

**THE CENTRAL BANK OF THE RUSSIAN FEDERATION**



**BULLETIN  
OF BANKING STATISTICS**

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To improve the existing practice of disseminating data in accordance with IMF Special Data Dissemination Standard (SDDS), we herein inform our readers about approximate dates of publication of some banking statistics indicators in December 2000 — March 2001:

	Release data in December 2000 and January—March 2001 (The period (or date) to which data to be released relate is shown in parentheses)			
	December	January	February	March
1. Main aggregates of analytical accounts of banking sector — money M0, M2 (monetary survey methodology), domestic credit (broken down by resident sectors) and net external position, end of period	29.12.2000* (11.2000)	31.01.2001* (12.2000)		1.03.2001* (01.2001)  30.03.2001* (02.2001)
2. Main aggregates of analytical accounts of monetary authorities — reserve money, claims on general government and non-financial public enterprises, claims on private sector, claims on credit institutions and net external position, end of period	15.12.2000* (11.2000)	17.01.2001* (12.2000)	15.02.2001 (01.2001)	15.03.2001* (02.2001)
3. Balance of payments: exports and imports of goods (FOB), exports and imports of services, investment income, compensation of employees, current transfers, capital transfers, direct investment, portfolio investment, other investment, reserve assets, adjustment to reserve assets, net errors and omissions, for the reporting quarter, year	29.12.2000 (Q3.2000)			30.03.2001 (Q4.2000)
4. International reserves: monetary gold, foreign exchange, Special Drawing Rights (SDRs), reserve position in the IMF, end of period	7.12.2000 (11.2000)	9.01.2001 (12.2000)	7.02.2001 (01.2001)	7.03.2001 (02.2001)
5. Merchandise trade for reporting month (according to the balance of payments methodology)	13.12.2000 (10.2000)	15.01.2001 (11.2000)	12.02.2001 (12.2000)	12.03.2001 (01.2001)
6. The Russian Federation banking sector's international investment position, end of reporting quarter	29.12.2000 (Q3.2000)			30.03.2001 (Q4.2000)
7. Official US dollar/ruble rate	daily	daily	daily	daily
8. Interest rates of Central Bank of Russia (CBR)				
8.1. Refinancing rate	On the next day after it is fixed by the Bank of Russia Board of Directors			
8.2. Overnight credit rate	daily	daily	daily	daily
8.3. Deposit rate	daily	daily	daily	daily
8.4. Interest rate on Government Securities	daily	daily	daily	daily

\* Preliminary data publication date.

The CBR disseminates data on the above-mentioned categories and also actual money market rate (MIACR) on the CBR Internet web-site <http://www.cbr.ru>.

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\* The procedure for publication of some table indicators marked with (\*) is in compliance with the IMF Special Data Dissemination Standard (SDDS IMF).

### Symbols and notes:

— nil

... not available

In some cases minor discrepancies between totals and sums of items are due to rounding.  
Figures in italics are revisions to previously published data.

**The Bulletin of Banking Statistics** on the Internet can be found on the Central Bank of Russia Internet web-site <http://www.cbr.ru>.

## 1. MAJOR MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

## Macroeconomic Indicators

	Gross domestic product, billion of rubles <sup>1</sup>		The federal budget deficit/surplus to GDP percentage
	Total	Percentage against the previous year's relevant period	
1998	2,696.4	—4.9	5.4
1999	4,545.5	3.2	1.1
<b>1999</b>			
Q1	836.5	—2.7	2.3
Q2	1,041.8	1.2	2.5
Q3	1,275.8	6.7	0.1
Q4	1,391.4	7.3	0.3
<b>2000</b>			
Q1	1,389.1	8.4	2.2 <sup>2</sup>
Q2	1,557.3	6.7	5.2 <sup>2</sup>
	Percentage output of basic industries production and services to the previous year's relevant period		Consumer price index as % of previous December
1998	—5.8		84.4
1999	4.4		36.5
<b>1999</b>			
Q1	—3.4		16.0 <sup>3</sup>
Q2	1.6		7.3 <sup>3</sup>
Q3	8.9		5.6 <sup>3</sup>
Q4	10.3		3.9 <sup>3</sup>
September	11.9		31.4
October	9.7		33.2
November	10.6		34.8
December	10.6		36.5
<b>2000</b>			
Q1	9.5		4.1 <sup>3</sup>
Q2	7.7		5.3 <sup>3</sup>
Q3	7.9		4.1 <sup>3</sup>
January	8.9		2.3
February	11.7		3.4
March	8.2		4.1
April	5.9		5.0
May	9.1		6.8
June	8.4		9.5
July	7.1		11.5
August	<b>10.9</b>		12.6
September	5.8		14.1

<sup>1</sup> GDP in 1998 and in 1st quarter of 1999 — estimates.<sup>2</sup> The federal budget surplus to GDP percentage<sup>3</sup> As % of previous period.



Table 1.2

## Individual Indicators Featuring the Fiscal Sphere

(billion rubles)

	Consolidated budget					Federal budget					Regional budgets				
	Revenues	of which:		Expenditures	Balance of revenues and expenditures (— deficit; + surplus)	Revenues	of which:		Expenditures	Balance of revenues and expenditures (— deficit; + surplus)	Revenues	of which:		Expenditures	Balance of revenues and expenditures (— deficit; + surplus)
		tax receipts	nontax revenues				tax receipts	nontax revenues				tax receipts	nontax revenues		
1998	686.8	564.5	66.9	842.1	—155.3	325.9	253.3	43.3	472.2	—146.3	413.5	311.3	23.5	422.4	—9.0
1999	1,213.6	1,007.5	84.7	1,258.0	—44.4	615.5	509.7	49.2	666.9	—51.4	660.8	497.8	35.5	653.8	7.0
<b>1999</b>															
Q1	171.9	151.4	9.9	189.0	—17.1	89.1	80.1	4.6	108.3	—19.2	93.6	71.3	5.3	91.5	2.1
Q2	276.7	232.6	20.3	297.8	—21.1	137.5	115.1	11.6	163.8	—26.3	153.7	117.5	8.6	148.5	5.2
Q3	310.7	256.1	22.1	309.0	1.7	160.8	130.8	12.8	162.2	—1.4	163.6	125.2	9.4	160.6	3.1
Q4	454.3	367.4	32.4	462.2	—7.9	228.1	183.7	20.2	232.6	—4.5	249.9	183.8	12.3	253.2	—3.4
January — September	759.3	640.1	52.3	795.8	—36.5	387.4	326.0	29.0	434.3	—46.9	410.9	314.0	23.3	400.6	10.4
January — October	868.1	729.7	60.6	897.8	—29.7	445.6	375.6	31.7	488.9	—43.2	467.5	354.1	28.9	454.0	13.6
January — November	1,006.4	847.4	67.5	1,016.3	—9.9	514.9	433.0	37.2	540.5	—25.6	543.7	414.3	30.2	528.0	15.7
January — December	1,213.6	1,007.5	84.7	1,258.0	—44.4	615.5	509.7	49.2	666.9	—51.4	660.8	497.8	35.5	653.8	7.0
<b>2000</b>															
January	102.0	87.0	6.6	83.0	19.1	64.9	56.8	3.6	52.8	12.1	41.4	30.2	3.0	34.5	7.0
January — February	217.4	187.3	12.5	184.7	32.7	138.3	122.7	6.4	111.2	27.1	87.9	64.6	6.1	82.3	5.6
January — March	366.5	313.8	21.3	330.2	36.3	221.8	196.2	10.4	191.6	30.3	160.7	117.6	10.9	154.6	6.0
January — April	535.0	458.5	29.3	470.0	65.0	314.0	277.1	15.0	261.2	52.8	242.3	181.5	14.3	230.1	12.2
January — May	717.7	617.0	35.8	609.6	108.2	415.5	365.2	19.9	333.9	81.6	338.2	251.8	15.9	311.6	26.6
January — June	887.8	756.8	50.5	751.9	135.9	507.7	443.2	28.6	396.5	111.3	427.3	313.5	21.9	402.7	24.6
January — July	1,045.9	890.4	62.1	895.4	150.5	596.1	520.2	34.3	473.3	122.8	505.7	370.2	27.8	478.0	27.7
January — August	1,232.3	1,044.4	72.2	1,058.3	174.0	693.0	600.5	40.1	556.0	137.0	602.1	444.0	32.1	565.1	37.0
January — September	1,395.8	1,182.2	80.2	1,204.8	191.0	783.2	678.8	43.6	632.2	151.0	682.3	503.5	36.5	642.3	40.1

Table 1.3

## Sources of Funding the Federal Budget

(billion rubles)

	Sources of funding federal budget (deficit/surplus), total		Including						
	1	2	Domestic sources				of which:		
			Bank of Russia credits	Short-term government securities	Variable- and fixed-income federal loan bonds	Nonmarketable government bonds	State savings loan bonds		
			3	4	5	6	7		
<b>1998</b>									
1998	146.3	61.2	0.0	-197.9	159.8	0.9	1.5		
1999	51.4	16.9	0.0	-11.9	52.8	0.1	-9.2		
<b>1999</b>									
Q1	19.2	-8.7	0.0	-5.3	7.0	0.0	-1.0		
Q2	26.3	-10.9	0.0	-9.6	8.8	14.5	-3.7		
Q3	1.4	9.7	0.0	0.0	0.8	-5.5	-0.6		
Q4	4.5	26.8	0.0	3.0	36.2	-8.9	-3.9		
January — September	46.9	-9.9	0.0	-14.9	16.6	9.0	-5.3		
January — October	43.2	-2.1	0.0	-14.9	40.0	6.4	-6.3		
January — November	25.6	-19.5	0.0	-14.9	47.0	4.3	-8.2		
January — December	51.4	16.9	0.0	-11.9	52.9	0.1	-9.2		
<b>2000</b>									
January	-12.1	-2.1	0.0	0.0	6.8	-0.5	-1.0		
January — February	-27.1	-12.9	0.0	5.0	7.6	-0.6	-2.0		
January — March	-30.3	-4.1	0.0	6.7	-1.6	5.9	-2.0		
January — April	-52.8	-5.6	0.0	7.9	-3.1	5.9	-2.0		
January — May	-81.6	-26.3	0.0	5.0	-1.4	5.8	-2.9		
January — June	-111.3	-16.5	0.0	6.2	1.4	4.5	-3.9		
January — July	-122.8	-20.3	0.0	2.1	2.5	4.5	-3.8		
January — August	-137.0	-24.2	0.0	5.5	3.2	0.8	-3.8		
January — September	-151.0	-32.8	0.0	3.0	-0.7	0.7	-2.8		

End  
(billion rubles)

	Including						of which:	
	of which:			Foreign sources	of which:		Credits from international financial organisations	Credits extended to Russia by foreign governments and foreign commercial banks and companies
	Receipts from sales of government and municipal property	Government reserves of precious metals and precious stones	Change of budget fund balances in bank accounts		Credits from international financial organisations	Credits extended to Russia by foreign governments and foreign commercial banks and companies		
	8	9	10	11	12	13		
1998	—	—	-1.4	85.1	13.0	78.4		
1999	-4.5	15.5	-35.9	34.5	-54.8	106.7		
<b>1999</b>								
Q1	0.4	4.3	-13.8	27.9	-16.4	44.3		
Q2	-0.7	2.8	-22.8	37.2	-19.4	56.6		
Q3	-3.3	0.4	11.7	-8.3	-1.0	-7.3		
Q4	-0.9	8.0	-11.0	-22.3	-18.0	13.1		
January — September	-3.6	7.5	-24.9	56.8	-36.8	93.6		
January — October	-3.6	11.2	-36.9	45.3	-46.3	91.6		
January — November	-11.7	11.0	-45.8	45.1	-53.9	99.1		
January — December	-4.5	15.5	-35.9	34.5	-54.8	106.7		
<b>2000</b>								
January	0.2	3.2	4.5	-10.0	-10.4	-0.6		
January — February	0.2	3.2	-11.4	-14.1	-19.4	-2.8		
January — March	1.1	10.1	-9.0	-26.1	-22.1	-7.0		
January — April	1.4	14.3	-13.2	-47.2	-34.3	-7.2		
January — May	1.4	13.8	-30.6	-55.3	-40.9	-10.8		
January — June	2.7	15.2	-24.1	-94.8	-45.4	-38.3		
January — July	3.1	14.9	-24.7	-102.5	-52.5	-20.6		
January — August	3.2	14.8	-27.8	-112.8	-52.9	-30.0		
January — September	6.1	20.6	-38.9	-118.2	-58.7	-36.0		

Table 1.4

### The Russian Federation Balance of Payments Current Account

*(USD million)*

	Export of goods (FOB)	Export of services				Export of goods and services (1+5)	Compensation of employees received	Investment income receivable	of which by general government	Current transfers received	Total current account receipts (6+7+8+10)
		Transport services	Travel	Other	Total (2+3+4)						
		1	2	3	4						
1994	67,826	3,863	2,412	2,150	8,424	76,250	108	3,392	2,865	238	79,987
1995	82,913	3,781	4,312	2,475	10,567	93,481	166	4,112	3,030	810	98,569
1996	90,563	3,630	7,102	2,549	13,281	103,844	102	4,232	2,996	773	108,950
1997	89,008	3,649	7,164	3,268	14,080	103,088	227	4,140	2,772	410	107,864
1998	74,884	3,170	6,508	2,692	12,371	87,255	301	4,000	2,575	269	91,825
1999	75,845	3,008	3,732	2,305	9,044	84,889	425	3,456	2,525	1,027	89,798
Q1, 1998	18,554	722	1,312	796	2,831	21,385	51	2,426	2,013	79	23,941
Q2, 1998	18,866	741	1,854	642	3,237	22,103	74	761	332	73	23,011
Q3, 1998	18,125	780	2,211	573	3,564	21,689	82	503	135	52	22,325
Q4, 1998	19,339	927	1,132	681	2,739	22,078	94	310	95	65	22,548
Q1, 1999	15,550	664	661	449	1,774	17,325	102	2,175	1,995	52	19,654
Q2, 1999	16,999	755	921	600	2,276	19,275	111	610	339	220	20,215
Q3, 1999	19,011	752	1,286	557	2,595	21,606	111	310	114	330	22,356
Q4, 1999	24,285	836	864	699	2,399	26,684	102	361	76	426	27,572
Q1, 2000	24,294	698	657	442	1,796	26,090	103	2,403	1,945	165	28,761
Q2, 2000	24,752	880	965	484	2,329	27,081	116	598	110	193	27,987

Cont.

## Current Account

	(USD million)									
	Import of goods (FOB)	Import of services			Import of goods and services (12+16)	Compensation of employees paid	Investment income payable	of which by general government	Current transfers paid	Total current account expenditure (17+18+19+21)
		Transport services	Travel	Other						
12	13	14	15	16	17	18	19	20	21	22
1994	50,452	3,028	7,092	5,171	65,743	222	5,082	4,871	544	71,590
1995	62,603	3,307	11,599	5,272	82,781	469	7,181	6,584	738	91,169
1996	68,092	2,592	10,011	6,035	86,729	507	9,260	7,050	700	97,197
1997	71,983	2,991	10,113	6,893	91,980	568	12,503	10,068	766	105,817
1998	58,015	2,763	8,677	4,898	74,353	465	15,632	12,436	677	91,127
1999	39,625	2,188	6,977	3,781	52,571	204	11,236	8,999	486	64,497
Q1, 1998	17,841	743	1,935	1,334	21,854	141	4,060	3,200	232	26,286
Q2, 1998	17,388	742	2,616	1,326	22,072	145	3,985	3,015	236	26,438
Q3, 1998	13,431	649	2,715	1,037	17,832	114	4,537	3,841	94	22,577
Q4, 1998	9,354	630	1,411	1,200	12,595	65	3,049	2,381	116	15,826
Q1, 1999	9,097	467	1,271	895	11,730	45	3,322	2,801	100	15,197
Q2, 1999	10,118	547	1,716	931	13,312	53	2,504	1,813	142	16,010
Q3, 1999	9,486	552	2,076	962	13,076	62	3,294	2,728	124	16,556
Q4, 1999	10,923	621	1,914	994	14,453	45	2,116	1,657	120	16,735
Q1, 2000	9,854	490	1,754	992	13,089	50	3,346	2,756	116	16,602
Q2, 2000	10,402	565	2,712	997	14,677	73	2,321	1,639	112	17,183

Cont.

## Current Account (Intermediate Balances)

	(USD million)										
	Trade balance (1-12)	Balance on service types				Total balance (24+25+26)	Goods and services balance (23+27)	Compensation of employees balance (7-18)	Investment income balance (8-19)	Current transfers balance (10-21)	Current account balance (28+29+30+31)= (11-22)
		Transport services (2-13)	Travel (3-14)	Other (4-15)	26						
	23	24	25	26	27	28	29	30	31	32	
1994	17,675	834	-4,681	-3,020	-6,867	10,507	-114	-1,690	-306	8,397	
1995	20,310	474	-7,287	-2,797	-9,611	10,699	-303	-3,069	73	7,401	
1996	22,471	1,039	-2,909	-3,485	-5,356	17,115	-406	-5,029	72	11,753	
1997	17,025	657	-2,950	-3,625	-5,918	11,107	-342	-8,363	-356	2,047	
1998	16,869	407	-2,169	-2,205	-3,967	12,902	-164	-11,631	-409	699	
1999	36,220	820	-3,246	-1,476	-3,902	32,319	221	-7,780	541	25,301	
Q1, 1998	713	-20	-623	-538	-1,182	-469	-89	-1,634	-153	-2,345	
Q2, 1998	1,478	-1	-762	-684	-1,447	31	-71	-3,224	-163	-3,427	
Q3, 1998	4,693	132	-504	-464	-837	3,857	-32	-4,034	-42	-252	
Q4, 1998	9,985	297	-279	-519	-502	9,483	29	-2,739	-51	6,722	
Q1, 1999	6,454	197	-611	-445	-859	5,595	57	-1,146	-48	4,457	
Q2, 1999	6,881	208	-795	-331	-918	5,963	59	-1,894	78	4,206	
Q3, 1999	9,525	200	-790	-405	-995	8,530	49	-2,985	206	5,801	
Q4, 1999	13,361	215	-1,050	-295	-1,130	12,231	56	-1,755	306	10,838	
Q1, 2000	14,440	208	-1,097	-550	-1,439	13,001	52	-943	49	12,159	
Q2, 2000	14,350	315	-1,747	-513	-1,945	12,404	42	-1,723	80	10,804	

Cont.

**Capital Account (Capital Transfers Received)  
and Financial Account (Changes in Liabilities: Decrease “–”, Increase “+”)**

(USD million)

	Capital transfers received	General government liabilities								Bank of Russia's liabilities on an IMF loan	Banks' liabilities	Other sectors' liabilities						Total liabilities (9+10+11+17)
		Portfolio investment (3+4)	of which		Loans (6+7)	of which		Other	Total (2+5+8)			Direct investment	Portfolio investment	Loans	Trade credits and advances	Other	Total (12+13+14+15+16)	
			securities in rubles	securities in foreign currency		not overdue	in arrears											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
1994	5,882	–48	0	–48	4,423	1,264	3,160	870	5,245	0	993	634	0	337	–978	260	253	6,491
1995	3,122	–820	0	–820	8,300	7,284	1,016	1,212	8,693	0	2,876	2,071	39	1,180	–8,090	542	–4,258	7,311
1996	3,066	2,270	1,612	658	8,614	6,057	2,557	–52	10,833	0	4,200	2,534	2,186	3,428	–759	31	7,421	22,453
1997	2,137	44,449	10,882	33,567	–21,612	2,845	–24,457	–948	21,889	0	8,901	4,778	1,279	6,931	–64	0	12,924	43,713
1998	1,704	8,273	–362	8,635	6,298	1,941	4,357	224	14,795	3,793	–6,262	2,500	831	4,649	322	0	8,302	20,628
1999	885	–956	277	–1,233	1,760	0	1,761	–13	792	–917	–879	2,814	–225	–100	6	0	2,494	1,490
Q1, 1998	341	4,114	3,098	1,016	1,032	703	329	102	5,248	0	231	457	149	1,438	–57	0	1,988	7,466
Q2, 1998	537	4,319	–331	4,650	287	49	239	79	4,686	0	1,838	399	12	1,688	117	0	2,216	8,739
Q3, 1998	475	957	–2,267	3,224	3,441	1,966	1,475	68	4,466	3,793	–5,103	471	–3	1,064	81	0	1,612	4,769
Q4, 1998	351	–1,117	–862	–255	1,538	–777	2,314	–25	395	0	–3,228	1,174	672	459	181	0	2,486	–347
Q1, 1999	220	142	–528	670	962	–1,271	2,233	94	1,198	0	0	476	–38	–13	105	0	529	1,727
Q2, 1999	188	–565	651	–1,216	–386	–1,134	749	–143	–1,093	0	–34	646	239	109	77	0	1,072	–55
Q3, 1999	192	–423	–91	–332	1,220	3,198	–1,979	19	816	–454	–959	553	55	–48	48	0	608	10
Q4, 1999	285	–110	245	–355	–35	–793	758	17	–129	–464	114	1,139	–481	–148	–224	0	286	–193
Q1, 2000	193	103	–131	234	154	–114	268	30	287	0	58	529	469	–749	0	0	249	594
Q2, 2000	181	–1,400	–281	–1,119	–1	–1,183	1,182	1	–1,400	0	–353	473	–171	–76	0	0	225	–1,528

Cont.

**Capital Account (Capital Transfers Paid)  
and Financial Account (Changes in Assets, Except Reserves: Decrease “+”, Increase “-”)**

(USD million)

	Capital transfers paid	General government assets					Banks' assets	Other sectors' assets						Total assets (24+25+31)
		Loans (21+22)	of which		Other	Total (20+23)		Direct and portfolio investment	Foreign currency	Trade credits and advances	Changes in stock of non-repatriated export proceeds and in non-repatriated import advances	Other	Total (26+27+28+29+30)	
			not overdue	in arrears										
		19	20	21	22	23		24	25	26	27	28	29	
1994	-3,472	-2,121	10,621	-12,742	-996	-3,118	-2,991	-112	-5,523	-3,589	-4,085	-29	-13,337	-19,446
1995	-3,469	-1,548	9,001	-10,549	466	-1,082	3,970	-1,716	206	8,351	-5,239	-292	1,310	4,199
1996	-3,529	-308	9,139	-9,446	31	-277	-2,898	-18	-8,866	-9,154	-10,119	-170	-28,326	-31,501
1997	-2,934	-1,342	7,522	-8,865	585	-758	-1,257	-2,584	-13,384	-6,701	-11,591	-919	-35,299	-37,313
1998	-2,086	-1,458	5,679	-7,137	308	-1,149	277	-1,060	766	-6,883	-7,959	-496	-16,369	-17,242
1999	-1,213	-1,136	4,578	-5,714	-330	-1,466	-3,388	-2,108	916	-5,701	-5,051	-164	-12,306	-17,160
Q1, 1998	-433	-1,464	2,213	-3,677	145	-1,319	688	-249	824	-89	-2,763	-35	-2,951	-3,583
Q2, 1998	-726	-156	2,509	-2,665	83	-73	-1,108	-252	1,039	-1,178	-1,916	-42	-2,092	-3,272
Q3, 1998	-460	208	603	-395	57	265	1,096	-253	-1,717	-1,212	-1,652	-101	-4,801	-3,440
Q4, 1998	-468	-46	354	-400	24	-22	-399	-306	619	-4,404	-1,628	-318	-6,526	-6,947
Q1, 1999	-250	-1,907	2,156	-4,063	15	-1,892	-1,317	-326	255	-2,049	-960	-165	-3,431	-6,640
Q2, 1999	-284	923	2,136	-1,213	-502	420	-1,351	-636	980	751	-1,504	-6	-258	-1,189
Q3, 1999	-273	28	259	-230	253	282	-700	-579	-414	-2,565	-1,342	3	-4,786	-5,204
Q4, 1999	-406	-181	28	-208	-95	-276	-20	-567	95	-1,837	-1,245	3	-3,832	-4,128
Q1, 2000	-189	-1,860	1,851	-3,711	187	-1,674	-1,551	-380	-118	-1,148	-994	-283	-3,485	-6,710
Q2, 2000	-221	280	944	-664	-33	248	-549	-206	454	12	-1,087	-278	-1,149	-1,450



End

## Capital and Financial Account (Intermediate Balances), Reserve Assets

(USD million)

	Capital account balance (1+19)	Balances on financial account items				Financial account balance (except reserve assets) (18+32)	Capital and financial account balance (33+38)	Net errors and omissions	Change in reserve assets (increase “—”, decrease “+”)
		General government (9+24)	Central bank (10)	Banks (11+24)	Other sectors (17+31)				
		33	34	35	36				
1994	2,410	2,127	0	—1,999	—13,084	—12,955	—10,545	252	1,896
1995	—347	7,611	0	6,847	—2,947	11,510	11,163	—8,178	—10,386
1996	—463	10,556	0	1,302	—20,906	—9,048	—9,512	—5,082	2,841
1997	—797	21,131	0	7,644	—22,375	6,400	5,604	—5,714	—1,936
1998	—382	13,645	3,793	—5,986	—8,067	3,386	3,004	—9,008	5,305
1999	—328	—674	—917	—4,267	—9,812	—15,670	—15,998	—7,525	—1,778
Q1, 1998	—92	3,928	0	918	—963	3,884	3,792	—2,338	892
Q2, 1998	—189	4,613	0	730	124	5,467	5,278	—2,619	768
Q3, 1998	15	4,731	3,793	—4,007	—3,189	1,329	1,344	—3,689	2,596
Q4, 1998	—116	373	0	—3,627	—4,040	—7,293	—7,410	—362	1,050
Q1, 1999	—30	—694	0	—1,317	—2,902	—4,913	—4,942	—484	969
Q2, 1999	—95	—673	0	—1,385	814	—1,244	—1,339	—1,255	—1,611
Q3, 1999	—81	1,098	—454	—1,659	—4,178	—5,194	—5,275	—1,617	1,091
Q4, 1999	—122	—405	—464	94	—3,546	—4,320	—4,442	—4,169	—2,227
Q1, 2000	4	—1,387	0	—1,493	—3,236	—6,116	—6,112	—2,946	—3,102
Q2, 2000	—39	—1,152	0	—902	—924	—2,978	—3,017	—1,568	—6,219

Table 1.5

The Russian Federation Banking Sector's International Investment Position<sup>1</sup>

(USD million)

	Balance as of 31.12.1999	Transactions related changes	Revaluation related changes	Other changes	Total changes	Balance as of 30.06.2000
<b>Assets</b>	28,373	11,420	—325	—707	10,388	38,761
<b>Direct investments abroad</b>	1,077	—3	—39	0	—42	1,034
Equity capital and reinvested earnings	672	—2	—38	0	—40	632
Other capital	404	—1	—1	0	—2	402
<b>Portfolio investments</b>	861	—47	—8	0	—55	806
Equity securities	6	0	0	0	0	6
Debt securities	855	—47	—8	0	—55	800
long-term	713	—58	—4	0	—62	651
short-term	142	11	—4	0	7	149
<b>Other investments</b>	13,732	2,190	—185	—21	1,984	15,715
Foreign currency and deposits	10,892	2,102	—147	—7	1,949	12,839
Foreign currency	775	—169	—4	1	—173	602
Demand and term deposits	10,117	2,271	—142	—8	2,121	12,238
long-term	319	—104	0	0	—104	215
short-term	9,798	2,375	—142	—8	2,226	12,023
Loans	2,179	157	—18	—2	137	2,316
long-term	1,153	116	—5	0	112	1,265
short-term	1,026	41	—14	—2	25	1,051
Arrears	258	—16	0	0	—17	241
Other assets	403	—53	—20	—12	—85	318
long-term	59	0	—1	0	—1	59
short-term	344	—54	—19	—12	—84	259
<b>Reserve assets</b>	12,456	9,321	—94	—686	8,541	20,997
Monetary gold	3,998	0	0	—686	—686	3,312
Special drawing rights	1	2	—1	0	1	2
Reserve position in the Fund	1	0	0	0	0	1
Foreign exchange	8,455	9,319	—93	0	9,226	17,682
<b>Adjustment to reserve assets</b>	248	—41	1	0	—40	208

	Balance as of 31.12.1999	Transactions related changes	Revaluation related changes	Other changes	Total changes	Balance as of 30.06.2000
<b>Liabilities</b>	11,808	-295	-96	-127	-518	11,290
<b>Direct investments in Russia</b>	731	84	-27	0	57	788
Equity capital and reinvested earnings	564	68	-20	0	48	612
Other capital	167	16	-7	0	9	176
<b>Portfolio investments</b>	346	-53	3	-11	-61	285
Equity securities	40	0	4	0	4	44
Debt securities	306	-53	-1	-11	-65	241
long-term	121	-25	-1	-3	-29	92
short-term	185	-28	0	-8	-36	149
<b>Other investments</b>	10,732	-325	-73	-116	-514	10,217
Currency and deposits	3,577	-136	-33	-42	-211	3,365
Currency	31	65	0	0	65	96
Deposits	3,546	-201	-33	-42	-276	3,270
long-term	753	-27	0	0	-27	726
short-term	2,793	-174	-33	-42	-249	2,544
Loans	6,100	-339	-85	-23	-448	5,652
IMF credit	2,960	0	-76	0	-76	2,884
other long-term	1,784	-314	-8	-23	-345	1,439
short-term	1,355	-25	-1	0	-27	1,329
Arrears	806	1	-1	-50	-50	756
Other liabilities	249	149	46	0	195	444
long-term	93	47	-2	0	45	137
short-term	157	102	48	0	150	307
<b>Net international investment position</b>	16,565	11,715	-229	-581	10,906	27,471

End  
(USD million)

<sup>1</sup> Data on 1.04.2000 placed on CBR website: [http://www.cbr.ru/dp/iip\\_oo.htm](http://www.cbr.ru/dp/iip_oo.htm)

Table 1.6

## The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)

(USD million)

	Exports (FOB)						Imports (FOB)						Trade balance		
	Total	% of the corresponding period of the previous year	of which:				Total	% of the corresponding period of the previous year	of which:				Total	of which:	
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
1995	82,913	22.2	65,940	26.5	16,973	8.0	62,603	24.1	44,259	21.4	18,344	31.1	20,310	21,681	-1,371
1996	90,563	9.2	71,997	9.2	18,566	9.4	68,092	8.8	47,273	6.8	20,819	13.5	22,471	24,724	-2,253
1997	89,008	-1.7	69,932	-2.9	19,076	2.7	71,983	5.7	53,395	13.0	18,588	-10.7	17,025	16,537	488
1998	74,884	-15.9	59,091	-15.5	15,793	-17.2	58,015	-19.4	43,714	-18.1	14,301	-23.1	16,869	15,377	1,492
1999	75,845	1.3	63,592	7.6	12,253	-22.4	39,625	-31.7	29,158	-33.3	10,467	-26.8	36,220	34,434	1,786
<b>1999</b>															
Q1	15,550	-16.2	12,647	-9.2	2,903	-37.3	9,097	-49.0	7,085	-48.1	2,012	-51.9	6,453	5,562	891
Q2	16,999	-9.9	14,497	-3.0	2,502	-36.2	10,119	-41.8	7,203	-45.2	2,916	-31.3	6,880	7,294	-414
Q3	19,011	5.0	16,119	8.8	2,892	-12.7	9,486	-29.4	7,011	-31.0	2,475	-24.5	9,525	9,108	417
Q4	24,285	25.5	20,329	31.9	3,956	0.6	10,923	16.8	7,859	16.4	3,064	17.8	13,362	12,470	892
<b>2000</b>															
Q1	<b>24,288</b>	56.2	<b>20,392</b>	<b>61.2</b>	3,896	34.2	<b>9,923</b>	<b>9.1</b>	<b>6,958</b>	<b>-1.8</b>	<b>2,965</b>	<b>47.4</b>	<b>14,365</b>	<b>13,434</b>	<b>931</b>
Q2	<b>25,000</b>	<b>47.1</b>	<b>21,574</b>	<b>48.8</b>	<b>3,426</b>	<b>36.9</b>	<b>10,471</b>	<b>3.5</b>	<b>7,398</b>	<b>2.7</b>	<b>3,073</b>	<b>5.4</b>	<b>14,529</b>	<b>14,176</b>	<b>353</b>
Q3	26,329	38.5	23,006	42.7	3,323	14.9	10,882	14.7	7,477	6.6	3,405	37.6	15,447	15,529	-82
January	6,946	49.5	5,728	59.1	<b>1,218</b>	<b>16.6</b>	<b>2,873</b>	6.9	<b>1,838</b>	<b>-2.9</b>	1,035	79.7	<b>4,073</b>	<b>3,890</b>	<b>183</b>
February	<b>8,080</b>	<b>61.7</b>	<b>6,822</b>	<b>66.6</b>	1,258	39.8	<b>3,413</b>	<b>15.9</b>	<b>2,587</b>	<b>10.8</b>	826	35.2	<b>4,667</b>	<b>4,235</b>	432
March	<b>9,262</b>	<b>56.7</b>	<b>7,842</b>	<b>58.4</b>	<b>1,420</b>	<b>48.2</b>	<b>3,637</b>	<b>5.0</b>	<b>2,533</b>	<b>-4.0</b>	<b>1,104</b>	<b>33.8</b>	<b>5,625</b>	<b>5,309</b>	<b>316</b>
April	<b>8,135</b>	<b>24.6</b>	<b>6,991</b>	<b>22.5</b>	1,144	39.2	<b>3,434</b>	<b>4.6</b>	<b>2,425</b>	<b>-4.9</b>	<b>1,009</b>	<b>37.8</b>	<b>4,701</b>	<b>4,566</b>	<b>135</b>
May	<b>8,303</b>	<b>62.4</b>	<b>7,192</b>	<b>68.0</b>	1,111	33.7	<b>3,426</b>	<b>18.9</b>	<b>2,393</b>	<b>8.6</b>	<b>1,033</b>	<b>52.6</b>	<b>4,877</b>	<b>4,799</b>	<b>78</b>
June	<b>8,562</b>	<b>59.8</b>	<b>7,391</b>	<b>64.0</b>	<b>1,171</b>	<b>37.9</b>	<b>3,611</b>	<b>-8.7</b>	<b>2,580</b>	<b>5.3</b>	<b>1,031</b>	<b>-1.6</b>	<b>4,951</b>	<b>4,811</b>	<b>140</b>
July	<b>8,575</b>	<b>35.1</b>	<b>7,555</b>	<b>40.8</b>	<b>1,020</b>	<b>3.9</b>	<b>3,535</b>	<b>9.1</b>	<b>2,459</b>	<b>0.3</b>	<b>1,076</b>	<b>36.5</b>	<b>5,040</b>	<b>5,096</b>	<b>-56</b>
August	<b>9,077</b>	<b>46.5</b>	<b>7,936</b>	<b>50.4</b>	<b>1,141</b>	<b>24.2</b>	<b>3,683</b>	<b>18.5</b>	<b>2,543</b>	<b>11.5</b>	<b>1,140</b>	<b>37.7</b>	<b>5,394</b>	<b>5,393</b>	<b>1</b>
September	8,677	34.2	7,515	37.2	1,162	17.3	3,664	16.8	2,475	8.6	1,189	38.4	5,013	5,040	-27

Table 1.7

## Gross International Reserves

(USD million)

	Gross international reserves	of which:				
		foreign exchange reserves	of which:			gold
			foreign exchange	SDR	reserve position in the IMF	
<b>1998</b>						
31.01	15,375	10,480	10,477	1	1	4,895
28.02	15,034	10,212	10,208	3	1	4,822
31.03	16,859	11,910	11,906	3	1	4,948
30.04	15,953	10,957	10,952	3	1	4,996
31.05	14,627	9,625	9,621	3	1	5,002
30.06	16,169	11,161	10,906	253	1	5,008
31.07	18,409	13,805	13,791	13	1	4,604
31.08	12,459	8,198	8,196	0	1	4,262
30.09	12,709	8,840	8,839	0	1	3,869
31.10	13,572	9,656	9,590	64	1	3,916
30.11	12,480	8,175	8,172	1	1	4,306
31.12	12,223	7,801	7,800	0	1	4,422
<b>1999</b>						
31.01	11,621	7,078	7,014	63	1	4,543
28.02	11,437	7,284	7,281	2	1	4,153
31.03	10,765	6,679	6,676	1	1	4,086
30.04	11,168	7,074	7,011	62	1	4,094
31.05	11,937	8,034	8,032	0	1	3,903
30.06	12,152	8,189	8,187	1	1	3,964
31.07	11,921	7,827	7,184	642	1	4,094
31.08	11,231	6,824	6,663	160	1	4,407
30.09	11,212	6,634	6,632	0	1	4,579
31.10	11,752	7,081	7,080	0	1	4,671
30.11	11,504	7,599	7,597	1	1	3,906
31.12	12,456	8,457	8,455	1	1	3,998
<b>2000</b>						
31.01	12,948	8,912	8,911	1	1	4,035
29.02	13,657	9,606	9,605	0	1	4,051
31.03	15,532	11,456	11,455	0	1	4,076
30.04	17,091	13,410	13,408	0	1	3,682
31.05	19,570	15,878	15,876	1	1	3,692
30.06	20,996	17,685	17,682	2	1	3,312
31.07	23,302	19,955	19,954	0	1	3,347
31.08	23,731	20,289	20,287	1	1	3,442
30.09	24,997	21,474	21,472	1	1	3,523
31.10	25,880	22,290	22,288	1	1	3,590

Chart 1

Gross International Reserves of the Russian Federation

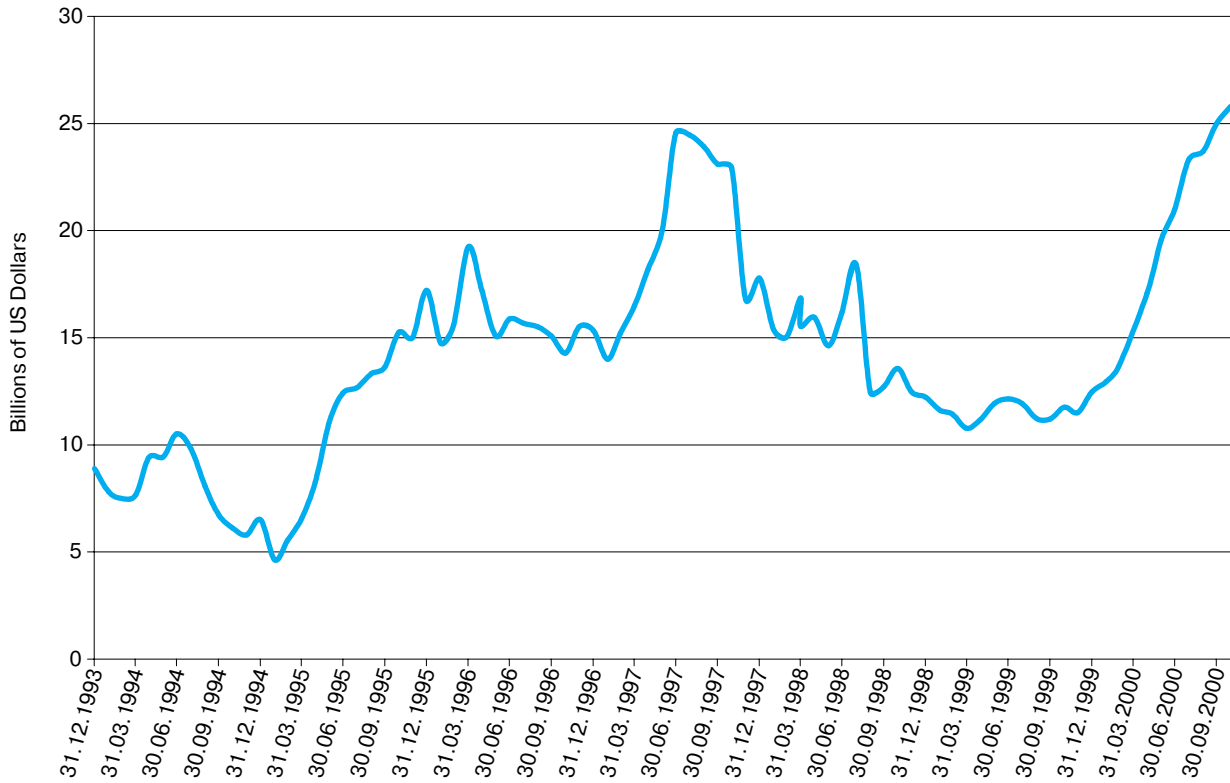


Chart 2

International Reserves Adequacy Ratio  
(international reserves in months of import)

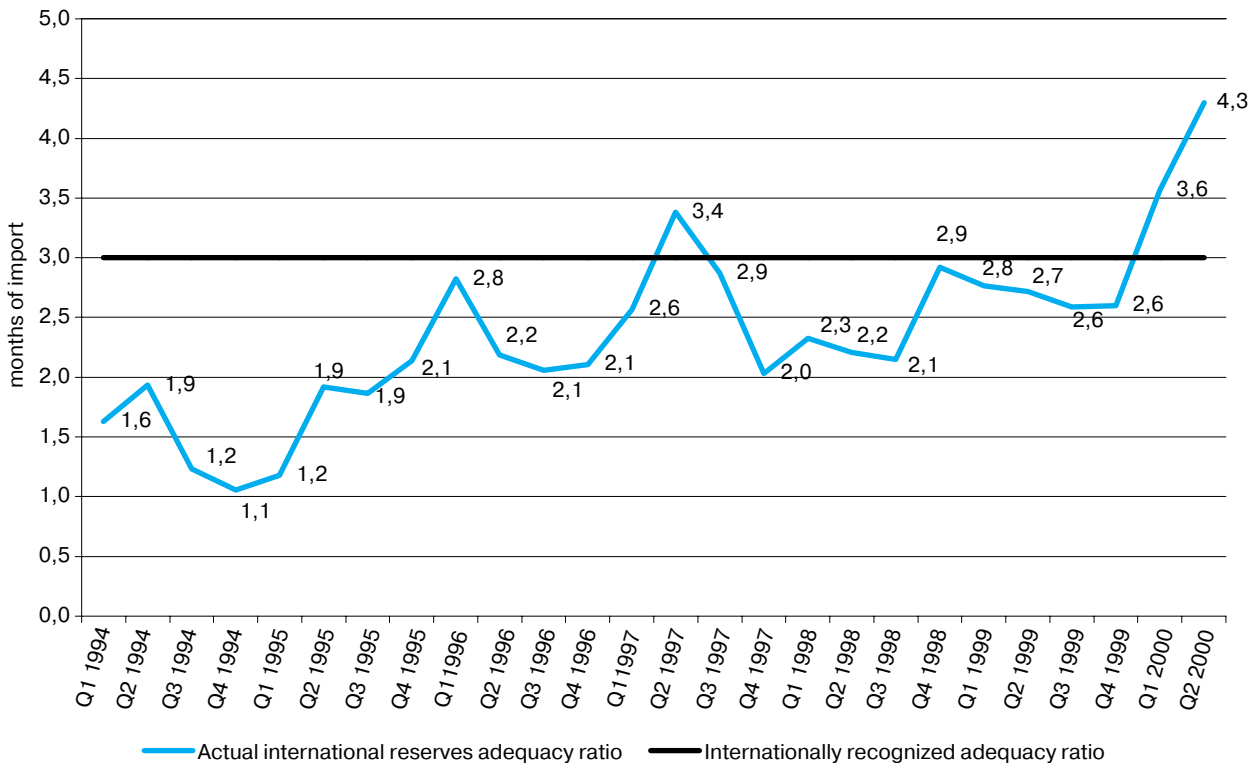


Table 1.8

## Analytical Accounts of Monetary Authorities

(million rubles)

	Foreign assets	Claims on general government	Claims on nonfinancial public enterprises	Claims on nonfinancial private enterprises and households	Claims on credit institutions	Reserve money	of which: money outside banks	Time deposits and deposits in foreign currency	Foreign liabilities	General government's deposits	of which: local government deposits	Capital accounts	Other items (net)
<b>1997</b>													
31.12	123,342.8	226,047.7	45.8	280.6	11,119.4	210,450.2	130,540.2	240.2	79,742.3	21,313.6	3,563.9	69,552.2	-20,462.1
<b>1998</b>													
31.03	119,608.8	232,344.6	160.9	343.4	5,806.8	189,340.0	119,146.6	799.8	84,231.6	22,816.1	3,171.6	64,239.8	-3,162.8
30.06	117,299.7	226,682.3	158.6	318.6	11,991.7	193,796.0	129,805.5	2,298.5	89,259.2	20,797.7	2,943.5	65,727.4	-15,427.9
30.09	244,420.6	417,602.3	152.7	412.4	17,947.9	208,782.0	154,211.8	1,133.8	312,636.2	18,181.3	2,023.6	62,669.3	77,133.4
31.12	286,325.0	525,373.3	149.5	412.1	76,437.7	263,675.2	187,842.6	1,827.6	401,550.6	41,863.8	2,863.1	118,112.9	61,667.5
<b>1999</b>													
31.03	301,535.5	555,510.6	147.3	391.5	134,722.9	289,178.3	174,131.8	1,136.7	437,395.1	36,954.2	5,645.4	118,099.5	109,543.9
30.06	334,454.7	535,783.1	140.1	364.4	180,014.8	362,744.1	216,387.6	704.9	410,072.1	51,035.5	8,456.1	118,068.2	108,132.4
30.09	337,287.9	550,137.5	128.5	336.1	198,699.6	364,133.0	212,803.6	22.9	423,711.5	67,678.8	10,316.3	118,039.9	113,003.6
31.12	383,359.9	572,029.5	113.8	315.9	203,483.5	439,742.5	266,544.4	1,574.9	424,200.5	75,870.4	10,514.8	151,843.8	66,070.4
<b>2000</b>													
31.01	419,295.5	580,163.0	113.7	310.0	213,929.2	430,684.7	232,851.7	1,134.3	438,335.4	99,114.4	14,527.0	151,836.3	92,706.4
29.02	441,913.4	573,562.9	113.6	306.2	214,518.5	449,397.4	242,046.3	3,147.6	421,530.0	104,579.2	16,043.4	151,819.4	99,941.0
31.03	491,748.3	567,955.7	113.5	300.8	213,236.6	490,950.4	251,530.7	3,750.6	410,751.9	121,469.1	19,709.6	151,790.2	94,642.8
30.04	<b>535,981.4</b>	549,279.8	112.0	292.9	214,378.0	513,774.8	279,064.0	3,833.6	387,471.3	146,461.2	25,703.1	151,776.2	<b>96,727.0</b>
31.05	<b>602,603.7</b>	540,990.7	112.0	288.3	214,207.2	558,447.7	289,271.8	2,716.6	381,381.1	168,449.8	31,896.4	151,750.4	<b>95,456.3</b>
30.06	<b>639,462.8</b>	537,860.2	111.6	283.6	213,038.1	602,793.5	321,766.1	2,837.6	371,204.2	169,998.5	31,900.9	151,734.4	<b>92,188.0</b>
31.07	<b>696,569.9</b>	523,404.9	111.6	283.7	210,536.3	654,722.8	334,037.3	3,458.4	357,338.9	186,724.7	32,979.6	151,707.3	<b>76,954.3</b>
31.08	<b>706,296.5</b>	514,622.9	104.0	278.4	210,634.1	648,192.0	341,626.7	4,127.8	345,042.4	200,874.2	37,590.7	151,684.9	<b>82,014.7</b>
30.09	741,629.2	514,229.7	103.9	273.5	210,489.2	671,075.1	350,935.3	9.6	337,619.3	218,834.4	38,803.3	151,668.9	87,518.0

Table 1.9

## Analytical Accounts of Credit Institutions

(million rubles)

	1	2	3	4	5	6	7	8
	Reserves	Foreign assets	Claims on general government	of which: claims on local governments	nonfinancial public enterprises	nonfinancial private enterprises and households	Claims on other financial institutions	
<b>1997</b>								
31.12	72,974.5	72,717.3	194,689.0	18,691.8	33,217.4	236,438.4	8,075.9	
<b>1998</b>								
31.03	64,229.7	68,262.9	210,601.8	23,039.6	29,405.4	239,196.4	6,272.9	
30.06	58,703.4	73,125.8	207,822.4	24,035.1	30,104.3	249,255.8	5,005.1	
30.09	48,870.2	154,659.5	205,760.3	25,222.4	38,545.4	335,444.3	7,601.6	
31.12	67,762.9	219,593.0	259,401.6	24,445.6	33,078.8	345,962.6	7,270.7	
<b>1999</b>								
31.03	96,081.3	284,322.1	326,045.3	24,506.5	30,591.0	386,018.9	10,326.7	
30.06	135,427.7	308,136.1	390,435.3	22,946.4	36,537.4	395,947.8	17,008.2	
30.09	136,122.8	321,622.5	403,302.0	20,750.8	43,540.2	426,237.5	15,983.0	
31.12	160,017.3	370,351.3	437,675.2	19,870.5	46,901.2	521,644.8	13,060.2	
<b>2000</b>								
31.01	180,840.9	423,630.4	459,461.2	19,655.7	46,584.3	537,776.1	17,217.1	
29.02	190,777.8	454,253.7	456,015.2	19,952.6	47,800.4	550,817.8	15,363.8	
31.03	222,900.8	436,258.5	460,063.2	21,680.5	48,137.1	569,264.8	17,972.6	
30.04	216,939.4	428,450.1	467,041.2	22,332.7	50,696.3	591,017.1	17,047.8	
31.05	250,132.1	412,870.3	470,003.4	21,516.2	52,719.5	614,629.5	19,850.5	
30.06	262,573.4	438,581.0	471,088.1	22,313.0	57,042.8	636,986.1	19,515.2	
31.07	300,216.5	430,586.3	480,036.8	23,002.4	61,009.9	649,473.9	18,970.7	
31.08	285,105.8	440,150.2	489,317.4	23,793.5	63,755.6	688,848.5	18,596.8	
30.09	299,348.6	460,523.2	498,859.8	23,385.7	66,361.4	737,538.0	18,002.5	



End

(million rubles)

	1	9	10	11	12	13	14	15	16	17	18	19
		Demand deposits	Time and saving deposits and foreign currency deposits	of which: foreign currency deposits	Restricted deposits	Money market instruments	Foreign liabilities	General government deposits	of which: deposits of local governments	Liabilities to monetary authorities	Capital accounts	Other items (net)
<b>1997</b>												
31.12	162,532.1	158,714.8	80,454.7	6,270.5	42,435.9	104,197.4	18,236.1	9,139.9	8,779.8	143,909.4	-26,963.5	
<b>1998</b>												
31.03	142,683.4	169,347.7	75,886.6	12,281.8	38,765.0	103,579.8	17,956.8	10,015.8	4,442.8	153,007.6	-24,095.9	
30.06	136,713.8	175,347.0	77,561.4	18,238.4	38,911.8	105,397.3	15,139.8	9,409.9	10,450.9	156,156.4	-32,338.5	
30.09	116,523.7	244,804.0	163,367.6	31,773.1	37,028.8	196,142.1	17,002.8	8,977.8	18,850.6	139,854.6	-11,098.6	
31.12	149,470.7	283,996.1	190,872.7	22,595.1	43,311.9	203,122.6	20,676.5	10,148.2	71,893.6	157,594.7	-19,605.7	
<b>1999</b>												
31.03	163,890.0	329,413.9	214,989.4	48,516.7	55,295.9	228,751.1	26,190.3	13,640.8	132,189.6	160,558.7	-11,421.0	
30.06	192,782.0	367,295.3	233,724.3	40,739.7	69,729.7	227,672.7	30,614.5	18,723.6	190,044.8	192,931.7	-28,317.8	
30.09	208,616.1	392,499.4	243,370.8	41,135.0	78,653.2	190,606.0	34,043.3	21,490.2	195,183.4	224,245.2	-18,173.5	
31.12	249,673.7	456,527.8	290,212.9	10,223.6	107,817.2	222,626.6	28,671.8	15,626.8	200,121.4	293,199.4	-18,911.6	
<b>2000</b>												
31.01	262,298.3	491,415.8	317,028.7	26,323.4	100,441.0	231,830.3	40,472.6	22,430.5	210,565.2	313,577.5	-11,414.1	
29.02	275,979.3	531,948.8	345,900.0	25,305.6	98,144.2	222,437.7	47,019.1	22,846.9	211,207.9	322,146.3	-19,160.2	
31.03	282,482.0	540,208.6	344,862.3	23,607.4	106,969.4	229,134.3	49,671.6	29,847.9	209,938.3	320,608.5	-8,023.0	
30.04	283,236.9	542,997.8	341,022.9	27,750.8	108,516.1	226,972.0	61,925.8	38,159.1	210,866.8	324,196.4	-15,270.7	
31.05	307,222.5	556,369.1	345,439.7	34,468.0	107,228.4	220,996.3	65,788.7	43,482.2	210,915.7	332,188.1	-14,971.8	
30.06	327,058.1	577,330.3	356,496.3	33,999.9	112,153.9	222,532.6	63,878.0	41,893.5	209,755.0	340,199.5	-1,120.6	
31.07	343,604.1	605,886.8	375,942.8	34,273.7	117,930.1	215,266.3	71,823.8	48,002.2	207,257.1	350,696.4	-6,444.4	
31.08	360,095.1	605,220.5	371,663.0	32,657.0	125,405.7	214,491.9	79,690.2	54,813.1	207,355.4	367,182.1	-6,323.6	
30.09	379,701.6	640,967.8	404,509.4	28,719.6	143,068.6	231,255.1	71,561.6	47,341.7	207,226.2	369,409.4	8,723.5	

