

**THE CENTRAL BANK OF THE RUSSIAN FEDERATION**

**BULLETIN  
OF BANKING STATISTICS**

**REGIONAL SUPPLEMENT**

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Symbols and notes:

— nil

... not available

0,0 non-significant volume

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

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

**The Bulletin of Banking Statistics** 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)

	30.06.2003	30.09.2003	31.12.2003	31.03.2004
1	2	3	4	5
Russian Federation	1,332	1,330	1,329	1,330
<b>CENTRAL FEDERAL DISTRICT</b>	<b>744</b>	<b>750</b>	<b>752</b>	<b>757</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	6
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	5	5
Smolensk Region	4	4	4	4
Tambov Region	2	2	2	2
Tver Region	8	8	8	8
Tula Region	7	6	6	6
Yaroslavl Region	11	11	11	11
Moscow and Moscow Region	670	677	679	684
including: Moscow	653	659	661	667
Moscow Region	18	18	18	17
<b>NORTH-WEST DISTRICT</b>	<b>87</b>	<b>86</b>	<b>86</b>	<b>87</b>
Republic of Karelia	1	1	1	1
Republic of Komi	6	6	6	6
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	2	2
Murmansk Region	4	4	4	4
Novgorod Region	2	2	2	2
Pskov Region	5	4	4	4
St. Petersburg	43	43	43	44
<b>SOUTH FEDERAL DISTRICT</b>	<b>139</b>	<b>137</b>	<b>137</b>	<b>136</b>
Republic of Adigei (Adigeya)	5	5	5	5
Republic of Daghestan	38	38	38	38
Republic of Ingushetia	2	2	2	2
Kabardino-Balkar Republic	7	7	7	7
Republic of Kalmykia	3	3	3	3
Karachai-Cherkess Republic	7	6	6	6
Republic of Northern Ossetia — Alania	6	6	6	6
Republic of Chechnya	—	—	—	—
Krasnodar Territory	24	23	23	22
Stavropol Territory	11	11	11	11
Astrakhan Region	4	4	4	4
Volgograd Region	6	6	6	6
Rostov Region	26	26	26	26

End  
(units)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	157	155	154	151
Republic of Bashkortostan	13	13	13	13
Republic of Mariy-El	1	1	1	1
Republic of Mordovia	5	5	5	4
Republic of Tatarstan (Tatarstan)	26	26	26	26
Udmurt Republic	11	10	10	10
Chuvash Republic — Chuvashya	5	5	5	5
Kirov Region	3	3	3	3
Nizhni Novgorod Region	21	20	19	19
Orenburg Region	11	11	11	10
Penza Region	2	2	2	2
Perm Region	11	11	11	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
URALS FEDERAL DISTRICT	77	76	76	76
Kurgan Region	6	6	6	6
Sverdlovsk Region	30	30	30	30
Tyumen Region	28	27	27	27
including: Khanty-Mansiysky Autonomous Area	13	12	12	12
Yamalo-Nenetsky Autonomous Area	5	5	5	5
Chelyabinsk Region	13	13	13	13
SIBERIA FEDERAL DISTRICT	82	80	80	79
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	9	9	9	8
including: Taymyr (Dolgano-Nenets) Autonomous Area	1	1	1	1
Evenkia Autonomous Area	—	—	—	—
Irkutsk Region	11	10	10	10
including Ust-Ordynsky Autonomous Area	—	—	—	—
Kemerovo Region	11	11	11	11
Novosibirsk Region	15	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	—	—	—	—
FAR EAST FEDERAL DISTRICT	46	46	44	44
Republic of Sakha (Yakutia)	8	8	6	6
Primorski Territory	10	10	10	10
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)

	30.06.2003		30.09.2003		31.12.2003		31.03.2004	
	No. of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia	No. of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia	No. of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia	No. of branches of credit institutions located in this region	branches of credit institutions located in other regions in Russia
1	2	3	4	5	6	7	8	9
Russian Federation	985	2,276	981	2,253	958	2,261	944	2,284
CENTRAL FEDERAL DISTRICT	261	467	258	454	257	452	254	466
Belgorod Region	5	24	5	24	5	24	5	26
Bryansk Region	2	29	2	26	2	18	2	18
Vladimir Region	1	31	—	31	—	31	—	31
Voronezh Region	1	31	1	32	1	33	1	37
Ivanovo Region	3	14	3	14	3	15	3	16
Kaluga Region	2	30	2	27	3	27	3	27
Kostroma Region	—	17	1	17	1	16	1	16
Kursk Region	—	19	—	16	—	18	—	18
Lipetsk Region	1	17	1	17	1	16	1	17
Orel Region	3	17	3	17	3	19	3	19
Ryazan Region	4	22	4	19	4	19	4	20
Smolensk Region	5	25	5	24	5	24	5	24
Tambov Region	7	13	7	13	7	13	7	13
Tver Region	5	32	5	29	5	31	5	31
Tula Region	10	28	10	29	10	29	10	30
Yaroslavl Region	3	29	4	29	4	30	4	31
Moscow and Moscow Region including: Moscow	209	89	205	90	203	89	200	92
Moscow Region	61	84	59	85	58	83	55	85
NORTH-WEST DISTRICT	8	145	8	143	8	143	8	144
Republic of Karelia	71	309	70	306	67	306	67	305
Republic of Komi	2	22	2	22	2	22	2	22
	11	29	11	29	11	29	11	28

Cont.  
(units)

1	2	3	4	5	6	7	8	9
Arkhangelsk Region	—	28	—	29	—	27	—	27
including Nenets Autonomous Area	—	2	—	2	—	1	—	1
Vologda Region	13	20	12	20	11	20	11	20
Kaliningrad Region	6	25	6	26	6	26	6	26
Leningrad Region	2	38	2	39	2	40	2	40
Murmansk Region	2	25	2	26	2	26	2	25
Novgorod Region	3	24	3	17	2	17	2	17
Pskov Region	—	14	—	13	—	13	—	13
St. Petersburg	32	84	32	85	31	86	31	87
<b>SOUTH FEDERAL DISTRICT</b>	<b>167</b>	<b>290</b>	<b>167</b>	<b>300</b>	<b>164</b>	<b>302</b>	<b>163</b>	<b>304</b>
Republic of Adigei (Adigeya)	1	5	1	5	1	5	1	5
Republic of Daghestan	61	15	60	15	60	15	61	14
Republic of Ingushetia	1	3	1	4	1	4	1	4
Kabardino-Balkar Republic	1	7	1	7	1	8	1	8
Republic of Kalmykia	—	5	—	5	—	4	—	4
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	22	75	23	78	23	78	23	80
Stavropol Territory	12	44	12	45	10	44	10	44
Astrakhan Region	7	21	7	21	7	21	7	21
Volgograd Region	15	40	15	43	14	44	13	44
Rostov Region	39	60	39	62	39	64	38	65

1	Cont. (units)								
	2	3	4	5	6	7	8	9	
PRIVOLZHSKY FEDERAL DISTRICT	170	488	170	462	164	467	162	473	
Republic of Bashkortostan	1	42	1	42	1	43	1	43	
Republic of Mariy-El	4	20	4	20	4	21	4	21	
Republic of Mordovia	6	13	6	12	5	12	5	12	
Republic of Tatarstan (Tatarstan)	53	45	54	45	53	45	54	45	
Udmurt Republic	5	25	5	23	5	23	4	23	
Chuvash Republic — Chuvashya	—	30	—	20	—	20	—	20	
Kirov Region	—	49	—	26	—	26	—	26	
Nizhni Novgorod Region	41	40	41	44	38	45	38	47	
Orenburg Region	5	35	5	35	4	35	4	36	
Penza Region	—	26	—	26	—	28	—	28	
Perm Region	5	47	4	49	4	48	3	48	
including Komi-Perm Autonomous Area	—	2	—	2	—	2	—	2	
Samara Region	24	49	24	53	24	53	23	55	
Saratov Region	23	43	23	43	23	44	23	44	
Ulyanovsk Region	3	24	3	24	3	24	3	25	
URALS FEDERAL DISTRICT	199	220	202	223	194	223	189	223	
Kurgan Region	—	24	—	24	—	24	—	24	
Sverdlovsk Region	74	61	74	61	67	61	63	61	
Tyumen Region	83	80	86	81	85	81	84	80	
including: Khanty-Mansiysky Autonomous Area	7	26	10	29	10	29	13	29	
Yamalo-Nenetsky Autonomous Area	3	14	3	14	3	14	3	14	
Chelyabinsk Region	42	55	42	57	42	57	42	58	



	End (units)								
	1	2	3	4	5	6	7	8	9
SIBERIA FEDERAL DISTRICT	54	359	52	365	51	366	51	367	
Republic of Altai	—	2	—	2	—	2	—	2	
Republic of Buryatia	5	22	5	22	5	22	5	22	
Republic of Tyva	—	4	—	4	—	4	—	4	
Republic of Khakassia	1	10	1	10	1	10	1	10	
Altai Territory	12	39	12	42	12	42	12	42	
Krasnoyarsk Territory	12	64	11	66	10	66	10	67	
including: Taymyr (Dolgano-Nenets) Autonomous Area	—	1	—	1	—	1	—	1	
Evenkia Autonomous Area	—	—	—	—	—	—	—	0	
Irkutsk Region	9	51	9	52	9	52	9	52	
including Ust-Ordynsky Autonomous Area	—	2	—	2	—	2	—	2	
Kemerovo Region	—	32	—	33	—	34	—	34	
Novosibirsk Region	2	44	1	42	1	43	1	43	
Omsk Region	—	43	—	44	—	44	—	44	
Tomsk Region	9	21	9	21	9	20	9	20	
Chita Region	4	27	4	27	4	27	4	27	
including Aginsky Buryatsky Autonomous Area	—	—	—	—	—	—	—	0	
FAR EAST FEDERAL DISTRICT	63	143	62	143	61	145	58	146	
Republic of Sakha (Yakutia)	8	45	8	45	8	45	8	45	
Primorski Territory	17	23	17	23	17	23	17	22	
Khabarovsk Territory	10	16	10	16	10	17	7	18	
Amur Region	4	14	4	14	4	14	4	14	
Kamchatka Region	8	9	7	9	7	9	7	10	
including Koryaksky Autonomous Area	—	—	—	2	—	2	—	2	
Magadan Region	6	12	6	12	6	12	6	12	
Sakhalin Region	10	11	10	11	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
<b>Russian Federation</b>				
30.06.2003	125	79	116	44
30.09.2003	127	80	118	45
31.12.2003	128	80	117	46
31.03.2004	128	83	117	43
<b>CENTRAL FEDERAL DISTRICT</b>				
30.06.2003	87	55	79	31
30.09.2003	89	56	81	32
31.12.2003	91	56	81	34
31.03.2004	91	59	81	31
including Moscow and Moscow Region				
30.06.2003	84	53	76	30
30.09.2003	85	54	77	30
31.12.2003	87	54	77	32
31.03.2004	87	56	77	30
<b>NORTH-WEST DISTRICT</b>				
30.06.2003	13	11	13	2
30.09.2003	13	11	13	2
31.12.2003	13	11	13	2
31.03.2004	13	11	13	2
<b>SOUTH FEDERAL DISTRICT</b>				
30.06.2003	3	1	2	1
30.09.2003	3	1	2	1
31.12.2003	3	1	2	1
31.03.2004	3	1	2	1
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>				
30.06.2003	8	5	8	3
30.09.2003	9	5	9	4
31.12.2003	10	6	10	4
31.03.2004	10	6	10	4
<b>URALS FEDERAL DISTRICT</b>				
30.06.2003	7	4	7	3
30.09.2003	7	4	7	3
31.12.2003	6	3	6	3
31.03.2004	6	3	6	3
<b>SIBERIA FEDERAL DISTRICT</b>				
30.06.2003	3	—	3	3
30.09.2003	3	—	3	3
31.12.2003	2	—	2	2
31.03.2004	2	—	2	2
<b>FAR EAST FEDERAL DISTRICT</b>				
30.06.2003	4	3	4	1
30.09.2003	4	3	4	1
31.12.2003	3	3	3	—
31.03.2004	3	3	3	—

Table 1.4

## Credit Institutions Grouped by Registered Authorised Capital

		31.03.2004											
		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				
		2	3	4	5	6	7	8	9				
1													
	Russian Federation	82	150	258	232	210	176	222	1,330				
	CENTRAL FEDERAL DISTRICT	28	57	100	139	124	131	178	757				
	Belgorod Region	1	—	2	—	2	1	—	6				
	Bryansk Region	—	—	—	1	1	—	—	2				
	Vladimir Region	—	1	1	—	—	1	—	3				
	Voronezh Region	—	—	—	2	2	—	—	4				
	Ivanovo Region	1	—	3	—	1	—	—	5				
	Kaluga Region	—	1	1	2	2	—	—	6				
	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	—	2	1	2	—	—	—	5				
	Tambov Region	—	—	1	—	1	—	—	2				
	Tver Region	3	2	1	2	—	—	—	8				
	Tula Region	1	1	—	3	1	—	—	6				
	Yaroslavl Region	—	2	3	5	—	1	—	11				
	Moscow and Moscow Region	21	44	84	119	113	127	176	684				
	including: Moscow	21	43	82	112	112	125	172	667				
	Moscow Region	—	1	2	7	1	2	4	17				
	NORTH-WEST DISTRICT	10	12	26	13	12	7	7	87				
	Republic of Karelia	—	—	—	—	1	—	—	1				
	Republic of Komi	1	—	3	1	1	—	—	6				
	Arkhangelsk Region	—	—	—	—	—	—	—	—				
	including Nenets Autonomous Area	1	2	—	1	—	—	—	4				
	Vologda Region	—	1	4	—	2	—	1	8				
	Kaliningrad Region	2	2	3	2	1	1	1	12				
	Leningrad Region	—	—	1	1	—	—	—	2				
	Murmansk Region	1	—	1	—	—	2	—	4				

(units)

Cont.  
(units)

1	2	3	4	5	6	7	8	9
Novgorod Region	—	1	—	—	—	1	—	2
Pskov Region	—	2	1	—	1	—	—	4
St. Petersburg	5	4	13	8	6	3	5	44
SOUTH FEDERAL DISTRICT	28	41	30	17	13	4	3	136
Republic of Adigei (Adigeya)	1	4	—	—	—	—	—	5
Republic of Dagestan	14	12	8	3	1	—	—	38
Republic of Ingushetia	1	1	—	—	—	—	—	2
Kabardino-Balkar Republic	1	4	—	2	—	—	—	7
Republic of Kalmykia	1	1	—	1	—	—	—	3
Karachai-Cherkess Republic	1	2	3	—	—	—	—	6
Republic of Northern Ossetia — Alania	—	2	2	—	2	—	—	6
Republic of Chechnya	—	—	—	—	—	—	—	—
Krasnodar Territory	3	3	5	4	6	—	1	22
Stavropol Territory	2	6	1	2	—	—	—	11
Astrakhan Region	—	4	—	—	—	—	—	4
Volgograd Region	—	1	2	2	—	1	—	6
Rostov Region	4	1	9	3	4	3	2	26
PRIVOLZHSKY FEDERAL DISTRICT	8	11	36	27	33	15	21	151
Republic of Bashkortostan	—	1	3	2	3	2	2	13
Republic of Mariy-El	—	—	1	—	—	—	—	1
Republic of Mordovia	—	—	1	1	2	—	—	4
Republic of Tatarstan (Tatarstan)	1	1	5	2	5	2	10	26
Udmurt Republic	—	1	3	1	3	—	2	10
Chuvash Republic — Chuvashya	2	—	1	1	1	—	—	5
Kirov Region	—	—	1	—	1	—	1	3
Nizhni Novgorod Region	1	2	4	2	6	3	1	19
Orenburg Region	—	1	2	3	1	2	1	10
Penza Region	—	1	—	—	—	—	1	2
Perm Region	1	—	5	2	1	—	1	10
including Komi-Perm Autonomous Area	—	—	—	—	—	—	—	—
Samara Region	1	2	4	4	7	4	2	24
Saratov Region	1	2	4	6	3	2	—	18
Ulyanovsk Region	1	—	2	3	—	—	—	6

