

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



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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 September —December 2000:

	Release data in 2000 (The period (or date) to which data to be released relate is shown in parentheses)			
	September	October	November	December
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	29.09.2000* (08.2000)	31.10.2000* (09.2000)	30.11.2000* (10.2000)	29.12.2000* (11.2000)
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	15.09.2000* (08.2000)	17.10.2000* (09.2000)	16.11.2000* (10.2000)	15.12.2000* (11.2000)
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	29.09.2000 (Q2. 2000)			29.12.2000 (Q3. 2000)
4. International reserves: monetary gold, foreign exchange, Special Drawing Rights (SDRs), reserve position in the IMF, end of period	7.09.2000 (08.2000)	9.10.2000 (09.2000)	8.11.2000 (10.2000)	7.12.2000 (11.2000)
5. Merchandise trade for reporting month (according to the balance of payments methodology)	12.09.2000 (07.2000)	12.10.2000 (08.2000)	13.11.2000 (09.2000)	13.12.2000 (10.2000)
6. The Russian Federation banking sector's international investment position, end of reporting quarter	29.09.2000 (Q2. 2000)			29.12.2000 (Q3. 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

\* 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.

### 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 Bank of Russia home page (<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 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	1.2
<b>1998</b>			
Q1	551.6	—1.3	3.5
Q2	625.9	—1.0	4.3
Q3	693.7	—8.1	1.6
Q4	825.2	—8.2	10.8
<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	0.4
<b>2000</b>			
Q1	1,389.1	8.4	2.2
<b>Percentage output of basic industries production and services to the previous year's relevant period</b>			
1998	—5.8		84.4
1999	4.4		36.5
<b>1999</b>			
Q1	—3.4		16.0 <sup>2</sup>
Q2	1.6		7.3 <sup>2</sup>
Q3	8.9		5.6 <sup>2</sup>
Q4	10.3		3.9 <sup>2</sup>
June	4.1		24.5
July	6.3		28.0
August	8.3		29.5
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>2</sup>
Q2	7.7		5.3 <sup>2</sup>
January	8.9		2.3
February	11.7		3.4
March	8.2		4.1
April	5.9		5.0
May	8.9		6.8
June	8.4		9.5

<sup>1</sup> GDP in 1998 and in 1st quarter of 1999 — estimates.<sup>2</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 <sup>1</sup>	1,197.5	1,002.6	82.6	1,251.4	—54.0	611.7	509.5	47.0	664.7	—53.0	647.9	493.1	35.6	648.9	—1.0
<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 <sup>1</sup>	438.2	362.5	30.3	455.6	—17.5	224.3	183.5	18.0	230.4	—6.1	237.0	179.1	12.3	248.3	—9.4
January — June	448.6	384.0	30.2	486.8	—38.2	226.6	195.2	16.2	272.1	—45.5	247.3	188.8	13.9	240.0	7.3
January — July	550.8	470.5	36.2	588.6	—37.9	282.1	242.9	18.9	328.9	—46.8	297.4	227.6	17.2	288.5	8.9
January — August	658.7	559.8	43.2	694.9	—36.2	334.3	285.8	22.1	381.8	—47.4	356.7	274.0	21.1	345.5	11.2
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 <sup>1</sup>	1,197.5	1,002.6	82.6	1,251.4	—54.0	611.7	509.5	47.0	664.7	—53.0	647.9	493.1	35.6	648.9	—1.0
<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

<sup>1</sup> Preliminary data.

Table 1.3

## Sources of Funding the Federal Budget Deficit

(billion rubles)

	Sources of funding federal budget deficit, total		Including						
			Domestic sources		of which:				
			1	2	3	4	5	6	7
				Bank of Russia credits	Short-term government securities	Variable- and fixed-income federal bonds	Nonmarketable government bonds	State savings loan bonds	
1998	146.3	61.2	0.0	-197.9	159.8	0.9	1.5		
1999 <sup>1</sup>	53.0	5.5	0.0	-11.9	52.9	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 <sup>1</sup>	6.1	15.4	0.0	3.0	36.3	-8.9	-3.9		
January — June	45.5	-19.6	0.0	-14.9	15.8	14.5	-4.7		
January — July	46.8	-21.3	0.0	-14.9	13.1	12.0	-3.3		
January — August	47.4	-16.9	0.0	14.9	6.6	10.5	-4.0		
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 <sup>1</sup>	53.0	5.5	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		

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					
	8	9	10	11	12	13		
1998	—	—	-1.4	85.1	13.0	78.4		
1999 <sup>1</sup>	-4.4	16.2	-48.1	47.4	-55.6	103.0		
<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 <sup>1</sup>	-0.8	8.7	-23.2	-9.4	-18.8	9.4		
January — June	-0.3	7.1	-36.6	65.1	-35.8	100.9		
January — July	-0.3	7.1	-40.9	68.1	-29.0	97.0		
January — August	-0.3	7.3	-28.0	64.4	-32.5	96.8		
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 <sup>1</sup>	-4.4	16.2	-48.1	47.4	-55.6	103.0		
<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		

<sup>1</sup> Preliminary data.

### 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	5	6	7	8	9	10	11
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	75,306	3,008	3,727	2,305	9,040	84,346	425	3,416	2,485	1,027	89,215
Q1, 1997	21,149	840	1,381	708	2,928	24,077	50	2,417	2,145	142	26,686
Q2, 1997	20,643	925	1,724	801	3,449	24,092	63	618	339	71	24,844
Q3, 1997	21,811	989	2,482	763	4,233	26,044	61	569	156	102	26,776
Q4, 1997	25,405	895	1,578	997	3,469	28,874	53	536	131	95	29,558
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	2,167	1,987	52	19,645
Q2, 1999	16,998	755	917	600	2,272	19,270	111	601	331	220	20,202
Q3, 1999	18,803	752	1,286	557	2,595	21,398	111	304	109	330	22,143
Q4, 1999	23,955	836	864	699	2,399	26,354	102	344	59	426	27,225
Q1, 2000	23,302	700	677	447	1,824	25,127	103	2,390	1,936	164	27,783

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							Total (13+14+15)
	12	13	14	15	16	17	18	19	20	21	22
1994	50,152	2,878	7,092	5,171	15,141	65,292	222	5,080	4,871	543	71,138
1995	62,188	3,099	11,599	5,272	19,970	82,158	469	7,181	6,584	738	90,545
1996	67,629	2,360	10,011	6,035	18,406	86,035	507	9,259	7,049	700	96,502
1997	71,647	2,823	10,113	6,893	19,829	91,476	568	12,504	10,069	770	105,319
1998	57,783	2,647	8,677	4,898	16,222	74,005	465	15,637	12,443	678	90,785
1999	39,459	2,107	6,941	3,781	12,829	52,288	204	11,267	9,030	494	64,254
Q1, 1997	15,171	593	1,930	1,597	4,120	19,291	120	3,367	2,504	120	22,899
Q2, 1997	17,075	658	2,429	1,624	4,711	21,787	140	2,947	2,461	169	25,043
Q3, 1997	18,309	763	3,388	1,685	5,835	24,144	163	3,313	2,866	219	27,840
Q4, 1997	21,092	809	2,366	1,987	5,162	26,254	145	2,876	2,238	262	29,538
Q1, 1998	17,760	702	1,935	1,334	3,972	21,732	141	4,061	3,201	232	26,165
Q2, 1998	17,320	708	2,616	1,326	4,649	21,969	145	3,986	3,015	236	26,336
Q3, 1998	13,373	620	2,715	1,037	4,372	17,745	114	4,538	3,842	94	22,490
Q4, 1998	9,330	618	1,411	1,200	3,229	12,559	65	3,053	2,385	117	15,794
Q1, 1999	9,069	453	1,271	895	2,620	11,688	45	3,322	2,801	100	15,155
Q2, 1999	10,059	517	1,680	930	3,127	13,187	53	2,506	1,816	143	15,889
Q3, 1999	9,451	534	2,076	962	3,572	13,022	62	3,301	2,734	124	16,509
Q4, 1999	10,881	602	1,914	994	3,510	14,391	45	2,139	1,679	126	16,701
Q1, 2000	9,696	476	1,754	1,129	3,359	13,055	40	3,366	2,776	122	16,583

Cont.

## Current Account (Intermediate Balances)

	(USD million)									
	Trade balance (1—12)	Balance on service types				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)	Total balance (24+25+26)					
	23	24	25	26	27	28	29	30	31	32
1994	17,675	985	-4,681	-3,020	-6,717	10,958	-114	-1,688	-306	8,850
1995	20,726	682	-7,287	-2,797	-9,403	11,323	-303	-3,068	73	8,025
1996	22,933	1,270	-2,909	-3,485	-5,124	17,809	-406	-5,028	72	12,448
1997	17,361	825	-2,950	-3,625	-5,750	11,611	-342	-8,365	-360	2,545
1998	17,101	523	-2,169	-2,205	-3,851	13,250	-164	-11,637	-409	1,040
1999	35,847	901	-3,214	-1,476	-3,789	32,058	221	-7,852	534	24,961
Q1, 1997	5,978	247	-549	-890	-1,192	4,786	-70	-950	22	3,788
Q2, 1997	3,568	266	-706	-823	-1,263	2,305	-77	-2,330	-98	-199
Q3, 1997	3,502	226	-906	-922	-1,602	1,900	-103	-2,744	-118	-1,064
Q4, 1997	4,313	86	-789	-991	-1,693	2,620	-92	-2,341	-168	20
Q1, 1998	794	21	-623	-538	-1,141	-347	-89	-1,635	-153	-2,224
Q2, 1998	1,546	33	-762	-684	-1,413	134	-71	-3,225	-163	-3,325
Q3, 1998	4,752	161	-504	-464	-808	3,944	-32	-4,035	-42	-165
Q4, 1998	10,009	309	-279	-519	-490	9,519	29	-2,742	-52	6,754
Q1, 1999	6,482	211	-611	-446	-845	5,636	57	-1,155	-48	4,490
Q2, 1999	6,939	238	-763	-331	-856	6,083	59	-1,905	76	4,313
Q3, 1999	9,352	218	-790	-405	-977	8,376	49	-2,997	206	5,634
Q4, 1999	13,074	234	-1,050	-295	-1,111	11,963	56	-1,795	300	10,523
Q1, 2000	13,606	224	-1,077	-682	-1,534	12,072	63	-976	42	11,200

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	4,418	1,258	3,160	870	5,240	0	993	584	0	337	—978	260	203	6,436
1995	3,122	—820	0	—820	8,303	7,287	1,016	1,213	8,695	0	2,876	2,021	39	1,180	—8,090	542	—4,308	7,264
1996	3,066	2,270	1,612	658	8,611	6,054	2,557	—52	10,830	0	4,506	2,434	2,186	3,428	—759	31	7,320	22,656
1997	2,137	44,481	10,882	33,600	—21,606	2,851	—24,457	—959	21,916	0	8,901	6,552	1,279	6,931	—64	0	14,698	45,515
1998	1,704	8,273	—362	8,635	6,301	1,979	4,322	212	14,786	3,781	—6,262	2,500	831	4,649	322	0	8,302	20,608
1999	885	—940	277	—1,217	1,759	—134	1,893	—24	795	—917	—883	2,814	179	—100	6	0	2,898	1,893
Q1, 1997	401	5,352	4,013	1,339	1,401	512	889	—61	6,692	0	451	523	504	—1,058	—423	0	—454	6,688
Q2, 1997	555	7,861	4,789	3,072	2,100	1,120	980	—952	9,009	0	2,239	2,040	344	3,572	28	0	5,984	17,232
Q3, 1997	546	1,826	1,859	—33	1,907	903	1,004	23	3,756	0	3,712	1,956	199	2,102	120	0	4,378	11,846
Q4, 1997	634	29,442	220	29,222	—27,014	316	—27,330	31	2,459	0	2,499	2,032	232	2,315	211	0	4,790	9,748
Q1, 1998	341	4,115	3,098	1,017	1,033	705	329	102	5,250	0	231	457	149	1,438	—57	0	1,988	7,469
Q2, 1998	537	4,319	—331	4,650	289	50	239	68	4,675	0	1,838	399	12	1,688	117	0	2,216	8,729
Q3, 1998	475	957	—2,267	3,224	3,441	1,967	1,474	68	4,467	3,781	—5,103	471	—3	1,064	81	0	1,612	4,758
Q4, 1998	351	—1,118	—862	—256	1,538	—742	2,280	—25	395	0	—3,228	1,174	672	459	181	0	2,486	—347
Q1, 1999	220	142	—528	670	961	—1,272	2,233	94	1,197	0	0	476	—38	—13	105	0	529	1,726
Q2, 1999	188	—566	651	—1,217	—387	—1,145	758	—143	—1 095	0	—36	646	239	109	77	0	1,072	—59
Q3, 1999	192	—416	—91	—325	1,219	3,211	—1,992	8	811	—454	—959	553	—41	—48	48	0	512	—90
Q4, 1999	285	—100	245	—345	—34	—928	894	17	—117	—464	113	1,139	18	—148	—224	0	785	317
Q1, 2000	193	85	—131	216	129	—168	297	30	243	0	58	529	5	—589	0	0	—55	247

**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	30	31	32
1994	-3,472	-2,121	10,621	-12,742	-996	-3,118	-2,991	-112	-5,523	-3,721	-3,860	-29	-13,245	-19,354
1995	-3,469	-1,548	9,001	-10,549	466	-1,082	3,970	-1,716	206	8,040	-4,928	-292	1,310	4,199
1996	-3,529	-308	9,139	-9,446	31	-277	-2,898	-18	-8,866	-9,500	-9,773	-170	-28,326	-31,501
1997	-2,934	-1,342	7,522	-8,865	596	-747	-1,257	-2,584	-13,384	-6,953	-11,458	-919	-35,299	-37,302
1998	-2,086	-1,458	5,679	-7,137	320	-1,138	277	-1,060	843	-6,883	-8,879	-496	-16,476	-17,337
1999	-1,213	-1,096	4,578	-5,674	-307	-1,403	-3,388	-2,108	958	-5,701	-5,384	-164	-12,400	-17,191
Q1, 1997	-516	-1,900	2,067	-3,967	128	-1,772	1,552	-628	-2,470	-864	-2,816	-105	-6,883	-7,103
Q2, 1997	-872	60	2,795	-2,735	267	327	-1,182	-788	-1,324	-913	-3,031	-47	-6,103	-6,958
Q3, 1997	-733	287	1,304	-1,017	-1,018	-731	-839	-630	-3,651	-1,655	-2,775	-688	-9,399	-10,969
Q4, 1997	-813	210	1,357	-1,147	1,219	1,429	-787	-539	-5,939	-3,520	-2,836	-79	-12,914	-12,272
Q1, 1998	-433	-1,464	2,213	-3,677	145	-1,319	688	-249	842	-89	-3,467	-35	-2,997	-3,628
Q2, 1998	-726	-156	2,509	-2,665	94	-61	-1,108	-252	1,060	-1,178	-1,706	-42	-2,120	-3,289
Q3, 1998	-460	208	603	-395	57	265	1,096	-253	-1,698	-1,212	-1,565	-101	-4,828	-3,467
Q4, 1998	-468	-46	354	-400	24	-22	-399	-306	639	-4,404	-2,141	-318	-6,531	-6,952
Q1, 1999	-250	-1,898	2,156	-4,054	15	-1,883	-1,317	-326	272	-2,049	-1,173	-165	-3,440	-6,640
Q2, 1999	-284	931	2,136	-1,205	-497	434	-1,351	-636	972	751	-1,402	-6	-322	-1,239
Q3, 1999	-273	34	259	-225	265	299	-700	-579	-399	-3,073	-1,254	3	-5,302	-5,703
Q4, 1999	-406	-163	28	-191	-90	-253	-20	-567	113	-1,330	-1,554	3	-3,336	-3,609
Q1, 2000	-189	-1,852	1,851	-3,703	193	-1,659	-1,552	-380	-101	-469	-1,611	-272	-2,832	-6,043



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	37	38	39	40	41
1994	2,410	2,122	0	—1,999	—13,041	—12,918	—10,508	—238	1,896
1995	—347	7,614	0	6,847	—2,997	11,463	11,116	—8,755	—10,386
1996	—463	10,552	0	1,609	—21,006	—8,845	—9,308	—5,981	2,841
1997	—797	21,170	0	7,644	—20,601	8,213	7,416	—8,025	—1,936
1998	—382	13,648	3,781	—5,986	—8,174	3,271	2,888	—9,234	5,305
1999	—328	—607	—917	—4,271	—9,502	—15,298	—15,625	—7,558	—1,778
Q1, 1997	—114	4,920	0	2,002	—7,337	—415	—529	—1,927	—1,331
Q2, 1997	—317	9,337	0	1,056	—119	10,274	9,957	—1,724	—8,034
Q3, 1997	—186	3,025	0	2,873	—5,021	877	691	—1,243	1,616
Q4, 1997	—179	3,888	0	1,712	—8,124	—2,523	—2,702	—3,131	5,813
Q1, 1998	—92	3,930	0	918	—1,009	3,840	3,748	—2,416	892
Q2, 1998	—189	4,614	0	730	96	5,439	5,250	—2,693	768
Q3, 1998	15	4,732	3,781	—4,007	—3,216	1,290	1,306	—3,736	2,596
Q4, 1998	—116	373	0	—3,627	—4,045	—7,299	—7,416	—388	1,050
Q1, 1999	—30	—686	0	—1,317	—2,911	—4,914	—4,944	—515	969
Q2, 1999	—95	—661	0	—1,387	750	—1,298	—1,393	—1,308	—1,611
Q3, 1999	—81	1,110	—454	—1,659	—4,790	—5,794	—5,875	—851	1,091
Q4, 1999	—122	—370	—464	93	—2,551	—3,292	—3,414	—4,883	—2,227
Q1, 2000	4	—1,416	0	—1,493	—2,887	—5,796	—5,792	—2,306	—3,102

Table 1.5

## The Russian Federation Banking Sector's International Investment Position

(USD million)

	Balance as of 31.12.1999	Transactions related changes	Revaluation related changes	Other changes	Total changes	Balance as of 31.03.2000
<b>Assets</b>	28,373	4,652	—315	58	4,396	32,768
<b>Direct investments abroad</b>	1,076	1	—25	0	—24	1,052
Equity capital and reinvested earnings	672	2	—24	0	—22	650
Other capital	404	—1	—1	0	—2	402
<b>Portfolio investments</b>	861	—37	—8	0	—45	816
Equity securities	6	0	0	0	0	6
Debt securities	855	—37	—8	0	—45	810
long-term	713	—51	—3	0	—54	659
short-term	142	14	—5	0	9	151
<b>Other investments</b>	13,732	1,679	—179	—19	1,481	15,213
Foreign currency and deposits	10,892	1,535	—145	—7	1,383	12,275
Foreign currency	775	—64	—3	1	—66	710
Demand and term deposits	10,117	1,599	—142	—8	1,449	11,566
long-term	319	—199	0	0	—199	119
short-term	9,798	1,798	—142	—8	1,648	11,446
Loans	2,179	247	—17	—2	228	2,407
long-term	1,153	36	—2	0	34	1,187
short-term	1,026	211	—15	—2	194	1,220
Arrears	258	—6	0	—1	—7	251
Other assets	403	—97	—17	—10	—124	279
long-term	59	16	—1	0	16	75
short-term	344	—113	—16	—10	—139	204
<b>Reserve assets</b>	12,456	3,102	—103	77	3,076	15,532
Monetary gold	3,998	0	0	77	77	4,076
Special drawing rights	1	0	—1	0	0	0
Reserve position in the Fund	1	0	0	0	0	1
Foreign exchange	8,455	3,101	—102	0	3,000	11,455
<b>Adjustment to reserve assets</b>	248	—92	0	0	—92	156

	Balance as of 31.12.1999	Transactions related changes	Revaluation related changes	Other changes	Total changes	Balance as of 31.03.2000
<b>Liabilities</b>	11,756	108	-128	-131	-150	11,605
<b>Direct investments in Russia</b>	731	40	-40	0	0	731
Equity capital and reinvested earnings	564	39	-38	0	2	565
Other capital	167	1	-2	0	-1	166
<b>Portfolio investments</b>	345	14	3	-12	5	350
Equity securities	40	0	3	0	3	43
Debt securities	305	14	-1	-11	2	307
long-term	121	7	0	-3	4	124
short-term	185	7	0	-8	-2	183
<b>Other investments</b>	10,679	55	-91	-120	-155	10,524
Currency and deposits	3,574	167	-38	-44	85	3,659
Currency	28	23	-1	0	22	50
Deposits	3,546	143	-36	-44	63	3,609
long-term	753	-53	0	0	-53	700
short-term	2,793	196	-36	-44	116	2,909
Loans	6,050	-171	-68	-23	-262	5,787
IMF credit	2,960	0	-55	0	-55	2,905
other long-term	1,784	-18	-11	-23	-52	1,733
short-term	1,306	-153	-2	0	-156	1,150
Arrears	806	0	-1	-52	-53	754
Other liabilities	249	59	16	0	75	324
long-term	93	1	-3	0	-2	90
short-term	157	58	20	0	77	233
<b>Net international investment position</b>	16,617	4,544	-187	189	4,546	21,163

End

(USD million)

## 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	62,187	24.0	43,843	21.3	18,344	31.1	20,726	22,097	-1,371
1996	90,563	9.2	71,997	9.2	18,566	9.4	67,630	8.8	46,811	6.8	20,819	13.5	22,933	25,186	-2,253
1997	89,008	-1.7	69,932	-2.9	19,076	2.7	71,646	5.9	53,058	13.3	18,588	-10.7	17,362	16,874	488
1998	74,884	-15.9	59,091	-15.5	15,793	-17.2	57,783	-19.3	43,482	-18.0	14,301	-23.1	17,101	15,609	1,492
1999	75,306	0.6	63,054	6.7	12,252	-22.4	39,459	-31.7	28,994	-33.3	10,465	-26.8	35,847	34,060	1,787
<b>1999</b>															
Q1	15,550	-16.2	12,647	-9.2	2,903	-37.3	9,069	-48.9	7,057	-48.0	2,012	-51.9	6,481	5,590	891
Q2	16,998	-9.9	14,496	-3.0	2,502	-36.2	10,059	-41.9	7,143	-45.4	2,916	-31.3	6,939	7,353	-414
Q3	18,803	3.8	15,911	7.4	2,892	-12.7	9,450	-29.3	6,975	-30.9	2,475	-24.5	9,353	8,936	417
Q4	23,955	23.8	20,000	29.8	3,955	0.6	10,881	16.6	7,819	16.2	3,062	17.7	13,074	12,181	893
June	5,357	-17.7	4,508	-14.5	849	-31.4	3,936	-30.7	2,429	-42.6	1,507	3.9	1,421	2,079	-658
July	6,333	0.5	5,351	5.6	982	-20.7	3,227	-41.1	2,439	-40.9	788	-41.6	3,106	2,912	194
August	6,110	4.8	5,191	9.6	919	-15.9	3,097	-36.6	2,269	-39.1	828	-28.7	3,013	2,922	91
September	6,360	6.2	5,369	7.1	991	1.2	3,126	3.8	2,267	0.8	859	12.4	3,234	3,102	132
October	6,858	12.7	5,746	17.1	1,112	-5.5	3,394	16.6	2,431	15.7	963	19.0	3,464	3,315	149
November	7,500	25.7	6,210	34.6	1,290	-4.6	3,479	18.6	2,502	20.5	977	14.0	4,021	3,708	313
December	9,597	31.6	8,044	36.6	1,553	10.7	4,008	15.0	2,886	13.2	1,122	19.9	5,589	5,158	431
<b>2000</b>															
Q1	23,302	49.9	19,451	53.8	3,851	32.7	9,696	6.9	6,803	-3.6	2,893	43.8	13,606	12,648	958
Q2	25,816	51.9	22,289	53.8	3,527	41.0	10,430	3.7	7,367	3.1	3,063	5.0	15,386	14,922	464
January	6,772	45.8	5,556	54.3	1,216	16.4	2,825	5.5	1,791	-14.8	1,034	79.5	3,947	3,765	182
February	7,837	56.9	6,586	60.8	1,251	39.0	3,355	14.2	2,535	9.0	820	34.2	4,482	4,051	431
March	8,693	47.1	7,309	47.6	1,384	44.5	3,516	1.8	2,477	-5.8	1,039	25.9	5,177	4,832	345
April	8,121	24.4	6,934	21.5	1,187	44.4	3,379	3.6	2,388	-5.6	991	35.4	4,742	4,546	196
May	9,008	76.2	7,864	83.7	1,144	37.7	3,434	20.1	2,394	9.7	1,040	53.6	5,574	5,470	104
June	8,687	62.2	7,491	66.2	1,196	40.9	3,617	-8.1	2,585	6.4	1,032	-31.5	5,070	4,906	164

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

Chart 1

### Gross International Reserves of the Russian Federation

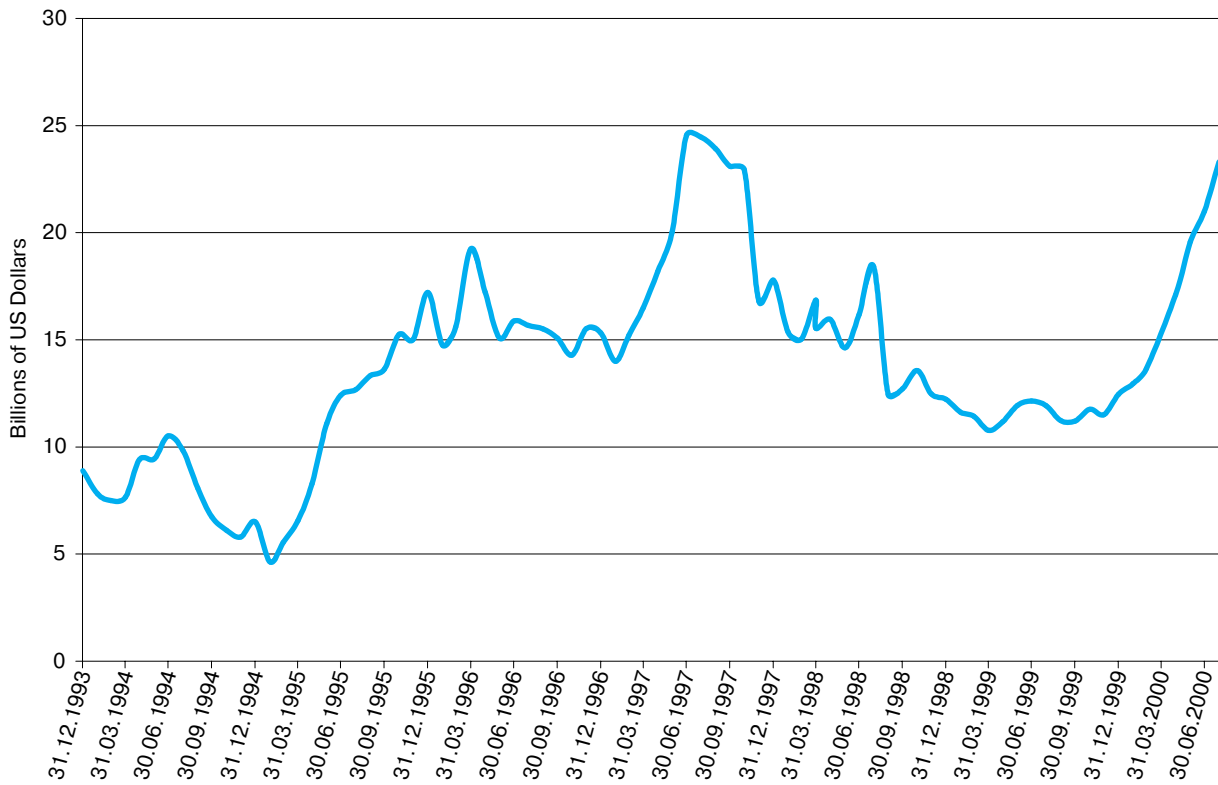


Chart 2

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

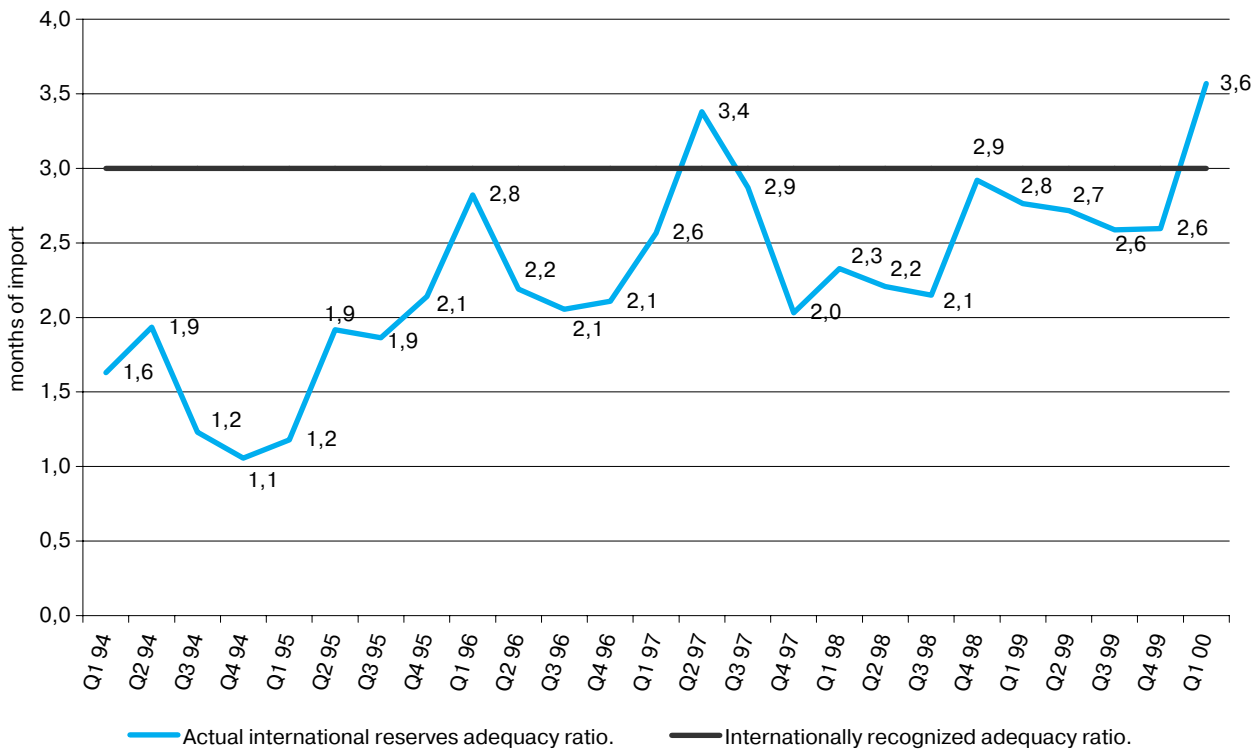


Table 1.8

## 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>													
31.01	301,441.8	544,870.0	149.5	405.3	99,381.9	261,471.2	178,013.9	2,245.0	428,943.6	44,188.0	4,451.8	118,110.8	91,289.9
28.02	297,258.7	534,760.5	148.1	398.5	113,587.3	270,830.9	180,781.3	1,960.6	419,646.1	41,533.9	4,568.8	118,107.0	94,074.5
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
30.04	311,808.0	549,999.1	143.2	382.8	153,148.2	310,699.4	195,246.3	171.2	426,233.4	44,966.7	6,548.6	118,113.6	115,297.1
31.05	332,941.1	545,048.9	143.2	370.1	179,067.3	353,137.1	205,285.2	1,363.8	420,043.2	45,076.2	8,386.4	118,104.0	119,846.4
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
31.07	329,381.6	541,997.3	137.2	357.8	195,714.0	364,856.7	218,163.4	36.3	413,863.2	71,341.6	8,844.1	118,059.4	99,430.6
31.08	323,612.6	546,094.1	132.9	352.0	199,820.8	369,918.6	216,180.5	30.2	416,759.1	65,755.6	10,079.2	118,059.4	99,489.7
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
31.10	368,257.9	570,468.1	127.9	330.2	205,618.2	384,562.1	221,959.4	16.1	429,611.1	87,859.6	12,079.0	118,086.7	124,666.7
30.11	370,751.3	570,860.6	116.6	334.9	207,884.0	393,804.9	219,324.5	33.2	422,572.7	95,001.1	15,190.4	118,027.0	120,508.5
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	535,966.0	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	96,711.6
31.05	602,587.9	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	95,440.5
30.06	639,536.4	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	92,261.6

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	Claims on nonfinancial public enterprises	Claims on 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	<b>436,258.5</b>	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	



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	<b>229,134.3</b>	49,671.6	29,847.9	209,938.3	320,608.5	<b>-8,023.0</b>
30.04		283,236.9	542,997.8	341,022.9	27,750.8	108,516.1	<b>226,972.0</b>	61,925.8	38,159.1	210,866.8	324,196.4	<b>-15,270.7</b>
31.05		307,222.5	556,369.1	345,439.7	34,468.0	107,228.4	<b>220,996.3</b>	65,788.7	43,482.2	210,915.7	332,188.1	<b>-14,971.8</b>
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

Chart 3

### Structure of Aggregate Assets of Credit Institutions as of 30.06.2000

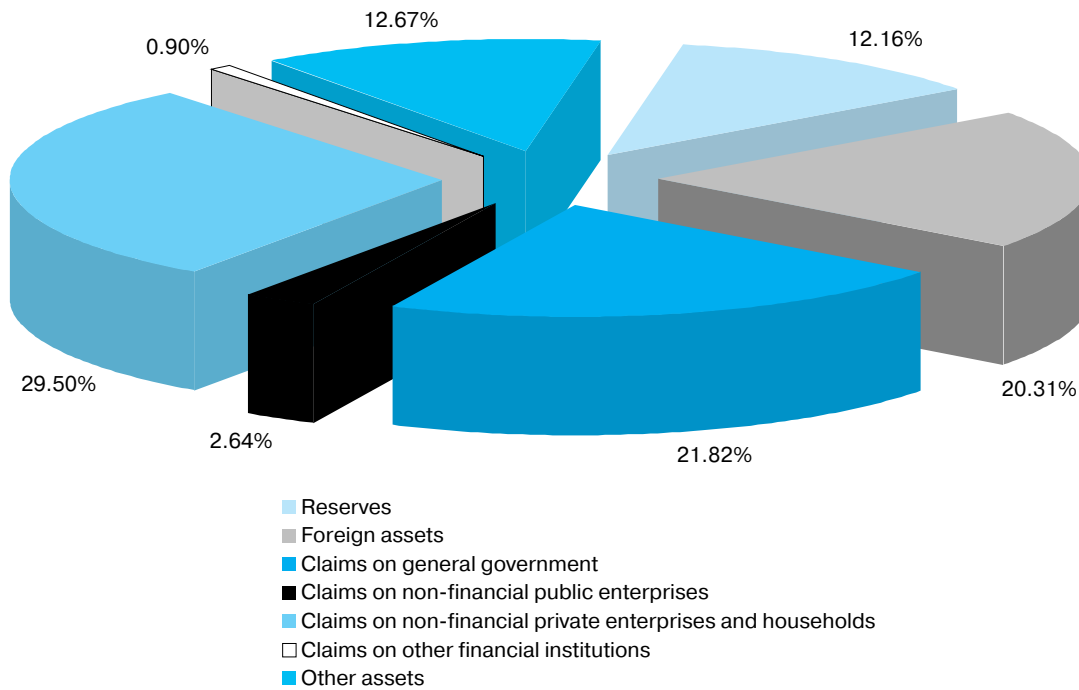


Chart 4

### Structure of Aggregate Liabilities of Credit Institutions as of 30.06.2000

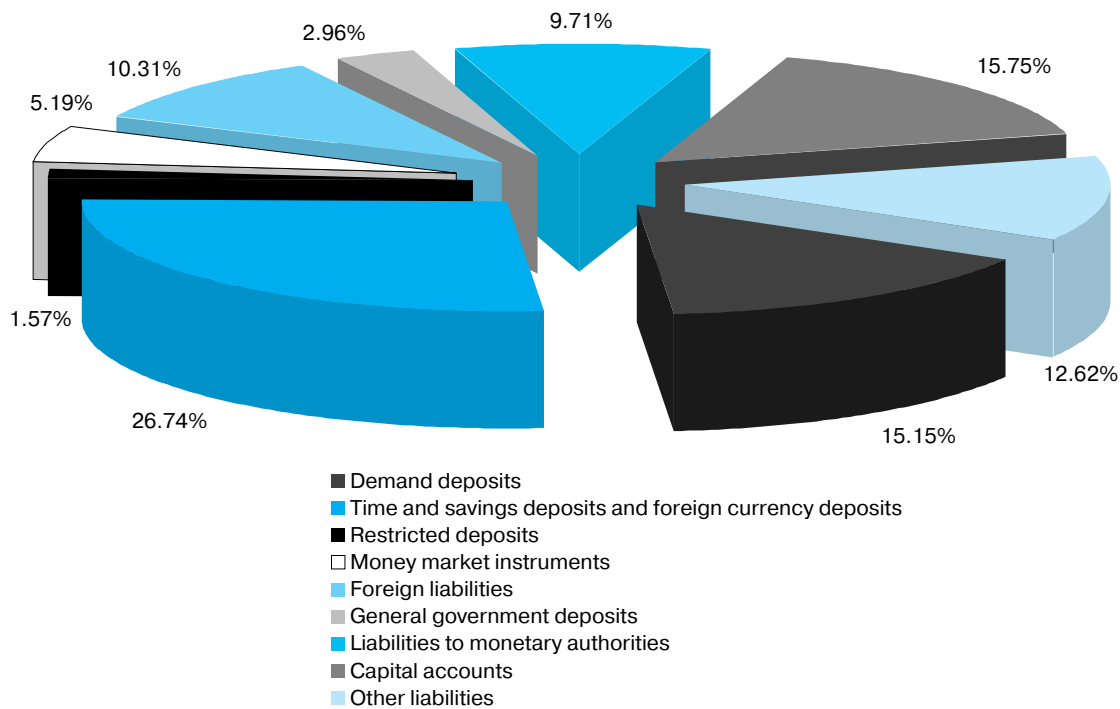


Table 1.10

## Monetary Survey

(million rubles)

