

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN
OF BANKING STATISTICS**

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To improve the existing practice of disseminating data in accordance with IMF Special Data Dissemination Standard (SDDS), we herein inform our readers about approximate dates of publication of some banking statistics indicators in December 1999 — March 2000:

| | Release data in 1999—2000 (The period (or date) to which data to be released relate is shown in parentheses) | | | |
|---|---|--------------------------|--------------------------|---|
| | December | January | February | March |
| 1. Main aggregates of analytical accounts of banking sector — money M0, M2 (monetary survey methodology), domestic credit (broken down by resident sectors) and net external position, end of period | 31.12.1999* (11.1999) | | 4.02.2000* (12.1999) | 1.03.2000* (01.2000) 31.03.2000* (02.2000) |
| 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 | 16.12.1999* (11.1999) | 17.01.2000* (12.1999) | 16.02.2000* (01.2000) | 15.03.2000* (02.2000) |
| 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 | 30.12.1999 (Q3.1999) | | | 31.03.2000 (Q4.1999) |
| 4. International reserves: monetary gold, foreign exchange, Special Drawing Rights (SDRs), reserve position in the IMF, end of period | 7.12.1999 (11.1999) | 10.01.2000 (12.1999) | 7.02.2000 (01.2000) | 7.03.2000 (02.2000) |
| 5. Merchandise trade for reporting month (according to the balance of payments methodology) | 13.12.1999 (10.1999) | 12.01.2000 (11.1999) | 11.02.2000 (12.1999) | 13.03.2000 (01.2000) |
| 6. International investment position of credit institutions: direct, portfolio and other investment end of reporting quarter | 30.12.1999 (Q3.1999) | | | 31.03.2000 (Q4.1999) |
| 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 | | | |
| 1997 | 2,521.9 | 0.9 | 0.5 | 3.4 | 11.0 |
| 1998 | 2,684.5 | -4.6 | -6.2 | 3.2 | 84.4 |
| 1998 | | | | | |
| Q1 | 545.2 | -0.6 | -0.6 | 3.6 | 3.1 ³ |
| Q2 | 606.6 | -1.4 | -1.7 | 4.4 | 1.0 ³ |
| Q3 | 698.9 | -7.2 | -11.4 | 1.5 | 43.8 ³ |
| Q4 | 833.9 | -7.8 | -9.9 | 3.5 | 23.3 ³ |
| January | 174.7 | -0.5 | -0.5 | 5.0 | 1.5 |
| February | 174.0 | -0.5 | -0.9 | 1.2 | 2.4 |
| March | 196.4 | -0.8 | -0.5 | 6.8 | 3.1 |
| April | 203.4 | -1.1 | 0.0 | 4.1 | 3.5 |
| May | 191.0 | -1.4 | -2.2 | 3.8 | 4.0 |
| June | 212.2 | -1.7 | -2.5 | 5.0 | 4.1 |
| July | 212.8 | -4.4 | -8.3 | 3.9 | 4.2 |
| August | 221.9 | -7.2 | -11.8 | 0.7 | 8.1 |
| September | 264.2 | -10.4 | -13.8 | 0.3 | 49.6 |
| October | 272.1 | -9.0 | -11.4 | 3.3 | 56.4 |
| November | 248.7 | -8.2 | -10.0 | 4.6 | 65.3 |
| December | 313.1 | -6.1 | -8.2 | 2.9 | 84.4 |
| 1999 | | | | | |
| Q1 | 823.1 | -2.8 | -3.5 | 2.3 | 16.0 ³ |
| Q2 | 1,020.1 | 1.4 | 1.8 | 2.6 | 7.3 ³ |
| Q3 | ... | ... | 8.1 | ... | 5.6 ³ |
| 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 | ... | ... | 9.7 | ... | 31.4 |

¹ GDP in 1998 and in 1st quarter of 1999 — estimates.² Data for 1997 are in trillion rubles.³ As % of previous period.

Table 1.2

Individual Indicators Featuring the Fiscal Sphere

(billion rubles)

| | Consolidated budget | | | | | Federal budget | | | | | Regional budgets | | | | |
|---------------------|---------------------|--------------|-----------------|--------------|---|--------------------|--------------|-----------------|--------------|---|--------------------|--------------|-----------------|--------------|---|
| | Revenues | of which: | | Expenditures | Balance of revenues and expenditures (— deficit; + surplus) | Revenues | of which: | | Expenditures | Balance of revenues and expenditures (— deficit; + surplus) | Revenues | of which: | | Expenditures | Balance of revenues and expenditures (— deficit; + surplus) |
| | | tax receipts | nontax revenues | | | | tax receipts | nontax revenues | | | | tax receipts | nontax revenues | | |
| 1997 ¹ | 687.8 ² | 572.5 | 62.8 | 806.2 | —118.4 | 322.8 ² | 243.5 | 41.7 | 409.3 | —86.5 | 414.9 ² | 329.0 | 21.1 | 446.9 | —32.0 |
| 1998 | 657.1 | 544.1 | 61.9 | 753.0 | —95.9 | 302.4 | 236.0 | 39.7 | 388.9 | —86.5 | 397.7 | 308.1 | 22.2 | 407.1 | —9.4 |
| 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 | 238.5 | 191.0 | 31.1 | 264.7 | —26.2 | 110.3 | 81.4 | 23.1 | 139.8 | —29.5 | 149.0 | 109.6 | 8.1 | 145.7 | 3.3 |
| January — September | 418.6 | 353.1 | 30.8 | 488.3 | —69.7 | 192.1 | 154.6 | 16.6 | 249.1 | —57.0 | 248.7 | 198.5 | 14.1 | 261.4 | —12.7 |
| January — October | 471.3 | 397.2 | 35.4 | 547.8 | —76.5 | 215.7 | 173.9 | 19.3 | 281.9 | —66.1 | 280.5 | 223.3 | 16.1 | 290.9 | —10.4 |
| January — November | 534.9 | 452.4 | 38.9 | 622.2 | —87.3 | 243.3 | 197.8 | 21.1 | 320.9 | —77.5 | 321.0 | 254.5 | 17.8 | 330.8 | —9.8 |
| January — December | 657.1 | 544.1 | 61.9 | 753.0 | —95.9 | 302.4 | 236.0 | 39.7 | 388.9 | —86.5 | 397.7 | 308.1 | 22.2 | 407.1 | —9.4 |
| 1999 | | | | | | | | | | | | | | | |
| 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 |

¹ According to the Russian budgetary classification that was effective until January 1, 1998.² Taking into account allocations to special budgetary funds.

Table 1.3

Sources of Funding the Federal Budget Deficit

(billion rubles)

| | Sources of funding federal budget deficit, total ¹ | | Including | | | | | | |
|---------------------|---|------------------|------------------------|--|---|--------------------------------|------|---------------------------------|--|
| | 1 | Domestic sources | Bank of Russia credits | Short-term government securities (GKO) | of which: | | | State savings loan bonds (OGSZ) | |
| | | | | | Variable- and fixed-income federal loan bonds (OFZ-PK and OFZ-PD) | Nonmarketable government bonds | 7 | | |
| 2 | 3 | 4 | 5 | 6 | 7 | | | | |
| 1997 ² | 86.5 | 33.0 | -0.6 | 36.4 | 0.0 | 0.0 | 5.1 | | |
| 1998 | 86.5 | -3.6 | 0.0 | -57.0 | 85.9 | 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 | 29.5 | 12.3 | 0.0 | -0.7 | 33.5 | -1.7 | 0.0 | | |
| January — September | 57.0 | -15.9 | 0.0 | -56.3 | 52.4 | 2.6 | 1.5 | | |
| January — October | 66.1 | -12.0 | 0.0 | -56.6 | 55.9 | 2.6 | 1.5 | | |
| January — November | 77.5 | -6.8 | 0.0 | -56.9 | 65.9 | 0.9 | 1.5 | | |
| January — December | 86.5 | -3.6 | 0.0 | -57.0 | 85.9 | 0.9 | 1.5 | | |
| 1999 | | | | | | | | | |
| 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 | | |

End
(billion rubles)

| | Including | | | | | | of which: | |
|---------------------|--|--|---|-----------------|--|--|-----------|--|
| | of which: | | | Foreign sources | Credits from international financial organisations | Credits extended to Russia by foreign governments and foreign commercial banks and companies | | |
| | Receipts from sales of government and municipal property | Government reserves of precious metals and precious stones | Change of budget fund balances in bank accounts | | | | | |
| | 8 | 9 | 10 | 11 | 12 | 13 | | |
| 1997 ² | — | — | —9.5 | 53.5 | 24.9 | 28.6 | | |
| 1998 | — | — | —30.8 | 90.2 | 12.2 | 78.0 | | |
| 1998 | | | | | | | | |
| 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 | — | — | —19.5 | 17.3 | —6.6 | 23.9 | | |
| January — September | — | — | —11.3 | 72.9 | 18.8 | 54.1 | | |
| January — October | — | — | —10.8 | 78.2 | 14.2 | 64.0 | | |
| January — November | — | — | —14.1 | 84.3 | 12.1 | 72.2 | | |
| January — December | — | — | —30.8 | 90.2 | 12.2 | 78.0 | | |
| 1999 | | | | | | | | |
| 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 | | |

¹ Taking into account deductions to special budgetary funds.

² According to the Russian budgetary classification that was effective until January 1, 1998.

Table 1.4

The Russian Federation Balance of Payments Current Account

(USD million)

| Period | 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 | 3,256 | 12,935 | 87,734 | 301 | 4,000 | 2,575 | 270 | 92,306 |
| 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 | 870 | 2,904 | 21,462 | 51 | 2,426 | 2,013 | 69 | 24,009 |
| Q2, 1998 | 18,835 | 741 | 1,854 | 734 | 3,329 | 22,164 | 74 | 761 | 332 | 71 | 23,070 |
| Q3, 1998 | 18,093 | 780 | 2,211 | 700 | 3,691 | 21,783 | 82 | 503 | 135 | 54 | 22,421 |
| Q4, 1998 | 19,314 | 927 | 1,132 | 953 | 3,012 | 22,325 | 94 | 310 | 95 | 76 | 22,806 |
| Q1, 1999 | 15,628 | 658 | 813 | 622 | 2,093 | 17,720 | 102 | 2,166 | 1,987 | 54 | 20,042 |
| Q2, 1999 | 16,918 | 767 | 1,076 | 693 | 2,536 | 19,454 | 111 | 598 | 330 | 233 | 20,397 |

Cont.

Current Account

| Period | (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 | 5,060 | 4,871 | 543 | 71,117 |
| 1995 | 62,188 | 3,099 | 11,599 | 5,271 | 19,969 | 82,157 | 469 | 7,177 | 6,622 | 738 | 90,541 |
| 1996 | 67,629 | 2,360 | 10,270 | 6,015 | 18,644 | 86,274 | 507 | 9,165 | 7,079 | 700 | 96,646 |
| 1997 | 71,647 | 2,823 | 10,113 | 5,899 | 18,835 | 90,482 | 568 | 12,210 | 9,832 | 770 | 104,031 |
| 1998 | 57,949 | 2,534 | 8,674 | 4,921 | 16,129 | 74,078 | 465 | 15,435 | 12,199 | 685 | 90,663 |
| Q1, 1996 | 16,264 | 604 | 2,183 | 1,395 | 4,182 | 20,446 | 128 | 2,007 | 1,708 | 157 | 22,738 |
| Q2, 1996 | 17,054 | 627 | 2,498 | 1,580 | 4,705 | 21,758 | 133 | 2,250 | 1,543 | 213 | 24,355 |
| Q3, 1996 | 16,889 | 660 | 2,942 | 1,506 | 5,109 | 21,998 | 132 | 2,227 | 1,722 | 132 | 24,488 |
| Q4, 1996 | 17,423 | 469 | 2,646 | 1,534 | 4,649 | 22,072 | 115 | 2,680 | 2,105 | 199 | 25,065 |
| Q1, 1997 | 15,171 | 593 | 1,930 | 1,293 | 3,816 | 18,987 | 120 | 3,321 | 2,482 | 120 | 22,548 |
| Q2, 1997 | 17,075 | 658 | 2,429 | 1,399 | 4,487 | 21,562 | 140 | 2,903 | 2,452 | 169 | 24,774 |
| Q3, 1997 | 18,309 | 763 | 3,388 | 1,477 | 5,627 | 23,936 | 163 | 3,186 | 2,748 | 219 | 27,505 |
| Q4, 1997 | 21,092 | 809 | 2,366 | 1,730 | 4,905 | 25,997 | 145 | 2,800 | 2,151 | 262 | 29,205 |
| Q1, 1998 | 17,686 | 689 | 1,933 | 1,328 | 3,950 | 21,637 | 141 | 3,579 | 2,712 | 221 | 25,577 |
| Q2, 1998 | 17,240 | 681 | 2,616 | 1,331 | 4,628 | 21,868 | 145 | 4,497 | 3,520 | 233 | 26,744 |
| Q3, 1998 | 13,299 | 593 | 2,715 | 1,047 | 4,355 | 17,654 | 114 | 3,782 | 3,030 | 96 | 21,646 |
| Q4, 1998 | 9,723 | 571 | 1,411 | 1,214 | 3,196 | 12,919 | 65 | 3,578 | 2,937 | 134 | 16,696 |
| Q1, 1999 | 9,117 | 365 | 1,186 | 911 | 2,462 | 11,579 | 40 | 2,847 | 2,336 | 105 | 14,572 |
| Q2, 1999 | 10,505 | 405 | 1,761 | 956 | 3,122 | 13,627 | 54 | 3,054 | 2,392 | 154 | 16,888 |

Cont.

Current Account (Intermediate Balances)

| Period | (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) |
| | 23 | 24 | Travel (3-14) | Other (4-15) | 25 | 26 | 27 | 28 | 29 | 30 | | | | | | |
| 1994 | 17,675 | 985 | -4,681 | -3,020 | -4,681 | -3,020 | -6,717 | 10,958 | -114 | -1,668 | -306 | 8,870 | | | | |
| 1995 | 20,476 | 682 | -7,287 | -2,797 | -7,287 | -2,797 | -9,402 | 11,074 | -303 | -3,065 | 73 | 7,778 | | | | |
| 1996 | 22,933 | 1,270 | -3,401 | -3,351 | -3,401 | -3,351 | -5,482 | 17,451 | -406 | -4,933 | 69 | 12,181 | | | | |
| 1997 | 17,361 | 825 | -2,950 | -2,484 | -2,950 | -2,484 | -4,608 | 12,753 | -342 | -8,070 | -360 | 3,981 | | | | |
| 1998 | 16,851 | 637 | -2,166 | -1,665 | -2,166 | -1,665 | -3,195 | 13,656 | -164 | -11,435 | -414 | 1,643 | | | | |
| Q1, 1996 | 4,608 | 280 | -748 | -740 | -748 | -740 | -1,208 | 3,400 | -120 | 603 | -4 | 3,879 | | | | |
| Q2, 1996 | 4,887 | 335 | -829 | -890 | -829 | -890 | -1,384 | 3,503 | -111 | -1,540 | -90 | 1,761 | | | | |
| Q3, 1996 | 5,028 | 369 | -490 | -863 | -490 | -863 | -984 | 4,044 | -97 | -1,781 | 28 | 2,195 | | | | |
| Q4, 1996 | 8,411 | 285 | -1,334 | -858 | -1,334 | -858 | -1,907 | 6,504 | -78 | -2,215 | 136 | 4,346 | | | | |
| Q1, 1997 | 5,978 | 247 | -549 | -559 | -549 | -559 | -861 | 5,117 | -70 | -904 | 22 | 4,165 | | | | |
| Q2, 1997 | 3,568 | 266 | -706 | -577 | -706 | -577 | -1,017 | 2,551 | -77 | -2,285 | -98 | 92 | | | | |
| Q3, 1997 | 3,502 | 226 | -906 | -669 | -906 | -669 | -1,349 | 2,153 | -103 | -2,617 | -118 | -684 | | | | |
| Q4, 1997 | 4,313 | 86 | -789 | -679 | -789 | -679 | -1,381 | 2,932 | -92 | -2,265 | -168 | 408 | | | | |
| Q1, 1998 | 871 | 33 | -621 | -458 | -621 | -458 | -1,046 | -175 | -89 | -1,152 | -152 | -1,568 | | | | |
| Q2, 1998 | 1,595 | 60 | -762 | -598 | -762 | -598 | -1,300 | 295 | -71 | -3,736 | -162 | -3,674 | | | | |
| Q3, 1998 | 4,794 | 188 | -504 | -348 | -504 | -348 | -664 | 4,129 | -32 | -3,279 | -43 | 775 | | | | |
| Q4, 1998 | 9,591 | 356 | -279 | -261 | -279 | -261 | -184 | 9,406 | 29 | -3,268 | -58 | 6,110 | | | | |
| Q1, 1999 | 6,510 | 293 | -373 | -289 | -373 | -289 | -369 | 6,141 | 62 | -682 | -51 | 5,470 | | | | |
| Q2, 1999 | 6,413 | 362 | -685 | -263 | -685 | -263 | -585 | 5,828 | 58 | -2,456 | 79 | 3,508 | | | | |

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

(USD million)

| Period | 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 | 558 | —978 | 260 | 424 | 6,671 |
| 1995 | 3,122 | —785 | 0 | —785 | 8,553 | 7,537 | 1,016 | 1,213 | 8,891 | 0 | 2,876 | 2,021 | 39 | 310 | —8,090 | 542 | —5,178 | 6,679 |
| 1996 | 3,066 | 6,617 | 5,934 | 684 | 8,611 | 6,054 | 2,557 | —52 | 15,177 | 0 | 4,170 | 2,434 | 2,186 | 2,498 | —759 | 31 | 6,390 | 25,737 |
| 1997 | 2,137 | 44,107 | 10,882 | 33,226 | —21,685 | 2,773 | —24,457 | —959 | 21,464 | 0 | 8,901 | 6,552 | 1,279 | 6,137 | —64 | 0 | 13,904 | 44,268 |
| 1998 | 1,704 | 7,839 | —362 | 8,201 | 6,159 | 1,848 | 4,311 | 249 | 14,247 | 3,781 | —6,112 | 2,500 | 831 | 5,149 | 322 | 0 | 8,802 | 20,718 |
| Q1, 1996 | 613 | 683 | 1,174 | —491 | 3,980 | 3,283 | 697 | —156 | 4,507 | 0 | 584 | 427 | 232 | 366 | 93 | —436 | 682 | 5,773 |
| Q2, 1996 | 811 | 807 | 688 | 120 | 1,475 | 897 | 578 | 44 | 2,326 | 0 | 767 | 235 | 956 | 1,922 | —425 | 1,182 | 3,870 | 6,962 |
| Q3, 1996 | 822 | —353 | —183 | —170 | 1,849 | 1,266 | 583 | 41 | 1,538 | 0 | 1,071 | 746 | 163 | 483 | —564 | —119 | 709 | 3,318 |
| Q4, 1996 | 820 | 5,480 | 4,255 | 1,225 | 1,307 | 607 | 700 | 19 | 6,806 | 0 | 1,748 | 1,027 | 836 | —273 | 136 | —596 | 1,129 | 9,684 |
| Q1, 1997 | 401 | 5,330 | 4,013 | 1,317 | 1,401 | 512 | 889 | —61 | 6,670 | 0 | 451 | 523 | 504 | —790 | —423 | 0 | —186 | 6,935 |
| Q2, 1997 | 555 | 7,852 | 4,789 | 3,062 | 2,096 | 1,116 | 980 | —952 | 8,995 | 0 | 2,239 | 2,040 | 344 | 3,149 | 28 | 0 | 5,561 | 16,794 |
| Q3, 1997 | 546 | 1,708 | 1,859 | —151 | 1,907 | 903 | 1,004 | 23 | 3,638 | 0 | 3,712 | 1,956 | 199 | 2,038 | 120 | 0 | 4,314 | 11,664 |
| Q4, 1997 | 634 | 29,217 | 220 | 28,998 | —27,088 | 242 | —27,330 | 31 | 2,161 | 0 | 2,499 | 2,032 | 232 | 1,740 | 211 | 0 | 4,214 | 8,874 |
| Q1, 1998 | 341 | 3,434 | 3,098 | 336 | 1,022 | 689 | 333 | 104 | 4,461 | 0 | 288 | 457 | 149 | 1,988 | —57 | 0 | 2,538 | 7,386 |
| Q2, 1998 | 537 | 4,823 | —331 | 5,154 | 290 | 51 | 239 | 58 | 5,171 | 0 | 1,849 | 399 | 12 | 1,842 | 117 | 0 | 2,370 | 9,389 |
| Q3, 1998 | 475 | 147 | —2,267 | 2,414 | 3,413 | 1,939 | 1,474 | 54 | 3,614 | 3,781 | —5,020 | 471 | —3 | 1,033 | 81 | 0 | 1,581 | 3,956 |
| Q4, 1998 | 351 | —564 | —862 | 298 | 1,433 | 831 | 2,265 | 33 | 902 | 0 | —3,228 | 1,174 | 672 | 286 | 181 | 0 | 2,313 | —13 |
| Q1, 1999 | 198 | —318 | —528 | 210 | 952 | —1,286 | 2,238 | 103 | 737 | 0 | —24 | 476 | —38 | —10 | 105 | 0 | 533 | 1,247 |
| Q2, 1999 | 208 | 76 | 651 | —575 | —407 | —1,264 | 857 | —140 | —471 | 0 | —58 | 630 | 239 | 80 | 77 | 0 | 1,027 | 497 |

Cont.

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

(USD million)

| Period | Capital transfers paid | General government assets | | | | | Banks' assets | Other sectors' assets | | | | | | Total assets (24+25+31) |
|----------|------------------------|---------------------------|-------------|------------|--------|---------------|---------------|---------------------------------|------------------|----------------------------|--|-------|------------------------|-------------------------|
| | | Loans (21+22) | of which | | Other | Total (20+23) | | Direct and portfolio investment | Foreign currency | Trade credits and advances | Changes in stock of non-repatriated export proceeds and in non-repatriated import advances | Other | Total (26+27+28+29+30) | |
| | | | not overdue | in arrears | | | | | | | | | | |
| | | 19 | 20 | 21 | 22 | 23 | | 24 | 25 | 26 | 27 | 28 | 29 | |
| 1994 | -3,472 | -2,121 | 10,621 | -12,742 | -996 | -3,118 | -2,973 | -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 | 339 | -1,060 | 885 | -6,883 | -8,664 | -496 | -16,218 | -17,514 |
| 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 | 841 | -89 | -3,395 | -35 | -2,926 | -3,672 |
| 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 | -1,655 | -1,212 | -1,507 | -101 | -4,728 | -3,691 |
| Q4, 1998 | -468 | -46 | 354 | -400 | 39 | -7 | -403 | -306 | 639 | -4,404 | -2,111 | -319 | -6,501 | -6,911 |
| Q1, 1999 | -295 | -1,906 | 2,148 | -4,054 | 31 | -1,875 | -1,459 | -224 | 371 | -1,837 | -1,009 | -166 | -2,865 | -6,199 |
| Q2, 1999 | -240 | 909 | 2,136 | -1,227 | -741 | 169 | -928 | -630 | 1,442 | 1,613 | -2,071 | -11 | 343 | -416 |

End

Capital and Financial Account (Intermediate Balances), Reserve Assets

(USD million)

| Period | Capital account balance (1+19) | Balances on financial account items | | | | Financial account balance (except reserve assets) (18+32) | Capital and financial account balance (33+38) | Net errors and omissions | Change in reserve assets (increase “-”, decrease “+”) |
|----------|--------------------------------|-------------------------------------|-------------------|---------------|-----------------------|---|---|--------------------------|---|
| | | General government (9+24) | Central bank (10) | Banks (11+24) | Other sectors (17+31) | | | | |
| | | 33 | 34 | 35 | 36 | | | | |
| 1994 | 2,410 | 2,125 | 0 | -1,970 | -12,851 | -12,696 | -10,286 | -480 | 1,896 |
| 1995 | -347 | 7,899 | 0 | 6,869 | -3,862 | 10,906 | 10,559 | -7,951 | -10,386 |
| 1996 | -463 | 14,899 | 0 | 1,295 | -21,838 | -5,644 | -6,107 | -8,916 | 2,841 |
| 1997 | -797 | 20,717 | 0 | 7,637 | -21,391 | 6,963 | 6,166 | -8,210 | -1,936 |
| 1998 | -382 | 12,612 | 3,781 | -5,773 | -7,417 | 3,204 | 2,822 | -9,769 | 5,305 |
| Q1, 1996 | -219 | 2,911 | 0 | 792 | -3,053 | 650 | 431 | -2,277 | -2,034 |
| Q2, 1996 | -66 | 2,129 | 0 | -1,252 | -3,078 | -2,201 | -2,267 | -2,926 | 3,431 |
| Q3, 1996 | -80 | 2,175 | 0 | 2,231 | -6,333 | -1,927 | -2,006 | -1,578 | 1,390 |
| Q4, 1996 | -99 | 7,684 | 0 | -475 | -9,375 | -2,166 | -2,265 | -2,135 | 54 |
| Q1, 1997 | -114 | 4,898 | 0 | 1,999 | -7,066 | -168 | -283 | -2,551 | -1,331 |
| Q2, 1997 | -317 | 9,323 | 0 | 1,057 | -543 | 9,837 | 9,519 | -1,577 | -8,034 |
| Q3, 1997 | -186 | 2,907 | 0 | 2,868 | -5,084 | 691 | 505 | -1,438 | 1,616 |
| Q4, 1997 | -179 | 3,590 | 0 | 1,713 | -8,699 | -3,397 | -3,576 | -2,645 | 5,813 |
| Q1, 1998 | -92 | 3,289 | 0 | 813 | -387 | 3,715 | 3,623 | -2,946 | 892 |
| Q2, 1998 | -189 | 5,133 | 0 | 710 | 306 | 6,149 | 5,960 | -3,054 | 768 |
| Q3, 1998 | 15 | 3,295 | 3,781 | -3,664 | -3,147 | 265 | 281 | -3,652 | 2,596 |
| Q4, 1998 | -116 | 895 | 0 | -3,631 | -4,188 | -6,925 | -7,041 | -118 | 1,050 |
| Q1, 1999 | -97 | -1,138 | 0 | -1,483 | -2,332 | -4,952 | -5,049 | -1,390 | 969 |
| Q2, 1999 | -33 | -303 | 0 | -986 | 1,370 | 81 | 48 | -1,945 | -1,611 |

Table 1.5

The Russian Federation Credit Institutions' International Investment Position

(USD million)

| | Balance as of 31.03.99 | Transactions related changes | Revaluation related changes | Other changes | Total changes | Balance as of 30.06.99 |
|---|------------------------------|------------------------------------|-----------------------------------|------------------|------------------|------------------------------|
| Credit institutions' assets | 11,305 | 965 | −33 | −249 | 683 | 11,989 |
| Direct investments abroad | 308 | −12 | −7 | −6 | −25 | 283 |
| Equity capital and reinvested earnings | 226 | −1 | −7 | −6 | −14 | 212 |
| Other capital | 82 | −11 | 0 | 0 | −11 | 71 |
| Portfolio investments | 1,193 | 199 | −1 | −40 | 158 | 1,351 |
| Equity securities | 18 | 3 | 0 | 0 | 2 | 20 |
| Debt securities | 1,175 | 196 | −1 | −40 | 156 | 1,331 |
| long-term | 569 | −188 | 0 | −1 | −189 | 380 |
| short-term | 607 | 384 | 0 | −39 | 345 | 952 |
| Other investments | 9,803 | 778 | −25 | −202 | 550 | 10,354 |
| Foreign cash and deposits | 6,376 | 643 | −14 | −3 | 626 | 7,003 |
| Foreign cash in vaults | 624 | −42 | 0 | 0 | −42 | 583 |
| Current accounts and deposits | 5,752 | 685 | −14 | −2 | 668 | 6,420 |
| long-term | 421 | 17 | −1 | 0 | 16 | 437 |
| short-term | 5,331 | 667 | −13 | −2 | 652 | 5,984 |
| Loans | 3,019 | −31 | −10 | −194 | −235 | 2,785 |
| long-term | 1,689 | 75 | −2 | −185 | −112 | 1,577 |
| short-term | 1,330 | −106 | −8 | −9 | −123 | 1,207 |
| Overdue debt | 53 | 53 | 0 | −6 | 47 | 100 |
| Other assets | 355 | 113 | −1 | 0 | 112 | 467 |
| long-term | 2 | 25 | 0 | 0 | 25 | 27 |
| short-term | 352 | 88 | −1 | 0 | 87 | 439 |
| Credit institutions' liabilities | 10,212 | 19 | −48 | −331 | −360 | 9,853 |
| Direct investments in Russia | 408 | 91 | −41 | −2 | 49 | 456 |
| Equity capital and reinvested earnings | 408 | 91 | −41 | −2 | 48 | 456 |
| Other capital | 0 | 1 | 0 | 0 | 1 | 1 |
| Portfolio investments | 360 | −75 | 4 | −4 | −75 | 285 |
| Equity securities | 30 | 0 | 4 | −1 | 3 | 33 |
| Debt securities | 330 | −74 | 0 | −3 | −78 | 252 |
| long-term | 41 | 0 | 0 | 0 | 0 | 41 |
| short-term | 289 | −75 | 0 | −3 | −78 | 211 |
| Other investments | 9,445 | 3 | −11 | −325 | −334 | 9,112 |
| Current accounts and deposit | 3,267 | 685 | 1 | 119 | 806 | 4,074 |
| long-term | 880 | −23 | −2 | 193 | 167 | 1,047 |
| short-term | 2,388 | 709 | 4 | −74 | 639 | 3,027 |
| Loans | 4,885 | −1,118 | −11 | −300 | −1,429 | 3,456 |
| long-term | 1,989 | −147 | −8 | −5 | −159 | 1,830 |
| short-term | 2,896 | −971 | −4 | −296 | −1,270 | 1,626 |
| Overdue debt | 830 | 600 | 0 | −128 | 472 | 1,302 |
| Other liabilities | 462 | −165 | −1 | −16 | −182 | 280 |
| long-term | 4 | 0 | 0 | 0 | 0 | 5 |
| short-term | 458 | −166 | −1 | −16 | −182 | 276 |
| Net international investment position of credit institutions | 1,092 | 945 | 15 | 83 | 1,043 | 2,135 |

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

(USD million)

| | Exports (FOB) | | | | | | Imports (FOB) | | | | | | Trade balance | | |
|-------------|---------------|--|------------------------|--|--------------------|--|---------------|--|------------------------|--|--------------------|--|---------------|------------------------|--------------------|
| | Total | % of the corresponding period of the previous year | of which: | | | | Total | % of the corresponding period of the previous year | of which: | | | | Total | of which: | |
| | | | with non-CIS countries | % of the corresponding period of the previous year | with CIS countries | % of the corresponding period of the previous year | | | with non-CIS countries | % of the corresponding period of the previous year | with CIS countries | % of the corresponding period of the previous year | | with non-CIS countries | with CIS countries |
| 1995 | 82,663 | 21.9 | 65,690 | 26.1 | 16,973 | 8.0 | 62,187 | 24.0 | 43,843 | 21.3 | 18,344 | 31.1 | 20,476 | 21,847 | -1,371 |
| 1996 | 90,563 | 9.6 | 71,997 | 9.6 | 18,566 | 9.4 | 67,630 | 8.8 | 46,811 | 6.8 | 20,819 | 13.5 | 22,933 | 25,186 | -2,253 |
| 1997 | 89,008 | -1.7 | 69,932 | -2.9 | 19,076 | 2.7 | 71,646 | 5.9 | 53,058 | 13.3 | 18,588 | -10.7 | 17,362 | 16,874 | 488 |
| 1998 | 74,799 | -16.0 | 59,002 | -15.6 | 15,797 | -17.2 | 57,948 | -19.1 | 43,729 | -17.6 | 14,219 | -23.5 | 16,851 | 15,273 | 1,578 |
| 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 | 9,724 | -53.9 | 7,138 | -54.8 | 2,586 | -51.2 | 9,589 | 8,243 | 1,346 |
| September | 5,983 | -16.5 | 5,004 | -11.2 | 979 | -36.0 | 2,978 | -50.8 | 2,221 | -50.1 | 757 | -52.5 | 3,005 | 2,783 | 222 |
| October | 6,075 | -24.6 | 4,898 | -22.5 | 1,177 | -32.2 | 2,875 | -56.8 | 2,072 | -57.8 | 803 | -54.2 | 3,200 | 2,826 | 374 |
| November | 5,956 | -28.7 | 4,604 | -29.4 | 1,352 | -26.2 | 3,398 | -46.2 | 2,546 | -44.9 | 852 | -50.0 | 2,558 | 2,058 | 500 |
| December | 7,282 | -19.1 | 5,879 | -15.7 | 1,403 | -30.8 | 3,451 | -57.4 | 2,520 | -59.8 | 931 | -49.4 | 3,831 | 3,359 | 472 |
| 1999 | | | | | | | | | | | | | | | |
| Q1 | 15,628 | -15.8 | 12,688 | -8.9 | 2,940 | -36.6 | 9,118 | -48.4 | 7,055 | -47.8 | 2,063 | -50.4 | 6,510 | 5,633 | 877 |
| Q2 | 16,918 | -10.2 | 14,384 | -3.6 | 2,534 | -35.4 | 10,505 | -39.1 | 7,417 | -43.0 | 3,088 | -26.8 | 6,413 | 6,967 | -554 |
| January | 4,723 | -20.1 | 3,665 | -19.5 | 1,058 | -22.2 | 2,796 | -49.8 | 2,202 | -48.8 | 594 | -53.3 | 1,927 | 1,463 | 464 |
| February | 5,004 | -15.0 | 4,093 | -5.1 | 911 | -42.0 | 2,895 | -50.2 | 2,268 | -48.7 | 627 | -55.0 | 2,109 | 1,825 | 284 |
| March | 5,901 | -12.7 | 4,930 | -2.5 | 971 | -42.9 | 3,427 | -45.6 | 2,585 | -46.1 | 842 | -43.7 | 2,474 | 2,345 | 129 |
| April | 6,525 | 4.8 | 5,681 | 18.8 | 844 | -41.6 | 3,515 | -41.4 | 2,725 | -40.1 | 790 | -45.5 | 3,010 | 2,956 | 54 |
| May | 5,151 | -15.7 | 4,316 | -11.4 | 835 | -32.6 | 2,965 | -47.0 | 2,228 | -47.8 | 737 | -44.4 | 2,186 | 2,088 | 98 |
| June | 5,242 | -19.4 | 4,387 | -16.6 | 855 | -30.9 | 4,025 | -28.8 | 2,464 | -41.5 | 1,561 | 8.3 | 1,217 | 1,923 | -706 |
| July | 6,073 | -3.5 | 5,087 | 0.7 | 986 | -20.4 | 3,292 | -39.7 | 2,460 | -40.2 | 832 | -39.1 | 2,781 | 2,627 | 154 |
| August | 6,022 | 3.5 | 5,097 | 7.9 | 925 | -15.4 | 3,180 | -35.6 | 2,321 | -37.4 | 859 | -25.6 | 2,842 | 2,776 | 66 |
| September | 6,312 | 5.5 | 5,250 | 4.9 | 1,062 | 8.5 | 3,272 | 9.9 | 2,377 | 7.0 | 895 | 18.2 | 3,040 | 2,873 | 167 |

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 |



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 | | | | | | | | | | | | | |
| 31.01 | 113,533.0 | 219,094.9 | 161.0 | 350.6 | 5,630.7 | 187,777.3 | 116,672.3 | 712.0 | 83,706.2 | 20,907.5 | 3,692.9 | 68,343.7 | -22,676.6 |
| 28.02 | 112,258.0 | 225,850.5 | 160.8 | 346.9 | 4,485.9 | 185,321.4 | 120,254.6 | 1,589.2 | 84,630.0 | 18,794.7 | 3,297.9 | 68,210.3 | -15,443.4 |
| 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 |
| 30.04 | 119,308.8 | 233,652.4 | 160.5 | 338.4 | 7,341.2 | 191,787.2 | 128,605.7 | 1,066.0 | 85,280.4 | 17,545.4 | 2,900.2 | 65,658.2 | -535.9 |
| 31.05 | 111,688.4 | 223,835.8 | 160.3 | 325.4 | 9,928.0 | 193,930.8 | 129,855.6 | 919.1 | 85,020.0 | 16,062.7 | 2,977.5 | 65,649.8 | -15,644.5 |
| 30.06 | 121,901.1 | 226,682.3 | 158.6 | 318.6 | 11,991.7 | 193,796.0 | 129,806.8 | 2,298.5 | 89,259.2 | 20,797.7 | 2,943.5 | 65,727.4 | -10,826.5 |
| 31.07 | 135,509.3 | 234,336.7 | 152.9 | 316.3 | 4,037.3 | 194,225.7 | 129,326.7 | 164.4 | 118,368.0 | 10,253.3 | 2,261.9 | 65,903.4 | -14,562.3 |
| 31.08 | 122,534.9 | 257,119.1 | 152.9 | 335.9 | 22,164.6 | 186,381.2 | 133,378.4 | 390.0 | 150,524.8 | 9,880.1 | 1,887.5 | 62,865.6 | -7,734.2 |
| 30.09 | 249,022.0 | 417,602.3 | 152.7 | 412.4 | 17,947.9 | 208,782.0 | 154,216.7 | 1,133.8 | 312,636.2 | 18,181.3 | 2,023.6 | 62,669.3 | 81,734.7 |
| 31.10 | 262,689.5 | 427,110.5 | 152.2 | 452.3 | 17,698.1 | 227,931.6 | 166,451.4 | 1,532.1 | 317,415.5 | 17,832.8 | 2,976.3 | 62,730.4 | 80,660.2 |
| 30.11 | 271,707.9 | 464,980.0 | 151.3 | 441.6 | 37,003.7 | 238,724.7 | 167,270.5 | 2,506.0 | 342,758.2 | 23,102.3 | 3,678.7 | 62,686.7 | 104,506.5 |
| 31.12 | 290,926.4 | 525,373.3 | 149.5 | 412.1 | 76,437.7 | 263,675.2 | 187,844.4 | 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 | 178,014.9 | 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 | 180,785.4 | 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 | 174,135.1 | 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 | 195,249.3 | 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 | 205,286.9 | 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 | 216,391.6 | 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 | 218,164.8 | 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 | 216,184.7 | 30.2 | 416,759.1 | 65,755.6 | 10,079.2 | 118,059.4 | 104,091.1 |
| 30.09 | 341,898.1 | 550,137.5 | 128.5 | 336.1 | 198,699.6 | 364,133.0 | 212,804.7 | 22.9 | 423,711.5 | 67,678.8 | 10,316.3 | 118,039.9 | 117,613.7 |

Table 1.9

Analytical Accounts of Credit Institutions

| | | <i>(million rubles)</i> | | | | | | | |
|-------------|-----------|-------------------------|------------------------------|---------------------------------------|---|---|--|--|--|
| 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 | | | | | | | | | |
| 31.01 | 64,215.4 | 67,497.6 | 191,101.2 | 20,086.4 | 32,000.5 | 230,725.7 | 6,214.4 | | |
| 28.02 | 58,757.3 | 68,905.0 | 202,485.6 | 21,074.1 | 31,325.4 | 236,099.8 | 7,490.5 | | |
| 31.03 | 64,229.7 | 68,262.9 | 210,601.8 | 23,039.6 | 29,405.4 | 239,196.4 | 6,272.9 | | |
| 30.04 | 57,609.5 | 69,588.5 | 215,089.1 | 23,501.8 | 29,403.1 | 246,583.3 | 5,761.5 | | |
| 31.05 | 59,055.2 | 70,210.3 | 202,668.1 | 24,230.1 | 30,281.9 | 245,696.7 | 5,269.9 | | |
| 30.06 | 58,700.6 | 73,121.4 | 207,822.4 | 24,035.1 | 30,104.3 | 249,255.8 | 5,005.1 | | |
| 31.07 | 60,670.8 | 74,983.2 | 193,571.4 | 24,552.8 | 30,160.3 | 245,049.4 | 5,455.6 | | |
| 31.08 | 48,755.2 | 87,739.7 | 187,962.7 | 24,528.2 | 29,558.0 | 252,346.5 | 6,418.6 | | |
| 30.09 | 48,864.4 | 154,655.1 | 205,760.3 | 25,222.4 | 38,545.4 | 335,444.3 | 7,601.6 | | |
| 31.10 | 54,902.0 | 159,519.9 | 203,452.8 | 23,995.6 | 35,775.8 | 314,118.4 | 7,056.5 | | |
| 30.11 | 64,245.8 | 184,283.4 | 236,420.4 | 24,623.7 | 32,019.6 | 325,683.7 | 7,926.6 | | |
| 31.12 | 67,760.7 | 219,580.2 | 259,401.6 | 24,445.6 | 33,078.8 | 345,962.6 | 7,270.7 | | |
| 1999 | | | | | | | | | |
| 31.01 | 74,834.7 | 244,841.2 | 299,686.5 | 24,335.9 | 32,898.2 | 362,561.6 | 10,625.8 | | |
| 28.02 | 81,485.0 | 247,854.1 | 303,197.6 | 24,353.6 | 29,674.0 | 375,203.3 | 10,115.9 | | |
| 31.03 | 96,075.5 | 284,311.7 | 326,045.3 | 24,506.5 | 30,591.0 | 386,018.9 | 10,326.7 | | |
| 30.04 | 98,573.4 | 293,161.0 | 347,266.2 | 24,865.3 | 31,417.2 | 391,993.8 | 12,065.5 | | |
| 31.05 | 130,430.5 | 304,919.9 | 370,968.0 | 22,396.5 | 34,597.1 | 376,142.1 | 14,412.8 | | |
| 30.06 | 135,419.4 | 308,121.1 | 390,435.3 | 22,946.4 | 36,537.4 | 395,947.8 | 17,008.2 | | |
| 31.07 | 136,205.6 | 301,588.1 | 397,002.5 | 21,915.9 | 38,571.6 | 384,768.5 | 14,290.1 | | |
| 31.08 | 139,572.9 | 322,496.1 | 399,229.4 | 22,867.2 | 39,272.6 | 401,100.8 | 16,380.8 | | |
| 30.09 | 136,118.9 | 321,353.2 | 403,302.0 | 20,750.8 | 43,540.2 | 426,229.8 | 15,983.0 | | |