	End (units)								
	1	2	3	4	5	6	7	8	9
1									
URALS FEDERAL DISTRICT	3	18	16	8	11	11	76		
Kurgan Region	1	2	2				6		
Sverdlovsk Region	2	6	6	3	5	6	30		
Tyumen Region	—	5	6	3	4	4	27		
including: Khanty-Mansiysky Autonomous Area	—	2	3	1	1	4	12		
Yamalo-Nenetsky Autonomous Area	—	2	1		1		5		
Chelyabinsk Region	—	5	2	2	2	1	13		
SIBERIA FEDERAL DISTRICT	3	29	11	15	6	2	79		
Republic of Altai	—	5	—	—	—	—	5		
Republic of Buryatia	—	—	—	2	—	—	2		
Republic of Tyva	—	—	1	—	—	—	3		
Republic of Khakassia	—	1	—	1	—	—	3		
Altai Territory	—	4	1	3	1	—	9		
Krasnoyarsk Territory	—	3	1	3	1	—	8		
including: Taymyr (Dolgano-Nenets) Autonomous Area	—	1	—	—	—	—	1		
Evenkia Autonomous Area	—	—	—	—	—	—	—		
Irkutsk Region	—	6	1	2	1	—	10		
including Ust-Ordynsky Autonomous Area	—	—	—	—	—	—	—		
Kemerovo Region	1	2	1	2	1	2	11		
Novosibirsk Region	2	5	1	3	1	—	14		
Omsk Region	—	1	2	2	—	—	8		
Tomsk Region	—	1	2	—	1	—	4		
Chita Region	—	1	1	—	—	—	2		
including Aginsky Buryatsky Autonomous Area	—	—	—	—	—	—	—		
FAR EAST FEDERAL DISTRICT	2	19	9	5	2	—	44		
Republic of Sakha (Yakutia)	—	2	2	1	—	—	6		
Primorski Territory	1	5	—	2	1	—	10		
Khabarovsk Territory	—	3	—	1	1	—	6		
Amur Region	—	2	1	—	—	—	5		
Kamchatka Region	1	4	2	—	—	—	8		
including Koryaksky Autonomous Area	—	1	—	—	—	—	1		
Magadan Region	—	1	1	—	—	—	3		
Sakhalin Region	—	2	3	1	—	—	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					
30.06.2003	41	32	14	9	29
30.09.2003	43	31	14	10	29
31.12.2003	43	29	15	9	32
31.03.2004	45	28	14	8	33
CENTRAL FEDERAL DISTRICT					
30.06.2003	17	23	12	9	26
30.09.2003	18	23	12	10	26
31.12.2003	18	22	13	9	29
31.03.2004	20	21	12	8	30
including Moscow and Moscow Region					
30.06.2003	15	22	12	9	26
30.09.2003	16	22	12	9	26
31.12.2003	16	21	13	8	29
31.03.2004	18	20	12	7	30
NORTH-WEST DISTRICT					
30.06.2003	7	4	—	—	2
30.09.2003	8	3	—	—	2
31.12.2003	8	3	—	—	2
31.03.2004	8	3	—	—	2
SOUTH FEDERAL DISTRICT					
30.06.2003	1	—	1	—	1
30.09.2003	1	—	1	—	1
31.12.2003	1	—	1	—	1
31.03.2004	1	—	1	—	1
PRIVOLZHISKY FEDERAL DISTRICT					
30.06.2003	5	2	1	—	—
30.09.2003	6	2	1	—	—
31.12.2003	7	2	1	—	—
31.03.2004	7	2	1	—	—
URALS FEDERAL DISTRICT					
30.06.2003	5	2	—	—	—
30.09.2003	5	2	—	—	—
31.12.2003	5	1	—	—	—
31.03.2004	5	1	—	—	—
SIBERIA FEDERAL DISTRICT					
30.06.2003	2	1	—	—	—
30.09.2003	1	1	—	—	—
31.12.2003	1	1	—	—	—
31.03.2004	1	1	—	—	—
FAR EAST FEDERAL DISTRICT					
30.06.2003	4	—	—	—	—
30.09.2003	4	—	—	—	—
31.12.2003	3	—	—	—	—
31.03.2004	3	—	—	—	—

Table 1.6

## 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			
30.06.2003	1,332	4,868,225,814	95
30.09.2003	1,330	5,228,202,980	95
31.12.2003	1,329	5,600,684,538	102
31.03.2004	1,326	5,973,810,876	99
CENTRAL FEDERAL DISTRICT			
30.06.2003	744	4,122,813,859	45
30.09.2003	750	4,432,982,722	45
31.12.2003	752	4,768,091,158	50
31.03.2004	753	5,083,803,358	48
including Moscow and Moscow Region			
30.06.2003	670	4,093,485,898	43
30.09.2003	677	4,402,181,952	43
31.12.2003	679	4,733,773,790	47
31.03.2004	680	5,045,067,763	46
NORTH-WEST DISTRICT			
30.06.2003	87	244,334,361	12
30.09.2003	86	256,409,665	13
31.12.2003	86	259,310,180	14
31.03.2004	87	266,982,533	14
SOUTH FEDERAL DISTRICT			
30.06.2003	139	41,824,326	29
30.09.2003	137	44,297,795	28
31.12.2003	137	47,978,649	29
31.03.2004	136	50,583,229	28
PRIVOLZHSKY FEDERAL DISTRICT			
30.06.2003	157	222,590,786	32
30.09.2003	155	238,166,118	31
31.12.2003	154	244,840,141	35
31.03.2004	151	267,571,412	34
URALS FEDERAL DISTRICT			
30.06.2003	77	152,407,036	22
30.09.2003	76	164,171,219	21
31.12.2003	76	177,143,182	21
31.03.2004	76	192,594,756	21
SIBERIA FEDERAL DISTRICT			
30.06.2003	82	55,254,754	25
30.09.2003	80	59,480,951	25
31.12.2003	80	67,714,907	23
31.03.2004	79	74,917,238	23
FAR EAST FEDERAL DISTRICT			
30.06.2003	46	29,000,692	14
30.09.2003	46	32,694,510	14
31.12.2003	44	35,606,321	14
31.03.2004	44	37,358,350	14

Table 1.7

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

		31.03.2004						
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	163,731.1	177,348.8	94.7	13,617.8	5.3	30,056.3		
<b>CENTRAL FEDERAL DISTRICT</b>	<b>139,064.1</b>	<b>152,391.7</b>	<b>94.8</b>	<b>13,327.6</b>	<b>5.2</b>	<b>24,245.9</b>		
Belgorod Region	52.7	52.7	100.0	0.0	0.0	26.8		
Bryansk Region	57.5	57.5	100.0	0.0	0.0	11.8		
Vladimir Region	13.5	13.5	100.0	0.0	0.0	6.1		
Voronezh Region	50.0	59.9	75.0	9.9	25.0	18.1		
Ivanovo Region	49.7	49.7	100.0	0.0	0.0	16.4		
Kaluga Region	3.8	4.8	66.7	1.0	33.3	1.9		
Kostroma Region	18.8	18.8	100.0	0.0	0.0	6.7		
Kursk Region	68.6	68.6	100.0	0.0	0.0	15.0		
Lipetsk Region	114.9	120.1	50.0	5.2	50.0	38.4		
Moscow Region	528.0	529.3	94.1	1.3	5.9	183.9		
Orel Region	45.8	45.8	100.0	0.0	0.0	12.3		
Ryazan Region	48.2	48.2	100.0	0.0	0.0	9.7		
Smolensk Region	69.1	69.1	100.0	0.0	0.0	25.0		
Tambov Region	9.9	9.9	100.0	0.0	0.0	2.8		
Tver Region	26.5	26.5	100.0	0.0	0.0	5.5		
Tula Region	37.2	37.2	100.0	0.0	0.0	7.0		
Yaroslavl Region	113.5	116.2	90.9	2.7	9.1	35.9		
<b>Moscow</b>	<b>137,756.5</b>	<b>151,064.0</b>	<b>95.0</b>	<b>13,307.5</b>	<b>5.0</b>	<b>23,822.7</b>		



Cont.							
1	2	3	4	5	6	7	
NORTH-WEST DISTRICT	8,237.0	8,251.2	96.6	14.2	3.4	1,858.3	
Republic of Karelia	13.5	13.5	100.0	0.0	0.0	3.6	
Republic of Komi	259.9	259.9	100.0	0.0	0.0	56.2	
Arkhangelsk Region	11.2	11.2	100.0	0.0	0.0	3.3	
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	313.4	313.4	100.0	0.0	0.0	83.8	
Kaliningrad Region	136.9	140.2	91.7	3.3	8.3	28.8	
Leningrad Region	8.3	8.3	100.0	0.0	0.0	1.0	
Murmansk Region	35.2	35.2	100.0	0.0	0.0	7.8	
Novgorod Region	52.1	52.1	100.0	0.0	0.0	9.7	
Pskov Region	7.0	7.0	100.0	0.0	0.0	4.1	
St. Petersburg	7,399.7	7,410.5	95.6	10.9	4.4	1,660.1	
SOUTH FEDERAL DISTRICT	1,643.5	1,694.4	90.4	51.0	9.6	429.4	
Republic of Adigei (Adigeya)	12.1	12.1	100.0	0.0	0.0	3.9	
Republic of Dagestan	193.6	193.8	97.4	0.2	2.6	33.9	
Republic of Ingushetia	0.2	0.2	100.0	0.0	0.0	0.0	
Kabardino-Balkar Republic	69.6	71.2	85.7	1.6	14.3	44.8	
Republic of Kalmykia	67.2	67.8	66.7	0.7	33.3	4.8	
Karachai-Cherkess Republic	33.5	33.5	100.0	0.0	0.0	14.0	
Republic of Northern Ossetia — Alania	21.0	23.4	66.7	2.4	33.3	12.5	
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0	
Krasnodar Territory	253.1	271.7	86.4	18.6	13.6	83.4	
Stavropol Territory	59.8	61.6	72.7	1.8	27.3	16.3	
Astrakhan Region	186.0	186.0	100.0	0.0	0.0	21.5	
Volgograd Region	369.2	369.2	100.0	0.0	0.0	82.6	
Rostov Region	378.0	403.7	92.3	25.7	7.7	111.7	
PRIVOLZHSKY FEDERAL DISTRICT	6,819.5	6,839.9	96.7	20.4	3.3	1,629.3	
Republic of Bashkortostan	1,489.5	1,489.5	100.0	0.0	0.0	341.2	

Cont.

1	2	3	4	5	6	7
Republic of Mariy-El	9.8	9.8	100.0	0.0	0.0	2.1
Republic of Mordovia	80.3	81.2	75.0	0.9	25.0	24.1
Republic of Tatarstan (Tatarstan)	1,801.4	1,820.7	92.3	19.2	7.7	305.4
Udmurt Republic	332.2	332.2	100.0	0.0	0.0	114.9
Chuvash Republic — Chuvashya	47.8	47.8	100.0	0.0	0.0	14.0
Kirov Region	88.9	88.9	100.0	0.0	0.0	22.9
Nizhni Novgorod Region	816.6	816.6	100.0	0.0	0.0	208.9
Orenburg Region	145.5	145.5	100.0	0.0	0.0	48.7
Penza Region	85.7	85.7	100.0	0.0	0.0	17.1
Perm Region	104.9	104.9	100.0	0.0	0.0	25.7
including Komi-Perm Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Samara Region	1,375.7	1,375.8	95.8	0.1	4.2	369.4
Saratov Region	403.0	403.1	94.4	0.1	5.6	124.5
Ulyanovsk Region	38.2	38.2	100.0	0.0	0.0	10.2
URALS FEDERAL DISTRICT	4,997.5	4,999.5	96.1	1.9	3.9	1,033.2
Kurgan Region	5.3	7.1	66.7	1.8	33.3	2.0
Sverdlovsk Region	1,596.9	1,596.9	100.0	0.0	0.0	320.8
Tyumen Region	2,121.6	2,121.7	96.3	0.1	3.7	523.9
including: Khanty-Mansiysky Autonomous Area	1,214.8	1,214.9	91.7	0.1	8.3	305.4
Yamalo-Nenetsky Autonomous Area	679.6	679.6	100.0	0.0	0.0	158.8
Chelyabinsk Region	1,273.7	1,273.7	100.0	0.0	0.0	186.5
SIBERIA FEDERAL DISTRICT	2,307.3	2,308.6	98.7	1.4	1.3	600.8
Republic of Altai	19.7	19.7	100.0	0.0	0.0	7.1

	1	2	3	4	5	6	7
Republic of Buryatia	126.4	126.4	100.0	0.0	0.0	0.0	30.6
Republic of Tyva	3.8	3.8	100.0	0.0	0.0	0.0	1.1
Republic of Khakassia	13.5	13.5	100.0	0.0	0.0	0.0	5.9
Altai Territory	207.2	207.2	100.0	0.0	0.0	0.0	53.0
Krasnoyarsk Territory	269.0	269.0	100.0	0.0	0.0	0.0	68.7
including: Taymyr (Dolgano-Nenets) Autonomous Area	21.4	21.4	100.0	0.0	0.0	0.0	3.7
Evenkia Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Irkutsk Region	241.8	241.8	100.0	0.0	0.0	0.0	81.5
including							
Ust-Ordynsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kemerovo Region	248.9	250.3	90.9	1.4	0.0	9.1	53.2
Novosibirsk Region	616.8	616.8	100.0	0.0	0.0	0.0	158.5
Omsk Region	473.3	473.3	100.0	0.0	0.0	0.0	114.6
Tomsk Region	38.9	38.9	100.0	0.0	0.0	0.0	14.3
Chita Region	48.0	48.0	100.0	0.0	0.0	0.0	12.2
including							
Aginsky Buryatsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FAR EAST FEDERAL DISTRICT	662.2	863.5	86.4	201.4	13.6	259.4	
Republic of Sakha (Yakutia)	23.9	27.4	83.3	3.6	16.7	6.6	
Primorski Territory	25.7	218.8	80.0	193.1	20.0	61.5	
Khabarovsk Territory	246.7	246.7	100.0	0.0	0.0	72.4	
Amur Region	13.6	18.3	40.0	4.7	60.0	16.3	
Kamchatka Region	217.3	217.3	100.0	0.0	0.0	58.7	
including Koryaksky Autonomous Area	22.3	22.3	100.0	0.0	0.0	5.3	
Magadan Region	32.4	32.4	100.0	0.0	0.0	12.8	
Sakhalin Region	102.6	102.6	100.0	0.0	0.0	31.1	
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 1.8**  
**Financial performance of credit institutions (from the beginning of the year net of profit/losses of previous years)**

	January—March 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	47,446.0	48,053.1	93.7	607.0	6.3	4,747.1	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>41,270.3</b>	<b>41,735.3</b>	<b>93.1</b>	<b>465.0</b>	<b>6.9</b>	<b>3,814.5</b>	
Belgorod Region	12.1	12.1	100.0	0.0	0.0	4.0	
Bryansk Region	12.4	12.4	100.0	0.0	0.0	1.7	
Vladimir Region	4.8	4.8	100.0	0.0	0.0	1.4	
Voronezh Region	23.1	23.1	100.0	0.0	0.0	2.8	
Ivanovo Region	10.0	10.0	100.0	0.0	0.0	3.9	
Kaluga Region	2.5	3.7	83.3	1.2	16.7	1.2	
Kostroma Region	11.5	11.5	100.0	0.0	0.0	1.3	
Kursk Region	16.4	16.4	100.0	0.0	0.0	3.4	
Lipetsk Region	25.6	25.6	100.0	0.0	0.0	8.8	
Moscow Region	181.2	181.8	94.1	0.6	5.9	28.7	
Orel Region	9.3	9.3	100.0	0.0	0.0	2.6	
Ryazan Region	12.1	12.1	100.0	0.0	0.0	1.8	
Smolensk Region	20.5	20.5	100.0	0.0	0.0	7.7	
Tambov Region	2.8	2.8	100.0	0.0	0.0	0.4	
Tver Region	11.7	11.7	100.0	0.0	0.0	1.0	
Tula Region	17.6	17.6	100.0	0.0	0.0	0.7	
Yaroslavl Region	26.5	26.5	100.0	0.0	0.0	7.3	
Moscow	40,869.9	41,333.1	92.5	463.2	7.5	3,735.8	

1	2	3	4	5	6	7
NORTH-WEST DISTRICT	2,127.7	2,216.2	96.6	88.5	3.4	263.6
Republic of Karelia	4.8	4.8	100.0	0.0	0.0	0.8
Republic of Komi	78.9	78.9	100.0	0.0	0.0	11.9
Arkhangelsk Region	1.7	1.7	100.0	0.0	0.0	0.6
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	76.2	76.2	100.0	0.0	0.0	15.8
Kaliningrad Region	47.6	47.6	100.0	0.0	0.0	9.2
Leningrad Region	2.1	2.1	100.0	0.0	0.0	0.1
Murmansk Region	19.2	21.4	75.0	2.2	25.0	2.4
Novgorod Region	20.8	20.8	100.0	0.0	0.0	1.5
Pskov Region	2.6	2.6	100.0	0.0	0.0	1.2
St. Petersburg	1,873.9	1,960.2	95.6	86.3	4.4	220.1
SOUTH FEDERAL DISTRICT	300.8	329.7	89.7	28.9	10.3	66.8
Republic of Adigei (Adigeya)	3.1	3.1	100.0	0.0	0.0	1.0
Republic of Dagestan	13.3	14.3	92.1	0.9	7.9	2.9
Republic of Ingushetia	0.2	0.2	100.0	0.0	0.0	0.0
Kabardino-Balkar Republic	13.8	13.8	85.7	0.0	14.3	3.2
Republic of Kalmykia	2.3	2.3	66.7	0.0	33.3	0.3
Karachai-Cherkess Republic	5.6	5.6	100.0	0.0	0.0	2.5
Republic of Northern Ossetia — Alania	0.2	1.5	66.7	1.3	33.3	0.4
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	67.5	68.5	90.9	1.0	9.1	13.8
Stavropol Territory	13.2	13.8	72.7	0.5	27.3	3.7
Astrakhan Region	23.8	23.8	100.0	0.0	0.0	2.2
Volgograd Region	51.8	51.8	100.0	0.0	0.0	16.7
Rostov Region	105.9	131.1	92.3	25.1	7.7	20.1
PRIVOLZHSKY FEDERAL DISTRICT	1,806.2	1,806.7	98.0	0.5	2.0	264.2
Republic of Bashkortostan	343.1	343.1	100.0	0.0	0.0	51.3
Republic of Mariy-El	1.1	1.1	100.0	0.0	0.0	0.2
Republic of Mordovia	19.8	19.8	100.0	0.0	0.0	4.6
Republic of Tatarstan (Tatarstan)	522.3	522.6	96.2	0.3	3.8	46.4
Udmurt Republic	76.4	76.4	100.0	0.0	0.0	3.3

Cont.

Cont.