	Net foreign assets of monetary authorities and credit institutions	Domestic credit	Net credit to general government	of which:				Money	Quasi-money	Restricted deposits	Money market instruments	Capital accounts	Other items (net)
				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	<b>288,120.5</b>	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	<b>87,413.6</b>	
30.04	<b>349,972.9</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>81,624.4</b>	
31.05	<b>413,080.8</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>81,518.3</b>	
30.06	484,380.6	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	92,456.5	

Table 1.11

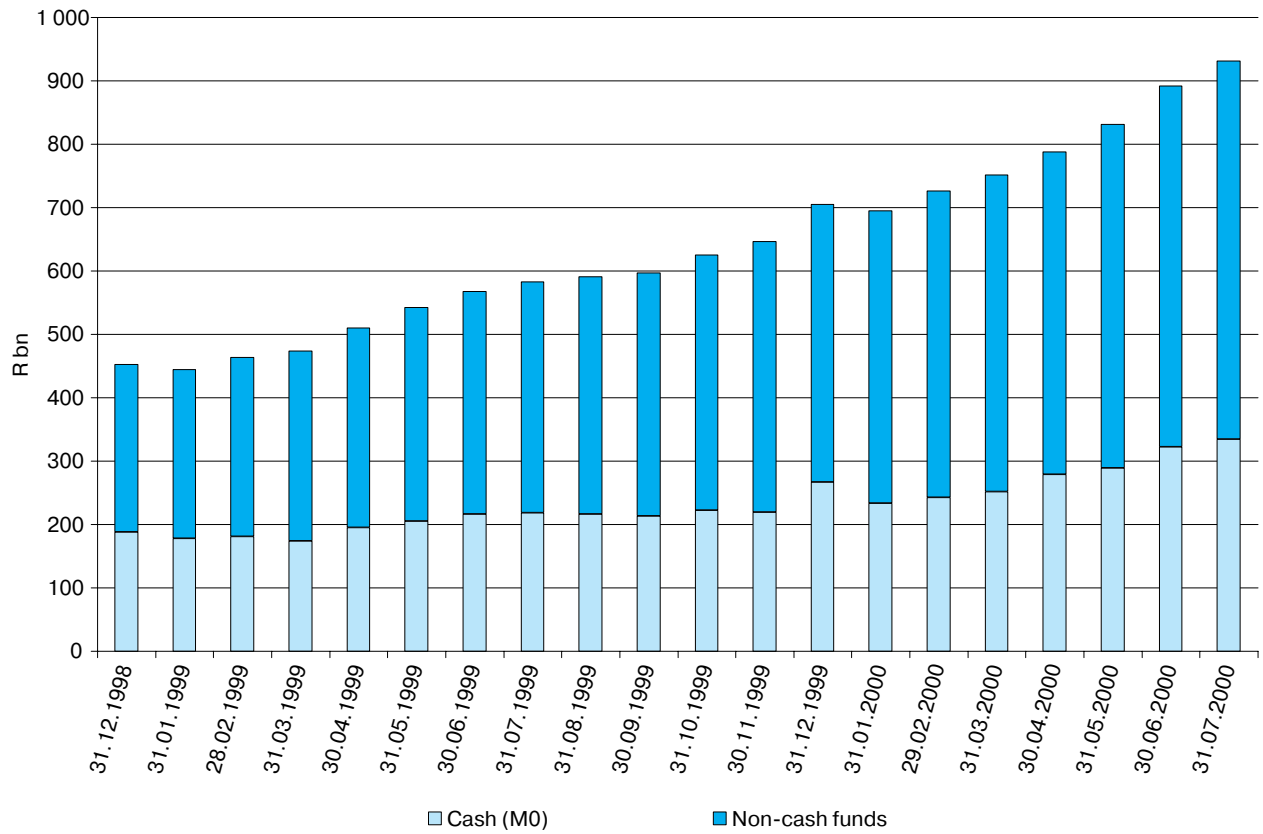
### Money Supply (National Definition)

*(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

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						
	1.08	1.09	1.10	1.11	1.12	1.02	1.03	1.04	1.05	1.06	1.07	1.08
1. Precious metals	40,992	43,718	47,184	54,647	55,872	58,922	58,865	59,612	57,671	56,010	55,761	51,281
2. Funds and securities in foreign currency held by nonresidents	164,167	162,386	168,730	205,564	211,468	255,207	285,086	342,366	395,023	451,665	495,459	553,297
3. Credits and deposits	188,183	192,040	190,831	197,625	199,837	205,892	206,525	205,174	206,307	206,131	204,958	203,067
of which:												
— credits to resident credit institutions	15,837	15,909	15,879	15,861	15,863	15,742	15,726	15,731	15,726	15,597	15,597	15,547
— for servicing foreign government debt	164,836	168,473	167,210	173,933	176,053	184,074	184,705	183,406	183,133	181,988	180,869	179,101
4. Securities	253,324	256,763	258,190	277,872	284,521	294,386	298,172	298,082	297,764	297,478	298,012	297,144
of which:												
— securities of Russian government	207,929	210,934	210,937	229,492	236,499	244,938	249,051	249,048	249,043	249,173	249,171	249,167
5. Other assets	63,731	66,723	66,968	67,974	80,935	66,505	72,769	72,497	77,519	78,767	74,002	73,406
of which:												
— fixed assets	30,038	30,158	30,434	30,903	31,447	36,911	36,769	36,815	36,654	36,584	36,721	36,803
<b>Total assets</b>	<b>710,397</b>	<b>721,630</b>	<b>731,903</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>
1. Cash in circulation	233,355	232,686	229,332	237,941	237,121	252,812	261,249	270,370	298,793	309,136	342,028	357,690
2. Funds in accounts with the Bank of Russia	190,131	195,778	198,509	245,521	261,393	295,889	312,436	356,871	382,123	434,324	440,630	489,750
of which:												
— funds of the central government	33,166	33,869	34,011	50,312	52,149	49,893	57,439	57,747	72,250	82,754	72,787	80,634
— funds of resident credit institutions	130,131	132,614	128,737	149,555	159,070	168,511	181,541	212,941	209,637	242,740	252,959	287,069
3. Float	8,114	6,695	11,309	8,085	13,880	9,017	7,871	12,054	17,196	13,968	12,586	9,106
4. Other liabilities	160,738	168,412	174,713	194,048	202,212	171,358	188,042	186,646	184,396	180,873	181,214	169,942
of which:												
— IMF loan	81,880	83,975	86,270	90,509	90,410	83,933	82,812	82,445	81,367	79,943	80,439	79,232
5. Capital	118,059	118,059	118,040	118,087	118,027	151,836	151,819	151,790	151,776	151,750	151,734	151,707
<b>Total liabilities</b>	<b>710,397</b>	<b>721,630</b>	<b>731,903</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>

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 —	28

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

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

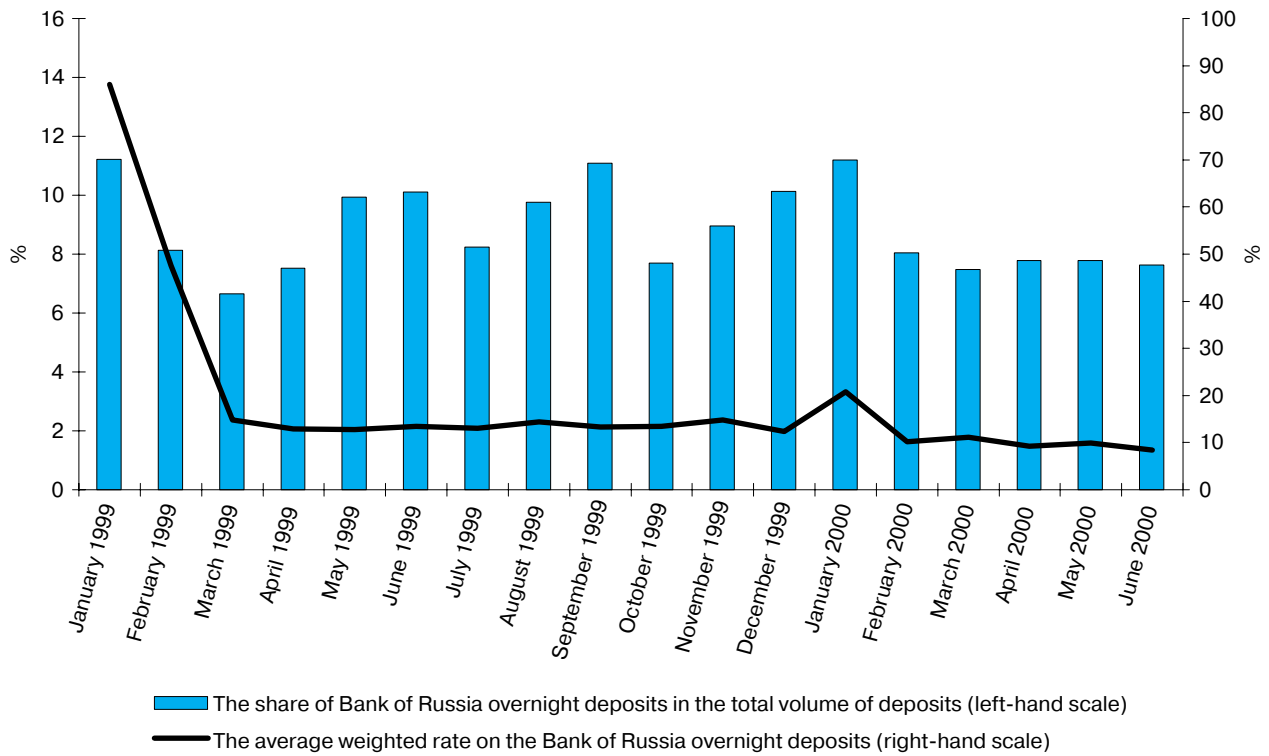




Table 2.4

## 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

Chart 7

Interest Rates Dynamics in 1997–2000

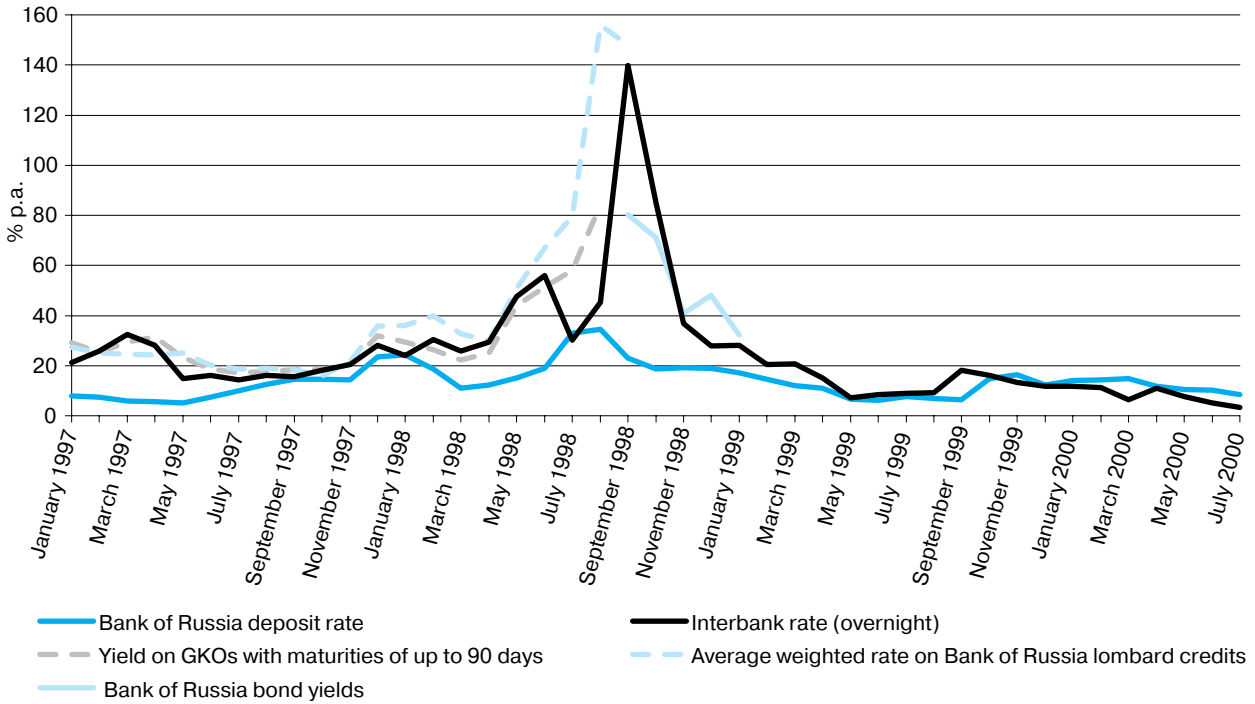


Chart 8

Interest Rates Dynamics in January, 1999 – July, 2000

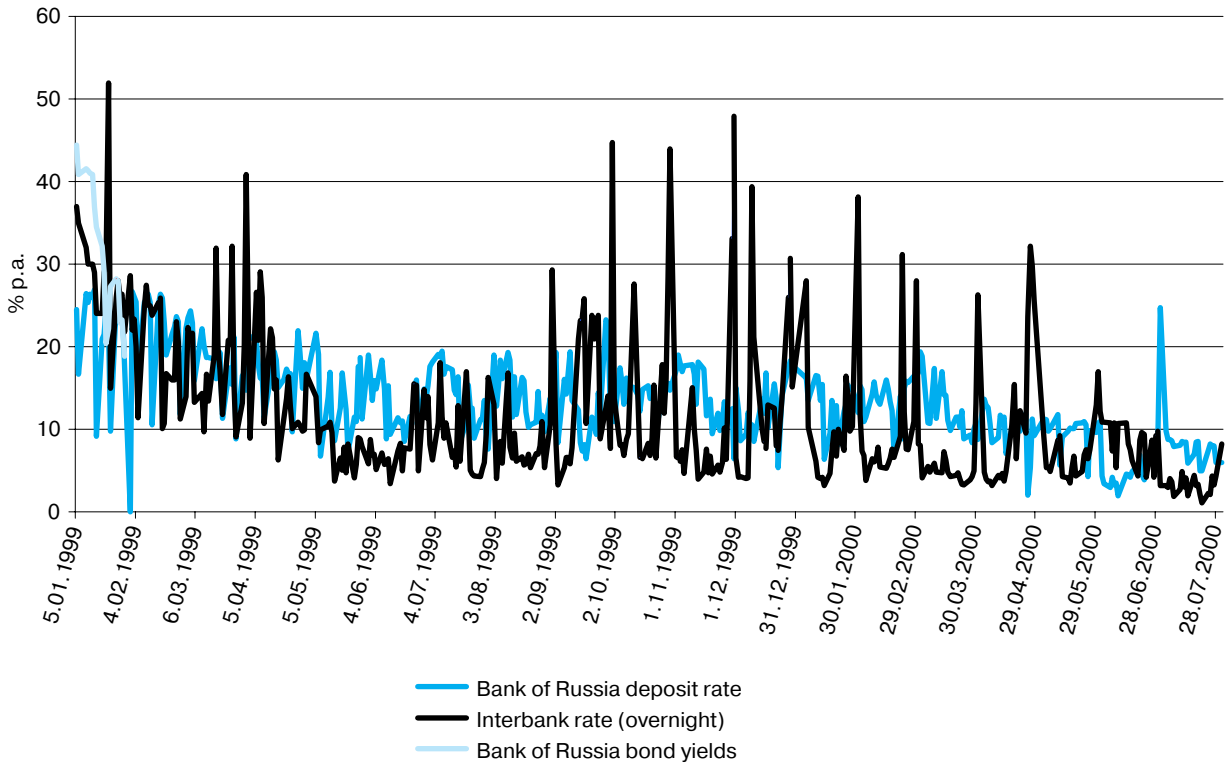


Table 2.5

## 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

	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	—	—

Chart 9

### Official US Dollar to Ruble Exchange Rate Dynamics in August, 1998 – July, 2000

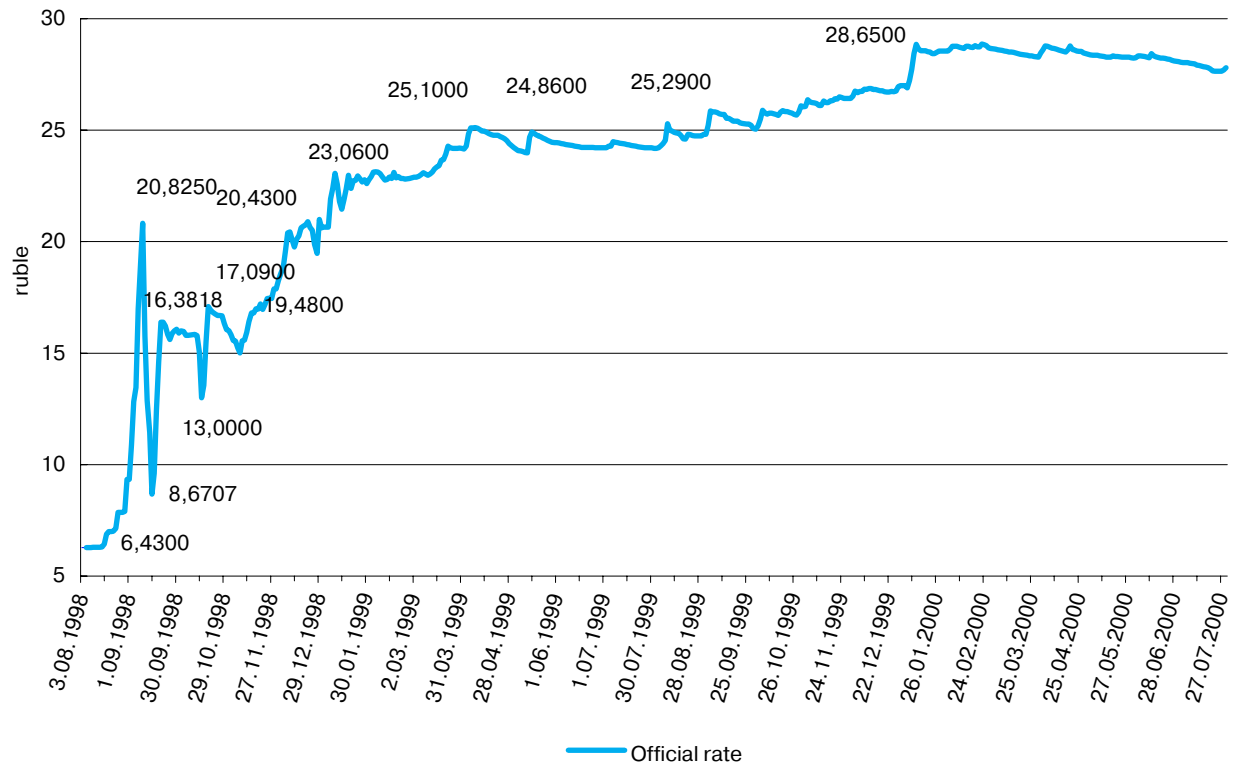


Table 2.6

## 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

	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	—	—

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



	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	—	—

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
3.07.2000	245.34	260.92	4.12	4.54	455.21	502.73	508.52	561.61
4.07.2000	245.13	260.69	4.10	4.52	451.11	498.20	512.62	566.14
5.07.2000	245.04	260.60	4.09	4.52	441.25	487.31	506.86	559.78
6.07.2000	242.84	258.26	4.09	4.52	438.36	484.13	510.47	563.76
7.07.2000	241.60	256.94	4.07	4.49	443.77	490.10	526.46	581.42
10.07.2000	241.51	256.85	4.08	4.50	450.00	496.98	543.27	599.99
11.07.2000	240.60	255.87	4.06	4.49	449.32	496.23	547.36	604.50
12.07.2000	239.72	254.94	4.06	4.48	447.24	493.93	546.81	603.89
13.07.2000	237.60	252.69	4.04	4.46	453.28	500.60	540.51	596.94
14.07.2000	237.43	252.51	4.04	4.46	456.22	503.85	547.47	604.62
17.07.2000	238.74	253.90	4.04	4.46	470.54	519.66	568.23	627.55
18.07.2000	238.78	253.94	4.07	4.50	470.20	519.29	577.58	637.88
19.07.2000	237.55	252.63	4.07	4.50	464.32	512.79	577.96	638.30
20.07.2000	233.50	248.32	4.04	4.46	462.81	511.12	580.94	641.59
21.07.2000	235.39	250.33	4.01	4.43	471.37	520.58	633.07	699.16
24.07.2000	235.21	250.15	4.03	4.45	467.48	516.28	624.39	689.57
25.07.2000	234.04	248.90	3.98	4.40	459.24	507.19	620.95	685.77
26.07.2000	235.22	250.16	3.98	4.39	456.82	504.51	619.33	683.99
27.07.2000	235.86	250.83	4.02	4.44	457.16	504.88	616.84	681.23
28.07.2000	235.18	250.11	4.01	4.43	453.83	501.21	624.63	689.83
31.07.2000	234.47	249.36	4.03	4.45	463.94	512.37	667.42	737.10

### 3. FINANCIAL MARKETS

#### 3.1. Interbank Credit Market

Table 3.1.1

#### Monthly Average Moscow Interbank Bid Rates (MIBID)

(% p.a. for ruble credits)

	Term of credit, days							
	1	3	7	14	21	30	60	90
<b>1999</b>								
January	26.30	25.00	19.44	21.94	—	23.41	—	—
February	16.27	17.50	18.45	20.85	—	22.75	—	25.00
March	10.90	13.75	14.91	16.91	—	20.32	—	25.50
April	10.97	16.25	14.75	17.57	—	22.91	—	28.86
May	6.21	7.00	9.89	14.06	—	22.67	—	27.89
June	5.08	—	6.71	10.86	—	15.86	—	22.14
July	5.60	4.67	5.00	9.05	—	15.00	—	20.00
August	5.71	6.00	5.00	9.00	10.00	14.91	17.21	20.09
September	10.95	6.00	10.73	14.09	14.64	18.14	19.95	22.14
October	10.96	10.00	13.38	15.86	17.95	20.62	22.57	24.24
November	7.63	5.00	9.90	13.29	15.81	19.10	23.81	23.71
December	9.31	6.00	13.23	16.05	20.05	24.30	25.35	24.50
<b>2000</b>								
January	7.77	5.00	8.20	10.00	11.67	13.67	16.27	19.80
February	7.84	3.67	7.90	10.57	12.43	14.86	18.43	20.14
March	6.19	8.33	6.77	9.32	11.41	13.23	16.14	17.32
April	6.93	—	6.85	9.45	10.73	11.98	13.90	15.65
May	6.49	—	7.33	8.97	10.41	11.14	13.83	14.81
June	5.10	—	4.24	5.88	6.83	8.60	9.69	12.33
July	3.39	3.20	3.60	4.59	5.30	6.34	8.30	9.78

Table 3.1.2

## Monthly Average Moscow Interbank Offered Rates (MIBOR)

(% p.a. for ruble credits)

	Term of credit, days							
	1	3	7	14	21	30	60	90
<b>1999</b>								
January	42.65	30.00	60.44	63.28	—	66.06	—	—
February	32.00	27.50	57.35	59.65	—	62.15	—	65.00
March	27.41	23.75	55.36	57.36	—	60.55	—	65.36
April	25.21	25.00	48.84	56.55	—	60.55	—	63.36
May	15.81	12.00	28.33	41.11	—	54.44	—	61.33
June	10.01	—	12.86	18.29	—	27.14	—	39.29
July	11.89	8.33	13.91	17.95	—	25.00	—	35.00
August	11.13	10.00	13.14	17.05	18.71	24.50	26.57	34.91
September	18.30	9.50	21.55	25.23	27.05	30.27	33.82	38.09
October	17.85	14.00	23.76	26.57	28.90	31.10	34.10	37.81
November	14.78	10.00	20.90	24.57	27.05	30.76	38.14	39.67
December	16.21	10.00	25.60	29.30	35.05	40.20	40.80	41.25
<b>2000</b>								
January	14.44	9.50	18.93	21.47	24.60	26.60	29.73	35.53
February	14.35	7.33	18.48	21.95	24.38	26.38	31.33	34.19
March	11.16	11.67	14.14	17.64	19.39	21.82	25.45	27.82
April	11.75	—	12.85	16.20	17.73	19.78	22.30	24.30
May	11.19	—	13.86	15.14	16.69	19.00	22.19	23.47
June	8.75	—	9.17	11.26	12.84	15.29	18.29	20.05
July	5.83	5.60	7.32	9.37	10.27	13.03	15.30	18.31

Table 3.1.3

## Monthly Weighted Average Moscow Interbank Actual Credit Rates (MIACR)

*(% p.a. for ruble credits)*

	Term of credit, days							
	1	3	7	14	21	30	60	90
<b>1999</b>								
January	28.12	—	—	—	—	—	—	—
February	20.35	21.08	30.00	—	—	—	—	—
March	20.65	—	22.03	—	—	—	—	—
April	15.17	—	13.40	—	—	—	—	—
May	7.06	—	11.89	—	—	—	—	—
June	8.40	—	15.82	13.00	—	—	—	—
July	8.98	4.67	10.33	—	—	—	—	—
August	9.27	4.00	11.75	—	—	—	—	28.40
September	18.22	—	16.59	—	—	—	—	—
October	16.13	—	13.14	19.00	—	—	—	—
November	13.17	10.00	10.44	—	—	31.64	34.00	—
December	11.78	—	22.57	—	35.00	38.50	—	—
<b>2000</b>								
January	11.84	—	13.50	—	—	28.00	—	—
February	11.27	—	9.91	16.00	—	—	—	—
March	6.50	2.47	10.25	—	—	—	—	—
April	11.12	—	—	—	—	—	—	—
May	7.64	—	8.83	—	—	—	—	—
June	5.06	—	8.00	—	—	—	—	—
July	3.37	2.00	7.69	7.50	—	—	—	—

Table 3.1.4

## Daily Average Moscow Interbank Bid Rates (MIBID)

*(% p.a. for ruble credits)*

Date	Term of credit, days							
	1	3	7	14	21	30	60	90
3.07.2000	5.3	—	4.0	5.0	6.0	7.0	8.0	10.0
4.07.2000	5.6	—	4.0	5.0	6.0	7.0	8.0	10.0
5.07.2000	5.8	—	4.0	5.5	6.5	7.0	8.0	8.5
6.07.2000	4.0	—	3.0	4.0	6.0	7.0	9.0	10.0
7.07.2000	4.2	—	3.0	—	—	—	—	—
10.07.2000	5.0	—	3.0	4.0	5.0	7.0	9.0	10.0
11.07.2000	3.7	—	3.0	4.0	5.0	7.0	9.0	10.0
12.07.2000	3.7	—	3.0	4.0	5.0	7.0	9.0	10.0
13.07.2000	3.7	—	3.0	4.0	5.0	6.0	8.0	10.0
14.07.2000	3.8	—	3.0	4.0	5.0	6.0	8.0	10.0
17.07.2000	3.7	—	3.0	4.0	5.0	6.0	8.0	10.0
18.07.2000	2.6	4.0	4.0	5.0	5.0	6.0	8.0	10.0
19.07.2000	2.7	4.0	4.0	5.0	5.0	6.0	8.0	10.0
20.07.2000	2.0	4.0	4.0	5.0	5.0	6.0	8.0	10.0
21.07.2000	1.8	4.0	3.9	5.0	5.0	5.8	8.3	9.5
24.07.2000	2.5	4.0	3.9	5.0	5.0	5.8	8.3	9.5
25.07.2000	2.4	4.0	3.9	4.9	—	5.0	—	9.0
26.07.2000	2.4	2.0	4.0	—	—	—	—	—
27.07.2000	1.9	2.0	4.0	—	—	—	—	—
28.07.2000	2.0	2.0	4.0	—	—	—	—	—
31.07.2000	2.6	2.0	4.0	—	—	—	—	—

Table 3.1.5

### Daily Average Moscow Interbank Offered Rates (MIBOR) and Daily Weighted Average Moscow Interbank Actual Credit Rates (MIACR)

(% p.a. for ruble credits)

Date	Moscow Interbank Offered Rate (MIBOR) on credits								Moscow Interbank Actual Credit Rate (MIACR) <sup>1</sup>			
	Term of credit, days											
	1	3	7	14	21	30	60	90	1	3	7	14
3.07.2000	9.50	—	9.00	11.00	13.00	14.00	15.00	20.00	3.18	—	—	—
4.07.2000	9.30	—	9.00	11.00	13.00	14.00	15.00	20.00	2.94	—	—	—
5.07.2000	9.10	—	9.00	11.00	13.00	14.00	15.00	16.00	4.02	—	—	—
6.07.2000	7.40	—	7.00	9.00	11.00	13.00	16.00	19.00	3.62	—	—	—
7.07.2000	7.40	—	7.00	—	—	—	—	—	1.84	—	—	—
10.07.2000	8.00	—	7.00	9.00	10.00	13.00	16.00	19.00	2.72	—	—	—
11.07.2000	6.60	—	7.00	9.00	10.00	13.00	16.00	19.00	4.89	—	—	—
12.07.2000	6.80	—	7.00	9.00	10.00	13.00	16.00	19.00	3.03	—	—	—
13.07.2000	6.30	—	6.00	8.00	9.00	13.00	15.00	18.00	4.11	—	—	—
14.07.2000	6.50	—	6.00	8.00	9.00	13.00	15.00	18.00	1.95	—	—	—
17.07.2000	6.20	—	6.00	8.00	9.00	13.00	15.00	18.00	4.40	—	6.66	—
18.07.2000	4.10	6.00	7.00	9.50	9.00	13.00	15.00	18.00	3.19	—	—	—
19.07.2000	4.40	6.00	7.00	9.50	9.00	13.00	15.00	18.00	3.30	—	—	—
20.07.2000	3.70	6.00	7.00	9.50	9.00	13.00	15.00	18.00	2.08	—	6.50	7.50
21.07.2000	3.30	6.00	6.88	9.50	10.00	12.75	15.25	17.50	1.10	2.00	6.50	—
24.07.2000	3.90	6.00	6.88	9.50	10.00	12.75	15.25	17.50	2.25	—	6.50	—
25.07.2000	3.75	6.00	6.88	9.38	—	11.00	—	18.00	2.07	—	—	—
26.07.2000	3.75	5.00	8.00	—	—	—	—	—	4.31	—	—	—
27.07.2000	3.30	5.00	8.00	—	—	—	—	—	3.29	—	10.00	—
28.07.2000	3.44	5.00	8.00	—	—	—	—	—	4.36	—	10.00	—
31.07.2000	5.60	5.00	8.00	—	—	—	—	—	8.19	—	—	—

<sup>1</sup> No credits with other terms were extended from July 1 to 30, 2000.

## 3.2. Exchange Market

Table 3.2.1

### US Dollar Trade at Interbank Currency Exchange

(USD million)

	Average weighted dollar/ruble rate											
	MICEX					SPECEX	SIBEX	UREX	ASPEX	ROSEX	NICEX	SICEX
	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>												
January	—	22.4229	23.0423	22.9483	22.8846	22.4978	22.2269	22.3535	22.3174	22.1994	21.9128	22.5006
February	—	22.9029	23.1091	23.1432	23.1746	22.9538	22.8740	22.9032	22.9246	22.8823	22.9069	22.8912
March	—	23.5561	24.5681	24.2921	23.9265	23.7917	23.6629	23.6914	23.6970	23.4126	23.5598	23.7983
April	—	24.7161	25.3784	25.4033	25.5070	24.8888	24.6196	24.7933	24.8654	24.6953	24.7519	24.7440
May	—	24.4590	24.7760	24.7186	24.9983	24.5573	24.5273	24.4303	24.4834	24.4257	24.5539	24.5386
June	24.2178	24.2867	24.4300	24.4845	24.8733	24.3234	24.3084	24.3128	24.3344	24.2889	24.2969	24.2686
July	24.3121	—	24.3755	24.3886	23.8239	24.3690	24.3459	24.3244	24.3963	24.3200	24.3066	—
August	24.7185	—	24.7892	24.7778	—	24.8210	24.7598	—	24.6115	—	25.0608	—
September	25.4538	—	25.5490	25.9262	25.4100	25.4876	25.5586	—	25.5376	—	25.3322	—
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	—	—



End  
(USD million)

	Trading volume									
	UTS	MICEX	SPECEX	SIBEX	UREX	ASPEX	ROSEX	NICEX	SICEX	
<b>1999</b>										
January	—	3,567.0	187.4	16.2	16.2	25.5	11.0	18.3	15.0	
February	—	3,301.6	207.6	19.4	19.4	21.9	7.2	9.3	8.1	
March	—	4,493.1	326.4	30.1	47.3	32.6	10.5	13.0	12.3	
April	—	4,423.7	309.2	19.8	35.1	27.1	7.5	14.2	10.5	
May	—	4,126.6	269.8	18.2	22.3	20.9	8.4	11.2	7.5	
June	351.1	4,184.4	322.8	26.7	22.5	17.8	9.2	25.4	6.7	
July	3,531.6	4,448.9	164.1	3.5	0.5	3.2	0.1	—	—	
August	4,134.0	5,525.6	14.4	3.9	—	4.9	—	0.0	—	
September	3,779.1	5,899.7	13.9	2.6	—	2.8	—	0.1	—	
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>6</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	—	—	

<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

SICEX — Samara Interbank Currency Exchange

Table 3.2.2

## German Mark Trade at Interbank Currency Exchange

(DM million)

	Average weighted DM/ruble rate			Trading volume		
	MICEX	SPECEX	ROSEX	MICEX	SPECEX	ROSEX
<b>1999</b>						
January	16.4819	13.9208	13.6000	60.9	1.0	0.4
February	13.2786	13.8494	12.8800	30.8	1.5	0.03
March	13.5764	13.5600	13.1000	31.8	2.6	0.01
April	13.9298	14.0432	13.6000	19.8	2.5	0.01
May	13.5289	13.4795	13.3078	12.2	3.8	0.11
June	12.9889	13.0482	12.7800	13.8	5.8	0.10
July	12.9092	12.9060	—	15.6	2.7	—
August	13.4840	13.4907	13.4122	28.4	3.0	0.09
September	—	13.8162	13.6000	—	2.8	0.02
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	—

Abbreviations used in this table:

MICEX — Moscow Interbank Currency Exchange

SPECEX — St. Petersburg Currency Exchange

ROSEX — Rostov Currency and Stock Exchange

Table 3.2.3

## Euro Trade at Interbank Currency Exchange

(Euro million)

	Average weighted euro/ruble rate			Trading volume		
	UTS	MICEX	SPECEX	UTS	MICEX	SPECEX
<b>1999</b>						
September	—	27.0847	26.7483	—	7.1	0.1
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

Abbreviations used in this table:

UTS — Uniform Trade Session

MICEX — Moscow Interbank Currency Exchange

SPECEX — St. Petersburg Currency Exchange

Table 3.2.4

## Foreign Cash Flow Through Authorized Banks Across Russia

(USD million)

	Total foreign currency receipts <sup>1</sup>	of which:					
		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 receipts
1	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>							
June	2,076.1	420.4	482.1	597.5	488.6	11.3	76.3
July	3,155.3	971.9	945.4	602.1	531.4	13.8	90.6
August	3,278.4	1,024.5	925.6	630.6	558.3	12.6	126.8
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

	Total foreign cash expenses <sup>2</sup>	of which:							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	other		
	9	10	11	12	13	14	15	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>									
June	2,173.7	26.0	475.4	717.8	828.2	32.5	93.8	576.4	
July	3,175.8	43.0	924.1	871.7	1,094.5	120.2	122.4	553.3	
August	3,193.0	29.0	971.8	898.0	1,179.9	31.9	82.4	636.3	
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	<b>35.3</b>	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	

<sup>1</sup> Excluding receipts related to interbranch turnover.

<sup>2</sup> Excluding payments related to interbranch turnover.

