
including Komi-Perm Autonomous Area	392,962	1,100	1,100	—	391,862	378,755	13,107
Samara Region	51,050,143	3,727,752	2,733,726	994,026	47,322,391	38,265,396	9,056,995
Saratov Region	22,426,980	742,747	626,196	116,551	21,684,233	19,076,768	2,607,465
Ulyanovsk Region	9,158,919	118,301	118,301	—	9,040,618	8,105,703	934,915
<b>URALS FEDERAL DISTRICT</b>	<b>201,374,011</b>	<b>30,163,533</b>	<b>14,432,728</b>	<b>15,730,805</b>	<b>171,210,478</b>	<b>144,502,966</b>	<b>26,707,512</b>
Kurgan Region	4,228,371	108,400	108,400	—	4,119,971	3,843,135	276,836
Sverdlovsk Region	61,696,173	5,508,090	4,965,187	542,903	56,188,083	47,205,576	8,982,507
Tyumen Region	99,804,858	21,065,433	7,817,040	13,248,393	78,739,425	65,369,443	13,369,982
including: Khanty-Mansiysky Autonomous Area	57,155,298	14,023,891	3,454,273	10,569,618	43,131,407	34,717,005	8,414,402
Yamalo-Nenetsky Autonomous Area	14,526,247	1,935,607	1,935,607	—	12,590,640	11,342,235	1,248,405
Chelyabinsk Region	35,644,609	3,481,610	1,542,101	1,939,509	32,162,999	28,084,812	4,078,187
<b>SIBERIA FEDERAL DISTRICT</b>	<b>173,421,610</b>	<b>13,118,138</b>	<b>12,738,100</b>	<b>380,038</b>	<b>160,303,472</b>	<b>140,709,509</b>	<b>19,593,963</b>
Republic of Altai	643,706	25,093	25,093	—	618,613	572,224	46,389
Republic of Buryatia	5,262,757	326,026	209,357	116,669	4,936,731	4,590,311	346,420
Republic of Tyva	633,454	9,265	9,265	—	624,189	603,769	20,420
Republic of Khakassia	2,845,333	86,751	86,751	—	2,758,582	2,508,269	250,313
Altai Territory	15,008,443	203,247	202,486	761	14,805,196	13,012,854	1,792,342
Krasnoyarsk Territory	32,135,022	2,458,722	2,354,310	104,412	29,676,300	26,003,387	3,672,913
including: Taymyr (Doigano-Nenets) Autonomous Area	858,769	—	—	—	858,769	764,430	94,339
Evenkia Autonomous Area	132,754	—	—	—	132,754	132,754	—
Irkutsk Region	23,596,589	1,924,199	1,832,468	91,731	21,672,390	18,866,406	2,805,984
including Ust-Ordynsky Autonomous Area	186,922	—	—	—	186,922	185,797	1,125
Kemerovo Region	27,845,579	3,697,951	3,678,588	19,363	24,147,628	21,423,353	2,724,275
Novosibirsk Region	27,707,819	2,177,477	2,143,544	33,933	25,530,342	21,873,535	3,656,807
Omsk Region	17,997,755	522,824	515,413	7,411	17,474,931	15,260,558	2,214,373
Tomsk Region	12,874,170	730,327	729,425	902	12,143,843	10,621,557	1,522,286
Chita Region	6,870,983	956,256	951,400	4,856	5,914,727	5,373,286	541,441
including Aginsky Buryatsky Autonomous Area	607,712	471,070	471,070	—	136,642	132,036	4,606

1	End (thousand rubles)							
	2	3	4	5	6	7	8	
FAR EAST FEDERAL DISTRICT	87,468,322	5,198,706	3,888,570	1,310,136	82,269,616	66,147,158	16,122,458	
Republic of Sakha (Yakutia)	11,990,945	296,211	235,580	60,631	11,694,734	10,343,363	1,351,371	
Primorski Territory	22,186,317	1,932,941	1,247,777	685,164	20,253,376	15,379,572	4,873,804	
Khabarovsk Territory	24,247,132	1,939,833	1,490,053	449,780	22,307,299	17,095,635	5,211,664	
Amur Region	6,288,415	331,767	331,767	—	5,956,648	5,369,700	586,948	
Kamchatka Region	6,392,255	54,186	45,861	8,325	6,338,069	4,963,716	1,374,353	
including Koryaksky Autonomous Area	57,176	5,000	5,000	—	52,176	51,641	535	
Magadan Region	4,132,381	119,823	91,916	27,907	4,012,558	3,229,345	783,213	
Sakhalin Region	9,573,578	509,645	431,316	78,329	9,063,933	7,367,176	1,696,757	
Jewish Autonomous Area	1,052,144	8,300	8,300	—	1,043,844	915,850	127,994	
Chukotka Autonomous Area	1,605,155	6,000	6,000	—	1,599,155	1,482,801	116,354	

<sup>1</sup> Source: Quarterly reports by credit institutions. 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 Enterprises, Organisations and Institutions

(thousand rubles)

1	31.12.2004		
	state enterprises	non-state enterprises	other <sup>1</sup>
	2	3	4
Russian Federation	96,738,368	900,035,067	51,625,618
<b>CENTRAL FEDERAL DISTRICT</b>	<b>67,621,829</b>	<b>734,667,220</b>	<b>50,117,276</b>
Belgorod Region	37,617	552,531	3
Bryansk Region	48,344	218,148	1,118
Vladimir Region	29,480	403,875	1
Voronezh Region	29,761	1,030,402	6
Ivanovo Region	86,157	476,995	814
Kaluga Region	68,285	343,779	514
Kostroma Region	7,148	570,451	341
Kursk Region	83,452	416,171	0
Lipetsk Region	41,853	3,373,364	482,628
Moscow Region	325,015	12,844,866	101,880
Orel Region	54,375	61,398	0
Ryazan Region	60,171	764,520	3
Smolensk Region	70,519	1,184,082	136
Tambov Region	24,742	227,112	160
Tver Region	99,889	658,897	25,641
Tula Region	46,043	447,003	98
Yaroslavl Region	53,442	1,041,656	207
Moscow	66,455,536	710,051,970	49,503,726
<b>NORTH-WEST DISTRICT</b>	<b>7,977,287</b>	<b>59,217,373</b>	<b>970,920</b>
Republic of Karelia	46,141	87,231	59
Republic of Komi	112,714	1,430,051	2,009
Arkhangelsk Region	931	90,591	0
including Nenets Autonomous Area	0	0	0
Vologda Region	58,685	4,050,356	201,870
Kaliningrad Region	165,676	1,423,451	9,137
Leningrad Region	14,730	64,746	1
Murmansk Region	68,412	516,275	7,027
Novgorod Region	37,357	252,722	0
Pskov Region	14,490	297,009	13,984
St. Petersburg	7,458,151	51,004,941	736,833
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,882,891</b>	<b>12,892,688</b>	<b>32,144</b>
Republic of Adigei (Adigeya)	30,526	92,298	0
Republic of Daghestan	398,220	878,294	73
Republic of Ingushetia	5,022	70,924	0
Kabardino-Balkar Republic	62,774	151,973	0
Republic of Kalmykia	27,354	52,781	984
Karachai-Cherkess Republic	14,055	121,470	0
Republic of Northern Ossetia — Alania	162,515	436,605	26
Republic of Chechnya	0	0	0
Krasnodar Territory	423,474	4,737,021	13,809

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	60,173	535,993	656
Astrakhan Region	51,708	257,454	5,836
Volgograd Region	124,997	1,322,005	3,682
Rostov Region	522,073	4,235,870	7,078
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>10,279,799</b>	<b>39,468,526</b>	<b>83,875</b>
Republic of Bashkortostan	1,064,710	9,766,349	48,052
Republic of Mariy-El	28,856	69,415	0
Republic of Mordovia	274,001	790,409	0
Republic of Tatarstan (Tatarstan)	6,935,734	10,958,661	19,080
Udmurt Republic	91,359	731,986	10
Chuvash Republic — Chuvashya	60,747	188,535	1,198
Kirov Region	61,637	456,863	3
Nizhni Novgorod Region	601,286	2,641,980	645
Orenburg Region	53,871	1,074,386	654
Penza Region	125,392	512,017	20
Perm Region	67,399	1,722,893	1,593
including Komi-Perm Autonomous Area	0	0	0
Samara Region	710,857	8,349,845	12,463
Saratov Region	181,398	1,996,055	157
Ulyanovsk Region	22,552	209,132	0
<b>URALS FEDERAL DISTRICT</b>	<b>5,679,492</b>	<b>32,045,967</b>	<b>216,658</b>
Kurgan Region	24,408	112,970	0
Sverdlovsk Region	977,763	10,133,194	151,745
Tyumen Region	3,808,481	15,967,015	63,193
including: Khanty-Mansiysky Autonomous Area	3,079,578	11,567,441	49,137
Yamalo-Nenetsky Autonomous Area	537,266	2,891,903	13,860
Chelyabinsk Region	868,840	5,832,788	1,720
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,943,338</b>	<b>12,588,986</b>	<b>142,571</b>
Republic of Altai	2,881	51,258	0
Republic of Buryatia	169,597	786,092	1,835
Republic of Tyva	19,781	30,761	0
Republic of Khakassia	28,495	189,672	39
Altai Territory	154,218	863,443	3
Krasnoyarsk Territory	403,013	1,697,369	6,507
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	117,479	1,666,187	40
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	113,837	1,779,423	94,828
Novosibirsk Region	331,964	3,707,287	15,067
Omsk Region	446,928	1,135,420	19,084
Tomsk Region	117,191	443,707	580
Chita Region	37,954	238,367	4,588
including Aginsky Buryatsky Autonomous Area	0	0	0

End

*(thousand rubles)*

1	2	3	4
FAR EAST FEDERAL DISTRICT	1,353,732	9,154,307	62,174
Republic of Sakha (Yakutia)	110,611	614,958	36
Primorski Territory	351,495	3,164,522	27,327
Khabarovsk Territory	482,237	2,416,367	1,724
Amur Region	22,936	281,337	17
Kamchatka Region	156,856	1,075,993	3,454
including Koryaksky Autonomous Area	23,267	91,463	0
Magadan Region	57,152	291,620	1
Sakhalin Region	172,445	1,309,510	29,615
Jewish Autonomous Area	0	0	0
Chukotka Autonomous Area	0	0	0

<sup>1</sup> Accounts of organisations financed by banks and nonresidents and customers' accounts in precious metals.