End
(million rubles)

| | 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 | | | | | | | | | | | |
| 31.01 | 151,248.5 | 156,055.4 | 68,578.2 | 10,651.7 | 29,736.3 | 102,735.8 | 21,512.3 | 11,010.0 | 4,388.2 | 137,949.4 | -22,522.6 |
| 28.02 | 145,583.6 | 164,373.7 | 73,160.5 | 11,085.2 | 38,930.0 | 101,918.9 | 18,847.6 | 10,899.3 | 3,219.4 | 148,588.1 | -27,482.7 |
| 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 |
| 30.04 | 137,165.8 | 173,582.6 | 76,034.9 | 16,298.0 | 39,634.3 | 103,394.5 | 20,020.6 | 11,616.4 | 5,987.9 | 155,093.6 | -27,142.1 |
| 31.05 | 138,380.0 | 176,214.1 | 78,669.1 | 16,176.7 | 37,520.5 | 104,552.9 | 17,424.2 | 11,738.2 | 8,544.0 | 143,708.9 | -29,340.1 |
| 30.06 | 136,711.3 | 175,346.9 | 77,561.4 | 18,238.4 | 38,911.8 | 105,389.7 | 15,139.8 | 9,409.9 | 10,450.9 | 156,156.3 | -32,335.5 |
| 31.07 | 129,132.3 | 176,076.6 | 79,597.9 | 15,990.8 | 39,084.0 | 101,041.9 | 14,950.8 | 8,761.9 | 2,527.7 | 159,341.7 | -28,255.1 |
| 31.08 | 116,127.7 | 181,546.3 | 93,567.0 | 22,270.4 | 37,407.5 | 108,527.0 | 15,210.7 | 8,463.4 | 19,931.9 | 148,575.9 | -36,816.8 |
| 30.09 | 116,522.3 | 244,803.9 | 163,367.4 | 31,773.1 | 37,028.8 | 196,126.9 | 17,002.8 | 8,977.8 | 18,850.6 | 139,854.5 | -11,091.9 |
| 31.10 | 118,880.5 | 231,018.4 | 147,403.7 | 29,545.5 | 32,914.8 | 180,096.9 | 19,257.7 | 10,634.4 | 17,201.4 | 147,339.1 | -1,428.9 |
| 30.11 | 130,976.7 | 247,583.1 | 161,057.6 | 20,872.2 | 33,814.6 | 194,157.6 | 20,693.4 | 11,643.5 | 37,529.8 | 158,269.6 | 6,682.6 |
| 31.12 | 149,468.4 | 283,995.9 | 190,872.5 | 22,595.1 | 43,311.9 | 203,122.6 | 20,676.5 | 10,148.2 | 71,893.6 | 157,594.7 | -19,604.1 |
| 1999 | | | | | | | | | | | |
| 31.01 | 145,966.5 | 305,201.9 | 204,286.2 | 34,600.5 | 45,287.7 | 214,473.9 | 23,895.5 | 13,004.9 | 99,864.9 | 168,236.0 | -12,078.9 |
| 28.02 | 153,328.4 | 315,708.8 | 206,055.7 | 40,047.8 | 47,757.4 | 218,355.8 | 24,620.0 | 13,308.3 | 111,709.1 | 161,032.3 | -25,029.7 |
| 31.03 | 163,886.6 | 329,413.4 | 214,988.9 | 48,516.7 | 55,295.9 | 228,740.2 | 26,190.3 | 13,640.8 | 132,189.6 | 160,558.7 | -11,422.4 |
| 30.04 | 169,447.8 | 345,585.2 | 224,177.1 | 46,283.0 | 61,288.8 | 228,053.8 | 34,093.5 | 19,841.4 | 151,918.4 | 165,738.0 | -27,931.5 |
| 31.05 | 189,591.6 | 350,123.9 | 224,058.1 | 40,034.2 | 58,805.2 | 225,590.5 | 32,150.6 | 19,481.0 | 175,765.0 | 168,075.5 | -8,666.4 |
| 30.06 | 192,775.3 | 367,292.7 | 233,721.8 | 40,739.7 | 69,729.8 | 227,659.5 | 30,614.5 | 18,723.6 | 190,044.8 | 192,931.6 | -28,318.7 |
| 31.07 | 203,647.7 | 362,561.7 | 223,641.4 | 35,502.9 | 63,401.1 | 202,533.3 | 34,352.8 | 21,662.6 | 191,556.8 | 202,632.7 | -23,762.5 |
| 31.08 | 207,611.6 | 379,765.9 | 238,430.0 | 42,120.0 | 70,221.7 | 204,027.2 | 36,188.9 | 23,011.4 | 195,999.0 | 216,490.5 | -34,371.9 |
| 30.09 | 208,608.3 | 392,496.0 | 243,367.4 | 41,135.0 | 78,653.3 | 190,589.4 | 34,043.3 | 21,490.2 | 194,931.9 | 224,245.0 | -18,174.9 |

Chart 3

Structure of Aggregate Assets of Credit Institutions as of 30.09.99

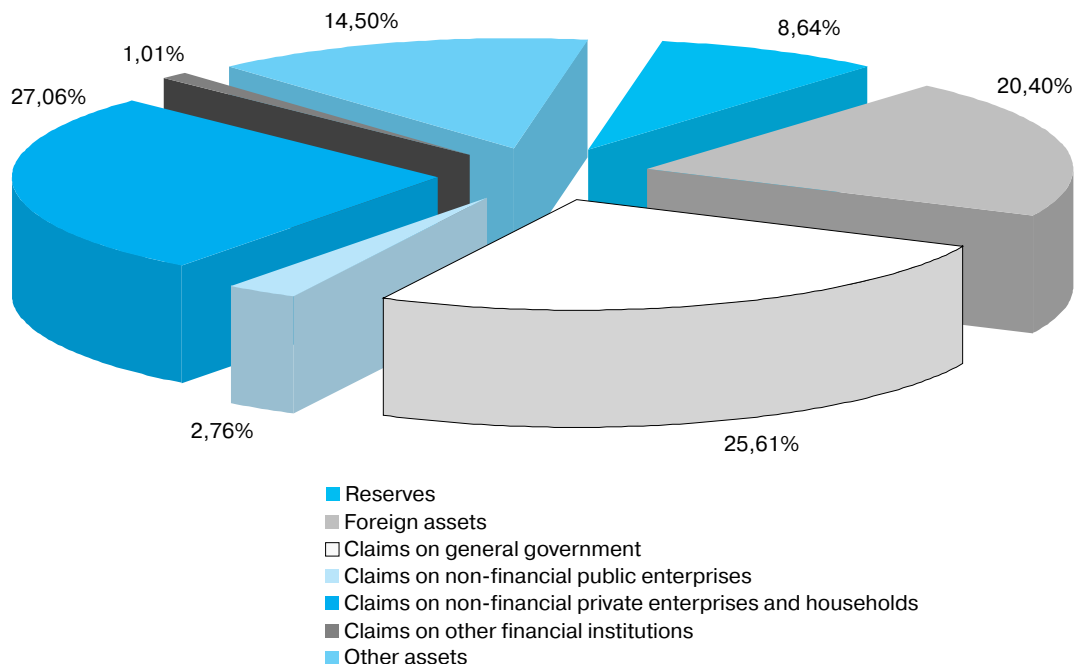


Chart 4

Structure of Aggregate Liabilities of Credit Institutions as of 30.09.99

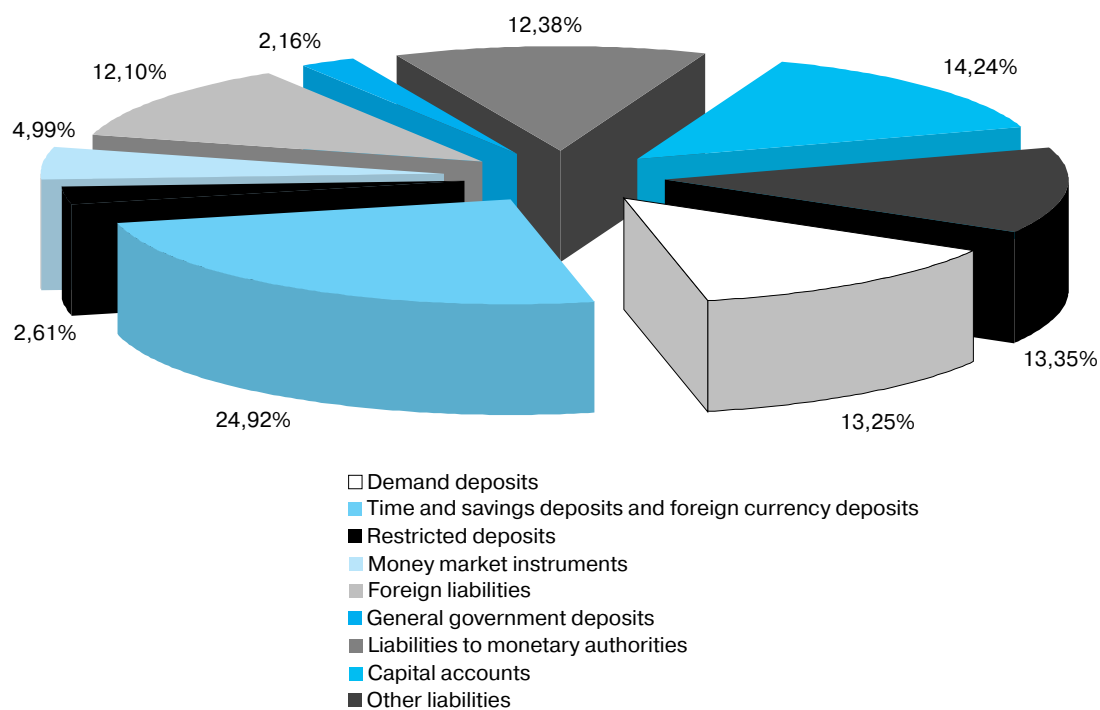


Table 1.10

Monetary Survey

of which:

(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 | | | | | | | | | | | | | |
| 31.01 | -5,411.5 | 637,228.7 | 367,776.4 | 32,161.5 | 231,076.4 | 6,214.4 | 272,668.9 | 156,767.4 | 10,651.7 | 29,736.3 | 206,293.0 | -44,300.2 | |
| 28.02 | -5,386.0 | 666,117.2 | 390,693.8 | 31,486.1 | 236,446.8 | 7,490.5 | 270,400.5 | 165,962.9 | 11,085.2 | 38,930.0 | 216,798.3 | -42,445.6 | |
| 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 | |
| 30.04 | 222.4 | 693,422.3 | 411,175.5 | 29,563.6 | 246,921.7 | 5,761.5 | 269,489.1 | 174,648.6 | 16,298.0 | 39,634.3 | 220,751.7 | -27,177.0 | |
| 31.05 | -7,674.2 | 674,750.4 | 393,017.0 | 30,442.3 | 246,022.1 | 5,269.0 | 271,838.7 | 177,133.2 | 16,176.7 | 37,520.5 | 209,358.6 | -44,951.6 | |
| 30.06 | 373.6 | 683,409.7 | 398,567.2 | 30,262.9 | 249,574.5 | 5,005.1 | 270,254.8 | 177,645.5 | 18,238.4 | 38,911.8 | 221,883.8 | -43,151.0 | |
| 31.07 | -8,917.5 | 683,838.5 | 402,704.0 | 30,313.2 | 245,365.7 | 5,455.6 | 261,566.6 | 176,241.0 | 15,990.8 | 39,084.0 | 225,245.1 | -43,206.5 | |
| 31.08 | -48,777.1 | 708,802.9 | 419,991.0 | 29,710.9 | 252,682.4 | 6,418.6 | 252,356.1 | 181,936.3 | 22,270.4 | 37,407.5 | 211,441.5 | -45,386.1 | |
| 30.09 | -105,086.0 | 970,334.8 | 588,178.4 | 38,698.1 | 335,856.7 | 7,601.6 | 274,115.2 | 245,937.7 | 31,773.1 | 37,028.8 | 202,523.8 | 73,870.2 | |
| 31.10 | -75,303.0 | 951,027.9 | 593,472.7 | 35,928.0 | 314,570.7 | 7,056.5 | 289,195.3 | 232,550.5 | 29,545.5 | 32,914.8 | 210,069.5 | 81,449.4 | |
| 30.11 | -80,924.5 | 1,023,827.5 | 657,604.7 | 32,170.9 | 326,125.3 | 7,926.6 | 302,827.1 | 250,089.1 | 20,872.2 | 33,814.6 | 220,956.3 | 114,343.8 | |
| 31.12 | -94,166.6 | 1,109,108.4 | 722,234.6 | 33,228.4 | 346,374.7 | 7,270.7 | 342,816.3 | 285,823.5 | 22,595.1 | 43,311.9 | 275,707.6 | 44,687.4 | |
| 1999 | | | | | | | | | | | | | |
| 31.01 | -92,533.1 | 1,183,113.5 | 776,473.1 | 33,047.7 | 362,966.9 | 10,625.8 | 329,982.9 | 307,447.0 | 34,600.5 | 45,287.7 | 286,346.8 | 86,915.5 | |
| 28.02 | -88,287.8 | 1,187,343.9 | 771,804.1 | 29,822.1 | 375,601.8 | 10,115.9 | 340,331.7 | 317,669.4 | 40,047.8 | 47,757.4 | 279,139.3 | 74,110.6 | |
| 31.03 | -75,686.7 | 1,245,886.8 | 818,411.4 | 30,738.3 | 386,410.4 | 10,326.7 | 344,782.4 | 330,550.1 | 48,516.7 | 55,295.9 | 278,658.2 | 112,396.7 | |
| 30.04 | -44,716.8 | 1,254,207.5 | 818,205.1 | 31,560.3 | 392,376.6 | 12,065.5 | 371,835.8 | 345,756.4 | 46,283.0 | 61,288.8 | 283,851.6 | 100,475.2 | |
| 31.05 | -3,171.4 | 1,264,455.4 | 838,790.1 | 34,740.3 | 376,512.2 | 14,412.8 | 403,980.8 | 351,487.6 | 40,034.2 | 58,805.2 | 286,179.5 | 120,796.6 | |
| 30.06 | 9,930.0 | 1,294,566.4 | 844,568.5 | 36,677.5 | 396,312.2 | 17,008.2 | 421,890.3 | 367,997.6 | 40,739.7 | 69,729.8 | 310,999.7 | 93,139.3 | |
| 31.07 | 19,174.5 | 1,271,430.6 | 833,305.4 | 38,708.8 | 385,126.3 | 14,290.1 | 431,856.2 | 362,598.1 | 35,502.9 | 63,401.1 | 320,692.1 | 76,554.7 | |
| 31.08 | 29,923.9 | 1,300,618.3 | 843,379.0 | 39,405.6 | 401,452.9 | 16,380.8 | 432,912.2 | 379,796.1 | 42,120.0 | 70,221.7 | 334,549.9 | 70,942.4 | |
| 30.09 | 48,950.4 | 1,337,935.0 | 851,171.4 | 43,668.7 | 426,565.9 | 15,983.0 | 430,979.9 | 392,518.9 | 41,135.0 | 78,653.3 | 342,284.9 | 101,313.5 | |

Table 1.11

Money Supply (National Definition)

(billion rubles at end of period)

| | Money supply (M2) | | % growth in money supply | | |
|-------------|-------------------|--------------------------|--------------------------|----------------------------|---------------------|
| | Total | of which: | | from 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 | | | | | |
| 31.01 | 361.2 | 116.7 | 244.5 | -3.4 | -3.4 |
| 28.02 | 362.9 | 120.4 | 242.5 | 0.5 | -3.0 |
| 31.03 | 360.4 | 119.1 | 241.3 | -0.7 | -3.7 |
| 30.04 | 368.0 | 128.6 | 239.4 | 2.1 | -1.6 |
| 31.05 | 370.0 | 129.9 | 240.1 | 0.5 | -1.1 |
| 30.06 | 368.6 | 129.8 | 238.8 | -0.4 | -1.5 |
| 31.07 | 360.0 | 129.3 | 230.7 | -2.3 | -3.8 |
| 31.08 | 343.6 | 133.4 | 210.2 | -4.6 | -8.2 |
| 30.09 | 365.8 | 154.2 | 211.6 | 6.5 | -2.2 |
| 31.10 | 377.6 | 166.4 | 211.2 | 3.2 | 0.9 |
| 30.11 | 396.9 | 167.3 | 229.6 | 5.1 | 6.1 |
| 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 |

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. Precious metals | 40,841 | 40,399 | 41,818 | 41,761 | 42,064 | 39,460 | 39,391 | 40,992 | 43,718 | 54,647 |
| 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 |
| 3. Credits and deposits | 69,207 | 93,616 | 107,813 | 127,678 | 145,877 | 171,779 | 172,504 | 188,183 | 192,040 | 197,625 |
| 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 |
| — 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 |
| 4. Securities | 235,335 | 237,545 | 235,761 | 247,030 | 251,504 | 252,586 | 259,922 | 253,324 | 256,763 | 277,872 |
| 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 |
| 5. Other assets | 56,237 | 59,438 | 63,150 | 65,013 | 67,740 | 65,012 | 62,768 | 63,731 | 66,723 | 67,974 |
| of which: | | | | | | | | | | |
| — fixed assets | 27,825 | 27,766 | 27,777 | 27,780 | 28,189 | 29,892 | 29,912 | 30,038 | 30,158 | 30,903 |
| Total assets | 560,540 | 588,964 | 605,467 | 632,248 | 674,381 | 716,368 | 729,900 | 710,397 | 721,630 | 803,682 |
| 1. Cash in circulation | 199,018 | 189,881 | 192,368 | 187,791 | 208,043 | 220,631 | 231,796 | 233,355 | 232,686 | 237,941 |
| 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 |
| 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 |
| — 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 |
| 3. Float | 4,717 | 7,686 | 8,095 | 9,475 | 14,314 | 7,700 | 7,088 | 8,114 | 6,695 | 8,085 |
| 4. Other liabilities | 122,036 | 152,614 | 154,016 | 171,239 | 172,658 | 178,710 | 172,493 | 81,880 | 168,412 | 194,048 |
| of which: | | | | | | | | | | |
| — IMF loan | 70,182 | 82,144 | 90,214 | 88,090 | 92,904 | 92,706 | 92,438 | 118,059 | 83,975 | 90,509 |
| 5. Capital | 118,113 | 118,111 | 118,107 | 118,099 | 118,113 | 118,104 | 118,068 | 160,738 | 118,059 | 118,087 |
| Total liabilities | 560,540 | 588,964 | 605,467 | 632,248 | 674,381 | 716,368 | 729,900 | 710,397 | 721,630 | 803,682 |

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 | % |
|---------------------|-----|
| 1.12.95 — 9.02.96 | 160 |
| 10.02.96 — 23.07.96 | 120 |
| 24.07.96 — 18.08.96 | 110 |
| 19.08.96 — 20.10.96 | 80 |
| 21.10.96 — 1.12.96 | 60 |
| 2.12.96 — 9.02.97 | 48 |
| 10.02.97 — 27.04.97 | 42 |
| 28.04.97 — 15.06.97 | 36 |
| 16.06.97 — 5.10.97 | 24 |
| 6.10.97 — 10.11.97 | 21 |
| 11.11.97 — 1.02.98 | 28 |
| 2.02.98 — 16.02.98 | 42 |
| 17.02.98 — 1.03.98 | 39 |
| 2.03.98 — 15.03.98 | 36 |
| 16.03.98 — 18.05.98 | 30 |
| 19.05.98 — 26.05.98 | 50 |
| 27.05.98 — 4.06.98 | 150 |
| 5.06.98 — 28.06.98 | 60 |
| 29.06.98 — 23.07.98 | 80 |
| 24.07.98 — 9.06.99 | 60 |
| 10.06.99 — | 55 |

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) |
|---------------------|--|--|--|---|---|
| 1.02.98 — 23.08.98 | 11 | | | | 8 |
| 24.08.98 — 31.08.98 | 10 | | | | 7 |
| 1.09.98 — 30.11.98 | 10 | | | | 5 |
| 1.12.98 — 18.03.99 | 5 | | | | 5 |
| 19.03.99 — 9.06.99 | 7 | 7 | 5 | 7 | 5 |
| 10.06.99 — | 8.5 | 8.5 | 5.5 | 8.5 | 5.5 |

Table 2.4

Individual Indicators of the Bank of Russia Deposit Transactions on the Money Market¹

| 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 |
| 1998 | | | | | | | | | | | | | | | | | | |
| January | 12.72 | 22.00 | — | 27.15 | — | — | — | — | — | 52.62 | 2.07 | — | 45.32 | — | — | — | — | — |
| February | 14.37 | 22.00 | — | 23.65 | — | — | — | — | — | 49.86 | 7.85 | — | 42.30 | — | — | — | — | — |
| March | 9.94 | — | — | 18.00 | — | — | — | — | — | 87.84 | — | — | 12.16 | — | — | — | — | — |
| April | 8.35 | 15.00 | — | 20.67 | — | — | — | — | — | 66.98 | 1.40 | — | 31.62 | — | — | — | — | — |
| May | 14.49 | — | — | 20.00 | — | — | — | — | — | 90.91 | — | — | 9.09 | — | — | — | — | — |
| June | 15.33 | — | — | 38.69 | — | — | — | — | — | 85.12 | — | — | 14.88 | — | — | — | — | — |
| July | 30.27 | 32.48 | — | 42.61 | — | — | — | — | — | 63.48 | 17.94 | — | 18.58 | — | — | — | — | — |
| August | 26.04 | 35.00 | — | 43.14 | — | — | — | — | — | 41.40 | 19.44 | — | 39.16 | — | — | — | — | — |
| September | 22.13 | 40.00 | — | 42.00 | — | — | — | — | — | 95.65 | 0.72 | — | 3.62 | — | — | — | — | — |
| October | 12.86 | 17.65 | — | 31.52 | — | 43.56 | — | — | — | 74.12 | 2.85 | — | 13.19 | — | 9.84 | — | — | — |
| November | 13.09 | 14.70 | — | 30.86 | — | 34.18 | — | — | — | 61.20 | 9.41 | — | 10.16 | — | 19.23 | — | — | — |
| December | 15.85 | 10.16 | — | 29.30 | — | 30.91 | — | — | — | 72.92 | 4.74 | — | 8.56 | — | 13.78 | — | — | — |
| 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 | — |

¹ From January 1997 to December 1998 the deposit structure was calculated on the basis of the real transaction date. From January 1999 the deposit structure is calculated on the basis of real receipts to the Bank of Russia deposit.



Chart 7

Chart 8

Table 2.5

Official US Dollar to Ruble Rate

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1998 | | | | | | | | | | | | | | | |
| January | 5.9600 | — | — | — | — | 5.9630 | 5.9690 | — | — | 5.9740 | — | — | 5.9760 | 5.9800 | 5.9900 |
| February | — | — | 6.0290 | 6.0310 | 6.0330 | 6.0360 | 6.0380 | — | — | 6.0410 | 6.0430 | 6.0450 | 6.0470 | 6.0500 | — |
| March | — | — | 6.0730 | 6.0750 | 6.0770 | 6.0790 | 6.0810 | — | — | — | 6.0830 | 6.0840 | 6.0860 | 6.0880 | — |
| April | 6.1080 | 6.1100 | 6.1120 | 6.1140 | — | — | 6.1160 | 6.1180 | 6.1190 | 6.1210 | 6.1225 | — | — | 6.1245 | 6.1260 |
| May | 6.1340 | — | — | — | — | 6.1350 | 6.1360 | 6.1380 | 6.1395 | — | — | — | 6.1415 | 6.1430 | 6.1440 |
| June | — | 6.1650 | 6.1660 | 6.1675 | 6.1685 | 6.1690 | — | — | 6.1700 | 6.1710 | 6.1720 | — | 6.1740 | — | — |
| July | 6.2000 | 6.2020 | 6.2030 | 6.2050 | — | — | 6.2070 | 6.2090 | 6.2090 | 6.2110 | 6.2120 | — | — | 6.2120 | 6.2130 |
| August | 6.2410 | — | — | 6.2440 | 6.2490 | 6.2520 | 6.2550 | 6.2585 | — | — | 6.2620 | 6.2650 | 6.2685 | 6.2725 | 6.2900 |
| September | 9.3301 | 10.8833 | 12.8198 | 13.4608 | 16.9900 | — | — | 18.9000 | 20.8250 | 15.7724 | 12.8749 | 11.4281 | — | — | 8.6707 |
| October | 15.9056 | 15.9923 | 15.9706 | — | — | 15.7944 | 15.8000 | 15.8100 | 15.8200 | 15.8400 | — | — | 15.7900 | 15.0500 | 13.0000 |
| November | — | — | 15.8200 | 15.5700 | 15.5400 | 15.2400 | 15.0100 | — | — | — | 15.5600 | 15.5800 | 15.9300 | 16.4100 | — |
| December | 17.8800 | 18.2500 | 18.5600 | 18.8300 | 19.5700 | — | — | 20.4000 | 20.4300 | 20.0800 | 19.7600 | 20.1000 | — | — | 20.1000 |
| 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 |

| | End | | | | | | | | | | | | | | | |
|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 |
| 1998 | | | | | | | | | | | | | | | | |
| January | 5.9950 | 5.9975 | — | — | 6.0005 | 6.0010 | 6.0050 | 6.0150 | 6.0200 | — | — | 6.0200 | 6.0210 | 6.0230 | 6.0250 | 6.0260 |
| February | — | 6.0520 | 6.0540 | 6.0570 | 6.0590 | 6.0620 | — | — | 6.0640 | 6.0660 | 6.0680 | 6.0700 | 6.0720 | — | — | — |
| March | — | 6.0900 | 6.0910 | 6.0930 | 6.0940 | 6.0960 | — | — | 6.0970 | 6.0990 | 6.1005 | 6.1020 | 6.1040 | — | — | 6.1060 |
| April | 6.1270 | 6.1280 | 6.1290 | — | — | 6.1300 | 6.1310 | 6.1300 | 6.1300 | 6.1310 | — | — | 6.1310 | 6.1320 | 6.1330 | — |
| May | 6.1455 | — | — | 6.1465 | 6.1550 | 6.1560 | 6.1575 | 6.1580 | — | — | 6.1580 | 6.1600 | 6.1620 | 6.1660 | 6.1640 | — |
| June | 6.1800 | 6.1830 | 6.1845 | 6.1855 | 6.1870 | — | — | 6.1885 | 6.1905 | 6.1920 | 6.1940 | 6.1960 | — | — | 6.1980 | — |
| July | 6.2140 | 6.2160 | 6.2190 | — | — | 6.2200 | 6.2210 | 6.2220 | 6.2230 | 6.2255 | — | — | 6.2290 | 6.2320 | 6.2350 | 6.2380 |
| August | — | — | 6.4300 | 6.8850 | 6.9900 | 6.9950 | 7.0050 | — | — | 7.1400 | 7.8600 | 7.8600 | 7.8600 | 7.9050 | — | — |
| September | 9.6117 | 12.4509 | 14.6000 | 16.3818 | — | — | 16.3818 | 16.2170 | 15.8378 | 15.6099 | 15.8827 | — | — | 15.9932 | 16.0645 | — |
| October | 13.5600 | 15.5100 | — | — | 17.0900 | 16.9300 | 16.8300 | 16.7600 | 16.6900 | — | — | 16.6900 | 16.6700 | 16.3300 | 16.0600 | 16.0100 |
| November | — | 16.8000 | 16.9900 | 16.9800 | 17.2000 | 16.9600 | — | — | 17.1700 | 17.4500 | 17.4700 | 17.4500 | 17.8500 | — | — | — |
| December | 20.2600 | 20.6200 | 20.7000 | 20.7500 | — | — | 20.9000 | 20.6400 | 20.5100 | 19.8700 | 19.4800 | — | — | 20.9900 | 20.6200 | 20.6500 |
| 1999 | | | | | | | | | | | | | | | | |
| January | 21.88 | — | — | 22.37 | 22.98 | 22.39 | 22.73 | 22.75 | — | — | 22.95 | 22.82 | 22.67 | 22.77 | 22.60 | — |
| February | 22.84 | 23.11 | 22.87 | 22.92 | 22.84 | — | — | 22.84 | 22.80 | 22.82 | 22.84 | 22.86 | — | — | — | — |
| March | 23.26 | 23.35 | 23.41 | 23.65 | 23.68 | — | — | 23.92 | 24.29 | 24.22 | 24.18 | 24.19 | — | — | 24.20 | 24.18 |
| April | 24.80 | 24.77 | — | — | 24.78 | 24.77 | 24.72 | 24.67 | 24.62 | — | — | 24.53 | 24.40 | 24.31 | 24.23 | — |
| May | — | — | 24.86 | 24.79 | 24.75 | 24.70 | 24.65 | — | — | 24.60 | 24.55 | 24.50 | 24.46 | 24.44 | — | — |
| June | 24.25 | 24.23 | 24.23 | 24.23 | — | — | 24.23 | 24.23 | 24.23 | 24.22 | 24.22 | — | — | 24.22 | 24.22 | — |
| July | 24.34 | 24.32 | — | — | 24.30 | 24.28 | 24.26 | 24.24 | 24.23 | — | — | 24.22 | 24.22 | 24.22 | 24.21 | 24.19 |
| August | — | 24.86 | 24.76 | 24.62 | 24.60 | 24.82 | — | — | 24.80 | 24.76 | 24.75 | 24.75 | 24.75 | — | — | 24.75 |
| September | 25.48 | 25.40 | 25.41 | — | — | 25.40 | 25.34 | 25.31 | 25.29 | 25.28 | — | — | 25.27 | 25.22 | 25.08 | — |
| October | 25.80 | — | — | 25.88 | 25.83 | 25.83 | 25.79 | 25.76 | — | — | 25.71 | 25.68 | 25.80 | 26.09 | 26.05 | — |

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 |

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 | — |

Table 2.7

Official German Mark to Ruble Rate

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|-------------|---------|---------|---------|---------|---------|--------|--------|---------|---------|---------|---------|---------|--------|--------|---------|
| 1998 | | | | | | | | | | | | | | | |
| January | 3.3600 | — | — | — | — | 3.3176 | 3.2667 | — | — | 3.2913 | — | — | 3.2760 | 3.2834 | 3.2784 |
| February | — | — | 3.2954 | 3.3225 | 3.3263 | 3.3511 | 3.3694 | — | — | 3.3354 | 3.3276 | 3.3444 | 3.3251 | 3.3365 | — |
| March | — | — | 3.3636 | 3.3443 | 3.3601 | 3.3454 | 3.3177 | — | — | — | 3.3291 | 3.3222 | 3.3228 | 3.3357 | — |
| April | 3.3079 | 3.3059 | 3.2968 | 3.2995 | — | — | 3.3176 | 3.3322 | 3.3364 | 3.3721 | 3.3723 | — | — | 3.3588 | 3.3609 |
| May | 3.4207 | — | — | — | — | 3.4435 | 3.4590 | 3.4764 | 3.4726 | — | — | — | 3.4565 | 3.4603 | 3.4540 |
| June | — | 3.4590 | 3.4613 | 3.4713 | 3.4923 | 3.4896 | — | — | 3.4733 | 3.4735 | 3.4649 | 3.4340 | — | — | — |
| July | 3.4292 | 3.4332 | 3.4101 | 3.4103 | — | — | 3.4178 | 3.4279 | 3.4219 | 3.4031 | 3.3927 | — | — | 3.4381 | 3.4530 |
| August | 3.5056 | — | — | 3.5108 | 3.5073 | 3.5328 | 3.5299 | 3.5323 | — | — | 3.5170 | 3.5141 | 3.5300 | 3.4923 | 3.5209 |
| September | 5.3093 | 6.1999 | 7.3243 | 7.7170 | 9.7784 | — | — | 10.9756 | 12.0411 | 9.1117 | 7.5539 | 6.8008 | — | — | 5.1034 |
| October | 9.5055 | 9.5762 | 9.7015 | — | — | 9.6631 | 9.6980 | 9.6691 | 9.7963 | 9.6615 | — | — | 9.6622 | 9.1207 | 7.9598 |
| November | — | — | 9.5838 | 9.3948 | 9.3739 | 9.1383 | 9.0286 | — | — | — | 9.2142 | 9.2705 | 9.4692 | 9.7371 | — |
| December | 10.4433 | 10.7822 | 11.0175 | 11.2748 | 11.7284 | — | — | 12.1646 | 12.1556 | 12.0507 | 11.8672 | 12.1737 | — | — | 12.1737 |
| 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 |

| | End | | | | | | | | | | | | | | | |
|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 |
| 1998 | | | | | | | | | | | | | | | | |
| January | 3.2911 | 3.2759 | — | — | 3.2725 | 3.2650 | 3.2787 | 3.3361 | 3.3418 | — | — | 3.4137 | 3.3729 | 3.3536 | 3.3203 | 3.2936 |
| February | — | 3.3173 | 3.3383 | 3.3185 | 3.3297 | 3.3376 | — | — | 3.3213 | 3.3764 | 3.3764 | 3.3407 | 3.3436 | — | — | — |
| March | — | 3.3462 | 3.3541 | 3.3438 | 3.3350 | 3.3279 | — | — | 3.3311 | 3.3395 | 3.3373 | 3.3394 | 3.3502 | — | — | 3.3425 |
| April | 3.4056 | 3.3954 | 3.3954 | — | — | 3.3933 | 3.4124 | 3.4386 | 3.4162 | 3.4082 | — | — | 3.4183 | 3.4276 | 3.4156 | — |
| May | 3.4539 | — | — | 3.4475 | 3.4526 | 3.4633 | 3.4837 | 3.5007 | — | — | 3.4983 | 3.4923 | 3.4776 | 3.4666 | 3.4645 | — |
| June | 3.4157 | 3.4266 | 3.4435 | 3.4658 | 3.4510 | — | — | 3.4534 | 3.4522 | 3.4307 | 3.4495 | 3.4480 | — | — | 3.4224 | — |
| July | 3.4474 | 3.4672 | 3.4788 | — | — | 3.4914 | 3.4863 | 3.4842 | 3.4746 | 3.4851 | — | — | 3.5008 | 3.4941 | 3.5240 | 3.5183 |
| August | — | — | 3.5720 | 3.8429 | 3.8797 | 3.8995 | 3.8992 | — | — | 3.9631 | 4.3769 | 4.3630 | 4.3502 | 4.3948 | — | — |
| September | 5.6583 | 7.3735 | 8.6524 | 9.6659 | — | — | 9.7435 | 9.5789 | 9.4133 | 9.3010 | 9.4794 | — | — | 9.5084 | 9.5839 | — |
| October | 8.2981 | 9.6126 | — | — | 10.5729 | 10.3535 | 10.2829 | 10.1263 | 10.1868 | — | — | 10.1084 | 10.0391 | 9.8886 | 9.7215 | 9.6784 |
| November | — | 10.0460 | 10.2195 | 10.1531 | 10.2656 | 10.0563 | — | — | 10.1448 | 10.2166 | 10.2560 | 10.2274 | 10.4979 | — | — | — |
| December | 12.2254 | 12.4427 | 12.4354 | 12.5098 | — | — | 12.5676 | 12.3445 | 12.2895 | 11.8309 | 11.5883 | — | — | 12.4784 | 12.3281 | 12.3460 |
| 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 | — |

Table 2.8

Bank of Russia Precious Metals Quotes

(rubles per gram)

| Date of quotes | Gold | | Silver | | Platinum | |
|----------------|--------|--------|--------|------|----------|--------|
| | buy | sell | buy | sell | buy | sell |
| 1.10.99 | 232.00 | 246.73 | 4.20 | 4.54 | 313.92 | 333.86 |
| 4.10.99 | 241.41 | 256.73 | 4.32 | 4.67 | 321.36 | 341.76 |
| 5.10.99 | 256.75 | 273.05 | 4.34 | 4.69 | 328.96 | 349.84 |
| 6.10.99 | 254.57 | 270.74 | 4.40 | 4.76 | 321.94 | 342.38 |
| 7.10.99 | 248.49 | 264.26 | 4.21 | 4.55 | 327.41 | 348.19 |
| 8.10.99 | 252.55 | 268.59 | 4.30 | 4.64 | 335.70 | 357.01 |
| 11.10.99 | 248.64 | 264.43 | 4.28 | 4.62 | 330.22 | 351.18 |
| 12.10.99 | 252.97 | 269.03 | 4.25 | 4.59 | 340.94 | 362.58 |
| 13.10.99 | 250.30 | 266.19 | 4.28 | 4.62 | 337.38 | 358.80 |
| 14.10.99 | 251.67 | 267.65 | 4.26 | 4.60 | 340.09 | 361.68 |
| 15.10.99 | 247.73 | 263.45 | 4.36 | 4.71 | 338.66 | 360.16 |
| 18.10.99 | 249.73 | 265.58 | 4.16 | 4.50 | 324.69 | 345.30 |
| 19.10.99 | 242.47 | 257.87 | 4.13 | 4.46 | 321.73 | 342.16 |
| 20.10.99 | 243.12 | 258.55 | 4.04 | 4.37 | 332.79 | 353.92 |
| 21.10.99 | 239.34 | 254.53 | 4.04 | 4.37 | 334.52 | 355.76 |
| 22.10.99 | 237.36 | 252.43 | 3.98 | 4.31 | 336.57 | 357.94 |
| 25.10.99 | 236.23 | 251.23 | 4.01 | 4.33 | 335.91 | 357.24 |
| 26.10.99 | 232.50 | 247.26 | 4.02 | 4.35 | 333.99 | 355.19 |
| 27.10.99 | 227.62 | 242.07 | 4.06 | 4.39 | 324.89 | 345.52 |
| 28.10.99 | 238.55 | 253.70 | 4.05 | 4.37 | 331.39 | 352.43 |
| 29.10.99 | 236.55 | 251.56 | 4.06 | 4.39 | 332.44 | 353.54 |

2.9. Major Features of Transactions in Government Securities

Table 2.9.1

Data on Redemptions and Coupon Payments on Government Securities

| Date of placement | Redemption date | Paper code | Redemption amount, million rubles | Marketable volume, million rubles | No. of coupon period | Current coupon rate, % p.a. |
|-------------------|-----------------|--------------|-----------------------------------|-----------------------------------|----------------------|-----------------------------|
| 19.08.1998 | 13.10.1999 | SU27005RMFS6 | 544.312 | 8,779.228 | 3 | 0.62 |
| 19.08.1998 | 13.10.1999 | SU27011RMFS4 | 544.312 | 8,779.228 | 2 | 0.62 |
| 29.10.1997 | 27.10.1999 | SU25020RMFS7 | 685.904 | 11,462.302 | 4 | 59.84 |
| 19.08.1998 | 27.10.1999 | SU27006RMFS4 | 544.312 | 8,779.228 | 3 | 0.62 |
| 19.08.1998 | 27.10.1999 | SU28001RMFS4 | 544.312 | 8,779.228 | 2 | 0.62 |

Table 2.9.2

Term Structure of Bonded Debt

| Date | % of trading volume at par | | |
|---------|----------------------------|------------|------------------|
| | OFZ | | |
| | fixed coupon | investment | permanent coupon |
| 1.02.99 | 23.57 | 6.73 | 66.95 |
| 1.03.99 | 28.27 | 8.17 | 59.98 |
| 1.04.99 | 35.74 | 10.48 | 51.19 |
| 1.05.99 | 42.10 | 12.28 | 42.66 |
| 1.06.99 | 42.10 | 12.28 | 42.66 |
| 1.07.99 | 43.38 | 12.66 | 43.96 |
| 1.08.99 | 43.41 | 12.66 | 43.93 |
| 1.09.99 | 43.41 | 12.66 | 43.93 |
| 1.10.99 | 43.41 | 12.66 | 43.93 |
| 1.11.99 | 43.41 | 12.66 | 43.93 |