End  
(USD million)

## 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

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>German mark</b>								
<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

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

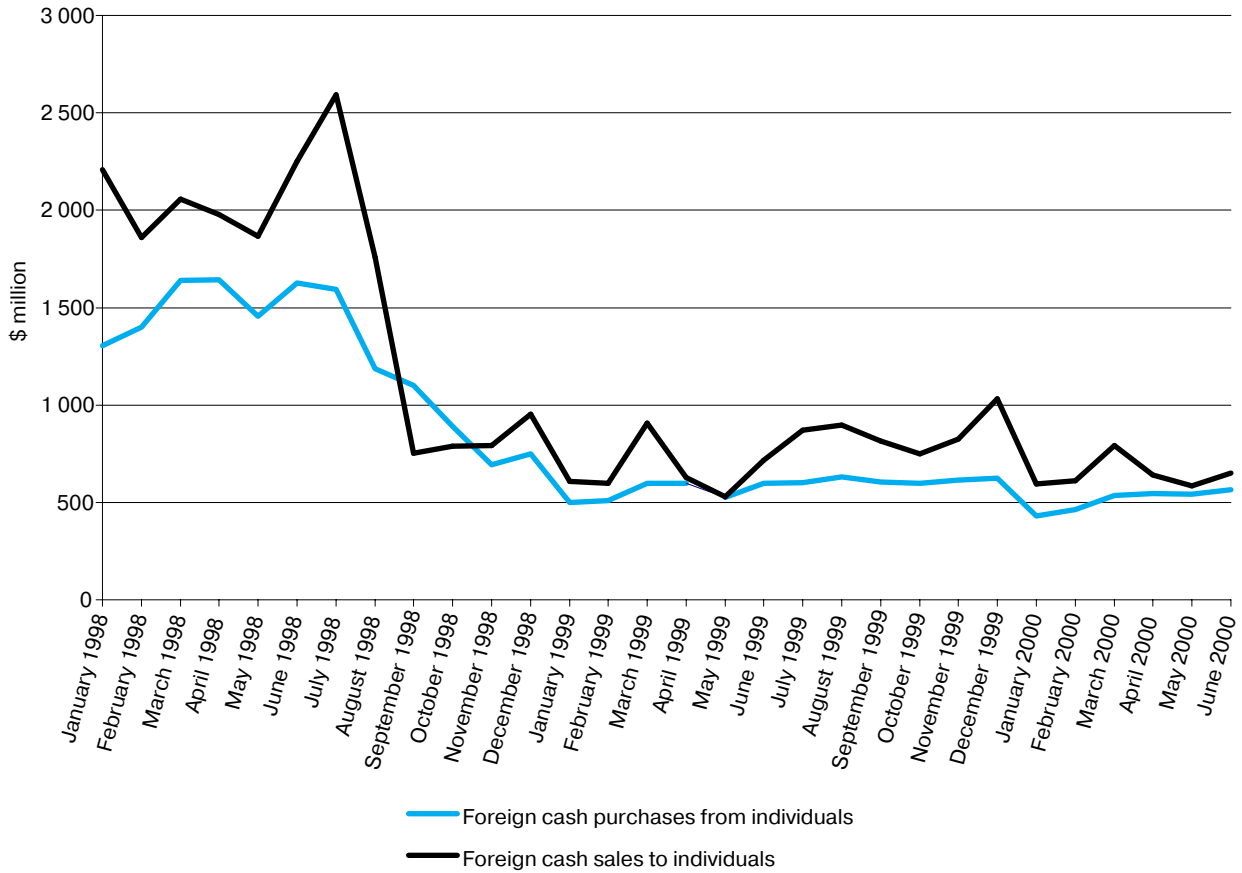




Table 3.2.6

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

Average size of transactions		1999							2000					
		June	July	August	September	October	November	December	January	February	March	April	May	June
<b>up to \$250</b>														
purchase	number of transactions (thousand units)	3,573.6	3,555.6	3,782.1	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
	value of transactions (\$ million)	282.0	284.3	297.2	286.4	278.6	257.8	271.8	191.5	219.7	247.3	265.1	263.8	273.9
sale	number of transactions (thousand units)	793.7	1,109.0	884.9	858.8	896.1	995.2	1,098.8	815.2	1,035.0	1,044.5	842.3	865.2	763.3
	value of transactions (\$ million)	115.9	138.7	133.2	127.7	126.9	137.8	162.1	120.3	146.7	149.4	122.3	123.3	112.8
<b>from \$251 to \$500</b>														
purchase	number of transactions (thousand units)	86.6	75.7	68.4	48.2	86.0	81.3	89.3	51.3	59.4	69.5	67.0	62.2	69.5
	value of transactions (\$ million)	28.2	24.0	22.2	16.2	26.9	25.2	30.3	14.8	18.7	22.4	20.4	20.2	23.6
sale	number of transactions (thousand units)	440.2	621.7	622.5	543.5	506.1	609.3	903.0	480.0	478.1	715.1	517.2	486.5	475.9
	value of transactions (\$ million)	154.9	219.2	225.8	196.4	177.3	209.8	315.7	160.4	158.8	244.3	171.0	164.9	162.0
<b>from \$501 to \$2,000</b>														
purchase	number of transactions (thousand units)	8.8	7.3	10.8	8.5	6.8	7.1	8.7	4.9	3.0	5.8	5.7	6.7	7.4
	value of transactions (\$ million)	7.0	6.5	7.8	6.4	5.7	4.9	7.0	3.5	2.3	4.3	4.2	5.1	5.9
sale	number of transactions (thousand units)	198.9	292.3	293.8	237.4	193.3	185.8	297.8	114.4	94.1	171.8	107.1	115.2	143.7
	value of transactions (\$ million)	150.1	210.6	215.6	180.2	142.3	136.9	217.9	83.6	70.0	123.1	76.1	81.9	100.6
<b>from \$2,001 to \$5,000</b>														
purchase	number of transactions (thousand units)	0.4	0.4	0.0	0.4	0.0	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
	value of transactions (\$ million)	0.9	1.1	0.3	1.1	0.4	1.0	1.2	1.0	0.8	1.0	0.8	0.5	1.0
sale	number of transactions (thousand units)	3.0	4.9	5.6	4.0	5.9	4.3	6.7	4.1	4.0	4.7	4.0	4.0	3.9
	value of transactions (\$ million)	8.4	12.7	15.5	12.2	15.0	11.2	18.7	10.3	11.4	11.9	10.2	11.1	11.7
<b>over \$5,000</b>														
purchase	number of transactions (thousand units)	0.0	0.0	0.0	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.0
	value of transactions (\$ million)	0.0	0.2	0.3	0.8	0.4	2.7	1.6	0.6	1.2	0.9	0.0	0.8	0.6
sale	number of transactions (thousand units)	1.0	0.4	0.2	0.3	0.3	0.2	0.2	0.3	0.2	0.2	0.4	0.3	0.3
	value of transactions (\$ million)	8.7	4.6	4.9	3.8	4.1	4.1	4.2	4.0	3.6	4.2	4.3	2.7	2.7

Chart 11

Foreign Cash Sources in June, 2000

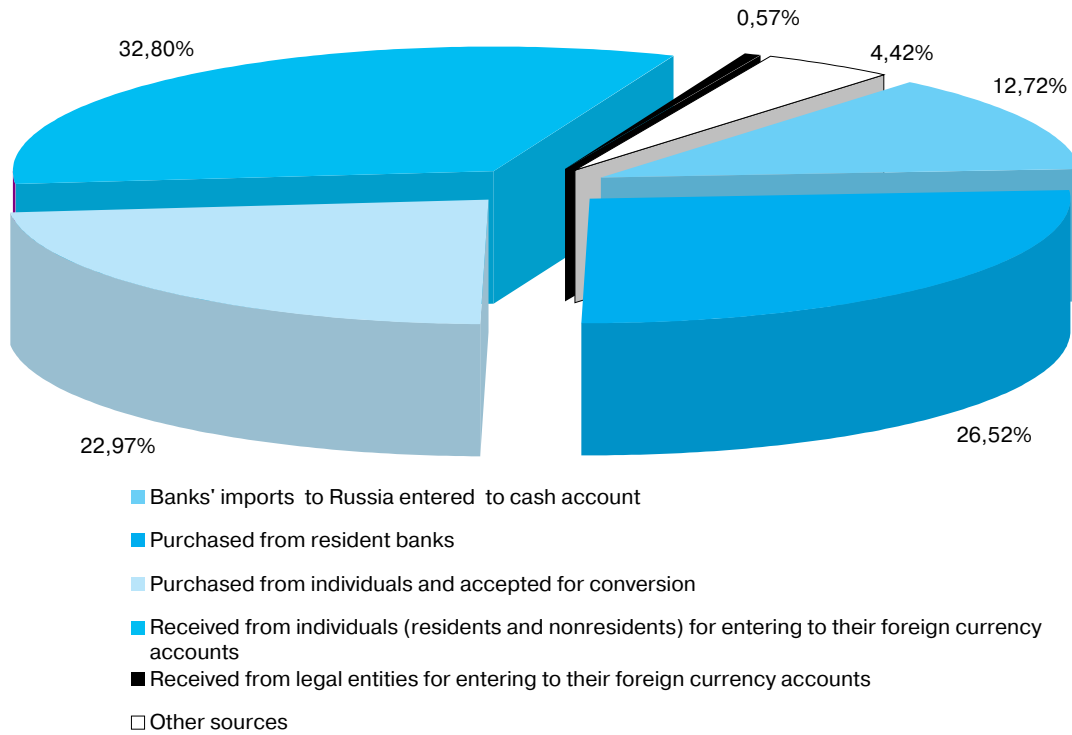
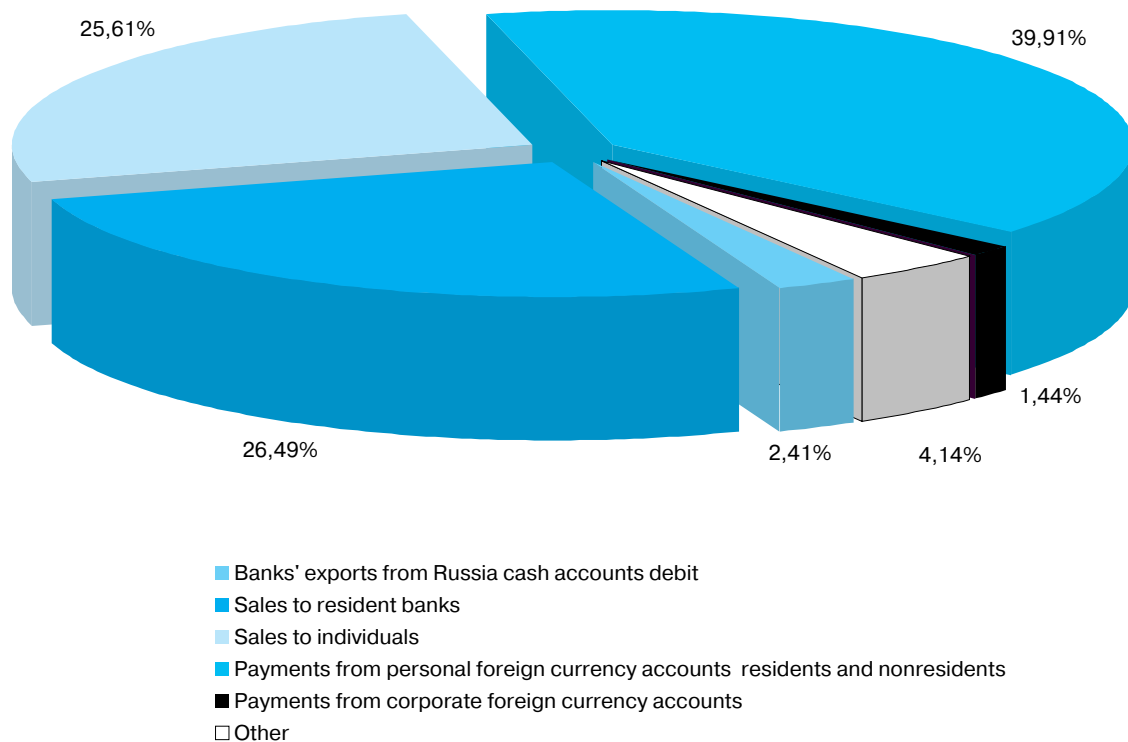


Chart 12

Structure of Foreign Cash Expenditures in June, 2000



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

Table 3.3.1

#### 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.
21.12.1999	05.07.2000	SU21136RMFS5	2,500.00	2,500.00	0	0
19.08.1998	12.07.2000	SU27005RMFS6	588.79	9,496.63	6	25
19.08.1998	12.07.2000	SU27011RMFS4	588.79	9,496.63	5	25
19.04.2000	19.07.2000	SU21140RMFS7	2,409.28	2,409.28	0	0
21.01.1998	19.07.2000	SU25021RMFS5	1,101.19	14,723.82	5	15
19.08.1998	26.07.2000	SU28001RMFS4	588.79	9,496.63	5	25
19.08.1998	26.07.2000	SU27006RMFS4	588.79	9,496.63	6	25

## 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

Table 3.3.3

## 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
03.07.2000	15.70	27.13	28.07	33.44	14.69	27.13	23.48	33.43
04.07.2000	15.29	26.12	27.05	31.98	12.87	26.12	26.47	32.00
05.07.2000	15.07	25.53	26.90	31.74	13.03	25.53	21.67	31.82
06.07.2000	15.21	25.04	26.46	30.99	14.76	25.04	21.09	31.21
07.07.2000	14.38	24.45	25.20	29.89	13.81	24.45	20.55	29.99
10.07.2000	13.12	24.47	25.96	29.95	13.04	24.47	19.00	29.97
11.07.2000	13.28	24.79	26.17	30.20	13.28	24.79	22.45	30.16
12.07.2000	13.54	24.99	26.37	30.23	13.40	24.99	21.65	30.17
13.07.2000	13.26	24.27	25.29	29.22	13.05	24.27	21.23	29.18
14.07.2000	13.48	23.46	24.60	28.07	13.49	23.46	18.83	28.26
17.07.2000	13.46	22.73	24.27	27.51	13.38	22.73	17.97	27.42
18.07.2000	13.00	22.81	24.34	27.59	12.74	22.81	17.82	27.56
19.07.2000	12.35	22.34	24.15	27.05	12.35	22.34	20.34	27.08
20.07.2000	12.16	22.53	23.38	26.82	12.16	22.53	21.12	26.87
21.07.2000	12.43	23.20	24.11	28.12	12.43	23.20	18.96	28.20
24.07.2000	13.27	23.17	24.48	27.97	13.27	23.17	18.08	28.12
25.07.2000	13.29	23.23	23.29	27.33	13.29	23.23	18.30	27.70
26.07.2000	13.04	23.58	24.13	27.15	13.04	23.58	19.35	27.52
27.07.2000	12.01	24.07	24.10	27.51	12.01	24.07	19.37	27.62
28.07.2000	11.85	24.06	24.19	27.74	11.85	24.06	19.56	27.91
31.07.2000	12.16	24.16	24.34	27.86	12.16	24.16	18.77	28.37



End

Date	Market value, million rubles						Duration, days									
	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	
	17	18	19	20	21	22	23	24	21	22	23	24	21	22	23	24
03.07.2000	13,213.7	23,433.8	83,752.5	95,673.9	59.1	530.0	349.9	693.2	59.1	530.0	349.9	693.2	59.1	530.0	349.9	693.2
04.07.2000	13,186.2	23,722.7	84,553.4	97,775.5	57.9	529.0	351.6	696.3	57.9	529.0	351.6	696.3	57.9	529.0	351.6	696.3
05.07.2000	10,215.1	23,898.7	84,877.4	98,221.7	73.4	528.0	352.8	696.3	73.4	528.0	352.8	696.3	73.4	528.0	352.8	696.3
06.07.2000	10,216.1	24,048.1	85,202.4	99,388.2	72.4	527.0	353.1	696.6	72.4	527.0	353.1	696.6	72.4	527.0	353.1	696.6
07.07.2000	10,224.4	24,227.4	85,465.1	101,132.6	71.4	526.0	353.4	699.2	71.4	526.0	353.4	699.2	71.4	526.0	353.4	699.2
10.07.2000	10,239.2	24,267.3	85,798.0	101,252.6	68.5	523.0	351.8	696.2	68.5	523.0	351.8	696.2	68.5	523.0	351.8	696.2
11.07.2000	10,240.0	24,190.9	85,728.5	100,967.3	67.4	522.0	350.7	694.6	67.4	522.0	350.7	694.6	67.4	522.0	350.7	694.6
12.07.2000	10,240.0	24,151.0	85,626.3	99,973.5	66.4	521.0	348.8	702.1	66.4	521.0	348.8	702.1	66.4	521.0	348.8	702.1
13.07.2000	10,336.7	24,366.9	86,118.1	101,571.0	66.0	520.0	350.1	703.7	66.0	520.0	350.1	703.7	66.0	520.0	350.1	703.7
14.07.2000	10,337.2	24,609.3	86,604.5	103,397.5	65.0	519.0	351.7	706.0	65.0	519.0	351.7	706.0	65.0	519.0	351.7	706.0
17.07.2000	10,381.5	24,858.3	87,005.2	104,792.6	62.2	516.0	350.4	705.2	62.2	516.0	350.4	705.2	62.2	516.0	350.4	705.2
18.07.2000	10,497.0	24,848.4	87,046.2	104,739.6	61.6	515.0	349.4	704.0	61.6	515.0	349.4	704.0	61.6	515.0	349.4	704.0
19.07.2000	8,116.6	24,997.8	85,996.6	105,658.9	79.0	514.0	353.0	705.0	79.0	514.0	353.0	705.0	79.0	514.0	353.0	705.0
20.07.2000	8,111.1	24,958.0	86,989.4	106,104.3	78.0	513.0	358.2	704.5	78.0	513.0	358.2	704.5	78.0	513.0	358.2	704.5
21.07.2000	8,110.5	24,782.0	86,735.5	104,101.5	77.0	512.0	355.7	699.9	77.0	512.0	355.7	699.9	77.0	512.0	355.7	699.9
24.07.2000	8,090.7	24,831.8	86,600.7	104,550.7	74.0	509.0	349.3	697.0	74.0	509.0	349.3	697.0	74.0	509.0	349.3	697.0
25.07.2000	8,256.6	24,828.5	86,743.8	105,635.3	73.8	508.0	349.8	697.7	73.8	508.0	349.8	697.7	73.8	508.0	349.8	697.7
26.07.2000	8,459.1	24,745.4	86,818.3	104,921.9	73.8	507.0	348.4	705.3	73.8	507.0	348.4	705.3	73.8	507.0	348.4	705.3
27.07.2000	8,536.8	24,625.9	86,943.5	104,431.7	72.9	506.0	347.8	703.2	72.9	506.0	347.8	703.2	72.9	506.0	347.8	703.2
28.07.2000	8,613.3	24,642.5	86,933.8	104,151.7	72.3	505.0	346.2	701.5	72.3	505.0	346.2	701.5	72.3	505.0	346.2	701.5
31.07.2000	8,614.5	24,659.1	87,027.0	104,205.0	69.3	502.0	342.8	698.0	69.3	502.0	342.8	698.0	69.3	502.0	342.8	698.0

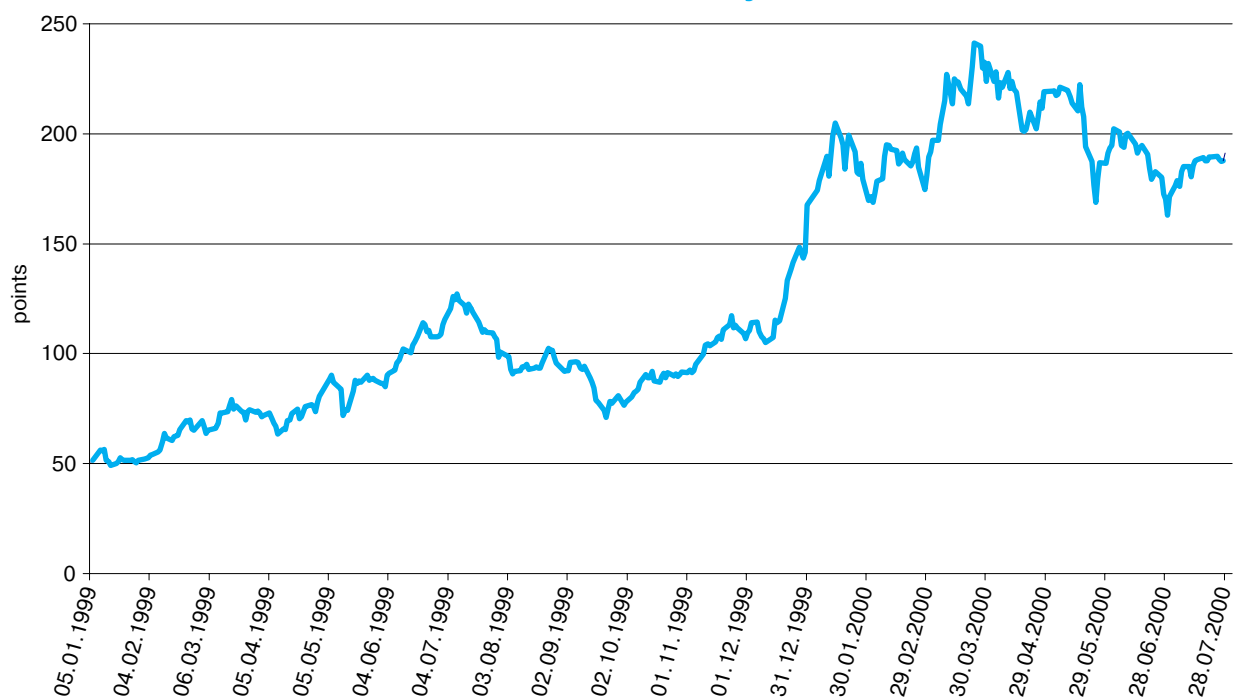
Table 3.4

## Corporate Securities Market Indicators

Date	RTS turnover (thousand dollars)	RTS-Interfax index, points	
		foreign currency value	ruble value
3.07.2000	18,331	39.03	176.38
4.07.2000	22,370	39.75	178.66
5.07.2000	14,202	38.54	175.98
6.07.2000	26,425	40.06	182.66
7.07.2000	27,899	40.42	184.96
10.07.2000	20,832	40.54	185.06
11.07.2000	24,419	39.47	180.48
12.07.2000	18,285	40.52	185.52
13.07.2000	31,824	40.52	187.70
14.07.2000	21,467	40.76	188.32
17.07.2000	14,486	40.91	189.28
18.07.2000	11,722	40.72	187.67
19.07.2000	14,803	40.64	187.63
20.07.2000	14,997	41.02	189.34
21.07.2000	18,385	41.00	189.52
24.07.2000	10,461	40.86	189.63
25.07.2000	6,257	40.61	188.26
26.07.2000	18,082	40.30	187.47
27.07.2000	21,793	40.58	187.63
28.07.2000	19,406	41.06	191.30
31.07.2000	20,018	41.74	194.09

Chart 13

## RTS-Interfax Index Dynamics





## 3.4. 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>1998</b>									
Q1	5.08	3.51	3.52	6.89	5.40	6.72	53.99	6.03	9.67
Q2	5.01	3.54	3.68	7.10	4.87	5.86	40.22	9.26	9.99
Q3	4.88	3.49	3.34	7.12	4.43	5.83	39.61	7.51	10.05
Q4	4.31	3.31	3.13	6.19	3.68	5.69	49.52	5.04	13.06
<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	...	14.41	6.64	6.03
June	5.74	4.30	4.40	5.85	4.30	...	17.37	6.21	6.78

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—8, 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>1998</b>													
Q1	5.52	0.43	3.38	3.45	7.46	5.95	57.92	23.93	6.38	32.51	4.38	2.05	5.74
Q2	5.50	0.44	3.38	3.43	7.15	5.15	66.31	18.64	6.06	25.77	6.13	2.30	5.88
Q3	5.53	0.39	3.38	3.45	7.21	4.91	74.18	10.21	5.09	53.78	6.00	2.76	6.63
Q4	4.86	0.23	3.43	3.32	6.54	3.96	52.76	7.16	2.46	49.57	5.50	2.78	6.24
<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	<b>5.10</b>	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	...	4.64
June	6.53	0.02	...	4.28	5.50	4.51	...	...	...	10.94	5.25	...	...

Source: IMF International Financial Statistics, 1997, Vol. L, No. 8—12, 1998, Vol. LI, No. 6—12, 1999, Vol. LII, No. 1—12, 1999, Vol. LIII, No. 1—8, 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>1998</b>													
Q1	5.55	0.29	3.50	2.87	4.44	3.79	24.71	16.42	5.18	18.65	6.97	2.87	6.21
Q2	5.59	0.29	3.33	2.90	4.43	3.29	34.33	16.27	5.20	20.33	6.78	2.72	6.14
Q3	5.53	0.28	3.00	2.88	4.61	2.99	44.91	11.13	5.07	23.93	7.65	3.15	5.70
Q4	5.20	0.20	3.00	2.86	4.45	2.58	52.32	9.33	2.97	26.11	5.09	3.25	5.88
<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	...	2.25	2.85	...	1.58	12.40	8.18	1.72	13.71	4.46	3.12	3.73
April	6.28	...	2.25	2.96	...	1.64	12.16	8.18	1.72	12.27	4.99	3.12	4.20
May	6.71	...	2.25	3.23	...	1.69	11.81	8.11	1.72	11.86	5.41	...	4.02
June	6.73	...	...	3.49	...	...	...	...	...	11.56	5.22	...	...

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—8, 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>1998</b>													
Q1	8.50	2.37	6.55	9.07	7.25	8.69	26.33	17.28	7.77	47.12	10.00	13.50	12.73
Q2	8.50	2.34	6.55	9.04	7.33	8.11	32.16	16.93	7.77	47.58	10.00	13.85	11.73
Q3	8.50	2.31	6.55	9.00	7.50	7.62	34.93	14.85	7.71	58.08	10.00	12.75	11.17
Q4	7.92	2.27	6.55	8.94	6.75	7.11	35.20	11.93	6.51	65.21	9.00	13.11	13.20
<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	6.00	18.42	8.62	5.85	39.82	9.50	...	11.95
June	9.50	...	...	9.59	6.00	...	...	...	...	39.66	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—8, 2000.

## 4. CREDIT INSTITUTIONS PERFORMANCE

### 4.1. General Description

Table 4.1.1

#### Number and Structure of Credit Institutions

	1999						2000						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07
1. Credit institutions registered by Bank of Russia	2,419	2,417	2,408	2,407	2,387	2,376	2,362	2,355	2,343	2,319	2,315	2,316	2,269
of which:													
— banks	2,386	2,383	2,374	2,373	2,353	2,342	2,326	2,318	2,305	2,281	2,277	2,278	2,231
— nonbank credit institutions	33	34	34	34	34	34	36	37	38	38	38	38	38
1.1. Registered 100 percent foreign-owned credit institutions	22	22	22	22	21	21	21	22	22	22	22	22	22
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)	3	3	1	1	1	1	2	3	3	4	1	1	0
of which:													
— banks	2	2	1	1	1	1	1	2	1	3	1	0	0
— nonbank credit institutions	1	1	0	0	0	0	1	1	2	1	0	1	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	1,390	1,389	1,385	1,375	1,363	1,349	1,344	1,338	1,333	1,330	1,331	1,331	1,330
of which:													
— banks	1,358	1,356	1,351	1,341	1,329	1,315	1,309	1,302	1,297	1,293	1,293	1,294	1,292
— nonbank credit institutions	32	33	34	34	34	34	35	36	36	37	38	37	38
3.1. Credit institutions with licence (permission):													
— to attract personal deposits	1,293	1,294	1,290	1,285	1,274	1,264	1,259	1,256	1,254	1,251	1,253	1,254	1,253
— to conduct transactions in foreign currency	659	667	671	674	671	669	670	695	706	711	723	725	735
— credit institutions with general licence	245	246	245	242	242	242	243	242	242	242	241	244	244

Cont.

	1999						2000						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07
— to conduct transactions with precious metals:													
— permits	18	19	19	18	18	18	18	16	15	14	14	14	14
— licences <sup>1</sup>	123	129	129	129	131	134	135	141	142	143	144	145	145
3.2. Credit institutions with a foreign stake in authorised capital, licensed to conduct banking transactions	136	137	139	136	133	133	132	132	127	125	127	127	126
of which:													
— 100 percent foreign-owned organisations	21	21	22	22	21	20	20	21	21	21	21	22	22
— credit institutions with foreign ownership from 50 to 100%	13	13	13	13	12	12	12	11	11	11	11	10	10
4. Registered authorized capital of operating credit institutions (million redenominated rubles)	76,593	85,389	88,621	92,296	106,174	111,130	129,434	132,132	135,574	136,419	157,804	160,450	161,595
5. Branches of operating credit institutions in Russia	3,897	3,912	3,914	3,884	3,916	3,923	3,898	3,875	3,844	3,839	3,853	3,836	3,864
of which:													
— Sberbank branches	1,714	1,708	1,698	1,691	1,691	1,689	1,688	1,669	1,625	1,624	1,606	1,599	1,591
— branches of 100 percent foreign-owned banks	4	4	4	4	4	4	4	4	4	4	4	4	4
6. Branches of credit institutions abroad	3	3	3	3	4	4	4	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>	163	173	178	178	186	182	186	183	183	188	180	185	188
of which:													
— in Russia	108	117	122	124	132	129	131	130	132	136	128	132	134
— in non-CIS countries	41	41	41	39	37	37	39	39	37	38	38	39	40
— in CIS countries	14	15	15	15	17	16	16	14	14	14	14	14	14
9. Credit institutions with revoked licences — cumulative No.	1,028	1,027	1,024	1,033	1,025	1,028	1,018	1,016	1,009	987	985	986	941

	End												
	1999						2000						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07
10. Credit institutions subjected to liquidation — cumulative No.	916	924	928	938	923	917	910	907	906	888	887	888	853
11. Credit institutions in receivership with court appointed interim trustees — cumulative No.	665	665	655	652	632	615	602	592	586	577	562	545	537
12. Total credit institutions registered as liquidated as legal entities in State Register of Credit Institutions	556	559	568	569	589	600	616	625	638	664	668	668	715
of which:													
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and Bank of Russia regulations	218	219	227	228	248	258	269	278	290	315	318	318	365
— credit institutions liquidated owing to reorganisation	334	336	337	337	337	338	343	343	344	345	346	346	346
of which:													
— credit institutions liquidated owing to merger	0	0	0	0	0	0	0	0	0	0	0	0	0
— credit institutions liquidated owing to takeover	334	336	337	337	337	338	343	343	344	345	346	346	346
of which:													
— reorganisation into branches of other banks	308	310	311	311	311	311	314	314	315	316	317	317	317
— taken over by other banks (without creating a branch)	26	26	26	26	26	27	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

<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.

## 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



Chart 14

### Structure of Registered Credit Institutions



Chart 15

### Credit Institutions Grouped by Registered Authorized Capital

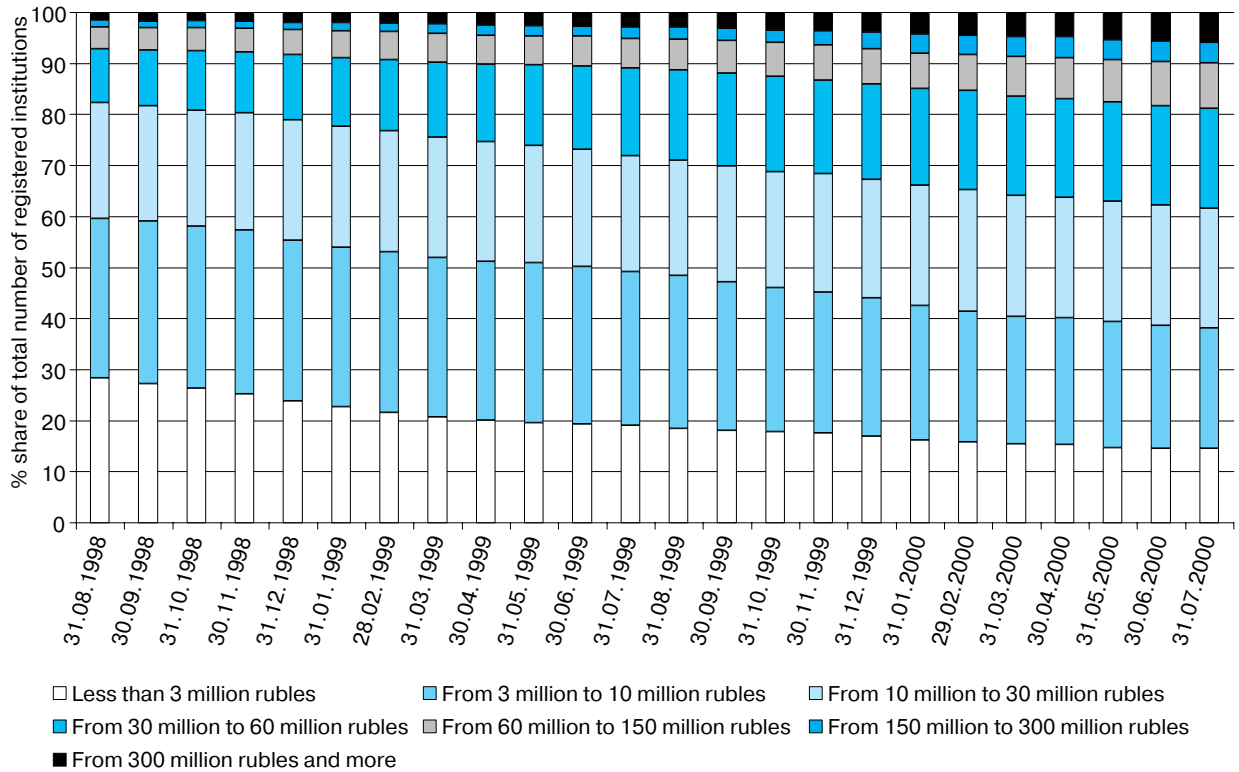


Table 4.1.3

## 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 31.05.2000						
	1—5	6—20	21—50	51—200	201—1,000	1,001—1,331	Total
No. of branches throughout the RF territory, units	1,663	316	306	633	845	73	3,836
Credits extended	295,790	161,858	109,955	89,463	59,559	1,728	718,354
of which: outstanding debt	14,905	13,539	2,621	2,768	2,598	135	36,566
— corporate loans	235,876	111,537	84,843	67,405	43,073	1,167	543,901
of which: outstanding debt	12,443	9,318	1,551	2,036	2,003	98	27,449
— personal loans	10,920	4,657	4,214	6,923	7,776	479	34,968
of which: outstanding debt	288	477	115	166	337	31	1,415
— credits extended to banks	14,014	33,485	16,910	11,868	6,710	51	83,037
of which: outstanding debt	1,277	1,925	639	330	207	5	4,383
Investment in government securities	189,450	21,224	12,804	18,733	8,098	173	250,482
Investment in bills	6,232	27,638	17,726	19,370	21,484	624	93,075
Investment in shares and equity interest of resident corporations (except for banks)	10,338	13,032	2,598	2,828	1,348	66	30,209
Corporate funds with banks	112,375	85,440	52,175	69,957	55,174	1,512	376,634
Budgetary funds with banks	17,790	19,214	15,302	8,152	3,957	102	64,517
Personal deposits	296,534	25,848	15,629	22,066	19,476	424	379,977
Negotiable debt	40,489	30,871	19,540	21,791	13,822	220	126,733
Total assets	797,170	419,623	258,203	259,319	188,100	5,753	1,928,169

Chart 16

**Comparative Data on Major Sources of Borrowing  
by Credit Institutions as of 30.06.2000  
(Based on Credit Institutions Grouped by Assets)**

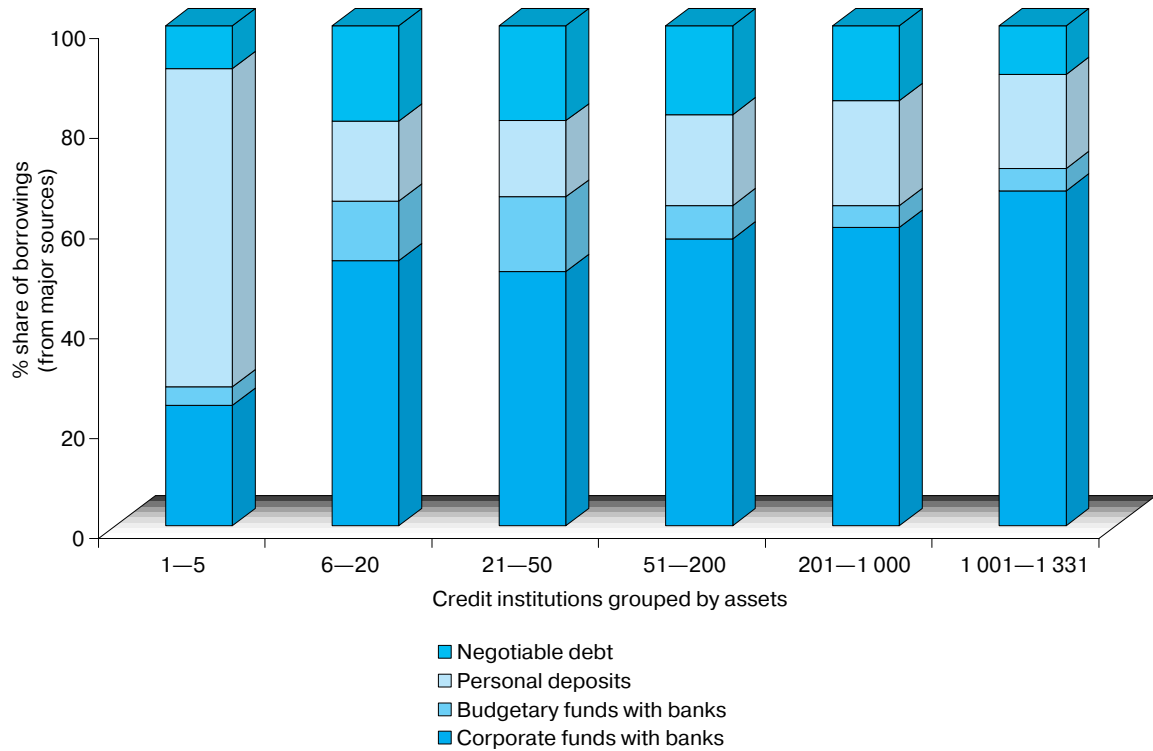
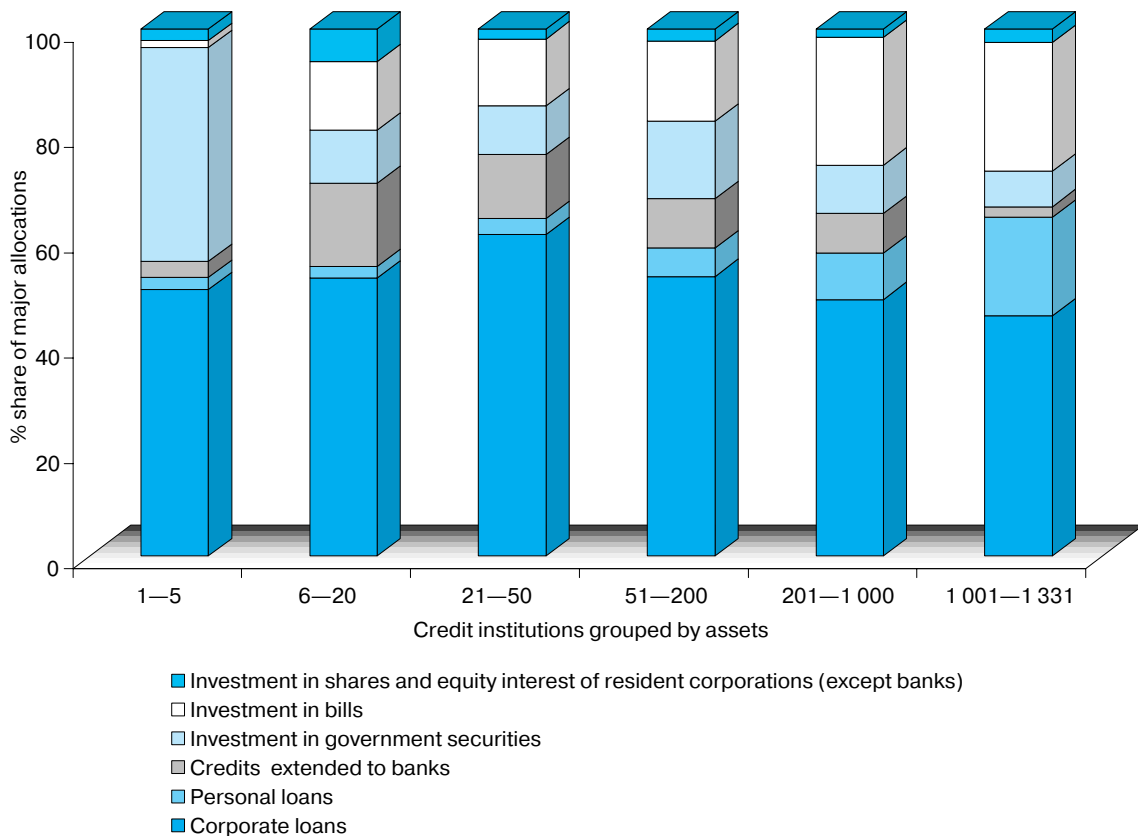