Table 3.3

## Foreign Currency Accounts of Enterprises, Organisations and Institutions

(thousand rubles)

1	31.12.2004		
	state enterprises	non-state enterprises	other <sup>1</sup>
	2	3	4
Russian Federation	23,915,350	157,336,318	43,409,305
<b>CENTRAL FEDERAL DISTRICT</b>	<b>21,959,844</b>	<b>139,516,425</b>	<b>40,487,987</b>
Belgorod Region	907	5,183	0
Bryansk Region	0	3,463	0
Vladimir Region	1,320	4,888	0
Voronezh Region	0	835	583
Ivanovo Region	0	2,431	0
Kaluga Region	0	1,728	5
Kostroma Region	0	1,577	30,174
Kursk Region	13,031	698	0
Lipetsk Region	0	237,908	66,901
Moscow Region	8,793	230,776	1,763,027
Orel Region	0	25	0
Ryazan Region	5,242	12,302	0
Smolensk Region	163	3,307	26,479
Tambov Region	98	3,716	555
Tver Region	150	62,736	31,046
Tula Region	1,858	8,458	5
Yaroslavl Region	54	20,302	240
Moscow	21,928,228	138,916,092	38,568,972
<b>NORTH-WEST DISTRICT</b>	<b>1,556,930</b>	<b>12,457,896</b>	<b>1,490,186</b>
Republic of Karelia	10,340	1,540	50
Republic of Komi	1,302	3,887	16
Arkhangelsk Region	0	5,075	3
including Nenets Autonomous Area	0	0	0
Vologda Region	18	3,855,357	3,593
Kaliningrad Region	9,417	146,157	3,591
Leningrad Region	0	5,985	5
Murmansk Region	282	208,906	1,352
Novgorod Region	1,026	6,271	0
Pskov Region	0	2,373	5,872
St. Petersburg	1,534,545	8,222,345	1,475,704
<b>SOUTH FEDERAL DISTRICT</b>	<b>67,076</b>	<b>498,137</b>	<b>20,386</b>
Republic of Adigei (Adigeya)	0	1,572	3
Republic of Daghestan	376	4	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	131	222	0
Republic of Kalmykia	112	80	45
Karachai-Cherkess Republic	0	9	0
Republic of Northern Ossetia — Alania	39,026	1,052	0
Republic of Chechnya	0	0	0
Krasnodar Territory	8,106	361,918	16,848

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	302	2,622	1,388
Astrakhan Region	2,113	10,592	0
Volgograd Region	2,903	62,183	4
Rostov Region	14,007	57,883	2,098
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>142,562</b>	<b>2,114,800</b>	<b>310,875</b>
Republic of Bashkortostan	16,709	339,852	66,196
Republic of Mariy-El	0	49	0
Republic of Mordovia	1,256	1,058	0
Republic of Tatarstan (Tatarstan)	57,721	319,892	16,570
Udmurt Republic	6	209	1,230
Chuvash Republic — Chuvashya	1,815	1,268	0
Kirov Region	0	1,825	94
Nizhni Novgorod Region	25,979	103,416	79,697
Orenburg Region	0	20,460	0
Penza Region	1,663	769	39
Perm Region	786	149,453	51,650
including Komi-Perm Autonomous Area	0	0	0
Samara Region	25,320	1,149,115	94,322
Saratov Region	8,026	26,702	1,077
Ulyanovsk Region	3,281	732	0
<b>URALS FEDERAL DISTRICT</b>	<b>78,873</b>	<b>1,719,786</b>	<b>686,120</b>
Kurgan Region	0	143	0
Sverdlovsk Region	26,892	403,171	674,119
Tyumen Region	20,145	1,132,140	4,105
including: Khanty-Mansiysky Autonomous Area	16,838	1,111,836	1,570
Yamalo-Nenetsky Autonomous Area	1,955	9,144	431
Chelyabinsk Region	31,836	184,332	7,896
<b>SIBERIA FEDERAL DISTRICT</b>	<b>86,999</b>	<b>318,780</b>	<b>338,687</b>
Republic of Altai	0	9,577	0
Republic of Buryatia	45	3,944	9,678
Republic of Tyva	0	0	0
Republic of Khakassia	136	50	17,969
Altai Territory	1,662	14,341	0
Krasnoyarsk Territory	123	21,260	187
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	119	22,459	154
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	83	97,402	297,613
Novosibirsk Region	68,013	117,134	12,862
Omsk Region	4,601	19,212	51
Tomsk Region	12,212	13,190	173
Chita Region	5	211	0
including Aginsky Buryatsky Autonomous Area	0	0	0

End

*(thousand rubles)*

1	2	3	4
FAR EAST FEDERAL DISTRICT	23,066	710,494	75,064
Republic of Sakha (Yakutia)	1,332	14,499	172
Primorski Territory	5,947	299,978	41,512
Khabarovsk Territory	7,351	39,071	10,733
Amur Region	6	238	0
Kamchatka Region	3,318	156,373	12,625
including Koryaksky Autonomous Area	0	1,278	0
Magadan Region	111	229	18
Sakhalin Region	5,001	200,106	10,004
Jewish Autonomous Area	0	0	0
Chukotka Autonomous Area	0	0	0

<sup>1</sup> Accounts of organisations financed by banks and nonresidents and customers' accounts in precious metals.

Table 3.4

## Budget Funds in Accounts of Credit Institutions

(thousand rubles)

1	31.12.2004			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
Russian Federation	2,168,119	72,097,220	64,458,089	19,195,902
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,119,866</b>	<b>31,083,871</b>	<b>62,494,840</b>	<b>11,498,137</b>
Belgorod Region	289	14,898	2,521	21,456
Bryansk Region	0	1	839	0
Vladimir Region	0	0	0	90
Voronezh Region	0	14,268	32	4,120
Ivanovo Region	0	54	0	0
Kaluga Region	0	3,664	5,996	0
Kostroma Region	4,371	0	2,254	0
Kursk Region	5,710	3,321	0	0
Lipetsk Region	0	25,520	0	62
Moscow Region	0	294,865	9,632	18,708
Orel Region	0	5,694	0	0
Ryazan Region	0	23,841	168	336
Smolensk Region	0	755	0	685
Tambov Region	747	146	0	0
Tver Region	0	5,448	87	469
Tula Region	0	125	0	413
Yaroslavl Region	0	2,909	0	1,635
Moscow	2,108,749	30,688,362	62,473,311	11,450,163
<b>NORTH-WEST DISTRICT</b>	<b>303</b>	<b>998,363</b>	<b>266,498</b>	<b>4,306,873</b>
Republic of Karelia	0	4,591	0	0
Republic of Komi	0	648	0	1,593
Arkhangelsk Region	0	0	0	46
including Nenets Autonomous Area	0	0	0	0
Vologda Region	233	55,228	1,659	10,668
Kaliningrad Region	0	2,598	109	975
Leningrad Region	0	3,229	0	90
Murmansk Region	0	0	0	14
Novgorod Region	0	81	0	2,186
Pskov Region	70	148	75	13,306
St. Petersburg	0	931,840	264,655	4,277,995
<b>SOUTH FEDERAL DISTRICT</b>	<b>23,081</b>	<b>313,052</b>	<b>14,786</b>	<b>861,694</b>
Republic of Adigei (Adigeya)	0	8	0	556
Republic of Daghestan	21,174	185	530	5,564
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	0	61	285
Republic of Kalmykia	0	0	0	0
Karachai-Cherkess Republic	600	2,655	0	598
Republic of Northern Ossetia — Alania	0	48,225	69	16,186
Republic of Chechnya	0	0	0	0
Krasnodar Territory	0	89,619	10,667	62,897

Cont.

(thousand rubles)

1	2	3	4	5
Stavropol Territory	1,307	33,509	48	675,057
Astrakhan Region	0	36,538	0	2,155
Volgograd Region	0	98,854	3,388	43,802
Rostov Region	0	3,459	23	54,594
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>23,074</b>	<b>12,323,770</b>	<b>186,263</b>	<b>277,539</b>
Republic of Bashkortostan	0	8,681,688	20,658	91,612
Republic of Mariy-El	0	2,298	0	115
Republic of Mordovia	0	20,078	0	290
Republic of Tatarstan (Tatarstan)	0	2,768,770	52,989	132,741
Udmurt Republic	0	228	16,162	1,163
Chuvash Republic — Chuvashya	0	6,998	0	0
Kirov Region	0	0	0	562
Nizhni Novgorod Region	22,018	160,282	58	14,214
Orenburg Region	0	23,887	1,079	737
Penza Region	0	8,526	40	7,703
Perm Region	0	326,190	59,280	17,080
including Komi-Perm Autonomous Area	0	0	0	0
Samara Region	951	324,825	6,919	11,320
Saratov Region	105	0	28,944	0
Ulyanovsk Region	0	0	134	2
<b>URALS FEDERAL DISTRICT</b>	<b>1,298</b>	<b>23,803,611</b>	<b>48,932</b>	<b>1,317,585</b>
Kurgan Region	0	0	7,648	10
Sverdlovsk Region	1,298	451,649	27,567	1,055,732
Tyumen Region	0	22,786,587	3,877	45,669
including: Khanty-Mansiysky Autonomous Area	0	18,539,238	2,635	39,912
Yamalo-Nenetsky Autonomous Area	0	3,283,262	1,132	4,000
Chelyabinsk Region	0	565,375	9,840	216,174
<b>SIBERIA FEDERAL DISTRICT</b>	<b>0</b>	<b>3,098,463</b>	<b>3,821</b>	<b>892,288</b>
Republic of Altai	0	0	0	0
Republic of Buryatia	0	256,625	318	9,071
Republic of Tyva	0	3	0	0
Republic of Khakassia	0	7,812	0	332
Altai Territory	0	3,608	39	281,454
Krasnoyarsk Territory	0	2,543,728	0	6,234
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0	0
Evenkia Autonomous Area	0	0	0	0
Irkutsk Region	0	2,766	740	1,152
including Ust-Ordynsky Autonomous Area	0	0	0	0
Kemerovo Region	0	108,386	1,132	15,066
Novosibirsk Region	0	167,037	1,068	569,428
Omsk Region	0	943	524	4,582
Tomsk Region	0	7,555	0	4,922
Chita Region	0	0	0	47
including Aginsky Buryatsky Autonomous Area	0	0	0	0



End

*(thousand rubles)*

1	2	3	4	5
FAR EAST FEDERAL DISTRICT	497	476,090	1,442,949	41,786
Republic of Sakha (Yakutia)	0	278,222	1,350,000	4,085
Primorski Territory	0	67,776	26,226	1,236
Khabarovsk Territory	497	118,693	66,379	29,278
Amur Region	0	698	0	3,299
Kamchatka Region	0	186	44	119
including Koryaksky Autonomous Area	0	168	0	0
Magadan Region	0	655	0	0
Sakhalin Region	0	9,860	300	3,769
Jewish Autonomous Area	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 3.5

## Volume of Certificates of Deposit, Savings Certificates and Bonds Issued

(thousand rubles)