1	2	3	4	5	6	7
Chuvash Republic — Chuvashya	13.8	13.8	100.0	0.0	0.0	3.7
Kirov Region	23.1	23.1	100.0	0.0	0.0	4.8
Nizhni Novgorod Region	161.5	161.7	94.7	0.2	5.3	45.9
Orenburg Region	35.9	35.9	100.0	0.0	0.0	8.4
Penza Region	24.8	24.8	100.0	0.0	0.0	3.7
Perm Region	47.6	47.6	100.0	0.0	0.0	8.9
including Komi-Perm Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Samara Region	420.0	420.0	95.8	0.0	4.2	51.5
Saratov Region	107.9	107.9	100.0	0.0	0.0	30.5
Ulyanovsk Region	8.8	8.8	100.0	0.0	0.0	1.0
URALS FEDERAL DISTRICT	1,172.7	1,174.4	92.1	1.7	7.9	181.0
Kurgan Region	3.3	3.4	83.3	0.1	16.7	0.9
Sverdlovsk Region	441.2	442.2	90.0	1.0	10.0	61.5
Tyumen Region	427.7	428.2	96.3	0.5	3.7	53.9
including: Khanty-Mansiysky Autonomous Area	200.0	200.5	91.7	0.5	8.3	13.7
Yamalo-Nenetsky Autonomous Area	195.3	195.3	100.0	0.0	0.0	31.5
Chelyabinsk Region	300.5	300.6	92.3	0.1	7.7	64.7
SIBERIA FEDERAL DISTRICT	578.3	580.7	98.7	2.4	1.3	106.8
Republic of Altai	4.2	4.2	100.0	0.0	0.0	0.3
Republic of Buryatia	37.4	39.7	50.0	2.4	50.0	0.2
Republic of Tyva	2.1	2.1	100.0	0.0	0.0	0.3
Republic of Khakassia	3.0	3.0	100.0	0.0	0.0	2.1
Altai Territory	40.8	40.8	100.0	0.0	0.0	11.5
Krasnoyarsk Territory	67.4	67.4	100.0	0.0	0.0	12.5
including: Taymyr (Dolgano-Nenets) Autonomous Area	4.1	4.1	100.0	0.0	0.0	0.9
Evenkia Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Irkutsk Region	45.8	45.8	100.0	0.0	0.0	11.1
including Ust-Ordynsky Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Kemerovo Region	58.9	58.9	100.0	0.0	0.0	9.8
Novosibirsk Region	149.9	149.9	100.0	0.0	0.0	35.2
Omsk Region	144.2	144.2	100.0	0.0	0.0	16.4

	1	2	3	4	5	6	7
	1						
Tomsk Region		12.3	12.3	100.0	0.0	0.0	3.7
Chita Region		12.4	12.4	100.0	0.0	0.0	3.9
including Aginsky Buryatsky Autonomous Area		0.0	0.0	0.0	0.0	0.0	0.0
FAR EAST FEDERAL DISTRICT		190.0	210.1	88.6	20.2	11.4	50.2
Republic of Sakha (Yakutia)		7.3	7.3	100.0	0.0	0.0	1.0
Primorski Territory		54.2	57.4	90.0	3.2	10.0	12.5
Khabarovsk Territory		77.1	77.1	100.0	0.0	0.0	15.1
Amur Region		5.9	10.1	80.0	4.2	20.0	4.0
Kamchatka Region		27.6	28.1	87.5	0.5	12.5	11.7
including Koryaksky Autonomous Area		4.3	4.3	100.0	0.0	0.0	0.9
Magadan Region		3.8	5.6	66.7	1.9	33.3	0.8
Sakhalin Region		14.1	24.4	83.3	10.4	16.7	5.2
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

## 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
	Q1	Q2	Q3	Q4	Q1
2	3	4	5	6	
Russian Federation <sup>1</sup>	3,987.86	3,813.33	5,845.48	5,975.76	4,730.40
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,666.62</b>	<b>1,738.63</b>	<b>2,637.19</b>	<b>2,857.45</b>	<b>2,325.42</b>
Belgorod Region	15.79	12.94	21.61	17.55	12.99
Bryansk Region	11.40	10.02	18.81	16.92	12.93
Vladimir Region	23.62	20.53	31.17	31.12	23.57
Voronezh Region	42.29	29.93	56.63	52.41	32.93
Ivanovo Region	11.14	9.62	12.96	13.00	10.01
Kaluga Region	13.08	12.19	18.03	14.34	12.48
Kostroma Region	7.90	6.92	9.23	9.01	6.15
Kursk Region	12.65	9.45	14.48	15.04	10.07
Lipetsk Region	11.59	8.06	12.38	11.68	7.80
Moscow Region	85.79	92.25	143.43	132.12	104.89
Orel Region	12.23	8.54	14.89	14.52	8.29
Ryazan Region	19.47	15.34	23.99	22.86	13.61
Smolensk Region	13.03	11.22	16.18	15.40	12.94
Tambov Region	9.26	6.33	9.47	9.45	6.31
Tver Region	16.58	13.04	20.31	18.69	14.10
Tula Region	25.38	17.29	34.08	35.35	25.69
Yaroslavl Region	41.01	39.58	56.41	54.44	41.97
Moscow	1,294.41	1,415.40	2,123.16	2,373.56	1,968.69
<b>NORTH-WEST DISTRICT</b>	<b>520.25</b>	<b>535.52</b>	<b>743.01</b>	<b>731.87</b>	<b>632.69</b>
Republic of Karelia	12.78	11.72	13.23	12.85	10.11
Republic of Komi	17.14	14.28	16.07	15.74	14.10
Arkhangelsk Region	14.24	16.67	13.56	12.77	9.89
including Nenets Autonomous Area	0.33	0.89	0.94	0.69	0.44
Vologda Region	16.09	12.51	17.00	19.35	14.82
Kaliningrad Region	49.97	34.18	43.13	39.56	43.41
Leningrad Region	13.34	15.80	31.99	47.36	47.23
Murmansk Region	24.71	20.32	21.83	21.89	19.36
Novgorod Region	7.99	7.76	10.11	8.20	6.29
Pskov Region	5.64	6.15	8.11	7.68	5.60
St. Petersburg	358.35	396.13	567.98	546.46	461.88



Cont.

(USD million)

1	2	3	4	5	6
<b>SOUTH FEDERAL DISTRICT</b>	<b>345.53</b>	<b>266.85</b>	<b>570.16</b>	<b>484.42</b>	<b>351.16</b>
Republic of Adigei (Adigeya)	3.84	2.41	3.83	3.07	2.06
Republic of Daghestan	7.70	8.22	29.54	17.05	19.82
Republic of Ingushetia	2.06	1.23	2.04	1.40	1.69
Kabardino-Balkar Republic	6.85	3.73	6.42	5.02	6.65
Republic of Kalmykia	2.31	1.21	2.11	1.50	1.46
Karachai-Cherkess Republic	2.64	1.61	2.12	2.18	1.75
Republic of Northern Ossetia — Alania	13.73	9.18	19.77	18.40	17.67
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	108.94	91.63	209.71	136.92	102.09
Stavropol Territory	57.45	45.17	111.24	116.67	71.79
Astrakhan Region	13.22	10.22	20.96	16.13	15.36
Volgograd Region	29.36	21.33	33.78	41.23	26.24
Rostov Region	97.45	70.92	128.64	124.85	84.57
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>445.86</b>	<b>338.91</b>	<b>567.93</b>	<b>571.14</b>	<b>400.52</b>
Republic of Bashkortostan	45.14	31.01	58.14	58.33	43.01
Republic of Mariy-El	3.03	1.79	2.10	2.11	1.46
Republic of Mordovia	4.17	2.61	3.84	3.94	3.06
Republic of Tatarstan (Tatarstan)	58.24	40.24	66.20	62.20	51.40
Udmurt Republic	15.47	11.21	17.55	20.95	13.72
Chuvash Republic — Chuvashya	6.85	4.50	7.22	7.07	5.46
Kirov Region	7.82	6.95	10.66	8.94	7.50
Nizhni Novgorod Region	64.85	52.77	87.15	89.81	64.26
Orenburg Region	30.97	19.64	33.04	36.58	22.46
Penza Region	11.44	7.96	12.79	13.20	10.28
Perm Region	37.89	36.15	61.37	61.86	46.04
including Komi-Perm Autonomous Area	0.02	0.07	0.08	0.12	0.06
Samara Region	120.48	91.15	154.15	150.49	104.13
Saratov Region	28.74	25.21	40.41	44.88	20.50
Ulyanovsk Region	10.78	7.74	13.31	10.77	7.24
<b>URALS FEDERAL DISTRICT</b>	<b>432.48</b>	<b>398.15</b>	<b>531.67</b>	<b>523.47</b>	<b>402.38</b>
Kurgan Region	7.13	4.96	8.11	8.66	5.39
Sverdlovsk Region	154.83	165.98	241.12	231.12	176.82
Tyumen Region	200.53	176.66	196.66	202.59	163.02
including: Khanty-Mansiysky Autonomous Area	75.44	79.15	89.98	95.20	67.87
Yamalo-Nenetsky Autonomous Area	48.20	48.77	46.57	50.87	46.58
Chelyabinsk Region	69.99	50.55	85.77	81.10	57.15

End

(USD million)

1	2	3	4	5	6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>343.63</b>	<b>332.23</b>	<b>518.48</b>	<b>467.50</b>	<b>371.18</b>
Republic of Altai	1.34	1.23	1.16	1.06	0.86
Republic of Buryatia	9.09	7.14	9.98	9.63	8.76
Republic of Tyva	0.38	0.19	0.35	0.37	0.27
Republic of Khakassia	4.50	3.66	6.99	5.57	5.24
Altai Territory	30.24	26.05	40.70	41.87	32.35
Krasnoyarsk Territory	58.28	60.10	84.62	72.53	63.00
including: Taymyr (Dolgano-Nenets) Autonomous Area	0.63	0.79	0.75	0.87	0.50
Irkutsk Region	59.51	56.58	80.73	71.85	60.76
Kemerovo Region	35.90	28.94	51.21	47.29	39.36
Novosibirsk Region	69.14	75.71	133.18	109.55	81.27
Omsk Region	38.76	40.34	68.42	68.53	47.20
Tomsk Region	20.77	19.68	28.87	26.58	20.69
Chita Region	15.71	12.61	12.26	12.67	11.43
including Aginsky Buryatsky Autonomous Area	0.05	0.06	0.05	0.09	0.06
<b>FAR EAST FEDERAL DISTRICT</b>	<b>235.20</b>	<b>204.24</b>	<b>286.01</b>	<b>346.48</b>	<b>236.67</b>
Republic of Sakha (Yakutia)	29.10	23.80	29.62	31.74	27.56
Primorski Territory	69.90	73.32	90.92	143.96	95.24
Khabarovsk Territory	68.46	56.69	84.99	88.85	64.21
Amur Region	15.51	12.08	22.25	17.09	12.17
Kamchatka Region	20.26	12.70	18.59	18.72	10.13
including Koryaksky Autonomous Area	0.07	0.17	0.12	0.13	0.06
Magadan Region	9.82	7.00	10.37	11.41	6.98
Sakhalin Region	18.21	15.58	25.48	29.98	17.62
Jewish Autonomous Area	1.32	1.23	1.62	1.75	1.25
Chukotka Autonomous Area	2.63	1.86	2.17	2.98	1.52

<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
	Q1	Q2	Q3	Q4	Q1
2	3	4	5	6	
Russian Federation <sup>1</sup>	2,691.79	4,128.11	4,043.63	5,714.52	5,380.79
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,405.64</b>	<b>2,311.04</b>	<b>2,288.00</b>	<b>3,336.61</b>	<b>3,210.11</b>
Belgorod Region	10.57	15.87	12.76	20.32	16.68
Bryansk Region	9.36	14.38	10.04	19.55	17.31
Vladimir Region	15.48	24.08	22.71	32.32	25.63
Voronezh Region	23.95	38.93	29.81	47.16	47.67
Ivanovo Region	7.15	12.80	10.28	14.40	12.44
Kaluga Region	9.39	14.37	14.61	18.68	19.10
Kostroma Region	4.93	8.09	5.92	9.49	6.98
Kursk Region	7.87	10.57	9.87	16.44	14.52
Lipetsk Region	7.23	10.43	8.85	13.74	10.57
Moscow Region	98.83	150.60	146.97	186.90	184.73
Orel Region	8.10	10.89	9.22	12.82	11.61
Ryazan Region	13.11	17.68	16.81	23.57	21.74
Smolensk Region	8.17	11.24	10.84	20.78	18.01
Tambov Region	5.45	9.65	7.82	10.49	9.45
Tver Region	9.58	13.93	12.40	22.56	19.34
Tula Region	16.40	19.79	23.38	34.84	33.01
Yaroslavl Region	23.94	38.13	33.64	50.78	41.47
Moscow	1,126.15	1,889.61	1,902.07	2,781.77	2,699.86
<b>NORTH-WEST DISTRICT</b>	<b>497.75</b>	<b>674.33</b>	<b>711.39</b>	<b>928.83</b>	<b>855.60</b>
Republic of Karelia	6.89	9.61	9.25	9.73	9.99
Republic of Komi	7.00	11.93	8.93	15.10	12.63
Arkhangelsk Region	9.35	17.90	9.56	13.88	11.85
including Nenets Autonomous Area	0.29	0.56	0.61	0.69	0.49
Vologda Region	8.90	10.90	10.75	16.38	11.74
Kaliningrad Region	75.83	70.07	75.16	98.39	84.42
Leningrad Region	13.23	22.08	28.67	54.48	53.93
Murmansk Region	7.61	11.77	10.17	17.09	14.31
Novgorod Region	4.23	6.75	5.61	6.32	5.20
Pskov Region	6.55	11.87	10.47	13.81	12.44
St. Petersburg	358.18	501.45	542.83	683.64	639.09

Cont.

(USD million)

1	2	3	4	5	6
<b>SOUTH FEDERAL DISTRICT</b>	<b>185.90</b>	<b>256.66</b>	<b>224.59</b>	<b>331.44</b>	<b>311.06</b>
Republic of Adigei (Adigeya)	2.90	3.86	2.52	4.24	3.20
Republic of Daghestan	3.09	2.17	2.35	2.16	3.19
Republic of Ingushetia	0.62	0.65	0.42	0.66	1.18
Kabardino-Balkar Republic	2.01	2.03	2.44	3.36	3.83
Republic of Kalmykia	1.05	1.20	1.60	1.69	1.56
Karachai-Cherkess Republic	0.62	0.97	0.81	1.64	1.28
Republic of Northern Ossetia — Alania	4.12	3.90	3.45	8.37	6.98
Republic of Chechnya	0.00	0.00	0.00	0.00	0.00
Krasnodar Territory	82.56	120.28	96.53	149.36	139.58
Stavropol Territory	22.23	26.73	30.22	42.39	37.60
Astrakhan Region	9.92	15.28	12.18	15.36	14.13
Volgograd Region	15.21	22.06	18.74	26.25	23.08
Rostov Region	41.59	57.53	53.31	75.96	75.47
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>237.53</b>	<b>340.43</b>	<b>308.56</b>	<b>422.78</b>	<b>370.65</b>
Republic of Bashkortostan	16.92	18.81	23.58	30.04	27.52
Republic of Mariy-El	2.78	3.45	3.00	4.06	4.14
Republic of Mordovia	3.56	4.39	3.71	5.18	4.72
Republic of Tatarstan (Tatarstan)	32.27	41.43	37.55	51.32	49.54
Udmurt Republic	8.06	11.80	9.85	15.54	12.52
Chuvash Republic — Chuvashya	5.46	8.08	7.57	10.57	8.15
Kirov Region	5.22	7.16	6.99	9.94	7.38
Nizhni Novgorod Region	42.47	64.07	63.27	88.59	82.31
Orenburg Region	14.52	21.63	16.62	20.68	17.81
Penza Region	7.21	11.17	9.35	12.34	10.34
Perm Region	15.89	24.05	23.01	31.74	31.44
including Komi-Perm Autonomous Area	0.03	0.11	0.16	0.29	0.16
Samara Region	57.43	78.23	65.70	95.74	83.29
Saratov Region	19.23	35.55	29.33	36.41	23.46
Ulyanovsk Region	6.53	10.62	9.02	10.63	8.03
<b>URALS FEDERAL DISTRICT</b>	<b>150.35</b>	<b>231.29</b>	<b>203.06</b>	<b>287.36</b>	<b>252.21</b>
Kurgan Region	2.86	3.41	3.47	4.29	3.75
Sverdlovsk Region	64.30	101.94	93.97	136.87	128.32
Tyumen Region	56.07	92.25	72.81	102.35	86.36
including: Khanty-Mansiysky Autonomous Area	23.83	44.46	33.71	46.78	36.51
Yamalo-Nenetsky Autonomous Area	9.00	18.47	14.16	21.78	19.02
Chelyabinsk Region	27.13	33.70	32.81	43.85	33.79

End

(USD million)