Chart 17

**Comparative Data on Major Allocations of Funds  
by Credit Institutions as of 30.06.2000  
(Based on Credit Institutions Grouped by Assets)**



## 4.2. Borrowings

## Deposits

Table 4.2.1

(million rubles)

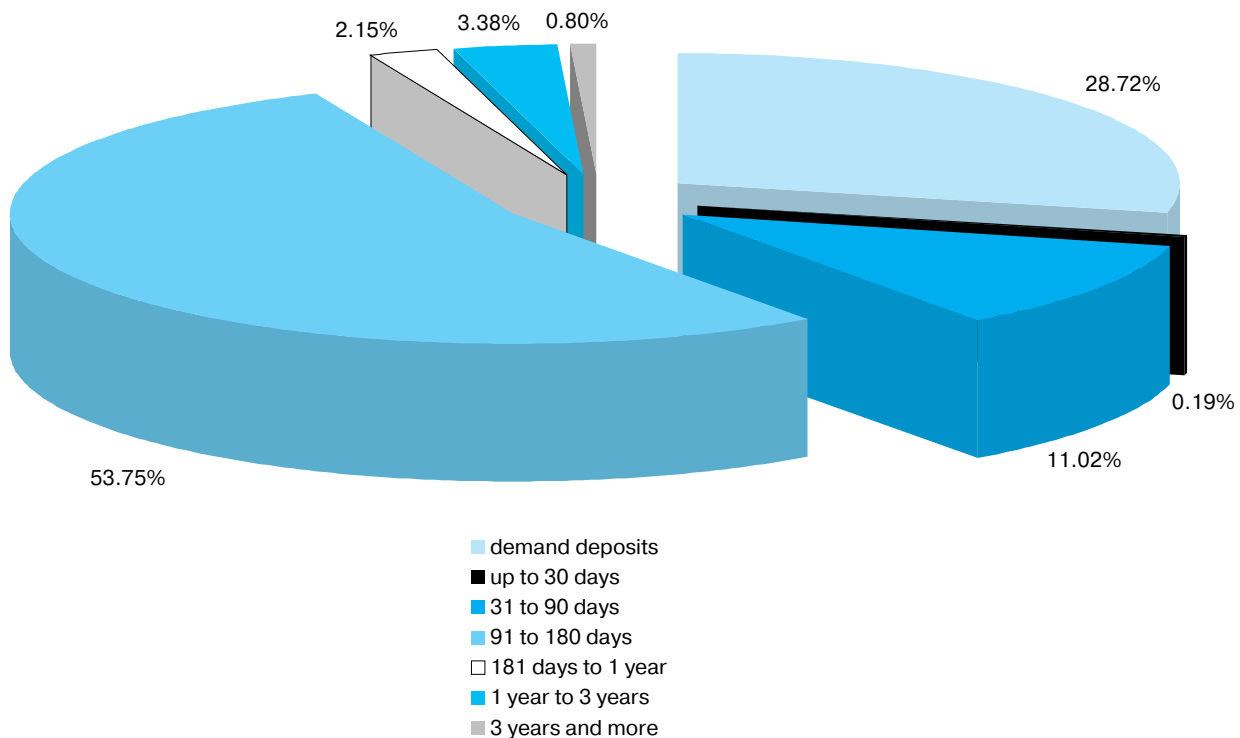
	Total ruble deposits																	
	personal deposits							corporate deposits							bank deposits			
	Total	by maturity:						Total	by maturity:						1 to 3 years	17	18	
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years and more		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years 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>																		
31.01	152,991	144,624	48,812	360	14,952	69,641	3,845	5,605	1,409	5,154	211	732	1,345	772	733	937	424	3,213
28.02	160,958	151,059	48,089	524	16,037	75,887	3,466	5,682	1,372	6,166	214	1,528	1,483	761	746	971	463	3,733
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
30.04	175,492	159,514	46,746	337	17,163	84,663	3,653	5,641	1,312	9,766	1,933	1,850	1,522	1,234	1,349	1,086	792	6,211
31.05	180,836	165,610	47,569	311	18,250	89,014	3,554	5,593	1,319	9,915	2,569	986	1,474	1,539	1,392	1,150	805	5,311
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
31.07	194,345	177,282	49,064	327	19,365	97,309	4,068	5,720	1,429	11,422	1,481	2,138	1,942	2,491	1,341	1,208	821	5,641
31.08	196,479	178,627	49,727	294	18,254	98,076	5,138	5,764	1,375	13,720	1,775	3,232	2,211	2,701	1,519	1,356	926	4,132
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
31.10	211,255	184,401	50,528	295	18,018	100,826	7,684	5,657	1,392	21,738	2,746	4,365	6,122	3,801	1,901	1,803	1,000	5,116
30.11	219,120	189,119	51,911	344	18,331	102,881	8,566	5,618	1,469	23,573	2,569	6,101	3,046	6,385	2,466	1,882	1,124	6,429
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	2,889	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

End  
(million rubles)

		Total foreign currency deposits																	
		personal deposits								corporate deposits									
		by maturity:								by maturity:									
		Total	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	Total	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>																			
31.01	171,017	67,965	23,260	1,962	8,213	14,553	11,790	5,897	2,291	60,789	9,900	2,727	7,795	6,507	11,832	12,193	9,834	42,264	
28.02	174,432	69,175	23,175	1,897	6,639	17,511	11,843	5,827	2,283	61,889	10,313	3,087	7,906	6,672	11,647	11,916	10,347	43,368	
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	
30.04	180,935	72,686	24,530	1,820	4,129	22,198	11,693	5,996	2,321	65,059	10,820	7,706	6,610	8,306	10,486	9,936	11,195	43,190	
31.05	183,672	71,182	22,975	1,801	3,683	22,950	11,544	5,859	2,370	66,712	11,436	8,739	6,385	7,594	10,848	9,737	11,975	45,778	
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	
31.07	160,738	73,084	22,505	1,984	3,602	25,461	11,757	5,545	2,230	54,777	814	10,910	5,015	6,112	16,011	8,750	7,164	32,876	
31.08	171,950	76,917	23,434	2,100	3,902	27,212	12,284	5,697	2,289	60,281	1,305	15,026	3,952	6,492	17,006	8,857	7,645	34,752	
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	
31.10	188,495	85,836	25,416	2,127	4,513	31,500	14,053	5,824	2,403	69,656	1,274	17,245	6,649	4,391	22,018	10,215	7,864	33,004	
30.11	213,281	90,047	26,764	2,346	4,373	33,273	14,691	6,017	2,584	82,524	1,382	18,625	6,910	6,550	23,144	10,869	15,043	40,709	
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	

Chart 18

Structure of personal deposits as of 30.06.1999



Structure of personal deposits as of 30.06.2000

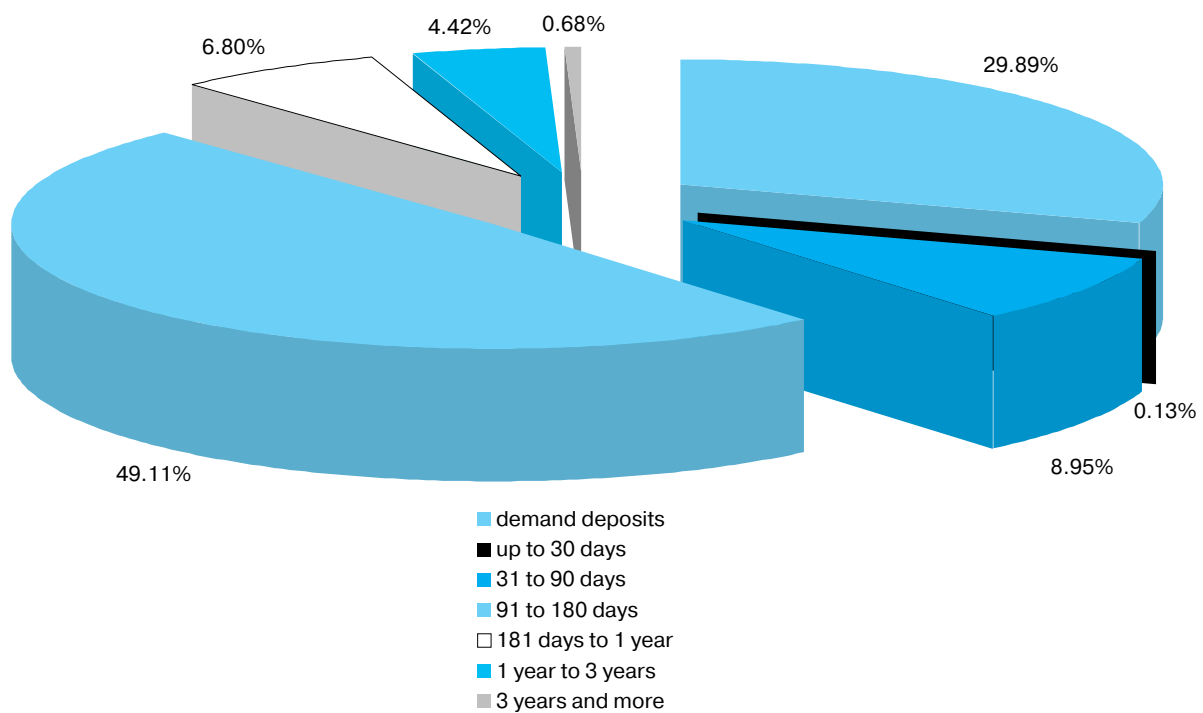


Table 4.2.2

## 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

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	



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

Table 4.2.5

## Deposit and Savings Certificates and Bonds

(at par, million rubles)

	Total deposit certificates						Total savings certificates						Total bonds									
	of which those falling due:						of which those falling due:						of which those falling due:									
	Total	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	Total	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	Total	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>1998</b>																						
31.12	3,050	762	884	608	775	12	9	380	6	2	10	4	357	0	186	0	0	0	17	0	0	169
<b>1999</b>																						
31.01	3,299	604	1,159	568	797	162	9	354	6	1	9	4	334	0	186	0	0	0	17	0	0	169
28.02	3,455	689	1,280	534	767	176	9	319	2	2	8	4	303	0	201	0	0	0	17	0	0	184
31.03	3,135	838	1,240	533	291	231	1	292	2	2	8	4	277	0	201	0	0	0	17	0	0	184
30.04	2,181	301	850	537	296	195	1	272	2	1	6	3	261	0	201	0	0	0	17	0	0	184
31.05	2,858	224	600	1,007	839	188	1	233	0	0	4	0	228	0	203	0	0	0	19	0	0	184
30.06	2,870	71	657	1,119	838	183	1	205	0	0	3	0	202	0	531	0	0	0	3	344	0	184
31.07	3,489	109	662	1,215	1,297	205	1	184	0	0	2	0	182	0	613	0	0	76	4	344	0	189
31.08	5,194	1,019	1,475	1,098	1,354	245	1	164	0	1	1	0	161	0	708	0	0	125	5	344	0	234
30.09	4,947	166	1,715	1,176	1,476	413	1	149	0	1	1	0	147	0	736	0	0	135	5	344	0	251
31.10	5,570	165	2,171	1,280	1,553	400	1	137	0	0	3	0	133	0	1,008	0	0	409	6	344	0	250
30.11	5,499	1,077	1,414	1,498	1,122	387	1	126	0	0	4	0	121	0	1,008	0	0	409	6	344	0	250
31.12	7,104	866	2,772	1,610	1,430	425	1	119	0	0	11	0	108	0	601	0	0	0	6	344	0	251
<b>2000</b>																						
31.01	6,310	270	2,745	1,880	1,036	378	1	110	0	1	7	0	101	0	676	0	0	0	6	344	0	326
29.02	7,205	722	3,370	1,606	1,043	463	1	95	0	1	0	0	94	0	1,176	0	0	0	6	344	0	826
31.03	8,429	453	3,206	2,175	1,580	440	1	90	0	1	0	0	73	0	1,176	0	0	0	6	344	0	826
30.04	9,307	595	3,845	1,778	2,583	258	1	85	0	0	1	0	67	0	1,391	0	170	0	0	344	0	871
31.05	9,865	259	4,258	2,174	2,747	256	1	81	0	0	1	1	63	0	2,385	0	170	0	0	1,344	0	871
30.06	10,657	475	4,166	1,962	2,927	329	1	78	0	0	1	2	58	0	2,385	0	170	0	0	1,344	0	871

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	—	—	—	—	—

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	

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

## 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>																						
31.01	130,227	10,897	102,188	2,668	5,484	12,053	31,481	23,693	12,583	16,875	320,304	11,210	212,024	3,055	9,760	18,090	55,638	58,034	39,620	50,623		
28.02	143,419	11,157	113,624	5,515	5,786	15,500	33,625	24,135	14,660	18,485	314,201	10,994	207,219	3,161	9,066	18,492	54,220	59,123	35,091	49,312		
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		
30.04	168,469	12,230	133,807	1,180	6,094	18,102	45,996	30,086	15,659	22,095	315,149	11,282	203,232	4,161	6,118	19,656	55,701	55,013	33,759	52,872		
31.05	173,283	11,645	144,685	2,161	6,911	20,033	52,402	31,781	15,658	16,571	296,005	10,909	176,507	2,445	5,994	18,261	34,048	54,781	34,262	64,512		
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		
31.07	193,589	11,989	160,159	3,636	7,862	23,313	62,468	31,954	16,387	20,915	268,701	10,920	160,665	2,606	6,806	16,952	34,485	44,775	35,208	57,254		
31.08	199,775	12,966	165,230	2,887	8,548	25,032	65,928	31,385	16,545	21,053	273,730	11,628	165,870	3,515	6,699	14,681	38,811	46,049	36,235	58,682		
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		
31.10	243,990	15,440	201,306	10,218	12,198	27,230	83,996	34,725	16,716	26,450	272,724	12,646	170,163	2,836	6,725	16,933	44,510	40,831	39,497	54,582		
30.11	256,224	15,845	213,894	11,126	18,219	26,309	85,505	37,408	18,227	25,797	298,697	12,962	184,461	8,270	4,534	16,542	44,440	46,959	42,385	63,923		
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		

Chart 19

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

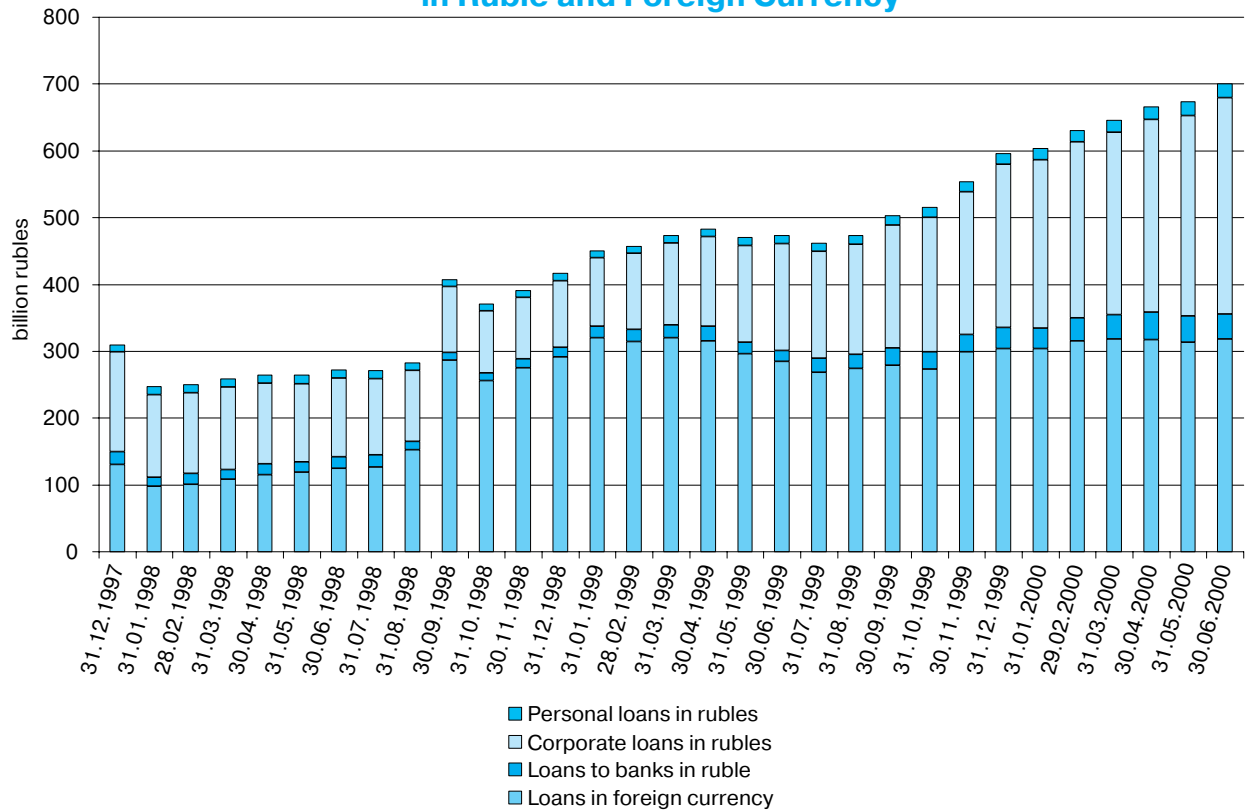
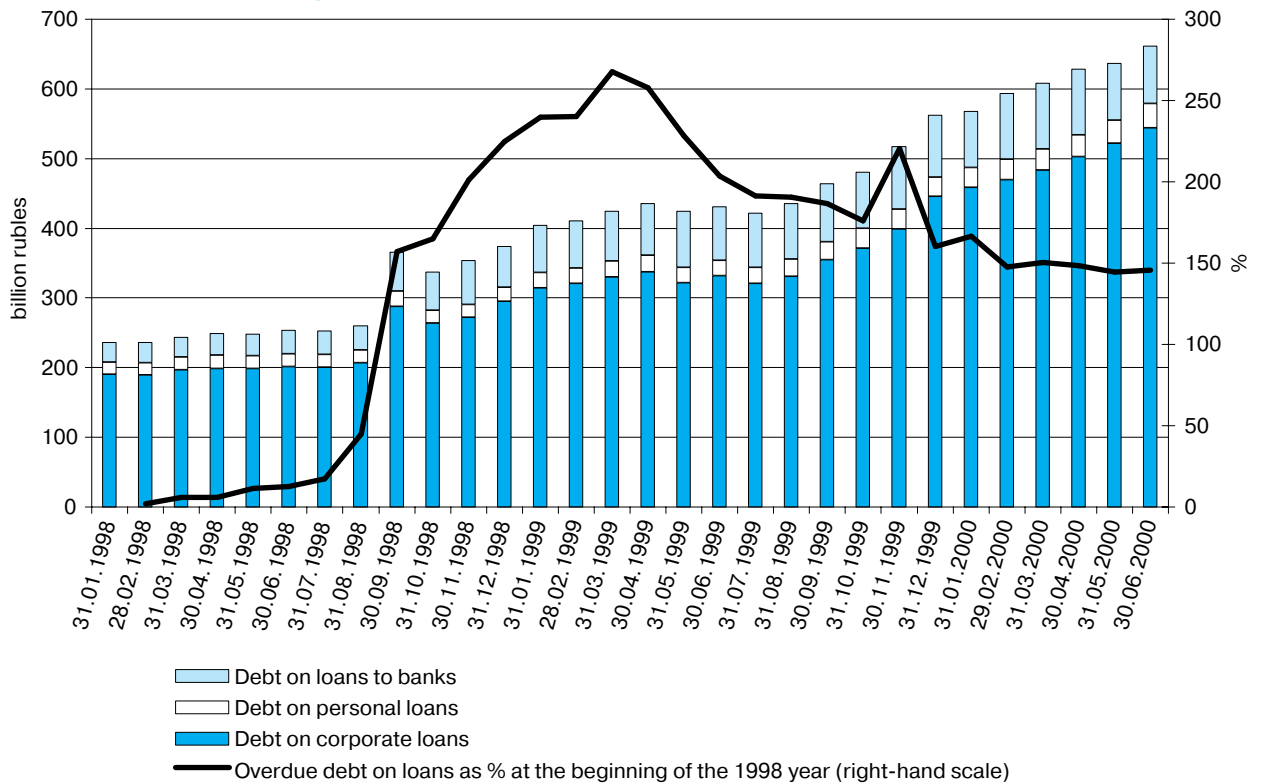


Chart 20

### Dynamics of debt on credits extended



## 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



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

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	—

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>											
31.01	210,941	194,153	2,742	4,180	0	2,667	19	9,546	0	395	1
28.02	202,383	186,986	2,863	4,565	0	81	9	10,091	0	660	1
31.03	204,104	189,178	2,679	4,526	0	78	10	9,919	0	404	1
30.04	207,886	192,725	1,826	4,572	0	72	10	10,102	0	415	12
31.05	208,470	193,926	1,919	4,799	0	68	5	9,360	0	317	1
30.06	206,758	192,163	1,561	4,907	0	67	4	9,311	0	310	0
31.07	209,059	196,121	688	4,360	5	59	4	8,056	0	463	2
31.08	207,600	193,443	893	4,712	14	357	0	8,604	0	483	2
30.09	213,772	199,319	630	4,696	5	309	0	8,752	0	696	2
31.10	222,579	208,026	412	4,603	9	333	0	9,223	0	394	2
30.11	228,708	214,365	1,185	3,779	10	281	0	9,726	0	557	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



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>														
31.01	46,418	937	402	1,085	1,777	42,216	0	1,159	15,884	895				
28.02	47,340	938	357	1,334	2,293	42,418	0	1,008	15,923	493				
31.03	48,077	923	398	1,482	1,966	43,308	0	877	17,253	571				
30.04	50,586	937	379	2,056	2,977	44,238	0	1,058	17,924	431				
31.05	53,540	208	379	2,105	3,783	47,067	0	1,089	19,172	384				
30.06	57,686	579	311	2,184	2,766	51,846	0	597	20,525	295				
31.07	62,825	574	355	2,504	1,546	57,847	0	696	9,551	186				
31.08	68,727	740	365	2,857	1,554	63,211	0	561	6,982	386				
30.09	70,344	736	329	2,470	889	65,920	0	552	6,681	212				
31.10	68,233	721	218	2,878	759	63,657	0	606	6,750	380				
30.11	64,295	718	310	2,923	729	59,615	0	733	16,240	428				
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				

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

End  
(% p.a.)

	Interest rates on US Dollar credit bills, by maturity:							Interest rates on discounted bills denominated in US dollars, by maturity:						
	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	18	19	20	21	22	23	24	
13	14	15	16	17	18	19	20	21	22	23	24	25		
<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	—		

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	1,0516	1,191	1,851	20,571	181	179	2,864	2,817	1,760	209	528



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

End  
(million rubles)

	Liabilities on delivery of precious metals					Liabilities on delivery of securities					Liabilities on resale of securities in reverse REPO transactions					
	of which those with terms:					of which those with terms:					of which those with terms:					
	Total	2 to 30 days	31 to 90 days	more than 91 days	Total	2 to 30 days	31 to 90 days	more than 91 days	Total	2 to 30 days	31 to 90 days	more than 91 days	Total	2 to 30 days	31 to 90 days	more than 91 days
<b>1998</b>																
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				

## SUPPLEMENT

### PERFORMANCE INDICATORS ON CREDIT INSTITUTIONS BY REGIONS

#### 1. Institutional Characteristics

Table 1.1

##### Number of Credit Institutions

(units)

	30.06.1999	30.09.1999	31.12.1999	31.03.2000	30.06.2000
1	2	3	4	5	6
Russian Federation	1,401	1,385	1,349	1,333	1,331
<b>NORTH</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>26</b>	<b>26</b>
Arkhangelsk Region	6	5	5	5	5
Vologda Region	12	12	12	10	10
Murmansk Region	3	4	4	4	4
Republic of Karelia	1	1	1	1	1
Komi Republic	7	7	7	6	6
<b>NORTH-WEST</b>	<b>54</b>	<b>53</b>	<b>53</b>	<b>53</b>	<b>54</b>
St. Petersburg	42	41	41	41	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>731</b>	<b>723</b>	<b>703</b>	<b>691</b>	<b>690</b>
Bryansk Region	3	3	3	2	2
Vladimir Region	3	3	3	3	3
Ivanovo Region	5	5	5	5	5
Tver Region	8	9	9	9	9
Kaluga Region	7	6	6	6	6
Kostroma Region	6	6	6	6	6
Moscow	632	624	604	593	592
Moscow Region	36	36	36	36	36
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>39</b>	<b>37</b>	<b>37</b>	<b>37</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	6	5	5	5
Chuvash Republic	8	8	7	7	7
<b>CENTRAL-BLACK SOIL REGION</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>15</b>
Belgorod Region	7	7	7	7	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>94</b>	<b>93</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	24	23	23	24
Penza Region	3	3	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	4	3	3	3
Republic of Tatarstan	26	26	26	26	25
<b>NORTH CAUCASUS</b>	<b>140</b>	<b>141</b>	<b>136</b>	<b>135</b>	<b>135</b>
Krasnodar Territory	28	29	28	28	28
Stavropol Territory	12	12	11	11	11
Rostov Region	25	25	25	25	25
Republic of Daghestan	49	49	45	45	45
Kabardino-Balkar Republic	6	6	7	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>99</b>	<b>98</b>	<b>96</b>	<b>96</b>	<b>97</b>
Kurgan Region	5	5	5	5	6
Orenburg Region	11	11	11	11	11
Perm Region	12	11	11	11	11
Sverdlovsk Region	31	31	30	30	30
Chelyabinsk Region	13	13	13	13	13
Republic of Bashkortostan	15	15	15	15	15
Udmurt Republic	12	12	11	11	11
<b>WEST SIBERIA</b>	<b>96</b>	<b>95</b>	<b>93</b>	<b>93</b>	<b>92</b>
Altai Territory	10	10	10	10	10
Kemerovo Region	17	17	16	16	16
Novosibirsk Region	15	15	15	15	14
Omsk Region	9	9	9	9	9
Tomsk Region	5	5	5	5	5
Tyumen Region	35	34	33	33	33
Republic of Altai	5	5	5	5	5
<b>EAST SIBERIA</b>	<b>41</b>	<b>37</b>	<b>35</b>	<b>35</b>	<b>34</b>
Krasnoyarsk Region	14	13	12	12	12
Irkutsk Region	12	11	11	11	11
Chita Region	3	3	3	3	2
Republic of Buryatia	6	4	3	3	3
Republic of Tyva	3	3	3	3	3
Republic of Khakassia	3	3	3	3	3
<b>FAR EAST</b>	<b>48</b>	<b>47</b>	<b>46</b>	<b>46</b>	<b>46</b>
Primorski Territory	11	10	10	10	10
Khabarovsk Territory	7	7	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	8
Jewish Autonomous Area	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
Kaliningrad Region	14	14	14	14	14

Table 1.2

## Number of Branches of Credit Institutions

(units)

	31.12.1999						31.03.2000						30.06.2000							
	No. of branches in Russia			No. of branches abroad	No. of branches in Russia			No. of branches abroad	No. of branches in Russia			No. of branches in Russia	No. of branches in Russia			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 other regions		branches of credit institutions located in this region	branches of credit institutions located in other regions	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 other regions		branches of credit institutions located in this region	branches of credit institutions located in other regions	branches of credit institutions located in other regions					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
Russian Federation	1,193	2,730	4	1,181	2,663	3	1,150	2,686	3	1,150	2,686	3	1,150	2,686	3	1,150	2,686	3	1,150	2,686
<b>NORTH</b>	37	137	0	38	133	0	38	131	0	38	131	0	38	131	0	38	131	0	38	131
Arkhangelsk Region	1	29	0	1	26	0	1	26	0	1	26	0	1	26	0	1	26	0	1	26
Vologda Region	20	31	0	22	28	0	22	27	0	22	27	0	22	27	0	22	27	0	22	27
Murmansk Region	3	23	0	3	22	0	3	22	0	3	22	0	3	22	0	3	22	0	3	22
Republic of Karelia	0	24	0	1	24	0	1	23	0	1	23	0	1	23	0	1	23	0	1	23
Komi Republic	13	30	0	11	33	0	11	33	0	11	33	0	11	33	0	11	33	0	11	33
<b>NORTH-WEST</b>	43	151	0	43	154	0	41	151	0	41	151	0	41	151	0	41	151	0	41	151
St. Petersburg	34	68	0	34	72	0	33	70	0	33	70	0	33	70	0	33	70	0	33	70
Leningrad Region	3	42	0	3	41	0	3	39	0	3	39	0	3	39	0	3	39	0	3	39
Novgorod Region	5	24	0	5	24	0	5	25	0	5	25	0	5	25	0	5	25	0	5	25
Pskov Region	1	17	0	1	17	0	0	17	0	0	17	0	0	17	0	0	17	0	0	17
<b>CENTRE</b>	187	516	3	188	504	2	186	522	2	186	522	2	186	522	2	186	522	2	186	522
Bryansk Region	2	31	0	2	30	0	2	30	0	2	30	0	2	30	0	2	30	0	2	30
Vladimir Region	3	35	0	3	35	0	4	37	0	4	37	0	4	37	0	4	37	0	4	37
Ivanovo Region	2	23	0	2	22	0	2	23	0	2	23	0	2	23	0	2	23	0	2	23
Tver Region	10	31	0	11	25	0	11	25	0	11	25	0	11	25	0	11	25	0	11	25
Kaluga Region	1	29	0	1	28	0	1	29	0	1	29	0	1	29	0	1	29	0	1	29
Kostroma Region	0	20	0	0	17	0	0	18	0	0	18	0	0	18	0	0	18	0	0	18
Moscow	106	59	3	106	63	2	106	64	2	106	64	2	106	64	2	106	64	2	106	64
Moscow Region	32	155	0	33	151	0	32	157	0	32	157	0	32	157	0	32	157	0	32	157
Orel Region	3	27	0	3	24	0	3	25	0	3	25	0	3	25	0	3	25	0	3	25
Ryazan Region	8	27	0	7	26	0	6	28	0	6	28	0	6	28	0	6	28	0	6	28
Smolensk Region	5	30	0	5	30	0	5	32	0	5	32	0	5	32	0	5	32	0	5	32
Tula Region	9	22	0	9	26	0	9	26	0	9	26	0	9	26	0	9	26	0	9	26
Yaroslavl Region	6	27	0	6	27	0	5	28	0	5	28	0	5	28	0	5	28	0	5	28

Cont.  
(units)

1	2	3	4	5	6	7	8	9	10
VOLGA-VYATKA REGION	61	178	0	61	168	0	53	169	0
Nizhni Novgorod Region	45	58	0	45	58	0	44	58	0
Kirov Region	7	49	0	7	49	0	0	48	0
Republic of Mariy-El	3	19	0	3	19	0	3	20	0
Republic of Mordovia	6	24	0	6	14	0	6	15	0
Chuvash Republic	0	28	0	0	28	0	0	28	0
CENTRAL-BLACK SOIL REGION	27	153	0	27	146	0	26	150	0
Belgorod Region	7	30	0	7	28	0	7	28	0
Voronezh Region	9	42	0	9	36	0	8	38	0
Kursk Region	0	30	0	0	30	0	0	30	0
Lipetsk Region	1	24	0	1	25	0	1	26	0
Tambov Region	10	27	0	10	27	0	10	28	0
VOLGA REGION	133	298	1	134	290	1	134	296	1
Astrakhan Region	7	25	0	7	24	0	6	24	0
Volgograd Region	16	43	0	16	43	0	16	45	0
Samara Region	33	59	1	33	57	1	33	58	1
Penza Region	1	37	0	1	37	0	1	38	0
Saratov Region	24	54	0	24	50	0	24	51	0
Ulyanovsk Region	3	22	0	3	24	0	3	25	0
Republic of Kalmykia	0	8	0	0	7	0	0	8	0
Republic of Tatarstan	49	50	0	50	48	0	51	47	0
NORTH CAUCASUS	205	304	0	196	297	0	196	293	0
Krasnodar Territory	43	77	0	43	76	0	43	77	0
Stavropol Territory	11	50	0	11	51	0	11	52	0
Rostov Region	59	73	0	51	73	0	51	67	0
Republic of Dagestan	70	47	0	69	43	0	70	42	0
Kabardino-Balkar Republic	1	18	0	1	17	0	1	17	0
Republic of Northern Ossetia — Alania	10	19	0	11	19	0	10	19	0
Adigei Republic	1	9	0	1	9	0	1	10	0
Karachai-Cherkess Republic	9	5	0	9	6	0	9	6	0
Republic of Ingushetia	1	6	0	0	3	0	0	3	0
URALS	211	342	0	207	334	0	208	332	0
Kurgan Region	1	22	0	1	22	0	1	22	0
Orenburg Region	6	43	0	6	41	0	6	42	0

1	End (units)									
	2	3	4	5	6	7	8	9	10	
Perm Region	8	69	0	6	66	0	6	67	0	
Sverdlovsk Region	89	58	0	90	57	0	91	57	0	
Chelyabinsk Region	56	54	0	57	53	0	56	54	0	
Republic of Bashkortostan	36	64	0	33	64	0	33	59	0	
Udmurt Republic	15	32	0	14	31	0	15	31	0	
WEST SIBERIA	164	256	0	164	252	0	146	257	0	
Altai Territory	14	44	0	14	44	0	14	45	0	
Kemerovo Region	34	34	0	37	33	0	30	31	0	
Novosibirsk Region	3	40	0	3	39	0	3	40	0	
Omsk Region	17	40	0	15	40	0	5	40	0	
Tomsk Region	11	23	0	11	20	0	11	21	0	
Tyumen Region	85	72	0	84	72	0	83	76	0	
Republic of Altai	0	3	0	0	4	0	0	4	0	
EAST SIBERIA	38	191	0	38	184	0	38	181	0	
Krasnoyarsk Territory	15	61	0	15	59	0	16	58	0	
Irkutsk Region	11	52	0	11	50	0	11	50	0	
Chita Region	5	32	0	5	32	0	4	29	0	
Republic of Buryatia	5	22	0	5	21	0	5	21	0	
Republic of Tyva	1	7	0	1	7	0	1	7	0	
Republic of Khakassia	1	17	0	1	15	0	1	16	0	
FAR EAST	80	179	0	79	177	0	78	178	0	
Primorski Territory	24	33	0	25	32	0	25	34	0	
Khabarovsk Territory	11	27	0	11	27	0	11	27	0	
Amur Region	11	24	0	10	25	0	9	25	0	
Kamchatka Region	11	9	0	11	9	0	11	9	0	
Magadan Region	6	14	0	6	14	0	6	13	0	
Sakhalin Region	9	17	0	9	17	0	9	17	0	
Republic of Sakha (Yakutia)	8	43	0	7	42	0	7	42	0	
Jewish Autonomous Area	0	5	0	0	5	0	0	5	0	
Chukotka Autonomous Area	0	7	0	0	6	0	0	6	0	
Kaliningrad Region	7	25	0	6	24	0	6	26	0	

Table 1.3

## Credit Institutions Grouped by Registered Authorised Capital

(units)

	30.06.2000							
	up to 3 million rubles	3 million to 10 million rubles	10 million to 30 million rubles	30 million to 60 million rubles	60 million to 150 million rubles	150 million to 300 million rubles	300 million rubles and more	Total
1	2	3	4	5	6	7	8	9
Russian Federation	193	321	314	260	115	53	75	1,331
<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>8</b>	<b>23</b>	<b>10</b>	<b>5</b>	<b>5</b>	<b>2</b>	<b>1</b>	<b>54</b>
St. Petersburg	7	18	8	2	4	2	1	42
Leningrad Region	—	—	2	2	—	—	—	4
Novgorod Region	1	1	—	1	—	—	—	3
Pskov Region	—	4	—	—	1	—	—	5
<b>CENTRE</b>	<b>58</b>	<b>111</b>	<b>149</b>	<b>185</b>	<b>77</b>	<b>41</b>	<b>69</b>	<b>690</b>
Bryansk Region	—	—	1	1	—	—	—	2
Vladimir Region	1	2	—	—	—	—	—	3
Ivanovo Region	4	—	—	1	—	—	—	5
Tver Region	4	3	1	1	—	—	—	9
Kaluga Region	—	2	3	1	—	—	—	6
Kostroma Region	2	4	—	—	—	—	—	6
Moscow	42	79	126	169	71	37	68	592
Moscow Region	2	6	8	10	5	4	1	36
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	5	2	1	—	—	—	10



Cont.  
(units)