1	31.12.2004		
	certificates of deposit 2	savings certificates 3	bonds 4
Russian Federation	99,226,448	3,622,703	30,594,671
<b>CENTRAL FEDERAL DISTRICT</b>	<b>90,270,630</b>	<b>3,540,053</b>	<b>28,443,509</b>
Belgorod Region	0	0	0
Bryansk Region	400	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	980,551	0	0
Orel Region	0	0	0
Ryazan Region	23,350	9	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	9,000	0	0
Yaroslavl Region	0	0	0
Moscow	89,257,329	3,540,044	28,443,509
<b>NORTH-WEST DISTRICT</b>	<b>5,197,596</b>	<b>2</b>	<b>12,000</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	255,859	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	4,941,737	2	12,000
<b>SOUTH FEDERAL DISTRICT</b>	<b>500</b>	<b>0</b>	<b>4,162</b>
Republic of Adigei (Adigeya)	0	0	0
Republic of Daghestan	0	0	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	500	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	4,162
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>3,526,604</b>	<b>80,602</b>	<b>2,135,000</b>
Republic of Bashkortostan	158,238	12	0
Republic of Mariy-El	0	0	0
Republic of Mordovia	63,670	0	0
Republic of Tatarstan (Tatarstan)	8,762	0	2,135,000
Udmurt Republic	500	0	0
Chuvash Republic — Chuvashya	0	0	0
Kirov Region	0	0	0
Nizhni Novgorod Region	20,020	7,318	0
Orenburg Region	0	0	0
Penza Region	16,750	0	0
Perm Region	80,000	0	0
including Komi-Perm Autonomous Area	0	0	0
Samara Region	3,163,664	73,272	0
Saratov Region	15,000	0	0
Ulyanovsk Region	0	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>5,931</b>	<b>63</b>	<b>0</b>
Kurgan Region	0	0	0
Sverdlovsk Region	1	63	0
Tyumen Region	5,930	0	0
including: Khanty-Mansiysky Autonomous Area	0	0	0
Yamalo-Nenetsky Autonomous Area	630	0	0
Chelyabinsk Region	0	0	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>199,389</b>	<b>746</b>	<b>0</b>
Republic of Altai	0	746	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	0
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	13,200	0	0
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	50,190	0	0
Novosibirsk Region	135,999	0	0
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	25,798	1,237	0
Republic of Sakha (Yakutia)	0	0	0
Primorski Territory	0	0	0
Khabarovsk Territory	7,730	0	0
Amur Region	67	0	0
Kamchatka Region	18,001	1,237	0
including Koryaksky Autonomous Area	0	0	0
Magadan Region	0	0	0
Sakhalin Region	0	0	0
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	31.12.2004	
	rubles raised by issuing promissory notes	foreign currency raised by issuing promissory notes
	2	3
Russian Federation	389,558,734	116,647,843
<b>CENTRAL FEDERAL DISTRICT</b>	<b>320,201,233</b>	<b>106,573,014</b>
Belgorod Region	339,733	0
Bryansk Region	89,491	0
Vladimir Region	6,326	0
Voronezh Region	113,620	3,136
Ivanovo Region	106,817	350
Kaluga Region	28,953	95
Kostroma Region	367,814	514,329
Kursk Region	48,305	0
Lipetsk Region	140,207	0
Moscow Region	5,582,037	179,022
Orel Region	415,550	0
Ryazan Region	84,288	0
Smolensk Region	80,637	313
Tambov Region	18,595	0
Tver Region	55,693	0
Tula Region	92,297	3,755
Yaroslavl Region	166,568	6,743
Moscow	312,464,302	105,865,271
<b>NORTH-WEST DISTRICT</b>	<b>18,758,882</b>	<b>7,224,847</b>
Republic of Karelia	7,500	0
Republic of Komi	354,379	28,091
Arkhangelsk Region	30,149	3,417
including Nenets Autonomous Area	0	0
Vologda Region	871,352	416
Kaliningrad Region	154,711	105,874
Leningrad Region	2,500	0
Murmansk Region	49,984	16,626
Novgorod Region	0	0
Pskov Region	83,500	0
St. Petersburg	17,204,807	7,070,423
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,450,129</b>	<b>132,559</b>
Republic of Adigei (Adigeya)	700	0
Republic of Daghestan	57,200	0
Republic of Ingushetia	0	0
Kabardino-Balkar Republic	12,423	0
Republic of Kalmykia	8,696	0
Karachai-Cherkess Republic	1	0
Republic of Northern Ossetia — Alania	27,664	0
Republic of Chechnya	0	0
Krasnodar Territory	172,940	8,491

Cont.

(thousand rubles)

1	2	3
Stavropol Territory	67,084	0
Astrakhan Region	61,961	0
Volgograd Region	264,275	0
Rostov Region	777,185	124,068
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>31,287,756</b>	<b>1,135,310</b>
Republic of Bashkortostan	10,220,001	596,613
Republic of Mariy-El	977	0
Republic of Mordovia	141,201	0
Republic of Tatarstan (Tatarstan)	8,198,938	152,864
Udmurt Republic	355,117	0
Chuvash Republic — Chuvashya	138,441	0
Kirov Region	51,358	0
Nizhni Novgorod Region	1,304,352	12,242
Orenburg Region	80,941	0
Penza Region	62,567	0
Perm Region	1,475,059	159,023
including Komi-Perm Autonomous Area	0	0
Samara Region	8,539,974	180,321
Saratov Region	713,051	34,247
Ulyanovsk Region	5,779	0
<b>URALS FEDERAL DISTRICT</b>	<b>12,380,719</b>	<b>1,139,336</b>
Kurgan Region	25,633	0
Sverdlovsk Region	6,317,269	581,620
Tyumen Region	3,791,381	168,911
including: Khanty-Mansiysky Autonomous Area	1,594,972	124,432
Yamalo-Nenetsky Autonomous Area	1,643,213	3,415
Chelyabinsk Region	2,246,436	388,805
<b>SIBERIA FEDERAL DISTRICT</b>	<b>4,582,147</b>	<b>298,560</b>
Republic of Altai	98,973	0
Republic of Buryatia	115,734	0
Republic of Tyva	23,000	0
Republic of Khakassia	28,982	0
Altai Territory	182,789	46,654
Krasnoyarsk Territory	604,767	21,781
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0
Evenkia Autonomous Area	0	0
Irkutsk Region	282,583	1,387
including Ust-Ordynsky Autonomous Area	0	0
Kemerovo Region	659,968	11,069
Novosibirsk Region	1,834,373	55,128
Omsk Region	460,392	162,541
Tomsk Region	290,586	0
Chita Region	0	0
including Aginsky Buryatsky Autonomous Area	0	0

End

*(thousand rubles)*

1	2	3
FAR EAST FEDERAL DISTRICT	897,868	144,217
Republic of Sakha (Yakutia)	77,211	0
Primorski Territory	379,054	126,591
Khabarovsk Territory	276,325	15,761
Amur Region	41,336	0
Kamchatka Region	120,792	0
including Koryaksky Autonomous Area	670	0
Magadan Region	3,000	1,865
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 Sectors<sup>1</sup>

(thousand rubles)

		31.12.2004							
		legal entities							
1	2	including						7	8
		industry	agriculture	construction	trade	transport	other sectors		
		3	4	5	6	7	8		
Russian Federation	2,306,082,232	642,728,296	96,004,932	122,053,082	581,128,727	134,599,739	729,567,456		
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,237,777,697</b>	<b>222,286,170</b>	<b>37,186,073</b>	<b>62,695,442</b>	<b>290,483,051</b>	<b>79,258,130</b>	<b>545,868,831</b>		
Belgorod Region	22,727,878	7,423,843	8,088,240	678,082	3,365,802	153,940	3,017,971		
Bryansk Region	5,421,000	2,466,241	351,551	113,685	966,751	112,818	1,409,954		
Vladimir Region	12,325,030	7,628,477	501,866	281,437	2,303,926	101,185	1,508,139		
Voronezh Region	23,850,916	9,121,060	4,159,606	1,235,160	6,011,853	656,144	2,667,093		
Ivanovo Region	3,995,683	2,071,832	160,569	36,028	1,166,481	15,755	545,018		
Kaluga Region	8,143,282	4,379,060	706,077	220,949	1,550,635	33,511	1,253,050		
Kostroma Region	4,280,931	2,532,506	140,717	203,819	658,656	174,501	570,732		
Kursk Region	9,847,667	2,720,568	2,035,614	672,103	2,870,409	288,401	1,260,572		
Lipetsk Region	12,316,838	4,365,528	4,451,445	311,962	2,545,172	99,702	543,029		
Moscow Region	109,177,329	36,674,325	5,625,886	7,306,017	26,000,247	9,391,564	24,179,290		
Orel Region	10,020,045	2,470,686	1,887,703	2,437,402	1,545,338	87,190	1,591,726		
Ryazan Region	9,097,581	5,022,080	971,320	264,521	1,591,684	34,012	1,213,964		
Smolensk Region	7,102,239	3,064,673	353,448	586,193	1,991,065	71,810	1,035,050		
Tambov Region	8,293,992	2,841,960	1,580,419	431,108	2,278,441	281,324	880,740		
Tver Region	8,761,953	3,751,605	311,997	1,204,476	1,682,419	132,271	1,679,185		
Tula Region	14,464,227	7,555,323	1,490,477	303,095	2,468,562	132,695	2,514,075		
Yaroslavl Region	25,103,067	7,830,625	627,842	739,871	4,261,341	416,149	11,227,239		
Moscow	942,848,039	110,365,778	3,741,296	45,669,534	227,224,269	67,075,158	488,772,004		
<b>NORTH-WEST DISTRICT</b>	<b>197,536,155</b>	<b>69,368,829</b>	<b>4,710,604</b>	<b>11,827,602</b>	<b>58,620,738</b>	<b>8,337,062</b>	<b>44,671,320</b>		
Republic of Karelia	3,890,025	2,524,353	108,687	100,236	806,154	2,248	348,347		
Republic of Komi	5,792,083	2,486,380	98,016	581,676	1,464,877	491,006	670,128		
Arkhangelsk Region	12,316,713	7,825,847	149,393	115,583	1,195,477	208,951	2,821,462		
including Nenets Autonomous Area	168,649	126,000	700	5,100	12,291	23,208	1,350		



Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8
Vologda Region	22,545,381	12,591,212	1,006,585	780,626	5,381,118	166,946	2,618,894
Kaliningrad Region	10,222,145	3,048,411	510,070	310,394	2,745,217	260,689	3,347,364
Leningrad Region	12,198,690	6,521,409	1,548,884	1,200,827	1,921,805	271,669	734,096
Murmansk Region	6,111,263	2,043,896	326,303	139,849	1,617,056	436,199	1,547,960
Novgorod Region	4,361,013	1,668,426	451,168	161,126	1,029,930	93,423	956,940
Pskov Region	2,514,899	530,863	88,237	166,399	830,969	147,843	750,588
St. Petersburg	117,583,943	30,128,032	423,261	8,270,886	41,628,135	6,258,088	30,875,541
<b>SOUTH FEDERAL DISTRICT</b>	<b>138,737,372</b>	<b>42,429,239</b>	<b>17,837,014</b>	<b>5,806,320</b>	<b>40,836,690</b>	<b>10,754,186</b>	<b>21,073,923</b>
Republic of Adigei (Adigeya)	1,028,093	629,216	121,891	18,415	227,493	8,060	23,018
Republic of Dagestan	2,863,352	860,493	179,948	147,622	944,475	274,724	456,090
Republic of Ingushetia	156,583	3,249	14,044	26,355	27,844	3,000	82,091
Kabardino-Balkar Republic	2,304,669	841,491	94,542	175,942	449,749	277,372	465,573
Republic of Kalmykia	6,968,517	59,220	128,568	106,450	3,142,726	35,513	3,496,040
Karachai-Cherkess Republic	2,205,878	1,097,450	130,217	12,711	148,146	450	816,904
Republic of Northern Ossetia — Alania	2,585,278	1,766,200	73,383	93,470	197,825	28,195	426,205
Republic of Chechnya	60,678	7,600	12,473	39,005	1,300	—	300
Krasnodar Territory	49,484,570	9,760,971	7,144,548	2,485,003	12,013,792	9,060,471	9,019,785
Stavropol Territory	14,715,278	5,010,918	2,901,099	379,097	5,116,287	266,703	1,041,174
Astrakhan Region	3,530,928	1,384,037	99,737	401,218	1,104,178	182,363	359,395
Volgograd Region	19,163,915	8,513,307	2,512,393	927,851	4,268,512	295,476	2,646,376
Rostov Region	33,669,633	12,495,087	4,424,171	993,181	13,194,363	321,859	2,240,972
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>341,132,009</b>	<b>148,106,608</b>	<b>20,111,734</b>	<b>16,228,762</b>	<b>84,125,009</b>	<b>17,661,738</b>	<b>54,898,158</b>
Republic of Bashkortostan	30,813,799	15,846,716	548,065	1,217,083	7,618,363	355,393	5,228,179
Republic of Mariy-El	1,913,276	1,003,304	191,513	90,925	492,678	12,645	122,211
Republic of Mordovia	6,166,243	2,873,535	873,573	223,652	833,284	31,659	1,330,540
Republic of Tatarstan (Tatarstan)	68,095,562	26,988,133	4,965,938	4,966,017	13,478,299	1,841,471	15,855,704
Udmurt Republic	24,046,091	15,750,315	471,218	565,969	4,144,909	989,703	2,123,977
Chuvash Republic — Chuvashya	10,109,792	6,331,619	245,253	929,462	1,312,369	173,495	1,117,594
Kirov Region	8,310,287	4,313,125	954,936	371,735	1,676,100	52,883	941,508
Nizhni Novgorod Region	46,517,484	18,038,154	2,606,648	1,634,308	12,310,012	5,085,217	6,843,145
Orenburg Region	13,367,760	5,861,831	2,704,892	311,982	2,605,871	243,089	1,640,095