Chart 3

### Structure of Aggregate Assets of Credit Institutions as of 30.09.2000

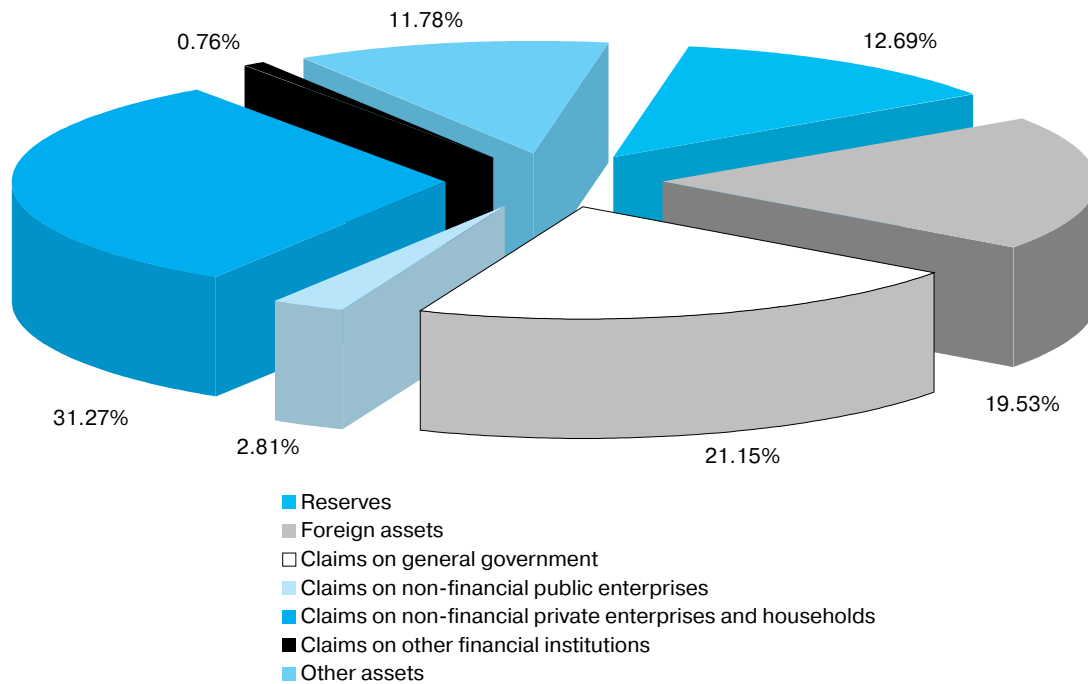


Chart 4

### Structure of Aggregate Liabilities of Credit Institutions as of 30.09.2000

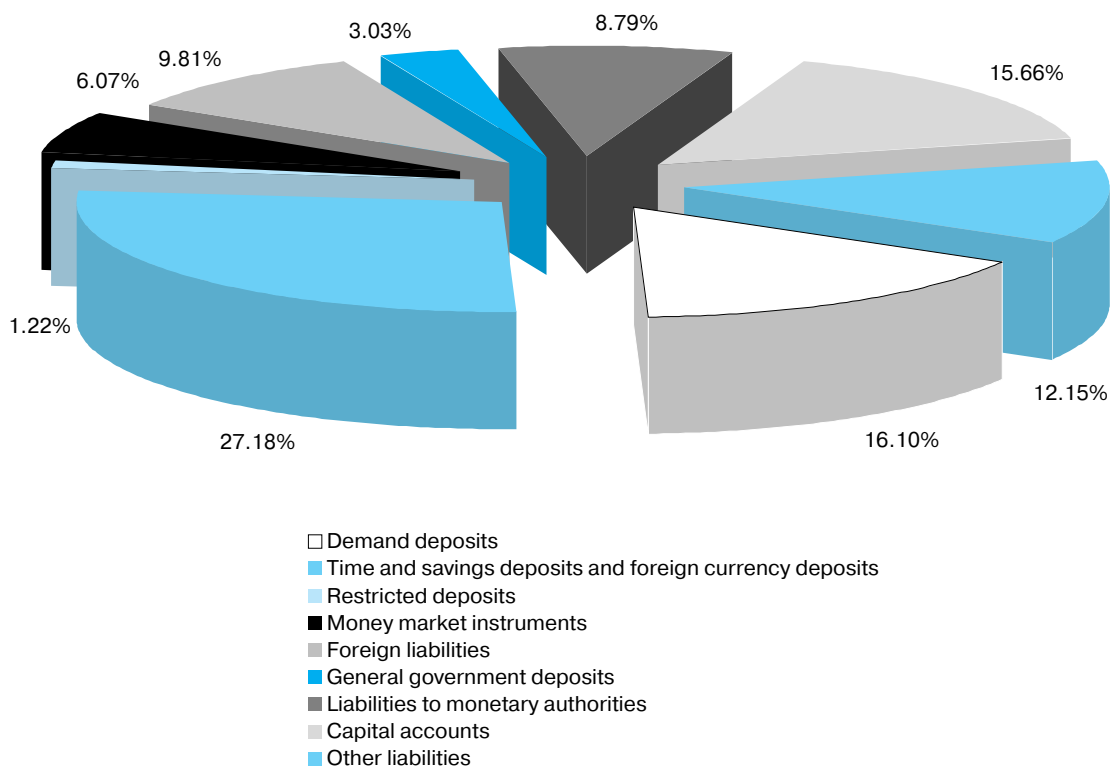


Table 1.10

## Monetary Survey

(million rubles)

	Net foreign assets of monetary authorities and credit institutions	Domestic credit	of which:					Money	Quasi-money	Restricted deposits	Money market instruments	Capital accounts	Other items (net)
			Net credit to general government	Claims on nonfinancial public enterprises	Claims on nonfinancial private enterprises and households	Claims on other financial institutions							
<b>1997</b>													
31.12	12,120.4	659,245.1	381,187.0	33,263.2	236,719.0	8,075.9	298,289.2	158,955.0	6,270.5	42,435.9	213,461.6	-47,756.8	
<b>1998</b>													
31.03	60.3	677,552.4	402,173.5	29,566.2	239,539.8	6,272.9	266,021.5	170,147.5	12,281.8	38,765.0	217,247.4	-26,850.6	
30.06	-4,230.9	683,409.7	398,567.2	30,262.9	249,574.5	5,005.1	270,256.0	177,645.5	18,238.4	38,911.8	221,883.8	-47,756.8	
30.09	-109,698.2	970,334.8	588,178.4	38,698.1	335,856.7	7,601.6	274,111.6	245,937.8	31,773.1	37,028.8	202,523.8	69,261.4	
31.12	-98,769.4	1,109,108.4	722,234.6	33,228.4	346,374.7	7,270.7	342,816.8	285,823.7	22,595.1	43,311.9	275,707.6	40,084.0	
<b>1999</b>													
31.03	-80,288.7	1,245,886.8	818,411.4	30,738.3	386,410.4	10,326.7	344,782.4	330,550.6	48,516.7	55,295.9	278,658.2	107,794.3	
30.06	4,846.1	1,294,566.4	844,568.5	36,677.5	396,312.2	17,008.2	418,069.8	368,000.2	40,739.7	69,729.7	310,999.8	91,873.2	
30.09	44,593.0	1,337,942.7	851,717.4	43,668.7	426,573.6	15,983.0	430,986.6	392,522.3	41,135.0	78,653.2	342,285.0	96,953.6	
31.12	107,184.1	1,487,198.2	905,162.5	47,014.9	521,960.6	13,060.2	526,771.8	458,102.7	10,223.6	107,817.2	445,043.2	46,423.9	
<b>2000</b>													
31.01	172,760.2	1,502,038.6	900,037.2	46,698.1	538,086.2	17,217.1	508,058.5	492,550.1	26,323.4	100,441.0	465,413.8	82,011.9	
29.02	252,199.4	1,492,381.5	877,979.8	47,913.9	551,124.0	15,363.8	529,876.1	535,096.4	25,305.6	98,144.2	473,965.7	82,193.1	
31.03	288,120.5	1,492,667.1	856,878.2	48,250.6	569,565.7	17,972.6	546,439.4	543,959.2	23,607.4	106,969.4	472,398.7	87,413.6	
30.04	<b>349,988.2</b>	1,467,100.1	807,934.0	50,808.3	591,310.0	17,047.8	576,377.7	546,831.4	27,750.8	108,516.1	475,972.6	<b>81,639.8</b>	
31.05	<b>413,096.6</b>	1,464,355.3	776,755.6	52,831.5	614,917.7	19,850.5	611,197.0	559,085.7	34,468.0	107,228.4	483,938.5	<b>81,534.2</b>	
30.06	<b>484,307.0</b>	1,489,011.2	775,071.8	57,154.5	637,269.7	19,515.2	662,679.5	580,167.9	33,999.9	112,153.9	491,933.9	<b>92,382.9</b>	
31.07	<b>554,551.0</b>	1,474,742.8	744,893.1	61,121.5	649,757.5	18,970.7	692,387.7	609,345.2	34,273.7	117,930.1	502,403.7	<b>72,953.4</b>	
31.08	<b>586,912.5</b>	1,494,959.1	723,375.9	63,859.5	689,126.9	18,596.8	717,950.0	609,348.4	32,657.0	125,405.7	518,867.0	<b>77,643.6</b>	
30.09	633,278.0	1,544,972.8	722,693.5	66,465.3	737,811.5	18,002.5	747,446.4	640,977.4	28,719.6	143,068.6	521,078.3	96,960.3	

Table 1.11

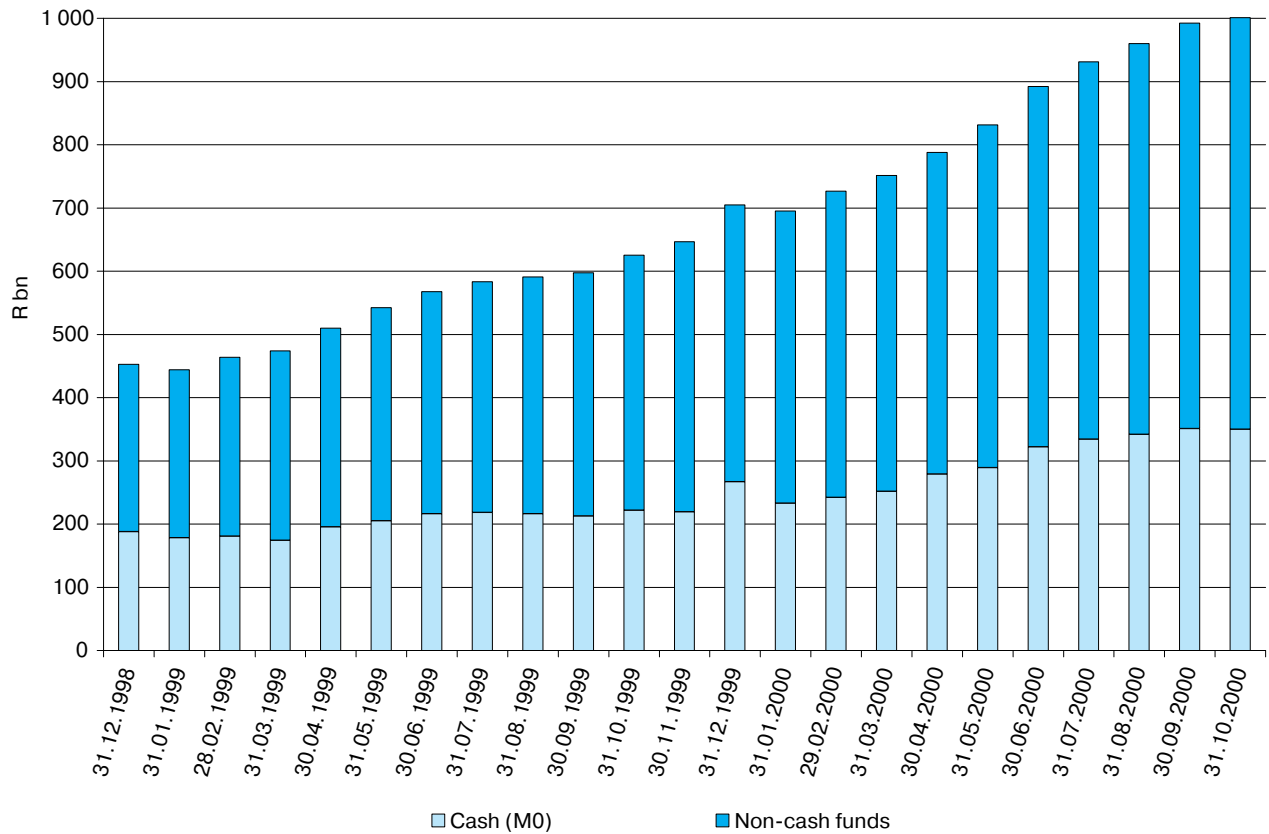
### Money Supply (National Definition)

*(billion rubles at end of period)*

	Money supply (M2)			% growth in money supply	
	Total	of which:		from previous month	from beginning of the year
		cash in circulation (M0)	non-cash funds		
<b>1998</b>					
31.12	448.4	187.8	260.5	13.0	—
<b>1999</b>					
31.01	444.2	178.0	266.2	-0.9	-0.9
28.02	463.9	180.8	283.1	4.4	3.5
31.03	473.8	174.1	299.7	2.1	5.7
30.04	509.6	195.2	314.4	7.6	13.7
31.05	542.4	205.3	337.1	6.4	21.0
30.06	567.7	216.4	351.3	4.7	26.6
31.07	583.2	218.2	365.1	2.7	30.1
31.08	590.8	216.2	374.6	1.3	31.8
30.09	597.4	212.8	384.6	1.1	33.3
31.10	625.1	222.0	403.1	4.6	39.4
30.11	646.5	219.3	427.2	3.4	44.2
31.12	704.7	266.6	438.1	9.0	—
<b>2000</b>					
31.01	695.0	232.9	462.1	-1.4	-1.4
29.02	726.6	242.0	484.6	4.6	3.1
31.03	751.4	251.5	499.9	3.4	6.6
30.04	787.9	279.1	508.8	4.9	11.8
31.05	831.6	289.3	542.3	5.6	18.0
30.06	892.2	321.8	570.4	7.3	26.6
31.07	931.2	334.0	597.2	4.4	32.2
31.08	960.1	341.6	618.5	3.1	36.2
30.09	992.4	351.0	641.4	3.4	40.8
31.10	1,001.2	349.7	651.5	0.9	42.1

Chart 5

### Money Supply Dynamics



## 2. MAJOR INDICATORS AND INSTRUMENTS OF THE BANK OF RUSSIA MONETARY POLICY

Table 2.1

### Bank of Russia Balance Sheet

(million rubles)

	1999		2000									
	1.11	1.12	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11
1. Precious metals	54,647	55,872	58,922	58,865	59,612	57,671	56,010	55,761	51,281	53,135	54,202	54,767
2. Funds and securities in foreign currency held by nonresidents	205,564	211,468	255,207	285,086	342,366	395,023	451,665	495,459	553,297	565,855	605,771	622,927
3. Credits and deposits	197,625	199,837	205,892	206,525	205,174	206,307	206,131	204,958	203,067	203,160	203,032	201,079
of which:												
— credits to resident credit institutions	15,861	15,863	15,742	15,726	15,731	15,726	15,597	15,597	15,547	15,385	15,283	12,893
— for servicing foreign government debt	173,933	176,053	184,074	184,705	183,406	183,133	181,988	180,869	179,101	178,681	178,660	179,075
4. Securities	277,872	284,521	294,386	298,172	298,082	297,764	297,478	298,012	297,144	296,586	297,826	317,434
of which:												
— securities of Russian government	229,492	236,499	244,938	249,051	249,048	249,043	249,173	249,171	249,167	249,166	255,776	255,801
5. Other assets	67,974	80,935	66,505	72,769	72,497	77,519	78,767	74,002	73,406	68,110	70,027	70,004
of which:												
— fixed assets	30,903	31,447	36,911	36,769	36,815	36,654	36,584	36,721	36,803	36,755	36,948	37,303
<b>Total assets</b>	<b>803,682</b>	<b>832,633</b>	<b>880,912</b>	<b>921,417</b>	<b>977,731</b>	<b>1,034,284</b>	<b>1,090,051</b>	<b>1,128,192</b>	<b>1,178,195</b>	<b>1,186,846</b>	<b>1,230,858</b>	<b>1,266,211</b>
1. Cash in circulation	237,941	237,121	252,812	261,249	270,370	298,793	309,136	342,028	357,690	363,412	373,528	374,403
2. Funds in accounts with the Bank of Russia	245,521	261,393	295,889	312,436	356,871	382,123	434,324	440,630	489,750	493,490	524,013	546,814
of which:												
— funds of the central government	50,312	52,149	49,893	57,439	57,747	72,250	82,754	72,787	80,634	81,278	90,354	118,679
— funds of resident credit institutions	149,555	159,070	168,511	181,541	212,941	209,637	242,740	252,959	287,069	273,200	283,323	274,220
3. Float	8,085	13,880	9,017	7,871	12,054	17,196	13,968	12,586	9,106	10,683	13,295	19,228
4. Other liabilities	194,048	202,212	171,358	188,042	186,646	184,396	180,873	181,214	169,942	167,576	168,353	174,127
of which:												
— IMF loan	90,509	90,410	83,933	82,812	82,445	81,367	79,943	80,439	79,232	78,261	77,765	76,601
5. Capital	118,087	118,027	151,836	151,819	151,790	151,776	151,750	151,734	151,707	151,685	151,669	151,639
<b>Total liabilities</b>	<b>803,682</b>	<b>832,633</b>	<b>880,912</b>	<b>921,417</b>	<b>977,731</b>	<b>1,034,284</b>	<b>1,090,051</b>	<b>1,128,192</b>	<b>1,178,195</b>	<b>1,186,846</b>	<b>1,230,858</b>	<b>1,266,211</b>

The Bank of Russia balance sheet structure is approved by the Board of Directors with the recommendations of ZAO Coopers & Lybrand taken into account.

Table 2.2

## Refinancing Rate

Period	%
2.12.1996 — 9.02.1997	48
10.02.1997 — 27.04.1997	42
28.04.1997 — 15.06.1997	36
16.06.1997 — 5.10.1997	24
6.10.1997 — 10.11.1997	21
11.11.1997 — 1.02.1998	28
2.02.1998 — 16.02.1998	42
17.02.1998 — 1.03.1998	39
2.03.1998 — 15.03.1998	36
16.03.1998 — 18.05.1998	30
19.05.1998 — 26.05.1998	50
27.05.1998 — 4.06.1998	150
5.06.1998 — 28.06.1998	60
29.06.1998 — 23.07.1998	80
24.07.1998 — 9.06.1999	60
10.06.1999 — 23.01.2000	55
24.01.2000 — 6.03.2000	45
7.03.2000 — 20.03.2000	38
21.03.2000 — 9.07.2000	33
10.07.2000 — 3.11.2000	28
4.11.2000 —	25

Table 2.3

## Credit Institutions' Fixed Percentage Ratios in Bank of Russia Required Reserves

(percent)

Date	For funds borrowed from legal entities in rubles	For funds borrowed from legal entities in foreign currency	For funds borrowed from individuals entities in rubles	For funds borrowed from legal individuals in foreign currency	On personal deposits in rubles in Sberbank (regardless of maturity)
1.02.1998 — 23.08.1998	11				8
24.08.1998 — 31.08.1998	10				7
1.09.1998 — 30.11.1998	10				5
1.12.1998 — 18.03.1999	5				5
19.03.1999 — 9.06.1999	7	7	5	7	5
10.06.1999 — 31.12.1999	8.5	8.5	5.5	8.5	5.5
1.01.2000 —	10	10	7	10	7

Chart 6

### Dynamics of Individual Indicators on the Bank of Russia Overnight Deposits

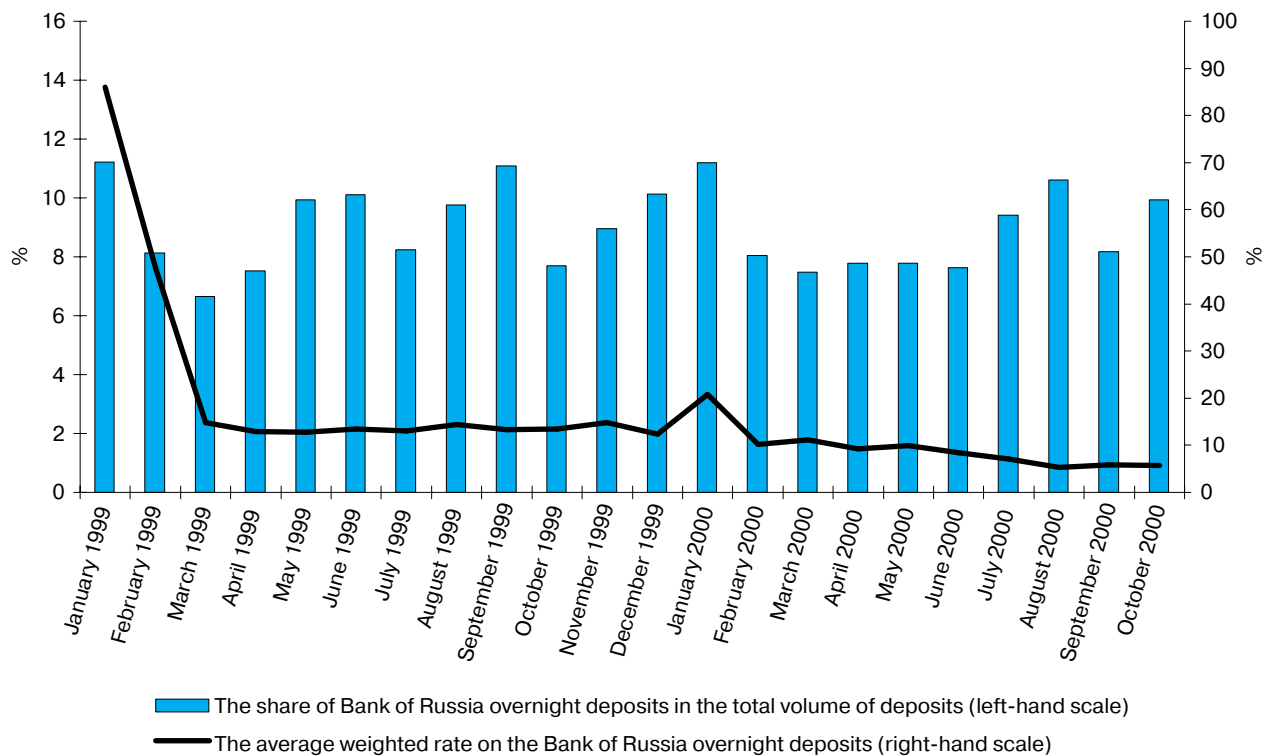




Table 2.4

### Individual Indicators of the Bank of Russia Deposit Transactions on the Money Market

Month	Average weighted rates on deposits attracted (%)									Deposit structure on terms of attraction as % of volume of deposits								
	Overnight	Tom/next	Spotnext	One week	Spot/one week	Two week	Spot/two week	1 month	3 month	Overnight	Tom/next	Spotnext	One week	Spot/one week	Two week	Spot/two week	1 month	3 month
<b>1999</b>																		
January	13.77	14.67	—	25.10	—	28.00	—	—	—	70.03	3.53	—	10.69	—	15.76	—	—	—
February	7.61	7.30	—	24.14	—	27.35	—	25.00	—	50.83	10.70	—	14.24	—	21.61	—	2.62	—
March	2.37	1.59	—	18.00	—	21.03	—	24.77	—	41.62	3.66	—	31.00	—	9.16	—	14.55	—
April	2.06	4.00	—	17.17	—	20.07	—	23.00	—	46.95	0.46	—	29.67	—	11.70	—	11.23	—
May	2.04	3.27	—	10.52	—	15.00	—	20.94	25.00	62.16	2.75	—	15.81	—	5.63	—	13.44	0.21
June	2.15	2.46	—	10.00	—	15.00	—	20.00	25.00	63.21	3.67	—	15.96	—	8.39	—	8.55	0.23
July	2.09	2.80	—	9.53	—	14.54	—	20.00	25.00	51.56	5.39	—	14.07	—	11.05	—	17.90	0.04
August	2.30	4.53	—	9.03	10.67	14.15	15.98	20.00	25.00	61.39	2.51	—	9.83	0.62	9.00	2.09	14.38	0.17
September	2.13	1.61	—	9.00	10.00	14.00	15.00	20.00	25.00	69.33	0.76	—	7.27	0.05	6.01	0.54	13.29	2.74
October	2.15	3.51	4.50	9.00	10.00	14.00	15.00	20.00	—	48.15	1.57	0.05	14.16	2.10	14.67	3.84	15.47	—
November	2.38	3.12	4.50	7.79	9.48	13.07	14.23	19.42	23.71	56.01	0.24	0.03	11.26	0.70	11.60	1.76	17.44	0.95
December	1.98	3.26	4.50	6.79	8.87	11.96	14.00	17.00	20.79	63.27	0.32	0.04	9.73	1.41	16.66	3.96	3.42	1.19
<b>2000</b>																		
January	3.33	4.46	4.86	6.77	8.00	11.00	13.00	17.00	20.00	69.96	4.54	0.34	2.89	0.37	5.95	1.09	14.68	0.18
February	1.64	3.50	—	6.00	8.00	11.00	13.00	17.00	20.00	50.21	0.25	—	9.04	1.36	8.14	7.04	23.44	0.52
March	1.79	1.33	2.57	6.00	6.87	9.14	11.11	13.30	18.21	46.70	3.95	1.30	9.60	0.36	6.47	2.67	18.89	10.06
April	1.48	1.39	3.00	5.44	5.71	7.49	7.59	10.26	12.80	48.62	4.78	0.11	10.03	0.64	3.38	4.17	5.79	22.48
May	1.59	0.99	2.21	4.73	5.03	6.66	7.03	8.32	11.17	48.66	0.76	0.77	8.07	0.55	8.28	2.39	1.47	29.05
June	1.35	0.74	1.00	4.50	5.00	6.50	7.00	8.00	10.82	47.64	0.74	0.21	9.55	1.47	6.51	0.39	0.64	32.85
July	1.13	1.73	1.21	4.02	4.50	5.67	6.48	7.11	9.17	58.84	1.16	0.06	14.46	0.30	4.84	1.86	1.40	17.08
August	0.84	1.50	1.80	4.00	4.50	5.00	5.50	7.00	9.00	66.25	0.14	0.34	12.36	1.28	3.64	0.79	4.34	10.86
September	0.94	1.41	—	4.00	4.50	5.00	5.50	7.00	9.00	51.01	1.32	—	17.62	0.80	2.89	0.80	4.37	21.19
October	0.92	1.50	1.80	4.00	4.50	5.00	5.50	7.00	9.00	62.09	1.72	0.09	16.56	0.46	2.55	2.81	3.25	10.47

Chart 7

### Interest Rates Dynamics in 1997–2000

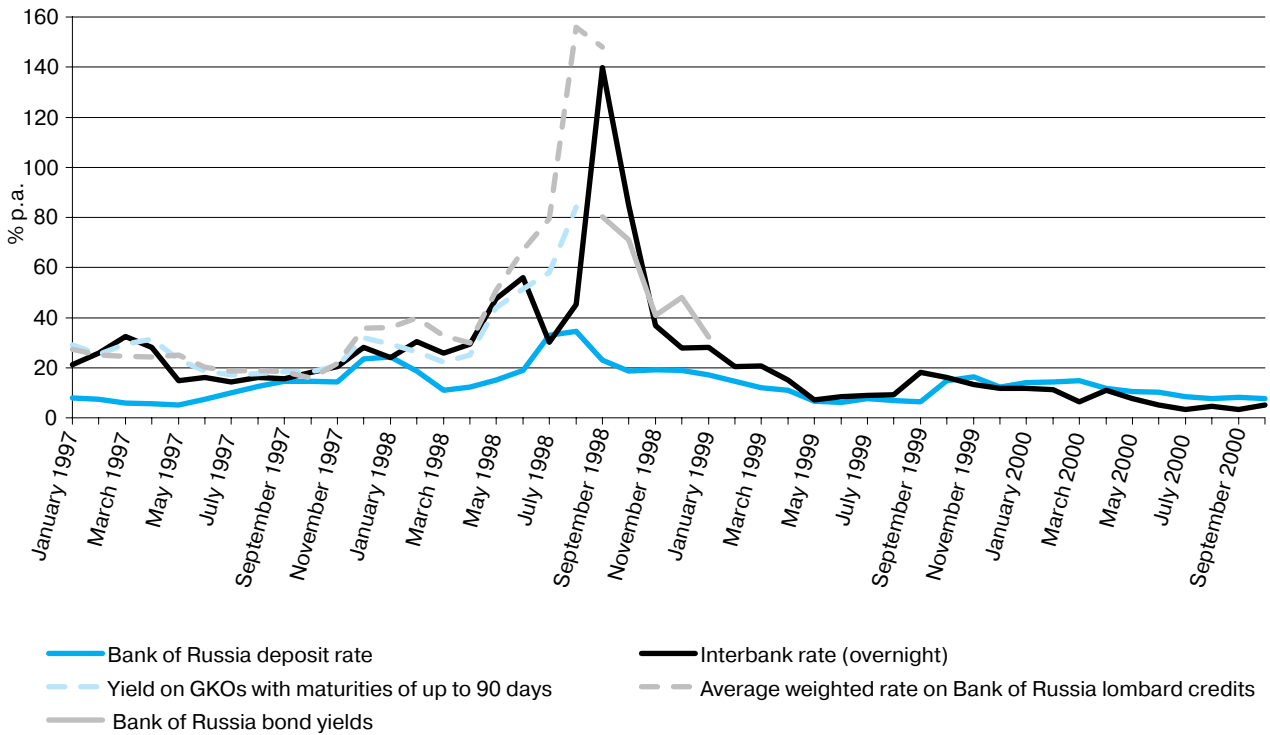


Chart 8

### Interest Rates Dynamics in January, 1999 – October, 2000

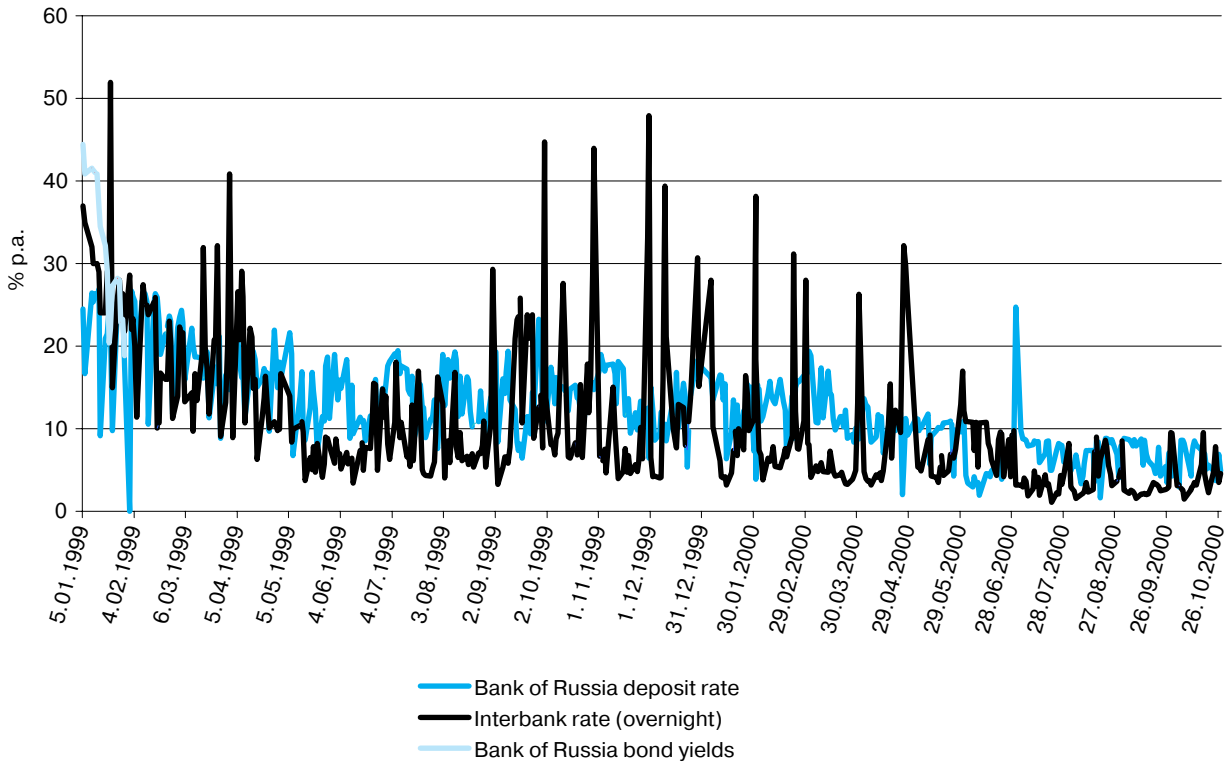


Table 2.5

## Official US Dollar to Ruble Rate

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>1999</b>															
January	20.65	—	—	—	—	20.65	21.91	—	—	—	22.40	23.06	22.58	21.80	21.45
February	—	22.77	22.92	23.12	23.14	23.12	—	—	23.05	22.90	22.76	22.79	22.89	—	—
March	—	22.89	22.89	22.93	23.01	23.09	—	—	—	23.03	22.98	23.04	23.12	—	—
April	24.16	24.29	24.83	—	—	25.11	25.10	25.12	25.09	25.03	—	—	24.96	24.90	24.85
May	24.16	—	—	—	—	24.09	24.07	24.04	—	—	—	24.00	23.99	24.69	24.92
June	24.44	24.43	24.40	24.38	24.36	—	—	24.34	24.33	24.31	24.29	24.27	—	—	—
July	24.21	24.21	24.29	—	—	24.29	24.48	24.46	24.44	24.42	—	—	24.40	24.38	24.36
August	—	—	24.19	24.22	24.30	24.40	24.55	—	—	25.29	25.01	24.96	24.90	24.88	—
September	24.81	25.22	25.87	25.82	—	—	25.82	25.79	25.73	25.71	25.70	—	—	25.54	25.53
October	25.05	25.20	—	—	25.49	25.90	25.78	25.72	25.76	—	—	25.76	25.74	25.70	25.67
November	—	26.07	26.37	26.26	26.24	26.23	—	—	—	26.19	26.11	26.11	26.31	—	—
December	26.53	26.75	26.68	26.74	—	—	26.84	26.82	26.87	26.87	26.83	—	—	—	26.82
<b>2000</b>															
January	27.00	—	—	—	—	26.90	27.23	—	—	—	27.73	28.44	28.85	28.65	28.57
February	28.55	28.55	28.64	28.77	28.77	—	—	28.76	28.72	28.69	28.66	28.77	—	—	28.77
March	28.65	28.64	28.60	28.59	—	—	28.58	28.55	—	28.53	28.51	—	—	28.50	28.49
April	28.60	—	—	28.78	28.76	28.72	28.68	28.66	—	—	28.63	28.59	28.56	28.53	28.50
May	—	—	—	28.38	28.36	28.36	28.36	—	—	—	28.34	28.32	28.30	—	—
June	28.23	28.25	28.34	—	—	28.34	28.32	28.30	28.27	28.25	—	—	—	28.43	28.33
July	28.05	—	—	28.03	28.03	28.03	28.01	27.99	—	—	27.97	27.92	27.90	27.87	27.85
August	27.82	27.85	27.83	27.80	27.77	—	—	27.73	27.73	27.70	27.70	27.69	—	—	27.69
September	27.75	27.75	—	—	27.75	27.84	27.88	27.84	27.86	—	—	27.84	27.82	27.82	27.78
October	—	—	27.76	27.76	27.81	27.86	27.88	—	—	27.88	27.94	27.86	27.91	27.90	—

	End															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>1999</b>																
January	21.88	—	—	22.37	22.98	22.39	22.73	22.75	—	—	22.95	22.82	22.67	22.77	22.60	—
February	22.84	23.11	22.87	22.92	22.84	—	—	22.84	22.80	22.82	22.84	22.86	—	—	—	—
March	23.26	23.35	23.41	23.65	23.68	—	—	23.92	24.29	24.22	24.18	24.19	—	—	24.20	24.18
April	24.80	24.77	—	—	24.78	24.77	24.72	24.67	24.62	—	—	24.53	24.40	24.31	24.23	—
May	—	—	24.86	24.79	24.75	24.70	24.65	—	—	24.60	24.55	24.50	24.46	24.44	—	—
June	24.25	24.23	24.23	24.23	—	—	24.23	24.23	24.23	24.22	24.22	—	—	24.22	24.22	—
July	24.34	24.32	—	—	24.30	24.28	24.26	24.24	24.23	—	—	24.22	24.22	24.22	24.21	24.19
August	—	24.86	24.76	24.62	24.60	24.82	—	—	24.80	24.76	24.75	24.75	24.75	—	—	24.75
September	25.48	25.40	25.41	—	—	25.40	25.34	25.31	25.29	25.28	—	—	25.27	25.22	25.08	—
October	25.80	—	—	25.88	25.83	25.83	25.79	25.76	—	—	25.71	25.68	25.80	26.09	26.05	—
November	26.24	26.24	26.32	26.41	26.39	—	—	26.49	26.47	26.43	26.43	26.43	—	—	26.42	—
December	26.80	26.77	26.77	—	—	26.72	26.71	26.74	26.72	26.76	—	—	26.95	27.00	27.00	—
<b>2000</b>																
January	—	—	28.57	28.57	28.52	28.51	28.44	—	—	28.44	28.49	28.55	28.55	28.55	—	—
February	28.72	28.71	28.79	28.74	—	—	28.74	28.87	28.83	28.80	28.70	—	—	28.66	—	—
March	28.46	28.43	28.41	—	—	28.39	28.38	28.36	28.34	28.33	—	—	28.31	28.29	28.27	28.46
April	—	—	28.60	28.78	28.62	28.59	28.55	—	—	28.53	28.53	28.46	28.43	28.40	—	—
May	28.28	28.27	28.27	28.33	28.31	—	—	28.30	28.29	28.28	28.28	28.27	—	—	28.27	28.25
June	28.29	28.26	—	—	28.24	28.23	28.22	28.19	28.17	—	—	28.13	28.11	28.09	28.07	—
July	—	—	27.83	27.81	27.75	27.66	27.64	—	—	27.64	27.64	27.64	27.70	27.80	—	—
August	27.74	27.73	27.73	27.73	—	—	27.71	27.71	27.71	27.70	27.70	—	—	27.70	27.75	27.75
September	—	—	27.73	27.73	27.77	27.82	27.82	27.79	—	—	27.85	27.82	27.81	27.75	27.75	—
October	—	27.83	27.80	27.87	27.93	27.93	—	—	27.93	27.91	27.87	27.92	27.89	—	—	27.83

Chart 9

**Official US Dollar to Ruble Exchange Rate Dynamics  
in August, 1998 – October, 2000**

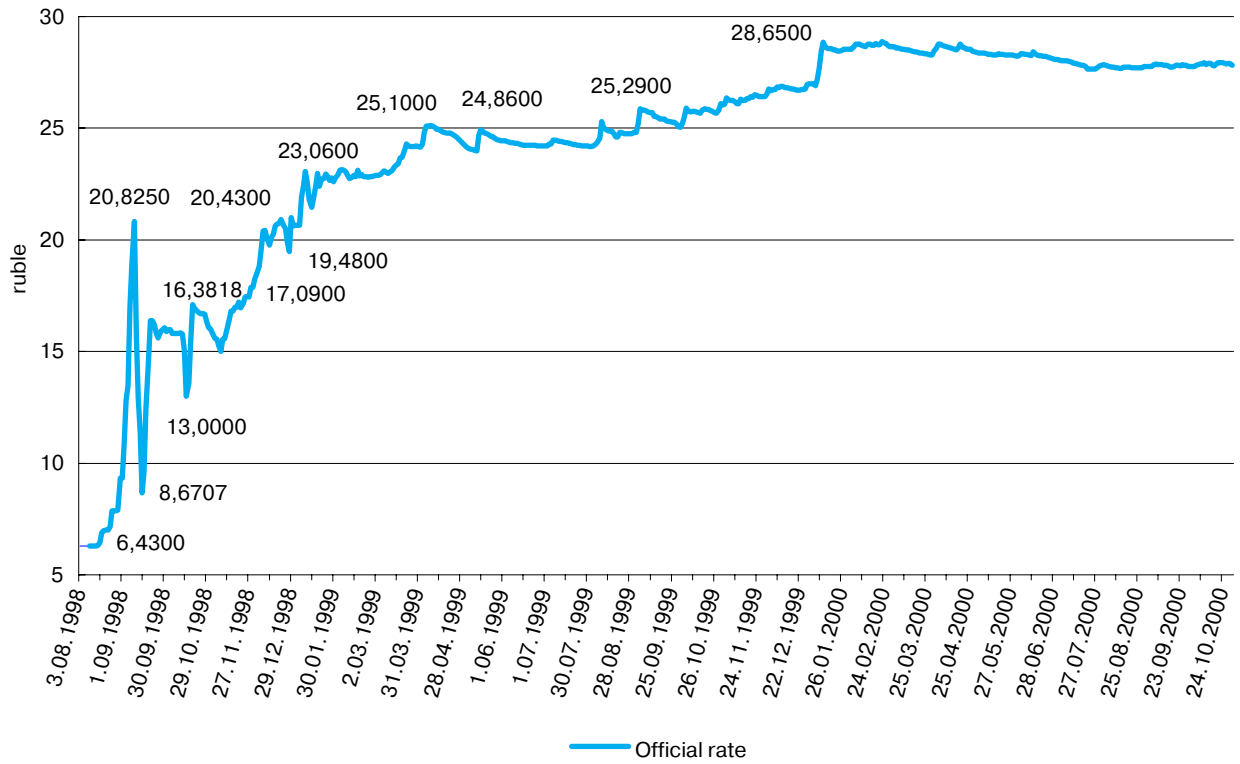


Table 2.6

## Official Euro to Ruble Rate

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>1999</b>															
January	24.09	—	—	—	—	24.40	25.73	—	—	—	25.89	26.71	25.95	25.24	25.00
February	—	25.86	25.97	26.20	26.16	26.20	—	—	25.93	25.89	25.69	25.81	25.73	—	—
March	—	25.17	24.92	25.05	25.00	25.00	—	—	—	25.10	25.00	25.24	25.46	—	—
April	25.92	26.16	26.75	—	—	27.01	26.92	27.15	27.06	26.91	—	—	27.02	26.95	26.80
May	25.67	—	—	—	—	25.63	25.86	25.96	—	—	—	25.89	25.73	26.30	26.57
June	25.54	25.48	25.51	25.24	25.10	—	—	25.03	25.13	25.40	25.38	25.48	—	—	—
July	25.02	25.13	24.87	—	—	24.82	25.03	25.06	24.88	24.97	—	—	24.87	24.69	24.79
August	—	—	25.85	25.82	26.04	26.28	26.39	—	—	27.10	26.76	26.73	26.53	26.60	—
September	26.05	26.67	27.33	27.61	—	—	27.33	27.25	27.28	27.31	27.06	—	—	26.47	26.51
October	26.66	27.02	—	—	27.32	27.77	27.61	27.54	27.58	—	—	27.35	27.41	27.71	27.71
November	—	27.46	27.78	27.62	27.53	27.18	—	—	—	27.14	27.18	27.23	27.38	—	—
December	26.72	27.00	26.85	26.78	—	—	26.87	27.41	27.58	27.63	27.35	—	—	—	27.20
<b>2000</b>															
January	27.20	—	—	—	—	27.92	28.21	—	—	—	28.48	29.26	29.85	29.48	29.29
February	27.98	27.89	27.81	28.00	28.49	—	—	28.20	28.18	28.32	28.45	28.35	—	—	28.45
March	27.75	27.76	27.90	27.61	—	—	27.37	27.39	—	27.43	27.57	—	—	27.51	27.48
April	27.40	—	—	27.43	27.50	27.66	27.57	27.41	—	—	27.36	27.51	27.39	27.32	27.17
May	—	—	—	25.77	25.31	25.27	25.41	—	—	—	25.72	25.61	25.55	—	—
June	26.27	26.45	26.37	—	—	26.75	26.83	27.02	27.11	26.98	—	—	—	27.10	27.30
July	26.27	—	—	26.72	26.56	26.66	26.71	26.58	—	—	26.63	26.64	26.50	26.22	26.03
August	25.67	25.83	25.49	25.48	25.12	—	—	25.20	25.16	24.94	25.02	25.13	—	—	24.99
September	24.81	24.65	—	—	25.00	24.94	24.73	24.19	24.22	—	—	24.20	23.90	23.95	23.84
October	—	—	24.47	24.36	24.38	24.35	24.26	—	—	24.24	24.24	24.32	24.20	24.07	—

	End															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>1999</b>																
January	25.63	—	—	25.89	26.59	25.93	26.31	26.38	—	—	26.62	26.41	26.14	26.06	25.79	—
February	25.76	25.90	25.68	25.81	25.58	—	—	25.20	25.19	25.05	25.17	25.11	—	—	—	—
March	25.38	25.33	25.69	26.09	25.96	—	—	26.00	26.46	26.42	26.33	26.26	—	—	26.02	25.94
April	26.77	26.40	—	—	26.48	26.41	26.26	26.20	26.22	—	—	26.02	25.91	25.94	25.73	—
May	—	—	26.49	26.52	26.39	26.36	26.09	—	—	25.97	26.02	25.95	25.57	25.52	—	—
June	25.29	25.25	24.98	25.00	—	—	25.20	25.03	25.05	25.01	25.24	—	—	25.21	25.07	—
July	24.87	24.81	—	—	24.65	24.98	25.35	25.48	25.45	—	—	25.51	25.86	25.81	25.80	25.94
August	—	26.30	26.17	25.88	25.80	26.39	—	—	26.45	25.83	26.03	25.86	25.90	—	—	25.92
September	26.26	26.49	26.34	—	—	26.48	26.32	26.58	26.41	26.58	—	—	26.42	26.37	26.46	—
October	27.91	—	—	28.17	27.95	27.86	27.78	27.77	—	—	27.46	27.42	27.30	27.41	27.43	—
November	27.10	27.11	27.15	27.49	27.19	—	—	27.30	27.30	27.11	26.91	26.87	—	—	26.84	—
December	26.95	26.96	27.23	—	—	26.95	27.01	26.98	26.96	27.14	—	—	27.33	27.32	27.23	—
<b>2000</b>																
January	—	—	28.92	28.84	28.94	28.84	28.93	—	—	28.51	28.72	28.60	28.56	28.23	—	—
February	28.12	28.18	28.39	28.44	—	—	28.35	28.67	29.01	28.87	28.46	—	—	27.44	—	—
March	27.52	27.57	27.58	—	—	27.57	27.59	27.25	27.26	27.54	—	—	27.69	27.37	27.08	27.13
April	—	—	27.59	27.28	27.07	26.90	26.80	—	—	26.80	26.78	26.15	26.20	25.89	—	—
May	25.94	25.71	25.49	25.34	25.30	—	—	25.38	25.59	25.61	25.44	25.79	—	—	26.31	26.19
June	27.10	26.94	—	—	27.31	27.04	26.82	26.68	26.38	—	—	26.34	26.38	26.57	26.48	—
July	—	—	26.11	26.01	25.67	25.59	25.77	—	—	25.86	25.83	26.00	26.15	25.92	—	—
August	25.14	25.40	25.36	25.38	—	—	27.71	27.71	27.71	27.70	27.70	—	—	27.70	27.75	27.75
September	—	—	23.98	23.72	23.67	23.63	23.59	23.90	—	—	24.56	24.32	24.59	24.50	24.42	—
October	—	23.78	23.61	23.84	23.44	23.64	—	—	23.47	23.35	23.32	23.07	23.12	—	—	23.42

Table 2.7

## Official German Mark to Ruble Rate

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>1999</b>															
January	12.32	—	—	—	—	12.48	13.16	—	—	—	13.24	13.66	13.27	12.90	12.78
February	—	13.22	13.28	13.40	13.38	13.39	—	—	13.26	13.24	13.14	13.20	13.16	—	—
March	—	12.87	12.74	12.81	12.78	12.78	—	—	—	12.83	12.78	12.90	13.02	—	—
April	13.25	13.37	13.68	—	—	13.81	13.77	13.88	13.84	13.76	—	—	13.81	13.78	13.70
May	13.12	—	—	—	—	13.11	13.22	13.27	—	—	—	13.24	13.16	13.45	13.59
June	13.06	13.03	13.04	12.91	12.83	—	—	12.80	12.85	12.99	12.98	13.03	—	—	—
July	12.79	12.85	12.72	—	—	12.69	12.80	12.81	12.72	12.77	—	—	12.72	12.63	12.68
August	—	—	13.22	13.20	13.31	13.44	13.49	—	—	13.85	13.68	13.67	13.57	13.60	—
September	13.32	13.63	13.97	14.12	—	—	13.98	13.93	13.95	13.97	13.84	—	—	13.54	13.55
October	13.63	13.82	—	—	13.97	14.20	14.12	14.08	14.10	—	—	13.98	14.01	14.17	14.17
November	—	14.04	14.21	14.12	14.08	13.90	—	—	—	13.87	13.90	13.92	14.00	—	—
December	13.66	13.81	13.73	13.69	—	—	13.74	14.01	14.10	14.13	13.98	—	—	—	13.91
<b>2000</b>															
January	13.91	—	—	—	—	14.28	14.43	—	—	—	14.56	14.96	15.26	15.07	14.98
February	14.31	14.26	14.22	14.32	14.57	—	—	14.42	14.41	14.48	14.54	14.50	—	—	14.55
March	14.19	14.19	14.26	14.12	—	—	13.99	14.00	—	14.03	14.09	—	—	14.06	14.05
April	14.01	—	—	14.03	14.06	14.14	14.10	14.02	—	—	13.99	14.07	14.01	13.97	13.89
May	—	—	—	13.18	12.94	12.92	12.99	—	—	—	13.15	13.09	13.07	—	—
June	13.43	13.52	13.48	—	—	13.68	13.72	13.81	13.86	13.79	—	—	—	13.86	13.96
July	13.66	—	—	13.66	13.58	13.63	13.66	13.59	—	—	13.62	13.62	13.55	13.41	13.31
August	13.13	13.21	13.03	13.03	12.84	—	—	12.89	12.87	12.75	12.79	12.85	—	—	12.78
September	12.69	12.60	—	—	12.78	12.75	12.64	12.37	12.39	—	—	12.37	12.22	12.25	12.19
October	—	—	12.51	12.45	12.47	12.45	12.40	—	—	12.40	12.39	12.44	12.38	12.31	—



	End															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>1999</b>																
January	13.11	—	—	13.24	13.59	13.26	13.45	13.49	—	—	13.61	13.50	13.36	13.32	13.18	—
February	13.17	13.24	13.13	13.20	13.08	—	—	12.89	12.88	12.81	12.87	12.84	—	—	—	—
March	12.97	12.95	13.14	13.34	13.27	—	—	13.29	13.53	13.51	13.46	13.43	—	—	13.30	13.26
April	13.69	13.50	—	—	13.54	13.50	13.43	13.40	13.40	—	—	13.30	13.25	13.26	13.16	—
May	—	—	13.55	13.56	13.49	13.48	13.34	—	—	13.28	13.30	13.27	13.07	13.05	—	—
June	12.93	12.91	12.77	12.78	—	—	12.88	12.80	12.81	12.79	12.90	—	—	12.89	12.82	—
July	12.71	12.68	—	—	12.60	12.77	12.96	13.03	13.01	—	—	13.04	13.22	13.20	13.19	13.26
August	—	13.45	13.38	13.23	13.19	13.49	—	—	13.52	13.21	13.31	13.22	13.24	—	—	13.25
September	13.43	13.55	13.47	—	—	13.54	13.46	13.59	13.50	13.59	—	—	13.51	13.48	13.53	—
October	14.27	—	—	14.40	14.29	14.24	14.20	14.20	—	—	14.04	14.02	13.96	14.01	14.03	—
November	13.86	13.86	13.88	14.05	13.90	—	—	13.96	13.96	13.86	13.76	13.74	—	—	13.72	—
December	13.78	13.79	13.92	—	—	13.78	13.81	13.79	13.78	13.88	—	—	13.98	13.97	13.92	—
<b>2000</b>																
January	—	—	14.79	14.75	14.80	14.74	14.79	—	—	14.58	14.68	14.62	14.60	14.43	—	—
February	14.38	14.41	14.52	14.54	—	—	14.50	14.66	14.83	14.76	14.55	—	—	14.03	—	—
March	14.07	14.09	14.10	—	—	14.09	14.10	13.93	13.94	14.08	—	—	14.16	13.99	13.85	13.87
April	—	—	14.11	13.95	13.84	13.75	13.70	—	—	13.70	13.69	13.37	13.39	13.24	—	—
May	13.26	13.14	13.03	12.96	12.94	—	—	12.98	13.08	13.10	13.01	13.19	—	—	13.45	13.39
June	13.85	13.77	—	—	13.96	13.82	13.71	13.64	13.49	—	—	13.47	13.49	13.59	13.54	—
July	—	—	13.35	13.30	13.12	13.08	13.18	—	—	13.22	13.21	13.29	13.37	13.25	—	—
August	12.85	12.99	12.97	12.97	—	—	12.85	12.79	12.66	12.78	12.72	—	—	12.80	12.75	12.65
September	—	—	12.26	12.13	12.10	12.08	12.06	12.22	—	—	12.56	12.43	12.57	12.53	12.48	—
October	—	12.16	12.07	12.19	11.99	12.09	—	—	12.00	11.94	11.93	11.80	11.82	—	—	11.98

Table 2.8

## Bank of Russia Precious Metals Quotes

*(rubles per gram)*

Date of quotes	Gold		Silver		Platinum		Palladium	
	buy	sell	buy	sell	buy	sell	buy	sell
2.10.2000	231.38	246.07	3.97	4.38	465.43	514.02	578.34	638.71
3.10.2000	229.77	244.36	3.97	4.38	461.36	509.52	580.76	641.39
4.10.2000	229.23	243.79	3.97	4.39	462.96	511.29	589.89	651.47
5.10.2000	229.65	244.23	3.98	4.40	466.98	515.73	599.82	662.44
6.10.2000	229.42	243.99	3.98	4.39	473.18	522.57	605.34	668.53
9.10.2000	228.96	243.49	3.96	4.37	474.81	524.38	599.63	662.23
10.10.2000	228.96	243.50	3.97	4.39	475.71	525.37	600.76	663.48
11.10.2000	231.05	245.72	3.96	4.38	472.69	522.04	601.46	664.25
12.10.2000	229.64	244.23	3.99	4.41	477.72	527.59	601.03	663.77
13.10.2000	233.82	248.66	3.96	4.37	479.13	529.15	599.52	662.11
16.10.2000	230.07	244.68	3.98	4.39	474.77	524.34	596.93	659.25
17.10.2000	228.53	243.05	3.95	4.37	469.34	518.34	597.86	660.28
18.10.2000	229.71	244.30	3.95	4.36	471.27	520.47	601.73	664.55
19.10.2000	229.52	244.09	3.95	4.37	473.91	523.38	604.64	667.76
20.10.2000	230.38	245.01	3.95	4.36	480.47	530.63	612.85	676.83
23.10.2000	230.14	244.75	3.93	4.34	478.77	528.75	616.85	681.24
24.10.2000	229.26	243.82	3.94	4.36	476.81	526.59	613.16	677.17
25.10.2000	228.01	242.48	3.90	4.30	469.62	518.64	607.41	670.82
26.10.2000	226.27	240.64	3.90	4.31	472.95	522.33	614.27	678.39
27.10.2000	225.41	239.72	3.88	4.28	471.57	520.80	615.16	679.38
30.10.2000	224.65	238.91	3.84	4.24	469.06	518.02	612.38	676.31
31.10.2000	223.01	237.17	3.87	4.27	472.16	521.45	613.80	677.88

## 3. FINANCIAL MARKETS

### 3.1. Interbank Credit Market

Table 3.1.1

#### Monthly Average Moscow Interbank Bid Rates (MIBID), Monthly Average Moscow Interbank Offered Rates (MIBOR) and Monthly Weighted Average Moscow Interbank Actual Credit Rates (MIACR)

(% p.a. for ruble credits)

	Moscow Interbank Bid Rates (MIBID)						Moscow Interbank Offered Rates (MIBOR)						Moscow Interbank Actual Credit Rates (MIACR)					
	Term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
<b>2000</b>																		
January	7.77	6.60	11.78	18.03	—	—	14.44	17.57	24.22	32.63	—	—	11.84	13.50	28.00	—	—	—
February	7.84	7.67	12.62	19.29	—	—	14.35	17.74	24.24	32.76	—	—	11.27	9.91	16.00	—	—	—
March	6.19	6.95	11.32	16.73	—	—	11.16	14.09	19.61	26.64	—	—	6.50	9.74	—	—	—	—
April	6.93	6.74	10.72	14.78	—	—	11.75	12.66	17.90	23.30	—	—	11.12	1.35	—	—	—	—
May	6.49	7.33	10.12	14.32	—	—	11.19	13.86	16.94	22.83	—	—	7.64	8.83	—	—	—	—
June	5.10	4.24	7.10	11.01	—	—	8.75	9.17	13.13	19.17	—	—	5.06	8.00	—	—	—	—
July	3.39	3.42	5.40	9.06	—	—	5.83	6.90	10.89	16.89	—	—	3.37	6.75	7.50	—	—	—
August	2.40	4.12	5.68	9.74	13.88	17.89	5.04	7.06	10.20	15.04	18.18	23.63	4.57	8.54	7.75	10.30	19.58	26.00
September	1.90	3.85	5.42	9.11	12.83	16.93	4.13	6.70	9.77	14.18	16.84	21.70	3.27	5.78	7.59	12.29	24.33	31.00
October	2.90	4.33	5.93	8.98	11.82	15.43	5.45	7.28	10.26	14.07	15.97	20.01	5.23	5.92	9.05	7.83	25.26	26.00

Table 3.1.2

**Moscow Interbank Bid Rates (MIBID),  
Moscow Interbank Offered Rates (MIBOR)  
and Moscow Interbank Actual Credit Rate (MIACR)**

(% p.a. for ruble credits)

Date	Moscow Interbank Bid Rates (MIBID)						Moscow Interbank Offered Rates (MIBOR)						Moscow Interbank Actual Credit Rates (MIACR)					
	Term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
2.10.2000	3.17	4.36	6.06	9.31	12.14	16.47	6.37	7.85	10.15	14.49	16.79	21.50	3.12	7.80	10.02	13.74	—	—
3.10.2000	2.06	3.87	5.71	8.87	12.11	16.47	4.19	7.11	10.28	14.08	16.79	21.50	3.18	6.09	8.52	13.56	25.00	—
4.10.2000	1.95	3.75	5.37	8.45	11.55	15.09	4.15	6.65	9.82	13.63	15.62	19.66	2.79	6.38	7.68	1.67	—	—
5.10.2000	1.93	3.79	5.31	8.41	11.42	15.09	4.02	6.54	10.58	13.49	15.62	19.66	2.56	2.63	12.40	9.00	—	—
6.10.2000	1.64	3.47	5.26	8.45	11.59	15.22	3.66	6.22	9.60	13.54	15.62	19.83	1.49	3.74	9.07	—	—	—
9.10.2000	1.79	3.59	5.40	8.45	11.59	15.22	4.48	6.40	9.69	13.54	15.62	19.83	2.60	4.66	9.65	11.06	—	26.00
10.10.2000	1.84	3.54	5.33	8.58	11.59	15.22	3.92	6.52	9.63	13.79	15.62	19.83	2.81	6.84	9.84	—	—	26.00
11.10.2000	1.91	3.55	5.19	8.37	11.59	15.22	4.11	6.55	9.70	13.54	15.62	19.83	3.12	5.46	8.13	15.00	—	—
12.10.2000	2.11	3.68	5.30	8.37	11.59	15.22	4.24	6.66	9.67	13.54	15.62	19.83	3.49	5.35	5.16	12.53	25.00	—
13.10.2000	1.98	3.73	5.37	8.37	11.59	15.22	4.12	6.66	9.78	13.54	15.62	19.83	3.15	4.85	6.90	11.37	—	—
16.10.2000	2.17	3.77	5.33	8.37	11.59	15.22	4.33	6.63	9.76	13.54	15.62	19.83	5.63	6.03	11.45	14.61	28.00	—
17.10.2000	3.52	4.53	5.46	8.37	11.59	15.22	6.34	7.45	9.43	13.54	15.62	19.83	9.55	8.68	11.54	10.36	—	—
18.10.2000	4.91	5.23	6.09	9.31	11.59	15.22	8.26	8.32	10.04	14.29	15.62	19.83	4.47	7.19	9.54	—	—	—
19.10.2000	3.12	4.52	6.10	9.44	12.03	15.44	5.98	7.29	10.49	14.20	16.02	19.85	3.22	5.63	12.09	13.71	—	—
20.10.2000	2.06	4.08	5.78	9.17	12.03	15.44	4.21	6.79	10.16	14.00	16.02	19.98	2.25	3.06	7.49	10.79	—	—
23.10.2000	2.21	4.29	6.05	9.35	11.97	15.44	4.42	7.14	10.36	14.20	16.02	19.85	4.84	5.63	10.84	—	—	—
24.10.2000	3.02	4.74	6.35	9.44	11.97	15.44	5.58	7.63	10.68	14.60	16.02	19.85	7.82	6.26	12.68	14.58	—	—
25.10.2000	4.65	5.53	6.97	9.53	12.00	15.44	7.45	8.10	10.45	14.60	16.02	19.85	5.49	9.29	14.62	—	—	—
26.10.2000	3.00	5.12	7.04	9.72	12.02	15.44	5.74	8.19	11.49	14.70	16.02	19.85	3.47	7.21	5.00	—	—	—
27.10.2000	2.28	4.37	6.58	9.35	11.69	15.44	4.53	7.30	10.74	14.40	15.86	19.85	4.59	6.47	—	—	—	—
30.10.2000	3.91	5.29	6.79	9.62	12.30	15.69	6.71	8.29	11.24	14.90	16.86	20.18	11.17	13.18	12.02	7.00	10.00	—
31.10.2000	8.60	6.54	7.72	10.26	12.41	15.69	13.11	10.00	12.01	15.50	17.02	20.18	18.42	15.14	5.75	15.33	—	—

## 3.2. Exchange Market

Table 3.2.1

### US Dollar Trade at Interbank Currency Exchange

	Average weighted dollar/ruble rate										
	MICEX					SPECEX	SIBEX	UREX	ASPEX	ROSEX	NICEX
	Average weighted <sup>1</sup>	Today <sup>2</sup>	Tomorrow <sup>3</sup>	Spot <sup>4</sup>	Spot/next <sup>5</sup>						
<b>1999</b>											
October	25.7644	—	25.8454	25.8219	25.5000	25.8244	25.7701	—	25.7417	—	25.7437
November	26.3280	—	26.4351	26.4004	26.4200	26.3899	26.3484	—	26.3275	—	—
December	26.8072	—	26.8329	26.8252	26.8271	26.8459	26.8042	26.7700	26.8151	—	—
<b>2000</b>											
January	28.3929	—	28.4810	28.5794	28.5948	28.5141	28.4457	—	28.3711	—	28.5400
February	28.7337	—	28.7605	28.7667	28.8153	28.7565	28.7313	28.7600	28.7618	—	28.7177
March	28.4556	—	28.4912	28.5578	28.4450	28.4741	28.4645	28.3320	28.4503	—	28.6400
April	28.5818	—	28.6311	28.6787	28.5000	28.5770	28.6099	—	28.5460	—	—
May	28.3012	—	28.3166	28.2447	28.4000	28.3178	28.3101	—	28.3166	—	—
June	28.2261	—	28.2603	28.3200	28.0950	28.2511	28.2664	—	28.2556	28.2549	—
July	27.8082	—	27.8015	27.8990	—	27.8263	27.9036	—	27.8393	27.8502	—
August	27.7312	—	27.7596	27.7831	—	27.7554	27.7572	27.6900	27.7509	—	—
September	27.8061	—	27.8252	27.7837	—	27.8191	27.8245	—	27.8194	27.8384	—
October	27.8706	27.8482	27.8844	27.9440	27.9225	27.8986	27.8796	—	27.8872	27.9082	—

End

	Trading volume, (USD million)									
	UTS	MICEX	SPECEX	SIBEX	UREX	ASPEX	ROSEX	NICEX		
<b>1999</b>										
October	3,138.7	4,853.5	12.7	2.5	—	2.6	—	—	0.0	
November	3,504.5	5,501.1	13.9	3.2	—	2.1	—	—	—	
December	3,953.3	6,081.5	15.3	8.4	0.1	3.9	—	—	—	
<b>2000</b>										
January <sup>5</sup>	3,336.6	2,636.1	9.1	1.3	—	2.2	—	—	0.0	
February	3,204.1	3,883.6	9.4	3.2	1.0	1.5	—	—	0.0	
March	3,580.5	3,819.7	9.3	4.8	0.4	4.2	—	—	0.0	
April	2,750.7	4,815.7	8.3	3.6	—	1.7	—	—	—	
May	3,066.2	3,713.8	6.2	4.7	—	2.5	—	—	—	
June	3,234.0	3,600.7	8.2	3.0	—	4.4	0.3	—	—	
July	3,318.3	3,413.2	6.3	1.6	—	1.2	0.3	—	—	
August	4,187.6	3,234.5	5.2	3.9	0.0	1.0	—	—	—	
September	2,787.5	2,532.6	5.0	1.9	—	1.8	0.1	—	—	
October	2,826.1	4,000.2	4.1	2.1	—	1.8	0.4	—	—	

<sup>1</sup> Since 29.06.1999 instead of special trade session the uniform trade session is entered.