	1	2	3	4	5	6	7	8	9
<b>VOLGA-VYATKA REGION</b>	7	11	11	11	5	2	1	—	37
Nizhni Novgorod Region	2	6	6	6	4	2	1	—	21
Kirov Region	—	2	2	—	1	—	—	—	3
Republic of Mariy-El	—	—	—	1	—	—	—	—	1
Republic of Mordovia	1	1	1	3	—	—	—	—	5
Chuvash Republic	4	2	2	1	—	—	—	—	7
<b>CENTRAL-BLACK SOIL REGION</b>	3	7	7	4	1	—	—	—	15
Belgorod Region	2	3	3	1	—	—	—	—	6
Voronezh Region	1	2	2	—	1	—	—	—	4
Kursk Region	—	—	—	1	—	—	—	—	1
Lipetsk Region	—	—	—	2	—	—	—	—	2
Tambov Region	—	—	2	—	—	—	—	—	2
<b>VOLGA REGION</b>	15	33	33	22	9	8	3	1	91
Astrakhan Region	1	3	3	—	—	—	—	—	4
Volgograd Region	—	2	2	3	1	—	—	—	6
Samara Region	3	7	7	8	2	3	1	—	24
Penza Region	1	—	—	—	—	1	—	—	2
Saratov Region	3	9	9	7	1	—	—	—	20
Ulyanovsk Region	3	3	3	1	—	—	—	—	7
Republic of Kalmykia	1	1	1	—	1	—	—	—	3
Republic of Tatarstan	3	8	8	3	4	4	2	1	25
<b>NORTH CAUCASUS</b>	60	44	44	17	11	2	1	—	135
Krasnodar Territory	10	8	8	4	5	1	—	—	28
Stavropol Territory	8	3	3	—	—	—	—	—	11
Rostov Region	4	8	8	8	3	1	1	—	25
Republic of Dagehestan	27	13	13	3	2	—	—	—	45
Kabardino-Balkar Republic	3	3	3	—	—	—	—	—	6
Republic of Northern Ossetia — Alania	1	2	2	2	1	—	—	—	6
Adigei Republic	4	1	1	—	—	—	—	—	5
Karachai-Cherkess Republic	2	5	5	—	—	—	—	—	7
Republic of Ingushetia	1	1	1	—	—	—	—	—	2

	End								
	(units)								
1	2	3	4	5	6	7	8	9	9
URALS	10	27	31	18	6	3	2	97	97
Kurgan Region	1	3	1	1	—	—	—	6	6
Orenburg Region	1	3	5	2	—	—	—	11	11
Perm Region	1	2	5	3	—	—	—	11	11
Sverdlovsk Region	4	8	6	7	2	2	1	30	30
Chelyabinsk Region	1	2	6	2	2	—	—	13	13
Republic of Bashkortostan	2	5	4	1	1	1	1	15	15
Udmurt Republic	—	4	4	2	1	—	—	11	11
WEST SIBERIA	11	26	33	12	7	1	2	92	92
Altai Territory	2	2	6	—	—	—	—	10	10
Kemerovo Region	2	4	4	3	1	—	2	16	16
Novosibirsk Region	2	5	6	—	1	—	—	14	14
Omsk Region	1	5	1	1	1	—	—	9	9
Tomsk Region	—	1	2	2	—	—	—	5	5
Tyumen Region	3	6	13	6	4	1	—	33	33
Republic of Altai	1	3	1	—	—	—	—	5	5
EAST SIBERIA	4	12	9	7	2	—	—	34	34
Krasnoyarsk Territory	1	3	4	2	2	—	—	12	12
Irkutsk Region	—	5	4	2	—	—	—	11	11
Chita Region	—	1	1	—	—	—	—	2	2
Republic of Buryatia	1	—	—	2	—	—	—	3	3
Republic of Tyva	2	1	—	—	—	—	—	3	3
Republic of Khakassia	—	2	—	1	—	—	—	3	3
FAR EAST	7	18	17	2	1	1	—	46	46
Primorski Territory	2	3	5	—	—	—	—	10	10
Khabarovsk Territory	1	2	2	—	1	—	—	6	6
Amur Region	1	3	1	—	—	—	—	5	5
Kamchatka Region	1	5	2	—	—	—	—	8	8
Magadan Region	1	—	2	—	—	—	—	3	3
Sakhalin Region	—	2	3	1	—	—	—	6	6
Republic of Sakha (Yakutia)	1	3	2	1	—	1	—	8	8
Jewish Autonomous Area	0	—	—	—	—	—	—	0	0
KALININGRAD REGION	4	4	3	2	1	—	—	14	14

Table 1.4

## Concentration of Assets of Credit Institutions

	31.03.2000				30.06.2000			
	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	1,333	1,816,200,577	68	1,331	1,928,168,705	71		
NORTH	26	9,181,620	7	26	10,496,321	6		
NORTH-WEST	53	75,277,837	8	54	82,033,423	8		
CENTRE	691	1,522,747,517	30	690	1,599,040,521	31		
including Moscow and Moscow Region	629	1,516,388,816	30	628	1,592,343,913	30		
VOLGA-VYATKA REGION	37	9,261,071	10	37	9,870,457	10		
CENTRAL BLACK SOIL REGION	16	2,078,345	7	15	2,458,443	7		
VOLGA REGION	91	33,957,185	21	91	40,131,661	21		
NORTH CAUCASUS	135	14,090,691	24	135	14,670,037	26		
URALS	96	52,936,967	17	97	63,927,904	17		
WEST SIBERIA	93	76,236,823	11	92	83,715,090	10		
EAST SIBERIA	35	7,229,200	11	34	7,811,202	11		
FAR EAST	46	11,601,628	14	46	12,345,207	15		
Kaliningrad Region	14	1,601,693	6	14	1,668,439	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	
	Q2	Q3	Q4	Q1	Q2
	3	4	5	6	
Russian Federation <sup>1</sup>	1,113.44	1,700.95	1,684.47	1,301.85	1,120.32
<b>NORTH</b>	<b>24.00</b>	<b>42.57</b>	<b>47.11</b>	<b>44.00</b>	<b>38.52</b>
Arkhangelsk Region	3.02	5.69	6.48	6.91	5.96
Vologda Region	5.03	8.60	9.84	9.11	7.83
Murmansk Region	7.07	13.31	12.75	11.55	9.69
Republic of Karelia	3.45	5.43	6.56	5.27	5.76
Komi Republic	5.42	9.54	11.48	11.16	9.29
<b>NORTH-WEST</b>	<b>103.5</b>	<b>127.61</b>	<b>121.14</b>	<b>92.85</b>	<b>81.26</b>
St. Petersburg	94.66	115.07	108.11	82.72	70.98
Leningrad Region	4.79	5.47	5.45	3.88	4.12
Novgorod Region	1.81	4.04	4.58	3.57	3.58
Pskov Region	2.31	3.03	3.01	2.66	2.58
<b>CENTRE</b>	<b>476.91</b>	<b>531.63</b>	<b>488.46</b>	<b>363.95</b>	<b>316.54</b>
Bryansk Region	0.62	1.52	2.77	2.44	2.52
Vladimir Region	5.08	8.85	8.32	7.43	7.08
Ivanovo Region	0.66	1.64	2.17	2.08	2.14
Tver Region	4.71	8.25	7.39	5.72	4.98
Kaluga Region	4.42	8.20	7.74	6.02	6.51
Kostroma Region	2.02	3.58	3.50	3.33	2.92
Moscow	365.82	369.12	330.72	235.56	192.24
Moscow Region	65.34	77.13	72.05	60.07	57.61
Orel Region	3.02	6.58	7.58	4.85	4.55
Ryazan Region	4.74	10.38	9.78	7.48	6.84
Smolensk Region	3.84	4.54	6.07	4.82	4.50
Tula Region	6.65	12.76	12.70	9.86	10.13
Yaroslavl Region	9.99	19.07	17.67	14.30	14.52
<b>VOLGA-VYATKA REGION</b>	<b>24.15</b>	<b>50.51</b>	<b>49.99</b>	<b>41.53</b>	<b>34.65</b>
Nizhni Novgorod Region	19.13	40.09	37.80	31.75	27.40
Kirov Region	1.88	3.77	4.64	3.50	2.99
Republic of Mariy-El	0.68	2.08	2.05	1.95	1.04
Republic of Mordovia	0.67	1.32	1.94	1.68	1.33
Chuvash Republic	1.78	3.24	3.56	2.65	1.90
<b>CENTRAL-BLACK SOIL REGION</b>	<b>17.59</b>	<b>45.36</b>	<b>46.06</b>	<b>35.03</b>	<b>29.15</b>
Belgorod Region	4.31	9.58	8.77	6.70	5.99
Voronezh Region	8.69	22.24	21.94	15.17	12.51
Kursk Region	2.03	6.16	6.08	5.60	4.35
Lipetsk Region	1.18	3.63	4.43	3.73	3.17
Tambov Region	1.39	3.75	4.84	3.84	3.12
<b>VOLGA REGION</b>	<b>61.68</b>	<b>125.10</b>	<b>138.18</b>	<b>105.65</b>	<b>87.87</b>
Astrakhan Region	2.39	6.41	5.89	4.89	4.12
Volgograd Region	7.81	20.65	21.75	16.41	13.60
Samara Region	30.90	56.96	60.15	42.98	36.25
Penza Region	2.05	3.75	4.63	3.85	3.37

End

(USD million)

1	2	3	4	5	6
Saratov Region	5.72	12.21	12.90	10.38	8.92
Ulyanovsk Region	1.20	3.28	3.86	3.17	2.84
Republic of Kalmykia	0.10	0.55	0.67	0.92	1.24
Republic of Tatarstan	11.51	21.29	28.33	23.06	17.53
<b>NORTH CAUCASUS</b>	<b>50.50</b>	<b>132.30</b>	<b>122.56</b>	<b>86.15</b>	<b>73.55</b>
Krasnodar Territory	29.39	79.27	59.90	41.72	37.77
Stavropol Territory	7.51	22.5	25.45	18.85	14.01
Rostov Region	11.30	25.86	31.02	21.60	18.59
Republic of Dagestan	0.11	0.18	0.31	0.12	0.22
Kabardino-Balkar Republic	0.45	0.93	2.50	1.06	0.70
Republic of Northern Ossetia — Alania	0.81	1.07	1.19	1.00	0.63
Adigei Republic	0.67	2.11	1.68	1.29	1.27
Karachai-Cherkess Republic	0.26	0.39	0.52	0.49	0,35
Republic of Ingushetia	0.00	0.00	0.01	0.03	0.01
<b>URALS</b>	<b>129.32</b>	<b>237.20</b>	<b>238.75</b>	<b>182.27</b>	<b>155.29</b>
Kurgan Region	1.61	3.93	4.80	3.74	2.75
Orenburg Region	4.51	11.92	14.90	10.97	8.85
Perm Region	15.42	28.94	29.73	23.07	17.55
Sverdlovsk Region	67.85	104.05	95.01	76.74	70.41
Chelyabinsk Region	24.67	51.43	54.72	40.68	34.44
Republic of Bashkortostan	11.67	28.99	30.16	18.66	15.13
Udmurt Republic	3.59	7.94	9.43	8.40	6.16
<b>WEST SIBERIA</b>	<b>117.31</b>	<b>209.80</b>	<b>215.12</b>	<b>181.87</b>	<b>154.38</b>
Altai Territory	8.50	16.05	16.30	11.29	10.34
Kemerovo Region	12.35	22.34	24.15	20.79	16.63
Novosibirsk Region	41.94	71.84	61.09	45.32	35.47
Omsk Region	8.46	18.34	18.95	13.73	11.09
Tomsk Region	6.33	9.82	9.83	8.27	6.26
Tyumen Region	39.69	71.32	84.73	82.43	74.52
Republic of Altai	0.05	0.09	0.07	0.05	0.06
<b>EAST SIBERIA</b>	<b>37.55</b>	<b>79.70</b>	<b>82.32</b>	<b>70.33</b>	<b>59.76</b>
Krasnoyarsk Territory	16.75	32.28	33.83	29.19	24.71
Irkutsk Region	14.61	32.62	31.01	28.66	24.60
Chita Region	3.07	7.36	8.67	6.58	5.79
Republic of Buryatia	1.34	3.07	4.62	2.61	2.10
Republic of Tyva	0.04	0.09	0.22	0.26	0,18
Republic of Khakassia	1.74	4.28	3.96	3.03	2.39
<b>FAR EAST</b>	<b>62.48</b>	<b>109.29</b>	<b>120.65</b>	<b>91.23</b>	<b>82.58</b>
Primorski Territory	23.50	34.92	31.95	26.53	26.39
Khabarovsk Territory	16.16	27.97	29.41	23.09	21.22
Amur Region	6.36	9.59	8.04	6.05	5.05
Kamchatka Region	4.95	8.56	12.40	9.57	7.76
Magadan Region	2.49	6.99	9.48	6.90	5.51
Sakhalin Region	2.83	5.73	7.92	5.11	4.41
Republic of Sakha (Yakutia)	5.88	14.95	20.69	13.37	11.8
Jewish Autonomous Area	0.31	0.57	0.76	0.61	0.47
Chukotka Autonomous Area	0.00	0.00	0.00	0.00	0.00
Kaliningrad Region	8.63	10.27	8.79	6.68	6.70

<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	
	Q2	Q3	Q4	Q1	Q2
2	3	4	5	6	
Russian Federation <sup>1</sup>	958.55	954.61	915.69	729.99	898.47
<b>NORTH</b>	<b>14.05</b>	<b>14.94</b>	<b>16.21</b>	<b>13.64</b>	<b>19.81</b>
Arkhangelsk Region	2.47	2.45	2.80	2.53	3.77
Vologda Region	3.26	4.02	5.01	3.75	5.03
Murmansk Region	2.71	2.42	2.32	2.05	2.90
Republic of Karelia	3.21	3.74	3.64	3.22	4.84
Komi Republic	2.41	2.30	2.44	2.09	3.26
<b>NORTH-WEST</b>	<b>136.00</b>	<b>140.94</b>	<b>128.17</b>	<b>94.96</b>	<b>100.23</b>
St. Petersburg	123.19	126.36	114.05	84.24	87.61
Leningrad Region	6.55	7.81	7.06	5.06	6.10
Novgorod Region	2.03	2.33	2.66	2.20	2.70
Pskov Region	4.23	4.43	4.40	3.47	3.81
<b>CENTRE</b>	<b>536.71</b>	<b>514.69</b>	<b>474.73</b>	<b>367.60</b>	<b>422.27</b>
Bryansk Region	1.97	3.13	2.78	2.42	3.08
Vladimir Region	4.38	5.31	4.72	3.90	5.43
Ivanovo Region	0.84	1.07	1.34	1.28	1.73
Tver Region	4.25	5.38	4.41	3.46	3.40
Kaluga Region	3.92	5.63	5.58	4.43	5.87
Kostroma Region	1.51	1.30	1.37	1.09	1.74
Moscow	423.71	386.68	362.55	268.53	302.21
Moscow Region	74.82	82.24	66.82	60.69	69.61
Orel Region	2.96	2.75	2.98	2.91	3.34
Ryazan Region	3.47	4.28	4.51	3.74	4.85
Smolensk Region	2.17	2.52	2.93	2.61	3.45
Tula Region	5.56	5.89	6.42	5.97	8.56
Yaroslavl Region	7.15	8.53	8.30	6.58	9.01
<b>VOLGA-VYATKA REGION</b>	<b>23.98</b>	<b>24.37</b>	<b>28.17</b>	<b>23.92</b>	<b>31.58</b>
Nizhni Novgorod Region	19.21	18.69	21.68	18.34	24.26
Kirov Region	1.63	1.85	2.50	2.15	2.75
Republic of Mariy-El	0.45	0.59	0.81	0.76	0.97
Republic of Mordovia	1.17	1.31	1.46	1.22	1.44
Chuvash Republic	1.53	1.93	1.72	1.45	2.17
<b>CENTRAL-BLACK SOIL REGION</b>	<b>12.65</b>	<b>15.89</b>	<b>15.51</b>	<b>13.76</b>	<b>21.48</b>
Belgorod Region	3.54	4.81	4.33	3.56	4.08
Voronezh Region	5.30	6.19	5.51	4.90	8.22
Kursk Region	1.63	1.90	2.06	1.75	2.71
Lipetsk Region	0.97	1.08	1.33	1.58	2.60
Tambov Region	1.21	1.91	2.28	1.97	3.87
<b>VOLGA REGION</b>	<b>53.26</b>	<b>53.18</b>	<b>53.44</b>	<b>45.59</b>	<b>63.34</b>
Astrakhan Region	4.99	4.15	4.31	4.20	4.60
Volgograd Region	6.53	6.87	7.69	6.16	9.04
Samara Region	18.80	17.27	17.13	14.07	21.46
Penza Region	1.99	2.21	2.21	2.06	2.78

End

(USD million)

1	2	3	4	5	6
Saratov Region	7.03	8.85	8.38	6.70	8.73
Ulyanovsk Region	1.46	1.85	1.90	1.70	2.74
Republic of Kalmykia	0.11	0.43	0.35	0.75	0.77
Republic of Tatarstan	12.36	11.55	11.46	9.95	13.23
<b>NORTH CAUCASUS</b>	<b>35.49</b>	<b>40.11</b>	<b>42.22</b>	<b>36.87</b>	<b>53.22</b>
Krasnodar Territory	19.15	21.25	23.11	18.45	27.40
Stavropol Territory	5.30	6.32	7.04	8.12	11.03
Rostov Region	8.92	10.56	10.18	8.56	12.56
Republic of Dagestan	0.12	0.06	0.09	0.08	0.14
Kabardino-Balkar Republic	0.25	0.37	0.44	0.46	0.29
Republic of Northern Ossetia — Alania	0.82	0.80	0.47	0.49	0.57
Adigei Republic	0.80	0.62	0.73	0.56	1.03
Karachai-Cherkess Republic	0.13	0.11	0.16	0.14	0.17
Republic of Ingushetia	0.00	0.00	0.01	0.01	0.04
<b>URALS</b>	<b>54.44</b>	<b>54.43</b>	<b>56.06</b>	<b>48.12</b>	<b>65.09</b>
Kurgan Region	0.90	1.19	1.27	1.18	1.37
Orenburg Region	4.51	3.76	4.29	4.33	7.11
Perm Region	5.95	5.72	5.60	4.80	6.23
Sverdlovsk Region	24.39	24.94	26.31	21.88	26.80
Chelyabinsk Region	10.72	9.80	10.21	8.84	12.55
Republic of Bashkortostan	6.23	6.92	6.13	4.91	7.45
Udmurt Republic	1.74	2.10	2.25	2.19	3.58
<b>WEST SIBERIA</b>	<b>42.21</b>	<b>41.67</b>	<b>43.97</b>	<b>36.93</b>	<b>54.72</b>
Altai Territory	6.43	6.27	5.94	5.10	9.05
Kemerovo Region	4.10	3.99	4.02	3.57	6.68
Novosibirsk Region	10.12	10.82	10.46	8.03	10.10
Omsk Region	6.07	6.99	8.05	6.50	8.03
Tomsk Region	3.32	2.39	2.41	2.38	2.74
Tyumen Region	12.12	11.12	13.03	11.31	18.05
Republic of Altai	0.05	0.09	0.07	0.05	0.06
<b>EAST SIBERIA</b>	<b>13.94</b>	<b>14.77</b>	<b>16.30</b>	<b>14.56</b>	<b>20.22</b>
Krasnoyarsk Territory	5.75	6.12	6.80	5.39	7.71
Irkutsk Region	5.86	6.15	6.54	6.89	8.86
Chita Region	1.04	1.06	1.20	0.72	1.24
Republic of Buryatia	0.49	0.52	0.75	0.68	0.91
Republic of Tyva	0.01	0.06	0.10	0.13	0.14
Republic of Khakassia	0.79	0.87	0.91	0.75	1.36
<b>FAR EAST</b>	<b>26.53</b>	<b>28.75</b>	<b>28.36</b>	<b>25.39</b>	<b>36.27</b>
Primorski Territory	14.03	13.64	12.93	10.12	13.52
Khabarovsk Territory	5.87	8.15	7.91	7.57	9.75
Amur Region	0.52	0.49	0.52	0.64	0.84
Kamchatka Region	0.86	0.55	0.53	0.39	1.20
Magadan Region	0.98	0.92	1.25	1.15	1.83
Sakhalin Region	2.80	3.38	2.62	3.20	5.74
Republic of Sakha (Yakutia)	1.40	1.57	2.54	2.19	3.29
Jewish Autonomous Area	0.08	0.04	0.05	0.12	0.09
Chukotka Autonomous Area	0.00	0.00	0.00	0.00	0.00
Kaliningrad Region	10.48	12.54	11.08	8.37	10.21

<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	31.03.1999							30.06.2000						
	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	453,196.8	131,545.3	34,490.8	97,054.4	321,651.5	219,190.3	102,461.2	504,622.1	138,748.9	36,673.6	102,075.3	365,873.2	254,248.5	111,624.7
<b>NORTH</b>	<b>12,003.3</b>	<b>1,012.0</b>	<b>214.8</b>	<b>797.2</b>	<b>10,991.3</b>	<b>8,603.4</b>	<b>2,387.9</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>
Arkhangelsk Region	1,891.1	30.7	26.0	4.7	1,860.4	1,540.0	320.3	2,225.6	57.9	45.5	12.4	2,167.6	1,804.3	363.4
Vologda Region	3,455.1	905.6	122.9	782.7	2,549.6	2,110.4	439.2	4,732.3	1465.6	128.5	1,337.1	3,266.6	2,718.9	547.8
Murmansk Region	2,772.4	15.5	15.5	0.0	2,756.8	2,038.3	718.5	3,185.8	48.7	33.6	15.0	3,137.1	2,283.9	853.3
Republic of Karelia	1,026.1	12.0	12.0	0.0	1,014.1	817.6	196.5	1,148.3	12.8	12.1	0.7	1,135.4	925.7	209.7
Komi Republic	2,858.6	48.2	38.4	9.8	2,810.4	2,097.1	713.4	3,389.6	32.1	20.9	11.1	3,357.5	2,541.1	816.4
<b>NORTH-WEST</b>	<b>27,284.1</b>	<b>7,830.0</b>	<b>2,712.7</b>	<b>5,117.3</b>	<b>19,454.1</b>	<b>12,212.6</b>	<b>7,241.5</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>
St. Petersburg	23,991.1	6,589.7	1,919.4	4,670.4	17,401.4	10,765.4	6,636.0	28,011.9	7,144.7	2,884.4	4,260.3	20,867.3	12,996.8	7,870.5
Leningrad Region	1408.7	1,153.3	709.5	443.8	255.4	121.2	134.2	1,684.2	1,443.3	911.7	531.6	240.9	136.0	104.9
Novgorod Region	1041.2	81.0	77.8	3.1	960.3	668.6	291.7	1,095.9	62.0	55.2	6.8	1033.9	782.7	251.2
Pskov Region	843.1	6.0	6.0	0.0	837.1	657.5	179.6	910.6	12.8	12.1	0.6	897.8	737.6	160.2
<b>CENTRE</b>	<b>211,989.2</b>	<b>85,376.0</b>	<b>23,986.8</b>	<b>61,389.2</b>	<b>126,613.2</b>	<b>65,998.4</b>	<b>60,614.8</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>
Bryansk Region	1,596.9	16.3	16.3	0.0	1,580.6	1,282.1	298.5	1,735.6	8.1	8.1	0.0	1,727.6	1,425.7	301.9
Vladimir Region	2,468.2	67.5	66.4	1.1	2,400.7	2,001.0	399.7	2,798.3	77.1	76.2	0.9	2,721.2	2,297.2	423.9
Ivanovo Region	1,526.4	2.8	2.8	0.0	1,523.5	1,375.1	148.4	1,700.5	10.2	1.8	8.4	1,690.3	1,536.7	153.6
Tver Region	2,039.4	12.4	12.4	0.0	2,027.0	1,645.3	381.7	2,173.0	7.1	7.1	0.0	2,166.0	1,775.6	390.3
Kaluga Region	1,779.1	65.6	42.7	22.9	1,713.5	1,258.5	455.1	1,996.1	110.0	91.3	18.8	1,886.1	1,412.2	473.9
Kostroma Region	1,035.8	28.4	26.6	1.7	1,007.4	787.5	219.9	1,145.5	32.6	30.9	1.7	1,112.8	886.2	226.6
Moscow	175,229.3	84,464.0	23,313.8	61,150.2	90,765.3	37,992.4	52,772.8	181,488.6	80,755.2	21,147.4	59,607.8	100,733.5	43,948.5	56,784.9
Moscow Region	15,586.0	563.9	357.7	206.2	15,022.1	11,412.5	3,609.6	17,033.7	464.4	353.2	111.2	16,569.3	12,722.7	3,846.6
Orel Region	1,307.2	6.0	6.0	0.0	1,301.3	1,112.7	188.6	1,420.5	8.8	8.8	0.0	1,411.7	1,218.0	193.7



Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Ryazan Region	2,114.5	25.0	18.9	6.0	2,089.5	1,649.8	439.7	2,373.9	27.4	21.4	6.0	2,346.6	1,860.3	486.3
Smolensk Region	1,535.9	29.5	29.5	0.0	1,506.4	1,089.0	417.4	1,736.4	30.7	30.7	0.0	1,705.7	1,251.9	453.8
Tula Region	3,151.9	44.2	44.0	0.1	3,107.7	2,425.8	681.9	3,539.1	66.8	66.6	0.2	3,472.3	2,725.1	747.1
Yaroslavl Region	2,618.7	50.6	49.6	1.0	2,568.1	1,966.6	601.5	3,068.3	77.5	71.9	5.6	2,990.7	2,333.0	657.7
<b>VOLGA-VYATKA REGION</b>	<b>13,376.6</b>	<b>578.6</b>	<b>221.5</b>	<b>357.1</b>	<b>12,798.0</b>	<b>10,246.7</b>	<b>2,551.4</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>
Nizhni Novgorod Region	8,759.5	534.0	194.4	339.6	8,225.4	6,158.9	2,066.5	10,007.1	551.4	232.2	319.2	9,455.7	7,161.2	2,294.5
Kirov Region	1,928.8	5.6	2.8	2.8	1,923.2	1,750.9	172.3	2,197.1	5.4	3.1	2.3	2,191.7	2,001.3	190.3
Republic of Mariy-El	538.0	5.4	5.4	0.0	532.6	480.6	52.1	612.7	5.9	5.8	0.0	606.8	549.7	57.1
Republic of Mordovia	928.6	11.7	11.7	0.0	916.9	819.8	97.1	1,037.8	25.5	25.5	0.0	1,012.3	904.3	108.0
Chuvash Republic	1,221.7	21.9	7.2	14.7	1,199.8	1,036.4	163.4	1,425.9	23.2	13.4	9.8	1,402.7	1,220.4	182.2
<b>CENTRAL-BLACK SOIL REGION</b>	<b>13,151.7</b>	<b>189.2</b>	<b>177.1</b>	<b>12.1</b>	<b>12,962.5</b>	<b>10,719.0</b>	<b>2,243.5</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>
Belgorod Region	2,760.9	64.0	58.7	5.3	2,696.9	2,082.3	614.6	3,054.5	52.3	47.0	5.3	3,002.2	2,330.1	672.2
Voronezh Region	4,753.4	19.0	19.0	0.0	4,734.5	3,978.4	756.1	5,255.5	45.3	45.3	0.0	5,210.2	4,446.4	763.8
Kursk Region	1,924.6	60.2	59.3	1.0	1,864.4	1,466.0	398.3	2,057.2	95.0	52.6	42.4	1,962.2	1,619.9	342.3
Lipetsk Region	1,951.5	25.9	24.0	1.9	1,925.6	1,668.4	257.2	2,142.3	25.9	25.3	0.6	2,116.4	1,843.9	272.5
Tambov Region	1,761.3	20.1	16.2	3.9	1,741.2	1,523.8	217.3	1,955.2	27.5	25.7	1.8	1,927.7	1,690.0	237.7
<b>VOLGA REGION</b>	<b>31,402.4</b>	<b>1,793.8</b>	<b>1,064.2</b>	<b>729.7</b>	<b>29,608.6</b>	<b>24,640.2</b>	<b>4,968.4</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>
Astrakhan Region	1,577.8	43.8	32.9	10.9	1,534.0	1,239.9	294.1	1,878.7	57.9	41.9	16.0	1,820.8	1,493.9	326.9
Volgograd Region	4,224.4	85.0	85.0	0.0	4,139.4	3,494.0	645.5	4,719.6	72.0	71.9	0.	4,647.5	3,929.5	718.1
Samara Region	8,749.7	505.1	202.7	302.4	8,244.6	6,553.8	1,690.8	10,287.5	730.9	284.9	446.0	9,556.6	7,652.3	1,904.2
Penza Region	2,237.4	3.7	3.7	0.0	2,233.7	1,958.1	275.6	2,473.1	2.5	2.4	0.1	2,470.6	2,190.2	280.4
Saratov Region	4,591.3	196.8	121.4	75.4	4,394.5	3,817.9	576.6	5,174.3	183.3	164.7	18.6	4,991.0	4,326.6	664.4
Ulyanovsk Region	2,182.8	53.3	53.2	0.2	2,129.5	1,904.5	225.0	2,389.9	11.5	10.5	1.0	2,378.5	2,153.7	224.8
Republic of Kalmykia	20.1	12.3	1.4	11.0	7.7	4.9	2.8	8.2	4.1	4.1	0.0	4.0	3.5	0.5
Republic of Tatarstan	7,818.9	893.7	563.9	329.8	6,925.2	5,667.1	1,258.1	9,627.7	1,501.0	1,079.5	421.5	8,126.8	6,744.2	1,382.5

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>NORTH CAUCASUS</b>	<b>23,508.1</b>	<b>668.0</b>	<b>621.5</b>	<b>46.5</b>	<b>22,840.0</b>	<b>18,697.9</b>	<b>4,142.1</b>	<b>27,285.2</b>	<b>1,351.4</b>	<b>1,090.3</b>	<b>261.2</b>	<b>25,933.8</b>	<b>21,345.4</b>	<b>4,588.4</b>
Krasnodar Territory	9,950.7	331.4	309.4	22.0	9,619.3	7,711.4	1,907.9	11,785.0	876.1	740.0	136.1	10,908.8	8,761.3	2,147.5
Stavropol Territory	5,108.9	106.1	100.4	5.6	5,002.8	3,807.3	1,195.5	5,979.0	204.3	113.6	90.7	5,774.7	4,476.2	1,298.5
Republic of Ingushetia	20.8	0.2	0.2	0.0	20.7	17.3	3.4	25.0	1.0	1.0	0.0	24.0	21.4	2.7
Rostov Region	6,055.1	164.1	145.1	18.9	5,891.0	5,142.0	749.0	6,819.2	204.7	170.4	34.4	6,614.4	5,769.5	845.0
Adigei Republic	577.3	1.0	1.0	0.0	576.2	475.7	100.5	646.3	2.4	2.4	0.0	643.8	541.4	102.4
Republic of Dagestan	500.4	18.6	18.6	0.0	481.8	440.6	41.2	510.7	11.5	11.5	0.0	499.2	455.5	43.7
Kabardino-Balkar Republic	628.5	13.7	13.7	0.0	614.8	556.0	58.8	714.1	10.3	10.3	0.0	703.8	641.7	62.1
Republic of Northern Ossetia — Alania	623.1	25.1	25.1	0.0	598.0	529.7	68.4	751.7	28.7	28.7	0.0	722.9	646.6	76.3
Karachai-Cherkess Republic	43.3	7.8	7.8	0.0	35.5	17.9	17.5	54.3	12.3	12.3	0.0	42.0	31.8	10.3
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>	<b>36,076.2</b>	<b>4,257.8</b>	<b>2,783.8</b>	<b>1,474.0</b>	<b>31,818.3</b>	<b>25,219.3</b>	<b>6,599.1</b>	<b>42,492.4</b>	<b>5,450.5</b>	<b>4,363.0</b>	<b>1,087.5</b>	<b>37,041.9</b>	<b>29,956.6</b>	<b>7,085.3</b>
Kurgan Region	776.7	0.6	0.6	0.0	776.1	713.7	62.4	887.5	3.1	3.1	0.0	884.4	808.9	75.5
Orenburg Region	3,329.8	81.5	48.0	33.6	3,248.3	2,761.2	487.1	3,789.4	89.8	48.7	41.1	3,699.6	3,169.8	529.8
Perm Region	6,645.2	993.4	126.0	867.5	5,651.7	4,455.2	1,196.5	7,416.7	681.8	197.9	483.8	6,734.9	5,424.8	1,310.2
Sverdlovsk Region	11,311.5	2,483.7	2,210.1	273.7	8,827.8	6,705.8	2,122.0	14,086.1	3,617.3	3511.0	106.2	10,468.8	8,078.2	2,390.6
Chelyabinsk Region	6,457.2	503.2	209.3	293.9	5,954.0	4,678.5	1,275.5	7,389.2	727.1	323.6	403.5	6,662.1	5,455.5	1,206.6
Republic of Bashkortostan	5,704.0	166.9	161.5	5.4	5,537.2	4,365.5	1,171.7	6,707.2	258.7	251.2	7.5	6,448.5	5,184.1	1,264.4
Udmurt Republic	1,851.9	28.4	28.4	0.0	1,823.4	1,539.4	284.0	2,216.3	72.8	27.5	45.3	2,143.5	1,835.3	308.3
<b>WEST SIBERIA</b>	<b>54,287.6</b>	<b>27,583.4</b>	<b>1,952.3</b>	<b>25,631.1</b>	<b>26,704.2</b>	<b>21,129.3</b>	<b>5,574.9</b>	<b>66,426.4</b>	<b>34,582.6</b>	<b>2181.4</b>	<b>32,401.3</b>	<b>31,843.7</b>	<b>25,447.7</b>	<b>6,396.0</b>
Altai Territory	3,292.6	58.6	58.3	0.3	3,234.0	2,799.7	434.2	3,748.0	47.6	47.3	0.3	3,700.4	3,230.7	469.7
Kemerovo Region	5,038.8	434.8	134.8	300.0	4,604.0	3,919.9	684.0	5,656.4	343.4	126.6	216.7	5,313.0	4556.4	756.6
Novosibirsk Region	3,753.9	285.1	168.9	116.2	3,468.8	2,659.6	809.2	4,294.9	298.5	182.5	115.9	3,996.4	3083.4	913.0

1	End (thousand rubles)													
	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Omsk Region	3,094.3	168.5	137.2	31.3	2,925.8	2,391.6	534.3	3,660.1	150.4	146.8	3.6	3,509.7	2,900.7	608.9
Tomsk Region	1,876.0	124.5	113.5	10.9	1,751.6	1,332.2	419.4	2,215.8	171.1	160.2	10.9	2,044.7	1,597.8	446.9
Tyumen Region	37,211.1	26,494.9	1,322.5	25,172.4	10,716.2	8,022.5	2,693.7	4,6844.1	33,569.8	1,515.9	32,053.9	13,274.4	10,073.5	3,200.9
Republic of Altai	20.9	17.0	17.0	0.0	3.9	3.9	0.0	7.1	1.9	1.9	0.0	5.2	5.2	0.0
<b>EAST SIBERIA</b>	<b>13,375.5</b>	<b>313.2</b>	<b>272.3</b>	<b>40.9</b>	<b>13,062.3</b>	<b>10,624.2</b>	<b>2,438.1</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>
Krasnoyarsk Territory	6,043.6	142.4	127.7	14.7	5,901.2	4,580.2	1321.1	6,669.5	115.5	102.1	13.4	6,554.0	5,253.1	1,300.9
Irkutsk Region	4,776.8	129.5	107.5	22.0	4,647.3	3,857.2	790.1	5,657.4	332.5	130.0	202.5	5,324.9	4,475.3	849.5
Chita Region	1,084.8	23.8	23.8	0.0	1,061.0	888.1	173.0	1261.8	21.6	21.6	0.0	1,240.3	1056.9	183.4
Republic of Buryatia	792.4	14.3	10.1	4.3	778.1	698.6	79.5	952.0	27.5	16.3	11.2	924.5	838.8	85.6
Republic of Tyva	118.3	0.1	0.1	0.0	118.2	110.8	7.4	130.7	0.0	0.0	0.0	130.6	124.3	6.4
Republic of Khakassia	559.6	3.1	3.1	0.0	556.5	489.3	67.1	630.6	2.2	2.2	0.0	628.4	565.6	62.8
<b>FAR EAST</b>	<b>14,704.2</b>	<b>1,696.0</b>	<b>409.0</b>	<b>1,287.1</b>	<b>13,008.1</b>	<b>10,076.2</b>	<b>2,931.9</b>	<b>15,905.7</b>	<b>1,1581</b>	<b>466.0</b>	<b>692.1</b>	<b>14,747.6</b>	<b>11,442.7</b>	<b>3,304.9</b>
Primorski Territory	5,837.3	269.1	88.7	180.4	5,568.2	4,496.2	1,072.0	6,539.8	336.1	91.1	245.0	6,203.7	4,935.7	1,268.0
Khabarovsk Territory	3,319.9	315.5	144.9	170.6	3,004.4	2,304.8	699.7	3,890.4	449.7	163.9	285.8	3,440.7	2,652.5	788.2
Amur Region	1,091.0	9.6	9.3	0.3	1,081.4	898.9	182.5	1,198.9	6.5	6.5	0.0	1,192.4	999.0	193.4
Kamchatka Region	341.5	39.7	25.9	13.8	301.8	83.2	218.5	383.1	60.0	47.1	12.8	323.2	105.5	217.7
Magadan Region	969.6	176.1	29.2	146.9	793.5	496.3	297.2	1,048.9	180.9	36.0	144.8	868.0	550.6	317.4
Sakhalin Region	171.1	67.1	67.1	0.0	104.0	29.2	74.8	157.8	48.6	48.6	0.0	109.2	27.6	81.6
Chukotka Autonomous Area	7.8	0.0	0.0	0.0	7.8	7.8	0.0	4.5	0.0	0.0	0.0	4.5	4.5	0.0
Republic of Sakha (Yakutia)	2,959.2	818.7	43.6	775.2	2,140.5	1,755.7	384.7	2,671.5	73.0	69.4	3.6	2598.5	2,162.0	436.5
Jewish Autonomous Area	6.7	0.2	0.2	0.0	6.5	4.0	2.4	10.9	3.4	3.4	0.0	7.4	5.3	2.1
Kaliningrad Region	2,037.9	247.1	74.9	172.2	1,790.8	1,023.2	767.6	2,312.4	330.5	145.3	185.3	1,981.9	1,160.4	821.5

<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)

