

**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)

	31.03.2002	30.06.2002	30.09.2002	31.12.2002
1	2	3	4	5
Russian Federation	1,327	1,328	1,334	1,329
<b>CENTRAL FEDERAL DISTRICT</b>	<b>723</b>	<b>729</b>	<b>736</b>	<b>738</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	6	6	6	5
Kaluga Region	6	6	6	6
Kostroma Region	6	6	6	5
Kursk Region	2	2	2	2
Lipetsk Region	2	2	2	2
Orel Region	2	2	2	2
Ryazan Region	6	6	6	6
Smolensk Region	4	4	4	4
Tambov Region	2	2	2	2
Tver Region	8	8	8	8
Tula Region	7	7	7	7
Yaroslavl Region	10	10	11	11
Moscow and Moscow Region	647	653	659	663
including: Moscow	629	636	641	645
Moscow Region	18	17	18	18
<b>NORTH-WEST DISTRICT</b>	<b>91</b>	<b>89</b>	<b>89</b>	<b>88</b>
Republic of Karelia	1	1	1	1
Komi Republic	6	6	6	6
Arkhangelsk Region	5	5	5	5
including Nenets Autonomous Area	—	—	—	—
Vologda Region	9	8	8	8
Kaliningrad Region	13	13	13	12
Leningrad Region	4	3	3	3
Murmansk Region	4	4	4	4
Novgorod Region	2	2	2	2
Pskov Region	5	5	5	5
St. Petersburg	42	42	42	42
<b>SOUTH FEDERAL DISTRICT</b>	<b>145</b>	<b>143</b>	<b>143</b>	<b>142</b>
Adigei Republic	5	5	5	5
Republic of Daghestan	40	39	39	39
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	7	7	7
Republic of Northern Ossetia — Alania	6	6	6	6
Republic of Chechnya	—	—	—	—
Krasnodar Territory	28	27	27	26
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
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>157</b>	<b>157</b>	<b>157</b>	<b>156</b>
Republic of Bashkortostan	14	14	13	13
Republic of Mariy-El	1	1	1	1
Republic of Mordovia	5	5	5	5
Republic of Tatarstan	25	25	25	25
Udmurt Republic	11	11	11	11
Chuvash Republic	5	5	5	5
Kirov Region	3	3	3	3
Nizhni Novgorod Region	21	21	21	21
Orenburg Region	11	11	11	11
Penza Region	2	2	2	2
Perm Region	11	11	11	11
including Komi-Perm Autonomous Area	1	—	—	—
Samara Region	23	23	24	24
Saratov Region	18	18	18	18
Ulyanovsk Region	7	7	7	6
<b>URALS FEDERAL DISTRICT</b>	<b>80</b>	<b>80</b>	<b>79</b>	<b>77</b>
Kurgan Region	6	6	6	6
Sverdlovsk Region	30	30	30	30
Tyumen Region	31	31	30	28
including: Khanty-Mansiysky Autonomous Area	14	14	14	13
Yamalo-Nenetsky Autonomous Area	5	5	5	5
Chelyabinsk Region	13	13	13	13
<b>SIBERIA FEDERAL DISTRICT</b>	<b>85</b>	<b>84</b>	<b>84</b>	<b>82</b>
Republic of Altai	5	5	5	5
Republic of Buryatia	2	2	2	2
Republic of Tyva	3	3	3	3
Republic of Khakassia	3	3	3	3
Altai Territory	9	9	9	9
Krasnoyarsk Region	10	9	9	9
including: Taymyr Autonomous Area	1	1	1	1
Evenkia Autonomous Area	—	—	—	—
Irkutsk Region	11	11	11	11
including Ust-Ordynsky Autonomous Area	—	—	—	—
Kemerovo Region	12	12	12	11
Novosibirsk Region	15	15	15	15
Omsk Region	8	8	8	8
Tomsk Region	5	5	5	4
Chita Region	2	2	2	2
including Aginsky Buryatsky Autonomous Area	—	—	—	—
<b>FAR EAST FEDERAL DISTRICT</b>	<b>46</b>	<b>46</b>	<b>46</b>	<b>46</b>
Republic of Sakha (Yakutia)	8	8	8	8
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)

	31.03.2002		30.06.2002		30.09.2002		31.12.2002	
	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	1,111	2,317	1,086	2,285	1,059	2,279	1,041	2,285
<b>CENTRAL FEDERAL DISTRICT</b>	<b>299</b>	<b>463</b>	<b>296</b>	<b>461</b>	<b>279</b>	<b>466</b>	<b>271</b>	<b>466</b>
Belgorod Region	7	23	7	23	7	23	5	22
Bryansk Region	2	30	2	30	2	30	2	30
Vladimir Region	4	33	4	31	3	31	1	31
Voronezh Region	4	32	4	31	4	30	4	31
Ivanovo Region	3	14	3	14	3	14	3	15
Kaluga Region	—	31	1	31	1	31	1	31
Kostroma Region	—	15	—	15	—	16	0	15
Kursk Region	—	27	—	26	—	25	0	26
Lipetsk Region	1	20	1	18	1	18	1	17
Orel Region	3	17	3	17	3	18	3	18
Ryazan Region	5	23	5	23	5	24	4	23
Smolensk Region	5	24	5	25	5	25	5	25
Tambov Region	7	19	7	19	7	19	7	18
Tver Region	6	24	6	24	6	25	5	26
Tula Region	10	25	10	24	10	25	10	25
Yaroslavl Region	3	28	3	27	3	27	3	27
Moscow and Moscow Region including: Moscow	239	78	235	83	219	85	217	86
Moscow Region	79	72	78	77	64	80	65	81
Moscow Region	8	158	8	155	8	152	8	149
<b>NORTH-WEST DISTRICT</b>	<b>76</b>	<b>320</b>	<b>76</b>	<b>306</b>	<b>76</b>	<b>302</b>	<b>74</b>	<b>308</b>
Republic of Karelia	2	23	2	22	2	22	2	22
Komi Republic	11	30	11	29	11	29	11	30

Cont.  
(units)

1	2	3	4	5	6	7	8	9
Arkhangelsk Region	—	31	—	28	—	28	—	29
including Nenets Autonomous Area	—	2	—	2	—	2	—	2
Vologda Region	16	32	16	25	16	23	14	23
Kaliningrad Region	6	25	6	24	6	23	6	24
Leningrad Region	2	38	2	38	2	38	2	38
Murmansk Region	2	24	2	25	2	24	2	25
Novgorod Region	4	25	4	25	4	25	4	25
Pskov Region	—	13	—	13	—	13	—	13
St. Petersburg	33	79	33	77	33	77	33	79
<b>SOUTH FEDERAL DISTRICT</b>	<b>181</b>	<b>305</b>	<b>180</b>	<b>302</b>	<b>178</b>	<b>304</b>	<b>177</b>	<b>303</b>
Adigei Republic	1	9	1	5	1	5	1	5
Republic of Dagestan	64	15	63	14	62	15	62	14
Republic of Ingushetia	1	4	1	5	1	5	1	5
Kabardino-Balkar Republic	1	15	1	15	1	17	1	17
Republic of Kalmykia	—	5	—	5	—	5	—	5
Karachai-Cherkess Republic	—	5	—	5	—	6	—	5
Republic of Northern Ossetia — Alania	11	8	11	8	11	8	10	9
Republic of Chechnya	—	1	—	1	—	1	—	1
Krasnodar Territory	25	80	25	80	23	78	23	79
Stavropol Territory	11	43	11	44	12	42	12	43
Astrakhan Region	7	22	7	22	7	22	7	21
Volgograd Region	16	38	16	38	16	39	16	39
Rostov Region	44	60	44	60	44	61	44	60



Cont.  
(units)

1	2	3	4	5	6	7	8	9
PRIVOLZHSKY FEDERAL DISTRICT	201	505	191	495	188	488	191	491
Republic of Bashkortostan	15	43	14	40	11	40	11	41
Republic of Mariy-El	4	21	4	21	4	20	4	21
Republic of Mordovia	6	15	6	15	6	14	6	14
Republic of Tatarstan	52	46	51	46	52	46	53	46
Udmurt Republic	14	29	9	29	7	29	7	27
Chuvash Republic	—	30	—	29	—	29	—	29
Kirov Region	—	50	—	50	—	50	—	50
Nizhni Novgorod Region	45	41	45	41	45	42	46	42
Orenburg Region	5	37	5	36	5	35	5	35
Penza Region	—	30	—	29	—	29	—	24
Perm Region	6	48	6	47	6	47	6	49
including Komi-Perm Autonomous Area	—	2	—	2	—	2	—	2
Samara Region	27	49	25	47	26	44	26	47
Saratov Region	25	41	24	41	24	40	24	41
Ulyanovsk Region	2	25	2	24	2	23	3	25
URALS FEDERAL DISTRICT	211	216	210	216	210	214	204	215
Kurgan Region	—	22	—	22	—	22	—	23
Sverdlovsk Region	81	60	81	62	81	62	81	62
Tyumen Region	80	80	80	78	82	77	81	78
including: Khanty-Mansiysky Autonomous Area	3	14	3	18	6	22	6	24
Yamalo-Nenetsky Autonomous Area	2	13	2	14	3	14	3	14
Chelyabinsk Region	50	54	49	54	47	53	42	52

	1	2	3	4	5	6	7	8	9
	1								End (units)
SIBERIA FEDERAL DISTRICT	71	363	61	361	58	362	58	359	
Republic of Altai	—	2	—	2	—	2	—	2	
Republic of Buryatia	5	21	5	21	5	23	5	23	
Republic of Tyva	—	4	—	4	—	4	—	4	
Republic of Khakassia	1	11	1	11	1	11	1	10	
Altai Territory	13	41	12	40	12	39	12	39	
Krasnoyarsk Region	13	64	13	65	13	64	13	63	
including: Taymyr Autonomous Area	—	1	—	1	—	1	—	1	
Evenkia Autonomous Area	—	—	—	—	—	—	—	—	
Irkutsk Region	11	54	11	54	11	52	12	53	
including Ust-Ordynsky Autonomous Area	—	2	—	2	—	2	—	2	
Kemerovo Region	12	34	3	31	—	32	—	33	
Novosibirsk Region	2	45	2	45	2	45	2	44	
Omsk Region	—	40	—	41	—	42	—	43	
Tomsk Region	10	21	10	21	10	21	9	19	
Chita Region	4	26	4	26	4	27	4	26	
including Aginsky Buryatsky Autonomous Area	—	—	—	—	—	—	—	—	
FAR EAST FEDERAL DISTRICT	72	145	72	144	70	143	66	143	
Republic of Sakha (Yakutia)	8	44	8	43	8	43	8	44	
Primorski Territory	21	23	21	23	20	21	17	22	
Khabarovsk Territory	11	17	11	16	11	17	11	16	
Amur Region	5	15	5	15	5	14	5	14	
Kamchatka Region	11	9	11	9	10	10	9	9	
including Koryaksky Autonomous Area	—	—	—	—	—	—	—	—	
Magadan Region	6	14	6	14	6	14	6	14	
Sakhalin Region	10	10	10	11	10	11	10	11	
Jewish Autonomous Area	—	6	—	6	—	6	—	6	
Chukotka Autonomous Area	—	7	—	7	—	7	—	7	

Table 1.3

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

(units)

	Operating credit institutions with non-residents' participation in the authorized capital in the Russian Federation	licensed by the Bank of Russia		
		general	granting the right to	
			attract household funds	conduct operations in foreign currency
<b>Russian Federation</b>				
31.03.2002	128	76	120	49
30.06.2002	129	78	121	49
30.09.2002	129	78	121	49
31.12.2002	123	77	115	44
<b>CENTRAL FEDERAL DISTRICT</b>				
31.03.2002	91	55	84	35
30.06.2002	92	56	85	35
30.09.2002	92	56	85	35
31.12.2002	87	55	80	31
including Moscow and Moscow Region				
31.03.2002	87	54	80	32
30.06.2002	88	54	81	33
30.09.2002	88	54	81	33
31.12.2002	84	53	77	30
<b>NORTH-WEST DISTRICT</b>				
31.03.2002	12	9	12	3
30.06.2002	12	10	12	2
30.09.2002	12	10	12	2
31.12.2002	12	10	12	2
<b>SOUTH FEDERAL DISTRICT</b>				
31.03.2002	3	1	2	1
30.06.2002	3	1	2	1
30.09.2002	3	1	2	1
31.12.2002	3	1	2	1
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>				
31.03.2002	9	5	9	3
30.06.2002	9	5	9	4
30.09.2002	9	5	9	4
31.12.2002	8	5	8	3
<b>URALS FEDERAL DISTRICT</b>				
31.03.2002	7	3	7	4
30.06.2002	7	3	7	5
30.09.2002	7	3	7	5
31.12.2002	7	3	7	4
<b>SIBERIA FEDERAL DISTRICT</b>				
31.03.2002	3	—	3	3
30.06.2002	3	—	3	3
30.09.2002	3	—	3	3
31.12.2002	3	—	3	3
<b>FAR EAST FEDERAL DISTRICT</b>				
31.03.2002	3	3	3	—
30.06.2002	3	3	3	—
30.09.2002	3	3	3	—
31.12.2002	3	3	3	—

Table 1.4

## Credit Institutions Grouped by Registered Authorised Capital

31.12.2002  
(units)

	up to 3 million rubles	3 million to 10 million rubles	10 million to 30 million rubles	30 million to 60 million rubles	60 million to 150 million rubles	150 million to 300 million rubles	300 million rubles and more	Total
1	2	3	4	5	6	7	8	9
Russian Federation	102	192	291	253	198	123	170	1329
CENTRAL FEDERAL DISTRICT	40	67	119	158	120	95	139	738
Belgorod Region	2	—	2	1	1	—	—	6
Bryansk Region	—	—	1	—	1	—	—	2
Vladimir Region	1	—	2	—	—	—	—	3
Voronezh Region	1	—	2	—	1	—	—	4
Ivanovo Region	2	—	2	1	—	—	—	5
Kaluga Region	—	1	2	2	1	—	—	6
Kostroma Region	1	3	—	—	—	—	1	5
Kursk Region	—	1	—	1	—	—	—	2
Lipetsk Region	—	—	—	—	2	—	—	2
Orel Region	—	—	2	—	—	—	—	2
Ryazan Region	—	3	1	2	—	—	—	6
Smolensk Region	—	2	—	1	—	—	1	4
Tambov Region	—	—	1	—	1	—	—	2
Tver Region	3	2	2	1	—	—	—	8
Tula Region	1	2	1	2	1	—	—	7
Yaroslavl Region	—	3	5	2	—	1	—	11
Moscow and Moscow Region	29	50	96	145	112	94	137	663
including: Moscow	29	49	94	137	110	92	134	645
Moscow Region	—	1	2	8	2	2	3	18
NORTH-WEST DISTRICT	11	16	29	13	13	2	4	88
Republic of Karelia	—	—	—	—	1	—	—	1
Komi Republic	1	—	3	1	1	—	—	6
Arkhangelsk Region	1	2	1	1	—	—	—	5
including Nenets Autonomous Area	0	—	—	—	—	—	—	0
Vologda Region	1	—	4	1	1	—	1	8
Kaliningrad Region	3	2	4	1	2	—	—	12
Leningrad Region	—	—	1	1	1	—	—	3
Murmansk Region	1	—	1	1	1	—	—	4

Cont.  
(units)