Table 2.9.3

Major Parameters of the OFZs Secondary Market

| Date | Market portfolio indicator, % | | | Market turnover indicator, % | | |
|----------|------------------------------------|-------------|-------------|------------------------------------|-------------|-------------|
| | Federal loan investment bonds 1 | OFZ-PD 2 | OFZ-FD 3 | Federal loan investment bonds 4 | OFZ-PD 5 | OFZ-FD 6 |
| 1.10.99 | 80.06 | 75.45 | 84.33 | 80.06 | 63.34 | 84.52 |
| 4.10.99 | 80.90 | 75.73 | 83.75 | 80.90 | 70.88 | 83.66 |
| 5.10.99 | 80.71 | 74.96 | 83.72 | 80.71 | 71.98 | 82.67 |
| 6.10.99 | 80.48 | 76.15 | 83.21 | 80.48 | 68.96 | 83.14 |
| 7.10.99 | 82.35 | 75.75 | 83.84 | 82.35 | 71.71 | 83.53 |
| 8.10.99 | 81.90 | 75.50 | 83.12 | 81.90 | 74.26 | 83.13 |
| 11.10.99 | 82.69 | 73.23 | 84.15 | 82.69 | 70.34 | 83.35 |
| 12.10.99 | 87.07 | 76.33 | 86.06 | 87.07 | 70.69 | 87.54 |
| 13.10.99 | 82.56 | 76.90 | 86.01 | 82.56 | 70.16 | 84.99 |
| 14.10.99 | 84.76 | 77.50 | 85.17 | 84.76 | 70.31 | 84.05 |
| 15.10.99 | 85.58 | 77.23 | 87.11 | 85.58 | 80.59 | 88.21 |
| 18.10.99 | 87.15 | 76.48 | 89.50 | 87.15 | 81.30 | 89.34 |
| 19.10.99 | 89.01 | 78.82 | 90.24 | 89.01 | 86.72 | 90.77 |
| 20.10.99 | 88.37 | 78.47 | 89.51 | 88.37 | 75.83 | 89.49 |
| 21.10.99 | 89.21 | 78.82 | 89.95 | 89.21 | 83.92 | 89.71 |
| 22.10.99 | 90.24 | 78.32 | 91.29 | 90.24 | 78.83 | 91.71 |
| 25.10.99 | 92.91 | 78.83 | 93.07 | 92.91 | 79.69 | 92.23 |
| 26.10.99 | 92.30 | 81.49 | 92.61 | 92.30 | 87.72 | 92.53 |
| 27.10.99 | 92.14 | 78.52 | 92.84 | 92.14 | 83.36 | 94.99 |
| 28.10.99 | 90.97 | 78.65 | 90.97 | 90.97 | 85.36 | 92.11 |
| 29.10.99 | 91.99 | 78.90 | 90.45 | 91.99 | 75.04 | 90.79 |

Cont.

| Date | Turnover ratio, % | | | Nominal value, million rubles | | | |
|----------|------------------------------------|-------------|-------------|-------------------------------------|--------------|--------------|--|
| | Federal loan investment bonds 7 | OFZ-PD 8 | OFZ-FD 9 | Federal loan investment bonds 10 | OFZ-PD 11 | OFZ-FD 12 | |
| 1.10.99 | 0.03 | 0.08 | 0.04 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 4.10.99 | 0.03 | 0.04 | 0.04 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 5.10.99 | 0.01 | 0.13 | 0.08 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 6.10.99 | 0.11 | 0.19 | 0.08 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 7.10.99 | 0.03 | 0.21 | 0.08 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 8.10.99 | 0.02 | 0.11 | 0.08 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 11.10.99 | 0.02 | 0.17 | 0.05 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 12.10.99 | 0.23 | 0.10 | 0.06 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 13.10.99 | 0.23 | 0.11 | 0.12 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 14.10.99 | 0.02 | 0.20 | 0.10 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 15.10.99 | 0.03 | 0.13 | 0.15 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 18.10.99 | 0.09 | 0.24 | 0.14 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 19.10.99 | 0.12 | 0.65 | 0.44 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 20.10.99 | 0.22 | 0.17 | 0.23 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 21.10.99 | 0.09 | 0.07 | 0.06 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 22.10.99 | 0.13 | 0.12 | 0.09 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 25.10.99 | 0.20 | 0.07 | 0.17 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 26.10.99 | 0.44 | 0.17 | 1.84 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 27.10.99 | 0.38 | 0.21 | 1.99 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 28.10.99 | 0.22 | 2.07 | 1.53 | 30,736.4 | 106,600.9 | 105,350.7 | |
| 29.10.99 | 0.63 | 4.11 | 5.47 | 30,736.4 | 106,600.9 | 105,350.7 | |

| Date | Market value, million rubles | | | Duration, days | | |
|----------|-------------------------------|----------|----------|-------------------------------|--------|---------|
| | Federal loan investment bonds | OFZ-PD | OFZ-FD | Federal loan investment bonds | OFZ-PD | OFZ-FD |
| | 13 | 14 | 15 | 16 | 17 | 18 |
| 1.10.99 | 8,388.0 | 57,955.5 | 46,580.8 | 806.0 | 560.0 | 1,197.5 |
| 4.10.99 | 8,341.9 | 58,249.1 | 47,042.6 | 803.0 | 554.3 | 1,194.8 |
| 5.10.99 | 8,375.7 | 58,648.6 | 47,129.5 | 802.0 | 554.2 | 1,194.0 |
| 6.10.99 | 8,412.6 | 58,394.1 | 47,431.5 | 801.0 | 546.8 | 1,192.8 |
| 7.10.99 | 8,237.4 | 58,457.4 | 47,260.3 | 800.0 | 551.7 | 1,191.4 |
| 8.10.99 | 8,295.8 | 58,852.6 | 47,652.8 | 799.0 | 547.5 | 1,190.3 |
| 11.10.99 | 8,258.9 | 60,001.2 | 47,440.3 | 796.0 | 550.4 | 1,187.5 |
| 12.10.99 | 7,856.2 | 58,702.5 | 46,715.1 | 795.0 | 548.0 | 1,186.4 |
| 13.10.99 | 8,298.8 | 58,454.2 | 45,702.0 | 794.0 | 548.8 | 1,184.9 |
| 14.10.99 | 8,099.1 | 58,434.5 | 46,120.8 | 793.0 | 544.6 | 1,183.8 |
| 15.10.99 | 8,034.5 | 58,429.6 | 45,386.0 | 792.0 | 541.9 | 1,183.6 |
| 18.10.99 | 7,930.0 | 59,117.9 | 44,774.1 | 789.0 | 543.2 | 1,178.0 |
| 19.10.99 | 7,776.3 | 58,280.2 | 44,580.0 | 788.0 | 538.1 | 1,176.8 |
| 20.10.99 | 7,847.0 | 58,664.4 | 44,947.0 | 787.0 | 533.3 | 1,175.5 |
| 21.10.99 | 7,785.5 | 58,496.8 | 44,846.9 | 786.0 | 532.4 | 1,174.8 |
| 22.10.99 | 7,708.7 | 58,937.7 | 44,415.9 | 785.0 | 530.5 | 1,173.7 |
| 25.10.99 | 7,521.2 | 58,880.2 | 44,001.5 | 782.0 | 529.4 | 1,171.4 |
| 26.10.99 | 7,585.8 | 57,979.0 | 44,146.3 | 781.0 | 524.0 | 1,172.8 |
| 27.10.99 | 7,613.4 | 58,428.4 | 43,105.1 | 780.0 | 530.8 | 1,166.3 |
| 28.10.99 | 7,727.1 | 58,520.9 | 43,905.8 | 779.0 | 528.9 | 1,163.3 |
| 29.10.99 | 7,653.4 | 58,587.8 | 44,196.4 | 778.0 | 525.7 | 1,162.2 |

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)

| Date | Term of credit, days | | | | | | | |
|-------------|----------------------|-------|-------|-------|-------|-------|-------|-------|
| | 1 | 3 | 7 | 14 | 21 | 30 | 60 | 90 |
| 1997 | | | | | | | | |
| January | 12.11 | 13.99 | 17.41 | 19.87 | 22.37 | 24.72 | 28.02 | 29.36 |
| February | 16.57 | 16.15 | 19.28 | 20.35 | 22.26 | 23.30 | 25.73 | 26.33 |
| March | 19.81 | 17.60 | 20.72 | 21.12 | 22.92 | 23.76 | 25.33 | 26.41 |
| April | 19.04 | 17.57 | 19.63 | 20.68 | 22.58 | 23.18 | 24.25 | 24.93 |
| May | 10.18 | 11.91 | 14.38 | 16.53 | 18.58 | 19.60 | 21.05 | 21.87 |
| June | 9.91 | 11.32 | 12.57 | 13.67 | 15.39 | 16.14 | 17.43 | 17.78 |
| July | 8.45 | 8.93 | 10.99 | 12.10 | 13.08 | 13.93 | 14.43 | 14.63 |
| August | 10.31 | 8.76 | 11.51 | 11.93 | 12.77 | 13.70 | 13.63 | 13.91 |
| September | 10.40 | 9.11 | 10.59 | 11.50 | 12.32 | 13.04 | 13.00 | 13.07 |
| October | 12.86 | 10.64 | 12.34 | 13.02 | 13.47 | 13.94 | 13.50 | 13.74 |
| November | 14.48 | 12.36 | 13.87 | 14.60 | 15.08 | 15.81 | 16.26 | 16.50 |
| December | 23.03 | 21.80 | 24.24 | 25.01 | 25.74 | 26.56 | 27.00 | 27.02 |
| 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 |

Table 3.1.2

Monthly Average Moscow Interbank Offered Rates (MIBOR)

(% p.a. for ruble credits)

| Date | Term of credit, days | | | | | | | |
|-------------|----------------------|-------|-------|-------|-------|-------|-------|--------|
| | 1 | 3 | 7 | 14 | 21 | 30 | 60 | 90 |
| 1997 | | | | | | | | |
| January | 21.13 | 24.49 | 28.49 | 31.29 | 34.26 | 36.57 | 41.59 | 43.16 |
| February | 24.99 | 26.41 | 28.86 | 30.70 | 33.27 | 34.24 | 38.15 | 39.22 |
| March | 29.26 | 29.87 | 31.55 | 33.09 | 35.23 | 35.93 | 40.38 | 41.68 |
| April | 27.83 | 28.25 | 30.14 | 31.74 | 34.21 | 34.79 | 39.64 | 41.11 |
| May | 17.01 | 20.66 | 22.17 | 25.84 | 27.97 | 28.96 | 33.07 | 34.26 |
| June | 16.29 | 17.89 | 19.00 | 20.59 | 23.25 | 23.74 | 27.05 | 28.18 |
| July | 14.50 | 15.59 | 17.43 | 18.90 | 20.11 | 21.09 | 23.96 | 24.75 |
| August | 16.23 | 15.11 | 17.53 | 18.09 | 19.13 | 20.20 | 22.08 | 22.98 |
| September | 16.14 | 15.69 | 16.69 | 17.61 | 18.72 | 19.41 | 21.24 | 21.94 |
| October | 19.03 | 17.94 | 19.00 | 19.60 | 20.14 | 20.57 | 21.91 | 22.65 |
| November | 20.85 | 20.30 | 22.07 | 22.79 | 23.43 | 24.05 | 25.86 | 26.44 |
| December | 31.17 | 32.85 | 36.08 | 37.37 | 38.38 | 40.42 | 41.90 | 42.41 |
| 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 |

Table 3.1.3

Monthly Weighted Average Moscow Interbank Actual Credit Rates (MIACR)

(% p.a. for ruble credits)

| Date | Term of credit, days | | | | | | | |
|-------------|----------------------|-------|-------|-------|-------|-------|--------|-------|
| | 1 | 3 | 7 | 14 | 21 | 30 | 60 | 90 |
| 1997 | | | | | | | | |
| January | 21.14 | 12.49 | 25.58 | 27.92 | 36.52 | 35.49 | 45.00 | — |
| February | 25.75 | 15.76 | 27.16 | 29.03 | 33.67 | 30.54 | 45.00 | 25.00 |
| March | 32.37 | 23.44 | 28.27 | 33.83 | 36.14 | 31.30 | — | 31.77 |
| April | 28.19 | 16.65 | 22.62 | 33.65 | 36.43 | 37.65 | — | — |
| May | 14.75 | 9.70 | 21.58 | 27.23 | 30.54 | 30.53 | 34.82 | — |
| June | 16.12 | 11.91 | 16.76 | 20.59 | 26.87 | 26.67 | — | — |
| July | 14.33 | 7.78 | 14.80 | 21.24 | 24.17 | 20.09 | 25.00 | — |
| August | 16.23 | 9.79 | 18.65 | 18.85 | 21.16 | 20.90 | 26.00 | — |
| September | 15.64 | 13.03 | 17.04 | 19.27 | 20.75 | 20.63 | — | — |
| October | 18.23 | 11.62 | 17.15 | 19.53 | 21.75 | 20.09 | 22.50 | — |
| November | 20.55 | 15.47 | 21.93 | 26.10 | 26.19 | 24.89 | — | — |
| December | 28.38 | 22.08 | 34.60 | 40.30 | 40.48 | 37.22 | — | — |
| 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 | — | — | — | — |

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 |
| 1.10.99 | 13.3 | 15.0 | 15.0 | 20.0 | 20.0 | 22.0 | 23.0 | 24.0 |
| 4.10.99 | 14.8 | — | 20.0 | 23.0 | 22.0 | 25.0 | 24.0 | 22.0 |
| 5.10.99 | 13.4 | — | 19.0 | 23.0 | 26.0 | 26.0 | 24.0 | 22.0 |
| 6.10.99 | 10.0 | — | 19.0 | 22.0 | 24.0 | 25.0 | 23.0 | 21.0 |
| 7.10.99 | 8.4 | — | 19.0 | 22.0 | 24.0 | 25.0 | 23.0 | 21.0 |
| 8.10.99 | 7.2 | — | 10.0 | 13.0 | 17.0 | 20.0 | 23.0 | 25.0 |
| 11.10.99 | 8.6 | — | 10.0 | 13.0 | 15.0 | 20.0 | 22.0 | 25.0 |
| 12.10.99 | 14.0 | — | 10.0 | 12.0 | 14.0 | 17.0 | 21.0 | 25.0 |
| 13.10.99 | 12.6 | — | 12.0 | 14.0 | 18.0 | 19.0 | 21.0 | 25.0 |
| 14.10.99 | 9.8 | — | 10.0 | 12.0 | 14.0 | 17.0 | 19.0 | 23.0 |
| 15.10.99 | 5.5 | 5.0 | 10.0 | 13.0 | 15.0 | 18.0 | 22.0 | 26.0 |
| 18.10.99 | 11.4 | — | 13.0 | 15.0 | 17.0 | 20.0 | 23.0 | 25.0 |
| 19.10.99 | 7.2 | — | 10.0 | 13.0 | 16.0 | 20.0 | 23.0 | 25.0 |
| 20.10.99 | 8.6 | — | 10.0 | 13.0 | 17.0 | 19.0 | 22.0 | 25.0 |
| 21.10.99 | 9.4 | — | 11.0 | 14.0 | 17.0 | 20.0 | 23.0 | 25.0 |
| 22.10.99 | 8.6 | — | 12.0 | 15.0 | 18.0 | 20.0 | 23.0 | 25.0 |
| 25.10.99 | 9.6 | — | 12.0 | 14.0 | 16.0 | 20.0 | 23.0 | 25.0 |
| 26.10.99 | 10.4 | — | 12.0 | 14.0 | 16.0 | 20.0 | 23.0 | 25.0 |
| 27.10.99 | 11.8 | — | 12.0 | 14.0 | 16.0 | 20.0 | 23.0 | 25.0 |
| 28.10.99 | 14.6 | — | 12.0 | 14.0 | 16.0 | 20.0 | 23.0 | 25.0 |
| 29.10.99 | 21.0 | — | 23.0 | 20.0 | 19.0 | 20.0 | 23.0 | 25.0 |

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 | 14 |
| 1.10.99 | 19.3 | 20.0 | 27.0 | 34.0 | 35.0 | 38.0 | 41.0 | 41.0 | 13.7 | — | — |
| 4.10.99 | 20.0 | — | 25.0 | 28.0 | 27.0 | 31.0 | 30.0 | 27.0 | 8.1 | 15.0 | — |
| 5.10.99 | 18.2 | — | 22.0 | 27.0 | 30.0 | 31.0 | 28.0 | 26.0 | 8.1 | 15.0 | — |
| 6.10.99 | 15.2 | — | 26.0 | 30.0 | 33.0 | 34.0 | 31.0 | 29.0 | 6.9 | — | — |
| 7.10.99 | 13.8 | — | 28.0 | 32.0 | 35.0 | 36.0 | 33.0 | 31.0 | 8.7 | — | — |
| 8.10.99 | 13.2 | — | 20.0 | 23.0 | 27.0 | 30.0 | 33.0 | 40.0 | 9.5 | — | — |
| 11.10.99 | 15.0 | — | 20.0 | 23.0 | 25.0 | 30.0 | 35.0 | 39.0 | 27.6 | — | — |
| 12.10.99 | 23.6 | — | 22.0 | 26.0 | 28.0 | 31.0 | 33.0 | 40.0 | 20.7 | 20.0 | — |
| 13.10.99 | 20.2 | — | 24.0 | 25.0 | 29.0 | 31.0 | 35.0 | 40.0 | 13.6 | 14.0 | — |
| 14.10.99 | 17.0 | — | 20.0 | 22.0 | 29.0 | 30.0 | 32.0 | 40.0 | 6.6 | 10.6 | 20.0 |
| 15.10.99 | 12.0 | 8.0 | 20.0 | 23.0 | 28.0 | 31.0 | 35.0 | 41.0 | 6.5 | 10.5 | 17.0 |
| 18.10.99 | 17.8 | — | 23.0 | 25.0 | 27.0 | 30.0 | 35.0 | 40.0 | 8.3 | — | — |
| 19.10.99 | 13.0 | — | 20.0 | 23.0 | 26.0 | 30.0 | 35.0 | 40.0 | 6.9 | — | — |
| 20.10.99 | 14.6 | — | 20.0 | 25.0 | 28.0 | 30.0 | 35.0 | 40.0 | 9.0 | 11.8 | — |
| 21.10.99 | 15.8 | — | 22.0 | 25.0 | 27.0 | 30.0 | 35.0 | 40.0 | 15.3 | 13.3 | — |
| 22.10.99 | 15.2 | — | 25.0 | 27.0 | 28.0 | 30.0 | 35.0 | 40.0 | 6.5 | — | — |
| 25.10.99 | 16.0 | — | 24.0 | 26.0 | 28.0 | 30.0 | 35.0 | 40.0 | 17.8 | 24.0 | — |
| 26.10.99 | 18.0 | — | 25.0 | 28.0 | 29.0 | 30.0 | 35.0 | 40.0 | 11.9 | 16.0 | — |
| 27.10.99 | 20.0 | — | 25.0 | 28.0 | 29.0 | 30.0 | 35.0 | 40.0 | 16.1 | — | — |
| 28.10.99 | 22.0 | — | 25.0 | 28.0 | 29.0 | 30.0 | 35.0 | 40.0 | 28.5 | — | — |
| 29.10.99 | 35.0 | — | 36.0 | 30.0 | 30.0 | 30.0 | 35.0 | 40.0 | 44.0 | — | — |

¹ No credits with other terms were extended from September 1 to 30, 1999.

3.2. Exchange Market

Table 3.2.1

US Dollar Trade at Interbank Currency Exchange

(USD million)

| Data | Average weighted dollar/ruble rate | | | | | | | | | | | |
|-------------|------------------------------------|--------------------|-----------------------|-------------------|------------------------|---------|---------|---------|---------|---------|---------|---------|
| | MICEX | | | | | SPECEX | SIBEX | UREX | ASPEX | POSEX | NICEX | SICEX |
| | Average weighted ¹ | Today ² | Tomorrow ³ | Spot ⁴ | Spot/next ⁵ | | | | | | | |
| 1998 | | | | | | | | | | | | |
| January | 6.0200 | — | — | — | — | 6.0172 | 6.0078 | 6.0069 | 6.0177 | 5.9938 | 6.0066 | 6.0191 |
| February | 6.0456 | — | — | — | — | 6.0525 | 6.0486 | 6.0500 | 6.0576 | 6.0458 | 6.0524 | 6.0473 |
| March | 6.0723 | — | — | — | — | 6.0768 | 6.0683 | 6.0803 | 6.0742 | 6.0848 | 6.0682 | 6.0729 |
| April | 6.1262 | — | — | — | — | 6.1281 | 6.1248 | 6.1285 | 6.1287 | 6.1240 | 6.1234 | 6.1318 |
| May | 6.1490 | — | — | — | — | 6.1488 | 6.1524 | 6.1487 | 6.1451 | 6.1460 | 6.1329 | 6.1386 |
| June | 6.2006 | — | — | — | — | 6.2064 | 6.1932 | 6.1942 | 6.1919 | 6.1798 | 6.2110 | 6.1968 |
| July | 6.2313 | — | — | — | — | 6.2407 | 6.2445 | 6.2374 | 6.2443 | 6.2239 | 6.2332 | 6.2429 |
| August | 6.7697 | — | — | — | — | 7.0229 | 6.8097 | 6.9307 | 6.8806 | 7.1479 | 7.1712 | 6.9800 |
| September | — | 14.2053 | 14.6278 | 16.1256 | 11.8576 | 15.0359 | 15.7210 | 15.2128 | — | 15.9521 | 15.4159 | 15.3549 |
| October | — | 15.9116 | 16.2038 | 16.3642 | 15.9113 | 16.0882 | 16.2368 | 15.9349 | 15.9941 | 16.0270 | 15.8825 | 15.8237 |
| November | — | 16.5664 | 17.5023 | 17.1766 | 17.3456 | 16.6249 | 16.6053 | 16.5301 | 16.5207 | 16.6224 | 16.5136 | 16.8234 |
| December | — | 20.1212 | 20.9056 | 20.6128 | 20.5083 | 20.3794 | 19.9644 | 20.0010 | 19.9778 | 19.9376 | 19.9370 | 19.9378 |
| 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 | — |

End

| Data | Trading volume | | | | | | | | | |
|-------------|----------------|--------|-------|------|-------|-------|-------|-------|--|--|
| | MICEX | SPECEX | SIBEX | UREX | ASPEX | POSEX | NICEX | SICEX | | |
| 1998 | | | | | | | | | | |
| January | 1,586.3 | 117.4 | 43.7 | 43.7 | 37.5 | 2.0 | 3.4 | 27.0 | | |
| February | 1,248.8 | 84.9 | 16.9 | 16.9 | 25.7 | 2.3 | 3.4 | 22.5 | | |
| March | 1,595.3 | 86.2 | 17.4 | 17.4 | 58.8 | 2.4 | 2.7 | 24.0 | | |
| April | 1,989.8 | 91.8 | 17.2 | 17.2 | 28.9 | 4.2 | 13.3 | 24.4 | | |
| May | 1,688.5 | 74.8 | 15.4 | 15.4 | 23.7 | 5.0 | 7.9 | 14.5 | | |
| June | 2,365.2 | 107.9 | 18.4 | 18.4 | 26.7 | 6.1 | 4.8 | 9.5 | | |
| July | 2,204.5 | 122.3 | 22.9 | 22.9 | 31.9 | 6.9 | 4.6 | 20.5 | | |
| August | 2,787.7 | 192.8 | 28.7 | 28.7 | 31.9 | 9.6 | 14.1 | 15.3 | | |
| September | 1,811.5 | 25.1 | 15.6 | 15.6 | — | 2.3 | 4.9 | 5.0 | | |
| October | 2,964.8 | 106.6 | 22.6 | 22.6 | 22.7 | 23.4 | 15.6 | 28.7 | | |
| November | 3,246.8 | 148.8 | 12.7 | 12.7 | 24.8 | 16.4 | 15.6 | 23.3 | | |
| December | 3,879.6 | 171.1 | 17.6 | 17.6 | 25.3 | 13.2 | 15.4 | 15.2 | | |
| 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 | 4,184.4 | 322.8 | 26.7 | 22.5 | 17.8 | 9.2 | 25.4 | 6.7 | | |
| July | 4,448.9 | 164.1 | 3.5 | 0.5 | 3.2 | 0.1 | — | — | | |
| August | 5,525.6 | 14.4 | 3.9 | — | 4.9 | — | 0.0 | — | | |
| September | 5,899.7 | 13.9 | 2.6 | — | 2.8 | — | 0.1 | — | | |
| October | 4,853.5 | 12.7 | 2.5 | — | 2.6 | — | 0.0 | — | | |

¹ Since 29.06.99 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.

Abbreviations used in this Table:

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)

| Data | Average weighted DM/ruble rate | | | | Trading volume | | | |
|-------------|--------------------------------|---------|---------|--------|----------------|--------|-------|-------|
| | MICEX | SPECEX | POSEX | SICEX | MICEX | SPECEX | POSEX | SICEX |
| 1998 | | | | | | | | |
| January | 3.3264 | 3.3394 | 3.3000 | 3.3407 | 37.7 | 11.7 | 0.1 | 6.0 |
| February | 3.3394 | 3.3371 | — | 3.3417 | 24.4 | 8.8 | — | 2.3 |
| March | 3.3350 | 3.3301 | — | 3.3279 | 30.1 | 9.8 | — | 2.4 |
| April | 3.3804 | 3.3931 | 3.3500 | 3.4120 | 32.3 | 13.9 | 0.1 | 1.3 |
| May | 3.4727 | 3.4599 | — | 3.4688 | 17.9 | 10.6 | — | 0.9 |
| June | 3.4713 | 3.4685 | — | 3.4755 | 38.0 | 12.5 | — | 1.1 |
| July | 3.4749 | 3.4994 | — | 3.4948 | 43.5 | 11.6 | — | 1.2 |
| August | 5.6314 | 4.0414 | — | 3.5506 | 47.5 | 8.8 | — | 0.9 |
| September | 10.2636 | 9.2182 | 9.0000 | — | 7.4 | 0.6 | 0.1 | — |
| October | 11.4210 | 10.5190 | 10.0049 | 9.1698 | 26.1 | 1.4 | 0.4 | 0.1 |
| November | 10.5029 | 10.3946 | 10.3752 | — | 38.6 | 0.9 | 0.5 | — |
| December | 12.9646 | 12.6050 | 11.6855 | — | 43.6 | 1.7 | 0.8 | — |
| 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 | — | — |

Table 3.2.3

Euro Trade at Interbank Currency Exchange

(Euro million)

| Data | Average weighted euro/ruble rate | | Trading volume | |
|-------------|----------------------------------|---------|----------------|--------|
| | MICEX | SPECEX | MICEX | SPECEX |
| 1999 | | | | |
| September | 27.847 | 26.7483 | 7.1 | 0.1 |
| October | 27.6884 | 27.5165 | 7.6 | 0.0 |

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: | | | | | | 8 |
|-------------|---------------------------------|--|----------------------------------|--|---|--|-----------------------------|---|
| | | 3 | 4 | 5 | 6 | 7 | | |
| | | 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 | | | | | | | | |
| 1997 | 104,301.9 | 37,494.0 | 27,080.2 | 27,255.2 | 9,550.4 | 356.2 | 2,565.4 | |
| 1998 | 55,173.3 | 16,156.6 | 11,953.5 | 15,275.6 | 10,314.0 | 169.1 | 1,304.5 | |
| Q1, 1997 | 24,322.2 | 8,316.1 | 6,072.5 | 7,052.6 | 1,924.6 | 81.9 | 874.3 | |
| Q2, 1997 | 23,401.3 | 7,238.2 | 5,362.3 | 8,020.5 | 2,005.6 | 107.9 | 666.5 | |
| Q3, 1997 | 27,452.1 | 10,131.7 | 7,430.9 | 6,597.8 | 2,594.7 | 81.1 | 615.9 | |
| Q4, 1997 | 29,126.3 | 11,808.0 | 8,214.5 | 5,584.2 | 3,025.6 | 85.3 | 408.8 | |
| 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 | 3,278.3 | 1,024.5 | 925.6 | 630.6 | 558.2 | 12.6 | 126.8 | |
| September | 2,917.2 | 800.4 | 746.7 | 604.7 | 606.8 | 11.5 | 147.0 | |

| | Total foreign cash expenses | of which: | | | | | | | Foreign cash balances at end of reporting period |
|-------------|-----------------------------|---|-------------------------|----------------------|---|---|--------------------|-------|--|
| | | banks' exports from Russia ("cash" account debit) | sales to resident banks | sales to individuals | payments from personal foreign currency accounts (residents and nonresidents) | payments from corporate foreign currency accounts | other ² | | |
| | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | |
| 1997 | 10,4241.1 | 355.6 | 28,978.3 | 56,174.1 | 15,813.7 | 597.2 | 2,321.8 | 649.1 | |
| 1998 | 55,248.9 | 376.7 | 11,988.5 | 19,855.3 | 21,436.6 | 439.3 | 1,152.4 | 562.9 | |
| Q1, 1997 | 24,067.0 | 84.8 | 6,238.6 | 14,929.2 | 1,880.9 | 143.5 | 789.8 | 830.4 | |
| Q2, 1997 | 23,454.8 | 75.2 | 5,424.2 | 15,052.4 | 2,031.9 | 166.1 | 704.6 | 782.9 | |
| Q3, 1997 | 27,445.9 | 91.9 | 8,522.7 | 14,412.9 | 3,777.3 | 137.9 | 503.2 | 801.4 | |
| Q4, 1997 | 29,273.4 | 103.6 | 8,792.8 | 11,779.6 | 8,123.6 | 149.7 | 324.1 | 649.1 | |
| 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 | 1,179.8 | 31.9 | 82.5 | 635.7 | |
| September | 2,921.3 | 36.3 | 791.5 | 814.3 | 1,153.7 | 36.1 | 89.6 | 634.1 | |

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 |

| | 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 |

End

Chart 10

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

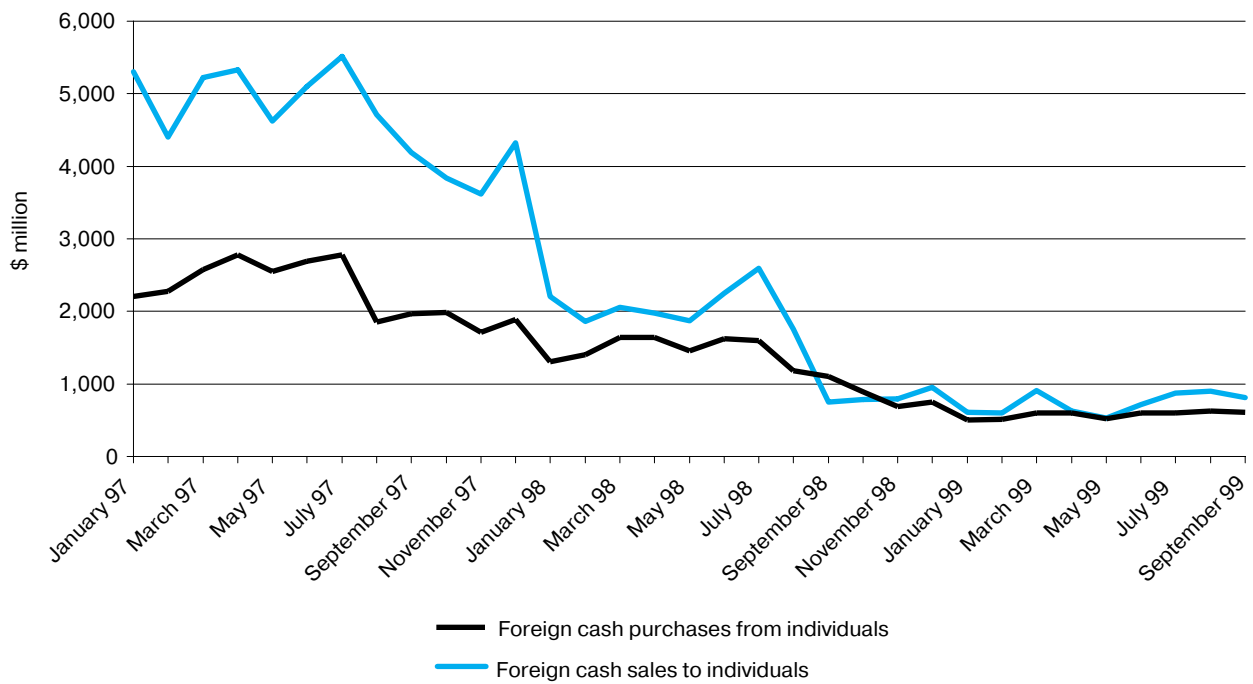


Table 3.2.6

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

| Average size of transactions | | 1998 | | | | 1999 | | | | | | | | |
|--------------------------------|---|-----------|---------|----------|----------|---------|----------|---------|---------|---------|---------|---------|---------|-----------|
| | | September | October | November | December | January | February | March | April | May | June | July | August | September |
| up to \$250 | | | | | | | | | | | | | | |
| purchase | number of transactions (thousand units) | 3,923.9 | 4,085.2 | 3,378.7 | 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 |
| | value of transactions (\$ million) | 495.2 | 448.0 | 325.0 | 361.7 | 234.0 | 250.8 | 278.0 | 286.8 | 268.0 | 282.0 | 284.3 | 297.2 | 286.4 |
| sale | number of transactions (thousand units) | 298.7 | 396.7 | 443.9 | 705.7 | 618.5 | 748.9 | 975.0 | 812.2 | 658.5 | 793.7 | 1,109.0 | 884.9 | 858.8 |
| | value of transactions (\$ million) | 46.1 | 58.5 | 69.2 | 112.8 | 91.9 | 114.7 | 149.0 | 105.9 | 88.2 | 115.9 | 138.7 | 133.2 | 127.7 |
| from \$251 to \$500 | | | | | | | | | | | | | | |
| purchase | number of transactions (thousand units) | 579.8 | 209.6 | 117.0 | 122.4 | 85.2 | 92.4 | 96.7 | 93.2 | 105.8 | 86.6 | 75.7 | 68.4 | 48.2 |
| | value of transactions (\$ million) | 193.3 | 71.3 | 38.1 | 43.0 | 28.2 | 28.2 | 29.2 | 27.9 | 32.9 | 28.2 | 24.0 | 22.2 | 16.2 |
| sale | number of transactions (thousand units) | 194.7 | 197.1 | 306.6 | 416.7 | 299.9 | 292.7 | 592.7 | 282.1 | 298.4 | 440.2 | 621.7 | 622.5 | 543.5 |
| | value of transactions (\$ million) | 68.7 | 72.3 | 110.0 | 152.8 | 107.4 | 105.3 | 202.2 | 104.4 | 102.1 | 154.9 | 219.2 | 225.8 | 196.4 |
| from \$501 to \$2,000 | | | | | | | | | | | | | | |
| purchase | number of transactions (thousand units) | 124.1 | 32.0 | 16.5 | 19.1 | 8.3 | 12.6 | 13.3 | 11.8 | 16.9 | 8.8 | 7.3 | 10.8 | 8.5 |
| | value of transactions (\$ million) | 92.4 | 23.2 | 15.3 | 15.8 | 7.5 | 9.5 | 10.2 | 9.6 | 10.9 | 7.0 | 6.5 | 7.8 | 6.4 |
| sale | number of transactions (thousand units) | 268.1 | 260.6 | 283.0 | 336.6 | 175.7 | 170.5 | 323.9 | 141.5 | 147.2 | 198.9 | 292.3 | 293.8 | 237.4 |
| | value of transactions (\$ million) | 222.4 | 237.2 | 242.6 | 285.7 | 145.2 | 129.5 | 243.1 | 117.5 | 110.4 | 150.1 | 210.6 | 215.6 | 180.2 |
| from \$2,001 to \$5,000 | | | | | | | | | | | | | | |
| purchase | number of transactions (thousand units) | 3.2 | 3.0 | 0.7 | 0.8 | 0.3 | 0.3 | 0.4 | 0.4 | 0.0 | 0.4 | 0.4 | 0.0 | 0.4 |
| | value of transactions (\$ million) | 8.0 | 8.1 | 1.5 | 2.5 | 1.1 | 1.0 | 1.7 | 1.1 | 0.2 | 0.9 | 1.1 | 0.3 | 1.1 |
| sale | number of transactions (thousand units) | 20.5 | 13.8 | 10.6 | 17.7 | 9.5 | 6.3 | 6.8 | 4.5 | 3.9 | 3.0 | 4.9 | 5.6 | 4.0 |
| | value of transactions (\$ million) | 65.0 | 43.0 | 31.7 | 52.6 | 24.6 | 17.1 | 16.8 | 12.9 | 10.5 | 8.4 | 12.7 | 15.5 | 12.2 |
| over \$5,000 | | | | | | | | | | | | | | |
| purchase | number of transactions (thousand units) | 0.5 | 0.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.0 | 0.0 | 0.0 | 0.0 |
| | value of transactions (\$ million) | 2.5 | 2.8 | 0.8 | 0.3 | 0.3 | 0.3 | 0.4 | 0.1 | 3.0 | 0.0 | 0.2 | 0.3 | 0.8 |
| sale | number of transactions (thousand units) | 4.2 | 4.4 | 2.9 | 1.9 | 1.3 | 0.6 | 1.3 | 1.2 | 0.9 | 1.0 | 0.4 | 0.2 | 0.3 |
| | value of transactions (\$ million) | 35.1 | 40.2 | 23.3 | 22.3 | 12.3 | 10.1 | 17.0 | 14.0 | 9.7 | 8.7 | 4.6 | 4.9 | 3.8 |



Chart 11

Chart 12

Table 3.3

Corporate Securities Market Indicators

| Date | RTS turnover (thousand dollars) | RTS-Interfax index, points | |
|----------|------------------------------------|----------------------------|-------------|
| | | foreign currency value | ruble value |
| 1.10.99 | 5,154 | 18.54 | 77.94 |
| 4.10.99 | 4,300 | 19.03 | 80.46 |
| 5.10.99 | 8,066 | 19.24 | 82.27 |
| 6.10.99 | 4,467 | 19.10 | 83.00 |
| 7.10.99 | 5,914 | 19.38 | 83.82 |
| 8.10.99 | 10,483 | 20.16 | 87.02 |
| 11.10.99 | 13,167 | 20.96 | 90.60 |
| 12.10.99 | 11,324 | 20.60 | 89.02 |
| 13.10.99 | 10,347 | 20.60 | 88.96 |
| 14.10.99 | 12,540 | 21.35 | 92.07 |
| 15.10.99 | 12,576 | 20.31 | 87.48 |
| 18.10.99 | 7,397 | 20.12 | 87.09 |
| 19.10.99 | 7,601 | 20.63 | 89.59 |
| 20.10.99 | 6,480 | 21.03 | 91.14 |
| 21.10.99 | 6,681 | 20.58 | 89.19 |
| 22.10.99 | 4,047 | 21.09 | 91.25 |
| 25.10.99 | 5,634 | 20.83 | 90.04 |
| 26.10.99 | 4,057 | 21.03 | 90.70 |
| 27.10.99 | 5,200 | 20.79 | 89.58 |
| 28.10.99 | 3,107 | 20.89 | 90.44 |
| 29.10.99 | 3,143 | 20.95 | 91.70 |

Chart 13

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 |
| September | 4.74 | 3.47 | 3.20 | 6.94 | 4.24 | 5.70 | 48.11 | 7.51 | 12.40 |
| October | 4.08 | 3.43 | 3.20 | 6.54 | 4.11 | 5.81 | 43.74 | 6.21 | 13.56 |
| November | 4.44 | 3.44 | 3.20 | 6.31 | 3.86 | 5.81 | 46.10 | 5.42 | 14.23 |
| 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 | ... | 43.96 | 5.88 | 9.60 |
| September | 4.73 | ... | 3.00 | ... | 2.94 | ... | 42.25 | 5.43 | ... |

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

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 |
| September | 5.51 | 0.32 | 3.38 | 3.48 | 7.13 | 4.97 | 66.21 | 8.43 | 4.88 | 81.26 | 6.00 | 2.85 | 6.95 |
| October | 5.07 | 0.24 | ... | 3.41 | 7.25 | 4.53 | 59.35 | 7.27 | 3.38 | 88.92 | 6.38 | 3.18 | 8.54 |
| November | 4.83 | 0.20 | ... | 3.42 | 6.38 | 3.95 | 65.49 | 7.24 | 2.25 | 40.72 | 5.75 | 2.35 | 4.33 |
| 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 | ... | ... | 2.25 | 62.76 | 5.88 | ... | 5.62 |
| September | 5.22 | ... | ... | 2.42 | ... | 2.72 | ... | ... | ... | ... | 4.50 | ... | ... |

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

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 |
| September | 5.41 | 0.24 | 3.00 | 2.87 | 4.61 | 2.93 | 47.38 | 10.30 | 4.76 | 26.45 | 7.30 | 3.26 | 5.71 |
| October | 5.21 | 0.20 | 3.00 | 2.87 | 4.49 | 2.89 | 54.67 | 9.70 | 4.23 | 28.22 | 5.48 | 3.25 | 5.92 |
| November | 5.24 | 0.20 | 3.00 | 2.87 | 4.43 | 2.55 | 53.06 | 9.20 | 2.95 | 26.61 | 4.94 | 3.25 | 5.65 |
| 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 | ... | ... | 2.25 | ... | 1.48 | 23.45 | 7.50 | 1.68 | 15.88 | 4.45 | 3.22 | 4.70 |
| August | 5.41 | ... | ... | 2.26 | ... | 1.46 | ... | ... | 1.68 | 20.07 | 4.62 | ... | 4.65 |
| September | 5.50 | ... | ... | 2.25 | ... | ... | ... | ... | ... | ... | 4.59 | ... | ... |