	31.03.2000			30.06.2000		
	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	40,459,212	167,359,592	3,645,771	45,575,032	192,883,156	4,052,161
<b>NORTH</b>	<b>215,097</b>	<b>2,451,380</b>	<b>491</b>	<b>205,882</b>	<b>2,135,596</b>	<b>474</b>
Arkhangelsk Region	7,808	30,694	122	13,204	28,484	4
Vologda Region	104,594	1,301,956	159	98,111	833,726	384
Murmansk Region	36,718	422,531	156	30,969	549,529	23
Republic of Karelia	12,272	20,301	0	19,615	23,086	0
Komi Republic	53,705	675,898	54	43,983	700,771	63
<b>NORTH-WEST</b>	<b>3,117,573</b>	<b>7,988,092</b>	<b>111,149</b>	<b>2,864,277</b>	<b>10,108,777</b>	<b>138,576</b>
St. Petersburg	3,080,344	7,801,713	111,071	2,803,742	9,825,166	138,358
Leningrad Region	11,373	67,787	14	25,140	95,591	39
Novgorod Region	16,600	59,500	0	21,644	113,618	0
Pskov Region	9,256	59,092	64	13,751	74,402	179
<b>CENTRE</b>	<b>30,055,072</b>	<b>121,994,061</b>	<b>3,481,396</b>	<b>33,423,685</b>	<b>146,379,759</b>	<b>3,839,821</b>
Bryansk Region	2,696	24,428	1	3,606	34,723	1
Vladimir Region	3,239	37,575	0	7,368	46,309	0
Ivanovo Region	22,703	84,885	0	25,679	106,168	0
Tver Region	20,879	164,162	119	20,964	184,821	131
Kaluga Region	567	39,472	0	1,217	35,458	0
Kostroma Region	7,807	21,109	0	8,507	51,723	0
Moscow	28,884,933	118,059,008	3,442,455	32,028,809	140,967,355	3,814,819
Moscow Region	1,002,948	2,959,236	38,567	1,199,336	4,194,591	22,733
Orel Region	2,720	11,813	0	8,158	9,632	0
Ryazan Region	31,921	160,441	140	42,471	193,218	120
Smolensk Region	13,152	70,983	5	19,912	153,271	4
Tula Region	36,390	149,383	11	32,306	148,499	11
Yaroslavl Region	25,117	211,566	98	25,352	253,991	2,002

Cont.  
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	428,206	1,390,583	527	358,882	1,479,119	374
Nizhni Novgorod Region	394,528	1,198,423	525	302,642	1,272,641	372
Kirov Region	6,403	40,144	2	5,036	54,756	2
Republic of Mariy-El	8,347	14,387	0	9,746	15,113	0
Republic of Mordovia	11,725	96,197	0	26,310	97,330	0
Chuvash Republic	7,203	41,432	0	15,148	39,279	0
CENTRAL-BLACK SOIL REGION	155,922	286,597	100	166,033	430,484	72
Belgorod Region	32,328	78,840	0	30,565	93,099	0
Voronezh Region	93,182	43,992	72	83,626	52,955	71
Kursk Region	22,825	98,650	0	38,172	90,408	0
Lipetsk Region	1,446	31,912	28	4,635	164,294	1
Tambov Region	6,141	33,203	0	9,035	29,728	0
VOLGA REGION	1,067,795	6,797,172	7,274	1,803,409	7,865,697	12,108
Astrakhan Region	32,358	75,259	106	27,781	95,874	38
Volgograd Region	96,513	508,164	771	124,091	666,536	250
Samara Region	271,377	3,883,501	5,470	389,786	3,910,887	8,893
Penza Region	24,875	88,759	5	45,859	126,747	8
Saratov Region	164,974	480,770	6	160,066	501,095	9
Ulyanovsk Region	32,194	71,058	4	21,221	78,101	4
Republic of Kalmykia	40,644	12,909	0	55,874	20,060	0
Republic of Tatarstan	404,860	1,676,752	912	978,731	2,466,397	2,906
NORTH CAUCASUS	892,424	2,301,546	4,418	1,082,393	2,726,750	5,458
Krasnodar Territory	520,332	1,194,297	4,234	575,544	1,470,870	5,277
Stavropol Territory	40,892	166,339	45	49,344	195,182	27
Republic of Ingushetia	36	19,999	0	174	12,595	0
Rostov Region	117,198	655,582	46	182,687	662,298	66
Adigei Republic	3,513	12,173	0	4,114	13,151	7
Republic of Dagestan	117,007	87,263	3	172,939	115,830	0
Kabardino-Balkar Republic	10,474	23,173	0	14,182	30,602	0
Republic of Northern Ossetia — Alania	61,214	106,285	90	73,156	144,534	81
Karachai-Cherkess Republic	21,758	36,435	0	10,253	81,688	0
URALS	1,948,994	6,548,361	10,836	2,376,948	8,002,803	13,308
Kurgan Region	1,416	12,502	0	988	18,969	0
Orenburg Region	25,140	293,936	1,594	21,148	368,035	1,784

End  
(thousand rubles)

	1	2	3	4	5	6	7
Perm Region		230,260	374,482	2,248	306,284	389,111	3,850
Sverdlovsk Region		613,822	2,292,746	3,491	551,371	2,659,503	3,419
Chelyabinsk Region		516,612	1,396,960	2,061	848,595	1,409,964	3,257
Republic of Bashkortostan		464,315	1,859,937	1,437	565,727	2,299,740	993
Udmurt Republic		97,429	317,798	5	82,835	857,481	5
<b>WEST SIBERIA</b>		<b>1,606,600</b>	<b>14,978,698</b>	<b>18,763</b>	<b>2,047,778</b>	<b>10,727,987</b>	<b>29,903</b>
Altai Territory		28,295	168,736	0	37,123	200,368	1
Kemerovo Region		90,126	507,583	202	168,784	447,364	72
Novosibirsk Region		244,346	956,794	1,312	311,217	872,175	1,012
Omsk Region		77,427	438,820	95	99,854	474,163	621
Tomsk Region		374,695	83,263	2	113,821	182,897	31
Tyumen Region		790,061	12,796,682	17,143	1,312,058	8,522,413	28,158
Republic of Altai		1,650	26,820	9	4,921	28,607	8
<b>EAST SIBERIA</b>		<b>382,550</b>	<b>855,404</b>	<b>1,343</b>	<b>488,211</b>	<b>1,023,667</b>	<b>991</b>
Krasnoyarsk Territory		228,847	289,437	103	258,983	287,062	4
Irkutsk Region		91,846	424,909	1,240	149,644	548,644	987
Chita Region		20,756	44,558	0	19,172	47,055	0
Republic of Buryatia		25,313	77,272	0	42,693	100,623	0
Republic of Tyva		10,749	3,911	0	14,366	7,780	0
Republic of Khakassia		5,039	15,317	0	3,353	32,503	0
<b>FAR EAST</b>		<b>550,497</b>	<b>1,580,786</b>	<b>8,306</b>	<b>700,698</b>	<b>1,763,490</b>	<b>9,103</b>
Primorski Territory		89,452	594,222	5,736	103,590	605,659	7,289
Khabarovsk Territory		219,487	399,771	495	281,834	537,579	749
Amur Region		8,122	43,908	0	27,359	59,584	0
Kamchatka Region		91,926	242,388	887	126,846	229,231	662
Magadan Region		17,988	68,957	1	19,449	84,184	1
Sakhalin Region		73,998	146,622	1,187	99,582	153,122	395
Chukotka Autonomous Area		—	—	—	—	—	—
Republic of Sakha (Yakutia)		49,524	84,918	0	42,038	94,131	7
Jewish Autonomous Area		—	—	—	—	—	—
Kaliningrad Region		38,482	186,912	1,168	56,836	239,027	1,973

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

Table 3.3

## Foreign Currency Accounts of Enterprises, Organisations and Institutions

(thousand rubles)

1	31.03.2000			30.06.2000		
	state enterprises	non-state enterprises	other <sup>1</sup>	state enterprises	non-state enterprises	other <sup>1</sup>
2	3	4	5	6	7	
Russian Federation	32,690,494	95,322,709	13,067,639	26,204,333	96,155,707	11,763,139
<b>NORTH</b>	<b>16,722</b>	<b>489,120</b>	<b>722</b>	<b>23,458</b>	<b>800,080</b>	<b>1,103</b>
Arkhangelsk Region	0	1,598	8	0	6,264	4
Vologda Region	3,653	260,313	511	10,135	659,045	555
Murmansk Region	10,552	192,136	27	10,501	91,584	223
Republic of Karelia	2,002	16,855	0	2,432	34,823	0
Komi Republic	515	18,218	176	390	8,364	321
<b>NORTH-WEST</b>	<b>1,388,144</b>	<b>5,249,035</b>	<b>813,393</b>	<b>1,501,158</b>	<b>5,292,481</b>	<b>594,864</b>
St. Petersburg	1,379,036	5,224,582	765,991	1,485,820	5,260,365	594,760
Leningrad Region	184	19,345	60	550	24,858	48
Novgorod Region	4,573	3,304	1	6,136	6,230	1
Pskov Region	4,351	1,804	47,341	8,652	1,028	55
<b>CENTRE</b>	<b>29,950,403</b>	<b>80,691,899</b>	<b>11,759,655</b>	<b>23,566,819</b>	<b>80,959,476</b>	<b>10,776,255</b>
Bryansk Region	2	9,206	0	2	2,074	0
Vladimir Region	594	3,737	0	591	4,023	0
Ivanovo Region	0	117	0	0	83	0
Tver Region	821	52,774	817	733	58,856	796
Kaluga Region	9	215	0	9	235	0
Kostroma Region	0	2	5	0	2	4
Moscow	29,896,241	79,833,771	11,566,031	23,495,087	80,329,937	10,668,656
Moscow Region	39,141	680,476	191,156	53,222	398,478	76,525
Orel Region	0	0	0	0	2	0
Ryazan Region	1,321	29,180	0	6,477	26,410	0
Smolensk Region	19	2,952	190	37	6,602	6,643
Tula Region	4,736	10,983	1,179	7,709	70,659	23,619
Yaroslavl Region	7,519	68,486	277	2,952	62,115	12

Cont.  
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	113,850	354,771	2,621	49,268	291,519	1,064
Nizhni Novgorod Region	112,091	351,440	2,285	45,450	284,707	901
Kirov Region	1,398	927	336	1,790	1,003	163
Republic of Mariy-El	0	0	0	0	84	0
Republic of Mordovia	286	1,275	0	280	1,134	0
Chuvash Republic	75	1,129	0	1,748	4,591	0
CENTRAL-BLACK SOIL REGION	7,667	11,210	24	7,144	9,885	24
Belgorod Region	1,159	3,668	0	1,179	1,702	0
Voronezh Region	5,000	2,891	24	4,746	3,895	24
Kursk Region	1,416	4,086	0	893	3,593	0
Lipetsk Region	11	96	0	11	95	0
Tambov Region	81	469	0	315	600	0
VOLGA REGION	227,475	1,430,961	81,775	158,700	1,391,252	30,993
Astrakhan Region	1,082	13,696	3	861	2,938	3
Volgograd Region	6,372	72,464	79	9,552	83,715	284
Samara Region	7,994	487,043	68,230	8,290	459,459	13,175
Penza Region	4,721	3,074	331	4,884	4,259	115
Saratov Region	18,962	378688	281	20,643	359,831	305
Ulyanovsk Region	4,654	10,996	0	1,889	6,805	0
Republic of Kalmykia	141	105	45	127	1,156	45
Republic of Tatarstan	183,549	464,895	12,806	112,454	473,089	17,066
NORTH CAUCASUS	39,920	765,259	15,648	35,863	636095	19051
Krasnodar Territory	25,706	690,823	13,233	24,681	544,593	16,266
Stavropol Territory	3,610	2,861	1	310	1,404	1
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	8,811	65,708	1,163	9,093	82,372	1,245
Adigei Republic	26	2,256	1,251	25	6,091	1,539
Republic of Dagestan	581	895	0	573	883	0
Kabardino-Balkar Republic	424	2,311	0	282	408	0
Republic of Northern Ossetia — Alania	762	244	0	899	193	0
Karachai-Cherkess Republic	0	161	0	0	151	0
URALS	353,416	344,3016	273,554	456,606	4,653,173	241,607
Kurgan Region	1	93	0	1	91	0
Orenburg Region	0	204,328	0	0	255,747	0



End  
(thousand rubles)

1	2	3	4	5	6	7
Perm Region	6,194	326,398	27,232	4,339	153,360	18,596
Sverdlovsk Region	136,449	407,779	223,087	232,044	507,582	213,085
Chelyabinsk Region	176,582	709,623	2,700	44,392	889,462	3,095
Republic of Bashkortostan	19,619	1,703,784	18,086	161,073	2,841,524	4,951
Udmurt Republic	14,571	91,011	2,449	14,757	5,407	1,880
<b>WEST SIBERIA</b>	<b>297,972</b>	<b>1,671,922</b>	<b>58,404</b>	<b>111,375</b>	<b>992,913</b>	<b>70,688</b>
Altai Territory	1,291	47,962	0	890	62,882	0
Kemerovo Region	35,038	95,965	642	31,210	94,765	622
Novosibirsk Region	50,656	115,884	5,932	36,193	111,764	6,960
Omsk Region	395	26,197	0	228	35,246	625
Tomsk Region	13,334	7,488	33	7,667	21,474	512
Tyumen Region	197,258	1,378,426	51,797	35,187	666,782	61,969
Republic of Altai	0	0	0	0	0	0
<b>EAST SIBERIA</b>	<b>35,246</b>	<b>130,332</b>	<b>19,773</b>	<b>11,380</b>	<b>97,767</b>	<b>8,247</b>
Krasnoyarsk Territory	13,743	28,358	2,544	8,079	30,023	199
Irkutsk Region	18,014	95,625	10,016	1,336	55,970	5,770
Chita Region	1,328	857	240	147	792	1
Republic of Buryatia	733	5,492	6,973	403	10,982	2,277
Republic of Tyva	0	0	0	0	0	0
Republic of Khakassia	1,428	0	0	1,415	0	0
<b>FAR EAST</b>	<b>248,819</b>	<b>967,622</b>	<b>38,223</b>	<b>274,012</b>	<b>934,729</b>	<b>15,594</b>
Primorski Territory	43,625	215,625	10,105	85,216	258,830	9,058
Khabarovsk Territory	76,217	66,073	2,495	63,077	66,310	1,894
Amur Region	194	1,496	0	185	2291	0
Kamchatka Region	69,442	564,544	23,845	68,502	494,529	2,625
Magadan Region	37,884	21,134	19	45,154	13,495	18
Sakhalin Region	20,782	95,176	1,759	11,150	85,327	1,999
Chukotka Autonomous Area	—	—	—	—	—	—
Republic of Sakha (Yakutia)	675	3,574	0	728	13947	0
Jewish Autonomous Area	—	—	—	—	—	—
Kaliningrad Region	10,860	117,562	3,847	8,550	96,337	3,649

<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)

	31.03.2000					30.06.2000				
	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	9,857,205	23,008,266	5,636,994	10,451,135		11,512,547	33,849,846	6,631,835	12,520,817	
<b>NORTH</b>	<b>241</b>	<b>182,198</b>	<b>8,457</b>	<b>57,287</b>	<b>241</b>	<b>169,613</b>	<b>170,841</b>	<b>83,206</b>		
Arkhangelsk Region	0	1	0	83	0	21	0	22		
Vologda Region	241	151,883	415	20,002	241	152,640	463	25,730		
Murmansk Region	0	2,766	6,880	6,239	0	4,191	169,145	4,617		
Republic of Karelia	0	3,864	1,085	11,272	0	7,619	1,142	9,729		
Komi Republic	0	23,684	77	19,691	0	5,142	91	43,108		
<b>NORTH-WEST</b>	<b>1,936</b>	<b>636,107</b>	<b>1,622,438</b>	<b>127,341</b>	<b>21,498</b>	<b>661,725</b>	<b>1,760,179</b>	<b>199,299</b>		
St. Petersburg	1,767	619,348	1,622,203	122,034	21,329	647,372	1,759,990	190,350		
Leningrad Region	87	12,083	0	1,147	87	9,489	0	253		
Novgorod Region	0	3,420	89	966	0	1,700	117	3,796		
Pskov Region	82	1,256	146	3,194	82	3,164	72	4,900		
<b>CENTRE</b>	<b>9,247,405</b>	<b>10,370,293</b>	<b>3,460,223</b>	<b>5,404,637</b>	<b>11,037,982</b>	<b>17,426,391</b>	<b>4,317,649</b>	<b>6,746,733</b>		
Bryansk Region	0	281	2	462	0	619	1	718		
Vladimir Region	0	381	0	29	0	330	0	18		
Ivanovo Region	0	1,177	0	1,747	0	2,490	0	4,716		
Tver Region	1,845	2,912	100	76	1,845	5,099	940	97		
Kaluga Region	0	0	0	0	0	0	0	0		
Kostroma Region	5,250	424	76	32	5250	43	2	27		
Moscow	9,228,637	10,232,596	3,453,913	5,233,015	11,019,506	17,211,830	4,309,689	6,675,738		
Moscow Region	7,172	108,411	5,281	162,968	7,403	184,775	6,253	58,092		
Orel Region	0	5,107	0	8	0	240	0	247		
Ryazan Region	0	13,260	830	238	0	17,917	744	438		
Smolensk Region	0	1,057	0	324	0	1,559	0	48		
Tula Region	4,501	3,936	21	1,421	3,978	1,319	20	1,990		
Yaroslavl Region	0	751	0	4,317	0	170	0	4,604		

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9
<b>VOLGA-VYATKA REGION</b>	44,630	244,345	629	44,512	38,763	404,399	572	31,764
Nizhni Novgorod Region	44,596	227,135	299	38,742	38,729	389,230	166	22,495
Kirov Region	0	4	0	639	0	100	0	326
Republic of Mariy-El	0	9,144	47	2,388	0	9,978	0	2,227
Republic of Mordovia	34	425	250	1,755	34	488	319	616
Chuvash Republic	0	7,637	33	988	0	4,603	87	6,100
<b>CENTRAL-BLACK SOIL REGION</b>	12,065	18,586	12,000	5,562	10,416	16,360	11,791	5,429
Belgorod Region	3,174	3,723	244	2,680	3,174	13,215	337	2,415
Voronezh Region	0	815	4,940	2,753	0	989	4,874	2,732
Kursk Region	7,936	6,373	6,816	110	6,313	1,797	6,580	269
Lipetsk Region	208	7,328	0	0	182	188	0	0
Tambov Region	747	347	0	19	747	171	0	13
<b>VOLGA REGION</b>	36,141	846,872	14,778	453,840	31,106	2,261,865	18,218	603,448
Astrakhan Region	338	12,290	0	1,595	367	18,628	0	5,624
Volgograd Region	2,879	58,552	919	9,201	0	146,109	1,477	9,644
Samara Region	951	43,890	334	26,424	951	30,810	316	56,211
Penza Region	24,886	41,066	38	5,110	26,409	109,357	57	8,020
Saratov Region	201	4,021	11,136	2,423	182	2,905	11,811	2,221
Ulyanovsk Region	0	953	199	619	0	1,023	619	567
Republic of Kalmykia	0	7,195	233	1,025	0	6,036	490	2,311
Republic of Tatarstan	6,886	678,905	1,919	407,443	3,197	1,946,997	3,448	518,850
<b>NORTH CAUCASUS</b>	153,165	257,015	580	44,249	131,578	158,914	844	46,476
Krasnodar Territory	51	2,414	45	946	51	4,878	47	3,533
Stavropol Territory	1,758	122,998	14	4,686	1,758	36,066	10	13,522
Republic of Ingushetia	0	0	0	0	0	0	0	0
Rostov Region	31,038	65,862	229	6,096	30,970	68,125	424	5,266
Adigei Republic	84	124	0	12	0	24	0	67
Republic of Dagestan	117,553	30,818	194	16,179	96,110	30,251	213	15,870
Kabardino-Balkar Republic	0	1,464	62	29	0	521	109	286
Republic of Northern Ossetia — Alania	0	25,566	36	5,457	8	12,554	41	5,918
Karachai-Cherkess Republic	2,681	7,769	0	10,844	2,681	6,495	0	2,014
<b>URALS</b>	301,505	3,354,244	433,458	1,414,889	197,563	3,352,049	248,870	1,870,486
Kurgan Region	16	0	0	49	16	81	0	84
Orenburg Region	188	1,799	152	5,676	188	83	156	25,460

1	End (thousand rubles)								
	2	3	4	5	6	7	8	9	
Perm Region	2,329	51,065	367	8,020	5,466	147,718	3,716	10,910	
Sverdlovsk Region	23,828	1,207,935	17,266	432,849	31,768	1,119,377	10,363	153,025	
Chelyabinsk Region	262,577	257,345	6,944	250,071	135,356	689,091	4,760	229,420	
Republic of Bashkortostan	11,299	1,713,293	395,333	714,654	23,501	1,304,290	216,105	1,447,473	
Udmurt Republic	1,268	122,807	13,396	3,570	1,268	91,409	13,770	4,114	
<b>WEST SIBERIA</b>	<b>12,380</b>	<b>6,255,859</b>	<b>20,893</b>	<b>2,355,749</b>	<b>7,276</b>	<b>8,548,409</b>	<b>39,926</b>	<b>2,317,228</b>	
Altai Territory	0	20	0	3,892	0	43	0	9,869	
Kemerovo Region	7,627	73,807	3,118	9,160	4,047	77,971	17,557	5,146	
Novosibirsk Region	0	52,872	6,562	62,998	0	22,540	8,805	77,506	
Omsk Region	1,257	5,386	4	13,504	1,258	21,602	3	20,928	
Tomsk Region	34	88,724	8,689	61,507	592	64,114	10,123	48,132	
Tyumen Region	3,462	6,035,050	2,520	2,204,688	1,379	8,362,139	3,438	2,155,647	
Republic of Altai	0	0	0	0	0	0	0	0	
<b>EAST SIBERIA</b>	<b>4,559</b>	<b>275,299</b>	<b>8,424</b>	<b>44,894</b>	<b>4,563</b>	<b>575,728</b>	<b>3,380</b>	<b>36,166</b>	
Krasnoyarsk Territory	2,460	225,732	8	39,478	2,209	501,578	8	30,404	
Irkutsk Region	0	3,473	6,974	911	0	10,395	2,066	972	
Chita Region	0	100	0	1,025	0	157	0	511	
Republic of Buryatia	182	34,052	1,437	2,628	761	28,335	1,305	3,489	
Republic of Tyva	1,625	7,686	5	31	1,517	7,269	1	197	
Republic of Khakassia	292	4256	0	821	76	27,994	0	593	
<b>FAR EAST</b>	<b>42,198</b>	<b>559,643</b>	<b>55,084</b>	<b>495,095</b>	<b>30,669</b>	<b>259,753</b>	<b>59,534</b>	<b>563,767</b>	
Primorski Territory	5,028	53,893	31,909	74,882	1,720	29,644	42,302	99,409	
Khabarovsk Territory	13,167	461,984	21,203	388,042	2,354	169,946	14,207	390,427	
Amur Region	50	35,216	906	2,149	50	25,927	1,492	2,684	
Kamchatka Region	0	75	0	27,647	0	1,080	0	66,087	
Magadan Region	0	1,558	99	0	0	26,949	363	211	
Sakhalin Region	23,889	1,463	962	841	26,513	3,258	1,165	1,235	
Chukotka Autonomous Area	—	—	—	—	—	—	—	—	
Republic of Sakha (Yakutia)	64	5,454	5	1,534	32	2,949	5	3,714	
Jewish Autonomous Area	—	—	—	—	—	—	—	—	
Kaliningrad Region	980	7,805	30	3,080	892	14,640	31	16,815	

Table 3.5

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

(thousand rubles)

	31.03.2000			30.06.2000		
	certificates of deposit	savings certificates	bonds	certificates of deposit	savings certificates	bonds
1	2	3	4	5	6	7
Russian Federation	8,429,434	89,641	1,175,854	10,657,076	78,047	2,385,311
<b>NORTH</b>	<b>21,737</b>	<b>0</b>	<b>0</b>	<b>105,188</b>	<b>0</b>	<b>0</b>
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	21,737	0	0	105,188	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>2,215,777</b>	<b>1,152</b>	<b>20,000</b>	<b>3,349,623</b>	<b>1,422</b>	<b>20,000</b>
St. Petersburg	2,215,777	1,152	20,000	3,349,623	1,422	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>4,633,875</b>	<b>88,360</b>	<b>1,010,528</b>	<b>5,247,531</b>	<b>76,498</b>	<b>2,180,528</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	424	0	0
Kaluga Region	0	0	3	0	0	3
Kostroma Region	0	0	0	0	0	0
Moscow	4,606,438	88,351	1,010,525	5,208,673	76,489	2,180,525
Moscow Region	18,912	0	0	18,772	0	0
Orel Region	0	0	0	0	0	0
Ryazan Region	0	9	0	0	9	0
Smolensk Region	0	0	0	0	0	0
Tula Region	8,101	0	0	19,662	0	0
Yaroslavl Region	0	0	0	0	0	0

Cont.  
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	5,305	3	0	38,495	1	0
Nizhni Novgorod Region	4,835	2	0	38,025	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	470	1	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	712,898	0	124,767	594,152	0	184,767
Astrakhan Region	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0
Samara Region	498,015	0	0	423,715	0	0
Penza Region	89,615	0	0	31,980	0	0
Saratov Region	68,420	0	0	62,553	0	0
Ulyanovsk Region	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Tatarstan	56,848	0	124,767	75,904	0	184,767
NORTH CAUCASUS	5	0	15,016	1,005	0	16
Krasnodar Territory	0	0	0	0	0	0
Stavropol Territory	0	0	0	1,000	0	0
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	2	0	15,016	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	3	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0
URALS	805,711	119	5,543	1,273,131	119	0
Kurgan Region	0	0	0	0	0	0
Orenburg Region	0	0	0	0	0	0

	End (thousand rubles)						
	1	2	3	4	5	6	7
Perm Region		0	0	0	0	0	0
Sverdlovsk Region		1	81	5,543	1	81	0
Chelyabinsk Region		0	0	0	0	0	0
Republic of Bashkortostan		805,670	38	0	1,273,090	38	0
Udmurt Republic		40	0	0	40	0	0
<b>WEST SIBERIA</b>		<b>18,100</b>	<b>0</b>	<b>0</b>	<b>39,600</b>	<b>0</b>	<b>0</b>
Altai Territory		0	0	0	0	0	0
Kemerovo Region		12,000	0	0	32,000	0	0
Novosibirsk Region		5,000	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	1,100	0	0
Republic of Altai		0	0	0	0	0	0
<b>EAST SIBERIA</b>		<b>15,959</b>	<b>7</b>	<b>0</b>	<b>6,684</b>	<b>7</b>	<b>0</b>
Krasnoyarsk Territory		0	0	0	0	0	0
Irkutsk Region		15,959	0	0	6,684	0	0
Chita Region		0	7	0	0	7	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>67</b>	<b>0</b>	<b>0</b>	<b>1,667</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		0	0	0	1,600	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	31.03.2000		30.06.2000	
	Rubles raised by issuing promissory notes	Foreign currency raised by issuing promissory notes	Rubles raised by issuing promissory notes	Foreign currency raised by issuing promissory notes
2	3	4	5	
Russian Federation	70,990,546	38,802,382	73,306,028	39,232,707
<b>NORTH</b>	<b>549,841</b>	<b>126,487</b>	<b>654,903</b>	<b>136,453</b>
Arkhangelsk Region	6,029	0	8,131	0
Vologda Region	304,330	4,848	339,990	11,504
Murmansk Region	75,819	95,948	91,532	122,142
Republic of Karelia	4,259	14,116	100	0
Komi Republic	159,404	11,575	215,150	2,807
<b>NORTH-WEST</b>	<b>2,423,509</b>	<b>1,666,582</b>	<b>3,398,850</b>	<b>1,489,757</b>
St. Petersburg	2,325,754	1,514,661	3,330,436	1,442,965
Leningrad Region	61,743	3,188	32,843	3,144
Novgorod Region	27,180	44,569	31,459	29,613
Pskov Region	8,832	104,164	4112	14,035
<b>CENTRE</b>	<b>58,419,856</b>	<b>33,756,700</b>	<b>58,321,294</b>	<b>34,251,773</b>
Bryansk Region	17,935	0	10,518	0
Vladimir Region	5,994	0	4,449	0
Ivanovo Region	4,305	0	9,300	0
Tver Region	65,244	3,113	49,411	3,071
Kaluga Region	5,800	0	8,587	98
Kostroma Region	8,916	0	5,915	0
Moscow	57,655,689	33,595,657	57,561,876	34,092,884
Moscow Region	427,062	153,117	438,776	155,080
Orel Region	7,418	0	10,397	0
Ryazan Region	87,713	0	82,096	0
Smolensk Region	27,765	1,992	31,723	98
Tula Region	65,867	0	83,435	0
Yaroslavl Region	40,148	2,821	24,811	542



Cont.

(thousand rubles)

1	2	3	4	5
<b>VOLGA-VYATKA REGION</b>	<b>775,817</b>	<b>141,384</b>	<b>1,027,802</b>	<b>128,061</b>
Nizhni Novgorod Region	690,262	141,384	910,630	128,061
Kirov Region	6,962	0	17,217	0
Republic of Mariy-El	2,453	0	2,065	0
Republic of Mordovia	48,448	0	64,236	0
Chuvash Republic	27,692	0	33,654	0
<b>CENTRAL-BLACK SOIL REGION</b>	<b>131,391</b>	<b>2,855</b>	<b>167,241</b>	<b>3,761</b>
Belgorod Region	51,635	0	58,418	0
Voronezh Region	5,345	0	19,254	946
Kursk Region	71,813	2,855	74,374	2,815
Lipetsk Region	1,491	0	13,709	0
Tambov Region	1,107	0	1,486	0
<b>VOLGA REGION</b>	<b>2,342,517</b>	<b>356,070</b>	<b>2,579,639</b>	<b>303,612</b>
Astrakhan Region	10,644	0	13,461	0
Volgograd Region	38,976	0	53,961	0
Samara Region	1,721,884	352,231	1,769,160	299,638
Penza Region	56,199	1,497	100,224	1,629
Saratov Region	155,764	1,563	222,622	1,016
Ulyanovsk Region	5,731	142	10,164	140
Republic of Kalmykia	0	0	0	0
Republic of Tatarstan	353,319	637	410,047	1,189
<b>NORTH CAUCASUS</b>	<b>336,852</b>	<b>64,604</b>	<b>314,839</b>	<b>85,164</b>
Krasnodar Territory	122,750	0	103,371	69,164
Stavropol Territory	53,539	0	34,713	0
Republic of Ingushetia	0	0	0	0
Rostov Region	146,265	64,604	161,503	16,000
Adigei Republic	2,400	0	2,500	0
Republic of Dagestan	1,144	0	3,811	0
Kabardino-Balkar Republic	2,000	0	2,000	0
Republic of Northern Ossetia — Alania	5,740	0	3,834	0
Karachai-Cherkess Republic	3,014	0	3,107	0
<b>URALS</b>	<b>2,970,129</b>	<b>2,261,088</b>	<b>3,303,406</b>	<b>2,428,115</b>
Kurgan Region	3,041	0	2,081	0
Orenburg Region	33,973	0	27,460	0

1	2	3	4	5
Perm Region	238,996	17,442	277,977	11,443
Sverdlovsk Region	1,347,052	347,165	1,410,402	423,235
Chelyabinsk Region	645,212	8,964	753,322	107,813
Republic of Bashkortostan	644,910	1,887,517	751,584	1,885,624
Udmurt Republic	56,945	0	80,580	0
<b>WEST SIBERIA</b>	<b>2,355,230</b>	<b>142,075</b>	<b>2,723,543</b>	<b>200,785</b>
Altai Territory	30,378	0	58,026	0
Kemerovo Region	644,480	37,361	658,951	36,821
Novosibirsk Region	194,486	1,621	328,178	4,309
Omsk Region	360,385	2,071	363,613	1,390
Tomsk Region	25,621	0	66,673	0
Tyumen Region	1,093,710	101,022	1,241,959	158,265
Republic of Altai	6,170	0	6,143	0
<b>EAST SIBERIA</b>	<b>378,573</b>	<b>87,612</b>	<b>408,515</b>	<b>41,701</b>
Krasnoyarsk Territory	206,828	25,313	239,587	26,378
Irkutsk Region	120,765	58,030	80,021	11,112
Chita Region	1,093	0	23	0
Republic of Buryatia	38,384	4,269	61,592	4,211
Republic of Tyva	0	0	0	0
Republic of Khakassia	11,503	0	27,292	0
<b>FAR EAST</b>	<b>263,846</b>	<b>166,667</b>	<b>382,348</b>	<b>111,896</b>
Primorski Territory	108,648	66,452	163,656	37,666
Khabarovsk Territory	51,545	25,984	114,649	8,253
Amur Region	3,670	0	3,519	0
Kamchatka Region	64,865	74,231	69,235	65,977
Magadan Region	7,500	0	9,000	0
Sakhalin Region	9,537	0	4,869	0
Chukotka Autonomous Area	—	—	—	—
Republic of Sakha (Yakutia)	18,081	0	17,420	0
Jewish Autonomous Area	—	—	—	—
Kaliningrad Region	42,985	30,258	23,648	51,629

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	31.03.2000								30.06.2000							
	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	272,449.0	85,884.5	4,777.0	22,123.4	62,560.5	11,903.8	85,199.7	17,719.4	319,372.2	100,354.8	6,189.5	26,761.3	73,449.7	16,317.6	96,299.3	21,349.1
<b>NORTH</b>	<b>4,517.4</b>	<b>2,559.3</b>	<b>123.4</b>	<b>158.5</b>	<b>833.8</b>	<b>382.9</b>	<b>459.5</b>	<b>479.9</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>
Arkhangelsk Region	1,016.3	573.6	17.8	22.1	276.8	56.2	69.8	99.6	1,492.5	837.6	17.6	22.1	300.4	62.0	252.9	122.5
Vologda Region	1,350.8	807.1	48.5	72.9	243.1	14.9	164.4	116.5	1,436.5	559.8	54.4	94.5	399.7	47.3	280.9	166.8
Murmansk Region	1,166.9	646.9	56.7	21.0	149.6	253.5	39.3	105.5	1,419.5	741.3	16.3	8.0	174.5	372.1	107.2	165.3
Republic of Karelia	468.8	388.3	0.1	1.9	56.7	5.9	15.9	53.2	761.9	611.5	7.4	15.1	78.3	10.5	39.2	81.6
Komi Republic	514.6	143.5	0.2	40.6	107.7	52.5	170.1	105.2	1,006.6	587.6	2.8	59.8	117.9	73.2	165.3	136.1
<b>NORTH-WEST</b>	<b>14,227.4</b>	<b>4,413.8</b>	<b>191.3</b>	<b>1,712.5</b>	<b>3,813.6</b>	<b>842.5</b>	<b>3,253.8</b>	<b>780.2</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>
St. Petersburg	12,128.1	3,107.0	85.4	1,592.5	3,483.7	797.1	3,062.4	591.7	14,482.0	4,194.2	64.5	1,580.1	4,520.2	964.5	3,158.5	668.0
Leningrad Region	680.8	271.2	94.0	82.3	111.4	8.2	113.7	64.1	778.1	305.0	127.7	34.6	222.7	19.2	68.9	79.9
Novgorod Region	1,213.7	966.8	9.9	22.1	161.2	9.1	44.6	89.2	1,944.9	1,645.2	12.0	26.7	181.7	6.3	73.1	111.7
Pskov Region	204.8	68.8	2.0	15.6	57.2	28.0	33.1	35.2	286.5	84.2	10.8	10.9	103.5	27.3	49.8	43.0
<b>CENTRE</b>	<b>169,192.6</b>	<b>39,784.6</b>	<b>710.0</b>	<b>16,090.5</b>	<b>39,199.6</b>	<b>6,361.0</b>	<b>67,046.9</b>	<b>7,214.0</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>
Bryansk Region	462.2	191.0	12.9	14.6	77.9	47.6	118.1	38.0	645.1	226.8	59.3	12.4	198.7	45.6	102.3	56.3
Vladimir Region	941.3	698.0	26.3	25.1	124.4	8.7	58.8	84.7	1,520.4	996.8	36.4	35.9	145.6	2.8	302.7	125.6
Ivanovo Region	492.7	127.0	54.7	13.8	86.0	12.4	198.8	43.2	573.0	187.9	36.6	20.8	98.3	14.4	215.1	65.8
Tver Region	601.8	342.1	43.5	21.5	129.0	7.8	57.8	53.1	755.7	442.8	44.6	26.7	169.0	26.6	46.0	55.2
Kaluga Region	858.8	456.3	73.6	44.9	156.4	6.2	121.4	71.4	1,126.4	601.1	73.7	46.2	264.6	14.0	126.7	95.3
Kostroma Region	167.3	73.4	10.4	49.3	29.4	2.3	2.6	18.7	375.5	209.4	12.9	112.4	29.0	2.3	9.6	28.4
Moscow	155,960.6	33,941.2	86.2	15,166.1	35,907.0	6,048.3	64,811.8	5,679.9	170,094.7	32,847.3	99.7	18,305.4	37,841.1	9,338.5	71,662.7	6,004.3
Moscow Region	4,807.1	1,904.2	245.7	254.9	1,194.6	126.3	1,081.2	776.0	6,303.8	2,538.5	284.9	373.9	1,561.0	144.9	1,400.7	820.7
Orel Region	775.5	116.6	15.4	176.1	261.1	0.2	206.1	67.1	1,126.6	161.3	17.2	463.8	264.6	2.6	217.2	79.6