<sup>2</sup> Settlement time not later than the transaction day.

<sup>3</sup> Settlement time not later than the business day following the transaction day.

<sup>4</sup> Settlement time not later than the second business day after the transaction day.

<sup>5</sup> Settlement time not later than the third business day after the transaction day.

<sup>6</sup> 26.01.2000 a UTS on SPECEX was conducted separately due to technical reasons.

Abbreviations used in this Table:

UTS — Uniform Trade Session

MICEX — Moscow Interbank Currency Exchange

SPECEX — St. Petersburg Currency Exchange

SIBEX — Siberian Interbank Currency Exchange

UREX — Ural Regional Currency Exchange

ASPEX — Asia-Pacific Interbank Currency Exchange

ROSEX — Rostov Currency and Stock Exchange

NICEX — Nizhni Novgorod Currency and Stock Exchange

Table 3.2.2

## Euro Trade at Interbank Currency Exchange

	Average weighted euro/ruble rate			Trading volume (Euro million)		
	UTS	MICEX	SPECEX	UTS	MICEX	SPECEX
<b>1999</b>						
October	27.6867	27.6884	27.5165	38.4	7.6	0.0
November	27.2282	27.3669	27.2704	52.2	8.7	0.1
December	27.1928	27.3991	27.2810	66.5	11.8	0.4
<b>2000</b>						
January	28.9374	28.8671	29.0958	70.3	2.7	0.1
February	28.3411	28.4456	28.1231	73.9	6.5	0.9
March	27.4919	27.6732	27.4185	94.4	8.4	0.1
April	27.1754	26.7619	27.1892	73.3	2.6	0.2
May	25.6441	25.6875	25.4864	97.6	1.6	0.5
June	26.8560	26.9211	27.0611	87.6	6.0	0.2
July	26.2158	26.0202	26.4291	86.3	2.6	0.2
August	25.1368	25.1595	25.1262	94.7	4.3	0.1
September	24.2035	24.6062	24.2739	97.7	3.4	0.3
October	23.8558	23.6034	23.7971	99.1	2.5	0.9

Abbreviations used in this table:

UTS — Uniform Trade Session

MICEX — Moscow Interbank Currency Exchange

SPECEX — St. Petersburg Currency Exchange

Table 3.2.3

## German Mark Trade at Interbank Currency Exchange

	Average weighted DM/ruble rate			Trading volume (DM million)		
	MICEX	SPECEX	ROSEX	MICEX	SPECEX	ROSEX
<b>1999</b>						
October	—	14.2480	—	—	2.0	—
November	—	13.9416	—	—	1.0	—
December	—	13.8290	—	—	0.5	—
<b>2000</b>						
January	—	15.0260	—	—	0.0	—
February	—	14.7010	—	—	0.0	—
March	—	14.2843	—	—	0.0	—
April	—	13.7500	—	—	0.0	—
May	—	13.2801	—	—	0.1	—
June	—	13.6000	—	—	0.0	—
July	—	12.9800	—	—	0.0	—
August	—	—	—	—	—	—
September	—	—	—	—	—	—
October	—	—	—	—	—	—

Abbreviations used in this table:

MICEX — Moscow Interbank Currency Exchange

SPECEX — St. Petersburg Currency Exchange

ROSEX — Rostov Currency and Stock Exchange



Table 3.2.4

## Foreign Cash Flow Through Authorized Banks Across Russia

(USD million)

1	Total foreign currency receipts <sup>1</sup>	of which:						8
		banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals and accepted for conversion	received from individuals (residents and nonresidents) for entering to their foreign currency accounts	received from legal entities for entering to their foreign currency accounts	other <sup>3</sup>	
2	3	4	5	6	7	8		
1998	55,173.3	16,156.6	11,953.5	15,275.6	10,314.0	169.1	1,304.5	
1999	32,563.9	8,343.1	8,110.7	6,988.1	7,711.0	137.4	1,273.7	
<b>1999</b>								
September	2,915.2	800.4	746.6	604.6	605.7	11.5	146.4	
October	2,463.1	527.3	559.4	593.8	668.3	10.2	104.3	
November	2,686.4	608.9	613.0	615.7	707.8	12.7	128.2	
December	4,383.0	1,429.5	1,291.6	625.0	841.5	10.9	184.5	
<b>2000</b>								
January	2,344.1	657.1	578.8	428.9	540.7	8.7	129.8	
February	2,378.0	589.3	564.2	464.2	625.5	9.2	125.6	
March	3,204.3	868.4	928.1	534.6	733.8	10.7	128.6	
April	2,592.3	509.8	633.4	547.0	780.8	9.4	111.9	
May	2,183.8	283.4	517.5	541.6	740.3	12.8	88.2	
June	2,461.3	313.1	652.6	565.4	807.3	14.0	108.8	
July	2,770.0	495.6	691.9	609.2	831.2	—	142.1	
August	<b>3,223.7</b>	715.4	<b>775.4</b>	<b>663.5</b>	<b>915.6</b>	—	<b>153.0</b>	
September	2,989.7	619.9	682.9	637.9	906.9	—	142.0	

End  
(USD million)

	Total foreign cash expenses <sup>2</sup>	of which:							other <sup>3</sup>	Foreign cash balances at end of reporting period				
		banks' exports from Russia ("cash" account debit)	sales to resident banks	sales to individuals	payments from personal foreign currency accounts (residents and nonresidents)	payments from corporate foreign currency accounts	10	11			12	13	14	15
	9													16
1998	55,248.9	376.7	11,988.5	19,855.3	21,436.6	439.3	1,152.4	562.9						
1999	32,454.6	359.7	8,332.3	9,164.9	13,035.6	515.7	1,046.2	2,494.9						
<b>1999</b>														
September	2,919.0	36.3	791.5	813.9	1,152.5	36.1	88.8	634.5						
October	2,444.7	44.8	570.5	747.7	973.3	35.5	73.1	652.9						
November	2,703.1	40.0	643.5	824.2	1,083.4	33.0	79.2	631.8						
December	4,354.2	37.8	1,373.0	1,031.5	1,707.5	50.3	154.1	663.3						
<b>2000</b>														
January	2,373.0	28.9	637.2	596.0	1,003.9	43.0	64.0	633.8						
February	2,375.2	32.5	616.6	611.7	998.8	36.7	78.7	633.8						
March	3,264.7	38.1	979.1	791.9	1,297.7	43.1	114.9	571.8						
April	2,504.1	35.3	663.3	639.9	1,051.0	36.6	78.0	662.0						
May	2,167.6	43.3	523.0	584.9	907.3	40.1	69.1	677.3						
June	2,541.4	61.3	673.1	650.8	1,014.2	36.7	105.2	595.0						
July	2,786.0	54.6	718.7	735.8	1,130.7	—	146.0	577.9						
August	<b>3,193.5</b>	<b>53.8</b>	<b>807.0</b>	<b>861.8</b>	<b>1,330.0</b>	—	<b>140.8</b>	<b>601.4</b>						
September	2,987.6	45.7	712.2	830.2	1,272.9	—	126.5	613.3						

<sup>1</sup> Excluding receipts related to interbranch turnover.<sup>2</sup> Excluding payments related to interbranch turnover.<sup>3</sup> Since July, 2000, including receipts and expenditures from account of legal entities.

Table 3.2.5

## Selected Indicators Featuring Foreign Cash Transactions by Authorized Banks' Exchange Offices

	Average single transaction (units of currency)		No. of transactions (thousand units)		Average monthly rate (rubles per unit of currency)		Average transaction margin (rubles)	Percent share of a specific foreign currency transactions in total volume of foreign cash transactions by exchange offices	
	buy	sell	buy	sell	buy	sell		buy	sell
<b>US Dollar</b>									
<b>1999</b>									
January	93.0	357.0	2,716.2	1,008.3	22.1336	23.3648	1.23	93.2	95.0
February	92.0	318.0	2,959.4	1,136.1	22.6280	23.3278	0.70	93.9	95.8
March	88.0	341.0	3,377.3	1,768.3	23.3591	24.5160	1.16	93.4	95.9
April	88.0	293.0	3,456.2	1,159.1	24.5334	25.6053	1.07	93.5	95.8
May	90.0	302.0	3,257.7	1,021.4	23.9010	24.9793	1.08	93.0	96.0
June	88.0	312.0	3,344.8	1,352.4	23.8986	24.6748	0.78	93.2	96.6
July	88.0	302.0	3,298.8	1,883.6	24.0216	24.7658	0.74	92.7	97.2
August	86.0	336.0	3,490.3	1,720.4	24.3364	25.2254	0.89	92.3	97.2
September	85.0	322.0	3,402.5	1,570.2	25.0863	25.9171	0.83	93.6	97.3
October	88.0	297.0	3,319.8	1,519.6	25.3013	26.0364	0.74	94.0	97.1
November	88.0	282.0	3,145.6	1,721.3	25.9122	26.5976	0.69	94.6	97.1
December	95.0	317.0	3,080.0	2,215.0	26.4872	27.2455	0.76	94.3	97.6
<b>2000</b>									
January	79.0	272.0	2,498.8	1,357.5	27.7928	28.7672	0.97	93.8	97.6
February	83.0	245.0	2,760.7	1,556.2	28.3044	28.9759	0.67	94.9	97.7
March	87.0	279.0	3,017.7	1,869.4	28.1211	28.7438	0.62	95.2	97.8
April	93.0	266.0	2,968.9	1,404.5	28.1741	28.8499	0.68	95.2	97.2
May	93.0	263.0	3,070.4	1,276.0	27.8742	28.5366	0.66	94.7	96.9
June	97.0	286.0	2,961.9	1,321.9	27.7806	28.4318	0.65	94.2	97.1
July	106.0	307.0	3,016.1	1,477.3	27.2375	27.9447	0.71	94.3	97.3
August	99.0	<b>341.0</b>	<b>3,152.9</b>	<b>1,505.8</b>	<b>27.3207</b>	<b>27.9926</b>	0.67	<b>94.2</b>	<b>97.0</b>
September	96.0	344.0	2,856.4	1,360.0	27.3773	28.0222	0.64	94.9	97.2

End

	Average single transaction (units of currency)		No. of transactions (thousand units)		Average monthly rate (rubles per unit of currency)		Average transaction margin (rubles)	Percent share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices	
	buy	sell	buy	sell	buy	sell		buy	sell
<b>1999</b>									
January	143.0	345.0	158.3	67.7	12.7817	14.1360	1.35	4.8	3.7
February	133.0	344.0	169.3	59.5	12.7897	13.8300	1.04	4.4	3.2
March	134.0	373.0	209.8	93.0	12.7494	13.9543	1.21	4.8	3.1
April	136.0	349.0	211.2	55.1	13.1114	14.2061	1.09	4.7	3.0
May	143.0	353.0	207.6	49.9	12.6299	13.7363	1.11	5.0	3.0
June	146.0	370.0	206.9	57.1	12.0981	13.1421	1.04	4.8	2.6
July	152.0	206.0	221.3	113.3	11.9495	13.0612	1.11	5.3	2.1
August	149.0	415.0	241.5	55.7	12.3734	13.6270	1.25	5.6	2.1
September	138.0	410.0	202.3	47.9	12.6456	13.8281	1.18	4.5	2.0
October	139.0	375.0	186.3	51.6	13.0223	14.1936	1.17	4.3	2.3
November	144.0	411.0	151.7	53.7	13.1365	14.1465	1.01	3.8	2.3
December	155.0	436.0	164.9	58.0	13.2696	14.1501	0.88	4.1	1.8
<b>2000</b>									
January	129.0	344.0	142.4	38.0	13.7995	14.8788	1.08	4.3	1.8
February	132.0	372.0	134.4	36.6	13.6902	14.6449	0.95	3.6	1.8
March	137.0	409.0	139.0	44.1	13.3801	14.2718	0.89	3.3	1.7
April	148.0	394.0	141.3	42.8	13.2377	14.0931	0.86	3.4	2.1
May	160.0	409.0	157.2	42.7	12.5134	13.3900	0.88	3.7	2.4
June	163.0	425.0	165.8	40.2	12.7489	13.8305	1.08	4.1	2.1
July	173.0	435.0	182.5	44.7	12.3330	13.4534	1.12	4.2	2.0
August	<b>161.0</b>	<b>514.0</b>	<b>200.7</b>	<b>53.4</b>	<b>12.0477</b>	<b>13.0430</b>	<b>1.00</b>	<b>4.3</b>	<b>2.4</b>
September	157.0	564.0	155.6	42.2	11.7233	12.6384	0.92	3.6	2.2

Chart 10

**Dynamics of Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches**

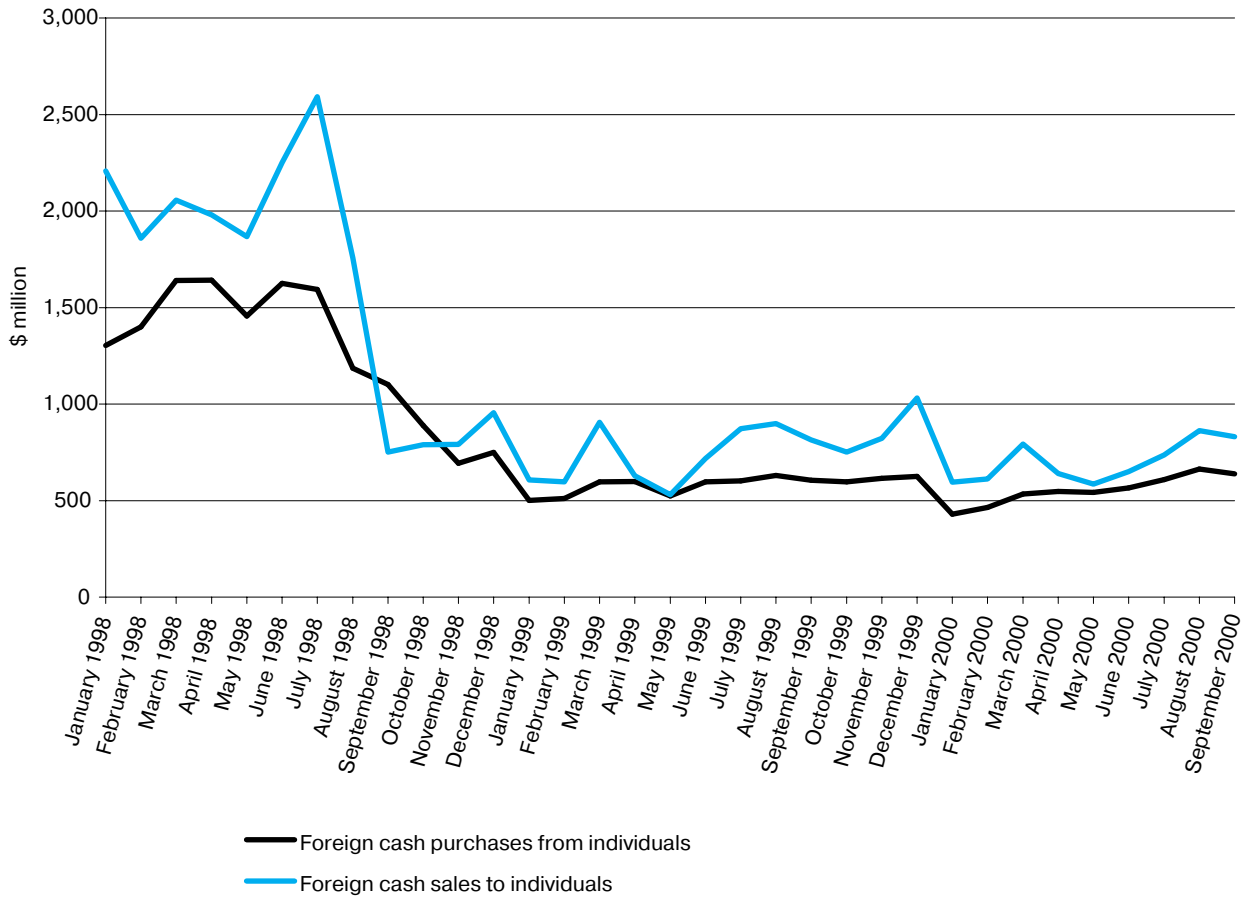


Table 3.2.6

## Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches

Average size of transactions		1999				2000								
		September	October	November	December	January	February	March	April	May	June	July	August	September
<b>up to \$250</b>														
purchase	number of transactions (thousand units)	3,651.5	3,504.6	3,282.9	3,231.9	2,656.9	2,905.3	3,157.9	3,115.5	3,119.3	3,141.1	3,204.7	<b>3,397.8</b>	3,036.7
	value of transactions (\$ million)	286.4	278.6	257.8	271.8	191.5	219.7	247.3	265.1	263.8	273.9	304.7	<b>307.0</b>	268.0
sale	number of transactions (thousand units)	858.8	896.1	995.2	1,098.8	815.2	1,035.0	1,044.5	842.3	865.2	763.3	784.4	<b>733.0</b>	663.6
	value of transactions (\$ million)	127.7	126.9	137.8	162.1	120.3	146.7	149.4	122.3	123.3	112.8	125.4	<b>118.7</b>	107.6
<b>from \$251 to \$500</b>														
purchase	number of transactions (thousand units)	48.2	86.0	81.3	89.3	51.3	59.4	69.5	67.0	62.2	69.5	72.0	<b>57.5</b>	47.3
	value of transactions (\$ million)	16.2	26.9	25.2	30.3	14.8	18.7	22.4	20.4	20.2	23.6	23.9	<b>18.3</b>	14.8
sale	number of transactions (thousand units)	543.5	506.1	609.3	903.0	480.0	478.1	715.1	517.2	486.5	475.9	582.2	<b>602.4</b>	505.7
	value of transactions (\$ million)	196.4	177.3	209.8	315.7	160.4	158.8	244.3	171.0	164.9	162.0	205.6	<b>222.4</b>	186.9
<b>from \$501 to \$2,000</b>														
purchase	number of transactions (thousand units)	8.5	6.8	7.1	8.7	4.9	3.0	5.8	5.7	6.7	7.4	10.5	<b>5.9</b>	6.8
	value of transactions (\$ million)	6.4	5.7	4.9	7.0	3.5	2.3	4.3	4.2	5.1	5.9	7.2	<b>4.2</b>	4.6
sale	number of transactions (thousand units)	237.4	193.3	185.8	297.8	114.4	94.1	171.8	107.1	115.2	143.7	181.0	<b>247.7</b>	250.3
	value of transactions (\$ million)	180.2	142.3	136.9	217.9	83.6	70.0	123.1	76.1	81.9	100.6	123.5	<b>176.2</b>	174.7
<b>from \$2,001 to \$5,000</b>														
purchase	number of transactions (thousand units)	0.4	0.0	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.0	0.0	0.0
	value of transactions (\$ million)	1.1	0.4	1.0	1.2	1.0	0.8	1.0	0.8	0.5	1.0	0.4	0.4	0.3
sale	number of transactions (thousand units)	4.0	5.9	4.3	6.7	4.1	4.0	4.7	4.0	4.0	3.9	2.5	<b>2.7</b>	3.1
	value of transactions (\$ million)	12.2	15.0	11.2	18.7	10.3	11.4	11.9	10.2	11.1	11.7	7.7	<b>8.0</b>	8.6
<b>over \$5,000</b>														
purchase	number of transactions (thousand units)	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.3	<b>0.0</b>	0.31
	value of transactions (\$ million)	0.8	0.4	2.7	1.6	0.6	1.2	0.9	0.0	0.8	0.6	4.0	<b>1.1</b>	1.24
sale	number of transactions (thousand units)	0.3	0.3	0.2	0.2	0.3	0.2	0.2	0.4	0.3	0.3	0.3	<b>0.2</b>	0.28
	value of transactions (\$ million)	3.8	4.1	4.1	4.2	4.0	3.6	4.2	4.3	2.7	2.7	4.4	<b>4.5</b>	2.98

Chart 11

### Foreign Cash Sources in September, 2000

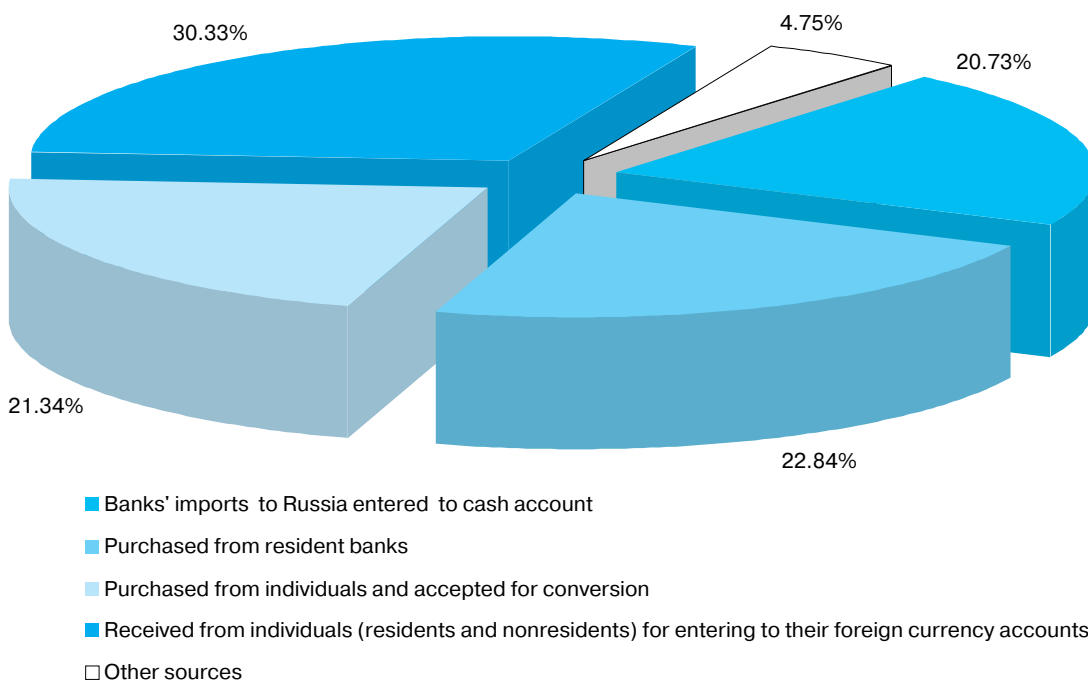
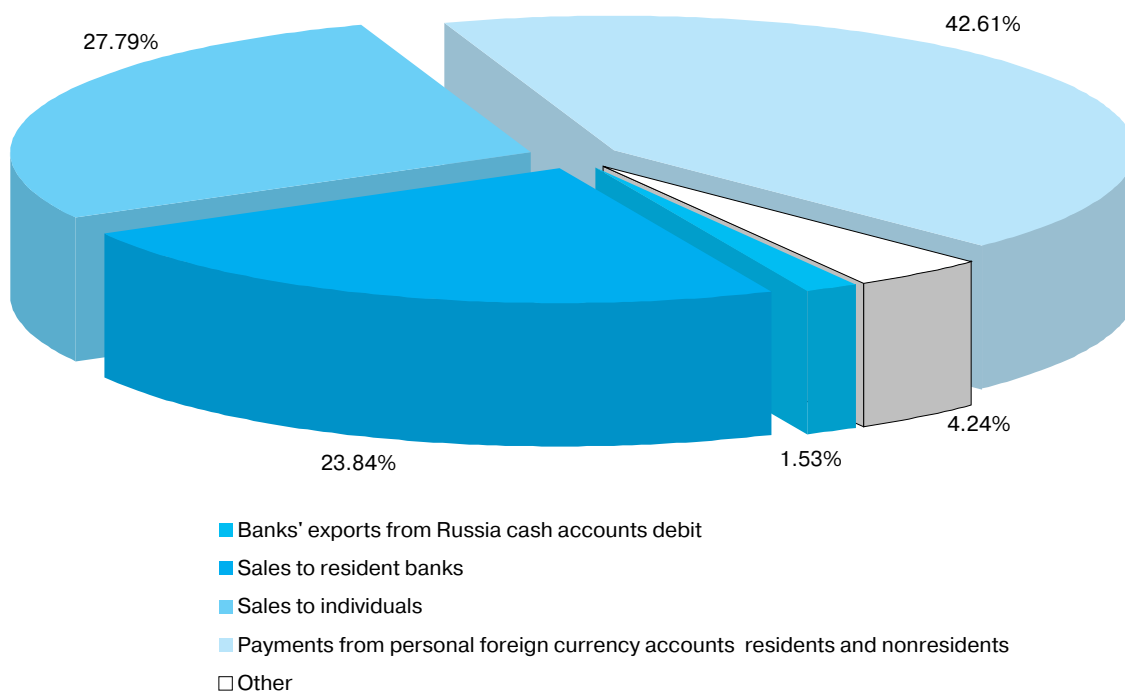


Chart 12

### Structure of Foreign Cash Expenditures in September, 2000



### 3.3. Major Features of Transactions in Government Securities

Table 3.3.1

#### Main Highlights of Auctions for GKO—OFZ Placement

Date	Security code	Days to redemption	Issue volume at par (million rubles)	Demand volume at par (million rubles)	Volume placed at par (million rubles)	Return (million rubles)	Cut-off price (as % of nominal price)	Average weighted price (as % of nominal price)	Official yield at average weighted price (% p.a.)	Unplaced volume at par (million rubles)
25.10.00	SU21143RMFS1	98	3,000	3,029.4	2,112.2	2,054.1	97.1	97.3	10.53	887.8

Table 3.3.2

#### Data on Redemptions and Coupon Payments on Government Securities

Date of placement	Redemption date	Paper code	Redemption amount, million rubles	Marketable volume, million rubles	No. of coupon period	Current coupon rate, % p.a.
07.06.2000	04.10.2000	SU21141RMFS5	2,926.50	2,926.50	0	0
19.08.1998	11.10.2000	SU27005RMFS6	474.83	9,496.63	7	20
19.08.1998	11.10.2000	SU27011RMFS4	474.83	9,496.63	6	20
29.10.1997	25.10.2000	SU25020RMFS7	11,462.30	11,462.30	0	0
29.10.1997	25.10.2000	SU25020RMFS7	685.90	11,462.30	6	12
19.08.1998	25.10.2000	SU28001RMFS4	474.83	9,496.63	6	20
19.08.1998	25.10.2000	SU27006RMFS4	474.83	9,496.63	7	20



Table 3.3.3

## Term Structure of Bonded Debt (with Respect to GKO and OFZ)

Date	% of trading volume at par				
	GKO		OFZ		
	1 to 90 days	more than 90 days	fixed income	investment	permanent income
1.02.1999	0.00	0.00	23.57	6.73	66.95
1.03.1999	0.00	0.00	28.27	8.17	59.98
1.04.1999	0.00	0.00	35.74	10.48	51.19
1.05.1999	0.00	0.00	42.10	12.28	42.66
1.06.1999	0.00	0.00	42.10	12.28	42.66
1.07.1999	0.00	0.00	43.38	12.66	43.96
1.08.1999	0.00	0.00	43.41	12.66	43.93
1.09.1999	0.00	0.00	43.41	12.66	43.93
1.10.1999	0.00	0.00	43.41	12.66	43.93
1.11.1999	0.00	0.00	43.41	12.66	43.93
1.12.1999	0.00	0.00	43.41	12.66	43.93
1.01.2000	0.00	1.56	42.12	12.28	44.04
1.02.2000	0.39	1.23	43.49	12.67	42.23
1.03.2000	1.57	2.05	44.41	12.91	39.07
1.04.2000	2.43	1.79	44.23	12.80	38.75
1.05.2000	3.36	1.41	44.60	12.87	37.76
1.06.2000	1.92	1.64	45.62	12.92	37.90
1.07.2000	2.87	1.86	46.05	12.86	36.36
1.08.2000	2.13	0.98	47.05	13.02	36.82
1.09.2000	4.40	0.00	46.56	12.81	36.23
1.10.2000	3.60	0.00	49.12	13.43	33.85
1.11.2000	2.54	0.90	51.80	14.09	30.67

Table 3.3.4

## Major Parameters of the GKO—OFZs Secondary Market

Date	Market portfolio indicator, %				Market turnover indicator, %			
	Government short—term bonds	Investment federal loan bonds	Permanent—income federal loan bonds	Fixed—income federal loan bonds	Government short—term bonds	Investment federal loan bonds	Permanent—income federal loan bonds	Fixed—income federal loan bonds
	1	2	3	4	5	6	7	8
02.10.2000	10.91	20.21	21.88	23.29	0.00	20.21	16.88	23.37
03.10.2000	9.22	19.78	21.08	22.90	0.00	19.78	16.15	23.04
04.10.2000	6.65	19.83	21.22	22.91	0.00	19.83	15.44	22.89
05.10.2000	6.09	19.29	20.79	22.77	0.00	19.29	16.04	22.80
06.10.2000	8.62	19.28	21.15	22.85	8.62	19.28	16.41	22.88
09.10.2000	9.87	19.51	21.20	22.87	0.00	19.51	16.44	22.93
10.10.2000	10.14	19.65	21.15	22.90	0.00	19.65	16.86	22.94
11.10.2000	9.79	19.61	21.13	23.04	0.00	19.61	15.72	23.11
12.10.2000	9.88	19.62	21.24	23.28	0.00	19.62	16.69	23.39
13.10.2000	9.65	19.60	21.48	23.23	9.65	19.60	15.98	23.39
16.10.2000	10.54	19.02	21.38	22.96	10.54	19.02	15.72	23.05
17.10.2000	9.77	18.67	21.18	22.76	9.77	18.67	16.77	22.91
18.10.2000	10.90	18.70	21.39	22.90	0.00	18.70	14.41	23.33
19.10.2000	10.52	18.71	21.52	22.85	0.00	18.71	18.00	22.84
20.10.2000	9.46	18.54	21.46	22.62	9.46	18.54	16.11	22.94
23.10.2000	8.20	18.55	21.19	22.53	0.00	18.55	16.02	22.81
24.10.2000	37.60	18.63	21.41	22.57	0.00	18.63	15.90	22.79
25.10.2000	10.30	18.75	21.44	22.71	8.36	18.75	17.37	22.77
26.10.2000	9.88	19.16	21.74	23.01	10.04	19.16	17.02	23.04
27.10.2000	10.13	19.18	21.82	23.05	8.99	19.18	16.98	23.17
30.10.2000	10.02	19.51	21.77	23.00	10.96	19.51	17.74	22.96
31.10.2000	11.10	19.39	21.82	22.79	10.67	19.39	18.61	22.77

Cont.

Date	Turnover ratio, %						Nominal value, million rubles					
	Government short-term bonds		Investment federal loan bonds		Permanent-income federal loan bonds		Government short-term bonds		Investment federal loan bonds		Permanent-income federal loan bonds	
	9	10	11	12	13	14	15	16				
02.10.2000	0.04	0.02	0.10	0.11	8,911.9	33,202.1	83,708.3	121,458.4				
03.10.2000	3.69	0.01	0.22	0.41	8,911.9	33,202.1	83,708.3	121,458.4				
04.10.2000	2.79	0.06	0.22	0.50	5,985.4	33,202.1	83,708.3	121,461.6				
05.10.2000	0.48	0.34	0.27	0.67	5,985.4	33,202.1	83,708.3	121,461.6				
06.10.2000	0.46	0.01	0.17	0.46	5,985.4	33,202.1	83,708.3	121,468.8				
09.10.2000	0.00	0.14	0.21	0.25	5,985.4	33,202.1	83,708.3	121,468.8				
10.10.2000	0.36	0.14	0.17	0.29	5,985.4	33,202.1	83,708.3	121,468.8				
11.10.2000	0.00	0.23	0.13	0.35	5,985.4	33,202.1	83,708.3	121,468.8				
12.10.2000	0.13	0.79	0.20	0.49	5,985.4	33,202.1	83,708.3	121,468.8				
13.10.2000	0.00	0.18	0.40	0.40	5,985.4	33,202.1	83,708.3	121,726.6				
16.10.2000	0.07	0.78	0.23	0.35	5,985.4	33,202.1	83,708.3	121,858.1				
17.10.2000	0.19	0.20	0.22	0.31	5,985.4	33,202.1	83,708.3	121,858.1				
18.10.2000	0.00	0.35	0.34	0.35	5,985.4	33,202.1	83,708.3	121,858.1				
19.10.2000	0.01	0.48	0.35	0.27	5,985.4	33,202.1	83,708.3	121,858.1				
20.10.2000	0.68	0.32	0.19	0.28	5,985.4	33,202.1	83,708.3	121,858.1				
23.10.2000	0.03	0.20	0.10	0.21	5,985.4	33,202.1	83,708.3	121,858.1				
24.10.2000	0.49	0.37	0.19	0.31	5,985.4	33,202.1	83,708.3	121,858.1				
25.10.2000	1.53	0.12	0.08	0.44	8,097.6	33,202.1	72,246.0	121,858.1				
26.10.2000	0.27	0.34	0.18	0.46	8,097.6	33,202.1	72,246.0	121,926.4				
27.10.2000	2.03	0.28	0.25	0.40	8,097.6	33,202.1	72,246.0	122,006.7				
30.10.2000	0.06	0.17	0.03	0.29	8,097.6	33,202.1	72,246.0	122,006.7				
31.10.2000	0.46	0.19	0.09	0.26	8,097.6	33,202.1	72,246.0	122,042.7				

End

Date	Market value, million rubles						Duration, days							
	Government short-term bonds		Investment federal loan bonds		Permanent-income federal loan bonds		Government short-term bonds		Investment federal loan bonds		Permanent-income federal loan bonds		Fixed-income federal loan bonds	
	17	18	19	20	21	22	23	24	25	26	27	28	29	30
02.10.2000	9,188.4	26,608.1	78,867.2	112,282.0	25.4	439.0	341.2	679.2						
03.10.2000	9,182.7	26,737.6	79,259.5	113,002.0	24.4	438.0	343.9	679.2						
04.10.2000	6,267.9	26,737.6	79,516.7	113,047.5	34.3	437.0	342.8	678.3						
05.10.2000	6,270.4	26,893.7	79,607.6	113,366.6	33.3	436.0	342.3	677.5						
06.10.2000	6,286.9	26,910.3	79,638.1	113,291.5	32.3	435.0	340.3	676.3						
09.10.2000	6,286.9	26,887.0	79,713.5	113,459.3	29.3	432.0	337.4	673.1						
10.10.2000	6,290.4	26,863.8	79,810.9	113,469.7	28.3	431.0	336.6	671.9						
11.10.2000	6,290.4	26,887.0	79,849.6	112,346.1	27.3	430.0	335.0	676.2						
12.10.2000	6,291.6	26,897.0	79,855.6	112,010.8	26.3	429.0	333.7	674.4						
13.10.2000	6,300.5	26,916.9	79,708.8	112,366.2	25.3	428.0	330.8	673.9						
16.10.2000	6,301.9	27,109.5	79,901.8	113,131.4	22.3	425.0	329.5	671.6						
17.10.2000	6,304.0	27,215.7	80,048.4	113,540.3	21.3	424.0	329.2	670.9						
18.10.2000	6,301.5	27,219.1	80,017.8	113,364.2	20.3	423.0	328.3	669.6						
19.10.2000	6,299.0	27,229.0	79,929.3	113,507.9	19.3	422.0	326.2	668.5						
20.10.2000	6,302.1	27,288.8	79,942.7	113,968.4	18.3	421.0	324.8	668.0						
23.10.2000	6,312.1	27,322.0	80,054.2	114,312.8	15.3	418.0	322.2	665.2						
24.10.2000	6,312.1	27,315.3	80,121.2	114,303.9	14.3	417.0	321.4	664.1						
25.10.2000	8,377.2	27,295.4	68,030.0	113,185.0	34.1	416.0	378.0	668.4						
26.10.2000	8,385.4	27,202.5	67,948.0	112,791.9	33.1	415.0	377.3	667.2						
27.10.2000	8,395.5	27,209.1	67,941.4	112,856.6	32.1	414.0	376.2	666.1						
30.10.2000	8,403.1	27,165.9	68,009.7	113,118.8	29.1	411.0	373.3	663.3						
31.10.2000	8,401.5	27,209.1	68,017.3	113,582.7	28.1	410.0	371.8	662.7						

Table 3.3.5

## Average Weighted Interest Rates on Government Securities Market

(% p.a.)

Date	Government Securities on Redemption Terms		
	Short—term, up to 90 days	Intermediate—term, 91 to 364 days	Long—term, 365 days and more
2.10.2000	12.71	16.82	23.41
3.10.2000	10.80	16.36	22.91
4.10.2000	7.75	15.95	23.01
5.10.2000	7.04	15.72	22.76
6.10.2000	7.75	15.66	22.92
9.10.2000	9.02	15.67	22.95
10.10.2000	9.30	15.52	22.99
11.10.2000	9.01	15.26	23.11
12.10.2000	8.67	15.30	23.32
13.10.2000	9.06	15.24	23.34
16.10.2000	9.53	15.50	23.02
17.10.2000	11.06	15.30	22.79
18.10.2000	11.49	15.62	22.92
19.10.2000	11.76	16.26	22.92
20.10.2000	11.33	16.17	22.72
23.10.2000	10.93	16.02	22.59
24.10.2000	11.74	16.01	22.68
25.10.2000	10.60	16.05	22.79
26.10.2000	10.73	16.76	23.07
27.10.2000	11.39	16.83	23.11
30.10.2000	10.94	16.68	23.11
31.10.2000	11.42	16.62	22.94

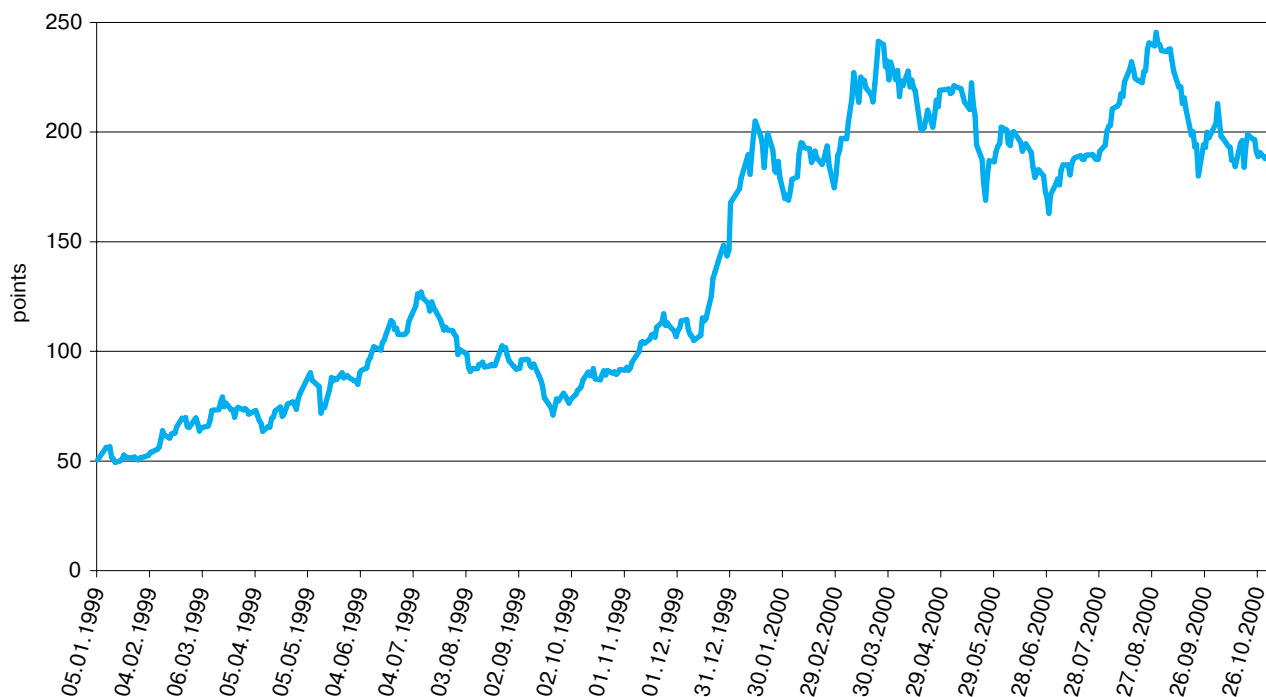
Table 3.4

## Corporate Securities Market Indicators

Date	RTS turnover (thousand dollars)	RTS-Interfax index, points	
		foreign currency value	ruble value
2.10.2000	14,810.8	44.19	203.83
3.10.2000	27,560.3	45.84	212.91
4.10.2000	31,280.2	43.98	204.50
5.10.2000	32,743.8	42.55	197.97
6.10.2000	17,651.7	42.42	197.20
9.10.2000	9,059.5	41.64	193.61
10.10.2000	16,654.4	41.60	192.99
11.10.2000	20,909.3	40.30	187.22
12.10.2000	21,165.5	40.00	187.33
13.10.2000	11,136.0	39.84	184.24
16.10.2000	19,475.9	42.06	194.88
17.10.2000	15,111.0	42.50	196.10
18.10.2000	27,604.3	39.63	183.98
19.10.2000	21,559.9	41.95	193.33
20.10.2000	21,554.7	42.97	198.88
23.10.2000	15,474.3	42.86	196.85
24.10.2000	18,017.1	42.92	196.52
25.10.2000	16,303.2	42.03	191.11
26.10.2000	15,318.5	41.71	188.86
27.10.2000	12,921.0	42.30	190.75
30.10.2000	13,124.9	41.49	187.98
31.10.2000	14,635.1	41.80	189.00

Chart 13

## RTS-Interfax Index Dynamics



## 3.5. International Financial Markets

Table 3.5.1

### Treasury Bills Yield

(% p.a.)

	USA	France	Germany	United Kingdom	Italy	Bulgaria	Armenia	China (Hong Kong)	Lithuania
<b>1999</b>									
January	4.34	3.01	2.70	5.28	3.07	6.26	63.23	6.01	9.29
February	4.45	2.96	2.70	5.04	3.02	6.00	60.70	5.58	10.54
March	4.48	2.98	2.70	4.92	3.01	5.57	59.86	5.39	11.52
April	4.28	...	2.50	4.90	2.63	5.43	65.23	4.69	10.86
May	4.51	...	2.50	4.93	2.61	4.95	52.47	4.94	8.46
June	4.59	...	2.65	4.76	2.70	5.08	53.89	5.36	9.13
July	4.60	...	2.65	...	2.82	5.35	51.55	5.58	10.71
August	4.76	2.51	2.90	...	2.94	5.53	43.96	5.88	9.60
September	4.73	2.51	3.00	5.08	2.94	5.62	42.25	5.43	9.97
October	4.88	2.74	3.47	5.25	3.40	5.23	46.70	5.50	14.35
November	5.07	2.83	3.40	5.20	3.35	5.12	49.56	4.91	16.67
December	5.23	3.04	3.40	5.49	3.57	5.02	49.94	4.94	9.12
<b>2000</b>									
January	5.34	3.15	3.65	5.72	3.62	5.17	47.17	5.46	9.12
February	5.57	3.34	3.65	5.83	3.79	4.19	25.00	5.67	8.43
March	5.72	3.52	3.65	5.86	4.03	4.06	20.96	5.72	6.50
April	5.67	3.70	4.14	5.90	4.15	3.62	17.15	6.31	5.17
May	5.92	4.16	4.40	5.95	4.53	4.17	14.41	6.64	6.03
June	5.74	4.30	4.40	5.85	4.80	3.82	17.37	6.21	6.78
July	5.93	4.32	4.72	5.83	4.73	3.63	18.99	5.94	6.97
August	6.11	4.64	4.72	5.80	4.91	4.33	23.31	6.02	5.70
September	5.99	4.80	4.77	...	5.02	...	20.24	6.01	...

Source: IMF International Financial Statistics, 1997, Vol. L, No. 8—12, 1998, Vol. LI, No. 6—12, 1998, Vol. LII, No. 1—12, 1999, Vol. LIII, No. 1—11, 2000.

Table 3.5.2

## Money Market Rates

	USA	Japan	France	Germany	United Kingdom	Italy	Indonesia	Korea	Singapore	Ukraine	China (Hong Kong)	Bulgaria	Lithuania
(% p.a.)													
<b>1999</b>													
January	4.63	0.23	3.13	3.14	6.13	3.10	37.92	6.35	1.19	21.40	5.94	2.73	3.87
February	4.76	0.18	3.09	3.11	5.75	3.07	39.97	5.65	2.00	39.79	6.13	2.68	7.26
March	4.81	0.04	...	2.93	5.44	3.03	41.98	5.03	1.94	73.84	5.63	3.04	5.91
April	4.74	0.03	...	2.68	5.06	2.68	35.54	4.82	1.13	49.77	4.38	2.83	6.15
May	4.74	0.03	...	2.55	5.25	2.56	28.76	4.80	1.94	16.94	5.00	2.50	3.65
June	4.76	0.03	...	2.57	4.69	2.62	22.55	4.81	1.63	11.13	5.94	3.33	5.27
July	4.99	0.03	...	2.51	...	2.68	14.84	4.84	2.06	14.09	5.88	3.18	5.58
August	5.07	0.03	...	2.43	...	2.69	12.45	4.75	2.25	62.76	5.88	3.63	5.62
September	5.22	0.03	...	2.42	5.19	2.72	12.34	4.74	2.19	60.36	4.50	2.62	8.48
October	5.20	0.02	...	2.49	5.06	3.36	12.32	4.75	2.56	74.91	6.31	2.99	11.52
November	5.42	0.03	...	2.92	5.63	3.45	12.28	4.75	2.31	59.17	5.75	3.00	7.61
December	5.30	0.02	...	3.03	3.25	3.47	12.06	4.77	2.63	55.52	5.75	2.59	4.23
<b>2000</b>													
January	5.45	0.02	...	3.03	5.94	3.34	9.58	4.77	2.28	42.41	5.50	1.22	3.41
February	5.73	0.03	...	3.27	5.81	3.53	9.39	5.00	2.38	16.23	5.75	1.47	3.12
March	5.85	0.02	...	3.50	5.75	3.74	9.42	5.10	2.31	11.93	5.81	2.82	2.11
April	6.02	0.02	...	3.67	5.75	3.93	9.49	5.10	2.44	10.60	6.13	3.12	2.68
May	6.27	0.02	...	3.92	5.81	4.36	9.88	5.13	2.94	7.41	6.75	3.17	4.64
June	6.53	0.02	...	4.28	5.50	4.51	11.12	5.14	2.50	10.94	5.25	4.23	4.26
July	6.54	0.02	...	4.30	6.00	4.59	10.71	5.16	2.56	17.60	5.44	2.80	5.03
August	6.50	0.16	...	4.40	5.75	4.77	10.31	5.17	2.56	12.58	6.13	3.65	4.59
September	6.52	0.25	...	4.58	...	4.86	...	...	2.56	32.93	6.13	...	2.06

Source: IMF International Financial Statistics, 1997, Vol. L, No. 8—12, 1998, Vol. LI, No. 6—12, 1998, Vol. LII, No. 1—12, 1999, Vol. LIII, No. 1—11, 2000.



