

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN
OF BANKING STATISTICS**

№ 2 (81)

MOSCOW 2000



Registered by the Press Committee of the Russian Federation
Registration Number 012267
Published since June 1993

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Publisher and distributor: ITAR-TASS
Published in cooperation with the business news agency Prime-TASS
Address subscription requests to: 103009, Moscow, Tverskoy blvd., 2.
Telephone: 974-7664, Telefax: 292-3690.
Printed by Novosti Press

New Information and Changes in the Structure of Statistical Data Presentation

The following changes have been introduced into the structure and methodology of forming the indicators some tables in the quarterly supplement “Performance indicators of credit institutions by regions”

— in Table 3.1 “Deposits of Legal Entities and Individuals” — the data on the volume of deposits attracted in regions are shown by places where the funds were attracted (in the previous issues of the Bulletin this information was compiled at places of registration of the parent institution);

— in Table 4.1 “Ruble Credits Extended to Legal Entities and Individuals, by Economic Sectors”, 4.2 “Foreign Currency Credits Extended to Legal Entities and Individuals, by Economic Sectors”, 4.3 “Overdue Debt on Ruble Credits Extended to Legal Entities and Individuals, by Economic Sectors”, 4.4 “Overdue Debt on Foreign Currency Credits Extended to Legal Entities and Individuals, by Economic Sectors” — the data on credits extended to borrowers in different regions, as well as on their overdue debt are formed on the basis of the borrowers’ location (in the previous issues of the Bulletin this information was compiled at places of registration of the parent institution);

— in Tables 4.1, 4.2, 4.3, 4.4 the data on volumes of debts on credits and overdue debts on credits are supplemented with the information on sectors of the economy.

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 March—June 2000:

	Release data in 2000 (The period (or date) to which data to be released relate is shown in parentheses)			
	March	April	May	June
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	1.03.2000* (01.2000) 31.03.2000* (02.2000)	28.04.2000* (03.2000)	31.05.2000* (04.2000)	30.06.2000* (05.2000)
2. Main aggregates of analytical accounts of monetary authorities — reserve money, claimson general government and non-financial public enterprises, claims on private sector, claims on credit institutions and net external position, end of period	15.03.2000* (02.2000)	14.04.2000* (03.2000)	16.05.2000* (04.2000)	15.06.2000* (05.2000)
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	31.03.2000 (Q4. 1999)			30.06.2000 (Q1. 2000)
4. International reserves: monetary gold, foreign exchange, Special Drawing Rights (SDRs), reserve position in the IMF, end of period	7.03.2000 (02.2000)	7.04.2000 (03.2000)	10.05.2000 (04.2000)	7.06.2000 (05.2000)
5. Merchandise trade for reporting month (according to the balance of payments methodology)	13.03.2000 (01.2000)	12.04.2000 (02.2000)	12.05.2000 (03.2000)	13.06.2000 (04.2000)
6. International investment position of credit institutions: direct, portfolio and other investment end of reporting quarter	31.03.2000 (Q4. 1999)			30.06.2000 (Q1. 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 ¹		Percentage output of basic industries production and services to the previous year's relevant period	The federal budget deficit to GDP percentage	Consumer price index as % of previous December
	Total ²	Percentage against the previous year's relevant period			
1998	2,696.4	-4.9	-5.8	3.2	84.4
1999	4,476.1	3.2	5.2	1.2	36.5
1998					
Q1	545.2	-0.6	-0.6	3.6	3.1 ²
Q2	606.6	-1.4	-1.7	4.4	1.0 ²
Q3	698.9	-7.2	-11.4	1.5	43.8 ²
Q4	833.9	-7.8	-9.9	3.5	23.3 ²
1999					
Q1	823.1	-2.8	-3.5	2.3	16.0 ²
Q2	1,026.2	1.4	1.8	2.6	7.3 ²
Q3	1,269.9	5.6	8.4	2.0	5.6 ²
January	...	...	-4.9	...	8.4
February	...	...	-4.5	...	12.9
March	...	...	-1.4	...	16.0
April	...	...	-1.3	...	19.5
May	...	...	2.3	...	22.2
June	...	...	4.3	...	24.5
July	...	...	6.1	...	28.0
August	...	...	8.4	...	29.5
September	...	...	10.5	...	31.4
October	...	...	8.6	...	33.2
November	...	...	9.5	...	34.8
December	...	...	...	...	36.5

¹ GDP in 1998 and in 1st quarter of 1999 — estimates.

² As % of previous period.

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 ¹	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
1998															
Q1	120.3	102.4	7.0	144.8	—24.5	53.9	50.9	3.0	80.3	—19.5	67.4	52.4	3.6	71.9	—4.5
Q2	154.2	132.4	11.2	186.9	—32.7	74.1	54.4	6.5	93.9	—26.7	97.8	77.1	5.2	104.3	—6.5
Q3	144.1	118.3	12.6	156.6	—12.5	64.1	49.3	7.1	74.9	—10.8	83.5	69.0	5.3	85.2	—1.7
Q4 ¹	268.2	211.4	36.1	353.8	—85.6	133.8	98.7	26.7	223.1	—89.3	164.8	112.8	9.4	161.0	3.7
1999															
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 ²	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	49.0	42.9	3.5	45.7	3.3	27.8	24.6	1.8	27.4	0.3	25.7	18.3	1.7	22.7	3.0
January — February	99.3	87.2	6.7	103.1	—3.8	54.7	48.6	3.3	60.9	—6.3	51.8	38.6	3.4	49.3	2.5
January — March	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
January — April	264.0	231.1	14.8	285.5	—21.5	133.9	119.3	6.8	160.1	—26.2	143.4	111.8	8.0	138.7	4.7
January — May	349.9	302.3	22.3	380.8	—30.9	173.7	152.9	10.1	213.4	—39.7	193.8	149.4	12.2	185.0	8.8
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 ²	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

¹ Including final turnovers carried out at the beginning of 1999.² Preliminary data.

Table 1.3

Sources of Funding the Federal Budget Deficit

(billion rubles)

	Sources of funding federal budget deficit, total		Including					of which:		
	1	2	Domestic sources		Bank of Russia credits	Short-term government securities (GKO)	Variable- and fixed-income federal loan bonds (OFZ-PK and OFZ-PD)	Nonmarketable government bonds	State savings loan bonds (OGSZ)	
			3	4						5	6	7
1998¹	146.3	61.2	0.0	-197.9	159.8	0.9	1.5			
1998										
Q1	19.5	13.8	0.0	6.8	15.6	-1.6	1.9			
Q2	26.7	-1.5	0.0	-12.2	16.2	4.2	-0.5			
Q3	10.8	-28.2	0.0	-50.9	20.6	0.0	0.1			
Q4 ¹	89.3	77.1	0.0	-141.6	107.4	-1.7	0.0			
1999										
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 ²	6.1	15.4	0.0	3.0	36.3	-8.9	-3.9			
January	-0.3	-14.0	0.0	-0.2	0.0	0.0	0.0			
January — February	6.3	-11.5	0.0	-0.4	0.0	0.0	0.0			
January — March	19.2	-8.7	0.0	-5.3	7.0	0.0	-1.0			
January — April	26.2	-9.4	0.0	-8.1	11.0	5.0	-2.7			
January — May	39.7	-9.1	0.0	-8.3	10.9	5.0	-3.7			
January — Jun	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 ²	53.0	5.5	0.0	-11.9	52.9	0.1	-9.2			

End
(billion rubles)

	Including										
	of which:				Foreign sources		of which:				
	8	9	10	11	12	13	Receipts from sales of government and municipal property	Government reserves of precious metals and precious stones	Change of budget fund balances in bank accounts	Credits from international financial organisations	Credits extended to Russia by foreign governments and foreign commercial banks and companies
1998											
1998 ¹	—	—	-1.4	85.1	13.0	78.4					
Q1	—	—	-6.3	5.8	6.7	-0.9					
Q2	—	—	-8.7	28.1	5.0	23.1					
Q3	—	—	3.7	39.0	7.1	31.9					
Q4 ¹	—	—	12.7	12.2	-5.8	24.3					
1999											
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 ²	-0.8	8.7	-23.2	-9.4	-18.8	9.4					
January	0.0	-0.2	-13.6	13.7	-8.3	22.0					
January — February	0.0	-0.3	-10.7	17.8	-12.2	29.9					
January — March	0.4	4.3	-13.8	27.9	-16.4	44.3					
January — April	0.4	5.6	-20.1	35.6	-25.6	61.2					
January — May	-0.1	7.4	-19.7	48.8	-32.5	81.3					
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 ²	-4.4	16.2	-48.1	47.4	-55.6	103.0					

¹ Including final turnovers carried out at the beginning of 1999.² Preliminary data.

Table 1.4

The Russian Federation Balance of Payments Current Account

(USD million)

	Export of goods (FOB)	Export of services				Export of goods and services (1+5)	Compensation of employees received	Investment income receivable	of which by general government	Current transfers received	Total current account receipts (6+7+8+10)
		Transport services	Travel	Other	Total (2+3+4)						
	1	2	3	4	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	82,663	3,781	4,312	2,475	10,567	93,231	166	4,112	3,030	810	98,319
1996	90,563	3,630	6,868	2,663	13,162	103,725	102	4,232	2,996	770	108,827
1997	89,008	3,649	7,164	3,415	14,227	103,235	227	4,140	2,772	410	108,012
1998	74,799	3,170	6,508	3,097	12,776	87,575	301	4,000	2,575	270	92,145
Q1, 1996	20,872	884	1,436	655	2,974	23,847	8	2,610	2,321	153	26,617
Q2, 1996	21,940	962	1,669	689	3,321	25,261	23	710	316	123	26,117
Q3, 1996	21,917	1,029	2,452	643	4,125	26,042	35	446	188	160	26,682
Q4, 1996	25,833	754	1,312	676	2,742	28,575	37	465	171	334	29,411
Q1, 1997	21,149	840	1,381	734	2,955	24,104	50	2,417	2,145	142	26,713
Q2, 1997	20,643	925	1,724	822	3,470	24,113	63	618	339	71	24,865
Q3, 1997	21,811	989	2,482	808	4,279	26,089	61	569	156	102	26,821
Q4, 1997	25,405	895	1,578	1,052	3,524	28,929	53	536	131	95	29,613
Q1, 1998	18,558	722	1,312	868	2,904	21,460	51	2,426	2,013	79	24,017
Q2, 1998	18,835	741	1,854	730	3,324	22,159	74	761	332	73	23,067
Q3, 1998	18,093	780	2,211	655	3,646	21,739	82	503	135	52	22,375
Q4, 1998	19,314	927	1,132	844	3,903	22,217	94	310	95	65	22,686
Q1, 1999	15,601	658	668	623	1,949	17,550	102	2,166	1,987	51	19,868
Q2, 1999	16,907	767	917	686	2,369	19,276	111	598	330	220	20,206
Q3, 1999	18,093	746	1,286	812	2,844	20,936	111	302	109	326	21,675

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	5,084	4,871	543	71,141
1995	62,188	3,099	11,599	5,271	19,969	82,157	469	7,220	6,622	738	90,583
1996	67,629	2,360	10,270	6,015	18,644	86,274	507	9,230	7,079	700	96,711
1997	71,647	2,823	10,113	5,899	18,835	90,482	568	12,268	9,832	770	104,088
1998	57,449	2,534	8,674	4,897	16,105	73,553	465	15,393	12,199	678	90,090
Q1, 1996	16,264	604	2,183	1,395	4,182	20,446	128	2,015	1,708	157	22,746
Q2, 1996	17,054	627	2,498	1,580	4,705	21,758	133	2,264	1,543	213	24,369
Q3, 1996	16,889	660	2,942	1,506	5,109	21,998	132	2,250	1,722	132	24,511
Q4, 1996	17,423	469	2,646	1,534	4,649	22,072	115	2,701	2,105	199	25,085
Q1, 1997	15,171	593	1,930	1,293	3,816	18,987	120	3,345	2,482	120	22,572
Q2, 1997	17,075	658	2,429	1,398	4,486	21,561	140	2,938	2,452	169	24,809
Q3, 1997	18,309	763	3,388	1,477	5,627	23,936	163	3,195	2,748	219	27,514
Q4, 1997	21,092	809	2,366	1,730	4,905	25,997	145	2,789	2,151	262	29,193
Q1, 1998	17,686	689	1,933	1,334	3,956	21,642	141	3,572	2,712	232	25,586
Q2, 1998	17,240	681	2,616	1,325	4,622	21,862	145	4,490	3,520	236	26,733
Q3, 1998	13,299	593	2,715	1,037	4,345	17,644	114	3,726	3,030	94	21,578
Q4, 1998	9,223	571	1,411	1,200	3,182	12,405	65	3,605	2,937	117	16,192
Q1, 1999	9,070	364	1,173	898	2,436	11,506	40	2,856	2,338	96	14,498
Q2, 1999	10,459	406	1,705	941	3,052	13,511	47	3,062	2,403	127	16,746
Q3, 1999	9,745	422	2,002	968	3,393	13,138	56	2,608	2,079	124	15,926

Cont.

Current Account (Intermediate Balances)

	(USD million)										
	Trade balance (1—12)	Balance on service types				Total balance (24+25+26)	Goods and services balance (23+27)	Compensation of employees balance (7—18)	Investment income balance (8—19)	Current transfers balance (10—21)	Current account balance (28+29+30+31)= (11—22)
		Transport services (2—13)	Travel (3—14)	Other (4—15)	26							27	28	29	30	31	32
1994	23	24	25	26	27	28	29	30	31	32	
1994	17,675	985	-4,681	-3,020	-6,717	10,958	-114	-1,692	-306	8,846	
1995	20,476	682	-7,287	-2,797	-9,402	11,074	-303	-3,107	73	7,736	
1996	22,933	1,270	-3,401	-3,351	-5,482	17,451	-406	-4,998	69	12,116	
1997	17,361	825	-2,950	-2,483	-4,608	12,753	-342	-8,128	-360	3,924	
1998	17,351	637	-2,166	-1,799	-3,329	14,022	-164	-11,393	-409	2,056	
Q1, 1996	4,608	280	-748	-740	-1,208	3,400	-120	595	-4	3,871	
Q2, 1996	4,887	335	-829	-890	-1,384	3,503	-111	-1,554	-90	1,747	
Q3, 1996	5,028	369	-490	-863	-984	4,044	-97	-1,804	28	2,172	
Q4, 1996	8,411	285	-1,334	-858	-1,907	6,504	-78	-2,236	136	4,326	
Q1, 1997	5,978	247	-549	-559	-861	5,117	-70	-928	22	4,141	
Q2, 1997	3,568	266	-706	-577	-1,017	2,551	-77	-2,320	-98	57	
Q3, 1997	3,502	226	-906	-669	-1,349	2,153	-103	-2,626	-118	-693	
Q4, 1997	4,313	86	-789	-679	-1,381	2,932	-92	-2,253	-168	419	
Q1, 1998	871	33	-621	-466	-1,053	-182	-89	-1,145	-153	-1,569	
Q2, 1998	1,595	60	-762	-596	-1,298	297	-71	-3,729	-163	-3,666	
Q3, 1998	4,794	188	-504	-382	-699	4,095	-32	-3,224	-42	797	
Q4, 1998	10,091	356	-279	-356	-279	9,812	29	-3,295	-52	6,494	
Q1, 1999	6,531	294	-505	-275	-487	6,044	62	-691	-45	5,370	
Q2, 1999	6,448	361	-788	-255	-682	5,766	65	-2,463	93	3,459	
Q3, 1999	8,348	324	-717	-156	-549	7,799	55	-2,306	202	5,749	

**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	—45	0	—45	4,418	1,258	3,160	870	5,243	0	1,004	584	0	337	—978	260	203	6,450
1995	3,122	—785	0	—785	8,553	7,537	1,016	1,213	8,981	0	2,876	2,021	39	1,180	—8,090	542	—4,308	7,550
1996	3,066	6,617	5,934	684	8,611	6,054	2,557	—52	15,177	0	4,170	2,434	2,186	3,428	—759	31	7,320	26,667
1997	2,137	44,107	10,882	33,226	—21,685	2,772	—24,457	—959	21,464	0	8,901	6,552	1,279	6,931	—64	0	14,698	45,062
1998	1,704	7,839	—362	8,201	6,153	1,848	4,304	248	14,241	3,781	—6,194	2,500	831	4,649	322	0	8,302	20,130
Q1, 1996	613	683	1,174	—491	3,980	3,283	697	—156	4,507	0	584	427	232	575	93	—436	891	5,982
Q2, 1996	811	807	688	120	1,475	897	578	44	2,326	0	767	235	956	2,248	—425	1,182	4,195	7,288
Q3, 1996	822	—353	—183	—170	1,849	1,266	583	41	1,538	0	1,071	746	163	836	—564	—119	1,063	3,671
Q4, 1996	820	5,480	4,255	1,225	1,307	607	700	19	6,806	0	1,748	1,027	836	—231	136	—596	1,171	9,726
Q1, 1997	401	5,330	4,013	1,317	1,401	512	889	—61	6,670	0	451	523	504	—1,058	—423	0	—454	6,667
Q2, 1997	555	7,852	4,789	3,062	2,096	1,115	980	—952	8,995	0	2,239	2,040	344	3,572	28	0	5,984	17,218
Q3, 1997	546	1,708	1,859	—151	1,907	903	1,004	23	3,638	0	3,712	1,956	199	2,102	120	0	4,378	11,728
Q4, 1997	634	29,217	220	28,998	—27,088	242	—27,330	31	2,161	0	2,499	2,032	232	2,315	211	0	4,790	9,450
Q1, 1998	341	3,434	3,098	336	1,018	689	329	104	4,566	0	288	457	149	1,438	—57	0	1,988	6,832
Q2, 1998	537	4,823	—331	5,154	290	51	239	58	5,171	0	1,849	399	12	1,688	117	0	2,216	9,235
Q3, 1998	475	147	—2,267	2,414	3,413	1,939	1,474	54	3,614	3,781	—5,103	471	—3	1,064	81	0	1,612	3,905
Q4, 1998	351	—564	—862	298	1,431	—831	2,263	33	900	0	—3,228	1,174	672	459	181	0	2,486	158
Q1, 1999	198	—318	—528	210	961	—1,272	2,233	103	746	0	—26	476	—38	146	105	0	689	1,409
Q2, 1999	208	—65	651	—716	—403	—1,254	851	—145	—614	0	—62	630	239	156	77	0	1,103	427
Q3, 1999	192	—181	—91	—90	1,215	3,344	—2,129	5	1,039	—454	—954	509	—41	75	48	0	591	222

Cont.

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

(USD million)

	Capital transfers paid	General government assets					Banks' assets	Other sectors' assets						Total assets (24+25+31)
		Loans (21+22)	of which		Other	Total (20+23)		Direct and portfolio investment	Foreign currency	Trade credits and advances	Changes in stock of non-repatriated export proceeds and in non-repatriated import advances	Other	Total (26+27+28+29+30)	
			not overdue	in arrears										
		19	20	21	22	23		24	25	26	27	28	29		30	31	32
1994	-3,472	-2,121	10,621	-12,742	-996	-3,118	-2,973	-112	-5,523	-3,721	-3,860	-60	-13,276	-19,367
1995	-3,469	-1,548	9,001	-10,549	466	-1,082	3,993	-1,716	206	8,040	-4,928	-287	1,316	4,227
1996	-3,529	-308	9,139	-9,446	31	-277	-2,875	-18	-8,796	-9,500	-9,773	-142	-28,228	-31,380
1997	-2,934	-1,342	7,522	-8,865	596	-747	-1,264	-2,584	-13,384	-6,953	-11,458	-916	-35,295	-37,306
1998	-2,086	-1,458	5,679	-7,137	-178	-1,635	259	-1,060	840	-6,883	-8,664	-496	-16,263	-17,640
Q1, 1996	-832	-1,910	2,668	-4,577	314	-1,596	208	-39	-88	-1,626	-1,936	-45	-3,734	-5,122
Q2, 1996	-877	774	3,171	-2,397	-970	-196	-2,019	-180	-3,167	-1,800	-1,825	24	-6,948	-9,163
Q3, 1996	-901	301	1,594	-1,293	337	637	1,160	176	-2,582	-1,700	-2,847	-89	-7,042	-5,245
Q4, 1996	-919	527	1,706	-1,179	351	878	-2,224	25	-2,959	-4,374	-3,164	-31	-10,504	-11,850
Q1, 1997	-516	-1,900	2,067	-3,967	128	-1,772	1,548	-628	-2,470	-864	-2,816	-102	-6,880	-7,104
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	-844	-630	-3,651	-1,655	-2,775	-688	-9,398	-10,973
Q4, 1997	-813	210	1,357	-1,147	1,219	1,429	-786	-539	-5,939	-3,520	-2,836	-79	-12,914	-12,271
Q1, 1998	-433	-1,464	2,213	-3,677	192	-1,272	525	-248	840	-89	-3,395	-35	-2,927	-3,673
Q2, 1998	-726	-156	2,509	-2,665	118	-38	-1,139	-252	1,060	-1,178	-1,650	-42	-2,064	-3,240
Q3, 1998	-460	208	603	-395	-527	-319	1,356	-253	-1,698	-1,212	-1,507	-101	-4,771	-3,733
Q4, 1998	-468	-46	354	-400	39	-7	-484	-306	639	-4,404	-2,111	-318	-6,501	-6,992
Q1, 1999	-295	-1,906	2,148	-4,054	31	-1,875	-1,328	-275	388	-1,837	-1,009	-166	-2,899	-6,102
Q2, 1999	-240	928	2,136	-1,208	-897	32	-928	-571	1,469	1,803	-2,071	-11	613	-284
Q3, 1999	-273	-13	263	-276	395	382	-936	-479	72	-2,036	-1,065	-14	-3,523	-4,077

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	2,125	0	—1,970	—13,072	—12,917	—10,507	—235	1,896
1995	—347	7,899	0	6,869	—2,992	11,776	11,429	—8,780	—10,386
1996	—463	14,899	0	1,295	—20,908	—4,713	—5,176	—9,781	2,841
1997	—797	20,717	0	7,637	—20,597	7,757	6,960	—8,947	—1,936
1998	—382	12,605	3,781	—5,936	—7,961	2,490	2,108	—9,468	5,305
Q1, 1996	—219	2,911	0	792	—2,843	860	641	—2,478	—2,034
Q2, 1996	—66	2,129	0	—1,252	—2,753	—1,875	—1,941	—3,237	3,431
Q3, 1996	—80	2,175	0	2,231	—5,979	—1,573	—1,653	—1,909	1,390
Q4, 1996	—99	7,684	0	—475	—9,333	—2,124	—2,223	—2,156	54
Q1, 1997	—114	4,898	0	1,999	—7,334	—437	—551	—2,258	—1,331
Q2, 1997	—317	9,322	0	1,057	—119	10,260	9,943	—1,965	—8,034
Q3, 1997	—186	2,907	0	2,868	—5,020	755	569	—1,492	1,616
Q4, 1997	—179	3,590	0	1,713	—8,124	—2,821	—3,000	—3,232	5,813
Q1, 1998	—92	3,289	0	813	—939	3,158	3,066	—2,388	892
Q2, 1998	—189	5,133	0	710	152	5,995	5,806	—2,908	768
Q3, 1998	15	3,295	3,781	—3,746	—3,159	171	186	—3,579	2,596
Q4, 1998	—116	893	0	—3,712	—4,015	—6,834	—6,951	—593	1,050
Q1, 1999	—97	—1,129	0	—1,353	—2,210	—4,693	—4,790	—1,549	969
Q2, 1999	—33	—582	0	—990	1,715	144	111	—1,959	—1,611
Q3, 1999	—81	1,421	—454	—1,891	—2,931	—3,855	—3,936	—2,904	1,091

Table 1.5

The Russian Federation Credit Institutions' International Investment Position

(USD million)

	Balance as of 30.06.99	Transactions related changes	Revaluation related changes	Other changes	Total changes	Balance as of 30.09.99
Credit institutions' assets	11,987	842	—121	—727	—5	11,982
Direct investments abroad	283	17	1	—58	—40	243
Equity capital and reinvested earnings	212	0	1	—58	—57	155
Other capital	71	17	0	0	17	88
Portfolio investments	1,351	—325	—121	—389	—835	516
Equity securities	20	—1	0	—5	—6	14
Debt securities	1,331	—324	—121	—384	—829	502
long-term	380	—208	—6	—24	—238	141
short-term	952	—116	—114	—361	—591	361
Other investments	10,353	1,150	—1	—280	870	11,223
Foreign cash and deposits	7,001	963	0	—53	911	7,912
Foreign cash in vaults	583	58	1	—1	58	640
Current accounts and deposits	6,419	905	—1	—52	853	7,271
long-term	437	—103	0	0	—103	334
short-term	5,982	1,008	—1	—52	956	6,938
Loans	2,785	122	3	—42	84	2,868
long-term	1,578	7	2	—40	—31	1,547
short-term	1,207	115	1	—2	114	1,322
Overdue debt	100	6	0	17	23	123
Other assets	467	59	—4	—202	—147	319
long-term	27	—1	0	0	—1	27
short-term	439	59	—4	—202	—147	292
Credit institutions' liabilities	9,853	—888	—58	—1,043	—1,989	7,864
Direct investments in Russia	456	103	—45	114	173	628
Equity capital and reinvested earnings	455	102	—45	8	66	521
Other capital	1	1	0	106	106	107
Portfolio investments	285	21	—5	—116	—100	185
Equity securities	33	5	—4	—1	0	33
Debt securities	252	16	—1	—115	—100	152
long-term	41	—6	0	0	—6	36
short-term	211	21	—1	—115	—94	117
Other investments	9,112	—1,012	—9	—1,041	—2,062	7,050
Current accounts and deposit	4,074	—378	—16	—600	—993	3,081
long-term	1,047	—328	1	—299	—627	420
short-term	3,027	—50	—16	—300	—366	2,661
Loans	3,456	—446	4	—36	—478	2,978
long-term	1,830	—153	3	—229	—379	1,452
short-term	1,626	—294	1	193	—100	1,526
Overdue debt	1,302	—233	0	—314	—547	755
Other liabilities	280	45	3	—91	—44	236
long-term	5	40	0	0	40	45
short-term	276	4	2	—91	—84	192
Net international investment position of credit institutions	2,135	1,730	—62	316	1,984	4,119

Table 1.6

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

(USD million)

	Exports (FOB)						Imports (FOB)						Trade balance		
	Total	% of the corresponding period of the previous year	of which:				Total	% of the corresponding period of the previous year	of which:				Total	of which:	
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
1998	74,799	-16.0	59,002	-15.6	15,797	-17.2	57,448	-19.8	43,229	-18.5	14,219	-23.5	17,351	15,773	1,578
1999	74,541	-0.3	62,313	5.6	12,228	-22.6	40,350	-29.8	29,547	-31.7	10,803	-24.0	34,191	32,766	1,425
1998															
Q1	18,558	-12.3	13,924	-15.5	4,634	-0.6	17,686	16.6	13,524	22.0	4,162	1.9	872	400	472
Q2	18,835	-8.8	14,915	-8.1	3,920	-11.3	17,239	1.0	13,023	2.9	4,216	-4.5	1,596	1,892	-296
Q3	18,093	-17.0	14,782	-15.1	3,311	-24.8	13,299	-27.4	10,044	-25.7	3,255	-32.1	4,794	4,738	56
Q4	19,313	-24.0	15,381	-22.4	3,932	-29.7	9,224	-56.3	6,638	-58.0	2,586	-51.2	10,089	8,743	1,346
1999															
Q1	15,536	-16.3	12,626	-9.3	2,910	-37.2	9,067	-48.7	7,051	-47.9	2,016	-51.6	6,469	5,575	894
Q2	16,929	-10.1	14,439	-3.2	2,490	-36.5	10,443	-39.4	7,399	-43.2	3,044	-27.8	6,486	7,040	-554
Q3	18,629	3.0	15,735	6.4	2,894	-12.6	9,872	-25.8	7,261	-27.7	2,611	-19.8	8,757	8,474	283
Q4	23,447	21.4	19,513	26.9	3,934	0.1	10,968	18.9	7,836	18.0	3,132	21.1	12,479	11,677	802
January	4,641	-21.5	3,593	-21.1	1,048	-22.9	2,778	-50.2	2,200	-48.8	578	-54.6	1,863	1,393	470
February	4,992	-15.2	4,090	-5.2	902	-42.6	2,878	-50.5	2,267	-48.7	611	-56.1	2,114	1,823	291
March	5,903	-12.7	4,943	-2.3	960	-43.6	3,411	-45.8	2,584	-46.2	827	-44.7	2,492	2,359	133
April	6,514	4.6	5,696	19.1	818	-43.4	3,480	-42.0	2,707	-40.5	773	-46.7	3,034	2,989	45
May	5,086	-16.7	4,260	-12.5	826	-33.3	2,943	-47.4	2,222	-47.9	721	-45.6	2,143	2,038	105
June	5,329	-18.0	4,483	-14.8	846	-31.6	4,020	-28.9	2,470	-41.3	1,550	7.6	1,309	2,013	-704
July	6,302	0.1	5,321	5.3	981	-20.8	3,372	-38.2	2,543	-38.2	829	-38.3	2,930	2,778	152
August	6,056	4.1	5,136	8.7	920	-15.8	3,207	-34.1	2,332	-37.1	875	-24.2	2,849	2,804	45
September	6,271	4.8	5,278	5.5	993	1.4	3,293	10.6	2,386	7.4	907	19.8	2,978	2,892	86
October	6,723	10.7	5,617	14.7	1,106	-6.0	3,439	19.6	2,436	17.6	1,003	24.9	3,284	3,181	103
November	7,379	23.9	6,093	32.3	1,286	-4.9	3,488	20.4	2,513	22.8	975	14.4	3,891	3,580	311
December	9,345	28.3	7,803	32.7	1,542	9.9	4,041	17.1	2,887	14.6	1,154	24.0	5,304	4,916	388

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	
1996						
31.12	15,324	11,276	11,271	5	1	4,047
1997						
31.01	13,993	9,930	9,924	4	1	4,064
28.02	15,208	11,127	11,117	9	1	4,081
31.03	16,495	12,429	12,427	1	1	4,066
30.04	18,184	14,068	14,066	1	1	4,117
31.05	20,016	15,884	15,798	85	1	4,132
30.06	24,549	20,396	20,389	5	1	4,153
31.07	24,456	20,186	20,180	5	1	4,270
31.08	23,920	19,604	19,603	0	1	4,316
30.09	23,105	18,737	18,733	3	1	4,368
31.10	22,916	18,448	18,443	3	1	4,468
30.11	16,810	12,201	12,199	1	1	4,608
31.12	17,784	12,895	12,771	122	1	4,889
1998						
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
1999						
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
2000						
31.01	12,948	8,912	8,911	1	1	4,035

Chart 1

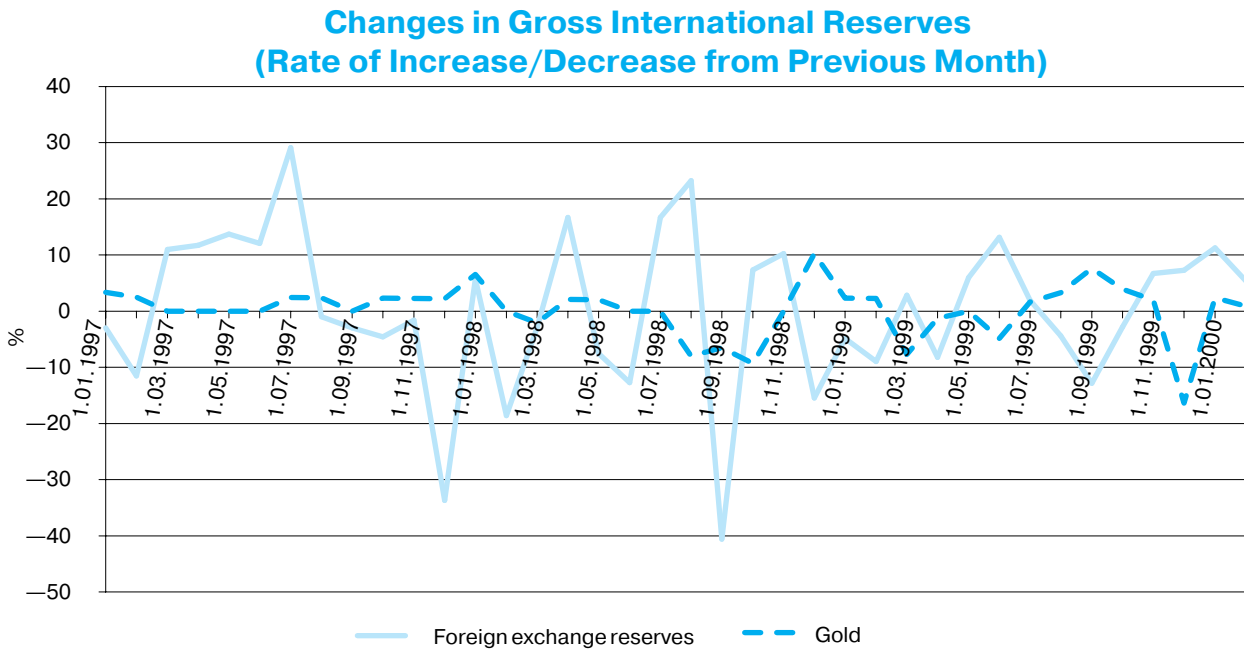


Chart 2

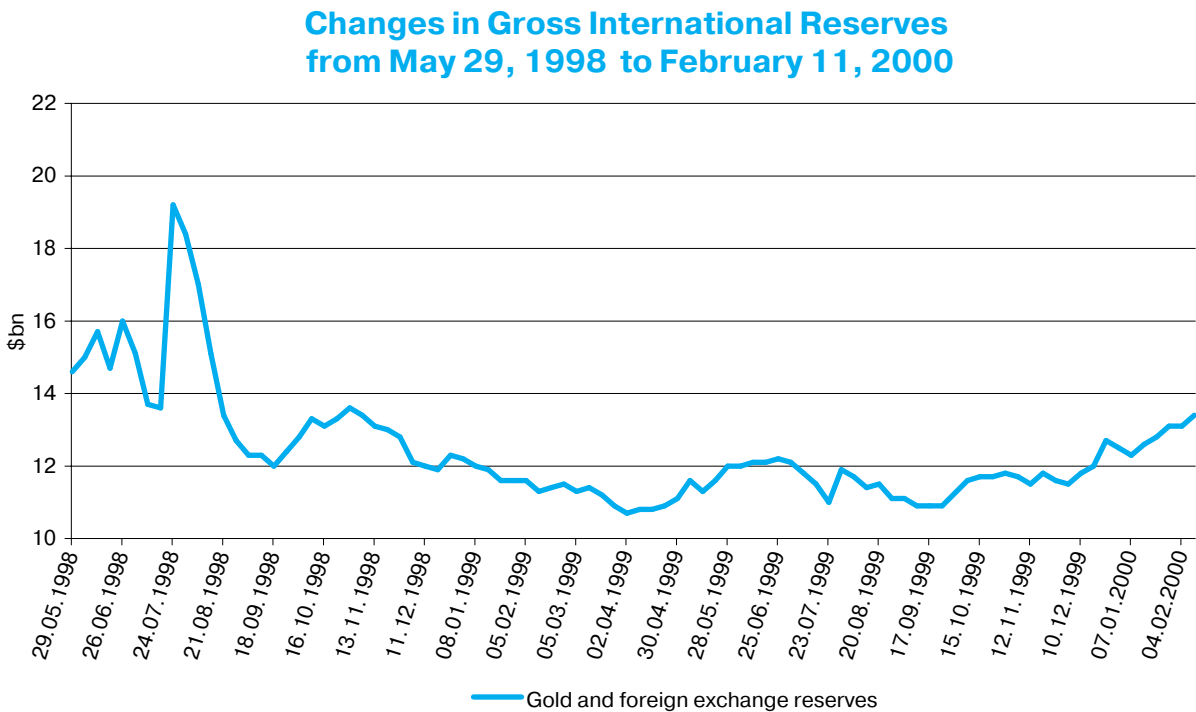


Table 1.8

Analytical Accounts of Monetary Authorities

(million rubles)

	Foreign assets	Claims on general government	Claims on nonfinancial public enterprises	Claims on private sector	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)
1997													
31.12	127,650.3	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	-16,154.7
1998													
31.03	124,217.3	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	1,445.6
30.06	121,901.1	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	-10,826.5
30.09	249,022.0	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	81,734.7
31.12	290,926.4	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	66,268.8
1999													
31.01	306,043.1	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	95,891.3
28.02	301,860.1	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	98,675.9
31.03	306,136.9	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	114,145.3
30.04	316,409.4	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	119,898.4
31.05	337,542.5	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	124,447.8
30.06	339,056.1	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	112,733.8
31.07	333,982.9	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	104,031.9
31.08	328,214.0	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	104,091.1
30.09	341,889.3	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	117,605.0
31.10	372,859.2	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	129,268.1
30.11	375,352.7	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	125,109.9
31.12 ¹	406,426.2	572,029.5	113.8	315.9	203,483.5	439,742.2	266,543.8	1,573.0	424,200.5	75,833.4	10,514.8	117,418.2	123,601.6

¹ Preliminary data.

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	
1997								
31.12	72,974.5	72,717.3	194,689.0	18,691.8	33,217.4	236,438.4	8,075.9	
1998								
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	
1999								
31.01	74,836.5	244,857.5	299,686.5	24,335.9	32,898.2	362,561.6	10,625.8	
28.02	81,491.5	247,866.5	303,197.6	24,353.6	29,674.0	375,203.3	10,115.9	
31.03	96,081.3	284,322.1	326,045.3	24,506.5	30,591.0	386,018.9	10,326.7	
30.04	98,592.0	293,182.3	347,266.2	24,865.3	31,417.2	391,993.8	12,065.5	
31.05	130,434.1	304,933.1	370,988.0	22,396.5	34,597.1	376,142.1	14,412.8	
30.06	135,427.7	308,136.1	390,435.3	22,946.4	36,537.4	395,947.8	17,008.2	
31.07	136,209.0	301,603.8	397,002.5	21,915.9	38,571.6	384,768.5	14,290.1	
31.08	139,580.8	322,760.1	399,229.4	22,867.2	39,272.6	401,100.8	16,380.8	
30.09	136,122.8	321,622.5	403,302.0	20,750.8	43,540.2	426,237.5	15,983.0	
31.10	147,649.7	344,509.5	415,912.5	20,598.6	42,828.3	449,044.5	15,857.1	
30.11	160,822.4	389,809.8	420,662.5	19,066.9	43,403.3	478,958.0	20,520.2	
31.12 ¹	160,016.5	370,359.7	437,682.8	19,870.5	46,901.2	521,641.4	13,060.2	

¹ Preliminary data.

End

(million rubles)

	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)
	9	10	11	12	13	14	15	16	17	18	19
1997											
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
1998											
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
1999											
31.01	145,970.7	305,202.5	204,286.8	34,600.5	45,287.7	214,489.1	23,895.5	13,004.9	99,864.9	168,235.7	-12,080.5
28.02	153,333.9	315,709.4	206,056.4	40,047.8	47,757.4	218,366.1	24,620.0	13,308.3	111,709.1	161,032.5	-25,027.5
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
30.04	169,507.1	345,585.8	224,177.7	46,283.0	61,288.8	228,064.6	34,093.5	19,841.4	151,918.4	165,738.5	-27,962.8
31.05	189,594.4	350,124.5	224,058.7	40,034.2	58,805.2	225,603.8	32,150.6	19,481.0	175,765.0	168,076.7	-8,667.3
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
31.07	203,651.0	362,564.5	223,644.2	35,502.9	63,401.1	202,545.9	34,352.8	21,662.6	191,556.8	202,633.7	-23,763.2
31.08	207,616.7	379,768.9	238,433.0	42,120.0	70,221.7	204,039.5	36,188.9	23,011.4	196,247.5	216,490.4	-34,369.0
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
31.10	222,336.6	412,160.4	257,616.5	34,681.1	79,310.3	195,381.9	37,295.6	23,847.6	201,992.8	241,942.6	-9,299.8
30.11	241,908.6	438,210.4	278,431.8	45,767.6	87,199.9	211,490.5	37,079.0	21,597.5	204,505.2	250,815.0	-2,800.0
31.12 ¹	249,673.9	456,522.1	290,207.2	10,223.9	107,820.2	222,466.0	28,671.8	15,626.8	200,121.4	292,412.5	-18,250.0

¹ Preliminary data.