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8
Penza Region	6,346,856	1,952,562	1,230,221	222,082	1,281,993	156,700	1,503,298
Perm Region	37,112,917	16,609,462	1,040,480	1,871,261	7,362,361	5,418,016	4,811,337
including Komi-Perm Autonomous Area	56,137	26,641	11,562	2,000	4,986	800	10,148
Samara Region	60,734,424	17,615,796	1,535,699	3,060,467	25,443,481	3,001,686	10,077,295
Saratov Region	19,705,980	10,974,756	2,621,064	643,906	3,027,254	190,345	2,248,655
Ulyanovsk Region	7,891,538	3,947,300	122,234	119,913	2,538,035	109,436	1,054,620
<b>URALS FEDERAL DISTRICT</b>	<b>160,396,951</b>	<b>70,847,173</b>	<b>4,645,449</b>	<b>11,606,518</b>	<b>39,123,954</b>	<b>4,328,771</b>	<b>29,845,086</b>
Kurgan Region	3,705,898	1,728,223	780,707	70,133	775,697	79,992	271,146
Sverdlovsk Region	60,285,467	23,873,465	886,192	2,753,761	16,042,208	1,459,018	15,270,823
Tyumen Region	45,297,850	12,657,628	1,619,122	7,717,358	11,652,795	2,470,247	9,180,700
including: Khanty-Mansiysky Autonomous Area	13,040,949	2,840,207	11,806	2,434,729	3,533,321	1,875,269	2,345,617
Yamalo-Nenetsky Autonomous Area	8,933,288	3,525,721	13,666	2,868,905	805,566	223,398	1,496,032
Chelyabinsk Region	51,107,736	32,587,857	1,359,428	1,065,266	10,653,254	319,514	5,122,417
<b>SIBERIA FEDERAL DISTRICT</b>	<b>177,786,283</b>	<b>67,238,672</b>	<b>10,348,605</b>	<b>9,907,869</b>	<b>54,056,584</b>	<b>11,209,098</b>	<b>25,025,455</b>
Republic of Altai	5,023,748	223,524	115,135	39,635	3,658,734	23,448	963,272
Republic of Buryatia	4,462,259	2,226,649	104,174	594,959	1,169,255	58,645	308,577
Republic of Tyva	381,174	173,377	32,730	35,363	126,668	5,477	7,559
Republic of Khakassia	1,155,857	553,326	121,200	64,945	277,441	63,907	75,038
Altai Territory	25,505,571	12,367,820	2,080,678	1,082,530	6,499,989	195,868	3,278,686
Krasnoyarsk Territory	26,232,518	10,083,452	1,562,493	1,685,506	7,613,922	1,775,020	3,512,125
including: Taymyr (Dolgano-Nenets) Autonomous Area	17,667	—	—	4,200	9,917	—	3,550
Evenkia Autonomous Area	252,112	—	—	—	3,512	—	248,600
Irkutsk Region	19,107,312	8,062,975	493,747	1,108,340	5,742,638	711,694	2,987,918
including Ust-Ordynsky Autonomous Area	54,586	—	41,456	—	9,530	—	3,600
Kemerovo Region	23,509,336	14,334,748	619,680	290,509	6,221,936	290,570	1,751,893
Novosibirsk Region	37,552,943	8,665,204	1,445,764	2,653,170	12,379,609	6,907,726	5,501,470
Omsk Region	20,584,453	5,573,010	3,145,340	1,686,825	6,067,707	666,245	3,445,326
Tomsk Region	9,937,910	4,157,274	541,287	521,979	2,891,964	309,676	1,515,730
Chita Region	4,333,202	817,313	86,377	144,108	1,406,721	200,822	1,677,861
including Aginsky Buryatsky Autonomous Area	2,320,243	10,000	—	2,006	794,842	—	1,513,395

**End**  
(thousand rubles)

1	2	3	4	5	6	7	8
FAR EAST FEDERAL DISTRICT	52,715,765	22,451,605	1,165,453	3,980,569	13,882,701	3,050,754	8,184,683
Republic of Sakha (Yakutia)	8,818,486	3,881,867	21,567	990,024	1,693,432	1,307,173	924,423
Primorski Territory	13,258,224	3,507,300	234,255	493,022	5,604,847	726,419	2,692,381
Khabarovsk Territory	14,267,936	5,987,839	234,083	1,819,541	3,630,660	716,094	1,879,719
Amur Region	5,235,739	2,866,542	519,606	148,263	1,225,063	20,331	455,934
Kamchatka Region	3,507,313	1,580,916	91,390	50,464	677,054	30,187	1,077,302
including Koryaksky Autonomous Area	1,650	—	—	—	450	—	1,200
Magadan Region	2,898,205	2,182,494	10,424	27,483	374,467	7,882	295,455
Sakhalin Region	3,613,831	1,755,106	47,808	435,559	439,463	225,584	710,311
Jewish Autonomous Area	404,127	216,078	6,320	16,213	106,401	9,957	49,158
Chukotka Autonomous Area	711,904	473,463	—	—	131,314	7,127	100,000

<sup>1</sup> Quarterly reports by 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 Sectors<sup>1</sup>

(thousand rubles)

	31.12.2004							
	legal entities							
	total	including						
1		2	3	4	5	6	7	8
		industry	agriculture	construction	trade	transport	other sectors	
Russian Federation	881,078,168	423,904,491	7,674,005	49,638,751	133,824,861	48,618,346	217,417,714	
CENTRAL FEDERAL DISTRICT	517,033,022	178,031,994	3,473,835	39,486,883	99,438,960	32,737,958	163,863,392	
Belgorod Region	2,789,306	1,058,091	888,006	—	655,827	4,019	183,363	
Bryansk Region	1,604,219	1,562,807	—	—	7,330	34,082	—	
Vladimir Region	2,120,373	1,675,267	41,623	—	16,392	12,942	374,149	
Voronezh Region	4,150,343	2,054,877	36,767	146,133	16,280	35,955	1,860,331	
Ivanovo Region	214,471	81,672	—	—	94,700	2,775	35,324	
Kaluga Region	841,058	221,900	—	21,318	223,997	—	373,843	
Kostroma Region	903,339	848,270	18,183	15,262	1,387	17,379	2,858	
Kursk Region	3,393,141	2,331,726	64,310	—	25,079	416,231	555,795	
Lipetsk Region	1,033,836	460,925	193,663	13,234	206,887	138,892	20,235	
Moscow Region	38,730,988	12,873,360	1,730,084	3,637,369	6,096,894	768,193	13,625,088	
Orel Region	6,390,723	3,551,873	—	2,641,676	83,829	1,804	111,541	
Ryazan Region	429,258	199,686	3,206	1,110	68,842	15,124	141,290	
Smolensk Region	4,315,754	3,753,461	—	—	284,937	6,806	270,550	
Tambov Region	783,699	711,552	—	—	24,974	—	47,173	
Tver Region	768,380	485,308	5,550	—	3,857	5,830	267,835	
Tula Region	2,969,678	2,146,329	5,550	3,886	301,532	88,719	423,662	
Yaroslavl Region	6,723,362	5,351,671	—	—	179,993	—	1,191,698	
Moscow	438,871,094	138,663,219	486,893	33,006,895	91,146,223	31,189,207	144,378,657	
NORTH-WEST DISTRICT	105,453,599	58,536,009	1,274,142	4,822,910	13,246,284	9,668,523	17,905,731	
Republic of Karelia	7,581,998	7,158,241	—	31,356	63,883	234,477	94,041	
Republic of Komi	2,513,285	2,277,495	—	36,073	14,509	10,337	174,871	
Arkhangel'sk Region	11,261,675	10,381,511	572	—	2,442	717,415	159,735	
including Nenets Autonomous Area	416,231	416,231	—	—	—	—	—	

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8
Vologda Region	3,423,632	3,055,386	3,330	176,195	101,183	—	87,538
Kaliningrad Region	4,322,589	1,572,610	21,089	287,027	1,733,048	107,588	601,227
Leningrad Region	3,297,908	1,888,421	255,516	72,282	460,338	92,025	529,326
Murmansk Region	4,420,869	1,527,675	250,126	—	—	1,819,132	823,936
Novgorod Region	1,511,087	1,482,403	—	—	1,110	6,362	21,212
Pskov Region	77,672	12,348	—	—	59,672	—	5,652
St. Petersburg	67,042,884	29,179,919	743,509	4,219,977	10,810,099	6,681,187	15,408,193
<b>SOUTH FEDERAL DISTRICT</b>	<b>26,999,092</b>	<b>14,757,809</b>	<b>1,333,366</b>	<b>388,061</b>	<b>5,917,333</b>	<b>730,845</b>	<b>3,871,678</b>
Republic of Adigei (Adigeya)	38,571	28,859	—	—	9,712	—	—
Republic of Dagestan	719,260	339,922	—	—	—	316,013	63,325
Republic of Ingushetia	118,646	—	—	—	118,280	—	366
Kabardino-Balkar Republic	27,749	27,749	—	—	—	—	—
Republic of Kalmykia	1,083,727	406,347	—	—	478,249	12,487	186,644
Karachai-Cherkess Republic	135,931	86,357	—	—	—	—	49,574
Republic of Northern Ossetia — Alania	194,100	188,550	5,550	—	—	—	—
Republic of Chechnya	—	—	—	—	—	—	—
Krasnodar Territory	6,160,237	3,466,867	97,434	268,924	1,007,676	64,188	1,255,148
Stavropol Territory	3,594,196	1,994,129	841,036	95,356	474,780	—	188,895
Astrakhan Region	97,137	50,631	—	—	269	42,147	4,090
Volgograd Region	2,104,236	1,438,561	658	—	287,103	11,961	365,953
Rostov Region	12,725,302	6,729,837	388,688	23,781	3,541,264	284,049	1,757,683
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>64,635,917</b>	<b>45,709,120</b>	<b>1,126,795</b>	<b>3,485,088</b>	<b>3,519,933</b>	<b>2,738,858</b>	<b>8,056,123</b>
Republic of Bashkortostan	6,773,429	3,899,955	1,056,690	16,101	406,575	—	1,394,108
Republic of Mariy-El	198,348	145,822	—	—	27,749	3,345	21,432
Republic of Mordovia	332,757	299,134	—	—	499	—	33,124
Republic of Tatarstan (Tatarstan)	7,498,145	5,870,813	—	67,424	725,448	512,752	321,708
Udmurt Republic	655,788	485,603	—	—	95,560	33,861	40,764
Chuvash Republic — Chuvashya	1,753,898	1,558,273	—	—	725	—	194,900
Kirov Region	1,008,925	971,820	—	—	21,427	—	15,678
Nizhni Novgorod Region	11,724,109	5,818,959	42,356	1,950,600	791,168	823,943	2,297,083
Orenburg Region	15,969,428	15,769,473	—	—	95,620	5,092	99,243