1	2	3	4	5	6
<b>SIBERIA FEDERAL DISTRICT</b>	<b>123.94</b>	<b>184.92</b>	<b>182.19</b>	<b>238.33</b>	<b>210.87</b>
Republic of Altai	0.97	1.46	0.94	1.23	0.98
Republic of Buryatia	2.84	4.31	3.50	4.17	3.50
Republic of Tyva	0.16	0.26	0.25	0.25	0.19
Republic of Khakassia	2.52	3.41	2.63	2.96	3.28
Altai Territory	15.93	22.74	22.54	23.01	22.87
Krasnoyarsk Territory	21.48	31.45	28.35	39.94	31.72
including: Taymyr (Dolgano-Nenets) Autonomous Area	0.17	0.56	0.56	0.61	0.55
Irkutsk Region	11.80	17.48	16.06	28.87	21.32
Kemerovo Region	11.50	17.67	16.57	24.54	22.37
Novosibirsk Region	22.78	35.26	40.05	52.85	49.29
Omsk Region	20.37	30.19	32.26	37.54	35.91
Tomsk Region	10.31	15.85	15.66	18.74	15.82
Chita Region	3.28	4.84	3.39	4.23	3.62
including Aginsky Buryatsky Autonomous Area	0.03	0.06	0.04	0.06	0.05
<b>FAR EAST FEDERAL DISTRICT</b>	<b>91.00</b>	<b>129.11</b>	<b>128.84</b>	<b>171.36</b>	<b>163.11</b>
Republic of Sakha (Yakutia)	7.22	11.68	10.46	13.17	9.38
Primorski Territory	31.68	37.35	47.04	66.29	64.77
Khabarovsk Territory	26.88	35.96	36.49	45.79	47.00
Amur Region	4.99	8.08	5.30	6.78	6.51
Kamchatka Region	3.56	5.36	5.02	9.27	5.96
including Koryaksky Autonomous Area	0.03	0.06	0.08	0.12	0.08
Magadan Region	3.22	5.12	2.92	3.93	3.56
Sakhalin Region	12.34	24.04	20.44	24.43	24.49
Jewish Autonomous Area	0.45	0.64	0.58	0.86	0.88
Chukotka Autonomous Area	0.66	0.87	0.59	0.84	0.56

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

## 3. Borrowings

Table 3.1

Deposits of Legal Entities and Individuals<sup>1</sup>

(thousand rubles)

	31.03.2004									
	total		legal entities' deposits		foreign currency		total		individuals' deposits <sup>2</sup>	
	1	2	3	4	5	6	7	8	9	10
Russian Federation	1,970,175,552	301,884,494	141,586,947	160,297,547	1,668,291,058	1,232,474,666	435,816,392			
CENTRAL FEDERAL DISTRICT	981,262,982	211,343,434	86,872,624	124,470,810	769,919,548	495,144,991	274,774,557			
Belgorod Region	13,988,327	248,327	247,689	638	13,740,000	11,553,311	2,186,689			
Bryansk Region	7,098,257	139,270	139,270	—	6,958,987	5,820,125	1,138,862			
Vladimir Region	11,137,588	243,989	219,959	24,030	10,893,599	9,407,466	1,486,133			
Voronezh Region	20,413,339	258,227	198,826	59,401	20,155,112	17,382,057	2,773,055			
Ivanovo Region	6,302,386	158,638	155,474	3,164	6,143,748	5,492,992	650,756			
Kaluga Region	8,046,189	125,370	113,976	11,394	7,920,819	6,414,965	1,505,854			
Kostroma Region	4,681,636	170,102	124,267	45,835	4,511,534	3,807,254	704,280			
Kursk Region	7,542,023	307,214	273,032	34,182	7,234,809	6,286,782	948,027			
Lipetsk Region	9,529,676	933,938	707,668	226,270	8,595,738	7,502,431	1,093,307			
Moscow Region	73,768,238	1,904,473	1,345,875	558,598	71,863,765	56,244,234	15,619,531			
Orel Region	5,231,228	147,660	147,660	—	5,083,568	4,469,069	614,499			
Ryazan Region	9,145,340	195,437	184,128	11,309	8,949,903	7,605,499	1,344,404			
Smolensk Region	8,391,752	1,106,487	884,533	221,954	7,285,265	5,789,101	1,496,164			
Tambov Region	6,350,774	141,627	138,778	2,849	6,209,147	5,586,532	622,615			
Tver Region	8,238,797	177,245	177,245	—	8,061,552	6,697,938	1,363,614			
Tula Region	13,375,772	389,700	380,300	9,400	12,986,072	10,626,455	2,359,617			
Yaroslavl Region	15,158,725	963,845	963,275	570	14,194,880	11,756,887	2,437,993			
Moscow	752,862,935	203,731,885	80,470,669	123,261,216	549,131,050	312,701,893	236,429,157			
NORTH-WEST DISTRICT	198,297,264	25,749,743	15,032,316	10,717,427	172,547,521	125,090,168	47,457,353			
Republic of Karelia	5,055,636	93,015	79,114	13,901	4,962,621	3,959,794	1,002,827			
Republic of Komi	14,208,198	390,733	380,478	10,255	13,817,465	11,863,176	1,954,289			
Arkhangelsk Region	10,269,553	96,025	74,590	21,435	10,173,528	8,780,584	1,392,944			
including Nenets Autonomous Area	502,488	—	—	—	502,488	472,596	29,892			

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8
Vologda Region	19,918,236	7,428,852	2,584,312	4,844,540	12,489,384	10,971,545	1,517,839
Kaliningrad Region	10,981,102	733,725	476,815	256,910	10,247,377	6,310,013	3,937,364
Leningrad Region	2,744,051	431,056	280,021	151,035	2,312,995	1,393,557	919,438
Murmansk Region	13,825,773	99,333	98,875	458	13,726,440	10,667,876	3,058,564
Novgorod Region	4,217,261	200,677	192,131	8,546	4,016,584	3,140,873	875,711
Pskov Region	3,880,683	127,270	127,270	—	3,753,413	3,104,712	648,701
St. Petersburg	113,196,771	16,149,057	10,738,710	5,410,347	97,047,714	64,898,038	32,149,676
<b>SOUTH FEDERAL DISTRICT</b>	<b>129,721,686</b>	<b>6,897,176</b>	<b>4,834,345</b>	<b>2,062,831</b>	<b>122,824,510</b>	<b>101,049,655</b>	<b>21,774,855</b>
Republic of Adigei (Adigeya)	1,825,540	4,620	4,620	—	1,820,920	1,598,023	222,897
Republic of Dagestan	1,637,888	24,524	24,524	—	1,613,364	1,347,085	266,279
Republic of Ingushetia	161,612	157	—	157	161,455	139,181	22,274
Kabardino-Balkar Republic	2,196,489	29,868	29,868	—	2,166,621	1,935,539	231,082
Republic of Kalmykia	608,761	78,696	78,696	—	530,065	458,035	72,030
Karachai-Cherkess Republic	916,154	6,381	6,381	—	909,773	822,026	87,747
Republic of Northern Ossetia — Alania	3,102,681	163,537	163,537	—	2,939,144	2,567,085	372,059
Republic of Chechnya	42,804	—	—	—	42,804	42,715	89
Krasnodar Territory	45,301,316	3,394,243	1,939,607	1,454,636	41,907,073	33,802,375	8,104,698
Stavropol Territory	20,061,438	489,784	184,600	305,184	19,571,654	15,367,154	4,204,500
Astrakhan Region	7,240,172	164,067	160,481	3,586	7,076,105	6,052,946	1,023,159
Volgograd Region	18,060,543	959,335	813,691	145,644	17,101,208	14,353,616	2,747,592
Rostov Region	28,566,288	1,581,964	1,428,340	153,624	26,984,324	22,563,875	4,420,449
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>260,654,655</b>	<b>16,600,075</b>	<b>14,553,089</b>	<b>2,046,986</b>	<b>244,054,580</b>	<b>208,877,518</b>	<b>35,177,062</b>
Republic of Bashkortostan	27,949,023	855,331	804,595	50,736	27,093,692	23,640,978	3,452,714
Republic of Mariy-El	2,674,148	83,760	80,711	3,049	2,590,388	2,364,240	226,148
Republic of Mordovia	3,998,710	129,899	129,779	120	3,868,811	3,580,847	287,964
Republic of Tatarstan (Tatarstan)	41,884,362	6,486,755	5,628,934	857,821	35,397,607	30,488,009	4,909,598
Udmurt Republic	10,078,775	321,003	308,356	12,647	9,757,772	8,602,204	1,155,568
Chuvash Republic — Chuvashya	6,336,065	114,210	111,361	2,849	6,221,855	5,558,924	662,931
Kirov Region	8,459,298	96,440	85,046	11,394	8,362,858	7,862,122	500,736
Nizhni Novgorod Region	38,040,282	2,508,694	2,286,881	221,813	35,531,588	28,681,742	6,849,846
Orenburg Region	14,254,034	993,398	595,299	398,099	13,260,636	11,502,608	1,758,028

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8
Penza Region	8,309,366	53,914	52,251	1,663	8,255,452	7,456,865	798,587
Perm Region	27,754,848	1,842,820	1,633,201	209,619	25,912,028	22,564,706	3,347,322
including Komi-Perm Autonomous Area	342,079	—	—	—	342,079	330,414	11,665
Samara Region	42,950,934	1,959,146	1,787,480	171,666	40,991,788	32,860,259	8,131,529
Saratov Region	19,733,979	1,064,625	959,115	105,510	18,669,354	16,384,289	2,285,065
Ulyanovsk Region	8,230,831	90,080	90,080	—	8,140,751	7,329,725	811,026
URALS FEDERAL DISTRICT	179,738,078	30,248,094	10,272,678	19,975,416	149,489,984	124,702,147	24,787,837
Kurgan Region	3,602,423	51,323	51,323	—	3,551,100	3,305,497	245,603
Sverdlovsk Region	55,626,435	6,955,315	4,118,291	2,837,024	48,671,120	39,983,789	8,687,331
Tyumen Region	88,331,531	18,316,431	4,983,945	13,332,486	70,015,100	57,954,878	12,060,222
including: Khanty-Mansiysky Autonomous Area	49,454,081	13,802,280	1,436,826	12,365,454	35,651,801	28,800,871	6,850,930
Yamalo-Nenetsky Autonomous Area	12,957,156	1,454,871	1,454,871	—	11,502,285	10,395,477	1,106,808
Chelyabinsk Region	32,177,689	4,925,025	1,119,119	3,805,906	27,252,664	23,457,983	3,794,681
SIBERIA FEDERAL DISTRICT	147,869,737	6,773,055	6,384,568	388,487	141,096,682	123,197,050	17,899,632
Republic of Altai	578,874	15,429	15,429	—	563,445	518,975	44,470
Republic of Buryatia	4,275,384	78,041	63,166	14,875	4,197,343	3,907,372	289,971
Republic of Tyva	555,276	600	600	—	554,676	536,961	17,715
Republic of Khakassia	2,534,289	55,360	55,360	—	2,478,929	2,273,951	204,978
Altai Territory	13,616,330	239,917	239,194	723	13,376,413	11,897,649	1,478,764
Krasnoyarsk Territory	28,124,958	1,020,391	968,940	51,451	27,104,567	23,596,304	3,508,263
including: Taymyr (Doigano-Nenets) Autonomous Area	820,877	—	—	—	820,877	733,122	87,755
Evenkia Autonomous Area	100,489	—	—	—	100,489	100,489	—
Irkutsk Region	21,296,412	1,115,434	1,043,971	71,463	20,180,978	17,558,146	2,622,832
including Ust-Ordynsky Autonomous Area	166,141	—	—	—	166,141	164,407	1,734
Kemerovo Region	21,041,691	646,449	601,868	44,581	20,395,242	18,076,336	2,318,906
Novosibirsk Region	23,007,336	1,799,308	1,759,284	40,024	21,208,028	17,942,656	3,265,372
Omsk Region	15,844,197	686,503	522,059	164,444	15,157,694	13,058,409	2,099,285
Tomsk Region	11,187,803	380,907	379,981	926	10,806,896	9,209,050	1,597,846
Chita Region	5,807,187	734,716	734,716	—	5,072,471	4,621,241	451,230
including Aginsky Buryatsky Autonomous Area	526,203	422,070	422,070	—	104,133	100,858	3,275



End  
(thousand rubles)

1	2	3	4	5	6	7	8
FAR EAST FEDERAL DISTRICT	72,631,150	4,272,917	3,637,327	635,590	68,358,233	54,413,137	13,945,096
Republic of Sakha (Yakutia)	10,868,366	557,812	480,902	76,910	10,310,554	9,046,732	1,263,822
Primorski Territory	17,564,618	1,261,510	979,771	281,739	16,303,108	12,065,446	4,237,662
Khabarovsk Territory	18,957,473	1,347,807	1,163,881	183,926	17,609,666	13,624,492	3,985,174
Amur Region	5,531,808	403,188	403,188	—	5,128,620	4,574,600	554,020
Kamchatka Region	5,536,296	70,514	56,271	14,243	5,465,782	4,084,639	1,381,143
including Koryaksky Autonomous Area	46,195	5,000	5,000	—	41,195	41,102	93
Magadan Region	3,549,866	117,567	117,397	170	3,432,299	2,673,796	758,503
Sakhalin Region	8,176,099	500,476	421,874	78,602	7,675,623	6,155,514	1,520,109
Jewish Autonomous Area	909,751	14,043	14,043	—	895,708	772,235	123,473
Chukotka Autonomous Area	1,536,873	—	—	—	1,536,873	1,415,683	121,190

<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	31.03.2004		
	state enterprises	non-state enterprises	other <sup>1</sup>
	2	3	4
Russian Federation	85,854,387	693,213,961	24,081,832
<b>CENTRAL FEDERAL DISTRICT</b>	<b>60,747,616</b>	<b>573,351,042</b>	<b>22,930,739</b>
Belgorod Region	44,001	352,343	3
Bryansk Region	10,791	158,793	1
Vladimir Region	14,238	260,895	0
Voronezh Region	46,717	737,482	5
Ivanovo Region	61,460	786,450	0
Kaluga Region	46,281	255,808	14
Kostroma Region	12,783	275,380	2,484
Kursk Region	91,393	283,985	0
Lipetsk Region	43,455	550,405	150,332
Moscow Region	365,401	15,109,311	93,689
Orel Region	122,284	215,542	0
Ryazan Region	155,905	637,241	40
Smolensk Region	64,550	628,991	5,900
Tambov Region	22,711	192,435	1
Tver Region	77,691	572,946	466
Tula Region	40,819	360,364	49
Yaroslavl Region	51,332	802,020	5,933
Moscow	59,475,804	551,170,651	22,671,822
<b>NORTH-WEST DISTRICT</b>	<b>5,995,542</b>	<b>43,007,001</b>	<b>667,184</b>
Republic of Karelia	45,232	58,783	0
Republic of Komi	83,432	1,142,864	3,044
Arkhangelsk Region	34,512	104,461	0
including Nenets Autonomous Area	0	0	0
Vologda Region	84,003	2,327,413	270,506
Kaliningrad Region	155,856	799,000	8,516
Leningrad Region	11,002	40,595	285
Murmansk Region	50,856	400,788	2,234
Novgorod Region	34,220	158,344	2,802
Pskov Region	29,800	250,035	1,619
St. Petersburg	5,466,629	37,724,718	378,178
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,686,056</b>	<b>10,462,440</b>	<b>66,863</b>
Republic of Adigei (Adigeya)	12,280	41,562	43
Republic of Daghestan	446,845	601,997	624
Republic of Ingushetia	1,441	22,411	0
Kabardino-Balkar Republic	32,087	133,253	0
Republic of Kalmykia	13,444	64,288	9
Karachai-Cherkess Republic	19,509	77,648	264
Republic of Northern Ossetia — Alania	108,427	375,194	738
Republic of Chechnya	0	0	0
Krasnodar Territory	341,496	3,644,711	59,712

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	90,183	452,291	602
Astrakhan Region	32,557	165,183	1,606
Volgograd Region	151,770	1,258,813	394
Rostov Region	436,017	3,625,089	2,871
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>9,089,963</b>	<b>29,566,755</b>	<b>54,456</b>
Republic of Bashkortostan	833,199	6,144,587	25,100
Republic of Mariy-El	23,203	48,124	0
Republic of Mordovia	41,619	313,597	0
Republic of Tatarstan (Tatarstan)	6,548,325	6,712,061	3,565
Udmurt Republic	87,777	854,200	2
Chuvash Republic — Chuvashya	29,591	188,474	0
Kirov Region	17,828	270,680	3
Nizhni Novgorod Region	564,406	2,677,016	552
Orenburg Region	46,826	1,283,049	700
Penza Region	99,046	272,054	12
Perm Region	57,415	1,361,826	21,223
including Komi-Perm Autonomous Area	0	0	0
Samara Region	381,135	7,612,263	2,644
Saratov Region	310,235	1,676,172	655
Ulyanovsk Region	49,358	152,652	0
<b>URALS FEDERAL DISTRICT</b>	<b>5,244,464</b>	<b>21,014,855</b>	<b>261,599</b>
Kurgan Region	14,910	82,863	0
Sverdlovsk Region	1,127,162	7,099,305	169,424
Tyumen Region	3,123,199	9,176,516	90,300
including: Khanty-Mansiysky Autonomous Area	2,544,630	4,390,445	69,198
Yamalo-Nenetsky Autonomous Area	467,334	3,578,049	18,604
Chelyabinsk Region	979,193	4,656,171	1,875
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,466,738</b>	<b>9,868,567</b>	<b>54,786</b>
Republic of Altai	4,282	34,551	5
Republic of Buryatia	181,393	545,049	14
Republic of Tyva	27,641	25,083	0
Republic of Khakassia	21,226	116,249	0
Altai Territory	77,703	561,989	1
Krasnoyarsk Territory	313,746	1,564,690	5,743
including: Taymyr (Dolgano-Nenets) Autonomous Area	8,097	13,662	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	74,228	1,392,200	123
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	116,633	999,353	30,284
Novosibirsk Region	318,672	2,967,496	17,350
Omsk Region	241,621	938,043	190
Tomsk Region	52,092	479,851	1,047
Chita Region	37,501	244,013	29
including Aginsky Buryatsky Autonomous Area	0	0	0