1	2	3	4	5	6	7	8	9
Novgorod Region	—	1	—	—	1	—	—	2
Pskov Region	—	3	1	—	1	—	—	5
St. Petersburg	4	8	14	7	4	2	3	42
<b>SOUTH FEDERAL DISTRICT</b>	<b>32</b>	<b>51</b>	<b>29</b>	<b>15</b>	<b>11</b>	<b>3</b>	<b>1</b>	<b>142</b>
Adigei Republic	2	3	—	—	—	—	—	5
Republic of Dagestan	14	16	7	2	—	—	—	39
Republic of Ingushetia	1	1	—	—	—	—	—	2
Kabardino-Balkar Republic	1	4	2	—	—	—	—	7
Republic of Kalmykia	1	1	—	1	—	—	—	3
Karachai-Cherkess Republic	2	2	3	—	—	—	—	7
Republic of Northern Ossetia — Alania	—	3	1	—	2	—	—	6
Republic of Chechnya	0	—	—	—	—	—	—	0
Krasnodar Territory	4	8	5	5	4	—	—	26
Stavropol Territory	3	5	2	1	—	—	—	11
Astrakhan Region	—	4	—	—	—	—	—	4
Volgograd Region	—	2	1	2	—	1	—	6
Rostov Region	4	2	8	4	5	2	1	26
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>11</b>	<b>18</b>	<b>43</b>	<b>30</b>	<b>28</b>	<b>11</b>	<b>15</b>	<b>156</b>
Republic of Bashkortostan	—	1	5	3	—	2	2	13
Republic of Mariy-El	—	—	1	—	—	—	—	1
Republic of Mordovia	1	—	2	1	1	—	—	5
Republic of Tatarstan	2	3	5	2	4	2	7	25
Udmurt Republic	—	2	4	—	3	—	2	11
Chuvash Republic	2	—	1	2	—	—	—	5
Kirov Region	—	—	1	1	1	—	—	3
Nizhni Novgorod Region	1	2	4	4	5	3	2	21
Orenburg Region	—	2	2	3	2	2	—	11
Penza Region	1	—	—	—	—	—	1	2
Perm Region	1	—	6	3	1	—	—	11
including Komi-Perm Autonomous Area	0	—	—	—	—	—	—	0
Samara Region	1	4	3	7	6	2	1	24
Saratov Region	1	4	7	1	5	—	—	18
Ulyanovsk Region	1	—	2	3	—	—	—	6

1	End (units)								
	2	3	4	5	6	7	8	9	9
URALS FEDERAL DISTRICT	3	11	23	13	9	9	9	77	
Kurgan Region	1	1	2	2	—	—	—	6	
Sverdlovsk Region	2	3	8	5	3	5	4	30	
Tyumen Region	—	6	8	4	2	4	4	28	
including: Khanty-Mansiysky Autonomous Area	—	1	5	1	1	1	4	13	
Yamalo-Nenetsky Autonomous Area	—	2	1	1	—	1	—	5	
Chelyabinsk Region	—	1	5	2	4	—	1	13	
SIBERIA FEDERAL DISTRICT	3	19	27	15	14	2	2	82	
Republic of Altai	—	—	5	—	—	—	—	5	
Republic of Buryatia	—	—	—	—	2	—	—	2	
Republic of Tyva	—	3	—	—	—	—	—	3	
Republic of Khakassia	—	1	1	—	1	—	—	3	
Altai Territory	—	4	3	1	—	1	—	9	
Krasnoyarsk Region	—	—	4	3	2	—	—	9	
including: Taymyr Autonomous Area	—	—	1	—	—	—	—	1	
Evenkia Autonomous Area	0	—	—	—	—	—	—	0	
Irkutsk Region	—	2	5	3	1	—	—	11	
including Ust-Ordynsky Autonomous Area	0	—	—	—	—	—	—	0	
Kemerovo Region	1	2	3	1	1	1	2	11	
Novosibirsk Region	2	3	4	2	4	—	—	15	
Omsk Region	—	4	—	2	2	—	—	8	
Tomsk Region	—	—	1	2	1	—	—	4	
Chita Region	—	—	1	1	—	—	—	2	
including Aginsky Buryatsky Autonomous Area	0	—	—	—	—	—	—	0	
FAR EAST FEDERAL DISTRICT	2	10	21	9	3	1	—	46	
Republic of Sakha (Yakutia)	—	1	3	3	1	—	—	8	
Primorski Territory	1	1	5	2	—	1	—	10	
Khabarovsk Territory	—	1	3	—	2	—	—	6	
Amur Region	—	2	2	1	—	—	—	5	
Kamchatka Region	1	3	4	—	—	—	—	8	
including Koryaksky Autonomous Area	—	—	1	—	—	—	—	1	
Magadan Region	—	1	2	—	—	—	—	3	
Sakhalin Region	—	1	2	3	—	—	—	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%
<b>Russian Federation</b>					
31.03.2002	41	33	19	10	25
30.06.2002	40	36	16	11	26
30.09.2002	40	36	15	10	28
31.12.2002	38	33	15	10	27
<b>CENTRAL FEDERAL DISTRICT</b>					
31.03.2002	18	26	15	10	22
30.06.2002	18	27	13	11	23
30.09.2002	18	26	13	10	25
31.12.2002	16	24	13	10	24
including Moscow and Moscow Region					
31.03.2002	15	26	14	10	22
30.06.2002	15	26	13	11	23
30.09.2002	15	25	13	10	25
31.12.2002	14	23	13	10	24
<b>NORTH-WEST DISTRICT</b>					
31.03.2002	6	4	—	—	2
30.06.2002	6	4	—	—	2
30.09.2002	6	4	—	—	2
31.12.2002	6	4	—	—	2
<b>SOUTH FEDERAL DISTRICT</b>					
31.03.2002	1	—	1	—	1
30.06.2002	1	—	1	—	1
30.09.2002	1	—	1	—	1
31.12.2002	1	—	1	—	1
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>					
31.03.2002	6	1	2	—	—
30.06.2002	5	2	2	—	—
30.09.2002	5	3	1	—	—
31.12.2002	5	2	1	—	—
<b>URALS FEDERAL DISTRICT</b>					
31.03.2002	5	1	1	—	—
30.06.2002	5	2	—	—	—
30.09.2002	5	2	—	—	—
31.12.2002	5	2	—	—	—
<b>SIBERIA FEDERAL DISTRICT</b>					
31.03.2002	2	1	—	—	—
30.06.2002	2	1	—	—	—
30.09.2002	2	1	—	—	—
31.12.2002	2	1	—	—	—
<b>FAR EAST FEDERAL DISTRICT</b>					
31.03.2002	3	—	—	—	—
30.06.2002	3	—	—	—	—
30.09.2002	3	—	—	—	—
31.12.2002	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			
31.03.2002	1,327	3,333,200,480	85
30.06.2002	1,328	3,583,863,368	85
30.09.2002	1,334	3,799,200,696	87
31.12.2002	1,329	4,143,441,422	91
CENTRAL FEDERAL DISTRICT			
31.03.2002	723	2,815,758,008	38
30.06.2002	729	3,042,769,511	38
30.09.2002	736	3,217,796,069	39
31.12.2002	738	3,523,233,208	42
including Moscow and Moscow Region			
31.03.2002	647	2,798,384,758	37
30.06.2002	648	3,023,191,483	37
30.09.2002	659	3,196,285,161	37
31.12.2002	663	3,499,085,690	40
NORTH-WEST DISTRICT			
31.03.2002	91	166,393,033	11
30.06.2002	89	170,166,993	11
30.09.2002	89	186,501,187	11
31.12.2002	88	201,953,329	11
SOUTH FEDERAL DISTRICT			
31.03.2002	145	26,263,288	31
30.06.2002	143	28,730,854	31
30.09.2002	143	32,484,380	29
31.12.2002	142	35,408,128	31
PRIVOLZHISKY FEDERAL DISTRICT			
31.03.2002	157	135,255,872	34
30.06.2002	157	151,547,397	33
30.09.2002	157	165,658,926	33
31.12.2002	156	176,829,845	34
URALS FEDERAL DISTRICT			
31.03.2002	80	136,237,481	18
30.06.2002	80	132,768,944	20
30.09.2002	79	131,174,410	21
31.12.2002	77	135,885,551	20
SIBERIA FEDERAL DISTRICT			
31.03.2002	85	34,212,395	27
30.06.2002	84	37,931,109	27
30.09.2002	84	41,654,154	27
31.12.2002	82	44,253,855	26
FAR EAST FEDERAL DISTRICT			
31.03.2002	46	19,080,403	15
30.06.2002	46	19,948,560	15
30.09.2002	46	23,931,570	14
31.12.2002	46	25,877,506	14



Table 1.7

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

		31.12.2002						
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 <sup>1</sup>	27,807.9	103,059.6	93.6	75,251.7	6.4	53,312.0		
<b>CENTRAL FEDERAL DISTRICT</b>	<b>11,762.7</b>	<b>86,625.2</b>	<b>93.2</b>	<b>74,862.6</b>	<b>6.8</b>	<b>47,466.2</b>		
Belgorod Region	21.7	21.7	100.0	0.0	0.0	7.9		
Vladimir Region	9.2	9.2	100.0	0.0	0.0	2.4		
Voronezh Region	–51.2	19.9	50.0	71.0	50.0	19.3		
Ivanovo Region	42.3	42.3	100.0	0.0	0.0	17.3		
Kaluga Region	3.4	5.4	66.7	2.0	33.3	3.0		
Kostroma Region	3.7	3.8	80.0	0.1	20.0	3.0		
Moscow Region	464.3	467.5	94.4	3.2	5.6	118.4		
Ryazan Region	23.3	23.3	100.0	0.0	0.0	7.5		
Smolensk Region	35.1	35.1	100.0	0.0	0.0	21.4		
Tver Region	20.0	20.0	100.0	0.0	0.0	9.4		
Tula Region	24.3	24.3	100.0	0.0	0.0	9.0		
Yaroslavl Region	95.8	99.0	90.9	3.2	9.1	42.3		
Moscow	10,940.1	85,717.1	93.4	74,777.0	6.6	47,153.1		

	1	2	3	4	5	6	7
<b>Cont.</b>							
NORTH-WEST DISTRICT		5,454.1	5,474.6	94.3	20.5	5.7	1,670.1
Komi Republic		141.5	141.5	100.0	0.0	0.0	45.5
Arkhangelsk Region		1.0	7.3	80.0	6.3	20.0	3.8
Vologda Region		307.8	307.8	100.0	0.0	0.0	99.9
Kaliningrad Region		109.4	113.3	91.7	3.9	8.3	31.9
Murmansk Region		22.7	22.7	100.0	0.0	0.0	5.3
Pskov Region		7.4	7.7	80.0	0.3	20.0	2.4
St. Petersburg		4,845.5	4,855.4	95.5	9.9	4.5	1,475.3
<b>SOUTH FEDERAL DISTRICT</b>		<b>1,040.1</b>	<b>1,098.0</b>	<b>93.7</b>	<b>57.9</b>	<b>6.3</b>	<b>487.6</b>
Adigei Republic		5.2	5.2	100.0	0.0	0.0	2.0
Republic of Dagestan		235.3	235.4	97.4	0.1	2.6	32.6
Kabardino-Balkar Republic		21.1	24.7	85.7	3.6	14.3	13.5
Republic of Kalmykia		56.7	57.2	66.7	0.4	33.3	5.4
Karachai-Cherkess Republic		33.8	33.8	100.0	0.0	0.0	13.0
Republic of Northern Ossetia — Alania		10.6	10.6	100.0	0.0	0.0	4.9
Krasnodar Territory		96.5	148.9	88.5	52.4	11.5	101.9
Stavropol Territory		27.4	28.4	81.8	0.9	18.2	9.1
Astrakhan Region		143.7	143.7	100.0	0.0	0.0	91.8
Volgograd Region		217.9	217.9	100.0	0.0	0.0	148.7
Rostov Region		187.5	187.9	96.2	0.4	3.8	63.8
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>		<b>4,660.7</b>	<b>4,707.4</b>	<b>95.5</b>	<b>46.7</b>	<b>4.5</b>	<b>1,819.1</b>
Republic of Bashkortostan		1,092.3	1,092.3	100.0	0.0	0.0	368.4

Cont.

1	2	3	4	5	6	7
Republic of Mordovia	55.7	55.7	100.0	0.0	0.0	20.3
Republic of Tatarstan	1,223.8	1,256.9	92.0	33.1	8.0	435.7
Udmurt Republic	18.7	29.5	90.9	10.8	9.1	13.5
Chuvash Republic	20.7	21.1	80.0	0.3	20.0	9.9
Kirov Region	57.5	57.5	100.0	0.0	0.0	15.2
Nizhni Novgorod Region	723.5	723.5	95.2	0.0	4.8	250.8
Orenburg Region	131.9	131.9	100.0	0.0	0.0	118.9
Perm Region	106.8	106.8	100.0	0.0	0.0	32.4
Samara Region	954.6	957.1	95.8	2.4	4.2	383.6
Saratov Region	209.7	209.7	94.4	0.0	5.6	146.2
Ulyanovsk Region	36.9	36.9	100.0	0.0	0.0	14.5
URALS FEDERAL DISTRICT	3,290.7	3,334.3	93.5	43.7	6.5	1,122.0
Kurgan Region	4.2	4.2	100.0	0.0	0.0	2.7
Sverdlovsk Region	626.2	659.1	90.0	32.9	10.0	203.7
Tyumen Region	1,485.6	1,485.6	100.0	0.0	0.0	646.5
including:						
Khanty-Mansiysky Autonomous Area	827.2	827.2	100.0	0.0	0.0	431.1
Yamalo-Nenetsky Autonomous Area	515.5	515.5	100.0	0.0	0.0	172.8
Chelyabinsk Region	1,174.6	1,185.4	84.6	10.8	15.4	269.2
SIBERIA FEDERAL DISTRICT	1,207.1	1,210.3	96.3	3.1	3.7	503.8
Republic of Altai	9.7	9.7	100.0	0.0	0.0	5.4

	End						
1	2	3	4	5	6	7	
Republic of Tyva	5.2	5.2	100.0	0.0	0.0	0.9	
Republic of Khakassia	6.6	6.6	100.0	0.0	0.0	4.4	
Altai Territory	120.9	121.1	88.9	0.1	11.1	40.3	
Krasnoyarsk Region	162.9	164.4	88.9	1.5	11.1	81.8	
Irkutsk Region	162.2	162.2	100.0	0.0	0.0	60.2	
Kemerovo Region	188.8	190.3	90.9	1.5	9.1	113.2	
Novosibirsk Region	251.1	251.1	100.0	0.0	0.0	96.5	
Omsk Region	220.9	220.9	100.0	0.0	0.0	62.1	
Tomsk Region	24.6	24.6	100.0	0.0	0.0	7.0	
<b>FAR EAST FEDERAL DISTRICT</b>	<b>392.5</b>	<b>609.8</b>	<b>87.0</b>	<b>217.3</b>	<b>13.0</b>	<b>243.2</b>	
Republic of Sakha (Yakutia)	22.6	22.6	100.0	0.0	0.0	13.7	
Primorski Territory	—11.0	179.2	90.0	190.2	10.0	45.8	
Khabarovsk Territory	126.6	126.8	83.3	0.2	16.7	67.5	
Amur Region	—10.9	14.4	60.0	25.3	40.0	12.5	
Kamchatka Region	192.4	192.9	87.5	0.5	12.5	84.6	
Magadan Region	13.9	14.9	66.7	1.0	33.3	4.8	
Sakhalin Region	58.9	58.9	100.0	0.0	0.0	14.3	

<sup>1</sup> The data on subjects of Russian Federation, where less than three credit organizations are active, is not represented separately, but included into the total for federal districts.