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

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 |
| September | 8.49 | 2.30 | 6.55 | 8.99 | 7.50 | 7.55 | 35.72 | 14.24 | 7.54 | 63.83 | 10.00 | 12.67 | 11.39 |
| October | 8.12 | 2.28 | 6.55 | 8.98 | 7.25 | 7.48 | 35.68 | 12.90 | 7.31 | 71.52 | 9.75 | 13.29 | 13.36 |
| November | 7.89 | 2.27 | 6.55 | 8.95 | 6.75 | 7.16 | 35.16 | 11.80 | 6.33 | 63.72 | 9.50 | 13.30 | 13.66 |
| 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 | ... | ... | 8.75 | ... | 5.32 | 26.21 | 8.93 | 5.80 | 46.49 | 8.25 | 11.71 | 13.29 |
| August | 8.06 | ... | ... | 8.75 | ... | 5.27 | ... | ... | 5.80 | 50.67 | 8.50 | ... | 12.43 |
| September | 8.25 | ... | ... | 8.71 | ... | ... | ... | ... | ... | ... | 8.50 | ... | ... |

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

4. CREDIT INSTITUTIONS PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

| | 1997 | 1998 | | | | 1999 | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 31.12 | 31.03 | 30.06 | 30.09 | 31.12 | 31.01 | 28.02 | 31.03 | 30.04 | 31.05 | 30.06 | 31.07 | 31.08 | 30.09 | 31.10 |
| 1. Credit institutions registered by Bank of Russia | 2,552 | 2,545 | 2,525 | 2,501 | 2,481 | 2,480 | 2,473 | 2,462 | 2,452 | 2,445 | 2,439 | 2,419 | 2,417 | 2,408 | 2,407 |
| of which: | | | | | | | | | | | | | | | |
| — banks | 2,526 | 2,519 | 2,498 | 2,473 | 2,451 | 2,449 | 2,442 | 2,430 | 2,420 | 2,413 | 2,407 | 2,386 | 2,383 | 2,374 | 2,373 |
| — nonbank credit institutions | 26 | 26 | 27 | 28 | 30 | 31 | 31 | 32 | 32 | 32 | 32 | 33 | 34 | 34 | 34 |
| 1.1. Registered 100 percent foreign-owned credit institutions | 16 | 16 | 18 | 18 | 19 | 20 | 21 | 21 | 22 | 22 | 22 | 22 | 22 | 22 | 22 |
| 1.2. Credit institutions, registered by Bank of Russia, which have not yet paid up their authorised capital and have not yet received licence (within the time-limit set by law) | 6 | 1 | 2 | 0 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 3 | 3 | 1 | 1 |
| of which: | | | | | | | | | | | | | | | |
| — banks | 1 | 0 | 1 | 0 | 2 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 1 | 1 |
| — nonbank credit institutions | 5 | 1 | 1 | 0 | 1 | 2 | 1 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 |
| 2. Nonbank credit institutions registered by other bodies | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 3. Credit institutions licensed to conduct banking transactions | 1,697 | 1,641 | 1,598 | 1,531 | 1,476 | 1,474 | 1,456 | 1,433 | 1,421 | 1,407 | 1,401 | 1,390 | 1,389 | 1,385 | 1,375 |
| of which: | | | | | | | | | | | | | | | |
| — banks | 1,675 | 1,616 | 1,572 | 1,503 | 1,447 | 1,445 | 1,426 | 1,401 | 1,389 | 1,375 | 1,369 | 1,358 | 1,356 | 1,351 | 1,341 |
| — nonbank credit institutions | 22 | 25 | 26 | 28 | 29 | 29 | 30 | 32 | 32 | 32 | 32 | 32 | 33 | 34 | 34 |
| 3.1. Credit institutions with licence (permission): | | | | | | | | | | | | | | | |
| — to attract personal deposits | 1,589 | 1,531 | 1,485 | 1,418 | 1,372 | 1,368 | 1,352 | 1,330 | 1,318 | 1,307 | 1,305 | 1,293 | 1,294 | 1,290 | 1,285 |
| — to conduct transactions in foreign currency | 687 | 669 | 657 | 641 | 634 | 643 | 646 | 650 | 649 | 647 | 655 | 659 | 667 | 671 | 674 |
| — credit institutions with general licence | 262 | 264 | 262 | 261 | 263 | 263 | 260 | 255 | 253 | 248 | 247 | 245 | 246 | 245 | 242 |
| — to conduct transactions with precious metals | | | | | | | | | | | | | | | |
| — permits | 35 | 32 | 25 | 24 | 24 | 24 | 23 | 22 | 20 | 19 | 19 | 18 | 19 | 19 | 18 |
| — licences ¹ | 76 | 90 | 102 | 104 | 112 | 113 | 114 | 118 | 121 | 118 | 121 | 123 | 129 | 129 | 129 |

Cont.

| | 1997 | | | 1998 | | | | | | 1999 | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 31.12 | 31.03 | 30.06 | 30.09 | 31.12 | 31.01 | 28.02 | 31.03 | 30.04 | 31.05 | 30.06 | 31.07 | 31.08 | 30.09 | 31.10 |
| 3.2. Credit institutions with a foreign stake in authorised capital, licensed to conduct banking transactions | 145 | 146 | 146 | 143 | 142 | 142 | 140 | 140 | 139 | 137 | 136 | 136 | 137 | 139 | 136 |
| of which: | | | | | | | | | | | | | | | |
| — 100 percent foreign-owned organisations | 16 | 16 | 17 | 18 | 18 | 19 | 19 | 19 | 20 | 20 | 20 | 21 | 21 | 22 | 22 |
| — credit institutions with foreign ownership from 50 to 100% | 10 | 11 | 11 | 11 | 12 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 |
| 4. Registered authorized capital of operating credit institutions (million redenominated rubles) | 33,158 | 39,853 | 43,456 | 49,230 | 52,517 | 54,408 | 54,993 | 65,051 | 71,871 | 74,820 | 75,814 | 76,593 | 85,389 | 88,621 | 92,296 |
| 5. Branches of operating credit institutions in Russia | 6,353 | 6,142 | 4,987 | 4,661 | 4,453 | 4,419 | 4,353 | 4,275 | 4,177 | 4,064 | 4,006 | 3,897 | 3,912 | 3,914 | 3,884 |
| of which: | | | | | | | | | | | | | | | |
| — Agroprombank branches ² | 1,199 | 1,157 | 214 | 111 | — | — | — | — | — | — | — | — | — | — | — |
| — Sberbank branches | 1,928 | 1,915 | 1,907 | 1,883 | 1,852 | 1,848 | 1,820 | 1,801 | 1,729 | 1,724 | 1,725 | 1,714 | 1,708 | 1,698 | 1,691 |
| — branches of 100 percent foreign-owned banks | 0 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 6. Branches of credit institutions abroad ³ | 10 | 7 | 7 | 7 | 6 | 6 | 6 | 5 | 5 | 4 | 4 | 3 | 3 | 3 | 3 |
| 7. Branches of nonresident banks in Russia | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 8. Representative offices of operating credit institutions ⁴ | 301 | 243 | 222 | 214 | 199 | 198 | 192 | 181 | 183 | 179 | 174 | 163 | 173 | 178 | 178 |
| of which: | | | | | | | | | | | | | | | |
| — in Russia | 170 | 169 | 147 | 144 | 135 | 134 | 128 | 116 | 120 | 120 | 114 | 108 | 117 | 122 | 124 |
| — in non-CIS countries | 100 | 58 | 56 | 52 | 46 | 46 | 46 | 47 | 45 | 43 | 44 | 41 | 41 | 41 | 39 |
| — in CIS countries | 31 | 16 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 16 | 16 | 14 | 15 | 15 | 15 |
| 9. Credit institutions with revoked licences — cumulative No. | 852 | 905 | 927 | 972 | 1,004 | 1,005 | 1,016 | 1,029 | 1,031 | 1,038 | 1,038 | 1,028 | 1,027 | 1,024 | 1,033 |
| 10. Credit institutions subjected to liquidation — cumulative No. | 648 | 738 | 787 | 839 | 868 | 885 | 904 | 913 | 920 | 920 | 920 | 909 | 915 | 919 | 931 |
| 11. Credit institutions in receivership with court appointed interim trustees — cumulative No. | 463 | 533 | 609 | 665 | 695 | 703 | 716 | 712 | 701 | 686 | 674 | 663 | 663 | 658 | 656 |

| | 1997 | | | | | | | | | | | | 1998 | | | | | | | | | | | | 1999 | | | | | | | | | | | | End | | | | | | | | | | | | | | | | | | | | | | |
|---|-------|--|--|--|-------|--|--|--|-------|--|--|--|-------|--|--|--|-------|--|--|--|-------|--|--|--|-------|--|--|--|-------|--|--|--|-------|--|--|--|-----|-------|--|--|--|-------|--|--|--|-------|--|--|--|-------|--|--|--|-----|--|--|--|-----|--|
| | 31.12 | | | | 31.03 | | | | 30.06 | | | | 30.09 | | | | 31.12 | | | | 31.03 | | | | 30.06 | | | | 30.09 | | | | 31.12 | | | | | 31.03 | | | | 30.06 | | | | 30.09 | | | | 31.12 | | | | | | | | | |
| | 408 | | | | 415 | | | | 439 | | | | 464 | | | | 488 | | | | 491 | | | | 499 | | | | 510 | | | | 521 | | | | | 528 | | | | 534 | | | | 556 | | | | 559 | | | | 568 | | | | 569 | |
| 12. Total credit institutions registered as liquidated as legal entities in State Register of Credit Institutions of which: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| — credit institutions liquidated owing to revocation of licence for violation of banking legislation and Bank of Russia regulations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| — credit institutions liquidated owing to reorganisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| of which: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| — credit institutions liquidated owing to merger | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| — credit institutions liquidated owing to takeover | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| of which: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| — reorganisation into branches of other banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| — taken over by other banks (without creating a branch) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| — credit institutions liquidated by partners on a voluntary basis | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

² Data on Agroprombank branches have not been published since January 1, 1999, as the bank has closed most of its branches.

³ As of December 31, 1997, the number of Russian credit institutions' s branches abroad includes branches for whose opening the Bank of Russia gave permission. In future periods operating branches of Russian credit institutions abroad are indicated.

⁴ 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 | | | | | | | | | | | | | | | |
| 31.01 | 185 | 11.0 | 280 | 16.6 | 315 | 18.7 | 336 | 19.9 | 264 | 15.7 | 164 | 9.7 | 142 | 8.4 | 1,686 |
| 28.02 | 176 | 10.6 | 267 | 16.1 | 311 | 18.7 | 329 | 19.8 | 262 | 15.8 | 164 | 9.9 | 152 | 9.2 | 1,661 |
| 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 |
| 30.04 | 154 | 9.5 | 258 | 15.9 | 291 | 18.0 | 329 | 20.3 | 260 | 16.0 | 170 | 10.5 | 158 | 9.8 | 1,620 |
| 31.05 | 140 | 8.7 | 249 | 15.5 | 287 | 17.9 | 335 | 20.8 | 254 | 15.8 | 177 | 11.0 | 165 | 10.3 | 1,607 |
| 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 |
| 31.07 | 128 | 8.1 | 223 | 14.2 | 265 | 16.8 | 339 | 21.6 | 256 | 16.3 | 187 | 11.9 | 175 | 11.1 | 1,573 |
| 31.08 | 121 | 7.8 | 211 | 13.6 | 265 | 17.0 | 332 | 21.3 | 255 | 16.4 | 191 | 12.3 | 181 | 11.6 | 1,556 |
| 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 |
| 31.10 | 109 | 7.2 | 188 | 12.5 | 244 | 16.2 | 337 | 22.3 | 240 | 15.9 | 202 | 13.4 | 189 | 12.5 | 1,509 |
| 30.11 | 99 | 6.6 | 184 | 12.3 | 234 | 15.6 | 341 | 22.8 | 242 | 16.2 | 202 | 13.5 | 194 | 13.0 | 1,496 |
| 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 |

Chart 14

Structure of Registered Credit Institutions

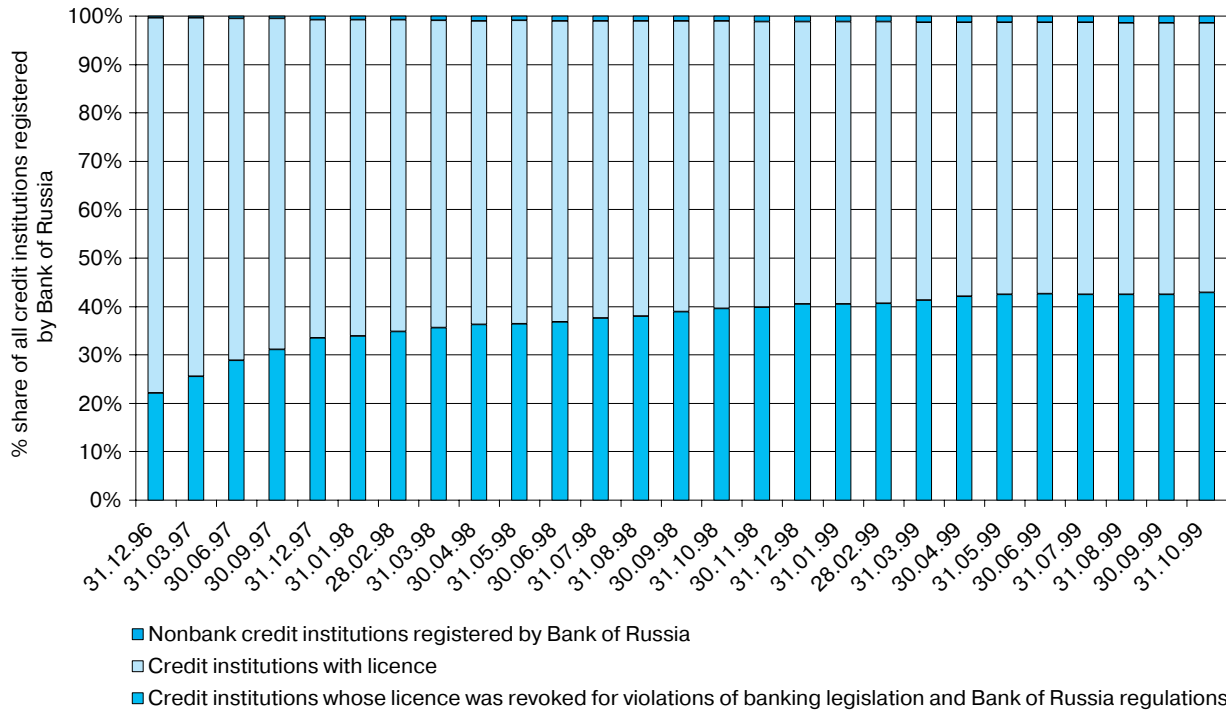


Chart 15

Table 4.1.3

Selected Indicators of Credit Institutions Performance Grouped by Assets

(million rubles)

| Indicators, million rubles unless otherwise stated | Credit institutions grouped by assets (in descending order) as of 30.09.99 | | | | | | |
|--|--|---------|---------|---------|-----------|-------------|-----------|
| | 1—5 | 6—20 | 21—50 | 51—200 | 201—1,000 | 1,001—1,385 | Total |
| No. of branches throughout the RF territory, units | 1,839 | 181 | 306 | 648 | 862 | 78 | 3,914 |
| Credits extended | 225,206 | 117,399 | 78,031 | 55,947 | 42,239 | 1,518 | 520,339 |
| of which: outstanding debt | 21,777 | 11,642 | 3,082 | 3,457 | 2,643 | 169 | 42,771 |
| — corporate loans | 139,125 | 83,715 | 60,560 | 39,711 | 30,407 | 1,028 | 354,547 |
| of which: outstanding debt | 17,527 | 4,724 | 2,345 | 2,519 | 2,028 | 126 | 29,269 |
| — personal loans | 8,495 | 2,836 | 3,430 | 4,768 | 6,145 | 410 | 26,084 |
| of which: outstanding debt | 698 | 101 | 70 | 202 | 336 | 39 | 1,445 |
| — credits extended to banks | 50,672 | 13,184 | 9,458 | 6,358 | 3,822 | 59 | 83,552 |
| of which: outstanding debt | 2,162 | 6,384 | 445 | 472 | 264 | 4 | 9,731 |
| Investment in government securities | 163,120 | 10,847 | 9,313 | 10,587 | 5,304 | 148 | 199,319 |
| Investment in bills | 14,763 | 9,082 | 13,601 | 22,753 | 16,854 | 736 | 77 789 |
| Investment in shares and equity interest of resident corporations (except for banks) | 3,338 | 2,067 | 1,067 | 1,854 | 980 | 40 | 9 ,45 |
| Corporate funds with banks | 86,445 | 61,001 | 42,255 | 47,085 | 38,507 | 1,287 | 276,580 |
| Budgetary funds with banks | 14,325 | 10,575 | 4,089 | 5,225 | 2,726 | 97 | 37,037 |
| Personal deposits | 213,146 | 10,601 | 8,725 | 14,695 | 13,599 | 379 | 261,144 |
| Negotiable debt | 36,757 | 11,100 | 14,684 | 15,078 | 10,272 | 192 | 88,083 |
| Total assets | 585,813 | 297,535 | 177,408 | 190,088 | 135,540 | 5,296 | 1,391,679 |

Chart 16

**Comparative Data on Major Sources of Borrowing
by Credit Institutions as of 30.09.99
(Based on Credit Institutions Grouped by Assets)**

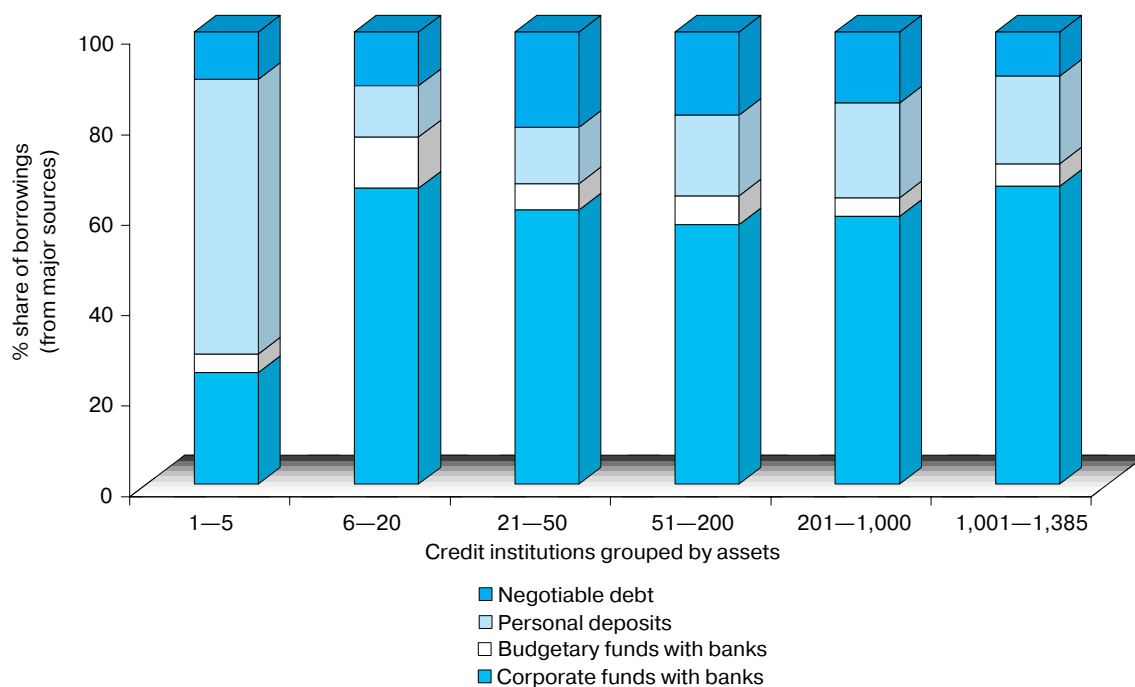
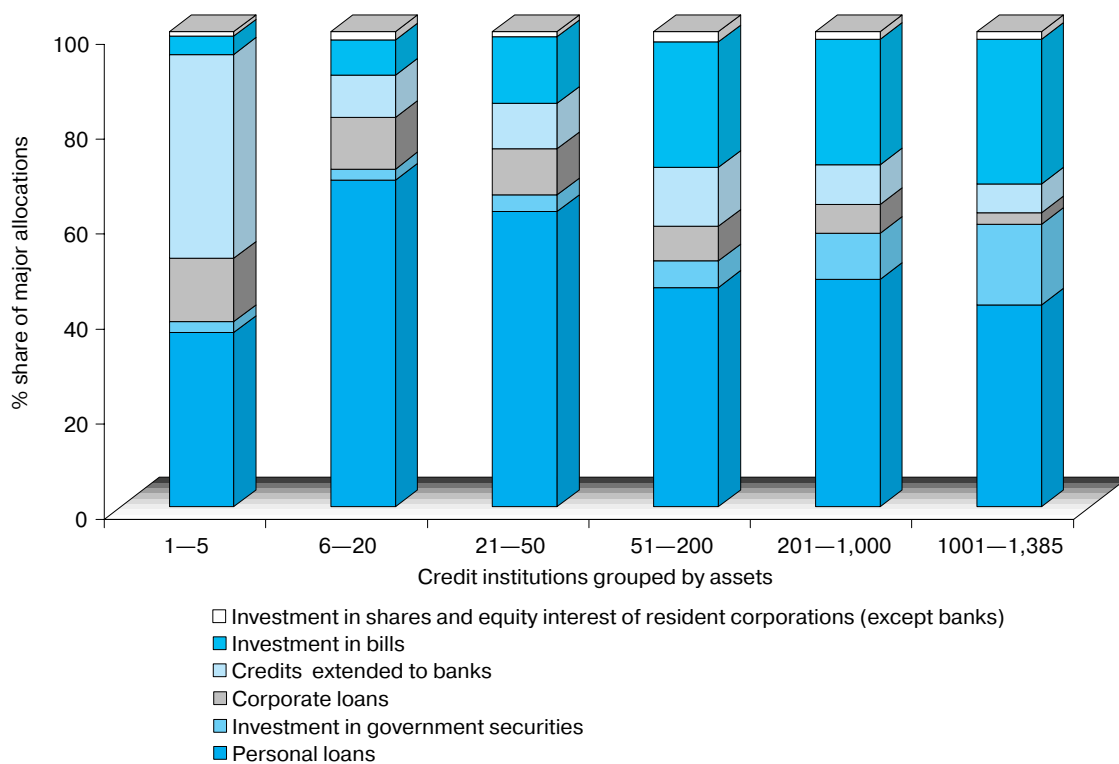


Chart 17

**Comparative Data on Major Allocations of Funds
by Credit Institutions as of 30.09.99
(Based on Credit Institutions Grouped by Assets)**



4.2. Borrowings

Table 4.2.1

Deposits

(million rubles)

| Total | | Total ruble deposits | | | | | | | | | | | | | | | | |
|-------------|---------|----------------------|-----------------|---------------|---------------|----------------|--------------------|-----------------------|--------------------|-----------------|---------------|---------------|----------------|--------------------|-----------------------|-----------------|------------------|-------|
| | | personal deposits | | | | | | | corporate deposits | | | | | | | bank deposits | | |
| | | Total | by maturity: | | | | | | Total | by maturity: | | | | | | demand deposits | 3 years and more | |
| | | | demand deposits | up to 30 days | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 to 3 years and more | | demand deposits | up to 30 days | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 to 3 years and more | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | |
| 1998 | | | | | | | | | | | | | | | | | | |
| 31.01 | 158,159 | 146,473 | 69,843 | 570 | 19,925 | 36,731 | 10,268 | 6,644 | 2,492 | 9,981 | 359 | 654 | 2,444 | 4,033 | 1,348 | 786 | 356 | 1,705 |
| 28.02 | 161,868 | 150,304 | 69,301 | 426 | 15,889 | 45,504 | 10,034 | 6,571 | 2,578 | 8,979 | 382 | 721 | 2,321 | 3,159 | 880 | 1,150 | 366 | 2,585 |
| 31.03 | 164,579 | 154,609 | 68,214 | 354 | 17,152 | 49,596 | 9,920 | 6,581 | 2,791 | 7,166 | 434 | 363 | 1,142 | 1,910 | 1,743 | 1,117 | 456 | 2,804 |
| 30.04 | 168,472 | 157,752 | 67,591 | 347 | 17,791 | 52,842 | 9,719 | 6,572 | 2,890 | 7,440 | 369 | 598 | 909 | 1,978 | 1,978 | 1,120 | 488 | 3,279 |
| 31.05 | 168,151 | 158,519 | 67,282 | 310 | 14,867 | 57,026 | 9,486 | 6,566 | 2,982 | 6,406 | 359 | 539 | 877 | 1,844 | 1,084 | 1,196 | 507 | 3,226 |
| 30.06 | 166,907 | 156,908 | 65,228 | 598 | 13,576 | 59,069 | 9,112 | 6,527 | 2,798 | 6,226 | 671 | 392 | 739 | 1,672 | 1,030 | 1,193 | 531 | 3,773 |
| 31.07 | 161,532 | 151,849 | 61,144 | 1,058 | 13,120 | 59,358 | 8,386 | 6,337 | 2,446 | 6,060 | 413 | 406 | 875 | 1,609 | 1,052 | 1,189 | 515 | 3,623 |
| 31.08 | 145,925 | 136,382 | 54,318 | 821 | 11,641 | 55,090 | 6,571 | 5,938 | 2,002 | 6,059 | 375 | 666 | 597 | 1,589 | 1,127 | 1,138 | 567 | 3,484 |
| 30.09 | 131,578 | 125,027 | 48,200 | 969 | 9,241 | 53,904 | 5,586 | 5,388 | 1,739 | 4,748 | 342 | 341 | 452 | 1,290 | 857 | 982 | 485 | 1,803 |
| 31.10 | 130,629 | 124,803 | 46,256 | 763 | 9,989 | 56,645 | 4,411 | 5,233 | 1,507 | 4,684 | 292 | 634 | 673 | 984 | 724 | 901 | 478 | 1,142 |
| 30.11 | 133,710 | 126,995 | 46,109 | 521 | 11,455 | 58,216 | 4,071 | 5,202 | 1,421 | 5,190 | 282 | 1,108 | 1,046 | 732 | 694 | 856 | 472 | 1,525 |
| 31.12 | 148,462 | 140,982 | 53,759 | 433 | 13,191 | 62,713 | 3,873 | 5,595 | 1,419 | 5,535 | 290 | 1,453 | 1,098 | 699 | 692 | 855 | 448 | 1,945 |
| 1999 | | | | | | | | | | | | | | | | | | |
| 31.01 | 152,991 | 144,624 | 48,812 | 360 | 14,952 | 69,641 | 3,845 | 5,605 | 1,409 | 5,154 | 211 | 732 | 1,345 | 772 | 733 | 937 | 424 | 3,213 |
| 28.02 | 160,958 | 151,059 | 48,089 | 524 | 16,037 | 75,887 | 3,466 | 5,682 | 1,372 | 6,166 | 214 | 1,528 | 1,483 | 761 | 746 | 971 | 463 | 3,733 |
| 31.03 | 165,735 | 153,398 | 46,707 | 398 | 15,976 | 79,893 | 3,432 | 5,630 | 1,363 | 7,628 | 652 | 1,902 | 1,295 | 1,237 | 793 | 979 | 769 | 4,709 |
| 30.04 | 175,492 | 159,514 | 46,746 | 337 | 17,163 | 84,663 | 3,653 | 5,641 | 1,312 | 9,766 | 1,933 | 1,850 | 1,522 | 1,234 | 1,349 | 1,086 | 792 | 6,211 |
| 31.05 | 180,836 | 165,610 | 47,569 | 311 | 18,250 | 89,014 | 3,554 | 5,593 | 1,319 | 9,915 | 2,569 | 986 | 1,474 | 1,539 | 1,392 | 1,150 | 805 | 5,311 |
| 30.06 | 188,983 | 172,770 | 48,619 | 321 | 19,352 | 93,765 | 3,600 | 5,726 | 1,387 | 11,114 | 2,453 | 1,820 | 1,575 | 2,040 | 1,213 | 1,158 | 855 | 5,099 |
| 31.07 | 194,345 | 177,282 | 49,064 | 327 | 19,365 | 97,309 | 4,068 | 5,720 | 1,429 | 11,422 | 1,481 | 2,138 | 1,942 | 2,491 | 1,341 | 1,208 | 821 | 5,641 |
| 31.08 | 196,479 | 178,627 | 49,727 | 294 | 18,254 | 98,076 | 5,138 | 5,764 | 1,375 | 13,720 | 1,775 | 3,232 | 2,211 | 2,701 | 1,519 | 1,356 | 926 | 4,132 |
| 30.09 | 203,979 | 180,563 | 49,671 | 293 | 17,790 | 99,246 | 6,287 | 5,899 | 1,377 | 18,558 | 1,334 | 4,693 | 4,642 | 3,680 | 1,537 | 1,684 | 988 | 4,858 |

End
(million rubles)

| | Total foreign currency deposits | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------|---------------------------------|--------|--------------|-------|-------|--------|--------|-------|--------------------|-----------------|---------------|---------------|-------|-------|--------------------|--------------|------------------|---------------|----|----|----|----|----|----|
| | personal deposits | | | | | | | | corporate deposits | | | | | | | | | bank deposits | | | | | | |
| | Total | Total | by maturity: | | | | | | Total | demand deposits | up to 30 days | 31 to 90 days | | | 181 days to 1 year | 1 to 3 years | 3 years and more | | | | | | | |
| | | | 20 | 21 | 22 | 23 | 24 | 25 | | | | 26 | 27 | 28 | | | | | 29 | 30 | 31 | 32 | 33 | 34 |
| 181 days to 1 year | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | | | | | | | |
| 1998 | | | | | | | | | | | | | | | | | | | | | | | | |
| 31.01 | 69,793 | 30,662 | 13,053 | 970 | 2,988 | 4,188 | 5,672 | 2,894 | 898 | 20,240 | 1,738 | 4,041 | 2,416 | 3,720 | 4,736 | 1,455 | 2,134 | 18,892 | | | | | | |
| 28.02 | 72,028 | 32,619 | 13,772 | 825 | 3,377 | 4,464 | 6,205 | 2,952 | 1,024 | 21,829 | 2,066 | 3,121 | 2,371 | 4,233 | 5,045 | 2,838 | 2,155 | 17,580 | | | | | | |
| 31.03 | 76,130 | 33,936 | 14,579 | 924 | 3,152 | 4,540 | 6,791 | 2,939 | 1,012 | 20,574 | 2,423 | 1,950 | 1,829 | 3,888 | 5,316 | 2,974 | 2,194 | 21,620 | | | | | | |
| 30.04 | 78,939 | 35,072 | 14,844 | 850 | 3,164 | 5,045 | 7,209 | 2,944 | 1,016 | 22,019 | 2,563 | 1,215 | 2,423 | 4,076 | 5,447 | 4,089 | 2,205 | 21,848 | | | | | | |
| 31.05 | 77,987 | 36,957 | 15,025 | 760 | 3,213 | 6,047 | 7,249 | 3,053 | 1,010 | 20,751 | 2,109 | 1,088 | 2,013 | 3,255 | 5,718 | 3,845 | 2,723 | 20,879 | | | | | | |
| 30.06 | 82,376 | 37,709 | 14,951 | 756 | 3,345 | 7,229 | 7,334 | 3,060 | 1,035 | 21,649 | 1,947 | 867 | 2,918 | 3,460 | 5,697 | 3,770 | 2,990 | 23,018 | | | | | | |
| 31.07 | 82,417 | 40,542 | 14,455 | 911 | 4,165 | 9,116 | 7,642 | 3,100 | 1,154 | 19,480 | 1,728 | 853 | 1,249 | 4,077 | 5,299 | 3,276 | 2,998 | 22,395 | | | | | | |
| 31.08 | 89,088 | 46,264 | 16,939 | 942 | 4,248 | 11,062 | 8,374 | 3,301 | 1,398 | 20,999 | 2,475 | 439 | 1,062 | 4,584 | 6,088 | 3,648 | 2,703 | 21,825 | | | | | | |
| 30.09 | 152,788 | 71,833 | 25,909 | 1,726 | 5,524 | 16,964 | 14,119 | 5,430 | 2,161 | 47,655 | 5,754 | 2,921 | 3,734 | 9,605 | 12,871 | 7,400 | 5,369 | 33,300 | | | | | | |
| 31.10 | 118,893 | 53,547 | 19,140 | 1,501 | 4,339 | 12,284 | 9,730 | 4,841 | 1,712 | 37,101 | 550 | 3,988 | 1,354 | 6,348 | 13,628 | 5,286 | 5,947 | 28,244 | | | | | | |
| 30.11 | 132,796 | 54,983 | 20,461 | 1,890 | 4,529 | 11,003 | 10,116 | 5,116 | 1,867 | 47,578 | 5,950 | 4,757 | 2,052 | 6,859 | 14,996 | 5,879 | 7,086 | 30,234 | | | | | | |
| 31.12 | 155,586 | 60,282 | 21,755 | 1,567 | 6,379 | 12,221 | 10,721 | 5,522 | 2,117 | 54,895 | 8,038 | 4,148 | 3,671 | 5,083 | 14,505 | 11,108 | 8,344 | 40,409 | | | | | | |
| 1999 | | | | | | | | | | | | | | | | | | | | | | | | |
| 31.01 | 171,017 | 67,965 | 23,260 | 1,962 | 8,213 | 14,553 | 11,790 | 5,897 | 2,291 | 60,789 | 9,900 | 2,727 | 7,795 | 6,507 | 11,832 | 12,193 | 9,834 | 42,264 | | | | | | |
| 28.02 | 174,432 | 69,175 | 23,175 | 1,897 | 6,639 | 17,511 | 11,843 | 5,827 | 2,283 | 61,889 | 10,313 | 3,087 | 7,906 | 6,672 | 11,647 | 11,916 | 10,347 | 43,368 | | | | | | |
| 31.03 | 180,103 | 71,838 | 24,221 | 1,928 | 4,573 | 20,766 | 11,948 | 6,089 | 2,314 | 63,684 | 10,871 | 4,422 | 6,568 | 9,599 | 10,445 | 10,824 | 10,954 | 44,581 | | | | | | |
| 30.04 | 180,935 | 72,686 | 24,530 | 1,820 | 4,129 | 22,198 | 11,693 | 5,996 | 2,321 | 65,059 | 10,820 | 7,706 | 6,610 | 8,306 | 10,486 | 9,936 | 11,195 | 43,190 | | | | | | |
| 31.05 | 183,672 | 71,182 | 22,975 | 1,801 | 3,683 | 22,950 | 11,544 | 5,859 | 2,370 | 66,712 | 11,436 | 8,739 | 6,385 | 7,594 | 10,848 | 9,737 | 11,975 | 45,778 | | | | | | |
| 30.06 | 173,118 | 71,880 | 22,823 | 1,806 | 3,630 | 23,928 | 11,596 | 5,797 | 2,299 | 69,609 | 11,070 | 10,378 | 9,203 | 6,933 | 13,654 | 5,666 | 12,706 | 31,629 | | | | | | |
| 31.07 | 160,738 | 73,084 | 22,505 | 1,984 | 3,602 | 25,461 | 11,757 | 5,545 | 2,230 | 54,777 | 814 | 10,910 | 5,015 | 6,112 | 16,011 | 8,750 | 7,164 | 32,876 | | | | | | |
| 31.08 | 171,950 | 76,917 | 23,434 | 2,100 | 3,902 | 27,212 | 12,284 | 5,697 | 2,289 | 60,281 | 1,305 | 15,026 | 3,952 | 6,492 | 17,006 | 8,857 | 7,645 | 34,752 | | | | | | |
| 30.09 | 172,928 | 80,581 | 24,347 | 2,155 | 4,037 | 29,051 | 13,002 | 5,739 | 2,250 | 61,510 | 1,276 | 15,941 | 4,333 | 3,633 | 20,983 | 9,177 | 6,167 | 30,838 | | | | | | |

Table 4.2.2

Average Weighted Deposit Interest Rates in Rubles

(% p.a.)

| | Interest rates on personal deposits by maturity | | | | Interest rates on corporate deposits by maturity | | | | Interest rates on banks' deposits by maturity | | | | | | | |
|-------------|---|---------------|----------------|-----------------------------|--|---------------|----------------|-----------------------------|---|--------------------|---------------|----------------|-----------------------------|------|------|------|
| | up to 30 days | 31 to 90 days | 91 to 180 days | 181 days to 1 year and more | up to 30 days | 31 to 90 days | 91 to 180 days | 181 days to 1 year and more | up to 30 days | of which overnight | 31 to 90 days | 91 to 180 days | 181 days to 1 year and more | | | |
| 1998 | | | | | | | | | | | | | | | | |
| January | 7.8 | 17.2 | 17.9 | 24.2 | 48.8 | 9.8 | 16.4 | 32.0 | 18.6 | 23.4 | 22.8 | 24.7 | 19.4 | 26.1 | 11.5 | 4.8 |
| February | 7.6 | 17.5 | 17.6 | 16.7 | 35.5 | 13.4 | 22.9 | 15.5 | 1.7 | 25.9 | 27.1 | 29.0 | 20.4 | 20.7 | 25.9 | 6.4 |
| March | 6.6 | 17.1 | 19.0 | 28.2 | 68.9 | 9.6 | 16.3 | 20.2 | 22.0 | 27.1 | 22.9 | 24.7 | 26.1 | 15.2 | 27.9 | 5.2 |
| April | 6.5 | 16.7 | 18.9 | 24.4 | 44.3 | 9.9 | 20.0 | 18.5 | 14.0 | 22.5 | 25.8 | 27.8 | 22.0 | 25.2 | 15.3 | 23.4 |
| May | 8.2 | 17.2 | 18.3 | 30.6 | 131.0 | 23.0 | 28.3 | 21.3 | 23.8 | 33.9 | 41.5 | 37.5 | 47.6 | 23.0 | 35.4 | 17.4 |
| June | 9.1 | 19.9 | 19.5 | 38.6 | 46.6 | 20.4 | 22.2 | 18.8 | 31.8 | 17.5 | 47.7 | 142.7 | 47.0 | 11.7 | 8.8 | 25.3 |
| July | 7.7 | 23.0 | 24.7 | 46.0 | 48.0 | 26.0 | 31.7 | 31.3 | 34.9 | 69.3 | 54.1 | 55.2 | 32.3 | 32.9 | 18.7 | 4.9 |
| August | 9.4 | 25.9 | 26.4 | 34.0 | 43.8 | 25.4 | 32.6 | 27.9 | 13.0 | 48.5 | 84.1 | 79.1 | 53.8 | 59.8 | 57.3 | 7.9 |
| September | 9.2 | 33.0 | 34.8 | 72.1 | 49.4 | 28.5 | 49.9 | 27.5 | 27.5 | 91.5 | 96.0 | 96.1 | 29.7 | 58.0 | 48.3 | 2.2 |
| October | 15.8 | 39.6 | 40.4 | 37.0 | 34.8 | 14.0 | 31.6 | 34.4 | 31.9 | 89.5 | 25.7 | 24.6 | 33.2 | 42.3 | 18.5 | 6.6 |
| November | 17.5 | 37.4 | 42.2 | 64.2 | 58.8 | 14.8 | 29.7 | 32.0 | 18.9 | 25.0 | 20.4 | 20.9 | 29.0 | 56.8 | 20.3 | 1.0 |
| December | 22.1 | 39.7 | 44.7 | 49.5 | 40.8 | 19.5 | 21.8 | 30.1 | 49.8 | 83.8 | 33.5 | 32.5 | 21.9 | 23.7 | 35.3 | 15.6 |
| 1999 | | | | | | | | | | | | | | | | |
| January | 16.6 | 39.6 | 42.1 | 66.1 | 77.3 | 18.6 | 30.0 | 19.9 | 108.5 | 11.2 | 25.6 | 26.8 | 33.0 | 44.9 | 59.9 | 18.0 |
| February | 18.6 | 42.1 | 40.1 | 58.2 | 80.0 | 16.9 | 29.8 | 32.1 | 45.7 | 138.5 | 23.7 | 24.2 | 36.0 | 25.2 | 59.6 | 19.0 |
| March | 14.9 | 41.8 | 42.1 | 73.8 | 69.1 | 12.4 | 28.6 | 21.8 | 84.1 | 94.7 | 19.7 | 20.7 | 2.5 | 34.9 | 41.7 | 0.5 |
| April | 9.4 | 40.2 | 40.5 | 91.2 | — | 8.5 | 23.3 | 22.0 | 39.4 | 65.7 | 17.4 | 18.3 | 15.1 | 20.6 | 44.8 | 21.0 |
| May | 9.0 | 41.4 | 40.0 | 76.0 | 89.4 | 5.2 | 20.8 | 27.6 | 104.2 | 35.0 | 7.4 | 6.2 | 28.7 | 32.5 | 56.0 | 18.5 |
| June | 7.8 | 38.4 | 39.2 | 66.7 | 152.6 | 6.8 | 24.3 | 27.5 | 85.3 | 104.5 | 6.2 | 6.0 | 15.2 | 15.3 | 34.1 | 17.1 |
| July | 9.3 | 33.7 | 25.1 | 51.3 | — | 7.0 | 17.6 | 26.7 | 74.3 | 51.0 | 7.6 | 7.0 | 15.4 | 14.9 | 20.2 | 10.8 |
| August | 5.7 | 33.0 | 32.7 | 41.0 | — | 5.4 | 29.3 | 34.4 | 22.4 | 79.7 | 9.5 | 9.4 | 15.8 | 24.7 | 8.0 | 24.6 |
| September | 6.3 | 37.6 | 35.4 | 51.4 | 82.3 | 12.0 | 9.7 | 36.6 | 20.0 | 53.7 | 17.0 | 18.4 | 14.1 | 20.8 | 12.6 | 5.1 |

Table 4.2.3

Average Weighted Deposit Interest Rates in US Dollars

(% p.a.)