End

*(thousand rubles)*

1	2	3	4
FAR EAST FEDERAL DISTRICT	1,624,008	5,943,301	46,205
Republic of Sakha (Yakutia)	371,871	418,355	30
Primorski Territory	458,656	2,480,116	18,555
Khabarovsk Territory	484,668	1,658,635	1,940
Amur Region	15,365	118,604	8,274
Kamchatka Region	100,055	427,148	155
including Koryaksky Autonomous Area	14,686	29,860	0
Magadan Region	37,501	205,374	1
Sakhalin Region	155,892	635,069	17,250
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	31.03.2004		
	state enterprises	non-state enterprises	other <sup>1</sup>
	2	3	4
Russian Federation	19,749,365	126,790,018	44,881,920
<b>CENTRAL FEDERAL DISTRICT</b>	<b>18,092,180</b>	<b>113,947,916</b>	<b>42,468,201</b>
Belgorod Region	944	2,296	0
Bryansk Region	0	3,281	0
Vladimir Region	1,262	4,632	0
Voronezh Region	53	679	691
Ivanovo Region	0	1,781	0
Kaluga Region	7	40	0
Kostroma Region	0	1,790	2,826
Kursk Region	5,252	7,655	0
Lipetsk Region	0	775,786	7,660
Moscow Region	4,494	797,900	2,461,290
Orel Region	0	78	0
Ryazan Region	6,875	19,878	0
Smolensk Region	167	5,223	3,604
Tambov Region	3	3,907	156
Tver Region	510	83,508	845
Tula Region	1,594	21,357	116
Yaroslavl Region	513	16,310	1,383
Moscow	18,070,506	112,201,815	39,989,630
<b>NORTH-WEST DISTRICT</b>	<b>1,138,923</b>	<b>6,888,711</b>	<b>1,227,476</b>
Republic of Karelia	4,852	2,302	834
Republic of Komi	1,180	18,638	16
Arkhangelsk Region	0	6,307	11
including Nenets Autonomous Area	0	0	0
Vologda Region	19	1,112,072	107,016
Kaliningrad Region	8,241	175,210	3,578
Leningrad Region	0	5,437	5
Murmansk Region	14,818	101,579	2,664
Novgorod Region	1,254	30,434	0
Pskov Region	332	6,151	29,335
St. Petersburg	1,108,227	5,430,581	1,084,017
<b>SOUTH FEDERAL DISTRICT</b>	<b>42,986</b>	<b>509,486</b>	<b>5,858</b>
Republic of Adigei (Adigeya)	0	1,698	3
Republic of Daghestan	386	1,102	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	6	3,783	0
Republic of Kalmykia	115	2,946	46
Karachai-Cherkess Republic	0	134	0
Republic of Northern Ossetia — Alania	202	1,086	0
Republic of Chechnya	0	0	0
Krasnodar Territory	18,440	366,794	4,709

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	291	1,285	1
Astrakhan Region	2,022	2,859	0
Volgograd Region	13,157	40,197	82
Rostov Region	8,367	87,602	1,017
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>219,262</b>	<b>2,493,775</b>	<b>372,526</b>
Republic of Bashkortostan	22,653	677,734	273,556
Republic of Mariy-El	0	112	0
Republic of Mordovia	8	2,046	0
Republic of Tatarstan (Tatarstan)	66,598	147,093	19,597
Udmurt Republic	694	4,271	1,266
Chuvash Republic – Chuvashya	1,845	3,269	0
Kirov Region	0	3,223	96
Nizhni Novgorod Region	90,422	112,200	1,386
Orenburg Region	0	25,292	0
Penza Region	3,518	714	71
Perm Region	3,078	189,257	46,226
including Komi-Perm Autonomous Area	0	0	0
Samara Region	21,440	1,254,407	30,191
Saratov Region	2,400	69,735	137
Ulyanovsk Region	6,606	4,422	0
<b>URALS FEDERAL DISTRICT</b>	<b>151,494</b>	<b>1,653,248</b>	<b>350,731</b>
Kurgan Region	0	32	0
Sverdlovsk Region	97,302	517,795	334,804
Tyumen Region	35,703	89,554	10,532
including: Khanty-Mansiysky Autonomous Area	30,411	80,650	7,641
Yamalo-Nenetsky Autonomous Area	3,661	7,250	160
Chelyabinsk Region	18,489	1,045,867	5,395
<b>SIBERIA FEDERAL DISTRICT</b>	<b>74,395</b>	<b>482,389</b>	<b>387,087</b>
Republic of Altai	0	3,219	0
Republic of Buryatia	861	57,662	39,277
Republic of Tyva	0	0	0
Republic of Khakassia	1,841	275	0
Altai Territory	338	20,203	0
Krasnoyarsk Territory	253	57,874	193
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	46	124,951	18
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	2,411	18,521	327,814
Novosibirsk Region	60,186	135,196	19,753
Omsk Region	961	20,425	24
Tomsk Region	7,492	41,006	8
Chita Region	6	3,057	0
including Aginsky Buryatsky Autonomous Area	0	0	0

End

*(thousand rubles)*

1	2	3	4
FAR EAST FEDERAL DISTRICT	30,125	814,493	70,041
Republic of Sakha (Yakutia)	7,850	26,415	0
Primorski Territory	8,446	540,662	18,224
Khabarovsk Territory	4,099	61,372	6,569
Amur Region	50	1,233	90
Kamchatka Region	4,697	99,913	14,878
including Koryaksky Autonomous Area	0	2,157	0
Magadan Region	1,048	4,230	19
Sakhalin Region	3,935	80,668	30,261
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	31.03.2004			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
Russian Federation	2,615,140	61,925,035	6,265,847	17,682,715
<b>CENTRAL FEDERAL DISTRICT</b>	<b>2,534,266</b>	<b>40,746,962</b>	<b>5,935,362</b>	<b>10,011,353</b>
Belgorod Region	289	7,231	1,304	15,885
Bryansk Region	0	684	1,108	0
Vladimir Region	0	0	0	83
Voronezh Region	0	20,640	21	7,588
Ivanovo Region	0	329	0	0
Kaluga Region	0	6,369	0	0
Kostroma Region	4,371	346	607	0
Kursk Region	5,710	9,430	1	0
Lipetsk Region	0	2,878	0	0
Moscow Region	1,880	288,521	2,096	67,864
Orel Region	0	7,939	0	1
Ryazan Region	0	5,595	958	291
Smolensk Region	0	1,542	0	39
Tambov Region	747	20,653	0	0
Tver Region	0	15,411	2	274
Tula Region	0	2,727	0	87
Yaroslavl Region	0	9,049	0	4,717
Moscow	2,521,269	40,347,618	5,929,265	9,914,524
<b>NORTH-WEST DISTRICT</b>	<b>313</b>	<b>510,398</b>	<b>114,145</b>	<b>4,792,185</b>
Republic of Karelia	0	5,250	0	10
Republic of Komi	0	16,353	0	7,633
Arkhangelsk Region	0	0	0	271
including Nenets Autonomous Area	0	0	0	0
Vologda Region	233	10,423	1,614	29,767
Kaliningrad Region	10	2,099	125	1,908
Leningrad Region	0	1,449	0	543
Murmansk Region	0	1,749	0	69
Novgorod Region	0	143	0	2,930
Pskov Region	70	380	76	5,120
St. Petersburg	0	472,552	112,330	4,743,934
<b>SOUTH FEDERAL DISTRICT</b>	<b>25,037</b>	<b>422,379</b>	<b>4,639</b>	<b>162,756</b>
Republic of Adigei (Adigeya)	0	248	3	361
Republic of Daghestan	21,831	1,552	815	20,690
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	2,487	575	388
Republic of Kalmykia	0	0	2	0
Karachai-Cherkess Republic	1,361	1,552	0	1,224
Republic of Northern Ossetia — Alania	0	25,841	30	9,693
Republic of Chechnya	0	0	0	0
Krasnodar Territory	0	95,217	99	26,498



Cont.

(thousand rubles)

1	2	3	4	5
Stavropol Territory	1,845	56,766	356	8,431
Astrakhan Region	0	41,279	0	10,076
Volgograd Region	0	195,321	2,729	42,217
Rostov Region	0	2,116	30	43,178
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>37,823</b>	<b>6,772,227</b>	<b>88,324</b>	<b>517,651</b>
Republic of Bashkortostan	10,025	6,053,340	24,234	229,200
Republic of Mariy-El	0	96	0	10
Republic of Mordovia	0	853	0	99
Republic of Tatarstan (Tatarstan)	1	92,502	21,201	161,927
Udmurt Republic	0	1,557	19,161	4,316
Chuvash Republic — Chuvashya	0	10,661	22	0
Kirov Region	0	0	0	721
Nizhni Novgorod Region	22,141	22,104	23	44,033
Orenburg Region	0	33,489	458	2,277
Penza Region	4,600	19,544	131	8,303
Perm Region	0	328,141	4,761	60,730
including Komi-Perm Autonomous Area	0	0	0	0
Samara Region	951	209,940	6,057	6,007
Saratov Region	105	0	11,877	12
Ulyanovsk Region	0	0	399	16
<b>URALS FEDERAL DISTRICT</b>	<b>15,552</b>	<b>10,829,929</b>	<b>34,556</b>	<b>1,380,774</b>
Kurgan Region	0	0	5,196	19
Sverdlovsk Region	14,470	635,412	19,064	1,155,958
Tyumen Region	1,082	9,767,830	2,537	48,086
including: Khanty-Mansiysky Autonomous Area	0	6,844,751	1,927	32,587
Yamalo-Nenetsky Autonomous Area	0	2,767,046	432	6,669
Chelyabinsk Region	0	426,687	7,759	176,711
<b>SIBERIA FEDERAL DISTRICT</b>	<b>41</b>	<b>1,611,921</b>	<b>8,109</b>	<b>782,928</b>
Republic of Altai	0	0	0	0
Republic of Buryatia	0	196,515	458	15,028
Republic of Tyva	0	4	0	0
Republic of Khakassia	41	50,760	0	16
Altai Territory	0	6,173	0	288,025
Krasnoyarsk Territory	0	430,116	0	19,468
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	52,177	0	956
Evenkia Autonomous Area	0	0	0	0
Irkutsk Region	0	5,378	1,241	5,016
including Ust-Ordynsky Autonomous Area	0	0	0	0
Kemerovo Region	0	122,386	207	1,929
Novosibirsk Region	0	415,175	377	442,265
Omsk Region	0	372,075	487	6,299
Tomsk Region	0	13,339	5,339	4,806
Chita Region	0	0	0	76
including Aginsky Buryatsky Autonomous Area	0	0	0	0

End

*(thousand rubles)*

1	2	3	4	5
FAR EAST FEDERAL DISTRICT	2,108	1,031,219	80,712	35,068
Republic of Sakha (Yakutia)	0	47,373	0	19
Primorski Territory	24	104,971	35,679	2,450
Khabarovsk Territory	2,075	850,742	42,851	26,992
Amur Region	9	2,254	1,873	4,305
Kamchatka Region	0	78	0	119
including Koryaksky Autonomous Area	0	2	0	0
Magadan Region	0	4,511	0	0
Sakhalin Region	0	21,290	309	1,183
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	31.03.2004		
	certificates of deposit 2	savings certificates 3	bonds 4
Russian Federation	130,161,446	2,339,302	23,630,672
<b>CENTRAL FEDERAL DISTRICT</b>	<b>107,129,796</b>	<b>2,323,976</b>	<b>22,919,259</b>
Belgorod Region	0	0	0
Bryansk Region	122	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	0	0	0
Kaluga Region	0	0	3
Kostroma Region	0	0	0
Kursk Region	0	0	0
Lipetsk Region	0	0	0
Moscow Region	1,913,309	0	0
Orel Region	0	0	0
Ryazan Region	30,850	9	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	36,520	0	0
Yaroslavl Region	0	0	0
Moscow	105,148,995	2,323,967	22,919,256
<b>NORTH-WEST DISTRICT</b>	<b>12,965,257</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	409,336	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	12,555,921	2	12,000
<b>SOUTH FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>4,273</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	0	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	4,273
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>9,734,058</b>	<b>9,781</b>	<b>695,140</b>
Republic of Bashkortostan	1,230,426	12	0
Republic of Mariy-El	0	0	0
Republic of Mordovia	123,046	0	0
Republic of Tatarstan (Tatarstan)	4,860,561	0	684,767
Udmurt Republic	0	0	0
Chuvash Republic – Chuvashya	0	0	0
Kirov Region	0	0	0
Nizhni Novgorod Region	6,120	6,734	10,373
Orenburg Region	0	0	0
Penza Region	155,850	0	0
Perm Region	212,749	0	0
including Komi-Perm Autonomous Area	0	0	0
Samara Region	3,091,461	3,035	0
Saratov Region	53,845	0	0
Ulyanovsk Region	0	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>101,610</b>	<b>64</b>	<b>0</b>
Kurgan Region	0	0	0
Sverdlovsk Region	1	64	0
Tyumen Region	101,609	0	0
including: Khanty-Mansiysky Autonomous Area	15,893	0	0
Yamalo-Nenetsky Autonomous Area	18,433	0	0
Chelyabinsk Region	0	0	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>215,923</b>	<b>0</b>	<b>0</b>
Republic of Altai	0	0	0
Republic of Buryatia	0	0	0
Republic of Tyva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	0	0	0
Krasnoyarsk Territory	7,725	0	0
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	20,000	0	0
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	6,430	0	0
Novosibirsk Region	181,768	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	14,802	5,479	0
Republic of Sakha (Yakutia)	0	0	0
Primorski Territory	0	0	0
Khabarovsk Territory	1,135	0	0
Amur Region	67	0	0
Kamchatka Region	13,600	5,479	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	31.03.2004	
	rubles raised by issuing promissory notes	foreign currency raised by issuing promissory notes
	2	3
Russian Federation	365,558,879	123,965,725
<b>CENTRAL FEDERAL DISTRICT</b>	<b>302,809,238</b>	<b>114,793,812</b>
Belgorod Region	247,175	0
Bryansk Region	140,571	0
Vladimir Region	20,531	0
Voronezh Region	73,817	2,849
Ivanovo Region	25,308	359
Kaluga Region	63,591	18,191
Kostroma Region	518,007	323,100
Kursk Region	42,710	0
Lipetsk Region	101,474	0
Moscow Region	3,613,963	662,041
Orel Region	71,919	0
Ryazan Region	148,406	0
Smolensk Region	147,723	3,048
Tambov Region	13,991	0
Tver Region	50,617	28,848
Tula Region	102,028	0
Yaroslavl Region	216,024	13,056
Moscow	297,211,383	113,742,320
<b>NORTH-WEST DISTRICT</b>	<b>17,377,008</b>	<b>4,618,633</b>
Republic of Karelia	0	0
Republic of Komi	572,392	49,872
Arkhangelsk Region	15,550	4,137
including Nenets Autonomous Area	0	0
Vologda Region	452,263	1,439
Kaliningrad Region	264,723	61,660
Leningrad Region	158	0
Murmansk Region	38,208	28,712
Novgorod Region	97,304	0
Pskov Region	12,000	8,546
St. Petersburg	15,924,410	4,464,267
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,183,948</b>	<b>246,589</b>
Republic of Adigei (Adigeya)	1,403	0
Republic of Daghestan	0	0
Republic of Ingushetia	0	0
Kabardino-Balkar Republic	15,302	0
Republic of Kalmykia	5,425	0
Karachai-Cherkess Republic	0	0
Republic of Northern Ossetia — Alania	9,240	0
Republic of Chechnya	0	0
Krasnodar Territory	287,838	0

Cont.