**Table 1.8**  
**Financial performance of credit institutions (from the beginning of the year net of profit/losses of previous years)**

		31.12.2002						
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 <sup>1</sup>	93,354.1	105,394.3	96.6	12,040.1	3.4	53,182.5		
<b>CENTRAL FEDERAL DISTRICT</b>	<b>77,203.1</b>	<b>89,201.5</b>	<b>95.9</b>	<b>11,998.5</b>	<b>4.1</b>	<b>47,336.7</b>		
Belgorod Region	21.7	21.7	100.0	0.0	0.0	7.9		
Vladimir Region	8.8	8.8	100.0	0.0	0.0	2.4		
Voronezh Region	82.7	82.7	100.0	0.0	0.0	19.3		
Ivanovo Region	42.3	42.3	100.0	0.0	0.0	17.3		
Kaluga Region	5.8	5.8	100.0	0.0	0.0	3.0		
Kostroma Region	4.0	4.0	100.0	0.0	0.0	3.0		
Moscow Region	447.3	447.3	100.0	0.0	0.0	118.4		
Ryazan Region	21.8	21.8	100.0	0.0	0.0	7.3		
Smolensk Region	34.4	34.4	100.0	0.0	0.0	21.4		
Tver Region	20.0	20.0	100.0	0.0	0.0	9.4		
Tula Region	22.8	22.8	100.0	0.0	0.0	9.0		
Yaroslavl Region	87.4	87.4	100.0	0.0	0.0	42.3		
Moscow	76,266.9	88,265.4	95.3	11,998.5	4.7	47,023.9		

	1	2	3	4	5	6	7
<b>NORTH-WEST DISTRICT</b>		5,156.8	5,171.5	95.5	14.7	4.5	1,670.1
Komi Republic		141.5	141.5	100.0	0.0	0.0	45.5
Arkhangelsk Region		2.9	7.3	80.0	4.4	20.0	3.8
Vologda Region		312.0	312.0	100.0	0.0	0.0	99.9
Kaliningrad Region		108.8	108.8	100.0	0.0	0.0	31.9
Murmansk Region		22.7	22.7	100.0	0.0	0.0	5.3
Pskov Region		7.8	8.1	80.0	0.3	20.0	2.4
St. Petersburg		4,544.8	4,554.7	95.5	9.9	4.5	1,475.3
<b>SOUTH FEDERAL DISTRICT</b>		1,037.0	1,058.2	96.5	21.2	3.5	487.6
Adigei Republic		4.8	4.8	100.0	0.0	0.0	2.0
Republic of Dagestan		235.5	235.5	100.0	0.0	0.0	32.6
Kabardino-Balkar Republic		21.1	24.7	85.7	3.6	14.3	13.5
Republic of Kalmykia		10.8	11.3	66.7	0.4	33.3	5.4
Karachai-Cherkess Republic		34.6	34.6	100.0	0.0	0.0	13.0
Republic of Northern Ossetia — Alania		10.6	10.6	100.0	0.0	0.0	4.9
Krasnodar Territory		136.1	152.9	92.3	16.8	7.7	101.9
Stavropol Territory		29.4	29.4	100.0	0.0	0.0	9.1
Astrakhan Region		143.7	143.7	100.0	0.0	0.0	91.8
Volgograd Region		217.9	217.9	100.0	0.0	0.0	148.7
Rostov Region		188.2	188.6	96.2	0.4	3.8	63.8
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>		4,818.4	4,820.8	99.4	2.4	0.6	1,819.1
Republic of Bashkortostan		1,166.9	1,166.9	100.0	0.0	0.0	368.4

Cont.

Cont.							
1	2	3	4	5	6	7	
Republic of Mordovia	55.7	55.7	100.0	0.0	0.0	20.3	
Republic of Tatarstan	1,274.0	1,274.0	100.0	0.0	0.0	435.7	
Udmurt Republic	41.4	41.4	100.0	0.0	0.0	13.5	
Chuvash Republic	21.1	21.1	100.0	0.0	0.0	9.9	
Kirov Region	63.3	63.3	100.0	0.0	0.0	15.2	
Nizhni Novgorod Region	722.6	722.6	100.0	0.0	0.0	250.8	
Orenburg Region	131.9	131.9	100.0	0.0	0.0	118.9	
Perm Region	105.7	105.7	100.0	0.0	0.0	32.4	
Samara Region	958.6	961.0	95.8	2.4	4.2	383.6	
Saratov Region	211.9	211.9	100.0	0.0	0.0	146.2	
Ulyanovsk Region	36.9	36.9	100.0	0.0	0.0	14.5	
URALS FEDERAL DISTRICT	3,245.1	3,245.6	98.7	0.6	1.3	1,122.0	
Kurgan Region	4.2	4.2	100.0	0.0	0.0	2.7	
Sverdlovsk Region	777.8	777.8	100.0	0.0	0.0	203.7	
Tyumen Region	1,512.0	1,512.0	100.0	0.0	0.0	646.5	
including:							
Khanty-Mansiysky Autonomous Area	855.0	855.0	100.0	0.0	0.0	431.1	
Yamalo-Nenetsky Autonomous Area	515.5	515.5	100.0	0.0	0.0	172.8	
Chelyabinsk Region	951.0	951.6	92.3	0.6	7.7	269.2	
SIBERIA FEDERAL DISTRICT	1,196.3	1,197.9	97.6	1.6	2.4	503.8	
Republic of Altai	9.7	9.7	100.0	0.0	0.0	5.4	

	End						
1	2	3	4	5	6	7	
Republic of Tyva	5.2	5.2	100.0	0.0	0.0	0.9	
Republic of Khakassia	6.6	6.6	100.0	0.0	0.0	4.4	
Altai Territory	110.1	110.1	100.0	0.0	0.0	40.3	
Krasnoyarsk Region	162.9	164.4	88.9	1.5	11.1	81.8	
Irkutsk Region	162.2	162.2	100.0	0.0	0.0	60.2	
Kemerovo Region	184.7	184.8	90.9	0.1	9.1	113.2	
Novosibirsk Region	251.1	251.1	100.0	0.0	0.0	96.5	
Omsk Region	220.9	220.9	100.0	0.0	0.0	62.1	
Tomsk Region	28.6	28.6	100.0	0.0	0.0	7.0	
<b>FAR EAST FEDERAL DISTRICT</b>	<b>697.5</b>	<b>698.7</b>	<b>95.7</b>	<b>1.2</b>	<b>4.3</b>	<b>243.2</b>	
Republic of Sakha (Yakutia)	29.7	29.7	100.0	0.0	0.0	13.7	
Primorski Territory	225.6	225.6	100.0	0.0	0.0	45.8	
Khabarovsk Territory	132.0	132.2	83.3	0.2	16.7	67.5	
Amur Region	39.2	39.2	100.0	0.0	0.0	12.5	
Kamchatka Region	198.2	198.2	100.0	0.0	0.0	84.6	
Magadan Region	13.9	14.9	66.7	1.0	33.3	4.8	
Sakhalin Region	58.9	58.9	100.0	0.0	0.0	14.3	

<sup>1</sup> The data on subjects of Russian Federation, where less than three credit organizations are active, is not represented separately, but included into the total for federal districts.



## 2. Foreign Cash Operations

Table 2.1

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

(USD million)

1	2002			
	Q1	Q2	Q3	Q4
2	3	4	5	
Russian Federation <sup>1</sup>	1,687.04	1,729.67	1,961.81	2,340.21
<b>CENTRAL FEDERAL DISTRICT</b>	<b>484.09</b>	<b>498.05</b>	<b>566.73</b>	<b>678.77</b>
Belgorod Region	9.17	10.13	12.56	15.57
Bryansk Region	5.36	5.84	6.79	8.64
Vladimir Region	11.52	12.89	14.85	18.81
Voronezh Region	22.04	23.32	25.48	36.82
Ivanovo Region	4.90	5.72	6.69	8.28
Kaluga Region	7.10	7.93	9.40	11.31
Kostroma Region	5.30	5.10	5.89	6.33
Kursk Region	8.41	9.52	9.90	14.26
Lipetsk Region	6.08	6.29	7.75	12.39
Moscow Region	47.55	55.50	71.92	76.52
Orel Region	6.73	6.78	7.76	10.19
Ryazan Region	12.62	12.98	14.77	18.86
Smolensk Region	8.34	8.53	9.88	10.73
Tambov Region	5.13	4.63	6.12	9.81
Tver Region	8.80	9.16	10.83	12.26
Tula Region	13.81	14.59	16.90	20.50
Yaroslavl Region	21.17	24.43	26.99	28.92
Moscow	280.06	274.73	302.28	358.57
<b>NORTH-WEST DISTRICT</b>	<b>167.99</b>	<b>168.49</b>	<b>188.63</b>	<b>201.30</b>
Republic of Karelia	8.86	9.44	9.72	11.34
Komi Republic	15.20	13.91	13.69	15.93
Arkhangelsk Region	9.10	9.75	10.50	11.70
including Nenets Autonomous Area	0.82	0.73	0.50	0.81
Vologda Region	9.89	10.23	11.68	12.61
Kaliningrad Region	9.64	9.97	13.43	13.58
Leningrad Region	6.21	6.74	7.98	8.34
Murmansk Region	17.02	18.62	17.78	19.48
Novgorod Region	6.14	5.87	6.78	7.47
Pskov Region	3.66	3.14	3.55	5.05
St. Petersburg	82.27	80.82	93.52	95.81

Cont.

(USD million)

1	2	3	4	5
<b>SOUTH FEDERAL DISTRICT</b>	<b>180.89</b>	<b>186.80</b>	<b>238.28</b>	<b>296,07</b>
Adigei Republic	2.00	2.23	3.05	3,67
Republic of Daghestan	0.18	0.31	0.29	0,70
Republic of Ingushetia	0.64	0.72	0.57	2,24
Kabardino-Balkar Republic	2.86	2.76	2.93	4,27
Republic of Kalmykia	1.27	1.07	1.33	1,97
Karachai-Cherkess Republic	2.05	1.91	2.17	4,79
Republic of Northern Ossetia — Alania	4.09	3.16	2.66	3,78
Republic of Chechnya	0.00	0.00	0.00	0,00
Krasnodar Territory	64.60	66.90	100.63	102,04
Stavropol Territory	27.39	29.49	30.22	40,81
Astrakhan Region	5.94	7.13	8.41	11,38
Volgograd Region	22.67	22.49	26.30	37,42
Rostov Region	47.21	48.64	59.71	83,02
<b>PRIVOLZHISKY FEDERAL DISTRICT<sup>2</sup></b>	<b>251.43</b>	<b>257.55</b>	<b>297.31</b>	<b>390,64</b>
Republic of Bashkortostan	25.42	24.32	24.34	27,13
Republic of Mariy-El	1.68	1.48	1.77	3,22
Republic of Mordovia	2.60	2.76	3.19	5,39
Republic of Tatarstan	34.87	35.27	41.79	65,36
Udmurt Republic	10.35	9.18	11.02	10,92
Chuvash Republic	3.91	3.93	4.39	8,03
Kirov Region	4.66	5.47	6.87	7,78
Nizhni Novgorod Region	41.79	43.49	47.30	65,25
Orenburg Region	17.31	16.45	19.53	27,39
Penza Region	6.81	7.37	8.49	12,43
Perm Region	20.98	20.87	24.76	27,76
including Komi-Perm Autonomous Area	0.11	0.07	0.09	0,13
Samara Region	59.47	63.06	75.96	90,18
Saratov Region	15.10	15.29	18.75	25,39
Ulyanovsk Region	6.46	8.65	9.16	14,41
<b>URALS FEDERAL DISTRICT</b>	<b>286.36</b>	<b>289.44</b>	<b>303.05</b>	<b>338,05</b>
Kurgan Region	4.15	4.44	4.54	5,10
Sverdlovsk Region	83.51	87.16	100.98	102,90
Tyumen Region	155.39	154.23	149.44	177,06
including: Khanty-Mansiysky Autonomous Area	86.10	80.96	82.06	99,07
Yamalo-Nenetsky Autonomous Area	42.13	44.53	37.03	45,75
Chelyabinsk Region	43.31	43.62	48.10	52,98

End

(USD million)

1	2	3	4	5
<b>SIBERIA FEDERAL DISTRICT<sup>2</sup></b>	<b>184.89</b>	<b>188.85</b>	<b>211.61</b>	<b>243.34</b>
Republic of Altai	0.56	0.55	0.69	1.31
Republic of Buryatia	5.70	5.52	5.74	9.58
Republic of Tyva	0.32	0.32	0.26	0.40
Republic of Khakassia	3.88	3.41	4.34	4.93
Altai Territory	12.91	14.69	16.09	18.87
Krasnoyarsk Region	35.13	35.48	37.93	41.88
including: Taymyr Autonomous Area	0.90	0.90	0.76	1.06
Irkutsk Region	33.82	34.87	41.81	50.28
Kemerovo Region	21.80	21.69	24.04	27.39
Novosibirsk Region	34.58	34.19	38.65	39.60
Omsk Region	14.92	15.88	18.40	21.64
Tomsk Region	9.29	9.91	10.64	10.68
Chita Region	11.98	12.34	13.03	16.79
including Aginsky Buryatsky Autonomous Area	0.06	0.08	0.06	0.10
<b>FAR EAST FEDERAL DISTRICT<sup>2</sup></b>	<b>133.66</b>	<b>142.56</b>	<b>160.69</b>	<b>196.74</b>
Republic of Sakha (Yakutia)	21.57	24.31	27.40	36.06
Primorski Territory	30.18	32.88	36.16	38.08
Khabarovsk Territory	36.82	40.87	46.00	54.19
Amur Region	7.17	7.39	9.49	10.43
Kamchatka Region	15.48	15.95	17.43	24.99
including Koryaksky Autonomous Area	0.19	0.17	0.17	0.23
Magadan Region	7.28	7.94	8.54	11.27
Sakhalin Region	12.76	10.23	12.48	17.66
Jewish Autonomous Area	0.69	0.65	0.79	0.96
Chukotka Autonomous Area	1.72	2.35	2.41	3.11

<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.

<sup>2</sup> In Autonomous Areas the volume of transactions with foreign currency was insignificant.

Table 2.2

**Foreign Cash Purchases by Authorised Banks from Individuals**  
(in Dollar Equivalent for All Currencies)

(USD million)

1	2002			
	Q1	Q2	Q3	Q4
2	3	4	5	
Russian Federation <sup>1</sup>	645.22	830.93	1,078.72	917.15
<b>CENTRAL FEDERAL DISTRICT</b>	<b>303.91</b>	<b>383.01</b>	<b>466.58</b>	<b>429.62</b>
Belgorod Region	2.82	4.76	6.38	4.85
Bryansk Region	2.26	3.47	4.22	3.24
Vladimir Region	4.62	6.20	9.11	7.39
Voronezh Region	5.67	7.84	11.66	9.09
Ivanovo Region	1.26	2.11	3.08	2.65
Kaluga Region	3.43	4.44	6.04	5.04
Kostroma Region	1.20	1.77	2.78	2.03
Kursk Region	2.11	2.71	3.96	3.08
Lipetsk Region	2.12	2.61	3.93	3.26
Moscow Region	38.71	58.13	75.90	67.24
Orel Region	1.98	2.34	3.53	2.44
Ryazan Region	4.33	5.36	7.61	5.58
Smolensk Region	3.31	4.13	5.98	5.06
Tambov Region	1.54	2.36	3.63	2.51
Tver Region	2.21	3.56	4.87	3.90
Tula Region	5.46	7.90	10.72	8.72
Yaroslavl Region	7.94	10.55	13.57	11.37
Moscow	212.94	252.79	289.62	282.15
<b>NORTH-WEST DISTRICT<sup>2</sup></b>	<b>90.19</b>	<b>114.06</b>	<b>141.58</b>	<b>120.45</b>
Republic of Karelia	3.16	4.65	6.20	5.01
Komi Republic	2.52	3.42	4.82	4.36
Arkhangelsk Region	3.06	5.31	7.86	4.38
including Nenets Autonomous Area	0.17	0.33	0.25	0.36
Vologda Region	3.85	5.14	7.09	5.76
Kaliningrad Region	8.84	11.68	16.32	14.78
Leningrad Region	5.11	5.64	6.35	6.01
Murmansk Region	2.05	2.89	4.15	3.80
Novgorod Region	1.69	2.36	3.53	2.53
Pskov Region	2.71	2.72	4.24	5.38
St. Petersburg	57.21	70.24	81.00	68.43

Cont.