1		2	3	4	5	6	7	8
Penza Region	487,214	485,271	—	—	—	—	—	1,943
Perm Region	4,168,557	3,640,761	—	—	201,911	201,347	27,749	96,789
including Komi-Perm Autonomous Area	—	—	—	—	—	—	—	—
Samara Region	11,277,707	4,832,979	27,749	1,233,044	957,826	1,287,762	2,938,347	2,938,347
Saratov Region	979,162	703,837	—	16,008	195,989	44,354	18,974	18,974
Ulyanovsk Region	1,808,450	1,226,420	—	—	—	—	582,030	582,030
<b>URALS FEDERAL DISTRICT</b>	<b>65,746,525</b>	<b>47,279,020</b>	<b>32,814</b>	<b>448,128</b>	<b>2,713,888</b>	<b>312,089</b>	<b>14,960,586</b>	<b>14,960,586</b>
Kurgan Region	251,243	221,990	29,040	—	—	—	213	213
Sverdlovsk Region	26,287,578	15,714,693	3,774	266,279	2,034,718	204,095	8,064,019	8,064,019
Tyumen Region	30,207,769	23,136,964	—	169,223	182,833	53,778	6,664,971	6,664,971
including: Khanty-Mansiysky Autonomous Area	198,101	—	—	56,372	11,501	—	77,837	77,837
Yamalo-Nenetsky Autonomous Area	5,607,945	2,747,973	—	85,102	—	—	2,774,870	2,774,870
Chelyabinsk Region	8,999,935	8,205,373	—	12,626	496,337	54,216	231,383	231,383
<b>SIBERIA FEDERAL DISTRICT</b>	<b>75,475,307</b>	<b>60,660,095</b>	<b>245,891</b>	<b>375,336</b>	<b>5,923,282</b>	<b>1,692,719</b>	<b>6,577,984</b>	<b>6,577,984</b>
Republic of Altai	6,377,010	1,227,880	—	—	2,915,941	715,920	1,517,269	1,517,269
Republic of Buryatia	2,717,851	2,662,933	3,738	638	—	50,156	386	386
Republic of Tyva	5,550	—	—	—	—	—	5,550	5,550
Republic of Khakassia	12,315,341	10,706,193	—	—	—	3,330	1,605,818	1,605,818
Altai Territory	947,791	329,100	1,023	28,859	380,907	2,644	205,258	205,258
Krasnoyarsk Territory	11,000,022	9,353,875	2,997	298,482	94,423	610,843	639,402	639,402
including: Taymyr (Doigano-Nenets) Autonomous Area	832,461	832,461	—	—	—	—	—	—
Evenkia Autonomous Area	—	—	—	—	—	—	—	—
Irkutsk Region	20,862,840	19,424,926	37,825	9,435	278,266	52,598	1,059,790	1,059,790
including Ust-Ordynsky Autonomous Area	—	—	—	—	—	—	—	—
Kemerovo Region	7,722,553	6,951,489	—	—	178,388	182,223	410,453	410,453
Novosibirsk Region	2,996,293	1,779,813	—	26,484	525,913	13,587	650,496	650,496
Omsk Region	2,426,125	1,829,033	194,204	8,244	160,928	61,418	172,298	172,298
Tomsk Region	5,154,125	3,776,905	—	3,194	1,224,604	—	149,422	149,422
Chita Region	2,949,806	2,617,948	6,104	—	163,912	—	161,842	161,842
including Aginsky Buryatsky Autonomous Area	20,173	—	—	—	—	—	20,173	20,173

Cont.

(thousand rubles)

**End**  
(thousand rubles)

1	2	3	4	5	6	7	8
FAR EAST FEDERAL DISTRICT	25,734,706	18,930,444	187,162	632,345	3,065,181	737,354	2,182,220
Republic of Sakha (Yakutia)	3,022,455	2,407,988	12,345	108,035	22,810	3,979	467,298
Primorski Territory	4,894,815	3,471,499	—	69,094	731,461	326,857	295,904
Khabarovsk Territory	11,610,490	9,548,926	13,874	57,439	790,422	373,219	826,610
Amur Region	504,914	362,967	22,199	—	118,305	—	1,443
Kamchatka Region	1,365,885	1,147,720	—	—	11,909	—	206,256
including Koryaksky Autonomous Area	554,974	554,974	—	—	—	—	—
Magadan Region	2,118,743	1,834,785	138,744	—	1,451	27,749	116,014
Sakhalin Region	745,530	74,896	—	397,777	1,387	5,550	265,920
Jewish Autonomous Area	2,775	—	—	—	—	—	2,775
Chukotka Autonomous Area	1,469,099	81,663	—	—	1,387,436	—	—

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

Таблица 4.3

Credits Extended to Individuals<sup>1</sup>

	31.12.2004									
	rubles					foreign currency				
	total	Including:		total	total	total	Including:		total	total
		housing loans	of which: mortgage loans				housing loans	of which: mortgage loans		
2	3	4	5	6	7	8	9	10	11	
1										
Russian Federation	524,812,929	36,533,765	7,150,219	91,263,187	17,871,290	10,622,129				
CENTRAL FEDERAL DISTRICT	120,569,799	6,369,939	1,019,639	68,129,478	14,212,423	8,099,230				
Belgorod Region	4,852,889	394,234	13,453	80,287	30,035	24,766				
Bryansk Region	3,997,451	187,629	10,282	66,239	33,152	10,561				
Vladimir Region	3,550,840	143,739	35,715	114,143	41,535	21,197				
Voronezh Region	5,667,144	311,401	20,861	97,112	26,564	11,061				
Ivanovo Region	1,875,401	38,091	3,645	78,067	15,466	12,550				
Kaluga Region	3,490,838	259,682	8,285	312,420	106,626	44,167				
Kostroma Region	1,845,534	47,413	5,552	16,527	5,491	5,491				
Kursk Region	4,260,756	405,140	321,091	65,207	26,077	7,603				
Lipetsk Region	3,286,766	210,691	9,646	268,591	16,598	9,670				
Moscow Region	20,926,770	1,162,781	235,389	12,161,289	2,595,513	1,266,212				
Orel Region	1,752,352	71,076	4,829	47,082	14,569	13,109				
Ryazan Region	3,819,068	226,230	11,710	115,961	14,481	8,358				
Smolensk Region	3,505,162	348,429	18,617	144,958	51,348	7,097				
Tambov Region	2,183,406	147,205	2,384	22,115	12,294	9,482				
Tver Region	3,002,335	295,409	24,095	116,486	20,429	13,839				
Tula Region	4,105,295	314,884	20,527	170,027	27,907	11,231				
Yaroslavl Region	4,685,634	493,879	36,743	255,782	44,477	15,754				
Moscow	43,762,158	1,312,026	236,815	53,997,185	11,129,861	6,607,082				
NORTH-WEST DISTRICT	48,572,640	3,045,109	140,171	11,808,534	1,718,425	1,151,862				
Republic of Karelia	2,221,099	228,387	20,189	89,758	6,273	—				
Republic of Komi	6,205,329	1,003,830	47,813	142,069	59,062	3,407				
Arkhangelsk Region	6,319,697	364,287	10,877	112,977	14,797	11,448				
including Nenets Autonomous Area	489,506	76,942	2,352	—	—	—				

(thousand rubles)



Cont.

1	2	3	4	5	6	7
Vologda Region	6,038,308	237,971	22,748	198,120	7,455	2,128
Kaliningrad Region	2,285,272	96,631	6,678	627,955	55,501	13,878
Leningrad Region	3,807,807	212,848	2,506	517,103	76,491	42,304
Murmansk Region	4,167,509	110,221	4,940	244,076	32,043	17,741
Novgorod Region	1,812,039	174,978	3,380	29,191	171	—
Pskov Region	1,512,162	71,786	1,015	13,693	5,046	3,028
St. Petersburg	14,203,418	544,170	20,025	9,833,592	1,461,586	1,057,928
<b>SOUTH FEDERAL DISTRICT</b>	<b>47,395,775</b>	<b>2,299,998</b>	<b>282,308</b>	<b>1,749,694</b>	<b>289,954</b>	<b>135,611</b>
Republic of Adigei (Adigeya)	622,603	29,595	2,391	9,613	1,720	1,720
Republic of Dagestan	651,394	3,078	—	28,327	784	784
Republic of Ingushetia	52,495	11,966	—	216	—	—
Kabardino-Balkar Republic	904,685	25,595	1,860	25,394	8,830	—
Republic of Kalmykia	709,541	44,265	809	9,747	3,649	252
Karachai-Cherkess Republic	409,970	19,554	—	5,320	2,874	654
Republic of Northern Ossetia — Alania	967,198	135,463	—	49,774	10,859	1,583
Republic of Chechnya	7,952	1,200	1,200	12,650	—	—
Krasnodar Territory	12,358,203	494,389	100,003	529,686	73,990	53,631
Stavropol Territory	7,895,049	661,062	32,262	353,581	96,166	14,265
Astrakhan Region	3,934,116	111,588	14,096	43,228	7,272	6,317
Volgograd Region	8,405,213	274,705	21,022	128,260	35,822	25,256
Rostov Region	10,477,356	487,538	108,665	553,898	47,988	31,149
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>117,493,147</b>	<b>9,445,342</b>	<b>2,401,306</b>	<b>4,040,916</b>	<b>495,602</b>	<b>344,031</b>
Republic of Bashkortostan	13,870,778	1,449,016	340,166	377,689	52,514	28,854
Republic of Mariy-El	1,417,925	120,831	3,133	13,071	4,840	3,208
Republic of Mordovia	1,790,759	83,123	16,104	14,725	5,980	4,515
Republic of Tatarstan (Tatarstan)	16,964,516	796,635	281,449	401,651	49,909	12,712
Udmurt Republic	5,381,487	474,979	71,907	88,831	8,566	6,540
Chuvash Republic — Chuvashya	3,659,236	500,873	358,209	29,704	10,891	7,404
Kirov Region	4,610,393	400,748	7,198	77,238	10,089	5,016
Nizhni Novgorod Region	17,116,136	1,820,560	46,173	1,199,347	79,727	51,689
Orenburg Region	8,394,065	963,932	297,072	49,238	6,504	4,704

Cont.

1	2	3	4	5	6	7
Penza Region	4,606,262	278,360	17,702	32,479	6,034	2,243
Perm Region	14,681,492	1,019,747	107,306	209,168	34,323	17,860
including Komi-Perm Autonomous Area	218,013	23,612	—	—	—	—
Samara Region	15,585,090	1,220,414	824,490	1,362,966	178,220	168,839
Saratov Region	6,216,743	133,517	24,557	136,524	27,071	16,949
Ulyanovsk Region	3,198,265	182,607	5,840	48,285	20,934	13,498
<b>URALS FEDERAL DISTRICT</b>	<b>77,346,221</b>	<b>5,810,364</b>	<b>1,562,100</b>	<b>2,383,238</b>	<b>445,926</b>	<b>323,860</b>
Kurgan Region	3,153,401	382,058	18,637	13,441	7,954	4,600
Sverdlovsk Region	25,411,021	1,351,149	745,644	1,362,740	101,104	54,487
Tyumen Region	31,021,547	3,361,732	599,994	718,239	312,955	254,758
including: Khanty-Mansiysky Autonomous Area	15,528,912	1,541,263	271,475	390,589	246,676	222,429
Yamalo-Nenetsky Autonomous Area	5,344,392	712,154	48,869	37,631	1,672	758
Chelyabinsk Region	17,760,252	715,425	197,825	288,818	23,913	10,015
<b>SIBERIA FEDERAL DISTRICT</b>	<b>89,805,119</b>	<b>8,846,169</b>	<b>1,489,960</b>	<b>2,496,717</b>	<b>509,196</b>	<b>432,146</b>
Republic of Altai	596,474	12,833	649	1,331	—	—
Republic of Buryatia	5,009,267	206,779	1,877	32,938	1,771	1,771
Republic of Tyva	472,376	15,757	3,163	2,985	—	—
Republic of Khakassia	3,440,032	399,421	50,735	165,265	12,434	9,460
Altai Territory	9,649,418	818,779	399,553	241,061	11,120	6,862
Krasnoyarsk Territory	17,620,641	2,421,978	19,428	224,141	69,323	63,730
including: Taymyr (Dolgano-Nenets) Autonomous Area	228,580	24,837	2,039	397	—	—
Evenkia Autonomous Area	67,503	9,952	—	2,775	—	—
Irkutsk Region	8,848,805	530,657	64,269	280,299	138,201	132,106
including Ust-Ordynsky Autonomous Area	251,270	7,305	—	—	—	—
Kemerovo Region	13,005,468	1,462,153	392,629	162,570	5,135	4,454
Novosibirsk Region	10,521,509	1,047,931	306,446	392,605	47,220	29,610
Omsk Region	10,300,258	994,779	93,735	762,865	82,115	51,524
Tomsk Region	6,270,788	833,240	154,194	219,917	137,954	132,629
Chita Region	4,070,083	101,862	3,282	10,740	3,923	—
including Aginsky Buryatsky Autonomous Area	270,769	—	—	—	—	—