Table 3.5.3

## Deposit Rates

	USA	Japan	France	Germany	United Kingdom	Italy	Indonesia	Korea	Singapore	Ukraine	China (Hong Kong)	Bulgaria	Lithuania
(% p.a.)													
<b>1999</b>													
January	4.89	0.20	3.00	2.72	2.65	2.00	45.50	8.80	1.70	22.76	4.74	3.23	5.11
February	4.90	0.19	3.00	2.63	...	1.85	38.20	8.80	1.70	21.30	4.87	3.22	4.98
March	4.91	0.12	3.00	2.64	...	1.83	34.85	8.80	1.68	27.23	4.69	3.23	4.62
April	4.88	0.11	...	2.41	...	1.73	34.09	7.90	1.68	22.56	4.34	3.24	5.04
May	4.92	0.10	...	2.27	...	1.56	31.20	7.50	1.68	18.54	4.17	3.22	4.24
June	5.13	0.10	...	2.24	...	1.51	27.39	7.50	1.68	20.52	4.24	3.21	3.96
July	5.24	0.10	...	2.25	...	1.48	23.45	7.50	1.68	15.88	4.45	3.22	4.70
August	5.41	0.10	...	2.26	...	1.46	19.06	7.57	1.68	20.07	4.62	3.20	4.65
September	5.50	0.10	2.25	2.25	...	1.45	15.88	7.65	1.68	17.43	4.59	3.20	4.40
October	6.13	0.09	2.25	2.30	...	1.44	13.37	7.82	1.68	19.99	4.44	3.19	5.12
November	6.00	0.10	2.25	2.44	...	1.46	12.91	7.79	1.68	21.68	4.40	3.20	6.83
December	6.05	0.09	2.25	2.71	...	1.52	12.95	7.94	1.68	20.74	4.44	3.20	5.60
<b>2000</b>													
January	5.95	0.06	2.25	2.64	...	1.56	12.85	8.31	1.68	21.41	3.84	3.18	4.73
February	6.01	0.05	2.25	2.68	...	1.54	12.64	8.36	1.72	16.74	4.21	3.08	4.21
March	6.14	0.04	2.25	2.85	...	1.58	12.40	8.18	1.72	13.71	4.46	3.12	3.73
April	6.28	0.04	2.25	2.96	...	1.64	12.16	8.18	1.72	12.27	4.99	3.12	4.20
May	6.71	0.04	2.25	3.23	...	1.69	11.81	8.11	1.72	11.86	5.41	3.10	4.02
June	6.73	0.03	2.25	3.49	...	1.78	11.69	7.97	1.72	11.56	5.22	3.10	3.51
July	6.67	0.04	3.00	3.59	...	1.89	11.79	7.96	1.72	11.33	4.92	3.09	4.35
August	6.61	...	3.00	3.64	...	1.94	12.36	7.90	1.72	10.31	4.83	3.09	3.70
September	6.60	...	3.00	3.79	...	...	...	...	1.72	17.93	5.09	...	...

Source: IMF International Financial Statistics, 1997, Vol. L, No. 8—12, 1998, Vol. LI, No. 6—12, 1998, Vol. LII, No. 1—12, 1999, Vol. LIII, No. 1—11, 2000.

Table 3.5.4

## Lending Rates

	USA	Japan	France	Germany	United Kingdom	Italy	Indonesia	Korea	Singapore	Ukraine	China (Hong Kong)	Bulgaria	Lithuania
(% p.a.)													
<b>1999</b>													
January	7.75	2.25	6.55	8.87	6.00	6.28	34.61	11.00	5.80	55.30	8.75	13.55	13.24
February	7.75	2.25	6.55	8.89	5.50	6.08	34.61	10.50	5.80	58.36	8.75	12.92	13.75
March	7.75	2.22	6.55	8.86	5.50	5.85	33.12	10.20	5.80	68.02	8.75	13.74	12.87
April	7.75	2.19	...	8.84	5.25	5.72	31.71	9.76	5.80	66.86	8.50	13.03	13.13
May	7.75	2.17	...	8.80	5.25	5.51	30.46	9.33	5.80	54.55	8.25	12.58	12.64
June	7.75	2.15	...	8.71	5.00	5.37	28.84	9.06	5.80	47.43	8.25	12.99	12.46
July	8.00	2.14	...	8.75	...	5.32	26.21	8.93	5.80	46.49	8.25	11.71	13.29
August	8.06	2.13	...	8.75	...	5.27	24.28	8.86	5.80	50.67	8.50	13.00	12.43
September	8.25	2.12	5.95	8.71	5.25	5.25	23.07	8.83	5.80	54.26	8.50	12.84	12.68
October	8.25	2.11	6.30	8.75	5.25	5.30	22.77	8.71	5.80	50.83	8.50	12.60	13.70
November	8.37	2.11	6.30	8.84	5.50	5.51	21.59	8.58	5.80	54.71	8.50	12.74	13.85
December	8.50	2.10	6.30	8.94	5.50	5.55	20.68	8.58	5.80	51.95	8.50	11.75	12.98
<b>2000</b>													
January	8.50	2.09	6.30	8.97	5.75	5.57	20.08	8.59	5.80	56.19	8.50	11.82	13.44
February	8.73	2.08	6.30	9.02	6.00	5.64	19.74	8.64	5.85	49.44	8.75	11.27	13.39
March	8.83	2.05	6.30	9.14	6.00	5.71	18.93	8.79	5.85	42.49	9.00	9.14	13.85
April	9.00	2.05	6.30	9.26	6.00	5.84	18.83	8.61	5.85	41.88	9.00	12.79	12.80
May	9.24	2.05	6.30	9.34	6.00	6.03	18.42	8.62	5.85	39.82	9.50	12.99	11.95
June	9.50	2.04	6.30	9.59	6.00	6.23	18.14	8.49	5.85	39.66	9.50	11.85	12.02
July	9.50	2.03	7.10	9.81	6.00	6.46	18.01	8.51	5.85	39.00	9.50	10.44	12.10
August	9.50	2.05	7.10	9.85	6.00	6.43	17.93	8.41	5.85	35.58	9.50	12.03	11.53
September	9.50	...	7.10	9.94	...	...	...	...	5.85	39.70	9.50	...	...

Source: IMF International Financial Statistics, 1997, Vol. L, No. 8—12, 1998, Vol. LI, No. 6—12, 1998, Vol. LII, No. 1—12, 1999, Vol. LIII, No. 1—11, 2000.

## 4. CREDIT INSTITUTIONS PERFORMANCE

### 4.1. General Description

Table 4.1.1

#### Number and Structure of Credit Institutions

	1999			2000									
	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10
1. Credit institutions registered by Bank of Russia	2,407	2,387	2,376	2,362	2,355	2,343	2,319	2,315	2,316	2,269	2,234	2,203	2,174
of which:													
— banks	2,373	2,353	2,342	2,326	2,318	2,305	2,281	2,277	2,278	2,231	2,196	2,166	2,137
— nonbank credit institutions	34	34	34	36	37	38	38	38	38	38	38	37	37
1.1. Registered 100 percent foreign-owned credit institutions	22	21	21	21	22	22	22	22	22	22	22	21	21
1.2. Credit institutions, registered by Bank of Russia, which have not yet paid up their authorised capital and have not yet received licence (within the time-limit set by law)	1	1	1	2	3	3	4	1	1	0	0	0	0
of which:													
— banks	1	1	1	1	2	1	3	1	0	0	0	0	0
— nonbank credit institutions	0	0	0	1	1	2	1	0	1	0	0	0	0
2. Nonbank credit institutions registered by other bodies	2	2	2	2	2	2	2	2	2	2	2	2	2
3. Credit institutions licensed to conduct banking transactions	1,375	1,363	1,349	1,344	1,338	1,333	1,330	1,331	1,331	1,330	1,325	1,322	1,320
of which:													
— banks	1,341	1,329	1,315	1,309	1,302	1,297	1,293	1,293	1,294	1,292	1,287	1,285	1,283
— nonbank credit institutions	34	34	34	35	36	36	37	38	37	38	38	37	37
3.1. Credit institutions with licence (permission):													
— to attract personal deposits	1,285	1,274	1,264	1,259	1,256	1,254	1,251	1,253	1,254	1,253	1,247	1,247	1,245
— to conduct transactions in foreign currency	674	671	669	670	695	706	711	723	725	735	734	744	751
— credit institutions with general licence	242	242	242	243	242	242	242	241	244	244	244	244	243

Cont.

	2000													
	1999			2000										
	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	
— to conduct transactions with precious metals:														
— permits	18	18	18	18	16	15	15	14	14	14	15	12	11	
— licences <sup>1</sup>	129	131	134	135	141	142	143	144	145	145	145	150	151	
3.2. Credit institutions with a foreign stake in authorised capital, licensed to conduct banking transactions	136	133	133	132	132	127	125	127	127	126	126	128	126	
of which:														
— 100 percent foreign-owned organisations	22	21	20	20	21	21	21	21	22	22	22	21	21	
— credit institutions with foreign ownership from 50 to 100%	13	12	12	12	11	11	11	11	10	10	11	11	12	
4. Registered authorized capital of operating credit institutions (million redenominated rubles)	92,296	106,174	111,130	129,434	132,132	135,574	136,419	157,804	160,450	161,595	165,492	166,681	176,036	
5. Branches of operating credit institutions in Russia	3,884	3,916	3,923	3,898	3,875	3,844	3,839	3,853	3,836	3,864	3,846	3,869	3,855	
of which:														
— Sberbank branches	1,691	1,691	1,689	1,688	1,669	1,625	1,624	1,606	1,599	1,591	1,577	1,564	1,557	
— branches of 100 percent foreign-owned banks	4	4	4	4	4	4	4	4	4	4	4	5	4	
6. Branches of credit institutions abroad	3	4	4	4	3	3	3	3	3	3	3	3	3	
7. Branches of nonresident banks in Russia	1	1	1	1	1	1	1	1	1	1	1	1	1	
8. Representative offices of operating credit institutions <sup>2</sup>	178	186	182	186	183	183	188	180	185	188	194	193	193	
of which:														
— in Russia	124	132	129	131	130	132	136	128	132	134	140	139	140	
— in non-CIS countries	39	37	37	39	39	37	38	38	39	40	40	40	39	
— in CIS countries	15	17	16	16	14	14	14	14	14	14	14	14	14	
9. Credit institutions with revoked licences — cumulative No.	1,033	1,025	1,028	1,018	1,016	1,009	987	985	986	941	911	883	856	

	1999												2000													
	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10
10. Credit institutions subjected to liquidation — cumulative No.	938	923	917	910	907	906	889	888	890	858	831	815	796	938	923	917	910	907	906	889	888	890	858	831	815	796
11. Credit institutions in receivership with court appointed interim trustees — cumulative No.	652	632	615	602	591	585	576	561	545	534	522	520	513	652	632	615	602	591	585	576	561	545	534	522	520	513
12. Total credit institutions registered as liquidated as legal entities in State Register of Credit Institutions	569	589	600	616	625	638	664	668	668	715	750	781	810	569	589	600	616	625	638	664	668	668	715	750	781	810
of which:																										
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and Bank of Russia regulations	228	248	258	269	278	290	315	318	318	365	400	431	460	228	248	258	269	278	290	315	318	318	365	400	431	460
— credit institutions liquidated owing to reorganisation	337	337	338	343	343	344	345	346	346	346	346	346	346	337	337	338	343	343	344	345	346	346	346	346	346	346
of which:																										
— credit institutions liquidated owing to merger	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
— credit institutions liquidated owing to takeover	337	337	338	343	343	344	345	346	346	346	346	346	346	337	337	338	343	343	344	345	346	346	346	346	346	346
of which:																										
— reorganisation into branches of other banks	311	311	311	314	314	315	316	317	317	317	317	317	317	311	311	311	314	314	315	316	317	317	317	317	317	317
— taken over by other banks (without creating a branch)	26	26	27	29	29	29	29	29	29	29	29	29	29	26	26	27	29	29	29	29	29	29	29	29	29	29
— credit institutions liquidated by partners on a voluntary basis	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

<sup>1</sup> Issued since December 1996 in accordance with Bank of Russia Letter No. 367 of December 3, 1996.

<sup>2</sup> These comprise representative offices whose opening abroad was made known to the Bank of Russia.

End

Table 4.1.2

## Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 million rubles		From 3 million to 10 million rubles		From 10 million to 30 million rubles		From 30 million to 60 million rubles		From 60 million to 150 million rubles		From 150 million to 300 million rubles		300 million rubles and more		Total
	number	% share	number	% share	number	% share	number	% share	number	% share	number	% share	number	% share	Number
<b>1998</b>															
31.12	352	23.8	464	31.4	349	23.6	189	12.8	72	4.9	21	1.4	29	2.0	1,476
<b>1999</b>															
31.01	335	22.7	460	31.2	349	23.7	198	13.4	78	5.3	24	1.6	30	2.0	1,474
28.02	315	21.6	457	31.4	346	23.8	203	13.9	81	5.6	23	1.6	31	2.1	1,456
31.03	297	20.7	447	31.2	339	23.7	210	14.7	81	5.7	27	1.9	32	2.2	1,433
30.04	285	20.1	442	31.1	334	23.5	215	15.1	81	5.7	28	2.0	36	2.5	1,421
31.05	275	19.5	442	31.4	323	23.0	223	15.8	78	5.5	29	2.1	37	2.6	1,407
30.06	271	19.3	433	30.9	320	22.8	230	16.4	82	5.9	27	1.9	38	2.7	1,401
31.07	265	19.1	419	30.1	316	22.7	239	17.2	80	5.8	31	2.2	40	2.9	1,390
31.08	257	18.5	416	29.9	314	22.6	245	17.6	84	6.0	33	2.4	40	2.9	1,389
30.09	250	18.1	403	29.1	315	22.7	252	18.2	89	6.4	32	2.3	44	3.2	1,385
31.10	245	17.8	389	28.3	312	22.7	257	18.7	91	6.6	32	2.3	49	3.6	1,375
30.11	240	17.6	375	27.5	317	23.3	249	18.3	94	6.9	38	2.8	50	3.7	1,363
31.12	230	17.0	230	17.0	313	23.2	253	18.8	93	6.9	43	3.2	52	3.9	1,349
<b>2000</b>															
31.01	219	16.3	219	16.3	317	23.6	255	19.0	92	6.8	51	3.8	56	4.2	1,344
29.02	211	15.8	211	15.8	319	23.8	261	19.5	94	7.0	49	3.7	61	4.6	1,338
31.03	206	15.5	206	15.5	316	23.7	259	19.4	104	7.8	51	3.8	64	4.8	1,333
30.04	203	15.3	203	15.3	313	23.5	258	19.4	106	8.0	55	4.1	64	4.8	1,330
31.05	196	14.7	328	24.6	314	23.6	260	19.5	19	8.2	52	3.9	72	5.4	1,331
30.06	193	14.5	321	24.1	314	23.6	260	19.5	115	8.6	53	4.0	75	5.6	1,331
31.07	193	14.5	315	23.7	312	23.5	259	19.5	119	8.9	54	4.1	78	5.9	1,330
31.08	183	13.8	308	23.5	316	23.8	260	19.6	119	9.0	60	4.5	79	6.0	1,325
30.09	179	13.5	304	23.0	316	23.9	260	19.7	119	9.0	63	4.8	81	6.1	1,322
31.10	178	13.5	297	22.5	311	23.6	264	20.0	121	9.2	63	4.8	86	6.5	1,320

Chart 14

### Structure of Registered Credit Institutions

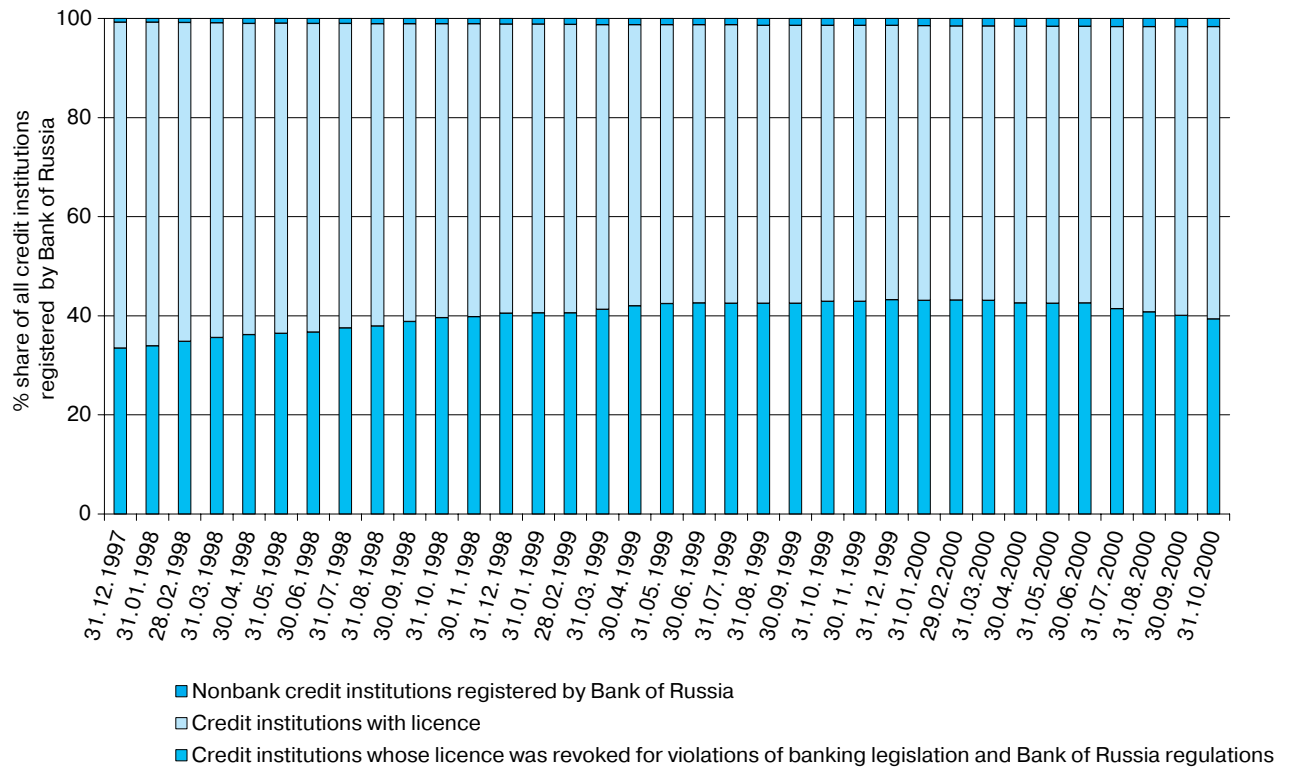


Chart 15

### Credit Institutions Grouped by Registered Authorized Capital

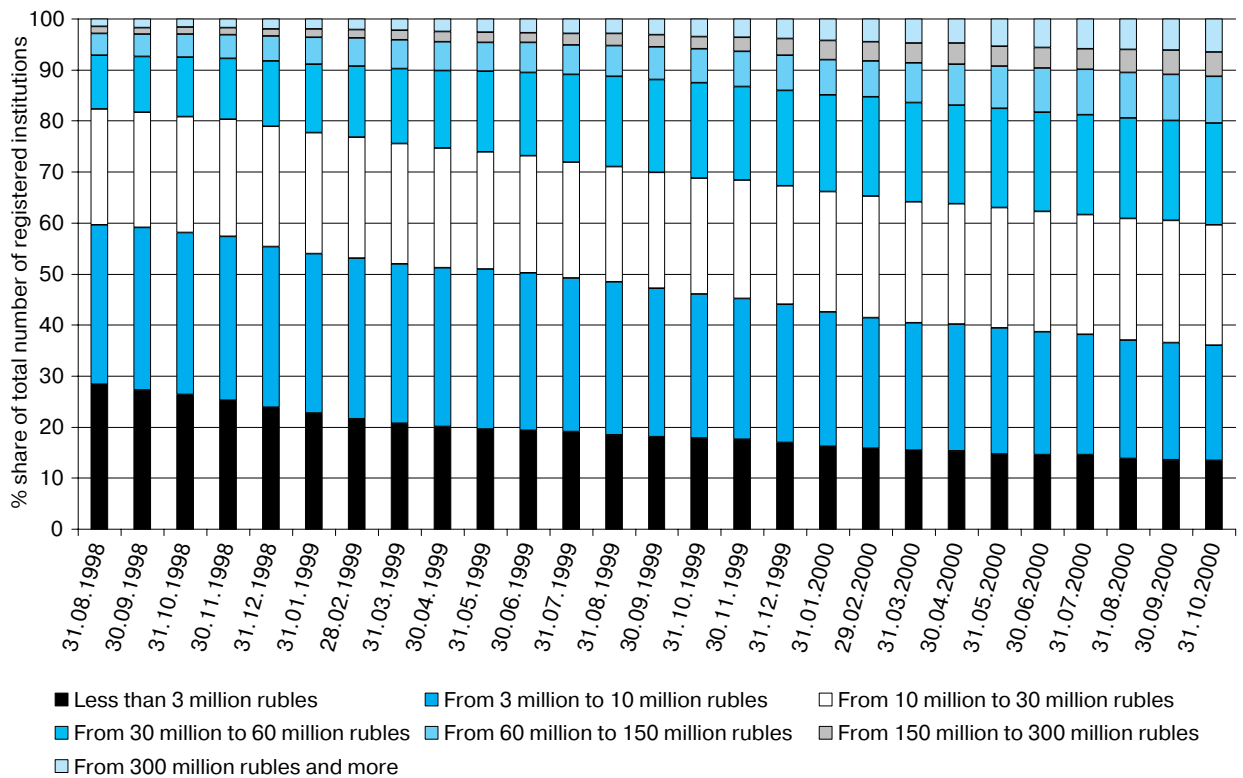


Table 4.1.3

## Selected Indicators of Credit Institutions Performance Grouped by Assets

(million rubles)

Indicators, million rubles unless otherwise stated	Credit institutions grouped by assets (in descending order) as of 30.09.2000						
	1—5	6—20	21—50	51—200	201—1,000	1,001—1,322	Итого
No. of branches throughout the RF territory, units	1,643	303	342	627	881	73	3,869
Credits extended	333,250	209,198	117,674	105,169	70,135	1,892	837,317
of which: outstanding debt	14,412	9,507	5,768	2,464	2,714	120	34,986
— corporate loans	254,079	159,814	81,775	77,906	51,711	1,245	626,530
of which: outstanding debt	11,344	7,330	3,993	1,785	1,889	86	26,427
— personal loans	16,779	3,644	4,429	7,877	9,180	577	42,485
of which: outstanding debt	453	288	159	199	345	29	1,473
— credits extended to banks	26,747	35,660	26,624	14,252	6,688	45	110,017
of which: outstanding debt	1,376	1,185	1,204	225	169	5	4,164
Investment in government securities	198,491	31,364	16,745	19,846	10,961	178	277,584
Investment in bills	2,419	31,391	21,419	29,347	24,925	634	110,134
Investment in shares and equity interest of resident corporations (except for banks)	10,392	10,129	2,936	3,494	1,691	56	28,698
Corporate funds with banks	147,361	85,767	66,212	75,850	59,355	1,600	436,145
Budgetary funds with banks	21,061	23,783	15,984	8,942	4,591	95	74,456
Personal deposits	325,644	22,826	17,832	24,525	22,311	498	413,636
Negotiable debt	51,896	43,775	21,601	24,555	16,767	261	158,856
Total assets	885,978	475,052	303,165	295,546	210,154	6,164	2,176,057



Chart 16

**Comparative Data on Major Sources of Borrowing  
by Credit Institutions as of 30.09.2000  
(Based on Credit Institutions Grouped by Assets)**

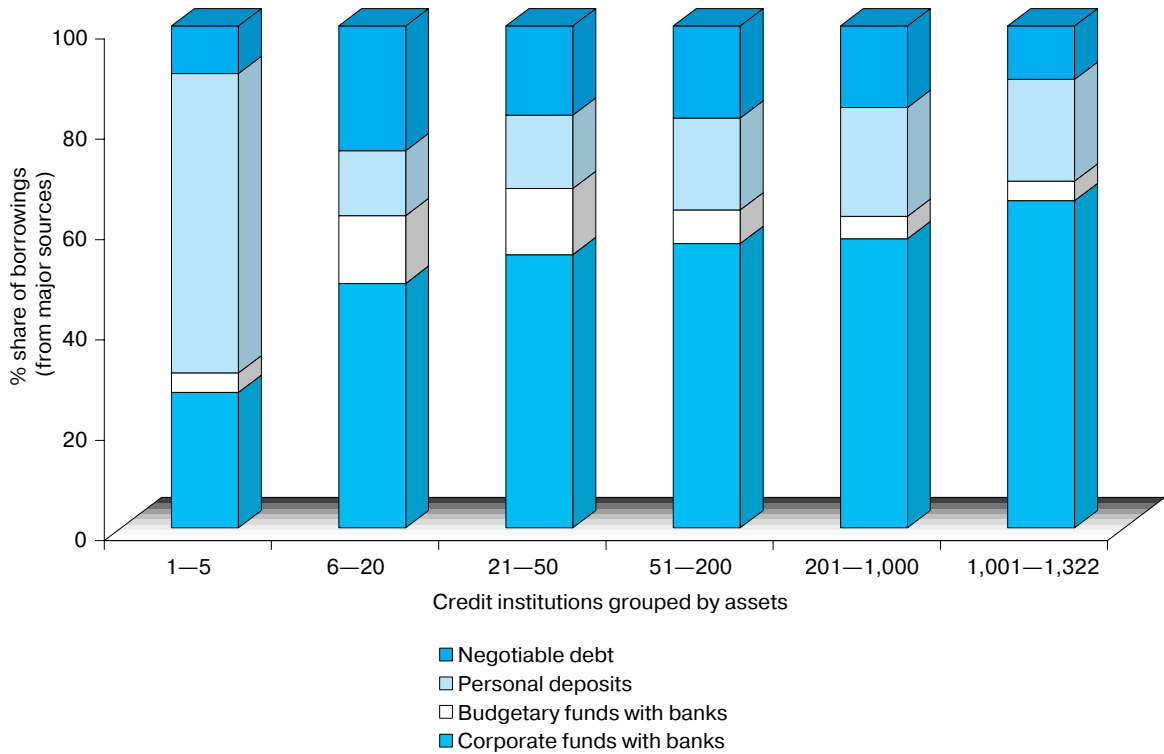
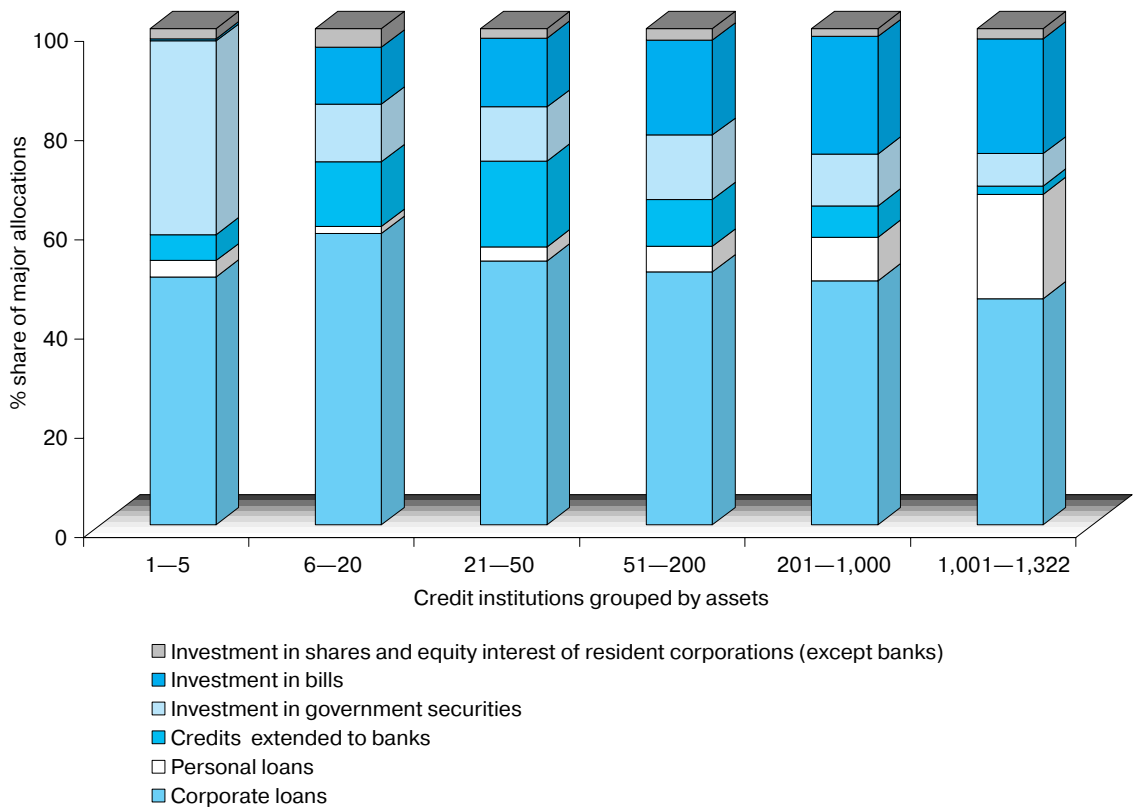


Chart 17

**Comparative Data on Major Allocations of Funds  
by Credit Institutions as of 30.09.2000  
(Based on Credit Institutions Grouped by Assets)**



## 4.2. Borrowings

## Deposits

Table 4.2.1

(million rubles)

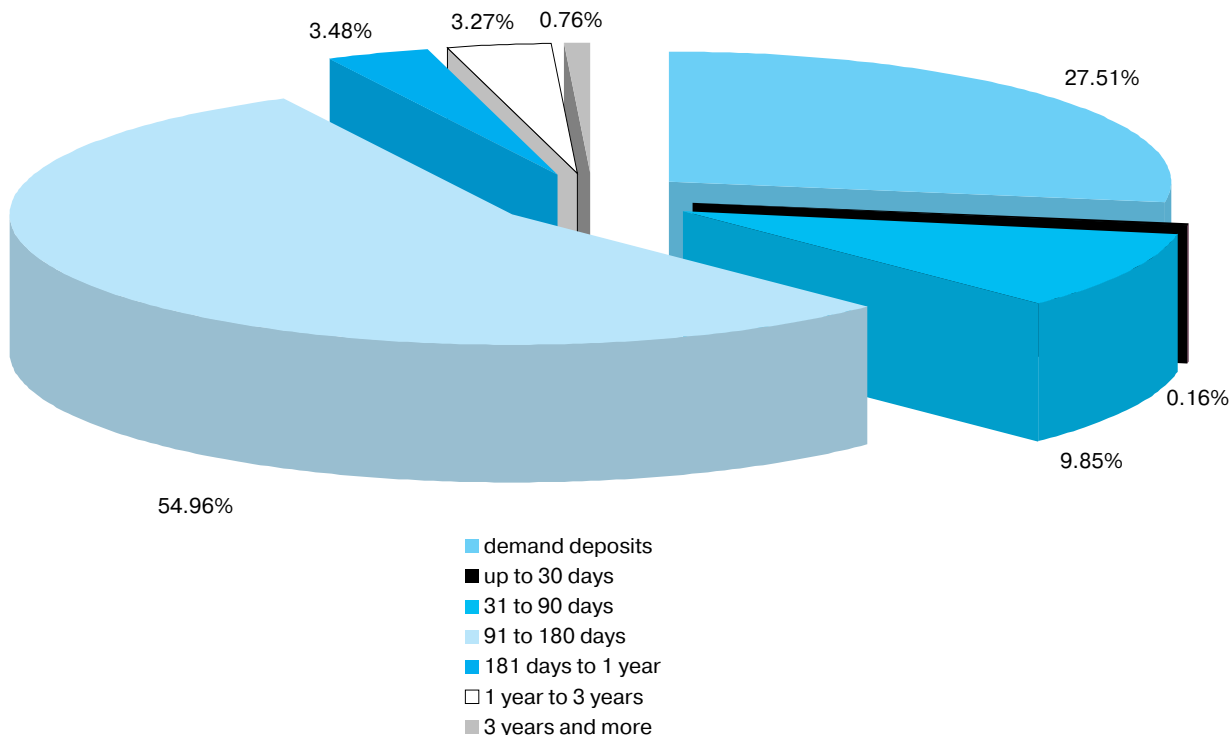
		Total ruble deposits																		
		personal deposits									corporate deposits									bank deposits
		Total					by maturity:				Total					by maturity:				3 years and more
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18			
<b>1998</b>																				
31.12	148,462	140,982	53,759	433	13,191	62,713	3,873	5,595	1,419	5,535	290	1,453	1,098	699	692	855	448	1,945		
<b>1999</b>																				
31.03	165,735	153,398	46,707	398	15,976	79,893	3,432	5,630	1,363	7,628	652	1,902	1,295	1,237	793	979	769	4,709		
30.06	188,983	172,770	48,619	321	19,352	93,765	3,600	5,726	1,387	11,114	2,453	1,820	1,575	2,040	1,213	1,158	855	5,099		
30.09	203,979	180,563	49,671	293	17,790	99,246	6,287	5,899	1,377	18,558	1,334	4,693	4,642	3,680	1,537	1,684	988	4,858		
31.12	236,575	202,783	61,391	281	18,460	105,526	9,316	6,142	1,667	24,821	1,686	6,700	6,443	4,803	2,188	1,866	1,136	8,971		
<b>2000</b>																				
31.01	240,288	208,883	58,998	297	20,142	110,669	11,000	6,174	1,603	24,754	1,717	6,080	4,877	6,176	2,636	2,073	1,194	6,652		
29.02	256,219	217,608	60,911	328	20,863	115,399	12,194	6,128	1,785	30,610	2,618	7,802	7,524	6,061	3,192	2,186	1,226	8,001		
31.03	267,454	226,599	63,757	299	21,779	119,238	13,638	6,233	1,655	33,999	2,899	7,983	8,823	6,635	4,106	1,956	1,609	6,856		
30.04	278,883	236,173	67,211	363	22,509	122,367	14,866	7,188	1,669	34,539	3,077	5,785	11,167	5,483	5,088	1,439	2,499	8,171		
31.05	288,361	246,138	70,865	355	22,850	124,645	16,188	9,524	1,711	35,256	3,307	5,655	11,678	4,601	5,724	1,725	2,566	6,968		
30.06	303,996	259,031	77,430	349	23,183	127,215	17,624	11,459	1,772	38,158	3,507	7,813	10,003	5,720	6,572	1,904	2,638	6,808		
31.07	314,418	268,894	81,100	343	23,523	128,914	18,759	14,430	1,825	41,689	3,219	7,420	12,231	7,111	6,770	2,047	2,891	3,835		
31.08	322,678	273,888	82,571	341	22,957	128,457	19,588	18,042	1,932	41,879	3,534	7,525	9,737	8,405	7,092	2,616	2,970	6,910		
30.09	328,731	281,209	86,615	489	22,233	127,585	20,019	22,336	1,932	40,964	3,324	6,322	9,948	8,096	7,442	2,789	3,043	6,558		

End  
(million rubles)

		Total foreign currency deposits																
		personal deposits								corporate deposits								
		Total	by maturity:							Total	by maturity:							bank deposits
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	3 years and more		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	3 years and more	
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	
<b>1998</b>																		
31.12	155,586	60,282	21,755	1,567	6,379	12,221	10,721	5,522	2,117	54,895	8,038	4,148	3,671	5,083	14,505	11,108	8,344	40,409
<b>1999</b>																		
31.03	180,103	71,838	24,221	1,928	4,573	20,766	11,948	6,089	2,314	63,684	10,871	4,422	6,568	9,599	10,445	10,824	10,954	44,581
30.06	173,118	71,880	22,823	1,806	3,630	23,928	11,596	5,797	2,299	69,609	11,070	10,378	9,203	6,933	13,654	5,666	12,706	31,629
30.09	172,928	80,581	24,347	2,155	4,037	29,051	13,002	5,739	2,250	61,510	1,276	15,941	4,333	3,633	20,983	9,177	6,167	30,838
31.12	225,055	97,666	30,377	2,371	4,944	36,317	14,709	6,250	2,697	93,539	1,175	20,802	13,760	5,479	22,865	12,885	16,573	33,850
<b>2000</b>																		
31.01	231,991	105,634	32,365	2,501	5,271	40,146	16,264	6,191	2,896	95,660	720	24,321	10,283	4,927	27,302	11,246	16,861	30,697
29.02	242,356	108,803	32,736	2,684	5,236	41,980	17,131	6,112	2,923	104,032	861	25,836	12,425	6,510	28,013	11,726	18,659	29,521
31.03	246,569	110,511	32,222	2,485	5,488	42,862	18,272	6,217	2,964	109,288	876	31,137	13,084	7,035	26,303	13,411	17,442	26,770
30.04	254,129	113,953	32,646	2,790	5,282	44,487	19,348	6,482	2,917	112,361	896	37,235	9,360	7,469	20,133	21,575	15,694	27,815
31.05	257,516	116,933	32,946	2,355	5,326	45,952	20,203	7,068	3,084	111,298	969	33,865	12,453	8,037	20,792	22,423	12,759	29,284
30.06	266,341	120,946	34,078	2,533	5,016	47,210	21,245	7,718	3,146	118,768	1,027	37,562	10,034	8,412	22,593	22,781	16,359	26,626
31.07	282,020	123,772	34,424	2,471	5,299	47,980	22,042	8,434	3,123	131,123	792	38,718	11,922	8,120	34,362	21,055	16,153	27,124
31.08	282,735	129,552	35,904	2,619	5,343	49,691	23,902	9,163	2,931	126,346	921	39,569	16,018	9,211	30,704	21,799	8,124	26,836
30.09	293,879	132,427	36,005	2,813	5,218	51,153	24,981	9,576	2,681	138,792	1,054	48,252	15,988	11,819	26,104	24,835	10,740	22,660

Chart 18

**Structure of personal deposits as of 30.09.1999**



**Structure of personal deposits as of 30.09.2000**

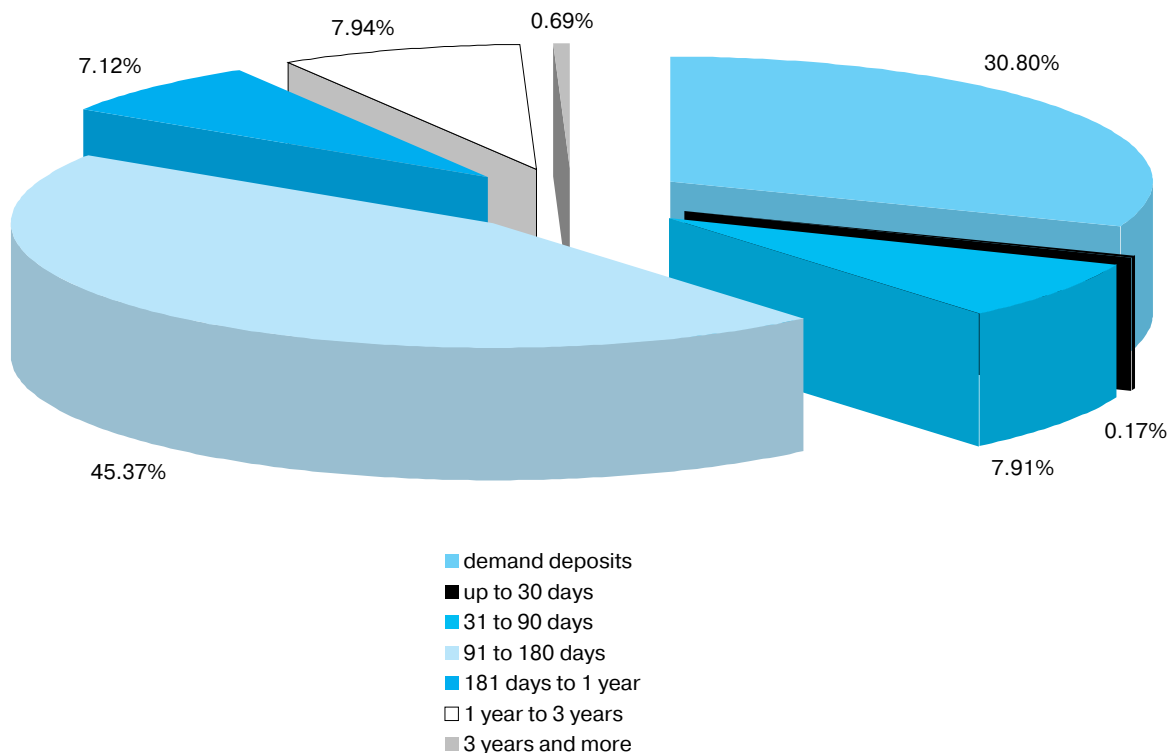


Table 4.2.2

## Average Weighted Deposit Interest Rates on Corporate and Personal in Rubles

(% p.a.)

	Interest rates on personal deposits by maturity						Interest rates on corporate deposits by maturity					
	by all maturity	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year and more	by all maturity	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year and more
<b>1999</b>												
January	25.2	16.6	39.6	42.1	66.1	77.3	25.9	18.6	30.0	19.9	108.5	11.2
February	24.0	18.6	42.1	40.1	58.2	80.0	24.5	16.9	29.8	32.1	45.7	138.5
March	19.4	14.9	41.8	42.1	73.8	69.1	17.8	12.4	28.6	21.8	84.1	94.7
April	16.2	9.4	40.2	40.5	91.2	—	12.6	8.5	23.3	22.0	39.4	65.7
May	15.5	9.0	41.4	40.0	76.0	89.4	11.5	5.2	20.8	27.6	104.2	35.0
June	13.7	7.8	38.4	39.2	66.7	152.6	10.7	6.8	24.3	27.5	85.3	104.5
July	15.2	9.3	33.7	25.1	51.3	—	13.4	7.0	17.6	26.7	74.3	51.0
August	10.6	5.7	33.0	32.7	41.0	—	9.7	5.4	29.3	34.4	22.4	79.7
September	11.6	6.3	37.6	35.4	51.4	82.3	13.1	12.0	9.7	36.6	20.0	53.7
October	10.4	5.4	32.5	34.9	36.1	93.0	14.8	10.0	20.5	35.3	21.3	54.1
November	10.9	6.2	31.9	35.4	43.3	74.0	11.9	8.8	34.9	23.2	14.3	48.8
December	10.4	5.7	28.9	36.2	47.7	83.0	15.0	12.8	21.1	22.3	15.1	28.5
<b>2000</b>												
January	14.2	10.9	31.8	31.6	62.9	81.7	11.6	9.7	16.1	13.5	18.8	34.7
February	9.4	5.7	29.1	30.7	39.4	75.3	11.3	9.1	12.9	22.3	30.8	25.9
March	8.8	5.4	28.1	28.6	38.4	99.2	7.3	5.2	12.1	22.5	44.4	33.1
April	5.7	4.1	23.0	24.8	33.4	63.1	8.5	7.0	10.7	12.0	27.1	21.6
May	7.6	5.5	20.6	23.4	28.1	47.8	10.2	7.7	14.2	18.1	30.1	21.7
June	7.4	5.5	19.3	22.1	28.2	43.4	10.7	10.3	9.5	18.1	16.3	13.5
July	6.7	4.8	19.0	21.8	27.8	56.2	7.3	4.8	10.7	13.4	37.3	21.6
August	5.3	3.6	15.4	21.5	22.8	50.6	6.1	4.2	9.3	18.4	16.6	19.2
September	4.8	3.0	16.4	17.3	20.4	34.4	11.9	4.3	7.4	18.1	26.4	16.1

Table 4.2.3

## Average Weighted Deposit Interest Rates on Corporate and Personal in US Dollars

(% p.a.)

	Interest rates on personal deposits						Interest rates on corporate deposits					
	by all maturity	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year and more	by all maturity	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year and more
<b>1999</b>												
January	6.9	5.5	10.3	11.3	16.7	6.8	5.4	4.8	6.1	7.4	7.1	7.0
February	6.2	4.5	7.9	10.3	22.1	18.4	5.3	4.3	6.7	8.4	7.4	7.7
March	4.5	3.4	10.2	10.0	12.8	22.6	5.0	4.5	7.1	6.1	11.2	8.9
April	6.2	5.5	8.8	9.6	12.2	23.6	4.4	4.2	5.1	9.5	10.8	5.9
May	5.5	4.6	8.2	9.4	8.7	25.7	4.1	4.1	4.7	11.3	5.1	7.1
June	3.9	3.2	7.6	7.9	10.7	23.2	4.4	4.2	4.7	5.4	5.4	14.6
July	4.4	3.6	7.2	8.1	11.3	15.7	5.1	4.6	6.3	6.3	5.6	11.2
August	3.4	2.8	6.5	7.4	11.5	13.7	4.4	4.3	6.3	5.2	6.4	7.4
September	3.7	2.9	8.1	7.9	13.4	14.6	4.7	4.5	4.7	7.6	5.9	12.2
October	4.1	3.1	7.3	6.7	13.4	19.4	4.8	4.4	8.6	6.4	6.4	6.7
November	3.0	1.9	9.3	7.7	12.3	21.3	5.0	4.9	5.5	6.7	6.2	5.9
December	2.8	1.8	7.2	7.9	11.3	13.7	4.8	4.3	6.5	13.0	15.1	6.2
<b>2000</b>												
January	4.0	2.9	7.3	8.0	12.2	18.3	5.2	5.1	5.2	5.7	6.1	6.1
February	2.6	1.5	9.3	8.1	9.8	16.5	5.3	5.1	5.6	6.3	9.8	6.0
March	3.5	2.5	9.8	8.0	10.1	13.7	5.6	5.3	6.7	10.5	8.2	18.5
April	2.2	1.2	7.5	8.0	9.8	8.0	5.7	5.6	5.9	6.2	7.6	7.1
May	2.4	1.3	5.6	7.8	9.3	10.0	7.5	5.9	6.0	22.6	7.8	7.0
June	2.2	1.3	6.2	7.4	9.2	10.0	6.3	6.2	6.8	6.6	6.5	8.2
July	2.5	1.3	5.8	7.7	8.2	10.4	6.0	6.0	6.1	7.2	5.9	7.9
August	3.2	1.6	21.5	7.2	9.0	9.4	6.1	6.0	5.7	6.8	6.2	8.4
September	2.1	1.2	6.1	7.4	11.2	9.3	5.9	5.9	6.0	6.5	5.6	8.0

Table 4.2.4

## Average Weighted Deposit Interest Rates on Interbank in Rubles

(% p.a.)

	Interest rates on banks' deposits by maturity						
	by all maturity	up to 30 days	of which overnight	31 to 90 days	91 to 180 days	181 days to 1 year	1 year and more
<b>1999</b>							
January	26.0	25.6	26.8	33.0	44.9	59.9	18.0
February	23.8	23.7	24.2	36.0	25.2	59.6	19.0
March	18.4	19.7	20.7	2.5	34.9	41.7	0.5
April	17.6	17.4	18.3	15.1	20.6	44.8	21.0
May	7.8	7.4	6.2	28.7	32.5	56.0	18.5
June	7.2	6.2	6.0	15.2	15.3	34.1	17.1
July	8.3	7.6	7.0	15.4	14.9	20.2	10.8
August	9.7	9.5	9.4	15.8	24.7	8.0	24.6
September	17.0	17.0	18.4	14.1	20.8	12.6	5.1
October	13.8	13.8	13.5	14.0	18.1	8.8	7.5
November	9.9	9.8	11.1	12.9	34.9	8.1	7.9
December	12.5	12.3	11.5	13.5	29.1	19.5	32.7
<b>2000</b>							
January	9.6	9.2	9.7	13.8	25.2	14.1	18.0
February	8.4	8.2	8.7	12.8	20.0	17.9	8.3
March	7.0	6.7	5.7	15.1	12.1	20.1	9.1
April	10.2	10.1	10.0	13.8	15.5	21.2	4.6
May	7.4	7.3	7.6	14.6	21.4	12.4	4.9
June	4.7	4.5	4.1	11.5	19.5	13.7	4.8
July	3.4	3.0	2.6	11.3	15.0	10.3	5.2
August	4.8	4.3	4.3	11.4	14.1	14.0	5.0
September	4.4	3.5	3.0	11.1	12.2	17.1	6.2





Table 4.2.6

## Average Weighted Interest Rates on Deposit and Savings Certificates and Bonds

(% p.a.)

	Interest rates on deposit certificates by maturity:					Interest rates on savings certificates by maturity:					Interest rates on bonds by maturity:				
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years
<b>1999</b>															
January	18.8	27.6	33.9	114.3	2.9	112.9	41.4	37.8	25.0	210.0	0.1	13.9	9.0	—	—
February	20.4	29.1	26.2	98.9	—	43.9	26.1	47.5	25.0	19.1	—	—	—	—	—
March	6.5	25.5	26.7	2.2	—	23.6	38.9	46.5	14.0	30.0	—	—	—	—	—
April	2.7	27.2	28.4	1.6	0.4	4.0	41.6	37.4	—	—	—	—	—	15.3	—
May	8.3	24.3	21.8	23.0	—	3.8	42.6	41.3	—	—	—	—	—	24.2	—
June	17.8	23.5	21.4	8.9	—	—	—	29.2	—	—	—	—	—	—	—
July	1.6	23.7	20.4	22.4	—	20.0	—	29.0	—	—	—	—	—	—	—
August	2.2	23.2	23.1	33.0	2.2	—	47.6	29.0	—	—	—	—	3.4	19.1	—
September	2.3	23.9	21.3	17.7	7.4	—	—	38.0	—	—	—	5.6	—	18.2	—
October	2.8	15.1	18.4	27.8	—	—	47.6	41.4	—	—	—	6.7	—	17.2	—
November	2.4	16.0	14.9	49.6	—	—	—	36.0	—	—	—	—	—	—	—
December	3.6	13.6	12.9	18.2	—	55.0	—	36.0	—	—	—	—	—	—	—
<b>2000</b>															
January	4.0	9.5	20.4	20.1	—	—	39.8	32.3	27.0	—	—	—	—	—	—
February	6.7	17.3	20.7	22.0	1.0	—	20.0	36.0	27.0	—	—	—	—	—	—
March	11.4	17.2	24.1	2.8	2.1	—	45.0	22.0	26.9	—	—	—	—	—	—
April	9.2	12.6	15.8	21.7	2.7	33.0	—	26.4	29.0	29.0	—	24.0	—	—	—
May	8.1	11.6	14.5	24.8	1.2	33.0	24.0	—	23.0	—	—	—	—	—	18.8
June	15.3	10.0	17.5	23.7	1.1	—	—	18.0	23.0	23.0	—	—	—	—	—
July	23.6	11.6	14.9	20.6	7.9	26.8	13.0	24.0	—	—	—	—	—	—	—
August	23.7	11.0	13.1	19.4	1.0	—	—	18.0	—	—	—	—	18.0	—	—
September	23.0	8.8	14.7	22.9	2.1	—	—	—	—	—	—	—	—	—	—

Table 4.2.7

## Funds Owned by Legal Entities and Individuals and Raised Through Bills

(million rubles)

	Total rubles raised by bills, by redemption period								Total foreign currency raised by bills, by redemption period								
	Total	of which:							Total	of which:							
		on call	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	more than 3 years		on call	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	more than 3 years	
<b>1998</b>																	
31.12	25,912	7,785	2,321	3,533	4,371	5,974	1,405	523	20,347	7,030	590	3,318	2,711	2,861	3,016	821	
<b>1999</b>																	
31.01	27,514	8,498	2,603	4,296	4,330	5,883	1,380	524	20,645	9,451	446	2,132	2,660	1,942	3,109	905	
28.02	29,225	9,249	2,964	4,744	4,437	5,894	1,396	542	21,287	9,150	1,157	2,507	2,707	2,178	2,680	908	
31.03	34,332	10,296	4,254	5,628	4,387	7,866	1,344	559	25,341	9,287	3,882	2,824	3,099	2,472	2,819	959	
30.04	40,233	11,801	4,565	7,947	5,578	8,249	1,542	552	27,376	12,637	1,248	3,121	3,316	3,052	2,719	1,283	
31.05	41,776	13,680	3,879	8,110	5,593	8,300	1,562	652	22,788	10,000	1,168	1,921	2,915	3,459	2,161	1,164	
30.06	51,187	20,519	4,294	11,094	7,238	5,482	1,508	1,053	23,794	8,146	2,072	2,189	3,405	3,473	2,593	1,916	
31.07	48,324	15,719	3,322	10,012	7,551	9,140	1,793	786	20,072	3,548	1,108	2,499	4,106	4,760	2,570	1,482	
31.08	52,352	17,732	3,768	9,322	9,342	9,660	1,831	699	21,600	4,534	1,347	3,089	4,090	4,293	2,692	1,555	
30.09	55,503	18,572	4,061	11,260	8,898	9,982	1,915	815	26,748	4,134	1,437	5,850	4,833	4,721	4,203	1,570	
31.10	55,516	17,762	4,072	12,209	8,750	9,921	1,907	894	26,710	3,983	1,268	6,641	4,810	5,183	4,229	597	
30.11	58,948	18,162	6,556	11,814	8,957	10,552	2,082	825	31,271	6,154	1,750	8,709	4,825	5,193	3,317	1,322	
31.12	72,279	25,272	11,053	14,735	9,321	9,108	1,731	1,060	36,440	6,339	2,730	10,320	5,031	5,254	4,411	2,355	
<b>2000</b>																	
31.01	65,701	27,289	4,941	12,338	10,300	8,038	1,911	883	41,024	6,964	2,292	11,194	7,926	5,207	5,093	2,348	
29.02	62,379	22,552	5,136	12,879	10,802	8,229	1,965	817	40,940	5,981	3,205	11,773	8,360	5,985	3,818	1,817	
31.03	70,991	21,185	5,396	14,367	11,495	10,287	2,556	858	38,802	2,624	842	10,659	9,516	5,610	3,950	1,818	
30.04	69,713	20,233	4,832	12,542	12,230	10,566	3,053	859	40,732	2,873	3,042	8,340	10,432	6,559	4,048	1,750	
31.05	70,211	21,589	4,450	11,280	12,512	10,871	3,425	931	37,170	2,997	730	7,939	10,261	6,315	3,721	1,816	
30.06	73,306	22,669	5,627	11,450	11,972	11,341	3,512	1,089	39,233	2,732	1,035	7,563	11,734	6,988	3,875	1,877	
31.07	77,947	23,682	5,025	12,978	13,373	11,825	3,767	1,029	40,862	3,739	717	7,085	10,398	8,725	4,408	4,365	
31.08	83,761	27,606	5,408	12,908	14,174	10,820	4,213	1,131	43,010	6,519	754	5,409	8,770	9,441	4,216	4,185	
30.09	95,911	28,754	5,591	13,421	20,190	11,855	4,685	3,561	42,438	5,993	1,067	5,727	8,900	7,857	4,778	4,760	

Table 4.2.8

## Average Weighted Interest Rates on Bills

(% p.a.)