| | Interest rates on personal deposits | | | | | Interest rates on corporate deposits | | | | |
|-------------|-------------------------------------|---------------|----------------|--------------------|-----------------|--------------------------------------|---------------|----------------|--------------------|-----------------|
| | up to 30 days | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 year and more | up to 30 days | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 year and more |
| 1998 | | | | | | | | | | |
| January | 4.6 | 11.4 | 11.3 | 12.0 | 18.7 | 5.1 | 11.5 | 17.9 | 9.0 | 10.9 |
| February | 7.8 | 20.2 | 11.7 | 16.8 | 21.4 | 6.1 | 10.9 | 11.1 | 4.7 | 6.2 |
| March | 7.5 | 6.9 | 11.8 | 11.8 | 50.7 | 6.0 | 7.8 | 11.2 | 10.6 | 9.5 |
| April | 4.8 | 10.4 | 11.8 | 12.7 | 22.1 | 5.3 | 9.7 | 15.0 | 10.4 | 10.7 |
| May | 5.1 | 14.4 | 11.1 | 13.6 | 18.7 | 4.5 | 9.2 | 12.3 | 10.0 | 8.6 |
| June | 4.8 | 16.7 | 10.7 | 11.6 | 12.3 | 5.3 | 13.3 | 10.8 | 11.9 | 10.2 |
| July | 4.9 | 15.9 | 10.9 | 11.8 | 29.2 | 5.2 | 9.9 | 10.8 | 10.7 | 10.1 |
| August | 5.1 | 13.3 | 19.8 | 17.5 | 18.9 | 6.6 | 10.1 | 10.5 | 11.5 | 10.2 |
| September | 4.3 | 10.4 | 10.2 | 9.5 | 22.5 | 5.9 | 11.6 | 9.3 | 11.6 | 10.0 |
| October | 4.9 | 10.3 | 9.9 | 7.9 | 10.9 | 4.5 | 10.1 | 11.6 | 6.2 | 4.8 |
| November | 4.6 | 9.2 | 10.1 | 8.9 | 10.9 | 4.7 | 6.0 | 12.6 | 2.8 | 3.2 |
| December | 4.1 | 9.8 | 10.4 | 10.7 | 12.3 | 5.4 | 7.1 | 11.4 | 6.1 | 11.6 |
| 1999 | | | | | | | | | | |
| January | 5.5 | 10.3 | 11.3 | 16.7 | 6.8 | 4.8 | 6.1 | 7.4 | 7.1 | 7.0 |
| February | 4.5 | 7.9 | 10.3 | 22.1 | 18.4 | 4.3 | 6.7 | 8.4 | 7.4 | 7.7 |
| March | 3.4 | 10.2 | 10.0 | 12.8 | 22.6 | 4.5 | 7.1 | 6.1 | 11.2 | 8.9 |
| April | 5.5 | 8.8 | 9.6 | 12.2 | 23.6 | 4.2 | 5.1 | 9.5 | 10.8 | 5.9 |
| May | 4.6 | 8.2 | 9.4 | 8.7 | 25.7 | 4.1 | 4.7 | 11.3 | 5.1 | 7.1 |
| June | 3.2 | 7.6 | 7.9 | 10.7 | 23.2 | 4.2 | 4.7 | 5.4 | 5.4 | 14.6 |
| July | 3.6 | 7.2 | 8.1 | 11.3 | 15.7 | 4.6 | 6.3 | 6.3 | 5.6 | 11.2 |
| August | 2.8 | 6.5 | 7.4 | 11.5 | 13.7 | 4.3 | 6.3 | 5.2 | 6.4 | 7.4 |
| September | 2.9 | 8.1 | 7.9 | 13.4 | 14.6 | 4.5 | 4.7 | 7.6 | 5.9 | 12.2 |

Table 4.2.5

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 |

Table 4.2.6

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 |
| 1998 | | | | | | | | | | | | | | | | |
| 31.01 | 23,453 | 3,550 | 1,074 | 4,265 | 8,845 | 3,891 | 1,572 | 256 | 11,745 | 1,081 | 806 | 2,750 | 2,476 | 2,942 | 889 | 801 |
| 28.02 | 23,641 | 3,454 | 1,732 | 4,600 | 7,956 | 3,981 | 1,650 | 267 | 11,472 | 1,012 | 862 | 2,769 | 2,482 | 3,140 | 401 | 807 |
| 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 |
| 30.04 | 26,300 | 4,443 | 2,293 | 4,828 | 7,829 | 4,831 | 1,696 | 381 | 10,635 | 1,199 | 886 | 1,083 | 3,654 | 3,068 | 561 | 184 |
| 31.05 | 24,917 | 4,010 | 1,503 | 3,898 | 8,630 | 4,568 | 1,852 | 456 | 11,322 | 1,280 | 828 | 1,691 | 3,358 | 3,456 | 523 | 185 |
| 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 |
| 31.07 | 24,193 | 3,755 | 1,765 | 4,708 | 7,836 | 4,034 | 1,564 | 530 | 12,011 | 1,168 | 570 | 2,483 | 3,987 | 3,241 | 339 | 222 |
| 31.08 | 21,913 | 3,941 | 1,563 | 3,969 | 6,848 | 3,446 | 1,521 | 626 | 13,157 | 1,257 | 1,040 | 2,490 | 4,646 | 3,338 | 273 | 113 |
| 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 |
| 31.10 | 16,487 | 5,199 | 1,250 | 2,395 | 3,776 | 2,174 | 1,265 | 428 | 14,860 | 3,687 | 205 | 2,416 | 3,330 | 2,512 | 2,166 | 544 |
| 30.11 | 17,502 | 5,987 | 1,750 | 2,779 | 3,096 | 2,143 | 1,307 | 441 | 15,450 | 5,985 | 273 | 1,595 | 2,153 | 2,132 | 2,694 | 618 |
| 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 |

Table 4.2.7

Average Weighted Interest Rates on Bills

| | Interest rates on ruble-denominated bills sold to legal entities, (% p.a.) | | | | | | | | | | Interest rates on ruble-denominated bills sold to individuals, (% p.a.) | | | | | | | | | | | | | |
|-------------|---|------------------|-----------------|-------------------|-----------------------|--|----------------------|----------|------------------|-----------------|---|-----------------------|-----------------|----------------------|----------|--|-----------------|-------------------|-----------------------|-----------------|----------------------|-------|------|--|
| | Interest rates on ruble-denominated bills sold to legal entities, by maturity: | | | | | Interest rates on ruble-denominated bills sold to individuals, by maturity: | | | | | 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 | 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 | 1.1 | 12.8 | 14.9 | 19.5 | 18.0 | 1.1 | 1.1 | 12.8 | 14.9 | 19.5 | |
| 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 | 0.1 | 9.2 | 9.2 | 16.1 | 13.6 | 0.1 | 0.1 | 9.2 | 9.2 | 16.1 | |
| 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 | 0.8 | 5.7 | 16.6 | 41.4 | 18.3 | 0.8 | 0.8 | 5.7 | 16.6 | 41.4 | |
| 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 | 7.2 | 7.4 | 12.4 | 9.1 | 19.9 | 7.2 | 7.2 | 7.4 | 12.4 | 9.1 | |
| 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 | 16.4 | 19.2 | 18.8 | 18.5 | 37.3 | 16.4 | 16.4 | 19.2 | 18.8 | 18.5 | |
| 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 | 6.6 | 14.1 | 32.0 | 11.9 | 7.1 | 6.6 | 6.6 | 14.1 | 32.0 | 11.9 | |
| 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 | 16.5 | 38.1 | 28.4 | 5.7 | 23.6 | 16.0 | 16.5 | 38.1 | 28.4 | |
| 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 | 10.3 | 96.2 | 17.4 | 14.4 | 14.4 | 7.7 | 10.3 | 96.2 | 17.4 | |
| 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 | 33.4 | 34.4 | 7.9 | 22.3 | 45.3 | 71.3 | 33.4 | 34.4 | 7.9 | |
| 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 | 18.5 | 42.5 | 30.8 | 26.8 | 3.0 | 3.0 | 18.5 | 42.5 | 30.8 | |
| 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 | 16.7 | 79.7 | 5.0 | 10.4 | 0.8 | 0.8 | 16.7 | 79.7 | 5.0 | |
| 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 | 9.3 | 24.9 | 29.9 | 35.4 | 9.9 | 9.9 | 9.3 | 24.9 | 29.9 | |
| 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 | — | 9.1 | 181.6 | 25.3 | 33.9 | 7.7 | 7.7 | 9.1 | 181.6 | 25.3 | |
| 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 | 17.2 | 45.9 | 63.7 | 8.4 | 7.4 | 7.4 | 17.2 | 45.9 | 63.7 | |
| 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 | 11.5 | 30.5 | 4.3 | 4.5 | 0.7 | 0.7 | 11.5 | 30.5 | 4.3 | |
| 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 | 0.8 | 72.0 | 14.0 | 1.3 | 3.1 | 3.1 | 0.8 | 72.0 | 14.0 | |
| 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 | 1.5 | 100.1 | 21.6 | 36.0 | 29.3 | 29.3 | 1.5 | 100.1 | 21.6 | |
| June | 0.1 | — | 23.5 | 13.3 | 18.0 | 16.1 | — | 1.5 | 9.6 | 14.0 | 10.0 | 15.0 | 15.1 | 82.6 | 9.6 | 14.0 | 10.0 | 15.0 | 15.1 | 15.1 | 9.6 | 14.0 | 10.0 | |
| 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 | 0.7 | 3.7 | 22.7 | 20.6 | 2.5 | 2.5 | 0.7 | 3.7 | 22.7 | |
| 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 | 6.0 | 19.8 | 10.6 | 13.6 | 22.2 | 22.2 | 6.0 | 19.8 | 10.6 | |
| 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 | 3.2 | 13.3 | 13.7 | — | 5.5 | 5.5 | 3.2 | 13.3 | 13.7 | |

4.3. Lending

Table 4.3.1

Corporate, Interbank and Personal Loans

(million rubles)

| | Total loans in rubles | | | | | | | | | | Total loans in foreign currency | | | | | | | | | | | |
|---------------|-----------------------|----------------|-----------------|-----------------------|--------------|-------------------|---------------|--------------|----------------|--------------------|---------------------------------|-------------------|----------------|-----------------|-----------------------|--------|--------|--------|--------|--------|--|----------------|
| | Total | personal loans | of which: | | | | | | | | loans to banks | Total | personal 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 | | | | | | | | | | |
| 1998 | | | | | | | | | | | | | | | | | | | | | | |
| 31.01 | 149,985 | 12,106 | 123,637 | 5,108 | 11,023 | 23,507 | 48,346 | 20,950 | 7,333 | 13,792 | 97,303 | 5,582 | 66,466 | 3,016 | 4,664 | 10,806 | 17,634 | 15,325 | 9,193 | 14,209 | | |
| 28.02 | 151,112 | 12,210 | 121,761 | 4,014 | 10,460 | 23,766 | 47,130 | 21,932 | 6,783 | 16,914 | 100,863 | 5,856 | 68,014 | 2,049 | 3,971 | 10,092 | 20,429 | 16,346 | 9,128 | 13,397 | | |
| 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 | | |
| 30.04 | 150,109 | 12,837 | 120,535 | 4,295 | 7,676 | 22,860 | 47,922 | 21,800 | 8,107 | 16,535 | 114,849 | 5,786 | 78,196 | 1,485 | 5,625 | 10,436 | 23,524 | 18,966 | 11,776 | 14,924 | | |
| 31.05 | 145,455 | 12,948 | 116,891 | 3,698 | 6,782 | 21,069 | 47,121 | 21,496 | 8,200 | 15,463 | 118,669 | 6,080 | 81,259 | 2,757 | 4,824 | 10,228 | 23,785 | 20,441 | 12,610 | 15,790 | | |
| 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 | | |
| 31.07 | 144,640 | 12,160 | 114,110 | 3,570 | 5,253 | 18,308 | 46,865 | 21,141 | 10,139 | 18,263 | 126,737 | 6,277 | 85,700 | 1,785 | 5,282 | 13,219 | 24,999 | 19,779 | 13,692 | 15,870 | | |
| 31.08 | 130,447 | 11,261 | 106,249 | 3,633 | 4,620 | 15,043 | 42,625 | 20,673 | 9,953 | 12,727 | 152,272 | 7,665 | 100,286 | 2,195 | 6,122 | 13,752 | 33,645 | 22,184 | 14,372 | 21,966 | | |
| 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 | | |
| 31.10 | 115,223 | 10,519 | 92,448 | 3,179 | 2,898 | 9,346 | 34,126 | 20,814 | 9,904 | 12,082 | 255,492 | 8,228 | 171,118 | 5,317 | 11,832 | 18,589 | 49,484 | 39,839 | 25,563 | 42,656 | | |
| 30.11 | 115,626 | 10,304 | 92,187 | 3,155 | 3,764 | 8,666 | 32,404 | 20,422 | 10,567 | 13,047 | 275,238 | 8,766 | 179,414 | 5,058 | 12,314 | 18,922 | 48,095 | 43,694 | 29,398 | 50,188 | | |
| 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 | | |

Chart 19

Chart 20

Table 4.3.2

Average Weighted Interest Rates on Corporate, Interbank and Personal Loans in Rubles

(% p.a.)

| | Interest rates on personal loans in rubles | | | | | | Interest rates on corporate loans in rubles | | | | | | Interest rates on loans to banks in rubles | | | | | | | |
|-------------|--|---------------|----------------|--------------------|--------------|-------------------|---|---------------|----------------|--------------------|--------------|-------------------|--|--------------------|---------------|----------------|--------------------|--------------|-------------------|--|
| | 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 | 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 | 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 | |
| 1998 | | | | | | | | | | | | | | | | | | | | |
| January | 28.4 | 30.9 | 38.4 | 27.4 | 26.2 | 21.5 | 21.1 | 36.4 | 33.9 | 29.0 | 26.3 | 25.1 | 22.7 | 25.1 | 25.4 | 17.1 | 16.8 | 29.4 | 3.2 | |
| February | 35.3 | 39.5 | 38.8 | 29.8 | 27.4 | 27.7 | 38.3 | 38.0 | 28.2 | 21.8 | 33.2 | 15.7 | 27.8 | 29.6 | 28.6 | 30.8 | 13.1 | 3.7 | 2.0 | |
| March | 33.9 | 43.4 | 35.6 | 37.7 | 29.1 | 23.5 | 31.2 | 34.8 | 33.6 | 43.8 | 27.8 | 31.6 | 22.1 | 23.9 | 25.8 | 16.1 | 22.4 | 4.7 | 4.8 | |
| April | 26.8 | 33.4 | 36.0 | 29.2 | 19.4 | 23.7 | 29.5 | 49.0 | 31.3 | 42.7 | 26.3 | 28.1 | 26.0 | 28.3 | 26.1 | 22.8 | 14.8 | 7.2 | 4.5 | |
| May | 27.1 | 44.7 | 44.7 | 30.9 | 31.1 | 11.8 | 42.4 | 47.8 | 41.2 | 33.4 | 13.1 | 27.9 | 44.5 | 46.6 | 45.3 | 8.7 | 11.7 | 10.9 | 4.5 | |
| June | 62.1 | 55.4 | 51.0 | 74.7 | 166.2 | 37.2 | 54.1 | 40.3 | 44.2 | 47.1 | 38.2 | 12.4 | 50.0 | 54.2 | 31.5 | 24.9 | 6.3 | 8.7 | 4.5 | |
| July | 63.8 | 57.2 | 51.0 | 43.8 | 38.9 | 36.8 | 55.7 | 47.2 | 32.7 | 47.6 | 42.2 | 59.2 | 57.0 | 61.9 | 39.4 | 31.8 | 25.8 | 5.7 | 4.3 | |
| August | 57.7 | 54.7 | 46.6 | 52.2 | 31.7 | 21.7 | 57.2 | 52.2 | 41.7 | 44.8 | 26.2 | 60.4 | 51.4 | 50.8 | 35.5 | 50.7 | 28.8 | 12.5 | 27.2 | |
| September | 40.3 | 70.0 | 43.3 | 46.9 | 25.6 | 39.7 | 49.2 | 54.7 | 48.1 | 36.8 | 35.2 | 31.1 | 77.9 | 77.8 | 12.1 | 33.9 | 7.8 | 7.9 | 4.1 | |
| October | 43.3 | 46.6 | 54.0 | 58.6 | 36.9 | 40.0 | 44.0 | 60.1 | 52.2 | 44.5 | 40.9 | 32.7 | 23.7 | 23.8 | 33.0 | 32.6 | 15.0 | 15.5 | 9.3 | |
| November | 69.5 | 101.8 | 51.6 | 40.7 | 24.7 | 28.0 | 39.8 | 54.9 | 40.3 | 46.9 | 32.3 | 17.7 | 22.4 | 21.9 | 35.8 | 11.9 | 10.9 | 2.0 | 1.3 | |
| December | 43.5 | 57.6 | 50.0 | 36.9 | 34.3 | 34.8 | 35.5 | 48.4 | 38.9 | 48.9 | 42.2 | 20.7 | 28.3 | 28.3 | 20.0 | 6.2 | 8.5 | 28.3 | 2.8 | |
| 1999 | | | | | | | | | | | | | | | | | | | | |
| January | 48.5 | 48.5 | 53.2 | 32.2 | 21.1 | 39.2 | 39.0 | 54.4 | 51.4 | 46.5 | 48.4 | 16.5 | 23.7 | 24.0 | 43.9 | 41.9 | 30.8 | 3.0 | 30.0 | |
| February | 49.9 | 52.4 | 49.7 | 40.6 | 42.3 | 33.6 | 34.9 | 52.9 | 45.0 | 45.7 | 40.2 | 35.9 | 20.6 | 20.5 | 23.3 | 13.0 | 46.9 | 8.0 | 1.1 | |
| March | 44.0 | 53.1 | 52.5 | 41.1 | 37.7 | 39.2 | 44.1 | 47.8 | 42.2 | 48.8 | 33.4 | 8.6 | 19.3 | 19.6 | 21.6 | 16.6 | 13.4 | 26.3 | 0.9 | |
| April | 51.4 | 52.3 | 59.6 | 42.0 | 41.1 | 36.9 | 31.7 | 41.8 | 38.5 | 53.4 | 33.1 | 21.2 | 18.3 | 18.4 | 20.6 | 13.7 | 3.2 | — | 19.7 | |
| May | 46.3 | 56.6 | 51.2 | 41.2 | 35.0 | 37.8 | 34.8 | 41.7 | 43.0 | 52.7 | 31.5 | 10.9 | 8.2 | 7.0 | 21.0 | 20.6 | 18.5 | — | — | |
| June | 42.6 | 51.6 | 53.2 | 40.6 | 30.5 | 40.0 | 23.5 | 38.8 | 41.0 | 36.6 | 21.5 | 10.6 | 7.5 | 6.4 | 20.4 | 21.7 | 11.5 | — | — | |
| July | 42.6 | 55.3 | 55.8 | 39.4 | 37.5 | 32.8 | 35.1 | 43.4 | 37.7 | 44.0 | 26.6 | 10.4 | 8.7 | 8.2 | 16.9 | 6.0 | 7.4 | 15.5 | 15.0 | |
| August | 41.1 | 50.3 | 43.0 | 38.6 | 33.2 | 36.4 | 35.2 | 47.3 | 37.7 | 36.3 | 23.6 | 28.2 | 9.4 | 9.6 | 19.5 | 14.1 | 10.2 | 9.6 | — | |
| September | 41.2 | 50.1 | 46.1 | 38.7 | 31.7 | 33.8 | 33.0 | 42.4 | 40.8 | 38.4 | 20.5 | 22.8 | 15.8 | 16.9 | 17.7 | 10.1 | 14.3 | — | 14.6 | |

Table 4.3.3

Average Weighted Interest Rates on Corporate, Interbank 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 | | | | | | Interest rates on loans to banks in US dollars falling due | | | | | |
|-------------|--|---------------|----------------|--------------------|-------------------|--------------|---|---------------|----------------|--------------------|-------------------|--------------|--|---------------|----------------|--------------------|-------------------|--------------|
| | 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 | 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 | 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 | 16.0 | 20.9 | 24.3 | 11.0 | 11.4 | 21.2 | 10.1 | 11.2 | 14.8 | 16.3 | 11.2 | 13.1 | 6.0 | 9.9 | 12.2 | 14.0 | 10.8 | 8.5 |
| February | 26.5 | 14.3 | 16.4 | 14.8 | 10.8 | 7.5 | 11.5 | 10.3 | 15.0 | 16.8 | 14.9 | 17.5 | 6.8 | 9.5 | 13.2 | 13.2 | 7.9 | 5.3 |
| March | 28.3 | 17.1 | 18.8 | 19.8 | 14.1 | 13.7 | 10.3 | 17.9 | 16.3 | 13.5 | 13.3 | 14.3 | 6.4 | 11.4 | 16.2 | 14.7 | 15.8 | 2.0 |
| April | 22.0 | 28.9 | 16.1 | 19.5 | 12.5 | 14.6 | 11.5 | 16.6 | 14.7 | 15.9 | 16.6 | 13.0 | 7.3 | 11.2 | 10.7 | 11.1 | 13.3 | 6.1 |
| May | 19.2 | 12.9 | 24.1 | 14.8 | 14.9 | 11.4 | 10.9 | 12.6 | 13.1 | 14.1 | 13.6 | 16.3 | 7.1 | 9.6 | 12.2 | 8.6 | 10.1 | 4.0 |
| June | 12.5 | 15.7 | 19.8 | 19.1 | 11.5 | 14.3 | 10.2 | 14.1 | 16.4 | 14.1 | 17.3 | 11.3 | 8.7 | 9.5 | 10.1 | 8.7 | 12.9 | 7.0 |
| July | 27.4 | 22.3 | 19.8 | 23.1 | 16.8 | 12.2 | 11.8 | 20.8 | 15.2 | 14.2 | 16.1 | 15.1 | 7.8 | 10.0 | 9.2 | 8.1 | 11.4 | 1.9 |
| August | 14.5 | 22.6 | 14.3 | 23.3 | 11.7 | 14.7 | 10.9 | 16.4 | 16.6 | 17.9 | 16.9 | 15.0 | 12.6 | 10.0 | 8.3 | 9.3 | 14.2 | 3.6 |
| September | 15.4 | 28.3 | 20.9 | 28.5 | 15.9 | 13.2 | 8.5 | 14.9 | 17.6 | 17.7 | 16.6 | 13.0 | 18.7 | 6.2 | 11.2 | 11.7 | 10.6 | 9.1 |
| October | 43.6 | 20.9 | 22.0 | 19.2 | 17.8 | 11.2 | 9.1 | 12.5 | 16.6 | 16.5 | 12.3 | 10.6 | 6.1 | 5.4 | 11.6 | 11.4 | 5.5 | — |
| November | 13.6 | 19.9 | 18.9 | 24.3 | 11.5 | 9.2 | 9.8 | 13.3 | 13.0 | 10.7 | 18.3 | 7.2 | 5.8 | 5.6 | 5.5 | 3.0 | 6.6 | 9.8 |
| December | 12.1 | 16.7 | 19.2 | 18.2 | 11.0 | 10.8 | 9.2 | 11.0 | 13.1 | 13.3 | 15.4 | 16.1 | 5.4 | 6.8 | 5.5 | 12.4 | 9.5 | 8.7 |
| 1999 | | | | | | | | | | | | | | | | | | |
| January | 22.2 | 19.7 | 25.5 | 12.8 | 11.6 | 12.0 | 10.3 | 11.8 | 11.8 | 15.3 | 9.2 | 10.1 | 5.5 | 5.4 | 8.0 | 5.5 | 9.3 | 7.0 |
| February | 20.1 | 23.2 | 16.2 | 15.4 | 13.9 | 14.1 | 11.4 | 10.5 | 16.6 | 15.3 | 12.7 | 8.7 | 5.4 | 4.1 | 8.4 | 4.5 | 6.0 | 4.9 |
| March | 24.7 | 16.5 | 16.4 | 15.4 | 11.9 | 14.8 | 10.4 | 9.2 | 13.5 | 15.0 | 12.3 | 9.3 | 5.2 | 4.9 | 4.3 | 10.7 | 10.5 | 5.1 |
| April | 12.6 | 23.3 | 17.9 | 13.4 | 11.9 | 15.7 | 7.9 | 6.3 | 14.4 | 13.8 | 13.4 | 12.9 | 4.5 | 4.3 | 1.7 | 7.2 | 5.5 | 3.0 |
| May | 12.1 | 21.5 | 21.7 | 16.5 | 11.2 | 11.0 | 9.8 | 10.6 | 12.6 | 16.3 | 13.5 | 13.9 | 4.6 | 5.2 | 4.1 | 4.1 | 6.8 | 6.7 |
| June | 11.5 | 32.5 | 18.1 | 15.4 | 12.2 | 13.3 | 8.3 | 11.5 | 14.1 | 12.3 | 12.1 | 5.9 | 4.7 | 4.9 | 5.4 | 3.1 | 2.7 | — |
| July | 11.6 | 33.8 | 18.3 | 20.2 | 11.2 | 11.0 | 10.0 | 11.5 | 15.5 | 14.5 | 14.7 | 10.0 | 4.8 | 5.1 | 2.6 | 2.7 | 7.1 | 6.5 |
| August | 18.2 | 20.9 | 15.7 | 20.5 | 14.4 | 10.1 | 9.2 | 11.5 | 12.1 | 12.8 | 14.4 | 11.3 | 5.0 | 5.4 | 5.5 | 5.0 | 6.6 | — |
| September | 15.4 | 16.8 | 18.2 | 19.9 | 13.8 | 10.4 | 9.0 | 10.7 | 13.4 | 15.3 | 15.1 | 11.2 | 5.1 | 5.2 | 5.7 | 6.1 | 6.0 | 7.4 |

Table 4.3.4

Credit Institutions' Investment Portfolio

(million rubles)

| | Investment in debt instruments | | | | | | | | | | | of which: debt instruments bought on REPO terms | |
|-------------|--------------------------------|---------|-------|-------|----|-------|-----|--------|-----|-------|-------|---|--|
| | Total | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | | |
| | 1 | | | | | | | | | | | | |
| 1998 | | | | | | | | | | | | | |
| 31.01 | 179,782 | 165,221 | 1,235 | 6,534 | 17 | 658 | 45 | 4,461 | 58 | 2,908 | 657 | | |
| 28.02 | 183,940 | 168,650 | 1,064 | 7,304 | 12 | 476 | 18 | 4,750 | 109 | 2,761 | 640 | | |
| 31.03 | 189,050 | 173,020 | 723 | 7,472 | 21 | 512 | 35 | 4,817 | 102 | 3,230 | 1,275 | | |
| 30.04 | 191,282 | 175,410 | 1,805 | 7,606 | 11 | 807 | 38 | 5,448 | 27 | 2,012 | 1 | | |
| 31.05 | 179,291 | 163,320 | 2,800 | 7,364 | 13 | 1,510 | 254 | 5,604 | 27 | 1,493 | 1 | | |
| 30.06 | 184,366 | 170,064 | 2,756 | 7,030 | 14 | 233 | 23 | 5,665 | 0 | 1,373 | 2 | | |
| 31.07 | 168,991 | 156,504 | 2,455 | 6,448 | 9 | 234 | 20 | 4,928 | 0 | 878 | 1 | | |
| 31.08 | 164,036 | 151,497 | 2,374 | 6,242 | 7 | 294 | 21 | 5,048 | 0 | 954 | 1 | | |
| 30.09 | 177,428 | 161,004 | 2,528 | 5,078 | 5 | 1,985 | 22 | 7,962 | 0 | 1,399 | 1 | | |
| 31.10 | 167,993 | 151,937 | 1,486 | 4,470 | 4 | 2,456 | 23 | 7,857 | 0 | 1,272 | 1 | | |
| 30.11 | 178,529 | 161,532 | 2,332 | 4,746 | 2 | 2,426 | 26 | 8,917 | 0 | 908 | 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 | | |

Table 4.3.5

Discounted Bills

(million rubles)

| | Total discounted bills denominated in rubles | | | | | | Total discounted bills denominated in foreign currency | | | | | | | | | | | | | |
|-------------|--|---|--|--------------|---------------------|-------------|--|---|--------------|---------------------|-------------|--|--|--|--|--|--|--|--|--|
| | Total | of which: | | | | | Total | of which: | | | | | | | | | | | | |
| | | bills issued and guaranteed by federal government | bills issued and guaranteed by RF member territories and local authorities | banks' bills | nonresidents' bills | other bills | | bills issued and guaranteed by federal government | banks' bills | nonresidents' bills | other bills | | | | | | | | | |
| 1998 | | | | | | | | | | | | | | | | | | | | |
| 31.01 | 33,468 | 347 | 357 | 2,800 | 27 | 29,936 | 3,487 | 1 | 156 | 3,158 | 172 | | | | | | | | | |
| 28.02 | 36,770 | 481 | 360 | 2,919 | 41 | 32,968 | 5,173 | 1 | 169 | 4,143 | 860 | | | | | | | | | |
| 31.03 | 37,589 | 252 | 340 | 2,835 | 136 | 34,027 | 4,419 | 1 | 217 | 4,058 | 142 | | | | | | | | | |
| 30.04 | 43,300 | 1,189 | 316 | 3,093 | 120 | 38,581 | 5,311 | 0 | 294 | 4,881 | 136 | | | | | | | | | |
| 31.05 | 43,350 | 1,172 | 420 | 2,872 | 83 | 38,803 | 5,939 | 0 | 276 | 5,520 | 144 | | | | | | | | | |
| 30.06 | 44,952 | 972 | 306 | 2,398 | 102 | 41,173 | 6,751 | 0 | 265 | 6,367 | 118 | | | | | | | | | |
| 31.07 | 41,149 | 972 | 202 | 2,207 | 115 | 37,652 | 7,335 | 0 | 279 | 6,922 | 134 | | | | | | | | | |
| 31.08 | 39,697 | 969 | 251 | 1,807 | 152 | 36,518 | 8,559 | 0 | 299 | 7,889 | 371 | | | | | | | | | |
| 30.09 | 45,046 | 946 | 339 | 1,433 | 1,126 | 41,201 | 15,357 | 0 | 614 | 14,150 | 593 | | | | | | | | | |
| 31.10 | 42,436 | 914 | 384 | 1,154 | 889 | 39,096 | 12,683 | 0 | 516 | 11,580 | 588 | | | | | | | | | |
| 30.11 | 45,607 | 921 | 344 | 1,140 | 1,566 | 41,637 | 13,903 | 0 | 578 | 12,625 | 701 | | | | | | | | | |
| 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 | | | | | | | | | |

Table 4.3.6

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 |

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 | |
| 1998 | | | | | | | | | | | | | | | | |
| 31.01 | 972,623 | 134,220 | 242,889 | 579,533 | 1,211,612 | 229,169 | 306,167 | 631,665 | 310 | — | 50 | 237 | 11,901 | 3,329 | 5,798 | 2,378 |
| 28.02 | 943,548 | 148,645 | 229,364 | 552,781 | 919,240 | 131,606 | 231,160 | 524,648 | 521 | 29 | 60 | 411 | 12,664 | 3,218 | 7,622 | 1,264 |
| 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 |
| 30.04 | 834,812 | 153,784 | 153,208 | 523,175 | 796,258 | 156,508 | 157,927 | 457,143 | 1,111 | 37 | 272 | 793 | 9,219 | 4,037 | 3,238 | 424 |
| 31.05 | 657,698 | 102,173 | 150,022 | 396,942 | 689,884 | 128,906 | 150,897 | 402,536 | 1,290 | 39 | 539 | 700 | 10,731 | 6,179 | 2,406 | 1,124 |
| 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 |
| 31.07 | 453,996 | 90,163 | 196,806 | 163,168 | 472,032 | 105,327 | 198,775 | 159,238 | 1,966 | 260 | 948 | 723 | 6,596 | 3,312 | 1,741 | 756 |
| 31.08 | 346,815 | 95,590 | 146,419 | 102,860 | 409,695 | 110,740 | 180,793 | 113,390 | 2,452 | 521 | 976 | 884 | 4,710 | 2,075 | 1,342 | 984 |
| 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 |
| 31.10 | 174,946 | 42,460 | 41,593 | 42,565 | 343,204 | 74,329 | 57,424 | 100,722 | 8,657 | 579 | 5,735 | 1,213 | 5,968 | 3,048 | 882 | 1,451 |
| 30.11 | 193,694 | 39,178 | 19,149 | 61,640 | 348,214 | 47,222 | 41,810 | 73,973 | 3,960 | 234 | 319 | 1,252 | 12,441 | 2,598 | 515 | 1,589 |
| 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 |

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 |
| 1998 | | | | | | | | | | | | |
| 31.01 | 6,710 | 1,419 | 4,900 | 172 | 1,088,415 | 201,749 | 258,659 | 623,147 | 1,076,948 | 163,385 | 266,393 | 616,931 |
| 28.02 | 8,777 | 2,840 | 5,641 | 268 | 939,645 | 124,066 | 241,999 | 567,756 | 923,652 | 149,250 | 223,160 | 535,453 |
| 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 |
| 30.04 | 15,487 | 7,223 | 6,077 | 2,060 | 864,008 | 150,569 | 162,972 | 551,478 | 769,030 | 160,331 | 149,585 | 450,667 |
| 31.05 | 17,010 | 5,120 | 8,155 | 3,167 | 676,519 | 100,203 | 158,522 | 434,022 | 667,796 | 128,373 | 141,587 | 389,666 |
| 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 |
| 31.07 | 16,510 | 7,281 | 6,591 | 2,199 | 461,844 | 95,479 | 201,904 | 174,145 | 467,671 | 100,443 | 195,014 | 163,741 |
| 31.08 | 9,254 | 5,262 | 3,342 | 417 | 331,036 | 88,462 | 147,267 | 108,075 | 420,885 | 118,060 | 181,086 | 118,799 |
| 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 |
| 31.10 | 3,022 | 723 | 90 | 883 | 154,452 | 36,586 | 32,982 | 53,690 | 367,278 | 87,897 | 61,184 | 105,801 |
| 30.11 | 2,803 | 178 | 37 | 1,258 | 174,773 | 24,852 | 19,354 | 68,851 | 358,241 | 54,978 | 40,026 | 78,426 |
| 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 |

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 |
| | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 |
| 1998 | | | | | | | | | | | | |
| 31.01 | 90 | 16 | 6 | 67 | 33,556 | 2,189 | 29,977 | 1,313 | 6,473 | 1,218 | 4,903 | 184 |
| 28.02 | 79 | 14 | 10 | 55 | 14,828 | 10,588 | 3,100 | 843 | 8,695 | 2,728 | 5,647 | 257 |
| 31.03 | 34 | 22 | — | 12 | 16,941 | 3,321 | 1,697 | 876 | 11,215 | 3,074 | 6,003 | 2,050 |
| 30.04 | 109 | — | 17 | 92 | 8,161 | 3,883 | 2,570 | 656 | 15,053 | 7,147 | 5,721 | 2,058 |
| 31.05 | 247 | 107 | 9 | 126 | 14,373 | 8,686 | 4,113 | 968 | 16,848 | 4,809 | 8,170 | 3,177 |
| 30.06 | 194 | 51 | 14 | 120 | 8,711 | 4,207 | 3,009 | 170 | 17,147 | 6,622 | 7,747 | 2,360 |
| 31.07 | 217 | 83 | 26 | 97 | 4,345 | 2,768 | 918 | 210 | 16,353 | 6,911 | 6,842 | 2,170 |
| 31.08 | 251 | 58 | 88 | 105 | 4,091 | 1,608 | 680 | 330 | 9,214 | 5,220 | 3,396 | 364 |
| 30.09 | 890 | 393 | 186 | 287 | 6,456 | 2,205 | 292 | 1,428 | 7,608 | 4,598 | 1,916 | 449 |
| 31.10 | 911 | 384 | 128 | 282 | 5,966 | 1,587 | 337 | 1,410 | 2,896 | 690 | 89 | 792 |
| 30.11 | 892 | 332 | 35 | 296 | 6,432 | 1,103 | 275 | 2,073 | 2,660 | 142 | 37 | 1,149 |
| 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 |

SUPPLEMENT

PERFORMANCE INDICATORS ON CREDIT INSTITUTIONS BY REGIONS

1. Institutional Characteristics

Table 1.1

Number of Credit Institutions

(units)

| | 31.12.97 | 31.03.98 | 30.06.98 | 30.09.98 | 31.12.98 | 31.03.99 | 30.06.99 | 30.09.99 |
|----------------------------------|------------|------------|------------|------------|--------------|------------|------------|------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Russian Federation | 1,697 | 1,641 | 1,598 | 1,531 | 1,476 | 1,433 | 1,401 | 1,385 |
| NORTH | 40 | 39 | 36 | 32 | 30 | 29 | 29 | 29 |
| Arkhangelsk Region | 9 | 9 | 8 | 8 | 6 | 6 | 6 | 5 |
| Vologda Region | 14 | 13 | 12 | 12 | 12 | 12 | 12 | 12 |
| Murmansk Region | 5 | 5 | 4 | 3 | 3 | 3 | 3 | 4 |
| Republic of Karelia | 2 | 2 | 2 | 1 | 1 | 1 | 1 | 1 |
| Komi Republic | 10 | 10 | 10 | 8 | 8 | 7 | 7 | 7 |
| NORTH-WEST | 58 | 58 | 58 | 56 | 53 | 53 | 54 | 53 |
| St. Petersburg | 43 | 44 | 44 | 43 | 41 | 41 | 42 | 41 |
| Leningrad Region | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 |
| Novgorod Region | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 |
| Pskov Region | 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| CENTRE | 826 | 816 | 798 | 787 | 770 | 755 | 731 | 723 |
| Bryansk Region | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 |
| Vladimir Region | 6 | 6 | 5 | 3 | 3 | 3 | 3 | 3 |
| Ivanovo Region | 6 | 6 | 6 | 6 | 6 | 6 | 5 | 5 |
| Tver Region | 11 | 10 | 10 | 9 | 10 | 9 | 8 | 9 |
| Kaluga Region | 6 | 6 | 7 | 7 | 7 | 7 | 7 | 6 |
| Kostroma Region | 9 | 9 | 6 | 6 | 6 | 6 | 6 | 6 |
| Moscow | 706 | 696 | 683 | 679 | 667 | 655 | 632 | 624 |
| Moscow Region | 41 | 43 | 41 | 39 | 35 | 35 | 36 | 36 |
| Orel Region | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| Ryazan Region | 8 | 8 | 8 | 7 | 7 | 7 | 7 | 7 |
| Smolensk Region | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Tula Region | 11 | 11 | 11 | 11 | 9 | 8 | 8 | 8 |
| Yaroslavl Region | 11 | 11 | 11 | 11 | 11 | 10 | 10 | 10 |
| VOLGA-VYATKA REGION | 51 | 49 | 47 | 45 | 41 | 39 | 39 | 39 |
| Nizhni Novgorod Region | 26 | 26 | 24 | 23 | 22 | 21 | 21 | 21 |
| Kirov Region | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 |
| Republic of Mariy-El | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Republic of Mordovia | 9 | 8 | 8 | 7 | 7 | 6 | 6 | 6 |
| Chuvash Republic | 11 | 10 | 10 | 10 | 8 | 8 | 8 | 8 |
| CENTRAL-BLACK SOIL REGION | 22 | 21 | 20 | 18 | 17 | 17 | 16 | 16 |
| Belgorod Region | 9 | 8 | 8 | 8 | 8 | 8 | 7 | 7 |
| Voronezh Region | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Kursk Region | 3 | 3 | 2 | 2 | 1 | 1 | 1 | 1 |
| Lipetsk Region | 4 | 4 | 4 | 2 | 2 | 2 | 2 | 2 |
| Tambov Region | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| VOLGA REGION | 120 | 120 | 116 | 107 | 100 | 95 | 94 | 93 |
| Astrakhan Region | 6 | 6 | 6 | 6 | 5 | 5 | 4 | 4 |
| Volgograd Region | 12 | 12 | 11 | 8 | 7 | 6 | 6 | 6 |
| Samara Region | 24 | 25 | 25 | 25 | 25 | 24 | 24 | 24 |
| Penza Region | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 |
| Saratov Region | 25 | 25 | 24 | 22 | 21 | 20 | 20 | 20 |
| Ulyanovsk Region | 11 | 11 | 10 | 8 | 7 | 7 | 7 | 7 |