Chart 3

Structure of Aggregate Assets of Credit Institutions as of 31.12.1999

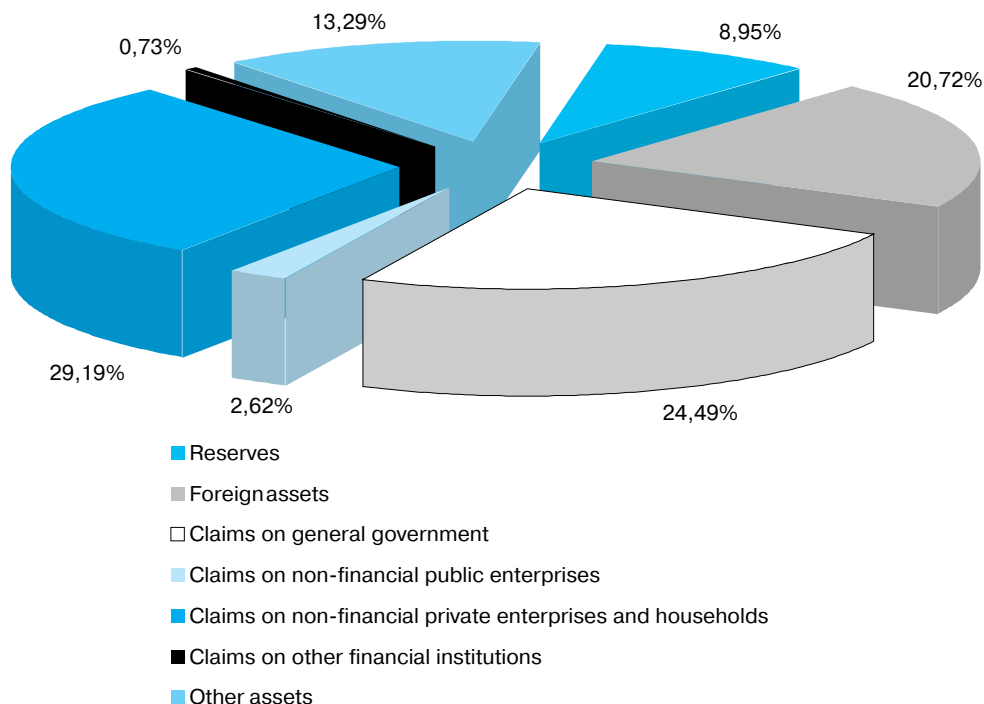


Chart 4

Structure of Aggregate Liabilities of Credit Institutions as of 31.12.1999

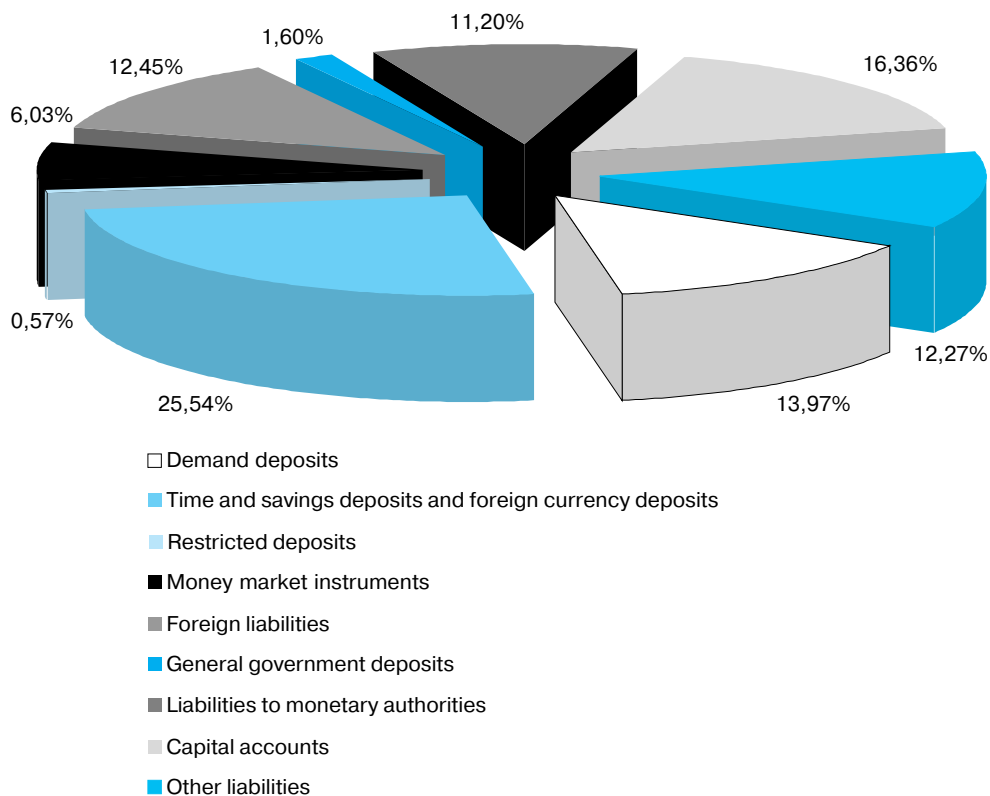


Table 1.10

Monetary Survey

(million rubles)

	Net foreign assets of monetary authorities and credit institutions	Domestic credit	of which:				Money	Quasi-money	Restricted deposits	Money market instruments	Capital accounts	Other items (net)
			Net credit to general government	Claims on nonfinancial public enterprises	Claims on private sector	Claims on other financial institutions						
1997												
31.12	16,428.0	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	-43,739.2
1998												
31.03	4,668.7	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	-22,242.2
30.06	370.4	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	-43,155.4
30.09	-105,096.8	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	73,862.7
31.12	-94,168.0	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	44,685.3
1999												
31.01	-92,532.1	1,183,113.5	776,473.1	33,047.7	362,966.9	10,625.8	329,986.1	307,447.6	34,600.5	45,287.7	286,346.6	86,913.0
28.02	-88,285.7	1,187,343.9	771,804.1	29,822.1	375,601.8	10,115.9	340,333.1	317,670.0	40,047.8	47,757.4	279,139.5	74,110.4
31.03	-75,687.3	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	112,395.6
30.04	-44,706.3	1,254,207.5	818,205.1	31,560.3	392,376.6	12,065.5	371,892.0	345,757.0	46,283.0	61,288.8	283,852.1	100,428.3
31.05	-3,171.5	1,264,455.4	838,790.1	34,740.3	376,512.2	14,412.8	403,981.9	351,488.3	40,034.2	58,805.2	286,180.6	120,793.6
30.06	9,447.4	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	96,474.6
31.07	19,177.6	1,271,430.6	833,305.4	38,708.8	385,126.3	14,290.1	429,382.0	362,600.9	35,502.9	63,401.1	320,693.1	79,028.3
31.08	30,175.6	1,300,618.3	843,379.0	39,405.6	401,452.9	16,380.8	432,913.0	379,799.1	42,120.0	70,221.7	334,549.8	71,190.3
30.09	49,194.3	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	101,554.9
31.10	92,375.7	1,369,413.4	861,225.3	42,956.3	449,374.7	15,857.1	454,336.5	412,176.5	34,681.1	79,310.3	360,029.2	121,255.6
30.11	131,099.3	1,402,776.1	859,443.1	43,519.9	479,292.9	20,520.2	471,572.5	438,243.6	45,767.6	87,199.9	368,842.0	122,249.9
31.12 ¹	130,119.4	1,487,239.5	905,207.2	47,014.9	521,957.2	13,060.2	526,771.3	458,095.1	10,223.9	107,820.2	409,830.7	104,617.7

¹ Preliminary data.

Table 1.11

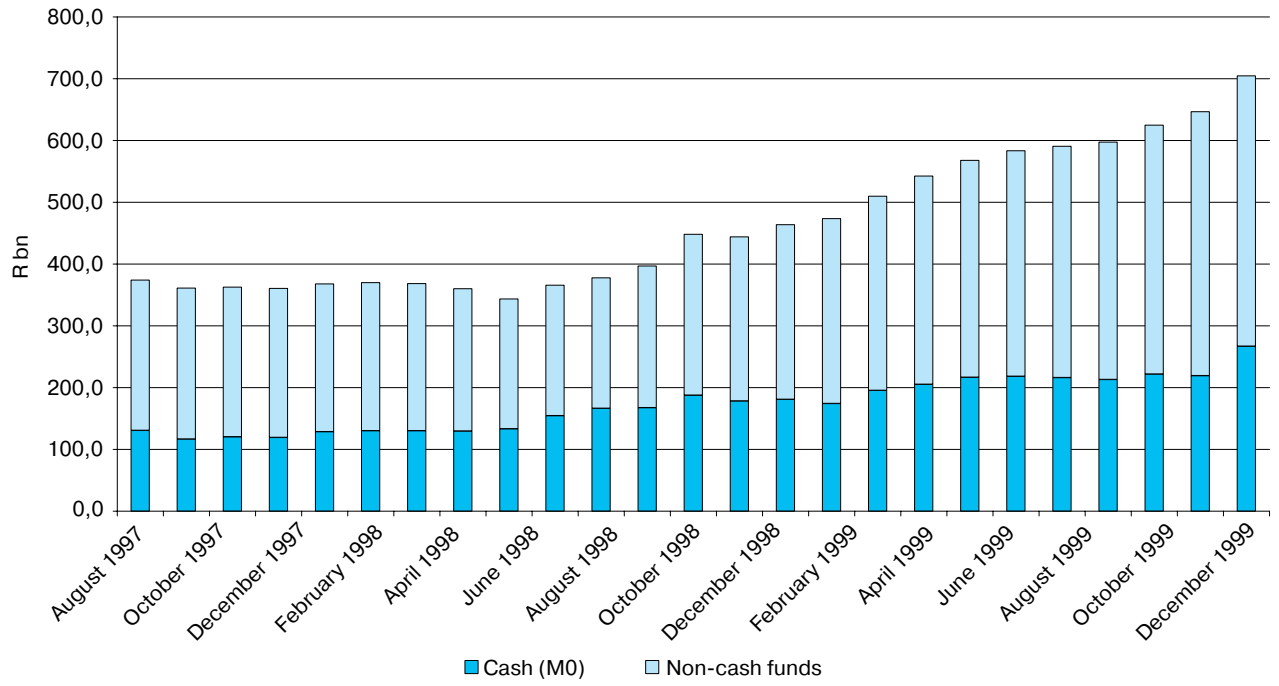
Money Supply (National Definition)

(billion rubles at end of period)

	Money supply (M2)		% growth in money supply		
	Total	of which:		from beginning of the year	
		cash in circulation (M0)	non-cash funds		from previous month
1997					
31.12	374.1	130.4	243.7	4.7	29.8
1998					
31.03	360.4	119.1	241.3	-0.7	-3.7
30.06	368.6	129.8	238.8	-0.4	-1.5
30.09	365.8	154.2	211.6	6.5	-2.2
31.12	448.4	187.8	260.5	13.0	19.9
1999					
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	57.2

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										
	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.11	1.12
1. Precious metals	40,841	40,399	41,818	41,761	42,064	39,460	39,391	40,992	43,718	54,647	55,872
2. Funds and securities in foreign currency held by nonresidents	158,920	157,966	156,925	150,766	167,196	187,531	189,315	164,167	162,386	205,564	211,468
3. Credits and deposits	69,207	93,616	107,813	127,678	145,877	171,779	172,504	188,183	192,040	197,625	199,837
of which:											
— credits to resident credit institutions	9,347	9,399	9,788	11,288	13,277	13,229	14,149	15,837	15,909	15,861	15,863
— for servicing foreign government debt	49,925	73,492	86,919	103,518	119,227	144,484	151,320	164,836	168,473	173,933	176,053
4. Securities	235,335	237,545	235,761	247,030	251,504	252,586	259,922	253,324	256,763	277,872	284,521
of which:											
— securities of Russian government	202,466	202,488	201,426	209,355	213,625	214,771	214,929	207,929	210,934	229,492	236,499
5. Other assets	56,237	59,438	63,150	65,013	67,740	65,012	62,768	63,731	66,723	67,974	80,935
of which:											
— fixed assets	27,825	27,766	27,777	27,780	28,189	29,892	29,912	30,038	30,158	30,903	31,447
Total assets	560,540	588,964	605,467	632,248	674,381	716,368	729,900	710,397	721,630	803,682	832,633
1. Cash in circulation	199,018	189,881	192,368	187,791	208,043	220,631	231,796	233,355	232,686	237,941	237,121
2. Funds in accounts with the Bank of Russia	116,656	120,672	132,881	145,644	161,253	191,223	194,455	190,131	195,778	245,521	261,393
of which:											
— funds of the central government	32,903	32,694	29,942	20,593	28,019	27,754	31,624	33,166	33,869	50,312	52,149
— funds of resident credit institutions	64,068	69,426	83,163	103,288	111,193	137,273	135,418	130,131	132,614	149,555	159,070
3. Float	4,717	7,686	8,095	9,475	14,314	7,700	7,088	8,114	6,695	8,085	13,880
4. Other liabilities	122,036	152,614	154,016	171,239	172,658	178,710	172,493	81,880	168,412	194,048	202,212
of which:											
— IMF loan	70,182	82,144	90,214	88,090	92,904	92,706	92,438	118,059	83,975	90,509	90,410
5. Capital	118,113	118,111	118,107	118,099	118,113	118,104	118,068	160,738	118,059	118,087	118,027
Total liabilities	560,540	588,964	605,467	632,248	674,381	716,368	729,900	710,397	721,630	803,682	832,633

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	%
1.12.1995 — 9.02.1996	160
10.02.1996 — 23.07.1996	120
24.07.1996 — 18.08.1996	110
19.08.1996 — 20.10.1996	80
21.10.1996 — 1.12.1996	60
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 —	45

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

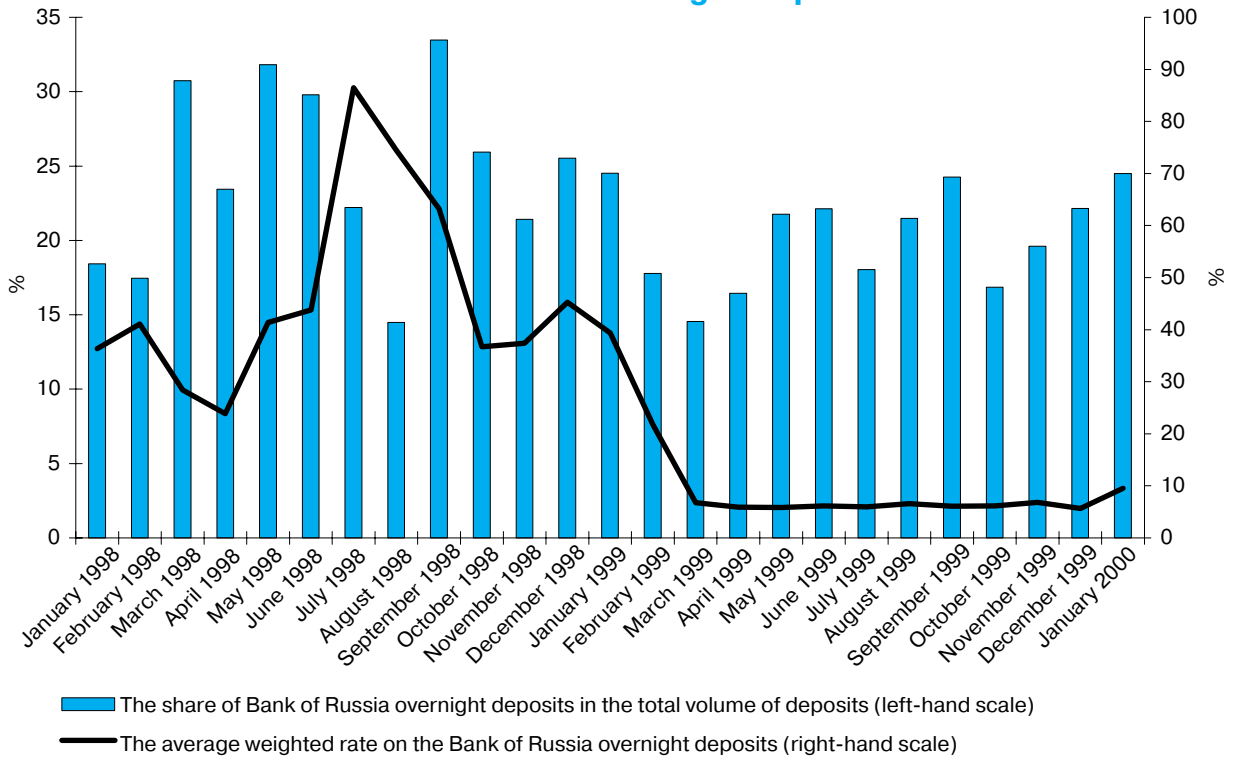


Table 2.4

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
1999																		
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
2000																		
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

Chart 7

Interest Rates Dynamics in 1997–2000

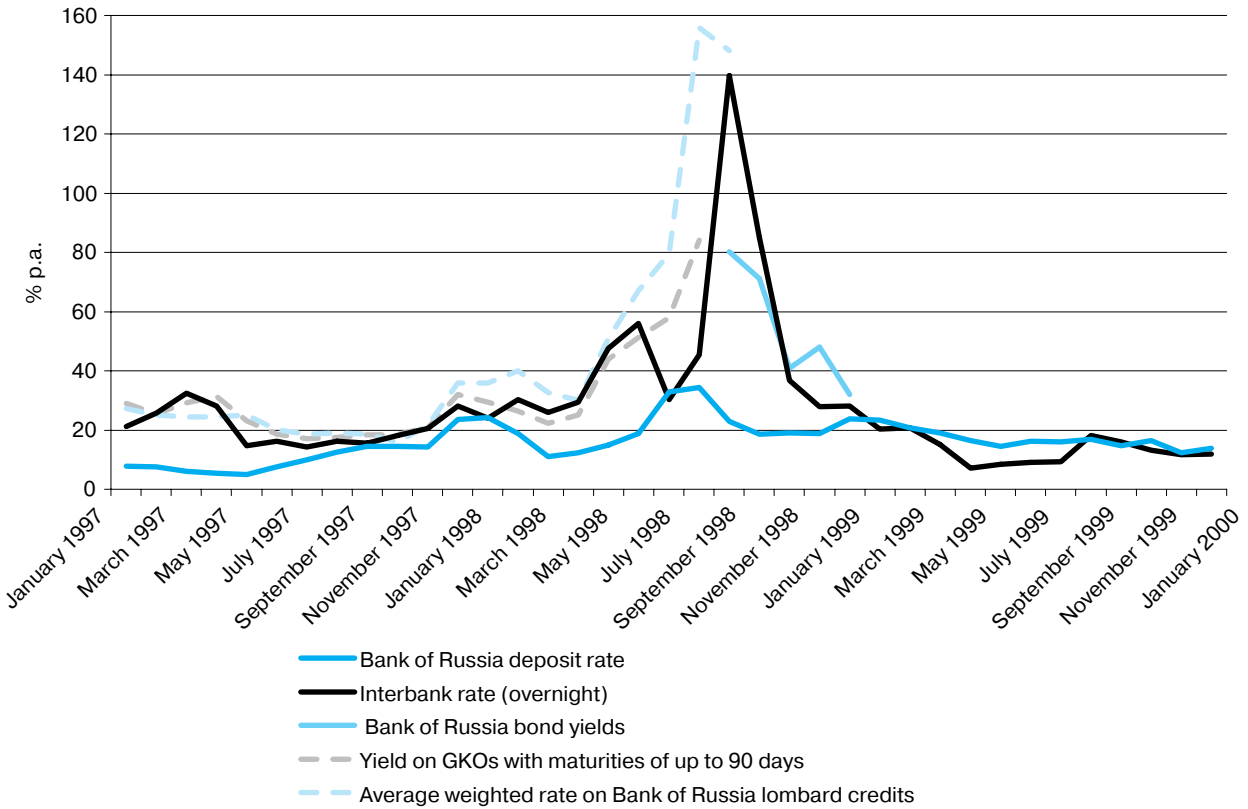


Chart 8

Interest Rates Dynamics in October, 1998 – January, 2000

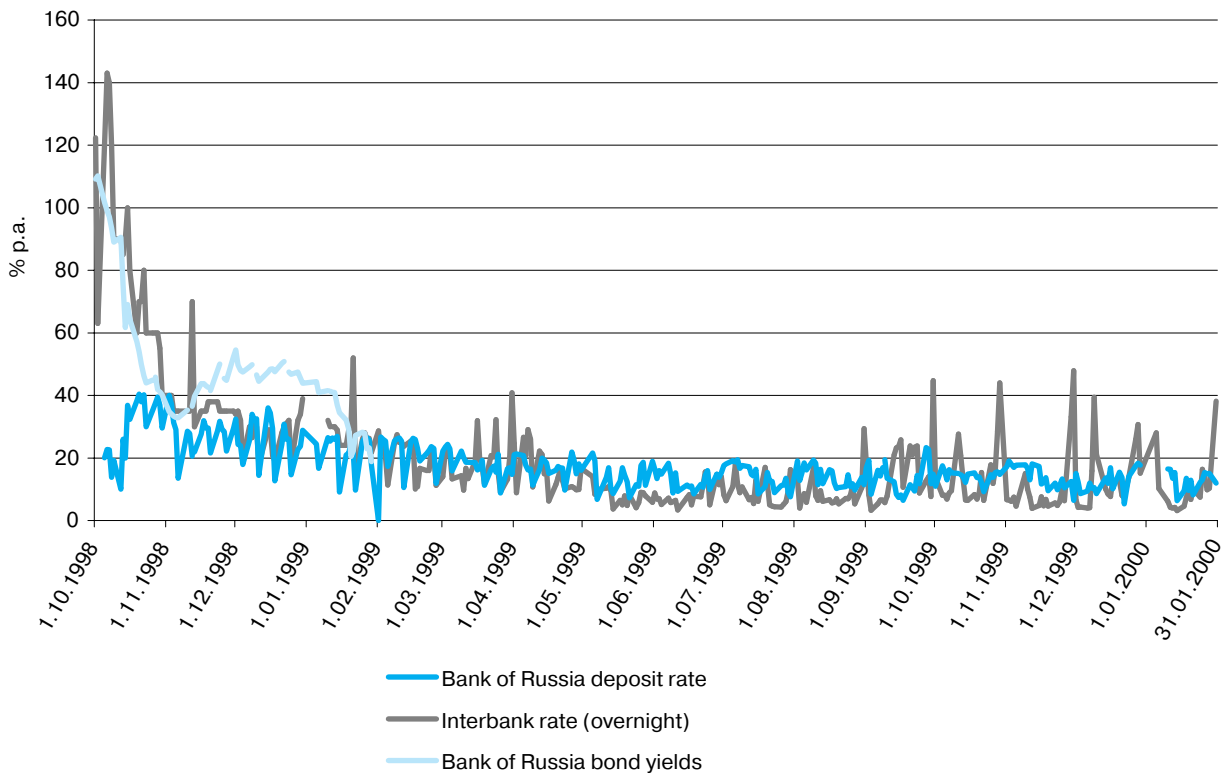


Table 2.5

Official US Dollar to Ruble Rate

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1999															
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
2000															
January	27.00	—	—	—	—	26.90	27.23	—	—	—	27.73	28.44	28.85	28.65	28.57

	End															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1999																
January	21.88	—	—	22.37	22.98	22.99	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	—
2000																
January	—	—	28.57	28.57	28.52	28.51	28.44	—	—	28.44	28.49	28.55	28.55	28.55	—	—

Chart 9

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

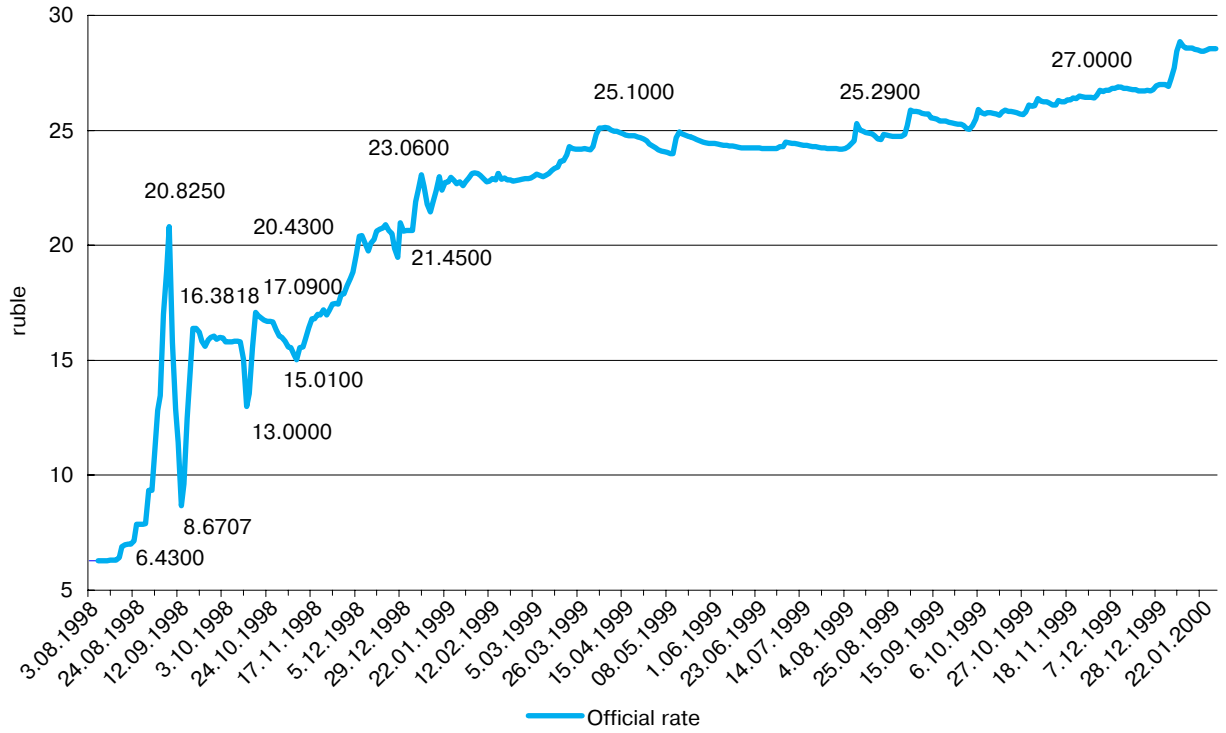


Table 2.6

Official Euro to Ruble Rate

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1999															
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
2000															
January	27.20	—	—	—	—	27.92	28.21	—	—	—	28.48	29.26	29.85	29.48	29.29

	End															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1999																
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	—
2000																
January	—	—	28.92	28.84	28.94	28.84	28.93	—	—	28.51	28.72	28.60	28.56	28.23	—	—

Table 2.7

Official German Mark to Ruble Rate

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1999															
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
2000															
January	13.91	—	—	—	—	14.28	14.43	—	—	—	14.56	14.96	15.26	15.07	14.98

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1999																
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	—
2000																
January	—	—	14.79	14.75	14.80	14.74	14.79	—	—	14.58	14.68	14.62	14.60	14.43	—	—

End

Table 2.8

Bank of Russia Precious Metals Quotes

(rubles per gram)

Date of quotes	Gold		Silver		Platinum	
	buy	sell	buy	sell	buy	sell
06.01.2000	231.94	246.67	4.21	4.65	334.61	369.54
10.01.2000	237.38	252.45	4.17	4.60	338.37	373.70
11.01.2000	243.38	258.83	4.28	4.73	349.43	385.91
12.01.2000	247.37	263.08	4.35	4.80	354.46	391.47
13.01.2000	245.63	261.23	4.31	4.76	353.71	390.64
14.01.2000	246.69	262.35	4.26	4.70	356.98	394.25
17.01.2000	247.34	263.05	4.26	4.70	361.16	398.86
18.01.2000	249.00	264.81	4.28	4.73	362.78	400.66
19.01.2000	250.18	266.06	4.28	4.73	367.10	405.43
20.01.2000	249.81	265.67	4.26	4.70	370.40	409.07
21.01.2000	248.61	264.40	4.27	4.71	365.31	403.44
24.01.2000	248.42	264.19	4.31	4.76	374.49	413.59
25.01.2000	249.92	265.78	4.34	4.80	383.45	423.48
26.01.2000	247.14	262.83	4.40	4.86	376.74	416.07
27.01.2000	248.51	264.29	4.34	4.80	384.23	424.34
28.01.2000	248.22	263.98	4.42	4.88	413.49	456.65
31.01.2000	245.54	261.13	4.49	4.95	413.50	456.67

2.9. Major Features of Transactions in Government Securities

Table 2.9.1

Main Highlights of Auctions for GKO—OFZ Placement¹

Date	Security code	Days to redemption	Issue volume at par (million rubles)	Demand volume at par (million rubles)	Volume placed at par (million rubles)	Return (million rubles)	Cut-off price (as % of nominal price)	Average weighted price (as % of nominal price)	Official yield at average weighted price (% p.a.)	Unplaced volume at par (million rubles)
17.12.1999	SU21134RMFS0	110	2,500.00	609.92	609.92	602.31	98.53	98.75	4.20	1,890.08
21.12.1999	SU21135RMFS7	148	1,500.00	3,459.31	1,494.71	1,490.52	99.18	99.72	0.69	5.30
21.12.1999	SU21136RMFS5	197	2,500.00	1,687.83	1,677.83	1,640.03	95.37	97.75	4.26	822.17

¹ In January 2000, the auctions on the placement of GKO—OFZ were not effected.

Table 2.9.2

Data on Redemptions and Coupon Payments on Government Securities

Date of placement	Redemption date	Paper code	Redemption amount, million rubles	Marketable volume, million rubles	No. of coupon period	Current coupon rate, % p.a.
19.08.1998	12.01.2000	SU27005RMFS6	580.89	9,369.14	4	25
19.08.1998	12.01.2000	SU27011RMFS4	580.89	9,369.14	3	25
21.01.1998	19.01.2000	SU25021RMFS5	1,101.19	14,723.82	4	15
19.08.1998	26.01.2000	SU28001RMFS4	580.89	9,369.14	3	25
19.08.1998	26.01.2000	SU27006RMFS4	580.89	9,369.14	4	25

Table 2.9.3

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

Date	% of trading volume at par				
	GKO		OFZ		
	1 to 90 days	more than 90 days	fixed coupon	investment	permanent coupon
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

Table 2.9.4

Major Parameters of the GKO—OFZs Secondary Market

Date	Market portfolio indicator, %				Market turnover indicator, %			
	GKO	Federal loan investment bonds	OFZ—PD	OFZ—FD	GKO	Federal loan investment bonds	OFZ—PD	OFZ—FD
	1	2	3	4	5	6	7	8
5.01.2000	12.33	76.68	59.76	73.67	0.00	0.00	0.00	0.00
6.01.2000	12.36	65.10	54.06	63.24	0.00	65.10	54.79	63.43
10.01.2000	48.60	63.96	48.68	62.10	0.00	63.96	56.71	60.67
11.01.2000	48.35	64.25	55.42	61.87	0.00	64.25	52.39	61.89
12.01.2000	45.16	63.46	54.98	61.90	0.00	63.46	46.80	61.73
13.01.2000	40.27	58.67	50.98	58.96	0.00	58.67	47.68	59.02
14.01.2000	37.94	59.08	50.61	57.84	6.01	59.08	44.98	57.92
17.01.2000	36.52	58.53	50.35	57.63	0.00	58.53	47.22	57.64
18.01.2000	36.45	61.81	52.72	60.05	1.44	61.81	49.28	60.51
19.01.2000	2.38	63.13	54.15	60.96	2.73	63.13	44.36	60.66
20.01.2000	1.98	62.51	53.32	60.12	3.95	62.51	52.68	60.35
21.01.2000	−0.82	61.92	53.36	59.77	2.56	61.92	53.72	61.56
24.01.2000	−0.83	57.26	51.23	56.19	0.00	57.26	50.61	55.79
25.01.2000	−0.45	57.09	52.52	56.10	−6.64	57.09	46.85	56.05
26.01.2000	−0.43	55.59	50.74	54.86	0.00	55.59	48.05	54.15
27.01.2000	−0.39	56.34	50.32	55.39	0.00	56.34	46.72	55.41
28.01.2000	−4.76	55.00	49.15	54.67	−4.50	55.00	43.34	54.54
31.01.2000	−7.13	57.97	51.23	57.39	−11.54	57.97	46.24	57.34

Cont.

Date	Turnover ratio, %					Nominal value, million rubles				
	GKO	Federal loan investment bonds	OFZ—PD	OFZ—FD	GKO	Federal loan investment bonds	OFZ—PD	OFZ—FD		
	9	10	11	12	13	14	15	16		
5.01.2000	0.00	0.00	0.00	0.00	4,168.07	32,765.88	117,544.45	112,429.64		
6.01.2000	0.00	0.21	0.16	0.16	4,168.07	32,765.88	115,531.33	112,429.64		
10.01.2000	0.00	0.40	0.20	0.22	4,168.07	32,765.88	115,531.33	112,429.64		
11.01.2000	0.00	0.48	0.16	0.13	4,168.07	32,765.88	115,531.33	112,429.64		
12.01.2000	0.00	0.47	0.73	0.23	4,168.07	32,765.88	115,531.33	112,429.64		
13.01.2000	0.00	0.37	0.30	0.21	4,168.07	32,765.88	115,531.33	112,429.64		
14.01.2000	0.00	0.14	0.26	0.14	4,168.07	32,765.88	115,531.33	112,429.64		
17.01.2000	0.00	0.38	0.35	0.15	4,168.07	32,765.88	115,531.33	112,429.64		
18.01.2000	0.05	0.20	0.30	0.27	4,168.07	32,765.88	115,531.33	112,429.64		
19.01.2000	1.03	0.18	1.00	0.20	4,168.07	32,765.88	109,170.52	112,429.64		
20.01.2000	0.34	0.21	0.38	0.25	4,168.07	32,765.88	109,170.52	112,429.64		
21.01.2000	1.67	0.21	0.35	0.65	4,168.07	32,765.88	109,170.52	112,429.64		
24.01.2000	0.00	0.31	0.28	0.27	4,168.07	32,765.88	109,170.52	112,429.64		
25.01.2000	0.01	0.14	0.39	0.20	4,168.07	32,765.88	109,170.52	112,429.64		
26.01.2000	0.00	0.55	0.33	0.18	4,168.07	32,765.88	109,170.52	112,429.64		
27.01.2000	0.00	0.35	0.32	0.35	4,168.07	32,765.88	109,170.52	112,429.64		
28.01.2000	0.48	0.15	0.30	0.14	4,168.07	32,765.88	109,170.52	112,429.64		
31.01.2000	0.01	0.26	0.23	0.41	4,168.07	32,765.88	109,170.52	112,429.64		

Date	Market value, million rubles						Duration, days									
	GKO		Federal loan investment bonds		OFZ—PD		OFZ—FD		GKO		Federal loan investment bonds		OFZ—PD		OFZ—FD	
	17	18	19	20	21	22	23	24	21	22	23	24	21	22	23	24
5.01.2000	3,997.79	10,694.78	77,499.19	55,817.57	141.0	710.0	368.7	623.9	141.0	710.0	368.7	623.9	141.0	710.0	368.7	623.9
6.01.2000	3,997.79	12,372.40	80,120.57	62,514.63	140.0	709.0	372.8	653.0	140.0	709.0	372.8	653.0	140.0	709.0	372.8	653.0
10.01.2000	3,997.79	12,608.31	84,372.14	63,529.30	136.0	705.0	402.4	653.4	136.0	705.0	402.4	653.4	136.0	705.0	402.4	653.4
11.01.2000	3,997.79	12,582.10	83,313.40	63,871.28	135.0	704.0	361.6	652.3	135.0	704.0	361.6	652.3	135.0	704.0	361.6	652.3
12.01.2000	3,997.79	12,716.44	83,901.48	62,833.18	134.0	703.0	359.0	662.8	134.0	703.0	359.0	662.8	134.0	703.0	359.0	662.8
13.01.2000	3,997.79	13,483.16	85,812.12	65,023.68	133.0	702.0	361.7	671.4	133.0	702.0	361.7	671.4	133.0	702.0	361.7	671.4
14.01.2000	3,975.37	13,434.01	86,086.82	65,969.03	132.0	701.0	360.6	673.8	132.0	701.0	360.6	673.8	132.0	701.0	360.6	673.8
17.01.2000	3,975.37	13,574.91	86,931.37	66,392.51	129.0	698.0	356.8	671.3	129.0	698.0	356.8	671.3	129.0	698.0	356.8	671.3
18.01.2000	3,998.24	13,070.31	85,949.07	64,618.00	128.0	697.0	354.1	663.0	128.0	697.0	354.1	663.0	128.0	697.0	354.1	663.0
19.01.2000	4,133.59	12,886.82	78,990.81	64,031.49	128.2	696.0	363.8	659.3	128.2	696.0	363.8	659.3	128.2	696.0	363.8	659.3
20.01.2000	4,139.70	12,998.23	79,376.74	64,691.08	127.2	695.0	363.5	661.5	127.2	695.0	363.5	661.5	127.2	695.0	363.5	661.5
21.01.2000	4,180.14	13,106.35	79,417.32	65,039.61	126.3	694.0	362.3	661.5	126.3	694.0	362.3	661.5	126.3	694.0	362.3	661.5
24.01.2000	4,180.14	13,905.84	80,990.20	68,078.96	123.3	691.0	363.1	669.3	123.3	691.0	363.1	669.3	123.3	691.0	363.1	669.3
25.01.2000	4,173.56	13,951.71	80,428.56	68,251.35	122.3	690.0	358.9	668.2	122.3	690.0	358.9	668.2	122.3	690.0	358.9	668.2
26.01.2000	4,173.56	14,223.67	81,325.86	68,195.13	121.3	689.0	360.9	682.8	121.3	689.0	360.9	682.8	121.3	689.0	360.9	682.8
27.01.2000	4,173.56	14,112.27	81,869.15	67,858.78	120.3	688.0	360.0	679.8	120.3	688.0	360.0	679.8	120.3	688.0	360.0	679.8
28.01.2000	4,237.99	14,361.29	82,681.60	68,538.98	119.9	687.0	361.3	680.9	119.9	687.0	361.3	680.9	119.9	687.0	361.3	680.9
31.01.2000	4,258.92	13,909.12	82,253.08	66,613.62	116.8	684.0	356.2	669.3	116.8	684.0	356.2	669.3	116.8	684.0	356.2	669.3

End

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
1998								
January	19.19	17.74	20.25	21.58	22.44	23.23	24.33	24.64
February	23.14	18.05	20.42	21.25	22.00	23.45	23.75	24.33
March	20.99	16.64	18.92	20.06	20.62	21.16	21.43	21.74
April	20.62	16.59	18.35	19.09	19.94	20.70	21.59	21.86
May	38.44	26.24	26.69	23.14	23.94	25.09	26.11	26.64
June	41.73	23.77	26.97	27.69	28.79	30.23	31.83	33.67
July	51.83	37.84	35.62	35.81	36.84	38.43	40.00	41.52
August	65.56	33.63	29.71	30.32	30.70	31.24	32.21	33.21
September	50.80	20.00	20.00	20.00	20.00	20.00	20.00	20.00
October	25.92	24.29	25.91	28.33	21.25	25.00	21.25	20.00
November	21.83	15.00	25.15	28.90	—	23.30	—	—
December	23.44	15.00	25.05	28.27	—	26.91	—	—
1999								
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
2000								
January	7.77	5.00	8.20	10.00	11.67	13.67	16.27	19.80