(USD million)

1	2	3	4	5
<b>SOUTH FEDERAL DISTRICT</b>	<b>50.83</b>	<b>68.52</b>	<b>90.91</b>	<b>67.34</b>
Adigei Republic	0.87	1.11	1.53	0.89
Republic of Daghestan	0.15	0.11	0.23	0.32
Republic of Ingushetia	0.18	0.63	0.21	0.49
Kabardino-Balkar Republic	0.31	0.42	0.60	0.25
Republic of Kalmykia	0.16	0.21	0.44	0.28
Karachai-Cherkess Republic	0.15	0.22	0.25	0.12
Republic of Northern Ossetia — Alania	0.57	0.56	0.86	0.76
Republic of Chechnya	0.00	0.00	0.00	0.00
Krasnodar Territory	20.89	29.12	37.78	27.33
Stavropol Territory	6.41	7.97	11.68	8.35
Astrakhan Region	3.09	3.70	4.91	3.73
Volgograd Region	5.95	7.72	10.60	7.55
Rostov Region	12.11	16.74	21.83	17.28
<b>PRIVOLZHSKY FEDERAL DISTRICT<sup>2</sup></b>	<b>77.83</b>	<b>105.53</b>	<b>151.99</b>	<b>117.47</b>
Republic of Bashkortostan	5.42	7.72	11.81	8.88
Republic of Mariy-El	0.69	1.02	1.49	1.17
Republic of Mordovia	1.51	2.17	3.14	2.37
Republic of Tatarstan	10.89	14.94	19.92	14.93
Udmurt Republic	2.17	2.54	4.36	3.88
Chuvash Republic	1.62	2.37	3.76	3.02
Kirov Region	1.96	2.46	3.72	3.27
Nizhni Novgorod Region	16.22	20.72	28.57	24.12
Orenburg Region	3.90	5.85	8.51	6.09
Penza Region	2.92	4.26	5.54	3.77
Perm Region	4.43	6.20	8.94	7.22
including Komi-Perm Autonomous Area	0.02	0.05	0.09	0.05
Samara Region	17.82	23.47	34.31	25.66
Saratov Region	6.19	8.66	13.44	9.84
Ulyanovsk Region	2.09	3.15	4.49	3.23
<b>URALS FEDERAL DISTRICT</b>	<b>48.84</b>	<b>64.50</b>	<b>91.86</b>	<b>76.37</b>
Kurgan Region	1.14	1.72	2.06	1.55
Sverdlovsk Region	20.74	25.58	34.98	29.02
Tyumen Region	17.98	25.23	38.64	32.77
including: Khanty-Mansiysky Autonomous Area	8.88	13.07	20.53	17.28
Yamalo-Nenetsky Autonomous Area	3.00	4.11	6.86	6.74
Chelyabinsk Region	8.98	11.97	16.18	13.03

End

(USD million)

1	2	3	4	5
<b>SIBERIA FEDERAL DISTRICT<sup>2</sup></b>	<b>41.02</b>	<b>53.10</b>	<b>81.29</b>	<b>61.05</b>
Republic of Altai	0.17	0.32	0.49	0.37
Republic of Buryatia	0.86	1.14	1.81	1.45
Republic of Tyva	0.05	0.08	0.16	0.10
Republic of Khakassia	0.67	0.94	1.53	1.14
Altai Territory	4.59	7.30	13.05	8.21
Krasnoyarsk Region	6.06	7.79	11.18	8.97
including Taymyr Autonomous Area	0.04	0.11	0.28	0.17
Irkutsk Region	5.34	6.52	9.71	8.15
Kemerovo Region	4.27	5.64	7.90	6.11
Novosibirsk Region	9.67	11.89	16.95	12.83
Omsk Region	5.35	7.07	11.60	8.36
Tomsk Region	3.09	3.46	5.36	4.02
Chita Region	0.90	0.97	1.54	1.33
including Aginsky Buryatsky Autonomous Area	0.01	0.01	0.02	0.02
<b>FAR EAST FEDERAL DISTRICT<sup>2</sup></b>	<b>33.32</b>	<b>42.45</b>	<b>56.43</b>	<b>46.49</b>
Republic of Sakha (Yakutia)	3.01	4.13	5.69	4.43
Primorski Territory	9.31	11.59	14.55	12.18
Khabarovsk Territory	12.70	14.95	20.59	18.08
Amur Region	1.08	1.48	2.03	1.83
Kamchatka Region	0.98	1.18	1.77	1.66
including Koryaksky Autonomous Area	0.02	0.01	0.03	0.03
Magadan Region	1.42	1.87	1.98	1.82
Sakhalin Region	4.58	6.92	9.19	5.96
Jewish Autonomous Area	0.07	0.08	0.13	0.12
Chukotka Autonomous Area	0.16	0.25	0.51	0.41

<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.

<sup>2</sup> In Autonomous Areas the volume of transactions with foreign currency was insignificant.

## 3. Borrowings

Table 3.1

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

(thousand rubles)

	31.12.2002									
	Total	legal entities' deposits		individual's deposits <sup>2</sup>		Total	individual's deposits <sup>2</sup>		Total	foreign currency
		rubles	foreign currency	rubles	foreign currency		rubles	foreign currency		
1	2	3	4	5	6	7	8	9	10	
Russian Federation	1,286,485,487	250,183,840	98,185,628	151,998,212	1,036,301,647	648,258,708	388,042,939			
<b>CENTRAL FEDERAL DISTRICT</b>	<b>648,095,081</b>	<b>181,008,595</b>	<b>63,513,085</b>	<b>117,495,510</b>	<b>467,086,486</b>	<b>234,007,967</b>	<b>233,078,519</b>			
Belgorod Region	8,255,750	419,941	359,825	60,116	7,835,809	5,695,956	2,139,853			
Bryansk Region	4,393,291	19,820	18,231	1,589	4,373,471	3,321,352	1,052,119			
Vladimir Region	7,364,514	293,743	291,044	2,699	7,070,771	5,585,794	1,484,977			
Voronezh Region	13,392,990	642,450	569,878	72,572	12,750,540	9,925,616	2,824,924			
Ivanovo Region	4,163,483	200,475	175,443	25,032	3,963,008	3,288,737	674,271			
Kaluga Region	5,253,918	196,954	154,436	42,518	5,056,964	3,495,209	1,561,755			
Kostroma Region	3,129,391	98,766	85,993	12,773	3,030,625	2,235,618	795,007			
Kursk Region	4,896,146	41,678	41,678	—	4,854,468	3,821,297	1,033,171			
Lipetsk Region	5,759,055	495,833	235,201	260,632	5,263,222	4,152,289	1,110,933			
Moscow Region	45,319,534	1,832,679	1,422,414	410,265	43,486,855	30,540,509	12,946,346			
Orel Region	3,347,804	76,010	73,054	2,956	3,271,794	2,580,071	691,723			
Ryazan Region	6,116,563	370,911	352,412	18,499	5,745,652	4,323,530	1,422,122			
Smolensk Region	4,772,685	168,759	164,150	4,609	4,603,926	3,123,714	1,480,212			
Tambov Region	4,348,341	185,739	183,482	2,257	4,162,602	3,483,117	679,485			
Tver Region	5,341,762	262,861	257,140	5,721	5,078,901	3,812,915	1,265,986			
Tula Region	9,060,906	444,550	441,372	3,178	8,616,356	6,224,451	2,391,905			
Yaroslavl Region	9,767,616	969,057	942,580	26,477	8,798,559	6,204,522	2,594,037			
Moscow	503,411,332	174,288,369	57,744,752	116,543,617	329,122,963	132,193,270	196,929,693			
<b>NORTH-WEST DISTRICT</b>	<b>122,688,425</b>	<b>14,437,507</b>	<b>8,303,661</b>	<b>6,133,846</b>	<b>108,250,918</b>	<b>67,136,949</b>	<b>41,113,969</b>			
Republic of Karelia	3,285,897	46,545	35,421	11,124	3,239,352	2,314,314	925,038			
Komi Republic	9,325,303	458,064	328,067	129,997	8,867,239	6,740,312	2,126,927			
Arkhangelsk Region	6,410,087	133,035	100,283	32,752	6,277,052	4,927,389	1,349,663			
including Nenets Autonomous Area	12,809	250	250	—	12,559	6,262	6,297			

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8
Vologda Region	10,305,801	2,282,082	1,489,922	792,160	8,023,719	6,394,641	1,629,078
Kaliningrad Region	7,096,356	753,349	298,801	454,548	6,343,007	3,116,357	3,226,650
Leningrad Region	1,655,593	543,496	165,087	378,409	1,112,097	517,468	594,629
Murmansk Region	9,205,960	143,819	94,644	49,175	9,062,141	5,995,305	3,066,836
Novgorod Region	2,817,603	169,473	165,333	4,140	2,648,130	1,815,973	832,157
Pskov Region	2,424,919	48,367	48,367	—	2,376,552	1,801,661	574,891
St. Petersburg	70,160,906	9,859,277	5,577,736	4,281,541	60,301,629	33,513,529	26,788,100
<b>SOUTH FEDERAL DISTRICT</b>	<b>88,937,654</b>	<b>5,222,701</b>	<b>4,004,996</b>	<b>1,217,705</b>	<b>83,714,953</b>	<b>62,141,779</b>	<b>21,573,174</b>
Adigei Republic	1,443,550	49,207	30,136	19,071	1,394,343	1,143,347	250,996
Republic of Dagestan	377,515	19,103	19,103	—	358,412	222,710	135,702
Republic of Ingushetia	9,905	—	—	—	9,905	9,905	—
Kabardino-Balkar Republic	221,123	97,912	97,912	—	123,211	110,520	12,691
Republic of Kalmykia	133,147	73,765	67,487	6,278	59,382	47,948	11,434
Karachai-Cherkess Republic	101,334	7,282	7,282	—	94,052	74,209	19,843
Republic of Northern Ossetia — Alania	429,156	140,292	140,292	—	288,864	164,293	124,571
Republic of Chechnya	1,369	—	—	—	1,369	1,369	—
Krasnodar Territory	31,600,725	2,673,085	1,596,440	1,076,645	28,927,640	20,883,895	8,043,745
Stavropol Territory	20,169,194	777,752	759,073	18,679	19,391,442	14,278,392	5,113,050
Astrakhan Region	4,749,065	277,727	244,187	33,540	4,471,338	3,465,357	1,005,981
Volgograd Region	11,731,627	474,670	432,537	42,133	11,256,957	8,627,015	2,629,942
Rostov Region	17,969,944	631,906	610,547	21,359	17,338,038	13,112,819	4,225,219
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>171,402,682</b>	<b>14,033,496</b>	<b>10,392,377</b>	<b>3,641,119</b>	<b>157,369,186</b>	<b>121,166,664</b>	<b>36,202,522</b>
Republic of Bashkortostan	20,435,885	3,148,529	1,277,181	1,871,348	17,287,356	13,596,770	3,690,586
Republic of Mariy-El	1,674,193	44,398	44,398	—	1,629,795	1,403,954	225,841
Republic of Mordovia	2,482,869	92,035	91,900	135	2,390,834	2,071,829	319,005
Republic of Tatarstan	26,161,407	4,712,181	4,157,678	554,503	21,449,226	16,515,517	4,933,709
Udmurt Republic	6,550,801	259,783	233,907	25,876	6,291,018	5,102,919	1,188,099
Chuvash Republic	4,019,587	85,568	83,343	2,225	3,934,019	3,223,854	710,165
Kirov Region	5,537,818	87,189	84,133	3,056	5,450,629	4,886,409	564,220
Nizhni Novgorod Region	26,459,062	1,337,407	1,216,157	121,250	25,121,655	17,816,528	7,305,127
Orenburg Region	8,893,648	563,598	374,178	189,420	8,330,050	6,578,803	1,751,247



Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8
Penza Region	5,580,100	77,177	59,000	18,177	5,502,923	4,673,116	829,807
Perm Region	17,993,964	1,170,016	1,023,924	146,092	16,823,948	13,232,471	3,591,477
including Komi-Perm Autonomous Area	336	—	—	—	336	336	—
Samara Region	27,422,992	1,886,634	1,260,407	626,227	25,536,358	17,584,443	7,951,915
Saratov Region	12,585,082	445,522	366,272	79,250	12,139,560	9,849,975	2,289,585
Ulyanovsk Region	5,605,274	123,459	119,899	3,560	5,481,815	4,630,076	851,739
URALS FEDERAL DISTRICT	119,175,515	27,855,276	5,730,147	22,125,129	91,320,239	66,526,710	24,793,529
Kurgan Region	2,253,251	31,591	29,684	1,907	2,221,660	1,946,934	274,726
Sverdlovsk Region	32,130,515	2,677,433	1,808,783	868,650	29,453,082	20,831,633	8,621,449
Tyumen Region	66,233,168	23,706,921	3,203,980	20,502,941	42,526,247	30,670,961	11,855,286
including: Khanty-Mansiysky Autonomous Area	5,177,974	1,083,629	540,113	543,516	4,094,345	3,113,984	980,361
Yamalo-Nenetsky Autonomous Area	4,447,063	1,248,025	1,248,025	—	3,199,038	2,807,120	391,918
Chelyabinsk Region	18,558,581	1,439,331	687,700	751,631	17,119,250	13,077,182	4,042,068
SIBERIA FEDERAL DISTRICT	90,217,516	4,093,234	3,527,598	565,636	86,124,282	67,618,945	18,505,337
Republic of Altai	29,751	10,064	10,064	—	19,687	17,851	1,836
Republic of Buryatia	2,619,454	113,369	58,335	55,034	2,506,085	2,207,077	299,008
Republic of Tyva	346,546	2,140	2,140	—	344,406	318,358	26,048
Republic of Khakassia	1,630,704	75,241	75,241	—	1,555,463	1,340,307	215,156
Altai Territory	9,111,261	218,440	190,070	28,370	8,892,821	7,291,065	1,601,756
Krasnoyarsk Region	16,883,364	585,888	396,575	189,313	16,297,476	12,451,015	3,846,461
including: Taymyr Autonomous Area	178,851	10,000	10,000	—	168,851	88,039	80,812
Evenkia Autonomous Area	—	—	—	—	—	—	—
Irkutsk Region	13,611,011	840,019	777,490	62,529	12,770,992	9,933,654	2,837,338
including Ust-Ordynsky Autonomous Area	—	—	—	—	—	—	—
Kemerovo Region	13,210,154	598,457	487,384	111,073	12,611,697	10,401,724	2,209,973
Novosibirsk Region	12,797,874	760,343	721,160	39,183	12,037,531	8,733,661	3,303,870
Omsk Region	10,261,131	320,465	252,625	67,840	9,940,666	7,668,999	2,271,667
Tomsk Region	6,458,425	413,736	406,146	7,590	6,044,689	4,640,975	1,403,714
Chita Region	3,257,841	155,072	150,368	4,704	3,102,769	2,614,259	488,510
including Aginsky Buryatsky Autonomous Area	12,444	60	60	—	12,384	8,106	4,278

End  
(thousand rubles)

1	2	3	4	5	6	7	8
FAR EAST FEDERAL DISTRICT	45,968,614	3,533,031	2,713,764	819,267	42,435,583	29,659,694	12,775,889
Republic of Sakha (Yakutia)	7,190,011	112,358	62,214	50,144	7,077,653	5,805,784	1,271,869
Primorski Territory	13,765,842	694,026	359,025	335,001	13,071,816	9,040,552	4,031,264
Khabarovsk Territory	13,121,647	2,227,426	1,866,239	361,187	10,894,221	7,001,896	3,892,325
Amur Region	3,099,377	59,598	59,598	—	3,039,779	2,460,553	579,226
Kamchatka Region	1,602,263	19,537	18,323	1,214	1,582,726	797,240	785,486
including Koryaksky Autonomous Area	20,794	5,000	5,000	—	15,794	15,729	65
Magadan Region	5,507,465	110,807	110,620	187	5,396,658	3,876,592	1,520,066
Sakhalin Region	1,386,326	303,975	232,441	71,534	1,082,351	488,422	593,929
Jewish Autonomous Area	85,755	4,304	4,304	—	81,451	61,043	20,408
Chukotka Autonomous Area	209,928	1,000	1,000	—	208,928	127,612	81,316

<sup>1</sup> Source: Quarterly reports by credit institutions. The data on the volume of deposits attracted at regions are shown by places where the funds were attracted.