End
(units)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Republic of Kalmykia | 8 | 8 | 7 | 5 | 4 | 4 | 4 | 3 |
| Republic of Tatarstan | 29 | 28 | 28 | 28 | 28 | 26 | 26 | 26 |
| NORTH CAUCASUS | 191 | 180 | 178 | 163 | 153 | 142 | 140 | 141 |
| Krasnodar Territory | 42 | 36 | 35 | 34 | 30 | 29 | 28 | 29 |
| Stavropol Territory | 19 | 18 | 17 | 15 | 14 | 12 | 12 | 12 |
| Rostov Region | 32 | 32 | 33 | 28 | 25 | 25 | 25 | 25 |
| Republic of Daghestan | 63 | 61 | 60 | 54 | 52 | 50 | 49 | 49 |
| Kabardino-Balkar Republic | 7 | 7 | 7 | 6 | 6 | 6 | 6 | 6 |
| Republic of Northern Ossetia — Alania | 8 | 9 | 9 | 9 | 9 | 6 | 6 | 6 |
| Adigei Republic | 7 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Karachai-Cherkess Republic | 9 | 8 | 8 | 8 | 8 | 7 | 7 | 7 |
| Republic of Ingushetia | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 2 |
| URALS | 119 | 115 | 111 | 109 | 106 | 101 | 99 | 98 |
| Kurgan Region | 5 | 5 | 5 | 6 | 6 | 6 | 5 | 5 |
| Orenburg Region | 15 | 15 | 12 | 11 | 11 | 11 | 11 | 11 |
| Perm Region | 15 | 15 | 15 | 13 | 13 | 12 | 12 | 11 |
| Sverdlovsk Region | 35 | 35 | 34 | 34 | 33 | 32 | 31 | 31 |
| Chelyabinsk Region | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 |
| Republic of Bashkortostan | 19 | 18 | 18 | 18 | 16 | 15 | 15 | 15 |
| Udmurt Republic | 17 | 14 | 14 | 14 | 14 | 12 | 12 | 12 |
| WEST SIBERIA | 125 | 115 | 109 | 101 | 99 | 97 | 96 | 95 |
| Altai Territory | 17 | 15 | 14 | 11 | 10 | 10 | 10 | 10 |
| Kemerovo Region | 18 | 17 | 17 | 17 | 17 | 17 | 17 | 17 |
| Novosibirsk Region | 17 | 17 | 17 | 16 | 16 | 15 | 15 | 15 |
| Omsk Region | 13 | 10 | 9 | 9 | 9 | 9 | 9 | 9 |
| Tomsk Region | 12 | 8 | 8 | 6 | 5 | 5 | 5 | 5 |
| Tyumen Region | 41 | 41 | 39 | 37 | 37 | 36 | 35 | 34 |
| Republic of Altai | 7 | 7 | 5 | 5 | 5 | 5 | 5 | 5 |
| EAST SIBERIA | 54 | 50 | 50 | 47 | 42 | 41 | 41 | 37 |
| Krasnoyarsk Region | 17 | 15 | 15 | 15 | 14 | 14 | 14 | 13 |
| Irkutsk Region | 16 | 16 | 16 | 15 | 14 | 12 | 12 | 11 |
| Chita Region | 6 | 5 | 5 | 5 | 3 | 3 | 3 | 3 |
| Republic of Buryatia | 10 | 9 | 9 | 7 | 6 | 6 | 6 | 4 |
| Republic of Tyva | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Republic of Khakassia | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 |
| FAR EAST | 76 | 64 | 61 | 52 | 51 | 50 | 48 | 47 |
| Primorski Territory | 16 | 13 | 12 | 12 | 11 | 11 | 11 | 10 |
| Khabarovsk Territory | 10 | 9 | 9 | 7 | 7 | 7 | 7 | 7 |
| Amur Region | 9 | 7 | 7 | 6 | 6 | 5 | 5 | 5 |
| Kamchatka Region | 7 | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| Magadan Region | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Sakhalin Region | 7 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| Republic of Sakha (Yakutia) | 22 | 17 | 15 | 10 | 10 | 10 | 8 | 8 |
| Jewish Autonomous Area | 2 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kaliningrad Region | 15 | 14 | 14 | 14 | 14 | 14 | 14 | 14 |

Table 1.2

Number of Branches of Credit Institutions

(units)

| | 31.03.99 | | | | 30.06.99 | | | | 30.09.99 | | | |
|---------------------|--|--|------------------------|---|--|--|------------------------|---|--|--|---|------------------------|
| | No. of branches in Russia | | No. of branches abroad | No. of branches of credit institutions located in this region | No. of branches in Russia | | No. of branches abroad | No. of branches of credit institutions located in this region | No. of branches in Russia | | No. of branches of credit institutions located in other regions | 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 | 1,301 | 2,974 | 5 | 1,240 | 2,766 | 4 | 1,209 | 2,705 | 3 | | | |
| NORTH | 38 | 143 | 0 | 36 | 137 | 0 | 37 | 133 | 0 | | | |
| Arkhangelsk Region | 0 | 30 | 0 | 0 | 30 | 0 | 1 | 26 | 0 | | | |
| Vologda Region | 21 | 30 | 0 | 20 | 31 | 0 | 20 | 31 | 0 | | | |
| Murmansk Region | 4 | 26 | 0 | 3 | 23 | 0 | 3 | 23 | 0 | | | |
| Republic of Karelia | 0 | 25 | 0 | 0 | 24 | 0 | 0 | 23 | 0 | | | |
| Komi Republic | 13 | 32 | 0 | 13 | 29 | 0 | 13 | 30 | 0 | | | |
| NORTH-WEST | 45 | 153 | 0 | 43 | 144 | 0 | 43 | 145 | 0 | | | |
| St. Petersburg | 35 | 63 | 0 | 34 | 63 | 0 | 34 | 64 | 0 | | | |
| Leningrad Region | 4 | 44 | 0 | 3 | 41 | 0 | 3 | 41 | 0 | | | |
| Novgorod Region | 5 | 26 | 0 | 5 | 24 | 0 | 5 | 24 | 0 | | | |
| Pskov Region | 1 | 20 | 0 | 1 | 16 | 0 | 1 | 16 | 0 | | | |
| CENTRE | 215 | 620 | 4 | 188 | 518 | 3 | 192 | 514 | 2 | | | |
| Bryansk Region | 6 | 32 | 0 | 6 | 31 | 0 | 4 | 31 | 0 | | | |
| Vladimir Region | 3 | 37 | 0 | 3 | 34 | 0 | 3 | 35 | 0 | | | |
| Ivanovo Region | 7 | 24 | 0 | 2 | 23 | 0 | 2 | 23 | 0 | | | |
| Tver Region | 14 | 34 | 0 | 5 | 31 | 0 | 13 | 31 | 0 | | | |
| Kaluga Region | 1 | 38 | 0 | 1 | 38 | 0 | 1 | 30 | 0 | | | |
| Kostroma Region | 0 | 22 | 0 | 0 | 20 | 0 | 0 | 20 | 0 | | | |
| Moscow | 130 | 61 | 4 | 115 | 56 | 3 | 107 | 58 | 2 | | | |
| Moscow Region | 23 | 210 | 0 | 25 | 144 | 0 | 31 | 152 | 0 | | | |
| Orel Region | 3 | 34 | 0 | 3 | 33 | 0 | 3 | 28 | 0 | | | |
| Ryazan Region | 8 | 29 | 0 | 8 | 27 | 0 | 8 | 27 | 0 | | | |
| Smolensk Region | 5 | 29 | 0 | 5 | 29 | 0 | 5 | 30 | 0 | | | |
| Tula Region | 9 | 36 | 0 | 9 | 23 | 0 | 9 | 22 | 0 | | | |
| Yaroslavl Region | 6 | 34 | 0 | 6 | 29 | 0 | 6 | 27 | 0 | | | |

| 1 | Cont. (units) | | | | | | | | | |
|---------------------------------------|------------------|-----|---|-----|-----|---|-----|-----|----|--|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| VOLGA-VYATKA REGION | 63 | 191 | 0 | 61 | 186 | 0 | 61 | 180 | 0 | |
| Nizhni Novgorod Region | 46 | 61 | 0 | 45 | 61 | 0 | 45 | 59 | 0 | |
| Kirov Region | 7 | 51 | 0 | 7 | 50 | 0 | 7 | 50 | 0 | |
| Republic of Mariy-El | 3 | 23 | 0 | 3 | 20 | 0 | 3 | 19 | 0 | |
| Republic of Mordovia | 7 | 25 | 0 | 6 | 25 | 0 | 6 | 24 | 0 | |
| Chuvash Republic | 0 | 31 | 0 | 0 | 30 | 0 | 0 | 28 | 0 | |
| CENTRAL-BLACK SOIL REGION | 26 | 182 | 0 | 27 | 167 | 0 | 27 | 153 | 0 | |
| Belgorod Region | 6 | 34 | 0 | 7 | 30 | 0 | 7 | 30 | 0 | |
| Voronezh Region | 9 | 55 | 0 | 9 | 52 | 0 | 9 | 43 | 0 | |
| Kursk Region | 0 | 32 | 0 | 0 | 29 | 0 | 0 | 29 | 0 | |
| Lipetsk Region | 1 | 27 | 0 | 1 | 27 | 0 | 1 | 24 | 0 | |
| Tambov Region | 10 | 34 | 0 | 10 | 29 | 0 | 10 | 27 | 0 | |
| VOLGA REGION | 136 | 315 | 1 | 139 | 311 | 1 | 134 | 306 | 1 | |
| Astrakhan Region | 7 | 27 | 0 | 7 | 26 | 0 | 7 | 25 | 0 | |
| Volgograd Region | 16 | 48 | 0 | 16 | 50 | 0 | 16 | 48 | 0 | |
| Samara Region | 36 | 61 | 1 | 37 | 60 | 1 | 35 | 59 | 1 | |
| Penza Region | 1 | 43 | 0 | 1 | 40 | 0 | 1 | 40 | 0 | |
| Saratov Region | 24 | 53 | 0 | 24 | 55 | 0 | 24 | 54 | 0 | |
| Ulyanovsk Region | 3 | 23 | 0 | 3 | 21 | 0 | 3 | 22 | 0 | |
| Republic of Kalmykia | 1 | 10 | 0 | 1 | 9 | 0 | 1 | 8 | 0 | |
| Republic of Tatarstan | 48 | 50 | 0 | 50 | 50 | 0 | 47 | 50 | 0 | |
| NORTH CAUCASUS | 217 | 338 | 0 | 210 | 309 | 0 | 210 | 304 | 0 | |
| Krasnodar Territory | 49 | 80 | 0 | 42 | 80 | 0 | 42 | 76 | 0 | |
| Stavropol Territory | 11 | 50 | 0 | 11 | 48 | 0 | 11 | 48 | 0 | |
| Rostov Region | 67 | 73 | 0 | 65 | 75 | 0 | 63 | 74 | 0 | |
| Republic of Dagestan | 68 | 50 | 0 | 69 | 49 | 0 | 71 | 48 | 0 | |
| Kabardino-Balkar Republic | 1 | 25 | 0 | 1 | 18 | 0 | 1 | 19 | 0 | |
| Republic of Northern Ossetia — Alania | 11 | 33 | 0 | 11 | 20 | 0 | 11 | 20 | 0 | |
| Adigei Republic | 1 | 14 | 0 | 1 | 9 | 0 | 1 | 9 | 0 | |
| Karachai-Cherkess Republic | 8 | 7 | 0 | 9 | 4 | 0 | 9 | 4 | 0 | |
| Republic of Ingushetia | 1 | 6 | 0 | 1 | 6 | 0 | 1 | 6 | 0 | |
| URALS | 221 | 342 | 0 | 217 | 337 | 0 | 215 | 337 | 0 | |
| Kurgan Region | 2 | 23 | 0 | 1 | 21 | 0 | 1 | 22 | 0 | |
| Orenburg Region | 5 | 42 | 0 | 5 | 42 | 0 | 6 | 40 | 0 | |

| 1 | End (units) | | | | | | | | | |
|-----------------------------|----------------|-----|---|-----|-----|---|-----|-----|----|--|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| Perm Region | 9 | 66 | 0 | 9 | 66 | 0 | 8 | 66 | 0 | |
| Sverdlovsk Region | 91 | 62 | 0 | 90 | 61 | 0 | 89 | 59 | 0 | |
| Chelyabinsk Region | 60 | 54 | 0 | 60 | 53 | 0 | 59 | 54 | 0 | |
| Republic of Bashkortostan | 38 | 64 | 0 | 37 | 64 | 0 | 37 | 64 | 0 | |
| Udmurt Republic | 16 | 31 | 0 | 15 | 30 | 0 | 15 | 32 | 0 | |
| WEST SIBERIA | 175 | 273 | 0 | 171 | 251 | 0 | 163 | 247 | 0 | |
| Altai Territory | 13 | 61 | 0 | 14 | 43 | 0 | 14 | 43 | 0 | |
| Kemerovo Region | 33 | 31 | 0 | 33 | 33 | 0 | 30 | 31 | 0 | |
| Novosibirsk Region | 6 | 39 | 0 | 3 | 40 | 0 | 3 | 37 | 0 | |
| Omsk Region | 18 | 43 | 0 | 18 | 35 | 0 | 18 | 38 | 0 | |
| Tomsk Region | 11 | 23 | 0 | 11 | 21 | 0 | 11 | 22 | 0 | |
| Tyumen Region | 94 | 72 | 0 | 92 | 74 | 0 | 87 | 72 | 0 | |
| Republic of Altai | 0 | 4 | 0 | 0 | 5 | 0 | 0 | 4 | 0 | |
| EAST SIBERIA | 74 | 195 | 0 | 60 | 185 | 0 | 41 | 181 | 0 | |
| Krasnoyarsk Territory | 47 | 61 | 0 | 31 | 60 | 0 | 17 | 58 | 0 | |
| Irkutsk Region | 11 | 52 | 0 | 10 | 48 | 0 | 11 | 49 | 0 | |
| Chita Region | 11 | 34 | 0 | 11 | 32 | 0 | 6 | 30 | 0 | |
| Republic of Buryatia | 3 | 23 | 0 | 6 | 22 | 0 | 5 | 21 | 0 | |
| Republic of Tyva | 1 | 7 | 0 | 1 | 6 | 0 | 1 | 7 | 0 | |
| Republic of Khakassia | 1 | 18 | 0 | 1 | 17 | 0 | 1 | 16 | 0 | |
| FAR EAST | 84 | 196 | 0 | 81 | 195 | 0 | 79 | 180 | 0 | |
| Primorski Territory | 26 | 38 | 0 | 24 | 39 | 0 | 23 | 33 | 0 | |
| Khabarovsk Territory | 11 | 26 | 0 | 11 | 28 | 0 | 11 | 27 | 0 | |
| Amur Region | 11 | 25 | 0 | 11 | 25 | 0 | 11 | 23 | 0 | |
| Kamchatka Region | 11 | 11 | 0 | 11 | 10 | 0 | 11 | 9 | 0 | |
| Magadan Region | 6 | 15 | 0 | 6 | 15 | 0 | 6 | 14 | 0 | |
| Sakhalin Region | 9 | 21 | 0 | 9 | 22 | 0 | 9 | 17 | 0 | |
| Republic of Sakha (Yakutia) | 10 | 43 | 0 | 9 | 44 | 0 | 8 | 45 | 0 | |
| Jewish Autonomous Area | 0 | 6 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | |
| Chukotka Autonomous Area | 0 | 11 | 0 | 0 | 7 | 0 | 0 | 7 | 0 | |
| Kaliningrad Region | 7 | 26 | 0 | 7 | 26 | 0 | 7 | 25 | 0 | |

Table 1.3

Credit Institutions Grouped by Registered Authorised Capital

(units)

| 1 | 30.09.99 | | | | | | | 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 | 56 | 126 | 175 | 296 | 217 | 251 | 264 | 1,385 |
| NORTH | | 5 | 4 | 6 | 6 | 6 | 2 | 29 |
| Arkhangelsk Region | | 1 | | 3 | 1 | | | 5 |
| Vologda Region | | 3 | 3 | 1 | 1 | 2 | 2 | 12 |
| Murmansk Region | | 1 | | | 1 | 2 | | 4 |
| Republic of Karelia | | | | | 1 | | | 1 |
| Komi Republic | | | 1 | 2 | 2 | 2 | | 7 |
| NORTH-WEST | | 5 | 12 | 18 | 6 | 7 | 5 | 53 |
| St. Petersburg | | 4 | 9 | 15 | 4 | 5 | 4 | 41 |
| Leningrad Region | | | | 1 | 2 | 1 | | 4 |
| Novgorod Region | | 1 | | 1 | | 1 | | 3 |
| Pskov Region | | | 3 | 1 | | | 1 | 5 |
| CENTRE | 17 | 43 | 61 | 132 | 105 | 154 | 211 | 723 |
| Bryansk Region | | | | 1 | 1 | 1 | | 3 |
| Vladimir Region | | 1 | | 2 | | | | 3 |
| Ivanovo Region | | | 3 | | 1 | 1 | | 5 |
| Tver Region | | 3 | 1 | 3 | 1 | 1 | | 9 |
| Kaluga Region | | | 2 | 1 | 2 | 1 | | 6 |
| Kostroma Region | | 4 | 1 | 1 | | | | 6 |
| Moscow | 14 | 33 | 44 | 108 | 87 | 137 | 201 | 624 |
| Moscow Region | 3 | | 1 | 7 | 4 | 11 | 10 | 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 | 4 | 4 | 3 | 5 | 11 | 7 | 5 | 4 | 39 |
| Nizhni Novgorod Region | | | 2 | 2 | 4 | 5 | 4 | 4 | 21 |
| Kirov Region | | | 2 | 2 | 4 | 5 | 4 | 4 | 21 |
| Republic of Mariy-El | | | | | 1 | | | | 1 |
| Republic of Mordovia | | | 1 | 1 | 2 | 2 | | | 6 |
| Chuvash Republic | 4 | | | 1 | 3 | | | | 8 |
| CENTRAL-BLACK SOIL REGION | | | 2 | 3 | 8 | 3 | | | 16 |
| Belgorod Region | | | 2 | 2 | 3 | | | | 7 |
| Voronezh Region | | | | 1 | 3 | | | | 4 |
| Kursk Region | | | | | | 1 | | | 1 |
| Lipetsk Region | | | | | | 2 | | | 2 |
| Tambov Region | | | | | 2 | | | | 2 |
| VOLGA REGION | 3 | 3 | 9 | 18 | 28 | 18 | 9 | 8 | 93 |
| Astrakhan Region | | | | 1 | 3 | | | | 4 |
| Volgograd Region | | | | 1 | 1 | 3 | 1 | | 6 |
| Samara Region | | | 2 | 4 | 8 | 6 | 3 | 1 | 24 |
| Penza Region | | | 1 | | 1 | | 1 | | 3 |
| Saratov Region | | | 3 | 4 | 7 | 4 | 2 | | 20 |
| Ulyanovsk Region | 2 | | | 3 | 1 | 1 | | | 7 |
| Republic of Kalmykia | 1 | | | | 1 | | 1 | | 3 |
| Republic of Tatarstan | | | 3 | 5 | 6 | 4 | 1 | 7 | 26 |
| NORTH CAUCASUS | 24 | 24 | 35 | 34 | 21 | 10 | 14 | 3 | 141 |
| Krasnodar Territory | 4 | | 7 | 5 | 4 | 3 | 5 | 1 | 29 |
| Stavropol Territory | | | 6 | 5 | 1 | | | | 12 |
| Rostov Region | | | 4 | 3 | 8 | 3 | 5 | 2 | 25 |
| Republic of Dagehestan | 16 | | 12 | 12 | 5 | 3 | 1 | | 49 |
| Kabardino-Balkar Republic | | | 2 | 4 | | | | | 6 |
| 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 | | | | | | | | 9 |
|-----------------------------|-----|---|----|----|----|----|----|---------|---|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | (units) | |
| URALS | 4 | 8 | 10 | 24 | 20 | 21 | 11 | 98 | |
| Kurgan Region | 1 | | 1 | 2 | | 1 | | 5 | |
| Orenburg Region | | 1 | 3 | 1 | 1 | 5 | | 11 | |
| Perm Region | | 1 | | 3 | 4 | 3 | | 11 | |
| Sverdlovsk Region | 2 | 4 | 3 | 6 | 5 | 6 | 5 | 31 | |
| Chelyabinsk Region | | 1 | 1 | 2 | 5 | 3 | 1 | 13 | |
| Republic of Bashkortostan | 1 | 1 | | 6 | 2 | 2 | 3 | 15 | |
| Udmurt Republic | | | 2 | 4 | 3 | 1 | 2 | 12 | |
| WEST SIBERIA | 1 | 6 | 12 | 21 | 23 | 17 | 15 | 95 | |
| Altai Territory | | 2 | 1 | 3 | 4 | | | 10 | |
| Kemerovo Region | | 2 | 1 | 3 | 3 | 4 | 4 | 17 | |
| Novosibirsk Region | | 1 | 2 | 4 | 4 | 2 | 2 | 15 | |
| Omsk Region | | | 2 | 3 | 2 | 1 | 1 | 9 | |
| Tomsk Region | | | | 1 | 2 | 2 | | 5 | |
| Tyumen Region | 1 | | 4 | 6 | 8 | 8 | 7 | 34 | |
| Republic of Altai | | 1 | 2 | 1 | | | 1 | 5 | |
| EAST SIBERIA | 2 | 4 | 7 | 7 | 8 | 6 | 3 | 37 | |
| Krasnoyarsk Territory | 1 | 1 | 2 | 1 | 4 | 1 | 3 | 13 | |
| Irkutsk Region | | | 4 | 2 | 3 | 2 | | 11 | |
| Chita Region | | | 1 | 1 | 1 | | | 3 | |
| Republic of Buryatia | | 2 | | | | 2 | | 4 | |
| Republic of Tyva | 1 | 1 | | 1 | | | | 3 | |
| Republic of Khakassia | | | | 2 | | 1 | | 3 | |
| FAR EAST | 4 | 4 | 8 | 15 | 8 | 10 | 2 | 47 | |
| Primorski Territory | | 2 | | 3 | 1 | 4 | | 10 | |
| Khabarovsk Territory | | | 1 | 3 | | 2 | 1 | 7 | |
| Amur Region | | | 1 | 4 | | | | 5 | |
| Kamchatka Region | | 1 | 2 | 3 | 2 | | | 8 | |
| Magadan Region | | | 1 | | 2 | | | 3 | |
| Sakhalin Region | | 1 | 1 | | 2 | 2 | | 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

| | 30.06.99 | | | | 30.09.99 | | | |
|------------------------------------|------------------------------------|--------------------------|---|------------------------------------|--------------------------|------------------------------------|--------------------------|---|
| | No. of credit institutions (units) | Assets (thousand rubles) | No. of banks accounting for 80% of assets (units) | No. of credit institutions (units) | Assets (thousand rubles) | No. of credit institutions (units) | Assets (thousand rubles) | No. of banks accounting for 80% of assets (units) |
| NORTH | 29 | 5,048,924 | 9 | 29 | 5,533,860 | 29 | 5,533,860 | 9 |
| NORTH-WEST | 54 | 53,850,330 | 7 | 53 | 59,217,019 | 53 | 59,217,019 | 7 |
| CENTRE | 731 | 1,143,024,721 | 31 | 723 | 1,180,322,979 | 723 | 1,180,322,979 | 30 |
| including Moscow and Moscow Region | 668 | 1,137,455,475 | 30 | 660 | 1,174,194,424 | 660 | 1,174,194,424 | 29 |
| VOLGA-VYATKA REGION | 39 | 7,138,175 | 9 | 39 | 7,799,099 | 39 | 7,799,099 | 9 |
| CENTRAL BLACK SOIL REGION | 16 | 1,715,713 | 7 | 16 | 1,816,238 | 16 | 1,816,238 | 7 |
| VOLGA REGION | 94 | 24,369,129 | 22 | 93 | 27,053,209 | 93 | 27,053,209 | 22 |
| NORTH CAUCASUS | 140 | 11,003,904 | 24 | 141 | 15,953,634 | 141 | 15,953,634 | 19 |
| URALS | 99 | 28,772,096 | 19 | 98 | 34,202,429 | 98 | 34,202,429 | 18 |
| WEST SIBERIA | 96 | 30,644,536 | 20 | 95 | 42,320,811 | 95 | 42,320,811 | 17 |
| EAST SIBERIA | 41 | 5,794,094 | 12 | 37 | 6,499,880 | 37 | 6,499,880 | 10 |
| FAR EAST | 48 | 9,198,904 | 14 | 47 | 9,673,671 | 47 | 9,673,671 | 14 |
| Kaliningrad Region | 14 | 1,281,545 | 6 | 14 | 1,286,299 | 14 | 1,286,299 | 7 |
| Russian Federation | 1,401 | 1,321,842,071 | 67 | 1385 | 1,391,679,128 | 1385 | 1,391,679,128 | 72 |

2. Foreign Cash Operations

Table 2.1

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

(USD million)

| 1 | 1998 | | 1999 | | |
|----------------------------------|-----------------|---------------|---------------|---------------|---------------|
| | Q3 | Q4 | Q1 | Q2 | Q3 |
| 2 | 3 | 4 | 5 | 6 | |
| Russian Federation ¹ | 3,938.27 | 1,554.24 | 1,383.58 | 1,113.44 | 1,700.95 |
| NORTH | 66.95 | 19.08 | 27.24 | 24.00 | 42.57 |
| Arkhangelsk Region | 9.67 | 1.54 | 3.32 | 3.02 | 5.69 |
| Vologda Region | 12.66 | 4.99 | 6.43 | 5.03 | 8.60 |
| Murmansk Region | 19.32 | 3.06 | 5.53 | 7.07 | 13.31 |
| Republic of Karelia | 13.70 | 4.91 | 4.86 | 3.45 | 5.43 |
| Komi Republic | 11.60 | 4.58 | 7.10 | 5.42 | 9.54 |
| NORTH-WEST | 302.94 | 146.95 | 120.31 | 103.5 | 127.61 |
| St. Petersburg | 270.04 | 134.88 | 109.44 | 94.66 | 115.07 |
| Leningrad Region | 13.85 | 7.53 | 5.84 | 4.79 | 5.47 |
| Novgorod Region | 7.66 | 1.79 | 2.24 | 1.81 | 4.04 |
| Pskov Region | 11.39 | 2.75 | 2.78 | 2.31 | 3.03 |
| CENTRE | 1,809.28 | 865.14 | 613.63 | 476.91 | 531.63 |
| Bryansk Region | 9.65 | 0.75 | 0.87 | 0.62 | 1.52 |
| Vladimir Region | 20.22 | 4.48 | 5.96 | 5.08 | 8.85 |
| Ivanovo Region | 4.71 | 0.64 | 0.80 | 0.66 | 1.64 |
| Tver Region | 15.78 | 4.35 | 5.16 | 4.71 | 8.25 |
| Kaluga Region | 14.90 | 3.54 | 4.72 | 4.42 | 8.20 |
| Kostroma Region | 6.45 | 0.69 | 2.27 | 2.02 | 3.58 |
| Moscow | 1,457.14 | 759.93 | 503.98 | 365.82 | 369.12 |
| Moscow Region | 184.58 | 66.11 | 59.73 | 65.34 | 77.13 |
| Orel Region | 10.59 | 1.90 | 3.34 | 3.02 | 6.58 |
| Ryazan Region | 15.94 | 3.19 | 5.40 | 4.74 | 10.38 |
| Smolensk Region | 18.32 | 2.64 | 3.48 | 3.84 | 4.54 |
| Tula Region | 21.38 | 5.20 | 8.18 | 6.65 | 12.76 |
| Yaroslavl Region | 29.64 | 11.70 | 9.75 | 9.99 | 19.07 |
| VOLGA-VYATKA REGION | 97.61 | 32.44 | 31.45 | 24.15 | 50.51 |
| Nizhni Novgorod Region | 79.02 | 28.27 | 26.11 | 19.13 | 40.09 |
| Kirov Region | 7.26 | 1.32 | 1.79 | 1.88 | 3.77 |
| Republic of Mariy-El | 2.82 | 0.32 | 0.75 | 0.68 | 2.08 |
| Republic of Mordovia | 3.50 | 0.56 | 0.71 | 0.67 | 1.32 |
| Chuvash Republic | 5.01 | 1.97 | 2.08 | 1.78 | 3.24 |
| CENTRAL-BLACK SOIL REGION | 81.70 | 14.15 | 24.61 | 17.59 | 45.36 |
| Belgorod Region | 19.63 | 4.80 | 6.19 | 4.31 | 9.58 |
| Voronezh Region | 41.52 | 6.27 | 13.02 | 8.69 | 22.24 |
| Kursk Region | 7.55 | 1.52 | 2.88 | 2.03 | 6.16 |
| Lipetsk Region | 8.99 | 1.19 | 1.78 | 1.18 | 3.63 |
| Tambov Region | 4.01 | 0.37 | 0.74 | 1.39 | 3.75 |
| VOLGA REGION | 229.48 | 67.45 | 78.41 | 61.68 | 125.10 |
| Astrakhan Region | 10.26 | 2.54 | 3.09 | 2.39 | 6.41 |
| Volgograd Region | 33.48 | 6.93 | 9.49 | 7.81 | 20.65 |
| Samara Region | 102.69 | 41.07 | 42.18 | 30.90 | 56.96 |
| Penza Region | 6.55 | 1.47 | 2.24 | 2.05 | 3.75 |

End

(USD million)

| 1 | 2 | 3 | 4 | 5 | 6 |
|---------------------------------------|---------------|---------------|---------------|---------------|---------------|
| Saratov Region | 19.21 | 4.44 | 6.60 | 5.72 | 12.21 |
| Ulyanovsk Region | 9.18 | 1.39 | 1.67 | 1.20 | 3.28 |
| Republic of Kalmykia | 0.05 | 0.01 | 0.01 | 0.10 | 0.55 |
| Republic of Tatarstan | 48.05 | 9.59 | 13.13 | 11.51 | 21.29 |
| NORTH CAUCASUS | 273.16 | 66.10 | 63.26 | 50.50 | 132.30 |
| Krasnodar Territory | 135.94 | 42.01 | 37.12 | 29.39 | 79.27 |
| Stavropol Territory | 53.42 | 7.75 | 9.80 | 7.51 | 22.5 |
| Rostov Region | 53.05 | 10.81 | 11.77 | 11.30 | 25.86 |
| Republic of Daghestan | 5.85 | 0.61 | 0.44 | 0.11 | 0.18 |
| Kabardino-Balkar Republic | 6.26 | 0.82 | 1.31 | 0.45 | 0.93 |
| Republic of Northern Ossetia — Alania | 10.93 | 2.20 | 1.04 | 0.81 | 1.07 |
| Adigei Republic | 5.44 | 1.17 | 1.21 | 0.67 | 2.11 |
| Karachai-Cherkess Republic | 2.16 | 0.52 | 0.55 | 0.26 | 0.39 |
| Republic of Ingushetia | 0.12 | 0.21 | 0.03 | 0.00 | 0.00 |
| URALS | 339.44 | 122.67 | 155.76 | 129.32 | 237.20 |
| Kurgan Region | 5.48 | 1.32 | 1.37 | 1.61 | 3.93 |
| Orenburg Region | 20.72 | 4.66 | 5.67 | 4.51 | 11.92 |
| Perm Region | 45.47 | 15.67 | 17.03 | 15.42 | 28.94 |
| Sverdlovsk Region | 154.56 | 65.47 | 81.72 | 67.85 | 104.05 |
| Chelyabinsk Region | 66.26 | 18.52 | 28.68 | 24.67 | 51.43 |
| Republic of Bashkortostan | 36.48 | 14.50 | 17.40 | 11.67 | 28.99 |
| Udmurt Republic | 10.47 | 2.54 | 3.91 | 3.59 | 7.94 |
| WEST SIBERIA | 325.30 | 115.39 | 130.71 | 117.31 | 209.80 |
| Altai Territory | 21.30 | 7.93 | 9.85 | 8.50 | 16.05 |
| Kemerovo Region | 31.23 | 7.97 | 11.85 | 12.35 | 22.34 |
| Novosibirsk Region | 134.49 | 53.91 | 45.46 | 41.94 | 71.84 |
| Omsk Region | 33.37 | 6.39 | 10.19 | 8.46 | 18.34 |
| Tomsk Region | 15.04 | 5.53 | 7.75 | 6.33 | 9.82 |
| Tyumen Region | 89.81 | 33.60 | 45.59 | 39.69 | 71.32 |
| Republic of Altai | 0.06 | 0.05 | 0.02 | 0.05 | 0.09 |
| EAST SIBERIA | 129.60 | 34.64 | 45.48 | 37.55 | 79.70 |
| Krasnoyarsk Territory | 62.41 | 18.22 | 22.08 | 16.75 | 32.28 |
| Irkutsk Region | 51.51 | 11.30 | 15.28 | 14.61 | 32.62 |
| Chita Region | 7.05 | 2.72 | 4.51 | 3.07 | 7.36 |
| Republic of Buryatia | 5.16 | 1.09 | 1.90 | 1.34 | 3.07 |
| Republic of Tyva | 0.18 | 0.05 | 0.10 | 0.04 | 0.09 |
| Republic of Khakassia | 3.30 | 1.27 | 1.62 | 1.74 | 4.28 |
| FAR EAST | 192.55 | 57.76 | 79.76 | 62.48 | 109.29 |
| Primorski Territory | 79.16 | 25.06 | 30.97 | 23.50 | 34.92 |
| Khabarovsk Territory | 34.62 | 13.51 | 19.84 | 16.16 | 27.97 |
| Amur Region | 23.22 | 7.23 | 8.93 | 6.36 | 9.59 |
| Kamchatka Region | 13.44 | 5.44 | 7.37 | 4.95 | 8.56 |
| Magadan Region | 10.81 | 3.17 | 4.01 | 2.49 | 6.99 |
| Sakhalin Region | 13.64 | 2.28 | 3.62 | 2.83 | 5.73 |
| Republic of Sakha (Yakutia) | 17.62 | 0.80 | 4.42 | 5.88 | 14.95 |
| Jewish Autonomous Area | 0.05 | 0.28 | 0.59 | 0.31 | 0.57 |
| Chukotka Autonomous Area | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Kaliningrad Region | 33.75 | 12.78 | 10.14 | 8.63 | 10.27 |

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 | 1998 | | 1999 | | |
|----------------------------------|-----------------|---------------|---------------|---------------|---------------|
| | Q3 | Q4 | Q1 | Q2 | Q3 |
| 2 | 3 | 4 | 5 | 6 | |
| Russian Federation ¹ | 2,722.75 | 1,357.25 | 880.28 | 958.55 | 954.61 |
| NORTH | 34.89 | 15.56 | 11.32 | 14.05 | 14.94 |
| Arkhangelsk Region | 6.12 | 2.72 | 2.07 | 2.47 | 2.45 |
| Vologda Region | 6.90 | 3.44 | 2.82 | 3.26 | 4.02 |
| Murmansk Region | 7.79 | 3.96 | 2.12 | 2.71 | 2.42 |
| Republic of Karelia | 7.77 | 3.18 | 2.49 | 3.21 | 3.74 |
| Komi Republic | 6.31 | 2.25 | 1.83 | 2.41 | 2.30 |
| NORTH-WEST | 283.74 | 157.39 | 115.41 | 136.00 | 140.94 |
| St. Petersburg | 257.25 | 143.55 | 104.27 | 123.19 | 126.36 |
| Leningrad Region | 12.12 | 7.55 | 5.86 | 6.55 | 7.81 |
| Novgorod Region | 5.67 | 2.52 | 1.82 | 2.03 | 2.33 |
| Pskov Region | 8.70 | 3.77 | 3.46 | 4.23 | 4.43 |
| CENTRE | 1,576.88 | 934.34 | 563.84 | 536.71 | 514.69 |
| Bryansk Region | 6.18 | 1.75 | 1.66 | 1.97 | 3.13 |
| Vladimir Region | 14.83 | 5.84 | 4.03 | 4.38 | 5.31 |
| Ivanovo Region | 2.87 | 0.85 | 0.60 | 0.84 | 1.07 |
| Tver Region | 8.95 | 4.36 | 3.53 | 4.25 | 5.38 |
| Kaluga Region | 12.70 | 5.21 | 3.66 | 3.92 | 5.63 |
| Kostroma Region | 3.38 | 0.87 | 0.91 | 1.51 | 1.30 |
| Moscow | 1,274.61 | 812.51 | 463.14 | 423.71 | 386.68 |
| Moscow Region | 200.87 | 80.91 | 60.45 | 74.82 | 82.24 |
| Orel Region | 6.88 | 2.43 | 2.22 | 2.96 | 2.75 |
| Ryazan Region | 7.57 | 3.20 | 2.59 | 3.47 | 4.28 |
| Smolensk Region | 9.04 | 3.03 | 1.95 | 2.17 | 2.52 |
| Tula Region | 12.96 | 6.38 | 4.36 | 5.56 | 5.89 |
| Yaroslavl Region | 16.04 | 7.00 | 14.75 | 7.15 | 8.53 |
| VOLGA-VYATKA REGION | 62.59 | 23.63 | 17.44 | 23.98 | 24.37 |
| Nizhni Novgorod Region | 49.42 | 19.13 | 13.95 | 19.21 | 18.69 |
| Kirov Region | 5.02 | 1.63 | 1.17 | 1.63 | 1.85 |
| Republic of Mariy-El | 1.60 | 0.44 | 0.33 | 0.45 | 0.59 |
| Republic of Mordovia | 3.45 | 1.15 | 0.88 | 1.17 | 1.31 |
| Chuvash Republic | 3.10 | 1.29 | 1.12 | 1.53 | 1.93 |
| CENTRAL-BLACK SOIL REGION | 49.63 | 12.02 | 9.58 | 12.65 | 15.89 |
| Belgorod Region | 9.99 | 3.19 | 3.52 | 3.54 | 4.81 |
| Voronezh Region | 25.00 | 5.68 | 3.68 | 5.30 | 6.19 |
| Kursk Region | 3.95 | 1.39 | 0.97 | 1.63 | 1.90 |
| Lipetsk Region | 6.38 | 0.93 | 0.75 | 0.97 | 1.08 |
| Tambov Region | 4.30 | 0.82 | 0.66 | 1.21 | 1.91 |
| VOLGA REGION | 137.17 | 40.27 | 36.75 | 53.26 | 53.18 |
| Astrakhan Region | 8.64 | 3.82 | 3.82 | 4.99 | 4.15 |
| Volgograd Region | 16.78 | 4.22 | 4.47 | 6.53 | 6.87 |
| Samara Region | 49.03 | 16.21 | 13.10 | 18.80 | 17.27 |
| Penza Region | 4.40 | 1.36 | 1.25 | 1.99 | 2.21 |

End
(USD million)

| 1 | 2 | 3 | 4 | 5 | 6 |
|---------------------------------------|---------------|--------------|--------------|--------------|--------------|
| Saratov Region | 17.08 | 4.12 | 3.90 | 7.03 | 8.85 |
| Ulyanovsk Region | 7.16 | 1.73 | 1.42 | 1.46 | 1.85 |
| Republic of Kalmykia | 0.08 | 0.00 | 0.01 | 0.11 | 0.43 |
| Republic of Tatarstan | 33.99 | 8.81 | 8.78 | 12.36 | 11.55 |
| NORTH CAUCASUS | 111.39 | 32.80 | 26.22 | 35.49 | 40.11 |
| Krasnodar Territory | 52.91 | 17.81 | 13.63 | 19.15 | 21.25 |
| Stavropol Territory | 24.49 | 5.52 | 4.29 | 5.30 | 6.32 |
| Rostov Region | 22.71 | 6.60 | 6.60 | 8.92 | 10.56 |
| Republic of Daghestan | 0.72 | 0.18 | 0.14 | 0.12 | 0.06 |
| Kabardino-Balkar Republic | 2.67 | 0.38 | 0.31 | 0.25 | 0.37 |
| Republic of Northern Ossetia — Alania | 3.87 | 1.30 | 0.55 | 0.82 | 0.80 |
| Adigei Republic | 2.86 | 0.62 | 0.63 | 0.80 | 0.62 |
| Karachai-Cherkess Republic | 1.02 | 0.21 | 0.06 | 0.13 | 0.11 |
| Republic of Ingushetia | 0.14 | 0.18 | 0.00 | 0.00 | 0.00 |
| URALS | 143.42 | 49.93 | 39.51 | 54.44 | 54.43 |
| Kurgan Region | 3.64 | 1.25 | 0.94 | 0.90 | 1.19 |
| Orenburg Region | 12.13 | 3.01 | 2.19 | 4.51 | 3.76 |
| Perm Region | 14.95 | 5.01 | 4.10 | 5.95 | 5.72 |
| Sverdlovsk Region | 62.65 | 26.58 | 18.22 | 24.39 | 24.94 |
| Chelyabinsk Region | 26.53 | 8.21 | 7.91 | 10.72 | 9.80 |
| Republic of Bashkortostan | 18.97 | 4.51 | 4.72 | 6.23 | 6.92 |
| Udmurt Republic | 4.56 | 1.37 | 1.43 | 1.74 | 2.10 |
| WEST SIBERIA | 133.01 | 40.86 | 30.86 | 42.21 | 41.67 |
| Altai Territory | 16.19 | 5.00 | 4.21 | 6.43 | 6.27 |
| Kemerovo Region | 9.27 | 3.75 | 3.05 | 4.10 | 3.99 |
| Novosibirsk Region | 34.47 | 10.84 | 7.37 | 10.12 | 10.82 |
| Omsk Region | 21.04 | 4.78 | 5.52 | 6.07 | 6.99 |
| Tomsk Region | 8.92 | 2.50 | 1.75 | 3.32 | 2.39 |
| Tyumen Region | 43.07 | 13.94 | 8.94 | 12.12 | 11.12 |
| Republic of Altai | 0.06 | 0.05 | 0.02 | 0.05 | 0.09 |
| EAST SIBERIA | 40.14 | 12.28 | 9.00 | 13.94 | 14.77 |
| Krasnoyarsk Territory | 19.26 | 5.54 | 4.26 | 5.75 | 6.12 |
| Irkutsk Region | 15.51 | 5.00 | 3.21 | 5.86 | 6.15 |
| Chita Region | 2.13 | 0.82 | 0.83 | 1.04 | 1.06 |
| Republic of Buryatia | 1.41 | 0.41 | 0.31 | 0.49 | 0.52 |
| Republic of Tyva | 0.17 | 0.02 | 0.03 | 0.01 | 0.06 |
| Republic of Khakassia | 1.65 | 0.49 | 0.37 | 0.79 | 0.87 |
| FAR EAST | 78.58 | 20.69 | 16.79 | 26.53 | 28.75 |
| Primorski Territory | 39.43 | 12.23 | 10.49 | 14.03 | 13.64 |
| Khabarovsk Territory | 13.25 | 3.79 | 3.35 | 5.87 | 8.15 |
| Amur Region | 3.33 | 0.41 | 0.25 | 0.52 | 0.49 |
| Kamchatka Region | 5.53 | 0.44 | 0.30 | 0.86 | 0.55 |
| Magadan Region | 3.74 | 0.79 | 0.35 | 0.98 | 0.92 |
| Sakhalin Region | 8.72 | 1.82 | 1.48 | 2.80 | 3.38 |
| Republic of Sakha (Yakutia) | 4.56 | 1.17 | 0.48 | 1.40 | 1.57 |
| Jewish Autonomous Area | 0.02 | 0.05 | 0.08 | 0.08 | 0.04 |
| Chukotka Autonomous Area | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Kaliningrad Region | 39.58 | 18.09 | 12.91 | 10.48 | 12.54 |