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
1998								
January	26.70	30.02	34.20	36.31	38.17	39.79	42.03	42.99
February	30.34	28.88	32.45	33.85	35.32	38.08	39.27	40.35
March	27.69	27.58	30.38	31.46	32.06	33.71	35.51	36.14
April	27.74	27.03	29.17	30.02	30.92	31.61	33.50	34.86
May	52.17	46.38	49.31	47.80	48.83	49.80	51.84	52.74
June	61.23	63.73	69.81	73.35	82.10	85.96	92.86	95.79
July	71.86	71.60	84.03	87.00	90.57	94.48	99.57	103.35
August	115.29	93.86	94.73	60.27	64.15	68.21	84.73	90.09
September	141.67	—	—	—	—	—	—	—
October	62.89	73.13	68.13	70.00	—	70.00	—	—
November	42.92	23.33	61.00	63.95	—	68.90	—	—
December	40.81	22.50	61.36	64.77	—	69.00	—	—
1999								
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
2000								
January	14.44	9.50	18.93	21.47	24.60	26.60	29.73	35.53

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
1998								
January	24.11	17.65	27.78	33.85	38.31	31.90	—	—
February	30.32	17.93	27.19	35.59	35.81	31.37	—	—
March	25.92	14.28	26.26	34.38	35.32	33.34	36.00	—
April	29.46	17.82	23.63	22.32	33.88	34.69	33.00	—
May	47.64	61.84	43.07	39.23	57.98	33.08	50.00	—
June	56.08	31.29	49.67	64.37	88.85	89.04	107.00	—
July	58.78	46.50	44.47	82.50	88.41	81.96	—	—
August	45.26	31.17	59.70	54.08	52.45	90.00	—	—
September	139.70	—	—	—	—	—	—	—
October	84.88	—	—	—	—	—	—	—
November	36.66	—	—	—	—	—	—	—
December	27.80	—	—	33.00	—	—	—	—
1999								
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	—	—
2000								
January	11.84	—	13.50	—	—	28.00	—	—

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
5.01.2000	11.7	—	—	—	—	—	—	—
6.01.2000	11.0	—	8.0	10.0	13.0	15.0	17.0	20.0
10.01.2000	8.6	5.0	8.0	10.0	13.0	15.0	17.0	20.0
11.01.2000	5.6	—	5.0	7.0	10.0	13.0	15.0	20.0
12.01.2000	5.2	—	5.0	7.0	10.0	13.0	15.0	20.0
13.01.2000	6.2	—	4.0	7.0	7.0	10.0	12.0	17.0
14.01.2000	4.3	3.0	4.0	7.0	7.0	10.0	12.0	17.0
17.01.2000	6.2	—	10.0	12.0	13.0	14.0	17.0	20.0
18.01.2000	8.2	—	10.0	12.0	13.0	14.0	17.0	20.0
19.01.2000	5.4	—	10.0	12.0	13.0	14.0	17.0	20.0
20.01.2000	6.6	—	10.0	12.0	13.0	14.0	17.0	20.0
21.01.2000	5.5	5.0	10.0	12.0	13.0	14.0	17.0	20.0
24.01.2000	6.6	—	10.0	12.0	13.0	14.0	17.0	20.0
25.01.2000	10.0	—	—	—	—	—	—	—
26.01.2000	11.4	—	11.0	10.0	13.0	15.0	18.0	21.0
27.01.2000	11.8	—	—	—	—	—	—	—
28.01.2000	7.3	7.0	9.0	10.0	12.0	15.0	18.0	21.0
31.01.2000	8.4	—	9.0	10.0	12.0	15.0	18.0	21.0

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) ¹		
	Term of credit, days										
	1	3	7	14	21	30	60	90	1	7	30
5.01.2000	18.3	—	—	—	—	—	—	—	28.0	—	—
6.01.2000	21.5	10.0	30.0	32.0	41.0	42.0	43.0	45.0	10.2	—	—
10.01.2000	17.2	—	30.0	32.0	41.0	42.0	43.0	45.0	6.1	—	—
11.01.2000	11.2	—	12.0	15.0	20.0	23.0	27.0	35.0	4.2	—	—
12.01.2000	10.4	—	12.0	15.0	20.0	23.0	27.0	35.0	4.0	—	—
13.01.2000	11.0	—	10.0	17.0	17.0	20.0	25.0	35.0	4.2	—	—
14.01.2000	8.8	6.0	10.0	17.0	17.0	20.0	25.0	35.0	3.1	—	—
17.01.2000	12.8	—	20.0	22.0	23.0	24.0	27.0	33.0	4.6	—	—
18.01.2000	14.6	—	20.0	22.0	23.0	24.0	27.0	33.0	7.3	—	—
19.01.2000	12.0	—	20.0	22.0	23.0	24.0	27.0	33.0	9.7	—	—
20.01.2000	13.2	—	20.0	22.0	23.0	24.0	27.0	33.0	6.8	9.0	—
21.01.2000	11.5	10.0	20.0	22.0	23.0	24.0	27.0	33.0	10.0	—	28.0
24.01.2000	13.6	—	20.0	22.0	23.0	24.0	27.0	33.0	7.5	—	—
25.01.2000	16.3	—	—	—	—	—	—	—	16.4	—	—
26.01.2000	18.8	—	22.0	20.0	25.0	27.0	30.0	35.0	14.0	—	—
27.01.2000	17.5	—	—	—	—	—	—	—	9.8	—	—
28.01.2000	15.5	12.0	19.0	21.0	25.0	29.0	32.0	35.0	10.3	18.0	—
31.01.2000	15.8	—	19.0	21.0	25.0	29.0	32.0	35.0	38.1	—	—

¹ No credits with other terms were extended from January 5 to 31, 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 ¹	Today ²	Tomorrow ³	Spot ⁴	Spot/next ⁵							
1999												
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	—	—	—
2000												
January	28.3929	—	28.4810	28.5794	28.5948	28.5141	28.4457	—	28.3711	—	28.5400	—

	Trading volume									
	UTS	MICEX	SPECEX	SIBEX	UREX	ASPEX	ROSEX	NICEX	SICEX	
1999										
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	—	—	—	
2000										
January ⁶	3,336.6	2,636.1	9.1	1.3	—	2.2	—	0.0	—	

End

¹ Since 29.06.1999 instead of special trade session the uniform trade session is entered.

² Settlement time not later than the transaction day.

³ Settlement time not later than the business day following the transaction day.

⁴ Settlement time not later than the second business day after the transaction day.

⁵ Settlement time not later than the third business day after the transaction day.

⁶ 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	SICEX	MICEX	SPECEX	ROSEX	SICEX
1999								
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	—	—
2000								
January	—	15.0260	—	—	—	0.0	—	—

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
September 1999	—	27.0847	26.7483	—	7.1	0.1
October 1999	27.6867	27.6884	27.5165	38.4	7.6	0.0
November 1999	27.2282	27.3669	27.2704	52.2	8.7	0.1
December 1999	27.1928	27.3991	27.2810	66.5	11.8	0.4
January 2000	28.9374	28.8671	29.0958	70.3	2.7	0.1

Abbreviations used in this Table:

UTS — Uniform Trade Session

MICEX — Moscow Interbank Currency Exchange

SPECEX — St. Petersburg Currency Exchange

ROSEX — Rostov Currency and Stock Exchange

SICEX — Samara Interbank Currency Exchange

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(USD million)

1	Total foreign currency receipts	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
Q1, 1998	15,979.6	4,934.0	3,628.0	4,342.5	2,745.7	38.6	290.9
Q2, 1998	16,184.9	4,432.9	3,553.2	4,722.6	3,105.1	40.1	331.1
Q3, 1998	15,858.6	5,315.6	3,390.2	3,879.7	2,849.4	39.6	384.1
Q4, 1998	7,150.2	1,474.1	1,382.0	2,330.8	1,613.9	50.8	298.5
1999							
January	2,136.5	463.8	485.8	489.6	607.6	8.9	80.9
February	2,122.0	400.4	405.1	510.3	721.6	9.6	75.1
March	3,493.9	1,014.2	860.0	596.5	910.1	12.0	101.1
April	2,285.9	416.0	523.8	598.0	645.5	12.6	89.9
May	1,568.1	265.9	272.3	524.5	424.6	11.3	69.7
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

	of which:											Foreign cash balances at end of reporting period	
	Total foreign cash expenses	banks' exports from Russia ("cash" account debit)									other ²		
		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					
Q1, 1998	15,760.4	99.8	3,706.0	6,122.1	5,445.8	91.7	295.0	857.9					
Q2, 1998	16,415.3	126.4	3,584.1	6,097.1	6,188.9	108.8	310.0	629.7					
Q3, 1998	15,794.1	75.2	3,328.1	5,102.2	6,850.5	99.1	338.9	693.3					
Q4, 1998	7,279.1	75.2	1,370.3	2,533.9	2,951.4	139.7	208.5	562.9					
1999													
January	2,110.1	14.6	510.6	598.4	907.8	30.8	48.0	589.6					
February	2,106.1	20.3	390.7	597.4	1,001.4	30.7	65.6	600.9					
March	3,469.5	19.1	859.6	906.0	1,574.9	41.6	68.4	620.7					
April	2,277.5	27.5	546.1	627.8	924.1	42.0	109.9	633.6					
May	1,527.7	21.5	275.6	530.5	608.0	31.4	60.6	672.9					
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					

¹ Excluding receipts related to interbranch turnover.

² Excluding payments related to interbranch turnover.

End
(USD million)

Table 3.2.5

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

	Average single transaction (units of currency)		No. of transactions (thousand units)		Average monthly rate (rubles per unit of currency)		Average transaction margin (rubles)	Percent share of a specific foreign currency transactions in total volume of foreign cash transactions by exchange offices	
	buy	sell	buy	sell	buy	sell		buy	sell
US Dollar									
1998									
January	205.0	868.0	4,097.6	1,987.5	6.0668	6.2158	0.15	95.7	96.6
February	222.0	746.0	4,307.0	1,881.3	5.9900	6.2900	0.30	95.9	96.4
March	229.0	800.0	4,921.0	1,914.9	5.9849	6.1139	0.13	96.1	96.5
April	229.0	767.0	4,953.0	1,901.0	6.0330	6.1557	0.12	96.0	96.1
May	215.0	795.0	4,617.0	1,760.5	6.0607	6.1912	0.13	95.6	96.5
June	211.0	802.0	5,196.2	2,138.8	6.1139	6.2654	0.15	95.6	96.7
July	214.0	792.0	5,076.4	2,618.4	6.1701	6.3438	0.17	95.1	96.9
August	183.0	770.0	4,050.2	1,688.3	6.6376	6.9247	0.29	94.3	95.5
September	178.0	598.0	4,217.2	695.6	14.3270	14.5449	0.22	95.2	95.4
October	130.0	547.0	4,015.2	779.7	15.4834	16.4998	1.02	94.9	94.6
November	110.0	479.0	3,247.8	939.2	16.4857	17.6202	1.13	94.2	94.4
December	108.0	444.0	3,654.6	1,345.7	20.0442	21.3084	1.26	93.7	95.4
1999									
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

	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	
	German mark									
1998										
January	237.0	1,213.0	217.5	70.4	3.2293	3.4059	0.17	3.1	2.6	
February	280.0	1,072.0	198.3	72.4	3.2525	3.4134	0.16	3.0	2.9	
March	280.0	1,042.0	221.4	74.2	3.2349	3.4086	0.17	2.9	2.7	
April	289.0	1,157.0	224.8	71.6	3.2561	3.4299	0.17	3.0	3.0	
May	289.0	1,146.0	216.5	61.0	3.3227	3.5110	0.19	3.3	2.7	
June	271.0	1,115.0	253.6	72.6	3.3437	3.5327	0.19	3.3	2.6	
July	285.0	1,050.0	282.8	87.8	3.3401	3.5345	0.19	3.8	2.4	
August	245.0	868.0	262.7	91.3	3.5933	3.9352	0.34	4.4	3.3	
September	196.0	452.0	258.8	55.6	8.0043	8.1709	0.17	3.6	3.2	
October	180.0	495.0	196.9	61.5	8.8646	9.7863	0.92	3.7	4.0	
November	166.0	444.0	164.8	71.7	9.4504	10.4957	1.05	4.1	4.0	
December	162.0	383.0	204.1	89.1	11.5977	12.7997	1.20	4.5	3.3	
1999										
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	

End

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

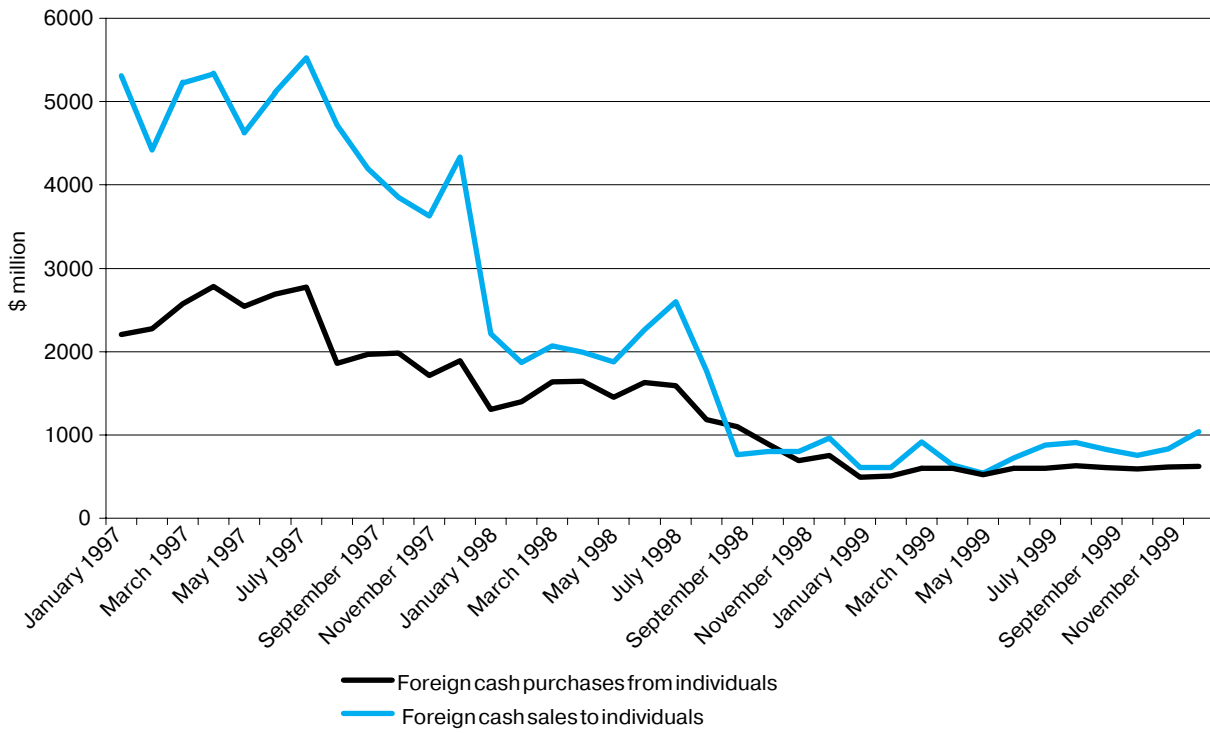


Table 3.2.6

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

Average size of transactions		1998	1999											
		December	January	February	March	April	May	June	July	August	September	October	November	December
up to \$250														
purchase	number of transactions (thousand units)	3,831.2	2,874.9	3,113.9	3,592.9	3,684.0	3,461.8	3,573.6	3,555.6	3,782.1	3,651.5	3,504.6	3,282.9	3,231.9
	value of transactions (\$ million)	361.7	234.0	250.8	278.0	286.8	268.0	282.0	284.3	297.2	286.4	278.6	257.8	271.8
sale	number of transactions (thousand units)	705.7	618.5	748.9	975.0	812.2	658.5	793.7	1,109.0	884.9	858.8	896.1	995.2	1,098.8
	value of transactions (\$ million)	112.8	91.9	114.7	149.0	105.9	88.2	115.9	138.7	133.2	127.7	126.9	137.8	162.1
from \$251 to \$500														
purchase	number of transactions (thousand units)	122.4	85.2	92.4	96.7	93.2	105.8	86.6	75.7	68.4	48.2	86.0	81.3	89.3
	value of transactions (\$ million)	43.0	28.2	28.2	29.2	27.9	32.9	28.2	24.0	22.2	16.2	26.9	25.2	30.3
sale	number of transactions (thousand units)	416.7	299.9	292.7	592.7	282.1	298.4	440.2	621.7	622.5	543.5	506.1	609.3	903.0
	value of transactions (\$ million)	152.8	107.4	105.3	202.2	104.4	102.1	154.9	219.2	225.8	196.4	177.3	209.8	315.7
from \$501 to \$2,000														
purchase	number of transactions (thousand units)	19.1	8.3	12.6	13.3	11.8	16.9	8.8	7.3	10.8	8.5	6.8	7.1	8.7
	value of transactions (\$ million)	15.8	7.5	9.5	10.2	9.6	10.9	7.0	6.5	7.8	6.4	5.7	4.9	7.0
sale	number of transactions (thousand units)	336.6	175.7	170.5	323.9	141.5	147.2	198.9	292.3	293.8	237.4	193.3	185.8	297.8
	value of transactions (\$ million)	285.7	145.2	129.5	243.1	117.5	110.4	150.1	210.6	215.6	180.2	142.3	136.9	217.9
from \$2,001 to \$5,000														
purchase	number of transactions (thousand units)	0.8	0.3	0.3	0.4	0.4	0.0	0.4	0.4	0.0	0.4	0.0	0.3	0.3
	value of transactions (\$ million)	2.5	1.1	1.0	1.7	1.1	0.2	0.9	1.1	0.3	1.1	0.4	1.0	1.2
sale	number of transactions (thousand units)	17.7	9.5	6.3	6.8	4.5	3.9	3.0	4.9	5.6	4.0	5.9	4.3	6.7
	value of transactions (\$ million)	52.6	24.6	17.1	16.8	12.9	10.5	8.4	12.7	15.5	12.2	15.0	11.2	18.7
over \$5,000														
purchase	number of transactions (thousand units)	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.3	0.3
	value of transactions (\$ million)	0.3	0.3	0.3	0.4	0.1	3.0	0.0	0.2	0.3	0.8	0.4	2.7	1.6
sale	number of transactions (thousand units)	1.9	1.3	0.6	1.3	1.2	0.9	1.0	0.4	0.2	0.3	0.3	0.2	0.2
	value of transactions (\$ million)	22.3	12.3	10.1	17.0	14.0	9.7	8.7	4.6	4.9	3.8	4.1	4.1	4.2

Chart 11

Foreign Cash Sources in December, 1999

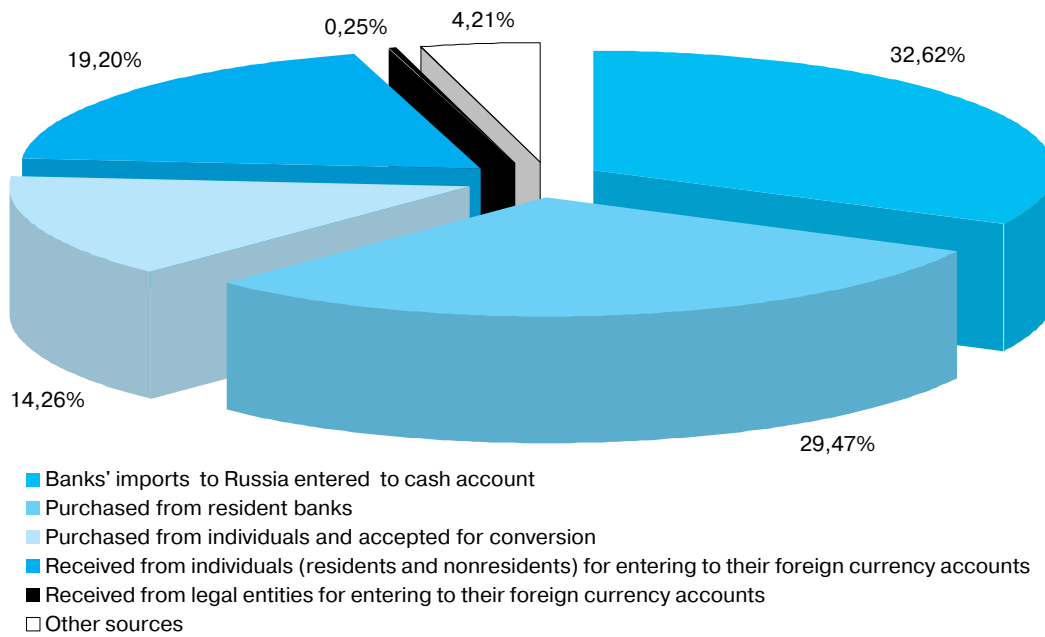


Chart 12

Structure of Foreign Cash Expenditures in December, 1999

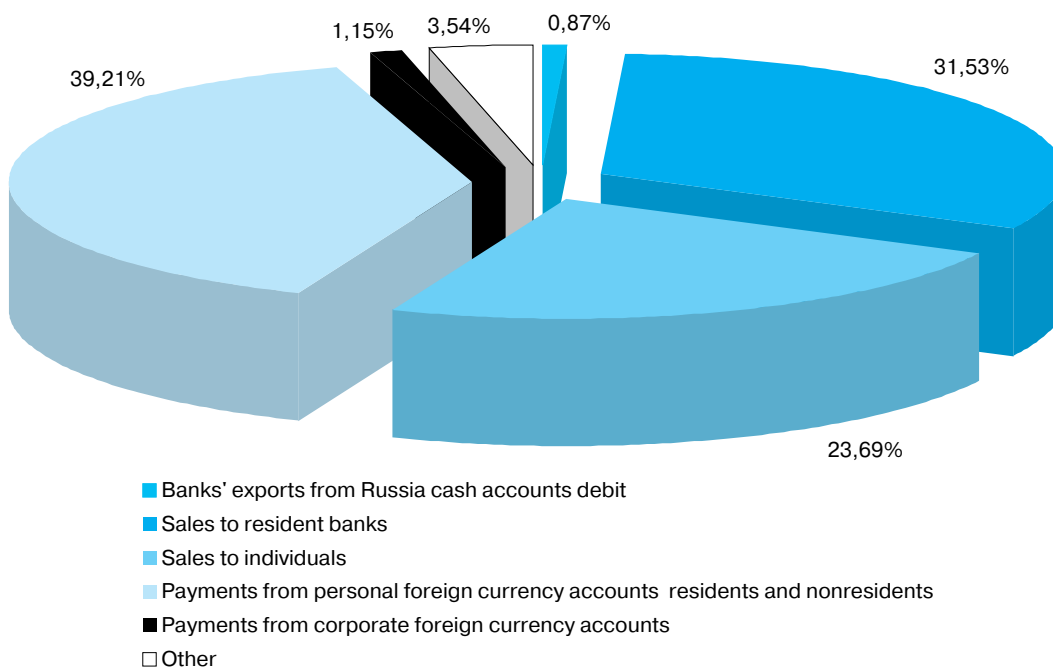


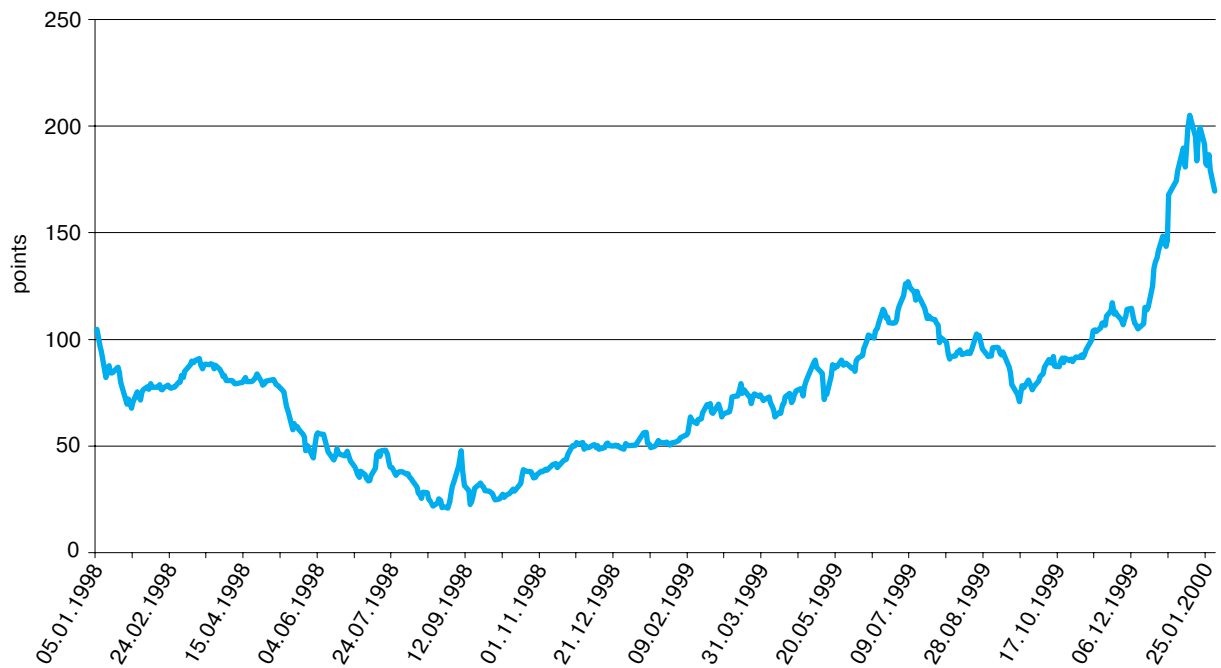
Table 3.3

Corporate Securities Market Indicators

Date	RTS turnover (thousand dollars)	RTS-Interfax index, points	
		foreign currency value	ruble value
5.01.2000	19,748	38.47	174.27
6.01.2000	27,941	39.62	178.82
10.01.2000	38,965	41.52	189.68
11.01.2000	26,343	38.86	180.79
12.01.2000	37,625	39.78	189.82
13.01.2000	33,734	41.13	199.09
14.01.2000	39,839	42.65	205.00
17.01.2000	21,138	41.36	198.26
18.01.2000	24,366	40.67	194.94
19.01.2000	32,689	38.35	183.82
20.01.2000	26,382	40.38	193.25
21.01.2000	33,420	41.69	199.43
24.01.2000	19,036	40.17	191.69
25.01.2000	24,298	38.24	182.49
26.01.2000	17,763	37.97	181.50
27.01.2000	16,623	38.97	186.67
28.01.2000	25,428	37.45	179.38
31.01.2000	24,168	35.42	169.65

Chart 13

RTS-Interfax Index Dynamics



3.4. International Financial Markets

Table 3.4.1

Treasury Bills Yield

(% p.a.)

	USA	France	Germany	United Kingdom	Italy	Bulgaria	Armenia	China (Hong Kong)	Lithuania
1997									
Q1	5.06	3.23	3.12	5.91	6.90	...	72.00	5.21	9.92
Q2	5.07	3.36	3.22	6.20	6.55	81.15	61.63	5.67	9.64
Q3	5.06	3.34	3.20	6.76	6.27	7.91	46.77	6.62	7.39
Q4	5.09	3.54	3.75	7.02	5.61	7.00	42.97	7.50	7.59
1998									
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
December	4.42	3.07	3.00	5.72	3.07	5.46	58.73	5.04	11.40
1999									
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	...	2.90	...	2.94	5.53	43.96	5.88	9.60
September	4.73	...	3.00	...	2.94	5.62	42.25	5.43	9.97
October	4.88	...	3.47	...	3.40	5.23	46.70	5.50	14.35
November	5.07	...	3.40	...	3.35	...	49.56	4.91	16.67
December	5.23	...	3.40	...	3.57	...	49.94	4.94	...

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—2, 2000.

Table 3.4.2

Money Market Rates

	USA	Japan	France	Germany	United Kingdom	Italy	Indonesia	Korea	Singapore	Ukraine	China (Hong Kong)	Bulgaria	Lithuania
(% p.a.)													
1997													
Q1	5.28	0.50	3.22	3.13	5.98	7.34	12.13	11.94	3.15	26.40	6.00	...	13.37
Q2	5.52	0.49	3.19	3.05	6.15	6.95	13.58	12.21	3.67	21.12	5.69	65.53	10.99
Q3	5.53	0.49	3.19	3.12	6.94	6.81	44.50	12.38	4.15	15.93	7.13	2.29	7.67
Q4	5.51	0.46	3.36	3.43	7.17	6.41	41.05	16.44	6.44	24.74	4.50	1.74	6.19
1998													
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
December	4.68	0.25	...	3.14	6.00	3.38	33.44	6.96	1.75	19.06	5.50	2.82	5.84
1999													
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	5.23	0.03	...	2.42	...	2.72	12.34	4.74	2.19	60.36	4.50	2.62	8.48
October	5.20	0.02	...	2.49	...	3.36	12.32	4.75	2.56	74.91	6.31	2.99	11.52
November	5.42	0.03	...	2.92	...	3.45	12.28	...	2.31	59.17	5.75	...	7.61
December	5.30	...	...	3.03	...	3.47	...	...	...	...	5.75	...	...

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—2, 2000.

Table 3.4.3

Deposit Rates

	USA	Japan	France	Germany	United Kingdom	Italy	Indonesia	Korea	Singapore	Ukraine	China (Hong Kong)	Bulgaria	Lithuania
(% p.a.)													
1997													
Q1	5.44	0.30	3.50	2.63	2.98	5.42	16.66	10.26	3.41	22.27	4.71	...	9.32
Q2	5.69	0.32	3.50	2.64	3.06	5.08	16.08	10.77	3.41	18.72	5.41	51.53	8.93
Q3	5.60	0.30	3.50	2.65	4.13	4.58	21.26	10.63	3.41	15.41	6.33	3.29	7.38
Q4	5.73	0.29	3.50	2.85	4.36	4.24	26.05	11.56	3.66	16.44	7.46	3.00	5.92
1998													
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
December	5.14	0.20	3.00	2.85	4.43	2.29	49.23	9.10	1.72	23.51	4.84	3.25	6.06
1999													
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	...	1.45	15.88	7.65	1.68	17.43	4.59	3.20	4.40
October	6.13	...	...	2.30	...	1.44	13.37	7.82	1.68	19.99	4.44	3.19	5.12
November	6.00	...	...	2.44	...	1.46	12.91	...	1.68	21.68	4.40	...	6.83
December	6.05	...	...	2.71	...	...	...	...	...	...	4.44	...	...

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—2, 2000.

Table 3.4.4

Lending Rates

(% p.a.)

	USA	Japan	France	Germany	United Kingdom	Italy	Indonesia	Korea	Singapore	Ukraine	China (Hong Kong)	Bulgaria	Lithuania
1997													
Q1	8.27	2.51	6.30	9.20	6.00	10.40	18.98	11.38	6.26	59.78	8.75	...	16.39
Q2	8.50	2.48	6.30	9.14	6.25	9.95	18.72	11.41	6.26	52.10	8.75	98.80	15.42
Q3	8.50	2.43	6.30	9.08	6.92	9.48	23.38	11.60	6.26	43.61	8.75	12.02	21.30
Q4	8.50	2.38	6.55	9.10	7.17	9.16	29.19	13.11	6.51	40.97	9.50	11.83	11.64
1998													
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
December	7.75	2.26	6.55	8.89	6.25	6.70	34.75	11.10	5.90	60.39	9.00	12.75	12.57
1999													
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	...	...	8.71	...	5.25	23.07	8.83	5.80	54.26	8.50	12.84	12.68
October	8.25	...	...	8.75	...	5.30	22.77	8.71	5.80	50.83	8.50	12.60	13.70
November	8.50	...	...	8.84	...	5.51	21.59	...	5.80	54.71	8.50	...	13.85
December	8.50	...	...	8.94	...	...	...	...	...	...	8.50	...	...

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—2, 2000.

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	1998	1999												2000
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01
1. Credit institutions registered by Bank of Russia	2,481	2,480	2,473	2,462	2,452	2,445	2,439	2,419	2,417	2,408	2,407	2,387	2,376	2,362
of which:														
— banks	2,451	2,449	2,442	2,430	2,420	2,413	2,407	2,386	2,383	2,374	2,373	2,353	2,342	2,326
— nonbank credit institutions	30	31	31	32	32	32	32	33	34	34	34	34	34	36
1.1. Registered 100 percent foreign-owned credit institutions	19	20	21	21	22	22	22	22	22	22	22	21	21	21
1.2. Credit institutions, registered by Bank of Russia, which have not yet paid up their authorised capital and have not yet received licence (within the time-limit set by law)	3	3	3	2	2	2	2	3	3	1	1	1	1	2
of which:														
— banks	2	1	2	2	2	2	2	2	2	1	1	1	1	1
— nonbank credit institutions	1	2	1	0	0	0	0	1	1	0	0	0	0	1
2. Nonbank credit institutions registered by other bodies	2	2	2	2	2	2	2	2	2	2	2	2	2	2
3. Credit institutions licensed to conduct banking transactions	1,476	1,474	1,456	1,433	1,421	1,407	1,401	1,390	1,389	1,385	1,375	1,363	1,349	1,344
of which:														
— banks	1,447	1,445	1,426	1,401	1,389	1,375	1,369	1,358	1,356	1,351	1,341	1,329	1,315	1,309
— nonbank credit institutions	29	29	30	32	32	32	32	32	33	34	34	34	34	35
3.1. Credit institutions with licence (permission):														
— to attract personal deposits	1,372	1,368	1,352	1,330	1,318	1,307	1,305	1,293	1,294	1,290	1,285	1,274	1,264	1,259
— to conduct transactions in foreign currency	634	643	646	650	649	647	655	659	667	671	674	671	669	670
— credit institutions with general licence	263	263	260	255	253	248	247	245	246	245	242	242	242	243
— to conduct transactions with precious metals														
— permits	24	24	23	22	20	19	19	18	19	19	18	18	18	18
— licences ¹	112	113	114	118	121	118	121	123	129	129	129	131	134	135

Cont.	1998		1999										2000		
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	31.01
		142	142	140	140	139	137	136	136	137	139	136	133	133	132
3.2. Credit institutions with a foreign stake in authorised capital, licensed to conduct banking transactions															
of which:															
— 100 percent foreign-owned organisations	18	19	19	19	20	20	20	21	21	22	22	21	20	20	20
— credit institutions with foreign ownership from 50 to 100%	12	13	13	13	13	13	13	13	13	13	13	12	12	12	12
4. Registered authorized capital of operating credit institutions (million redenominated rubles)	52,517	54,408	54,993	65,051	71,871	74,820	75,814	76,593	85,389	88,621	92,296	106,174	111,130	129,434	129,434
5. Branches of operating credit institutions in Russia	4,453	4,419	4,353	4,275	4,177	4,064	4,006	3,897	3,912	3,914	3,884	3,916	3,923	3,898	3,898
of which:															
— Sberbank branches	1,852	1,848	1,820	1,801	1,729	1,724	1,725	1,714	1,708	1,698	1,691	1,691	1,689	1,688	1,688
— branches of 100 percent foreign-owned banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
6. Branches of credit institutions abroad	6	6	6	5	5	4	4	3	3	3	3	4	4	4	4
7. Branches of nonresident banks in Russia	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
8. Representative offices of operating credit institutions ²	199	198	192	181	183	179	174	163	173	178	178	186	182	186	186
of which:															
— in Russia	135	134	128	116	120	120	114	108	117	122	124	132	129	131	131
— in non-CIS countries	46	46	46	47	45	43	44	41	41	41	39	37	37	39	39
— in CIS countries	18	18	18	18	18	16	16	14	15	15	15	17	16	16	16
9. Credit institutions with revoked licences — cumulative No.	1,004	1,005	1,016	1,029	1,031	1,038	1,038	1,028	1,027	1,024	1,033	1,025	1,028	1,018	1,018
10. Credit institutions subjected to liquidation — cumulative No.	868	886	905	917	924	928	927	915	923	927	937	922	916	908	908
11. Credit institutions in receivership with court appointed interim trustees — cumulative No.	694	702	716	712	698	686	674	663	664	656	653	632	618	608	608

	End														
	1998		1999										2000		
	31.12		31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01
12. Total credit institutions registered as liquidated as legal entities in State Register of Credit Institutions of which:	488		491	499	510	521	528	534	556	559	568	569	589	600	616
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and Bank of Russia regulations	158		161	164	174	185	190	196	218	219	227	228	248	258	269
— credit institutions liquidated owing to reorganisation	326		326	331	332	332	334	334	334	336	337	337	337	338	343
of which:	0		0	0	0	0	0	0	0	0	0	0	0	0	0
— credit institutions liquidated owing to merger	326		326	331	332	332	334	334	334	336	337	337	337	338	343
of which:															
— reorganisation into branches of other banks	303		303	306	307	307	308	308	308	310	311	311	311	311	314
— taken over by other banks (without creating a branch)	23		23	25	25	25	26	26	26	26	26	26	26	27	29
— credit institutions liquidated by partners on a voluntary basis	4		4	4	4	4	4	4	4	4	4	4	4	4	4

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

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

Table 4.1.2

Credit Institutions Grouped by Registered Authorized Capital

	Less than 500,000 rubles		From 500,000 to 2 million rubles		From 2 million to 5 million rubles		From 5 million to 10 million rubles		From 10 million to 20 million rubles		From 20 million to 40 million rubles		40 million rubles and more		Total
	number	% share	number	% share	number	% share	number	% share	number	% share	number	% share	number	% share	Number
1997															
31.12	198	11.6	284	16.7	327	19.3	345	20.3	255	15.0	156	9.2	132	7.8	1,697
1998															
31.03	165	10.1	266	16.2	294	17.9	331	20.2	262	16.0	169	10.3	154	9.4	1,641
30.06	132	8.3	242	15.1	276	17.3	339	21.2	258	16.1	181	11.3	170	10.6	1,598
30.09	114	7.4	201	13.1	256	16.7	334	21.8	244	15.9	196	12.8	186	12.1	1,531
31.12	90	6.1	173	11.7	219	14.8	335	22.7	245	16.6	213	14.4	201	13.6	1,476
1999															
31.01	86	5.8	164	11.1	210	14.2	336	22.8	243	16.5	223	15.1	212	14.4	1,474
28.02	80	5.5	150	10.3	209	14.4	331	22.7	244	16.8	222	15.2	220	15.1	1,456
31.03	73	5.1	146	10.2	200	14.0	326	22.7	236	16.5	228	15.9	224	15.6	1,433
30.04	69	4.9	139	9.8	196	13.8	324	22.8	233	16.4	225	15.8	235	16.5	1,421
31.05	67	4.8	135	9.6	195	13.9	321	22.8	225	16.0	227	16.1	237	16.8	1,407
30.06	66	4.7	131	9.4	193	13.8	315	22.5	221	15.8	233	16.6	242	17.3	1,401
31.07	62	4.5	127	9.1	186	13.4	310	22.3	218	15.7	242	17.4	245	17.6	1,390
31.08	58	4.2	125	9.0	184	13.2	304	21.9	216	15.6	244	17.6	258	18.6	1,389
30.09	56	4.0	126	9.1	175	12.6	296	21.4	217	15.7	251	18.1	264	19.1	1,385
31.10	52	3.8	126	9.2	170	12.4	285	20.7	214	15.6	256	18.6	272	19.8	1,375
30.11	50	3.7	123	9.0	168	12.3	275	20.2	218	16.0	249	18.3	280	20.5	1,363
31.12	49	3.6	116	8.6	160	11.9	270	20.0	213	15.8	246	18.2	295	21.9	1,349
2000															
31.01	50	3.7	109	8.1	156	11.6	258	19.2	213	15.8	248	18.5	310	23.1	1,344

Chart 14

Structure of Registered Credit Institutions



Chart 15

Credit Institutions Grouped by Registered Authorized Capital

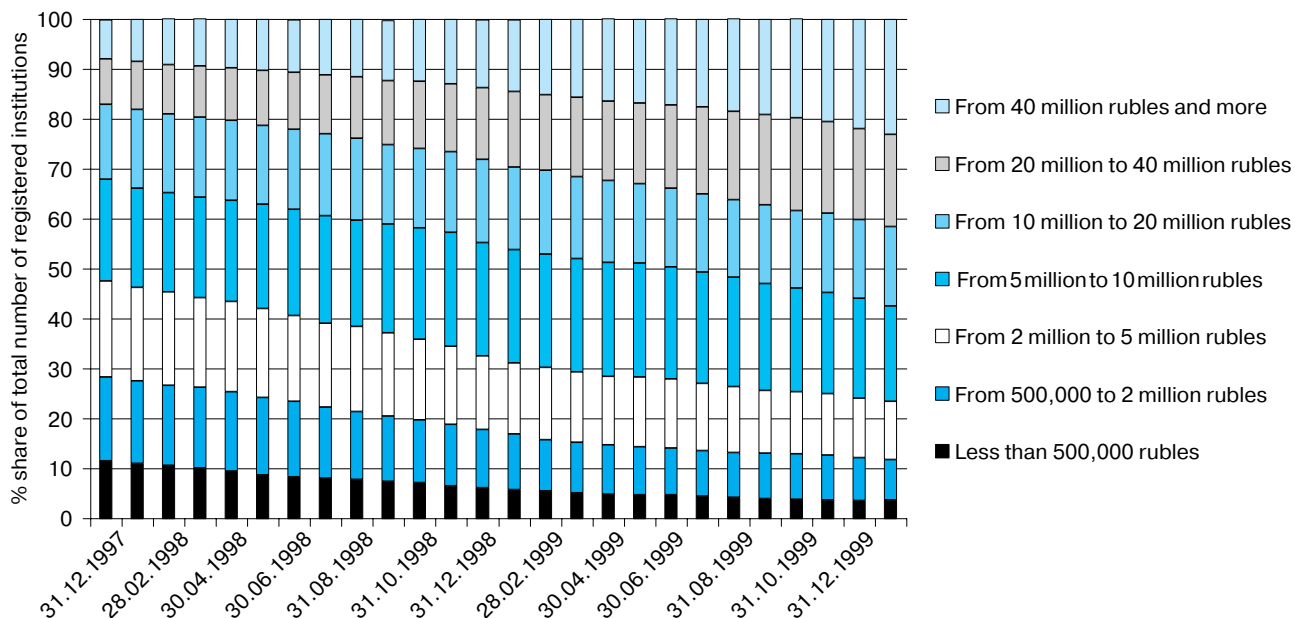


Table 4.1.3

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 31.12.99 ¹						
	1—5	6—20	21—50	51—200	201—1,000	1,001—1,349	Total
No. of branches throughout the RF territory, units	1,750	263	323	701	807	79	3,923
Credits extended	272,414	137,399	98,497	71,177	46,234	1,487	627,207
of which: outstanding debt	14,522	14,426	3,785	3,559	2,332	160	38,785
— corporate loans	187,031	93,355	80,525	50,740	32,516	1,022	445,189
of which: outstanding debt	12,015	10,271	2 536	2,488	1,840	117	29,269
— personal loans	7,451	4,720	3 118	5,834	6,089	417	27,630
of which: outstanding debt	337	417	106	228	266	39	1,392
— credits extended to banks	32,149	32,223	9,689	10,167	5,437	37	89,701
of which: outstanding debt	1,273	2,105	812	592	217	5	5,005
Investment in government securities	169,849	14,772	10,138	12,853	5,953	138	213,705
Investment in bills	2,188	19,531	10,547	15,568	17,380	605	65,820
Investment in shares and equity interest of resident corporations (except for banks)	10,233	11,381	1,146	2,512	866	46	26,183
Corporate funds with banks	92,844	58,613	43,449	57,013	43,981	1,397	297,297
Budgetary funds with banks	6,548	8,531	6,420	4,538	2,322	73	28,432
Personal deposits	234,147	22,666	10,153	17,760	15,326	396	300,449
Negotiable debt	41,201	22,034	20,649	19, 587	12,845	226	116,543
Total assets	663,703	344,627	205,073	215,006	150,040	5,173	1,583,623

¹ Preliminary data.