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

Table 3.2

## Ruble Accounts of Enterprises, Organisations and Institutions

(thousand rubles)

1	31.12.2002 <sup>1</sup>		
	state enterprises	non-state enterprises	other <sup>2</sup>
2	3	4	
Russian Federation	89,234,528	468,165,486	7,602,810
<b>CENTRAL FEDERAL DISTRICT</b>	<b>62,821,870</b>	<b>367,516,209</b>	<b>6,896,931</b>
Belgorod Region	30,738	343,177	3
Bryansk Region	15,929	141,685	2
Vladimir Region	21,039	102,105	0
Voronezh Region	324,982	162,218	0
Ivanovo Region	74,066	420,681	1
Kaluga Region	45,330	140,984	15
Kostroma Region	8,436	106,373	0
Kursk Region	50,696	216,429	0
Lipetsk Region	27,223	711,452	129
Moscow Region	361,769	5,875,342	38,183
Orel Region	1,336	29,405	0
Ryazan Region	127,525	455,390	37
Smolensk Region	131,592	246,192	1,875
Tambov Region	33,531	81,566	12
Tver Region	66,352	417,998	478
Tula Region	91,257	326,781	39
Yaroslavl Region	53,878	688,804	7,581
Moscow	61,356,191	357,049,627	6,848,576
<b>NORTH-WEST DISTRICT</b>	<b>7,288,332</b>	<b>34,665,125</b>	<b>465,477</b>
Republic of Karelia	22,343	54,071	0
Komi Republic	168,349	936,844	4,232
Arkhangelsk Region	974	51,063	13
including Nenets Autonomous Area	0	0	0
Vologda Region	168,118	1,110,737	967
Kaliningrad Region	203,528	603,302	5,107
Leningrad Region	15,827	48,850	1
Murmansk Region	90,841	533,697	6,200
Novgorod Region	34,799	146,325	0
Pskov Region	17,170	148,460	3,269
St. Petersburg	6,566,383	31,031,776	445,688
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,362,166</b>	<b>8,423,021</b>	<b>22,335</b>
Adigei Republic	22,948	44,874	13
Republic of Daghestan	468,674	501,669	3
Republic of Ingushetia	8,355	125,338	0
Kabardino-Balkar Republic	44,341	210,418	0
Republic of Kalmykia	99,440	66,363	98
Karachai-Cherkess Republic	39,579	103,913	890
Republic of Northern Ossetia — Alania	79,710	246,690	175
Republic of Chechnya	0	0	0
Krasnodar Territory	447,155	3,298,342	17,996

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	80,504	430,609	0
Astrakhan Region	52,472	155,286	1,608
Volgograd Region	109,650	1,110,508	793
Rostov Region	909,338	2,129,011	759
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>5,962,617</b>	<b>25,224,327</b>	<b>21,258</b>
Republic of Bashkortostan	770,979	6,275,965	7,056
Republic of Mariy-El	33,400	54,088	0
Republic of Mordovia	88,211	491,707	0
Republic of Tatarstan	3,199,648	7,037,274	9,970
Udmurt Republic	186,831	702,728	49
Chuvash Republic	21,512	145,494	0
Kirov Region	26,899	218,735	7
Nizhni Novgorod Region	546,958	2,269,928	532
Orenburg Region	48,948	483,967	93
Penza Region	114,596	192,666	6
Perm Region	158,297	1,420,266	2,442
including Komi-Perm Autonomous Area	0	0	0
Samara Region	351,487	4,653,843	678
Saratov Region	364,142	1,092,893	425
Ulyanovsk Region	50,709	184,773	0
<b>URALS FEDERAL DISTRICT</b>	<b>6,556,354</b>	<b>20,525,110</b>	<b>118,908</b>
Kurgan Region	23,442	52,082	0
Sverdlovsk Region	1,151,588	6,078,198	18,749
Tyumen Region	4,511,981	11,807,742	99,539
including: Khanty-Mansiysky Autonomous Area	3,504,376	6,588,310	60,003
Yamalo-Nenetsky Autonomous Area	812,446	3,538,109	37,598
Chelyabinsk Region	869,343	2,587,088	620
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,416,881</b>	<b>6,692,437</b>	<b>28,379</b>
Republic of Altai	8,962	61,831	7
Republic of Buryatia	140,703	344,100	69
Republic of Tyva	24,270	24,307	0
Republic of Khakassia	10,065	74,860	0
Altai Territory	65,950	581,519	50
Krasnoyarsk Region	754,964	804,322	1,100
including: Taymyr Autonomous Area	70,521	25,667	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	540,003	1,156,562	947
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	116,605	905,099	1,443
Novosibirsk Region	498,554	1,656,826	14,730
Omsk Region	139,901	657,324	3,913
Tomsk Region	48,553	282,803	101
Chita Region	68,351	142,884	6,019
including Aginsky Buryatsky Autonomous Area	0	0	0

End

*(thousand rubles)*

1	2	3	4
FAR EAST FEDERAL DISTRICT	1,826,308	5,119,257	49,522
Republic of Sakha (Yakutia)	112,256	346,139	91
Primorski Territory	757,564	1,571,189	15,792
Khabarovsk Territory	447,335	1,482,860	592
Amur Region	35,588	86,835	4
Kamchatka Region	155,917	672,938	3,789
including Koryaksky Autonomous Area	8,030	30,274	3
Magadan Region	37,035	181,358	1
Sakhalin Region	280,613	777,938	29,253
Jewish Autonomous Area	0	0	0
Chukotka Autonomous Area	0	0	0

<sup>1</sup> Preliminary data.<sup>2</sup> Accounts of organisations financed by banks and nonresidents and customers' accounts in precious metals.

Table 3.3

## Foreign Currency Accounts of Enterprises, Organisations and Institutions

(thousand rubles)

1	31.12.2002 <sup>1</sup>		
	state enterprises	non-state enterprises	other <sup>2</sup>
	2	3	4
Russian Federation	18,474,725	117,077,189	34,604,705
<b>CENTRAL FEDERAL DISTRICT</b>	<b>16,396,645</b>	<b>105,571,676</b>	<b>32,745,798</b>
Belgorod Region	987	1,296	0
Bryansk Region	0	678	0
Vladimir Region	569	5,302	0
Voronezh Region	1,661	2,616	0
Ivanovo Region	0	1,406	0
Kaluga Region	10	64	0
Kostroma Region	0	0	0
Kursk Region	888	9,306	0
Lipetsk Region	0	556,847	0
Moscow Region	7,800	920,030	1,089,358
Orel Region	0	1	0
Ryazan Region	6,105	18,140	0
Smolensk Region	283	6,387	39,935
Tambov Region	22	5,477	375
Tver Region	964	95,837	864
Tula Region	65,441	17,440	111
Yaroslavl Region	328	45,287	480
Moscow	16,311,587	103,885,562	31,614,675
<b>NORTH-WEST DISTRICT</b>	<b>1,589,179</b>	<b>6,928,290</b>	<b>1,100,047</b>
Republic of Karelia	2,792	3,447	0
Komi Republic	745	3,288	23
Arkhangelsk Region	0	14,676	4
including Nenets Autonomous Area	0	0	0
Vologda Region	845	509,274	1,104
Kaliningrad Region	14,922	144,861	2,129
Leningrad Region	0	6,752	5
Murmansk Region	14,418	103,166	340
Novgorod Region	1,407	39,218	0
Pskov Region	372	1,292	54,900
St. Petersburg	1,553,678	6,102,316	1,041,542
<b>SOUTH FEDERAL DISTRICT</b>	<b>54,372</b>	<b>545,332</b>	<b>11,921</b>
Adigei Republic	0	3,883	299
Republic of Daghestan	431	5	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	61	276	0
Republic of Kalmykia	129	90	51
Karachai-Cherkess Republic	0	16	0
Republic of Northern Ossetia — Alania	338	993	0
Republic of Chechnya	0	0	0
Krasnodar Territory	27,000	249,115	6,195

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	339	2,343	1
Astrakhan Region	1,071	3,830	0
Volgograd Region	12,089	43,546	35
Rostov Region	12,914	241,235	5,340
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>146,088</b>	<b>2,187,449</b>	<b>412,646</b>
Republic of Bashkortostan	13,949	365,760	114,024
Republic of Mariy-El	0	4	0
Republic of Mordovia	316	1,783	0
Republic of Tatarstan	59,181	594,400	13,663
Udmurt Republic	1,168	5,705	1,413
Chuvash Republic	2,129	1,948	0
Kirov Region	27	10,635	211
Nizhni Novgorod Region	47,084	237,421	33,224
Orenburg Region	0	268,839	0
Penza Region	1,041	600	129
Perm Region	2,422	69,416	103,823
including Komi-Perm Autonomous Area	0	0	0
Samara Region	8,548	503,333	146,006
Saratov Region	8,059	122,134	153
Ulyanovsk Region	2,164	5,471	0
<b>URALS FEDERAL DISTRICT</b>	<b>110,469</b>	<b>569,021</b>	<b>44,978</b>
Kurgan Region	0	36	0
Sverdlovsk Region	46,895	208,886	15,506
Tyumen Region	18,333	159,044	24,757
including: Khanty-Mansiysky Autonomous Area	9,388	92,736	10,635
Yamalo-Nenetsky Autonomous Area	5,451	21,989	1,321
Chelyabinsk Region	45,241	201,055	4,715
<b>SIBERIA FEDERAL DISTRICT</b>	<b>51,003</b>	<b>334,941</b>	<b>136,806</b>
Republic of Altai	0	1,824	0
Republic of Buryatia	64	35,319	100,852
Republic of Tyva	0	0	0
Republic of Khakassia	1,506	149	0
Altai Territory	1,306	69,025	11
Krasnoyarsk Region	1,317	41,568	16,106
including: Taymyr Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	144	41,382	853
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	2,535	32,983	8,998
Novosibirsk Region	34,886	75,630	9,413
Omsk Region	785	23,402	167
Tomsk Region	8,450	11,753	405
Chita Region	10	1,906	1
including Aginsky Buryatsky Autonomous Area	0	0	0

End

*(thousand rubles)*

1	2	3	4
FAR EAST FEDERAL DISTRICT	126,969	940,480	152,509
Republic of Sakha (Yakutia)	34,099	37,174	0
Primorski Territory	29,231	348,888	35,299
Khabarovsk Territory	14,901	101,645	4,217
Amur Region	59	1,507	7
Kamchatka Region	37,910	279,000	99,113
including Koryaksky Autonomous Area	0	1,297	0
Magadan Region	1,024	1,228	20
Sakhalin Region	9,745	171,038	13,853
Jewish Autonomous Area	0	0	0
Chukotka Autonomous Area	0	0	0

<sup>1</sup> Preliminary data.

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



Table 3.4

## Budget Funds in Accounts of Credit Institutions

(thousand rubles)

1	31.12.2002 <sup>1</sup>			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
Russian Federation	5,664,057	30,533,543	6,143,417	27,017,040
<b>CENTRAL FEDERAL DISTRICT</b>	<b>5,582,510</b>	<b>18,375,597</b>	<b>5,848,324</b>	<b>20,849,902</b>
Belgorod Region	289	13,928	4,247	4,810
Bryansk Region	0	0	282	0
Vladimir Region	0	2	0	498
Voronezh Region	0	66,136	3	9,066
Ivanovo Region	0	1,838	0	0
Kaluga Region	0	513	0	0
Kostroma Region	4,500	3	157	0
Kursk Region	5,710	7,902	9	306
Lipetsk Region	0	4,669	0	0
Moscow Region	0	88,668	2,862	31,683
Orel Region	0	368	0	0
Ryazan Region	0	14,987	2,381	998
Smolensk Region	0	854	0	2
Tambov Region	747	1,292	0	0
Tver Region	0	3,792	38	146
Tula Region	0	614	22	107
Yaroslavl Region	0	172	0	3,649
Moscow	5,571,264	18,169,859	5,838,323	20,798,637
<b>NORTH-WEST DISTRICT</b>	<b>313</b>	<b>2,788,952</b>	<b>121,009</b>	<b>3,996,152</b>
Republic of Karelia	0	2,450	0	62
Komi Republic	0	14,067	269	24,264
Arkhangelsk Region	0	0	0	157
including Nenets Autonomous Area	0	0	0	0
Vologda Region	233	8,407	1,251	6,731
Kaliningrad Region	10	4,654	102	709
Leningrad Region	0	289	0	398
Murmansk Region	0	65	6,676	292
Novgorod Region	0	79	487	626
Pskov Region	70	1,301	94	1,045
St. Petersburg	0	2,757,640	112,130	3,961,868
<b>SOUTH FEDERAL DISTRICT</b>	<b>30,281</b>	<b>352,574</b>	<b>1,498</b>	<b>165,341</b>
Adigei Republic	0	2,692	6	339
Republic of Daghestan	22,475	1,388	341	8,099
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	2,119	30	842
Republic of Kalmykia	0	9,351	44	85,093
Karachai-Cherkess Republic	1,457	15,049	0	6,008
Republic of Northern Ossetia — Alania	0	20,017	43	8,742
Republic of Chechnya	0	0	0	0
Krasnodar Territory	0	134,602	24	8,658

Cont.

(thousand rubles)

1	2	3	4	5
Stavropol Territory	1,845	38,549	11	1,224
Astrakhan Region	0	9,675	0	6,777
Volgograd Region	0	36,275	845	16,591
Rostov Region	4,504	82,857	154	22,968
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>23,418</b>	<b>4,149,357</b>	<b>66,586</b>	<b>605,677</b>
Republic of Bashkortostan	0	2,091,181	14,129	352,605
Republic of Mariy-El	0	1,325	0	725
Republic of Mordovia	0	2,669	0	191
Republic of Tatarstan	0	980,494	10,073	189,246
Udmurt Republic	0	2,672	13,493	23,840
Chuvash Republic	0	241	86	0
Kirov Region	0	4	0	128
Nizhni Novgorod Region	22,259	7,506	31	18,582
Orenburg Region	35	1,302	1,507	10,315
Penza Region	0	14,751	240	2,425
Perm Region	0	50,741	6,237	5,136
including Komi-Perm Autonomous Area	0	0	0	0
Samara Region	951	996,471	573	2,454
Saratov Region	173	0	19,167	22
Ulyanovsk Region	0	0	1,050	8
<b>URALS FEDERAL DISTRICT</b>	<b>25,862</b>	<b>3,649,479</b>	<b>45,846</b>	<b>837,528</b>
Kurgan Region	16	0	4,278	16
Sverdlovsk Region	17,174	356,978	31,108	695,941
Tyumen Region	0	3,153,468	1,044	16,031
including: Khanty-Mansiysky Autonomous Area	0	1,913,627	896	6,950
Yamalo-Nenetsky Autonomous Area	0	1,220,614	77	6,416
Chelyabinsk Region	8,672	139,033	9,416	125,540
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,143</b>	<b>844,894</b>	<b>15,806</b>	<b>521,931</b>
Republic of Altai	0	0	0	0
Republic of Buryatia	0	29,323	1,416	15,772
Republic of Tyva	433	4	0	8
Republic of Khakassia	55	9,198	0	325
Altai Territory	0	2,832	366	172,053
Krasnoyarsk Region	655	452,679	0	17,528
including: Taymyr Autonomous Area	0	169,490	0	9,053
Evenkia Autonomous Area	0	0	0	0
Irkutsk Region	0	7,456	863	6,669
including Ust-Ordynsky Autonomous Area	0	0	0	0
Kemerovo Region	0	172,505	8,927	9,204
Novosibirsk Region	0	146,239	316	294,617
Omsk Region	0	23,151	29	4,914
Tomsk Region	0	1,507	3,889	813
Chita Region	0	0	0	28
including Aginsky Buryatsky Autonomous Area	0	0	0	0

End

*(thousand rubles)*

1	2	3	4	5
FAR EAST FEDERAL DISTRICT	530	372,690	44,348	40,509
Republic of Sakha (Yakutia)	0	16,970	5	205
Primorski Territory	24	22,764	24,407	5,983
Khabarovsk Territory	497	313,484	18,450	22,247
Amur Region	9	673	1,033	3,066
Kamchatka Region	0	1,092	0	119
including Koryaksky Autonomous Area	0	2	0	0
Magadan Region	0	1,451	180	0
Sakhalin Region	0	16,256	273	8,889
Jewish Autonomous Area	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

<sup>1</sup> Preliminary data.