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Ryazan Region	597.5	256.6	46.9	33.2	161.8	16.7	82.3	98.5	727.3	303.4	67.9	59.8	144.1	16.5	135.7	152.3
Smolensk Region	804.5	373.1	16.6	86.3	307.0	8.0	13.5	27.5	1,016.2	500.8	17.7	41.3	427.3	11.4	17.6	42.5
Tula Region	1,352.8	660.0	49.5	187.6	254.4	7.3	194.0	103.9	1,762.7	1,006.6	32.2	255.2	344.1	10.5	114.1	131.8
Yaroslavl Region	1,370.6	644.8	28.2	17.2	510.4	69.3	100.7	151.9	1,590.1	735.7	22.6	10.7	392.1	178.0	251.1	169.0
<b>VOLGA-VYATKA REGION</b>	<b>6,629.6</b>	<b>3,309.5</b>	<b>203.9</b>	<b>223.5</b>	<b>1,828.3</b>	<b>160.8</b>	<b>903.6</b>	<b>640.7</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>
Nizhni Novgorod Region	4,849.2	2,524.5	97.7	81.5	1,482.6	90.1	572.9	430.6	6,257.4	2,891.8	231.4	122.7	2284.4	60.1	687.0	482.8
Kirov Region	682.5	301.6	47.0	19.4	219.5	8.2	86.8	128.9	820.9	408.5	80.2	17.4	228.3	10.7	75.8	177.9
Republic of Mariy-El	179.2	64.0	20.8	0.7	34.6	21.9	37.2	15.5	231.2	74.8	19.4	0.8	58.7	26.1	51.4	25.2
Republic of Mordovia	410.2	234.5	4.2	11.0	21.0	34.1	105.3	19.0	392.5	201.3	1.3	22.6	30.2	21.3	115.8	30.4
Chuvash Republic	508.5	184.9	34.3	111.0	70.5	6.6	101.3	46.8	636.0	279.2	36.3	106.6	103.4	7.4	103.2	68.0
<b>CENTRAL-BLACK SOIL REGION</b>	<b>5,144.1</b>	<b>2,573.4</b>	<b>388.1</b>	<b>226.1</b>	<b>1,063.3</b>	<b>166.7</b>	<b>726.5</b>	<b>481.6</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>
Belgorod Region	1,155.9	715.1	106.0	26.3	126.2	23.1	159.3	118.7	1,879.5	1,437.0	117.8	32.6	126.4	17.3	148.4	151.3
Voronezh Region	1,999.8	933.1	132.3	81.4	527.9	64.1	261.0	194.6	2,608.9	1,131.9	179.5	94.2	621.8	125.1	456.3	204.7
Kursk Region	777.9	412.8	30.9	44.8	197.5	17.0	74.8	41.8	987.5	505.0	68.4	45.6	297.7	15.1	55.6	65.9
Lipetsk Region	745.4	305.5	34.1	19.8	119.0	49.5	217.5	72.5	1090.5	746.9	83.1	20.7	135.7	72.7	31.4	102.7
Tambov Region	465.1	206.9	84.9	53.8	92.6	13.0	13.9	54.0	535.0	233.4	36.4	98.1	125.1	10.0	32.1	97.7
<b>VOLGA REGION</b>	<b>17,013.6</b>	<b>6,535.8</b>	<b>1,000.7</b>	<b>752.7</b>	<b>4,740.8</b>	<b>791.0</b>	<b>3,192.6</b>	<b>1,477.3</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>
Astrakhan Region	614.9	246.4	6.1	9.6	258.8	58.1	35.9	149.8	964.5	471.3	5.0	32.5	283.1	61.1	111.5	176.1
Volgograd Region	2,146.9	834.4	353.8	296.3	432.6	64.5	165.2	169.8	2,498.5	981.8	456.6	322.4	501.0	63.4	173.3	242.7
Samara Region	6,570.3	2,584.0	74.2	135.5	2,225.4	316.0	1,235.2	579.6	8,061.4	2,882.2	134.7	227.7	3,117.1	517.3	1,182.5	605.2
Penza Region	680.9	399.9	73.0	14.2	91.9	7.4	94.3	97.8	875.6	516.5	116.8	18.1	118.4	5.8	100.0	147.3
Saratov Region	1,948.9	876.7	306.8	168.6	297.2	158.4	141.3	167.1	2,700.8	1,246.2	398.5	213.7	436.7	211.6	194.1	227.1
Ulyanovsk Region	550.3	344.7	8.9	8.9	133.4	17.5	36.9	61.4	817.4	476.1	16.6	16.7	201.9	25.4	80.8	71.3
Republic of Kalmykia	948.5	106.7	1.7	2.6	448.7	0.2	388.7	9.7	1,338.1	99.2	1.4	0.2	671.7	0.4	565.2	12.5
Republic of Tatarstan	3,553.0	1,143.0	176.2	116.9	852.9	169.0	1,095.1	242.1	5,013.6	2,301.5	241.8	122.9	1,090.3	170.4	1,086.8	465.0

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>6,838.4</b>	<b>2,001.0</b>	<b>619.1</b>	<b>547.0</b>	<b>1,965.3</b>	<b>476.9</b>	<b>1,229.1</b>	<b>951.5</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>
Krasnodar Territory	2,577.7	929.4	285.0	247.0	643.2	178.3	294.9	294.0	3,366.7	932.9	300.4	316.7	864.5	253.8	698.3	398.0
Stavropol Territory	1,020.3	227.0	118.8	58.2	247.7	164.1	204.6	177.8	1,333.2	352.4	212.2	50.8	308.6	151.5	257.8	243.3
Republic of Ingushetia	292.9	11.9	1.3	4.1	241.3	0.0	34.2	2.9	644.2	14.7	1.3	4.0	435.4	0.0	188.7	3.1
Rostov Region	1,850.8	494.5	148.9	105.2	688.5	120.9	292.8	173.2	2,483.7	777.4	215.4	129.9	944.5	64.4	352.2	203.4
Adigei Republic	194.5	133.8	7.0	3.5	35.7	2.7	11.7	33.9	230.4	152.2	4.1	8.4	48.1	2.0	15.5	46.2
Republic of Dagestan	203.4	74.8	18.3	33.0	23.8	5.8	47.7	129.7	214.8	104.8	17.4	21.9	21.3	2.9	46.3	145.3
Kabardino-Balkar Republic	320.6	52.6	22.5	32.2	27.4	2.1	183.9	71.8	387.2	66.9	20.7	33.2	22.0	2.1	242.3	97.9
Republic of Northern Ossetia — Alania	279.5	41.0	4.8	59.2	40.1	2.0	132.3	40.9	326.4	67.0	4.4	39.7	42.2	4.1	168.8	40.1
Karachai-Cherkess Republic	98.6	35.9	12.4	4.8	17.5	1.0	27.0	27.3	106.6	42.1	9.7	4.8	18.9	0.8	30.3	31.8
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	0.0	0.0
<b>URALS</b>	<b>19,707.7</b>	<b>11,242.5</b>	<b>405.3</b>	<b>787.9</b>	<b>3,486.8</b>	<b>1,008.6</b>	<b>2,776.5</b>	<b>2,062.0</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>
Kurgan Region	698.0	436.6	75.3	11.3	135.1	13.5	26.2	104.8	863.4	540.7	105.1	8.3	160.7	16.0	32.6	157.1
Orenburg Region	1,058.3	802.1	20.0	15.2	163.3	15.1	42.5	195.6	1,194.6	723.5	80.0	31.5	268.4	15.2	76.0	338.6
Perm Region	2,890.3	1,423.2	136.6	66.3	384.3	492.7	387.2	350.1	3,782.4	1,846.0	208.8	146.2	488.4	554.7	538.3	470.8
Sverdlovsk Region	5,877.9	3,200.3	73.9	502.0	1,032.2	151.6	917.9	499.1	7,730.3	4,062.6	103.1	596.2	1,807.4	185.5	975.5	600.8
Chelyabinsk Region	3,479.3	1,805.4	55.7	57.5	787.6	206.0	567.1	412.0	4,704.3	2,368.2	63.2	110.9	1,312.2	203.3	646.5	495.3
Republic of Bashkortostan	4,389.9	2,724.6	25.9	101.0	829.8	111.1	597.6	342.0	5,888.7	3,747.8	45.5	124.6	726.9	71.1	1,172.9	462.6
Udmurt Republic	1,313.9	850.4	18.0	34.7	154.5	18.5	237.9	158.3	1,832.3	1,182.7	46.5	37.3	189.9	10.3	365.6	210.8
<b>WEST SIBERIA</b>	<b>15,428.7</b>	<b>5,757.6</b>	<b>803.9</b>	<b>1,216.3</b>	<b>3,323.0</b>	<b>861.7</b>	<b>3,466.3</b>	<b>1,825.6</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>
Altai Territory	1,748.1	697.3	119.2	12.4	479.7	35.5	404.0	351.2	2,273.2	743.1	199.3	14.8	972.4	13.6	329.9	503.3
Kemerovo Region	2,917.0	1,904.7	24.4	109.4	484.9	24.2	369.4	279.2	3,210.8	2,167.8	39.3	101.2	479.2	49.0	374.3	369.8
Novosibirsk Region	2,232.0	483.8	88.3	133.4	816.4	152.8	557.3	164.0	3,229.9	957.7	103.9	163.5	1,161.4	207.6	635.7	214.3

1	End (thousand rubles)															
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Omsk Region	3,485.9	1,057.2	403.4	207.4	517.0	208.9	1,092.0	244.0	3,824.2	1,108.8	442.8	191.1	709.3	217.9	1,154.4	281.8
Tomsk Region	687.3	355.7	31.9	76.0	132.0	25.3	66.5	134.9	1,153.2	500.2	83.7	121.7	327.4	21.0	99.2	185.0
Tyumen Region	3,378.2	880.5	114.7	675.3	675.0	407.7	625.1	631.5	4,002.3	1,327.1	116.8	789.0	768.7	229.9	770.8	755.6
Republic of Altai	980.1	378.4	21.9	2.4	218.1	7.2	352.0	20.8	1,337.7	467.8	42.0	13.3	212.7	0.8	601.1	40.6
<b>EAST SIBERIA</b>	<b>6,918.7</b>	<b>4,225.8</b>	<b>145.5</b>	<b>120.1</b>	<b>1,046.5</b>	<b>503.9</b>	<b>876.9</b>	<b>995.1</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>
Krasnoyarsk Territory	3,213.7	1,856.0	88.7	37.5	453.3	355.7	422.6	442.5	3,725.3	2,123.2	96.1	52.5	630.1	415.3	408.0	600.3
Irkutsk Region	2,339.8	1,596.0	23.6	59.2	356.2	46.1	258.7	164.8	2,178.8	1,396.7	23.0	68.3	293.0	84.6	313.1	180.5
Chita Region	499.6	288.1	3.2	2.5	56.6	77.5	71.7	136.4	690.5	340.7	5.4	4.9	74.9	198.6	65.9	185.9
Republic of Buryatia	472.1	208.1	10.0	6.1	127.5	3.8	116.5	102.7	736.6	307.7	35.9	23.5	130.3	7.9	231.3	149.0
Republic of Tyva	74.5	53.6	0.0	0.6	14.7	4.4	1.2	14.7	90.1	49.8	0.0	0.0	36.0	3.8	0.5	19.4
Republic of Khakassia	319.0	224.0	20.0	14.2	38.2	16.4	6.2	134.1	376.6	199.2	20.1	14.8	123.8	16.5	2.1	198.9
<b>FAR EAST</b>	<b>6,142.5</b>	<b>3,315.9</b>	<b>113.6</b>	<b>256.9</b>	<b>1,058.8</b>	<b>327.4</b>	<b>1,069.7</b>	<b>641.3</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>
Primorski Territory	870.4	275.3	54.7	21.3	229.8	55.0	234.3	159.6	1,055.5	355.1	31.8	27.8	284.5	57.3	299.1	179.6
Khabarovsk Territory	1,844.6	908.1	34.7	61.7	316.3	206.7	317.0	128.2	2,306.0	1,073.9	30.5	83.9	415.0	349.2	353.6	136.0
Amur Region	689.5	488.4	15.9	5.1	75.9	5.5	98.8	115.7	856.3	598.9	27.2	4.6	86.3	6.6	132.6	143.6
Kamchatka Region	431.5	241.4	3.3	36.1	76.4	26.3	47.9	63.7	494.5	273.2	6.8	32.8	99.6	31.7	50.5	98.7
Magadan Region	1,071.4	816.0	3.0	0.0	168.7	14.3	69.5	39.2	1,223.3	991.4	1.5	0.0	143.4	5.0	82.0	43.2
Sakhalin Region	225.7	84.4	0.7	16.5	63.8	12.9	47.5	26.3	308.0	128.2	6.2	15.7	69.9	15.1	72.9	37.1
Chukotka Autonomous Area	122.8	32.3	0.0	0.0	34.7	0.1	55.6	5.1	159.1	46.5	0.0	0.0	51.9	0.1	60.5	9.1
Republic of Sakha (Yakutia)	847.2	439.9	1.4	115.8	91.8	3.4	195.0	90.1	1,304.4	798.0	1.9	218.3	106.5	9.9	169.9	106.5
Jewish Autonomous Area	39.4	30.2	0.0	0.3	1.4	3.2	4.2	13.5	46.3	36.4	0.0	0.3	0.9	3.2	5.5	15.8
Kaliningrad Region	688.3	165.3	72.1	31.5	200.6	20.4	198.5	170.3	765.7	172.4	93.3	23.0	222.9	23.8	230.4	194.4

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

Table 4.2

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

(thousand rubles)

	31.03.2000								30.06.2000 <sup>2</sup>							
	legal entities							individuals	legal entities							individuals
	total	including							total	including						
		industry	agriculture	construction	trade	transport	other sectors			industry	agricultu- e	construction	trade	transport	other sectors	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Russian Federation	206,934.5	87,974.0	1,550.8	13,037.1	28,644.1	11,582.1	64,146.3	11,479.0	206,887.0	89,895.3	1,554.1	14,716.8	32,348.4	12,836.3	55,536.1	12,188.5
<b>NORTH</b>	<b>3,275.8</b>	<b>2,677.6</b>	<b>6.7</b>	<b>0.0</b>	<b>54.4</b>	<b>127.1</b>	<b>410.0</b>	<b>56.7</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>
Arkhangelsk Region	459.0	304.1	5.0	0.0	29.1	10.5	110.3	3.2	679.5	465.5	1.4	0.0	21.7	136.4	54.5	4.7
Vologda Region	1,826.4	1,638.7	0.0	0.0	5.8	0.0	181.9	14.1	2,174.3	1,868.7	6.4	0.0	41.5	0.0	257.8	52.9
Murmansk Region	411.6	352.9	1.7	0.0	13.4	39.7	3.7	13.1	271.2	199.6	1.4	0.0	7.9	62.2	0.0	15.6
Republic of Karelia	345.7	229.1	0.0	0.0	2.5	0.0	114.2	5.2	362.2	306.3	0.0	0.0	2.7	0.0	53.2	6.5
Komi Republic	233.1	152.7	0.0	0.0	3.6	76.8	0.0	21.1	248.4	164.4	0.0	0.0	0.5	81.0	2.5	24.2
<b>NORTH-WEST</b>	<b>16,841.8</b>	<b>9,854.4</b>	<b>48.5</b>	<b>588.7</b>	<b>1,227.7</b>	<b>2,077.7</b>	<b>3,044.9</b>	<b>673.5</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>
St. Petersburg	14,856.2	8,094.5	48.5	549.3	1,151.9	2,056.8	2,955.3	635.5	14,088.3	7,454.0	55.2	1,023.9	1,283.5	2,171.1	2,100.5	686.1
Leningrad Region	1,039.3	891.8	0.0	8.0	72.7	0.9	66.0	32.5	1,149.2	1,002.6	0.0	8.0	72.5	3.6	62.5	25.0
Novgorod Region	874.4	828.1	0.0	0.0	3.1	20.0	23.1	2.7	464.0	360.9	0.0	0.0	3.8	79.2	20.1	1.7
Pskov Region	71.9	40.0	0.0	31.4	0.0	0.0	0.4	2.8	67.9	36.4	0.0	31.0	0.6	0.0	0.0	2.6
<b>CENTRE</b>	<b>134,848.5</b>	<b>42,358.8</b>	<b>428.7</b>	<b>11,962.8</b>	<b>22,917.7</b>	<b>7,777.4</b>	<b>49,403.1</b>	<b>9,314.0</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>
Bryansk Region	168.4	106.2	0.0	0.0	0.7	61.6	0.0	2.4	166.1	103.9	0.0	0.0	0.7	61.5	0.0	5.2
Vladimir Region	1,377.0	339.1	3.5	0.0	35.9	0.0	998.5	10.5	1,398.2	373.8	3.5	0.0	34.7	0.0	986.2	12.3
Ivanovo Region	19.7	0.0	0.0	0.0	17.2	0.0	2.6	4.3	70.6	2.0	0.0	0.0	45.4	16.0	7.2	4.9
Tver Region	322.9	309.3	0.1	0.0	10.8	0.0	2.8	9.2	333.4	311.1	0.1	0.0	20.3	0.0	1.9	8.2
Kaluga Region	111.6	10.6	0.0	0.4	9.9	82.2	8.5	15.7	72.3	21.5	0.0	1.0	7.0	0.0	42.8	17.8
Kostroma Region	49.0	18.5	0.0	0.0	0.8	28.5	1.3	6.3	71.0	40.9	0.0	0.0	0.9	28.1	1.1	7.0
Moscow	123,377.4	35,140.2	221.3	11,669.6	21,921.8	7,335.2	47,089.3	8774.5	110,001.5	26,016.7	115.6	12,490.3	22,947.9	7,925.3	40,505.7	9,409.3
Moscow Region	7,022.4	4,683.7	200.8	45.5	790.9	265.4	1,036.2	411.8	6,453.0	3,901.0	199.7	114.7	815.2	216.9	1,205.5	517.6
Orel Region	332.0	23.9	0.0	247.0	0.0	0.0	61.1	0.9	439.2	11.0	0.0	322.8	45.2	0.0	60.3	1.6

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Ryazan Region	74.4	65.3	0.0	0.0	0.3	1.2	7.7	3.6	85.6	59.7	0.0	0.0	13.5	0.9	11.4	7.4
Smolensk Region	396.5	385.4	0.0	0.0	2.8	0.0	8.3	10.1	640.3	626.3	0.0	0.0	2.8	3.3	8.0	11.7
Tula Region	1,084.8	1,078.7	3.0	0.0	0.0	0.0	3.1	20.0	1,711.1	1,684.0	4.1	0.0	16.3	0.0	6.6	24.9
Yaroslavl Region	512.1	198.0	0.0	0.3	126.6	3.3	183.9	44.6	1,007.8	179.7	0.0	137.7	249.3	3.3	437.8	53.4
<b>VOLGA-VYATKA REGION</b>	<b>2,258.8</b>	<b>1,604.0</b>	<b>2.8</b>	<b>75.4</b>	<b>266.2</b>	<b>14.4</b>	<b>295.9</b>	<b>114.0</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>
Nizhni Novgorod Region	1,777.7	1,312.6	2.8	75.4	86.9	5.7	294.2	110.2	1,765.6	1,272.4	2.0	62.0	147.3	5.7	276.2	124.3
Kirov Region	303.8	129.0	0.0	0.0	170.8	2.3	1.7	0.9	314.0	141.7	0.0	0.0	168.8	2.3	1.2	0.9
Republic of Mariy-El	25.3	25.3	0.0	0.0	0.0	0.0	0.0	0.0	23.6	23.6	0.0	0.0	0.0	0.0	0.0	4.3
Republic of Mordovia	18.2	3.3	0.0	0.0	8.5	6.4	0.0	0.0	15.8	4.7	0.0	0.0	8.3	2.8	0.0	0.9
Chuvash Republic	133.8	133.8	0.0	0.0	0.0	0.0	0.0	2.8	134.6	134.0	0.0	0.0	0.6	0.0	0.0	2.7
<b>CENTRAL-BLACK SOIL REGION</b>	<b>3,125.0</b>	<b>1,991.0</b>	<b>75.1</b>	<b>3.9</b>	<b>10.0</b>	<b>63.9</b>	<b>981.1</b>	<b>46.1</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>
Belgorod Region	2,259.5	1,362.8	2.0	3.0	0.0	0.0	891.8	22.7	2,023.7	1,167.6	2.0	4.2	0.0	0.0	849.9	32.3
Voronezh Region	336.7	190.7	73.2	0.9	8.1	53.0	10.7	6.0	356.7	153.7	110.3	5.1	59.2	2.8	25.7	9.3
Kursk Region	132.0	130.1	0.0	0.0	1.9	0.0	0.0	4.2	158.3	133.7	0.0	0.0	1.9	0.0	22.7	1.4
Lipetsk Region	396.8	307.3	0.0	0.0	0.0	10.8	78.7	12.8	379.6	268.0	20.9	0.0	0.0	11.0	79.7	12.3
Tambov Region	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	0.5
<b>VOLGA REGION</b>	<b>4,735.2</b>	<b>2,460.5</b>	<b>0.5</b>	<b>16.5</b>	<b>1,013.1</b>	<b>383.4</b>	<b>861.1</b>	<b>197.2</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>
Astrakhan Region	124.5	74.6	0.0	0.0	13.7	34.2	2.1	38.3	193.5	37.0	2.8	0.0	51.5	48.7	53.5	41.0
Volgograd Region	388.2	249.2	0.0	0.0	0.0	0.0	139.0	28.6	362.1	192.9	0.0	0.0	25.1	0.0	144.1	21.4
Samara Region	625.6	450.8	0.5	2.3	38.6	108.1	25.3	55.6	821.1	627.6	0.4	0.0	51.3	83.2	58.6	38.8
Penza Region	44.1	44.1	0.0	0.0	0.0	0.0	0.0	1.8	95.1	95.1	0.0	0.0	0.0	0.0	0.0	1.8
Saratov Region	322.0	85.1	0.0	14.2	205.6	17.1	0.0	17.6	379.0	84.2	0.0	14.0	197.7	82.9	0.1	14.3
Ulyanovsk Region	418.2	203.3	0.0	0.0	0.0	212.1	2.8	2.0	523.6	224.0	0.0	0.0	1.7	297.6	0.3	1.6
Republic of Kalmykia	757.1	32.7	0.0	0.0	684.3	11.4	28.7	0.3	1,078.2	32.3	0.0	0.0	952.9	11.2	81.8	0.0
Republic of Tatarstan	2,055.3	1,320.7	0.0	0.0	71.0	0.6	663.1	53.0	2,559.7	1,854.3	0.0	0.0	47.6	0.6	657.1	46.1



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>2,720.7</b>	<b>1,459.9</b>	<b>89.8</b>	<b>250.5</b>	<b>540.1</b>	<b>104.1</b>	<b>276.4</b>	<b>125.4</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>
Krasnodar Territory	588.6	221.9	0.0	143.5	9.3	0.0	213.9	50.1	612.9	319.1	33.5	0.0	16.4	57.5	186.5	57.6
Stavropol Territory	64.9	50.2	0.0	0.0	10.4	0.0	4.3	7.2	66.8	50.9	0.0	0.0	10.3	0.0	5.6	9.4
Republic of Ingushetia	711.8	1.9	0.0	107.0	484.7	69.5	48.7	0.0	1,186.5	6.4	0.0	2.8	1,095.2	65.5	16.7	0.0
Rostov Region	858.1	705.4	89.8	0.0	20.9	34.6	7.4	31.0	999.6	832.5	88.5	0.0	21.9	33.9	22.8	24.2
Adigei Republic	1.4	1.4	0.0	0.0	0.0	0.0	0.0	1.1	2.8	2.8	0.0	0.0	0.0	0.0	0.0	0.7
Republic of Dagestan	7.7	7.7	0.0	0.0	0.0	0.0	0.0	21.0	56.1	56.1	0.0	0.0	0.0	0.0	0.0	20.1
Kabardino-Balkar Republic	435.2	419.8	0.0	0.0	14.6	0.0	0.8	0.0	304.7	289.5	0.0	0.0	14.4	0.0	0.8	0.1
Republic of Northern Ossetia — Alania	53.0	51.5	0.0	0.0	0.1	0.0	1.5	14.7	67.4	67.4	0.0	0.0	0.0	0.0	0.0	14.0
Karachai-Cherkess Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	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>9,377.3</b>	<b>6,189.8</b>	<b>407.3</b>	<b>9.3</b>	<b>1,100.3</b>	<b>179.9</b>	<b>1,490.7</b>	<b>224.7</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>
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	1,581.4	654.3	0.0	0.0	0.0	8.1	919.1	43.4	1,650.7	676.0	0.0	0.0	0.0	3.7	971.0	23.4
Perm Region	1,119.8	1,113.2	0.0	0.0	6.6	0.0	0.0	32.9	1,459.1	1,363.5	0.0	18.7	3.4	0.0	73.5	33.0
Sverdlovsk Region	3,626.0	2,618.0	0.0	9.3	521.3	10.3	467.0	84.9	3,411.1	2,453.5	0.0	9.4	423.1	12.8	512.4	99.9
Chelyabinsk Region	1,478.4	1,084.1	0.0	0.0	316.8	0.0	77.5	36.5	1,433.4	1,028.0	0.0	0.0	282.6	0.0	122.8	15.7
Republic of Bashkortostan	1,246.0	414.1	407.3	0.0	254.1	161.6	8.9	14.9	1,452.5	448.8	402.1	0.0	430.6	162.2	8.8	15.4
Udmurt Republic	325.7	306.1	0.0	0.0	1.5	0.0	18.2	12.1	304.3	274.7	0.0	0.0	0.0	0.0	29.6	11.7
<b>WEST SIBERIA</b>	<b>17,268.8</b>	<b>9,999.5</b>	<b>348.4</b>	<b>52.0</b>	<b>645.9</b>	<b>675.3</b>	<b>5,547.7</b>	<b>324.1</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>
Altai Territory	129.1	57.7	42.7	0.0	9.6	0.0	19.1	5.8	168.8	54.7	42.1	0.0	55.0	1.8	15.1	6.5
Kemerovo Region	134.3	94.1	0.0	0.0	40.1	0.0	0.2	11.3	202.6	132.0	0.0	0.8	42.0	0.0	27.9	12.8
Novosibirsk Region	568.0	109.4	118.0	0.0	77.0	143.9	119.7	17.1	459.5	100.1	115.2	1.8	89.8	88.3	64.2	13.5

1	End															
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Omsk Region	1,586.8	1,149.8	16.2	49.4	200.0	78.3	93.1	68.8	3,590.7	2,261.9	0.0	28.1	1,153.6	83.3	63.8	22.4
Tomsk Region	1,053.8	587.2	0.0	0.0	16.6	0.0	449.9	38.2	1,207.1	936.6	0.0	0.0	16.5	0.0	254.0	34.4
Tyumen Region	13,283.9	7,993.7	171.5	2.6	61.0	410.4	4,644.6	182.9	13,898.0	10,188.8	167.4	8.0	57.8	479.7	2,996.3	192.7
Republic of Altai	513.0	7.5	0.0	0.0	241.6	42.7	221.1	0.0	730.7	7.6	0.0	0.0	219.9	412.8	90.4	0.0
<b>EAST SIBERIA</b>	<b>4,997.0</b>	<b>4,394.0</b>	<b>3.5</b>	<b>4.3</b>	<b>249.7</b>	<b>51.1</b>	<b>294.4</b>	<b>190.5</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>
Krasnoyarsk Territory	1,325.7	1,101.3	2.6	0.0	56.2	51.1	114.5	166.0	967.4	759.8	20.1	0.0	51.3	31.1	105.1	59.9
Irkutsk Region	2,838.7	2,626.6	0.0	0.0	46.9	0.0	165.2	22.6	5,105.6	4,892.1	0.0	0.0	55.0	0.0	158.5	12.5
Chita Region	387.9	253.9	0.9	0.0	133.1	0.0	0.0	1.6	500.7	478.1	0.8	0.0	21.6	0.0	0.2	1.3
Republic of Buryatia	285.2	258.2	0.0	4.3	9.2	0.0	13.6	0.2	383.7	366.2	0.0	4.2	1.5	0.0	11.8	3.0
Republic of Tyva	5.3	0.0	0.0	0.0	4.3	0.0	1.1	0.0	121.8	0.0	0.0	0.0	121.8	0.0	0.0	0.0
Republic of Khakassia	154.1	154.1	0.0	0.0	0.0	0.0	0.0	0.0	198.0	175.6	0.0	0.0	22.5	0.0	0.0	0.0
<b>FAR EAST</b>	<b>6,290.9</b>	<b>4,757.1</b>	<b>139.5</b>	<b>73.7</b>	<b>355.8</b>	<b>90.8</b>	<b>874.0</b>	<b>97.7</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>
Primorski Territory	1,401.2	1,132.6	50.8	2.6	73.0	55.1	87.2	25.0	1,183.5	958.9	31.9	0.3	77.3	28.6	86.4	28.9
Khabarovsk Territory	521.0	202.4	0.0	0.0	225.0	30.5	63.1	18.4	2,881.6	2,511.1	0.0	0.4	321.5	3.9	44.8	21.2
Amur Region	119.1	118.2	0.0	0.0	0.9	0.0	0.0	1.0	122.2	105.7	0.0	0.0	0.0	0.0	16.5	0.1
Kamchatka Region	265.5	170.0	1.4	0.0	8.0	0.7	85.4	8.9	387.3	265.6	3.6	0.0	12.8	0.5	104.7	9.9
Magadan Region	1,011.3	944.6	0.0	0.0	21.7	1.1	43.9	32.5	1,090.8	991.4	0.0	0.0	17.0	0.0	82.4	39.4
Sakhalin Region	664.3	451.7	87.4	0.0	27.2	0.0	98.0	4.2	624.2	463.1	121.0	0.0	28.7	8.1	3.2	7.0
Chukotka Autonomous Area	28.2	28.2	0.0	0.0	0.0	0.0	0.0	4.8	39.6	39.6	0.0	0.0	0.0	0.0	0.0	4.8
Republic of Sakha (Yakutia)	2,280.4	1,709.5	0.0	71.2	0.0	3.3	496.5	2.1	5,694.4	4,472.8	0.0	421.1	0.0	1.6	799.0	2.1
Jewish Autonomous Area	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	0.0
<b>Kaliningrad Region</b>	<b>1,194.7</b>	<b>227.6</b>	<b>0.0</b>	<b>0.0</b>	<b>263.0</b>	<b>37.1</b>	<b>667.0</b>	<b>115.2</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>

<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 the customers' debt.

Table 4.3

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

(thousand rubles)

	31.03.2000								30.06.2000							
	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	10,257.3	3,549.4	566.7	901.3	2,378.9	230.4	2,630.5	620.5	9,270.5	3407,8	372.4	999.4	2,261.1	111.2	2,118.6	614.0
<b>NORTH</b>	<b>204.1</b>	<b>52.2</b>	<b>35.8</b>	<b>15.4</b>	<b>52.5</b>	<b>6.1</b>	<b>42.0</b>	<b>21.7</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>
Arkhangelsk Region	39.1	7.3	4.9	7.2	11.2	0.0	8.5	8.0	31.2	5,3	2.9	4.1	11.3	0.0	7.6	8.1
Vologda Region	41.7	4.6	1.9	8.0	18.1	0.2	8.9	4.4	41.3	8,1	1.5	7.9	17.8	0.2	5.7	4.3
Murmansk Region	90.6	37.4	28.9	0.0	6.8	5.8	11.7	1.1	86.1	62,3	0.0	0.0	6.8	5.3	11.7	1.1
Republic of Karelia	0.8	0.5	0.0	0.1	0.1	0.0	0.1	0.6	1.2	0,0	0.0	0.1	0.1	0.0	0.9	0.6
Komi Republic	31.8	2.5	0.1	0.2	16.3	0.0	12.8	7.7	19.3	0,0	0.1	0.2	17.4	0.0	1.6	7.5
<b>NORTH-WEST</b>	<b>319.6</b>	<b>40.1</b>	<b>22.7</b>	<b>28.6</b>	<b>156.3</b>	<b>9.1</b>	<b>62.9</b>	<b>19.6</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>
St. Petersburg	262.6	28.2	3.9	25.3	145.8	7.6	51.9	11.1	245.5	20,5	2.9	25.2	146.8	0.0	50.1	11.5
Leningrad Region	39.3	8.0	18.5	1.2	2.8	0.0	8.7	3.4	22.7	8,1	6.9	1.1	3.3	0.0	3.3	2.7
Novgorod Region	10.5	2.5	0.3	1.4	4.6	0.0	1.8	1.7	8.8	3,6	0.1	1.7	3.2	0.0	0.2	1.6
Pskov Region	7.2	1.4	0.0	0.7	3.1	1.5	0.5	3.4	7.2	1,3	0.0	0.7	2.9	1.5	0.8	3.4
<b>CENTRE</b>	<b>3,435.7</b>	<b>845.3</b>	<b>156.6</b>	<b>285.5</b>	<b>1,018.6</b>	<b>99.2</b>	<b>1,030.4</b>	<b>118.6</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>
Bryansk Region	27.5	6.5	0.1	11.0	8.5	1.2	0.2	0.6	26.8	6,3	0.1	10.9	8.2	1.2	0.1	0.5
Vladimir Region	24.9	15.5	0.0	2.9	2.8	0.1	3.7	0.9	22.1	14,3	0.1	2.6	2.7	0.0	2.4	0.8
Ivanovo Region	60.9	26.4	0.2	2.8	1.8	0.0	29.7	0.6	50.4	26,4	0.2	3.2	1.5	0.0	19.2	0.5
Tver Region	71.9	34.6	15.2	14.0	4.2	0.2	3.7	6.3	181.2	143,6	14.3	13.6	3.8	0.0	5.9	7.9
Kaluga Region	41.0	12.1	7.1	12.8	2.0	0.0	7.0	4.5	27.3	7,8	1.0	12.2	0.8	0.0	5.4	3.8
Kostroma Region	9.8	1.5	0.0	3.0	4.7	0.5	0.0	0.7	9.4	1,5	0.0	0.2	5.6	2.0	0.1	0.7
Moscow	2,374.5	485.2	27.2	179.6	698.5	96.3	887.8	68.7	1,713.7	111,3	0.3	269.1	627.2	11.1	694.6	73.6
Moscow Region	533.2	218.2	71.5	5.0	215.4	0.5	22.6	16.3	572.5	243,9	69.9	20.9	216.6	0.5	20.7	29.1
Orel Region	158.5	5.8	4.0	29.3	54.5	0.1	64.9	7.8	211.9	11,1	3.9	23.1	67.0	0.1	106.8	8.8

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Ryazan Region	14.7	5.5	4.0	0.0	3.7	0.0	1.6	1.2	14.0	5.5	1.0	0.0	6.3	0.0	1.2	1.6
Smolensk Region	20.2	1.2	0.0	17.7	0.6	0.0	0.6	0.7	14.1	0.9	0.0	12.1	0.4	0.0	0.6	0.9
Tula Region	65.2	22.0	26.7	4.7	8.2	0.1	3.5	9.0	36.9	13.3	12.9	2.1	7.1	0.0	1.4	7.7
Yaroslavl Region	33.4	11.1	0.6	2.7	13.6	0.3	5.2	1.3	28.2	9.5	0.2	2.0	11.5	0.3	4.8	2.7
<b>VOLGA-VYATKA REGION</b>	<b>449.6</b>	<b>309.5</b>	<b>20.7</b>	<b>9.0</b>	<b>42.8</b>	<b>14.4</b>	<b>53.2</b>	<b>17.2</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>
Nizhni Novgorod Region	327.4	239.1	18.0	3.3	31.2	0.0	35.8	10.7	327.9	238.1	11.9	2.1	69.6	0.5	5.7	19.9
Kirov Region	24.8	8.2	0.1	3.4	8.0	0.0	5.1	2.0	19.3	7.9	0.1	1.2	5.5	0.0	4.6	2.1
Republic of Mariy-El	18.9	15.0	0.7	0.3	0.2	0.2	2.5	0.2	15.1	12.6	0.0	0.1	0.0	0.0	2.5	0.2
Republic of Mordovia	62.0	43.2	0.5	0.7	1.1	14.2	2.2	0.9	14.8	13.6	0.4	0.2	0.5	0.0	0.1	0.9
Chuvash Republic	16.6	4.0	1.4	1.4	2.4	0.0	7.4	3.4	16.4	3.8	1.2	0.5	4.9	0.0	6.0	3.6
<b>CENTRAL-BLACK SOIL REGION</b>	<b>513.8</b>	<b>114.2</b>	<b>31.9</b>	<b>27.9</b>	<b>91.0</b>	<b>16.7</b>	<b>232.1</b>	<b>8.7</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>
Belgorod Region	35.8	9.1	8.0	3.5	11.6	1.6	2.0	1.8	327.8	284.0	30.8	4.3	5.6	1.0	2.1	2.1
Voronezh Region	136.9	59.1	8.9	2.2	20.9	15.1	30.6	0.8	101.7	60.8	0.0	0.9	11.6	0.4	28.1	0.7
Kursk Region	82.2	8.4	6.4	4.0	53.9	0.0	9.5	3.1	53.2	1.0	0.2	4.0	41.5	0.0	6.5	1.1
Lipetsk Region	230.0	21.6	8.4	8.6	2.9	0.0	188.5	1.7	42.4	27.9	1.9	8.3	1.8	0.0	2.4	1.6
Tambov Region	29.0	16.0	0.3	9.6	1.7	0.0	1.4	1.2	26.4	15.5	0.0	8.4	1.4	0.0	1.1	1.2
<b>VOLGA REGION</b>	<b>499.6</b>	<b>155.4</b>	<b>23.2</b>	<b>26.2</b>	<b>196.6</b>	<b>4.8</b>	<b>93.3</b>	<b>61.2</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>
Astrakhan Region	97.6	28.6	1.1	1.2	59.6	0.0	7.1	7.5	139.9	20.6	0.6	0.9	61.3	0.0	56.5	8.8
Volgograd Region	26.5	7.9	0.9	0.5	14.4	0.0	2.8	9.6	37.2	2.9	11.0	7.7	12.9	0.0	2.7	8.9
Samara Region	176.2	50.6	5.4	7.1	76.1	4.8	32.3	17.0	136.0	41.9	2.2	8.8	68.7	2.0	12.4	15.8
Penza Region	12.4	4.2	0.8	0.0	0.6	0.0	6.9	1.4	9.1	0.4	0.6	0.0	1.6	0.0	6.4	1.4
Saratov Region	99.4	42.0	1.6	5.6	29.3	0.0	20.9	13.3	96.3	38.3	1.2	3.0	30.2	0.0	23.6	14.5
Ulyanovsk Region	21.4	6.8	3.4	0.1	7.5	0.0	3.5	0.5	15.3	4.7	0.4	0.0	7.4	0.0	2.8	0.4
Republic of Kalmykia	1.6	0.0	0.0	0.0	0.1	0.0	1.4	2.8	46.2	0.0	0.0	0.0	45.0	0.0	1.0	2.6
Republic of Tatarstan	64.5	15.3	10.0	11.8	9.0	0.0	18.4	9.0	52.1	8.6	4.1	10.9	9.9	0.3	18.2	7.2