	1	2	3	4	5	6	7
<b>FAR EAST FEDERAL DISTRICT</b>		23,630,228	716,844	254,735	654,610	199,764	135,389
Republic of Sakha (Yakutia)		3,297,850	240,030	25,861	32,648	9,433	6,254
Primorski Territory		5,838,573	143,228	61,567	245,801	44,065	41,542
Khabarovsk Territory		5,194,403	109,369	38,739	136,227	75,861	54,517
Amur Region		4,752,828	110,990	92,172	45,128	4,299	3,259
Kamchatka Region		1,121,192	7,398	76	75,544	28,902	—
including Koryaksky Autonomous Area		6,097	330	—	—	—	—
Magadan Region		817,852	26,093	—	26,113	4,756	4,756
Sakhalin Region		1,837,130	71,113	36,320	59,884	30,703	25,061
Jewish Autonomous Area		567,127	7,532	—	41	—	—
Chukotka Autonomous Area		203,273	1,091	—	33,224	1,745	—

End

<sup>1</sup> Data as of 30.06.2004 and 30.09.2004 can be found on the Central Bank of Russia website : <http://www.cbr.ru>.

Table 4.4

Overdue Debt on Ruble Credits Extended to Legal Entities and Individuals, by Economic Sectors<sup>1</sup>

(thousand rubles)

	31.12.2004									
	total	legal entities including								individuals
		1	2	3	4	5	6	7	8	
		industry	agriculture	construction	trade	transport	other sectors			
Russian Federation	36,341,028	11,854,281	2,778,939	1,816,065	13,339,242	653,452	5,899,049	7,010,819		
CENTRAL FEDERAL DISTRICT	14,733,836	2,588,813	357,385	960,517	7,676,826	209,283	2,941,012	2,192,536		
Belgorod Region	46,650	1,119	28,780	2,138	6,557	—	8,056	17,679		
Bryansk Region	166,475	52,499	—	14,132	24,311	13,568	61,965	11,151		
Vladimir Region	886,963	333,448	—	—	397,880	5,501	150,134	59,121		
Voronezh Region	482,497	73,224	70,402	8,437	315,648	—	14,786	38,546		
Ivanovo Region	43,922	25,232	—	—	10,563	574	7,553	26,500		
Kaluga Region	455,612	141,248	23,811	—	54,122	—	236,431	18,233		
Kostroma Region	25,967	14,000	440	172	5,890	—	5,465	21,111		
Kursk Region	22,654	4,677	10,490	—	587	—	6,900	6,893		
Lipetsk Region	55,292	8,838	3,950	—	42,118	—	386	10,865		
Moscow Region	1,985,321	662,119	122,178	74,015	569,237	2,657	555,115	541,342		
Orel Region	11,301	5,787	3,814	1,500	200	—	—	6,102		
Ryazan Region	105,270	89,854	198	—	4,869	5,177	5,172	16,373		
Smolensk Region	539,567	135,888	—	44,236	305,421	—	54,022	10,163		
Tambov Region	29,971	22,555	937	—	914	2,437	3,128	4,425		
Tver Region	124,006	74,972	32,952	—	11,304	4,000	778	17,833		
Tula Region	387,369	265,923	7,069	272	56,024	294	57,787	15,569		
Yaroslavl Region	346,935	255,960	9,588	2,540	45,175	2,179	31,493	57,975		
Moscow	9,018,064	421,470	42,776	813,075	5,826,006	172,896	1,741,841	1,312,655		
NORTH-WEST DISTRICT	3,701,225	2,054,407	120,849	153,967	770,268	49,527	552,207	605,659		
Republic of Karelia	95,892	66,803	2,389	1,465	16,874	—	8,361	8,285		
Republic of Komi	36,873	7,138	50	17,600	6,782	112	5,191	26,369		
Arkhangelsk Region	209,203	142,790	21,910	604	26,107	2,696	15,096	96,863		
including Nenets Autonomous Area	—	—	—	—	—	—	—	281		

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	1,335,873	1,246,888	63	62,260	21,952	100	4,610	36,476
Kaliningrad Region	106,088	25,768	2,314	—	72,374	—	5,632	11,717
Leningrad Region	71,401	34,892	8,804	—	27,641	—	64	24,436
Murmansk Region	66,797	15,937	7,545	—	40,340	—	2,975	18,968
Novgorod Region	98,468	7,333	58,685	—	30,350	—	2,100	12,351
Pskov Region	54,869	27,262	14,900	—	10,497	—	2,210	4,792
St. Petersburg	1,625,761	479,596	4,189	72,038	517,351	46,619	505,968	365,402
<b>SOUTH FEDERAL DISTRICT</b>	<b>3,526,907</b>	<b>1,474,968</b>	<b>624,055</b>	<b>131,650</b>	<b>962,620</b>	<b>27,092</b>	<b>306,522</b>	<b>583,125</b>
Republic of Adigei (Adigeya)	59,195	40,733	254	—	13,408	—	4,800	6,972
Republic of Dagestan	46,219	8,463	2,337	566	60	589	34,204	52,045
Republic of Ingushetia	112	—	57	55	—	—	—	143
Kabardino-Balkar Republic	179,161	93,498	11,748	33,787	11,841	749	27,538	19,660
Republic of Kalmykia	20,761	12,303	1,580	—	3,501	—	3,377	19,114
Karachai-Cherkess Republic	39,698	6,264	27,081	—	5,607	—	746	6,799
Republic of Northern Ossetia — Alania	68,339	13,061	2,143	4,986	226	5,588	42,335	16,156
Republic of Chechnya	—	—	—	—	—	—	—	—
Krasnodar Territory	1,045,164	584,426	216,489	37,963	168,070	2,517	35,699	115,346
Stavropol Territory	590,130	141,697	129,602	995	292,720	11,534	13,582	24,730
Astrakhan Region	201,363	76,789	40,561	7,067	12,854	—	64,092	55,893
Volgograd Region	384,192	152,366	83,660	21,253	111,754	—	15,159	94,423
Rostov Region	892,573	345,368	108,543	24,978	342,579	6,115	64,990	171,844
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>5,636,626</b>	<b>1,802,455</b>	<b>1,311,560</b>	<b>144,346</b>	<b>1,657,967</b>	<b>49,577</b>	<b>670,721</b>	<b>1,625,213</b>
Republic of Bashkortostan	486,487	105,810	11,883	24,968	142,620	—	201,206	270,507
Republic of Mariy-El	33,639	4,668	702	5,494	21,575	—	1,200	8,117
Republic of Mordovia	31,477	3,478	499	10	26,717	—	773	8,157
Republic of Tatarstan (Tatarstan)	585,071	36,467	44,195	34,413	238,279	—	231,717	330,211
Udmurt Republic	47,113	20,101	1,500	8,264	13,362	—	3,886	65,836
Chuvash Republic — Chuvashya	324,761	312,396	8,988	127	3,250	—	—	28,392
Kirov Region	78,353	17,370	37,005	239	22,607	—	1,132	62,176
Nizhni Novgorod Region	336,741	75,442	18,956	15,799	208,718	5,117	12,709	207,942
Orenburg Region	129,918	28,790	20,045	16,476	40,303	4,704	19,600	61,509



End  
(thousand rubles)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	2,446,035	1,558,233	33,032	58,902	465,463	11,320	319,085	216,530
Republic of Sakha (Yakutia)	146,689	117,850	2,000	957	21,320	2,545	2,017	32,090
Primorski Territory	862,528	410,103	12,885	7,989	271,221	5,860	154,470	54,138
Khabarovsk Territory	161,357	54,660	4,633	10,353	47,028	—	44,683	28,109
Amur Region	121,180	86,406	9,474	23,292	1,608	—	400	58,320
Kamchatka Region	281,729	212,214	—	—	2,315	—	67,200	10,610
including Koryaksky Autonomous Area	50	—	—	—	50	—	—	143
Magadan Region	361,237	224,183	3,425	—	80,774	2,915	49,940	13,803
Sakhalin Region	456,627	428,454	—	16,311	11,487	—	375	11,058
Jewish Autonomous Area	34,089	3,764	615	—	29,710	—	—	7,873
Chukotka Autonomous Area	20,599	20,599	—	—	—	—	—	529

<sup>1</sup> Quarterly reports by 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.









**End**  
(thousand rubles)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	1,533,871	1,165,853	—	—	184,322	11,100	172,596	16,185
Republic of Sakha (Yakutia)	117,115	84,346	—	—	1,929	—	30,840	2,718
Primorski Territory	187,578	5,973	—	—	170,484	11,100	21	2,813
Khabarovsk Territory	38,386	8,314	—	—	—	—	30,072	2,901
Amur Region	10,000	10,000	—	—	—	—	—	434
Kamchatka Region	63,129	21,252	—	—	11,909	—	29,968	1,553
including Koryaksky Autonomous Area	—	—	—	—	—	—	—	—
Magadan Region	1,071,665	998,534	—	—	—	—	73,131	3,929
Sakhalin Region	13,866	5,302	—	—	—	—	8,564	1,832
Jewish Autonomous Area	—	—	—	—	—	—	—	—
Chukotka Autonomous Area	32,132	32,132	—	—	—	—	—	5

<sup>1</sup> Quarterly reports by 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 4.6

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

(thousand rubles)

	31.12.2004			
	Total	Including:		
		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	22,727,878	1,417,522	18,702,045	2,608,311
Bryansk Region	5,421,000	1,447,271	3,219,116	754,613
Vladimir Region	12,325,030	255,590	10,742,708	1,326,732
Voronezh Region	23,850,916	1,113,049	20,507,370	2,230,497
Ivanovo Region	3,995,683	581,003	2,867,099	547,581
Kaluga Region	8,143,282	500,154	5,707,169	1,935,959
Kostroma Region	4,280,931	232,327	3,105,127	943,477
Kursk Region	9,847,667	1,219,312	8,075,174	553,181
Lipetsk Region	12,316,838	2,106,318	9,528,430	682,090
Moscow Region	109,177,329	3,012,445	59,532,664	46,632,220
Orel Region	10,020,045	513,215	5,526,490	3,980,340
Ryazan Region	9,097,581	1,405,557	6,234,117	1,457,907
Smolensk Region	7,102,239	645,893	4,952,902	1,503,444
Tambov Region	8,293,992	324,143	7,323,888	645,961
Tver Region	8,761,953	537,168	5,042,416	3,182,369
Tula Region	14,464,227	1,439,676	11,234,897	1,789,654
Yaroslavl Region	25,103,067	1,816,046	13,458,825	9,828,196
Moscow	942,848,039	905,809,820	27,689,842	9,348,377
Republic of Karelia	3,890,025	160,860	3,323,974	405,191
Republic of Komi	5,792,083	950,705	4,386,185	455,193
Arkhangelsk Region	12,316,713	130,649	8,934,657	3,251,407
including Nenets Autonomous Area	168,649	—	168,649	—
Vologda Region	22,545,381	3,667,401	15,313,799	3,564,181
Kaliningrad Region	10,222,145	1,856,223	8,213,316	152,606
Leningrad Region	12,198,690	26,591	8,887,095	3,285,004
Murmansk Region	6,111,263	728,361	5,165,460	217,442
Novgorod Region	4,361,013	387,282	2,538,657	1,435,074
Pskov Region	2,514,899	208,916	2,244,607	61,376
St. Petersburg	117,583,943	49,418,119	60,998,849	7,166,975
Republic of Adigei (Adigeya)	1,028,093	97,263	771,445	159,385
Republic of Daghestan	2,863,352	393,554	1,138,615	1,331,183
Republic of Ingushetia	156,583	16,493	126,036	14,054
Kabardino-Balkar Republic	2,304,669	356,154	1,794,766	153,749
Republic of Kalmykia	6,968,517	144,075	252,325	6,572,117
Karachai-Cherkess Republic	2,205,878	104,626	1,180,506	920,746
Republic of Northern Ossetia — Alania	2,585,278	630,351	1,826,181	128,746
Republic of Chechnya	60,678	—	60,378	300
Krasnodar Territory	49,484,570	8,368,308	38,195,116	2,921,146

Cont.