	Interest rates on ruble-denominated bills sold to legal entities, by maturity:							Interest rates on ruble-denominated bills sold to individuals, by maturity:						
	at sight	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	more than 3 years	at sight	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	more than 3 years
<b>1999</b>														
January	1.1	16.4	27.9	15.9	14.2	11.1	39.5	0.9	9.1	181.6	25.3	33.9	7.7	—
February	1.7	12.1	25.3	25.5	15.4	11.1	15.2	0.5	17.2	45.9	63.7	8.4	7.4	9.9
March	12.1	21.5	36.1	14.8	8.6	17.1	12.9	0.3	11.5	30.5	4.3	4.5	0.7	13.6
April	2.7	—	32.1	19.4	78.9	10.0	11.9	1.2	0.8	72.0	14.0	1.3	3.1	10.9
May	0.2	—	40.0	53.5	49.0	12.5	—	0.2	1.5	100.1	21.6	36.0	29.3	15.1
June	0.1	23.4	23.5	13.3	18.0	16.1	—	1.5	9.6	14.0	10.0	15.0	15.1	82.6
July	—	—	15.4	15.0	10.3	12.1	12.8	1.0	0.7	3.7	22.7	20.6	2.5	18.1
August	1.0	19.0	24.5	14.0	13.0	10.5	—	0.2	6.0	19.8	10.6	13.6	22.2	30.1
September	1.4	24.5	23.1	16.5	10.0	7.7	8.3	0.1	3.2	13.3	13.7	—	5.5	22.0
October	0.9	23.9	20.2	11.0	9.5	7.1	16.8	0.5	6.8	12.6	45.8	25.6	0.5	0.4
November	0.6	16.2	19.6	15.7	10.7	17.6	12.5	2.0	1.6	15.0	21.6	58.1	1.9	0.6
December	0.4	15.0	3.5	15.1	10.4	11.2	14.6	0.6	1.7	30.1	0.6	—	9.5	15.7
<b>2000</b>														
January	1.0	—	62.5	16.0	11.6	7.4	17.8	0.1	1.2	11.0	20.9	50.9	48.7	3.7
February	2.3	29.5	33.4	16.9	7.9	20.4	17.0	0.4	1.2	17.8	13.9	7.0	1.6	15.0
March	—	42.0	24.8	8.6	10.8	19.9	9.8	0.5	2.1	14.1	20.0	42.0	1.3	26.5
April	0.6	27.3	22.5	13.2	11.4	12.0	14.9	0.3	11.2	16.6	4.0	2.3	5.9	166.8
May	0.6	33.2	25.8	13.6	6.0	13.9	20.9	0.3	0.4	13.6	12.8	1.1	5.2	0.7
June	1.3	40.9	23.5	15.1	6.3	14.4	28.5	0.1	7.2	16.9	15.6	8.7	7.2	34.3
July	1.3	6.4	26.8	10.5	7.1	11.8	12.4	0.1	4.4	16.4	25.7	1.4	4.9	8.2
August	2.2	9.2	24.4	9.5	10.3	14.3	19.5	0.2	3.8	15.9	6.8	1.6	0.8	5.5
September	7.1	11.7	11.7	11.3	7.8	19.6	13.3	0.1	3.3	11.8	18.5	1.9	0.4	16.6

## 4.3. Lending

Table 4.3.1

### Corporate, Interbank and Personal Loans

(million rubles)

	Total loans in rubles											Total loans in foreign currency										
	Total	personal loans	of which:									Total	personal loans	of which:								loans to banks
			corporate loans											corporate loans								
			total	of which by maturity:							loans to banks			total	of which by maturity:							
up to 30 days	31 to 90 day	91 to 180 days		181 days to 1 year	1 to 3 years	more than 3 years	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year		1 to 3 years	more than 3 years									
<b>1998</b>																						
31.12	123,192	10,591	99,592	3,488	5,503	10,905	31,093	23,844	10,509	12,836	298,375	9,487	200,656	3,926	10,081	17,163	51,034	55,457	36,653	45,321		
<b>1999</b>																						
31.03	153,172	11,400	123,051	2,330	5,492	16,985	38,410	25,221	18,520	18,416	320,410	11,400	206,518	3,549	7,132	21,432	53,017	56,271	33,650	53,530		
30.06	188,296	11,551	159,919	3,638	8,737	21,146	62,434	32,304	15,950	16,450	285,425	10,793	171,744	4,575	5,296	16,201	34,165	51,226	36,952	60,580		
30.09	224,885	14,408	184,712	7,928	11,809	25,925	74,254	32,708	16,693	25,033	279,172	11,676	169,817	5,728	5,130	16,483	39,089	44,936	39,071	58,519		
31.12	292,715	15,921	244,320	19,865	18,570	29,270	98,993	34,104	27,629	31,728	304,097	11,709	200,870	7,832	10,375	16,802	50,122	49,065	47,057	57,972		
<b>2000</b>																						
31.01	300,549	16,647	251,966	12,585	22,868	33,370	102,852	35,236	27,592	31,140	303,630	11,902	206,114	7,835	9,354	17,270	51,846	49,551	50,062	49,673		
29.02	316,127	17,296	263,928	15,944	24,972	36,244	105,867	36,047	27,043	34,032	315,304	11,967	205,227	10,459	7,546	17,155	53,858	48,603	48,776	60,890		
31.03	328,032	18,219	272,814	12,582	25,618	41,961	106,454	38,255	27,960	36,130	318,155	12,107	210,829	10,053	9,434	14,897	59,022	48,767	49,755	58,222		
30.04	349,671	19,201	288,024	12,697	24,537	48,976	112,312	40,852	27,630	41,546	316,935	12,314	214,070	9,413	8,199	15,853	61,022	50,004	50,767	53,262		
31.05	361,037	20,234	300,459	17,762	22,666	53,207	113,810	43,124	28,026	39,470	312,994	12,596	221,405	8,589	9,705	16,747	63,451	53,892	51,194	42,111		
30.06	383,479	21,832	323,933	18,693	28,327	56,517	120,649	47,029	29,220	36,652	318,397	13,136	219,967	7,643	7,882	16,529	62,249	56,873	51,747	46,385		
31.07	388,408	23,552	329,293	14,645	30,200	64,221	118,575	47,297	29,952	34,205	326,898	13,688	218,961	4,969	8,826	16,884	61,684	52,438	56,675	56,685		
31.08	422,928	26,116	352,796	17,879	40,592	69,333	121,944	49,155	29,496	42,438	332,797	13,974	230,784	5,408	8,920	17,822	67,747	56,762	57,956	50,109		
30.09	461,093	28,586	383,350	23,174	42,882	80,149	129,990	50,774	29,290	47,570	358,380	13,899	243,177	8,615	6,548	24,222	69,328	59,944	58,269	62,447		

Chart 19

### Structure of Loans Extended by Credit Institutions in Ruble and Foreign Currency

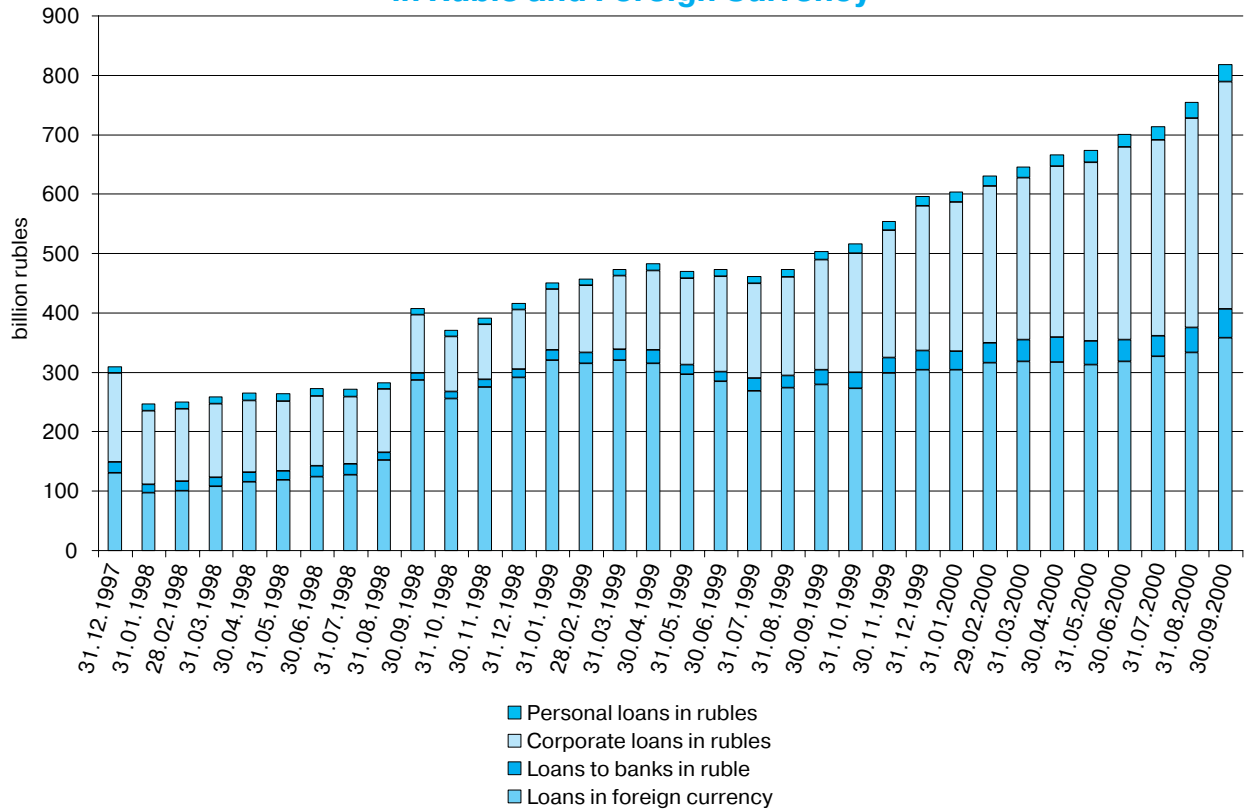


Chart 20

### Dynamics of Debt on Credits Extended

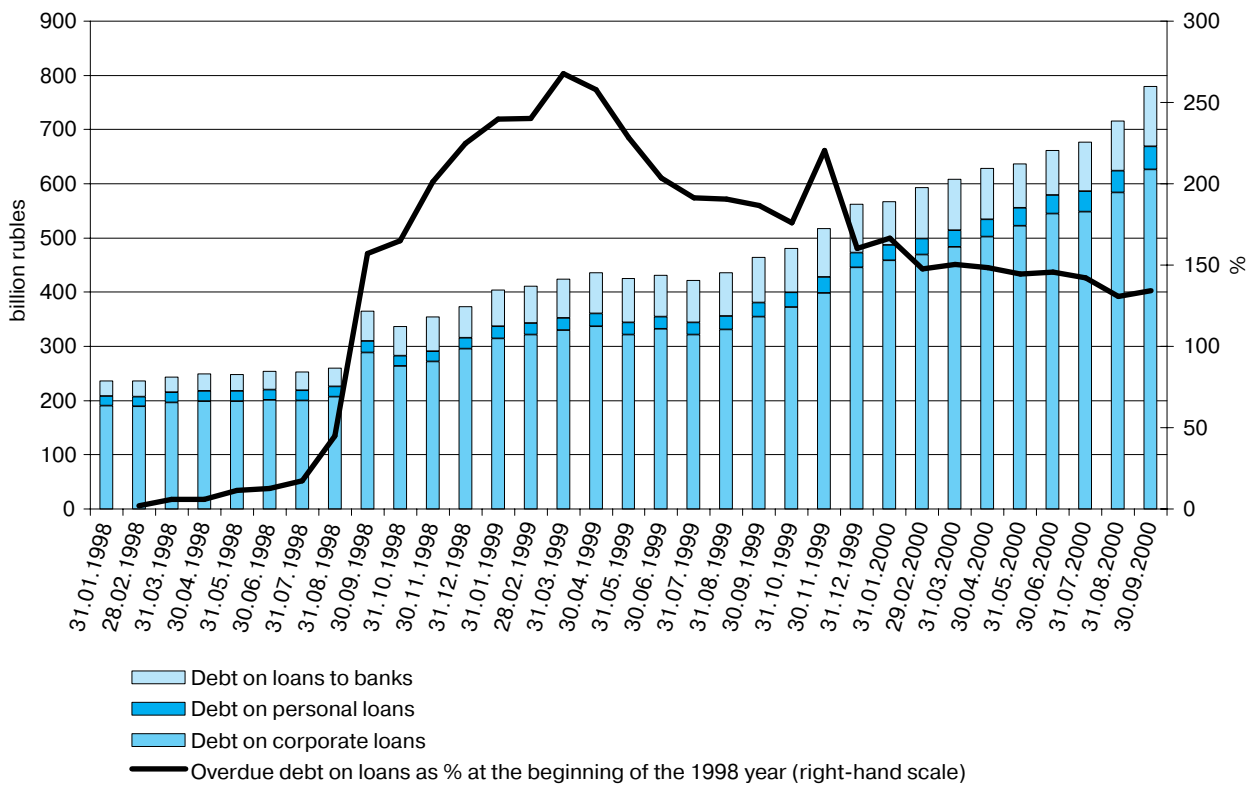


Table 4.3.2

## Average Weighted Interest Rates on Corporate and Personal Loans in Rubles

(% p.a.)

	Interest rates on personal loans in rubles							Interest rates on corporate loans in rubles						
	by all maturity	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	more than 3 years	by all maturity	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	more than 3 years
<b>1999</b>														
January	35.2	48.5	48.5	53.2	32.2	21.1	39.2	45.0	39.0	54.4	51.4	46.5	48.4	16.5
February	45.1	49.9	52.4	49.7	40.6	42.3	33.6	43.3	34.9	52.9	45.0	45.7	40.2	35.9
March	43.6	44.0	53.1	52.5	41.1	37.7	39.2	41.4	44.1	47.8	42.2	48.8	33.4	8.6
April	53.8	51.4	52.3	59.6	42.0	41.1	36.9	41.8	31.7	41.8	38.5	53.4	33.1	21.2
May	44.1	46.3	56.6	51.2	41.2	35.0	37.8	41.9	34.8	41.7	43.0	52.7	31.5	10.9
June	41.5	42.6	51.6	53.2	40.6	30.5	40.0	30.6	23.5	38.8	41.0	36.6	21.5	10.6
July	43.9	42.6	55.3	55.8	39.4	37.5	32.8	36.9	35.1	43.4	37.7	44.0	26.6	10.4
August	40.3	41.1	50.3	43.0	38.6	33.2	36.4	36.4	35.2	47.3	37.7	36.3	23.6	28.2
September	40.5	41.2	50.1	46.1	38.7	31.7	33.8	35.4	33.0	42.4	40.8	38.4	20.5	22.8
October	39.3	41.8	51.7	42.4	40.5	28.3	39.3	36.7	32.7	37.2	37.7	39.4	30.6	22.1
November	41.9	40.8	51.2	48.2	38.4	35.6	37.0	37.2	34.7	44.5	44.8	38.3	27.2	18.2
December	40.2	41.1	47.7	44.7	38.1	31.9	38.8	30.9	32.4	25.6	37.6	33.5	32.1	24.3
<b>2000</b>														
January	38.5	39.5	42.9	44.6	38.2	36.5	35.3	33.1	31.9	38.7	35.6	32.7	25.7	17.3
February	35.3	35.9	39.8	42.2	35.5	33.4	34.4	31.5	26.5	36.7	37.6	34.7	34.8	28.0
March	33.2	31.7	39.3	43.6	32.5	30.1	23.8	29.6	26.5	35.3	34.2	29.0	29.4	11.7
April	26.8	25.8	34.1	35.5	27.0	22.7	22.5	28.7	26.1	32.0	31.5	31.2	22.0	19.2
May	29.1	29.0	34.2	38.9	27.2	24.5	20.5	25.3	21.6	28.4	31.2	28.8	22.0	27.0
June	28.3	27.9	31.7	35.1	26.8	24.7	24.1	23.0	20.5	22.0	29.8	26.1	24.6	18.8
July	27.4	27.0	29.8	33.8	26.4	22.6	23.3	23.0	19.2	24.6	28.5	25.8	28.9	20.1
August	25.6	25.1	29.5	30.1	24.6	24.7	16.7	20.9	18.2	22.2	24.8	24.8	21.8	19.8
September	26.3	28.4	29.3	30.7	23.4	21.3	18.0	20.6	18.7	23.7	20.8	22.8	23.8	15.2

Table 4.3.3

## Average Weighted Interest Rates on Corporate and Personal Loans in US Dollars

(% p.a.)

	Interest rates on personal loans in US dollars falling due							Interest rates on corporate loans in US dollars falling due						
	by all maturity	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	by all maturity	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
<b>1999</b>														
January	16.6	22.2	19.7	25.5	12.8	11.6	12.0	11.4	10.3	11.8	11.8	15.3	9.2	10.1
February	17.4	20.1	23.2	16.2	15.4	13.9	14.1	12.7	11.4	10.5	16.6	15.3	12.7	8.7
March	20.5	24.7	16.5	16.4	15.4	11.9	14.8	11.5	10.4	9.2	13.5	15.0	12.3	9.3
April	13.2	12.6	23.3	17.9	13.4	11.9	15.7	7.5	7.9	6.3	14.4	13.8	13.4	12.9
May	13.4	12.1	21.5	21.7	16.5	11.2	11.0	12.0	9.8	10.6	12.6	16.3	13.5	13.9
June	15.0	11.5	32.5	18.1	15.4	12.2	13.3	10.3	8.3	11.5	14.1	12.3	12.1	5.9
July	16.1	11.6	33.8	18.3	20.2	11.2	11.0	11.9	10.0	11.5	15.5	14.5	14.7	10.0
August	17.8	18.2	20.9	15.7	20.5	14.4	10.1	11.3	9.2	11.5	12.1	12.8	14.4	11.3
September	15.8	15.4	16.8	18.2	19.9	13.8	10.4	11.2	9.0	10.7	13.4	15.3	15.1	11.2
October	16.8	18.5	15.9	16.8	17.0	11.6	10.2	12.1	9.4	11.0	14.8	16.4	14.5	10.3
November	15.1	15.5	16.0	18.5	16.2	11.4	10.3	11.9	10.3	14.3	12.8	18.6	15.4	9.0
December	13.3	13.2	17.9	15.4	18.0	9.3	10.4	11.9	10.3	11.2	14.3	14.6	16.5	9.3
<b>2000</b>														
January	13.2	12.4	16.7	15.5	18.6	12.7	10.5	11.9	10.5	11.3	16.4	14.2	16.8	9.9
February	12.5	12.8	16.5	17.7	11.6	11.4	10.7	13.3	11.1	13.8	16.5	14.7	17.1	12.4
March	12.3	11.3	17.8	18.9	16.5	13.4	10.8	12.1	10.2	10.6	14.4	14.3	15.4	10.6
April	13.1	11.8	17.7	18.1	17.8	14.0	10.8	12.8	10.5	13.7	17.5	14.3	12.9	14.8
May	12.9	11.8	18.1	18.1	17.9	11.5	11.4	12.1	10.3	14.1	14.2	13.6	12.9	11.1
June	12.2	11.2	20.1	17.8	17.4	11.5	11.2	11.8	11.0	13.2	14.0	11.5	13.2	10.1
July	12.4	11.7	15.8	20.4	16.9	11.4	10.2	12.4	11.4	12.8	13.2	14.0	11.6	13.3
August	14.1	12.1	9.4	16.8	16.2	13.3	10.2	11.6	9.8	12.7	10.8	13.6	13.6	12.8
September	13.7	12.2	16.6	17.0	15.0	12.9	10.1	11.4	10.3	11.3	11.8	13.2	14.0	10.8

Table 4.3.4

## Average Weighted Interest Rates on Interbank Loans in Rubles and in US Dollars

(% p.a.)

	Interest rates on loans to banks in rubles								Interest rates on loans to banks in US dollars falling due						
	by all maturity	up to 30 days	of which overnight	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	more than 3 years	by all maturity	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
<b>1999</b>															
January	23.9	23.7	24.0	43.9	41.9	30.8	3.0	30.0	5.5	5.5	5.4	8.0	5.5	9.3	7.0
February	20.6	20.6	20.5	23.3	13.0	46.9	8.0	1.1	5.3	5.4	4.1	8.4	4.5	6.0	4.9
March	19.3	19.3	19.6	21.6	16.6	13.4	26.3	0.9	5.2	5.2	4.9	4.3	10.7	10.5	5.1
April	18.1	18.3	18.4	20.6	13.7	3.2	—	19.7	4.5	4.5	4.3	1.7	7.2	5.5	3.0
May	9.1	8.2	7.0	21.0	20.6	18.5	—	—	4.6	4.6	5.2	4.1	4.1	6.8	6.7
June	7.8	7.5	6.4	20.4	21.7	11.5	—	—	4.7	4.7	4.9	5.4	3.1	2.7	—
July	8.8	8.7	8.2	16.9	6.0	7.4	15.5	15.0	4.8	4.8	5.1	2.6	2.7	7.1	6.5
August	9.5	9.4	9.6	19.5	14.1	10.2	9.6	—	5.0	5.0	5.4	5.5	5.0	6.6	—
September	15.8	15.8	16.9	17.7	10.1	14.3	—	14.6	5.1	5.1	5.2	5.7	6.1	6.0	7.4
October	14.6	14.6	14.4	19.9	13.6	10.9	10.0	—	5.1	5.1	4.4	6.6	7.5	9.8	6.5
November	11.5	11.4	12.3	22.2	10.9	2.9	59.5	10.3	5.2	5.2	6.4	6.1	5.9	8.8	—
December	13.4	13.0	11.8	28.6	19.9	15.5	17.9	19.8	5.5	5.5	6.4	6.9	9.2	7.1	6.4
<b>2000</b>															
January	12.5	10.2	10.3	27.4	24.2	157.5	25.1	—	5.4	5.4	6.0	6.0	6.3	7.8	4.8
February	10.0	10.0	10.2	17.8	21.9	8.9	36.7	8.8	5.5	5.5	6.7	6.4	6.3	14.3	15.0
March	7.6	7.5	6.6	14.7	13.9	19.4	19.8	—	5.7	5.7	7.2	8.1	6.7	10.1	—
April	10.3	10.2	10.0	13.5	15.9	10.2	8.6	—	5.8	5.8	6.7	6.3	6.5	11.2	—
May	8.0	8.0	8.0	10.9	14.5	2.9	12.5	—	6.1	6.1	6.7	6.6	6.6	10.6	—
June	5.5	5.5	5.2	12.2	18.1	7.4	13.0	—	6.2	6.2	7.2	6.6	7.3	9.0	—
July	4.4	4.3	4.0	9.1	13.9	21.6	10.1	7.7	10.9	11.0	6.9	5.2	7.1	11.8	—
August	5.2	5.1	5.1	9.6	17.0	14.4	20.1	8.9	6.3	6.3	6.9	6.8	6.7	8.7	2.8
September	4.3	4.2	3.9	11.4	12.0	15.6	—	—	6.3	6.3	6.3	8.0	6.9	11.9	2.9



Table 4.3.5

## Structure of Credit Institutions' Investments in Securities

(million rubles)

	Investment in debt instruments										
	Total	Federal government securities	of which: securities bought on REPO terms	Securities of the RF member territories and local authorities	of which: securities bought on REPO terms	Securities issued by resident credit institutions	of which: securities bought on REPO terms	Securities issued by nonresidents	of which: securities bought on REPO terms	Other debt instruments	of which: debt instruments bought on REPO terms
	1	2	3	4	5	6	7	8	9	10	11
<b>1998</b>											
31.12	196,283	179,702	2,591	4,252	1	2,209	19	9,630	707	490	1
<b>1999</b>											
31.03	204,104	189,178	2,679	4,526	0	78	10	9,919	0	404	1
30.06	206,758	192,163	1,561	4,907	0	67	4	9,311	0	310	0
30.09	213,772	199,319	630	4,696	5	309	0	8,752	0	696	2
31.12	227,690	213,705	1,031	3,782	4	228	0	9,724	0	251	23
<b>2000</b>											
31.01	253,234	238,214	962	3,953	3	206	0	10,579	0	282	28
29.02	250,646	236,742	967	3,950	3	208	0	9,458	0	288	31
31.03	253,053	239,184	908	4,390	3	60	0	9,158	0	261	29
30.04	258,792	244,334	413	5,154	1	235	0	8,820	0	249	29
31.05	262,735	248,408	542	5,331	82	297	0	8,509	0	190	29
30.06	265,090	250,482	460	5,226	43	423	0	8,794	0	165	29
31.07	274,326	259,758	601	5,432	0	607	0	8,110	0	421	28
31.08	285,779	268,733	580	6,146	12	603	0	8,775	0	1,522	33
30.09	294,479	277,584	446	4,958	80	926	0	8,971	0	2,039	56

End  
(million rubles)

	Investment in shares of stock						Equity interest in legal entities				
	Total	Resident credit institutions' shares of stock	of which:		Nonresidents' shares	of which: shares bought for investment	Other shares	of which: shares bought for investment	Total	of which: subsidiary and affiliated resident bank	Other participating interests
			shares of stock bought for investment	of which: shares bought for investment							
	12	13	14	15	16	17	18	19	20	21	
<b>1998</b>											
31.12	7,593	794	697	492	305	6,307	1,753	5,826	495	1,990	
<b>1999</b>											
31.03	8,321	801	726	608	340	6,912	2,096	6,488	635	1,965	
30.06	11,843	760	665	662	340	10,421	1,996	6,202	657	2,131	
30.09	8,784	787	677	678	347	7,319	2,270	4,936	670	2,044	
31.12	25,348	807	703	459	336	24,082	10,371	6,845	870	2,380	
<b>2000</b>											
31.01	26,269	840	704	482	352	24,947	10,336	7,054	870	2,378	
29.02	27,233	832	711	475	348	25,926	10,424	6,846	875	1,975	
31.03	28,718	867	716	472	346	27,378	10,732	7,050	1,052	3,107	
30.04	28,513	894	720	465	342	27,154	10,759	6,736	1,036	3,129	
31.05	28,725	907	737	486	342	27,333	10,615	6,703	1,016	3,202	
30.06	28,078	901	746	468	343	26,708	9,867	6,970	993	3,184	
31.07	26,151	882	728	467	343	24,802	9,895	6,990	988	3,532	
31.08	26,527	929	720	435	317	25,162	8,991	6,748	968	3,404	
30.09	26,314	895	706	437	318	24,982	8,995	6,787	963	3,367	

Table 4.3.6

## Discounted Bills

(million rubles)

	Total discounted bills denominated in rubles					Total discounted bills denominated in foreign currency								
	Total	of which:				Total	of which:							
		bills issued and guaranteed by federal government	bills issued and guaranteed by RF member territories and local authorities	banks' bills	nonresidents' bills		other bills	bills issued and guaranteed by federal government	banks' bills	nonresidents' bills	other bills			
<b>1998</b>														
31.12	45,026	929	337	1,172	1,598	40,990	0	967	14,695	906				
<b>1999</b>														
31.03	48,077	923	398	1,482	1,966	43,308	0	877	17,253	571				
30.06	57,686	579	311	2,184	2,766	51,846	0	597	20,525	295				
30.09	70,344	736	329	2,470	889	65,920	0	552	6,681	212				
31.12	54,005	709	165	2,256	185	50,693	0	768	10,592	455				
<b>2000</b>														
31.01	59,394	722	125	5,894	214	52,440	0	837	11,326	473				
29.02	61,211	717	138	6,287	422	53,647	0	712	11,861	494				
31.03	64,165	719	176	6,530	177	56,563	0	579	11,355	482				
30.04	68,817	808	165	6,580	207	61,058	0	519	11,314	637				
31.05	75,760	809	226	6,944	543	67,239	0	389	11,103	504				
30.06	80,339	795	213	7,791	199	71,341	0	531	11,681	523				
31.07	91,172	809	204	8,969	598	80,593	0	433	10,368	232				
31.08	95,751	808	133	9,161	928	84,721	0	399	10,395	240				
30.09	98,775	837	166	9,687	875	87,210	0	618	10,669	72				

Table 4.3.7

## Average Weighted Interest Rates on Discounted Bills

(% p.a.)

	Interest rates on ruble credit bills, by maturity:						Interest rates on discounted bills denominated in rubles, by maturity:					
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	more than 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	more than 3 years
	1	2	3	4	5	6	7	8	9	10	11	12
<b>1999</b>												
January	0.5	3.8	10.8	3.4	1.1	—	46.4	46.4	43.7	32.2	33.5	11.1
February	1.1	50.3	3.9	12.9	1.0	55.2	29.2	48.3	53.8	30.6	17.9	24.7
March	34.1	12.3	14.6	1.5	62.1	—	52.1	40.9	24.8	26.4	30.3	27.9
April	17.3	13.3	21.2	1.9	9.7	2.6	9.6	35.3	20.6	22.3	38.4	22.3
May	13.0	21.7	8.5	9.7	7.2	7.0	30.9	28.0	47.2	32.8	21.8	12.8
June	10.0	1.1	7.5	1.5	1.3	—	39.8	48.4	40.9	24.6	18.0	1.4
July	14.8	8.3	9.1	3.3	18.6	0.5	43.9	46.2	36.9	25.5	14.0	5.7
August	18.4	12.3	14.3	3.9	3.1	0.7	36.0	45.1	30.0	16.1	18.8	3.3
September	11.5	1.4	12.8	18.6	1.7	1.0	93.1	41.0	32.6	27.0	12.3	4.3
October	11.6	6.6	13.8	7.1	1.8	0.8	40.5	41.2	34.3	32.0	16.0	10.9
November	0.1	15.7	25.3	25.2	9.0	7.4	41.7	38.2	33.0	27.7	8.8	11.9
December	13.5	9.7	7.9	16.5	11.8	1.2	59.8	38.6	32.4	19.7	11.3	12.5
<b>2000</b>												
January	11.6	14.1	6.7	17.5	9.7	1.0	37.8	45.7	28.4	19.1	8.5	4.8
February	11.8	11.8	10.9	11.5	12.9	1.2	25.6	34.8	28.5	19.4	14.7	15.9
March	5.7	8.3	9.7	14.2	11.6	1.1	41.2	42.0	31.6	21.9	17.2	12.4
April	8.5	6.3	6.5	10.6	10.4	1.0	29.7	38.6	32.5	19.9	12.7	15.2
May	9.5	9.9	10.5	12.9	7.7	1.0	26.1	41.9	32.3	28.3	15.7	11.3
June	10.4	10.0	1.4	0.7	10.3	1.0	6.6	29.0	22.6	19.0	13.3	13.0
July	11.8	10.1	11.0	15.9	9.7	1.0	41.2	27.9	22.7	19.6	21.9	6.5
August	8.4	10.7	4.2	5.7	7.9	1.1	23.5	28.6	20.0	21.3	19.3	9.9
September	13.1	9.3	9.1	1.4	11.6	1.0	35.6	42.9	22.2	25.3	18.3	8.5

End  
(% p.a.)

	Interest rates on US Dollar credit bills, by maturity:							Interest rates on discounted bills denominated in US dollars, by maturity:						
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	more than 3 years		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	more than 3 years	
	13	14	15	16	17	18		19	20	21	22	23	24	
<b>1999</b>														
January	—	—	—	—	20.0	—	—	2.4	0.9	11.2	14.3	1.5	—	
February	—	3.0	4.0	7.0	14.5	—	—	9.1	10.8	14.0	10.9	5.5	—	
March	9.3	0.4	9.1	—	2.2	—	—	0.4	0.2	0.6	2.4	1.4	—	
April	4.4	63.0	10.0	—	6.6	—	—	1.2	7.9	5.9	—	4.7	—	
May	20.0	—	—	—	—	—	—	1.9	6.4	13.7	—	14.5	5.7	
June	3.0	7.0	—	0.1	—	—	—	3.5	9.8	14.9	6.9	40.7	—	
July	—	7.5	13.8	6.5	1.0	1.0	—	3.6	12.1	3.1	9.2	3.6	—	
August	—	9.0	8.5	—	—	—	—	40.8	7.0	11.0	12.3	14.7	—	
September	9.0	—	7.0	—	—	—	—	12.7	14.4	5.7	11.1	7.5	2.4	
October	—	—	7.0	15.0	—	—	—	26.0	9.8	10.9	12.0	0.1	4.8	
November	80.8	52.8	40.0	—	—	—	—	8.4	16.4	5.8	—	20.3	4.5	
December	15.0	—	1.0	—	—	—	—	2.3	4.0	9.4	11.9	15.1	—	
<b>2000</b>														
January	7.6	—	—	0.1	—	—	—	4.8	9.9	10.0	26.0	3.9	—	
February	—	—	—	—	3.0	—	—	21.0	7.3	7.4	6.2	2.2	—	
March	—	—	24.0	—	—	—	—	44.3	9.4	7.1	14.0	6.9	—	
April	—	—	—	—	—	—	—	11.6	8.6	17.0	0.3	4.8	—	
May	—	—	3.6	—	—	—	—	37.7	9.3	4.3	0.8	2.0	—	
June	—	—	—	4.0	20.0	—	—	6.7	9.8	7.8	0.5	0.7	—	
July	15.0	33.0	19.4	—	—	—	—	13.1	9.7	9.0	3.7	12.5	0.3	
August	—	—	—	—	—	—	—	10.2	9.7	2.0	—	6.0	2.7	
September	10.0	—	—	—	—	—	—	7.3	9.8	10.4	10.8	13.5	12.3	

Table 4.4

## Credit Institutions' Claims and Liabilities on Financial Derivatives

(million rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals				Claims on delivery of securities			
	Total	of which those with terms:			Total	of which those with terms:			Total	of which those with terms:			Total	of which those with terms:		
		2 to 30 days	31 to 90 days	more than 91 days		2 to 30 days	31 to 90 days	more than 91 days		2 to 30 days	31 to 90 days	more than 91 days		2 to 30 days	31 to 90 days	more than 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
<b>1998</b>																
31.12	159,180	19,646	19,220	17,881	386,739	19,995	12,729	17,425	3,023	139	168	983	1,891	308	214	613
<b>1999</b>																
31.01	162,411	26,416	9,160	19,754	413,603	19,054	13,031	15,661	3,140	163	157	995	2,477	753	426	474
28.02	149,346	16,358	15,209	23,579	421,197	14,015	16,364	14,531	5,185	115	131	1,933	1,636	209	522	884
31.03	149,319	22,114	16,304	21,152	438,851	14,708	12,680	15,596	6,448	81	198	2,580	1,949	1,016	318	567
30.04	181,200	24,624	13,835	46,826	435,312	13,289	9,207	15,803	7,742	77	119	2,676	1,213	203	313	613
31.05	178,969	17,431	11,458	56,166	421,134	10,806	8,830	2,958	6,878	114	73	1,874	1,658	400	332	623
30.06	171,018	17,275	11,934	54,075	411,488	9,146	9,932	5,645	7,086	14	457	1,704	1,511	459	141	634
31.07	139,979	15,061	16,427	39,289	298,666	11,166	9,024	3,542	6,629	98	548	1,348	1,985	892	144	646
31.08	115,814	22,780	11,528	14,801	296,375	9,207	6,502	1,847	6,338	38	532	1,045	1,329	352	252	571
30.09	93,791	7,411	7,893	11,425	298,008	6,031	1,835	6,475	6,660	358	771	741	3,420	580	687	1,464
31.10	82,558	8,364	6,846	3,331	301,392	9,147	2,960	2,922	5,789	556	236	570	3,527	963	433	488
30.11	93,409	8,294	801	3,657	345,771	5,047	975	2,728	5,502	198	108	408	3,817	1,140	801	589
31.12	71,618	5,330	1,188	1,885	337,182	12,300	1,038	2,703	6,094	216	67	773	3,609	1,810	1,129	638
<b>2000</b>																
31.01	68,983	1,798	1,724	1,272	332,869	4,691	996	2,694	8,907	725	64	2,042	3,178	1,498	812	668
29.02	69,074	4,164	449	938	333,965	8,244	1,949	1,349	10,101	697	85	2,259	4,851	2,121	902	758
31.03	71,621	2,621	440	2,405	319,343	6,286	781	1,379	10,672	379	120	2,278	6,397	4,858	144	440
30.04	76,295	2,432	296	5,835	313,721	6,189	792	1,853	11,259	276	106	2,623	4,638	3,284	128	511
31.05	79,073	1,551	411	5,747	308,608	3,767	380	1,567	20,300	537	29	3,429	2,907	1,787	179	530
30.06	79,585	1,707	2,096	6,351	304,587	10,516	1,191	1,851	20,571	181	179	2,864	2,817	1,760	209	528
31.07	69,547	1,698	2,837	5,156	261,095	6,841	827	1,824	18,919	293	392	2,715	5,647	3,791	472	311
31.08	65,084	2,438	2,595	4,967	250,170	13,810	1,938	611	16,360	204	1,137	718	5,035	3,374	426	330
30.09	63,635	3,059	1,698	5,011	242,304	6,077	1,755	1,121	14,757	527	1,083	633	6,457	5,327	151	310

Cont.

(million rubles)

	Claims on securities repurchase in reverse REPO operations				Liabilities on delivery of ruble-denominated fund				Liabilities on delivery of foreign exchange			
	Total	of which those with terms:			Total	of which those with terms:			Total	of which those with terms:		
		2 to 30 days	31 to 90 days	more than 91 days		2 to 30 days	31 to 90 days	more than 91 days		2 to 30 days	31 to 90 days	more than 91 days
	17	18	19	20	21	22	23	24	25	26	27	28
<b>1998</b>												
31.12	4,526	213	35	1,548	132,887	13,689	6,429	14,471	365,562	27,837	25,629	23,617
<b>1999</b>												
31.01	4,893	83	1,000	735	132,866	13,754	7,103	14,769	384,517	31,056	19,103	24,255
28.02	4,983	44	1,258	586	131,514	8,365	9,386	17,449	370,160	24,193	22,278	24,792
31.03	5,454	1,127	286	802	131,259	9,075	5,796	16,908	374,345	26,436	22,806	25,484
30.04	5,637	850	59	1,501	138,758	8,466	6,842	16,270	401,405	26,964	18,040	57,298
31.05	5,464	514	102	1,578	131,815	8,369	2,876	12,264	388,741	21,953	19,458	58,473
30.06	4,863	305	153	1,318	131,016	6,165	3,730	18,316	386,798	21,370	21,642	55,239
31.07	3,718	966	180	1,212	101,969	8,050	3,119	8,700	285,251	21,721	24,778	44,377
31.08	3,640	134	549	1,143	91,492	5,683	3,023	7,072	262,174	28,864	18,540	12,201
30.09	3,466	494	193	1,167	91,693	4,803	2,325	8,746	244,869	8,821	7,941	10,169
31.10	2,572	591	716	818	86,515	7,082	2,223	2,688	240,473	10,304	6,909	3,609
30.11	5,355	1,099	233	749	95,166	2,541	1,502	2,774	290,776	10,145	834	3,758
31.12	3,039	396	240	896	89,858	6,116	1,430	2,539	260,831	12,225	1,811	2,408
<b>2000</b>												
31.01	4,506	547	199	860	84,019	1,714	1,148	3,192	267,534	4,974	2,325	1,800
29.02	4,076	352	152	925	84,533	2,424	450	2,516	269,890	8,543	1,421	1,505
31.03	2,322	286	53	718	86,996	1,637	721	3,408	265,890	8,635	661	1,619
30.04	4,684	797	167	943	87,010	2,478	465	5,609	267,543	8,533	687	2,505
31.05	4,473	2,066	229	901	95,492	1,446	232	6,375	258,961	4,039	128	2,465
30.06	3,971	1,630	163	800	93,243	1,293	490	5,752	261,178	10,528	739	4,197
31.07	21,011	875	101	823	83,922	1,229	818	4,360	212,253	6,532	649	3,916
31.08	21,099	673	298	821	78,442	2,158	2,269	2,564	203,584	14,010	1,690	3,105
30.09	18,063	522	214	846	75,306	1,699	2,041	2,419	193,797	7,016	1,517	3,505

End

(million rubles)

	Liabilities on delivery of precious metals				Liabilities on delivery of securities				Liabilities on resale of securities in reverse REPO transactions			
	Total	of which those with terms:			Total	of which those with terms:			Total	of which those with terms:		
		2 to 30 days	31 to 90 days	more than 91 days		2 to 30 days	31 to 90 days	more than 91 days		2 to 30 days	31 to 90 days	more than 91 days
<b>1998</b>	29	30	31	32	33	34	35	36	37	38	39	40
31.12	706	135	42	161	5,950	753	47	1,799	4,384	214	15	1,425
<b>1999</b>												
31.01	827	253	5	175	6,507	789	281	1,741	4,735	83	978	600
28.02	846	129	32	179	5,773	453	498	1,436	4,927	47	1,207	577
31.03	1,163	309	76	176	6,353	214	953	1,061	5,446	1,128	285	794
30.04	1,001	90	91	179	6,965	1,300	433	1,031	5,601	853	59	1,494
31.05	1,052	83	86	171	8,489	1,501	518	1,083	5,423	512	102	1,572
30.06	1,095	97	75	175	3,322	2,096	340	584	4,487	306	153	1,307
31.07	1,223	216	60	205	2,457	944	74	999	3,679	968	180	1,201
31.08	1,435	244	97	209	1,509	304	55	1,023	3,393	77	549	1,318
30.09	1,637	383	239	5	2,741	311	41	1,584	3,259	493	193	1,340
31.10	2,226	471	524	165	3,671	1,098	487	1,378	2,350	595	706	996
30.11	1,753	535	246	139	4,008	1,462	67	1,376	5,496	1,100	224	933
31.12	1,054	463	53	102	2,701	733	35	1,360	3,214	388	240	1,080
<b>2000</b>												
31.01	1,258	640	43	153	3,929	1,354	8	1,360	4,682	530	199	1,054
29.02	2,660	1,671	113	438	5,325	2,370	1,354	295	4,213	344	148	1,093
31.03	2,115	240	31	930	5,485	3,618	81	907	2,444	282	53	845
30.04	8,237	249	13	4,027	2,485	1,338	95	309	4,862	795	167	1,122
31.05	10,570	189	263	3,946	3,055	1,989	336	106	4,647	2,066	229	1,077
30.06	10,951	702	1,885	2,644	3,353	1,546	493	657	4,147	1,634	163	973
31.07	10,271	1,088	2,564	1,523	6,076	3,697	489	664	21,210	875	101	1,037
31.08	8,397	740	1,229	2,068	4,509	2,965	967	45	21,292	656	298	1,032
30.09	7,596	1,416	330	1,955	6,556	4,865	860	45	18,273	522	226	1,044



## SUPPLEMENT

### PERFORMANCE INDICATORS ON CREDIT INSTITUTIONS BY REGIONS

#### 1. Institutional Characteristics

Table 1.1

#### Number of Credit Institutions

(units)

	30.09.1999	31.12.1999	31.03.2000	30.06.2000	30.09.2000
1	2	3	4	5	6
Russian Federation	1,385	1,349	1,333	1,331	1,322
<b>NORTH</b>	<b>29</b>	<b>29</b>	<b>26</b>	<b>26</b>	<b>26</b>
Arkhangelsk Region	5	5	5	5	5
Vologda Region	12	12	10	10	10
Murmansk Region	4	4	4	4	4
Republic of Karelia	1	1	1	1	1
Komi Republic	7	7	6	6	6
<b>NORTH-WEST</b>	<b>53</b>	<b>53</b>	<b>53</b>	<b>54</b>	<b>54</b>
St. Petersburg	41	41	41	42	42
Leningrad Region	4	4	4	4	4
Novgorod Region	3	3	3	3	3
Pskov Region	5	5	5	5	5
<b>CENTRE</b>	<b>723</b>	<b>703</b>	<b>691</b>	<b>690</b>	<b>683</b>
Bryansk Region	3	3	2	2	2
Vladimir Region	3	3	3	3	3
Ivanovo Region	5	5	5	5	5
Tver Region	9	9	9	9	8
Kaluga Region	6	6	6	6	6
Kostroma Region	6	6	6	6	6
Moscow	624	604	593	592	584
Moscow Region	36	36	36	36	38
Orel Region	2	2	2	2	2
Ryazan Region	7	7	7	7	7
Smolensk Region	4	4	4	4	4
Tula Region	8	8	8	8	8
Yaroslavl Region	10	10	10	10	10
<b>VOLGA-VYATKA REGION</b>	<b>39</b>	<b>37</b>	<b>37</b>	<b>37</b>	<b>36</b>
Nizhni Novgorod Region	21	21	21	21	21
Kirov Region	3	3	3	3	3
Republic of Mariy-El	1	1	1	1	1
Republic of Mordovia	6	5	5	5	5
Chuvash Republic	8	7	7	7	6
<b>CENTRAL-BLACK SOIL REGION</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>15</b>	<b>15</b>
Belgorod Region	7	7	7	6	6
Voronezh Region	4	4	4	4	4
Kursk Region	1	1	1	1	1
Lipetsk Region	2	2	2	2	2
Tambov Region	2	2	2	2	2
<b>VOLGA REGION</b>	<b>93</b>	<b>91</b>	<b>91</b>	<b>91</b>	<b>91</b>
Astrakhan Region	4	4	4	4	4
Volgograd Region	6	6	6	6	6
Samara Region	24	23	23	24	24
Penza Region	3	2	2	2	2
Saratov Region	20	20	20	20	20
Ulyanovsk Region	7	7	7	7	7

End  
(units)

1	2	3	4	5	6
Republic of Kalmykia	4	3	3	3	3
Republic of Tatarstan	26	26	26	25	25
<b>NORTH CAUCASUS</b>	<b>141</b>	<b>136</b>	<b>135</b>	<b>135</b>	<b>135</b>
Krasnodar Territory	29	28	28	28	28
Stavropol Territory	12	11	11	11	11
Rostov Region	25	25	25	25	26
Republic of Daghestan	49	45	45	45	44
Kabardino-Balkar Republic	6	7	6	6	6
Republic of Northern Ossetia — Alania	6	6	6	6	6
Adigei Republic	5	5	5	5	5
Karachai-Cherkess Republic	7	7	7	7	7
Republic of Ingushetia	2	2	2	2	2
<b>URALS</b>	<b>98</b>	<b>96</b>	<b>96</b>	<b>97</b>	<b>96</b>
Kurgan Region	5	5	5	6	6
Orenburg Region	11	11	11	11	11
Perm Region	11	11	11	11	11
Sverdlovsk Region	31	30	30	30	30
Chelyabinsk Region	13	13	13	13	13
Republic of Bashkortostan	15	15	15	15	14
Udmurt Republic	12	11	11	11	11
<b>WEST SIBERIA</b>	<b>95</b>	<b>93</b>	<b>93</b>	<b>92</b>	<b>92</b>
Altai Territory	10	10	10	10	10
Kemerovo Region	17	16	16	16	16
Novosibirsk Region	15	15	15	14	14
Omsk Region	9	9	9	9	9
Tomsk Region	5	5	5	5	5
Tyumen Region	34	33	33	33	33
Republic of Altai	5	5	5	5	5
<b>EAST SIBERIA</b>	<b>37</b>	<b>35</b>	<b>35</b>	<b>34</b>	<b>34</b>
Krasnoyarsk Region	13	12	12	12	12
Irkutsk Region	11	11	11	11	11
Chita Region	3	3	3	2	2
Republic of Buryatia	4	3	3	3	3
Republic of Tyva	3	3	3	3	3
Republic of Khakassia	3	3	3	3	3
<b>FAR EAST</b>	<b>47</b>	<b>46</b>	<b>46</b>	<b>46</b>	<b>47</b>
Primorski Territory	10	10	10	10	10
Khabarovsk Territory	7	6	6	6	6
Amur Region	5	5	5	5	5
Kamchatka Region	8	8	8	8	8
Magadan Region	3	3	3	3	3
Sakhalin Region	6	6	6	6	6
Republic of Sakha (Yakutia)	8	8	8	8	9
Jewish Autonomous Area	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
Kaliningrad Region	14	14	14	14	13

Table 1.2

## Number of Branches of Credit Institutions

(units)

	31.03.2000				30.06.2000				30.09.2000			
	No. of branches in Russia		No. of branches abroad	No. of branches abroad	No. of branches in Russia		No. of branches abroad	No. of branches abroad	No. of branches in Russia		No. of branches abroad	No. of branches abroad
	branches of credit institutions located in this region	branches of credit institutions located in other regions			branches of credit institutions located in this region	branches of credit institutions located in other regions			branches of credit institutions located in this region	branches of credit institutions located in other regions		
1	2	3	4		5	6	7		8	9	10	
Russian Federation	1,181	2,663	3		1,150	2,686	3		1,123	2,746	3	
<b>NORTH</b>	<b>38</b>	<b>133</b>	<b>0</b>		<b>38</b>	<b>131</b>	<b>0</b>		<b>38</b>	<b>131</b>	<b>0</b>	
Arkhangelsk Region	1	26	0		1	26	0		1	27	0	
Vologda Region	22	28	0		22	27	0		21	27	0	
Murmansk Region	3	22	0		3	22	0		3	21	0	
Republic of Karelia	1	24	0		1	23	0		2	23	0	
Komi Republic	11	33	0		11	33	0		11	33	0	
<b>NORTH-WEST</b>	<b>43</b>	<b>154</b>	<b>0</b>		<b>41</b>	<b>151</b>	<b>0</b>		<b>40</b>	<b>158</b>	<b>0</b>	
St. Petersburg	34	72	0		33	70	0		33	75	0	
Leningrad Region	3	41	0		3	39	0		2	40	0	
Novgorod Region	5	24	0		5	25	0		5	26	0	
Pskov Region	1	17	0		0	17	0		0	17	0	
<b>CENTRE</b>	<b>188</b>	<b>504</b>	<b>2</b>		<b>186</b>	<b>522</b>	<b>2</b>		<b>184</b>	<b>550</b>	<b>2</b>	
Bryansk Region	2	30	0		2	30	0		2	30	0	
Vladimir Region	3	35	0		4	37	0		4	37	0	
Ivanovo Region	2	22	0		2	23	0		2	24	0	
Tver Region	11	25	0		11	25	0		6	25	0	
Kaluga Region	1	28	0		1	29	0		1	37	0	
Kostroma Region	0	17	0		0	18	0		0	18	0	
Moscow	106	63	2		106	64	2		110	67	2	
Moscow Region	33	151	0		32	157	0		32	164	0	
Orel Region	3	24	0		3	25	0		3	29	0	
Ryazan Region	7	26	0		6	28	0		6	29	0	
Smolensk Region	5	30	0		5	32	0		5	32	0	
Tula Region	9	26	0		9	26	0		9	28	0	
Yaroslavl Region	6	27	0		5	28	0		4	30	0	

Cont.  
(units)

	1	2	3	4	5	6	7	8	9	10
VOLGA-VYATKA REGION		61	168	0	53	169	0	52	176	0
Nizhni Novgorod Region		45	58	0	44	58	0	43	62	0
Kirov Region		7	49	0	0	48	0	0	49	0
Republic of Mariy-El		3	19	0	3	20	0	3	21	0
Republic of Mordovia		6	14	0	6	15	0	6	15	0
Chuvash Republic		0	28	0	0	28	0	0	29	0
CENTRAL-BLACK SOIL REGION		27	146	0	26	150	0	25	147	0
Belgorod Region		7	28	0	7	28	0	7	24	0
Voronezh Region		9	36	0	8	38	0	7	39	0
Kursk Region		0	30	0	0	30	0	0	30	0
Lipetsk Region		1	25	0	1	26	0	1	29	0
Tambov Region		10	27	0	10	28	0	10	25	0
VOLGA REGION		134	290	1	134	296	1	132	302	1
Astrakhan Region		7	24	0	6	24	0	6	25	0
Volgograd Region		16	43	0	16	45	0	15	44	0
Samara Region		33	57	1	33	58	1	32	62	1
Penza Region		1	37	0	1	38	0	1	38	0
Saratov Region		24	50	0	24	51	0	24	52	0
Ulyanovsk Region		3	24	0	3	25	0	3	25	0
Republic of Kalmykia		0	7	0	0	8	0	0	9	0
Republic of Tatarstan		50	48	0	51	47	0	51	47	0
NORTH CAUCASUS		196	297	0	196	293	0	189	297	0
Krasnodar Territory		43	76	0	43	77	0	37	80	0
Stavropol Territory		11	51	0	11	52	0	11	52	0
Rostov Region		51	73	0	51	67	0	48	68	0
Republic of Dagestan		69	43	0	70	42	0	73	42	0
Kabardino-Balkar Republic		1	17	0	1	17	0	1	17	0
Republic of Northern Ossetia — Alania		11	19	0	10	19	0	9	19	0
Adigei Republic		1	9	0	1	10	0	1	10	0
Karachai-Cherkess Republic		9	6	0	9	6	0	9	6	0
Republic of Ingushetia		0	3	0	0	3	0	0	3	0
URALS		207	334	0	208	332	0	207	331	0
Kurgan Region		1	22	0	1	22	0	1	22	0
Orenburg Region		6	41	0	6	42	0	6	43	0

1	End (units)									
	2	3	4	5	6	7	8	9	10	
Perm Region	6	66	0	6	67	0	6	69	0	
Sverdlovsk Region	90	57	0	91	57	0	90	59	0	
Chelyabinsk Region	57	53	0	56	54	0	56	57	0	
Republic of Bashkortostan	33	64	0	33	59	0	33	52	0	
Udmurt Republic	14	31	0	15	31	0	15	29	0	
WEST SIBERIA	164	252	0	146	257	0	136	257	0	
Altai Territory	14	44	0	14	45	0	14	36	0	
Kemerovo Region	37	33	0	30	31	0	25	36	0	
Novosibirsk Region	3	39	0	3	40	0	3	40	0	
Omsk Region	15	40	0	5	40	0	1	41	0	
Tomsk Region	11	20	0	11	21	0	11	22	0	
Tyumen Region	84	72	0	83	76	0	82	77	0	
Republic of Altai	0	4	0	0	4	0	0	5	0	
EAST SIBERIA	38	184	0	38	181	0	37	184	0	
Krasnoyarsk Territory	15	59	0	16	58	0	16	60	0	
Irkutsk Region	11	50	0	11	50	0	11	51	0	
Chita Region	5	32	0	4	29	0	4	29	0	
Republic of Buryatia	5	21	0	5	21	0	5	22	0	
Republic of Tyva	1	7	0	1	7	0	0	7	0	
Republic of Khakassia	1	15	0	1	16	0	1	15	0	
FAR EAST	79	177	0	78	178	0	77	188	0	
Primorski Territory	25	32	0	25	34	0	25	38	0	
Khabarovsk Territory	11	27	0	11	27	0	11	27	0	
Amur Region	10	25	0	9	25	0	8	26	0	
Kamchatka Region	11	9	0	11	9	0	11	9	0	
Magadan Region	6	14	0	6	13	0	6	15	0	
Sakhalin Region	9	17	0	9	17	0	9	19	0	
Republic of Sakha (Yakutia)	7	42	0	7	42	0	7	43	0	
Jewish Autonomous Area	0	5	0	0	5	0	0	5	0	
Chukotka Autonomous Area	0	6	0	0	6	0	0	6	0	
Kaliningrad Region	6	24	0	6	26	0	6	25	0	

Table 1.3

## Credit Institutions Grouped by Registered Authorised Capital

(units)

1	30.09.2000							Total
	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	
2	3	4	5	6	7	8	9	
Russian Federation	179	304	316	260	119	63	81	1,322
<b>NORTH</b>	<b>6</b>	<b>5</b>	<b>8</b>	<b>3</b>	<b>4</b>	<b>—</b>	<b>—</b>	<b>26</b>
Arkhangelsk Region	1	2	2	—	—	—	—	5
Vologda Region	3	2	2	1	2	—	—	10
Murmansk Region	1	—	1	1	1	—	—	4
Republic of Karelia	—	—	—	1	—	—	—	1
Komi Republic	1	1	3	—	1	—	—	6
<b>NORTH-WEST</b>	<b>7</b>	<b>23</b>	<b>10</b>	<b>6</b>	<b>5</b>	<b>1</b>	<b>2</b>	<b>54</b>
St. Petersburg	6	18	8	3	4	1	2	42
Leningrad Region	—	—	2	2	—	—	—	4
Novgorod Region	1	1	—	1	—	—	—	3
Pskov Region	—	4	—	—	1	—	—	5
<b>CENTRE</b>	<b>51</b>	<b>105</b>	<b>147</b>	<b>173</b>	<b>81</b>	<b>52</b>	<b>73</b>	<b>682</b>
Bryansk Region	—	—	1	1	—	—	—	2
Vladimir Region	1	2	—	—	—	—	—	3
Ivanovo Region	3	1	—	1	—	—	—	5
Tver Region	4	3	1	—	—	—	—	8
Kaluga Region	—	2	3	1	—	—	—	6
Kostroma Region	2	4	—	—	—	—	—	6
Moscow	35	76	121	158	73	48	72	583
Moscow Region	3	3	10	10	7	4	1	38
Orel Region	—	1	1	—	—	—	—	2
Ryazan Region	—	5	2	—	—	—	—	7
Smolensk Region	—	2	1	—	1	—	—	4
Tula Region	1	2	4	1	—	—	—	8
Yaroslavl Region	2	4	3	1	—	—	—	10

Cont.  
(units)