Table 3.5

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

(thousand rubles)

1	31.12.2002 <sup>1</sup>		
	certificates of deposit	savings certificates	bonds
2	3	4	
Russian Federation	66,610,014	1,126,528	7,382,304
<b>CENTRAL FEDERAL DISTRICT</b>	<b>55,349,058</b>	<b>1,122,630</b>	<b>7,080,760</b>
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	0	0	0
Kaluga Region	0	0	3
Kostroma Region	0	0	0
Kursk Region	0	0	0
Lipetsk Region	0	0	0
Moscow Region	133,319	0	0
Orel Region	0	0	0
Ryazan Region	12,850	9	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	36,444	0	0
Yaroslavl Region	0	0	0
Moscow	55,166,445	1,122,621	7,080,757
<b>NORTH-WEST DISTRICT</b>	<b>7,543,509</b>	<b>2</b>	<b>12,000</b>
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Arkhangelsk Region	0	0	0
including Nenets Autonomous Area	0	0	0
Vologda Region	332,934	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	7,210,575	2	12,000
<b>SOUTH FEDERAL DISTRICT</b>	<b>6,014</b>	<b>0</b>	<b>4,777</b>
Adigei Republic	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	6,014	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	4,777
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>3,506,260</b>	<b>2,996</b>	<b>284,767</b>
Republic of Bashkortostan	421,439	12	0
Republic of Mariy-El	0	0	0
Republic of Mordovia	104,081	0	0
Republic of Tatarstan	1,336,638	0	284,767
Udmurt Republic	0	0	0
Chuvash Republic	0	0	0
Kirov Region	0	0	0
Nizhni Novgorod Region	213,172	2,984	0
Orenburg Region	0	0	0
Penza Region	94,211	0	0
Perm Region	253,836	0	0
including Komi-Perm Autonomous Area	0	0	0
Samara Region	1,074,617	0	0
Saratov Region	8,266	0	0
Ulyanovsk Region	0	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>49,280</b>	<b>70</b>	<b>0</b>
Kurgan Region	0	0	0
Sverdlovsk Region	1	70	0
Tyumen Region	49,279	0	0
including: Khanty-Mansiysky Autonomous Area	0	0	0
Yamalo-Nenetsky Autonomous Area	46,629	0	0
Chelyabinsk Region	0	0	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>145,026</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	58,201	0	0
Altai Territory	0	0	0
Krasnoyarsk Region	1,000	0	0
including: Taymyr Autonomous Area	0	0	0
Evenkia Autonomous Area	0	0	0
Irkutsk Region	0	0	0
including Ust-Ordynsky Autonomous Area	0	0	0
Kemerovo Region	85,825	0	0
Novosibirsk Region	0	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	10,867	830	0
Republic of Sakha (Yakutia)	0	0	0
Primorski Territory	0	0	0
Khabarovsk Territory	0	0	0
Amur Region	67	0	0
Kamchatka Region	10,800	830	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

<sup>1</sup> Preliminary data.

Table 3.6

**Funds of Legal Entities and Individuals Raised by Issuing Promissory Notes***(thousand rubles)*

1	31.12.2002 <sup>1</sup>	
	Rubles raised by issuing promissory notes	Foreign currency raised by issuing promissory notes
2	3	
Russian Federation	257,583,002	114,831,900
<b>CENTRAL FEDERAL DISTRICT</b>	<b>212,710,095</b>	<b>106,153,846</b>
Belgorod Region	197,832	0
Bryansk Region	105,381	1,589
Vladimir Region	17,960	0
Voronezh Region	99,556	5,098
Ivanovo Region	40,736	400
Kaluga Region	66,676	0
Kostroma Region	53,577	15,187
Kursk Region	89,797	0
Lipetsk Region	109,157	0
Moscow Region	3,459,469	388,431
Orel Region	13,153	0
Ryazan Region	154,146	0
Smolensk Region	221,622	0
Tambov Region	13,886	0
Tver Region	66,507	4,492
Tula Region	88,588	0
Yaroslavl Region	154,230	3,274
Moscow	207,757,822	105,735,375
<b>NORTH-WEST DISTRICT</b>	<b>11,460,625</b>	<b>5,426,855</b>
Republic of Karelia	10	0
Komi Republic	322,043	13,303
Arkhangelsk Region	11,336	0
including Nenets Autonomous Area	0	0
Vologda Region	384,816	1,606
Kaliningrad Region	79,439	141,855
Leningrad Region	2,890	0
Murmansk Region	24,743	41,173
Novgorod Region	142,600	0
Pskov Region	12,000	31,784
St. Petersburg	10,480,748	5,197,134
<b>SOUTH FEDERAL DISTRICT</b>	<b>978,214</b>	<b>22,214</b>
Adigei Republic	2,580	0
Republic of Daghestan	43,518	0
Republic of Ingushetia	0	0
Kabardino-Balkar Republic	1,554	0
Republic of Kalmykia	0	0
Karachai-Cherkess Republic	0	0
Republic of Northern Ossetia — Alania	350	0
Republic of Chechnya	0	0
Krasnodar Territory	215,375	5,001

Cont.

(thousand rubles)

1	2	3
Stavropol Territory	46,413	0
Astrakhan Region	18,695	0
Volgograd Region	173,314	567
Rostov Region	476,415	16,646
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>20,750,374</b>	<b>1,330,391</b>
Republic of Bashkortostan	7,745,713	394,021
Republic of Mariy-El	1,468	0
Republic of Mordovia	190,252	0
Republic of Tatarstan	5,598,599	131,390
Udmurt Republic	631,420	143,030
Chuvash Republic	39,952	0
Kirov Region	36,737	0
Nizhni Novgorod Region	1,797,671	225,116
Orenburg Region	345,800	0
Penza Region	121,027	2,383
Perm Region	429,843	101,299
including Komi-Perm Autonomous Area	0	0
Samara Region	3,152,777	316,902
Saratov Region	653,903	16,250
Ulyanovsk Region	5,212	0
<b>URALS FEDERAL DISTRICT</b>	<b>7,660,019</b>	<b>1,614,021</b>
Kurgan Region	15,044	0
Sverdlovsk Region	2,973,883	934,024
Tyumen Region	3,571,364	227,647
including: Khanty-Mansiysky Autonomous Area	2,707,878	160,011
Yamalo-Nenetsky Autonomous Area	388,631	14,412
Chelyabinsk Region	1,099,728	452,350
<b>SIBERIA FEDERAL DISTRICT</b>	<b>3,276,095</b>	<b>184,890</b>
Republic of Altai	27,949	0
Republic of Buryatia	312,666	0
Republic of Tyva	0	0
Republic of Khakassia	45,292	0
Altai Territory	130,429	17,244
Krasnoyarsk Region	387,067	15,343
including: Taymyr Autonomous Area	0	0
Evenkia Autonomous Area	0	0
Irkutsk Region	268,270	0
including Ust-Ordynsky Autonomous Area	0	0
Kemerovo Region	578,410	22,915
Novosibirsk Region	911,775	29,799
Omsk Region	457,937	99,589
Tomsk Region	139,300	0
Chita Region	17,000	0
including Aginsky Buryatsky Autonomous Area	0	0



End

*(thousand rubles)*

1	2	3
FAR EAST FEDERAL DISTRICT	747,580	99,683
Republic of Sakha (Yakutia)	23,803	0
Primorski Territory	104,701	52,458
Khabarovsk Territory	296,401	39,819
Amur Region	93,661	0
Kamchatka Region	224,337	6,357
including Koryaksky Autonomous Area	7,900	0
Magadan Region	4,677	1,049
Sakhalin Region	0	0
Jewish Autonomous Area	0	0
Chukotka Autonomous Area	0	0

<sup>1</sup> Preliminary data.

## 4. Funds Allocations

Table 4.1

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

(thousand rubles)

	31.12.2002										
	total		legal entities								individuals
	1	2	3	4	5	6	7	8	9		
		industry	agriculture	construction	trade	transport	other sectors				
Russian Federation	1,056,807,079	387,035,612	35,604,855	55,471,838	278,243,783	51,548,072	248,902,919	115,764,235			
CENTRAL FEDERAL DISTRICT	508,280,700	138,274,287	10,192,533	29,041,396	150,914,176	20,108,975	159,749,333	31,889,245			
Belgorod Region	10,316,593	6,051,005	1,641,072	210,486	1,499,987	26,169	887,874	813,812			
Bryansk Region	2,426,645	1,004,738	147,257	21,370	1,007,932	64,544	180,804	758,041			
Vladimir Region	7,032,398	4,643,147	350,377	104,834	1,269,791	84,384	579,865	963,530			
Voronezh Region	10,323,828	5,037,173	1,528,435	290,332	1,923,771	578,157	965,960	804,755			
Ivanovo Region	1,649,112	830,738	96,262	13,206	442,993	73,218	192,695	369,381			
Kaluga Region	4,032,449	2,166,499	339,064	174,941	810,064	45,389	496,492	470,949			
Kostroma Region	1,260,188	722,428	53,368	172,080	177,407	17,470	117,435	313,910			
Kursk Region	5,005,946	2,318,912	565,169	113,552	1,038,147	12,830	957,336	760,898			
Lipetsk Region	4,856,449	2,247,393	1,104,862	54,385	1,090,907	176,790	182,112	593,915			
Moscow Region	35,978,002	12,774,045	1,877,885	2,496,377	7,862,416	1,436,997	9,530,282	3,772,797			
Orel Region	4,110,331	886,861	475,848	1,608,612	975,587	31,771	131,652	350,873			
Ryazan Region	4,858,428	1,794,542	187,890	78,824	2,347,897	13,624	435,651	629,968			
Smolensk Region	4,844,829	1,648,860	111,555	146,739	2,577,850	45,492	314,333	351,129			
Tambov Region	2,907,465	1,412,360	284,583	168,141	632,518	34,439	375,424	426,373			
Tver Region	3,379,830	1,789,325	121,799	311,918	540,800	72,195	543,793	457,909			
Tula Region	8,693,052	4,518,781	775,627	394,534	2,137,704	108,322	758,084	798,466			
Yaroslavl Region	12,763,567	4,680,016	262,769	286,439	5,339,189	971,593	1,223,561	1,045,013			
Moscow	383,841,588	83,747,464	268,711	22,394,626	119,239,216	16,315,591	141,875,980	18,207,526			
NORTH-WEST DISTRICT	87,860,876	34,520,145	2,086,487	4,992,907	25,397,465	4,243,169	16,620,703	9,031,190			
Republic of Karelia	3,090,505	2,381,907	62,325	26,996	340,925	45,229	233,123	290,554			
Komi Republic	3,983,173	2,025,318	25,504	413,485	510,446	224,186	784,234	1,321,862			
Arkhangelsk Region	8,530,128	6,120,589	72,020	111,616	837,119	293,751	1,095,033	1,552,031			
including Nenets Autonomous Area	246,434	150,589	30,000	25,500	10,345	10,000	20,000	125,613			

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	6,237,068	3,801,510	344,378	102,467	1,304,503	95,675	588,535	1,367,163
Kaliningrad Region	2,905,304	791,388	203,278	95,555	1,379,859	137,873	297,351	506,699
Leningrad Region	4,405,769	2,115,937	850,911	223,218	895,732	78,737	241,234	473,157
Murmansk Region	2,839,449	1,038,128	98,922	38,404	655,268	520,076	488,651	923,931
Novgorod Region	2,604,283	1,682,552	116,316	86,724	395,103	61,440	262,148	409,576
Pskov Region	1,104,890	397,058	69,540	124,897	328,652	36,358	148,385	326,816
St. Petersburg	52,160,307	14,165,758	243,293	3,769,545	18,749,858	2,749,844	12,482,009	1,859,401
<b>SOUTH FEDERAL DISTRICT</b>	<b>84,671,052</b>	<b>23,014,281</b>	<b>7,733,937</b>	<b>2,557,130</b>	<b>20,891,594</b>	<b>7,988,327</b>	<b>22,485,783</b>	<b>9,629,522</b>
Adigei Republic	480,884	272,669	38,782	32,100	73,183	1,667	62,483	219,956
Republic of Dagestan	650,109	146,056	64,434	52,028	160,600	25,634	201,357	286,260
Republic of Ingushetia	131,497	984	3,749	6,280	55,644	2,960	61,880	8,518
Kabardino-Balkar Republic	913,570	454,796	61,594	45,809	207,557	76,892	66,922	200,039
Republic of Kalmykia	17,396,484	268,960	48,461	14,460	2,668,710	12,890	14,383,003	95,711
Karachai-Cherkess Republic	538,930	407,061	27,508	13,330	61,342	2,600	27,089	107,562
Republic of Northern Ossetia — Alania	1,053,255	417,330	53,392	45,882	54,770	62,302	419,579	160,263
Republic of Chechnya	41,964	—	8,650	20,955	1,880	—	10,479	1,555
Krasnodar Territory	25,399,203	5,344,299	2,562,252	1,218,801	6,362,688	6,573,215	3,337,948	2,774,655
Stavropol Territory	8,600,167	3,668,668	1,676,996	197,001	2,277,116	286,932	493,454	1,840,216
Astrakhan Region	1,622,614	589,756	96,870	144,577	510,047	69,872	211,492	735,212
Vologograd Region	9,615,107	3,847,780	1,225,292	333,425	2,094,808	338,229	1,775,573	1,420,360
Rostov Region	18,227,268	7,595,922	1,865,957	432,482	6,363,249	535,134	1,434,524	1,779,215
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>160,678,078</b>	<b>77,152,123</b>	<b>7,572,185</b>	<b>7,906,077</b>	<b>38,290,042</b>	<b>8,002,341</b>	<b>21,755,310</b>	<b>25,735,949</b>
Republic of Bashkortostan	14,445,727	8,228,553	277,761	791,974	3,192,646	408,339	1,546,454	2,270,796
Republic of Mariy-El	914,258	379,228	122,282	40,759	311,653	14,854	45,482	309,292
Republic of Mordovia	3,354,255	1,369,713	104,622	837,638	544,401	76,240	421,641	415,701
Republic of Tatarstan	28,607,802	13,605,229	521,882	1,321,053	5,147,437	1,439,635	6,572,566	3,925,279
Udmurt Republic	9,334,725	5,666,223	152,977	403,957	1,632,225	170,781	1,308,562	1,415,363
Chuvash Republic	4,329,471	2,761,412	160,913	494,043	559,285	76,654	277,164	703,736
Kirov Region	3,355,024	1,906,064	372,538	121,567	793,928	59,825	101,102	1,440,489
Nizhni Novgorod Region	25,104,753	12,488,220	1,158,331	469,234	7,533,947	308,874	3,146,147	4,002,063
Orenburg Region	5,909,436	2,335,258	1,189,119	291,792	1,146,840	218,730	727,697	2,586,367

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9
Penza Region	2,775,555	1,031,587	614,391	69,887	697,266	91,103	271,321	1,143,682
Perm Region	17,458,915	9,485,265	583,017	710,569	2,316,089	2,583,707	1,780,268	3,556,895
including Komi-Perm Autonomous Area	72,075	39,206	11,521	2,600	1,831	917	16,000	57,495
Samara Region	30,852,035	12,015,009	579,529	2,019,423	11,020,898	1,626,556	3,590,620	2,210,970
Saratov Region	10,537,025	4,089,676	1,592,887	285,142	2,520,386	872,209	1,176,725	1,194,054
Ulyanovsk Region	3,699,097	1,790,686	141,936	49,039	873,041	54,834	789,561	561,262
URALS FEDERAL DISTRICT	90,379,138	51,007,315	2,246,735	5,759,904	14,518,662	4,383,917	12,462,605	15,377,040
Kurgan Region	1,894,704	1,019,388	292,187	27,108	385,961	82,192	87,868	617,555
Sverdlovsk Region	29,320,074	16,669,622	485,288	1,157,725	5,090,735	1,671,790	4,244,914	4,188,644
Tyumen Region	40,113,812	21,972,564	1,164,130	4,282,469	5,190,690	1,755,634	5,748,325	6,991,643
including: Khanty-Mansiysky Autonomous Area	4,825,755	1,044,695	3,000	1,103,461	1,007,514	588,992	1,078,093	2,700,431
Yamalo-Nenetsky Autonomous Area	4,258,780	2,005,323	8,542	1,013,267	262,711	96,195	872,742	962,167
Chelyabinsk Region	19,050,548	11,345,741	305,130	292,602	3,851,276	874,301	2,381,498	3,579,198
SIBERIA FEDERAL DISTRICT	90,946,557	42,428,926	5,407,473	3,866,583	21,576,832	5,739,971	11,926,772	19,194,938
Republic of Altai	2,870,691	124,352	71,485	38,122	864,578	35,786	1,736,368	124,038
Republic of Buryatia	2,163,909	1,601,178	52,239	129,086	163,484	114,797	103,125	866,513
Republic of Tyva	211,416	38,753	16,117	3,500	10,374	1,807	140,865	89,764
Republic of Khakassia	704,881	532,160	11,334	33,626	90,290	13,889	23,582	984,110
Altai Territory	10,116,255	4,277,913	1,242,233	108,512	3,498,179	72,265	917,153	2,657,414
Krasnoyarsk Region	13,788,068	7,861,776	480,429	326,747	2,907,319	737,784	1,474,013	4,286,319
including: Taymyr Autonomous Area	4,960,286	4,932,500	—	—	27,786	—	—	101,719
Evenkia Autonomous Area	198,615	—	—	—	5,423	—	193,192	7,862
Irkutsk Region	15,907,545	11,373,327	218,508	949,879	2,015,159	357,259	993,413	1,503,461
including Ust-Ordynsky Autonomous Area	24,848	—	21,447	—	3,401	—	—	60,342
Kemerovo Region	10,928,353	6,814,954	196,536	124,241	2,603,491	245,567	943,564	2,446,681
Novosibirsk Region	16,318,123	3,970,198	713,420	1,081,070	5,126,399	3,339,755	2,087,281	1,886,385
Omsk Region	10,605,251	3,134,144	2,249,521	396,302	2,364,952	333,828	2,126,504	2,042,294
Tomsk Region	5,402,217	2,094,528	150,640	655,733	1,104,878	146,962	1,249,476	1,443,856
Chita Region	1,929,848	605,643	5,011	19,765	827,729	340,272	131,428	864,103
including Aginsky Buryatsky Autonomous Area	549,286	970	—	—	548,316	—	—	49,292