(thousand rubles)

1	2	3	4	5
Stavropol Territory	14,715,278	1,008,078	12,983,965	723,235
Astrakhan Region	3,530,928	488,180	2,874,096	168,652
Volgograd Region	19,163,915	2,604,951	13,507,700	3,051,264
Rostov Region	33,669,633	7,760,961	24,662,324	1,246,348
Republic of Bashkortostan	30,813,799	10,170,293	14,767,954	5,875,552
Republic of Mariy-El	1,913,276	141,398	1,486,841	285,037
Republic of Mordovia	6,166,243	1,521,560	4,147,173	497,510
Republic of Tatarstan (Tatarstan)	68,095,562	41,675,181	24,621,532	1,798,849
Udmurt Republic	24,046,091	2,423,590	19,073,899	2,548,602
Chuvash Republic — Chuvashya	10,109,792	516,304	8,305,024	1,288,464
Kirov Region	8,310,287	810,982	6,826,792	672,513
Nizhni Novgorod Region	46,517,484	8,594,495	36,035,692	1,887,297
Orenburg Region	13,367,760	2,533,577	10,284,027	550,156
Penza Region	6,346,856	1,476,829	4,376,994	493,033
Perm Region	37,112,917	2,916,060	32,091,384	2,105,473
including Komi-Perm Autonomous Area	56,137	—	56,137	—
Samara Region	60,734,424	20,961,078	38,186,717	1,586,629
Saratov Region	19,705,980	5,020,445	12,651,475	2,034,060
Ulyanovsk Region	7,891,538	404,271	6,225,479	1,261,788
Kurgan Region	3,705,898	230,637	2,929,044	546,217
Sverdlovsk Region	60,285,467	22,027,567	34,224,058	4,033,842
Tyumen Region	45,297,850	3,286,321	33,421,473	8,590,056
including: Khanty-Mansiysky Autonomous Area	13,040,949	3,667,885	8,949,726	423,338
Yamalo-Nenetsky Autonomous Area	8,933,288	2,419,117	6,172,230	341,941
Chelyabinsk Region	51,107,736	10,324,192	38,587,073	2,196,471
Republic of Altai	5,023,748	126,883	1,340,368	3,556,497
Republic of Buryatia	4,462,259	625,181	2,742,867	1,094,211
Republic of Tyva	381,174	41,829	226,953	112,392
Republic of Khakassia	1,155,857	74,675	578,531	502,651
Altai Territory	25,505,571	1,579,476	19,309,844	4,616,251
Krasnoyarsk Territory	26,232,518	2,831,645	21,866,947	1,533,926
including: Taymyr (Dolgano-Nenets) Autonomous Area	17,667	—	16,070	1,597
Evenkia Autonomous Area	252,112	—	—	252,112
Irkutsk Region	19,107,312	2,326,722	16,329,759	450,831
including Ust-Ordynsky Autonomous Area	54,586	—	32,786	21,800
Kemerovo Region	23,509,336	2,081,102	20,044,355	1,383,879
Novosibirsk Region	37,552,943	7,017,753	27,301,867	3,233,323
Omsk Region	20,584,453	4,381,034	15,927,402	276,017
Tomsk Region	9,937,910	1,308,574	8,428,378	200,958
Chita Region	4,333,202	45,128	4,014,088	273,986
including: Aginsky Buryatsky Autonomous Area	2,320,243	—	—	2,320,243

End

*(thousand rubles)*

1	2	3	4	5
Republic of Sakha (Yakutia)	8,818,486	552,235	5,678,236	2,588,015
Primorski Territory	13,258,224	4,323,122	8,337,081	598,021
Khabarovsk Territory	14,267,936	4,710,610	8,314,984	1,242,342
Amur Region	5,235,739	240,516	4,428,891	566,332
Kamchatka Region	3,507,313	1,298,651	1,630,788	577,874
including Koryaksky Autonomous Area	1,650	450	—	1,200
Magadan Region	2,898,205	266,660	2,093,261	538,284
Sakhalin Region	3,613,831	1,148,953	1,928,255	536,623
Jewish Autonomous Area	404,127	—	379,449	24,678
Chukotka Autonomous Area	711,904	—	632,855	79,049

Table 4.7

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

(thousand rubles)

	31.12.2004			
	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	2,789,306	51,311	2,146,275	591,720
Bryansk Region	1,604,219	4,745	31,307	1,568,167
Vladimir Region	2,120,373	2,636	1,135,258	982,479
Voronezh Region	4,150,343	—	3,493,466	656,877
Ivanovo Region	214,471	11,191	84,119	119,161
Kaluga Region	841,058	5,449	360,201	475,408
Kostroma Region	903,339	—	236,321	667,018
Kursk Region	3,393,141	44,066	1,869,451	1,479,624
Lipetsk Region	1,033,836	44,204	470,611	519,021
Moscow Region	38,730,988	216,255	13,069,591	25,445,142
Orel Region	6,390,723	—	2,064,861	4,325,862
Ryazan Region	429,258	115,270	127,169	186,819
Smolensk Region	4,315,754	—	2,716,041	1,599,713
Tambov Region	783,699	—	560,399	223,300
Tver Region	768,380	2,312	260,137	505,931
Tula Region	2,969,678	64,649	1,119,708	1,785,321
Yaroslavl Region	6,723,362	30,757	2,083,161	4,609,444
Moscow	438,871,094	426,665,367	10,876,466	1,329,261
Republic of Karelia	7,581,998	—	6,856,424	725,574
Republic of Komi	2,513,285	33,242	562,341	1,917,702
Arkhangelsk Region	11,261,675	347	4,877,296	6,384,032
including Nenets Autonomous Area	416,231	—	—	416,231
Vologda Region	3,423,632	185,369	587,597	2,650,666
Kaliningrad Region	4,322,589	973,346	2,372,860	976,383
Leningrad Region	3,297,908	3,719	1,180,902	2,113,287
Murmansk Region	4,420,869	129,864	3,592,221	698,784
Novgorod Region	1,511,087	2,898	137,449	1,370,740
Pskov Region	77,672	13,735	3,987	59,950
St. Petersburg	67,042,884	15,872,210	48,582,044	2,588,630
Republic of Adigei (Adigeya)	38,571	—	—	38,571
Republic of Daghestan	719,260	—	621,249	98,011
Republic of Ingushetia	118,646	—	—	118,646
Kabardino-Balkar Republic	27,749	—	27,749	—
Republic of Kalmykia	1,083,727	27,749	181,261	874,717
Karachai-Cherkess Republic	135,931	—	86,357	49,574
Republic of Northern Ossetia — Alania	194,100	—	166,351	27,749
Republic of Chechnya	—	—	—	—
Krasnodar Territory	6,160,237	834,076	2,892,928	2,433,233

Cont.

(thousand rubles)

1	2	3	4	5
Stavropol Territory	3,594,196	—	2,642,165	952,031
Astrakhan Region	97,137	—	90,424	6,713
Volgograd Region	2,104,236	63,004	1,306,676	734,556
Rostov Region	12,725,302	920,186	10,532,607	1,272,509
Republic of Bashkortostan	6,773,429	3,216,792	2,455,613	1,101,024
Republic of Mariy-El	198,348	—	171,820	26,528
Republic of Mordovia	332,757	12,159	291,444	29,154
Republic of Tatarstan (Tatarstan)	7,498,145	1,662,291	1,858,193	3,977,661
Udmurt Republic	655,788	5,549	229,732	420,507
Chuvash Republic — Chuvashya	1,753,898	1,834	1,200,093	551,971
Kirov Region	1,008,925	10,990	808,626	189,309
Nizhni Novgorod Region	11,724,109	643,137	10,064,682	1,016,290
Orenburg Region	15,969,428	210,238	15,258,218	500,972
Penza Region	487,214	—	69,040	418,174
Perm Region	4,168,557	153,219	2,068,525	1,946,813
including Komi-Perm Autonomous Area	—	—	—	—
Samara Region	11,277,707	1,581,996	7,965,837	1,729,874
Saratov Region	979,162	237,781	372,972	368,409
Ulyanovsk Region	1,808,450	—	1,518,427	290,023
Kurgan Region	251,243	—	251,243	—
Sverdlovsk Region	26,287,578	2,962,233	15,167,773	8,157,572
Tyumen Region	30,207,769	11,100	24,248,696	5,947,973
including: Khanty-Mansiysky Autonomous Area	198,101	134,667	60,786	2,648
Yamalo-Nenetsky Autonomous Area	5,607,945	—	—	5,607,945
Chelyabinsk Region	8,999,935	589,926	6,682,482	1,727,527
Republic of Altai	6,377,010	—	643,262	5,733,748
Republic of Buryatia	2,717,851	88,373	1,531,594	1,097,884
Republic of Tyva	5,550	—	—	5,550
Republic of Khakassia	12,315,341	—	10,876,015	1,439,326
Altai Territory	947,791	24,868	399,556	523,367
Krasnoyarsk Territory	11,000,022	247,494	7,496,478	3,256,050
including: Taymyr (Dolgano-Nenets) Autonomous Area	832,461	—	—	832,461
Evenkia Autonomous Area	—	—	—	—
Irkutsk Region	20,862,840	86,710	16,173,067	4,603,063
including Ust-Ordynsky Autonomous Area	—	—	—	—
Kemerovo Region	7,722,553	262,563	5,238,539	2,221,451
Novosibirsk Region	2,996,293	446,416	1,586,311	963,566
Omsk Region	2,426,125	278,643	717,713	1,429,769
Tomsk Region	5,154,125	13,726	2,393,278	2,747,121
Chita Region	2,949,806	5,868	2,496,314	447,624
including Aginsky Buryatsky Autonomous Area	20,173	—	—	20,173