Chart 16

**Comparative Data on Major Sources of Borrowing
by Credit Institutions as of 31.12.1999
(Based on Credit Institutions Grouped by Assets)**

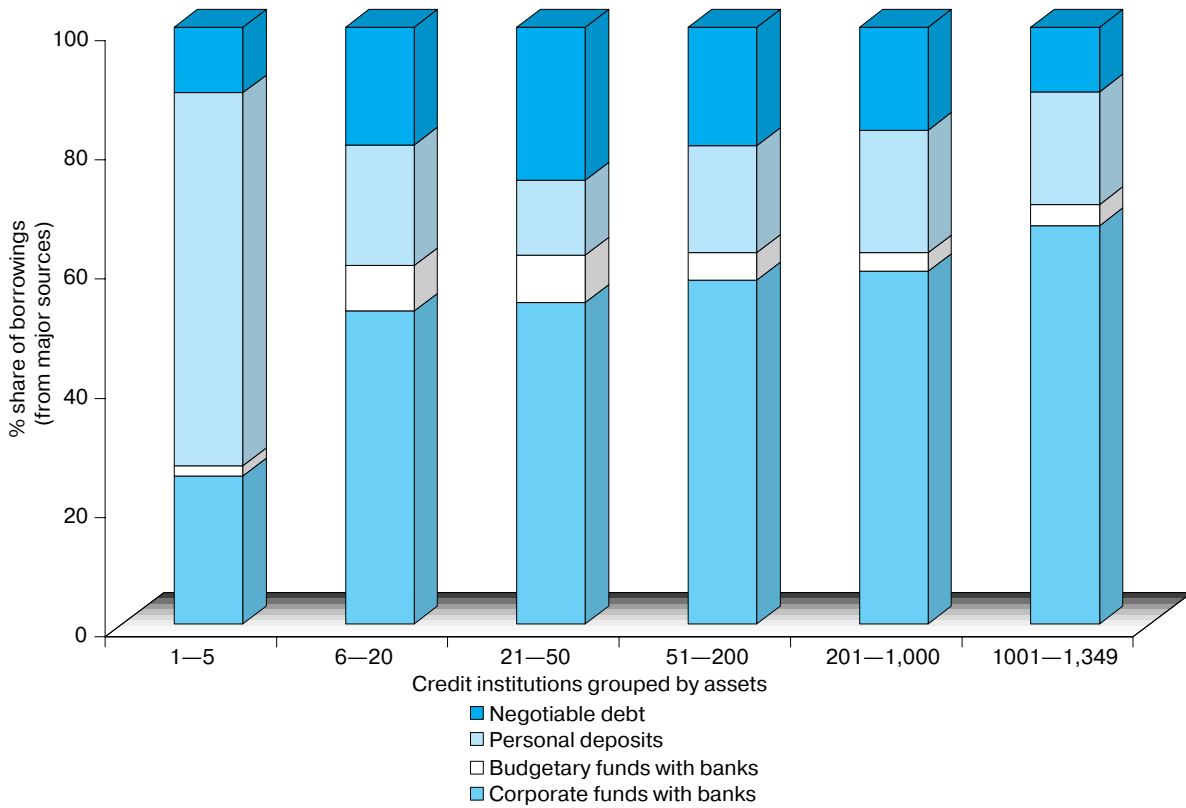


Chart 17

**Comparative Data on Major Allocations of Funds
by Credit Institutions as of 31.12.1999
(Based on Credit Institutions Grouped by Assets)**

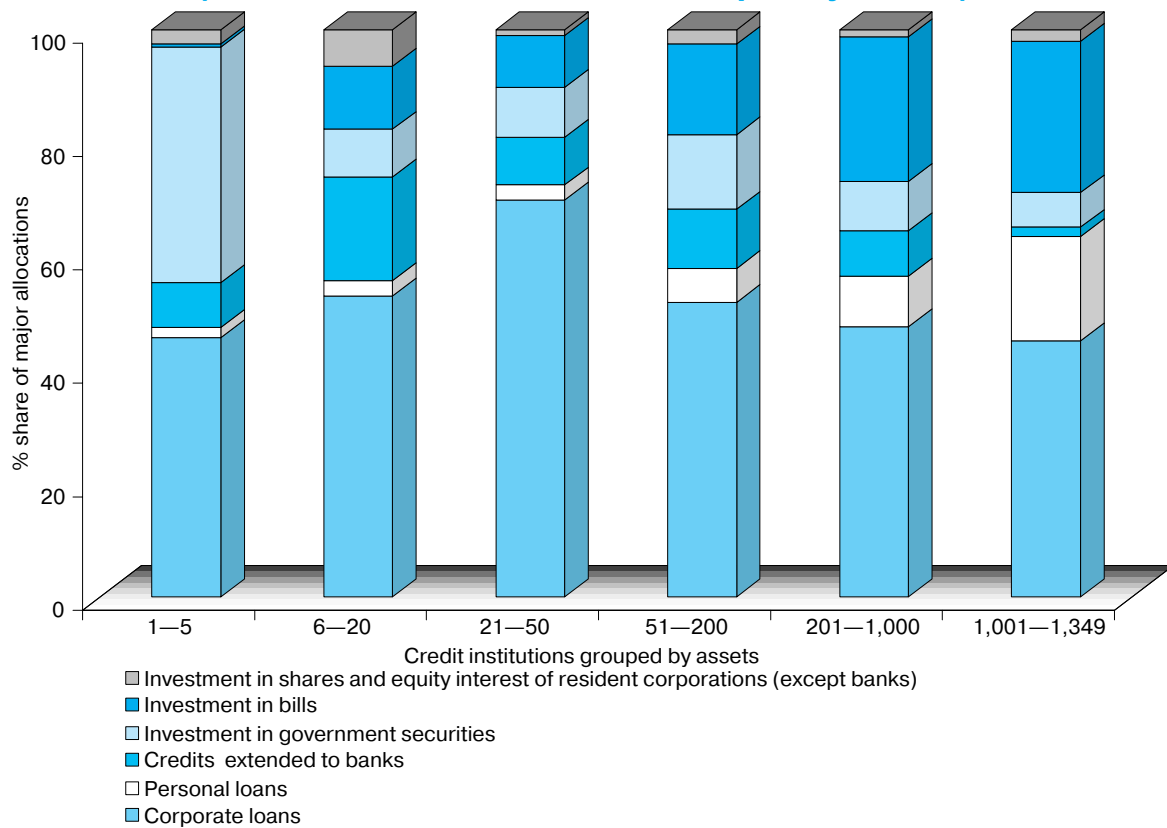
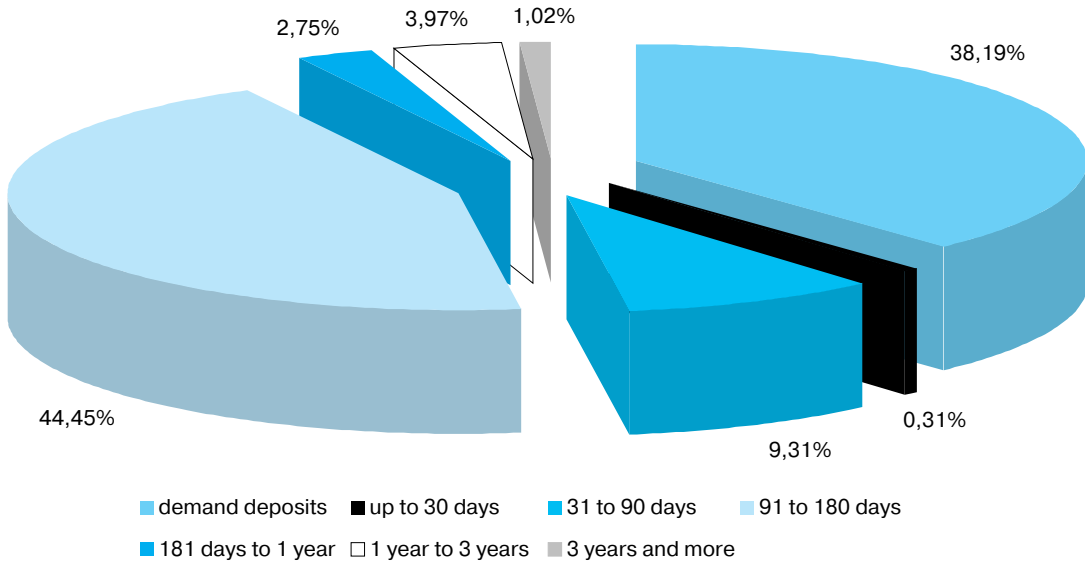


Chart 18

Structure of personal deposits as of 31.12.1998



Structure of personal deposits as of 31.12.1999

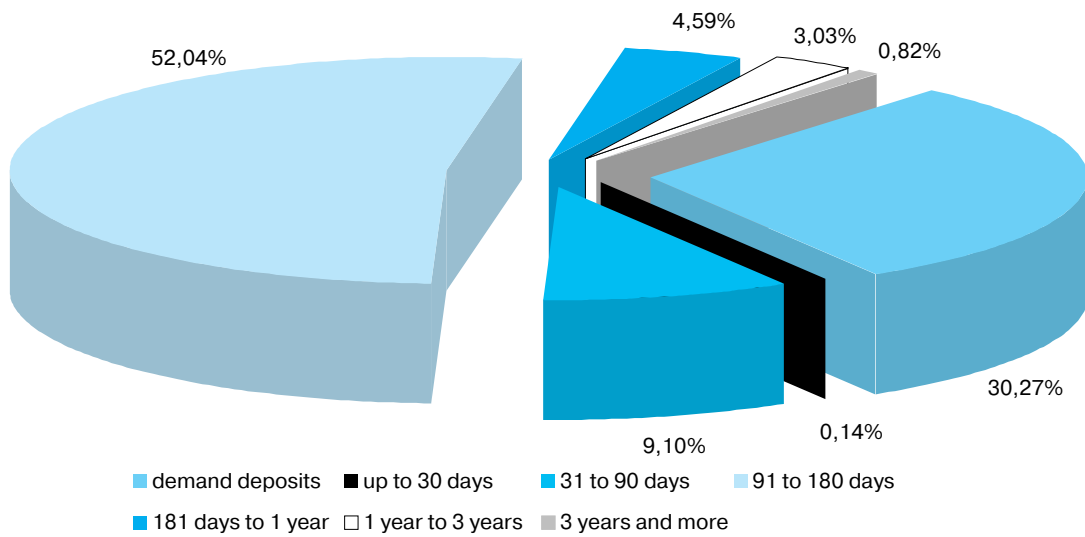


Table 4.2.2

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
1998												
January	12.2	7.8	17.2	17.9	24.2	48.8	19.1	9.8	16.4	32.0	18.6	23.4
February	12.5	7.6	17.5	17.6	16.7	35.5	11.2	13.4	22.9	15.5	1.7	25.9
March	12.3	6.6	17.1	19.0	28.2	68.9	15.3	9.6	16.3	20.2	22.0	27.1
April	11.5	6.5	16.7	18.9	24.4	44.3	13.6	9.9	20.0	18.5	14.0	22.5
May	14.4	8.2	17.2	18.3	30.6	131.0	24.0	23.0	28.3	21.3	23.8	33.9
June	14.3	9.1	19.9	19.5	38.6	46.6	20.6	20.4	22.2	18.8	31.8	17.5
July	15.3	7.7	23.0	24.7	46.0	48.0	27.7	26.0	31.7	31.3	34.9	69.3
August	17.9	9.4	25.9	26.4	34.0	43.8	26.1	25.4	32.6	27.9	13.0	48.5
September	24.1	9.2	33.0	34.8	72.1	49.4	32.2	28.5	49.9	27.5	27.5	91.5
October	27.4	15.8	39.6	40.4	37.0	34.8	18.1	14.0	31.6	34.4	31.9	89.5
November	23.0	17.5	37.4	42.2	64.2	58.8	19.8	14.8	29.7	32.0	18.9	25.0
December	26.0	22.1	39.7	44.7	49.5	40.8	22.3	19.5	21.8	30.1	49.8	83.8
1999												
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 ¹	10.4	5.7	28.9	36.3	47.7	83.0	15.1	12.9	21.1	22.3	14.9	28.5

¹ Preliminary data.

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
1998												
January	8.5	4.6	11.4	11.3	12.0	18.7	7.0	5.1	11.5	17.9	9.0	10.9
February	10.9	7.8	20.2	11.7	16.8	21.4	6.2	6.1	10.9	11.1	4.7	6.2
March	8.9	7.5	6.9	11.8	11.8	50.7	7.2	6.0	7.8	11.2	10.6	9.5
April	6.8	4.8	10.4	11.8	12.7	22.1	7.5	5.3	9.7	15.0	10.4	10.7
May	7.6	5.1	14.4	11.1	13.6	18.7	7.1	4.5	9.2	12.3	10.0	8.6
June	7.0	4.8	16.7	10.7	11.6	12.3	7.5	5.3	13.3	10.8	11.9	10.2
July	9.1	4.9	15.9	10.9	11.8	29.2	7.4	5.2	9.9	10.8	10.7	10.1
August	10.9	5.1	13.3	19.8	17.5	18.9	8.2	6.6	10.1	10.5	11.5	10.2
September	7.7	4.3	10.4	10.2	9.5	22.5	6.9	5.9	11.6	9.3	11.6	10.0
October	6.4	4.9	10.3	9.9	7.9	10.9	4.6	4.5	10.1	11.6	6.2	4.8
November	6.2	4.6	9.2	10.1	8.9	10.9	4.8	4.7	6.0	12.6	2.8	3.2
December	6.1	4.1	9.8	10.4	10.7	12.3	5.5	5.4	7.1	11.4	6.1	11.6
1999												
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 ¹	2.8	1.8	7.2	8.0	11.3	13.7	4.8	4.3	6.6	13.0	15.1	6.2

¹ Preliminary data.

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
1998							
January	22.8	22.8	24.7	19.4	26.1	11.5	4.8
February	26.9	27.1	29.0	20.4	20.7	25.9	6.4
March	22.8	22.9	24.7	26.1	15.2	27.9	5.2
April	25.8	25.8	27.8	22.0	25.2	15.3	23.4
May	41.5	41.5	37.5	47.6	23.0	35.4	17.4
June	47.5	47.7	142.7	47.0	11.7	8.8	25.3
July	54.0	54.1	55.2	32.3	32.9	18.7	4.9
August	82.4	84.1	79.1	53.8	59.8	57.3	7.9
September	95.2	96.0	96.1	29.7	58.0	48.3	2.2
October	25.6	25.7	24.6	33.2	42.3	18.5	6.6
November	20.4	20.4	20.9	29.0	56.8	20.3	1.0
December	33.4	33.5	32.5	21.9	23.7	35.3	15.6
1999							
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 ¹	12.4	12.2	11.4	13.5	29.1	19.5	32.7

¹ Preliminary data.

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
1998														
January	11.3	19.9	25.7	19.7	19.5	67.4	22.5	27.7	26.8	14.6	—	—	23.0	—
February	15.5	18.8	21.1	18.4	15.9	22.6	28.0	25.4	24.6	14.8	—	—	—	—
March	10.1	18.5	19.1	20.0	13.4	64.0	23.8	23.9	28.6	14.6	22.0	1.0	—	—
April	18.3	20.1	18.6	22.0	9.8	15.0	22.1	23.4	29.7	14.6	20.0	—	—	—
May	23.1	22.8	21.1	23.2	8.2	22.1	24.6	45.4	34.0	14.6	20.0	—	—	—
June	19.2	32.9	25.9	25.9	14.4	88.4	31.1	27.1	33.1	14.4	—	33.0	26.0	—
July	51.3	34.4	33.5	28.0	30.0	83.5	32.9	26.4	37.6	16.2	—	—	—	—
August	23.0	25.2	32.8	32.5	—	29.2	33.6	32.0	40.8	17.6	—	—	—	—
September	37.4	36.2	29.0	34.1	—	97.4	28.5	46.1	28.1	17.7	—	—	—	40.0
October	15.8	31.3	28.3	88.0	45.0	41.7	58.7	49.5	37.2	17.6	—	—	—	40.0
November	14.3	22.6	23.2	31.9	90.2	84.9	39.8	33.3	43.4	—	—	—	—	—
December	3.0	23.5	14.2	1.3	119.2	26.2	33.7	36.6	4.8	120.0	—	—	—	—
1999														
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 ¹	3.6	13.6	12.9	18.2	—	55.0	—	36.0	—	—	—	—	—	—

¹ Preliminary data.

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	
1997																	
31.12	25,440	3,431	1,798	4,633	9,707	3,876	1,635	360	13,762	1,028	3,372	2,175	2,369	2,835	1,190	792	
1998																	
31.03	25,155	5,283	1,483	3,925	7,990	4,420	1,770	284	10,486	1,121	1,136	1,167	3,194	2,737	676	454	
30.06	24,420	4,069	1,905	3,934	8,063	4,100	1,789	561	11,568	1,190	1,013	1,600	3,824	3,169	593	179	
30.09	19,217	5,344	1,334	2,567	5,543	2,574	1,332	524	17,008	3,317	649	2,162	5,488	3,630	1,208	555	
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	
1999																	
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 ¹	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	

¹ Preliminary data.

Table 4.2.8

Average Weighted Interest Rates on Bills

	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
1998														
January	1.1	8.6	13.2	15.7	12.7	13.1	7.0	1.2	12.8	14.9	19.5	18.0	1.1	37.8
February	1.6	22.5	26.5	11.6	7.0	6.0	33.3	1.8	9.2	9.2	16.1	13.6	0.1	8.9
March	1.7	23.6	15.8	10.4	11.6	10.6	21.3	13.2	5.7	16.6	41.4	18.3	0.8	2.3
April	3.6	16.6	16.3	11.8	7.9	17.7	8.0	0.7	7.4	12.4	9.1	19.9	7.2	29.8
May	3.2	21.3	11.1	24.2	1.2	13.7	7.9	3.5	19.2	18.8	18.5	37.3	16.4	5.5
June	2.2	21.1	26.6	20.0	8.4	21.6	6.0	0.1	14.1	32.0	11.9	7.1	6.6	13.6
July	4.4	31.5	15.0	16.4	0.2	8.6	6.4	0.6	16.5	38.1	28.4	5.7	23.6	16.0
August	3.4	35.9	28.2	16.7	25.2	11.5	30.1	2.7	10.3	96.2	17.4	14.4	14.4	7.7
September	70.1	85.0	27.3	19.8	15.4	31.4	4.7	0.6	33.4	34.4	7.9	22.3	45.3	71.3
October	1.6	17.4	27.0	9.1	5.8	15.8	10.7	0.9	18.5	42.5	30.8	26.8	3.0	6.0
November	1.8	27.4	25.5	24.5	6.6	15.4	10.4	0.7	16.7	79.7	5.0	10.4	0.8	1.5
December	4.9	18.3	22.4	13.3	11.1	15.1	23.6	1.5	9.3	24.9	29.9	35.4	9.9	3.4
1999														
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 ¹	0.4	15.0	3.5	15.1	10.0	11.2	14.6	0.6	1.7	30.1	0.6	0.2	9.5	15.7

¹ Preliminary data.

4.3. Lending

Table 4.3.1

Corporate, Interbank and Personal Loans

(million rubles)

	Total loans in rubles										Total loans in foreign currency											
	Total	person- al loans	of which:								loans to banks	Total	person- al loans	of which:								loans to banks
			corporate loans											corporate loans								
			total	of which by maturity:										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										
1997																						
31.12	163,301	12,586	133,420	4,152	13,087	25,508	53,436	22,924	7,099	17,068	112,775	5,551	73,529	4,521	5,273	10,869	21,996	15,514	9,585	19,805		
1998																						
31.03	151,252	12,515	123,277	5,469	9,118	24,056	47,876	21,820	6,930	15,244	107,806	5,700	73,013	1,171	4,260	10,397	22,806	17,929	10,323	14,123		
30.06	147,849	12,424	117,502	5,867	5,630	19,748	47,121	21,472	8,882	17,856	124,409	6,040	83,613	2,241	5,112	11,307	25,660	19,468	13,260	15,981		
30.09	120,839	10,954	97,914	3,344	3,243	11,924	37,221	19,671	10,132	11,751	286,646	11,252	189,847	7,162	11,395	23,932	58,855	41,502	28,555	43,587		
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		
1999																						
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 ¹	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		

¹ Preliminary data.

Chart 19

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

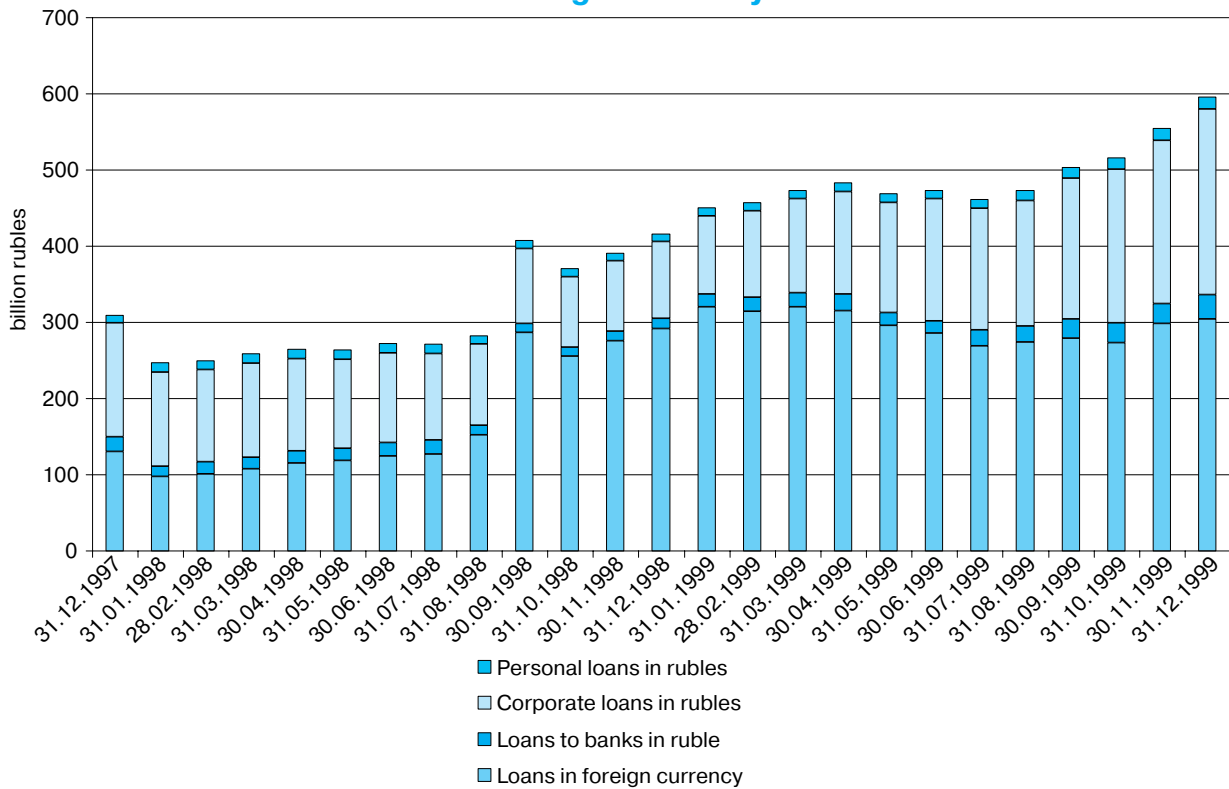


Chart 20

Dynamics of debt on credits extended

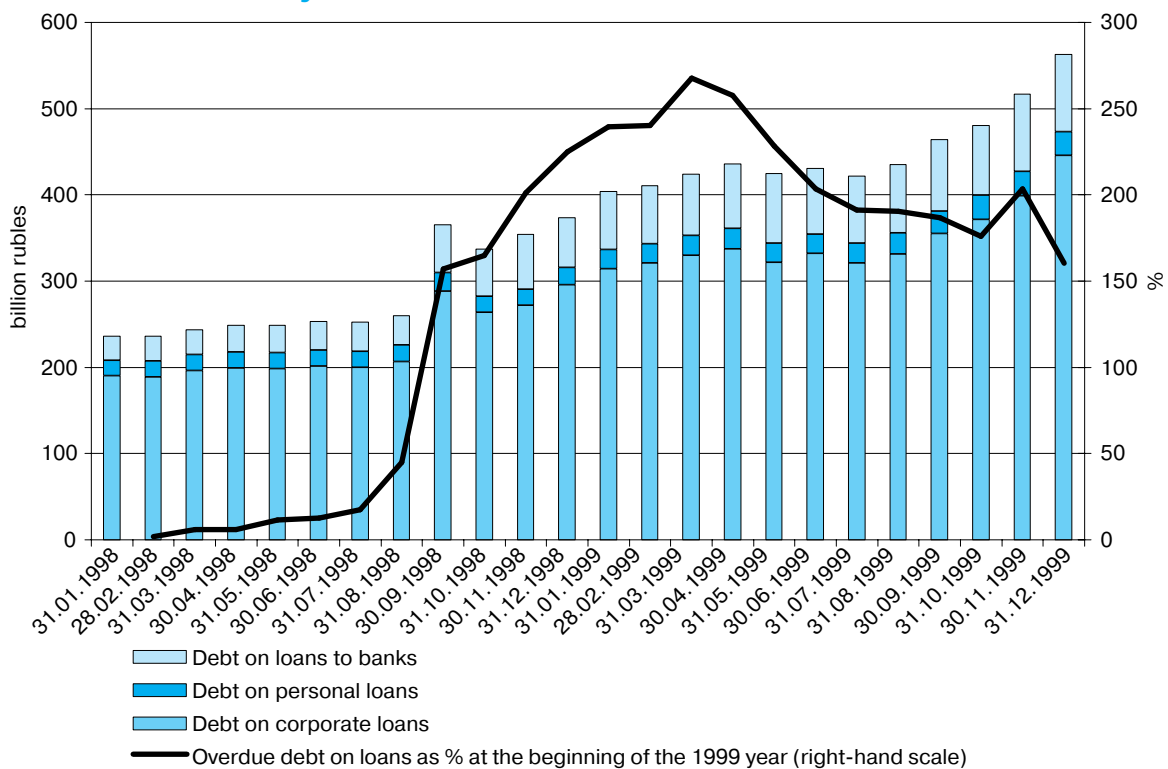


Table 4.3.2

Average Weighted Interest Rates on Corporate and Personal Loans in Rubles

(% p.a.)

	Interest rates on personal loans in rubles							Interest rates on corporate loans in rubles						
	by all maturity	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	more than 3 years	by all maturity	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	more than 3 years
1998														
January	29.6	28.4	30.9	38.4	27.4	26.2	21.5	29.7	21.1	36.4	33.9	29.0	26.3	25.1
February	32.9	35.3	39.5	38.8	29.8	27.4	27.7	30.4	38.3	38.0	28.2	21.8	33.2	15.7
March	35.4	33.9	43.4	35.6	37.7	29.1	23.5	37.6	31.2	34.8	33.6	43.8	27.8	31.6
April	26.7	26.8	33.4	36.0	29.2	19.4	23.7	38.0	29.5	49.0	31.3	42.7	26.3	28.1
May	34.2	27.1	44.7	44.7	30.9	31.1	11.8	31.0	42.4	47.8	41.2	33.4	13.1	27.9
June	79.4	62.1	55.4	51.0	74.7	166.2	37.2	45.2	54.1	40.3	44.2	47.1	38.2	12.4
July	47.5	63.8	57.2	51.0	43.8	38.9	36.8	45.5	55.7	47.2	32.7	47.6	42.2	59.2
August	44.2	57.7	54.7	46.6	52.2	31.7	21.7	47.6	57.2	52.2	41.7	44.8	26.2	60.4
September	47.3	40.3	70.0	43.3	46.9	25.6	39.7	45.2	49.2	54.7	48.1	36.8	35.2	31.1
October	51.9	43.3	46.6	54.0	58.6	36.9	40.0	48.0	44.0	60.1	52.2	44.5	40.9	32.7
November	58.3	69.5	101.8	51.6	40.7	24.7	28.0	43.2	39.8	54.9	40.3	46.9	32.3	17.7
December	38.7	43.5	57.6	50.0	36.9	34.3	34.8	41.3	35.5	48.4	38.9	48.9	42.2	20.7
1999														
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 ¹	40.2	41.1	47.7	44.7	38.1	32.0	38.8	31.4	32.0	27.9	37.7	33.2	32.0	22.1

¹ Preliminary data.

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
1998														
January	14.1	16.0	20.9	24.3	11.0	11.4	21.2	12.4	10.1	11.2	14.8	16.3	11.2	13.1
February	18.4	26.5	14.3	16.4	14.8	10.8	7.5	14.4	11.5	10.3	15.0	16.8	14.9	17.5
March	21.3	28.3	17.1	18.8	19.8	14.1	13.7	13.9	10.3	17.9	16.3	13.5	13.3	14.3
April	17.7	22.0	28.9	16.1	19.5	12.5	14.6	13.7	11.5	16.6	14.7	15.9	16.6	13.0
May	13.9	19.2	12.9	24.1	14.8	14.9	11.4	12.3	10.9	12.6	13.1	14.1	13.6	16.3
June	14.5	12.5	15.7	19.8	19.1	11.5	14.3	12.9	10.2	14.1	16.4	14.1	17.3	11.3
July	19.8	27.4	22.3	19.8	23.1	16.8	12.2	15.2	11.8	20.8	15.2	14.2	16.1	15.1
August	15.7	14.5	22.6	14.3	23.3	11.7	14.7	15.0	10.9	16.4	16.6	17.9	16.9	15.0
September	16.2	15.4	28.3	20.9	28.5	15.9	13.2	11.9	8.5	14.9	17.6	17.7	16.6	13.0
October	31.2	43.6	20.9	22.0	19.2	17.8	11.2	11.9	9.1	12.5	16.6	16.5	12.3	10.6
November	15.9	13.6	19.9	18.9	24.3	11.5	9.2	11.9	9.8	13.3	13.0	10.7	18.3	7.2
December	13.4	12.1	16.7	19.2	18.2	11.0	10.8	11.4	9.2	11.0	13.1	13.3	15.4	16.1
1999														
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 ¹	13.3	13.2	17.9	15.4	18.0	9.3	10.4	11.8	10.3	11.2	14.3	14.5	16.6	8.3

¹ Preliminary data.

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
1998															
January	22.7	22.7	25.1	25.4	17.1	16.8	29.4	3.2	6.0	6.0	9.9	12.2	14.0	10.8	8.5
February	27.8	27.8	29.6	28.6	30.8	13.1	3.7	2.0	6.8	6.8	9.5	13.2	13.2	7.9	5.3
March	22.1	22.1	23.9	25.8	16.1	22.4	4.7	4.8	6.5	6.4	11.4	16.2	14.7	15.8	2.0
April	26.0	26.0	28.3	26.1	22.8	14.8	7.2	4.5	7.3	7.3	11.2	10.7	11.1	13.3	6.1
May	44.4	44.5	46.6	45.3	8.7	11.7	10.9	4.5	7.2	7.1	9.6	12.2	8.6	10.1	4.0
June	49.5	50.0	54.2	31.5	24.9	6.3	8.7	4.5	8.7	8.7	9.5	10.1	8.7	12.9	7.0
July	56.9	57.0	61.9	39.4	31.8	25.8	5.7	4.3	7.8	7.8	10.0	9.2	8.1	11.4	1.9
August	50.9	51.4	50.8	35.5	50.7	28.8	12.5	27.2	12.5	12.6	10.0	8.3	9.3	14.2	3.6
September	77.0	77.9	77.8	12.1	33.9	7.8	7.9	4.1	18.6	18.7	6.2	11.2	11.7	10.6	9.1
October	23.7	23.7	23.8	33.0	32.6	15.0	15.5	9.3	6.1	6.1	5.4	11.6	11.4	5.5	—
November	22.4	22.4	21.9	35.8	11.9	10.9	2.0	1.3	5.8	5.8	5.6	5.5	3.0	6.6	9.8
December	28.1	28.3	28.3	20.0	6.2	8.5	28.3	2.8	5.4	5.4	6.8	5.5	12.4	9.5	8.7
1999															
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 ¹	13.2	13.0	11.9	27.8	19.9	15.5	17.9	19.8	5.5	5.5	6.4	6.4	6.2	7.1	6.4

¹ Preliminary data.

Table 4.3.5

Credit Institutions' Investment Portfolio

(million rubles)

	Investment in debt instruments										
	1	2	3	4	5	6	7	8	9	10	11
	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
1997											
31.12	180,266	165,089	1,527	6,080	34	1,271	17	4,651	7	3,176	806
1998											
31.03	189,050	173,020	723	7,472	21	512	35	4,817	102	3,230	1,275
30.06	184,366	170,064	2,756	7,030	14	233	23	5,665	0	1,373	2
30.09	177,428	161,004	2,528	5,078	5	1,985	22	7,962	0	1,399	1
31.12	196,283	179,702	2,591	4,252	1	2,209	19	9,630	707	490	1
1999											
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 ¹	227,690	213,705	1,031	3,782	4	228	0	9,724	0	251	23

End
(million rubles)

	Investment in shares of stock						Equity interest in legal entities			Other participating interests											
	Total	Resident credit institutions' shares of stock	of which: shares of stock bought for investment	Nonresidents' shares	of which: shares bought for investment	Other shares	of which: shares bought for investment	Total	of which: subsidiary and affiliated resident bank												
											12	13	14	15	16	17	18	19	20	21	
1997																					
31.12	6,603	1,503	1,317	539	521	4,562	883	2,434	352	3,056											
1998																					
31.03	7,632	1,088	944	205	191	6,339	1,232	2,672	368	2,827											
30.06	7,109	803	716	203	119	6,103	1,808	2,814	426	2,662											
30.09	8,767	967	872	401	277	7,399	1,867	4,653	349	2,507											
31.12	7,593	794	697	492	305	6,307	1,753	5,826	495	1,990											
1999																					
31.01	7,626	760	677	525	323	6,341	1,792	6,221	543	1,957											
28.02	7,737	821	730	521	322	6,396	1,933	6,343	586	2,045											
31.03	8,321	801	726	608	340	6,912	2,096	6,488	635	1,965											
30.04	7,654	798	718	668	333	6,187	1,860	6,418	563	1,896											
31.05	8,276	811	723	654	326	6,811	1,827	6,401	660	1,842											
30.06	11,843	760	665	662	340	10,421	1,996	6,202	657	2,131											
31.07	8,105	913	768	660	336	6,532	1,941	4,777	659	1,974											
31.08	8,693	868	759	672	340	7,153	2,206	4,845	659	2,188											
30.09	8,784	787	677	678	347	7,319	2,270	4,936	670	2,044											
31.10	14,775	745	639	485	360	13,546	2,531	5,031	669	1,558											
30.11	17,006	750	646	482	359	15,775	2,195	6,525	700	2,336											
31.12 ¹	25,348	807	703	459	336	24,082	10,371	6,845	870	2,380											

¹ Preliminary data.