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>1,068.3</b>	<b>525.8</b>	<b>62.3</b>	<b>121.1</b>	<b>95.8</b>	<b>43.4</b>	<b>219.9</b>	<b>87.9</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>
Krasnodar Territory	420.2	345.4	2.3	30.0	25.4	4.7	12.5	11.1	431.2	346.9	1.6	30.7	25.7	4.7	21.7	11.0
Stavropol Territory	154.7	33.8	15.4	29.7	17.2	0.2	58.5	8.4	138.3	27.5	8.8	28.9	14.9	0.2	58.1	5.6
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	301.8	56.0	34.7	49.9	24.8	36.5	99.9	15.8	253.7	45.8	18.5	47.0	19.5	35.5	87.4	11.1
Adigei Republic	45.5	32.5	0.3	0.2	4.0	1.9	6.7	1.4	45.5	32.6	0.3	0.2	4.0	0.0	8.5	1.2
Republic of Dagestan	55.1	37.9	3.6	4.0	6.4	0.0	3.3	22.7	54.6	37.8	3.5	3.8	6.1	0.0	3.3	21.3
Kabardino-Balkar Republic	33.0	12.3	0.4	1.9	4.2	0.0	14.2	6.2	39.1	12.6	0.7	1.1	5.3	0.1	19.4	6.6
Republic of Northern Ossetia — Alania	25.8	1.3	4.6	1.5	5.7	0.0	12.7	13.4	22.7	2.0	2.7	3.5	3.9	0.0	10.6	14.9
Karachai-Cherkess Republic	20.4	5.2	0.8	0.2	7.2	0.0	6.8	7.8	19.9	5.2	1.5	0.2	6.8	0.0	6.2	7.7
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>971.0</b>	<b>211.2</b>	<b>32.4</b>	<b>287.0</b>	<b>224.4</b>	<b>20.6</b>	<b>195.4</b>	<b>97.3</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>
Kurgan Region	20.4	5.2	5.9	0.4	6.0	0.0	2.8	1.8	13.5	3.9	1.4	0.4	5.0	0.0	2.7	1.7
Orenburg Region	36.0	18.3	1.4	0.6	14.5	0.0	1.1	4.8	24.9	7.8	0.0	1.5	14.2	0.0	1.4	4.4
Perm Region	68.0	38.2	0.5	2.3	7.9	8.0	11.1	5.0	38.0	6.5	0.5	2.0	7.2	11.0	10.7	4.1
Sverdlovsk Region	580.5	68.3	15.5	264.4	152.9	12.3	67.0	50.2	560.6	66.3	15.5	261.4	143.9	7.1	66.5	45.9
Chelyabinsk Region	113.3	27.5	5.5	3.8	12.4	0.0	64.1	12.3	100.5	25.0	4.4	1.1	8.4	0.0	61.6	11.2
Republic of Bashkortostan	110.4	28.9	3.4	15.0	17.8	0.3	45.1	13.1	146.6	64.5	2.8	19.7	16.2	0.3	43.1	12.8
Udmurt Republic	42.5	24.9	0.3	0.4	12.7	0.0	4.1	10.1	14.3	4.0	0.1	0.1	3.6	0.0	6.5	9.2
<b>WEST SIBERIA</b>	<b>1,634.9</b>	<b>708.0</b>	<b>128.5</b>	<b>81.3</b>	<b>191.5</b>	<b>11.9</b>	<b>513.7</b>	<b>87.9</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>
Altai Territory	294.2	11.5	19.1	1.1	15.3	0.0	247.3	11.0	32.7	8.0	1.2	0.5	20.7	0.0	2.4	10.4
Kemerovo Region	669.4	584.6	0.4	23.9	39.7	9.2	11.7	8.5	644.3	587.3	0.2	22.5	16.6	8.3	9.4	8.6
Novosibirsk Region	204.6	17.6	51.5	16.7	12.1	0.0	106.6	7.8	199.6	20.2	51.5	41.9	19.9	1.4	64.8	7.4

1	End (thousand rubles)															
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Omsk Region	232.4	35.7	50.9	3.4	42.9	1.4	98.1	6.0	342.9	43.5	1.1	0.2	29.2	0.2	268.7	3.2
Tomsk Region	22.8	1.9	0.3	0.2	16.8	0.0	3.7	3.9	23.0	2.5	0.0	2.0	17.4	0.0	1.2	2.9
Tyumen Region	180.5	56.1	1.8	35.8	59.8	1.3	25.7	48.6	171.0	52.5	1.8	35.2	46.3	7.4	27.8	45.2
Republic of Altai	31.0	0.6	4.5	0.3	5.0	0.0	20.6	2.2	31.7	0.7	4.5	0.3	6.0	0.0	20.3	2.8
<b>EAST SIBERIA</b>	<b>537.4</b>	<b>338.5</b>	<b>8.2</b>	<b>8.4</b>	<b>59.7</b>	<b>3.1</b>	<b>119.5</b>	<b>41.7</b>	<b>459.1</b>	<b>274.4</b>	<b>9.9</b>	<b>6.3</b>	<b>49.0</b>	<b>8.0</b>	<b>111.6</b>	<b>35.2</b>
Krasnoyarsk Territory	130.7	65.7	5.3	1.7	28.0	0.3	29.7	13.8	96.9	40.1	8.6	1.4	22.8	0.1	24.0	11.3
Irkutsk Region	353.4	245.0	0.9	4.2	18.6	2.8	81.9	9.5	312.8	214.8	0.2	2.2	15.5	7.9	72.2	7.7
Chita Region	23.1	11.7	1.4	0.6	8.6	0.0	0.8	8.8	20.9	11.3	1.2	0.4	7.4	0.0	0.7	7.4
Republic of Buryatia	19.1	14.1	0.5	1.1	0.3	0.0	3.1	2.5	25.8	7.7	0.0	2.3	1.2	0.0	14.7	2.5
Republic of Tyva	2.1	0.7	0.0	0.1	1.2	0.0	0.2	5.9	1.0	0.1	0.0	0.0	0.8	0.0	0.0	5.2
Republic of Khakassia	8.9	1.3	0.0	0.6	3.1	0.0	3.9	1.0	1.7	0.4	0.0	0.0	1.3	0.0	0.0	1.1
<b>FAR EAST</b>	<b>604.2</b>	<b>248.7</b>	<b>44.4</b>	<b>10.8</b>	<b>233.9</b>	<b>1.0</b>	<b>65.5</b>	<b>55.4</b>	<b>526.4</b>	<b>237.2</b>	<b>5.1</b>	<b>10.7</b>	<b>207.8</b>	<b>0.8</b>	<b>64.8</b>	<b>53.7</b>
Primorski Territory	220.3	51.9	42.0	5.2	103.5	0.3	17.4	4.7	164.4	50.6	3.6	5.1	96.0	0.1	9.0	4.7
Khabarovsk Territory	82.5	34.2	0.2	0.2	38.2	0.0	9.7	10.2	80.8	32.1	0.8	0.2	26.6	0.0	21.1	10.6
Amur Region	94.2	57.2	0.9	2.6	18.6	0.0	14.9	11.6	84.8	53.4	0.4	2.6	15.7	0.0	12.7	11.0
Kamchatka Region	24.6	10.5	0.0	0.0	13.7	0.0	0.3	10.8	21.3	10.5	0.0	0.0	10.4	0.0	0.4	10.0
Magadan Region	50.4	13.0	0.0	0.0	26.2	0.0	11.1	1.8	50.1	12.6	0.0	0.0	26.5	0.0	11.1	1.8
Sakhalin Region	16.8	0.0	0.1	0.0	16.1	0.4	0.3	2.5	16.6	0.0	0.0	0.0	15.8	0.4	0.4	2.0
Chukotka Autonomous Area	1.8	1.0	0.0	0.0	0.5	0.1	0.1	0.2	1.7	1.0	0.0	0.0	0.5	0.1	0.0	0.2
Republic of Sakha (Yakutia)	112.1	80.7	1.2	2.8	16.9	0.1	10.4	12.7	106.4	76.8	0.3	2.8	16.3	0.1	10.1	12.5
Jewish Autonomous Area	1.6	0.2	0.0	0.0	0.1	0.0	1.2	1.0	0.4	0.2	0.0	0.0	0.1	0.0	0.0	0.9
Kaliningrad Region	19.0	0.5	0.0	0.1	15.8	0.0	2.6	3.3	75.8	4.5	49.7	0.0	15.1	0.0	6.4	2.4

<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)

	31.03.2000								30.06.2000 <sup>2</sup>							
	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	17,939.0	5,609.5	139.6	165.8	5,753.0	97.3	6,173.9	600.9	12,187.3	2,881.2	104.1	71.4	4,803.1	50.9	4,276.6	401.1
<b>NORTH</b>	<b>222.0</b>	<b>41.0</b>	<b>5.0</b>	<b>0.0</b>	<b>18.9</b>	<b>0.0</b>	<b>157.2</b>	<b>0.4</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>
Arkhangelsk Region	37.8	16.7	5.0	0.0	10.6	0.0	5.6	0.0	28.6	18.3	1.4	0.0	3.4	0.0	5.5	1.4
Vologda Region	153.6	2.0	0.0	0.0	0.0	0.0	151.6	0.0	214.6	2.0	0.0	0.0	0.0	0.0	212.7	0.0
Murmansk Region	6.1	0.0	0.0	0.0	6.1	0.0	0.0	0.0	6.1	6.1	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Karelia	2.0	0.0	0.0	0.0	2.0	0.0	0.0	0.1	2.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0
Komi Republic	22.5	22.3	0.0	0.0	0.1	0.0	0.0	0.3	23.0	22.9	0.0	0.0	0.1	0.0	0.0	0.3
<b>NORTH-WEST</b>	<b>751.6</b>	<b>152.3</b>	<b>0.9</b>	<b>13.2</b>	<b>388.8</b>	<b>0.8</b>	<b>195.7</b>	<b>54.9</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>
St. Petersburg	723.8	148.8	0.0	5.3	388.8	0.8	180.2	50.3	635.9	151.9	0.0	2.4	316.6	0.8	164.3	52.1
Leningrad Region	27.8	3.5	0.9	8.0	0.0	0.0	15.5	4.0	12.5	2.0	0.0	8.5	0.0	0.1	1.8	2.2
Novgorod Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.5
Pskov Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	3.7	0.0	0.0	0.0	0.0	0.0	0.0
<b>CENTRE</b>	<b>13,389.9</b>	<b>3,876.4</b>	<b>40.8</b>	<b>141.5</b>	<b>4,628.7</b>	<b>47.0</b>	<b>4,655.5</b>	<b>396.6</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>
Bryansk Region	73.7	73.6	0.0	0.0	0.0	0.1	0.0	1.1	72.6	72.6	0.0	0.0	0.0	0.0	0.0	1.0
Vladimir Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6
Ivanovo Region	2.6	0.0	0.0	0.0	0.0	0.0	2.6	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tver Region	297.9	290.3	0.1	0.0	6.1	0.0	1.4	3.8	292.4	286.3	0.1	0.0	6.0	0.0	0.0	3.4
Kaluga Region	14.0	2.9	0.0	0.4	3.4	0.0	7.3	1.5	3.4	2.7	0.0	0.0	0.0	0.0	0.7	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	12,242.3	3,213.7	40.7	141.1	4,277.1	24.2	4,545.5	362.0	6,845.8	512.8	0.0	48.6	3,567.9	8.5	2,708.0	231.6
Moscow Region	676.5	283.7	0.0	0.0	336.8	22.7	33.2	24.7	682.5	290.7	10.9	0.0	332.0	20.4	28.6	20.1
Orel Region	56.9	0.0	0.0	0.0	0.0	0.0	56.9	0.0	56.1	0.0	0.0	0.0	0.0	0.0	56.1	0.0

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Ryazan Region	0.2	0.0	0.0	0.0	0.2	0.0	0.0	0.0	4.5	0.0	0.0	0.0	0.2	0.0	4.4	0.0
Smolensk Region	8.3	0.0	0.0	0.0	0.0	0.0	8.3	0.0	8.0	0.0	0.0	0.0	0.0	0.0	8.0	0.0
Tula Region	9.1	9.1	0.0	0.0	0.0	0.0	0.1	1.7	8.1	8.1	0.0	0.0	0.0	0.0	0.0	0.0
Yaroslavl Region	8.5	3.2	0.0	0.0	5.1	0.0	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0
<b>VOLGA-VYATKA REGION</b>	<b>353.7</b>	<b>34.4</b>	<b>0.0</b>	<b>8.8</b>	<b>29.3</b>	<b>0.0</b>	<b>281.3</b>	<b>12.7</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>
Nizhni Novgorod Region	353.2	34.4	0.0	8.8	29.3	0.0	280.8	12.7	445.1	143.0	0.0	11.9	25.6	0.0	264.7	10.1
Kirov Region	0.6	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0	2.0	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>340.8</b>	<b>267.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>73.6</b>	<b>4.6</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>
Belgorod Region	267.2	267.2	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	0.0
Voronezh Region	10.7	0.0	0.0	0.0	0.0	0.0	10.7	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	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Lipetsk Region	63.0	0.0	0.0	0.0	0.0	0.0	63.0	1.5	61.2	0.0	0.0	0.0	0.0	0.0	61.2	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>290.7</b>	<b>8.3</b>	<b>0.5</b>	<b>2.3</b>	<b>140.0</b>	<b>0.0</b>	<b>139.6</b>	<b>10.7</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>
Astrakhan Region	2.9	0.0	0.0	0.0	0.9	0.0	2.1	0.2	0.8	0.7	0.0	0.0	0.0	0.0	0.2	0.2
Volgograd Region	136.2	0.0	0.0	0.0	0.0	0.0	136.2	0.5	134.3	0.0	0.0	0.0	0.0	0.0	134.3	0.3
Samara Region	10.4	4.3	0.5	2.3	2.0	0.0	1.4	6.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Penza Region	0.0	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	0.7
Saratov Region	79.1	0.0	0.0	0.0	79.1	0.0	0.0	1.4	78.0	0.0	0.0	0.0	78.0	0.0	0.0	1.4
Ulyanovsk Region	2.1	2.1	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	0.7	0.0	0.0	0.0	0.7	0.0	0.0	0.0	14.2	0.0	0.0	0.0	14.2	0.0	0.0	0.0
Republic of Tatarstan	59.3	1.9	0.0	0.0	57.4	0.0	0.0	1.6	33.4	1.9	0.0	0.0	31.5	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>355.3</b>	<b>155.5</b>	<b>89.8</b>	<b>0.0</b>	<b>31.9</b>	<b>0.0</b>	<b>78.1</b>	<b>7.7</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>
Krasnodar Territory	83.6	3.5	0.0	0.0	4.3	0.0	75.8	2.1	82.2	1.9	0.0	0.0	4.2	0.0	76.1	2.1
Stavropol Territory	10.4	0.0	0.0	0.0	10.4	0.0	0.0	0.1	10.3	0.0	0.0	0.0	10.3	0.0	0.0	0.1
Republic of Ingushetia	1.6	0.0	0.0	0.0	1.6	0.0	0.0	0.0	4.4	0.0	0.0	0.0	4.4	0.0	0.0	0.0
Rostov Region	101.3	9.7	89.8	0.0	0.9	0.0	0.9	3.3	117.2	26.9	88.5	0.0	0.9	0.0	0.9	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	156.9	142.3	0.0	0.0	14.6	0.0	0.0	0.0	303.9	289.5	0.0	0.0	14.4	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	1.5	0.0	0.0	0.0	0.0	0.0	1.5	2.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0
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>95.2</b>	<b>53.3</b>	<b>0.0</b>	<b>0.0</b>	<b>27.6</b>	<b>0.0</b>	<b>14.3</b>	<b>20.5</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>
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	1.8	1.8	0.0	0.0	0.0	0.0	0.0	0.5	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	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Sverdlovsk Region	70.0	45.8	0.0	0.0	22.1	0.0	2.0	18.0	42.5	10.1	0.0	0.0	24.3	0.0	8.1	14.3
Chelyabinsk Region	0.7	0.0	0.0	0.0	0.0	0.0	0.7	0.8	0.7	0.0	0.0	0.0	0.0	0.0	0.7	0.2
Republic of Bashkortostan	12.1	0.0	0.0	0.0	4.3	0.0	7.8	0.0	13.0	1.1	0.0	0.0	4.2	0.0	7.7	0.0
Udmurt Republic	10.6	5.7	0.0	0.0	1.2	0.0	3.7	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
<b>WEST SIBERIA</b>	<b>431.7</b>	<b>160.8</b>	<b>0.0</b>	<b>0.0</b>	<b>206.3</b>	<b>0.0</b>	<b>64.6</b>	<b>62.5</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>
Altai Territory	14.4	10.2	0.0	0.0	0.3	0.0	3.9	0.4	13.2	9.9	0.0	0.0	0.0	0.0	3.3	0.0
Kemerovo Region	93.0	57.6	0.0	0.0	35.3	0.0	0.2	1.1	91.7	56.8	0.0	0.0	34.8	0.0	0.2	0.0
Novosibirsk Region	30.5	6.0	0.0	0.0	15.9	0.0	8.6	3.0	24.1	0.0	0.6	0.0	22.0	0.0	1.6	0.4

1	End															
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Omsk Region	256.9	73.3	0.0	0.0	142.3	0.0	41.2	23.2	17.0	0.0	0.0	0.0	17.0	0.0	0.0	0.0
Tomsk Region	16.1	4.7	0.0	0.0	0.8	0.0	10.6	9.5	2.1	0.3	0.0	0.0	0.7	0.0	1.2	1.4
Tyumen Region	20.5	9.1	0.0	0.0	11.4	0.0	0.0	25.3	10.2	0.0	0.0	0.0	10.2	0.0	0.0	20.4
Republic of Altai	0.2	0.0	0.0	0.0	0.2	0.0	0.0	0.0	9.7	0.0	0.0	0.0	0.0	9.7	0.0	0.0
<b>EAST SIBERIA</b>	<b>908.0</b>	<b>829.3</b>	<b>2.6</b>	<b>0.0</b>	<b>4.1</b>	<b>0.0</b>	<b>71.9</b>	<b>18.3</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>
Krasnoyarsk Territory	45.8	11.7	2.6	0.0	4.1	0.0	27.4	16.8	67.6	17.2	2.6	0.0	3.8	0.0	44.0	11.8
Irkutsk Region	861.1	817.7	0.0	0.0	0.0	0.0	43.4	0.1	849.3	806.5	0.0	0.0	0.0	0.0	42.8	0.0
Chita 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	1.3
Republic of Buryatia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.7	0.0	0.0	0.0	0.0	0.0	2.7	0.0
Republic of Tyva	1.1	0.0	0.0	0.0	0.0	0.0	1.1	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>319.8</b>	<b>26.7</b>	<b>0.0</b>	<b>0.0</b>	<b>266.3</b>	<b>24.9</b>	<b>1.8</b>	<b>4.5</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>
Primorski Territory	57.0	0.0	0.0	0.0	30.6	24.9	1.5	0.8	56.7	24.6	0.0	0.0	30.2	0.0	1.8	1.6
Khabarovsk Territory	216.0	0.4	0.0	0.0	215.2	0.0	0.4	0.7	212.9	0.4	0.0	0.0	212.2	0.0	0.3	0.0
Amur Region	1.0	0.1	0.0	0.0	0.9	0.0	0.0	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kamchatka Region	15.3	12.4	0.0	0.0	2.8	0.0	0.0	0.0	15.1	12.2	0.0	0.0	2.8	0.0	0.0	0.0
Magadan Region	24.0	7.3	0.0	0.0	16.8	0.0	0.0	0.0	23.7	7.2	0.0	0.0	16.6	0.0	0.0	0.0
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)	6.5	6.5	0.0	0.0	0.0	0.0	0.0	0.0	71.9	71.9	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	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Kaliningrad Region</b>	<b>480.2</b>	<b>4.3</b>	<b>0.0</b>	<b>0.0</b>	<b>11.1</b>	<b>24.6</b>	<b>440.2</b>	<b>7.5</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>

<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 hite customers' debt.

Table 4.5

## Composition and Structure of Investment Portfolio of Credit Institutions

(thousand rubles)

1	31.03.2000					30.06.2000				
	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: gov't securities				Total	of which: gov't securities			
2	3	4	5	6	7	8	9	10	11	
Russian Federation	253,053,002	239,184,069	28,717,893	7,050,454	3,107,099	265,090,002	250,482,042	28,077,809	6,969,771	3,183,739
<b>NORTH</b>	<b>355,801</b>	<b>341,592</b>	<b>91,162</b>	<b>1,524</b>	<b>23,781</b>	<b>438,855</b>	<b>381,131</b>	<b>103,575</b>	<b>1,079</b>	<b>25,841</b>
Arkhangelsk Region	4,530	4,530	2,334	33	183	1,360	1,360	2,896	33	168
Vologda Region	101,572	98,564	60,752	446	21,022	106,015	63,980	66,195	1	23,089
Murmansk Region	108,807	108,807	1,591	0	1,179	165,499	165,499	1,652	0	1,187
Republic of Karelia	3,118	3,118	93	0	0	3,118	3,118	93	0	0
Komi Republic	137,774	126,573	26,392	1,045	1,397	162,863	147,174	32,739	1,045	1,397
<b>NORTH-WEST</b>	<b>5,332,691</b>	<b>4,851,871</b>	<b>423,576</b>	<b>47,688</b>	<b>15,231</b>	<b>7,015,842</b>	<b>5,862,436</b>	<b>338,550</b>	<b>47,106</b>	<b>14,027</b>
St. Petersburg	5,306,429	4,830,216	416,136	47,393	14,191	6,977,817	5,836,254	330,886	46,832	12,937
Leningrad Region	19,720	15,453	2,824	274	22	27,564	15,911	2,717	274	22
Novgorod Region	5,649	5,309	4,061	0	1,018	9,568	9,378	4,392	0	1,068
Pskov Region	893	893	555	21	0	893	893	555	0	0
<b>CENTRE</b>	<b>238,716,859</b>	<b>225,489,645</b>	<b>26,728,198</b>	<b>6,805,531</b>	<b>2,667,877</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>
Bryansk Region	0	0	78	0	80	0	0	73	0	80
Vladimir Region	7,008	7,008	100	0	30	4,364	4,364	0	0	30
Ivanovo Region	2,417	2,117	1,391	0	643	2,417	2,117	1,391	0	643
Tver Region	6,031	6,031	7,759	491	751	6,028	6,028	12,184	491	751
Kaluga Region	3,721	3,721	1,045	0	1,212	3,721	3,721	745	0	139
Kostroma Region	345	0	236	0	0	327	0	236	0	0
Moscow	238,085,079	224,861,547	26,629,650	6,757,964	2,609,888	245,422,388	232,200,310	25,898,748	6,665,246	2,685,395
Moscow Region	450,880	448,903	60,000	46,672	49,514	561,261	559,284	64,461	46,706	44,415
Orel Region	2,425	2,425	47	31	368	2,080	2,080	47	31	368
Ryazan Region	104,834	104,834	1,398	46	1,445	92,216	92,216	3,923	25	1,433
Smolensk Region	27,408	27,408	17,626	0	68	35,935	35,935	12935	0	10,968
Tula Region	7,029	7,029	6,239	325	3,448	4,466	4,466	5,279	325	3,598
Yaroslavl Region	19,682	18,622	2,629	2	430	15,503	15,503	2,629	2	138

Cont.  
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA-VYATKA REGION	363,951	361,704	55,097	690	22,815	342,391	325,487	47,202	1,187	22,485
Nizhni Novgorod Region	342,386	341,950	46,666	652	22,167	318,588	303,938	37,051	652	21,648
Kirov Region	409	409	2,627	0	31	2,294	2,294	2,569	0	31
Republic of Mariy-El	612	612	1,225	30	70	612	612	2,550	30	70
Republic of Mordovia	18,017	18,017	4,169	8	388	17,969	17,969	4,370	5	386
Chuvash Republic	2,527	716	410	0	159	2,928	674	662	500	350
CENTRAL-BLACK SOIL REGION	109,240	108,737	20,031	1,848	2,316	150,928	146,432	24,559	2,272	1,811
Belgorod Region	24,516	24,516	2,244	16	27	17,769	17,769	1,606	16	27
Voronezh Region	68,087	67,584	10,444	1,037	1,802	112,589	108,093	14,024	1,037	1,299
Kursk Region	10,992	10,992	5,542	644	58	9,638	9,638	7,141	1,068	58
Lipetsk Region	40	40	1,552	89	304	5,359	5,359	1,539	89	302
Tambov Region	5,605	5,605	249	62	125	5,573	5,573	249	62	125
VOLGA REGION	1,329,058	1,275,389	250,947	126,659	90,123	1,909,270	1,844,613	312,965	119,902	69,204
Astrakhan Region	230,620	226,255	7,940	53	1,877	229,603	226,368	8,397	53	1,877
Volgograd Region	41,425	30,875	4,069	0	428	43,819	25,857	3,287	0	401
Samara Region	530,443	524,767	106,866	501	12,903	674,317	663,935	119,266	3,735	13,026
Penza Region	33,285	33,285	64	99	153	51,167	51,167	588	92	153
Saratov Region	72,802	72,580	8,647	13,244	2,264	77,157	76,935	12,589	13,250	2,270
Ulyanovsk Region	43,456	43,456	593	0	60	47,451	47,451	2,435	0	60
Republic of Kalmykia	24,559	24,559	847	0	617	24,559	24,559	709	0	617
Republic of Tatarstan	352,468	319,612	121,921	112,762	71,821	761,197	728,341	165,694	102,772	50,800
NORTH CAUCASUS	1,077,434	1,074,373	63,866	1,028	36,203	1,141,056	1,138,484	77,481	513	36,567
Krasnodar Territory	155,998	155,682	3,704	17	4,396	213,614	213,298	5,477	17	4,245
Stavropol Territory	22,546	22,310	2,607	210	10	26,265	26,131	1,600	210	10
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Rostov Region	51,958	51,958	44,073	581	19,800	53,680	53,680	48,675	66	19,891
Adigei Republic	973	973	234	0	194	973	973	68	0	361
Republic of Dagestan	823,071	823,065	12,265	0	7,903	815,328	815,324	19,676	0	8,160
Kabardino-Balkar Republic	6,436	3,933	392	220	1,410	6051	3,933	392	220	1,410
Republic of Northern Ossetia — Alania	11,157	11,157	461	0	2,224	11,157	11,157	1,039	0	2,224
Karachai-Cherkess Republic	5,295	5,295	130	0	266	13988	13,988	554	0	266
URALS	4,368,197	4,298,820	401,337	28,053	192,088	6342808	6,281,286	447,718	28,022	209,900
Kurgan Region	553	553	0	0	2	451	451	0	0	2
Orenburg Region	5,106	3,689	13,706	404	1,416	3660	2,598	18,578	400	1,416

1	End (thousand rubles)									
	2	3	4	5	6	7	8	9	10	11
Perm Region	39,156	39,120	20,976	429	2,534	53,492	53,456	23,154	429	2,834
Sverdlovsk Region	860,514	832,632	94,882	7,471	137,333	1,243,530	1,243,530	105,180	7,471	133,034
Chelyabinsk Region	492,805	470,167	30,073	1,682	8,328	999,006	976,281	27,297	1,679	8,002
Republic of Bashkortostan	2,942,211	2,925,068	213,765	17,288	40,631	3,865,183	3,832,503	259,498	17,288	62,637
Udmurt Republic	27,852	27,591	27,935	779	1,844	177,486	172,467	14,011	755	1,975
<b>WEST SIBERIA</b>	<b>570,222</b>	<b>560,172</b>	<b>598,272</b>	<b>18,867</b>	<b>42,003</b>	<b>698,894</b>	<b>684,637</b>	<b>630,364</b>	<b>17,921</b>	<b>41,432</b>
Altai Territory	13,016	13,016	2,576	36	2,431	14,716	13,510	3,553	36	2,131
Kemerovo Region	136,661	136,661	71,119	3,063	3,112	184,399	181,407	67,744	3,032	2,497
Novosibirsk Region	161,917	153,446	18,753	7,356	8,713	155,295	146,815	33,765	7,356	8,727
Omsk Region	84,393	84,380	25,857	1,100	14,875	116,846	116,833	46,947	1,100	15,375
Tomsk Region	3,354	2,761	6,568	109	2,478	3,329	2,736	7,039	109	2,457
Tyumen Region	167,801	166,828	473,015	7,052	10,009	218,717	217,744	470,870	6,287	9,860
Republic of Altai	3,080	3,080	384	151	385	5,592	5,592	446	1	385
<b>EAST SIBERIA</b>	<b>115,140</b>	<b>112,430</b>	<b>18,218</b>	<b>3,688</b>	<b>6,077</b>	<b>113,143</b>	<b>113,134</b>	<b>21,702</b>	<b>3,565</b>	<b>6,332</b>
Krasnoyarsk Territory	29,767	29,758	8,837	24	2,044	30,812	30,803	8,620	24	2,328
Irkutsk Region	72,531	71,031	7,644	3,014	256	69,369	69,369	9,159	2,891	217
Chita Region	123	123	110	0	0	121	121	0	0	0
Republic of Buryatia	1,213	12	1,433	650	3,777	12	12	1,466	650	3,787
Republic of Tyva	11,506	11,506	24	0	0	12,829	12,829	24	0	0
Republic of Khakassia	0	0	170	0	0	0	0	2,433	0	0
<b>FAR EAST</b>	<b>568,801</b>	<b>566,957</b>	<b>55,368</b>	<b>14,601</b>	<b>4,459</b>	<b>659,885</b>	<b>658,388</b>	<b>58,654</b>	<b>35,101</b>	<b>3,882</b>
Primorski Territory	393,318	393,318	23,401	9,398	952	484,506	484,506	27,357	9,398	380
Khabarovsk Territory	68,595	68,098	5,884	8	572	65,540	65,390	5,030	8	557
Amur Region	0	0	278	0	12	0	0	271	0	12
Kamchatka Region	47,573	47,573	11,038	3,878	744	47,464	47,464	10,737	24,378	744
Magadan Region	32,124	32,124	938	75	355	32,460	32,460	938	75	355
Sakhalin Region	23,977	23,977	7,782	1,242	5	23,721	23,721	7,781	1,242	5
Chukotka Autonomous Area	—	—	—	—	—	—	—	—	—	—
Republic of Sakha (Yakutia)	3,214	1,867	6,047	0	1,819	6194	4847	6,540	0	1,829
Jewish Autonomous Area	—	—	—	—	—	—	—	—	—	—
Kaliningrad Region	145,608	142,379	11,821	277	4,126	126224	119990	12,388	277	4,300

Table 4.6

## Discounted Promissory Notes

(thousand rubles)

1	31.03.2000			30.06.2000		
	Discounted notes denominated in rubles		Discounted notes denominated in foreign currency	Discounted notes denominated in rubles		Discounted notes denominated in foreign currency
	Total	of which: notes issued and guaranteed by authorities of constituent territories of RF and local bodies		Total	of which: notes issued and guaranteed by authorities of constituent territories of RF and local bodies	
2	3	4	5	6	7	
Russian Federation	64,164,857	176,391	12,415,134	80,339,314	213,071	12,735,777
<b>NORTH</b>	<b>391,434</b>	<b>8,180</b>	<b>854</b>	<b>601,690</b>	<b>15,445</b>	<b>0</b>
Arkhangelsk Region	9,132	10	0	12,572	0	0
Vologda Region	215,439	0	854	362,678	0	0
Murmansk Region	14,930	0	0	40,093	0	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	151,933	8,170	0	186,347	15,445	0
<b>NORTH-WEST</b>	<b>2,491,304</b>	<b>0</b>	<b>555,912</b>	<b>3,646,188</b>	<b>0</b>	<b>521,330</b>
St. Petersburg	2,266,098	0	555,912	3,461,706	0	521,330
Leningrad Region	90,795	0	0	154,181	0	0
Novgorod Region	22,340	0	0	28,653	0	0
Pskov Region	112,071	0	0	1,648	0	0
<b>CENTRE</b>	<b>51,394,921</b>	<b>61,609</b>	<b>11,769,638</b>	<b>65,012,773</b>	<b>31,346</b>	<b>12,098,045</b>
Bryansk Region	14,548	0	0	17,214	0	0
Vladimir Region	3,401	0	0	2,501	0	0
Ivanovo Region	26,078	0	0	26,162	0	0
Tver Region	59,214	0	29,188	133,731	0	12,811
Kaluga Region	22,882	0	0	20,938	0	0
Kostroma Region	739	0	0	1,968	0	0
Moscow	49,412,958	61,609	11,740,450	63,112,681	31,346	12,082,427
Moscow Region	1,458,734	0	0	1,302,481	0	0
Orel Region	3,205	0	0	3,134	0	0
Ryazan Region	160,593	0	0	158,012	0	2,807
Smolensk Region	81,454	0	0	98,474	0	0
Tula Region	84,450	0	0	67,695	0	0
Yaroslavl Region	66,665	0	0	67,782	0	0

Cont.

(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	637,429	981	27,037	714,710	945	12,631
Nizhni Novgorod Region	582,995	0	27,037	631,196	0	12,631
Kirov Region	28,405	0	0	61,068	0	0
Republic of Mariy-El	2,400	0	0	2,400	0	0
Republic of Mordovia	8,524	0	0	5,447	0	0
Chuvash Republic	15,105	981	0	14,599	945	0
CENTRAL-BLACK SOIL REGION	51,538	0	5,123	51,531	0	2,246
Belgorod Region	18,769	0	5,123	17,956	0	2,246
Voronezh Region	6,558	0	0	10,678	0	0
Kursk Region	25,843	0	0	22,602	0	0
Lipetsk Region	71	0	0	119	0	0
Tambov Region	297	0	0	176	0	0
VOLGA REGION	1,944,364	87,515	18,658	1,940,749	147,868	505
Astrakhan Region	0	0	0	8,820	0	0
Volgograd Region	58,107	0	0	46,607	0	0
Samara Region	1,046,891	23	14,389	1,089,423	33	0
Penza Region	96,775	0	0	122,484	0	0
Saratov Region	176,647	88	4,269	162,327	1,438	505
Ulyanovsk Region	255	0	0	13,400	0	0
Republic of Kalmykia	1,135	1	0	1,135	1	0
Republic of Tatarstan	564,554	87,403	0	496,553	146,396	0
NORTH CAUCASUS	354,089	0	0	347,642	0	0
Krasnodar Territory	60,856	0	0	59,387	0	0
Stavropol Territory	26,549	0	0	17,250	0	0
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	203,967	0	0	181,336	0	0
Adigei Republic	448	0	0	1,186	0	0
Republic of Dagestan	38,305	0	0	41,697	0	0
Kabardino-Balkar Republic	0	0	0	5,050	0	0
Republic of Northern Ossetia — Alania	23,964	0	0	41,736	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0
URALS	2,643,952	18	0	3,260,513	0	55,489
Kurgan Region	33,189	0	0	35,363	0	0
Orenburg Region	64,013	0	0	74,049	0	0

1	End (thousand rubles)						
	2	3	4	5	6	7	
Perm Region	187,682	0	0	242,546	0	0	
Sverdlovsk Region	1,262,036	0	0	1,500,635	0	0	
Chelyabinsk Region	90,038	0	0	153,230	0	0	
Republic of Bashkortostan	823,146	0	0	1,039,130	0	55,489	
Udmurt Republic	183,848	18	0	215,560	0	0	
<b>WEST SIBERIA</b>	<b>3,146,718</b>	<b>5,212</b>	<b>5,459</b>	<b>3,662,245</b>	<b>4,972</b>	<b>5,384</b>	
Altai Territory	31,819	0	0	41,047	0	0	
Kemerovo Region	388,018	2,125	5,459	334,844	2,125	5,384	
Novosibirsk Region	177,214	0	0	183,058	0	0	
Omsk Region	219,102	0	0	167,697	0	0	
Tomsk Region	107,516	50	0	98,260	0	0	
Tyumen Region	2,206,708	3,037	0	2,819,684	2,847	0	
Republic of Altai	16,341	0	0	17,655	0	0	
<b>EAST SIBERIA</b>	<b>452,323</b>	<b>0</b>	<b>0</b>	<b>481,064</b>	<b>0</b>	<b>0</b>	
Krasnoyarsk Territory	265,474	0	0	265,288	0	0	
Irkutsk Region	61,222	0	0	118,275	0	0	
Chita Region	350	0	0	0	0	0	
Republic of Buryatia	119,944	0	0	92,580	0	0	
Republic of Tyva	1,250	0	0	1,650	0	0	
Republic of Khakassia	4,083	0	0	3,271	0	0	
<b>FAR EAST</b>	<b>558,922</b>	<b>12,788</b>	<b>32,452</b>	<b>517,504</b>	<b>12,407</b>	<b>40,147</b>	
Primorski Territory	192,065	0	32,452	178,475	85	31,726	
Khabarovsk Territory	31,513	12,788	0	37,475	12,322	0	
Amur Region	9,129	0	0	8,225	0	0	
Kamchatka Region	134,407	0	0	89,105	0	8,421	
Magadan Region	36,904	0	0	38,308	0	0	
Sakhalin Region	23,576	0	0	13,835	0	0	
Chukotka Autonomous Area	—	—	—	—	—	—	
Republic of Sakha (Yakutia)	131,328	0	0	152,081	0	0	
Jewish Autonomous Area	—	—	—	—	—	—	
Kaliningrad Region	97,863	88	1	102,705	88	0	