End

*(thousand rubles)*

1	2	3	4	5
Republic of Sakha (Yakutia)	3,022,455	28,278	526,067	2,468,110
Primorski Territory	4,894,815	899,779	1,915,207	2,079,829
Khabarovsk Territory	11,610,490	1,284,238	7,528,127	2,798,125
Amur Region	504,914	—	331,196	173,718
Kamchatka Region	1,365,885	282,947	497,440	585,498
including Koryaksky Autonomous Area	554,974	—	—	554,974
Magadan Region	2,118,743	8,638	1,453,684	656,421
Sakhalin Region	745,530	84,734	592,761	68,035
Jewish Autonomous Area	2,775	—	—	2,775
Chukotka Autonomous Area	1,469,099	—	—	1,469,099

Table 4.8

## Composition and Structure of Investment Portfolio of Credit Institutions

(thousand rubles)

1	31.12.2004				
	Investment in debt securities		Investment in shares	Equity in subsidiary and affiliated joint stock companies	Other equity
	Total	of which: government securities			
2	3	4	5	6	
Russian Federation	752,568,802	435,608,336	121,278,637	19,625,705	6,090,364
<b>CENTRAL FEDERAL DISTRICT</b>	<b>669,646,681</b>	<b>406,519,524</b>	<b>107,804,333</b>	<b>18,841,083</b>	<b>4,653,727</b>
Belgorod Region	117,473	37,393	56,914	0	0
Bryansk Region	10,532	10,532	8,788	0	202
Vladimir Region	0	0	0	0	5,282
Voronezh Region	286,810	41,342	10,654	495	60
Ivanovo Region	22,699	0	15,062	0	290
Kaluga Region	0	0	3,570	0	15
Kostroma Region	32,167	0	238	0	0
Kursk Region	116	104	26,816	0	0
Lipetsk Region	7,334	0	33,244	39	100
Moscow Region	439,625	147,050	666,351	30,670	23,782
Orel Region	0	0	0	0	200
Ryazan Region	35,958	18	41,208	25	849
Smolensk Region	42,141	42,141	347	44	3
Tambov Region	1,076	1,076	96	0	28
Tver Region	245,583	23,373	4,961	45	7,889
Tula Region	57,021	29,021	899	0	1,990
Yaroslavl Region	61,161	0	2,277	0	17,865
Moscow	668,286,985	406,187,474	106,932,908	18,809,765	4,595,172
<b>NORTH-WEST DISTRICT</b>	<b>38,263,701</b>	<b>10,170,946</b>	<b>3,800,716</b>	<b>14,113</b>	<b>202,728</b>
Republic of Karelia	989	0	10	0	33
Republic of Komi	1,110,393	162,524	23,692	980	31
Arkhangelsk Region	10,394	0	15,736	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	176,696	154,752	39,086	4,900	18,008
Kaliningrad Region	266,129	29,391	36,426	100	4,009
Leningrad Region	0	0	61	0	0
Murmansk Region	43,923	0	44	0	7
Novgorod Region	16,123	0	41,625	850	31
Pskov Region	0	0	0	0	0
St. Petersburg	36,639,054	9,824,279	3,644,036	7,283	180,609
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,515,170</b>	<b>1,182,759</b>	<b>219,773</b>	<b>5,462</b>	<b>42,618</b>
Republic of Adigei (Adigeya)	2,289	1,230	2,515	0	429
Republic of Daghestan	47,749	20,288	44,117	0	6,790
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	138	0	0
Republic of Kalmykia	0	0	450	0	5,879
Karachai-Cherkess Republic	0	0	13,507	0	120
Republic of Northern Ossetia — Alania	0	0	4,100	0	1,780
Republic of Chechnya	0	0	0	0	0
Krasnodar Territory	1,512,545	664,977	45,098	0	291

Cont.

(thousand rubles)

1	2	3	4	5	6
Stavropol Territory	59,635	59,635	23	210	236
Astrakhan Region	340,713	193,800	5,749	5,252	4,918
Volgograd Region	77,012	29,567	1,980	0	3,210
Rostov Region	475,227	213,262	102,096	0	18,965
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>11,333,753</b>	<b>3,947,566</b>	<b>7,300,728</b>	<b>720,895</b>	<b>984,353</b>
Republic of Bashkortostan	2,804,707	667,083	4,839,067	511,322	424,009
Republic of Mariy-El	0	0	10	0	10
Republic of Mordovia	50,150	17,542	49,086	0	1,265
Republic of Tatarstan (Tatarstan)	4,829,868	1,495,183	855,521	23,746	116,571
Udmurt Republic	31,896	31,896	114,652	8	616
Chuvash Republic — Chuvashya	2,577	2,577	15,530	0	2,008
Kirov Region	63,870	15,557	2,500	0	1,790
Nizhni Novgorod Region	616,095	274,227	371,354	179,492	326,829
Orenburg Region	174,356	47,586	29,383	750	11,605
Penza Region	0	0	104	0	35,833
Perm Region	736,179	181,056	71,653	55	776
including Komi-Perm Autonomous Area	0	0	0	0	0
Samara Region	1,369,280	747,833	569,018	38	37,228
Saratov Region	634,047	446,298	382,654	5,484	25,720
Ulyanovsk Region	20,728	20,728	196	0	93
<b>URALS FEDERAL DISTRICT</b>	<b>26,197,381</b>	<b>11,773,215</b>	<b>1,474,582</b>	<b>5,386</b>	<b>140,800</b>
Kurgan Region	0	0	60	0	2
Sverdlovsk Region	5,870,349	2,862,056	496,565	4,577	68,374
Tyumen Region	18,827,744	7,848,420	953,431	809	15,514
including: Khanty-Mansiysky Autonomous Area	16,929,486	6,757,203	533,242	430	2,750
Yamalo-Nenetsky Autonomous Area	1,313,719	822,359	294,417	282	6,702
Chelyabinsk Region	1,499,288	1,062,739	24,526	0	56,910
<b>SIBERIA FEDERAL DISTRICT</b>	<b>3,331,156</b>	<b>1,541,762</b>	<b>582,943</b>	<b>36,344</b>	<b>31,137</b>
Republic of Altai	0	0	3,962	0	0
Republic of Buryatia	679	0	15,118	650	3,425
Republic of Tyva	5,904	5,904	627	0	410
Republic of Khakassia	10,292	10,292	311	0	1,000
Altai Territory	0	0	2,996	0	1,767
Krasnoyarsk Territory	16,447	5,559	4,991	0	1,053
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0	0	0
Evenkia Autonomous Area	0	0	0	0	0
Irkutsk Region	122,411	31,891	12,083	0	2,123
including Ust-Ordynsky Autonomous Area	0	0	0	0	0
Kemerovo Region	438,713	258,397	111,005	274	364
Novosibirsk Region	2,186,186	908,888	208,485	34,367	1,992
Omsk Region	439,272	248,378	218,559	0	18,600
Tomsk Region	50,183	31,254	4,806	1,053	403
Chita Region	61,069	41,199	0	0	0
including: Aginsky Buryatsky Autonomous Area	0	0	0	0	0

End

*(thousand rubles)*

1	2	3	4	5	6
FAR EAST FEDERAL DISTRICT	1,280,960	472,564	95,562	2,422	35,001
Republic of Sakha (Yakutia)	7,931	7,931	23,286	0	584
Primorski Territory	581,182	316,826	19,026	30	24,749
Khabarovsk Territory	556,637	100,709	3,966	0	70
Amur Region	28,819	23,277	273	0	20
Kamchatka Region	4,231	4,231	9,053	641	9,372
including Koryaksky Autonomous Area	0	0	0	0	0
Magadan Region	10,152	10,152	9,674	0	0
Sakhalin Region	92,008	9,438	30,284	1,751	206
Jewish Autonomous Area	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0

Table 4.9

## Discounted Promissory Notes

(thousand rubles)

	31.12.2004		
	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	166,546,475	30,175	26,836,237
<b>CENTRAL FEDERAL DISTRICT</b>	<b>137,663,267</b>	<b>12,800</b>	<b>26,501,388</b>
Belgorod Region	9,414	0	0
Bryansk Region	96	0	0
Vladimir Region	74,834	0	0
Voronezh Region	54,682	0	0
Ivanovo Region	22,024	0	0
Kaluga Region	4,906	0	0
Kostroma Region	31,861	0	0
Kursk Region	10,984	0	0
Lipetsk Region	318,584	0	75,621
Moscow Region	2,390,231	0	0
Orel Region	90,967	0	0
Ryazan Region	57,871	0	0
Smolensk Region	1,445,479	0	0
Tambov Region	276	0	1
Tver Region	95,348	0	0
Tula Region	234,032	0	0
Yaroslavl Region	155,836	0	0
Moscow	132,665,842	12,800	26,425,766
<b>NORTH-WEST DISTRICT</b>	<b>8,826,471</b>	<b>0</b>	<b>39,811</b>
Republic of Karelia	10,000	0	0
Republic of Komi	311,378	0	20,377
Arkhangelsk Region	5,041	0	0
including Nenets Autonomous Area	0	0	0
Vologda Region	1,531,180	0	0
Kaliningrad Region	54,959	0	0
Leningrad Region	7,652	0	0
Murmansk Region	2,574	0	0
Novgorod Region	0	0	0
Pskov Region	1,308	0	0
St. Petersburg	6,902,379	0	19,434
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,020,725</b>	<b>0</b>	<b>9,781</b>
Republic of Adigei (Adigeya)	0	0	0
Republic of Daghestan	35,872	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	43,536	0	0
Republic of Kalmykia	6,809	0	0
Karachai-Cherkess Republic	156	0	0
Republic of Northern Ossetia — Alania	225,216	0	0
Republic of Chechnya	0	0	0
Krasnodar Territory	216,196	0	282

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	35,082	0	1
Astrakhan Region	2,148	0	0
Volgograd Region	13,900	0	0
Rostov Region	441,810	0	9,498
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>5,803,871</b>	<b>17,375</b>	<b>103,688</b>
Republic of Bashkortostan	683,362	0	0
Republic of Mariy-El	0	0	0
Republic of Mordovia	20,414	0	0
Republic of Tatarstan (Tatarstan)	1,857,201	17,375	3,493
Udmurt Republic	582,855	0	0
Chuvash Republic — Chuvashya	10,093	0	0
Kirov Region	128,844	0	0
Nizhni Novgorod Region	659,008	0	17
Orenburg Region	244,143	0	0
Penza Region	68,383	0	0
Perm Region	326,012	0	183
including Komi-Perm Autonomous Area	0	0	0
Samara Region	913,943	0	99,892
Saratov Region	305,215	0	103
Ulyanovsk Region	4,398	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>11,048,317</b>	<b>0</b>	<b>156,563</b>
Kurgan Region	8,432	0	0
Sverdlovsk Region	3,120,771	0	156,563
Tyumen Region	7,890,739	0	0
including: Khanty-Mansiysky Autonomous Area	6,182,396	0	0
Yamalo-Nenetsky Autonomous Area	963,137	0	0
Chelyabinsk Region	28,375	0	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,445,287</b>	<b>0</b>	<b>25,006</b>
Republic of Altai	8,462	0	0
Republic of Buryatia	3,362	0	0
Republic of Tyva	225	0	0
Republic of Khakassia	39,313	0	0
Altai Territory	51,194	0	91
Krasnoyarsk Territory	253,233	0	0
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	87,755	0	0
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	302,814	0	155
Novosibirsk Region	447,584	0	24,760
Omsk Region	135,893	0	0
Tomsk Region	115,452	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	738,537	0	0
Republic of Sakha (Yakutia)	358,889	0	0
Primorski Territory	7,359	0	0
Khabarovsk Territory	5,999	0	0
Amur Region	63,823	0	0
Kamchatka Region	122,559	0	0
including Koryaksky Autonomous Area	0	0	0
Magadan Region	7,345	0	0
Sakhalin Region	172,563	0	0
Jewish Autonomous Area	0	0	0
Chukotka Autonomous Area	0	0	0