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 member territories and local authorities	banks' bills	nonresidents' bills		other bills	bills issued and guaranteed by federal government	banks' bills	nonresidents' bills	other bills									
1997																				
31.01	36,205	580	344	4,486	161	30,635	4,951	120	235	3,610	985									
1998																				
31.03	37,589	252	340	2,835	136	34,027	4,419	1	217	4,058	142									
30.06	44,952	972	306	2,398	102	41,173	6,751	0	265	6,367	118									
30.09	45,046	946	339	1,433	1,126	41,201	15,357	0	614	14,150	593									
31.12	45,026	929	337	1,172	1,598	40,990	16,569	0	967	14,695	906									
1999																				
31.01	46,418	937	402	1,085	1,777	42,216	17,938	0	1,159	15,884	895									
28.02	47,340	938	357	1,334	2,293	42,418	17,424	0	1,008	15,923	493									
31.03	48,077	923	398	1,482	1,966	43,308	18,701	0	877	17,253	571									
30.04	50,586	937	379	2,056	2,977	44,238	19,414	0	1,058	17,924	431									
31.05	53,540	208	379	2,105	3,783	47,067	20,645	0	1,089	19,172	384									
30.06	57,686	579	311	2,184	2,766	51,846	21,417	0	597	20,525	295									
31.07	62,825	574	355	2,504	1,546	57,847	10,433	0	696	9,551	186									
31.08	68,727	740	365	2,857	1,554	63,211	7,929	0	561	6,982	386									
30.09	70,344	736	329	2,470	889	65,920	7,445	0	552	6,681	212									
31.10	68,233	721	218	2,878	759	63,657	7,736	0	606	6,750	380									
30.11	64,295	718	310	2,923	729	59,615	17,402	0	733	16,240	428									
31.12 ¹	54,005	709	165	2,253	185	50,693	11,815	0	768	10,592	455									

¹ Preliminary data.

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
1998												
January	4.0	4.1	2.9	3.0	1.3	0.2	35.3	42.8	40.5	20.9	21.6	12.7
February	15.7	9.0	6.4	13.1	1.2	5.1	36.1	48.2	32.5	31.2	10.4	15.5
March	8.4	5.3	12.4	7.0	5.0	0.2	72.4	39.4	45.8	47.4	29.5	8.2
April	5.0	4.8	9.2	6.5	2.8	—	21.6	31.2	40.1	39.6	37.3	17.4
May	3.9	7.6	12.2	0.3	2.1	0.1	33.3	36.4	38.2	31.8	21.4	31.3
June	2.3	15.5	0.4	7.0	1.3	—	47.0	45.0	25.4	21.7	29.6	35.6
July	10.0	4.9	8.1	8.3	6.0	—	87.8	67.6	47.5	15.9	23.6	9.6
August	6.3	5.5	14.8	4.9	6.7	—	57.3	25.4	57.4	12.1	32.1	12.1
September	15.5	6.4	0.5	5.0	3.0	0.6	50.8	39.6	10.2	25.5	33.7	6.4
October	5.9	8.0	36.7	39.0	—	64.3	28.4	45.8	34.3	21.6	37.0	1.2
November	61.9	2.8	3.3	0.5	0.3	—	39.0	44.6	26.1	38.7	42.9	13.4
December	8.3	13.1	10.7	0.7	0.3	—	55.7	54.3	27.2	21.0	74.0	106.5
1999												
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 ¹	13.5	9.7	7.9	16.5	11.8	1.2	59.8	38.6	32.4	19.7	11.3	12.5

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	
1997																
31.12	1,132,496	230,194	226,210	581,883	1,250,335	233,269	307,275	677,446	178	0	25	153	11,959	2,190	1,980	2,471
1998																
31.03	978,864	151,693	207,156	593,140	903,748	145,422	209,797	505,184	771	15	140	603	9,462	5,386	2,895	263
30.06	533,683	83,213	175,051	269,145	560,801	107,087	180,028	262,294	1,989	148	761	999	8,105	2,867	3,047	1,077
30.09	242,558	84,831	71,166	64,003	527,427	185,803	131,453	155,252	4,985	1,258	1,890	1,596	7,714	3,376	1,505	1,295
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
1999																
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 ¹	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

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
1997												
31.01	6,947	2,348	4,518	70	1,207,581	285,341	251,671	609,607	1,150,389	202,930	249,887	662,878
1998												
31.03	11,345	3,310	5,911	2,056	999,870	146,683	217,809	622,322	875,680	152,777	199,747	498,169
30.06	17,303	6,840	7,704	2,342	552,253	98,132	181,390	291,223	542,697	90,945	174,203	266,401
30.09	7,650	4,598	1,916	541	229,933	83,720	62,941	70,011	545,431	191,995	136,817	161,907
31.12	4,526	213	35	1,548	132,887	13,689	6,429	14,471	365,562	27,837	25,629	23,617
1999												
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 ¹	3,039	396	240	896	89,858	6,116	1,430	2,539	260,831	12,225	1,811	2,408

End
(million rubles)

	Liabilities on delivery of precious metals				Liabilities on delivery of securities				Liabilities on resale of securities in reverse REPO transactions			
	Total	of which those with terms:			Total	of which those with terms:			Total	of which those with terms:		
		2 to 30 days	31 to 90 days	more than 91 days		2 to 30 days	31 to 90 days	more than 91 days		2 to 30 days	31 to 90 days	more than 91 days
1997	29	30	31	32	33	34	35	36	37	38	39	40
31.12	405	1	243	161	35,433	1,765	31,484	1,004	5,964	1,601	4,323	40
1998												
31.03	34	22	—	12	16,941	3,321	1,697	876	11,215	3,074	6,003	2,050
30.06	194	51	14	120	8,711	4,207	3,009	170	17,147	6,622	7,747	2,360
30.09	890	393	186	287	6,456	2,205	292	1,428	7,608	4,598	1,916	449
31.12	706	135	42	161	5,950	753	47	1,799	4,384	214	15	1,425
1999												
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	1,054	463	53	102	2,701	733	35	1,360	3,214	388	240	1,080

¹ Preliminary data.

SUPPLEMENT

PERFORMANCE INDICATORS ON CREDIT INSTITUTIONS BY REGIONS

1. Institutional Characteristics

Table 1.1

Number of Credit Institutions

(units)

	31.12.1998	31.03.1999	30.06.1999	30.09.1999	31.12.1999
1	2	3	4	5	6
Russian Federation	1,476	1,433	1,401	1,385	1,349
NORTH	30	29	29	29	29
Arkhangelsk Region	6	6	6	5	5
Vologda Region	12	12	12	12	12
Murmansk Region	3	3	3	4	4
Republic of Karelia	1	1	1	1	1
Komi Republic	8	7	7	7	7
NORTH-WEST	53	53	54	53	53
St. Petersburg	41	41	42	41	41
Leningrad Region	4	4	4	4	4
Novgorod Region	3	3	3	3	3
Pskov Region	5	5	5	5	5
CENTRE	770	755	731	723	703
Bryansk Region	3	3	3	3	3
Vladimir Region	3	3	3	3	3
Ivanovo Region	6	6	5	5	5
Tver Region	10	9	8	9	9
Kaluga Region	7	7	7	6	6
Kostroma Region	6	6	6	6	6
Moscow	667	655	632	624	604
Moscow Region	35	35	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	9	8	8	8	8
Yaroslavl Region	11	10	10	10	10
VOLGA-VYATKA REGION	41	39	39	39	37
Nizhni Novgorod Region	22	21	21	21	21
Kirov Region	3	3	3	3	3
Republic of Mariy-El	1	1	1	1	1
Republic of Mordovia	7	6	6	6	5
Chuvash Republic	8	8	8	8	7
CENTRAL-BLACK SOIL REGION	17	17	16	16	16
Belgorod Region	8	8	7	7	7
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
VOLGA REGION	100	95	94	93	91
Astrakhan Region	5	5	4	4	4
Volgograd Region	7	6	6	6	6
Samara Region	25	24	24	24	23
Penza Region	3	3	3	3	2
Saratov Region	21	20	20	20	20
Ulyanovsk Region	7	7	7	7	7

End
(units)

1	2	3	4	5	6
Republic of Kalmykia	4	4	4	3	3
Republic of Tatarstan	28	26	26	26	26
NORTH CAUCASUS	153	142	140	141	136
Krasnodar Territory	30	29	28	29	28
Stavropol Territory	14	12	12	12	11
Rostov Region	25	25	25	25	25
Republic of Daghestan	52	50	49	49	45
Kabardino-Balkar Republic	6	6	6	6	7
Republic of Northern Ossetia — Alania	9	6	6	6	6
Adigei Republic	5	5	5	5	5
Karachai-Cherkess Republic	8	7	7	7	7
Republic of Ingushetia	4	2	2	2	2
URALS	106	101	99	98	96
Kurgan Region	6	6	5	5	5
Orenburg Region	11	11	11	11	11
Perm Region	13	12	12	11	11
Sverdlovsk Region	33	32	31	31	30
Chelyabinsk Region	13	13	13	13	13
Republic of Bashkortostan	16	15	15	15	15
Udmurt Republic	14	12	12	12	11
WEST SIBERIA	99	97	96	95	93
Altai Territory	10	10	10	10	10
Kemerovo Region	17	17	17	17	16
Novosibirsk Region	16	15	15	15	15
Omsk Region	9	9	9	9	9
Tomsk Region	5	5	5	5	5
Tyumen Region	37	36	35	34	33
Republic of Altai	5	5	5	5	5
EAST SIBERIA	42	41	41	37	35
Krasnoyarsk Region	14	14	14	13	12
Irkutsk Region	14	12	12	11	11
Chita Region	3	3	3	3	3
Republic of Buryatia	6	6	6	4	3
Republic of Tyva	3	3	3	3	3
Republic of Khakassia	2	3	3	3	3
FAR EAST	51	50	48	47	46
Primorski Territory	11	11	11	10	10
Khabarovsk Territory	7	7	7	7	6
Amur Region	6	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)	10	10	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)

	30.06.1999			30.09.1999			31.12.1999		
	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 abroad
	branches of credit institutions located in this region	branches of credit institutions located in other regions		branches of credit institutions located in this region	branches of credit institutions located in other regions		branches of credit institutions located in this region	branches of credit institutions located in other regions	
1	2	3	4	5	6	7	8	9	10
Russian Federation	1,240	2,766	4	1,209	2,705	3	1,193	2,730	4
NORTH	36	137	0	37	133	0	37	137	0
Arkhangelsk Region	0	30	0	1	26	0	1	29	0
Vologda Region	20	31	0	20	31	0	20	31	0
Murmansk Region	3	23	0	3	23	0	3	23	0
Republic of Karelia	0	24	0	0	23	0	0	24	0
Komi Republic	13	29	0	13	30	0	13	30	0
NORTH-WEST	43	144	0	43	145	0	43	151	0
St. Petersburg	34	63	0	34	64	0	34	68	0
Leningrad Region	3	41	0	3	41	0	3	42	0
Novgorod Region	5	24	0	5	24	0	5	24	0
Pskov Region	1	16	0	1	16	0	1	17	0
CENTRE	188	518	3	192	514	2	187	516	3
Bryansk Region	6	31	0	4	31	0	2	31	0
Vladimir Region	3	34	0	3	35	0	3	35	0
Ivanovo Region	2	23	0	2	23	0	2	23	0
Tver Region	5	31	0	13	31	0	10	31	0
Kaluga Region	1	38	0	1	30	0	1	29	0
Kostroma Region	0	20	0	0	20	0	0	20	0
Moscow	115	56	3	107	58	2	106	59	3
Moscow Region	25	144	0	31	152	0	32	155	0
Orel Region	3	33	0	3	28	0	3	27	0
Ryazan Region	8	27	0	8	27	0	8	27	0
Smolensk Region	5	29	0	5	30	0	5	30	0
Tula Region	9	23	0	9	22	0	9	22	0
Yaroslavl Region	6	29	0	6	27	0	6	27	0

1	Cont. (units)									
	2	3	4	5	6	7	8	9	10	
VOLGA-VYATKA REGION	61	186	0	61	180	0	61	178	0	
Nizhni Novgorod Region	45	61	0	45	59	0	45	58	0	
Kirov Region	7	50	0	7	50	0	7	49	0	
Republic of Mariy-El	3	20	0	3	19	0	3	19	0	
Republic of Mordovia	6	25	0	6	24	0	6	24	0	
Chuvash Republic	0	30	0	0	28	0	0	28	0	
CENTRAL-BLACK SOIL REGION	27	167	0	27	153	0	27	153	0	
Belgorod Region	7	30	0	7	30	0	7	30	0	
Voronezh Region	9	52	0	9	43	0	9	42	0	
Kursk Region	0	29	0	0	29	0	0	30	0	
Lipetsk Region	1	27	0	1	24	0	1	24	0	
Tambov Region	10	29	0	10	27	0	10	27	0	
VOLGA REGION	139	311	1	134	306	1	133	298	1	
Astrakhan Region	7	26	0	7	25	0	7	25	0	
Volgograd Region	16	50	0	16	48	0	16	43	0	
Samara Region	37	60	1	35	59	1	33	59	1	
Penza Region	1	40	0	1	40	0	1	37	0	
Saratov Region	24	55	0	24	54	0	24	54	0	
Ulyanovsk Region	3	21	0	3	22	0	3	22	0	
Republic of Kalmykia	1	9	0	1	8	0	0	8	0	
Republic of Tatarstan	50	50	0	47	50	0	49	50	0	
NORTH CAUCASUS	210	309	0	210	304	0	205	304	0	
Krasnodar Territory	42	80	0	42	76	0	43	77	0	
Stavropol Territory	11	48	0	11	48	0	11	50	0	
Rostov Region	65	75	0	63	74	0	59	73	0	
Republic of Dagestan	69	49	0	71	48	0	70	47	0	
Kabardino-Balkar Republic	1	18	0	1	19	0	1	18	0	
Republic of Northern Ossetia — Alania	11	20	0	11	20	0	10	19	0	
Adigei Republic	1	9	0	1	9	0	1	9	0	
Karachai-Cherkess Republic	9	4	0	9	4	0	9	5	0	
Republic of Ingushetia	1	6	0	1	6	0	1	6	0	
URALS	217	337	0	215	337	0	211	342	0	
Kurgan Region	1	21	0	1	22	0	1	22	0	
Orenburg Region	5	42	0	6	40	0	6	43	0	

1	End (units)									
	2	3	4	5	6	7	8	9	10	
Perm Region	9	66	0	8	66	0	8	69	0	
Sverdlovsk Region	90	61	0	89	59	0	892	58	0	
Chelyabinsk Region	60	53	0	59	54	0	56	54	0	
Republic of Bashkortostan	37	64	0	37	64	0	36	64	0	
Udmurt Republic	15	30	0	15	32	0	15	32	0	
WEST SIBERIA	171	251	0	163	247	0	164	256	0	
Altai Territory	14	43	0	14	43	0	14	44	0	
Kemerovo Region	33	33	0	30	31	0	34	34	0	
Novosibirsk Region	3	40	0	3	37	0	3	40	0	
Omsk Region	18	35	0	18	38	0	17	40	0	
Tomsk Region	11	21	0	11	22	0	11	23	0	
Tyumen Region	92	74	0	87	72	0	85	72	0	
Republic of Altai	0	5	0	0	4	0	0	3	0	
EAST SIBERIA	60	185	0	41	181	0	38	191	0	
Krasnoyarsk Territory	31	60	0	17	58	0	15	61	0	
Irkutsk Region	10	48	0	11	49	0	11	52	0	
Chita Region	11	32	0	6	30	0	5	32	0	
Republic of Buryatia	6	22	0	5	21	0	5	22	0	
Republic of Tyva	1	6	0	1	7	0	1	7	0	
Republic of Khakassia	1	17	0	1	16	0	1	17	0	
FAR EAST	81	195	0	79	180	0	80	179	0	
Primorski Territory	24	39	0	23	33	0	24	33	0	
Khabarovsk Territory	11	28	0	11	27	0	11	27	0	
Amur Region	11	25	0	11	23	0	11	24	0	
Kamchatka Region	11	10	0	11	9	0	11	9	0	
Magadan Region	6	15	0	6	14	0	6	14	0	
Sakhalin Region	9	22	0	9	17	0	9	17	0	
Republic of Sakha (Yakutia)	9	44	0	8	45	0	8	43	0	
Jewish Autonomous Area	0	5	0	0	5	0	0	5	0	
Chukotka Autonomous Area	0	7	0	0	7	0	0	7	0	
Kaliningrad Region	7	26	0	7	25	0	7	25	0	

Table 1.3

Credit Institutions Grouped by Registered Authorised Capital

(units)

1	31.12.1999							Total
	up to 500,000 rubles	500,000 to 2 million rubles	2 million to 5 million rubles	5 million to 10 million rubles	10 million to 20 million rubles	20 million to 40 million rubles	40 million rubles and more	
2	3	4	5	6	7	8	9	
Russian Federation	49	116	160	270	213	246	295	1,349
NORTH	—	5	4	6	5	6	3	29
Arkhangelsk Region	—	1	—	3	1	—	—	5
Vologda Region	—	3	3	1	1	2	2	12
Murmansk Region	—	1	—	—	1	1	1	4
Republic of Karelia	—	—	—	—	—	1	—	1
Komi Republic	—	—	1	2	2	2	—	7
NORTH-WEST	—	5	11	18	6	7	6	53
St. Petersburg	—	4	8	15	4	5	5	41
Leningrad Region	—	—	—	1	2	1	—	4
Novgorod Region	—	1	—	1	—	1	—	3
Pskov Region	—	—	3	1	—	—	1	5
CENTRE	16	35	52	115	99	151	235	703
Bryansk Region	—	—	—	—	2	1	—	3
Vladimir Region	—	1	—	2	—	—	—	3
Ivanovo Region	—	—	4	—	—	1	—	5
Tver Region	—	3	1	3	1	1	—	9
Kaluga Region	—	—	1	1	3	1	—	6
Kostroma Region	—	4	—	2	—	—	—	6
Moscow	14	25	36	92	80	135	222	604
Moscow Region	2	—	1	7	4	10	12	36
Orel Region	—	—	—	1	1	—	—	2
Ryazan Region	—	—	3	2	2	—	—	7
Smolensk Region	—	—	2	—	1	—	1	4
Tula Region	—	1	1	2	2	2	—	8
Yaroslavl Region	—	1	3	3	3	—	—	10

	1	2	3	4	5	6	7	8	9
1									
VOLGA-VYATKA REGION	3	4	3	11	8	3	5	37	
Nizhni Novgorod Region	—	2	2	4	5	3	5	21	
Kirov Region	—	—	1	1	1	—	—	3	
Republic of Mariy-El	—	—	—	1	—	—	—	1	
Republic of Mordovia	—	1	—	2	2	—	—	5	
Chuvash Republic	3	1	—	3	—	—	—	7	
CENTRAL-BLACK SOIL REGION	—	2	3	7	3	—	1	16	
Belgorod Region	—	2	2	3	—	—	—	7	
Voronezh Region	—	—	1	2	—	—	1	4	
Kursk Region	—	—	—	—	1	—	—	1	
Lipetsk Region	—	—	—	—	2	—	—	2	
Tambov Region	—	—	—	2	—	—	—	2	
VOLGA REGION	2	10	16	27	16	10	10	91	
Astrakhan Region	—	—	1	3	—	—	—	4	
Volgograd Region	—	—	1	1	1	3	—	6	
Samara Region	—	2	3	8	5	3	2	23	
Penza Region	—	—	1	—	—	—	1	2	
Saratov Region	—	—	3	6	5	2	—	20	
Ulyanovsk Region	2	—	3	1	1	—	—	7	
Republic of Kalmykia	—	—	1	1	—	1	—	3	
Republic of Tatarstan	—	3	4	7	4	1	7	26	
NORTH CAUCASUS	20	33	34	21	11	14	3	136	
Krasnodar Territory	3	7	5	4	3	5	1	28	
Stavropol Territory	—	6	4	1	—	—	—	11	
Rostov Region	—	3	3	9	3	5	2	25	
Republic of Dagehestan	13	11	12	4	4	1	—	45	
Kabardino-Balkar Republic	—	2	5	—	—	—	—	7	
Republic of Northern Ossetia — Alania	1	—	1	1	—	3	—	6	
Adigei Republic	—	3	2	—	—	—	—	5	
Karachai-Cherkess Republic	1	1	2	2	1	—	—	7	
Republic of Ingushetia	2	—	—	—	—	—	—	2	

Cont.
(units)

1	End (units)								
	2	3	4	5	6	7	8	9	
URALS	3	8	10	20	21	22	12	96	
Kurgan Region	1	—	1	1	1	1	—	5	
Orenburg Region	—	1	3	—	1	6	—	11	
Perm Region	—	1	—	3	4	3	—	11	
Sverdlovsk Region	1	4	4	5	5	5	6	30	
Chelyabinsk Region	—	1	1	1	5	4	1	13	
Republic of Bashkortostan	1	1	—	6	2	2	3	15	
Udmurt Republic	—	—	1	4	3	1	2	11	
WEST SIBERIA	1	6	11	19	24	17	15	93	
Altai Territory	—	2	1	2	5	—	—	10	
Kemerovo Region	—	2	—	3	3	3	5	16	
Novosibirsk Region	—	1	2	4	4	3	1	15	
Omsk Region	—	—	2	3	2	1	1	9	
Tomsk Region	—	—	—	1	2	2	—	5	
Tyumen Region	1	—	4	5	8	8	7	33	
Republic of Altai	—	1	2	1	—	—	1	5	
EAST SIBERIA	2	3	7	6	8	6	3	35	
Krasnoyarsk Territory	1	1	2	1	3	1	3	12	
Irkutsk Region	—	—	4	1	4	2	—	11	
Chita Region	—	—	1	1	1	—	—	3	
Republic of Buryatia	—	1	—	—	—	2	—	3	
Republic of Tyva	1	1	—	1	—	—	—	3	
Republic of Khakassia	—	—	—	2	—	1	—	3	
FAR EAST	1	3	8	15	9	8	2	46	
Primorski Territory	1	1	1	3	1	3	—	10	
Khabarovsk Territory	—	—	1	2	—	2	1	6	
Amur Region	—	—	—	5	—	—	—	5	
Kamchatka Region	—	1	2	3	2	—	—	8	
Magadan Region	—	—	1	—	2	—	—	3	
Sakhalin Region	—	1	1	—	3	1	—	6	
Republic of Sakha (Yakutia)	—	—	2	2	1	2	1	8	
Jewish Autonomous Area	—	—	—	—	—	—	—	—	
Chukotka Autonomous Area	—	—	—	—	—	—	—	—	
KALININGRAD REGION	1	2	1	5	3	2	—	14	

Table 1.4

Concentration of Assets of Credit Institutions

	30.09.1999			31.12.1999 ¹		
	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 banks accounting for 80% of assets (units)
Russian Federation	1,385	1,391,679,128	72	1,349	1,583,622,600	70
NORTH	29	5,533,860	9	29	6,652,696	8
NORTH-WEST	53	59,217,019	7	53	64,744,072	8
CENTRE	723	1,180,322,979	30	703	1,344,934,414	30
including Moscow and Moscow Region	660	1,174,194,424	29	640	1,338,982,278	30
VOLGA-VYATKA REGION	39	7,799,099	9	37	8,126,551	10
CENTRAL BLACK SOIL REGION	16	1,816,238	7	16	1,908,926	7
VOLGA REGION	93	27,053,209	22	91	27,458,836	22
NORTH CAUCASUS	141	15,953,634	19	136	12,742,493	25
URALS	98	34,202,429	18	96	42,330,760	18
WEST SIBERIA	95	42,320,811	17	93	55,880,008	14
EAST SIBERIA	37	6,499,880	10	35	6,650,642	11
FAR EAST	47	9,673,671	14	46	10,353,694	15
Kaliningrad Region	14	1,286,299	7	14	1,839,508	5

¹ Preliminary date

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				
	2	3	4	5	6
Russian Federation ¹	5,882.04	1,383.58	1,113.44	1,700.95	1,684.47
NORTH	140.92	27.24	24.00	42.57	47.11
Arkhangelsk Region	18.51	3.32	3.02	5.69	6.48
Vologda Region	29.91	6.43	5.03	8.60	9.84
Murmansk Region	38.67	5.53	7.07	13.31	12.75
Republic of Karelia	20.30	4.86	3.45	5.43	6.56
Komi Republic	33.54	7.10	5.42	9.54	11.48
NORTH-WEST	472.63	120.31	103.5	127.61	121.14
St. Petersburg	427.28	109.44	94.66	115.07	108.11
Leningrad Region	21.55	5.84	4.79	5.47	5.45
Novgorod Region	12.67	2.24	1.81	4.04	4.58
Pskov Region	11.13	2.78	2.31	3.03	3.01
CENTRE	2 111.88	613.63	476.91	531.63	488.46
Bryansk Region	5.77	0.87	0.62	1.52	2.77
Vladimir Region	28.21	5.96	5.08	8.85	8.32
Ivanovo Region	5.26	0.80	0.66	1.64	2.17
Tver Region	25.52	5.16	4.71	8.25	7.39
Kaluga Region	25.09	4.72	4.42	8.20	7.74
Kostroma Region	11.36	2.27	2.02	3.58	3.50
Moscow	1,569.64	503.98	365.82	369.12	330.72
Moscow Region	274.26	59.73	65.34	77.13	72.05
Orel Region	20.52	3.34	3.02	6.58	7.58
Ryazan Region	30.30	5.40	4.74	10.38	9.78
Smolensk Region	19.18	3.48	3.84	4.54	6.07
Tula Region	40.28	8.18	6.65	12.76	12.70
Yaroslavl Region	56.48	9.75	9.99	19.07	17.67
VOLGA-VYATKA REGION	156.07	31.45	24.15	50.51	49.99
Nizhni Novgorod Region	123.13	26.11	19.13	40.09	37.80
Kirov Region	12.08	1.79	1.88	3.77	4.64
Republic of Mariy-El	5.57	0.75	0.68	2.08	2.05
Republic of Mordovia	4.63	0.71	0.67	1.32	1.94
Chuvash Republic	10.66	2.08	1.78	3.24	3.56
CENTRAL-BLACK SOIL REGION	133.62	24.61	17.59	45.36	46.06
Belgorod Region	28.85	6.19	4.31	9.58	8.77
Voronezh Region	65.89	13.02	8.69	22.24	21.94
Kursk Region	17.16	2.88	2.03	6.16	6.08
Lipetsk Region	11.01	1.78	1.18	3.63	4.43
Tambov Region	10.72	0.74	1.39	3.75	4.84
VOLGA REGION	403.38	78.41	61.68	125.10	138.18
Astrakhan Region	17.78	3.09	2.39	6.41	5.89
Volgograd Region	59.70	9.49	7.81	20.65	21.75
Samara Region	190.19	42.18	30.90	56.96	60.15
Penza Region	12.68	2.24	2.05	3.75	4.63

End

(USD million)

1	2	3	4	5	6
Saratov Region	37.44	6.60	5.72	12.21	12.90
Ulyanovsk Region	10.00	1.67	1.20	3.28	3.86
Republic of Kalmykia	1.33	0.01	0.10	0.55	0.67
Republic of Tatarstan	74.26	13.13	11.51	21.29	28.33
NORTH CAUCASUS	368.23	63.26	50.50	132.30	122.56
Krasnodar Territory	205.28	37.12	29.39	79.27	59.90
Stavropol Territory	65.26	9.80	7.51	22.5	25.45
Rostov Region	79.94	11.77	11.30	25.86	31.02
Republic of Daghestan	1.04	0.44	0.11	0.18	0.31
Kabardino-Balkar Republic	5.19	1.31	0.45	0.93	2.50
Republic of Northern Ossetia — Alania	4.10	1.04	0.81	1.07	1.19
Adigei Republic	5.67	1.21	0.67	2.11	1.68
Karachai-Cherkess Republic	1.72	0.55	0.26	0.39	0.52
Republic of Ingushetia	0.04	0.03	0.00	0.00	0.01
URALS	761.03	155.76	129.32	237.20	238.75
Kurgan Region	11.71	1.37	1.61	3.93	4.80
Orenburg Region	36.99	5.67	4.51	11.92	14.90
Perm Region	91.12	17.03	15.42	28.94	29.73
Sverdlovsk Region	348.63	81.72	67.85	104.05	95.01
Chelyabinsk Region	159.49	28.68	24.67	51.43	54.72
Republic of Bashkortostan	88.21	17.40	11.67	28.99	30.16
Udmurt Republic	24.87	3.91	3.59	7.94	9.43
WEST SIBERIA	672.93	130.71	117.31	209.80	215.12
Altai Territory	50.70	9.85	8.50	16.05	16.30
Kemerovo Region	70.69	11.85	12.35	22.34	24.15
Novosibirsk Region	220.33	45.46	41.94	71.84	61.09
Omsk Region	55.94	10.19	8.46	18.34	18.95
Tomsk Region	33.72	7.75	6.33	9.82	9.83
Tyumen Region	241.34	45.59	39.69	71.32	84.73
Republic of Altai	0.22	0.02	0.05	0.09	0.07
EAST SIBERIA	241.49	45.48	37.55	79.70	82.32
Krasnoyarsk Territory	104.93	22.08	16.75	32.28	33.83
Irkutsk Region	90.40	15.28	14.61	32.62	31.01
Chita Region	23.61	4.51	3.07	7.36	8.67
Republic of Buryatia	10.93	1.90	1.34	3.07	4.62
Republic of Tyva	0.45	0.10	0.04	0.09	0.22
Republic of Khakassia	11.16	1.62	1.74	4.28	3.96
FAR EAST	372.17	79.76	62.48	109.29	120.65
Primorski Territory	121.34	30.97	23.50	34.92	31.95
Khabarovsk Territory	93.38	19.84	16.16	27.97	29.41
Amur Region	32.92	8.93	6.36	9.59	8.04
Kamchatka Region	33.29	7.37	4.95	8.56	12.40
Magadan Region	22.97	4.01	2.49	6.99	9.48
Sakhalin Region	20.10	3.62	2.83	5.73	7.92
Republic of Sakha (Yakutia)	45.94	4.42	5.88	14.95	20.69
Jewish Autonomous Area	2.23	0.59	0.31	0.57	0.76
Chukotka Autonomous Area	0.00	0.00	0.00	0.00	0.00
Kaliningrad Region	37.83	10.14	8.63	10.27	8.79

¹ 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				
	2	3	4	5	6
Russian Federation ¹	3,709.03	880.28	958.55	954.61	915.69
NORTH	56.52	11.32	14.05	14.94	16.21
Arkhangelsk Region	9.79	2.07	2.47	2.45	2.80
Vologda Region	15.10	2.82	3.26	4.02	5.01
Murmansk Region	9.58	2.12	2.71	2.42	2.32
Republic of Karelia	13.08	2.49	3.21	3.74	3.64
Komi Republic	8.98	1.83	2.41	2.30	2.44
NORTH-WEST	520.52	115.41	136.00	140.94	128.17
St. Petersburg	467.87	104.27	123.19	126.36	114.05
Leningrad Region	27.29	5.86	6.55	7.81	7.06
Novgorod Region	8.85	1.82	2.03	2.33	2.66
Pskov Region	16.52	3.46	4.23	4.43	4.40
CENTRE	2,079.92	563.84	536.71	514.69	474.73
Bryansk Region	9.54	1.66	1.97	3.13	2.78
Vladimir Region	18.44	4.03	4.38	5.31	4.72
Ivanovo Region	3.85	0.60	0.84	1.07	1.34
Tver Region	17.56	3.53	4.25	5.38	4.41
Kaluga Region	18.79	3.66	3.92	5.63	5.58
Kostroma Region	5.09	0.91	1.51	1.30	1.37
Moscow	1,636.07	463.14	423.71	386.68	362.55
Moscow Region	284.34	60.45	74.82	82.24	66.82
Orel Region	10.91	2.22	2.96	2.75	2.98
Ryazan Region	14.85	2.59	3.47	4.28	4.51
Smolensk Region	10.25	1.95	2.17	2.52	2.93
Tula Region	22.22	4.36	5.56	5.89	6.42
Yaroslavl Region	28.01	14.75	7.15	8.53	8.30
VOLGA-VYATKA REGION	93.98	17.44	23.98	24.37	28.17
Nizhni Novgorod Region	73.53	13.95	19.21	18.69	21.68
Kirov Region	7.14	1.17	1.63	1.85	2.50
Republic of Mariy-El	2.18	0.33	0.45	0.59	0.81
Republic of Mordovia	4.84	0.88	1.17	1.31	1.46
Chuvash Republic	6.29	1.12	1.53	1.93	1.72
CENTRAL-BLACK SOIL REGION	53.63	9.58	12.65	15.89	15.51
Belgorod Region	16.21	3.52	3.54	4.81	4.33
Voronezh Region	20.69	3.68	5.30	6.19	5.51
Kursk Region	6.55	0.97	1.63	1.90	2.06
Lipetsk Region	4.12	0.75	0.97	1.08	1.33
Tambov Region	6.07	0.66	1.21	1.91	2.28
VOLGA REGION	196.63	36.75	53.26	53.18	53.44
Astrakhan Region	17.27	3.82	4.99	4.15	4.31
Volgograd Region	25.55	4.47	6.53	6.87	7.69
Samara Region	66.31	13.10	18.80	17.27	17.13
Penza Region	7.66	1.25	1.99	2.21	2.21

End

(USD million)

1	2	3	4	5	6
Saratov Region	28.16	3.90	7.03	8.85	8.38
Ulyanovsk Region	6.64	1.42	1.46	1.85	1.90
Republic of Kalmykia	0.89	0.01	0.11	0.43	0.35
Republic of Tatarstan	44.15	8.78	12.36	11.55	11.46
NORTH CAUCASUS	143.89	26.22	35.49	40.11	42.22
Krasnodar Territory	77.00	13.63	19.15	21.25	23.11
Stavropol Territory	22.95	4.29	5.30	6.32	7.04
Rostov Region	36.27	6.60	8.92	10.56	10.18
Republic of Daghestan	0.41	0.14	0.12	0.06	0.09
Kabardino-Balkar Republic	1.37	0.31	0.25	0.37	0.44
Republic of Northern Ossetia — Alania	2.63	0.55	0.82	0.80	0.47
Adigei Republic	2.78	0.63	0.80	0.62	0.73
Karachai-Cherkess Republic	0.47	0.06	0.13	0.11	0.16
Republic of Ingushetia	0.01	0.00	0.00	0.00	0.01
URALS	204.44	39.51	54.44	54.43	56.06
Kurgan Region	4.30	0.94	0.90	1.19	1.27
Orenburg Region	14.75	2.19	4.51	3.76	4.29
Perm Region	21.37	4.10	5.95	5.72	5.60
Sverdlovsk Region	93.86	18.22	24.39	24.94	26.31
Chelyabinsk Region	38.64	7.91	10.72	9.80	10.21
Republic of Bashkortostan	24.00	4.72	6.23	6.92	6.13
Udmurt Republic	7.52	1.43	1.74	2.10	2.25
WEST SIBERIA	158.71	30.86	42.21	41.67	43.97
Altai Territory	22.86	4.21	6.43	6.27	5.94
Kemerovo Region	15.16	3.05	4.10	3.99	4.02
Novosibirsk Region	38.76	7.37	10.12	10.82	10.46
Omsk Region	26.62	5.52	6.07	6.99	8.05
Tomsk Region	9.87	1.75	3.32	2.39	2.41
Tyumen Region	45.21	8.94	12.12	11.12	13.03
Republic of Altai	0.23	0.02	0.05	0.09	0.07
EAST SIBERIA	52.82	9.00	13.94	14.77	16.30
Krasnoyarsk Territory	22.93	4.26	5.75	6.12	6.80
Irkutsk Region	20.64	3.21	5.86	6.15	6.54
Chita Region	4.13	0.83	1.04	1.06	1.20
Republic of Buryatia	2.06	0.31	0.49	0.52	0.75
Republic of Tyva	0.20	0.03	0.01	0.06	0.10
Republic of Khakassia	2.86	0.37	0.79	0.87	0.91
FAR EAST	100.43	16.79	26.53	28.75	28.36
Primorski Territory	51.09	10.49	14.03	13.64	12.93
Khabarovsk Territory	25.29	3.35	5.87	8.15	7.91
Amur Region	1.78	0.25	0.52	0.49	0.52
Kamchatka Region	2.24	0.30	0.86	0.55	0.53
Magadan Region	3.50	0.35	0.98	0.92	1.25
Sakhalin Region	10.28	1.48	2.80	3.38	2.62
Republic of Sakha (Yakutia)	5.99	0.48	1.40	1.57	2.54
Jewish Autonomous Area	0.26	0.08	0.08	0.04	0.05
Chukotka Autonomous Area	0.00	0.00	0.00	0.00	0.00
Kaliningrad Region	47.00	12.91	10.48	12.54	11.08

¹ 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 Individuals¹

(million rubles)

1	30.06.1999							30.09.1999						
	Total	legal entitie's deposits			individual's deposits ²			Total	legal entitie's deposits			individual's deposits ²		
		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	303,420.3	68,837.9	11,194.0	57,643.9	234,582.4	167,660.6	66,921.7	325,046.5	74,816.3	18,733.5	56,082.8	250,230.2	175,425.0	74,805.2
NORTH	7,921.4	152.3	96.3	56.0	7,769.1	6,339.3	1,429.8	8,672.5	404.3	175.5	228.8	8,268.2	6,625.0	1,643.2
Arkhangelsk Region	1,343.5	30.2	21.9	8.2	1,313.3	1,104.5	208.8	1,479.0	36.8	26.3	10.5	1,442.1	1,208.9	233.2
Vologda Region	1,797.1	38.4	37.0	1.5	1,758.6	1,537.6	221.0	2,172.2	282.0	96.9	185.1	1,890.2	1,623.6	266.6
Murmansk Region	2,016.8	36.7	16.4	20.3	1,980.1	1,551.3	428.8	2,120.8	36.1	13.5	22.6	2,084.7	1,593.1	491.6
Republic of Karelia	753.4	15.0	10.2	4.8	738.3	617.4	120.9	801.3	18.2	10.1	8.2	783.1	643.0	140.1
Komi Republic	2,010.7	31.9	10.8	21.1	1,978.8	1,528.5	450.3	2,099.1	31.1	28.7	2.4	2,068.0	1,556.4	511.6
NORTH-WEST	16,947.0	2,851.1	899.4	1,951.7	14,095.9	9,385.6	4,710.4	20,336.0	5,081.9	2,566.1	2,515.8	15,254.1	10,028.9	5,225.2
St. Petersburg	15,191.2	2,695.7	873.9	1,821.9	12,495.4	8,235.8	4,259.7	17,767.7	4,229.1	1,936.0	2,293.1	13,538.7	8,814.6	4,724.1
Leningrad Region	362.1	134.1	7.2	126.9	228.0	98.2	129.8	1,048.8	796.1	576.1	219.9	252.7	117.3	135.5
Novgorod Region	747.8	17.1	14.7	2.4	730.7	533.4	197.3	834.9	52.0	49.7	2.2	782.9	553.0	230.0
Pskov Region	646.0	4.1	3.7	0.5	641.8	518.2	123.6	684.6	4.8	4.3	0.5	679.8	544.1	135.7
CENTRE	146,940.4	53,760.2	6,684.4	47,075.8	93,180.2	52,439.6	40,740.6	151,045.8	51,983.7	12,129.7	39,854.0	99,062.1	54,349.2	44,712.8
Bryansk Region	1,246.1	8.8	8.8	0.0	1,237.3	1,044.4	192.9	1307.7	6.5	6.5	0.0	1,301.2	1,084.7	216.5
Vladimir Region	1,836.8	23.5	21.3	2.3	1,813.3	1,548.7	264.5	1975.2	26.6	26.6	0.0	1,948.7	1,650.7	298.0
Ivanovo Region	1,150.8	7.1	7.0	0.1	1,143.7	1,049.1	94.6	1233.5	4.6	4.5	0.1	1,228.9	1,126.4	102.5
Tver Region	1,481.0	13.4	13.4	0.0	1,467.6	1,241.0	226.6	1711.9	14.0	14.0	0.0	1,698.0	1,429.6	268.4
Kaluga Region	1,307.3	49.8	36.0	13.8	1,257.5	988.0	269.5	1419.5	69.3	54.8	14.5	1,350.1	1,046.7	303.5
Kostroma Region	738.9	3.2	3.2	0.0	735.7	596.7	139.0	816.4	12.3	11.0	1.3	804.2	642.1	162.1
Moscow	118,705.6	52,778.8	5,978.2	46,800.6	65,926.9	30,507.9	35,419.0	120,655.1	50,749.2	11,243.0	39,506.3	69,905.9	31,095.1	3,8810.7
Moscow Region	12,243.0	666.7	408.1	258.6	11,576.3	8,926.8	2,649.5	13,144.6	916.7	607.5	309.3	12,227.8	9,397.4	2,830.4
Orel Region	1,148.7	99.6	99.1	0.4	1,049.1	921.5	127.6	1,104.9	20.3	20.3	0.0	1,084.6	946.7	137.9
Ryazan Region	1,579.1	16.4	16.4	0.0	1,562.7	1,286.9	275.8	1,718.7	31.9	19.3	12.5	1,686.8	1,364.1	322.7
Smolensk Region	1,134.5	27.2	27.2	0.0	1,107.3	846.5	260.8	1,227.4	22.2	22.2	0.0	1,205.2	903.4	301.7
Tula Region	2,473.8	41.1	41.1	0.0	2,432.7	1,961.7	471.0	2,649.4	54.0	44.0	10.0	2,595.4	2,054.6	540.9
Yaroslavl Region	1,894.8	24.7	24.7	0.0	1,870.2	1,520.3	349.9	2,081.5	56.2	56.2	0.0	2,025.3	1,607.8	417.5