	1	2	3	4	5	6	7	8	9
<b>VOLGA-YATKA REGION</b>	5	11	10	7	1	2	—	—	36
Nizhni Novgorod Region	1	7	5	1	—	2	—	—	21
Kirov Region	—	1	1	—	—	—	—	—	3
Republic of Mariy-El	—	—	1	—	—	—	—	—	1
Republic of Mordovia	1	1	2	—	—	—	—	—	5
Chuvash Republic	3	2	1	—	—	—	—	—	6
<b>CENTRAL-BLACK SOIL REGION</b>	3	5	5	1	1	—	—	—	15
Belgorod Region	2	2	2	—	—	—	—	—	6
Voronezh Region	1	2	—	1	—	—	—	—	4
Kursk Region	—	—	—	1	—	—	—	—	1
Lipetsk Region	—	—	2	—	—	—	—	—	2
Tambov Region	—	1	1	—	—	—	—	—	2
<b>VOLGA REGION</b>	15	31	21	11	8	3	2	—	91
Astrakhan Region	1	3	—	—	—	—	—	—	4
Volgograd Region	—	2	3	1	—	—	—	—	6
Samara Region	3	7	8	2	3	1	—	—	24
Penza Region	1	—	—	—	1	—	—	—	2
Saratov Region	3	9	6	2	—	—	—	—	20
Ulyanovsk Region	3	3	1	—	—	—	—	—	7
Republic of Kalmykia	1	1	—	1	—	—	—	—	3
Republic of Tatarstan	3	6	3	5	4	2	2	—	25
<b>NORTH CAUCASUS</b>	59	41	21	11	2	1	—	—	135
Krasnodar Territory	10	8	4	5	1	—	—	—	28
Stavropol Territory	8	2	1	—	—	—	—	—	11
Rostov Region	5	6	10	3	1	1	—	—	26
Republic of Dagehestan	26	12	4	2	—	—	—	—	44
Kabardino-Balkar Republic	2	4	—	—	—	—	—	—	6
Republic of Northern Ossetia — Alania	1	2	2	1	—	—	—	—	6
Adigei Republic	4	1	—	—	—	—	—	—	5
Karachai-Cherkess Republic	2	5	—	—	—	—	—	—	7
Republic of Ingushetia	1	1	—	—	—	—	—	—	2

1	End (units)								
	2	3	4	5	6	7	8	9	9
URALS	10	25	30	21	6	2	2	96	6
Kurgan Region	1	3	1	1	—	—	—	6	11
Orenburg Region	1	3	4	3	—	—	—	11	11
Perm Region	1	1	5	4	—	—	—	30	13
Sverdlovsk Region	4	8	5	8	2	2	1	14	11
Chelyabinsk Region	—	3	6	2	2	—	—	13	14
Republic of Bashkortostan	3	3	5	1	1	—	1	11	11
Udmurt Republic	—	4	4	2	1	—	—	11	11
WEST SIBERIA	9	27	32	14	7	1	2	92	10
Altai Territory	2	3	5	—	—	—	—	10	16
Kemerovo Region	2	3	5	3	1	—	2	14	9
Novosibirsk Region	1	6	6	—	1	—	—	5	33
Omsk Region	—	6	1	1	1	—	—	5	5
Tomsk Region	—	1	1	3	—	—	—	5	33
Tyumen Region	3	5	13	7	4	1	—	5	34
Republic of Altai	1	3	1	—	—	—	—	12	11
EAST SIBERIA	4	11	9	8	2	—	—	2	2
Krasnoyarsk Territory	1	2	5	2	2	—	—	11	2
Irkutsk Region	—	5	3	3	—	—	—	3	3
Chita Region	—	1	1	—	—	—	—	2	3
Republic of Buryatia	1	—	—	2	—	—	—	3	3
Republic of Tyva	2	1	—	—	—	—	—	3	3
Republic of Khakassia	—	2	—	1	—	—	—	3	3
FAR EAST	6	16	20	3	1	1	—	47	10
Primorski Territory	2	2	6	—	—	—	—	6	6
Khabarovsk Territory	1	2	2	—	1	—	—	6	6
Amur Region	1	2	2	—	1	—	—	8	3
Kamchatka Region	1	5	2	—	—	—	—	6	6
Magadan Region	1	—	2	—	—	—	—	3	6
Sakhalin Region	—	1	3	2	—	—	—	6	6
Republic of Sakha (Yakutia)	—	1	3	2	—	—	—	0	14
Jewish Autonomous Area	0	—	—	—	—	—	—	—	—
KALININGRAD REGION	4	4	3	2	1	—	—	—	—



Table 1.4

## Concentration of Assets of Credit Institutions

	30.06.2000				30.09.2000			
	No. of credit institutions (units)	Assets (thousand rubles)	No. of banks accounting for 80% of assets (units)	No. of credit institutions (units)	Assets (thousand rubles)	No. of credit institutions (units)	Assets (thousand rubles)	No. of banks accounting for 80% of assets (units)
Russian Federation	1,331	1,928,168,705	71	1,322	2,176,057,292	69		
NORTH	26	10,496,321	6	26	13,782,443	5		
NORTH-WEST	54	82,033,423	8	54	99,202,376	7		
CENTRE	690	1,599,040,521	31	683	1,800,361,105	33		
including Moscow and Moscow Region	628	1,592,343,913	30	622	1,793,523,325	32		
VOLGA-VYATKA REGION	37	9,870,457	10	36	11,622,267	11		
CENTRAL BLACK SOIL REGION	15	2,458,443	7	15	2,768,193	7		
VOLGA REGION	91	40,131,661	21	91	43,816,189	22		
NORTH CAUCASUS	135	14,670,037	26	135	15,712,284	26		
URALS	97	63,927,904	17	96	70,300,046	17		
WEST SIBERIA	92	83,715,090	10	92	95,215,046	10		
EAST SIBERIA	34	7,811,202	11	34	8,043,685	12		
FAR EAST	46	12,345,207	15	47	13,368,978	16		
Kaliningrad Region	14	1,668,439	6	13	1,864,680	6		

## 2. Foreign Cash Operations

Table 2.1

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

(USD million)

1	1999		2000		
	Q3	Q4	Q1	Q2	Q3
2	3	4	5	6	
Russian Federation <sup>1</sup>	1,700.95	1,684.47	1,301.85	1,120.32	1,477.12
<b>NORTH</b>	<b>42.57</b>	<b>47.11</b>	<b>44.00</b>	<b>38.52</b>	<b>48.22</b>
Arkhangelsk Region	5.69	6.48	6.91	5.96	7.29
Vologda Region	8.60	9.84	9.11	7.83	9.96
Murmansk Region	13.31	12.75	11.55	9.69	12.02
Republic of Karelia	5.43	6.56	5.27	5.76	8.20
Komi Republic	9.54	11.48	11.16	9.29	10.75
<b>NORTH-WEST</b>	<b>127.61</b>	<b>121.14</b>	<b>92.85</b>	<b>81.26</b>	<b>99.52</b>
St. Petersburg	115.07	108.11	82.72	70.98	86.44
Leningrad Region	5.47	5.45	3.88	4.12	5.36
Novgorod Region	4.04	4.58	3.57	3.58	4.86
Pskov Region	3.03	3.01	2.66	2.58	2.87
<b>CENTRE</b>	<b>531.63</b>	<b>488.46</b>	<b>363.95</b>	<b>316.54</b>	<b>372.30</b>
Bryansk Region	1.52	2.77	2.44	2.52	3.81
Vladimir Region	8.85	8.32	7.43	7.08	9.44
Ivanovo Region	1.64	2.17	2.08	2.14	2.97
Tver Region	8.25	7.39	5.72	4.98	6.55
Kaluga Region	8.20	7.74	6.02	6.51	8.64
Kostroma Region	3.58	3.50	3.33	2.92	3.55
Moscow	369.12	330.72	235.56	192.24	226.55
Moscow Region	77.13	72.05	60.07	57.61	60.05
Orel Region	6.58	7.58	4.85	4.55	6.03
Ryazan Region	10.38	9.78	7.48	6.84	6.99
Smolensk Region	4.54	6.07	4.82	4.50	5.53
Tula Region	12.76	12.70	9.86	10.13	14.20
Yaroslavl Region	19.07	17.67	14.30	14.52	17.99
<b>VOLGA-VYATKA REGION</b>	<b>50.51</b>	<b>49.99</b>	<b>41.53</b>	<b>34.65</b>	<b>45.74</b>
Nizhni Novgorod Region	40.09	37.80	31.75	27.40	35.19
Kirov Region	3.77	4.64	3.50	2.99	4.30
Republic of Mariy-El	2.08	2.05	1.95	1.04	1.48
Republic of Mordovia	1.32	1.94	1.68	1.33	2.01
Chuvash Republic	3.24	3.56	2.65	1.90	2.76
<b>CENTRAL-BLACK SOIL REGION</b>	<b>45.36</b>	<b>46.06</b>	<b>35.03</b>	<b>29.15</b>	<b>41.28</b>
Belgorod Region	9.58	8.77	6.70	5.99	7.57
Voronezh Region	22.24	21.94	15.17	12.51	18.05
Kursk Region	6.16	6.08	5.60	4.35	6.09
Lipetsk Region	3.63	4.43	3.73	3.17	4.73
Tambov Region	3.75	4.84	3.84	3.12	4.85
<b>VOLGA REGION</b>	<b>125.10</b>	<b>138.18</b>	<b>105.65</b>	<b>87.87</b>	<b>126.47</b>
Astrakhan Region	6.41	5.89	4.89	4.12	5.59
Volgograd Region	20.65	21.75	16.41	13.60	19.17
Samara Region	56.96	60.15	42.98	36.25	52.22
Penza Region	3.75	4.63	3.85	3.37	5.21

End

(USD million)

1	2	3	4	5	6
Saratov Region	12.21	12.90	10.38	8.92	13.01
Ulyanovsk Region	3.28	3.86	3.17	2.84	4.16
Republic of Kalmykia	0.55	0.67	0.92	1.24	0.85
Republic of Tatarstan	21.29	28.33	23.06	17.53	26.26
<b>NORTH CAUCASUS</b>	<b>132.30</b>	<b>122.56</b>	<b>86.15</b>	<b>73.55</b>	<b>143.10</b>
Krasnodar Territory	79.27	59.90	41.72	37.77	86.26
Stavropol Territory	22.5	25.45	18.85	14.01	21.68
Rostov Region	25.86	31.02	21.60	18.59	30.94
Republic of Dagestan	0.18	0.31	0.12	0.22	0.12
Kabardino-Balkar Republic	0.93	2.50	1.06	0.70	0.89
Republic of Northern Ossetia — Alania	1.07	1.19	1.00	0.63	0.73
Adigei Republic	2.11	1.68	1.29	1.27	2.00
Karachai-Cherkess Republic	0.39	0.52	0.49	0,35	0.38
Republic of Ingushetia	0.00	0.01	0.03	0.01	0.09
<b>URALS</b>	<b>237.20</b>	<b>238.75</b>	<b>182.27</b>	<b>155.29</b>	<b>212.48</b>
Kurgan Region	3.93	4.80	3.74	2.75	3.83
Orenburg Region	11.92	14.90	10.97	8.85	12.11
Perm Region	28.94	29.73	23.07	17.55	25.16
Sverdlovsk Region	104.05	95.01	76.74	70.41	90.61
Chelyabinsk Region	51.43	54.72	40.68	34.44	47.80
Republic of Bashkortostan	28.99	30.16	18.66	15.13	24.50
Udmurt Republic	7.94	9.43	8.40	6.16	8.46
<b>WEST SIBERIA</b>	<b>209.80</b>	<b>215.12</b>	<b>181.87</b>	<b>154.38</b>	<b>203.22</b>
Altai Territory	16.05	16.30	11.29	10.34	13.08
Kemerovo Region	22.34	24.15	20.79	16.63	24.42
Novosibirsk Region	71.84	61.09	45.32	35.47	47.27
Omsk Region	18.34	18.95	13.73	11.09	13.79
Tomsk Region	9.82	9.83	8.27	6.26	8.58
Tyumen Region	71.32	84.73	82.43	74.52	96.00
Republic of Altai	0.09	0.07	0.05	0.06	0.07
<b>EAST SIBERIA</b>	<b>79.70</b>	<b>82.32</b>	<b>70.33</b>	<b>59.76</b>	<b>78.70</b>
Krasnoyarsk Territory	32.28	33.83	29.19	24.71	31.80
Irkutsk Region	32.62	31.01	28.66	24.60	32.28
Chita Region	7.36	8.67	6.58	5.79	7.02
Republic of Buryatia	3.07	4.62	2.61	2.10	3.60
Republic of Tyva	0.09	0.22	0.26	0,18	0.17
Republic of Khakassia	4.28	3.96	3.03	2.39	3.83
<b>FAR EAST</b>	<b>109.29</b>	<b>120.65</b>	<b>91.23</b>	<b>82.58</b>	<b>97.13</b>
Primorski Territory	34.92	31.95	26.53	26.39	29.06
Khabarovsk Territory	27.97	29.41	23.09	21.22	25.40
Amur Region	9.59	8.04	6.05	5.05	6.39
Kamchatka Region	8.56	12.40	9.57	7.76	7.90
Magadan Region	6.99	9.48	6.90	5.51	6.04
Sakhalin Region	5.73	7.92	5.11	4.41	8.51
Republic of Sakha (Yakutia)	14.95	20.69	13.37	11.8	13.31
Jewish Autonomous Area	0.57	0.76	0.61	0.47	0.53
Chukotka Autonomous Area	0.00	0.00	0.00	0.00	0.00
Kaliningrad Region	10.27	8.79	6.68	6.70	8.25

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

Table 2.2

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

(USD million)

1	1999		2000		
	Q3	Q4	Q1	Q2	Q3
2	3	4	5	6	
Russian Federation <sup>1</sup>	954.61	915.69	729.99	898.47	960.22
<b>NORTH</b>	<b>14.94</b>	<b>16.21</b>	<b>13.64</b>	<b>19.81</b>	<b>22.07</b>
Arkhangelsk Region	2.45	2.80	2.53	3.77	4.33
Vologda Region	4.02	5.01	3.75	5.03	5.11
Murmansk Region	2.42	2.32	2.05	2.90	3.14
Republic of Karelia	3.74	3.64	3.22	4.84	5.76
Komi Republic	2.30	2.44	2.09	3.26	3.73
<b>NORTH-WEST</b>	<b>140.94</b>	<b>128.17</b>	<b>94.96</b>	<b>100.23</b>	<b>108.66</b>
St. Petersburg	126.36	114.05	84.24	87.61	94.52
Leningrad Region	7.81	7.06	5.06	6.10	6.88
Novgorod Region	2.33	2.66	2.20	2.70	3.29
Pskov Region	4.43	4.40	3.47	3.81	3.97
<b>CENTRE</b>	<b>514.69</b>	<b>474.73</b>	<b>367.60</b>	<b>422.27</b>	<b>426.14</b>
Bryansk Region	3.13	2.78	2.42	3.08	4.02
Vladimir Region	5.31	4.72	3.90	5.43	6.70
Ivanovo Region	1.07	1.34	1.28	1.73	2.06
Tver Region	5.38	4.41	3.46	3.40	4.30
Kaluga Region	5.63	5.58	4.43	5.87	6.74
Kostroma Region	1.30	1.37	1.09	1.74	2.20
Moscow	386.68	362.55	268.53	302.21	301.51
Moscow Region	82.24	66.82	60.69	69.61	67.47
Orel Region	2.75	2.98	2.91	3.34	3.31
Ryazan Region	4.28	4.51	3.74	4.85	3.48
Smolensk Region	2.52	2.93	2.61	3.45	4.34
Tula Region	5.89	6.42	5.97	8.56	9.47
Yaroslavl Region	8.53	8.30	6.58	9.01	10.55
<b>VOLGA-VYATKA REGION</b>	<b>24.37</b>	<b>28.17</b>	<b>23.92</b>	<b>31.58</b>	<b>35.55</b>
Nizhni Novgorod Region	18.69	21.68	18.34	24.26	26.89
Kirov Region	1.85	2.50	2.15	2.75	2.85
Republic of Mariy-El	0.59	0.81	0.76	0.97	1.07
Republic of Mordovia	1.31	1.46	1.22	1.44	1.85
Chuvash Republic	1.93	1.72	1.45	2.17	2.89
<b>CENTRAL-BLACK SOIL REGION</b>	<b>15.89</b>	<b>15.51</b>	<b>13.76</b>	<b>21.48</b>	<b>22.95</b>
Belgorod Region	4.81	4.33	3.56	4.08	4.38
Voronezh Region	6.19	5.51	4.90	8.22	9.06
Kursk Region	1.90	2.06	1.75	2.71	2.97
Lipetsk Region	1.08	1.33	1.58	2.60	2.80
Tambov Region	1.91	2.28	1.97	3.87	3.74
<b>VOLGA REGION</b>	<b>53.18</b>	<b>53.44</b>	<b>45.59</b>	<b>63.34</b>	<b>70.23</b>
Astrakhan Region	4.15	4.31	4.20	4.60	5.17
Volgograd Region	6.87	7.69	6.16	9.04	10.34
Samara Region	17.27	17.13	14.07	21.46	23.10
Penza Region	2.21	2.21	2.06	2.78	3.97

End

(USD million)

1	2	3	4	5	6
Saratov Region	8.85	8.38	6.70	8.73	10.58
Ulyanovsk Region	1.85	1.90	1.70	2.74	3.02
Republic of Kalmykia	0.43	0.35	0.75	0.77	0.47
Republic of Tatarstan	11.55	11.46	9.95	13.23	13.56
<b>NORTH CAUCASUS</b>	<b>40.11</b>	<b>42.22</b>	<b>36.87</b>	<b>53.22</b>	<b>58.82</b>
Krasnodar Territory	21.25	23.11	18.45	27.40	28.48
Stavropol Territory	6.32	7.04	8.12	11.03	12.32
Rostov Region	10.56	10.18	8.56	12.56	15.18
Republic of Dagestan	0.06	0.09	0.08	0.14	0.02
Kabardino-Balkar Republic	0.37	0.44	0.46	0.29	0.68
Republic of Northern Ossetia — Alania	0.80	0.47	0.49	0.57	0.71
Adigei Republic	0.62	0.73	0.56	1.03	1.21
Karachai-Cherkess Republic	0.11	0.16	0.14	0.17	0.14
Republic of Ingushetia	0.00	0.01	0.01	0.04	0.07
<b>URALS</b>	<b>54.43</b>	<b>56.06</b>	<b>48.12</b>	<b>65.09</b>	<b>73.91</b>
Kurgan Region	1.19	1.27	1.18	1.37	1.75
Orenburg Region	3.76	4.29	4.33	7.11	7.34
Perm Region	5.72	5.60	4.80	6.23	7.23
Sverdlovsk Region	24.94	26.31	21.88	26.80	30.80
Chelyabinsk Region	9.80	10.21	8.84	12.55	14.39
Republic of Bashkortostan	6.92	6.13	4.91	7.45	8.55
Udmurt Republic	2.10	2.25	2.19	3.58	3.85
<b>WEST SIBERIA</b>	<b>41.67</b>	<b>43.97</b>	<b>36.93</b>	<b>54.72</b>	<b>62.52</b>
Altai Territory	6.27	5.94	5.10	9.05	9.97
Kemerovo Region	3.99	4.02	3.57	6.68	6.98
Novosibirsk Region	10.82	10.46	8.03	10.10	12.37
Omsk Region	6.99	8.05	6.50	8.03	9.28
Tomsk Region	2.39	2.41	2.38	2.74	3.44
Tyumen Region	11.12	13.03	11.31	18.05	20.42
Republic of Altai	0.09	0.07	0.05	0.06	0.07
<b>EAST SIBERIA</b>	<b>14.77</b>	<b>16.30</b>	<b>14.56</b>	<b>20.22</b>	<b>23.76</b>
Krasnoyarsk Territory	6.12	6.80	5.39	7.71	8.68
Irkutsk Region	6.15	6.54	6.89	8.86	10.72
Chita Region	1.06	1.20	0.72	1.24	1.48
Republic of Buryatia	0.52	0.75	0.68	0.91	1.43
Republic of Tyva	0.06	0.10	0.13	0.14	0.11
Republic of Khakassia	0.87	0.91	0.75	1.36	1.34
<b>FAR EAST</b>	<b>28.75</b>	<b>28.36</b>	<b>25.39</b>	<b>36.27</b>	<b>46.34</b>
Primorski Territory	13.64	12.93	10.12	13.52	15.73
Khabarovsk Territory	8.15	7.91	7.57	9.75	12.15
Amur Region	0.49	0.52	0.64	0.84	1.29
Kamchatka Region	0.55	0.53	0.39	1.20	1.70
Magadan Region	0.92	1.25	1.15	1.83	2.31
Sakhalin Region	3.38	2.62	3.20	5.74	8.90
Republic of Sakha (Yakutia)	1.57	2.54	2.19	3.29	4.15
Jewish Autonomous Area	0.04	0.05	0.12	0.09	0.11
Chukotka Autonomous Area	0.00	0.00	0.00	0.00	0.00
Kaliningrad Region	12.54	11.08	8.37	10.21	13.01

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

### 3. Borrowings

Table 3.1

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

(million rubles)

1	30.06.2000							30.09.2000						
	Total	legal entitie's deposits			individual's deposits <sup>2</sup>			Total	legal entitie's deposits			individual's deposits <sup>2</sup>		
		total	rubles	foreign currency	total	rubles	foreign currency		total	rubles	foreign currency	total	rubles	foreign currency
2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Russian Federation	504,622.1	138,748.9	36,673.6	102,075.3	365,873.2	254,248.5	111,624.7	565,260.1	166,966.8	38,625.2	128,341.6	398,293.3	275,141.5	123,151.8
<b>NORTH</b>	<b>14,681.5</b>	<b>1,617.1</b>	<b>240.7</b>	<b>1,376.4</b>	<b>13,064.3</b>	<b>10,273.8</b>	<b>2,790.5</b>	<b>18,118.4</b>	<b>3,725.7</b>	<b>400.0</b>	<b>3,325.7</b>	<b>14,392.7</b>	<b>11,202.9</b>	<b>31,89.7</b>
Arkhangelsk Region	2,225.6	57.9	45.5	12.4	2,167.6	1,804.3	363.4	2,415.6	50.0	37.5	12.5	2,365.6	1,956.0	409.6
Vologda Region	4,732.3	1465.6	128.5	1,337.1	3,266.6	2,718.9	547.8	7,158.9	3,577.3	290.9	3,286.4	3,581.6	2,953.0	628.6
Murmansk Region	3,185.8	48.7	33.6	15.0	3,137.1	2,283.9	853.3	3,532.8	51.5	37.6	13.9	3,481.3	2,478.8	1,002.5
Republic of Karelia	1,148.3	12.8	12.1	0.7	1,135.4	925.7	209.7	1,250.3	9.8	9.6	0.2	1,240.5	1,004.7	235.9
Komi Republic	3,389.6	32.1	20.9	11.1	3,357.5	2,541.1	816.4	3,760.8	37.1	24.3	12.8	3,723.7	2,810.6	913.1
<b>NORTH-WEST</b>	<b>31,702.7</b>	<b>8,662.7</b>	<b>3,863.5</b>	<b>4,799.3</b>	<b>23,040.0</b>	<b>14,653.2</b>	<b>8,386.8</b>	<b>34,596.2</b>	<b>9,618.4</b>	<b>4,225.3</b>	<b>5,393.1</b>	<b>24,977.8</b>	<b>15,856.9</b>	<b>9,120.8</b>
St. Petersburg	28,011.9	7,144.7	2,884.4	4,260.3	20,867.3	12,996.8	7,870.5	29,621.0	7,044.0	2,437.5	4,606.5	22,577.0	14,043.9	8,533.0
Leningrad Region	1,684.2	1,443.3	911.7	531.6	240.9	136.0	104.9	2,830.1	2,536.3	1,756.0	780.3	293.8	167.0	126.8
Novgorod Region	1,095.9	62.0	55.2	6.8	1033.9	782.7	251.2	1,153.3	34.6	28.9	5.7	1,118.7	837.8	280.9
Pskov Region	910,6	12.8	12.1	0.6	897.8	737.6	160.2	991.8	3.5	2.8	0.6	988.3	808.2	180.1
<b>CENTRE</b>	<b>222,209.6</b>	<b>81,676.0</b>	<b>21,915.4</b>	<b>59,760.6</b>	<b>140,533.6</b>	<b>75,393.3</b>	<b>65,140.3</b>	<b>253,407.7</b>	<b>98,170.1</b>	<b>22,538.6</b>	<b>75,631.5</b>	<b>155,237.5</b>	<b>83,200.4</b>	<b>72,037.2</b>
Bryansk Region	1,735.6	8.1	8.1	0.0	1,727.6	1,425.7	301.9	1,856.7	7.7	7.7	0.0	1,849.0	1,522.3	326.7
Vladimir Region	2,798.3	77.1	76.2	0.9	2,721.2	2,297.2	423.9	3,003.1	62.8	61.9	0.8	2,940.3	2,470.0	470.3
Ivanovo Region	1,700.5	10.2	1.8	8.4	1,690.3	1,536.7	153.6	1,803.1	10.7	2.4	8.3	1,792.4	1,615.9	176.5
Tver Region	2,173.0	7.1	7.1	0.0	2,166.0	1,775.6	390.3	2,219.3	10.9	10.9	0.0	2,208.4	1,823.0	385.4
Kaluga Region	1,996.1	110.0	91.3	18.8	1,886.1	1,412.2	473.9	2,161.8	112.3	94.3	18.0	2,049.5	1,527.5	522.0
Kostroma Region	1,145.5	32.6	30.9	1.7	1,112.8	886.2	226.6	1,245.2	46.0	44.3	1.7	1,199.2	947.4	251.8
Moscow	181,488.6	80,755.2	21,147.4	59,607.8	100,733.5	43,948.5	56,784.9	209,321.9	97,173.0	21,678.7	75,494.3	112,148.9	49,347.8	62,801.2
Moscow Region	17,033.7	464.4	353.2	111.2	16,569.3	12,722.7	3,846.6	18,645.0	527.0	432.1	94.9	18,118.0	13,822.6	4,295.4
Orel Region	1,420.5	8.8	8.8	0.0	1,411.7	1,218.0	193.7	1,500.1	3.5	3.5	0.0	1,496.6	1,285.1	211.5

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Ryazan Region	2,373.9	27.4	21.4	6.0	2,346.6	1,860.3	486.3	2,548.3	36.4	23.4	13.0	2,511.9	1,990.7	521.2
Smolensk Region	1,736.4	30.7	30.7	0.0	1,705.7	1,251.9	453.8	1,909.8	48.9	48.9	0.0	1,861.0	1,363.0	498.0
Tula Region	3,539.1	66.8	66.6	0.2	3,472.3	2,725.1	747.1	3,852.1	88.0	87.6	0.4	3,764.1	2,928.3	835.8
Yaroslavl Region	3,068.3	77.5	71.9	5.6	2,990.7	2,333.0	657.7	3,341.3	43.1	43.1	0.0	3,298.3	2,556.9	741.4
<b>VOLGA-VYATKA REGION</b>	<b>15,280.6</b>	<b>611.3</b>	<b>280.0</b>	<b>331.3</b>	<b>14,669.3</b>	<b>11,837.0</b>	<b>2,832.2</b>	<b>16,648.3</b>	<b>748.1</b>	<b>353.0</b>	<b>395.1</b>	<b>15,900.1</b>	<b>12,826.1</b>	<b>3,074.0</b>
Nizhni Novgorod Region	10,007.1	551.4	232.2	319.2	9,455.7	7,161.2	2,294.5	10,911.3	659.5	272.3	387.1	10,251.8	7,780.4	2,471.4
Kirov Region	2,197.1	5.4	3.1	2.3	2,191.7	2,001.3	190.3	2,387.4	8.2	3.3	4.9	2,379.1	2,160.2	218.9
Republic of Mariy-El	612.7	5.9	5.8	0.0	606.8	549.7	57.1	672.2	7.8	7.8	0.0	664.4	599.1	65.3
Republic of Mordovia	1,037.8	25.5	25.5	0.0	1,012.3	904.3	108.0	1,110.0	41.0	41.0	0.0	1,069.0	952.9	116.1
Chuvash Republic	1,425.9	23.2	13.4	9.8	1,402.7	1,220.4	182.2	1,567.4	31.6	28.6	3.0	1,535.8	1,333.6	202.2
<b>CENTRAL-BLACK SOIL REGION</b>	<b>14,464.7</b>	<b>246.0</b>	<b>195.9</b>	<b>50.1</b>	<b>14,218.8</b>	<b>11,930.4</b>	<b>2,288.4</b>	<b>15,245.0</b>	<b>222.8</b>	<b>178.6</b>	<b>44.3</b>	<b>15,022.1</b>	<b>12,522.3</b>	<b>2,499.9</b>
Belgorod Region	3,054.5	52.3	47.0	5.3	3,002.2	2,330.1	672.2	3,289.7	55.4	55.4	0.0	3,234.3	2,480.3	754.0
Voronezh Region	5,255.5	45.3	45.3	0.0	5,210.2	4,446.4	763.8	5,473.2	22.0	21.9	0.1	5,451.3	4,637.0	814.3
Kursk Region	2,057.2	95.0	52.6	42.4	1,962.2	1,619.9	342.3	2,150.5	64.2	22.4	41.8	2,086.4	1,712.6	373.8
Lipetsk Region	2,142.3	25.9	25.3	0.6	2,116.4	1,843.9	272.5	2,285.0	50.9	50.3	0.6	2,234.1	1,938.1	296.1
Tambov Region	1,955.2	27.5	25.7	1.8	1,927.7	1,690.0	237.7	2,046.5	30.4	28.6	1.8	2,016.1	1,754.2	261.8
<b>VOLGA REGION</b>	<b>36,558.9</b>	<b>2,563.2</b>	<b>1,660.0</b>	<b>903.2</b>	<b>33,995.7</b>	<b>28,493.9</b>	<b>5,501.8</b>	<b>39,104.9</b>	<b>2,618.0</b>	<b>2,062.1</b>	<b>555.8</b>	<b>36,486.9</b>	<b>30,434.4</b>	<b>6,052.6</b>
Astrakhan Region	1,878.7	57.9	41.9	16.0	1,820.8	1,493.9	326.9	2,084.3	100.8	78.2	22.6	1,983.5	1,601.8	381.7
Volgograd Region	4,719.6	72.0	71.9	0.	4,647.5	3,929.5	718.1	5,026.8	59.5	59.2	0.3	4,967.3	4,174.9	792.4
Samara Region	10,287.5	730.9	284.9	446.0	9,556.6	7,652.3	1,904.2	10,772.5	540.5	268.7	271.8	10,232.0	8,135.2	2,096.8
Penza Region	2,473.1	2.5	2.4	0.1	2,470.6	2,190.2	280.4	2,616.9	2.3	2.3	0.0	2,614.6	2,315.8	298.8
Saratov Region	5,174.3	183.3	164.7	18.6	4,991.0	4,326.6	664.4	5,583.6	238.9	229.4	9.5	5,344.7	4,611.2	733.5
Ulyanovsk Region	2,389.9	11.5	10.5	1.0	2,378.5	2,153.7	224.8	2,531.7	15.1	14.1	1.0	2,516.6	2,275.7	240.9
Republic of Kalmykia	8.2	4.1	4.1	0.0	4.0	3.5	0.5	13.3	5.3	2.4	2.8	8.0	6.6	1.4
Republic of Tatarstan	9,627.7	1,501.0	1,079.5	421.5	8,126.8	6,744.2	1,382.5	10,475.7	1,655.6	1,407.8	247.8	8,820.2	7,313.2	1,507.0

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>NORTH CAUCASUS</b>	27,285.2	1,351.4	1,090.3	261.2	25,933.8	21,345.4	4,588.4	29,534.7	1,279.3	1,045.3	234.0	28,255.3	23,052.4	5,203.0
Krasnodar Territory	11,785.0	876.1	740.0	136.1	10,908.8	8,761.3	2,147.5	12,736.5	709.4	609.3	100.1	12,027.1	9,582.2	2,444.9
Stavropol Territory	5,979.0	204.3	113.6	90.7	5,774.7	4,476.2	1,298.5	6,482.9	219.0	132.5	86.5	6,263.9	4,800.8	1,463.1
Republic of Ingushetia	25.0	1.0	1.0	0.0	24.0	21.4	2.7	24.6	1.3	1.3	0.0	23.3	20.8	2.5
Rostov Region	6,819.2	204.7	170.4	34.4	6,614.4	5,769.5	845.0	7,385.7	241.8	194.3	47.5	7,143.9	6,165.6	978.3
Adigei Republic	646.3	2.4	2.4	0.0	643.8	541.4	102.4	751.7	65.7	65.7	0.0	686.0	575.6	110.4
Republic of Dagestan	510.7	11.5	11.5	0.0	499.2	455.5	43.7	488.6	13.8	13.8	0.0	474.8	430.7	44.1
Kabardino-Balkar Republic	714.1	10.3	10.3	0.0	703.8	641.7	62.1	772.5	8.5	8.5	0.0	764.0	693.2	70.9
Republic of Northern Ossetia — Alania	751.7	28.7	28.7	0.0	722.9	646.6	76.3	841.6	11.8	11.8	0.0	829.8	751.9	78.0
Karachai-Cherkess Republic	54.3	12.3	12.3	0.0	42.0	31.8	10.3	50.5	8.1	8.1	0.0	42.4	31.6	10.8
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>URALS</b>	42,492.4	5,450.5	4,363.0	1,087.5	37,041.9	29,956.6	7,085.3	46,905.7	6,745.4	4,588.3	2,157.1	40,160.3	32,363.3	7,797.0
Kurgan Region	887.5	3.1	3.1	0.0	884.4	808.9	75.5	962.5	16.8	16.8	0.0	945.7	858.4	87.4
Orenburg Region	3,789.4	89.8	48.7	41.1	3,699.6	3,169.8	529.8	4,004.7	97.0	59.2	37.9	3,907.6	3,328.1	579.5
Perm Region	7,416.7	681.8	197.9	483.8	6,734.9	5,424.8	1,310.2	8,494.8	1,205.0	247.0	958.0	7,289.8	5,875.2	1,414.6
Sverdlovsk Region	14,086.1	3,617.3	3511.0	106.2	10,468.8	8,078.2	2,390.6	15,321.8	3,935.4	3,412.0	523.4	11,386.3	8,706.6	2,679.8
Chelyabinsk Region	7,389.2	727.1	323.6	403.5	6,662.1	5,455.5	1,206.6	8,244.3	925.8	297.5	628.3	7,318.5	5,980.3	1,338.2
Republic of Bashkortostan	6,707.2	258.7	251.2	7.5	6,448.5	5,184.1	1,264.4	7,382.3	390.3	381.5	8.8	6,992.0	5,632.2	1,359.8
Udmurt Republic	2,216.3	72.8	27.5	45.3	2,143.5	1,835.3	308.3	2,495.4	175.1	174.3	0.8	2,320.3	1,982.6	337.7
<b>WEST SIBERIA</b>	66,426.4	34,582.6	2181.4	32,401.3	31,843.7	25,447.7	6,396.0	74,910.9	40,765.2	2,090.4	38,674.8	34,145.7	27,128.9	7,016.8
Altai Territory	3,748.0	47.6	47.3	0.3	3,700.4	3,230.7	469.7	3,925.4	42.8	42.5	0.3	3,882.6	3,382.3	500.4
Kemerovo Region	5,656.4	343.4	126.6	216.7	5,313.0	4556.4	756.6	5,744.6	193.0	61.6	131.4	5,551.6	4,807.4	744.2
Novosibirsk Region	4,294.9	298.5	182.5	115.9	3,996.4	3083.4	913.0	4,588.2	224.2	209.7	14.5	4,364.0	3,363.4	1,000.7



1	End (thousand rubles)													
	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Omsk Region	3,660.1	150.4	146.8	3.6	3,509.7	2,900.7	608.9	3,913.0	114.0	110.4	3.6	3,799.0	3,110.2	688.7
Tomsk Region	2,215.8	171.1	160.2	10.9	2,044.7	1,597.8	446.9	2,361.8	111.2	106.1	5.0	2,250.6	1,740.6	510.0
Tyumen Region	4,6844.1	33,569.8	1,515.9	32,053.9	13,274.4	10,073.5	3,200.9	54,369.8	40,078.2	1,558.1	38,520.1	14,291.6	10,718.8	3,572.8
Republic of Altai	7.1	1.9	1.9	0.0	5.2	5.2	0.0	8.2	1.9	1.9	0.0	6.2	6.2	0.0
<b>EAST SIBERIA</b>	<b>15,302.0</b>	<b>499.4</b>	<b>272.2</b>	<b>227.1</b>	<b>14,802.7</b>	<b>12,314.1</b>	<b>2,488.6</b>	<b>16,022.9</b>	<b>346.3</b>	<b>334.3</b>	<b>12.0</b>	<b>15,676.6</b>	<b>13,015.1</b>	<b>2,661.5</b>
Krasnoyarsk Territory	6,669.5	115.5	102.1	13.4	6,554.0	5,253.1	1,300.9	7,128.3	128.3	124.0	4.3	7,000.0	5,591.4	1,408.6
Irkutsk Region	5,657.4	332.5	130.0	202.5	5,324.9	4,475.3	849.5	5,782.0	174.0	166.3	7.7	5,608.1	4,715.9	892.1
Chita Region	1261.8	21.6	21.6	0.0	1,240.3	1056.9	183.4	1,334.8	24.2	24.2	0.0	1,310.6	1,117.7	192.9
Republic of Buryatia	952.0	27.5	16.3	11.2	924.5	838.8	85.6	981.2	18.0	18.0	0.0	963.2	868.7	94.5
Republic of Tyva	130.7	0.0	0.0	0.0	130.6	124.3	6.4	131.7	0.0	0.0	0.0	131.7	124.8	6.9
Republic of Khakassia	630.6	2.2	2.2	0.0	628.4	565.6	62.8	664.8	1.7	1.7	0.0	663.0	596.6	66.5
<b>FAR EAST</b>	<b>15,905.7</b>	<b>1,158.1</b>	<b>466.0</b>	<b>692.1</b>	<b>14,747.6</b>	<b>11,442.7</b>	<b>3,304.9</b>	<b>18,198.7</b>	<b>2,346.6</b>	<b>548.8</b>	<b>1,797.7</b>	<b>15,852.1</b>	<b>12,277.6</b>	<b>3,574.6</b>
Primorski Territory	6,539.8	336.1	91.1	245.0	6,203.7	4,935.7	1,268.0	6,939.1	345.8	130.3	215.5	6,593.3	5,226.4	1,366.9
Khabarovsk Territory	3,890.4	449.7	163.9	285.8	3,440.7	2,652.5	788.2	4,201.1	475.4	189.6	285.8	3,725.7	2,844.6	881.1
Amur Region	1,198.9	6.5	6.5	0.0	1,192.4	999.0	193.4	1,265.9	7.3	7.3	0.0	1,258.7	1,049.6	209.1
Kamchatka Region	383.1	60.0	47.1	12.8	323.2	105.5	217.7	471.4	144.0	26.3	117.7	327.5	108.9	218.6
Magadan Region	1,048.9	180.9	36.0	144.8	868.0	550.6	317.4	1,106.3	184.8	41.6	143.2	921.5	599.6	321.9
Sakhalin Region	157.8	48.6	48.6	0.0	109.2	27.6	81.6	235.7	97.1	96.0	1.1	138.5	38.7	99.8
Chukotka Autonomous Area	4.5	0.0	0.0	0.0	4.5	4.5	0.0	5.1	0.0	0.0	0.0	5.1	5.1	0.0
Republic of Sakha (Yakutia)	2,671.5	73.0	69.4	3.6	2598.5	2,162.0	436.5	3,962.3	1,088.7	54.3	1,034.4	2,873.6	2,398.8	474.7
Jewish Autonomous Area	10.9	3.4	3.4	0.0	7.4	5.3	2.1	11.9	3.5	3.5	0.0	8.4	5.8	2.6
Kaliningrad Region	2,312.4	330.5	145.3	185.3	1,981.9	1,160.4	821.5	2,566.9	380.9	260.5	120.4	2,186.0	1,261.3	924.7

<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)

	30.06.2000			30.09.2000		
	state enterprises	non-state enterprises	other <sup>1</sup>	state enterprises	non-state enterprises	other <sup>1</sup>
1	2	3	4	5	6	7
Russian Federation	45,575,032	192,883,156	4,052,161	53,350,164	229,262,411	5,802,242
<b>NORTH</b>	<b>205,882</b>	<b>2,135,596</b>	<b>474</b>	<b>342,907</b>	<b>2,239,113</b>	<b>780</b>
Arkhangelsk Region	13,204	28,484	4	34,227	40,029	0
Vologda Region	98,111	833,726	384	173,475	1,195,026	763
Murmansk Region	30,969	549,529	23	73,397	311,817	8
Republic of Karelia	19,615	23,086	0	14,652	27,424	0
Komi Republic	43,983	700,771	63	47,156	664,817	9
<b>NORTH-WEST</b>	<b>2,864,277</b>	<b>10,108,777</b>	<b>138,576</b>	<b>3,610,534</b>	<b>11,495,806</b>	<b>167,845</b>
St. Petersburg	2,803,742	9,825,166	138,358	3,564,222	11,244,058	167,779
Leningrad Region	25,140	95,591	39	16,763	106,885	28
Novgorod Region	21,644	113,618	0	17,973	65,242	0
Pskov Region	13,751	74,402	179	11,576	79,621	38
<b>CENTRE</b>	<b>33,423,685</b>	<b>146,379,759</b>	<b>3,839,821</b>	<b>37,967,610</b>	<b>177,193,122</b>	<b>5,496,767</b>
Bryansk Region	3,606	34,723	1	4,577	32,835	1
Vladimir Region	7,368	46,309	0	7,157	43,876	0
Ivanovo Region	25,679	106,168	0	25,411	115,188	0
Tver Region	20,964	184,821	131	22,530	208,241	213
Kaluga Region	1,217	35,458	0	9,701	59,669	0
Kostroma Region	8,507	51,723	0	7,510	39,347	0
Moscow	32,028,809	140,967,355	3,814,819	36,532,017	172,761,953	5,476,294
Moscow Region	1,199,336	4,194,591	22,733	1,189,331	3,131,297	18,003
Orel Region	8,158	9,632	0	2,942	22,580	0
Ryazan Region	42,471	193,218	120	54,790	201,640	280
Smolensk Region	19,912	153,271	4	46,801	119,518	3
Tula Region	32,306	148,499	11	34,105	160,872	23
Yaroslavl Region	25,352	253,991	2,002	30,738	296,106	1,950

Cont.  
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	358,882	1,479,119	374	412,149	1,814,674	707
Nizhni Novgorod Region	302,642	1,272,641	372	357,914	1,499,247	705
Kirov Region	5,036	54,756	2	7,825	78,309	2
Republic of Mariy-El	9,746	15,113	0	11,617	18,830	0
Republic of Mordovia	26,310	97,330	0	25,945	109,312	0
Chuvash Republic	15,148	39,279	0	8,848	108,976	0
CENTRAL-BLACK SOIL REGION	166,033	430,484	72	187,252	530,824	94
Belgorod Region	30,565	93,099	0	27,137	127,828	5
Voronezh Region	83,626	52,955	71	121,071	71,547	71
Kursk Region	38,172	90,408	0	16,973	122,645	0
Lipetsk Region	4,635	164,294	1	7,900	168,258	18
Tambov Region	9,035	29,728	0	14,171	40,546	0
VOLGA REGION	1,803,409	7,865,697	12,108	2,748,235	8,719,807	12,687
Astrakhan Region	27,781	95,874	38	48,491	85,386	628
Volgograd Region	124,091	666,536	250	87,123	782,907	297
Samara Region	389,786	3,910,887	8,893	410,041	4,591,940	5,948
Penza Region	45,859	126,747	8	39,310	115,745	46
Saratov Region	160,066	501,095	9	157,251	652,548	36
Ulyanovsk Region	21,221	78,101	4	23,651	109,076	4
Republic of Kalmykia	55,874	20,060	0	63,226	26,528	0
Republic of Tatarstan	978,731	2,466,397	2,906	1,919,142	2,355,677	5,728
NORTH CAUCASUS	1,082,393	2,726,750	5,458	1,045,907	2,994,456	32,093
Krasnodar Territory	575,544	1,470,870	5,277	433,688	1,537,023	27,915
Stavropol Territory	49,344	195,182	27	50,260	222,830	154
Republic of Ingushetia	174	12,595	0	374	27,749	0
Rostov Region	182,687	662,298	66	230,939	812,283	1,194
Adigei Republic	4,114	13,151	7	4,384	16,574	4
Republic of Dagestan	172,939	115,830	0	140,243	163,718	2,776
Kabardino-Balkar Republic	14,182	30,602	0	67,158	38,923	0
Republic of Northern Ossetia — Alania	73,156	144,534	81	110,837	134,337	50
Karachai-Cherkess Republic	10,253	81,688	0	8,024	41,019	0
URALS	2,376,948	8,002,803	13,308	3,125,711	8,831,067	55,725
Kurgan Region	988	18,969	0	1,285	34,367	0
Orenburg Region	21,148	368,035	1,784	99,778	627,875	1,292

	1	2	3	4	5	6	7
Perm Region		306,284	389,111	3,850	279,183	473,048	1,664
Sverdlovsk Region		551,371	2,659,503	3,419	758,546	2,697,394	5,459
Chelyabinsk Region		848,595	1,409,964	3,257	628,875	1,370,337	18,362
Republic of Bashkortostan		565,727	2,299,740	993	1,240,063	2,755,622	28,930
Udmurt Republic		82,835	857,481	5	117,981	872,424	18
<b>WEST SIBERIA</b>		<b>2,047,778</b>	<b>10,727,987</b>	<b>29,903</b>	<b>2,375,875</b>	<b>11,950,105</b>	<b>21,221</b>
Altai Territory		37,123	200,368	1	40,607	266,716	1
Kemerovo Region		168,784	447,364	72	122,157	458,020	73
Novosibirsk Region		311,217	872,175	1,012	326,716	944,379	1,725
Omsk Region		99,854	474,163	621	83,688	512,605	290
Tomsk Region		113,821	182,897	31	161,282	191,596	70
Tyumen Region		1,312,058	8,522,413	28,158	1,638,291	9,523,895	19,055
Republic of Altai		4,921	28,607	8	3,134	52,894	7
<b>EAST SIBERIA</b>		<b>488,211</b>	<b>1,023,667</b>	<b>991</b>	<b>557,524</b>	<b>979,120</b>	<b>714</b>
Krasnoyarsk Territory		258,983	287,062	4	311,307	307,407	2
Irkutsk Region		149,644	548,644	987	154,608	473,927	711
Chita Region		19,172	47,055	0	26,487	51,547	0
Republic of Buryatia		42,693	100,623	0	51,281	119,260	1
Republic of Tyva		14,366	7,780	0	8,583	5,143	0
Republic of Khakassia		3,353	32,503	0	5,258	21,836	0
<b>FAR EAST</b>		<b>700,698</b>	<b>1,763,490</b>	<b>9,103</b>	<b>927,093</b>	<b>2,253,115</b>	<b>12,673</b>
Primorski Territory		103,590	605,659	7,289	141,821	730,055	9,641
Khabarovsk Territory		281,834	537,579	749	375,665	545,192	1,095
Amur Region		27,359	59,584	0	30,210	76,672	2
Kamchatka Region		126,846	229,231	662	104,247	349,784	498
Magadan Region		19,449	84,184	1	29,817	114,335	1
Sakhalin Region		99,582	153,122	395	145,976	217,323	402
Chukotka Autonomous Area		—	—	—	—	—	—
Republic of Sakha (Yakutia)		42,038	94,131	7	99,357	219,754	1,034
Jewish Autonomous Area		—	—	—	—	—	—
Kaliningrad Region		56,836	239,027	1,973	49,367	261,202	936

End

(thousand rubles)

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

Table 3.3

## Foreign Currency Accounts of Enterprises, Organisations and Institutions

(thousand rubles)

1	30.06.2000			30.09.2000		
	2	3	4	5	6	7
	state enterprises	non-state enterprises	other <sup>1</sup>	state enterprises	non-state enterprises	other <sup>1</sup>
Russian Federation	26,204,333	96,155,707	11,763,139	26,458,153	108,064,713	13,207,190
<b>NORTH</b>	<b>23,458</b>	<b>800,080</b>	<b>1,103</b>	<b>39,152</b>	<b>445,284</b>	<b>6,788</b>
Arkhangelsk Region	0	6,264	4	0	12,988	4
Vologda Region	10,135	659,045	555	3,333	263,060	5,840
Murmansk Region	10,501	91,584	223	31,652	160,049	938
Republic of Karelia	2,432	34,823	0	3,830	3,801	0
Komi Republic	390	8,364	321	337	5,386	6
<b>NORTH-WEST</b>	<b>1,501,158</b>	<b>5,292,481</b>	<b>594,864</b>	<b>1,677,969</b>	<b>8,052,026</b>	<b>648,919</b>
St. Petersburg	1,485,820	5,260,365	594,760	1,669,905	8,025,107	648,753
Leningrad Region	550	24,858	48	1,662	19,813	14
Novgorod Region	6,136	6,230	1	2,308	6,153	1
Pskov Region	8,652	1,028	55	4,094	953	151
<b>CENTRE</b>	<b>23,566,819</b>	<b>80,959,476</b>	<b>10,776,255</b>	<b>23,862,032</b>	<b>92,619,028</b>	<b>12,220,695</b>
Bryansk Region	2	2,074	0	2	4,781	0
Vladimir Region	591	4,023	0	531	3,429	0
Ivanovo Region	0	83	0	0	169	0
Tver Region	733	58,856	796	593	42,965	756
Kaluga Region	9	235	0	9	509	0
Kostroma Region	0	2	4	0	2	1
Moscow	23,495,087	80,329,937	10,668,656	23,822,578	92,227,307	12,129,231
Moscow Region	53,222	398,478	76,525	25,459	239,435	78,494
Orel Region	0	2	0	0	2	0
Ryazan Region	6,477	26,410	0	2,298	18,853	0
Smolensk Region	37	6,602	6,643	37	5,780	253
Tula Region	7,709	70,659	23,619	9,532	16,549	11,947
Yaroslavl Region	2,952	62,115	12	993	59,247	13

Cont.  
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	49,268	291,519	1,064	54,951	290,558	554
Nizhni Novgorod Region	45,450	284,707	901	51,171	282,295	407
Kirov Region	1,790	1,003	163	1,774	481	147
Republic of Mariy-El	0	84	0	0	85	0
Republic of Mordovia	280	1,134	0	277	4,574	0
Chuvash Republic	1,748	4,591	0	1,729	3,123	0
CENTRAL-BLACK SOIL REGION	7,144	9,885	24	10,403	11,414	24
Belgorod Region	1,179	1,702	0	763	963	0
Voronezh Region	4,746	3,895	24	4,451	3,938	24
Kursk Region	893	3,593	0	5,010	5,380	0
Lipetsk Region	11	95	0	11	740	0
Tambov Region	315	600	0	168	393	0
VOLGA REGION	158,700	1,391,252	30,993	90,907	1,622,084	95,151
Astrakhan Region	861	2,938	3	505	4,245	3
Volgograd Region	9,552	83,715	284	6,245	87,205	184
Samara Region	8,290	459,459	13,175	9,670	437,998	77,141
Penza Region	4,884	4,259	115	4,462	1,959	171
Saratov Region	20,643	359,831	305	19,037	240,853	554
Ulyanovsk Region	1,889	6,805	0	3,690	6,253	0
Republic of Kalmykia	127	1,156	45	118	69	45
Republic of Tatarstan	112,454	473,089	17,066	47,180	843,502	17,053
NORTH CAUCASUS	35,863	636095	19051	27,294	701,026	17,569
Krasnodar Territory	24,681	544,593	16,266	19,568	607,567	12,675
Stavropol Territory	310	1,404	1	298	1,359	1
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	9,093	82,372	1,245	5,199	86,493	2,856
Adigei Republic	25	6,091	1,539	25	3,237	2,037
Republic of Dagestan	573	883	0	578	1,082	0
Kabardino-Balkar Republic	282	408	0	880	528	0
Republic of Northern Ossetia — Alania	899	193	0	746	85	0
Karachai-Cherkess Republic	0	151	0	0	675	0
URALS	456,606	4,653,173	241,607	292,382	2,592,144	124,223
Kurgan Region	1	91	0	1	87	0
Orenburg Region	0	255,747	0	0	247,046	0

1	End (thousand rubles)						
	2	3	4	5	6	7	
Perm Region	4,339	153,360	18,596	1,251	252,195	17,051	
Sverdlovsk Region	232,044	507,582	213,085	147,997	269,097	83,983	
Chelyabinsk Region	44,392	889,462	3,095	66,995	774,049	2,222	
Republic of Bashkortostan	161,073	2,841,524	4,951	63,023	1,038,513	19,660	
Udmurt Republic	14,757	5,407	1,880	13,115	11,157	1,307	
<b>WEST SIBERIA</b>	<b>111,375</b>	<b>992,913</b>	<b>70,688</b>	<b>142,240</b>	<b>817,090</b>	<b>34,736</b>	
Altai Territory	890	62,882	0	419	55,305	0	
Kemerovo Region	31,210	94,765	622	30,035	85,268	615	
Novosibirsk Region	36,193	111,764	6,960	36,443	134,667	7,663	
Omsk Region	228	35,246	625	337	23,601	0	
Tomsk Region	7,667	21,474	512	8,504	12,383	120	
Tyumen Region	35,187	666,782	61,969	66,502	505,866	26,338	
Republic of Altai	0	0	0	0	0	0	
<b>EAST SIBERIA</b>	<b>11,380</b>	<b>97,767</b>	<b>8,247</b>	<b>15,129</b>	<b>72,077</b>	<b>34,094</b>	
Krasnoyarsk Territory	8,079	30,023	199	7,532	21,951	192	
Irkutsk Region	1,336	55,970	5,770	4,909	37,084	4,728	
Chita Region	147	792	1	148	416	1	
Republic of Buryatia	403	10,982	2,277	1,414	12,626	29,173	
Republic of Tyva	0	0	0	0	0	0	
Republic of Khakassia	1,415	0	0	1,126	0	0	
<b>FAR EAST</b>	<b>274,012</b>	<b>934,729</b>	<b>15,594</b>	<b>239,671</b>	<b>658,821</b>	<b>22,343</b>	
Primorski Territory	85,216	258,830	9,058	65,440	246,661	12,488	
Khabarovsk Territory	63,077	66,310	1,894	34,681	91,071	2,193	
Amur Region	185	2291	0	167	2,085	0	
Kamchatka Region	68,502	494,529	2,625	60,522	203,732	6,093	
Magadan Region	45,154	13,495	18	58,010	13,490	18	
Sakhalin Region	11,150	85,327	1,999	20,073	99,840	1,551	
Chukotka Autonomous Area	—	—	—	—	—	—	
Republic of Sakha (Yakutia)	728	13947	0	778	1,942	0	
Jewish Autonomous Area	—	—	—	—	—	—	
Kaliningrad Region	8,550	96,337	3,649	6,023	183,161	2,094	

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

Table 3.4

## Budget Funds in Accounts of Credit Institutions

(thousand rubles)