(thousand rubles)

1	2	3
Stavropol Territory	35,610	43
Astrakhan Region	8,896	0
Volgograd Region	235,232	285
Rostov Region	585,002	246,261
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>27,213,863</b>	<b>1,729,838</b>
Republic of Bashkortostan	9,964,118	603,122
Republic of Mariy-El	3,619	0
Republic of Mordovia	254,455	0
Republic of Tatarstan (Tatarstan)	6,969,535	147,861
Udmurt Republic	371,076	472,286
Chuvash Republic — Chuvashya	125,274	0
Kirov Region	83,626	0
Nizhni Novgorod Region	1,355,093	114,778
Orenburg Region	222,149	0
Penza Region	33,126	0
Perm Region	353,555	43,722
including Komi-Perm Autonomous Area	0	0
Samara Region	6,670,615	275,024
Saratov Region	793,287	73,045
Ulyanovsk Region	14,335	0
<b>URALS FEDERAL DISTRICT</b>	<b>11,823,486</b>	<b>1,976,929</b>
Kurgan Region	23,057	0
Sverdlovsk Region	5,146,032	1,556,182
Tyumen Region	4,480,100	420,747
including: Khanty-Mansiysky Autonomous Area	2,915,430	362,031
Yamalo-Nenetsky Autonomous Area	969,694	13,825
Chelyabinsk Region	2,174,297	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>4,323,532</b>	<b>347,386</b>
Republic of Altai	39,920	0
Republic of Buryatia	222,679	170,912
Republic of Tyva	33,375	0
Republic of Khakassia	73,535	0
Altai Territory	172,564	14,200
Krasnoyarsk Territory	614,687	11,782
including: Taymyr (Dolgano-Nenets) Autonomous Area	8,000	0
Evenkia Autonomous Area	0	0
Irkutsk Region	254,458	0
including Ust-Ordynsky Autonomous Area	0	0
Kemerovo Region	664,055	11,363
Novosibirsk Region	1,414,100	29,340
Omsk Region	600,155	109,789
Tomsk Region	234,004	0
Chita Region	0	0
including Aginsky Buryatsky Autonomous Area	0	0

End

*(thousand rubles)*

1	2	3
FAR EAST FEDERAL DISTRICT	827,804	252,538
Republic of Sakha (Yakutia)	89,258	0
Primorski Territory	257,241	159,735
Khabarovsk Territory	345,252	89,014
Amur Region	40,862	0
Kamchatka Region	78,186	0
including Koryaksky Autonomous Area	0	0
Magadan Region	17,005	3,789
Sakhalin Region	0	0
Jewish Autonomous Area	0	0
Chukotka Autonomous Area	0	0



## 4. Funds Allocations

Table 4.1

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

31.03.2004  
(thousand rubles)

	legal entities										individuals
	total	including								other sectors	
		industry	agriculture	construction	trade	transport	other sectors				
1	2	3	4	5	6	7	8	9			
Russian Federation	1,666,217,472	537,269,413	72,543,777	87,038,740	444,663,356	96,875,333	427,826,853	291,134,224			
CENTRAL FEDERAL DISTRICT	844,301,347	209,635,709	23,929,663	44,659,441	224,867,796	53,098,185	288,110,553	70,666,921			
Belgorod Region	15,883,489	6,152,909	4,359,212	518,253	2,922,211	121,094	1,809,810	2,350,974			
Bryansk Region	4,175,579	2,022,983	304,289	109,154	1,081,542	105,842	551,769	2,251,389			
Vladimir Region	11,012,257	7,401,011	519,710	258,354	1,538,600	89,324	1,205,258	1,984,087			
Voronezh Region	18,299,935	8,180,878	3,250,152	465,501	4,333,851	490,080	1,579,473	2,427,868			
Ivanovo Region	2,896,858	1,413,838	127,837	36,500	867,893	25,050	425,740	983,605			
Kaluga Region	6,285,896	3,572,014	482,554	174,530	1,143,520	27,618	885,660	1,874,595			
Kostroma Region	2,968,283	1,592,178	101,903	363,762	395,449	15,037	499,954	1,005,195			
Kursk Region	7,356,384	2,080,303	1,648,625	716,868	1,883,231	82,475	944,882	2,187,786			
Lipetsk Region	8,380,492	2,883,101	2,584,538	160,545	2,119,880	130,208	502,220	1,529,523			
Moscow Region	75,385,759	25,906,345	3,732,798	4,501,595	16,025,956	7,412,891	17,806,174	12,236,342			
Orel Region	8,005,335	1,531,298	1,365,371	2,638,211	1,177,233	55,103	1,238,119	886,642			
Ryazan Region	7,277,573	4,380,603	563,267	186,695	1,314,311	35,528	797,169	2,206,501			
Smolensk Region	6,533,550	2,936,885	309,271	662,819	1,509,166	109,486	1,005,923	1,612,744			
Tambov Region	6,078,347	2,099,544	1,254,942	359,904	1,113,692	206,580	1,043,685	1,150,229			
Tver Region	6,315,965	2,739,740	249,790	802,031	1,222,120	99,996	1,202,288	1,347,850			
Tula Region	11,928,628	6,217,331	1,464,142	402,768	1,727,937	174,034	1,942,416	2,203,704			
Yaroslavl Region	19,215,915	6,548,238	511,991	538,905	3,281,404	515,160	7,820,217	2,893,775			
Moscow	626,301,102	121,976,510	1,099,271	31,763,046	181,209,800	43,402,679	246,849,796	29,534,112			
NORTH-WEST DISTRICT	150,048,188	60,777,008	4,071,760	7,030,081	47,187,754	4,455,291	26,526,294	27,180,369			
Republic of Karelia	4,175,091	3,008,717	138,839	178,559	575,381	8,927	264,668	956,139			
Republic of Komi	5,092,382	2,572,686	95,159	533,795	852,277	401,955	636,510	3,490,373			
Arkhangelsk Region	11,790,001	9,376,543	82,796	108,883	1,093,390	248,994	879,395	3,746,615			
including Nenets Autonomous Area	276,562	175,791	63	39,500	18,811	38,557	3,840	299,618			

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	16,304,509	10,850,810	753,552	441,061	2,847,336	160,596	1,251,154	3,537,094
Kaliningrad Region	5,206,417	1,860,023	475,631	107,250	2,085,224	181,093	497,196	1,565,802
Leningrad Region	8,794,037	3,833,676	1,581,459	539,297	1,611,726	426,283	801,596	2,132,089
Murmansk Region	4,423,823	1,759,401	157,010	72,113	1,141,753	464,801	828,745	2,197,809
Novgorod Region	3,140,066	1,470,598	305,608	165,083	592,702	58,037	548,038	913,823
Pskov Region	1,730,921	482,480	66,991	157,654	522,824	72,620	428,352	873,599
St. Petersburg	89,390,941	25,562,074	414,715	4,726,386	35,865,141	2,431,985	20,390,640	7,767,026
<b>SOUTH FEDERAL DISTRICT</b>	<b>119,057,258</b>	<b>30,923,684</b>	<b>15,925,366</b>	<b>4,391,840</b>	<b>33,930,095</b>	<b>11,834,487</b>	<b>22,051,786</b>	<b>24,027,123</b>
Republic of Adigei (Adigeya)	774,053	480,742	92,082	18,521	157,462	6,096	19,150	329,877
Republic of Dagestan	4,780,892	315,055	134,753	146,244	926,529	178,927	3,079,384	538,610
Republic of Ingushetia	143,038	—	13,901	33,180	28,703	9,074	58,180	18,956
Kabardino-Balkar Republic	1,818,785	737,673	56,251	154,011	248,913	307,228	314,709	483,027
Republic of Kalmykia	12,828,356	313,037	171,659	31,606	4,123,626	20,961	8,167,467	336,564
Karachai-Cherkess Republic	1,016,629	773,028	56,588	28,748	110,039	500	47,726	248,417
Republic of Northern Ossetia — Alania	1,503,440	807,209	73,107	62,762	110,950	43,313	406,099	457,680
Republic of Chechnya	94,704	4,300	14,269	74,465	1,670	—	—	9,852
Krasnodar Territory	39,766,113	8,068,523	5,430,055	1,634,388	9,960,855	10,107,724	4,564,568	5,747,237
Stavropol Territory	13,541,363	4,412,094	2,959,238	407,014	4,227,917	233,819	1,301,281	4,555,316
Astrakhan Region	2,750,914	1,119,219	117,909	212,171	899,041	112,105	290,469	2,040,882
Vologograd Region	14,143,291	6,021,688	2,303,135	726,626	2,792,712	312,079	1,987,051	4,071,435
Rostov Region	25,895,680	7,871,116	4,502,419	862,104	10,341,678	502,661	1,815,702	5,189,270
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>258,137,631</b>	<b>114,850,047</b>	<b>15,422,911</b>	<b>11,798,038</b>	<b>60,085,579</b>	<b>12,330,651</b>	<b>43,650,405</b>	<b>65,041,999</b>
Republic of Bashkortostan	23,623,710	11,071,004	433,019	1,103,540	5,566,434	308,602	5,141,111	7,274,340
Republic of Mariy-El	1,609,442	801,014	190,617	77,470	387,194	30,493	122,654	781,288
Republic of Mordovia	4,331,832	2,366,301	506,219	284,769	654,175	45,311	475,057	984,056
Republic of Tatarstan (Tatarstan)	48,445,185	19,304,380	3,132,327	2,976,304	8,473,487	1,456,935	13,101,752	9,913,787
Udmurt Republic	16,337,626	10,056,244	383,531	409,939	3,472,542	140,546	1,874,824	3,376,510
Chuvash Republic — Chuvashya	7,642,051	5,289,000	282,192	650,418	1,064,199	99,605	256,637	1,949,111
Kirov Region	5,853,459	3,340,844	666,010	268,419	1,276,945	46,800	254,441	2,751,954
Nizhni Novgorod Region	38,192,374	17,797,768	1,992,159	1,084,142	10,103,681	2,939,604	4,275,020	9,744,828
Orenburg Region	9,443,185	4,157,751	1,894,918	326,586	1,844,556	187,902	1,031,472	5,097,780

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
Penza Region	4,526,843	1,719,098	1,145,440	200,720	866,987	80,423	514,175	2,689,749
Perm Region	29,046,994	13,066,823	908,902	1,091,834	5,368,361	5,151,967	3,459,107	8,651,789
including Komi-Perm Autonomous Area	61,096	38,421	11,806	7,853	2,556	460	—	135,299
Samara Region	47,547,389	15,575,368	1,213,953	2,454,614	16,517,893	1,467,760	10,317,801	7,054,629
Saratov Region	15,888,671	7,933,831	2,566,400	775,374	2,619,908	189,156	1,804,002	3,025,823
Ulyanovsk Region	5,648,870	2,370,621	107,224	93,909	1,869,217	185,547	1,022,352	1,756,355
URALS FEDERAL DISTRICT	109,174,194	43,500,541	3,843,443	8,878,678	28,836,709	3,940,359	20,174,464	42,702,515
Kurgan Region	2,884,750	1,415,880	681,589	114,072	449,728	47,998	175,483	1,652,266
Sverdlovsk Region	43,728,745	19,045,185	845,275	1,829,204	11,796,749	981,412	9,230,920	13,178,088
Tyumen Region	36,259,336	9,461,277	1,466,165	6,209,178	9,084,971	2,424,303	7,613,442	18,073,199
including: Khanty-Mansiysky Autonomous Area	12,081,959	1,184,640	20,907	2,240,792	3,456,060	1,947,876	3,231,684	9,621,594
Yamalo-Nenetsky Autonomous Area	6,967,545	3,252,629	20,962	1,861,913	567,109	119,549	1,145,383	2,722,704
Chelyabinsk Region	26,301,363	13,578,199	850,414	726,224	7,505,261	486,646	3,154,619	9,798,962
SIBERIA FEDERAL DISTRICT	139,266,653	55,216,306	8,303,800	7,177,368	39,095,125	9,080,376	20,393,678	49,259,052
Republic of Altai	3,403,714	152,083	109,984	79,719	2,201,746	35,734	824,448	406,290
Republic of Buryatia	3,353,422	1,683,250	88,599	319,874	1,021,688	70,912	169,099	2,577,173
Republic of Tyva	377,710	194,950	28,040	24,350	115,166	10,112	5,092	248,315
Republic of Khakassia	873,332	521,369	96,609	25,652	169,858	27,338	32,506	1,881,531
Altai Territory	20,943,846	9,440,901	1,752,476	516,457	6,387,162	165,621	2,681,229	6,524,348
Krasnoyarsk Territory	17,344,580	6,484,902	1,044,025	1,254,983	4,573,639	1,123,284	2,863,747	9,164,128
including: Taymyr (Doigano-Nenets) Autonomous Area	187,639	163,500	—	6,700	3,813	8,194	5,432	187,016
Evenkia Autonomous Area	224,272	—	—	—	24,872	—	199,400	22,643
Irkutsk Region	21,808,345	12,555,189	487,482	1,497,438	3,895,578	513,263	2,859,395	4,767,502
including Ust-Ordynsky Autonomous Area	42,636	—	30,250	1,000	9,384	—	2,002	160,421
Kemerovo Region	14,662,221	7,987,926	450,440	307,273	4,213,015	252,103	1,451,464	6,808,792
Novosibirsk Region	29,207,007	6,255,258	1,222,477	1,800,488	8,986,527	6,022,390	4,919,867	5,451,170
Omsk Region	16,895,598	5,639,276	2,624,861	710,308	4,867,069	530,056	2,524,028	5,531,489
Tomsk Region	7,939,602	3,393,553	385,377	546,390	2,220,450	305,185	1,088,647	3,745,194
Chita Region	2,457,276	907,649	13,430	94,436	443,227	24,378	974,156	2,153,120
including Aginsky Buryatsky Autonomous Area	812,161	6,225	—	—	29,561	—	776,375	145,030

**End**  
(thousand rubles)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	46,232,201	22,366,118	1,046,834	3,103,294	10,660,298	2,135,984	6,919,673	12,256,245
Republic of Sakha (Yakutia)	10,820,720	5,452,354	18,532	808,130	1,445,779	1,059,631	2,036,294	2,026,009
Primorski Territory	9,794,207	3,809,786	150,716	387,256	3,962,552	397,241	1,086,656	2,586,796
Khabarovsk Territory	10,383,952	4,014,677	222,620	1,236,388	3,077,206	311,809	1,521,252	2,481,655
Amur Region	4,514,182	2,380,029	520,682	200,763	883,817	28,401	500,490	2,788,437
Kamchatka Region	3,114,093	1,536,177	51,651	37,958	557,485	55,872	874,950	657,714
including Koryaksky Autonomous Area	650	—	—	—	50	—	600	7,755
Magadan Region	3,237,994	2,718,967	8,603	15,000	275,824	42,941	176,659	502,128
Sakhalin Region	3,281,970	1,687,375	65,459	405,937	328,354	227,677	567,168	734,241
Jewish Autonomous Area	340,903	179,840	8,571	11,862	94,514	12,412	33,704	326,662
Chukotka Autonomous Area	744,180	586,913	—	—	34,767	—	122,500	152,603

<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 and Individuals, by Economic Sectors<sup>1</sup>

(thousand rubles)

	31.03.2004									
	total	legal entities								individuals
		2	3	4	5	6	7	8	9	
1		industry	agriculture	construction	trade	transport	other sectors			
Russian Federation	763,904,980	359,821,439	5,198,409	29,561,073	119,268,306	46,728,374	203,327,379	57,945,048		
CENTRAL FEDERAL DISTRICT	426,182,708	130,998,832	2,631,869	23,835,971	84,001,008	31,403,868	153,311,160	43,522,137		
Belgorod Region	3,116,048	2,320,290	500,584	4,071	238,852	4,564	47,687	36,293		
Bryansk Region	94,187	8,545	—	—	16,265	41,376	28,001	19,943		
Vladimir Region	3,044,309	2,906,462	—	—	5,585	5,192	127,070	75,836		
Voronezh Region	2,833,628	1,740,197	445,148	1,344	46,677	171,029	429,233	87,698		
Ivanovo Region	238,035	87,200	—	—	117,535	2,991	30,309	57,636		
Kaluga Region	583,975	185,393	2,849	2,706	185,741	—	207,286	155,579		
Kostroma Region	781,892	742,384	—	6,453	893	25,487	6,675	7,827		
Kursk Region	2,896,642	2,026,894	103,746	—	—	328,395	437,607	21,158		
Lipetsk Region	1,173,501	717,220	202,329	—	128,087	123,871	1,994	53,776		
Moscow Region	32,310,464	14,476,381	1,152,861	1,465,262	6,215,311	944,553	8,056,096	6,424,505		
Orel Region	3,351,288	1,264,341	8,546	1,652,148	58,634	45,521	322,098	20,833		
Ryazan Region	355,399	178,075	3,586	32,469	83,539	14,119	43,611	75,135		
Smolensk Region	4,225,348	3,209,514	—	—	568,428	—	447,406	57,204		
Tambov Region	541,681	540,955	—	726	—	—	—	16,857		
Tver Region	533,612	175,596	6,267	—	8,012	13,426	330,311	84,877		
Tula Region	4,409,710	3,789,122	5,697	36,612	198,235	172,350	207,694	126,200		
Yaroslavl Region	4,093,166	2,002,416	—	2,849	240,083	—	1,847,818	298,570		
Moscow	361,599,823	94,627,847	200,256	20,631,331	75,889,131	29,510,994	140,740,264	35,902,210		
NORTH-WEST DISTRICT	101,628,345	59,018,541	635,275	2,531,078	14,220,212	9,198,750	16,024,489	5,850,562		
Republic of Karelia	7,106,422	6,547,432	—	3,703	117,862	27,060	410,365	58,752		
Republic of Komi	4,744,006	4,387,550	—	10,682	11,881	10,611	323,282	90,806		
Arkhangelsk Region	9,494,242	6,844,631	586	385	17,118	703,876	1,927,646	65,017		
including Nenets Autonomous Area	138,154	138,154	—	—	—	—	—	—		