1	End (thousand rubles)														
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
URALS	23,270.2	840.3	440.9	399.4	22,429.9	18,355.2	4,074.8	25,758.5	1368.0	687.6	680.5	24,390.5	19,686.0	4,704.5	
Kurgan Region	547.0	0.8	0.8	0.0	546.2	514.4	31.8	596.5	0.7	0.7	0.0	595.8	558.6	37.2	
Orenburg Region	2,248.7	41.4	23.7	17.7	2,207.3	1,920.2	287.2	2,469.9	52.2	33.9	18.3	2,417.7	2,058.3	359.4	
Perm Region	4,008.2	215.9	133.6	82.3	3,792.3	3,172.2	620.1	4,707.0	498.2	205.4	292.9	4,208.8	3,401.8	807.0	
Sverdlovsk Region	6,885.8	395.1	129.0	266.1	6,490.7	5,027.7	1,463.0	7,469.0	456.1	210.9	245.2	7,012.9	5,442.4	1570.6	
Chelyabinsk Region	4,335.5	89.1	57.7	31.4	4,246.4	3,430.1	816.3	4,874.5	240.9	119.6	121.4	4,633.6	3,724.4	909.2	
Republic of Bashkortostan	3,936.6	87.2	85.3	1.9	3,849.4	3,173.5	675.9	4,233.2	107.1	104.4	2.7	4,126.1	3,319.9	806.2	
Udmurt Republic	1,308.4	10.9	10.9	0.0	1,297.5	1,117.0	180.5	1,408.2	12.7	12.7	0.0	1,395.5	1,180.7	214.8	
WEST SIBERIA	25,622.6	7,272.5	652.2	6,620.4	18,350.1	15,145.3	3,204.7	31,030.3	11,507.1	814.3	10,692.8	19,523.2	15,663.4	3,859.8	
Altai Territory	2,244.2	35.8	35.4	0.5	2,208.4	1,942.8	265.6	2,392.7	21.9	21.9	0.0	2,370.8	2,069.1	301.7	
Kemerovo Region	3,895.1	238.7	146.6	92.0	3,656.4	3,139.4	517.0	3,805.9	200.7	95.3	105.3	3,605.3	3,031.0	574.3	
Novosibirsk Region	2,540.4	188.9	90.2	98.7	2,351.5	1,914.2	437.3	2,795.4	198.7	85.5	113.2	2,596.7	2,081.4	515.3	
Omsk Region	2,091.1	52.3	52.2	0.2	2,038.7	1,738.3	300.4	2,341.9	96.6	93.1	3.5	2,245.3	1,888.4	356.9	
Tomsk Region	1,217.4	35.5	28.4	7.1	1,181.9	959.1	222.9	1,354.4	56.9	49.8	7.1	1,297.5	1,018.0	279.5	
Tyumen Region	13,541.4	6,715.0	293.1	6,421.9	6,826.4	5,378.3	1,448.1	18,242.1	10,925.7	462.2	10,463.5	7,316.4	5,499.8	1,816.6	
Republic of Altai	93.0	6.4	6.4	0.0	86.6	73.3	13.3	98.0	6.7	6.5	0.1	91.3	75.8	15.5	
EAST SIBERIA	10,318.8	609.3	495.0	114.3	9,709.5	7,997.0	1,712.5	10,708.0	620.4	261.9	358.5	10,087.6	8,270.1	1,817.5	
Krasnoyarsk Territory	4,600.0	248.8	247.2	1.6	4,351.2	3,392.8	958.4	4,560.0	135.5	133.1	2.5	4,424.5	3,450.1	974.4	
Irkutsk Region	3,836.0	318.3	205.6	112.7	3,517.7	2,988.4	529.4	4,173.2	447.8	91.7	356.1	3,725.4	3,124.0	601.5	
Chita Region	815.4	23.1	23.1	0.0	792.4	665.0	127.4	850.6	15.6	15.6	0.0	835.0	693.5	141.5	
Republic of Buryatia	577.0	3.9	3.9	0.0	573.2	522.2	51.0	598.7	5.6	5.6	0.0	593.0	540.8	52.2	
Republic of Tyva	88.7	0.0	0.0	0.0	88.7	82.4	6.3	89.8	0.0	0.0	0.0	89.8	83.5	6.3	
Republic of Khakassia	401.5	15.2	15.2	0.0	386.3	346.3	40.0	435.8	15.9	15.9	0.0	419.9	378.3	41.6	
FAR EAST	10,470.2	850.9	363.9	487.0	9,619.3	7,739.2	1,880.1	10,972.8	850.8	381.3	469.5	10,122.0	8,009.6	2,112.4	
Primorski Territory	2,658.9	217.7	58.8	159.0	2,441.2	1,913.5	527.7	2,801.4	241.7	91.7	150.0	2,559.7	1,995.3	564.4	
Khabarovsk Territory	2,372.9	289.8	191.7	98.2	2,083.1	1,652.9	430.2	2,501.9	272.6	148.4	124.2	2,229.3	1,735.8	493.5	
Amur Region	827.8	10.0	9.8	0.2	817.8	691.1	126.7	860.5	9.8	9.6	0.2	850.7	707.8	142.9	
Kamchatka Region	776.1	16.9	3.8	13.1	759.2	524.1	235.1	824.8	27.2	15.1	12.2	797.6	535.3	262.3	
Magadan Region	722.5	149.9	20.1	129.8	572.5	358.1	214.4	755.8	151.0	21.6	129.4	604.8	365.4	239.4	
Sakhalin Region	1,149.6	34.6	34.6	0.0	1,115.0	969.0	146.0	1,190.1	41.8	41.8	0.0	1,148.3	994.0	154.3	
Chukotka Autonomous Area	228.2	0.0	0.0	0.0	228.2	224.3	3.9	238.3	0.0	0.0	0.0	238.3	233.4	4.8	
Republic of Sakha (Yakutia)	1,608.8	132.0	45.2	86.7	1,476.8	1,295.8	181.0	1,666.1	104.3	50.7	53.6	1,561.9	1,329.3	232.5	
Jewish Autonomous Area	125.4	0.0	0.0	0.0	125.4	110.4	15.0	134.0	2.5	2.5	0.0	131.5	113.2	18.2	
Kaliningrad Region	1,382.3	110.1	45.3	64.8	1,272.2	809.5	462.7	1,508.0	114.7	45.3	69.4	1,393.3	843.9	549.4	

¹ 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.

² Excluding banking cards payment accounts.

Table 3.2

Ruble Accounts of Enterprises, Organisations and Institutions

(thousand rubles)

	30.09.1999			31.12.1999 ¹		
	state enterprises	non-state enterprises	other ²	state enterprises	non-state enterprises	other ²
1	2	3	4	5	6	7
Russian Federation	38,535,379	114,673,992	9,669,842	38,186,424	139,217,754	3,850,516
NORTH	237,022	982,158	246	234,798	1,339,950	463
Arkhangelsk Region	19,532	30,898	0	4,003	27,637	36
Vologda Region	109,916	466,233	147	130,146	649,599	54
Murmansk Region	36,246	209,669	15	39,679	375,714	61
Republic of Karelia	8,602	15,214	0	9,982	28,577	0
Komi Republic	62,726	260,144	84	50,988	258,423	312
NORTH-WEST	27,44,613	6,750,148	202,869	2,941,552	8,456,818	153,431
St. Petersburg	2,705,910	6,578,452	202,747	2,891,058	8,206,689	152,309
Leningrad Region	9,382	58,464	16	12,767	93,515	16
Novgorod Region	18,926	81,491	0	25,949	81,417	0
Pskov Region	10,395	31,741	106	11,778	75,197	1,106
CENTRE	30,474,662	86,611,336	9,340,307	28,631,269	102,559,056	3,628,266
Bryansk Region	5,131	22,184	15	6,078	37,140	7
Vladimir Region	4,884	33,148	0	5,638	36,879	0
Ivanovo Region	14,467	52,289	0	20,127	77,522	0
Tver Region	16,984	136,299	131	20,536	167,701	119
Kaluga Region	764	26,863	0	564	27,572	0
Kostroma Region	18,315	29,964	0	14,597	25,255	0
Moscow	29,611,892	84,028,353	9,304,172	27,672,116	99,749,512	3,525,214
Moscow Region	661,815	1,747,787	34,075	771,282	1,760,331	102,140
Orel Region	2,578	9,564	0	2,652	15,316	0
Ryazan Region	39,728	158,319	5	30,901	166,066	381
Smolensk Region	18,132	61,578	40	15,122	70,589	41
Tula Region	49,327	112,038	28	33,306	147,759	29
Yaroslavl Region	30,645	192,950	1,841	38,350	277,414	335

Cont.
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	257,021	1,196,269	1,132	254,660	1,230,258	804
Nizhni Novgorod Region	221,414	1,086,047	1,129	207,997	1,080,050	801
Kirov Region	9,907	24,554	3	6,055	29,958	3
Republic of Mariy-El	7,027	11,818	0	12,033	11,755	0
Republic of Mordovia	10,929	43,055	0	16,834	77,202	0
Chuvash Republic	7,744	30,795	0	11,741	31,293	0
CENTRAL-BLACK SOIL REGION	136,156	188,701	166	91,928	299,134	84
Belgorod Region	22,999	66,198	0	25,770	68,887	0
Voronezh Region	91,190	33,067	159	39,948	59,157	84
Kursk Region	13,419	49,947	0	14,700	112,742	0
Lipetsk Region	2,015	17,869	0	1,464	27,758	0
Tambov Region	6,533	21,620	7	10,046	30,590	0
VOLGA REGION	830,239	4,587,817	47,000	933,604	5,584,113	19,987
Astrakhan Region	29,222	72,217	46	39,213	69,119	198
Volgograd Region	58,981	511,609	450	75,173	485,957	514
Samara Region	233,693	2,481,668	39,927	195,234	2,931,704	17,785
Penza Region	64,127	89,948	86	41,297	102,248	5
Saratov Region	127,980	364,002	7	182,760	451,815	68
Ulyanovsk Region	21,388	53,256	3	19,159	80,058	3
Republic of Kalmykia	9,060	12,570	0	27,757	20,561	0
Republic of Tatarstan	285,788	1,002,547	6,481	353,011	1,442,651	1,414
NORTH CAUCASUS	771,399	1,610,616	21,236	758,402	2,104,981	14,619
Krasnodar Territory	476,973	739,369	20,356	391,737	1,012,412	13,808
Stavropol Territory	29,474	155,712	320	41,902	200,774	29
Republic of Ingushetia	177	6,521	0	68	14,888	0
Rostov Region	147,208	499,455	452	112,499	533,792	261
Adigei Republic	2,620	13,557	2	3,413	22,316	0
Republic of Dagestan	70,441	69,560	0	120,959	110,715	0
Kabardino-Balkar Republic	7,528	18,065	0	19,305	28,707	0
Republic of Northern Ossetia — Alania	29,306	89,878	106	61,409	151,904	521
Karachai-Cherkess Republic	7,672	18,499	0	7,110	29,473	0
URALS	1,220,423	4,202,097	22,299	1,667,211	6,726,666	8,192
Kurgan Region	2,857	10,358	0	2,747	9,106	0
Orenburg Region	15,887	148,914	2,890	24,098	213,149	1,651

End
(thousand rubles)

1	2	3	4	5	6	7
Perm Region	150,787	332,900	374	169,919	311,312	808
Sverdlovsk Region	312,789	1,469,070	3,385	604,979	3,171,997	1,219
Chelyabinsk Region	435,205	983,326	5,361	472,909	1,309,324	3,806
Republic of Bashkortostan	263,957	1,096,129	10,286	332,772	1,382,538	651
Udmurt Republic	38,941	161,400	3	59,787	329,240	57
WEST SIBERIA	1,131,843	6,358,657	21,027	1,449,235	8,304,604	4,627
Altai Territory	27,068	135,363	0	33,253	165,557	0
Kemerovo Region	96,603	410,163	654	163,597	553,074	198
Novosibirsk Region	202,538	601,257	2,540	235,579	856,003	1,929
Omsk Region	47,945	241,116	61	61,996	247,412	30
Tomsk Region	52,444	57,285	3	91,110	80,917	2
Tyumen Region	701,103	4,898,445	17,769	860,611	6,385,133	2,468
Republic of Altai	4,142	15,028	0	3,089	16,508	0
EAST SIBERIA	229,001	679,048	1,712	440,691	862,206	2,148
Krasnoyarsk Territory	98,937	244,011	679	263,002	279,069	141
Irkutsk Region	79,413	317,474	1,032	102,390	455,388	1,999
Chita Region	26,196	41,130	0	24,854	39,756	0
Republic of Buryatia	16,940	54,273	1	33,710	70,143	8
Republic of Tyva	6,415	2,608	0	14,816	5,468	0
Republic of Khakassia	1,100	19,552	0	1,919	12,382	0
FAR EAST	446,456	1,360,110	11,096	610,498	1,592,086	17,394
Primorski Territory	98,281	452,234	7,406	88,898	502,728	4,807
Khabarovsk Territory	171,721	370,377	442	241,423	382,967	283
Amur Region	9,171	49,881	0	6,671	22,049	0
Kamchatka Region	67,706	193,094	2,627	114,966	241,405	11,987
Magadan Region	17,950	97,595	1	17,677	74,012	1
Sakhalin Region	43,870	120,784	610	83,930	202,173	306
Chukotka Autonomous Area	0	0	0	—	—	—
Republic of Sakha (Yakutia)	37,757	76,145	10	56,933	166,752	10
Jewish Autonomous Area	0	0	0	—	—	—
Kaliningrad Region	56,544	147,035	752	172,576	157,882	501

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

Table 3.3

Foreign Currency Accounts of Enterprises, Organisations and Institutions

(thousand rubles)

1	30.09.1999			31.12.1999 ¹		
	state enterprises 2	non-state enterprises 3	other ² 4	state enterprises 5	non-state enterprises 6	other ² 7
Russian Federation	25,268,910	75,454,647	12,977,105	25,587,018	77,184,858	13,270,684
NORTH	44,080	374,832	2956	8,747	435,144	3,140
Arkhangelsk Region	0	6,227	11	0	7,259	8
Vologda Region	6,186	88,239	1,676	4,174	184,143	2,939
Murmansk Region	35,790	229,639	14	2,237	206,935	46
Republic of Karelia	1,667	5,465	0	1,899	1,668	0
Komi Republic	437	45,262	1,255	437	35,139	147
NORTH-WEST	1,835,720	3,513,229	713,298	1,565,298	4,299,622	955,868
St. Petersburg	1,829,661	3,492,302	660,001	1,557,906	4,267,657	886,311
Leningrad Region	1,376	14,325	87	611	25,848	24
Novgorod Region	3,384	5,711	2	4,453	5,042	1
Pskov Region	1,299	891	53,208	2,328	1,075	69,532
CENTRE	22,042,912	65,860,118	12,004,825	22,893,525	65,686,276	11,994,993
Bryansk Region	59	4155	73	139	7,096	18
Vladimir Region	608	2411	0	636	2,679	0
Ivanovo Region	2	114	0	0	121	0
Tver Region	913	47,640	733	790	68,424	787
Kaluga Region	8	125	0	8	158	0
Kostroma Region	0	2	0	0	2	0
Moscow	21,988,909	65,446,603	11,930,098	22,843,919	65,272,344	11,852,913
Moscow Region	26,248	281,834	72,267	30,664	253,928	134,684
Orel Region	0	0	0	0	0	0
Ryazan Region	7,015	17,656	0	1,611	22,628	0
Smolensk Region	17	4,934	26	114	3,159	4,866
Tula Region	11,017	21,356	1,364	10,566	10,090	1,441
Yaroslavl Region	8,116	33,288	264	5,078	45,647	284

Cont.
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	48,130	372,274	3,463	39,667	342,565	3,794
Nizhni Novgorod Region	46,567	368,185	2,865	35,865	332,797	3,341
Kirov Region	1,235	463	598	1,329	418	453
Republic of Mariy-El	0	0	0	0	0	0
Republic of Mordovia	260	1,026	0	655	3,278	0
Chuvash Republic	68	2,600	0	1,818	6,072	0
CENTRAL-BLACK SOIL REGION	12,894	29,696	21	8,439	15,701	23
Belgorod Region	1,118	20,089	0	1,188	829	0
Voronezh Region	8,543	5,830	21	4,950	6,848	23
Kursk Region	1,076	3,251	0	864	7,537	0
Lipetsk Region	10	95	0	10	102	0
Tambov Region	2,147	431	0	1,427	385	0
VOLGA REGION	98,307	939,074	80,507	137,682	1,142,379	89,220
Astrakhan Region	809	7,584	3	3,026	10,234	3
Volgograd Region	6,121	162,711	171	5,834	75,500	75
Samara Region	10,835	311,137	66,818	6,138	453,987	74,058
Penza Region	4,313	2,822	343	4,536	1,414	77
Saratov Region	13,204	94,133	162	14,697	279,373	268
Ulyanovsk Region	3,133	12,006	0	14,421	8,711	0
Republic of Kalmykia	178	92	40	155	98	43
Republic of Tatarstan	59,714	348,589	12,970	88,875	313,062	14,696
NORTH CAUCASUS	26,002	491,818	14,395	36,003	569,237	10,920
Krasnodar Territory	19,129	407,093	8,180	21,927	488,660	8,852
Stavropol Territory	509	2,567	0	317	1,600	0
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	3,633	74,168	5,590	6,700	74,398	812
Adigei Republic	82	5,469	625	25	2,764	1,256
Republic of Dagestan	615	1,558	0	548	974	0
Kabardino-Balkar Republic	621	582	0	917	380	0
Republic of Northern Ossetia — Alania	1,413	147	0	5,569	76	0
Karachai-Cherkess Republic	0	234	0	0	385	0
URALS	767,431	1,430,922	85,043	471,443	1,844,704	44,501
Kurgan Region	1	87	0	1	90	0
Orenburg Region	0	5,813	0	0	38,758	0

1	2	3	4	5	6	7
Perm Region	2,607	353,486	2,586	4,805	448,323	825
Sverdlovsk Region	321,557	309,703	73,875	359,143	431,322	26,104
Chelyabinsk Region	414,625	376,115	3,053	69,188	236,999	5,914
Republic of Bashkortostan	15,286	363,674	4,386	24,209	650,960	9,314
Udmurt Republic	13,355	22,044	1,143	14,097	38,252	2,344
WEST SIBERIA	171,977	1,375,091	24,515	178,157	1,756,102	88,241
Altai Territory	186	30,764	0	1,711	22,494	0
Kemerovo Region	42,472	92,813	577	33,793	147,122	612
Novosibirsk Region	102,566	64,109	10,026	42,592	214,927	36,648
Omsk Region	106	21,359	0	7,000	21,260	0
Tomsk Region	8879	5,899	8	60,994	5,565	33
Tyumen Region	17768	1,160,147	13,904	32,067	1,344,734	50,948
Republic of Altai	0	0	0	0	0	0
EAST SIBERIA	30,981	171,100	25,245	17,577	90,861	50,598
Krasnoyarsk Territory	22,434	90,795	17,679	13,394	33,632	12,620
Irkutsk Region	6,751	72,697	1,579	2,807	49,488	733
Chita Region	1,058	3,305	5,987	1,162	1,163	25,447
Republic of Buryatia	738	4,303	0	214	6,578	11,798
Republic of Tyva	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0
FAR EAST	173,074	807,570	19,200	204,177	819,061	26,881
Primorski Territory	28,512	260,763	11,435	40,943	258,112	8,537
Khabarovsk Territory	50,889	63,472	2,268	43,969	69,510	1,683
Amur Region	1,245	8,475	0	1,001	9,001	0
Kamchatka Region	46,816	373,123	3,572	54,513	335,307	14,907
Magadan Region	35,823	21,268	16	38,699	19,402	17
Sakhalin Region	7,568	70,522	1,909	24,518	83,366	1,737
Chukotka Autonomous Area	0	0	0	—	—	—
Republic of Sakha (Yakutia)	2,221	9,947	0	534	44,363	0
Jewish Autonomous Area	0	0	0	—	—	—
Kaliningrad Region	17,402	88,923	3,637	26,303	183,206	2,505

End
(thousand rubles)

¹ Preliminary data.

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

Table 3.4

Budget Funds in Accounts of Credit Institutions

(thousand rubles)

	30.09.1999						31.12.1999 ¹					
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds	federal budget funds	local budget funds	other budget funds	extra-budgetary funds	other budget funds	local budget funds	extra-budgetary funds	
1	2	3	4	5	6	7	8	9	10	11	12	
Russian Federation	11,539,194	17,096,372	2,926,282	5,474,678	5,855,671	9,993,059	4,544,889	8,039,343				
NORTH	261	132,514	12,005	37,567	241	59,200	23,420	47,584				
Arkhangelsk Region	0	9	0	30	0	148	0	70				
Vologda Region	261	74,668	403	2,871	241	49,494	533	18,866				
Murmansk Region	0	2,643	10,847	7,993	0	4,437	21,677	6,318				
Republic of Karelia	0	3,425	488	8,238	0	280	1,085	4,283				
Komi Republic	0	51,769	267	18,435	0	4,841	125	18,047				
NORTH-WEST	19,941	525,956	197,371	23,162	169	271,737	427,990	69,387				
St. Petersburg	19,741	510,583	197,038	18,228	0	264,781	427,775	57,705				
Leningrad Region	118	10,347	0	6	87	5,635	0	1,202				
Novgorod Region	0	3,394	209	1,355	0	625	70	837				
Pskov Region	82	1,632	124	3,573	82	696	145	9,643				
CENTRE	10,816,826	11,554,505	2,333,847	3,921,077	5,541,781	5,117,577	3,467,436	4,236,166				
Bryansk Region	1	735	0	1,051	0	7	0	113				
Vladimir Region	0	483	0	62	0	266	0	44				
Ivanovo Region	0	235	0	1,195	0	221	0	789				
Tver Region	1,845	4,684	7	71	1,845	1,583	2	168				
Kaluga Region	177	0	0	247	0	0	0	0				
Kostroma Region	5,250	51	75	67	5,250	20	316	26				
Moscow	10,796,358	11,436,634	2,328,094	3,891,958	5,528,596	5,037,042	3,462,019	4,153,434				
Moscow Region	12,541	90,503	5,627	24,515	6,090	58,822	5,075	73,881				
Orel Region	0	7,907	0	63	0	5,096	0	7				
Ryazan Region	0	11,017	2	277	0	12,216	5	437				
Smolensk Region	0	339	0	0	0	533	0	7				
Tula Region	654	1,155	42	751	0	1,560	19	2,547				
Yaroslavl Region	0	762	0	820	0	211	0	4,713				

Cont.
(thousand rubles)

1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	91,130	319,228	4,242	30,703	55,120	193,760	672	25,916
Nizhni Novgorod Region	91,096	312,630	4,105	28,960	55,086	188,922	539	23,980
Kirov Region	0	1	0	449	0	0	0	1,159
Republic of Mariy-El	0	1,718	3	684	0	2,023	4	747
Republic of Mordovia	34	392	77	11	34	293	82	30
Chuvash Republic	0	4,487	57	599	0	2,522	47	0
CENTRAL-BLACK SOIL REGION	12,855	7,082	9,321	4,680	12,475	5,176	10,773	3,989
Belgorod Region	3,474	3,289	230	1,837	3,474	1,338	137	1,100
Voronezh Region	0	158	4,355	2,722	0	192	4,686	2,748
Kursk Region	8,341	3,178	4,736	107	8,046	3,380	5,950	98
Lipetsk Region	293	295	0	0	208	255	0	0
Tambov Region	747	162	0	14	747	11	0	43
VOLGA REGION	32,416	554,162	15,343	144,724	6,934	358,007	20,353	127,682
Astrakhan Region	258	3,008	0	1,316	0	4,269	0	1,877
Volgograd Region	2,729	77,108	727	4,152	1,042	54,156	803	6,235
Samara Region	951	52,778	223	21,544	951	25,814	283	22,715
Penza Region	16,901	5,853	99	2,731	185	273	53	3,600
Saratov Region	5,862	4,125	12,911	2,139	4,750	2,263	14,576	3,168
Ulyanovsk Region	0	8,202	394	526	0	6,497	1,891	604
Republic of Kalmykia	0	7,674	445	207	0	2,549	448	173
Republic of Tatarstan	5,715	395,414	544	112,109	6	262,186	2,299	89,310
NORTH CAUCASUS	156,454	144,834	1,200	48,195	153,413	89,115	745	42,628
Krasnodar Territory	113	6,050	232	2,512	51	2531	45	922
Stavropol Territory	1,791	35,999	70	1,817	1,758	13,335	114	4,743
Republic of Ingushetia	0	0	0	0	0	0	0	0
Rostov Region	33,522	63,264	383	4,280	31,162	45,794	261	4,875
Adigei Republic	111	1,230	4	4	84	109	4	8
Republic of Dagestan	117,816	28,272	125	15,637	117,663	13,311	263	19,247
Kabardino-Balkar Republic	0	2,026	17	2,579	0	555	27	141
Republic of Northern Ossetia — Alania	0	35	0	6,664	0	35	31	6,559
Karachai-Cherkess Republic	3,101	7,958	369	14,702	2,695	13,445	0	6,133
URALS	145,062	2,539,526	293,715	469,021	48,330	1,378,467	505,514	179,4407
Kurgan Region	141	0	0	14	16	0	0	11
Orenburg Region	188	22	215	3,178	188	2	329	7,240

1	End (thousand rubles)								
	2	3	4	5	6	7	8	9	
Perm Region	2,413	20,524	1,077	4,523	0	26,054	454	6,231	
Sverdlovsk Region	28,276	944,796	146,210	32,210	20,201	518,046	18,447	1,157,398	
Chelyabinsk Region	104,093	190,263	10,639	53,544	25,058	171,808	5,637	112,420	
Republic of Bashkortostan	8,553	1,347,664	124,918	374,150	1,599	639,406	469,183	508,975	
Udmurt Republic	1,398	36,257	10,656	1,402	1,268	23,151	11,464	2,132	
WEST SIBERIA	240,315	831,606	12,007	398,581	9,331	2,143,991	11,611	1,044,654	
Altai Territory	0	81	0	2,746	0	72	0	14,888	
Kemerovo Region	8,822	30,968	6,085	9,907	8,074	17,470	6,169	8,506	
Novosibirsk Region	16,069	28,531	2,733	32,280	0	26,218	1,815	95,477	
Omsk Region	2,084	9,410	3	5,903	1,257	8,394	3	13,570	
Tomsk Region	209,992	6,194	92	83,979	0	1,738	0	63,668	
Tyumen Region	3,348	756,422	3,094	263,766	0	2,090,099	3,624	848,545	
Republic of Altai	0	0	0	0	0	0	0	0	
EAST SIBERIA	7,415	187,427	4,085	22,307	4,628	174,024	9,308	40,816	
Krasnoyarsk Territory	5,030	152,698	3	18,635	2,588	153,306	5	36,749	
Irkutsk Region	0	13,082	1,552	1,360	0	6,405	4,796	879	
Chita Region	90	112	0	1,595	0	181	0	2,011	
Republic of Buryatia	154	17,259	2,528	350	14	10,124	4,506	488	
Republic of Tyva	1,842	1,141	2	41	1,733	2,209	1	66	
Republic of Khakassia	299	3,135	0	326	293	1,799	0	623	
FAR EAST	12,441	274,907	41,694	374,061	23,203	166,609	67,043	600,609	
Primorski Territory	265	104,438	24,514	50,807	24	29,125	47,359	120,644	
Khabarovsk Territory	3,536	131,634	16,511	30,1367	497	115,784	17,879	444,266	
Amur Region	50	12,061	290	1,654	50	15,816	815	823	
Kamchatka Region	0	323	0	17,994	0	3,578	0	32,223	
Magadan Region	0	10	11	0	0	3	28	0	
Sakhalin Region	8,243	19,040	363	693	21,579	249	957	808	
Chukotka Autonomous Area	0	0	0	0	—	—	—	—	
Republic of Sakha (Yakutia)	347	7,401	5	1,546	1,053	2,054	5	1,845	
Jewish Autonomous Area	0	0	0	0	—	—	—	—	
Kaliningrad Region	4,078	24,625	1,452	600	46	35,396	24	5,505	

¹ Preliminary data

Table 3.5

Volume of Certificates of Deposit, Savings Certificates and Bonds Issued

(thousand rubles)

1	30.09.1999			31.12.1999 ¹		
	certificates of deposit 2	savings certificates 3	bonds 4	certificates of deposit 5	savings certificates 6	bonds 7
Russian Federation	4,947,296	149,239	736,032	7,103,746	119,198	600,909
NORTH	15,499	0	0	15,660	0	0
Arkhangelsk Region	5,530	0	0	0	0	0
Vologda Region	9,969	0	0	15,660	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
NORTH-WEST	1,224,055	1,360	20,000	1,300,780	1,162	20,000
St. Petersburg	1,224,055	1,360	20,000	1,300,780	1,162	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
CENTRE	3,250,012	147,109	645,949	5,311,531	108,394	510,530
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	477	0	0	427	0	0
Kaluga Region	1,204	0	3	4	0	3
Kostroma Region	0	0	0	0	0	0
Moscow	3,221,512	147,100	645,946	5,291,198	108,385	510,527
Moscow Region	19,988	0	0	13,893	0	0
Orel Region	0	0	0	0	0	0
Ryazan Region	10	9	0	0	9	0
Smolensk Region	0	0	0	0	0	0
Tula Region	6,821	0	0	6,009	0	0
Yaroslavl Region	0	0	0	0	0	0

Cont.
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	495	15	0	6,995	12	0
Nizhni Novgorod Region	25	2	0	6,525	2	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	13	0	470	10	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	390,860	0	49,767	406,122	0	49,767
Astrakhan Region	375	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0
Samara Region	272,325	0	0	309,529	0	0
Penza Region	0	0	0	0	0	0
Saratov Region	76,489	0	0	49,460	0	0
Ulyanovsk Region	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Tatarstan	41,671	0	49,767	47,133	0	49,767
NORTH CAUCASUS	379	600	15,073	5	9,488	15,069
Krasnodar Territory	374	600	0	0	9,488	0
Stavropol Territory	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	2	0	15,073	2	0	15,069
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	21,515	130	5,243	5,336	125	5,543
Kurgan Region	0	0	0	0	0	0
Orenburg Region	0	1	0	0	1	0

1	End (thousand rubles)						
	2	3	4	5	6	7	
Perm Region	0	0	0	0	0	0	
Sverdlovsk Region	1	82	5,243	1	81	5,543	
Chelyabinsk Region	0	0	0	0	0	0	
Republic of Bashkortostan	24	47	0	3,995	43	0	
Udmurt Republic	21,490	0	0	1,340	0	0	
WEST SIBERIA	18,731	0	0	30,100	0	0	
Altai Territory	0	0	0	0	0	0	
Kemerovo Region	18,731	0	0	29,500	0	0	
Novosibirsk Region	0	0	0	0	0	0	
Omsk Region	0	0	0	0	0	0	
Tomsk Region	0	0	0	0	0	0	
Tyumen Region	0	0	0	600	0	0	
Republic of Altai	0	0	0	0	0	0	
EAST SIBERIA	25,450	25	0	27,150	17	0	
Krasnoyarsk Territory	0	0	0	0	0	0	
Irkutsk Region	25,200	0	0	26,900	0	0	
Chita Region	250	25	0	250	17	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	
FAR EAST	79	0	0	67	0	0	
Primorski Territory	0	0	0	0	0	0	
Khabarovsk Territory	12	0	0	0	0	0	
Amur Region	67	0	0	67	0	0	
Kamchatka Region	0	0	0	0	0	0	
Magadan Region	0	0	0	0	0	0	
Sakhalin Region	0	0	0	0	0	0	
Chukotka Autonomous Area	0	0	0	—	—	—	
Republic of Sakha (Yakutia)	0	0	0	0	0	0	
Jewish Autonomous Area	0	0	0	—	—	—	
Kaliningrad Region	221	0	0	0	0	0	

¹ Preliminary data

Table 3.6

Funds of Legal Entities and Individuals Raised by Issuing Promissory Notes

(thousand rubles)

1	30.09.1999		31.12.1999 ¹	
	Rubles raised by issuing promissory notes 2	Foreign currency raised by issuing promissory notes 3	Rubles raised by issuing promissory notes 4	Foreign currency raised by issuing promissory notes 5
Russian Federation	55,502,859	26,747,632	72,278,903	36,440,196
NORTH	395,945	100,531	595,845	86,917
Arkhangelsk Region	7,946	0	12,065	0
Vologda Region	134,139	40,485	268,259	266
Murmansk Region	118,825	46,398	120,735	72,547
Republic of Karelia	4,400	0	6,250	0
Komi Republic	130,635	13,648	188,536	14,104
NORTH-WEST	1,827,732	1,056,605	2,539,267	1,526,245
St. Petersburg	1,755,001	1,016,953	2,478,673	1,470,084
Leningrad Region	8,023	7,048	41,379	0
Novgorod Region	56,685	2,508	13,655	23,761
Pskov Region	8,023	30,096	5,560	32,400
CENTRE	45,074,256	23,613,721	59,241,792	31,513,719
Bryansk Region	48,500	0	36,659	0
Vladimir Region	10	0	3,884	0
Ivanovo Region	9,388	0	13,945	0
Tver Region	128,001	3,182	68,525	3,548
Kaluga Region	4,746	0	3,475	0
Kostroma Region	8,972	0	5,184	0
Moscow	44,325,889	23,546,516	58,238,720	31,371,015
Moscow Region	322,888	52,210	624,022	133,246
Orel Region	11,716	0	7,311	0
Ryazan Region	70,119	0	91,560	0
Smolensk Region	30,179	0	25,225	0
Tula Region	96,616	0	90,371	0
Yaroslavl Region	17,232	11,813	32,911	5,910

Cont.
(thousand rubles)

1	2	3	4	5
VOLGA-VYATKA REGION	744,442	116,512	869,799	88,662
Nizhni Novgorod Region	656,632	116,512	773,771	88,662
Kirov Region	7,139	0	6,768	0
Republic of Mariy-El	3,122	0	3,248	0
Republic of Mordovia	52,242	0	48,635	0
Chuvash Republic	25,307	0	37,377	0
CENTRAL-BLACK SOIL REGION	138,318	3,285	138,544	2,708
Belgorod Region	48,678	0	50,966	0
Voronezh Region	17,912	0	9,602	0
Kursk Region	54,836	3,285	54,771	2,708
Lipetsk Region	15,550	0	17,124	0
Tambov Region	1,342	0	6,081	0
VOLGA REGION	2,255,547	383,828	2,535,499	162,668
Astrakhan Region	7,537	0	13,461	0
Volgograd Region	35,457	0	36,734	0
Samara Region	1,689,629	307,881	1,780,761	155,369
Penza Region	24,871	1,254	86,358	1,744
Saratov Region	100,126	2,342	185,208	457
Ulyanovsk Region	5,500	201	4,789	3,888
Republic of Kalmykia	0	0	0	0
Republic of Tatarstan	392,427	72,150	428,188	1,210
NORTH CAUCASUS	353,268	7,256	390,783	89,680
Krasnodar Territory	141,649	1,129	137,409	54,486
Stavropol Territory	33,890	0	53,680	0
Republic of Ingushetia	0	0	0	0
Rostov Region	153,227	6,127	176,301	35,194
Adigei Republic	2,210	0	1,420	0
Republic of Dagestan	4,641	0	3,166	0
Kabardino-Balkar Republic	0	0	0	0
Republic of Northern Ossetia — Alania	14,651	0	15,429	0
Karachai-Cherkess Republic	3,000	0	3,378	0
URALS	2,166,919	1,162,508	2,709,733	2,621,561
Kurgan Region	8,410	0	5,352	0
Orenburg Region	29,169	0	27,064	0

1	End (thousand rubles)				
	2	3	4	5	6
Perm Region	203,344	6,144	206,830	6,216	
Sverdlovsk Region	904,759	299,607	1,035,381	646,360	
Chelyabinsk Region	342,927	6,411	644,410	8,038	
Republic of Bashkortostan	558,969	850,133	705,339	1,960,947	
Udmurt Republic	119,341	213	85,357	0	
WEST SIBERIA	1,936,885	128,073	2,531,462	113,641	
Altai Territory	44,852	0	35,626	0	
Kemerovo Region	446,146	33,185	654,030	35,597	
Novosibirsk Region	162,442	0	210,523	2,025	
Omsk Region	153,744	2,533	164,869	370	
Tomsk Region	14,386	0	36,085	0	
Tyumen Region	1,112,445	92,355	1,428,379	75,649	
Republic of Altai	2,870	0	1,950	0	
EAST SIBERIA	384,974	67,956	424,472	81,219	
Krasnoyarsk Territory	197,300	16,818	205,083	26,166	
Irkutsk Region	169,711	51,138	182,168	55,053	
Chita Region	1,091	0	1,521	0	
Republic of Buryatia	5,317	0	15,176	0	
Republic of Tyva	0	0	0	0	
Republic of Khakassia	11,555	0	20,524	0	
FAR EAST	204,752	71,173	236,259	124,463	
Primorski Territory	95,233	34,035	120,203	52,690	
Khabarovsk Territory	62,497	13,894	39,689	8,478	
Amur Region	3,142	0	5,006	0	
Kamchatka Region	37,535	23,244	42,603	63,295	
Magadan Region	0	0	0	0	
Sakhalin Region	5,000	0	11,600	0	
Chukotka Autonomous Area	0	0	—	—	
Republic of Sakha (Yakutia)	1,345	0	17,158	0	
Jewish Autonomous Area	0	0	—	—	
Kaliningrad Region	19,821	36,184	65,448	28,713	

¹ Preliminary data

4. Funds Allocations

Table 4.1

Ruble Credits Extended to Legal Entities and Individuals, by Economic Sectors¹

(thousand rubles)