	30.06.2000					30.09.2000				
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds		federal budget funds	local budget funds	other budget funds	extra-budgetary funds	
1	2	3	4	5	6	7	8	9		
Russian Federation	11,512,547	33,849,846	6,631,835	12,520,817	13,262,299	38,971,192	8,788,064	13,433,161		
NORTH	241	169,613	170,841	83,206	233	423,606	105,206	83,356		
Arkhangelsk Region	0	21	0	22	0	152	0	16		
Vologda Region	241	152,640	463	25,730	233	394,158	492	20,586		
Murmansk Region	0	4,191	169,145	4,617	0	6,011	103,428	3,635		
Republic of Karelia	0	7,619	1,142	9,729	0	14,590	1,186	16,999		
Komi Republic	0	5,142	91	43,108	0	8,695	100	42,120		
NORTH-WEST	21,498	661,725	1,760,179	199,299	1,028	1,080,333	1,825,467	917,679		
St. Petersburg	21,329	647,372	1,759,990	190,350	859	1,068,797	1,825,395	912,909		
Leningrad Region	87	9,489	0	253	87	6,561	0	156		
Novgorod Region	0	1,700	117	3,796	0	2,094	5	419		
Pskov Region	82	3,164	72	4,900	82	2,881	67	4,195		
CENTRE	11,037,982	17,426,391	4,317,649	6,746,733	12,737,190	17,485,370	6,565,777	7,467,835		
Bryansk Region	0	619	1	718	0	779	51	1,069		
Vladimir Region	0	330	0	18	0	1,376	0	115		
Ivanovo Region	0	2,490	0	4,716	0	3,809	0	49		
Tver Region	1,845	5,099	940	97	0	8,424	1,964	111		
Kaluga Region	0	0	0	0	0	2	0	0		
Kostroma Region	5250	43	2	27	5,250	14	118	37		
Moscow	11,019,506	17,211,830	4,309,689	6,675,738	12,723,229	17,156,282	6,556,345	7,375,746		
Moscow Region	7,403	184,775	6,253	58,092	7,732	294,525	6,368	83,749		
Orel Region	0	240	0	247	0	928	0	863		
Ryazan Region	0	17,917	744	438	0	14,936	910	952		
Smolensk Region	0	1,559	0	48	0	609	0	64		
Tula Region	3,978	1,319	20	1,990	979	3,454	21	920		
Yaroslavl Region	0	170	0	4,604	0	232	0	4,160		



Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9
<b>VOLGA-VYATKA REGION</b>	38,763	404,399	572	31,764	38,060	494,646	780	27,139
Nizhni Novgorod Region	38,729	389,230	166	22,495	38,026	475,412	83	23,372
Kirov Region	0	100	0	326	0	25	0	636
Republic of Mariy-El	0	9,978	0	2,227	0	12,013	0	1,424
Republic of Mordovia	34	488	319	616	34	2,333	617	1,443
Chuvash Republic	0	4,603	87	6,100	0	4,863	80	264
<b>CENTRAL-BLACK SOIL REGION</b>	10,416	16,360	11,791	5,429	10,351	26,048	5,180	11,042
Belgorod Region	3,174	13,215	337	2,415	3,309	17,704	285	8,049
Voronezh Region	0	989	4,874	2,732	0	3,537	4,817	2,741
Kursk Region	6,313	1,797	6,580	269	6,113	3,319	78	241
Lipetsk Region	182	188	0	0	182	287	0	0
Tambov Region	747	171	0	13	747	1,201	0	11
<b>VOLGA REGION</b>	31,106	2,261,865	18,218	603,448	59,980	2,490,940	17,812	784,330
Astrakhan Region	367	18,628	0	5,624	906	17,136	0	2,453
Volgograd Region	0	146,109	1,477	9,644	0	133,170	689	6,770
Samara Region	951	30,810	316	56,211	951	73,210	373	35,055
Penza Region	26,409	109,357	57	8,020	56,258	107,341	153	8,303
Saratov Region	182	2,905	11,811	2,221	182	2,909	12,825	1,997
Ulyanovsk Region	0	1,023	619	567	0	1,617	563	1,078
Republic of Kalmykia	0	6,036	490	2,311	0	17,053	721	5,287
Republic of Tatarstan	3,197	1,946,997	3,448	518,850	1,683	2,138,504	2,488	723,387
<b>NORTH CAUCASUS</b>	131,578	158,914	844	46,476	127,875	209,366	610	49,500
Krasnodar Territory	51	4,878	47	3,533	51	5,801	21	3,232
Stavropol Territory	1,758	36,066	10	13,522	1,758	46,920	8	8,002
Republic of Ingushetia	0	0	0	0	0	0	0	0
Rostov Region	30,970	68,125	424	5,266	30,894	78,893	383	5,356
Adigei Republic	0	24	0	67	0	117	1	84
Republic of Dagestan	96,110	30,251	213	15,870	92,491	5,068	101	18,125
Kabardino-Balkar Republic	0	521	109	286	0	8,726	53	7,911
Republic of Northern Ossetia — Alania	8	12,554	41	5,918	0	58,779	43	4,725
Karachai-Cherkess Republic	2,681	6,495	0	2,014	2,681	5,062	0	2,065
<b>URALS</b>	197,563	3,352,049	248,870	1,870,486	223,113	6,066,702	148,941	2,467,973
Kurgan Region	16	81	0	84	16	82	0	127
Orenburg Region	188	83	156	25,460	80	270	2,068	9,173

1	End (thousand rubles)								
	2	3	4	5	6	7	8	9	
Perm Region	5,466	147,718	3,716	10,910	5,785	278,885	5,521	13,644	
Sverdlovsk Region	31,768	1,119,377	10,363	153,025	36,182	858,750	11,793	113,250	
Chelyabinsk Region	135,356	689,091	4,760	229,420	138,359	468,349	4,704	240,606	
Republic of Bashkortostan	23,501	1,304,290	216,105	1,447,473	41,423	4,365,631	97,064	2,082,333	
Udmurt Republic	1,268	91,409	13,770	4,114	1,268	94,735	27,791	8,840	
<b>WEST SIBERIA</b>	<b>7,276</b>	<b>8,548,409</b>	<b>39,926</b>	<b>2,317,228</b>	<b>24,401</b>	<b>9,761,530</b>	<b>45,644</b>	<b>1,198,432</b>	
Altai Territory	0	43	0	9,869	0	669	0	17,341	
Kemerovo Region	4,047	77,971	17,557	5,146	4,046	166,459	19,394	5,377	
Novosibirsk Region	0	22,540	8,805	77,506	0	47,702	8,720	116,453	
Omsk Region	1,258	21,602	3	20,928	1,208	18,056	3	30,436	
Tomsk Region	592	64,114	10,123	48,132	169	235,089	13,070	68,081	
Tyumen Region	1,379	8,362,139	3,438	2,155,647	18,978	9,293,555	4,457	960,744	
Republic of Altai	0	0	0	0	0	0	0	0	
<b>EAST SIBERIA</b>	<b>4,563</b>	<b>575,728</b>	<b>3,380</b>	<b>36,166</b>	<b>3,976</b>	<b>682,759</b>	<b>3,235</b>	<b>40,703</b>	
Krasnoyarsk Territory	2,209	501,578	8	30,404	2,081	628,227	7	32,693	
Irkutsk Region	0	10,395	2,066	972	0	9,831	2,122	325	
Chita Region	0	157	0	511	0	254	0	981	
Republic of Buryatia	761	28,335	1,305	3,489	411	28,892	1,105	6,421	
Republic of Tyva	1,517	7,269	1	197	1,408	2,105	1	11	
Republic of Khakassia	76	27,994	0	593	76	13,450	0	272	
<b>FAR EAST</b>	<b>30,669</b>	<b>259,753</b>	<b>59,534</b>	<b>563,767</b>	<b>35,913</b>	<b>225,257</b>	<b>69,384</b>	<b>371,704</b>	
Primorski Territory	1,720	29,644	42,302	99,409	4,715	38,711	55,891	58,310	
Khabarovsk Territory	2,354	169,946	14,207	390,427	1,420	126,473	11,438	269,326	
Amur Region	50	25,927	1,492	2,684	50	29,072	647	2,441	
Kamchatka Region	0	1,080	0	66,087	0	266	0	36,134	
Magadan Region	0	26,949	363	211	0	22,713	319	78	
Sakhalin Region	26,513	3,258	1,165	1,235	29,711	1,125	1,084	2,296	
Chukotka Autonomous Area	—	—	—	—	—	—	—	—	
Republic of Sakha (Yakutia)	32	2,949	5	3,714	17	6,897	5	3,119	
Jewish Autonomous Area	—	—	—	—	—	—	—	—	
Kaliningrad Region	892	14,640	31	16,815	179	24,635	28	13,468	

Table 3.5

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

(thousand rubles)

1	30.06.2000			30.09.2000		
	certificates of deposit	savings certificates	bonds	certificates of deposit	savings certificates	bonds
2	3	4	5	6	7	
Russian Federation	10,657,076	78,047	2,385,311	16,798,960	104,912	2,363,297
<b>NORTH</b>	<b>105,188</b>	<b>0</b>	<b>0</b>	<b>224,183</b>	<b>0</b>	<b>0</b>
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	105,188	0	0	224,183	0	0
Murmansk Region	0	0	0	0	0	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	0	0	0	0	0	0
<b>NORTH-WEST</b>	<b>3,349,623</b>	<b>1,422</b>	<b>20,000</b>	<b>4,660,608</b>	<b>272</b>	<b>20,000</b>
St. Petersburg	3,349,623	1,422	20,000	4,660,608	272	20,000
Leningrad Region	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0
<b>CENTRE</b>	<b>5,247,531</b>	<b>76,498</b>	<b>2,180,528</b>	<b>10,193,556</b>	<b>104,536</b>	<b>2,123,514</b>
Bryansk Region	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0
Tver Region	424	0	0	0	0	0
Kaluga Region	0	0	3	0	0	3
Kostroma Region	0	0	0	0	0	0
Moscow	5,208,673	76,489	2,180,525	10,116,250	104,527	2,123,511
Moscow Region	18,772	0	0	27,396	0	0
Orel Region	0	0	0	0	0	0
Ryazan Region	0	9	0	25,665	9	0
Smolensk Region	0	0	0	0	0	0
Tula Region	19,662	0	0	24,245	0	0
Yaroslavl Region	0	0	0	0	0	0

Cont.  
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	38,495	1	0	62,105	0	0
Nizhni Novgorod Region	38,025	0	0	62,105	0	0
Kirov Region	0	0	0	0	0	0
Republic of Mariy-El	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0
Chuvash Republic	470	1	0	0	0	0
CENTRAL-BLACK SOIL REGION	0	0	0	0	0	0
Belgorod Region	0	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
VOLGA REGION	594,152	0	184,767	490,696	0	219,767
Astrakhan Region	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0
Samara Region	423,715	0	0	178,544	0	0
Penza Region	31,980	0	0	17,415	0	0
Saratov Region	62,553	0	0	181,991	0	0
Ulyanovsk Region	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Tatarstan	75,904	0	184,767	112,746	0	219,767
NORTH CAUCASUS	1,005	0	16	2,002	0	16
Krasnodar Territory	0	0	0	0	0	0
Stavropol Territory	1,000	0	0	2,000	0	0
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	2	0	16	2	0	16
Adigei Republic	0	0	0	0	0	0
Republic of Dagestan	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0
Republic of Northern Ossetia — Alania	3	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0
URALS	1,273,131	119	0	1,087,501	104	0
Kurgan Region	0	0	0	0	0	0
Orenburg Region	0	0	0	0	0	0

1	End (thousand rubles)						
	2	3	4	5	6	7	
Perm Region	0	0	0	0	0	0	
Sverdlovsk Region	1	81	0	1	76	0	
Chelyabinsk Region	0	0	0	0	0	0	
Republic of Bashkortostan	1,273,090	38	0	1,062,500	28	0	
Udmurt Republic	40	0	0	25,000	0	0	
<b>WEST SIBERIA</b>	<b>39,600</b>	<b>0</b>	<b>0</b>	<b>55,812</b>	<b>0</b>	<b>0</b>	
Altai Territory	0	0	0	0	0	0	
Kemerovo Region	32,000	0	0	39,391	0	0	
Novosibirsk Region	6,500	0	0	6,500	0	0	
Omsk Region	0	0	0	0	0	0	
Tomsk Region	0	0	0	0	0	0	
Tyumen Region	1,100	0	0	9,921	0	0	
Republic of Altai	0	0	0	0	0	0	
<b>EAST SIBERIA</b>	<b>6,684</b>	<b>7</b>	<b>0</b>	<b>18,730</b>	<b>0</b>	<b>0</b>	
Krasnoyarsk Territory	0	0	0	0	0	0	
Irkutsk Region	6,684	0	0	18,730	0	0	
Chita Region	0	7	0	0	0	0	
Republic of Buryatia	0	0	0	0	0	0	
Republic of Tyva	0	0	0	0	0	0	
Republic of Khakassia	0	0	0	0	0	0	
<b>FAR EAST</b>	<b>1,667</b>	<b>0</b>	<b>0</b>	<b>3,767</b>	<b>0</b>	<b>0</b>	
Primorski Territory	0	0	0	0	0	0	
Khabarovsk Territory	0	0	0	0	0	0	
Amur Region	67	0	0	67	0	0	
Kamchatka Region	1,600	0	0	3,700	0	0	
Magadan Region	0	0	0	0	0	0	
Sakhalin Region	0	0	0	0	0	0	
Chukotka Autonomous Area	—	—	—	—	—	—	
Republic of Sakha (Yakutia)	0	0	0	0	0	0	
Jewish Autonomous Area	—	—	—	—	—	—	
Kaliningrad Region	0	0	0	0	0	0	

Table 3.6

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

(thousand rubles)

1	30.06.2000		30.09.2000	
	Rubles raised by issuing promissory notes 2	Foreign currency raised by issuing promissory notes 3	Rubles raised by issuing promissory notes 4	Foreign currency raised by issuing promissory notes 5
Russian Federation	73,306,028	39,232,707	95,910,705	42,437,782
<b>NORTH</b>	<b>654,903</b>	<b>136,453</b>	<b>685,804</b>	<b>137,691</b>
Arkhangelsk Region	8,131	0	16,658	837
Vologda Region	339,990	11,504	349,237	11,378
Murmansk Region	91,532	122,142	71,854	125,476
Republic of Karelia	100	0	910	0
Komi Republic	215,150	2,807	247,145	0
<b>NORTH-WEST</b>	<b>3,398,850</b>	<b>1,489,757</b>	<b>3,642,266</b>	<b>1,697,174</b>
St. Petersburg	3,330,436	1,442,965	3,558,887	1,666,316
Leningrad Region	32,843	3,144	48,568	3,108
Novgorod Region	31,459	29,613	29,638	12,210
Pskov Region	4112	14,035	5,173	15,540
<b>CENTRE</b>	<b>58,321,294</b>	<b>34,251,773</b>	<b>79,119,645</b>	<b>37,041,769</b>
Bryansk Region	10,518	0	22,640	0
Vladimir Region	4,449	0	6,757	0
Ivanovo Region	9,300	0	22,880	0
Tver Region	49,411	3,071	43,647	3,396
Kaluga Region	8,587	98	13,939	97
Kostroma Region	5,915	0	4,372	0
Moscow	57,561,876	34,092,884	78,168,690	36,874,153
Moscow Region	438,776	155,080	551,292	164,123
Orel Region	10,397	0	7,921	0
Ryazan Region	82,096	0	92,131	0
Smolensk Region	31,723	98	48,193	0
Tula Region	83,435	0	90,120	0
Yaroslavl Region	24,811	542	47,063	0

Cont.  
(thousand rubles)

1	2	3	4	5
<b>VOLGA-VYATKA REGION</b>	<b>1,027,802</b>	<b>128,061</b>	<b>1,318,764</b>	<b>150,230</b>
Nizhni Novgorod Region	910,630	128,061	1,171,415	150,230
Kirov Region	17,217	0	42,518	0
Republic of Mariy-El	2,065	0	2,425	0
Republic of Mordovia	64,236	0	65,492	0
Chuvash Republic	33,654	0	36,914	0
<b>CENTRAL-BLACK SOIL REGION</b>	<b>167,241</b>	<b>3,761</b>	<b>200,114</b>	<b>3,615</b>
Belgorod Region	58,418	0	60,661	0
Voronezh Region	19,254	946	31,955	832
Kursk Region	74,374	2,815	78,216	2,783
Lipetsk Region	13,709	0	25,800	0
Tambov Region	1,486	0	3,482	0
<b>VOLGA REGION</b>	<b>2,579,639</b>	<b>303,612</b>	<b>2,903,997</b>	<b>207,591</b>
Astrakhan Region	13,461	0	20,261	0
Volgograd Region	53,961	0	68,706	0
Samara Region	1,769,160	299,638	2,001,671	200,449
Penza Region	100,224	1,629	80,441	0
Saratov Region	222,622	1,016	247,577	831
Ulyanovsk Region	10,164	140	8,526	139
Republic of Kalmykia	0	0	0	0
Republic of Tatarstan	410,047	1,189	476,815	6,172
<b>NORTH CAUCASUS</b>	<b>314,839</b>	<b>85,164</b>	<b>412,836</b>	<b>71,768</b>
Krasnodar Territory	103,371	69,164	160,314	45,071
Stavropol Territory	34,713	0	44,822	0
Republic of Ingushetia	0	0	0	0
Rostov Region	161,503	16,000	188,449	26,697
Adigei Republic	2,500	0	3,400	0
Republic of Dagestan	3,811	0	438	0
Kabardino-Balkar Republic	2,000	0	3,700	0
Republic of Northern Ossetia — Alania	3,834	0	10,606	0
Karachai-Cherkess Republic	3,107	0	1,107	0
<b>URALS</b>	<b>3,303,406</b>	<b>2,428,115</b>	<b>3,595,967</b>	<b>2,704,744</b>
Kurgan Region	2,081	0	5,879	0
Orenburg Region	27,460	0	29,813	0

1	2					3					4					5				
	2					3					4					5				
Perm Region		277,977				11,443					372,390					23,287				
Sverdlovsk Region		1,410,402				423,235					1,359,139					191,402				
Chelyabinsk Region		753,322				107,813					750,457					36,601				
Republic of Bashkortostan		751,584				1,885,624					978,033					2,453,454				
Udmurt Republic		80,580				0					100,256					0				
<b>WEST SIBERIA</b>		<b>2,723,543</b>				<b>200,785</b>					<b>3,034,083</b>					<b>188,797</b>				
Altai Territory		58,026				0					75,304					0				
Kemerovo Region		658,951				36,821					664,606					47,610				
Novosibirsk Region		328,178				4,309					331,667					2,723				
Omsk Region		363,613				1,390					274,701					4,334				
Tomsk Region		66,673				0					76,773					0				
Tyumen Region		1,241,959				158,265					1,605,237					134,130				
Republic of Altai		6,143				0					5,795					0				
<b>EAST SIBERIA</b>		<b>408,515</b>				<b>41,701</b>					<b>531,046</b>					<b>54,677</b>				
Krasnoyarsk Territory		239,587				26,378					264,101					37,984				
Irkutsk Region		80,021				11,112					122,069					12,530				
Chita Region		23				0					0					0				
Republic of Buryatia		61,592				4,211					97,518					4,163				
Republic of Tyva		0				0					0					0				
Republic of Khakassia		27,292				0					47,358					0				
<b>FAR EAST</b>		<b>382,348</b>				<b>111,896</b>					<b>440,131</b>					<b>134,439</b>				
Primorski Territory		163,656				37,666					219,504					64,650				
Khabarovsk Territory		114,649				8,253					74,839					7,770				
Amur Region		3,519				0					2,924					0				
Kamchatka Region		69,235				65,977					85,719					62,019				
Magadan Region		9,000				0					22,000					0				
Sakhalin Region		4,869				0					4,376					0				
Chukotka Autonomous Area		—				—					—					—				
Republic of Sakha (Yakutia)		17,420				0					30,769					0				
Jewish Autonomous Area		—				—					—					—				
<b>Kaliningrad Region</b>		<b>23,648</b>				<b>51,629</b>					<b>26,052</b>					<b>45,287</b>				

End

(thousand rubles)



## 4. Funds Allocations

Table 4.1

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

(thousand rubles)

1	30.06.2000								30.09.2000							
	legal entities							individuals	legal entities							individuals
	total	including							total	including						
		industry	agriculture	construction	trade	transport	other sectors			industry	agriculture	construction	trade	transport	other sectors	
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
Russian Federation	319,372.2	100,354.8	6,189.5	26,761.3	73,449.7	16,317.6	96,299.3	21,349.1	37,8591.5	129,596.2	8,976.0	24,829.9	83,515.2	18,348.0	113,326.2	28,110.6
<b>NORTH</b>	<b>6,117.0</b>	<b>3,337.7</b>	<b>98.5</b>	<b>199.4</b>	<b>1,070.8</b>	<b>565.1</b>	<b>845.6</b>	<b>672.3</b>	<b>7,184.9</b>	<b>3,998.6</b>	<b>144.7</b>	<b>192.9</b>	<b>1,031.5</b>	<b>658.1</b>	<b>1,159.1</b>	<b>979.8</b>
Arkhangelsk Region	1,492.5	837.6	17.6	22.1	300.4	62.0	252.9	122.5	2,157.6	1,360.9	16.0	19.5	282.2	80.1	398.9	184.6
Vologda Region	1,436.5	559.8	54.4	94.5	399.7	47.3	280.9	166.8	1,763.0	755.1	88.6	105.8	305.1	112.6	395.7	241.4
Murmansk Region	1,419.5	741.3	16.3	8.0	174.5	372.1	107.2	165.3	1,210.7	496.4	26.7	7.3	207.3	365.7	107.2	222.7
Republic of Karelia	761.9	611.5	7.4	15.1	78.3	10.5	39.2	81.6	833.5	624.7	12.0	8.1	105.9	15.0	67.9	118.6
Komi Republic	1,006.6	587.6	2.8	59.8	117.9	73.2	165.3	136.1	1,220.2	761.6	1.3	52.2	131.1	84.6	189.4	212.4
<b>NORTH-WEST</b>	<b>17,491.5</b>	<b>6,228.6</b>	<b>214.9</b>	<b>1,652.4</b>	<b>5,028.2</b>	<b>1,017.2</b>	<b>3,350.3</b>	<b>902.6</b>	<b>19,473.2</b>	<b>6,632.1</b>	<b>359.2</b>	<b>1,543.4</b>	<b>6,044.9</b>	<b>1,233.6</b>	<b>3,660.0</b>	<b>1,128.7</b>
St. Petersburg	14,482.0	4,194.2	64.5	1,580.1	4,520.2	964.5	3,158.5	668.0	16,239.3	4,681.0	64.2	1,426.1	5,602.3	1,140.7	3,324.9	798.3
Leningrad Region	778.1	305.0	127.7	34.6	222.7	19.2	68.9	79.9	1,153.7	482.0	261.4	64.1	190.3	44.0	111.9	121.2
Novgorod Region	1,944.9	1,645.2	12.0	26.7	181.7	6.3	73.1	111.7	1,757.7	1,364.0	13.7	36.2	181.6	6.7	155.5	148.3
Pskov Region	286.5	84.2	10.8	10.9	103.5	27.3	49.8	43.0	322.5	105.0	19.9	17.0	70.7	42.2	67.6	60.8
<b>CENTRE</b>	<b>187,617.5</b>	<b>40,758.5</b>	<b>805.7</b>	<b>19,764.4</b>	<b>41,879.6</b>	<b>9,808.1</b>	<b>74,601.3</b>	<b>7,826.7</b>	<b>209,373.5</b>	<b>53,474.1</b>	<b>1,062.3</b>	<b>16,389.4</b>	<b>45,308.3</b>	<b>10,696.0</b>	<b>82,443.4</b>	<b>9,165.6</b>
Bryansk Region	645.1	226.8	59.3	12.4	198.7	45.6	102.3	56.3	718.1	245.8	70.2	20.4	276.4	41.1	64.2	95.4
Vladimir Region	1,520.4	996.8	36.4	35.9	145.6	2.8	302.7	125.6	1,884.9	1,290.1	60.1	36.8	216.3	28.9	252.8	164.6
Ivanovo Region	573.0	187.9	36.6	20.8	98.3	14.4	215.1	65.8	742.9	245.0	54.8	5.9	108.5	30.4	298.4	77.1
Tver Region	755.7	442.8	44.6	26.7	169.0	26.6	46.0	55.2	794.2	362.6	53.5	26.2	256.1	26.1	69.7	95.8
Kaluga Region	1,126.4	601.1	73.7	46.2	264.6	14.0	126.7	95.3	1,375.6	512.3	119.8	56.6	320.7	33.7	332.7	151.3
Kostroma Region	375.5	209.4	12.9	112.4	29.0	2.3	9.6	28.4	431.6	239.2	11.5	111.7	47.4	7.3	14.4	47.1
Moscow	170,094.7	32,847.3	99.7	18,305.4	37,841.1	9,338.5	71,662.7	6,004.3	187,436.9	42,957.1	63.4	15,298.9	40,127.8	9,773.2	7,9216.5	6,762.2
Moscow Region	6,303.8	2,538.5	284.9	373.9	1,561.0	144.9	1,400.7	820.7	7,912.4	3,557.3	359.7	298.8	2,132.0	191.2	1,373.4	1,001.8
Orel Region	1,126.6	161.3	17.2	463.8	264.6	2.6	217.2	79.6	880.7	261.5	39.2	55.4	316.8	3.7	204.1	90.4

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Ryazan Region	727.3	303.4	67.9	59.8	144.1	16.5	135.7	152.3	1,189.6	651.2	96.2	97.0	170.9	29.0	145.4	219.6
Smolensk Region	1,016.2	500.8	17.7	41.3	427.3	11.4	17.6	42.5	1,426.6	726.0	31.0	89.4	528.8	21.6	29.7	64.7
Tula Region	1,762.7	1,006.6	32.2	255.2	344.1	10.5	114.1	131.8	2,352.2	1,476.6	60.6	237.9	382.9	24.2	170.0	179.3
Yaroslavl Region	1,590.1	735.7	22.6	10.7	392.1	178.0	251.1	169.0	2,227.7	949.3	42.4	54.4	423.6	485.7	272.2	216.3
<b>VOLGA-VYATKA REGION</b>	<b>8,338.0</b>	<b>3,855.5</b>	<b>368.5</b>	<b>270.1</b>	<b>2,685.0</b>	<b>125.6</b>	<b>1,033.2</b>	<b>784.3</b>	<b>11,438.5</b>	<b>5,403.6</b>	<b>603.3</b>	<b>223.9</b>	<b>3,801.5</b>	<b>180.4</b>	<b>1,225.9</b>	<b>1,231.5</b>
Nizhni Novgorod Region	6,257.4	2,891.8	231.4	122.7	2264.4	60.1	687.0	482.8	8,872.3	4,125.2	381.2	134.4	3,261.9	123.2	846.4	782.4
Kirov Region	820.9	408.5	80.2	17.4	228.3	10.7	75.8	177.9	975.9	524.7	115.2	26.8	227.0	15.7	66.5	248.1
Republic of Mariy-El	231.2	74.8	19.4	0.8	58.7	26.1	51.4	25.2	271.8	84.3	37.4	8.1	66.9	11.1	63.9	41.4
Republic of Mordovia	392.5	201.3	1.3	22.6	30.2	21.3	115.8	30.4	495.9	256.3	11.9	25.9	65.1	20.7	116.0	61.8
Chuvash Republic	636.0	279.2	36.3	106.6	103.4	7.4	103.2	68.0	822.6	413.0	57.7	28.6	180.6	9.7	133.1	97.8
<b>CENTRAL-BLACK SOIL REGION</b>	<b>7,101.3</b>	<b>4,054.2</b>	<b>485.2</b>	<b>291.3</b>	<b>1,306.7</b>	<b>240.2</b>	<b>723.8</b>	<b>622.3</b>	<b>9,078.0</b>	<b>4,526.9</b>	<b>1,127.1</b>	<b>529.8</b>	<b>1,609.6</b>	<b>253.5</b>	<b>1,030.9</b>	<b>806.0</b>
Belgorod Region	1,879.5	1,437.0	117.8	32.6	126.4	17.3	148.4	151.3	2,155.1	1,271.2	312.2	68.2	193.6	10.7	299.2	214.9
Voronezh Region	2,608.9	1,131.9	179.5	94.2	621.8	125.1	456.3	204.7	3481.5	1,541.4	388.0	154.3	746.6	152.5	498.7	210.6
Kursk Region	987.5	505.0	68.4	45.6	297.7	15.1	55.6	65.9	1,231.5	608.5	90.8	63.9	322.4	17.8	128.1	102.1
Lipetsk Region	1090.5	746.9	83.1	20.7	135.7	72.7	31.4	102.7	1,283.1	752.4	211.2	48.6	160.5	67.3	43.2	155.2
Tambov Region	535.0	233.4	36.4	98.1	125.1	10.0	32.1	97.7	926.9	353.4	125.0	194.9	186.5	5.3	61.8	123.2
<b>VOLGA REGION</b>	<b>22,269.8</b>	<b>8,974.7</b>	<b>1,371.4</b>	<b>954.2</b>	<b>6,420.1</b>	<b>1,055.4</b>	<b>3,494.0</b>	<b>1,947.3</b>	<b>27,094.7</b>	<b>10,862.6</b>	<b>1,839.7</b>	<b>861.4</b>	<b>7,928.8</b>	<b>1,190.6</b>	<b>4,411.5</b>	<b>2,370.1</b>
Astrakhan Region	964.5	471.3	5.0	32.5	283.1	61.1	111.5	176.1	1,176.7	596.6	8.4	29.3	294.8	58.0	189.8	187.8
Volgograd Region	2,498.5	981.8	456.6	322.4	501.0	63.4	173.3	242.7	3,166.7	1354.7	551.2	307.4	624.0	91.3	238.1	366.5
Samara Region	8,061.4	2,882.2	134.7	227.7	3,117.1	517.3	1,182.5	605.2	9,251.0	2,893.6	184.8	233.1	4,156.6	488.1	1,294.9	648.2
Penza Region	875.6	516.5	116.8	18.1	118.4	5.8	100.0	147.3	1,168.7	628.5	191.1	17.9	219.8	22.8	88.6	229.5
Saratov Region	2,700.8	1,246.2	398.5	213.7	436.7	211.6	194.1	227.1	3,283.7	1,392.9	598.4	123.0	641.1	259.2	269.1	309.7
Ulyanovsk Region	817.4	476.1	16.6	16.7	201.9	25.4	80.8	71.3	1,175.9	700.7	15.8	7.5	323.8	25.6	102.4	111.2
Republic of Kalmykia	1,338.1	99.2	1.4	0.2	671.7	0.4	565.2	12.5	1,103.4	116.2	2.7	0.3	435.2	0.7	548.4	14.4
Republic of Tatarstan	5,013.6	2,301.5	241.8	122.9	1,090.3	170.4	1,086.8	465.0	6,768.6	3,179.6	287.3	142.9	1,233.6	244.9	1,680.2	502.8

Cont.

	(thousand rubles)																
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>NORTH CAUCASUS</b>	<b>9,093.1</b>	<b>2,510.4</b>	<b>785.7</b>	<b>609.6</b>	<b>2,705.5</b>	<b>481.6</b>	<b>2,000.4</b>	<b>1,209.0</b>	<b>10,360.0</b>	<b>3,202.0</b>	<b>933.3</b>	<b>740.4</b>	<b>2,875.4</b>	<b>711.9</b>	<b>1,897.1</b>	<b>1,739.2</b>	
Krasnodar Territory	3,366.7	932.9	300.4	316.7	864.5	253.8	698.3	398.0	4,054.1	1,265.6	296.5	374.7	1,141.5	258.6	717.2	548.2	
Stavropol Territory	1,333.2	352.4	212.2	50.8	308.6	151.5	257.8	243.3	1,412.8	409.5	258.3	65.6	379.6	145.7	154.2	365.7	
Republic of Ingushetia	644.2	14.7	1.3	4.0	435.4	0.0	188.7	3.1	168.9	1.4	14.8	4.0	128.6	0.0	20.0	3.3	
Rostov Region	2,483.7	777.4	215.4	129.9	944.5	64.4	352.2	203.4	3,253.9	1,021.8	272.7	156.3	1,053.0	280.7	469.4	263.6	
Adigei Republic	230.4	152.2	4.1	8.4	48.1	2.0	15.5	46.2	250.2	164.7	6.0	15.9	50.7	3.6	9.4	69.2	
Republic of Dagestan	214.8	104.8	17.4	21.9	21.3	2.9	46.3	145.3	219.2	89.0	16.9	25.5	22.2	3.4	62.1	283.3	
Kabardino-Balkar Republic	387.2	66.9	20.7	33.2	22.0	2.1	242.3	97.9	484.9	81.0	50.1	46.1	27.2	9.8	270.5	121.7	
Republic of Northern Ossetia — Alania	326.4	67.0	4.4	39.7	42.2	4.1	168.8	40.1	409.6	120.4	5.8	47.5	51.9	8.9	175.1	44.4	
Karachai-Cherkess Republic	106.6	42.1	9.7	4.8	18.9	0.8	30.3	31.8	106.4	48.6	12.2	4.7	20.7	1.2	19.1	39.7	
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>URALS</b>	<b>25,995.9</b>	<b>14,471.6</b>	<b>652.2</b>	<b>1,055.0</b>	<b>4,953.8</b>	<b>1,056.1</b>	<b>3,807.3</b>	<b>2,736.0</b>	<b>38,979.8</b>	<b>2,0484.6</b>	<b>1,068.6</b>	<b>1,385.3</b>	<b>5,827.2</b>	<b>1,122.8</b>	<b>9,091.2</b>	<b>4,097.3</b>	
Kurgan Region	863.4	540.7	105.1	8.3	160.7	16.0	32.6	157.1	1,074.8	539.1	169.8	78.9	199.8	15.2	71.8	210.2	
Orenburg Region	1,194.6	723.5	80.0	31.5	268.4	15.2	76.0	338.6	2,835.4	1,957.4	208.9	50.7	398.5	16.1	203.8	567.5	
Perm Region	3,782.4	1,846.0	208.8	146.2	488.4	554.7	538.3	470.8	4,768.0	2247.5	264.4	143.2	882.4	577.3	653.3	691.1	
Sverdlovsk Region	7,730.3	4,062.6	103.1	596.2	1,807.4	185.5	975.5	600.8	14,933.6	6,349.9	162.4	673.9	2,100.9	231.9	5,414.6	803.8	
Chelyabinsk Region	4,704.3	2,368.2	63.2	110.9	1,312.2	203.3	646.5	495.3	5,189.8	2,941.5	116.7	119.3	1,053.1	169.3	789.9	765.7	
Republic of Bashkortostan	5,888.7	3,747.8	45.5	124.6	726.9	71.1	1,172.9	462.6	8,001.6	5,240.5	89.0	194.4	898.2	86.6	1,493.1	742.1	
Udmurt Republic	1,832.3	1,182.7	46.5	37.3	189.9	10.3	365.6	210.8	2,176.7	1,208.7	57.4	125.0	294.4	26.5	464.8	316.9	
<b>WEST SIBERIA</b>	<b>19,031.3</b>	<b>7,272.6</b>	<b>1,027.9</b>	<b>1394.6</b>	<b>4,631.1</b>	<b>739.7</b>	<b>3,965.5</b>	<b>2,350.5</b>	<b>25,206.5</b>	<b>10,284.3</b>	<b>1,344.7</b>	<b>2,044.2</b>	<b>5,452.6</b>	<b>906.2</b>	<b>5,174.4</b>	<b>3,356.6</b>	
Altai Territory	2,273.2	743.1	199.3	14.8	972.4	13.6	329.9	503.3	2,754.6	879.4	335.7	28.6	1,012.3	15.8	482.9	708.3	
Kemerovo Region	3,210.8	2,167.8	39.3	101.2	479.2	49.0	374.3	369.8	3,105.9	1,986.9	55.1	86.1	611.7	38.0	328.1	547.2	
Novosibirsk Region	3,229.9	957.7	103.9	163.5	1,161.4	207.6	635.7	214.3	4,359.3	1,445.3	123.0	245.4	1,419.4	230.5	895.7	323.4	

1	End (thousand rubles)															
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Omsk Region	3,824.2	1,108.8	442.8	191.1	709.3	217.9	1,154.4	281.8	4,388.7	1,458.8	557.9	228.4	700.8	254.0	1,188.9	394.8
Tomsk Region	1,153.2	500.2	83.7	121.7	327.4	21.0	99.2	185.0	1,611.1	898.7	7.0	113.6	387.2	12.5	192.2	266.6
Tyumen Region	4,002.3	1,327.1	116.8	789.0	768.7	229.9	770.8	755.6	7,748.4	3,475.9	208.0	1,339.2	1,008.0	347.6	1,369.7	1,083.0
Republic of Altai	1,337.7	467.8	42.0	13.3	212.7	0.8	601.1	40.6	1,238.4	139.3	58.0	3.1	313.2	7.9	716.9	33.4
<b>EAST SIBERIA</b>	<b>7,797.8</b>	<b>4,417.3</b>	<b>180.5</b>	<b>164.1</b>	<b>1,288.2</b>	<b>726.8</b>	<b>1,021.0</b>	<b>1,334.0</b>	<b>10,559.4</b>	<b>6,175.9</b>	<b>242.0</b>	<b>286.1</b>	<b>1,798.6</b>	<b>798.9</b>	<b>1,257.9</b>	<b>1,975.3</b>
Krasnoyarsk Territory	3,725.3	2,123.2	96.1	52.5	630.1	415.3	408.0	600.3	5,934.0	3,943.2	117.4	42.5	872.0	462.8	496.2	921.5
Irkutsk Region	2,178.8	1,396.7	23.0	68.3	293.0	84.6	313.1	180.5	2,382.5	1,345.0	44.8	126.3	360.2	104.8	401.4	228.2
Chita Region	690.5	340.7	5.4	4.9	74.9	198.6	65.9	185.9	1,123.9	427.2	5.4	7.9	256.4	206.0	221.1	266.8
Republic of Buryatia	736.6	307.7	35.9	23.5	130.3	7.9	231.3	149.0	742.7	295.0	52.7	98.6	155.3	4.4	136.7	191.9
Republic of Tyva	90.1	49.8	0.0	0.0	36.0	3.8	0.5	19.4	34.9	9.2	0.6	0.4	20.4	3.6	0.7	27.1
Republic of Khakassia	376.6	199.2	20.1	14.8	123.8	16.5	2.1	198.9	341.3	156.5	21.2	10.4	134.2	17.4	1.8	339.9
<b>FAR EAST</b>	<b>7,753.3</b>	<b>4,301.5</b>	<b>105.9</b>	<b>383.4</b>	<b>1,258.0</b>	<b>478.1</b>	<b>1,226.5</b>	<b>769.8</b>	<b>9,061.6</b>	<b>4,334.7</b>	<b>198.2</b>	<b>602.0</b>	<b>1,574.5</b>	<b>567.3</b>	<b>1,784.8</b>	<b>992.8</b>
Primorski Territory	1,055.5	355.1	31.8	27.8	284.5	57.3	299.1	179.6	1,487.6	427.6	46.4	40.3	359.2	82.9	531.2	250.4
Khabarovsk Territory	2,306.0	1,073.9	30.5	83.9	415.0	349.2	353.6	136.0	2,792.8	1,296.2	38.6	283.3	431.7	373.8	369.3	182.8
Amur Region	856.3	598.9	27.2	4.6	86.3	6.6	132.6	143.6	724.5	411.7	51.3	10.3	116.3	34.4	100.4	206.5
Kamchatka Region	494.5	273.2	6.8	32.8	99.6	31.7	50.5	98.7	617.9	331.8	5.5	32.8	155.5	22.8	69.4	91.1
Magadan Region	1,223.3	991.4	1.5	0.0	143.4	5.0	82.0	43.2	844.3	607.9	0.0	0.0	177.9	0.0	58.4	56.6
Sakhalin Region	308.0	128.2	6.2	15.7	69.9	15.1	72.9	37.1	412.6	124.7	38.7	25.1	98.9	25.3	99.8	53.4
Chukotka Autonomous Area	159.1	46.5	0.0	0.0	51.9	0.1	60.5	9.1	164.2	22.5	0.0	0.0	85.8	0.1	55.7	11.9
Republic of Sakha (Yakutia)	1,304.4	798.0	1.9	218.3	106.5	9.9	169.9	106.5	1,965.1	1,074.8	17.7	210.1	147.3	23.1	492.0	124.2
Jewish Autonomous Area	46.3	36.4	0.0	0.3	0.9	3.2	5.5	15.8	52.6	37.5	0.0	0.0	1.6	5.0	8.5	15.9
Kaliningrad Region	765.7	172.4	93.3	23.0	222.9	23.8	230.4	194.4	781.5	216.8	52.8	31.1	262.3	28.5	190.1	267.9

<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)

	30.06.2000 <sup>2</sup>								30.09.2000							
	legal entities							individuals	legal entities							individuals
	total	including							total	including						
		industry	agriculture	construction	trade	transport	other sectors			industry	agricult-ure	construction	trade	transport	other sectors	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Russian Federation	206,887.0	89,895.3	1,554.1	14,716.8	32,348.4	12,836.3	55,536.1	12,188.5	221,425.9	108,375.8	1,887.4	14,320.9	32,205.3	16,209.4	48,427.1	12,953.6
<b>NORTH</b>	<b>3,735.7</b>	<b>3,004.5</b>	<b>9.2</b>	<b>0.0</b>	<b>74.2</b>	<b>279.6</b>	<b>368.1</b>	<b>104.0</b>	<b>4,278.1</b>	<b>3,236.2</b>	<b>6.3</b>	<b>0.0</b>	<b>87.4</b>	<b>461.5</b>	<b>486.8</b>	<b>113.8</b>
Arkhangelsk Region	679.5	465.5	1.4	0.0	21.7	136.4	54.5	4.7	775.2	466.3	0.8	0.0	22.5	125.6	159.9	5.1
Vologda Region	2,174.3	1,868.7	6.4	0.0	41.5	0.0	257.8	52.9	2,334.6	1,975.5	4.5	0.0	52.0	0.0	302.6	51.4
Murmansk Region	271.2	199.6	1.4	0.0	7.9	62.2	0.0	15.6	317.5	53.2	1.1	0.0	4.7	255.8	2.8	27.0
Republic of Karelia	362.2	306.3	0.0	0.0	2.7	0.0	53.2	6.5	492.3	467.7	0.0	0.0	7	0.0	17.0	9.2
Komi Republic	248.4	164.4	0.0	0.0	0.5	81.0	2.5	24.2	358.5	273.5	0.0	0.0	0.	80.1	4.5	21.2
<b>NORTH-WEST</b>	<b>15,769.4</b>	<b>8,854.0</b>	<b>55.2</b>	<b>1,062.9</b>	<b>1,360.4</b>	<b>2,253.8</b>	<b>2,183.1</b>	<b>715.5</b>	<b>17,333.1</b>	<b>9,297.4</b>	<b>321.1</b>	<b>1,101.7</b>	<b>1,538.1</b>	<b>2,682.2</b>	<b>2,392.6</b>	<b>786.7</b>
St. Petersburg	14,088.3	7,454.0	55.2	1,023.9	1,283.5	2,171.1	2,100.5	686.1	15,538.3	8,069.8	111.6	1,053.3	1,456.3	2,571.0	2,276.3	742.7
Leningrad Region	1,149.2	1,002.6	0.0	8.0	72.5	3.6	62.5	25.0	1,289.9	869.1	209.5	6.5	78.8	26.0	99.9	39.0
Novgorod Region	464.0	360.9	0.0	0.0	3.8	79.2	20.1	1.7	438.4	333.9	0.0	0.0	3.1	85.1	16.4	1.9
Pskov Region	67.9	36.4	0.0	31.0	0.6	0.0	0.0	2.6	66.4	24.6	0.0	41.9	0.0	0.0	0.0	3.1
<b>CENTRE</b>	<b>122,450.1</b>	<b>33,331.6</b>	<b>322.9</b>	<b>13,066.5</b>	<b>24,199.2</b>	<b>8,255.2</b>	<b>43,274.6</b>	<b>10,081.3</b>	<b>123,573.3</b>	<b>39,308.2</b>	<b>290.8</b>	<b>12,756.7</b>	<b>23,505.1</b>	<b>10,691.4</b>	<b>37,021.1</b>	<b>10,574.4</b>
Bryansk Region	166.1	103.9	0.0	0.0	0.7	61.5	0.0	5.2	170.2	74.5	0.0	0.0	5.0	59.7	31.0	12.4
Vladimir Region	1,398.2	373.8	3.5	0.0	34.7	0.0	986.2	12.3	1,407.8	426.9	3.5	0.0	0.0	0.0	977.5	11.7
Ivanovo Region	70.6	2.0	0.0	0.0	45.4	16.0	7.2	4.9	42.8	9.8	0.0	0.0	33.0	0.0	0.0	6.2
Tver Region	333.4	311.1	0.1	0.0	20.3	0.0	1.9	8.2	372.8	342.3	0.0	0.0	29.8	0.0	0.6	4.9
Kaluga Region	72.3	21.5	0.0	1.0	7.0	0.0	42.8	17.8	225.7	64.2	0.0	58.0	7.4	0.0	96.1	22.3
Kostroma Region	71.0	40.9	0.0	0.0	0.9	28.1	1.1	7.0	66.3	31.6	0.0	0.0	5.8	27.8	1.1	6.9
Moscow	110,001.5	26,016.7	115.6	12,490.3	22,947.9	7,925.3	40,505.7	9,409.3	111,601.3	32,108.5	99.5	12,155.1	22,476.9	10,376.2	34,385.1	9,759.2
Moscow Region	6,453.0	3,901.0	199.7	114.7	815.2	216.9	1,205.5	517.6	6,118.5	3,360.2	183.9	163.0	863.6	216.1	1,331.8	611.9
Orel Region	439.2	11.0	0.0	322.8	45.2	0.0	60.3	1.6	344.5	22.2	0.0	252.5	0.0	5.6	64.3	7.1

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Ryazan Region	85.6	59.7	0.0	0.0	13.5	0.9	11.4	7.4	201.1	187.6	0.0	0.0	1.6	0.7	11.3	8.4
Smolensk Region	640.3	626.3	0.0	0.0	2.8	3.3	8.0	11.7	578.6	566.0	0.0	0.0	2.8	2.1	7.8	11.9
Tula Region	1,711.1	1,684.0	4.1	0.0	16.3	0.0	6.6	24.9	1,917.6	1,892.1	4.0	0.6	17.5	0.0	3.4	31.9
Yaroslavl Region	1,007.8	179.7	0.0	137.7	249.3	3.3	437.8	53.4	526.0	222.4	0.0	127.4	61.8	3.3	111.2	79.6
<b>VOLGA-VYATKA REGION</b>	<b>2,253.6</b>	<b>1,576.4</b>	<b>2.0</b>	<b>62.0</b>	<b>325.0</b>	<b>10.8</b>	<b>277.4</b>	<b>133.1</b>	<b>1,854.0</b>	<b>1,363.7</b>	<b>5.8</b>	<b>46.2</b>	<b>119.7</b>	<b>8.3</b>	<b>310.3</b>	<b>145.3</b>
Nizhni Novgorod Region	1,765.6	1,272.4	2.0	62.0	147.3	5.7	276.2	124.3	1,446.4	988.5	5.8	46.2	111.0	5.8	289.1	135.6
Kirov Region	314.0	141.7	0.0	0.0	168.8	2.3	1.2	0.9	195.7	191.1	0.0	0.0	1.5	0.0	3.1	0.8
Republic of Mariy-El	23.6	23.6	0.0	0.0	0.0	0.0	0.0	4.3	32.6	28.4	0.0	0.0	0.0	0.0	4.2	5.7
Republic of Mordovia	15.8	4.7	0.0	0.0	8.3	2.8	0.0	0.9	16.6	7.2	0.0	0.0	6.9	2.5	0.0	0.7
Chuvash Republic	134.6	134.0	0.0	0.0	0.6	0.0	0.0	2.7	162.8	148.6	0.0	0.0	0.4	0.0	13.9	2.5
<b>CENTRAL-BLACK SOIL REGION</b>	<b>2,918.3</b>	<b>1,723.0</b>	<b>133.3</b>	<b>9.3</b>	<b>61.0</b>	<b>13.8</b>	<b>978.0</b>	<b>55.8</b>	<b>4,759.0</b>	<b>2,832.9</b>	<b>152.5</b>	<b>4.2</b>	<b>60.2</b>	<b>64.1</b>	<b>1,645.1</b>	<b>58.9</b>
Belgorod Region	2,023.7	1,167.6	2.0	4.2	0.0	0.0	849.9	32.3	3,318.2	2,184.9	2.0	4.2	0.0	39.4	1,087.7	31.2
Voronezh Region	356.7	153.7	110.3	5.1	59.2	2.8	25.7	9.3	447.2	242.4	109.1	0.0	57.5	12.9	25.4	11.7
Kursk Region	158.3	133.7	0.0	0.0	1.9	0.0	22.7	1.4	192.7	152.0	0.0	0.0	1.8	0.0	38.9	2.4
Lipetsk Region	379.6	268.0	20.9	0.0	0.0	11.0	79.7	12.3	801.0	253.6	41.5	0.0	0.8	11.8	493.2	13.2
Tambov Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4
<b>VOLGA REGION</b>	<b>6,012.4</b>	<b>3,147.4</b>	<b>3.2</b>	<b>14.0</b>	<b>1,327.8</b>	<b>524.3</b>	<b>995.6</b>	<b>164.9</b>	<b>7,471.1</b>	<b>4,267.9</b>	<b>4.7</b>	<b>7.1</b>	<b>1,302.4</b>	<b>689.4</b>	<b>1,199.6</b>	<b>195.4</b>
Astrakhan Region	193.5	37.0	2.8	0.0	51.5	48.7	53.5	41.0	201.4	20.8	2.8	0.0	63.6	44.3	69.9	51.2
Volgograd Region	362.1	192.9	0.0	0.0	25.1	0.0	144.1	21.4	494.7	317.9	0.2	3.5	29.2	0.0	143.9	26.0
Samara Region	821.1	627.6	0.4	0.0	51.3	83.2	58.6	38.8	1,251.5	859.6	1.8	3.6	44.1	135.5	206.9	51.9
Penza Region	95.1	95.1	0.0	0.0	0.0	0.0	0.0	1.8	100.5	100.0	0.0	0.0	0.0	0.0	0.0	1.8
Saratov Region	379.0	84.2	0.0	14.0	197.7	82.9	0.1	14.3	339.9	80.7	0.0	0.0	188.8	68.1	2.3	16.5
Ulyanovsk Region	523.6	224.0	0.0	0.0	1.7	297.6	0.3	1.6	679.6	249.5	0.0	0.0	0.0	429.8	0.3	1.7
Republic of Kalmykia	1,078.2	32.3	0.0	0.0	952.9	11.2	81.8	0.0	953.8	31.9	0.0	0.0	824.2	11.1	86.6	0.2
Republic of Tatarstan	2,559.7	1,854.3	0.0	0.0	47.6	0.6	657.1	46.1	3,449.8	2,607.0	0.0	0.0	152.5	0.6	689.7	46.2

Cont.

	(thousand rubles)																
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>NORTH CAUCASUS</b>	<b>3,296.9</b>	<b>1,624.6</b>	<b>122.0</b>	<b>2.8</b>	<b>1,158.2</b>	<b>156.8</b>	<b>232.4</b>	<b>126.5</b>	<b>2,767.9</b>	<b>1,312.9</b>	<b>113.4</b>	<b>17.6</b>	<b>867.1</b>	<b>165.2</b>	<b>291.8</b>	<b>140.1</b>	
Krasnodar Territory	612.9	319.1	33.5	0.0	16.4	57.5	186.5	57.6	688.0	321.0	28.7	14.3	30.4	67.2	226.4	54.7	
Stavropol Territory	66.8	50.9	0.0	0.0	10.3	0.0	5.6	9.4	70.3	56.1	0.0	0.0	10.2	0.0	4.0	19.8	
Republic of Ingushetia	1,186.5	6.4	0.0	2.8	1,095.2	65.5	16.7	0.0	754.6	0.0	0.0	0.0	678.7	64.7	11.2	0.0	
Rostov Region	999.6	832.5	88.5	0.0	21.9	33.9	22.8	24.2	843.1	540.1	84.7	3.3	132.3	33.3	49.4	36.7	
Adigei Republic	2.8	2.8	0.0	0.0	0.0	0.0	0.0	0.7	2.8	2.8	0.0	0.0	0.0	0.0	0.0	0.7	
Republic of Dagestan	56.1	56.1	0.0	0.0	0.0	0.0	0.0	20.1	55.5	55.5	0.0	0.0	0.0	0.0	0.0	13.5	
Kabardino-Balkar Republic	304.7	289.5	0.0	0.0	14.4	0.0	0.8	0.1	285.5	270.6	0.0	0.0	14.2	0.0	0.7	0.7	
Republic of Northern Ossetia — Alania	67.4	67.4	0.0	0.0	0.0	0.0	0.0	14.0	68.1	66.7	0.0	0.0	1.4	0.0	0.0	13.4	
Karachai-Cherkess Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>URALS</b>	<b>9,711.2</b>	<b>6,244.5</b>	<b>402.1</b>	<b>28.0</b>	<b>1,139.7</b>	<b>178.7</b>	<b>1,718.1</b>	<b>199.1</b>	<b>10,663.3</b>	<b>7,220.6</b>	<b>430.9</b>	<b>45.4</b>	<b>1,101.2</b>	<b>117.5</b>	<b>1,747.6</b>	<b>231.0</b>	
Kurgan Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Orenburg Region	1,650.7	676.0	0.0	0.0	0.0	3.7	971.0	23.4	1,444.9	4,851	0.0	0.0	0.0	0.0	959.8	23.8	
Perm Region	1,459.1	1,363.5	0.0	18.7	3.4	0.0	73.5	33.0	1,631.2	1,448.7	0.0	27.8	6.8	0.0	148.0	34.3	
Sverdlovsk Region	3,411.1	2,453.5	0.0	9.4	423.1	12.8	512.4	99.9	4,150.9	3,302.2	0.0	7.7	355.3	17.2	468.6	126.7	
Chelyabinsk Region	1,433.4	1,028.0	0.0	0.0	282.6	0.0	122.8	15.7	1,857.3	1,362.3	0.0	0.0	371.2	0.0	123.8	15.3	
Republic of Bashkortostan	1,452.5	448.8	402.1	0.0	430.6	162.2	8.8	15.4	1,263.2	335.7	430.9	10.0	366.9	100.3	19.5	19.8	
Udmurt Republic	304.3	274.7	0.0	0.0	0.0	0.0	29.6	11.7	315.6	286.5	0.0	0.0	1.1	0.0	28.0	11.0	
<b>WEST SIBERIA</b>	<b>20,257.5</b>	<b>13,681.8</b>	<b>324.7</b>	<b>38.7</b>	<b>1,634.6</b>	<b>1,065.9</b>	<b>3,511.7</b>	<b>282.3</b>	<b>21,297.1</b>	<b>15,946.0</b>	<b>310.9</b>	<b>83.5</b>	<b>2,070.0</b>	<b>1,194.2</b>	<b>1,692.5</b>	<b>324.9</b>	
Altai Territory	168.8	54.7	42.1	0.0	55.0	1.8	15.1	6.5	241.2	54.5	41.6	0.0	43.1	1.7	100.3	6.6	
Kemerovo Region	202.6	132.0	0.0	0.8	42.0	0.0	27.9	12.8	340.2	271.9	0.0	3.3	9.7	0.1	55.2	14.1	
Novosibirsk Region	459.5	100.1	115.2	1.8	89.8	88.3	64.2	13.5	1,062.6	252.9	105.2	1.3	51.5	618.7	32.9	28.2	

1	End (thousand rubles)															
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Omsk Region	3,590.7	2,261.9	0.0	28.1	1,153.6	83.3	63.8	22.4	4,261.6	2,361.0	1.3	73.3	1,680.4	70.3	75.2	50.8
Tomsk Region	1,207.1	936.6	0.0	0.0	16.5	0.0	254.0	34.4	1,491.7	1,225.2	0.0	0.0	16.7	0.0	249.9	33.9
Tyumen Region	13,898.0	10,188.8	167.4	8.0	57.8	479.7	2,996.3	192.7	13,235.4	11,773.2	162.7	5.6	44.0	407.4	842.5	191.2
Republic of Altai	730.7	7.6	0.0	0.0	219.9	412.8	90.4	0.0	664.3	7.4	0.0	0.0	224.6	95.9	336.4	0.0
<b>EAST SIBERIA</b>	<b>7,277.3</b>	<b>6,671.7</b>	<b>20.9</b>	<b>4.2</b>	<b>273.8</b>	<b>31.1</b>	<b>275.6</b>	<b>76.6</b>	<b>13,964.0</b>	<b>12,764.3</b>	<b>21.3</b>	<b>1.4</b>	<b>783.1</b>	<b>18.6</b>	<b>375.4</b>	<b>82.4</b>
Krasnoyarsk Territory	967.4	759.8	20.1	0.0	51.3	31.1	105.1	59.9	3,353.7	3,192.7	19.4	0.0	35.0	17.2	89.3	59.2
Irkutsk Region	5,105.6	4,892.1	0.0	0.0	55.0	0.0	158.5	12.5	7,178.6	7,023.4	1.9	0.0	76.3	0.0	76.9	14.9
Chita Region	500.7	478.1	0.8	0.0	21.6	0.0	0.2	1.3	733.4	294.4	0.0	0.0	384.4	0.0	54.6	1.5
Republic of Buryatia	383.7	366.2	0.0	4.2	1.5	0.0	11.8	3.0	490.8	201.2	0.0	1.4	132.3	1.4	154.6	3.5
Republic of Tyva	121.8	0.0	0.0	0.0	121.8	0.0	0.0	0.0	132.8	0.0	0.0	0.0	132.8	0.0	0.0	1.2
Republic of Khakassia	198.0	175.6	0.0	0.0	22.5	0.0	0.0	0.0	2,074.7	2,052.5	0.0	0.0	22.2	0.0	0.0	1.9
<b>FAR EAST</b>	<b>12,023.5</b>	<b>9,808.3</b>	<b>156.5</b>	<b>421.7</b>	<b>457.2</b>	<b>42.7</b>	<b>1,137.0</b>	<b>113.4</b>	<b>12,473.0</b>	<b>10,612.2</b>	<b>145.7</b>	<b>249.2</b>	<b>359.9</b>	<b>77.6</b>	<b>1,028.4</b>	<b>133.3</b>
Primorski Territory	1,183.5	958.9	31.9	0.3	77.3	28.6	86.4	28.9	1,104.3	928.6	13.6	0.1	66.1	36.4	59.6	30.5
Khabarovsk Territory	2,881.6	2,511.1	0.0	0.4	321.5	3.9	44.8	21.2	4,597.9	4,175.5	0.0	12.1	240.7	39.2	130.5	21.3
Amur Region	122.2	105.7	0.0	0.0	0.0	0.0	16.5	0.1	25.0	15.0	0.0	0.0	0.0	0.0	10.1	0.4
Kamchatka Region	387.3	265.6	3.6	0.0	12.8	0.5	104.7	9.9	426.1	297.7	5.7	27.8	12.6	0.4	82.0	9.4
Magadan Region	1,090.8	991.4	0.0	0.0	17.0	0.0	82.4	39.4	806.2	733.6	0.0	0.0	16.4	0.0	56.3	55.5
Sakhalin Region	624.2	463.1	121.0	0.0	28.7	8.1	3.2	7.0	605.3	440.4	126.4	1.2	15.9	1.7	19.8	8.6
Chukotka Autonomous Area	39.6	39.6	0.0	0.0	0.0	0.0	0.0	4.8	8.3	0.0	0.0	0.0	8.3	0.0	0.0	4.7
Republic of Sakha (Yakutia)	5,694.4	4,472.8	0.0	421.1	0.0	1.6	799.0	2.1	4899.7	4,021.4	0.0	208.1	0.0	0.0	670.1	3.0
Jewish Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Kaliningrad Region</b>	<b>1,181.2</b>	<b>227.5</b>	<b>1.9</b>	<b>6.6</b>	<b>337.1</b>	<b>23.4</b>	<b>584.7</b>	<b>135.8</b>	<b>992.0</b>	<b>213.4</b>	<b>83.9</b>	<b>7.9</b>	<b>411.2</b>	<b>39.6</b>	<b>236.0</b>	<b>167.6</b>

<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.