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	6,545,943	5,732,178	23,974	72,141	259,924	284,853	172,873	166,195
Kaliningrad Region	3,796,106	1,134,546	12,768	92,662	1,288,495	84,727	1,182,908	362,812
Leningrad Region	4,191,688	2,850,761	407,046	—	354,375	142,876	436,630	179,974
Murmansk Region	2,907,408	1,191,278	190,901	1,424	583	1,343,584	179,638	107,788
Novgorod Region	636,165	608,411	—	—	9,828	13,653	4,273	21,296
Pskov Region	22,147	12,949	—	—	7,121	—	2,077	12,339
St. Petersburg	62,184,218	29,708,805	—	2,350,081	12,153,025	6,587,510	11,384,797	4,785,583
<b>SOUTH FEDERAL DISTRICT</b>	<b>19,174,885</b>	<b>9,523,903</b>	<b>851,610</b>	<b>278,359</b>	<b>4,888,610</b>	<b>793,374</b>	<b>2,839,029</b>	<b>1,337,431</b>
Republic of Adigei (Adigeya)	19,467	2,888	—	—	10,939	—	5,640	6,050
Republic of Dagestan	936,288	100,126	—	—	665,110	155,867	15,185	23,814
Republic of Ingushetia	227,591	—	—	—	227,591	—	—	8,036
Kabardino-Balkar Republic	56,971	56,971	—	—	—	—	—	17,150
Republic of Kalmykia	823,794	113,941	—	—	370,764	3,703	335,386	6,078
Karachai-Cherkess Republic	17,035	14,243	—	—	2,792	—	—	5,350
Republic of Northern Ossetia — Alania	150,063	145,790	4,273	—	—	—	—	35,283
Republic of Chechnya	—	—	—	—	—	—	—	11,633
Krasnodar Territory	4,220,659	1,882,796	128,557	242,867	890,518	142,398	933,523	495,276
Stavropol Territory	3,486,988	2,754,325	387,839	—	236,438	—	108,386	225,638
Astrakhan Region	168,048	15,278	—	—	455	140,421	11,894	39,943
Volgograd Region	1,054,753	696,435	17,835	10,994	102,211	148,124	79,154	77,142
Rostov Region	8,013,228	3,741,110	313,106	24,498	2,381,792	202,861	1,349,861	386,038
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>48,650,206</b>	<b>31,323,882</b>	<b>909,590</b>	<b>1,271,057</b>	<b>3,203,810</b>	<b>3,224,152</b>	<b>8,717,715</b>	<b>3,104,854</b>
Republic of Bashkortostan	6,962,445	3,563,940	877,661	13,278	1,014,734	7,463	1,485,369	206,962
Republic of Mariy-El	135,287	109,106	—	—	22,788	3,393	—	6,858
Republic of Mordovia	181,692	180,524	—	—	513	—	655	5,286
Republic of Tatarstan (Tatarstan)	6,524,826	5,060,952	—	129,137	322,028	713,810	298,899	368,319
Udmurt Republic	354,298	211,122	—	—	69,674	52,139	21,363	101,289
Chuvash Republic — Chuvashya	1,600,455	1,457,526	—	570	1,902	—	140,457	13,383
Kirov Region	916,612	891,678	—	—	10,264	—	14,670	11,028
Nizhni Novgorod Region	8,735,738	4,753,437	4,934	221,883	794,493	818,935	2,142,056	861,682
Orenburg Region	3,464,891	3,347,055	—	—	92,669	5,227	19,940	55,335



End  
(thousand rubles)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	41,916,325	33,177,418	35,231	723,446	1,947,982	912,744	5,119,504	702,261
Republic of Sakha (Yakutia)	9,635,991	7,588,200	9,115	6,509	46,931	57,268	1,927,968	35,058
Primorski Territory	4,840,168	3,401,464	1,105	—	915,483	196,421	325,695	191,805
Khabarovsk Territory	11,772,751	8,739,332	11,394	357,680	777,946	648,437	1,237,962	174,405
Amur Region	1,046,417	906,212	9,828	—	128,896	—	1,481	37,583
Kamchatka Region	1,015,384	832,516	—	2,136	31,475	10,618	138,639	108,188
including Koryaksky Autonomous Area	—	—	—	—	—	—	—	—
Magadan Region	4,365,765	3,999,255	—	—	37,404	—	329,106	21,745
Sakhalin Region	650,490	166,206	3,789	357,121	9,847	—	113,527	120,011
Jewish Autonomous Area	1,424	1,424	—	—	—	—	—	15
Chukotka Autonomous Area	8,587,935	7,542,809	—	—	—	—	1,045,126	13,451

<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 4.3

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

(thousand rubles)

	31.03.2004									
	total	legal entities including								individuals
		1	2	3	4	5	6	7	8	
		industry	agriculture	construction	trade	transport	other sectors			
Russian Federation	30,347,241	9,485,145	2,175,757	1,181,308	11,252,655	1,279,357	4,973,019			3,255,015
CENTRAL FEDERAL DISTRICT	13,213,190	1,856,345	184,432	439,708	6,891,591	1,195,917	2,645,197			1,072,801
Belgorod Region	6,595	464	308	600	2,505	—	2,718			4,438
Bryansk Region	382,708	113,411	779	—	235,575	25,546	7,397			2,642
Vladimir Region	731,065	403,582	—	—	323,104	3,000	1,379			26,510
Voronezh Region	116,008	77,529	19,673	1,204	8,343	—	9,259			32,014
Ivanovo Region	21,913	5,431	161	—	8,370	574	7,377			5,954
Kaluga Region	301,933	168,444	30,277	1,935	64,764	—	36,513			19,183
Kostroma Region	15,422	8,366	—	172	6,621	—	263			3,587
Kursk Region	31,626	12,327	10,848	—	7,128	—	1,323			3,206
Lipetsk Region	70,407	47,822	4,900	—	16,987	—	698			2,785
Moscow Region	1,926,232	333,781	89,142	3,209	847,821	90	652,189			251,860
Orel Region	12,452	3,000	3,006	2,000	4,440	—	6			5,262
Ryazan Region	95,917	88,625	153	—	1,587	5,177	375			2,171
Smolensk Region	452,513	22,951	—	6,620	117,145	—	305,797			5,405
Tambov Region	26,451	17,960	—	—	300	—	5,528			1,192
Tver Region	38,539	15,463	1,000	2,300	18,595	—	1,181			6,431
Tula Region	142,801	105,403	20,980	3,579	12,009	—	830			12,769
Yaroslavl Region	261,700	222,967	490	2,255	30,868	1,594	3,526			21,821
Moscow	8,578,908	208,819	52	415,834	5,185,429	1,159,936	1,608,838			665,571
NORTH-WEST DISTRICT	2,074,847	1,129,140	34,978	60,299	432,649	26,211	391,570			316,511
Republic of Karelia	75,508	57,175	—	10,242	6,415	1,412	264			1,025
Republic of Komi	48,296	17,206	—	18,082	10,284	944	1,780			21,013
Arkhangelsk Region	155,854	115,605	3,399	88	19,831	—	16,931			47,175
including Nenets Autonomous Area	—	—	—	—	—	—	—			67

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	50,616	46,413	—	170	476	—	3,557	5,833
Kaliningrad Region	458,620	386,209	2,478	40	67,678	—	2,215	16,870
Leningrad Region	59,567	28,819	14,910	—	9,857	—	5,981	7,913
Murmansk Region	46,264	13,399	1,000	—	14,991	—	16,874	16,167
Novgorod Region	33,052	8,238	112	507	9,742	—	14,453	9,097
Pskov Region	44,846	24,133	13,079	35	6,956	—	643	635
St. Petersburg	1,102,224	431,943	—	31,135	286,419	23,855	328,872	190,783
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,844,117</b>	<b>1,373,372</b>	<b>406,169</b>	<b>210,325</b>	<b>493,460</b>	<b>9,082</b>	<b>351,709</b>	<b>254,391</b>
Republic of Adigei (Adigeya)	62,489	45,098	154	—	16,937	—	300	2,529
Republic of Dagestan	69,378	18,518	1,521	752	1,853	1,403	45,331	10,455
Republic of Ingushetia	23	—	23	—	—	—	—	188
Kabardino-Balkar Republic	104,950	74,243	7,098	233	4,295	1,448	17,633	22,692
Republic of Kalmykia	34,155	4,777	2,780	—	16,187	—	10,411	16,971
Karachai-Cherkess Republic	9,367	7,845	695	—	335	—	492	7,296
Republic of Northern Ossetia — Alania	107,860	40,009	5,545	5,171	2,734	5,798	48,603	15,495
Republic of Chechnya	—	—	—	—	—	—	—	4
Krasnodar Territory	871,791	552,870	121,345	55,392	110,891	412	30,881	43,033
Stavropol Territory	211,679	44,500	72,197	22,305	71,189	—	1,488	7,388
Astrakhan Region	203,740	63,712	40,427	806	2,788	21	95,986	15,930
Volgograd Region	502,322	249,930	49,921	74,643	99,283	—	28,545	40,934
Rostov Region	666,363	271,870	104,463	51,023	166,968	—	72,039	71,476
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>5,355,527</b>	<b>1,788,244</b>	<b>1,344,140</b>	<b>99,249</b>	<b>1,353,826</b>	<b>17,849</b>	<b>752,219</b>	<b>634,910</b>
Republic of Bashkortostan	514,479	242,270	6,035	29,633	60,908	—	175,633	68,187
Republic of Mariy-El	20,632	12,584	950	624	5,674	—	800	1,411
Republic of Mordovia	26,270	9,719	510	—	12,552	—	3,489	10,016
Republic of Tatarstan (Tatarstan)	471,296	185,943	41,263	7,971	95,383	1,524	139,212	110,967
Udmurt Republic	29,205	1,181	—	9,756	11,320	750	6,198	20,752
Chuvash Republic — Chuvashya	311,002	302,999	5,030	163	2,598	100	112	5,969
Kirov Region	62,967	19,253	37,005	—	5,311	943	455	75,913
Nizhni Novgorod Region	282,247	81,425	10,875	2,196	156,649	226	30,876	55,187
Orenburg Region	105,740	15,516	10,009	10,034	49,587	—	20,594	18,707



**End**  
(thousand rubles)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	2,452,128	1,478,564	46,902	59,736	632,666	7,759	226,501	139,471
Republic of Sakha (Yakutia)	59,956	43,207	2,000	153	2,621	—	11,975	23,206
Primorski Territory	872,769	426,739	8,653	10,118	404,322	1,055	21,882	28,578
Khabarovsk Territory	166,672	63,839	13	46,964	46,170	2,040	7,646	17,248
Amur Region	488,377	411,883	26,402	2,501	31,732	259	15,600	33,179
Kamchatka Region	133,868	34,567	1,692	—	9,946	—	87,663	10,416
including Koryaksky Autonomous Area	50	—	—	—	50	—	—	471
Magadan Region	377,409	205,254	3,583	—	83,521	4,405	80,646	11,113
Sakhalin Region	297,644	257,512	2,999	—	36,044	—	1,089	10,361
Jewish Autonomous Area	21,134	1,264	1,560	—	18,310	—	—	3,159
Chukotka Autonomous Area	34,299	34,299	—	—	—	—	—	2,211

<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.







1	End (thousand rubles)								
	2	3	4	5	6	7	8	9	
FAR EAST FEDERAL DISTRICT	1,930,040	1,579,773	1,105	—	194,261	5,657	149,244	9,466	
Republic of Sakha (Yakutia)	54,759	8,858	—	—	—	—	45,901	—	
Primorski Territory	609,634	434,048	1,105	—	174,481	—	—	3,359	
Khabarovsk Territory	21,065	—	—	—	—	5,657	15,408	287	
Amur Region	10,266	10,266	—	—	—	—	—	435	
Kamchatka Region	24,287	7,916	—	—	12,176	—	4,195	1,320	
including Koryaksky Autonomous Area	—	—	—	—	—	—	—	—	
Magadan Region	1,040,058	955,888	—	—	7,604	—	76,566	4,029	
Sakhalin Region	47,952	40,778	—	—	—	—	7,174	36	
Jewish Autonomous Area	—	—	—	—	—	—	—	—	
Chukotka Autonomous Area	122,019	122,019	—	—	—	—	—	—	

<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 4.5

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

(thousand rubles)

	31.03.2004			
	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	15,883,489	1,311,537	12,482,050	2,089,902
Bryansk Region	4,175,579	1,011,050	2,483,772	680,757
Vladimir Region	11,012,257	278,506	8,953,161	1,780,590
Voronezh Region	18,299,935	1,077,472	14,813,535	2,408,928
Ivanovo Region	2,896,858	498,053	2,119,214	279,591
Kaluga Region	6,285,896	380,848	4,489,016	1,416,032
Kostroma Region	2,968,283	101,382	2,289,418	577,483
Kursk Region	7,356,384	1,004,058	6,032,088	320,238
Lipetsk Region	8,380,492	1,233,508	6,698,694	448,290
Moscow Region	75,385,759	2,865,951	44,852,931	27,666,877
Orel Region	8,005,335	349,884	3,446,832	4,208,619
Ryazan Region	7,277,573	1,000,632	4,536,466	1,740,475
Smolensk Region	6,533,550	782,808	4,385,495	1,365,247
Tambov Region	6,078,347	321,416	5,209,859	547,072
Tver Region	6,315,965	413,461	3,152,170	2,750,334
Tula Region	11,928,628	1,080,788	9,176,534	1,671,306
Yaroslavl Region	19,215,915	1,874,754	10,086,964	7,254,197
Moscow	626,301,102	597,845,837	22,794,795	5,660,470
Republic of Karelia	4,175,091	150,181	3,337,364	687,546
Republic of Komi	5,092,382	1,120,460	3,691,741	280,181
Arkhangelsk Region	11,790,001	147,273	9,915,720	1,727,008
including Nenets Autonomous Area	276,562	—	263,162	13,400
Vologda Region	16,304,509	2,585,575	12,372,365	1,346,569
Kaliningrad Region	5,206,417	1,385,458	3,546,151	274,808
Leningrad Region	8,794,037	18,502	6,622,724	2,152,811
Murmansk Region	4,423,823	485,162	3,784,893	153,768
Novgorod Region	3,140,066	386,808	2,149,540	603,718
Pskov Region	1,730,921	186,487	1,493,616	50,818
St. Petersburg	89,390,941	42,524,384	42,120,791	4,745,766
Republic of Adigei (Adigeya)	774,053	81,922	500,177	191,954
Republic of Daghestan	4,780,892	470,575	583,890	3,726,427
Republic of Ingushetia	143,038	17,122	113,253	12,663
Kabardino-Balkar Republic	1,818,785	292,969	1,424,528	101,288
Republic of Kalmykia	12,828,356	156,589	387,589	12,284,178
Karachai-Cherkess Republic	1,016,629	128,355	827,380	60,894
Republic of Northern Ossetia — Alania	1,503,440	539,134	906,306	58,000
Republic of Chechnya	94,704	—	84,704	10,000
Krasnodar Territory	39,766,113	6,396,035	29,874,894	3,495,184

Cont.

(thousand rubles)

1	2	3	4	5
Stavropol Territory	13,541,363	872,252	11,722,562	946,549
Astrakhan Region	2,750,914	351,201	2,374,213	25,500
Volgograd Region	14,143,291	2,307,551	9,882,959	1,952,781
Rostov Region	25,895,680	6,342,741	17,812,353	1,740,586
Republic of Bashkortostan	23,623,710	10,325,849	10,742,786	2,555,075
Republic of Mariy-El	1,609,442	97,595	1,230,517	281,330
Republic of Mordovia	4,331,832	1,539,120	2,448,686	344,026
Republic of Tatarstan (Tatarstan)	48,445,185	33,222,452	13,756,827	1,465,906
Udmurt Republic	16,337,626	2,524,586	13,134,558	678,482
Chuvash Republic — Chuvashya	7,642,051	425,762	5,927,179	1,289,110
Kirov Region	5,853,459	678,383	4,850,702	324,374
Nizhni Novgorod Region	38,192,374	8,447,985	28,129,548	1,614,841
Orenburg Region	9,443,185	2,143,035	6,641,683	658,467
Penza Region	4,526,843	736,908	3,230,114	559,821
Perm Region	29,046,994	2,173,356	24,365,471	2,508,167
including Komi-Perm Autonomous Area	61,096	—	61,096	—
Samara Region	47,547,389	15,927,692	29,447,988	2,171,709
Saratov Region	15,888,671	5,091,336	9,335,415	1,461,920
Ulyanovsk Region	5,648,870	441,592	4,925,509	281,769
Kurgan Region	2,884,750	142,362	2,478,404	263,984
Sverdlovsk Region	43,728,745	20,858,941	21,041,884	1,827,920
Tyumen Region	36,259,336	3,186,575	28,165,768	4,906,993
including: Khanty-Mansiysky Autonomous Area	12,081,959	5,098,219	6,158,464	825,276
Yamalo-Nenetsky Autonomous Area	6,967,545	2,029,155	4,669,709	268,681
Chelyabinsk Region	26,301,363	8,475,536	14,595,924	3,229,903
Republic of Altai	3,403,714	97,680	1,184,303	2,121,731
Republic of Buryatia	3,353,422	379,371	2,459,382	514,669
Republic of Tyva	377,710	45,731	233,910	98,069
Republic of Khakassia	873,332	83,569	388,247	401,516
Altai Territory	20,943,846	1,240,210	16,313,552	3,390,084
Krasnoyarsk Territory	17,344,580	2,783,799	13,093,040	1,467,741
including: Taymyr (Dolgano-Nenets) Autonomous Area	187,639	—	173,150	14,489
Evenkia Autonomous Area	224,272	—	—	224,272
Irkutsk Region	21,808,345	2,981,652	17,910,634	916,059
including Ust-Ordynsky Autonomous Area	42,636	—	16,076	26,560
Kemerovo Region	14,662,221	2,233,615	10,057,865	2,370,741
Novosibirsk Region	29,207,007	5,246,153	21,919,703	2,041,151
Omsk Region	16,895,598	4,787,385	11,690,788	417,425
Tomsk Region	7,939,602	1,216,034	6,369,916	353,652
Chita Region	2,457,276	35,543	1,543,572	878,161
including: Aginsky Buryatsky Autonomous Area	812,161	—	—	812,161

End

*(thousand rubles)*

1	2	3	4	5
Republic of Sakha (Yakutia)	10,820,720	522,238	6,252,494	4,045,988
Primorski Territory	9,794,207	3,030,658	5,868,048	895,501
Khabarovsk Territory	10,383,952	4,152,823	5,734,482	496,647
Amur Region	4,514,182	211,399	3,940,244	362,539
Kamchatka Region	3,114,093	925,410	1,648,667	540,016
including Koryaksky Autonomous Area	650	650	—	—
Magadan Region	3,237,994	219,535	2,264,850	753,609
Sakhalin Region	3,281,970	1,075,004	1,744,860	462,106
Jewish Autonomous Area	340,903	—	334,903	6,000
Chukotka Autonomous Area	744,180	—	686,431	57,749