	30.06.1999								30.09.1999							
	legal entities							individuals	legal entities							individuals
	total	including							total	including						
		industry	agri-culture	construc-tion	trade	transport	other sectors			industry	agri-culture	construc-tion	trade	transport	other sectors	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Russian Federation	159,455.7	45,537.6	1,980.2	13,582.3	33,109.6	7,155.5	58,090.5	11,301.2	184,189.6	58,569.2	2,798.7	17,558.2	37,312.3	7653.4	60,297.7	13,956.3
NORTH	2,371.9	1,469.8	48.8	124.9	255.9	125.1	347.5	256.9	3,107.8	2,067.3	47.6	146.5	353.0	152.8	340.6	328.4
Arkhangelsk Region	324.7	164.8	8.2	32.9	54.0	27.7	37.1	45.4	476.8	323.9	8.9	27.9	62.7	14.0	39.4	69.2
Vologda Region	1,135.4	869.8	27.4	41.9	93.8	8.4	94.1	62.2	1,288.9	949.3	28.2	40.5	158.0	24.9	88.0	75.1
Murmansk Region	376.6	207.6	12.6	0.0	42.1	64.5	49.7	51.8	673.4	472.3	10.1	0.0	49.5	84.9	56.6	66.1
Republic of Karelia	146.0	112.5	0.2	2.3	13.3	4.2	13.6	20.9	172.5	136.4	0.2	0.7	24.6	3.2	7.5	29.8
Komi Republic	389.3	115.1	0.4	47.8	52.7	20.4	153.0	76.6	496.2	185.4	0.2	77.4	58.2	25.8	149.1	88.3
NORTH-WEST	5,921.5	1,546.1	95.0	635.1	1,376.0	529.8	1,739.5	576.6	7,605.0	1,788.8	131.2	827.8	1,877.7	548.9	2,430.6	677.6
St. Petersburg	5,082.2	1,245.9	33.1	515.3	1,195.4	483.7	1,608.8	464.3	6486.7	1328.7	53.8	715.1	1,654.1	458.3	2,276.6	539.4
Leningrad Region	347.3	92.9	57.4	21.4	76.1	34.8	64.8	41.3	434.8	120.5	69.3	19.2	98.3	37.5	90.0	50.1
Novgorod Region	363.9	181.0	3.7	41.5	78.9	4.7	54.2	53.3	470.3	295.0	5.5	36.4	85.4	5.3	42.7	67.5
Pskov Region	128.0	26.3	0.8	56.9	25.7	6.7	11.7	17.7	213.3	44.5	2.5	57.1	40.0	47.8	21.3	20.6
CENTRE	100,979.8	21,535.9	457.4	9,829.1	20,025.2	4,438.6	44,693.6	5,010.4	113,811.6	29,710.2	550.5	13,129.4	21,589.7	4400.7	44,431.1	5,920.8
Bryansk Region	195.8	71.1	6.6	26.6	33.9	28.1	29.6	22.1	389.2	148.3	22.2	28.4	91.0	24.7	74.6	19.5
Vladimir Region	469.4	388.3	3.1	15.5	36.1	2.8	23.5	34.6	693.0	451.6	2.5	12.5	73.0	17.6	135.9	51.9
Ivanovo Region	341.8	107.4	1.1	21.4	30.9	10.6	170.3	14.8	395.1	116.2	5.4	14.8	55.9	11.0	191.8	22.3
Tver Region	279.2	116.6	22.6	21.4	73.4	3.5	41.8	36.3	492.7	259.4	31.8	20.4	107.5	2.5	71.1	46.2
Kaluga Region	360.3	161.9	34.1	20.5	81.4	5.8	56.4	47.9	392.1	152.5	32.4	26.4	82.0	5.0	93.8	57.8
Kostroma Region	86.7	22.7	4.4	39.2	19.5	0.1	1.0	10.9	98.3	30.0	5.4	33.3	27.6	0.5	1.5	14.4
Moscow	93,265.6	17,751.5	90.1	9,300.3	18,534.2	4,281.5	43,308.0	4,081.1	104,203.3	25,592.2	60.2	12,398.9	19,545.9	4,231.8	42,374.3	4,785.6
Moscow Region	3,357.0	1,683.5	193.4	74.9	703.3	55.7	646.2	484.2	3,534.6	1,409.9	244.7	91.2	785.9	28.0	975.0	576.9
Orel Region	614.7	141.4	32.8	147.1	134.3	0.1	159.0	56.8	688.9	109.4	21.0	265.9	157.9	0.4	134.3	61.4
Ryazan Region	236.5	97.2	15.7	10.2	45.7	6.2	61.5	59.1	491.1	274.0	37.2	16.7	72.3	9.4	81.5	81.5
Smolensk Region	362.3	189.1	1.3	31.6	93.1	2.6	44.6	18.7	516.5	223.9	1.4	86.5	174.7	11.7	18.4	26.8
Tula Region	938.1	596.7	41.8	112.9	106.0	10.5	70.2	62.7	1,127.1	659.9	60.4	122.0	153.0	7.8	124.0	78.7
Yaroslavl Region	472.5	208.5	10.3	7.8	133.4	31.1	81.4	81.1	789.7	283.0	25.9	12.4	263.1	50.3	154.9	97.7

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
VOLGA-VYATKA REGION	3,694.1	1,875.7	73.1	130.9	950.3	56.7	607.5	321.4	4,933.2	2,361.5	129.5	225.9	1,376.1	69.5	770.6	448.8
Nizhni Novgorod Region	2,813.6	1,486.4	51.4	79.2	784.7	14.1	397.9	207.7	3,789.6	1,908.5	82.1	99.5	1,154.6	26.9	517.9	296.7
Kirov Region	265.8	94.0	13.3	8.2	107.7	1.6	41.0	67.3	371.7	149.0	23.5	9.9	147.7	3.0	38.6	87.6
Republic of Mariy-El	68.6	22.7	5.4	0.2	15.0	6.2	19.1	6.2	89.8	28.1	10.7	0.2	18.4	4.6	27.8	9.3
Republic of Mordovia	364.1	233.4	0.7	2.4	18.8	30.0	78.8	18.3	375.9	217.5	2.6	4.4	19.7	30.8	100.9	18.0
Chuvash Republic	182.1	39.2	2.3	40.9	24.1	4.9	70.6	21.9	306.2	58.3	10.7	111.8	35.7	4.3	85.4	37.3
CENTRAL-BLACK SOIL REGION	3,299.0	1,769.7	131.5	122.0	567.5	96.8	611.4	223.9	3,626.6	1,832.7	226.3	135.7	752.6	110.9	568.4	310.2
Belgorod Region	773.6	500.9	14.5	27.0	78.2	2.4	150.6	45.9	911.0	678.0	41.3	23.7	100.0	6.5	61.5	82.4
Voronezh Region	1,367.2	768.8	50.4	30.2	268.8	64.3	184.7	80.0	1,426.3	612.8	117.2	48.3	357.2	62.2	228.6	87.9
Kursk Region	429.4	279.5	12.4	20.8	62.8	11.7	42.2	31.8	464.0	297.5	13.0	24.3	70.8	10.9	47.5	57.8
Lipetsk Region	477.2	133.9	34.3	12.7	82.9	1.7	211.6	45.0	495.8	131.9	32.4	10.6	104.7	4.8	211.3	51.8
Tambov Region	251.5	86.6	19.9	31.1	74.7	16.7	22.4	21.2	329.6	112.5	22.4	28.8	119.8	26.6	19.6	30.4
VOLGA REGION	11,129.7	3,283.8	380.4	467.8	3,256.8	437.4	3,303.5	891.0	12,925.1	4,267.8	556.4	655.3	3,525.0	564.2	3,356.3	1,135.7
Astrakhan Region	429.1	149.5	6.6	11.7	136.2	46.9	78.2	74.7	512.6	221.5	14.9	12.1	131.0	67.8	65.4	113.1
Volgograd Region	1,297.7	369.2	92.1	221.1	196.2	31.6	387.5	100.7	1,821.5	680.2	180.5	244.0	319.8	33.7	363.3	118.9
Samara Region	4,732.8	1,273.1	49.2	96.8	1,807.6	165.2	1,341.0	299.0	5,224.5	1,605.6	18.3	220.3	2,001.4	248.2	1,130.6	374.6
Penza Region	249.6	83.4	13.5	7.5	42.1	13.3	89.7	53.0	360.2	136.6	23.8	6.2	73.1	5.5	115.0	74.0
Saratov Region	966.4	519.8	86.1	48.9	173.4	39.6	98.7	145.3	1,212.3	582.0	148.9	61.5	210.2	31.4	178.3	159.9
Ulyanovsk Region	189.2	62.4	6.5	18.5	72.8	0.1	28.9	39.3	252.0	127.6	12.4	18.9	48.1	0.8	44.2	45.3
Republic of Kalmykia	888.1	7.5	1.8	0.5	512.7	0.8	364.8	11.1	641.4	14.5	5.3	0.2	317.9	1.1	302.5	7.6
Republic of Tatarstan	2,376.8	818.9	124.7	62.8	315.7	139.8	914.8	168.0	2,900.5	899.9	152.3	92.1	423.4	175.6	1,157.2	242.3
NORTH CAUCASUS	4,533.5	1,538.4	200.8	323.2	1,186.2	217.0	1,068.0	637.9	5,080.3	1,731.5	233.1	385.6	1,460.9	178.9	1,090.3	775.7
Krasnodar Territory	1,416.4	718.4	48.0	86.9	292.0	105.8	165.3	180.5	1,621.1	785.1	53.2	96.2	386.7	70.6	229.2	228.4
Stavropol Territory	617.0	121.8	37.3	50.2	130.1	50.1	227.6	104.5	689.4	147.9	46.8	53.6	161.8	40.6	238.6	130.9
Republic of Ingushetia	307.7	3.0	1.3	4.0	268.6	6.5	24.3	5.5	409.9	12.3	1.3	4.0	327.9	0.1	64.3	4.1
Rostov Region	1,282.2	410.7	65.4	99.8	381.5	42.1	282.6	117.3	1,375.5	475.4	57.6	101.1	451.2	56.4	233.9	146.6
Adigei Republic	138.4	106.3	1.7	2.3	14.2	0.4	13.5	19.3	143.4	103.6	4.6	3.3	17.9	1.0	13.0	18.7
Republic of Dagestan	214.4	77.8	20.6	27.0	22.2	2.5	64.3	109.4	185.7	68.6	26.2	25.4	23.5	2.5	39.5	121.2
Kabardino-Balkar Republic	185.6	29.1	8.2	10.8	24.5	3.5	109.5	27.3	248.0	55.9	19.6	38.5	30.7	3.4	100.0	41.0
Republic of Northern Ossetia — Alania	290.0	33.7	10.1	40.4	39.3	5.3	161.3	35.7	325.0	50.1	10.4	62.3	46.9	3.4	151.8	46.7
Karachai-Cherkess Republic	81.9	37.4	8.1	1.9	13.8	0.9	19.7	38.5	82.4	32.7	13.4	1.2	14.2	0.9	20.0	37.9
Chechen Republic	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
URALS	10,220.4	4,398.4	165.6	777.5	2,096.8	399.1	2,382.9	1,181.2	12,573.4	5,855.0	281.5	711.0	2,439.6	477.4	2,809.0	1,519.3
Kurgan Region	426.3	283.8	31.3	12.0	45.0	8.7	45.5	41.1	344.8	159.8	37.4	8.3	79.9	8.1	51.4	65.6
Orenburg Region	345.9	193.1	12.3	33.1	54.9	14.0	38.4	106.1	588.3	431.2	14.7	18.1	67.0	14.0	43.2	149.4

1	End (thousand rubles)															
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Perm Region	1,268.7	662.3	55.8	44.5	132.6	141.0	232.5	185.2	1,621.7	784.3	108.2	57.5	219.8	228.7	223.2	303.1
Sverdlovsk Region	3,194.8	1,320.9	34.8	507.7	756.5	143.7	431.2	338.7	3,768.6	1,727.2	53.3	507.8	796.3	125.2	558.8	410.3
Chelyabinsk Region	1,407.8	660.2	19.7	97.7	260.9	24.5	344.8	184.7	1,909.7	948.7	48.0	38.2	373.1	41.7	460.0	232.3
Republic of Bashkortostan	3,076.7	982.6	9.6	67.3	756.3	64.8	1,196.0	240.2	3,710.9	1,467.6	9.9	62.6	775.4	56.4	1,339.0	253.0
Udmurt Republic	500.3	295.6	2.1	15.1	90.6	2.3	94.4	85.2	629.4	336.2	9.9	18.6	128.0	3.3	133.4	105.7
WEST SIBERIA	8,917.9	3,333.3	308.4	871.7	1,943.8	486.5	1,974.1	1,235.5	11,573.5	4,500.2	464.6	988.1	2,292.1	678.2	2,650.3	1512.1
Altai Territory	879.4	345.5	32.1	14.1	397.6	7.7	82.4	214.6	1302.8	400.3	67.3	17.0	399.5	22.5	396.3	310.9
Kemerovo Region	1,867.5	1,103.5	5.8	211.8	339.1	19.4	187.9	210.1	1989.9	1,183.9	9.7	122.1	328.2	20.0	326.0	209.9
Novosibirsk Region	1,017.3	223.1	16.9	113.3	309.4	123.2	231.5	91.3	1261.9	247.2	19.3	150.1	448.8	129.7	266.9	129.3
Omsk Region	1,896.9	540.7	163.1	44.3	223.9	142.6	782.4	114.8	2,663.8	825.3	235.4	58.1	321.5	150.2	1,073.2	183.7
Tomsk Region	537.9	358.8	0.9	35.2	84.5	9.5	49.0	89.5	655.5	332.9	14.8	44.5	131.6	49.5	82.4	106.2
Tyumen Region	2,439.3	659.1	73.7	452.4	470.8	184.2	599.2	501.0	3,433.8	1,438.2	103.4	596.0	557.5	306.3	432.4	554.4
Republic of Altai	279.6	102.7	15.9	0.7	118.6	0.0	41.7	14.3	265.7	72.4	14.7	0.4	105.1	0.0	73.1	17.6
EAST SIBERIA	3,747.2	2,337.4	28.5	44.0	533.0	201.7	602.5	521.8	4,186.1	2,480.8	55.7	43.5	699.1	286.7	620.4	715.1
Krasnoyarsk Territory	1,644.8	869.7	9.3	16.6	234.4	150.5	384.3	203.1	2,123.3	1,128.2	27.4	15.6	383.9	175.3	392.8	309.4
Irkutsk Region	1,522.6	1,223.6	15.1	12.8	149.3	15.5	106.2	109.7	1,407.6	1,078.2	20.7	12.7	140.5	32.6	122.9	112.3
Chita Region	282.7	138.4	1.2	0.9	72.6	235	46.1	79.3	315.5	112.5	2.1	3.1	90.4	66.6	40.8	105.2
Republic of Buryatia	178.9	83.6	2.9	2.9	38.9	3.9	46.7	57.0	240.9	138.8	5.0	3.4	40.5	2.8	50.4	70.5
Republic of Tyva	49.3	2.4	0.0	0.7	17.8	5.1	23.3	11.1	28.3	2.5	0.4	0.5	14.0	5.1	5.9	11.5
Republic of Khakassia	68.9	19.8	0.0	10.1	20.0	3.2	15.9	61.5	70.6	20.6	0.0	8.1	29.8	4.4	7.7	106.3
FAR EAST	4,277.8	2,370.9	52.5	246.9	770.5	156.7	680.4	368.8	4,260.1	1,857.8	72.0	294.6	796.7	171.5	1,067.5	488.4
Primorski Territory	794.4	227.2	46.1	57.3	280.5	39.4	143.8	57.6	787.9	248.2	43.4	30.7	243.4	43.1	179.1	92.0
Khabarovsk Territory	1,018.6	587.9	2.6	21.0	152.0	104.9	150.2	86.1	1,185.9	425.0	14.3	57.7	158.4	108.3	422.3	119.3
Amur Region	520.2	319.2	1.7	9.2	52.2	5.7	132.3	61.4	319.5	177.0	7.6	5.3	53.0	8.7	67.9	74.0
Kamchatka Region	145.7	54.0	1.7	24.3	27.8	0.4	37.7	46.1	305.3	167.0	1.5	62.6	39.8	3.2	31.1	53.6
Magadan Region	810.1	643.7	0.0	9.4	116.9	1.4	38.7	18.6	363.6	180.4	0.0	3.9	127.7	0.0	51.7	22.5
Sakhalin Region	140.7	44.7	0.1	14.9	67.6	1.4	11.9	11.8	113.3	32.7	0.1	9.3	51.4	4.1	15.9	29.8
Chukotka Autonomous Area	162.9	55.7	0.0	0.0	7.7	0.6	98.9	1.7	196.9	54.1	0.0	0.0	35.2	0.1	107.4	4.4
Republic of Sakha (Yakutia)	664.8	424.2	0.4	110.8	63.2	0.9	65.2	82.2	971.7	566.6	3.7	125.2	84.6	1.0	190.5	84.7
Jewish Autonomous Area	20.4	14.3	0.0	0.0	2.5	1.8	1.7	3.3	15.9	6.8	1.4	0.0	3.2	3.0	1.6	8.1
Kaliningrad Region	362.8	78.1	38.1	9.2	147.7	10.1	79.6	75.8	506.9	115.7	50.3	14.9	150.0	13.6	162.5	124.1

¹ 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 Sectors¹

(thousand rubles)

1	30.06.1999								30.09.1999							
	legal entities							individuals	legal entities							individuals
	total	including							total	including						
		industry	agri-culture	construc-tion	trade	transport	other sectors			industry	agri-culture	construc-tion	trade	transport	other sectors	
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
Russian Federation	166,918.6	71,593.0	1,227.3	12,221.9	23,106.4	9,318.3	49,451.6	10,244.2	165,894.2	70,042.9	1,299.5	10,398.2	23,121.8	11,920.4	49,111.3	11,151.7
NORTH	2,731.5	1,812.1	38.3	34.4	93.0	300.1	453.7	24.6	1,993.2	1,450.6	8.0	24.5	37.0	114.2	358.8	55.6
Arkhangelsk Region	570.0	179.3	5.1	24.2	46.7	33.0	281.7	2.7	339.8	137.9	4.5	0.0	11.2	14.9	171.3	1.4
Vologda Region	1,255.2	1,228.8	0.0	0.0	14.5	3.6	8.2	7.4	1,031.5	997.1	0.0	0.0	3.8	0.0	30.6	18.6
Murmansk Region	237.2	3.3	33.2	0.0	26.8	173.9	0.0	8.9	56.4	1.7	3.6	0.0	16.6	31.6	3.0	17.6
Republic of Karelia	329.8	181.4	0.0	0.0	2.6	0.0	145.8	3.7	376.7	236.2	0.0	0.0	2.6	0.0	137.9	4.1
Komi Republic	339.4	219.3	0.0	10.2	2.3	89.6	18.0	1.8	188.8	77.7	0.0	24.5	2.9	67.7	16.1	13.9
NORTH-WEST	17,186.2	11,172.1	52.6	957.9	955.9	1,972.2	2,075.5	793.3	19,016.2	11,986.3	59.5	556.8	1185.5	2809.2	2418.8	697.8
St. Petersburg	14,986.1	9,573.3	46.9	942.2	890.5	1,844.0	1,689.2	724.9	16,753.0	10,090.2	48.5	533.0	1,089.2	2,664.4	2,327.8	637.9
Leningrad Region	1,278.1	806.0	5.7	6.4	55.2	56.7	348.1	62.1	1,384.4	1,136.6	11.0	2.6	86.6	84.1	63.6	53.2
Novgorod Region	809.0	738.7	0.0	0.1	5.4	35.3	29.6	5.6	760.0	705.3	0.0	0.0	4.8	22.5	27.4	5.6
Pskov Region	112.9	54.1	0.0	9.3	4.8	36.3	8.5	0.7	118.7	54.2	0.0	21.3	5.0	38.2	0.0	1.1
CENTRE	106,469.1	29,389.7	444.8	10,385.3	18,225.6	5,808.4	42215.2	8,003.6	105,511.6	29,183.0	564.4	9,470.2	18,592.5	7,556.0	40,145.6	8,618.3
Bryansk Region	85.9	18.0	4.9	0.0	0.7	62.2	0.0	1.6	78.0	19.7	1.6	0.0	0.8	56.0	0.0	1.3
Vladimir Region	206.8	156.0	3.0	0.0	31.6	0.0	16.1	17.0	252.9	195.5	3.1	0.0	32.8	0.0	21.6	23.8
Ivanovo Region	19.8	0.0	0.0	0.0	0.0	17.6	2.2	2.5	20.2	0.0	0.0	0.0	0.0	18.0	2.3	1.9
Tver Region	285.1	254.1	0.1	0.0	5.3	0.0	25.6	6.7	284.8	260.0	0.1	0.0	5.6	0.0	19.0	11.2
Kaluga Region	165.9	32.8	0.0	7.0	27.4	0.0	98.7	11.7	140.8	33.3	0.0	7.2	4.5	73.5	22.3	12.5
Kostroma Region	9.2	0.0	0.0	0.0	0.4	4.8	3.9	12.7	26.6	0.8	0.0	0.0	0.2	25.1	0.6	18.3
Moscow	97,700.1	23,194.0	284.5	10,194.7	17,401.4	5,674.4	40,951.2	7,482.4	97,346.7	23,461.2	384.8	9,284.5	18,073.5	7,104.6	39,038.0	8,012.5
Moscow Region	6,137.8	4,351.4	148.7	22.8	674.1	40.9	899.9	396.7	5,638.8	3,816.7	171.0	24.3	452.5	273.8	900.5	425.9
Orel Region	452.1	243.5	0.0	159.9	0.0	0.0	48.7	0.1	275.2	73.0	0.0	154.2	0.0	0.0	48.0	0.0
Ryazan Region	36.6	30.7	0.0	0.0	0.2	1.4	4.4	4.7	59.4	48.2	0.0	0.0	3.3	1.0	6.8	5.0
Smolensk Region	307.0	298.6	0.0	0.9	0.0	0.0	7.5	8.0	311.8	304.3	0.0	0.0	0.0	0.0	7.5	8.4
Tula Region	629.1	586.1	3.6	0.0	1.0	3.1	35.2	47.4	759.4	749.1	3.8	0.0	0.0	1.2	5.3	54.3
Yaroslavl Region	433.9	224.7	0.0	0.0	83.4	3.9	121.8	12.0	317.0	221.2	0.0	0.0	19.4	2.8	73.6	43.3

Cont.

	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1																
VOLGA-VYATKA REGION	1,858.7	1,416.1	0.9	63.6	194.6	113.6	69.8	101.4	1,756.7	1,164.3	1.3	62.9	199.7	59.3	269.3	118.2
Nizhni Novgorod Region	1,508.2	1,178.8	0.8	63.6	108.4	111.8	44.8	80.7	1,478.4	987.5	1.3	62.9	109.4	55.1	262.3	97.4
Kirov Region	124.2	31.9	0.0	0.0	85.6	0.0	6.7	1.8	127.3	32.5	0.0	0.0	87.8	0.0	7.0	1.1
Republic of Mariy-El	6.1	0.0	0.0	0.0	0.0	0.0	6.1	6.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1
Republic of Mordovia	3.7	1.1	0.0	0.0	0.7	1.8	0.0	0.6	7.9	1.2	0.0	0.0	2.5	4.3	0.0	0.6
Chuvash Republic	216.5	204.3	0.0	0.0	0.0	0.0	12.2	11.5	143.1	143.1	0.0	0.0	0.0	0.0	0.0	12.0
CENTRAL-BLACK SOIL REGION	3,194.1	2,768.8	6.4	0.0	2.5	81.9	334.6	53.0	3,669.4	3,140.9	7.4	0.8	1.3	74.0	445.0	63.4
Belgorod Region	1,700.6	1,376.3	0.0	0.0	0.0	0.0	324.3	28.4	1,634.9	1,295.3	1.6	0.0	0.0	0.0	337.9	29.2
Voronezh Region	286.5	208.5	6.4	0.0	2.5	60.1	9.1	16.1	355.0	207.1	5.8	0.8	1.3	62.0	78.0	18.1
Kursk Region	34.5	33.3	0.0	0.0	0.0	0.0	1.2	5.9	32.1	32.1	0.0	0.0	0.0	0.0	0.0	7.3
Lipetsk Region	1,165.2	1,143.4	0.0	0.0	0.0	21.8	0.0	1.9	1,647.5	1,606.5	0.0	0.0	0.0	12.0	29.0	8.3
Tambov Region	7.2	7.2	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	0.5
VOLGA REGION	6,202.8	4,226.3	8.6	388.1	410.3	237.4	932.1	219.1	4,981.3	2,441.0	3.3	14.8	687.7	133.8	1,700.7	282.2
Astrakhan Region	105.2	2.4	4.1	0.0	0.8	68.7	29.2	3.0	93.2	22.6	0.0	0.0	14.6	53.0	3.0	31.6
Volgograd Region	989.3	531.8	0.0	381.8	66.1	0.0	9.7	42.0	297.4	177.3	0.0	0.0	0.0	0.0	120.0	52.3
Samara Region	1,120.0	832.3	0.0	0.1	73.7	122.5	91.5	110.3	836.5	646.8	0.0	2.3	43.3	50.8	93.3	120.0
Penza Region	18.3	16.1	0.0	0.0	0.0	0.0	2.2	9.7	25.0	25.0	0.0	0.0	0.0	0.0	0.0	13.2
Saratov Region	148.4	44.5	2.3	0.0	69.6	31.5	0.5	9.2	101.2	1.5	0.0	12.5	71.6	15.0	0.4	20.3
Ulyanovsk Region	104.2	86.6	0.0	0.0	0.0	13.4	4.2	6.9	113.5	81.2	1.0	0.0	0.0	13.9	17.4	3.9
Republic of Kalmykia	245.1	127.6	0.0	0.0	114.5	0.0	3.1	0.9	546.8	122.2	0.0	0.0	412.7	0.0	11.9	0.7
Republic of Tatarstan	3,472.2	2,585.1	2.2	6.2	85.8	1.3	791.6	37.1	2,967.8	1,364.3	2.3	0.0	145.4	1.1	1,454.7	40.1
NORTH CAUCASUS	3,432.9	2,788.6	112.2	88.7	227.7	64.6	151.1	166.4	2,271.1	1,614.8	118.2	123.2	148.3	66.0	200.7	198.1
Krasnodar Territory	1655.2	1,496.6	0.0	0.0	26.8	29.1	102.8	76.0	858.8	597.1	0.0	31.4	29.6	47.7	153.1	95.2
Stavropol Territory	483.8	468.2	0.0	0.0	0.0	0.0	15.7	27.9	265.8	265.8	0.0	0.0	0.0	0.0	0.0	29.4
Republic of Ingushetia	283.2	0.0	0.0	88.7	150.2	18.4	25.9	0.0	194.5	0.0	0.0	91.8	68.3	0.0	34.4	0.1
Rostov Region	827.2	656.2	112.2	0.0	35.0	17.0	6.7	34.4	723.7	541.7	118.2	0.0	33.5	18.4	11.9	39.8
Adigei Republic	4.3	4.3	0.0	0.0	0.0	0.0	0.0	0.4	2.2	2.2	0.0	0.0	0.0	0.0	0.0	2.0
Republic of Dagestan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.9
Kabardino-Balkar Republic	126.8	112.4	0.0	0.0	14.5	0.0	0.0	0.3	202.2	187.8	0.0	0.0	14.3	0.0	0.0	0.0
Republic of Northern Ossetia — Alania	52.2	50.9	0.0	0.0	1.3	0.0	0.0	10.3	24.0	20.2	0.0	0.0	2.5	0.0	1.3	12.7
Karachai-Cherkess Republic	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	0.0
Chechen Republic	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	0.0
URALS	5,941.0	3,913.8	10.6	10.6	752.1	124.1	1,129.9	173.2	4,989.2	2,915.1	64.2	10.3	800.5	109.2	1,089.9	250.3
Kurgan Region	1.6	0.0	1.6	0.0	0.0	0.0	0.0	0.1	1.6	0.0	1.6	0.0	0.0	0.0	0.0	0.0
Orenburg Region	973.8	191.3	0.0	0.0	0.0	0.0	782.5	28.4	1,097.7	287.5	0.0	0.0	0.0	0.0	810.3	50.9

End
(thousand rubles)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Perm Region	961.2	951.9	951.9	0.0	0.0	6.1	0.0	3.2	22.3	796.2	760.1	0.0	0.0	0.0	0.0	36.1	47.9
Sverdlovsk Region	2,040.7	1,223.3	1,223.3	0.0	10.3	477.9	20.2	309.0	67.5	1,805.4	1,196.8	0.0	10.3	443.5	12.9	141.9	85.4
Chelyabinsk Region	211.1	173.0	173.0	0.0	0.3	13.8	0.0	24.0	31.1	163.7	122.4	0.0	0.0	16.4	0.0	24.9	31.0
Republic of Bashkortostan	1,444.5	1,069.9	1,069.9	9.0	0.0	250.9	103.9	10.7	1.1	825.6	320.3	62.6	0.0	337.9	96.4	8.5	6.6
Udmurt Republic	308.2	304.4	304.4	0.0	0.0	3.3	0.0	0.5	22.7	298.9	228.1	0.0	0.0	2.7	0.0	68.1	28.6
WEST SIBERIA	9,628.2	6,674.1	6,674.1	423.4	213.4	917.7	459.7	939.9	175.0	11,133.4	8,153.8	460.0	98.5	557.7	779.0	1,084.4	324.4
Altai Territory	195.4	139.3	139.3	0.0	0.0	2.6	46.0	7.5	4.2	238.9	188.6	37.6	0.0	1.1	0.0	11.5	3.4
Kemerovo Region	264.8	113.9	113.9	0.0	0.0	147.7	3.1	0.1	9.3	121.1	80.8	0.0	0.0	40.2	0.0	0.1	12.1
Novosibirsk Region	548.8	98.8	98.8	210.0	5.0	99.5	59.8	75.7	10.6	538.7	136.3	192.5	4.5	74.8	50.5	80.1	11.0
Omsk Region	1,247.9	402.9	402.9	18.2	37.8	361.4	71.1	356.5	60.6	1,215.7	345.8	14.0	35.1	304.3	66.7	449.8	63.0
Tomsk Region	3,072.3	2,989.2	2,989.2	0.0	0.0	52.4	0.0	30.7	14.0	2,754.1	2,721.2	10.2	0.0	13.7	0.0	9.1	30.2
Tyumen Region	4,183.5	2,864.8	2,864.8	195.2	170.5	224.0	279.7	449.3	76.3	6,210.0	4,674.4	205.6	58.9	84.1	653.2	533.8	204.5
Republic of Altai	115.4	65.3	65.3	0.0	0.0	30.1	0.0	20.0	0.0	54.9	6.7	0.0	0.0	39.6	8.6	0.0	0.0
EAST SIBERIA	4,862.6	3,328.8	3,328.8	5.4	7.1	821.4	44.0	655.8	326.5	5,118.5	4,120.1	2.3	7.0	422.8	106.7	459.6	330.4
Krasnoyarsk Territory	1,998.8	1,280.3	1,280.3	5.4	7.1	121.4	31.9	552.7	265.0	1,820.9	1,368.2	2.3	7.0	61.1	40.5	341.9	259.1
Irkutsk Region	1,694.4	1,463.3	1,463.3	0.0	0.0	128.8	5.5	96.8	44.7	2,316.3	2,021.6	0.0	0.0	184.9	0.0	109.7	53.7
Chita Region	849.3	301.2	301.2	0.0	0.0	546.9	0.0	1.2	16.7	569.3	396.4	0.0	0.0	109.8	62.7	0.4	17.3
Republic of Buryatia	222.3	187.1	187.1	0.0	0.0	24.3	6.7	4.2	0.1	149.0	136.7	0.0	0.0	2.1	3.6	6.6	0.2
Republic of Tyva	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.0	65.9	0.0	0.0	0.0	64.9	0.0	1.0	0.0
Republic of Khakassia	96.9	96.9	96.9	0.0	0.0	0.0	0.0	0.0	0.0	197.1	197.1	0.0	0.0	0.0	0.0	0.0	0.0
FAR EAST	4,118.2	3,340.6	3,340.6	110.9	72.9	274.6	62.5	256.8	153.4	4,405.6	3,719.4	0.0	28.5	278.1	63.2	316.4	145.8
Primorski Territory	381.6	210.4	210.4	0.0	28.3	58.1	50.1	34.7	32.0	527.1	396.7	0.0	28.5	53.3	26.3	22.3	28.0
Khabarovsk Territory	231.0	26.5	26.5	0.1	0.0	191.6	6.3	6.6	58.1	399.7	122.6	0.0	0.0	199.3	26.8	51.0	54.7
Amur Region	106.6	75.3	75.3	0.0	0.0	1.6	0.0	29.6	22.5	33.1	2.8	0.0	0.0	1.6	0.0	28.6	20.3
Kamchatka Region	303.6	90.3	90.3	72.2	44.5	8.4	0.0	88.1	1.0	220.1	120.9	0.0	0.0	8.5	0.0	90.7	2.3
Magadan Region	674.5	631.4	631.4	0.0	0.0	14.4	4.8	23.8	29.3	750.3	671.1	0.0	0.0	14.8	5.0	59.4	29.2
Sakhalin Region	409.8	371.2	371.2	38.6	0.0	0.0	0.0	0.0	2.2	395.8	385.7	0.0	0.0	0.0	0.0	10.0	3.2
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.3
Republic of Sakha (Yakutia)	2,010.7	1,935.6	1,935.6	0.0	0.0	0.0	1.2	73.9	4.2	2,079.0	2,019.6	0.0	0.0	0.0	5.0	54.4	3.9
Jewish Autonomous Area	0.6	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.1	0.6	0.0	0.0	0.0	0.6	0.0	0.0	0.0
Kaliningrad Region	1,293.4	762.0	762.0	13.3	0.0	230.8	49.9	237.4	54.6	1,047.9	153.8	10.9	0.6	210.8	49.7	622.1	67.3

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

Table 4.3

Overdue Debt on Ruble Credits Extended to Legal Entities and Individuals, by Economic Sectors¹

(thousand rubles)

	30.06.1999								30.09.1999							
	legal entities							individuals	legal entities							individuals
	total	including							total	including						
		industry	agri-culture	construc-tion	trade	transport	other sectors			industry	agri-culture	construc-tion	trade	transport	other sectors	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Russian Federation	12,539.9	4,899.9	482.1	1,061.0	2,771.4	235.6	3,090.0	707.5	10,624.7	3,938.1	476.0	934.9	2,292.2	217.9	2,765.7	684.6
NORTH	362.9	170.5	15.6	36.7	58.1	19.9	62.0	24.9	316.1	142.6	13.5	28.9	54.0	20.2	56.9	24.0
Arkhangelsk Region	69.4	24.1	6.8	19.8	11.8	0.0	6.9	8.0	54.0	8.5	6.2	14.4	10.7	0.0	14.1	7.7
Vologda Region	59.6	7.2	2.6	14.4	23.3	0.0	12.0	5.3	50.3	5.1	2.2	14.0	17.4	0.2	11.3	5.4
Murmansk Region	120.0	74.9	6.1	0.0	7.2	19.9	11.8	1.8	114.0	70.1	5.0	0.0	7.1	19.9	11.8	1.6
Republic of Karelia	13.3	2.2	0.0	2.3	1.6	0.0	7.3	0.7	3.4	2.2	0.0	0.3	0.6	0.0	0.3	0.6
Komi Republic	100.5	62.1	0.1	0.3	14.2	0.0	23.8	9.1	94.3	56.5	0.1	0.2	18.3	0.0	19.2	8.8
NORTH-WEST	455.5	76.7	40.9	25.5	154.1	2.4	155.9	23.4	404.0	65.8	36.5	30.2	141.8	2.5	127.3	30.0
St. Petersburg	379.1	64.0	2.9	21.1	140.4	0.9	149.8	11.6	322.0	53.7	4.4	12.0	131.1	0.0	120.8	20.4
Leningrad Region	54.3	6.3	37.4	2.3	3.8	0.0	4.5	3.9	47.4	5.2	31.8	2.2	3.5	0.0	4.7	3.0
Novgorod Region	13.1	2.7	0.6	1.4	7.5	0.0	0.9	3.4	26.1	3.4	0.3	15.3	5.9	0.0	1.2	2.9
Pskov Region	9.0	3.7	0.0	0.7	2.4	1.5	0.7	4.5	8.6	3.4	0.0	0.7	1.3	2.5	0.7	3.6
CENTRE	4,252.8	1,551.7	150.4	225.0	1,027.7	96.6	1,201.3	114.0	3,508.5	1,074.3	144.8	184.2	883.2	95.6	1,126.5	109.8
Bryansk Region	43.7	9.1	6.5	13.9	9.8	3.7	0.6	0.7	33.1	8.3	0.1	11.8	11.0	1.3	0.5	0.6
Vladimir Region	34.1	19.0	0.0	5.1	4.4	0.6	4.9	1.0	30.8	18.1	0.0	5.1	3.5	0.1	4.0	0.8
Ivanovo Region	44.3	22.0	0.6	3.3	5.0	0.0	13.4	0.3	73.1	43.2	0.6	3.0	2.4	0.0	24.0	0.2
Tver Region	67.3	26.4	14.8	17.8	5.0	0.2	3.1	4.3	77.9	33.2	19.1	16.2	4.7	0.2	4.5	4.7
Kaluga Region	55.0	21.0	14.4	6.9	5.6	0.0	7.1	6.5	34.9	13.0	7.3	6.2	2.8	0.0	5.6	6.3
Kostroma Region	11.8	1.9	0.8	3.1	6.0	0.0	0.1	1.4	9.9	1.8	0.1	3.1	4.9	0.0	0.0	1.2
Moscow	3,333.7	1,117.4	13.1	126.0	916.5	89.0	1,071.8	65.2	2,636.6	660.6	13.0	94.5	772.6	90.7	1,005.3	62.4
Moscow Region	392.5	246.3	71.9	14.7	37.7	0.5	21.4	14.2	358.1	225.5	72.0	10.7	30.7	0.5	18.7	15.1
Orel Region	94.2	9.9	4.1	7.2	13.3	0.0	59.8	6.4	78.7	2.2	3.3	5.9	13.4	0.3	53.5	5.9
Ryazan Region	19.1	8.6	4.8	0.8	3.9	0.0	1.0	1.3	16.5	7.0	4.5	0.0	3.8	0.0	1.2	1.2
Smolensk Region	29.2	2.9	0.1	19.1	4.0	2.2	1.0	1.2	30.0	3.3	0.1	19.7	4.1	2.2	0.7	0.6
Tula Region	86.6	41.4	19.2	3.9	13.1	0.0	8.9	9.4	77.2	34.7	24.5	4.8	10.8	0.0	2.4	8.8
Yaroslavl Region	41.2	25.8	0.3	3.2	3.4	0.3	8.2	2.4	51.7	23.6	0.1	3.2	18.3	0.3	6.2	2.1

Cont.