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

Ruble Deposits

Table 3.1

| | 30.06.99 | | | | | | 30.09.99 | | | | | |
|---------------------|--------------------|--------------------|----------------------------------|------------------|--------------------|--------------------|----------------------------------|------------------|-------|------------------|----------------------------------|------------|
| | Total | including | | | Total | including | | | Total | including | | |
| | | from individuals | from enterprises & organisations | from banks | | from individuals | from enterprises & organisations | from banks | | from individuals | from enterprises & organisations | from banks |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | | | |
| Russian Federation | 188,982,698 | 172,769,713 | 11,114,023 | 5,098,962 | 203,979,499 | 180,563,048 | 18,558,466 | 4,857,985 | | | | |
| NORTH | 755,839 | 698,363 | 54,976 | 2,500 | 855,590 | 724,966 | 112,674 | 17,950 | | | | |
| Arkhangelsk Region | 15,352 | 11,855 | 3,497 | 0 | 17,403 | 14,245 | 3,158 | 0 | | | | |
| Vologda Region | 529,318 | 506,828 | 19,990 | 2,500 | 612,931 | 527,306 | 82,675 | 2,950 | | | | |
| Murmansk Region | 77,450 | 75,523 | 1,927 | 0 | 95,297 | 77,924 | 2,373 | 15,000 | | | | |
| Republic of Karelia | 6,651 | 3,800 | 2,851 | 0 | 9,360 | 4,718 | 4,642 | 0 | | | | |
| Komi Republic | 127,068 | 100,357 | 26,711 | 0 | 120,599 | 100,773 | 19,826 | 0 | | | | |
| NORTH-WEST | 2,465,153 | 1,608,692 | 813,461 | 43,000 | 3,798,289 | 1,709,968 | 2,022,305 | 66,016 | | | | |
| St. Petersburg | 2,404,201 | 1,557,289 | 803,912 | 43,000 | 3,735,625 | 1,658,768 | 2,010,841 | 66,016 | | | | |
| Leningrad Region | 16,083 | 15,986 | 97 | 0 | 15,999 | 15,731 | 268 | 0 | | | | |
| Novgorod Region | 28,471 | 21,751 | 6,720 | 0 | 30,006 | 21,353 | 8,653 | 0 | | | | |
| Pskov Region | 16,398 | 13,666 | 2,732 | 0 | 16,659 | 14,116 | 2,543 | 0 | | | | |
| CENTRE | 173,699,542 | 160,356,764 | 8,304,744 | 5,038,034 | 186,722,522 | 167,746,380 | 14,203,780 | 4,772,362 | | | | |
| Bryansk Region | 38,843 | 34,748 | 4,095 | 0 | 35,452 | 33,627 | 1,825 | 0 | | | | |
| Vladimir Region | 7,852 | 7,694 | 158 | 0 | 8,255 | 8,255 | 0 | 0 | | | | |
| Ivanovo Region | 14,085 | 13,085 | 1,000 | 0 | 17,516 | 17,016 | 500 | 0 | | | | |
| Tver Region | 386,881 | 26,116 | 9,727 | 351,038 | 496,845 | 131,720 | 11,166 | 353,959 | | | | |
| Kaluga Region | 14,133 | 7,839 | 6,294 | 0 | 17,474 | 9,000 | 8,474 | 0 | | | | |
| Kostroma Region | 4,031 | 3,442 | 589 | 0 | 4114 | 3,035 | 1,079 | 0 | | | | |
| Moscow | 172,618,648 | 159,808,635 | 8,123,017 | 4,686,996 | 185,331,696 | 167,069,667 | 13,843,626 | 4,418,403 | | | | |
| Moscow Region | 401,180 | 273,924 | 127,256 | 0 | 559,965 | 274,158 | 285,807 | 0 | | | | |
| Orel Region | 10,326 | 5,326 | 5,000 | 0 | 8,472 | 6,472 | 2,000 | 0 | | | | |
| Ryazan Region | 60,956 | 53,511 | 7,445 | 0 | 67,853 | 57,988 | 9,865 | 0 | | | | |
| Smolensk Region | 17,090 | 15,978 | 1,112 | 0 | 21,076 | 18,241 | 2,835 | 0 | | | | |
| Tula Region | 83,191 | 70,765 | 12,426 | 0 | 102,536 | 77,850 | 24,686 | 0 | | | | |
| Yaroslavl Region | 42,326 | 35,701 | 6,625 | 0 | 51,268 | 39,351 | 11,917 | 0 | | | | |

(thousand rubles)

Cont.
(thousand rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---------------------------------------|-----------|-----------|---------|-------|-----------|-----------|---------|-----|
| VOLGA-VYATKA REGION | 704,123 | 639,229 | 64,044 | 850 | 810,955 | 697,175 | 112,880 | 900 |
| Nizhni Novgorod Region | 521,813 | 466,183 | 54,780 | 850 | 627,764 | 523,763 | 103,101 | 900 |
| Kirov Region | 69,154 | 67,554 | 1,600 | 0 | 64,961 | 63,696 | 1,265 | 0 |
| Republic of Mariy-El | 8,516 | 8,015 | 501 | 0 | 10,553 | 8,652 | 1,901 | 0 |
| Republic of Mordovia | 90,798 | 86,450 | 4,348 | 0 | 91,542 | 87,337 | 4,205 | 0 |
| Chuvash Republic | 13,842 | 11,027 | 2,815 | 0 | 16,135 | 13,727 | 2,408 | 0 |
| CENTRAL-BLACK SOIL REGION | 356,477 | 306,512 | 49,965 | 0 | 356,924 | 295,185 | 61,739 | 0 |
| Belgorod Region | 85,417 | 63,274 | 22,143 | 0 | 85,286 | 59,736 | 25,550 | 0 |
| Voronezh Region | 153,479 | 149,868 | 3,611 | 0 | 141,617 | 134,980 | 6,637 | 0 |
| Kursk Region | 93,098 | 76,898 | 16,200 | 0 | 99,899 | 81,566 | 18,333 | 0 |
| Lipetsk Region | 7,347 | 1,814 | 5,533 | 0 | 13,379 | 2,218 | 11,161 | 0 |
| Tambov Region | 17,136 | 14,658 | 2,478 | 0 | 16,743 | 16,685 | 58 | 0 |
| VOLGA REGION | 2,123,008 | 1,560,094 | 562,899 | 15 | 2,058,968 | 1,634,963 | 423,811 | 194 |
| Astrakhan Region | 76,002 | 73,627 | 2,375 | 0 | 83,315 | 80,279 | 3,036 | 0 |
| Volgograd Region | 67,654 | 45,226 | 22,428 | 0 | 56,914 | 45,003 | 11,911 | 0 |
| Samara Region | 712,126 | 342,462 | 369,664 | 0 | 612,725 | 395,990 | 216,613 | 122 |
| Penza Region | 96,245 | 93,210 | 3,035 | 0 | 92,709 | 92,709 | 0 | 0 |
| Saratov Region | 251,990 | 232,469 | 19,506 | 15 | 275,705 | 245,244 | 30,389 | 72 |
| Ulyanovsk Region | 21,125 | 18,688 | 2,437 | 0 | 24,661 | 18,864 | 5,797 | 0 |
| Republic of Kalmykia | 4,527 | 4,021 | 506 | 0 | 4,720 | 3,259 | 1,461 | 0 |
| Republic of Tatarstan | 893,339 | 750,391 | 142,948 | 0 | 908,219 | 753,615 | 154,604 | 0 |
| NORTH CAUCASUS | 877,743 | 600,244 | 277,299 | 200 | 1,037,286 | 662,025 | 375,061 | 200 |
| Krasnodar Territory | 367,684 | 164,673 | 203,011 | 0 | 451,883 | 178,462 | 273,421 | 0 |
| Stavropol Territory | 46,839 | 31,012 | 15,827 | 0 | 61,076 | 32,355 | 28,721 | 0 |
| Republic of Ingushetia | 343 | 343 | 0 | 0 | 1,332 | 1,332 | 0 | 0 |
| Rostov Region | 338,328 | 311,168 | 27,160 | 0 | 390,160 | 347,316 | 42,844 | 0 |
| Adigei Republic | 11,797 | 8,288 | 3,509 | 0 | 11,034 | 9,737 | 1,297 | 0 |
| Republic of Dagestan | 36,507 | 30,807 | 5,700 | 0 | 36,269 | 31,405 | 4,864 | 0 |
| Kabardino-Balkar Republic | 9,400 | 8,686 | 714 | 0 | 9,991 | 8,414 | 1,577 | 0 |
| Republic of Northern Ossetia — Alania | 41,457 | 26,959 | 14,298 | 200 | 46,686 | 32,058 | 14,428 | 200 |
| Karachai-Cherkess Republic | 25,388 | 18,308 | 7,080 | 0 | 28,855 | 20,946 | 7,909 | 0 |
| URALS | 3,082,222 | 2,823,066 | 256,793 | 2,363 | 3,394,513 | 2,959,926 | 434,224 | 363 |
| Kurgan Region | 7,314 | 7,154 | 160 | 0 | 11,499 | 11,339 | 160 | 0 |
| Orenburg Region | 97,297 | 87,627 | 9,670 | 0 | 114,058 | 94,739 | 19,319 | 0 |

| 1 | End (thousand rubles) | | | | | | | | |
|-----------------------------|--------------------------|------------------|----------------|---------------|------------------|------------------|----------------|----------|--|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| Perm Region | 190,299 | 139,612 | 50,687 | 0 | 244,193 | 163,984 | 80,209 | 0 | |
| Sverdlovsk Region | 1,531,879 | 1,410,970 | 118,909 | 2,000 | 163,1877 | 1,425,680 | 206,197 | 0 | |
| Chelyabinsk Region | 592,691 | 566,670 | 26,021 | 0 | 692,720 | 639,207 | 53,513 | 0 | |
| Republic of Bashkortostan | 533,071 | 487,730 | 44,978 | 363 | 569,833 | 502,670 | 66,800 | 363 | |
| Udmurt Republic | 129,671 | 123,303 | 6,368 | 0 | 130,333 | 122,307 | 8,026 | 0 | |
| WEST SIBERIA | 3,027,556 | 2,567,528 | 460,028 | 0 | 2,978,761 | 2,549,639 | 429,122 | 0 | |
| Altai Territory | 45,915 | 40,893 | 5,022 | 0 | 53,753 | 48,753 | 5,000 | 0 | |
| Kemerovo Region | 650,786 | 521,202 | 129,584 | 0 | 449,665 | 381,546 | 68,119 | 0 | |
| Novosibirsk Region | 195,987 | 124,802 | 71,185 | 0 | 203,053 | 137,775 | 65,278 | 0 | |
| Omsk Region | 314,821 | 289,923 | 24,898 | 0 | 378,936 | 316,249 | 62,687 | 0 | |
| Tomsk Region | 103,758 | 99,249 | 4,509 | 0 | 121,502 | 104,058 | 17,444 | 0 | |
| Tyumen Region | 1,713,527 | 1,489,752 | 223,775 | 0 | 1,768,144 | 1,558,990 | 209,154 | 0 | |
| Republic of Altai | 2,762 | 1,707 | 1,055 | 0 | 3,708 | 2,268 | 1,440 | 0 | |
| EAST SIBERIA | 1,120,298 | 971,223 | 137,075 | 12,000 | 1,121,813 | 982,811 | 139,002 | 0 | |
| Krasnoyarsk Territory | 665,522 | 586,304 | 79,218 | 0 | 656,939 | 601,885 | 55,054 | 0 | |
| Irkutsk Region | 276,003 | 235,235 | 28,768 | 12,000 | 247,366 | 222,931 | 24,435 | 0 | |
| Chita Region | 54,652 | 48,913 | 5,739 | 0 | 50,817 | 47,204 | 3,613 | 0 | |
| Republic of Buryatia | 103,838 | 80,691 | 23,147 | 0 | 140,637 | 86,535 | 54,102 | 0 | |
| Republic of Tyva | 5,988 | 5,988 | 0 | 0 | 6,808 | 6,808 | 0 | 0 | |
| Republic of Khakassia | 14,295 | 14,092 | 203 | 0 | 19,246 | 17,448 | 1,798 | 0 | |
| FAR EAST | 717,356 | 605,233 | 112,123 | 0 | 800,934 | 567,837 | 233,097 | 0 | |
| Primorski Territory | 174,118 | 152,110 | 22,008 | 0 | 197,625 | 133,197 | 64,428 | 0 | |
| Khabarovsk Territory | 200,372 | 174,555 | 25,817 | 0 | 272,201 | 188,815 | 83,386 | 0 | |
| Amur Region | 36,475 | 33,001 | 3,474 | 0 | 37,604 | 34,122 | 3,482 | 0 | |
| Kamchatka Region | 104,245 | 100,465 | 3,780 | 0 | 104,000 | 95,948 | 8,052 | 0 | |
| Magadan Region | 49,168 | 39,601 | 9,567 | 0 | 46,057 | 33,340 | 12,717 | 0 | |
| Sakhalin Region | 30,807 | 15,675 | 15,132 | 0 | 42,748 | 18,450 | 24,298 | 0 | |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Republic of Sakha (Yakutia) | 122,171 | 89,826 | 32,345 | 0 | 100,699 | 63,965 | 36,734 | 0 | |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Kaliningrad Region | 53,381 | 32,765 | 20,616 | 0 | 42,944 | 32,173 | 10,771 | 0 | |

Table 3.2

Foreign Currency Deposits

(thousand rubles)

| | 30.06.99 | | | | 30.09.99 | | | | | |
|---------------------|--------------------|-------------------|-------------------|--|--------------------|-------------------|-------------------|-------------------|--|---|
| | Total | from individuals | | of which: from enterprises & organisations | | Total | from individuals | | of which: from enterprises & organisations | |
| | | 2 | 3 | 4 | 5 | | 6 | 7 | 8 | 9 |
| 1 | | | | | | | | | | |
| Russian Federation | 173,117,562 | 71,879,566 | 69,609,177 | 31,628,819 | 172,928,354 | 80,581,211 | 61,509,509 | 30,837,634 | | |
| NORTH | 242,641 | 191,425 | 51,216 | 0 | 245,780 | 211,798 | 23,699 | 10,283 | | |
| Arkhangelsk Region | 8,878 | 8,878 | 0 | 0 | 9,081 | 9,081 | 0 | 0 | | |
| Vologda Region | 120,350 | 89,847 | 30,503 | 0 | 145,114 | 113,138 | 21,693 | 10,283 | | |
| Murmansk Region | 32,334 | 32,334 | 0 | 0 | 35,627 | 35,627 | 0 | 0 | | |
| Republic of Karelia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Komi Republic | 81,079 | 60,366 | 20,713 | 0 | 55,958 | 53,952 | 2,006 | 0 | | |
| NORTH-WEST | 4,871,642 | 1,924,622 | 2,922,816 | 24,204 | 6,410,412 | 22,38,581 | 3,965,682 | 206,149 | | |
| St. Petersburg | 4,782,736 | 1,835,716 | 2,922,816 | 24,204 | 6,318,655 | 2,147,075 | 3,965,431 | 206,149 | | |
| Leningrad Region | 13,820 | 13,820 | 0 | 0 | 8,279 | 8,279 | 0 | 0 | | |
| Novgorod Region | 35,668 | 35,668 | 0 | 0 | 41,388 | 41,137 | 251 | 0 | | |
| Pskov Region | 39,418 | 39,418 | 0 | 0 | 42,090 | 42,090 | 0 | 0 | | |
| CENTRE | 154,454,672 | 64,753,349 | 58,280,340 | 31,420,983 | 147,223,851 | 72,712,480 | 44,622,880 | 29,888,491 | | |
| Bryansk Region | 4,859 | 4,859 | 0 | 0 | 4,421 | 4,421 | 0 | 0 | | |
| Vladimir Region | 2,549 | 2,549 | 0 | 0 | 2,675 | 2,675 | 0 | 0 | | |
| Ivanovo Region | 1,352 | 1,352 | 0 | 0 | 1,267 | 1,267 | 0 | 0 | | |
| Tver Region | 49,407 | 28,377 | 2,076 | 18,954 | 58,872 | 37,122 | 2,125 | 19,625 | | |
| Kaluga Region | 3,814 | 3,403 | 411 | 0 | 4,279 | 3,830 | 449 | 0 | | |
| Kostroma Region | 8 | 8 | 0 | 0 | 8 | 8 | 0 | 0 | | |
| Moscow | 153,899,793 | 64,293,695 | 58,204,069 | 31,402,029 | 146,511,876 | 72,115,872 | 4,452,7138 | 29,868,866 | | |
| Moscow Region | 413,477 | 339,693 | 73,784 | 0 | 535,422 | 452,311 | 83,111 | 0 | | |
| Orel Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Ryazan Region | 30,818 | 30,818 | 0 | 0 | 40,975 | 40,950 | 25 | 0 | | |
| Smolensk Region | 6,958 | 6,958 | 0 | 0 | 8,153 | 8,153 | 0 | 0 | | |
| Tula Region | 13,665 | 13,665 | 0 | 0 | 23,792 | 13,760 | 10,032 | 0 | | |
| Yaroslavl Region | 27,972 | 27,972 | 0 | 0 | 32,111 | 32,111 | 0 | 0 | | |

Cont.

(thousand rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---------------------------------------|-----------|-----------|-----------|--------|-----------|-----------|-----------|--------|
| VOLGA-VYATKA REGION | 477,260 | 279,312 | 197,948 | 0 | 474,097 | 311,198 | 152,240 | 10,659 |
| Nizhni Novgorod Region | 451,549 | 258,375 | 193,174 | 0 | 452,408 | 290,941 | 150,808 | 10,659 |
| Kirov Region | 10,708 | 7,317 | 3,391 | 0 | 4,576 | 4,576 | 0 | 0 |
| Republic of Mariy-El | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Mordovia | 10,699 | 10,699 | 0 | 0 | 12,222 | 12,222 | 0 | 0 |
| Chuvash Republic | 4,304 | 2,921 | 1,383 | 0 | 4,891 | 3,459 | 1,432 | 0 |
| CENTRAL-BLACK SOIL REGION | 63,077 | 62,803 | 274 | 0 | 73,526 | 72,397 | 1,129 | 0 |
| Belgorod Region | 10,705 | 10,705 | 0 | 0 | 13,124 | 13,124 | 0 | 0 |
| Voronezh Region | 24,757 | 24,708 | 49 | 0 | 18,063 | 18,013 | 50 | 0 |
| Kursk Region | 26,178 | 26,178 | 0 | 0 | 41,054 | 39,975 | 1,079 | 0 |
| Lipetsk Region | 51 | 51 | 0 | 0 | 45 | 45 | 0 | 0 |
| Tambov Region | 1,386 | 1,161 | 225 | 0 | 1,240 | 1,240 | 0 | 0 |
| VOLGA REGION | 959,109 | 677,454 | 227,402 | 54,253 | 1,221,379 | 796,258 | 388,504 | 36,617 |
| Astrakhan Region | 8,078 | 7,399 | 679 | 0 | 18,410 | 6,421 | 11,989 | 0 |
| Volgograd Region | 30,825 | 30,825 | 0 | 0 | 43,080 | 43,080 | 0 | 0 |
| Samara Region | 596,753 | 318,085 | 224,415 | 54,253 | 770,641 | 365,385 | 368,639 | 36,617 |
| Penza Region | 166 | 5 | 161 | 0 | 7,261 | 7,194 | 67 | 0 |
| Saratov Region | 87,591 | 87,591 | 0 | 0 | 101,167 | 96,151 | 5,016 | 0 |
| Ulyanovsk Region | 1,806 | 1,806 | 0 | 0 | 2,525 | 2,525 | 0 | 0 |
| Republic of Kalmykia | 959 | 959 | 0 | 0 | 2,871 | 2,871 | 0 | 0 |
| Republic of Tatarstan | 232,931 | 230,784 | 2,147 | 0 | 275,424 | 272,631 | 2,793 | 0 |
| NORTH CAUCASUS | 221,314 | 216,870 | 4,444 | 0 | 276,088 | 267,098 | 7,912 | 1,078 |
| Krasnodar Territory | 130,214 | 129,960 | 254 | 0 | 169,255 | 162,786 | 5,391 | 1,078 |
| Stavropol Territory | 14,398 | 14,398 | 0 | 0 | 15,198 | 15,198 | 0 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Rostov Region | 54,690 | 50,500 | 4,190 | 0 | 58,357 | 55,836 | 2,521 | 0 |
| Adigei Republic | 3,741 | 3,741 | 0 | 0 | 4,035 | 4,035 | 0 | 0 |
| Republic of Daghestan | 7,817 | 7,817 | 0 | 0 | 19,165 | 19,165 | 0 | 0 |
| Kabardino-Balkar Republic | 927 | 927 | 0 | 0 | 930 | 930 | 0 | 0 |
| Republic of Northern Ossetia — Alania | 170 | 170 | 0 | 0 | 548 | 548 | 0 | 0 |
| Karachai-Cherkess Republic | 9,357 | 9,357 | 0 | 0 | 8,600 | 8,600 | 0 | 0 |
| URALS | 2,612,028 | 1,492,861 | 1,115,534 | 3,633 | 2,752,384 | 1,567,093 | 1,182,783 | 2,508 |
| Kurgan Region | 1 | 1 | 0 | 0 | 1 | 1 | 0 | 0 |
| Orenburg Region | 1,969 | 1,969 | 0 | 0 | 2,719 | 2,719 | 0 | 0 |

| 1 | End (thousand rubles) | | | | | | | | |
|-----------------------------|--------------------------|------------------|------------------|---------------|-------------------|------------------|-------------------|----------------|--|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| Perm Region | 36,357 | 36,336 | 21 | 0 | 45,412 | 45,390 | 22 | 0 | |
| Sverdlovsk Region | 1,050,231 | 1,007,061 | 39,537 | 36,33 | 1,054,360 | 969,709 | 84,651 | 0 | |
| Chelyabinsk Region | 204,531 | 187,495 | 17,036 | 0 | 330,490 | 220,389 | 107,593 | 2,508 | |
| Republic of Bashkortostan | 1,291,630 | 234,385 | 1,057,245 | 0 | 1,283,552 | 296,546 | 987,006 | 0 | |
| Udmurt Republic | 27,309 | 25,614 | 1,695 | 0 | 35,850 | 32,339 | 3,511 | 0 | |
| WEST SIBERIA | 7,890,173 | 1,325,373 | 6,564,800 | 0 | 12,495,608 | 1,369,096 | 10,567,478 | 559,034 | |
| Altai Territory | 22,223 | 22,223 | 0 | 0 | 21,909 | 21,909 | 0 | 0 | |
| Kemerovo Region | 541,553 | 275,496 | 266,057 | 0 | 482,740 | 182,156 | 300,584 | 0 | |
| Novosibirsk Region | 204,286 | 204,286 | 0 | 0 | 256,134 | 224,105 | 12,215 | 19,814 | |
| Omsk Region | 36,533 | 36,533 | 0 | 0 | 38,603 | 38,603 | 0 | 0 | |
| Tomsk Region | 15,760 | 12,515 | 3,245 | 0 | 14,450 | 11,139 | 3,311 | 0 | |
| Tyumen Region | 7,069,818 | 774,320 | 6,295,498 | 0 | 11,681,772 | 891,184 | 1,0251,368 | 539,220 | |
| Republic of Altai | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| EAST SIBERIA | 552,960 | 413,422 | 103,208 | 36,330 | 843,117 | 454,157 | 351,340 | 37,620 | |
| Krasnoyarsk Territory | 298,320 | 261,990 | 0 | 36,330 | 328,783 | 290,383 | 780 | 37,620 | |
| Irkutsk Region | 227,765 | 124,557 | 103,208 | 0 | 487,928 | 137,368 | 350,560 | 0 | |
| Chita Region | 18,842 | 18,842 | 0 | 0 | 13,748 | 13,748 | 0 | 0 | |
| Republic of Buryatia | 8,033 | 8,033 | 0 | 0 | 12,658 | 12,658 | 0 | 0 | |
| Republic of Tyva | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Republic of Khakassia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| FAR EAST | 648,577 | 456,147 | 126,378 | 66,052 | 770,157 | 481,054 | 223,213 | 65,890 | |
| Primorski Territory | 319,401 | 174,798 | 78,551 | 66,052 | 307,798 | 175,958 | 65,950 | 65,890 | |
| Khabarovsk Territory | 123,772 | 109,240 | 14,532 | 0 | 245,676 | 115,260 | 130,416 | 0 | |
| Amur Region | 616 | 616 | 0 | 0 | 241 | 241 | 0 | 0 | |
| Kamchatka Region | 118,049 | 116,990 | 1,059 | 0 | 129,747 | 128,401 | 1,346 | 0 | |
| Magadan Region | 24,923 | 20,079 | 4,844 | 0 | 21,790 | 21,790 | 0 | 0 | |
| Sakhalin Region | 24,369 | 24,369 | 0 | 0 | 28,702 | 28,702 | 0 | 0 | |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Republic of Sakha (Yakutia) | 37,447 | 10,055 | 27,392 | 0 | 36,203 | 10,702 | 25,501 | 0 | |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Kaliningrad Region | 124,109 | 85,928 | 14,817 | 23,364 | 141,955 | 100,001 | 22,649 | 19,305 | |

Table 3.3

Ruble Accounts of Enterprises, Organisations and Institutions

(thousand rubles)

| 1 | 30.06.99 | | | 30.09.99 | | |
|---------------------|-------------------|-----------------------|--------------------|-------------------|-----------------------|--------------------|
| | state enterprises | non-state enterprises | other ¹ | state enterprises | non-state enterprises | other ¹ |
| 2 | 3 | 4 | 5 | 6 | 7 | |
| Russian Federation | 33,397,340 | 104,839,813 | 13,001,589 | 38,535,379 | 114,673,992 | 9,669,842 |
| NORTH | 157,261 | 765,254 | 514 | 237,022 | 982,158 | 246 |
| Arkhangelsk Region | 7,163 | 28,259 | 86 | 19,532 | 30,898 | 0 |
| Vologda Region | 89,231 | 408,010 | 47 | 109,916 | 466,233 | 147 |
| Murmansk Region | 10,832 | 174,926 | 264 | 36,246 | 209,669 | 15 |
| Republic of Karelia | 7,167 | 13,040 | 0 | 8,602 | 15,214 | 0 |
| Komi Republic | 42,868 | 141,019 | 117 | 62,726 | 260,144 | 84 |
| NORTH-WEST | 2,479,136 | 6,095,961 | 99,095 | 27,44,613 | 6,750,148 | 202,869 |
| St. Petersburg | 2,448,474 | 5,936,284 | 99,066 | 2,705,910 | 6,578,452 | 202,747 |
| Leningrad Region | 9,547 | 48,336 | 16 | 9,382 | 58,464 | 16 |
| Novgorod Region | 14,016 | 75,869 | 0 | 18,926 | 81,491 | 0 |
| Pskov Region | 7,099 | 35,472 | 13 | 10,395 | 31,741 | 106 |
| CENTRE | 26,255,201 | 80,758,919 | 12,633,321 | 30,474,662 | 86,611,336 | 9,340,307 |
| Bryansk Region | 3,176 | 35,492 | 9 | 5,131 | 22,184 | 15 |
| Vladimir Region | 5,844 | 27,156 | 0 | 4,884 | 33,148 | 0 |
| Ivanovo Region | 13,039 | 51,777 | 0 | 14,467 | 52,289 | 0 |
| Tver Region | 19,243 | 122,536 | 117 | 16,984 | 136,299 | 131 |
| Kaluga Region | 1,224 | 26,068 | 0 | 764 | 26,863 | 0 |
| Kostroma Region | 30,017 | 41,427 | 0 | 18,315 | 29,964 | 0 |
| Moscow | 25,638,012 | 78,387,498 | 12,575,130 | 29,611,892 | 84,028,353 | 9,304,172 |
| Moscow Region | 428,081 | 1,581,129 | 57,488 | 661,815 | 1,747,787 | 34,075 |
| Orel Region | 2,166 | 7,701 | 0 | 2,578 | 9,564 | 0 |
| Ryazan Region | 32,916 | 118,962 | 23 | 39,728 | 158,319 | 5 |
| Smolensk Region | 11,346 | 90,891 | 10 | 18,132 | 61,578 | 40 |
| Tula Region | 30,147 | 93,201 | 64 | 49,327 | 112,038 | 28 |
| Yaroslavl Region | 39,990 | 175,081 | 480 | 30,645 | 192,950 | 1,841 |

Cont.
(thousand rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---------------------------------------|-----------|-----------|--------|-----------|-----------|--------|
| VOLGA-VYATKA REGION | 210,179 | 1,023,389 | 894 | 257,021 | 1,196,269 | 1,132 |
| Nizhni Novgorod Region | 178,377 | 924,908 | 891 | 221,414 | 1,086,047 | 1,129 |
| Kirov Region | 5,424 | 19,899 | 3 | 9,907 | 24,554 | 3 |
| Republic of Mariy-El | 7,536 | 11,095 | 0 | 7,027 | 11,818 | 0 |
| Republic of Mordovia | 14,238 | 34,735 | 0 | 10,929 | 43,055 | 0 |
| Chuvash Republic | 4,604 | 32,752 | 0 | 7,744 | 30,795 | 0 |
| CENTRAL-BLACK SOIL REGION | 101,043 | 217,889 | 223 | 136,156 | 188,701 | 166 |
| Belgorod Region | 18,704 | 60,178 | 0 | 22,999 | 66,198 | 0 |
| Voronezh Region | 60,504 | 32,360 | 196 | 91,190 | 33,067 | 159 |
| Kursk Region | 14,576 | 92,575 | 15 | 13,419 | 49,947 | 0 |
| Lipetsk Region | 759 | 15,359 | 0 | 2,015 | 17,869 | 0 |
| Tambov Region | 6,500 | 17,417 | 12 | 6,533 | 21,620 | 7 |
| VOLGA REGION | 739,666 | 4,785,558 | 10,465 | 830,239 | 4,587,817 | 47,000 |
| Astrakhan Region | 27,601 | 59,047 | 262 | 29,222 | 72,217 | 46 |
| Volgograd Region | 57,819 | 490,268 | 1,426 | 58,981 | 511,609 | 450 |
| Samara Region | 240,588 | 3,057,554 | 2,335 | 233,693 | 2,481,668 | 39,927 |
| Penza Region | 22,869 | 72,507 | 5 | 64,127 | 89,948 | 86 |
| Saratov Region | 125,321 | 343,853 | 26 | 127,980 | 364,002 | 7 |
| Ulyanovsk Region | 20,093 | 58,236 | 30 | 21,388 | 53,256 | 3 |
| Republic of Kalmykia | 16,026 | 12,826 | 0 | 9,060 | 12,570 | 0 |
| Republic of Tatarstan | 229,349 | 691,267 | 6,381 | 285,788 | 1,002,547 | 6,481 |
| NORTH CAUCASUS | 641,568 | 1,700,767 | 18,400 | 771,399 | 1,610,616 | 21,236 |
| Krasnodar Territory | 370,203 | 770,120 | 17,708 | 476,973 | 739,369 | 20,356 |
| Stavropol Territory | 30,818 | 196,585 | 350 | 29,474 | 155,712 | 320 |
| Republic of Ingushetia | 3,653 | 8,042 | 0 | 177 | 6,521 | 0 |
| Rostov Region | 103,688 | 531,409 | 140 | 147,208 | 499,455 | 452 |
| Adigei Republic | 6,079 | 21,002 | 10 | 2,620 | 13,557 | 2 |
| Republic of Daghestan | 67,123 | 60,546 | 0 | 70,441 | 69,560 | 0 |
| Kabardino-Balkar Republic | 7,429 | 20,748 | 0 | 7,528 | 18,065 | 0 |
| Republic of Northern Ossetia — Alania | 43,620 | 64,316 | 192 | 29,306 | 89,878 | 106 |
| Karachai-Cherkess Republic | 8,955 | 27,999 | 0 | 7,672 | 18,499 | 0 |
| URALS | 1,096,679 | 3,630,483 | 14,130 | 1,220,423 | 4,202,097 | 22,299 |
| Kurgan Region | 2,926 | 9,885 | 0 | 2,857 | 10,358 | 0 |
| Orenburg Region | 14,618 | 86,102 | 106 | 15,887 | 148,914 | 2,890 |

End
(thousand rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|-----------------------------|----------------|------------------|----------------|------------------|------------------|---------------|
| Perm Region | 167,734 | 289,820 | 17 | 150,787 | 332,900 | 374 |
| Sverdlovsk Region | 255,359 | 1,451,745 | 1,497 | 312,789 | 1,469,070 | 3,385 |
| Chelyabinsk Region | 429,553 | 786,706 | 1,242 | 435,205 | 983,326 | 5,361 |
| Republic of Bashkortostan | 196,240 | 841,714 | 11,150 | 263,957 | 1,096,129 | 10,286 |
| Udmurt Republic | 30,249 | 164,511 | 118 | 38,941 | 161,400 | 3 |
| WEST SIBERIA | 963,509 | 3,763,299 | 212,289 | 1,131,843 | 6,358,657 | 21,027 |
| Altai Territory | 19,679 | 107,230 | 45 | 27,068 | 135,363 | 0 |
| Kemerovo Region | 83,504 | 418,165 | 199 | 96,603 | 410,163 | 654 |
| Novosibirsk Region | 252,576 | 534,860 | 201,980 | 202,538 | 601,257 | 2,540 |
| Omsk Region | 57,533 | 222,657 | 50 | 47,945 | 241,116 | 61 |
| Tomsk Region | 26,779 | 45,707 | 65 | 52,444 | 57,285 | 3 |
| Tyumen Region | 519,769 | 2,423,585 | 9,950 | 701,103 | 4,898,445 | 17,769 |
| Republic of Altai | 3,669 | 11,095 | 0 | 4,142 | 15,028 | 0 |
| EAST SIBERIA | 209,445 | 705,418 | 242 | 229,001 | 679,048 | 1,712 |
| Krasnoyarsk Territory | 72,707 | 249,829 | 214 | 98,937 | 244,011 | 679 |
| Irkutsk Region | 80,467 | 361,169 | 28 | 79,413 | 317,474 | 1,032 |
| Chita Region | 26,858 | 50,992 | 0 | 26,196 | 41,130 | 0 |
| Republic of Buryatia | 24,007 | 28,359 | 0 | 16,940 | 54,273 | 1 |
| Republic of Tyva | 4,478 | 2,973 | 0 | 6,415 | 2,608 | 0 |
| Republic of Khakassia | 928 | 12,096 | 0 | 1,100 | 19,552 | 0 |
| FAR EAST | 493,210 | 1,249,649 | 11,019 | 446,456 | 1,360,110 | 11,096 |
| Primorski Territory | 140,133 | 471,973 | 4,283 | 98,281 | 452,234 | 7,406 |
| Khabarovsk Territory | 194,539 | 278,814 | 437 | 171,721 | 370,377 | 442 |
| Amur Region | 8,994 | 62,664 | 0 | 9,171 | 49,881 | 0 |
| Kamchatka Region | 57,564 | 209,193 | 5,205 | 67,706 | 193,094 | 2,627 |
| Magadan Region | 14,186 | 78,634 | 1 | 17,950 | 97,595 | 1 |
| Sakhalin Region | 26,884 | 72,344 | 477 | 43,870 | 120,784 | 610 |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Sakha (Yakutia) | 50,910 | 76,027 | 616 | 37,757 | 76,145 | 10 |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 |
| Kaliningrad Region | 50,443 | 143,227 | 997 | 56,544 | 147,035 | 752 |

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

Table 3.4

Foreign Currency Accounts of Enterprises, Organisations and Institutions

(thousand rubles)

| 1 | 30.06.99 | | | 30.09.99 | | |
|---------------------|------------------------|----------------------------|-------------------------|------------------------|----------------------------|-------------------------|
| | state enterprises 2 | non-state enterprises 3 | other ¹ 4 | state enterprises 5 | non-state enterprises 6 | other ¹ 7 |
| Russian Federation | 26,445,159 | 65,327,200 | 12,532,543 | 25,268,910 | 75,454,647 | 12,977,105 |
| NORTH | 12,140 | 578,824 | 5,464 | 44,080 | 374,832 | 2956 |
| Arkhangelsk Region | 17 | 5,699 | 7 | 0 | 6,227 | 11 |
| Vologda Region | 9,610 | 307,414 | 1,770 | 6,186 | 88,239 | 1,676 |
| Murmansk Region | 1,872 | 235,800 | 955 | 35,790 | 229,639 | 14 |
| Republic of Karelia | 282 | 7,511 | 0 | 1,667 | 5,465 | 0 |
| Komi Republic | 359 | 22,400 | 2,732 | 437 | 45,262 | 1,255 |
| NORTH-WEST | 983,144 | 4,193,683 | 728,613 | 1,835,720 | 3,513,229 | 713,298 |
| St. Petersburg | 976,272 | 4,168,993 | 678,923 | 1,829,661 | 3,492,302 | 660,001 |
| Leningrad Region | 1,507 | 18,265 | 271 | 1,376 | 14,325 | 87 |
| Novgorod Region | 4,430 | 5,686 | 2 | 3,384 | 5,711 | 2 |
| Pskov Region | 935 | 739 | 49,417 | 1,299 | 891 | 53,208 |
| CENTRE | 24,183,143 | 55,351,147 | 11,580,867 | 22,042,912 | 65,860,118 | 12,004,825 |
| Bryansk Region | 9 | 6,376 | 21 | 59 | 4155 | 73 |
| Vladimir Region | 709 | 3,140 | 0 | 608 | 2411 | 0 |
| Ivanovo Region | 2 | 267 | 0 | 2 | 114 | 0 |
| Tver Region | 851 | 54,208 | 709 | 913 | 47,640 | 733 |
| Kaluga Region | 10 | 141 | 0 | 8 | 125 | 0 |
| Kostroma Region | 0 | 2 | 0 | 0 | 2 | 0 |
| Moscow | 24,137,584 | 54,662,565 | 1,1530,555 | 21,988,909 | 65,446,603 | 11,930,098 |
| Moscow Region | 23,305 | 359,861 | 47,944 | 26,248 | 281,834 | 72,267 |
| Orel Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Ryazan Region | 8,756 | 19,165 | 0 | 7,015 | 17,656 | 0 |
| Smolensk Region | 153 | 205,736 | 22 | 17 | 4,934 | 26 |
| Tula Region | 10,988 | 14,208 | 1,355 | 11,017 | 21,356 | 1,364 |
| Yaroslavl Region | 776 | 25,478 | 261 | 8,116 | 33,288 | 264 |