**End**  
(thousand rubles)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	33,990,678	20,638,535	365,505	1,347,841	6,655,012	1,081,372	3,902,413	4,906,351
Republic of Sakha (Yakutia)	7,844,239	6,092,047	12,799	265,801	539,995	386,974	546,623	752,524
Primorski Territory	6,844,153	3,829,902	64,070	106,538	1,746,955	199,507	897,181	1,088,942
Khabarovsk Territory	8,319,876	4,281,875	68,241	612,472	1,922,233	311,809	1,123,246	951,983
Amur Region	2,728,872	1,633,487	179,904	163,065	430,751	74,658	247,007	1,126,178
Kamchatka Region	1,755,357	868,416	15,525	17,761	502,062	12,132	339,461	258,418
including Koryaksky Autonomous Area	150	—	—	—	150	—	—	5,529
Magadan Region	2,213,423	1,831,510	3,501	350	218,962	16,850	142,250	183,571
Sakhalin Region	2,514,697	1,492,534	8,500	167,592	262,417	62,445	521,209	326,030
Jewish Autonomous Area	299,922	145,615	12,965	14,262	48,647	11,797	66,636	160,412
Chukotka Autonomous Area	1,470,139	463,149	—	—	982,990	5,200	18,800	58,293

<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)

	31.12.2002									
	total	legal entities								individuals
		including								
1	2	3	4	5	6	7	8	9		
		industry	agriculture	construction	trade	transport	other sectors			
Russian Federation	555,530,141	257,030,240	2,936,452	21,219,152	101,108,609	29,826,105	143,409,583	25,252,209		
CENTRAL FEDERAL DISTRICT	328,034,583	108,661,351	588,126	18,403,911	72,942,409	16,941,580	110,497,206	18,914,076		
Belgorod Region	3,289,094	2,924,411	34,036	—	228,192	86,579	15,876	14,678		
Bryansk Region	144,136	1,049	—	—	51,676	71,228	20,183	19,491		
Vladimir Region	2,695,446	2,600,048	—	—	49,604	12,304	33,490	50,837		
Voronezh Region	1,484,053	599,821	65,835	2,237	1,973	203,929	610,258	28,890		
Ivanovo Region	159,814	54,410	—	—	98,141	4,768	2,495	17,776		
Kaluga Region	635,833	583,011	3,178	—	30,355	—	19,289	52,582		
Kostroma Region	674,192	489,713	—	—	139,279	42,658	2,542	1,863		
Kursk Region	685,581	501,045	41,138	—	5,789	—	137,609	14,520		
Lipetsk Region	578,863	395,414	47,180	—	68,400	66,220	1,649	8,532		
Moscow Region	17,370,837	6,803,031	95,516	543,914	2,947,311	64,903	6,916,162	1,803,820		
Orel Region	4,372,270	2,622,748	17,704	1,223,699	22,249	454,085	31,785	15,068		
Ryazan Region	970,031	308,925	—	3,019	132,736	—	525,351	83,427		
Smolensk Region	3,002,390	1,288,641	636	—	230,852	—	1,482,261	28,982		
Tambov Region	124,231	118,713	—	—	1,987	1,017	2,514	8,311		
Tver Region	564,149	209,515	3,655	—	44,748	16,078	290,153	49,415		
Tula Region	4,328,092	3,677,031	6,357	8,856	76,266	178,122	381,460	92,212		
Yaroslavl Region	3,859,934	819,420	—	82,370	429,422	2,019	2,526,703	166,601		
Moscow	283,095,637	84,664,405	272,891	16,539,816	68,383,429	15,737,670	97,497,426	16,457,071		
NORTH-WEST DISTRICT	66,890,721	32,443,260	682,516	1,758,274	9,750,990	6,192,959	16,062,722	2,237,408		
Republic of Karelia	3,501,191	3,394,043	—	3,020	28,110	—	76,018	17,234		
Komi Republic	2,817,574	2,417,696	—	12,396	4,284	114,268	268,930	21,276		
Arkhangelsk Region	3,901,562	2,194,225	—	—	845,825	639,136	222,376	31,381		
including Nenets Autonomous Area	408,429	408,429	—	—	—	—	—	—		

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	5,976,438	5,905,090	15,849	2,301	40,502	0	12,696	70,242
Kaliningrad Region	2,056,816	532,378	32,579	65,227	970,294	46,643	409,695	235,010
Leningrad Region	1,769,985	1,101,893	25,172	163,031	247,435	28,670	203,784	128,248
Murmansk Region	1,926,756	737,249	38,141	—	12,713	844,424	294,229	46,035
Novgorod Region	538,317	480,682	—	—	9,182	10,443	38,010	2,468
Pskov Region	44,975	17,482	—	21,486	6,007	—	—	10,194
St. Petersburg	44,357,107	15,662,522	570,775	1,490,813	7,586,638	4,509,375	14,536,984	1,675,320
<b>SOUTH FEDERAL DISTRICT</b>	<b>11,445,197</b>	<b>5,211,990</b>	<b>493,396</b>	<b>62,580</b>	<b>2,565,597</b>	<b>423,659</b>	<b>2,687,975</b>	<b>767,321</b>
Adigei Republic	84,228	84,228	—	—	—	—	—	8,272
Republic of Dagestan	535,371	—	—	—	429,370	—	106,001	11,472
Republic of Ingushetia	146,274	3,178	—	—	143,096	—	—	4,751
Kabardino-Balkar Republic	29,047	14,756	—	—	14,291	—	—	5,349
Republic of Kalmykia	1,417,843	168,457	—	—	532,199	22,170	695,017	2,820
Karachai-Cherkess Republic	14,616	14,616	—	—	—	—	—	1,715
Republic of Northern Ossetia — Alania	113,632	40,843	—	—	5,406	—	67,383	21,245
Republic of Chechnya	—	—	—	—	—	—	—	857
Krasnodar Territory	2,873,626	1,484,045	129,120	33,021	351,016	74,853	801,571	370,048
Stavropol Territory	1,493,061	1,066,090	322,521	—	69,538	7,061	27,851	41,680
Astrakhan Region	217,774	36,330	—	7,691	11,561	15,378	146,814	15,175
Vologograd Region	1,274,186	939,319	33,809	—	18,753	130,208	152,097	32,416
Rostov Region	3,245,539	1,360,128	7,946	21,868	990,367	173,989	691,241	251,521
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>29,135,334</b>	<b>20,901,822</b>	<b>993,539</b>	<b>148,943</b>	<b>2,548,426</b>	<b>1,712,998</b>	<b>2,829,606</b>	<b>1,273,449</b>
Republic of Bashkortostan	3,245,351	1,742,953	896,773	29,723	220,100	82,808	272,994	40,008
Republic of Mariy-El	82,296	81,660	—	—	636	—	—	1,410
Republic of Mordovia	10,180	6,271	—	—	3,178	—	731	36
Republic of Tatarstan	6,350,798	6,089,096	7,856	28,850	98,981	261	125,754	245,940
Udmurt Republic	606,928	432,583	—	2,225	12,819	—	159,301	29,270
Chuvash Republic	882,836	833,743	—	977	—	—	48,116	9,602
Kirov Region	509,010	448,913	—	—	28,492	23,262	8,343	19,200
Nizhni Novgorod Region	3,619,438	1,977,169	33,287	50,959	713,500	414,256	430,267	371,402
Orenburg Region	484,303	359,148	—	—	125,155	—	—	3,655

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
Penza Region	260,836	197,824	—	—	—	—	63,012	4,711
Perm Region	3,813,529	3,049,202	—	—	196,676	—	567,651	76,109
including Komi-Perm Autonomous Area	—	—	—	—	—	—	—	—
Samara Region	6,668,619	3,967,095	1,112	17,774	981,822	890,768	810,048	418,030
Saratov Region	915,058	547,796	43,386	—	162,920	142,721	18,235	47,929
Ulyanovsk Region	1,686,152	1,168,369	11,125	18,435	4,147	158,922	325,154	6,147
URALS FEDERAL DISTRICT	30,573,711	23,218,428	9,535	92,417	2,367,006	765,316	4,121,009	837,506
Kurgan Region	—	—	—	—	—	—	—	4,016
Sverdlovsk Region	11,892,329	8,658,430	—	37,783	1,302,936	21,564	1,871,616	629,840
Tyumen Region	13,203,040	11,624,440	—	38,600	123,011	327,753	1,089,236	97,945
including: Khanty-Mansiysky Autonomous Area	1,091,897	887,548	—	1,986	47,676	19,604	135,083	27,377
Yamalo-Nenetsky Autonomous Area	240,417	—	—	—	—	—	240,417	1,906
Chelyabinsk Region	5,478,342	2,935,558	9,535	16,034	941,059	415,999	1,160,157	105,705
SIBERIA FEDERAL DISTRICT	43,345,583	30,534,194	17,029	566,078	7,760,590	2,453,276	2,014,416	829,702
Republic of Altai	2,400,844	123,666	—	—	1,224,526	460,874	591,778	—
Republic of Buryatia	2,902,778	2,733,133	—	16,970	10,552	142,123	—	2,889
Republic of Tyva	66,747	—	—	—	66,747	—	—	102
Republic of Khakassia	2,298,853	400,705	—	19,992	1,811,711	20,660	45,785	850
Altai Territory	1,018,993	80,747	—	—	837,027	1,107	100,112	112,714
Krasnoyarsk Region	6,084,814	5,605,827	3,178	140,009	183,534	83,418	68,848	130,206
including: Taymyr Autonomous Area	—	—	—	—	—	—	—	—
Evenkia Autonomous Area	—	—	—	—	—	—	—	—
Irkutsk Region	13,042,933	12,365,652	9,535	2,861	159,280	139,270	366,335	74,333
including Ust-Ordynsky Autonomous Area	—	—	—	—	—	—	—	—
Kemerovo Region	4,698,834	2,678,659	—	48,313	942,471	997,333	32,058	60,229
Novosibirsk Region	1,800,059	501,768	—	295,056	341,141	452,369	209,725	180,227
Omsk Region	3,198,088	2,767,807	1,932	41,935	158,095	136,452	91,867	192,294
Tomsk Region	4,529,384	3,195,648	—	942	986,545	615	345,634	74,236
Chita Region	1,303,256	80,582	2,384	—	1,038,961	19,055	162,274	1,622
including Aginsky Buryatsky Autonomous Area	977,961	—	—	—	958,906	19,055	—	—



**End**  
(thousand rubles)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	46,105,012	36,059,195	152,311	186,949	3,173,591	1,336,317	5,196,649	392,747
Republic of Sakha (Yakutia)	11,388,281	9,582,424	0	13,349	23,554	3,795	1,765,159	20,181
Primorski Territory	3,138,324	2,069,386	127,137	3,081	571,234	130,332	237,154	77,610
Khabarovsk Territory	11,561,530	10,382,558	9,535	115,215	391,891	84,341	577,990	202,958
Amur Region	2,339,503	2,184,985	9,535	9,535	133,987	—	1,461	30,024
Kamchatka Region	614,188	416,313	—	—	120,308	4,832	72,735	22,189
including Koryaksky Autonomous Area	28,606	28,606	—	—	—	—	—	—
Magadan Region	3,310,313	3,250,556	—	—	8,485	—	51,272	15,687
Sakhalin Region	1,104,560	477,241	6,104	45,769	2,765	563	572,118	20,976
Jewish Autonomous Area	1,097	1,097	—	—	—	—	—	1
Chukotka Autonomous Area	12,647,216	7,694,635	—	—	1,921,367	1,112,454	1,918,760	3,121

<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.



Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	47,611	33,277	500	1,380	11,572	—	882	3,444
Kaliningrad Region	180,404	35,898	85,730	40	4,631	—	54,105	14,757
Leningrad Region	21,505	11,788	2,063	205	5,800	—	1,649	3,403
Murmansk Region	26,924	21,224	1,150	—	3,517	—	1,033	2,965
Novgorod Region	59,696	29,844	672	1,944	3,288	—	23,948	6,093
Pskov Region	19,925	7,383	10,712	—	1,757	8	65	1,502
St. Petersburg	1,109,551	255,177	7,007	74,248	535,762	213	237,144	33,232
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,968,321</b>	<b>1,039,271</b>	<b>228,015</b>	<b>145,410</b>	<b>255,960</b>	<b>4,300</b>	<b>295,365</b>	<b>148,943</b>
Adigei Republic	75,125	46,860	12	19,297	8,956	—	—	1,023
Republic of Dagestan	29,112	23,589	423	451	1,853	—	2,796	9,807
Republic of Ingushetia	—	—	—	—	—	—	—	258
Kabardino-Balkar Republic	164,555	106,914	25,082	5,978	14,636	1,500	10,445	36,782
Republic of Kalmykia	95,713	22,730	—	—	53,814	2,070	17,099	1,727
Karachai-Cherkess Republic	4,697	1,089	1,028	—	1,516	—	1,064	8,815
Republic of Northern Ossetia — Alania	113,890	46,815	2,975	5,287	607	8	58,198	9,732
Republic of Chechnya	—	—	—	—	—	—	—	—
Krasnodar Territory	555,135	462,208	43,556	15,787	17,050	442	16,092	8,529
Stavropol Territory	150,825	16,564	65,326	22,927	17,984	5	28,019	4,022
Astrakhan Region	236,114	67,163	35,150	240	47,949	21	85,591	31,629
Volgograd Region	407,985	221,232	36,370	67,858	54,483	—	28,042	17,929
Rostov Region	135,170	24,107	18,093	7,585	37,112	254	48,019	18,690
<b>PRIVOLZHSKY FEDERAL DISTRICT</b>	<b>3,089,794</b>	<b>1,130,049</b>	<b>614,111</b>	<b>56,132</b>	<b>867,766</b>	<b>1,798</b>	<b>419,938</b>	<b>193,958</b>
Republic of Bashkortostan	436,901	187,366	25,905	16,784	34,425	11	172,410	17,141
Republic of Mariy-El	19,745	5,596	—	623	11,635	—	1,891	3,982
Republic of Mordovia	21,238	11,805	4,674	—	1,270	—	3,489	4,055
Republic of Tatarstan	270,525	110,280	51,960	5,352	50,517	1,525	50,891	25,985
Udmurt Republic	30,168	7,045	554	9	15,294	129	7,137	8,790
Chuvash Republic	27,348	20,325	566	45	4,651	100	1,661	5,385
Kirov Region	58,827	10,938	40,629	69	6,876	—	315	7,159
Nizhni Novgorod Region	432,812	294,801	16,993	16,753	79,438	33	24,794	23,537
Orenburg Region	56,942	19,395	3,785	27	32,801	—	934	8,667