(thousand rubles)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
VOLGA-VYATKA REGION	704.7	513.0	11.9	12.6	52.7	14.2	100.2	21.3	647.7	454.9	10.9	16.5	29.9	14.2	121.4	19.3	
Nizhni Novgorod Region	366.0	293.2	7.0	9.7	42.6	0.0	13.5	13.2	336.8	264.7	2.0	11.3	20.0	0.0	38.8	11.3	
Kirov Region	28.2	15.8	0.1	0.6	6.6	0.0	5.2	2.4	22.8	8.4	0.0	2.8	6.5	0.0	5.2	2.4	
Republic of Mariy-El	21.5	14.7	2.6	0.0	0.2	0.0	4.1	0.5	27.2	17.5	6.5	0.0	0.0	0.0	3.3	0.5	
Republic of Mordovia	265.1	185.0	0.7	0.9	1.6	14.2	62.7	1.0	239.9	160.1	0.6	1.0	1.4	14.2	62.5	1.2	
Chuvash Republic	23.9	4.4	1.6	1.4	1.8	0.0	14.8	4.2	21.0	4.3	1.7	1.3	2.0	0.0	11.6	3.9	
CENTRAL-BLACK SOIL REGION	582.1	331.5	35.5	17.2	54.0	13.3	130.6	11.2	357.2	233.2	34.0	19.6	43.8	2.5	24.1	9.3	
Belgorod Region	147.4	33.0	8.6	1.9	8.5	0.9	94.6	2.9	123.3	102.1	6.4	5.4	6.3	0.8	2.3	2.4	
Voronezh Region	324.6	266.2	9.1	4.7	22.2	10.9	11.4	2.6	112.2	73.5	9.5	3.5	19.2	0.4	6.2	2.1	
Kursk Region	48.9	11.8	8.4	0.6	15.2	0.0	12.8	2.1	45.9	11.4	8.3	0.2	13.7	0.0	12.2	1.8	
Lipetsk Region	26.0	2.8	8.8	0.9	5.6	1.3	6.5	2.2	40.3	22.9	9.3	1.5	3.1	1.3	2.2	1.6	
Tambov Region	35.2	17.6	0.6	9.1	2.4	0.1	5.3	1.5	35.5	23.3	0.5	9.0	1.5	0.0	1.2	1.4	
VOLGA REGION	1,054.7	377.6	31.3	85.9	214.2	7.1	338.6	77.3	949.7	353.3	37.7	55.7	181.0	0.9	321.2	72.6	
Astrakhan Region	53.8	26.2	1.0	3.9	10.5	0.0	12.3	6.5	55.5	26.0	1.7	1.9	10.0	0.0	15.9	6.2	
Volgograd Region	257.9	10.7	0.2	11.8	24.1	0.2	211.0	11.6	242.3	9.6	1.2	2.4	20.3	0.0	208.7	10.4	
Samara Region	240.1	65.8	9.4	12.4	103.8	2.6	46.1	26.7	221.7	61.3	7.2	9.0	99.9	0.5	43.7	25.7	
Penza Region	19.1	4.6	0.8	0.0	5.6	0.0	8.0	1.9	16.9	2.9	1.7	0.0	3.9	0.0	8.4	1.9	
Saratov Region	178.1	63.0	10.6	24.9	50.5	3.2	25.8	16.2	125.3	54.9	10.9	12.4	34.2	0.0	12.8	15.2	
Ulyanovsk Region	28.3	1.4	0.1	17.3	2.6	0.0	7.0	0.7	29.5	2.6	3.2	15.6	3.4	0.0	4.8	0.6	
Republic of Kalmykia	4.2	0.0	0.3	0.0	2.4	0.0	1.5	3.0	2.1	0.0	0.1	0.0	0.4	0.0	1.7	2.8	
Republic of Tatarstan	273.2	205.9	9.0	15.7	14.7	1.1	26.9	10.7	256.4	196.0	11.6	14.2	9.0	0.3	25.2	9.8	
NORTH CAUCASUS	1,304.7	639.8	67.2	126.0	154.2	43.7	273.6	108.2	1,246.2	631.1	62.8	149.8	132.2	42.6	227.8	106.6	
Krasnodar Territory	433.6	351.3	2.5	26.5	32.3	6.8	14.2	14.3	428.2	351.2	1.3	30.1	28.5	2.7	14.5	13.8	
Stavropol Territory	145.7	30.4	5.0	20.8	25.6	0.5	63.4	9.1	161.2	28.3	11.4	34.1	25.6	0.3	61.5	9.0	
Republic of Ingushetia	14.7	1.4	0.2	3.6	3.7	0.1	5.8	1.7	13.7	1.4	0.2	3.3	3.0	0.1	5.8	1.3	
Rostov Region	503.4	161.1	50.2	60.8	58.8	36.0	136.5	21.0	444.7	160.1	39.1	66.0	37.0	39.1	103.3	19.5	
Adigei Republic	37.3	25.7	0.2	0.1	4.7	0.0	6.6	1.9	33.3	19.3	0.2	0.1	5.1	0.0	8.6	1.7	
Republic of Dagestan	70.4	41.0	2.6	11.1	8.1	0.0	7.6	40.2	68.5	40.3	3.7	10.7	7.2	0.2	6.4	39.8	
Kabardino-Balkar Republic	43.6	13.5	0.6	0.8	6.7	0.0	22.1	5.7	39.8	15.2	0.8	3.4	10.5	0.0	9.9	5.0	
Republic of Northern Ossetia — Alania	24.9	0.9	4.8	1.2	5.6	0.1	12.3	7.2	28.5	2.1	5.2	1.5	6.9	0.1	12.8	8.5	
Karachai-Cherkess Republic	31.1	14.5	1.2	1.2	8.7	0.2	5.3	7.2	28.3	13.2	1.0	0.5	8.4	0.2	5.0	7.9	
Chechen Republic	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	0.0	
URALS	1,342.3	314.7	44.8	371.4	332.1	10.5	268.8	124.0	1,218.3	259.7	37.5	353.0	296.2	10.5	261.5	118.6	
Kurgan Region	21.5	4.2	6.9	0.4	7.0	0.0	3.1	2.3	20.7	4.3	6.3	1.2	6.4	0.0	2.6	2.3	
Orenburg Region	60.3	36.3	2.8	0.9	13.3	0.0	7.0	7.4	54.7	35.1	2.4	0.8	13.5	0.0	3.0	6.5	

End
(thousand rubles)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Perm Region	49.5	19.0	0.0	0.0	2.8	11.2	0.0	16.5	9.3	49.2	16.7	0.5	2.8	10.8	2.0	16.3	8.4
Sverdlovsk Region	758.3	101.9	18.7	332.7	212.9	212.9	9.5	82.5	64.3	764.7	86.6	17.9	326.1	210.4	7.6	116.0	61.0
Chelyabinsk Region	229.7	47.1	12.1	24.9	45.0	30.0	0.4	100.3	16.6	144.5	37.0	6.4	10.2	23.7	0.1	67.2	16.2
Republic of Bashkortostan	132.9	46.5	3.8	8.7	30.0	12.8	0.4	43.5	17.0	124.9	44.4	3.5	11.2	23.6	0.4	41.8	16.0
Udmurt Republic	90.1	59.7	0.4	0.9	12.8	0.4	0.4	15.9	7.1	59.5	35.7	0.4	0.7	7.8	0.4	14.5	8.1
WEST SIBERIA	920.2	216.9	32.7	90.0	309.0	8.7	282.8	97.4	888.9	205.3	68.4	50.0	14.8	207.5	14.8	342.9	90.0
Altai Territory	48.8	21.1	3.6	2.5	12.3	0.3	8.9	13.6	150.0	12.1	18.8	1.1	11.8	0.0	106.2	12.7	
Kemerovo Region	197.4	67.0	0.4	4.8	103.0	1.2	21.0	7.3	124.1	61.9	2.9	4.5	35.9	8.3	10.6	6.2	
Novosibirsk Region	187.1	21.7	16.4	25.9	36.1	0.0	87.2	11.9	173.3	28.1	13.1	16.9	15.6	0.0	99.7	9.7	
Omsk Region	172.7	35.2	8.1	3.2	55.3	3.7	67.2	6.3	164.5	37.3	10.3	3.3	51.3	2.9	59.4	6.8	
Tomsk Region	34.2	6.8	0.0	3.6	11.7	1.3	10.8	4.4	35.4	10.0	2.0	7.1	10.0	1.3	5.0	4.2	
Tyumen Region	251.4	62.7	2.5	49.7	89.0	2.2	45.3	51.0	213.3	53.9	1.9	35.3	80.7	2.3	39.2	47.8	
Republic of Altai	28.7	2.3	1.8	0.3	1.8	0.0	22.5	3.0	28.3	2.1	1.0	0.3	2.2	0.0	22.8	2.6	
EAST SIBERIA	761.9	508.7	3.8	12.3	85.3	10.2	141.6	51.5	484.5	341.1	3.6	10.3	7.2	69.9	7.2	52.4	48.6
Krasnoyarsk Territory	418.9	265.4	2.3	3.8	34.0	5.3	108.1	15.6	148.0	80.5	0.4	2.4	27.9	2.3	34.4	13.9	
Irkutsk Region	282.3	226.5	1.2	5.6	31.2	3.4	14.4	14.0	281.6	237.1	1.7	4.6	25.1	2.9	10.1	13.2	
Chita Region	25.0	12.2	0.3	0.5	8.9	1.2	1.8	7.5	28.9	12.8	1.4	0.7	10.4	1.9	1.7	9.9	
Republic of Buryatia	220	2.0	0.0	2.0	6.6	0.1	11.4	4.6	14.3	8.3	0.0	1.9	2.1	0.0	2.0	2.9	
Republic of Tyva	1.9	0.1	0.0	0.0	1.7	0.0	0.1	8.2	2.6	0.7	0.1	0.0	0.0	0.0	0.1	7.8	
Republic of Khakassia	11.9	2.6	0.0	0.5	2.9	0.1	5.8	1.6	9.1	1.6	0.0	0.6	2.8	0.0	4.1	1.0	
FAR EAST	767.5	193.9	47.9	57.2	320.1	8.8	139.6	51.5	573.2	172.0	44.7	18.3	243.4	6.9	87.9	53.4	
Primorski Territory	335.6	59.4	45.9	31.9	152.1	5.4	41.0	7.8	235.1	48.1	41.9	5.7	128.7	5.5	5.2	4.9	
Khabarovsk Territory	101.4	42.3	1.0	0.1	36.0	0.0	21.9	7.5	77.9	33.8	0.1	0.1	18.5	0.0	25.4	6.3	
Amur Region	58.4	13.2	0.9	3.5	26.4	0.1	14.2	5.7	81.6	49.1	1.2	2.7	15.8	0.0	12.9	12.2	
Kamchatka Region	21.9	7.4	0.0	0.0	13.3	0.3	1.0	7.4	20.1	8.4	0.0	0.0	10.5	0.3	0.9	9.0	
Magadan Region	99.9	52.8	0.0	9.4	30.9	1.4	5.5	3.3	61.3	25.2	0.0	0.3	29.5	0.0	6.3	3.0	
Sakhalin Region	47.2	3.5	0.0	1.2	40.2	0.8	1.6	3.9	20.3	0.0	0.1	0.0	18.8	0.8	0.6	3.6	
Chukotka Autonomous Area	12.8	11.5	0.0	0.0	0.6	0.6	0.1	0.3	5.4	4.6	0.0	0.0	0.6	0.1	0.1	0.3	
Republic of Sakha (Yakutia)	89.1	3.8	0.0	11.2	19.6	0.2	54.3	15.2	68.9	2.6	0.1	9.6	19.9	0.1	36.5	13.6	
Jewish Autonomous Area	1.2	0.2	0.0	0.0	1.0	0.0	0.0	0.4	2.6	0.2	1.4	0.0	1.0	0.0	0.0	0.4	
Kaliningrad Region	30.5	4.7	0.0	1.0	9.8	0.1	15.0	2.8	30.4	4.7	0.0	0.1	9.4	0.1	16.1	2.5	

¹ 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 Sectors¹

(thousand rubles)

	30.06.1999								30.09.1999							
	legal entities							individuals	legal entities							individuals
	total	including							total	including						
		industry	agri- culture	construc- tion	trade	transport	other sectors			industry	agri- culture	construc- tion	trade	transport	other sectors	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Russian Federation	22,174.1	9,910.7	165.9	379.8	6,317.0	525.0	4,875.6	597.9	18,496.8	6,276.1	136.8	228.7	4,692.0	486.3	6,676.9	585.6
NORTH	174.4	82.5	5.1	0.0	17.0	30.0	39.8	2.0	129.0	42.6	4.5	0.0	16.8	0.0	65.1	0.8
Arkhangelsk Region	103.2	82.5	5.1	0.0	10.8	0.0	4.7	1.2	62.5	41.9	4.5	0.0	11.2	0.0	4.9	0.1
Vologda Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	25.8	0.0	0.0	0.0	0.0	0.0	25.8	0.0
Murmansk Region	35.3	0.0	0.0	0.0	5.3	30.0	0.0	0.4	5.5	0.0	0.0	0.0	5.5	0.0	0.0	0.6
Republic of Karelia	35.0	0.0	0.0	0.0	0.0	0.0	35.0	0.2	34.5	0.0	0.0	0.0	0.0	0.0	34.5	0.0
Komi Republic	1.0	0.0	0.0	0.0	0.8	0.0	0.1	0.3	0.7	0.7	0.0	0.0	0.0	0.0	0.0	0.1
NORTH-WEST	661.0	219.1	0.0	24.8	294.5	41.4	81.3	115.9	557.7	45.2	0.0	6.0	310.9	47.9	147.7	79.8
St. Petersburg	569.3	176.7	0.0	24.8	287.1	8.1	72.7	113.7	489.7	41.2	0.0	3.4	300.2	8.4	136.5	75.6
Leningrad Region	81.3	42.5	0.0	0.0	7.3	23.0	8.6	2.1	51.3	3.1	0.0	2.6	10.6	23.8	11.2	4.1
Novgorod Region	0.2	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pskov Region	10.2	0.0	0.0	0.0	0.0	10.2	0.0	0.0	16.6	1.0	0.0	0.0	0.0	15.7	0.0	0.0
CENTRE	14,181.7	4,032.3	35.9	182.4	5,293.1	383.5	4,254.5	394.0	11,628.0	2,862.8	37.5	139.8	3,735.7	355.8	4,496.4	396.1
Bryansk Region	18.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	18.6	18.6	0.0	0.0	0.0	0.0	0.0	0.1
Vladimir Region	2.0	2.0	0.0	0.0	0.0	0.0	0.0	0.9	2.1	2.1	0.0	0.0	0.0	0.0	0.0	1.5
Ivanovo Region	2.2	0.0	0.0	0.0	0.0	0.0	2.2	0.8	2.3	0.0	0.0	0.0	0.0	0.0	2.3	1.1
Tver Region	259.5	254.1	0.1	0.0	5.3	0.0	0.0	0.3	265.3	259.6	0.1	0.0	5.6	0.0	0.0	5.8
Kaluga Region	24.7	3.2	0.0	7.0	3.2	0.0	11.3	2.4	27.5	10.5	0.0	7.2	3.2	0.0	6.6	2.2
Kostroma Region	3.2	0.0	0.0	0.0	0.0	0.0	3.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Moscow	13,055.1	3,359.9	35.8	175.4	4,998.0	361.8	4,124.2	372.7	10,605.0	2,220.8	37.3	132.6	3,428.0	335.5	4,450.7	374.3
Moscow Region	739.5	328.0	0.0	0.0	285.6	20.5	105.3	15.5	623.5	280.9	0.0	0.0	294.2	19.1	29.3	9.9
Orel Region	67.9	67.1	0.0	0.0	0.0	0.0	0.8	0.0	69.5	69.5	0.0	0.0	0.0	0.0	0.0	0.0
Ryazan Region	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.2	0.0	0.0	0.0
Smolensk Region	7.5	0.0	0.0	0.0	0.0	0.0	7.5	0.0	7.5	0.0	0.0	0.0	0.0	0.0	7.5	0.0
Tula Region	1.9	0.0	0.0	0.0	0.8	1.2	0.0	1.2	2.0	0.8	0.0	0.0	0.0	1.2	0.0	1.2
Yaroslavl Region	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	4.5	0.0	0.0	0.0	4.5	0.0	0.0	0.0

Cont.

	(thousand rubles)																
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
VOLGA-VYATKA REGION	437.1	362.5	0.0	5.0	46.3	0.4	23.0	10.4	448.2	143.9	0.0	4.1	46.9	0.5	252.9	12.4	
Nizhni Novgorod Region	429.5	362.5	0.0	5.0	45.4	0.4	16.2	8.4	441.2	143.9	0.0	4.1	46.9	0.5	245.9	11.8	
Kirov Region	7.6	0.0	0.0	0.0	0.8	0.0	6.7	1.4	7.0	0.0	0.0	0.0	0.0	0.0	7.0	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	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6	
Chuvash Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
CENTRAL-BLACK SOIL REGION	836.7	826.4	0.0	0.0	0.0	0.0	10.3	3.8	608.6	566.2	0.1	0.0	0.0	3.9	38.4	3.7	
Belgorod Region	806.8	806.8	0.0	0.0	0.0	0.0	0.0	0.0	551.1	551.0	0.1	0.0	0.0	0.0	0.0	0.1	
Voronezh Region	21.2	12.1	0.0	0.0	0.0	0.0	9.1	0.1	25.8	12.5	0.0	0.0	0.0	3.9	9.4	0.0	
Kursk Region	3.7	2.5	0.0	0.0	0.0	0.0	1.2	2.5	2.7	2.7	0.0	0.0	0.0	0.0	0.0	2.6	
Lipetsk Region	4.9	4.9	0.0	0.0	0.0	0.0	0.0	1.2	29.0	0.0	0.0	0.0	0.0	0.0	29.0	1.1	
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	
VOLGA REGION	1,972.9	1,609.5	0.5	94.9	134.6	0.0	133.3	3.7	1,585.8	607.1	0.0	2.3	94.7	1.2	880.6	6.1	
Astrakhan Region	4.2	0.0	0.0	0.0	0.8	0.0	3.4	0.1	3.8	0.0	0.0	0.0	0.8	0.0	3.0	0.1	
Volgograd Region	103.2	8.2	0.0	94.9	0.0	0.0	0.0	1.1	120.1	0.0	0.0	0.0	0.0	0.0	120.0	0.4	
Samara Region	10.8	0.0	0.0	0.0	5.0	0.0	5.9	0.5	10.4	0.2	0.0	2.3	1.7	0.1	6.1	4.1	
Penza 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	
Saratov Region	107.2	39.4	0.5	0.0	67.3	0.0	0.0	1.1	69.7	0.0	0.0	0.0	69.7	0.0	0.0	1.0	
Ulyanovsk Region	1.8	0.0	0.0	0.0	0.0	0.0	1.8	0.0	1.9	1.9	0.0	0.0	0.0	0.0	0.0	0.0	
Republic of Kalmykia	127.7	127.4	0.0	0.0	0.1	0.0	0.2	0.0	122.2	122.2	0.0	0.0	0.0	0.0	0.0	0.0	
Republic of Tatarstan	1,618.0	1,434.5	0.0	0.0	61.4	0.0	122.1	0.8	1,257.8	482.9	0.0	0.0	22.4	1.1	751.4	0.4	
NORTH CAUCASUS	231.7	136.6	43.8	0.0	31.7	0.0	19.6	3.6	220.8	120.7	24.2	0.0	21.7	0.0	54.2	6.0	
Krasnodar Territory	36.7	23.3	0.0	0.0	11.8	0.0	1.7	1.8	54.5	0.0	0.0	0.0	3.8	0.0	50.7	1.8	
Stavropol Territory	15.7	0.0	0.0	0.0	0.0	0.0	15.7	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Rostov Region	51.2	0.9	43.8	0.0	4.2	0.0	2.2	1.4	34.4	4.3	24.2	0.0	3.7	0.0	2.2	1.8	
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	126.8	112.4	0.0	0.0	14.5	0.0	0.0	0.0	130.7	116.4	0.0	0.0	14.3	0.0	0.0	0.0	
Republic of Northern Ossetia — Alania	1.3	0.0	0.0	0.0	1.3	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0	1.3	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	
URALS	441.4	349.3	1.6	0.6	35.8	0.0	54.1	16.1	214.2	119.8	1.6	0.0	45.9	0.0	46.9	16.0	
Kurgan Region	1.6	0.0	1.6	0.0	0.0	0.0	0.0	0.0	1.6	0.0	1.6	0.0	0.0	0.0	0.0	0.0	
Orenburg Region	19.6	19.6	0.0	0.0	0.0	0.0	0.0	0.8	19.6	19.6	0.0	0.0	0.0	0.0	0.0	0.7	

1	End (thousand rubles)															
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Perm Region	32.5	32.5	0.0	0.0	0.0	0.0	0.0	0.2	33.6	0.0	0.0	0.0	0.0	0.0	33.6	0.2
Sverdlovsk Region	282.5	210.3	0.0	0.6	27.2	0.0	44.5	13.2	106.1	66.4	0.0	0.0	36.0	0.0	3.7	13.3
Chelyabinsk Region	65.6	62.5	0.0	0.0	2.5	0.0	0.6	0.2	19.9	15.0	0.0	0.0	4.3	0.0	0.6	0.4
Republic of Bashkortostan	20.4	7.5	0.0	0.0	4.4	0.0	8.6	0.0	14.3	1.3	0.0	0.0	4.5	0.0	8.5	0.0
Udmurt Republic	19.2	17.1	0.0	0.0	1.7	0.0	0.5	1.8	19.1	17.7	0.0	0.0	1.1	0.0	0.4	1.4
WEST SIBERIA	721.9	499.1	4.5	50.4	107.3	0.0	60.5	23.8	636.0	250.3	66.7	53.7	146.6	0.0	118.8	39.5
Altai Territory	4.0	0.0	0.0	0.0	0.7	0.0	3.3	0.0	6.6	3.5	0.0	0.0	0.6	0.0	2.6	0.7
Kemerovo Region	93.4	57.0	0.0	0.0	36.2	0.0	0.1	1.0	86.7	53.4	0.0	0.0	33.1	0.0	0.1	1.1
Novosibirsk Region	42.9	9.2	0.0	1.8	11.9	0.0	20.0	1.2	99.0	5.8	62.2	3.5	9.1	0.0	18.3	2.6
Omsk Region	153.7	84.9	0.0	0.0	38.6	0.0	30.2	3.9	94.0	29.8	0.0	0.0	28.0	0.0	36.2	14.5
Tomsk Region	177.7	173.1	0.0	0.0	0.7	0.0	3.8	7.4	159.1	157.4	0.0	0.0	0.9	0.0	0.8	7.5
Tyumen Region	250.2	174.8	4.5	48.6	19.3	0.0	3.0	10.3	190.6	0.3	4.4	50.2	74.8	0.0	60.8	13.1
Republic of Altai	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EAST SIBERIA	1,409.3	1,315.5	2.2	7.1	10.3	0.6	73.5	10.3	1,372.2	1,247.3	2.3	7.0	5.9	8.3	101.4	12.2
Krasnoyarsk Territory	78.1	23.5	2.2	7.1	3.9	0.0	41.4	9.1	65.3	2.8	2.3	7.0	3.8	8.3	41.2	10.8
Irkutsk Region	1,309.1	1,277.2	0.0	0.0	0.1	0.6	31.2	0.0	1,297.6	1,238.3	0.0	0.0	0.0	0.0	59.3	0.2
Chita Region	14.8	14.8	0.0	0.0	0.0	0.0	0.0	1.2	6.3	6.3	0.0	0.0	0.0	0.0	0.0	1.2
Republic of Buryatia	6.4	0.0	0.0	0.0	6.4	0.0	0.0	0.0	2.1	0.0	0.0	0.0	2.1	0.0	0.0	0.0
Republic of Tyva	0.9	0.0	0.0	0.0	0.0	0.0	0.9	0.0	1.0	0.0	0.0	0.0	0.0	0.0	1.0	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
FAR EAST	491.0	109.3	72.2	14.6	249.6	24.0	21.3	6.2	560.9	267.1	0.0	15.8	251.5	22.0	4.5	5.0
Primorski Territory	150.5	74.2	0.0	14.6	33.9	24.0	3.9	2.9	67.7	0.4	0.0	15.8	28.5	22.0	1.0	1.7
Khabarovsk Territory	202.6	5.2	0.1	0.0	191.2	0.0	6.2	0.8	199.1	0.5	0.0	0.0	197.9	0.0	0.6	0.8
Amur Region	7.0	2.7	0.0	0.0	1.6	0.0	2.8	0.8	7.3	2.8	0.0	0.0	1.6	0.0	2.9	0.8
Kamchatka Region	90.8	10.6	72.2	0.0	7.9	0.0	0.0	0.0	19.1	11.0	0.0	0.0	8.0	0.0	0.0	0.0
Magadan Region	20.6	6.2	0.0	0.0	14.4	0.0	0.0	0.0	21.2	6.4	0.0	0.0	14.8	0.0	0.0	0.0
Sakhalin Region	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7
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)	19.0	10.4	0.0	0.0	0.0	0.0	8.5	0.2	246.0	246.0	0.0	0.0	0.0	0.0	0.0	0.0
Jewish Autonomous Area	0.6	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.6	0.0	0.0	0.0
Kaliningrad Region	615.0	368.7	0.0	0.0	96.8	45.2	104.3	7.9	535.4	2.9	0.0	0.0	15.5	46.8	470.1	8.2

1 Quarterly reports by credit institutions. The data on the volume of overdue debt on credits extended to the borrowers of different regions are shown by the borrowers' location.

Table 4.5

Composition and Structure of Investment Portfolio of Credit Institutions

(thousand rubles)

1	30.09.1999					31.12.1999 ¹				
	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	213,772,274	199,319,209	8,783,897	4,936,473	2,043,765	227,690,165	213,704,621	25,348,336	6,845,437	2,380,356
NORTH	229,843	216,540	42,317	1,625	16,399	213,880	208,705	64,598	1,524	16,376
Arkhangelsk Region	4,530	4,530	1,135	33	231	4,530	4,530	1,117	33	232
Vologda Region	85,251	74,754	37,140	447	13,558	71,342	68,334	35,274	446	13,513
Murmansk Region	79,361	79,361	1,591	100	1,149	66,442	66,442	1,591	0	1,159
Republic of Karelia	3,118	3,118	93	0	0	3,118	3,118	93	0	0
Komi Republic	57,583	54,777	2,358	1,045	1,461	68,448	66,281	26,523	1,045	1,472
NORTH-WEST	3,344,726	3,188,350	143,120	47,412	15,016	3,047,603	2,934,949	120,477	48,664	17,588
St. Petersburg	3,324,545	3,169,273	133,928	47,107	13,991	3,026,288	2,916,738	112,918	48,369	16,550
Leningrad Region	15,152	14,388	3,722	284	13	16,286	13,522	3,043	274	22
Novgorod Region	4,136	3,796	4,835	0	1,012	4,136	3,796	3,961	0	1,016
Pskov Region	893	893	635	21	0	893	893	555	21	0
CENTRE	204,386,865	190,230,082	7,703,635	4,728,151	1,627,131	218,101,722	204,341,571	24,142,996	6,603,969	1,954,751
Bryansk Region	0	0	1,018	200	228	0	0	959	200	228
Vladimir Region	4,364	4,364	100	0	30	4,364	4,364	100	0	30
Ivanovo Region	4,826	4,526	1,854	0	643	2,417	2,117	1,391	0	643
Tver Region	206,465	5,880	5,715	491	975	6,019	6,019	8,158	491	973
Kaluga Region	3,721	3,721	232	0	1,209	3,721	3,721	233	0	1,210
Kostroma Region	357	0	28	0	0	348	0	236	0	0
Moscow	203,800,238	189,847,734	7,632,098	4,680,442	1,567,069	217,717,119	203,960,653	24,068,461	6,556,237	1,896,368
Moscow Region	220,426	218,449	49,472	46,590	51,106	219,361	217,384	50,675	46,621	49,524
Orel Region	2,781	2,781	81	31	369	2,425	2,425	81	31	368
Ryazan Region	92,695	92,695	1,801	70	1,524	97,608	97,608	1,781	62	1,474
Smolensk Region	18,140	18,140	2,440	0	41	23,480	23,480	2,491	0	41
Tula Region	13,353	13,353	6,370	325	3,458	7,394	7,394	6,152	325	3,458
Yaroslavl Region	19,499	18,439	2,426	2	479	17,466	16,406	2,278	2	434

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA-VYATKA REGION	237,100	232,502	50,798	659	15,152	258,047	256,206	48,451	681	15,657
Nizhni Novgorod Region	215,763	212,575	37,663	619	13,946	237,878	237,172	38,764	643	15,018
Kirov Region	409	409	410	0	31	409	409	365	0	31
Republic of Mariy-El	612	612	1,605	30	70	612	612	1,225	30	70
Republic of Mordovia	18,881	18,881	10,752	10	844	17,980	17,980	7,717	8	388
Chuvash Republic	1,435	25	368	0	261	1,168	33	380	0	150
CENTRAL-BLACK SOIL REGION	66,666	65,410	15,935	1,443	3,118	90,871	89,615	16,775	1,201	2,963
Belgorod Region	25,511	25,511	1,948	9	120	26,215	26,215	587	13	30
Voronezh Region	24,803	23,547	9,059	1,283	1,862	48,146	46,890	9,770	1,037	1,804
Kursk Region	10,977	10,977	3,127	0	702	10,982	10,982	4,617	0	702
Lipetsk Region	40	40	1,552	89	311	40	40	1,552	89	304
Tambov Region	5,335	5,335	249	62	123	5,488	5,488	249	62	123
VOLGA REGION	1,214,375	1,189,195	164,789	86,015	89,353	945,490	900,523	171,127	126,873	90,455
Astrakhan Region	187,970	179,803	6,948	2,138	1,878	195,622	193,221	6,690	53	1,877
Volgograd Region	31,531	27,214	3,831	0	534	30,720	25,864	3,802	0	428
Samara Region	478,782	476,878	47,304	2,102	13,294	216,054	211,475	38,199	501	13,746
Penza Region	23,312	23,312	523	317	373	29,720	29,720	64	329	362
Saratov Region	77,157	76,935	12,078	18,309	1,898	64,266	64,044	7,939	13,232	1,595
Ulyanovsk Region	43,456	43,456	2,024	0	320	43,456	43,456	14,26	0	60
Republic of Kalmykia	24,560	24,560	847	0	353	24,559	24,559	847	0	313
Republic of Tatarstan	347,607	337,037	91,234	63,149	70,703	341,093	308,184	112,160	112,758	72,074
NORTH CAUCASUS	1,006,312	1,000,232	68,128	3,129	29,290	1,042,173	1,038,410	69,397	1028	31,227
Krasnodar Territory	112,419	112,219	7,265	17	4,554	120,597	120,397	6,106	17	4,419
Stavropol Territory	5,813	5,549	1,975	227	40	14,319	14,173	1,800	210	10
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Rostov Region	43,732	43,732	44,006	2,665	16,484	54,307	54,307	43,061	581	15,552
Adigei Republic	973	973	234	0	195	973	973	234	0	194
Republic of Dagestan	819,285	817,943	13,082	0	5,589	828,881	828,744	3,554	0	7,152
Kabardino-Balkar Republic	8,207	3,933	942	220	468	7,213	3,933	14,051	220	1,410
Republic of Northern Ossetia — Alania	1,157	11,157	494	0	1,694	11,157	11,157	461	0	2,224
Karachai-Cherkess Republic	4,726	4,726	130	0	266	4,726	4,726	130	0	266
URALS	2,131,783	2,082,635	192,131	40,740	187,141	2,681,077	2,649,843	173,939	33,703	193,366
Kurgan Region	639	639	0	0	68	639	639	0	0	2
Orenburg Region	4,323	4,259	5,502	200	1,428	5,851	5,390	5,044	400	1,419

1	End (thousand rubles)									
	2	3	4	5	6	7	8	9	10	11
Perm Region	30,076	30,040	13,981	443	2,484	32,034	31,998	11,130	429	2,522
Sverdlovsk Region	380,857	379,785	105,513	19,799	127,421	418,150	417,760	83,539	12,629	137,362
Chelyabinsk Region	188,337	165,979	29,228	1,671	11,162	358,914	336,048	32,612	1,678	9,928
Republic of Bashkortostan	1,511,581	1,486,253	21,858	17,288	42,687	1,845,222	1,838,002	24,952	17,288	40,291
Udmurt Republic	15,970	15,680	16,049	1,339	1,891	20,267	20,006	16,662	1,279	1842
WEST SIBERIA	375,317	360,935	326,014	18,527	44,224	459,009	445,674	465,249	19,028	41,813
Altai Territory	9,854	9,854	2,390	36	2,352	11,364	11,364	2,390	36	2,431
Kemerovo Region	127,414	127,182	55,920	2,860	3,467	119,738	119,738	74,709	2,976	3,112
Novosibirsk Region	69,465	61,711	18,886	7,356	3,338	99,138	92,129	18,352	7,356	8,713
Omsk Region	64,304	62,251	15,191	1,100	15,593	53,352	51,299	17,220	1,100	15,245
Tomsk Region	3,138	2,545	6,322	182	3,498	3,261	2,668	5,934	109	2,250
Tyumen Region	100,004	96,254	226,787	6,992	15,906	170,399	166,719	346,136	7,300	9,992
Republic of Altai	1,138	1,138	518	1	70	1,757	1,757	508	151	70
EAST SIBERIA	128,271	10,9350	20,416	3,826	2,812	115,604	109,689	19,139	3,763	6,175
Krasnoyarsk Territory	29,778	29,769	11,756	28	2,216	29,767	29,758	10,590	20	2,194
Irkutsk Region	87,416	72,133	6,985	3,148	218	75,297	71,464	6,984	3,093	204
Chita Region	108	108	110	0	0	116	116	110	0	0
Republic of Buryatia	3,767	138	1,456	650	378	2,143	70	1,411	650	3,777
Republic of Tyva	5,796	5,796	24	0	0	8,281	8,281	24	0	0
Republic of Khakassia	1,406	1,406	85	0	0	0	0	20	0	0
FAR EAST	526,626	524,782	49,143	4,669	8,757	565,964	564,120	48,919	4,726	4,659
Primorski Territory	360,880	360,880	14,357	519	4,113	39,4551	394,551	18,964	519	1,083
Khabarovsk Territory	68,356	67,859	7,236	18	608	68,508	68,011	5,901	8	570
Amur Region	0	0	278	0	26	0	0	278	0	22
Kamchatka Region	41,984	41,984	12,907	3,811	1,744	45,854	45,854	11,205	3,878	744
Magadan Region	32,124	32,124	138	75	425	32,124	32,124	138	75	425
Sakhalin Region	21,419	21,419	7,782	246	52	22,631	22,631	7,783	246	5
Chukotka Autonomous Area	0	0	0	0	0	—	—	—	—	—
Republic of Sakha (Yakutia)	1,863	516	6,445	0	1,789	2,296	949	4,650	0	1,810
Jewish Autonomous Area	0	0	0	0	0	—	—	—	—	—
Kaliningrad Region	124,390	119,196	7,471	277	5,372	168,725	165,316	7,269	277	5,326

¹ Preliminary data.

Table 4.6

Discounted Promissory Notes

(thousand rubles)

	30.09.1999			31.12.1999 ¹		
	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	
1	2	3	4	5	6	7
Russian Federation	70,343,678	328,800	7,445,034	54,005,023	164,754	11,814,951
NORTH	463,717	14,302	0	392,920	8,711	18,522
Arkhangelsk Region	18,396	563	0	16,789	184	0
Vologda Region	225,902	0	0	239,620	0	0
Murmansk Region	35,442	0	0	11,211	0	0
Republic of Karelia	0	0	0	694	0	0
Komi Republic	183,977	13,739	0	124,606	8,527	18,522
NORTH-WEST	3,587,256	0	45,011	2,923,097	0	553,130
St. Petersburg	3,470,105	0	45,011	2,778,713	0	553,130
Leningrad Region	66,805	0	0	106,476	0	0
Novgorod Region	7,266	0	0	1,831	0	0
Pskov Region	43,080	0	0	36,077	0	0
CENTRE	50,262,717	10,359	7,074,585	42,370,704	40,355	11,135,394
Bryansk Region	57,662	29	0	33,766	17	0
Vladimir Region	10,248	0	0	4,288	0	0
Ivanovo Region	24,285	0	0	25,596	0	0
Tver Region	146,116	0	45,925	42,005	0	27,691
Kaluga Region	20,085	0	0	40,878	0	0
Kostroma Region	7,664	0	0	1,335	0	0
Moscow	48,840,150	10,330	7,028,660	40,861,988	37,337	11,107,703
Moscow Region	820,782	0	0	1,053,109	3,001	0
Orel Region	6,132	0	0	3,173	0	0
Ryazan Region	84,390	0	0	61,372	0	0
Smolensk Region	79,201	0	0	83,541	0	0
Tula Region	80,457	0	0	72,876	0	0
Yaroslavl Region	85,545	0	0	86,777	0	0

Cont.
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	391,517	995	61,696	515,133	3,528	31,050
Nizhni Novgorod Region	363,014	0	61,696	470,435	0	31,050
Kirov Region	11,202	0	0	23,725	0	0
Republic of Mariy-El	0	0	0	2,400	0	0
Republic of Mordovia	9,451	0	0	6,595	0	0
Chuvash Republic	7,850	995	0	11,978	3,528	0
CENTRAL-BLACK SOIL REGION	64,913	0	0	49,492	0	2,700
Belgorod Region	29,446	0	0	21,449	0	2,700
Voronezh Region	12,466	0	0	6,336	0	0
Kursk Region	15,529	0	0	16,508	0	0
Lipetsk Region	720	0	0	4,720	0	0
Tambov Region	6,752	0	0	479	0	0
VOLGA REGION	2,678,832	285,579	191,492	1,999,842	93,312	22,950
Astrakhan Region	4,257	0	0	4,305	0	0
Volgograd Region	50,755	0	0	46,463	0	0
Samara Region	1,721,801	145	186,476	1,089,544	468	22,950
Penza Region	40,257	0	0	52,107	0	0
Saratov Region	178,079	28	5,016	209,320	21	0
Ulyanovsk Region	730	0	0	402	0	0
Republic of Kalmykia	996	1	0	1,135	1	0
Republic of Tatarstan	681,957	285,405	0	596,566	92,822	0
NORTH CAUCASUS	6,843,113	25	2,631	331,828	0	2,160
Krasnodar Territory	135,891	0	0	99,128	0	0
Stavropol Territory	19,536	25	0	23,659	0	0
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	162,171	0	2,631	170,585	0	0
Adigei Republic	1,609	0	0	448	0	0
Republic of Dagestan	6,501,700	0	0	16,002	0	0
Kabardino-Balkar Republic	200	0	0	0	0	0
Republic of Northern Ossetia — Alania	22,006	0	0	22,006	0	0
Karachai-Cherkess Republic	0	0	0	0	0	2,160
URALS	2,285,346	150	0	2,000,519	3	8,100
Kurgan Region	14,742	0	0	22,307	0	0
Orenburg Region	63,379	0	0	65,604	0	0

1	End (thousand rubles)						
	2	3	4	5	6	7	
Perm Region	211,220	0	0	138,290	0	0	
Sverdlovsk Region	1,211,458	130	0	1,169,461	0	8,100	
Chelyabinsk Region	189,768	0	0	105,542	0	0	
Republic of Bashkortostan	476,728	0	0	400,460	0	0	
Udmurt Republic	118,051	20	0	98,855	3	0	
WEST SIBERIA	2,636,880	9,488	9,199	2,542,560	8,739	9,921	
Altai Territory	37,431	0	0	28,021	0	0	
Kemerovo Region	312,855	2,230	4,810	314,326	2,125	5,179	
Novosibirsk Region	101,425	2,320	0	125,340	2,370	0	
Omsk Region	217,208	0	0	116,188	0	0	
Tomsk Region	153,652	0	0	106,542	50	0	
Tyumen Region	1,790,377	4,938	4,389	1,833,349	4,194	4,742	
Republic of Altai	23,932	0	0	18,794	0	0	
EAST SIBERIA	549,616	0	28,397	340,374	0	0	
Krasnoyarsk Territory	418,707	0	27,340	241,815	0	0	
Irkutsk Region	73,313	0	1,057	57,343	0	0	
Chita Region	410	0	0	350	0	0	
Republic of Buryatia	52,416	0	0	35,781	0	0	
Republic of Tyva	1,350	0	0	1,600	0	0	
Republic of Khakassia	3,420	0	0	3,485	0	0	
FAR EAST	502,093	7,814	31,520	493,141	10,018	31,023	
Primorski Territory	181,426	0	31,520	180,931	0	31,023	
Khabarovsk Territory	31,522	6,497	0	41,207	9,211	0	
Amur Region	6,256	0	0	4,755	0	0	
Kamchatka Region	89,295	452	0	92,898	0	0	
Magadan Region	32,521	0	0	35,010	0	0	
Sakhalin Region	23,207	0	0	23,608	0	0	
Chukotka Autonomous Area	0	0	0	—	—	0	
Republic of Sakha (Yakutia)	137,866	865	0	114,732	807	0	
Jewish Autonomous Area	0	0	0	—	—	0	
Kaliningrad Region	77,678	88	503	45,413	88	1	

¹ Preliminary data.