Table 4.6

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

(thousand rubles)

	31.03.2004			
	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	4	5
Belgorod Region	3,116,048	48,369	1,765,531	1,302,148
Bryansk Region	94,187	4,871	38,527	50,789
Vladimir Region	3,044,309	1,282	1,140,640	1,902,387
Voronezh Region	2,833,628	1,344	1,695,734	1,136,550
Ivanovo Region	238,035	11,388	93,648	132,999
Kaluga Region	583,975	19,043	299,189	265,743
Kostroma Region	781,892	—	288,102	493,790
Kursk Region	2,896,642	18,738	1,763,283	1,114,621
Lipetsk Region	1,173,501	30,472	593,682	549,347
Moscow Region	32,310,464	379,000	11,895,267	20,036,197
Orel Region	3,351,288	—	127,470	3,223,818
Ryazan Region	355,399	143,685	51,768	159,946
Smolensk Region	4,225,348	—	2,609,337	1,616,011
Tambov Region	541,681	—	408,449	133,232
Tver Region	533,612	3,189	103,437	426,986
Tula Region	4,409,710	116,548	2,327,587	1,965,575
Yaroslavl Region	4,093,166	40,520	2,146,976	1,905,670
Moscow	361,599,823	349,493,472	10,336,042	1,770,309
Republic of Karelia	7,106,422	2,421	4,757,670	2,346,331
Republic of Komi	4,744,006	32,340	3,365,161	1,346,505
Arkhangelsk Region	9,494,242	11,454	2,609,152	6,873,636
including Nenets Autonomous Area	138,154	—	—	138,154
Vologda Region	6,545,943	460,408	992,030	5,093,505
Kaliningrad Region	3,796,106	693,555	1,702,096	1,400,455
Leningrad Region	4,191,688	570	635,449	3,555,669
Murmansk Region	2,907,408	169,485	2,136,168	601,755
Novgorod Region	636,165	1,187	149,762	485,216
Pskov Region	22,147	18,931	2,077	1,139
St. Petersburg	62,184,218	13,308,775	46,809,241	2,066,202
Republic of Adigei (Adigeya)	19,467	969	—	18,498
Republic of Daghestan	936,288	—	188,335	747,953
Republic of Ingushetia	227,591	—	—	227,591
Kabardino-Balkar Republic	56,971	—	56,971	—
Republic of Kalmykia	823,794	29,852	—	793,942
Karachai-Cherkess Republic	17,035	—	17,035	—
Republic of Northern Ossetia — Alania	150,063	—	123,002	27,061
Republic of Chechnya	—	—	—	—
Krasnodar Territory	4,220,659	699,403	2,481,899	1,039,357

Cont.

(thousand rubles)

1	2	3	4	5
Stavropol Territory	3,486,988	1,994	2,147,476	1,337,518
Astrakhan Region	168,048	—	81,767	86,281
Volgograd Region	1,054,753	83,138	867,845	103,770
Rostov Region	8,013,228	1,093,087	4,693,734	2,226,407
Republic of Bashkortostan	6,962,445	3,016,574	1,833,016	2,112,855
Republic of Mariy-El	135,287	—	118,196	17,091
Republic of Mordovia	181,692	13,543	168,149	—
Republic of Tatarstan (Tatarstan)	6,524,826	1,218,999	1,228,817	4,077,010
Udmurt Republic	354,298	2,849	208,920	142,529
Chuvash Republic — Chuvashya	1,600,455	6,895	96,350	1,497,210
Kirov Region	916,612	7,181	717,813	191,618
Nizhni Novgorod Region	8,735,738	808,282	6,243,821	1,683,635
Orenburg Region	3,464,891	121,155	1,084,835	2,258,901
Penza Region	230,377	—	65,515	164,862
Perm Region	6,579,481	71,691	2,427,713	4,080,077
including Komi-Perm Autonomous Area	—	—	—	—
Samara Region	10,159,827	1,063,666	7,539,520	1,556,641
Saratov Region	1,127,468	229,688	250,169	647,611
Ulyanovsk Region	1,676,809	2,421	1,359,574	314,814
Kurgan Region	203,850	—	197,868	5,982
Sverdlovsk Region	17,550,667	4,229,124	7,978,515	5,343,028
Tyumen Region	18,704,674	22,595	13,911,419	4,770,660
including: Khanty-Mansiysky Autonomous Area	1,182,821	182,534	87,462	912,825
Yamalo-Nenetsky Autonomous Area	5,741,099	—	—	5,741,099
Chelyabinsk Region	8,008,369	790,473	3,499,282	3,718,614
Republic of Altai	4,920,978	—	123,003	4,797,975
Republic of Buryatia	2,863,120	227,115	278,405	2,357,600
Republic of Tyva	17,091	—	—	17,091
Republic of Khakassia	15,838,147	—	15,514,639	323,508
Altai Territory	1,038,450	33,136	497,946	507,368
Krasnoyarsk Territory	16,541,437	364,601	10,656,903	5,519,933
including: Taymyr (Dolgano-Nenets) Autonomous Area	1,424,265	—	—	1,424,265
Evenkia Autonomous Area	—	—	—	—
Irkutsk Region	18,094,796	318,135	14,157,273	3,619,388
including Ust-Ordynsky Autonomous Area	—	—	—	—
Kemerovo Region	9,600,330	225,506	8,022,888	1,351,936
Novosibirsk Region	2,355,840	158,805	1,683,347	513,688
Omsk Region	2,151,961	353,218	632,254	1,166,489
Tomsk Region	5,611,202	36,746	2,731,506	2,842,950
Chita Region	2,851,599	1,805	2,468,972	380,822
including Aginsky Buryatsky Autonomous Area	—	—	—	—

End

*(thousand rubles)*

1	2	3	4	5
Republic of Sakha (Yakutia)	9,635,991	40,954	3,078,611	6,516,426
Primorski Territory	4,840,168	643,169	2,289,903	1,907,096
Khabarovsk Territory	11,772,751	1,242,892	9,043,594	1,486,265
Amur Region	1,046,417	1,282	456,617	588,518
Kamchatka Region	1,015,384	413,827	525,941	75,616
including Koryaksky Autonomous Area	—	—	—	—
Magadan Region	4,365,765	9,246	1,648,672	2,707,847
Sakhalin Region	650,490	127,954	481,960	40,576
Jewish Autonomous Area	1,424	—	1,424	—
Chukotka Autonomous Area	8,587,935	—	5,764,200	2,823,735

Table 4.7

## Composition and Structure of Investment Portfolio of Credit Institutions

(thousand rubles)

1	31.03.2004				
	Investment in debt instruments		Investment in stocks	Stakes in subsidiary and affiliated joint stock companies	Other stakes
	Total	of which: government securities			
2	3	4	5	6	
Russian Federation	681,791,893	450,968,192	100,866,126	17,376,621	4,543,455
<b>CENTRAL FEDERAL DISTRICT</b>	<b>624,782,759</b>	<b>429,605,059</b>	<b>92,988,942</b>	<b>16,001,450</b>	<b>3,236,489</b>
Belgorod Region	105,999	26,576	24,911	0	1
Bryansk Region	9,666	9,666	13	0	202
Vladimir Region	10,415	0	0	0	3,582
Voronezh Region	220,348	29,583	9,856	1,066	626
Ivanovo Region	0	0	13,776	0	290
Kaluga Region	0	0	7,501	0	39
Kostroma Region	49,628	0	238	0	0
Kursk Region	118	106	27,015	5,623	0
Lipetsk Region	2,169	2,169	30,445	39	502
Moscow Region	794,689	73,602	205,986	32,743	24,378
Orel Region	0	0	0	0	200
Ryazan Region	49,411	19	49	25	871
Smolensk Region	39,406	39,406	8,868	44	291
Tambov Region	1,105	1,105	452	0	3,028
Tver Region	272,429	47,302	17,253	25	8,094
Tula Region	22,727	22,727	4,445	0	3,091
Yaroslavl Region	133,363	0	12,163	0	3,119
Moscow	623,071,286	429,352,798	92,625,971	15,961,885	3,188,175
<b>NORTH-WEST DISTRICT</b>	<b>25,954,127</b>	<b>7,048,706</b>	<b>3,750,319</b>	<b>11,033</b>	<b>138,929</b>
Republic of Karelia	1,472	0	10	0	33
Republic of Komi	1,079,872	236,920	13,986	980	41
Arkhangelsk Region	10,639	0	14,525	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	12,275	5,079	79,077	0	17,514
Kaliningrad Region	427,653	30,171	33,985	100	4,915
Leningrad Region	0	0	61	0	0
Murmansk Region	91,072	11,525	44	0	13
Novgorod Region	22,398	0	16,710	850	32
Pskov Region	0	0	0	0	0
St. Petersburg	24,308,746	6,765,011	3,591,921	9,103	116,381
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,057,328</b>	<b>1,377,642</b>	<b>203,143</b>	<b>5,689</b>	<b>77,645</b>
Republic of Adigei (Adigeya)	0	0	2,811	0	278
Republic of Daghestan	365,002	184,011	2,610	0	34,688
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	38	0	228	210	880
Republic of Kalmykia	0	0	691	0	9,309
Karachai-Cherkess Republic	7,144	0	11,839	0	145
Republic of Northern Ossetia — Alania	0	0	9,094	0	2,001
Republic of Chechnya	0	0	0	0	0
Krasnodar Territory	739,569	488,858	31,522	17	856

Cont.

(thousand rubles)

1	2	3	4	5	6
Stavropol Territory	15,013	15,013	1,660	210	40
Astrakhan Region	685,414	581,033	5,482	5,252	1,906
Volgograd Region	84,577	65,150	75	0	3,211
Rostov Region	160,571	43,577	137,131	0	24,331
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>12,376,278</b>	<b>5,689,887</b>	<b>2,487,830</b>	<b>1,339,913</b>	<b>968,965</b>
Republic of Bashkortostan	4,467,139	2,657,980	701,859	807,473	405,186
Republic of Mariy-El	0	0	21	0	10
Republic of Mordovia	61,099	25,502	30,452	0	1,266
Republic of Tatarstan (Tatarstan)	4,554,953	1,669,220	495,314	23,756	392,575
Udmurt Republic	493,283	474,029	427,829	8	701
Chuvash Republic — Chuvashya	4,978	684	0	0	3,272
Kirov Region	37,025	14,869	184	0	1,700
Nizhni Novgorod Region	336,531	119,976	96,718	484,507	116,154
Orenburg Region	65,643	23,769	18,906	888	9,565
Penza Region	59,166	59,166	104	0	33
Perm Region	459,445	0	41,074	53	1,155
including Komi-Perm Autonomous Area	0	0	0	0	0
Samara Region	1,555,268	616,336	502,949	138	36,191
Saratov Region	265,819	12,427	172,224	23,090	1,069
Ulyanovsk Region	15,929	15,929	196	0	88
<b>URALS FEDERAL DISTRICT</b>	<b>13,310,993</b>	<b>5,233,345</b>	<b>1,079,540</b>	<b>13,547</b>	<b>76,454</b>
Kurgan Region	0	0	0	0	2
Sverdlovsk Region	3,794,979	2,399,373	265,202	12,055	14,101
Tyumen Region	8,066,503	1,650,481	780,571	1,492	15,592
including: Khanty-Mansiysky Autonomous Area	6,508,965	1,326,352	431,568	479	2,845
Yamalo-Nenetsky Autonomous Area	1,146,836	160,905	285,945	282	6,702
Chelyabinsk Region	1,449,511	1,183,491	33,767	0	46,759
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,110,417</b>	<b>1,402,027</b>	<b>277,632</b>	<b>2,074</b>	<b>32,547</b>
Republic of Altai	0	0	1,343	0	0
Republic of Buryatia	0	0	11,310	650	13,425
Republic of Tyva	6,242	6,242	873	0	0
Republic of Khakassia	0	0	3,197	0	250
Altai Territory	0	0	3,435	36	1,870
Krasnoyarsk Territory	21,423	8,025	6,247	0	1,109
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0	0	0
Evenkia Autonomous Area	0	0	0	0	0
Irkutsk Region	114,863	38,237	12,260	0	433
including Ust-Ordynsky Autonomous Area	0	0	0	0	0
Kemerovo Region	181,743	156,055	60,214	274	450
Novosibirsk Region	1,105,707	667,101	164,541	61	1,880
Omsk Region	554,404	427,674	9,411	0	12,648
Tomsk Region	58,623	31,281	4,801	1,053	482
Chita Region	67,412	67,412	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	1,199,991	611,526	78,720	2,915	12,426
Republic of Sakha (Yakutia)	142	142	13,798	0	394
Primorski Territory	718,787	418,502	12,236	33	2,449
Khabarovsk Territory	291,191	89,942	5,685	0	80
Amur Region	37,915	25,338	297	0	20
Kamchatka Region	4,354	4,354	12,457	1,131	9,459
including Koryaksky Autonomous Area	0	0	0	40	0
Magadan Region	12,839	12,839	33	0	0
Sakhalin Region	134,763	60,409	34,214	1,751	24
Jewish Autonomous Area	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0

Table 4.8

## Discounted Promissory Notes

(thousand rubles)

	31.03.2004		
	discounted notes denominated in rubles		discounted notes denominated in foreign currenc
	total	of which: notes issued and guaranteed by authorities of constituent territories of RF and local bodies	
1	2	3	4
Russian Federation	281,760,377	23,190	16,895,339
<b>CENTRAL FEDERAL DISTRICT</b>	<b>240,191,834</b>	<b>10,500</b>	<b>16,261,776</b>
Belgorod Region	25,407	0	0
Bryansk Region	10,568	0	0
Vladimir Region	8,083	0	0
Voronezh Region	49,806	0	0
Ivanovo Region	156,668	0	0
Kaluga Region	206,219	0	3,163
Kostroma Region	178,507	0	0
Kursk Region	25,881	0	0
Lipetsk Region	508	0	0
Moscow Region	3,382,331	0	227,574
Orel Region	10,035	0	0
Ryazan Region	194,047	0	0
Smolensk Region	853,382	0	10,917
Tambov Region	2,065	0	1
Tver Region	104,408	0	0
Tula Region	362,595	0	1,852
Yaroslavl Region	120,357	0	0
Moscow	234,500,967	10,500	16,018,269
<b>NORTH-WEST DISTRICT</b>	<b>11,189,400</b>	<b>0</b>	<b>57,746</b>
Republic of Karelia	0	0	0
Republic of Komi	546,966	0	53,990
Arkhangelsk Region	8,745	0	0
including Nenets Autonomous Area	0	0	0
Vologda Region	1,490,451	0	0
Kaliningrad Region	58,439	0	0
Leningrad Region	0	0	0
Murmansk Region	77,967	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St. Petersburg	9,006,832	0	3,756
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,880,314</b>	<b>0</b>	<b>760</b>
Republic of Adigei (Adigeya)	0	0	0
Republic of Daghestan	154,304	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	46,013	0	0
Republic of Kalmykia	7,505	0	0
Karachai-Cherkess Republic	156	0	0
Republic of Northern Ossetia — Alania	252,661	0	0
Republic of Chechnya	0	0	0
Krasnodar Territory	762,032	0	700

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	67,100	0	10
Astrakhan Region	0	0	0
Volgograd Region	56,927	0	0
Rostov Region	533,616	0	50
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>14,659,143</b>	<b>12,215</b>	<b>103,655</b>
Republic of Bashkortostan	5,729,081	0	0
Republic of Mariy-El	0	0	0
Republic of Mordovia	55,009	0	0
Republic of Tatarstan (Tatarstan)	1,986,871	12,215	3,599
Udmurt Republic	734,141	0	1
Chuvash Republic — Chuvashya	33,550	0	0
Kirov Region	168,097	0	0
Nizhni Novgorod Region	620,820	0	23
Orenburg Region	302,031	0	0
Penza Region	583,357	0	0
Perm Region	378,063	0	197
including Komi-Perm Autonomous Area	0	0	0
Samara Region	3,604,925	0	99,699
Saratov Region	463,098	0	136
Ulyanovsk Region	100	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>10,328,413</b>	<b>0</b>	<b>469,156</b>
Kurgan Region	49,080	0	0
Sverdlovsk Region	3,041,019	0	418,384
Tyumen Region	6,926,797	0	50,772
including: Khanty-Mansiysky Autonomous Area	4,119,815	0	14,011
Yamalo-Nenetsky Autonomous Area	1,734,982	0	0
Chelyabinsk Region	311,517	0	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,710,148</b>	<b>475</b>	<b>252</b>
Republic of Altai	29,873	0	0
Republic of Buryatia	414,851	0	0
Republic of Tyva	3,907	0	0
Republic of Khakassia	22,509	0	0
Altai Territory	56,289	0	93
Krasnoyarsk Territory	361,911	0	0
including: Taymyr (Dolgano-Nenets) Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	255,853	0	0
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	345,905	0	159
Novosibirsk Region	660,485	475	0
Omsk Region	420,448	0	0
Tomsk Region	138,117	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	801,125	0	1,994
Republic of Sakha (Yakutia)	240,316	0	0
Primorski Territory	120,126	0	0
Khabarovsk Territory	13,905	0	0
Amur Region	114,551	0	0
Kamchatka Region	272,143	0	1,994
including Koryaksky Autonomous Area	0	0	0
Magadan Region	14,030	0	0
Sakhalin Region	26,054	0	0
Jewish Autonomous Area	0	0	0
Chukotka Autonomous Area	0	0	0