<sup>2</sup> From July 1, 2000, the debt on precious metals is included into hte customers' debt.



Table 4.3

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

(thousand rubles)

	30.06.2000								30.09.2000							
	legal entities							individuals	legal entities							individuals
	total	including							total	including						
		industry	agriculture	construction	trade	transport	other sectors			industry	agriculture	construction	trade	transport	other sectors	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Russian Federation	9,270.5	3407,8	372.4	999.4	2,261.1	111.2	2,118.6	614.0	9,030.4	2,730.1	333.6	1,465.8	2,178.0	136.7	2,186.2	626.1
<b>NORTH</b>	<b>179.0</b>	<b>75,8</b>	<b>4.5</b>	<b>12.3</b>	<b>53.3</b>	<b>5.5</b>	<b>27.6</b>	<b>21.6</b>	<b>164.5</b>	<b>73.7</b>	<b>4.1</b>	<b>10.8</b>	<b>44.4</b>	<b>4.4</b>	<b>27.0</b>	<b>23.8</b>
Arkhangelsk Region	31.2	5,3	2.9	4.1	11.3	0.0	7.6	8.1	25.6	5.5	2.4	2.8	7.9	0.0	7.1	8.2
Vologda Region	41.3	8,1	1.5	7.9	17.8	0.2	5.7	4.3	39.5	7.3	1.7	7.9	17.0	0.1	5.4	4.3
Murmansk Region	86.1	62,3	0.0	0.0	6.8	5.3	11.7	1.1	81.7	59.2	0.0	0.0	6.6	4.3	11.7	1.3
Republic of Karelia	1.2	0,0	0.0	0.1	0.1	0.0	0.9	0.6	2.6	1.7	0.0	0.1	0.1	0.0	0.6	0.8
Komi Republic	19.3	0,0	0.1	0.2	17.4	0.0	1.6	7.5	15.1	0.1	0.0	0.0	12.9	0.0	2.2	9.2
<b>NORTH-WEST</b>	<b>284.2</b>	<b>33,4</b>	<b>9.9</b>	<b>28.7</b>	<b>156.2</b>	<b>1.5</b>	<b>54.4</b>	<b>19.1</b>	<b>651.0</b>	<b>32.3</b>	<b>9.1</b>	<b>454.9</b>	<b>110.9</b>	<b>1.5</b>	<b>42.3</b>	<b>25.7</b>
St. Petersburg	245.5	20,5	2.9	25.2	146.8	0.0	50.1	11.5	610.7	19.2	2.9	451.9	98.2	0.0	38.5	18.3
Leningrad Region	22.7	8,1	6.9	1.1	3.3	0.0	3.3	2.7	21.9	8.2	5.1	0.6	5.3	0.0	2.7	2.4
Novgorod Region	8.8	3,6	0.1	1.7	3.2	0.0	0.2	1.6	10.8	3.0	0.8	1.7	5.0	0.0	0.2	1.7
Pskov Region	7.2	1,3	0.0	0.7	2.9	1.5	0.8	3.4	7.6	2.0	0.4	0.7	2.4	1.5	0.8	3.2
<b>CENTRE</b>	<b>2,908.4</b>	<b>595,3</b>	<b>103.9</b>	<b>372.1</b>	<b>958.7</b>	<b>15.2</b>	<b>863.3</b>	<b>138.6</b>	<b>3,179.8</b>	<b>555.1</b>	<b>100.6</b>	<b>457.8</b>	<b>964.6</b>	<b>69.0</b>	<b>1,032.6</b>	<b>142.8</b>
Bryansk Region	26.8	6,3	0.1	10.9	8.2	1.2	0.1	0.5	24.7	5.7	0.1	9.8	8.1	0.9	0.1	0.4
Vladimir Region	22.1	14,3	0.1	2.6	2.7	0.0	2.4	0.8	17.9	10.8	1.0	2.7	1.7	0.0	1.6	0.6
Ivanovo Region	50.4	26,4	0.2	3.2	1.5	0.0	19.2	0.5	49.5	25.2	0.2	3.1	1.1	0.0	19.9	0.5
Tver Region	181.2	143,6	14.3	13.6	3.8	0.0	5.9	7.9	61.9	21.5	13.1	16.5	8.1	0.0	2.6	5.2
Kaluga Region	27.3	7,8	1.0	12.2	0.8	0.0	5.4	3.8	27.7	6.9	1.0	12.0	0.7	0.0	7.1	4.0
Kostroma Region	9.4	1,5	0.0	0.2	5.6	2.0	0.1	0.7	8.6	0.6	0.1	0.2	5.7	1.8	0.3	0.8
Moscow	1,713.7	111,3	0.3	269.1	627.2	11.1	694.6	73.6	2,143.4	191.3	0.8	337.9	631.0	65.0	917.4	81.5
Moscow Region	572.5	243,9	69.9	20.9	216.6	0.5	20.7	29.1	568.3	237.6	70.2	24.5	214.1	0.8	21.2	28.7
Orel Region	211.9	11,1	3.9	23.1	67.0	0.1	106.8	8.8	175.7	12.7	4.8	36.5	67.5	0.0	54.2	10.6

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Ryazan Region	14.0	5.5	1.0	0.0	6.3	0.0	1.2	1.6	22.2	13.9	1.6	0.0	5.7	0.0	1.0	1.4
Smolensk Region	14.1	0.9	0.0	12.1	0.4	0.0	0.6	0.9	12.6	0.9	0.0	10.6	0.4	0.0	0.6	0.6
Tula Region	36.9	13.3	12.9	2.1	7.1	0.0	1.4	7.7	38.8	18.7	7.7	2.3	8.1	0.2	1.8	7.3
Yaroslavl Region	28.2	9.5	0.2	2.0	11.5	0.3	4.8	2.7	28.5	9.4	0.1	1.7	12.3	0.3	4.8	1.2
<b>VOLGA-VYATKA REGION</b>	<b>393.5</b>	<b>276.0</b>	<b>13.6</b>	<b>4.1</b>	<b>80.5</b>	<b>0.5</b>	<b>18.8</b>	<b>26.7</b>	<b>377.4</b>	<b>271.1</b>	<b>13.0</b>	<b>4.3</b>	<b>73.8</b>	<b>0.0</b>	<b>15.2</b>	<b>27.6</b>
Nizhni Novgorod Region	327.9	238.1	11.9	2.1	69.6	0.5	5.7	19.9	316.0	232.5	12.8	2.7	65.4	0.0	2.6	21.0
Kirov Region	19.3	7.9	0.1	1.2	5.5	0.0	4.6	2.1	19.6	7.8	0.0	1.1	6.1	0.0	4.5	2.3
Republic of Mariy-El	15.1	12.6	0.0	0.1	0.0	0.0	2.5	0.2	14.5	11.8	0.0	0.0	0.0	0.0	2.7	0.2
Republic of Mordovia	14.8	13.6	0.4	0.2	0.5	0.0	0.1	0.9	14.9	14.3	0.1	0.2	0.3	0.0	0.1	0.7
Chuvash Republic	16.4	3.8	1.2	0.5	4.9	0.0	6.0	3.6	12.5	4.7	0.1	0.3	2.0	0.0	5.3	3.4
<b>CENTRAL-BLACK SOIL REGION</b>	<b>551.5</b>	<b>389.2</b>	<b>33.0</b>	<b>25.8</b>	<b>61.9</b>	<b>1.4</b>	<b>40.3</b>	<b>6.7</b>	<b>493.6</b>	<b>348.7</b>	<b>48.3</b>	<b>15.9</b>	<b>23.0</b>	<b>0.8</b>	<b>56.9</b>	<b>7.9</b>
Belgorod Region	327.8	284.0	30.8	4.3	5.6	1.0	2.1	2.1	335.7	284.0	42.5	2.4	6.1	0.4	0.4	1.8
Voronezh Region	101.7	60.8	0.0	0.9	11.6	0.4	28.1	0.7	54.6	30.5	3.5	0.7	11.9	0.4	7.6	1.0
Kursk Region	53.2	1.0	0.2	4.0	41.5	0.0	6.5	1.1	48.1	0.1	0.2	0.0	1.6	0.0	46.2	1.1
Lipetsk Region	42.4	27.9	1.9	8.3	1.8	0.0	2.4	1.6	35.0	21.4	2.0	8.3	1.8	0.0	1.5	1.7
Tambov Region	26.4	15.5	0.0	8.4	1.4	0.0	1.1	1.2	20.2	12.8	0.1	4.5	1.6	0.0	1.1	2.3
<b>VOLGA REGION</b>	<b>532.1</b>	<b>117.5</b>	<b>20.0</b>	<b>31.5</b>	<b>237.1</b>	<b>2.3</b>	<b>123.7</b>	<b>59.6</b>	<b>514.6</b>	<b>143.1</b>	<b>23.9</b>	<b>16.7</b>	<b>181.4</b>	<b>1.3</b>	<b>148.1</b>	<b>58.5</b>
Astrakhan Region	139.9	20.6	0.6	0.9	61.3	0.0	56.5	8.8	137.8	18.5	0.5	0.5	61.7	0.0	56.6	9.5
Volgograd Region	37.2	2.9	11.0	7.7	12.9	0.0	2.7	8.9	27.0	2.1	11.1	0.8	9.8	0.0	3.2	9.7
Samara Region	136.0	41.9	2.2	8.8	68.7	2.0	12.4	15.8	129.7	36.5	3.2	6.5	62.6	1.1	20.0	13.1
Penza Region	9.1	0.4	0.6	0.0	1.6	0.0	6.4	1.4	9.0	0.7	1.3	0.0	0.5	0.0	6.5	1.3
Saratov Region	96.3	38.3	1.2	3.0	30.2	0.0	23.6	14.5	84.8	33.6	0.9	1.7	28.9	0.0	19.7	14.6
Ulyanovsk Region	15.3	4.7	0.4	0.0	7.4	0.0	2.8	0.4	14.3	4.5	0.1	0.0	6.0	0.0	3.7	0.5
Republic of Kalmykia	46.2	0.0	0.0	0.0	45.0	0.0	1.0	2.6	59.1	38.3	0.0	0.0	1.6	0.1	19.1	2.4
Republic of Tatarstan	52.1	8.6	4.1	10.9	9.9	0.3	18.2	7.2	52.9	9.1	6.8	7.1	10.4	0.2	19.4	7.4

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>NORTH CAUCASUS</b>	<b>1,016.7</b>	<b>511.7</b>	<b>37.8</b>	<b>119.1</b>	<b>87.1</b>	<b>40.5</b>	<b>220.6</b>	<b>80.6</b>	<b>1,019.9</b>	<b>510.0</b>	<b>33.7</b>	<b>111.8</b>	<b>104.9</b>	<b>39.4</b>	<b>220.1</b>	<b>77.7</b>
Krasnodar Territory	431.2	346.9	1.6	30.7	25.7	4.7	21.7	11.0	427.3	354.0	1.0	23.9	27.3	4.7	16.5	9.7
Stavropol Territory	138.3	27.5	8.8	28.9	14.9	0.2	58.1	5.6	136.7	26.5	8.7	28.4	14.3	0.1	58.8	5.4
Republic of Ingushetia	11.7	1.4	0.2	3.7	1.0	0.0	5.4	1.1	11.7	1.4	0.2	3.7	1.0	0.0	5.4	1.1
Rostov Region	253.7	45.8	18.5	47.0	19.5	35.5	87.4	11.1	264.0	39.9	15.9	47.1	40.9	34.4	85.6	10.4
Adigei Republic	45.5	32.6	0.3	0.2	4.0	0.0	8.5	1.2	35.3	32.1	0.2	0.2	0.6	0.0	2.3	2.0
Republic of Dagestan	54.6	37.8	3.5	3.8	6.1	0.0	3.3	21.3	53.0	37.1	3.1	3.6	5.6	0.0	3.5	21.3
Kabardino-Balkar Republic	39.1	12.6	0.7	1.1	5.3	0.1	19.4	6.6	41.5	10.6	0.4	1.1	4.9	0.1	24.4	7.4
Republic of Northern Ossetia — Alania	22.7	2.0	2.7	3.5	3.9	0.0	10.6	14.9	29.5	1.9	2.7	3.3	4.2	0.1	17.5	12.3
Karachai-Cherkess Republic	19.9	5.2	1.5	0.2	6.8	0.0	6.2	7.7	20.9	6.4	1.5	0.5	6.3	0.0	6.2	8.1
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>URALS</b>	<b>898.6</b>	<b>178.1</b>	<b>24.8</b>	<b>286.2</b>	<b>198.6</b>	<b>18.4</b>	<b>192.5</b>	<b>89.3</b>	<b>839.2</b>	<b>133.9</b>	<b>23.7</b>	<b>284.9</b>	<b>205.5</b>	<b>7.6</b>	<b>183.5</b>	<b>87.1</b>
Kurgan Region	13.5	3.9	1.4	0.4	5.0	0.0	2.7	1.7	12.4	4.2	1.4	0.4	4.2	0.0	2.2	1.7
Orenburg Region	24.9	7.8	0.0	1.5	14.2	0.0	1.4	4.4	25.1	7.4	0.0	1.9	14.1	0.3	1.4	4.6
Perm Region	38.0	6.5	0.5	2.0	7.2	11.0	10.7	4.1	20.4	6.5	0.5	2.0	3.5	0.2	7.7	4.0
Sverdlovsk Region	560.6	66.3	15.5	261.4	143.9	7.1	66.5	45.9	553.3	59.2	15.2	255.2	149.4	6.8	67.5	45.5
Chelyabinsk Region	100.5	25.0	4.4	1.1	8.4	0.0	61.6	11.2	102.8	22.4	4.2	0.1	14.9	0.0	61.1	10.6
Republic of Bashkortostan	146.6	64.5	2.8	19.7	16.2	0.3	43.1	12.8	114.7	31.1	2.3	25.3	15.7	0.3	40.1	12.7
Udmurt Republic	14.3	4.0	0.1	0.1	3.6	0.0	6.5	9.2	10.4	3.1	0.2	0.1	3.7	0.0	3.5	8.0
<b>WEST SIBERIA</b>	<b>1,445.2</b>	<b>714.7</b>	<b>60.2</b>	<b>102.4</b>	<b>156.0</b>	<b>17.3</b>	<b>394.6</b>	<b>80.5</b>	<b>742.4</b>	<b>135.6</b>	<b>59.8</b>	<b>92.1</b>	<b>167.1</b>	<b>9.6</b>	<b>278.3</b>	<b>82.6</b>
Altai Territory	32.7	8.0	1.2	0.5	20.7	0.0	2.4	10.4	30.0	9.8	0.9	0.5	17.2	0.0	1.6	10.5
Kemerovo Region	644.3	587.3	0.2	22.5	16.6	8.3	9.4	8.6	72.6	41.5	0.3	4.6	15.1	2.0	9.1	9.6
Novosibirsk Region	199.6	20.2	51.5	41.9	19.9	1.4	64.8	7.4	198.2	18.8	51.5	51.8	34.3	0.0	41.8	7.4

1	End (thousand rubles)															
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Omsk Region	342.9	43.5	1.1	0.2	29.2	0.2	268.7	3.2	225.7	13.6	0.9	0.6	29.8	0.2	180.5	3.5
Tomsk Region	23.0	2.5	0.0	2.0	17.4	0.0	1.2	2.9	26.9	5.9	0.0	0.9	17.1	0.0	3.0	3.4
Tyumen Region	171.0	52.5	1.8	35.2	46.3	7.4	27.8	45.2	152.9	45.4	1.8	33.5	42.1	7.4	22.9	45.7
Republic of Altai	31.7	0.7	4.5	0.3	6.0	0.0	20.3	2.8	36.2	0.6	4.5	0.3	11.6	0.0	19.3	2.5
EAST SIBERIA	459.1	274.4	9.9	6.3	49.0	8.0	111.6	35.2	483.9	299.6	13.2	7.1	60.7	0.8	102.6	37.1
Krasnoyarsk Territory	96.9	40.1	8.6	1.4	22.8	0.1	24.0	11.3	138.3	66.9	11.8	1.4	31.1	0.1	27.0	11.2
Irkutsk Region	312.8	214.8	0.2	2.2	15.5	7.9	72.2	7.7	305.6	214.0	0.3	2.0	19.9	0.5	68.9	8.4
Chita Region	20.9	11.3	1.2	0.4	7.4	0.0	0.7	7.4	16.4	5.7	1.2	0.4	8.2	0.0	0.9	7.6
Republic of Buryatia	25.8	7.7	0.0	2.3	1.2	0.0	14.7	2.5	9.9	0.5	0.0	3.2	0.3	0.2	5.6	2.8
Republic of Tyva	1.0	0.1	0.0	0.0	0.8	0.0	0.0	5.2	2.6	2.1	0.0	0.0	0.5	0.0	0.0	5.2
Republic of Khakassia	1.7	0.4	0.0	0.0	1.3	0.0	0.0	1.1	11.2	10.4	0.0	0.0	0.7	0.0	0.1	1.9
FAR EAST	526.4	237.2	5.1	10.7	207.8	0.8	64.8	53.7	542.6	226.3	3.9	9.5	226.8	2.4	73.7	51.6
Primorski Territory	164.4	50.6	3.6	5.1	96.0	0.1	9.0	4.7	173.1	52.1	3.2	5.5	95.1	0.1	17.1	3.5
Khabarovsk Territory	80.8	32.1	0.8	0.2	26.6	0.0	21.1	10.6	74.9	29.7	0.0	0.2	28.1	0.0	16.9	11.0
Amur Region	84.8	53.4	0.4	2.6	15.7	0.0	12.7	11.0	80.6	48.7	0.6	2.6	15.3	1.7	11.8	10.6
Kamchatka Region	21.3	10.5	0.0	0.0	10.4	0.0	0.4	10.0	14.2	3.5	0.0	0.1	10.4	0.0	0.2	6.7
Magadan Region	50.1	12.6	0.0	0.0	26.5	0.0	11.1	1.8	54.9	16.6	0.0	0.0	23.1	0.0	15.2	1.6
Sakhalin Region	16.6	0.0	0.0	0.0	15.8	0.4	0.4	2.0	13.6	0.0	0.0	0.0	12.4	0.4	0.9	1.6
Chukotka Autonomous Area	1.7	1.0	0.0	0.0	0.5	0.1	0.0	0.2	9.6	1.0	0.0	0.0	8.4	0.1	0.0	0.2
Republic of Sakha (Yakutia)	106.4	76.8	0.3	2.8	16.3	0.1	10.1	12.5	121.3	74.6	0.1	1.1	34.0	0.1	11.4	16.1
Jewish Autonomous Area	0.4	0.2	0.0	0.0	0.1	0.0	0.0	0.9	0.4	0.2	0.0	0.0	0.1	0.0	0.0	0.3
Kaliningrad Region	75.8	4.5	49.7	0.0	15.1	0.0	6.4	2.4	21.5	0.5	0.0	0.0	15.0	0.0	6.0	3.6

<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 4.4

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

(thousand rubles)

1	30.06.2000 <sup>2</sup>								30.09.2000							
	legal entities							individuals	legal entities							individuals
	total	including							total	including						
		industry	agriculture	construction	trade	transport	other sectors			industry	agriculture	construction	trade	transport	other sectors	
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
Russian Federation	12,187.3	2,881.2	104.1	71.4	4,803.1	50.9	4,276.6	401.1	10,230.6	2,421.7	90.1	91.7	3,352.5	38.7	4,236.0	428.5
<b>NORTH</b>	<b>274.3</b>	<b>49.1</b>	<b>1.4</b>	<b>0.0</b>	<b>5.6</b>	<b>0.0</b>	<b>218.2</b>	<b>1.7</b>	<b>311.4</b>	<b>25.8</b>	<b>0.8</b>	<b>0.0</b>	<b>6.7</b>	<b>0.0</b>	<b>278.1</b>	<b>4.0</b>
Arkhangelsk Region	28.6	18.3	1.4	0.0	3.4	0.0	5.5	1.4	28.9	17.9	0.8	0.0	4.8	0.0	5.4	1.4
Vologda Region	214.6	2.0	0.0	0.0	0.0	0.0	212.7	0.0	274.6	1.9	0.0	0.0	0.0	0.0	272.7	1.2
Murmansk Region	6.1	6.1	0.0	0.0	0.0	0.0	0.0	0.0	6.0	6.0	0.0	0.0	0.0	0.0	0.0	1.4
Republic of Karelia	2.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0	1.8	0.0	0.0	0.0	1.8	0.0	0.0	0.0
Komi Republic	23.0	22.9	0.0	0.0	0.1	0.0	0.0	0.3	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0
<b>NORTH-WEST</b>	<b>652.1</b>	<b>157.7</b>	<b>0.0</b>	<b>10.9</b>	<b>316.6</b>	<b>0.8</b>	<b>166.1</b>	<b>54.8</b>	<b>557.1</b>	<b>63.7</b>	<b>0.0</b>	<b>6.5</b>	<b>315.3</b>	<b>0.8</b>	<b>170.8</b>	<b>64.8</b>
St. Petersburg	635.9	151.9	0.0	2.4	316.6	0.8	164.3	52.1	549.6	63.7	0.0	0.7	313.9	0.8	170.5	63.2
Leningrad Region	12.5	2.0	0.0	8.5	0.0	0.1	1.8	2.2	7.5	0.0	0.0	5.7	1.5	0.0	0.3	1.4
Novgorod Region	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Pskov Region	3.7	3.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>CENTRE</b>	<b>7,973.5</b>	<b>1,173.1</b>	<b>11.0</b>	<b>48.6</b>	<b>3,906.0</b>	<b>28.9</b>	<b>2,805.9</b>	<b>258.4</b>	<b>6,643.7</b>	<b>949.3</b>	<b>0.0</b>	<b>75.4</b>	<b>2,529.2</b>	<b>28.6</b>	<b>3,061.1</b>	<b>266.4</b>
Bryansk Region	72.6	72.6	0.0	0.0	0.0	0.0	0.0	1.0	75.8	71.8	0.0	0.0	4.0	0.0	0.0	0.0
Vladimir Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.9
Ivanovo Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6
Tver Region	292.4	286.3	0.1	0.0	6.0	0.0	0.0	3.4	285.1	283.1	0.0	0.0	2.1	0.0	0.0	0.3
Kaluga Region	3.4	2.7	0.0	0.0	0.0	0.0	0.7	0.7	3.4	2.6	0.0	0.0	0.0	0.0	0.8	0.7
Kostroma Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Moscow	6,845.8	512.8	0.0	48.6	3,567.9	8.5	2,708.0	231.6	5,524.8	322.0	0.0	33.8	2,241.7	8.4	2,918.8	233.7
Moscow Region	682.5	290.7	10.9	0.0	332.0	20.4	28.6	20.1	678.9	262.0	0.0	41.6	281.2	20.2	73.8	24.2
Orel Region	56.1	0.0	0.0	0.0	0.0	0.0	56.1	0.0	55.5	0.0	0.0	0.0	0.0	0.0	55.5	0.1

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Ryazan Region	4.5	0.0	0.0	0.0	0.2	0.0	4.4	0.0	4.5	0.0	0.0	0.0	0.2	0.0	4.3	0.0
Smolensk Region	8.0	0.0	0.0	0.0	0.0	0.0	8.0	0.0	7.8	0.0	0.0	0.0	0.0	0.0	7.8	0.0
Tula Region	8.1	8.1	0.0	0.0	0.0	0.0	0.0	0.0	7.9	7.9	0.0	0.0	0.0	0.0	0.0	0.0
Yaroslavl Region	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0
<b>VOLGA-VYATKA REGION</b>	<b>447.6</b>	<b>143.0</b>	<b>0.0</b>	<b>11.9</b>	<b>27.6</b>	<b>0.0</b>	<b>265.2</b>	<b>10.7</b>	<b>423.4</b>	<b>127.4</b>	<b>0.0</b>	<b>9.8</b>	<b>24.0</b>	<b>0.0</b>	<b>262.2</b>	<b>9.7</b>
Nizhni Novgorod Region	445.1	143.0	0.0	11.9	25.6	0.0	264.7	10.1	422.8	127.4	0.0	9.8	24.0	0.0	261.7	9.1
Kirov Region	0.5	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.5	0.0
Republic of Mariy-El	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Mordovia	2.0	0.0	0.0	0.0	2.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6
Chuvash Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>CENTRAL-BLACK SOIL REGION</b>	<b>61.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>61.2</b>	<b>1.0</b>	<b>48.5</b>	<b>0.0</b>	<b>2.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>46.5</b>	<b>1.2</b>
Belgorod Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0
Voronezh Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kursk Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
Lipetsk Region	61.2	0.0	0.0	0.0	0.0	0.0	61.2	1.0	46.5	0.0	0.0	0.0	0.0	0.0	46.5	1.0
Tambov Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>VOLGA REGION</b>	<b>260.8</b>	<b>2.6</b>	<b>0.0</b>	<b>0.0</b>	<b>123.8</b>	<b>0.0</b>	<b>134.5</b>	<b>4.3</b>	<b>246.3</b>	<b>3.0</b>	<b>0.0</b>	<b>0.0</b>	<b>110.5</b>	<b>0.0</b>	<b>132.9</b>	<b>5.6</b>
Astrakhan Region	0.8	0.7	0.0	0.0	0.0	0.0	0.2	0.2	0.5	0.0	0.0	0.0	0.5	0.0	0.0	0.2
Volgograd Region	134.3	0.0	0.0	0.0	0.0	0.0	134.3	0.3	132.8	0.0	0.0	0.0	0.0	0.0	132.8	0.3
Samara Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9	1.2	0.0	0.0	1.7	0.0	0.0	0.4
Penza Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2
Saratov Region	78.0	0.0	0.0	0.0	78.0	0.0	0.0	1.4	77.1	0.0	0.0	0.0	77.1	0.0	0.0	1.9
Ulyanovsk Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Kalmykia	14.2	0.0	0.0	0.0	14.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Tatarstan	33.4	1.9	0.0	0.0	31.5	0.0	0.0	1.6	32.9	1.7	0.0	0.0	31.2	0.0	0.0	1.6

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>NORTH CAUCASUS</b>	<b>518.0</b>	<b>318.4</b>	<b>88.5</b>	<b>0.0</b>	<b>34.2</b>	<b>0.0</b>	<b>76.9</b>	<b>6.8</b>	<b>501.0</b>	<b>289.1</b>	<b>84.7</b>	<b>0.0</b>	<b>31.0</b>	<b>0.0</b>	<b>96.2</b>	<b>6.9</b>
Krasnodar Territory	82.2	1.9	0.0	0.0	4.2	0.0	76.1	2.1	99.7	0.1	0.0	0.0	4.2	0.0	95.4	2.1
Stavropol Territory	10.3	0.0	0.0	0.0	10.3	0.0	0.0	0.1	10.2	0.0	0.0	0.0	10.2	0.0	0.0	0.1
Republic of Ingushetia	4.4	0.0	0.0	0.0	4.4	0.0	0.0	0.0	1.6	0.0	0.0	0.0	1.6	0.0	0.0	0.0
Rostov Region	117.2	26.9	88.5	0.0	0.9	0.0	0.9	2.6	104.8	18.4	84.7	0.0	0.9	0.0	0.8	2.6
Adigei Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Dagestan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	303.9	289.5	0.0	0.0	14.4	0.0	0.0	0.0	284.8	270.6	0.0	0.0	14.2	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1
Karachai-Cherkess Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>URALS</b>	<b>57.7</b>	<b>12.6</b>	<b>0.0</b>	<b>0.0</b>	<b>28.5</b>	<b>0.0</b>	<b>16.6</b>	<b>15.6</b>	<b>65.8</b>	<b>4.9</b>	<b>0.0</b>	<b>0.0</b>	<b>44.5</b>	<b>0.0</b>	<b>16.3</b>	<b>16.4</b>
Kurgan Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Orenburg Region	1.5	1.5	0.0	0.0	0.0	0.0	0.0	0.0	1.5	1.5	0.0	0.0	0.0	0.0	0.0	0.0
Perm Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
Sverdlovsk Region	42.5	10.1	0.0	0.0	24.3	0.0	8.1	14.3	48.4	0.0	0.0	0.0	40.4	0.0	8.1	14.3
Chelyabinsk Region	0.7	0.0	0.0	0.0	0.0	0.0	0.7	0.2	0.7	0.0	0.0	0.0	0.0	0.0	0.7	0.4
Republic of Bashkortostan	13.0	1.1	0.0	0.0	4.2	0.0	7.7	0.0	15.2	3.4	0.0	0.0	4.2	0.0	7.6	0.0
Udmurt Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.5
<b>WEST SIBERIA</b>	<b>168.0</b>	<b>66.9</b>	<b>0.6</b>	<b>0.0</b>	<b>84.6</b>	<b>9.7</b>	<b>6.2</b>	<b>22.3</b>	<b>99.6</b>	<b>71.8</b>	<b>0.0</b>	<b>0.0</b>	<b>19.2</b>	<b>0.0</b>	<b>8.6</b>	<b>21.9</b>
Altai Territory	13.2	9.9	0.0	0.0	0.0	0.0	3.3	0.0	19.0	15.7	0.0	0.0	0.0	0.0	3.2	0.2
Kemerovo Region	91.7	56.8	0.0	0.0	34.8	0.0	0.2	0.0	57.1	56.1	0.0	0.0	0.8	0.0	0.2	0.0
Novosibirsk Region	24.1	0.0	0.6	0.0	22.0	0.0	1.6	0.4	3.5	0.0	0.0	0.0	2.0	0.0	1.5	0.4

1	End (thousand rubles)																
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
Omsk Region	17.0	0.0	0.0	0.0	17.0	0.0	0.0	0.0	20.1	0.0	0.0	0.0	16.4	0.0	3.7	0.5	
Tomsk Region	2.1	0.3	0.0	0.0	0.7	0.0	1.2	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5	
Tyumen Region	10.2	0.0	0.0	0.0	10.2	0.0	0.0	20.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.3	
Republic of Altai	9.7	0.0	0.0	0.0	0.0	9.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>EAST SIBERIA</b>	<b>919.5</b>	<b>823.6</b>	<b>2.6</b>	<b>0.0</b>	<b>3.8</b>	<b>0.0</b>	<b>89.5</b>	<b>13.0</b>	<b>908.2</b>	<b>819.6</b>	<b>2.6</b>	<b>0.0</b>	<b>2.8</b>	<b>0.0</b>	<b>83.3</b>	<b>18.8</b>	
Krasnoyarsk Territory	67.6	17.2	2.6	0.0	3.8	0.0	44.0	11.8	63.3	17.0	2.6	0.0	2.8	0.0	41.0	17.5	
Irkutsk Region	849.3	806.5	0.0	0.0	0.0	0.0	42.8	0.0	839.6	797.3	0.0	0.0	0.0	0.0	42.3	0.0	
Chita Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	
Republic of Buryatia	2.7	0.0	0.0	0.0	0.0	0.0	2.7	0.0	5.3	5.3	0.0	0.0	0.0	0.0	0.0	0.0	
Republic of Tyva	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Republic of Khakassia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>FAR EAST</b>	<b>380.3</b>	<b>116.3</b>	<b>0.0</b>	<b>0.0</b>	<b>261.8</b>	<b>0.0</b>	<b>2.1</b>	<b>3.1</b>	<b>311.2</b>	<b>50.5</b>	<b>0.0</b>	<b>0.0</b>	<b>258.8</b>	<b>0.0</b>	<b>1.9</b>	<b>3.7</b>	
Primorski Territory	56.7	24.6	0.0	0.0	30.2	0.0	1.8	1.6	56.0	24.3	0.0	0.0	29.9	0.0	1.9	2.2	
Khabarovsk Territory	212.9	0.4	0.0	0.0	212.2	0.0	0.3	0.0	211.6	1.8	0.0	0.0	209.8	0.0	0.0	0.0	
Amur Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Kamchatka Region	15.1	12.2	0.0	0.0	2.8	0.0	0.0	0.0	14.9	12.1	0.0	0.0	2.8	0.0	0.0	0.0	
Magadan Region	23.7	7.2	0.0	0.0	16.6	0.0	0.0	0.0	23.4	7.1	0.0	0.0	16.4	0.0	0.0	0.1	
Sakhalin Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Republic of Sakha (Yakutia)	71.9	71.9	0.0	0.0	0.0	0.0	0.0	0.0	5.3	5.3	0.0	0.0	0.0	0.0	0.0	0.0	
Jewish Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Kaliningrad Region</b>	<b>474.2</b>	<b>17.9</b>	<b>0.0</b>	<b>0.0</b>	<b>10.6</b>	<b>11.4</b>	<b>434.2</b>	<b>9.3</b>	<b>114.4</b>	<b>16.6</b>	<b>0.0</b>	<b>0.0</b>	<b>10.4</b>	<b>9.4</b>	<b>78.0</b>	<b>9.1</b>	

<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.

<sup>2</sup> From July 1, 2000, the debt on precious metals is included into hte customers' debt.



Table 4.5

## Composition and Structure of Investment Portfolio of Credit Institutions

(thousand rubles)

1	30.06.2000					30.09.2000				
	Investment in debt instruments		Investment in stocks	Stakes in subsidiary and affiliated joint stock companies	Other stakes	Investment in debt instruments		Investment in stocks	Stakes in subsidiary and affiliated joint stock companies	Other stakes
	Total	of which: govt securities				Total	of which: govt securities			
2	3	4	5	6	7	8	9	10	11	
Russian Federation	265,090,002	250,482,042	28,077,809	6,969,771	3,183,739	294,479,257	277,584,374	26,313,607	6,787,448	3,367,221
<b>NORTH</b>	<b>438,855</b>	<b>381,131</b>	<b>103,575</b>	<b>1,079</b>	<b>25,841</b>	<b>544,675</b>	<b>440,134</b>	<b>78,057</b>	<b>1,078</b>	<b>43,034</b>
Arkhangelsk Region	1,360	1,360	2,896	33	168	1,360	1,360	3,445	33	169
Vologda Region	106,015	63,980	66,195	1	23,089	151,142	66,155	51,377	0	40,320
Murmansk Region	165,499	165,499	1,652	0	1,187	110,653	110,653	4,915	0	1,197
Republic of Karelia	3,118	3,118	93	0	0	3,118	3,118	93	0	0
Komi Republic	162,863	147,174	32,739	1,045	1,397	278,402	258,848	18,227	1,045	1,348
<b>NORTH-WEST</b>	<b>7,015,842</b>	<b>5,862,436</b>	<b>338,550</b>	<b>47,106</b>	<b>14,027</b>	<b>8,247,217</b>	<b>7,078,487</b>	<b>329,251</b>	<b>46,820</b>	<b>13,981</b>
St. Petersburg	6,977,817	5,836,254	330,886	46,832	12,937	8,210,034	7,051,826	321,776	46,546	12,915
Leningrad Region	27,564	15,911	2,717	274	22	27,538	17,206	2,713	274	25
Novgorod Region	9,568	9,378	4,392	0	1,068	8,752	8,562	4,307	0	1,041
Pskov Region	893	893	555	0	0	893	893	455	0	0
<b>CENTRE</b>	<b>246,150,706</b>	<b>232,926,024</b>	<b>26,002,651</b>	<b>6,712,826</b>	<b>2,747,958</b>	<b>273,349,580</b>	<b>258,085,644</b>	<b>23,572,000</b>	<b>6,527,899</b>	<b>2,888,551</b>
Bryansk Region	0	0	73	0	80	0	0	73	0	70
Vladimir Region	4,364	4,364	0	0	30	2,186	2,186	4	0	30
Ivanovo Region	2,417	2,117	1,391	0	643	2,417	2,117	1,390	0	643
Tver Region	6,028	6,028	12,184	491	751	8,223	8,223	5,978	491	525
Kaluga Region	3,721	3,721	745	0	139	3,237	3,237	1,364	0	179
Kostroma Region	327	0	236	0	0	1,830	1,517	236	0	0
Moscow	245,422,388	232,200,310	25,898,748	6,665,246	2,685,395	27,259,3591	257,336,916	23,479,147	6,480,253	2,826,416
Moscow Region	561,261	559,284	64,461	46,706	44,415	498,317	491,669	62,393	46,728	44,205
Orel Region	2,080	2,080	47	31	368	2,079	2,079	47	31	368
Ryazan Region	92,216	92,216	3,923	25	1,433	81,881	81,881	3,799	25	1,428
Smolensk Region	35,935	35,935	12935	0	10,968	99,737	99,737	8,154	44	10,968
Tula Region	4,466	4,466	5,279	325	3,598	6,643	6,643	5,139	325	3,598
Yaroslavl Region	15,503	15,503	2,629	2	138	49,439	49,439	4,276	2	121

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA-VYATKA REGION	342,391	325,487	47,202	1,187	22,485	343,921	332,195	99,956	1,186	26,515
Nizhni Novgorod Region	318,588	303,938	37,051	652	21,648	310,501	301,274	92,907	651	25,693
Kirov Region	2,294	2,294	2,569	0	31	9,182	9,182	2,412	0	31
Republic of Mariy-El	612	612	2,550	30	70	3,112	3,112	644	30	70
Republic of Mordovia	17,969	17,969	4,370	5	386	17,961	17,961	3,331	5	371
Chuvash Republic	2,928	674	662	500	350	3,165	666	662	500	350
CENTRAL-BLACK SOIL REGION	150,928	146,432	24,559	2,272	1,811	172,044	164,734	27,780	2,140	1,756
Belgorod Region	17,769	17,769	1,606	16	27	29,417	29,312	1,593	12	21
Voronezh Region	112,589	108,093	14,024	1,037	1,299	107,530	100,325	14,281	909	1,292
Kursk Region	9,638	9,638	7,141	1,068	58	10,053	10,053	10,036	1,068	58
Lipetsk Region	5,359	5,359	1,539	89	302	19,496	19,496	1,539	89	327
Tambov Region	5,573	5,573	249	62	125	5,548	5,548	331	62	58
VOLGA REGION	1,909,270	1,844,613	312,965	119,902	69,204	2,229,086	2,150,284	708,642	124,085	68,586
Astrakhan Region	229,603	226,368	8,397	53	1,877	340,318	334,846	8,697	53	1,877
Volgograd Region	43,819	25,857	3,287	0	401	32,402	23,765	3,220	0	401
Samara Region	674,317	663,935	119,266	3,735	13,026	564,621	564,621	213,908	3,868	11,681
Penza Region	51,167	51,167	588	92	153	33,528	33,528	72	92	143
Saratov Region	77,157	76,935	12,589	13,250	2,270	92,044	91,822	16,073	13,300	2271
Ulyanovsk Region	47,451	47,451	2,435	0	60	41,286	41,286	2,435	0	60
Republic of Kalmykia	24,559	24,559	709	0	617	24,559	24,559	709	0	621
Republic of Tatarstan	761,197	728,341	165,694	102,772	50,800	1,100,328	1,035,857	463,528	106,772	51,532
NORTH CAUCASUS	1,141,056	1,138,484	77,481	513	36,567	1,144,822	1,142,215	90,244	513	40,806
Krasnodar Territory	213,614	213,298	5,477	17	4,245	179,799	179,483	6,492	17	4,236
Stavropol Territory	26,265	26,131	1,600	210	10	48,136	48,033	1,600	210	10
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Rostov Region	53,680	53,680	48,675	66	19,891	59,335	59,335	57,773	66	19,249
Adigei Republic	973	973	68	0	361	973	973	68	0	353
Republic of Dagestan	815,288	815,324	19,676	0	8,160	832,943	832,939	22,358	0	10,873
Kabardino-Balkar Republic	6051	3,933	392	220	1,410	6,117	3,933	340	220	3,600
Republic of Northern Ossetia — Alania	11157	11,157	1,039	0	2,224	11,157	11,157	1,059	0	2,219
Karachai-Cherkess Republic	13988	13,988	554	0	266	6,362	6,362	554	0	266
URALS	6342808	6,281,286	447,718	28,022	209,900	6,798,248	6,613,463	518,751	26,983	227,056
Kurgan Region	451	451	0	0	2	451	451	0	0	2
Orenburg Region	3660	2,598	18,578	400	1,416	3,341	1,771	19,112	400	1,410

End  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11
Perm Region	53,492	53,456	23,154	429	2,834	71,247	71,211	24,939	429	2,834
Sverdlovsk Region	1,243,530	1,243,530	105,180	7,471	133,034	1,159,256	1,131,132	142,723	6,530	131,928
Chelyabinsk Region	999,006	976,281	27,297	1,679	8,002	1,063,164	1,032,558	27,865	1,677	16,564
Republic of Bashkortostan	3,865,183	3,832,503	259,498	17,288	62,637	4,334,139	4,214,120	282,351	17,288	72,394
Udmurt Republic	177,486	172,467	14,011	755	1,975	166,650	162,220	21,761	659	1,924
<b>WEST SIBERIA</b>	<b>698,894</b>	<b>684,637</b>	<b>630,364</b>	<b>17,921</b>	<b>41,432</b>	<b>783,816</b>	<b>732,479</b>	<b>716,832</b>	<b>17,877</b>	<b>37,578</b>
Altai Territory	14,716	13,510	3,553	36	2,131	11,243	10,037	3,658	36	1,729
Kemerovo Region	184,399	181,407	67,744	3,032	2,497	227,532	214,381	71,450	3,006	5,637
Novosibirsk Region	155,295	146,815	33,765	7,356	8,727	154,979	122,806	31,813	7,356	2,335
Omsk Region	116,846	116,833	46,947	1,100	15,375	41,630	41,617	48,082	1,100	15,281
Tomsk Region	3,329	2,736	7,039	109	2,457	3,309	2,716	14,411	109	2,317
Tyumen Region	218,717	217,744	470,870	6,287	9,860	342,328	338,127	545,542	6,269	9,894
Republic of Altai	5,592	5,592	446	1	385	2,795	2,795	1,876	1	385
<b>EAST SIBERIA</b>	<b>113,143</b>	<b>113,134</b>	<b>21,702</b>	<b>3,565</b>	<b>6,332</b>	<b>117,083</b>	<b>117,074</b>	<b>18,265</b>	<b>3,521</b>	<b>6,147</b>
Krasnoyarsk Territory	30,812	30,803	8,620	24	2,328	32,403	32,394	8,152	20	2,146
Irkutsk Region	69,369	69,369	9,159	2,891	217	69,101	69,101	8,598	2,851	217
Chita Region	121	121	0	0	0	112	112	0	0	0
Republic of Buryatia	12	12	1,466	650	3,787	12	12	1,463	650	3,784
Republic of Tyva	12,829	12,829	24	0	0	15,351	15,351	24	0	0
Republic of Khakassia	0	0	2,433	0	0	104	104	28	0	0
<b>FAR EAST</b>	<b>659,885</b>	<b>658,388</b>	<b>58,654</b>	<b>35,101</b>	<b>3,882</b>	<b>606,877</b>	<b>591,265</b>	<b>141,832</b>	<b>35,101</b>	<b>9,124</b>
Primorski Territory	484,506	484,506	27,357	9,398	380	474,572	459,110	44,472	9,398	450
Khabarovsk Territory	65,540	65,390	5,030	8	557	38,377	38,227	4,226	8	309
Amur Region	0	0	271	0	12	0	0	271	0	12
Kamchatka Region	47,464	47,464	10,737	24,378	744	34,461	34,461	10,527	24,378	647
Magadan Region	32,460	32,460	938	75	355	31,900	31,900	938	75	355
Sakhalin Region	23,721	23,721	7,781	1,242	5	23,511	23,511	7,782	1,242	25
Chukotka Autonomous Area	—	—	—	—	—	—	—	—	—	—
Republic of Sakha (Yakutia)	6194	4847	6,540	0	1,829	4,056	4,056	73,616	0	7,326
Jewish Autonomous Area	—	—	—	—	—	—	—	—	—	—
Kaliningrad Region	126224	119990	12,388	277	4,300	141,888	136,400	11,997	245	4,087

Table 4.6

## Discounted Promissory Notes

	30.06.2000				30.09.2000			
	Discounted notes denominated in rubles		Discounted notes denominated in foreign currency	Discounted notes denominated in rubles		Discounted notes denominated in foreign currency	Discounted notes denominated in rubles	
	Total	of which: notes issued and guaranteed by authorities of constituent territories of RF and local bodies		Total	of which: notes issued and guaranteed by authorities of constituent territories of RF and local bodies		Total	of which: notes issued and guaranteed by authorities of constituent territories of RF and local bodies
1	2	3	4	5	6	7		
Russian Federation	80,339,314	213,071	12,735,777	98,775,352	165,691	11,358,428		
<b>NORTH</b>	<b>601,690</b>	<b>15,445</b>	<b>0</b>	<b>789,196</b>	<b>10,173</b>	<b>0</b>		
Arkhangelsk Region	12,572	0	0	10,532	0	0		
Vologda Region	362,678	0	0	453,308	0	0		
Murmansk Region	40,093	0	0	106,792	0	0		
Republic of Karelia	0	0	0	0	0	0		
Komi Republic	186,347	15,445	0	218,564	10,173	0		
<b>NORTH-WEST</b>	<b>3,646,188</b>	<b>0</b>	<b>521,330</b>	<b>5,130,022</b>	<b>0</b>	<b>91,000</b>		
St. Petersburg	3,461,706	0	521,330	4,910,753	0	91,000		
Leningrad Region	154,181	0	0	193,616	0	0		
Novgorod Region	28,653	0	0	22,153	0	0		
Pskov Region	1,648	0	0	3,500	0	0		
<b>CENTRE</b>	<b>65,012,773</b>	<b>31,346</b>	<b>12,098,045</b>	<b>80,797,288</b>	<b>39,998</b>	<b>11,155,098</b>		
Bryansk Region	17,214	0	0	13,569	0	0		
Vladimir Region	2,501	0	0	501	0	0		
Ivanovo Region	26,162	0	0	27,502	0	0		
Tver Region	133,731	0	12,811	124,909	0	9,889		
Kaluga Region	20,938	0	0	29,888	0	0		
Kostroma Region	1,968	0	0	5,807	0	0		
Moscow	63,112,681	31,346	12,082,427	78,563,784	39,998	11,134,109		
Moscow Region	1,302,481	0	0	1,517,342	0	8,325		
Orel Region	3,134	0	0	2,789	0	0		
Ryazan Region	158,012	0	2,807	202,180	0	2,775		
Smolensk Region	98,474	0	0	82,939	0	0		
Tula Region	67,695	0	0	133,780	0	0		
Yaroslavl Region	67,782	0	0	92,298	0	0		

(thousand rubles)

Cont.  
(thousand rubles)

1	2	3	4	5	6	7
<b>VOLGA-VYATKA REGION</b>	<b>714,710</b>	<b>945</b>	<b>12,631</b>	<b>646,871</b>	<b>2,065</b>	<b>30,549</b>
Nizhni Novgorod Region	631,196	0	12,631	575,296	0	30,549
Kirov Region	61,068	0	0	47,857	0	0
Republic of Mariy-El	2,400	0	0	2,400	0	0
Republic of Mordovia	5,447	0	0	4,437	0	0
Chuvash Republic	14,599	945	0	16,881	2,065	0
<b>CENTRAL-BLACK SOIL REGION</b>	<b>51,531</b>	<b>0</b>	<b>2,246</b>	<b>69,600</b>	<b>0</b>	<b>2,775</b>
Belgorod Region	17,956	0	2,246	19,574	0	2,775
Voronezh Region	10,678	0	0	18,958	0	0
Kursk Region	22,602	0	0	17,997	0	0
Lipetsk Region	119	0	0	13,071	0	0
Tambov Region	176	0	0	0	0	0
<b>VOLGA REGION</b>	<b>1,940,749</b>	<b>147,868</b>	<b>505</b>	<b>2,394,122</b>	<b>90,931</b>	<b>534</b>
Astrakhan Region	8,820	0	0	7,820	0	0
Volgograd Region	46,607	0	0	527,04	0	0
Samara Region	1,089,423	33	0	1,075,647	312	0
Penza Region	122,484	0	0	133,399	0	0
Saratov Region	162,327	1,438	505	210,479	1,437	500
Ulyanovsk Region	13,400	0	0	1,425	0	0
Republic of Kalmykia	1,135	1	0	1,134	0	0
Republic of Tatarstan	496,553	146,396	0	911,514	89,182	34
<b>NORTH CAUCASUS</b>	<b>347,642</b>	<b>0</b>	<b>0</b>	<b>451,578</b>	<b>0</b>	<b>0</b>
Krasnodar Territory	59,387	0	0	70,188	0	0
Stavropol Territory	17,250	0	0	28,105	0	0
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	181,336	0	0	250,506	0	0
Adigei Republic	1,186	0	0	1,248	0	0
Republic of Dagestan	41,697	0	0	41,380	0	0
Kabardino-Balkar Republic	5,050	0	0	5,100	0	0
Republic of Northern Ossetia — Alania	41,736	0	0	55,051	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0
<b>URALS</b>	<b>3,260,513</b>	<b>0</b>	<b>55,489</b>	<b>3,733,586</b>	<b>0</b>	<b>33,883</b>
Kurgan Region	35,363	0	0	27,787	0	0
Orenburg Region	74,049	0	0	60,089	0	0

1	End (thousand rubles)						
	2	3	4	5	6	7	
Perm Region	242,546	0	0	296,254	0	0	
Sverdlovsk Region	1,500,635	0	0	2,012,072	0	0	
Chelyabinsk Region	153,230	0	0	110,328	0	10	
Republic of Bashkortostan	1,039,130	0	55,489	9539,80	0	33,873	
Udmurt Republic	215,560	0	0	273,076	0	0	
<b>WEST SIBERIA</b>	<b>3,662,245</b>	<b>4,972</b>	<b>5,384</b>	<b>3,476,507</b>	<b>3,525</b>	<b>6,600</b>	
Altai Territory	41,047	0	0	54,910	0	0	
Kemerovo Region	334,844	2,125	5,384	336,063	2,125	5,322	
Novosibirsk Region	183,058	0	0	193,841	0	0	
Omsk Region	167,697	0	0	89,635	0	0	
Tomsk Region	98,260	0	0	88,618	0	0	
Tyumen Region	2,819,684	2,847	0	2,696,820	1,400	1,278	
Republic of Altai	17,655	0	0	16,620	0	0	
<b>EAST SIBERIA</b>	<b>481,064</b>	<b>0</b>	<b>0</b>	<b>650,964</b>	<b>0</b>	<b>0</b>	
Krasnoyarsk Territory	265,288	0	0	324,783	0	0	
Irkutsk Region	118,275	0	0	150,495	0	0	
Chita Region	0	0	0	0	0	0	
Republic of Buryatia	92,580	0	0	1692,42	0	0	
Republic of Tyva	1,650	0	0	1,650	0	0	
Republic of Khakassia	3,271	0	0	4,794	0	0	
<b>FAR EAST</b>	<b>517,504</b>	<b>12,407</b>	<b>40,147</b>	<b>538,173</b>	<b>18,911</b>	<b>37,989</b>	
Primorski Territory	178,475	85	31,726	72,444	0	29,664	
Khabarovsk Territory	37,475	12,322	0	29,859	15,674	0	
Amur Region	8,225	0	0	8,047	0	0	
Kamchatka Region	89,105	0	8,421	197,537	0	8,325	
Magadan Region	38,308	0	0	37,984	0	0	
Sakhalin Region	13,835	0	0	14,792	0	0	
Chukotka Autonomous Area	—	—	—	—	—	—	
Republic of Sakha (Yakutia)	152,081	0	0	177,510	3,237	0	
Jewish Autonomous Area	—	—	—	—	—	—	
Kaliningrad Region	102,705	88	0	97,445	88	0	