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
Penza Region	59,990	42,742	6,344	—	8,796	—	2,108	5,620
Perm Region	53,758	26,351	—	—	16,128	—	11,279	7,748
including Komi-Perm Autonomous Area	—	—	—	—	—	—	—	21
Samara Region	501,603	35,369	69,607	593	333,660	—	62,374	16,071
Saratov Region	1,081,133	351,294	381,862	15,873	258,848	—	73,256	55,354
Ulyanovsk Region	38,804	6,742	11,232	4	13,427	—	7,399	4,464
<b>URALS FEDERAL DISTRICT</b>	<b>1,225,222</b>	<b>674,674</b>	<b>39,844</b>	<b>167,677</b>	<b>230,285</b>	<b>7,061</b>	<b>105,681</b>	<b>170,796</b>
Kurgan Region	37,551	4,211	12,101	98	14,951	450	5,740	18,278
Sverdlovsk Region	428,357	147,367	19,873	117,933	116,404	6,326	20,454	37,487
Tyumen Region	669,202	500,705	5,407	49,251	42,525	—	71,314	87,697
including: Khanty-Mansiysky Autonomous Area	19,962	1,300	—	1,375	6,374	—	10,913	18,722
Yamalo-Nenetsky Autonomous Area	44,275	4,000	—	12,153	304	—	27,818	7,194
Chelyabinsk Region	90,112	22,391	2,463	395	56,405	285	8,173	27,334
<b>SIBERIA FEDERAL DISTRICT</b>	<b>1,840,913</b>	<b>694,457</b>	<b>143,264</b>	<b>87,912</b>	<b>325,195</b>	<b>39,180</b>	<b>550,905</b>	<b>155,374</b>
Republic of Altai	32,059	142	—	203	2,185	—	29,529	2,094
Republic of Buryatia	12,493	4,030	47	5,795	924	—	1,697	7,586
Republic of Tyva	4,266	4,196	—	—	70	—	—	2,911
Republic of Khakassia	79,535	67,488	50	—	11,798	—	199	22,417
Altai Territory	357,961	185,397	88,107	—	83,690	—	767	13,951
Krasnoyarsk Region	108,556	43,488	1,850	13,240	16,903	—	33,075	16,997
including: Taymyr Autonomous Area	—	—	—	—	—	—	—	—
Evenkia Autonomous Area	—	—	—	—	—	—	—	15
Irkutsk Region	190,720	71,276	1,405	4,692	103,447	2,355	7,545	7,206
including Ust-Ordynsky Autonomous Area	—	—	—	—	—	—	—	1
Kemerovo Region	86,068	50,520	2,750	2,156	26,781	—	3,861	15,342
Novosibirsk Region	117,715	14,236	10,776	42,972	47,298	—	2,433	19,304
Omsk Region	690,323	239,077	37,242	9,600	16,970	—	387,434	23,781
Tomsk Region	103,587	3,729	166	9,139	11,598	14,392	64,563	10,632
Chita Region	57,630	10,878	871	115	3,531	22,433	19,802	13,153
including Aginsky Buryatsky Autonomous Area	3,000	—	—	—	3,000	—	—	167

**End**  
(thousand rubles)

1	2	3	4	5	6	7	8	9
FAR EAST FEDERAL DISTRICT	966,253	531,546	6,203	25,825	298,836	2,933	100,910	64,893
Republic of Sakha (Yakutia)	43,594	28,715	4	153	12,718	—	2,004	9,308
Primorski Territory	232,455	62,069	4,047	10,476	121,655	2,703	31,505	6,431
Khabarovsk Territory	107,277	69,599	13	3,034	23,236	—	11,395	7,340
Amur Region	215,252	194,410	1,054	1	2,167	230	17,390	16,135
Kamchatka Region	42,169	12,397	—	12,161	16,903	—	708	8,948
including Koryaksky Autonomous Area	50	—	—	—	50	—	—	493
Magadan Region	261,444	132,577	—	—	92,559	—	36,308	8,627
Sakhalin Region	29,312	16,630	—	—	11,498	—	1,184	3,328
Jewish Autonomous Area	20,001	400	1,085	—	18,100	—	416	4,600
Chukotka Autonomous Area	14,749	14,749	—	—	—	—	—	176

<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	1,331,554	1,160,277	—	—	112,938	—	58,339	6,443	
Republic of Sakha (Yakutia)	—	—	—	—	—	—	—	7	
Primorski Territory	597,570	477,911	—	—	103,610	—	16,049	1,176	
Khabarovsk Territory	407,317	385,068	—	—	—	—	22,249	246	
Amur Region	11,455	11,455	—	—	—	—	—	3	
Kamchatka Region	2,115	—	—	—	843	—	1,272	503	
including Koryaksky Autonomous Area	—	—	—	—	—	—	—	—	
Magadan Region	288,306	269,057	—	—	8,485	—	10,764	4,498	
Sakhalin Region	24,791	16,786	—	—	—	—	8,005	10	
Jewish Autonomous Area	—	—	—	—	—	—	—	—	
Chukotka Autonomous Area	—	—	—	—	—	—	—	—	

<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

## Composition and Structure of Investment Portfolio of Credit Institutions

(thousand rubles)

1	31.12.2002 <sup>1</sup>				
	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	502,570,504	412,767,476	51,344,069	17,399,579	4,695,543
<b>CENTRAL FEDERAL DISTRICT</b>	<b>466,893,470</b>	<b>391,320,197</b>	<b>46,890,288</b>	<b>16,550,040</b>	<b>3,279,500</b>
Belgorod Region	33,397	33,177	16,636	0	301
Bryansk Region	9,666	9,666	38	0	66
Vladimir Region	2,348	2,348	0	0	1,197
Voronezh Region	311,604	235,160	14,391	1,173	914
Ivanovo Region	341	341	111	0	293
Kaluga Region	0	0	11,791	0	162
Kostroma Region	0	0	208	0	0
Kursk Region	3,928	3,916	13,312	3,790	0
Lipetsk Region	58,782	26,774	698	39	374
Moscow Region	606,074	383,648	23,319	4,061	20,511
Orel Region	6,960	6,960	0	8	208
Ryazan Region	21,303	6,158	49	25	1,428
Smolensk Region	65,223	65,223	2,548	44	584
Tambov Region	2,536	2,536	691	0	1,831
Tver Region	36,954	6,794	4,593	2,966	411
Tula Region	1,518	1,518	3,344	315	5,466
Yaroslavl Region	41,815	16,262	2,279	0	3,024
Moscow	465,691,021	390,519,716	46,796,280	16,537,619	3,242,730
<b>NORTH-WEST DISTRICT</b>	<b>18,465,689</b>	<b>9,578,477</b>	<b>1,652,723</b>	<b>87,644</b>	<b>82,098</b>
Republic of Karelia	1,908	1,325	10	0	33
Komi Republic	605,327	76,568	4,033	1,020	341
Arkhangelsk Region	1,544	0	4,038	0	105
including Nenets Autonomous Area	—	—	—	—	—
Vologda Region	9,309	7,498	37,565	0	14,908
Kaliningrad Region	325,185	200,757	17,603	58	4,713
Leningrad Region	0	0	61	0	0
Murmansk Region	95,481	50,896	5,118	0	1,203
Novgorod Region	26,285	0	13,310	25	36
Pskov Region	0	0	253	0	0
St. Petersburg	17,400,650	9,241,433	1,570,732	86,541	60,759
<b>SOUTH FEDERAL DISTRICT</b>	<b>2,008,848</b>	<b>1,699,596</b>	<b>189,948</b>	<b>510</b>	<b>149,832</b>
Adigei Republic	410	410	695	0	317
Republic of Daghestan	464,511	347,733	68,066	0	108,121
Republic of Ingushetia	—	—	—	—	—
Kabardino-Balkar Republic	1,425	0	353	220	2,340
Republic of Kalmykia	10,354	10,354	690	0	10,861
Karachai-Cherkess Republic	20,387	20,387	78	0	27
Republic of Northern Ossetia — Alania	3,702	3,702	9,253	0	2,024
Republic of Chechnya	—	—	—	—	—
Krasnodar Territory	651,188	563,446	19,093	27	2,938

Cont.

(thousand rubles)

1	2	3	4	5	6
Stavropol Territory	41,105	41,105	2,009	210	10
Astrakhan Region	602,541	542,192	5,461	53	1,877
Volgograd Region	63,362	45,722	1,373	0	3,130
Rostov Region	149,863	124,545	82,877	0	18,187
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>8,488,538</b>	<b>5,986,132</b>	<b>2,184,218</b>	<b>614,574</b>	<b>1,100,300</b>
Republic of Bashkortostan	4,521,361	3,856,289	563,282	543,968	498,336
Republic of Mariy-El	351	252	644	3,021	60
Republic of Mordovia	20,764	13,033	8,386	0	272
Republic of Tatarstan	2,227,000	1,101,863	397,466	24,109	347,488
Udmurt Republic	190,138	159,374	411,774	458	945
Chuvash Republic	2,063	763	1,020	0	0
Kirov Region	40,720	10,733	0	0	30
Nizhni Novgorod Region	313,199	187,470	92,141	1,450	207,076
Orenburg Region	44,762	7,253	18,432	888	3,587
Penza Region	9,967	9,967	104	0	30
Perm Region	186,663	44,680	14,896	53	4,424
including Komi-Perm Autonomous Area	—	—	—	—	—
Samara Region	813,112	535,880	626,176	19,628	35,801
Saratov Region	92,149	32,286	49,721	20,999	2,210
Ulyanovsk Region	26,289	26,289	176	0	41
<b>URALS FEDERAL DISTRICT</b>	<b>5,005,067</b>	<b>2,887,226</b>	<b>266,695</b>	<b>129,294</b>	<b>51,969</b>
Kurgan Region	0	0	0	0	3
Sverdlovsk Region	1,960,831	1,222,305	70,455	11,939	6,152
Tyumen Region	2,465,523	1,185,554	169,773	116,350	8,431
including: Khanty-Mansiysky Autonomous Area	1,979,416	984,302	106,743	115,293	3,488
Yamalo-Nenetsky Autonomous Area	359,558	74,703	54,761	286	4,802
Chelyabinsk Region	578,713	479,367	26,467	1,005	37,383
<b>SIBERIA FEDERAL DISTRICT</b>	<b>882,662</b>	<b>697,287</b>	<b>108,574</b>	<b>11,095</b>	<b>22,778</b>
Republic of Altai	0	0	2,924	20	70
Republic of Buryatia	20,674	15,473	2,414	650	3,459
Republic of Tyva	19,059	19,059	0	0	0
Republic of Khakassia	0	0	3,326	0	250
Altai Territory	9,036	9,036	3,942	36	1,401
Krasnoyarsk Region	9,261	7,728	13,101	0	701
including: Taymyr Autonomous Area	1,351	1,351	0	0	0
Evenkia Autonomous Area	—	—	—	—	—
Irkutsk Region	56,504	27,607	4,497	2,600	68
including Ust-Ordynsky Autonomous Area	—	—	—	—	—
Kemerovo Region	168,510	168,510	21,713	542	467
Novosibirsk Region	217,288	101,480	26,623	6,184	2,179
Omsk Region	288,273	263,797	22,983	10	13,035
Tomsk Region	44,333	34,873	7,051	1,053	1,148
Chita Region	49,724	49,724	0	0	0
including: Aginsky Buryatsky Autonomous Area	—	—	—	—	—

End

*(thousand rubles)*

1	2	3	4	5	6
FAR EAST FEDERAL DISTRICT	826,230	598,561	51,623	6,422	9,066
Republic of Sakha (Yakutia)	945	945	9,985	26	331
Primorski Territory	579,884	462,833	16,569	133	376
Khabarovsk Territory	69,264	39,008	3,826	0	90
Amur Region	67,809	40,800	298	0	20
Kamchatka Region	6,833	6,833	17,349	4,713	7,875
including Koryaksky Autonomous Area	0	0	0	40	0
Magadan Region	17,006	17,006	108	0	350
Sakhalin Region	84,489	31,136	3,488	1,550	24
Jewish Autonomous Area	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—

<sup>1</sup> Preliminary data.

Table 4.6

## Discounted Promissory Notes

(thousand rubles)

	31.12.2002 <sup>1</sup>		
	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	189,258,219	3,837	19,288,395
<b>CENTRAL FEDERAL DISTRICT</b>	<b>161,290,778</b>	<b>1,520</b>	<b>18,879,628</b>
Belgorod Region	22,169	0	0
Bryansk Region	30,668	0	0
Vladimir Region	18,958	0	0
Voronezh Region	158,417	0	24,951
Ivanovo Region	72,948	0	0
Kaluga Region	107,245	0	0
Kostroma Region	199,959	0	0
Kursk Region	31,095	0	0
Lipetsk Region	64,215	0	0
Moscow Region	2,553,286	0	82,195
Orel Region	35	0	0
Ryazan Region	265,089	0	11
Smolensk Region	309,722	0	4,966
Tambov Region	3,066	0	1
Tver Region	99,920	0	0
Tula Region	453,697	0	0
Yaroslavl Region	102,907	0	0
Moscow	156,797,382	1,520	18,767,504
<b>NORTH-WEST DISTRICT</b>	<b>9,061,051</b>	<b>88</b>	<b>168,066</b>
Republic of Karelia	12,000	0	0
Komi Republic	317,109	0	75,418
Arkhangelsk Region	9,845	0	0
including Nenets Autonomous Area	—	—	—
Vologda Region	663,533	0	0
Kaliningrad Region	144,119	88	0
Leningrad Region	7,000	0	0
Murmansk Region	47,975	0	0
Novgorod Region	464	0	0
Pskov Region	200	0	0
St. Petersburg	7,858,806	0	92,648
<b>SOUTH FEDERAL DISTRICT</b>	<b>1,112,642</b>	<b>0</b>	<b>3,212</b>
Adigei Republic	2,500	0	0
Republic of Daghestan	128,535	0	0
Republic of Ingushetia	—	—	—
Kabardino-Balkar Republic	50,632	0	0
Republic of Kalmykia	5,642	0	0
Karachai-Cherkess Republic	201	0	0
Republic of Northern Ossetia — Alania	152,327	0	0
Republic of Chechnya	—	—	—
Krasnodar Territory	330,949	0	3,145

Cont.

(thousand rubles)

1	2	3	4
Stavropol Territory	42,217	0	10
Astrakhan Region	—	—	—
Volgograd Region	58,734	0	0
Rostov Region	340,905	0	57
<b>PRIVOLZHISKY FEDERAL DISTRICT</b>	<b>9,137,335</b>	<b>2,229</b>	<b>42,992</b>
Republic of Bashkortostan	2,323,523	0	0
Republic of Mariy-El	4,643	0	0
Republic of Mordovia	3,600	0	0
Republic of Tatarstan	2,070,455	2,229	9,088
Udmurt Republic	846,819	0	940
Chuvash Republic	14,242	0	0
Kirov Region	23,283	0	0
Nizhni Novgorod Region	1,319,642	0	36
Orenburg Region	124,557	0	0
Penza Region	526,363	0	0
Perm Region	478,942	0	229
including Komi-Perm Autonomous Area	—	—	—
Samara Region	940,992	0	31,784
Saratov Region	453,328	0	915
Ulyanovsk Region	6,946	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>5,708,007</b>	<b>0</b>	<b>131,742</b>
Kurgan Region	20,755	0	0
Sverdlovsk Region	1,838,740	0	61,972
Tyumen Region	3,798,516	0	69,770
including: Khanty-Mansiysky Autonomous Area	2,105,294	0	6,202
Yamalo-Nenetsky Autonomous Area	1,222,268	0	63,568
Chelyabinsk Region	49,996	0	0
<b>SIBERIA FEDERAL DISTRICT</b>	<b>2,118,968</b>	<b>0</b>	<b>28,746</b>
Republic of Altai	28,000	0	0
Republic of Buryatia	628,732	0	0
Republic of Tyva	4,500	0	0
Republic of Khakassia	4,022	0	0
Altai Territory	33,484	0	140
Krasnoyarsk Region	128,867	0	0
including: Taymyr Autonomous Area	—	—	—
Evenkia Autonomous Area	—	—	—
Irkutsk Region	223,446	0	0
including Ust-Ordynsky Autonomous Area	—	—	—
Kemerovo Region	411,000	0	0
Novosibirsk Region	309,223	0	12,714
Omsk Region	264,162	0	15,892
Tomsk Region	83,532	0	0
Chita Region	—	—	—
including Aginsky Buryatsky Autonomous Area	—	—	—

End

*(thousand rubles)*

1	2	3	4
FAR EAST FEDERAL DISTRICT	829,438	0	34,009
Republic of Sakha (Yakutia)	36,927	0	0
Primorski Territory	120,409	0	0
Khabarovsk Territory	302,712	0	0
Amur Region	33,843	0	0
Kamchatka Region	282,050	0	34,009
including Koryaksky Autonomous Area	—	—	—
Magadan Region	37,975	0	0
Sakhalin Region	15,522	0	0
Jewish Autonomous Area	—	—	—
Chukotka Autonomous Area	—	—	—

<sup>1</sup> Preliminary data.