Cont.
(thousand rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---------------------------------------|---------|-----------|--------|---------|-----------|--------|
| VOLGA-VYATKA REGION | 40,797 | 487,378 | 1,556 | 48,130 | 372,274 | 3,463 |
| Nizhni Novgorod Region | 39,207 | 480,488 | 1,122 | 46,567 | 368,185 | 2,865 |
| Kirov Region | 1,193 | 344 | 434 | 1,235 | 463 | 598 |
| Republic of Mariy-El | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Mordovia | 331 | 2,608 | 0 | 260 | 1,026 | 0 |
| Chuvash Republic | 66 | 3,938 | 0 | 68 | 2,600 | 0 |
| CENTRAL-BLACK SOIL REGION | 12,238 | 25,234 | 34 | 12,894 | 29,696 | 21 |
| Belgorod Region | 1,019 | 1,424 | 0 | 1,118 | 20,089 | 0 |
| Voronezh Region | 8,175 | 15,866 | 34 | 8,543 | 5,830 | 21 |
| Kursk Region | 971 | 4,830 | 0 | 1,076 | 3,251 | 0 |
| Lipetsk Region | 9 | 2,447 | 0 | 10 | 95 | 0 |
| Tambov Region | 2,064 | 667 | 0 | 2,147 | 431 | 0 |
| VOLGA REGION | 141,176 | 787,724 | 91,794 | 98,307 | 939,074 | 80,507 |
| Astrakhan Region | 2,143 | 8,348 | 2 | 809 | 7,584 | 3 |
| Volgograd Region | 7,328 | 106,334 | 19,241 | 6,121 | 162,711 | 171 |
| Samara Region | 9,631 | 410,521 | 68,025 | 10,835 | 311,137 | 66,818 |
| Penza Region | 3,752 | 1041 | 440 | 4,313 | 2,822 | 343 |
| Saratov Region | 15,594 | 44,351 | 132 | 13,204 | 94,133 | 162 |
| Ulyanovsk Region | 2,937 | 6,585 | 0 | 3,133 | 12,006 | 0 |
| Republic of Kalmykia | 841 | 381 | 39 | 178 | 92 | 40 |
| Republic of Tatarstan | 98,950 | 210,163 | 3,915 | 59,714 | 348,589 | 12,970 |
| NORTH CAUCASUS | 32,672 | 523,561 | 9,396 | 26,002 | 491,818 | 14,395 |
| Krasnodar Territory | 23,240 | 423,937 | 8,657 | 19,129 | 407,093 | 8,180 |
| Stavropol Territory | 1,374 | 2,245 | 34 | 509 | 2,567 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 |
| Rostov Region | 5,749 | 89,814 | 705 | 3,633 | 74,168 | 5,590 |
| Adigei Republic | 81 | 4,407 | 0 | 82 | 5,469 | 625 |
| Republic of Dagestan | 593 | 2,461 | 0 | 615 | 1,558 | 0 |
| Kabardino-Balkar Republic | 237 | 347 | 0 | 621 | 582 | 0 |
| Republic of Northern Ossetia — Alania | 1,398 | 145 | 0 | 1,413 | 147 | 0 |
| Karachai-Cherkess Republic | 0 | 205 | 0 | 0 | 234 | 0 |
| URALS | 628,327 | 1,270,600 | 42,189 | 767,431 | 1,430,922 | 85,043 |
| Kurgan Region | 1 | 83 | 0 | 1 | 87 | 0 |
| Orenburg Region | 0 | 968 | 0 | 0 | 5,813 | 0 |

| 1 | End (thousand rubles) | | | | | | |
|-----------------------------|--------------------------|----------------|---------------|----------------|------------------|---------------|--|
| | 2 | 3 | 4 | 5 | 6 | 7 | |
| Perm Region | 830 | 258,919 | 406 | 2,607 | 353,486 | 2,586 | |
| Sverdlovsk Region | 301,087 | 321,101 | 34,764 | 321,557 | 309,703 | 73,875 | |
| Chelyabinsk Region | 291,680 | 284,391 | 3,327 | 414,625 | 376,115 | 3,053 | |
| Republic of Bashkortostan | 21,726 | 391,618 | 2,611 | 15,286 | 363,674 | 4,386 | |
| Udmurt Republic | 13,003 | 13,520 | 1,081 | 13,355 | 22,044 | 1,143 | |
| WEST SIBERIA | 173,208 | 951,806 | 18,667 | 171,977 | 1,375,091 | 24,515 | |
| Altai Territory | 143 | 7,702 | 0 | 186 | 30,764 | 0 | |
| Kemerovo Region | 39,996 | 61,322 | 1,177 | 42,472 | 92,813 | 577 | |
| Novosibirsk Region | 45,859 | 63,888 | 8,991 | 102,566 | 64,109 | 10,026 | |
| Omsk Region | 382 | 23,465 | 0 | 106 | 21,359 | 0 | |
| Tomsk Region | 5,084 | 2,761 | 8 | 8879 | 5,899 | 8 | |
| Tyumen Region | 81,744 | 792,668 | 8,491 | 17768 | 1,160,147 | 13,904 | |
| Republic of Altai | 0 | 0 | 0 | 0 | 0 | 0 | |
| EAST SIBERIA | 17,285 | 162,106 | 10,597 | 30,981 | 171,100 | 25,245 | |
| Krasnoyarsk Territory | 13,991 | 102,273 | 1,144 | 22,434 | 90,795 | 17,679 | |
| Irkutsk Region | 1,511 | 51,730 | 107 | 6,751 | 72,697 | 1,579 | |
| Chita Region | 1,769 | 5,484 | 9,346 | 1,058 | 3,305 | 5,987 | |
| Republic of Buryatia | 14 | 2,619 | 0 | 738 | 4,303 | 0 | |
| Republic of Tyva | 0 | 0 | 0 | 0 | 0 | 0 | |
| Republic of Khakassia | 0 | 0 | 0 | 0 | 0 | 0 | |
| FAR EAST | 203,681 | 923,788 | 41,963 | 173,074 | 807,570 | 19,200 | |
| Primorski Territory | 69,786 | 231,581 | 11,085 | 28,512 | 260,763 | 11,435 | |
| Khabarovsk Territory | 36,045 | 56,985 | 3,139 | 50,889 | 63,472 | 2,268 | |
| Amur Region | 1,282 | 8,962 | 0 | 1,245 | 8,475 | 0 | |
| Kamchatka Region | 57,721 | 540,267 | 24,690 | 46,816 | 373,123 | 3,572 | |
| Magadan Region | 29,849 | 23,262 | 15 | 35,823 | 21,268 | 16 | |
| Sakhalin Region | 8,438 | 52,940 | 3,034 | 7,568 | 70,522 | 1,909 | |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | |
| Republic of Sakha (Yakutia) | 560 | 9,791 | 0 | 2,221 | 9,947 | 0 | |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | |
| Kaliningrad Region | 17,348 | 71,349 | 1,403 | 17,402 | 88,923 | 3,637 | |

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

Table 3.5

Budget Funds in Accounts of Credit Institutions

| | 30.06.99 | | | | | 30.09.99 | | | | |
|---------------------|----------------------|--------------------|--------------------|-----------------------|------------|----------------------|--------------------|--------------------|-----------------------|--|
| | federal budget funds | local budget funds | other budget funds | extra-budgetary funds | | federal budget funds | local budget funds | other budget funds | extra-budgetary funds | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | |
| Russian Federation | 11,006,142 | 15,129,544 | 3,327,537 | 5,008,807 | 11,539,194 | 17,096,372 | 2,926,282 | 5,474,678 | | |
| NORTH | 261 | 36,686 | 68,236 | 28,930 | 261 | 132,514 | 12,005 | 37,567 | | |
| Arkhangelsk Region | 0 | 9 | 0 | 37 | 0 | 9 | 0 | 30 | | |
| Vologda Region | 261 | 26,896 | 346 | 2,864 | 261 | 74,668 | 403 | 2,871 | | |
| Murmansk Region | 0 | 1,021 | 67,487 | 4,943 | 0 | 2,643 | 10,847 | 7,993 | | |
| Republic of Karelia | 0 | 1,848 | 0 | 1,043 | 0 | 3,425 | 488 | 8,238 | | |
| Komi Republic | 0 | 6,912 | 403 | 20,043 | 0 | 51,769 | 267 | 18,435 | | |
| NORTH-WEST | 4,236 | 358,744 | 912,486 | 363,317 | 19,941 | 525,956 | 197,371 | 23,162 | | |
| St. Petersburg | 4,015 | 344,260 | 912,148 | 357,859 | 19,741 | 510,583 | 197,038 | 18,228 | | |
| Leningrad Region | 139 | 9,749 | 0 | 3 | 118 | 10,347 | 0 | 6 | | |
| Novgorod Region | 0 | 2,813 | 226 | 2,622 | 0 | 3,394 | 209 | 1,355 | | |
| Pskov Region | 82 | 1,922 | 112 | 2,833 | 82 | 1,632 | 124 | 3,573 | | |
| CENTRE | 10,543,207 | 11,272,070 | 1,909,640 | 3,399,187 | 10,816,826 | 11,554,505 | 2,333,847 | 3,921,077 | | |
| Bryansk Region | 0 | 159 | 8 | 93 | 1 | 735 | 0 | 1,051 | | |
| Vladimir Region | 0 | 331 | 0 | 92 | 0 | 483 | 0 | 62 | | |
| Ivanovo Region | 0 | 495 | 0 | 586 | 0 | 235 | 0 | 1,195 | | |
| Tver Region | 0 | 1,498 | 2 | 201 | 1,845 | 4,684 | 7 | 71 | | |
| Kaluga Region | 849 | 0 | 0 | 247 | 177 | 0 | 0 | 247 | | |
| Kostroma Region | 5,250 | 101 | 36 | 54 | 5,250 | 51 | 75 | 67 | | |
| Moscow | 10,524,528 | 11,149,918 | 1,846,460 | 3,347,198 | 10,796,358 | 11,436,634 | 2,328,094 | 3,891,958 | | |
| Moscow Region | 12,261 | 87,253 | 62,621 | 45,312 | 12,541 | 90,503 | 5,627 | 24,515 | | |
| Orel Region | 0 | 16,256 | 0 | 9 | 0 | 7,907 | 0 | 63 | | |
| Ryazan Region | 0 | 14,276 | 474 | 547 | 0 | 11,017 | 2 | 277 | | |
| Smolensk Region | 0 | 383 | 0 | 53 | 0 | 339 | 0 | 0 | | |
| Tula Region | 319 | 410 | 39 | 401 | 654 | 1,155 | 42 | 751 | | |
| Yaroslavl Region | 0 | 990 | 0 | 4,394 | 0 | 762 | 0 | 820 | | |

(thousand rubles)

Cont.
(thousand rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---------------------------------------|---------|-----------|---------|---------|---------|-----------|---------|---------|
| VOLGA-VYATKA REGION | 63,698 | 282,414 | 3,643 | 18,497 | 91,130 | 319,228 | 4,242 | 30,703 |
| Nizhni Novgorod Region | 63,664 | 279,596 | 3,408 | 16,714 | 91,096 | 312,630 | 4,105 | 28,960 |
| Kirov Region | 0 | 1 | 0 | 435 | 0 | 1 | 0 | 449 |
| Republic of Mariy-El | 0 | 2,090 | 6 | 743 | 0 | 1,718 | 3 | 684 |
| Republic of Mordovia | 34 | 391 | 187 | 2 | 34 | 392 | 77 | 11 |
| Chuvash Republic | 0 | 336 | 42 | 603 | 0 | 4,487 | 57 | 599 |
| CENTRAL-BLACK SOIL REGION | 13,203 | 17,683 | 4,453 | 9,011 | 12,855 | 7,082 | 9,321 | 4,680 |
| Belgorod Region | 3,474 | 11,123 | 191 | 6,173 | 3,474 | 3,289 | 230 | 1,837 |
| Voronezh Region | 0 | 1,075 | 4,206 | 2,726 | 0 | 158 | 4,355 | 2,722 |
| Kursk Region | 8,689 | 3,721 | 56 | 89 | 8,341 | 3,178 | 4,736 | 107 |
| Lipetsk Region | 293 | 1,392 | 0 | 0 | 293 | 295 | 0 | 0 |
| Tambov Region | 747 | 372 | 0 | 23 | 747 | 162 | 0 | 14 |
| VOLGA REGION | 29,150 | 341,613 | 9707 | 138,393 | 32,416 | 554,162 | 15,343 | 144,724 |
| Astrakhan Region | 276 | 1,141 | 0 | 3,666 | 258 | 3,008 | 0 | 1,316 |
| Volgograd Region | 3,038 | 63,652 | 557 | 6,134 | 2,729 | 77,108 | 727 | 4,152 |
| Samara Region | 951 | 52,187 | 262 | 67,967 | 951 | 52,778 | 223 | 21,544 |
| Penza Region | 15,266 | 3,005 | 74 | 2,054 | 16,901 | 5,853 | 99 | 2,731 |
| Saratov Region | 6,337 | 3,316 | 7,269 | 10,972 | 5,862 | 4,125 | 12,911 | 2,139 |
| Ulyanovsk Region | 0 | 2,956 | 233 | 868 | 0 | 8,202 | 394 | 526 |
| Republic of Kalmykia | 0 | 2,052 | 632 | 2,085 | 0 | 7,674 | 445 | 207 |
| Republic of Tatarstan | 3,282 | 213,304 | 680 | 44,647 | 5,715 | 395,414 | 544 | 112,109 |
| NORTH CAUCASUS | 159,310 | 119,414 | 5,444 | 45,154 | 156,454 | 144,834 | 1,200 | 48,195 |
| Krasnodar Territory | 113 | 4,242 | 377 | 2,091 | 113 | 6,050 | 232 | 2,512 |
| Stavropol Territory | 1,884 | 13,781 | 68 | 3,262 | 1,791 | 35,999 | 70 | 1,817 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Rostov Region | 35,770 | 58,891 | 4,279 | 5,849 | 33,522 | 63,264 | 383 | 4,280 |
| Adigei Republic | 111 | 332 | 10 | 4 | 111 | 1,230 | 4 | 4 |
| Republic of Dagestan | 117,664 | 22,078 | 143 | 15,872 | 117,816 | 28,272 | 125 | 15,637 |
| Kabardino-Balkar Republic | 0 | 311 | 103 | 381 | 0 | 2,026 | 17 | 2,579 |
| Republic of Northern Ossetia — Alania | 0 | 936 | 0 | 6,149 | 0 | 35 | 0 | 6,664 |
| Karachai-Cherkess Republic | 3,768 | 18,843 | 464 | 11,546 | 3,101 | 7,958 | 369 | 14,702 |
| URALS | 152,998 | 1,506,119 | 358,679 | 282,206 | 145,062 | 2,539,526 | 293,715 | 469,021 |
| Kurgan Region | 141 | 0 | 0 | 23 | 141 | 0 | 0 | 14 |
| Orenburg Region | 188 | 77 | 293 | 4,573 | 188 | 22 | 215 | 3,178 |

| 1 | End (thousand rubles) | | | | | | | | |
|-----------------------------|--------------------------|----------------|---------------|----------------|----------------|----------------|---------------|----------------|--|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| Perm Region | 1,847 | 2,844 | 4,553 | 11,195 | 2,413 | 20,524 | 1,077 | 4,523 | |
| Sverdlovsk Region | 38,747 | 671,989 | 157,194 | 33,901 | 28,276 | 944,796 | 146,210 | 32,210 | |
| Chelyabinsk Region | 106,423 | 191,142 | 9,897 | 60,165 | 104,093 | 190,263 | 10,639 | 53,544 | |
| Republic of Bashkortostan | 3,788 | 615,858 | 177,669 | 171,262 | 8,553 | 1,347,664 | 124,918 | 374,150 | |
| Udmurt Republic | 1,864 | 24,209 | 9,073 | 1,087 | 1,398 | 36,257 | 10,656 | 1,402 | |
| WEST SIBERIA | 15,594 | 730,293 | 13,034 | 298,871 | 240,315 | 831,606 | 12,007 | 398,581 | |
| Altai Territory | 0 | 33 | 0 | 8,232 | 0 | 81 | 0 | 2,746 | |
| Kemerovo Region | 8,932 | 38,554 | 8,235 | 14,338 | 8,822 | 30,968 | 6,085 | 9,907 | |
| Novosibirsk Region | 2,169 | 22,925 | 1,806 | 21,512 | 16,069 | 28,531 | 2,733 | 32,280 | |
| Omsk Region | 2,120 | 6,171 | 3 | 4,190 | 2,084 | 9,410 | 3 | 5,903 | |
| Tomsk Region | 110 | 32,787 | 79 | 61,854 | 209,992 | 6,194 | 92 | 83,979 | |
| Tyumen Region | 2,263 | 629,823 | 2,911 | 188,745 | 3,348 | 756,422 | 3,094 | 263,766 | |
| Republic of Altai | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| EAST SIBERIA | 7,561 | 157,546 | 3,209 | 16,129 | 7,415 | 187,427 | 4,085 | 22,307 | |
| Krasnoyarsk Territory | 4,380 | 130,324 | 30 | 8,785 | 5,030 | 152,698 | 3 | 18,635 | |
| Irkutsk Region | 0 | 11,692 | 1,441 | 1,335 | 0 | 13,082 | 1,552 | 1,360 | |
| Chita Region | 360 | 166 | 0 | 4,801 | 90 | 112 | 0 | 1,595 | |
| Republic of Buryatia | 564 | 10,247 | 1,738 | 451 | 154 | 17,259 | 2,528 | 350 | |
| Republic of Tyva | 1,950 | 2,639 | 0 | 53 | 1,842 | 1,141 | 2 | 41 | |
| Republic of Khakassia | 307 | 2,478 | 0 | 704 | 299 | 3,135 | 0 | 326 | |
| FAR EAST | 13,919 | 262,621 | 37,585 | 408,851 | 12,441 | 274,907 | 41,694 | 374,061 | |
| Primorski Territory | 601 | 79,171 | 25,486 | 83,604 | 265 | 104,438 | 24,514 | 50,807 | |
| Khabarovsk Territory | 4,988 | 159,855 | 10,882 | 283,783 | 3,536 | 131,634 | 16,511 | 30,1367 | |
| Amur Region | 50 | 10,768 | 682 | 2,693 | 50 | 12,061 | 290 | 1,654 | |
| Kamchatka Region | 0 | 172 | 0 | 33,681 | 0 | 323 | 0 | 17,994 | |
| Magadan Region | 0 | 17 | 22 | 7 | 0 | 10 | 11 | 0 | |
| Sakhalin Region | 8,243 | 1,621 | 508 | 3,162 | 8,243 | 19,040 | 363 | 693 | |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Republic of Sakha (Yakutia) | 37 | 11,017 | 5 | 1,921 | 347 | 7,401 | 5 | 1,546 | |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Kaliningrad Region | 3,005 | 44,341 | 1,421 | 261 | 4,078 | 24,625 | 1,452 | 600 | |

Table 3.6

Volume of Certificates of Deposit, Savings Certificates and Bonds Issued

(thousand rubles)

| | 30.06.99 | | | 30.09.99 | | |
|---------------------|-------------------------|----------------------|----------------|-------------------------|----------------------|----------------|
| | certificates of deposit | savings certificates | bonds | certificates of deposit | savings certificates | bonds |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Russian Federation | 2,870,075 | 204,981 | 530,680 | 4,947,296 | 149,239 | 736,032 |
| NORTH | 9,403 | 0 | 0 | 15,499 | 0 | 0 |
| Arkhangelsk Region | 2,450 | 0 | 0 | 5,530 | 0 | 0 |
| Vologda Region | 6,953 | 0 | 0 | 9,969 | 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 | 273,685 | 580 | 20,000 | 1,224,055 | 1,360 | 20,000 |
| St. Petersburg | 273,685 | 580 | 20,000 | 1,224,055 | 1,360 | 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 | 2,358,606 | 204,087 | 493,685 | 3,250,012 | 147,109 | 645,949 |
| 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 | 9 | 0 | 0 | 477 | 0 | 0 |
| Kaluga Region | 1,204 | 0 | 3 | 1,204 | 0 | 3 |
| Kostroma Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Moscow | 2,347,969 | 204,078 | 493,682 | 3,221,512 | 147,100 | 645,946 |
| Moscow Region | 9,312 | 0 | 0 | 19,988 | 0 | 0 |
| Orel Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Ryazan Region | 10 | 9 | 0 | 10 | 9 | 0 |
| Smolensk Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Tula Region | 102 | 0 | 0 | 6,821 | 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 | 495 | 15 | 0 |
| Nizhni Novgorod Region | 25 | 2 | 0 | 25 | 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 | 13 | 0 |
| CENTRAL-BLACK SOIL REGION | 0 | 1 | 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 | 1 | 0 | 0 | 0 | 0 |
| Tambov Region | 0 | 0 | 0 | 0 | 0 | 0 |
| VOLGA REGION | 197,182 | 0 | 0 | 390,860 | 0 | 49,767 |
| Astrakhan Region | 337 | 0 | 0 | 375 | 0 | 0 |
| Volgograd Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Samara Region | 109,292 | 0 | 0 | 272,325 | 0 | 0 |
| Penza Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Saratov Region | 44,285 | 0 | 0 | 76,489 | 0 | 0 |
| Ulyanovsk Region | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Kalmykia | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Tatarstan | 43,268 | 0 | 0 | 41,671 | 0 | 49,767 |
| NORTH CAUCASUS | 379 | 0 | 15,074 | 379 | 600 | 15,073 |
| Krasnodar Territory | 374 | 0 | 0 | 374 | 600 | 0 |
| Stavropol Territory | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 |
| Rostov Region | 2 | 0 | 15,074 | 2 | 0 | 15,073 |
| 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 | 20,525 | 154 | 1,921 | 21,515 | 130 | 5,243 |
| 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 | 0 |
| Sverdlovsk Region | 261 | 103 | 1,921 | 1 | 82 | 5,243 | 0 |
| Chelyabinsk Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Bashkortostan | 74 | 50 | 0 | 24 | 47 | 0 | 0 |
| Udmurt Republic | 20,190 | 0 | 0 | 21,490 | 0 | 0 | 0 |
| WEST SIBERIA | 8,400 | 0 | 0 | 18,731 | 0 | 0 | 0 |
| Altai Territory | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kemerovo Region | 8,400 | 0 | 0 | 18,731 | 0 | 0 | 0 |
| Novosibirsk Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Omsk Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tomsk Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tyumen Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Altai | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| EAST SIBERIA | 700 | 144 | 0 | 25,450 | 25 | 0 | 0 |
| Krasnoyarsk Territory | 400 | 0 | 0 | 0 | 0 | 0 | 0 |
| Irkutsk Region | 0 | 0 | 0 | 25,200 | 0 | 0 | 0 |
| Chita Region | 300 | 144 | 0 | 250 | 25 | 0 | 0 |
| Republic of Buryatia | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Tyva | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Khakassia | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| FAR EAST | 479 | 0 | 0 | 79 | 0 | 0 | 0 |
| Primorski Territory | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Khabarovsk Territory | 12 | 0 | 0 | 12 | 0 | 0 | 0 |
| Amur Region | 67 | 0 | 0 | 67 | 0 | 0 | 0 |
| Kamchatka Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Magadan Region | 400 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Sakha (Yakutia) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kaliningrad Region | 221 | 0 | 0 | 221 | 0 | 0 | 0 |

Table 3.7

Funds of Legal Entities and Individuals Raised by Issuing Promissory Notes

(thousand rubles)

| 1 | 30.06.99 | | 30.09.99 | |
|---------------------|--|--|--|--|
| | 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 | 51,187,139 | 23,794,023 | 55,502,859 | 26,747,632 |
| NORTH | 403,793 | 54,960 | 395,945 | 100,531 |
| Arkhangelsk Region | 3,462 | 0 | 7,946 | 0 |
| Vologda Region | 136,902 | 1,555 | 134,139 | 40,485 |
| Murmansk Region | 127,626 | 50,862 | 118,825 | 46,398 |
| Republic of Karelia | 2,300 | 0 | 4,400 | 0 |
| Komi Republic | 133,503 | 2,543 | 130,635 | 13,648 |
| NORTH-WEST | 1,726,587 | 1,277,035 | 1,827,732 | 1,056,605 |
| St. Petersburg | 1,645,579 | 1,273,032 | 1,755,001 | 1,016,953 |
| Leningrad Region | 3,530 | 1,211 | 8,023 | 7,048 |
| Novgorod Region | 71,336 | 2,792 | 56,685 | 2,508 |
| Pskov Region | 6,142 | 0 | 8,023 | 30,096 |
| CENTRE | 41,766,380 | 21,408,630 | 45,074,256 | 23,613,721 |
| Bryansk Region | 22,621 | 0 | 48,500 | 0 |
| Vladimir Region | 60 | 0 | 10 | 0 |
| Ivanovo Region | 1,178 | 0 | 9,388 | 0 |
| Tver Region | 30,841 | 3,073 | 128,001 | 3,182 |
| Kaluga Region | 2,539 | 0 | 4,746 | 0 |
| Kostroma Region | 3,224 | 0 | 8,972 | 0 |
| Moscow | 40,982,508 | 21,308,417 | 44,325,889 | 23,546,516 |
| Moscow Region | 533,323 | 85,515 | 322,888 | 52,210 |
| Orel Region | 10,168 | 0 | 11,716 | 0 |
| Ryazan Region | 98,237 | 0 | 70,119 | 0 |
| Smolensk Region | 7,100 | 0 | 30,179 | 0 |
| Tula Region | 58,875 | 0 | 96,616 | 0 |
| Yaroslavl Region | 15,706 | 11,625 | 17,232 | 11,813 |

Cont.

(thousand rubles)

| 1 | 2 | 3 | 4 | 5 |
|---------------------------------------|-----------|---------|-----------|-----------|
| VOLGA-VYATKA REGION | 520,538 | 67,306 | 744,442 | 116,512 |
| Nizhni Novgorod Region | 444,199 | 67,306 | 656,632 | 116,512 |
| Kirov Region | 5,940 | 0 | 7,139 | 0 |
| Republic of Mariy-El | 2,196 | 0 | 3,122 | 0 |
| Republic of Mordovia | 51,500 | 0 | 52,242 | 0 |
| Chuvash Republic | 16,703 | 0 | 25,307 | 0 |
| CENTRAL-BLACK SOIL REGION | 78,500 | 3,173 | 138,318 | 3,285 |
| Belgorod Region | 33,938 | 0 | 48,678 | 0 |
| Voronezh Region | 6,249 | 0 | 17,912 | 0 |
| Kursk Region | 23,882 | 3,173 | 54,836 | 3,285 |
| Lipetsk Region | 14,212 | 0 | 15,550 | 0 |
| Tambov Region | 219 | 0 | 1,342 | 0 |
| VOLGA REGION | 2,516,902 | 136,964 | 2,255,547 | 383,828 |
| Astrakhan Region | 8,695 | 0 | 7,537 | 0 |
| Volgograd Region | 27,604 | 0 | 35,457 | 0 |
| Samara Region | 2,125,642 | 127,227 | 1,689,629 | 307,881 |
| Penza Region | 35,161 | 1,211 | 24,871 | 1,254 |
| Saratov Region | 104,412 | 410 | 100,126 | 2,342 |
| Ulyanovsk Region | 3,251 | 0 | 5,500 | 201 |
| Republic of Kalmykia | 0 | 0 | 0 | 0 |
| Republic of Tatarstan | 212,137 | 8,116 | 392,427 | 72,150 |
| NORTH CAUCASUS | 307,732 | 0 | 353,268 | 7,256 |
| Krasnodar Territory | 123,530 | 0 | 141,649 | 1,129 |
| Stavropol Territory | 31,213 | 0 | 33,890 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 |
| Rostov Region | 122,696 | 0 | 153,227 | 6,127 |
| Adigei Republic | 1,860 | 0 | 2,210 | 0 |
| Republic of Dagestan | 7,291 | 0 | 4,641 | 0 |
| Kabardino-Balkar Republic | 0 | 0 | 0 | 0 |
| Republic of Northern Ossetia — Alania | 18,140 | 0 | 14,651 | 0 |
| Karachai-Cherkess Republic | 3,002 | 0 | 3,000 | 0 |
| URALS | 1,828,705 | 478,906 | 2,166,919 | 1,162,508 |
| Kurgan Region | 3,895 | 0 | 8,410 | 0 |
| Orenburg Region | 16,895 | 0 | 29,169 | 0 |

End
(thousand rubles)

| 1 | 2 | 3 | 4 | 5 |
|-----------------------------|------------------|----------------|------------------|----------------|
| Perm Region | 151,112 | 0 | 203,344 | 6,144 |
| Sverdlovsk Region | 766,229 | 151,624 | 904,759 | 299,607 |
| Chelyabinsk Region | 215,571 | 3,019 | 342,927 | 6,411 |
| Republic of Bashkortostan | 547,337 | 324,263 | 558,969 | 850,133 |
| Udmurt Republic | 127,666 | 0 | 119,341 | 213 |
| WEST SIBERIA | 1,427,923 | 206,348 | 1,936,885 | 128,073 |
| Altai Territory | 38,468 | 0 | 44,852 | 0 |
| Kemerovo Region | 408,710 | 34,599 | 446,146 | 33,185 |
| Novosibirsk Region | 128,170 | 0 | 162,442 | 0 |
| Omsk Region | 155,778 | 11,463 | 153,744 | 2,533 |
| Tomsk Region | 9,873 | 0 | 14,386 | 0 |
| Tyumen Region | 684,995 | 160,286 | 1,112,445 | 92,355 |
| Republic of Altai | 1,929 | 0 | 2,870 | 0 |
| EAST SIBERIA | 406,150 | 11,002 | 384,974 | 67,956 |
| Krasnoyarsk Territory | 201,680 | 11,002 | 197,300 | 16,818 |
| Irkutsk Region | 176,842 | 0 | 169,711 | 51,138 |
| Chita Region | 1,267 | 0 | 1,091 | 0 |
| Republic of Buryatia | 3,596 | 0 | 5,317 | 0 |
| Republic of Tyva | 0 | 0 | 0 | 0 |
| Republic of Khakassia | 22,765 | 0 | 11,555 | 0 |
| FAR EAST | 181,051 | 96,168 | 204,752 | 71,173 |
| Primorski Territory | 80,723 | 40,074 | 95,233 | 34,035 |
| Khabarovsk Territory | 52,045 | 6,297 | 62,497 | 13,894 |
| Amur Region | 2,749 | 0 | 3,142 | 0 |
| Kamchatka Region | 35,623 | 49,797 | 37,535 | 23,244 |
| Magadan Region | 0 | 0 | 0 | 0 |
| Sakhalin Region | 5,000 | 0 | 5,000 | 0 |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 |
| Republic of Sakha (Yakutia) | 4,911 | 0 | 1,345 | 0 |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 |
| Kaliningrad Region | 22,878 | 53,531 | 19,821 | 36,184 |

4. Funds Allocations

Table 4.1

Ruble Credits Extended to Enterprises, Organisations, Banks and Individuals

(thousand rubles)

| 1 | 30.06.99 | | | | 30.09.99 | | | |
|---------------------|--------------------|------------------|--------------------------------|-------------------|--------------------|-------------------|--------------------------------|-------------------|
| | Total | of which: | | | Total | of which: | | |
| | | individuals | enterprises & organisations | banks | | individuals | enterprises & organisations | banks |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| Russian Federation | 188,295,692 | 11,550,793 | 159,918,868 | 16,449,899 | 224,885,286 | 14,407,740 | 184,712,155 | 25,033,395 |
| NORTH | 1,006,728 | 74,282 | 726,537 | 205,909 | 1,235,847 | 91,202 | 891,202 | 253,443 |
| Arkhangelsk Region | 46,836 | 3,341 | 43,420 | 75 | 54,146 | 5,322 | 48,749 | 75 |
| Vologda Region | 671,250 | 34,852 | 474,957 | 161,441 | 800,424 | 39,121 | 562,620 | 198,683 |
| Murmansk Region | 126,937 | 12,191 | 77,746 | 37,000 | 150,413 | 12,603 | 114,510 | 23,300 |
| Republic of Karelia | 8,462 | 940 | 7,522 | 0 | 22,397 | 1,526 | 20,871 | 0 |
| Komi Republic | 153,243 | 22,958 | 122,892 | 7,393 | 208,467 | 32,630 | 144,452 | 31,385 |
| NORTH-WEST | 6,947,828 | 635,235 | 5,778,690 | 533,875 | 10,453,402 | 739,985 | 8,894,543 | 818,861 |
| St. Petersburg | 6,679,611 | 605,833 | 5,540,275 | 533,475 | 10,140,920 | 714,563 | 8,626,973 | 799,371 |
| Leningrad Region | 115,246 | 18,977 | 96,269 | 0 | 154,019 | 15,884 | 136,135 | 2,000 |
| Novgorod Region | 123,075 | 6,520 | 116,155 | 400 | 117,514 | 4,193 | 97,821 | 15,500 |
| Pskov Region | 29,896 | 3,905 | 25,991 | 0 | 40,949 | 5,345 | 33,614 | 1,990 |
| CENTRE | 155,199,267 | 8,333,237 | 131,744,052 | 14,782,023 | 182,107,666 | 10,595,763 | 148,925,832 | 21,959,407 |
| Bryansk Region | 95,210 | 8,319 | 86,891 | 0 | 108,794 | 7,029 | 101,765 | 0 |
| Vladimir Region | 28,668 | 7,252 | 20,986 | 430 | 39,433 | 11,772 | 27,231 | 430 |
| Ivanovo Region | 63,774 | 8,141 | 55,183 | 450 | 84,814 | 17,583 | 66,781 | 450 |
| Tver Region | 430,684 | 31,666 | 318,288 | 80,730 | 532,825 | 39,231 | 418,473 | 75,121 |
| Kaluga Region | 49,367 | 12,014 | 36,153 | 1,200 | 84,725 | 10,171 | 73,504 | 1,050 |
| Kostroma Region | 25,324 | 4,824 | 20,500 | 0 | 33,401 | 6,578 | 26,823 | 0 |
| Moscow | 152,315,132 | 7,996,856 | 129,481,064 | 14,497,257 | 178,037,780 | 10,147,585 | 145,609,918 | 21,653,613 |
| Moscow Region | 1,332,709 | 190,007 | 978,593 | 164,109 | 2,194,372 | 262,854 | 1,747,177 | 184,341 |
| Orel Region | 35,196 | 4,119 | 29,077 | 2,000 | 37,298 | 5,098 | 32,200 | 0 |
| Ryazan Region | 242,709 | 19,586 | 197,371 | 25,752 | 269,048 | 25,829 | 213,979 | 29,240 |
| Smolensk Region | 55,781 | 7,650 | 48,131 | 0 | 76,544 | 12,030 | 64,514 | 0 |
| Tula Region | 311,955 | 12,164 | 291,791 | 8,000 | 377,620 | 13,909 | 350,444 | 13,267 |
| Yaroslavl Region | 212,758 | 30,639 | 180,024 | 2,095 | 231,012 | 36,094 | 193,023 | 1,895 |

Cont.

(thousand rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---------------------------------------|-----------|---------|-----------|---------|-----------|---------|-----------|-----------|
| VOLGA-VYATKA REGION | 1,646,137 | 100,087 | 1,487,554 | 58,496 | 2,270,822 | 130,418 | 1,987,578 | 152,826 |
| Nizhni Novgorod Region | 1,387,902 | 81,186 | 1,253,720 | 52,996 | 1,956,408 | 98,694 | 1,708,818 | 148,896 |
| Kirov Region | 96,231 | 3,827 | 89,804 | 2,600 | 97,017 | 8,418 | 87,199 | 1,400 |
| Republic of Mariy-El | 20,488 | 1,472 | 19,016 | 0 | 23,273 | 1,465 | 21,808 | 0 |
| Republic of Mordovia | 90,655 | 7,910 | 79,845 | 2,900 | 124,195 | 9,722 | 111,943 | 2,530 |
| Chuvash Republic | 50,861 | 5,692 | 45,169 | 0 | 69,929 | 12,119 | 57,810 | 0 |
| CENTRAL-BLACK SOIL REGION | 508,440 | 36,911 | 459,729 | 11,800 | 574,778 | 56,386 | 507,956 | 10,436 |
| Belgorod Region | 152,867 | 8,983 | 137,584 | 6,300 | 171,935 | 19,934 | 149,001 | 3,000 |
| Voronezh Region | 162,236 | 14,748 | 147,488 | 0 | 151,334 | 12,425 | 133,809 | 5,100 |
| Kursk Region | 145,554 | 10,186 | 129,868 | 5,500 | 191,719 | 20,406 | 170,313 | 1,000 |
| Lipetsk Region | 19,993 | 1,665 | 18,328 | 0 | 25,766 | 1,870 | 23,896 | 0 |
| Tambov Region | 27,790 | 1,329 | 26,461 | 0 | 34,024 | 1,751 | 30,937 | 1,336 |
| VOLGA REGION | 6,751,343 | 511,357 | 6,154,791 | 85,105 | 7,579,615 | 650,134 | 6,720,712 | 208,425 |
| Astrakhan Region | 131,183 | 21,790 | 99,393 | 10,000 | 155,580 | 36,873 | 118,707 | 0 |
| Volgograd Region | 286,721 | 30,700 | 255,746 | 275 | 416,906 | 37,455 | 374,576 | 4,875 |
| Samara Region | 3,509,663 | 223,500 | 3,252,785 | 33,378 | 3,538,325 | 276,781 | 3,197,230 | 64,314 |
| Penza Region | 143,588 | 6,225 | 127,363 | 10,000 | 179,632 | 11,401 | 153,231 | 15,000 |
| Saratov Region | 461,834 | 91,353 | 367,281 | 3,200 | 558,023 | 90,992 | 455,031 | 12,000 |
| Ulyanovsk Region | 60,493 | 11,612 | 48,881 | 0 | 57,105 | 10,601 | 46,504 | 0 |
| Republic of Kalmykia | 23,249 | 6,149 | 17,100 | 0 | 11,072 | 2,424 | 8,648 | 0 |
| Republic of Tatarstan | 2,134,612 | 120,028 | 1,986,242 | 28,252 | 2,662,972 | 183,607 | 2,366,785 | 112,236 |
| NORTH CAUCASUS | 2,356,009 | 320,574 | 1,952,988 | 82,403 | 2,672,001 | 344,492 | 2,233,913 | 93,596 |
| Krasnodar Territory | 770,266 | 93,987 | 640,550 | 35,729 | 871,783 | 96,602 | 738,713 | 36,468 |
| Stavropol Territory | 176,799 | 19,661 | 141,338 | 15,800 | 195,770 | 21,285 | 154,685 | 19,800 |
| Republic of Ingushetia | 10,773 | 1,603 | 8,140 | 1,030 | 10,422 | 1,503 | 7,889 | 1,030 |
| Rostov Region | 818,624 | 59,932 | 740,913 | 17,735 | 982,204 | 70,221 | 881,648 | 30,335 |
| Adigei Republic | 29,655 | 6,275 | 22,980 | 400 | 30,366 | 6,139 | 24,227 | 0 |
| Republic of Dagestan | 255,656 | 90,231 | 163,040 | 2,385 | 246,583 | 96,028 | 148,117 | 2,438 |
| Kabardino-Balkar Republic | 44,805 | 7,353 | 36,153 | 1,299 | 46,735 | 6,376 | 40,259 | 100 |
| Republic of Northern Ossetia — Alania | 179,664 | 18,430 | 153,214 | 8,020 | 209,072 | 22,701 | 182,951 | 3,420 |
| Karachai-Cherkess Republic | 69,767 | 23,102 | 46,660 | 5 | 79,066 | 23,637 | 55,424 | 5 |
| URALS | 5,403,121 | 427,955 | 4,527,196 | 446,070 | 8,149,099 | 554,599 | 6,402,745 | 1,089,905 |
| Kurgan Region | 418,41 | 6,900 | 34,902 | 39 | 38,930 | 10,128 | 28,763 | 39 |
| Orenburg Region | 186,544 | 20,175 | 164,969 | 1,400 | 225,424 | 26,212 | 197,812 | 1,400 |

| 1 | End (thousand rubles) | | | | | | | | |
|-----------------------------|--------------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|--|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| Perm Region | 458,746 | 52,664 | 379,637 | 26,445 | 554,119 | 63,276 | 461,060 | 29,783 | |
| Sverdlovsk Region | 2,146,378 | 174,636 | 1,812,986 | 158,756 | 2,930,991 | 230,334 | 2,283,725 | 316,932 | |
| Chelyabinsk Region | 1,015,676 | 108,314 | 857,692 | 49,670 | 1,368,080 | 131,027 | 1,163,083 | 73,970 | |
| Republic of Bashkortostan | 1,339,092 | 34,099 | 1,100,705 | 202,388 | 2,747,083 | 47,384 | 2,032,300 | 665,549 | |
| Udmurt Republic | 214,844 | 31,167 | 176,305 | 7,372 | 284,472 | 46,238 | 236,002 | 2,232 | |
| WEST SIBERIA | 4,977,506 | 663,214 | 4,112,442 | 167,735 | 5,493,337 | 703,804 | 4,434,462 | 351,946 | |
| Altai Territory | 161,133 | 47,397 | 113,156 | 580 | 192,440 | 64,715 | 125,145 | 2,580 | |
| Kemerovo Region | 1,241,413 | 137,547 | 1,092,437 | 11,429 | 1,143,074 | 98,033 | 1,041,612 | 3,429 | |
| Novosibirsk Region | 582,310 | 63,199 | 482,595 | 36,516 | 668,884 | 63,848 | 552,860 | 52,176 | |
| Omsk Region | 514,546 | 35,317 | 466,779 | 12,450 | 729,878 | 49,495 | 671,783 | 8,600 | |
| Tomsk Region | 145,897 | 14,751 | 131,146 | 0 | 200,547 | 15,428 | 185,119 | 0 | |
| Tyumen Region | 2,308,164 | 361,138 | 1,819,551 | 93,360 | 2,543,559 | 407,383 | 1,849,790 | 283,261 | |
| Republic of Altai | 24,043 | 3,865 | 6,778 | 13,400 | 14,955 | 4,902 | 8,153 | 1,900 | |
| EAST SIBERIA | 1,265,554 | 168,154 | 1,068,201 | 29,199 | 1,564,977 | 218,116 | 1,328,721 | 18,140 | |
| Krasnoyarsk Territory | 712,905 | 90,300 | 606,706 | 15,899 | 792,953 | 107,166 | 675,947 | 9,840 | |
| Irkutsk Region | 331,113 | 35,668 | 282,945 | 12,500 | 372,681 | 46,201 | 319,480 | 7,000 | |
| Chita Region | 69,607 | 7,915 | 61,692 | 0 | 68,885 | 12,491 | 56,394 | 0 | |
| Republic of Buryatia | 95,497 | 13,438 | 81,259 | 800 | 274,182 | 29,132 | 245,050 | 0 | |
| Republic of Tyva | 9,086 | 2,170 | 6,916 | 0 | 9,837 | 2,343 | 7,494 | 0 | |
| Republic of Khakassia | 47,346 | 18,663 | 28,683 | 0 | 46,439 | 20,783 | 24,356 | 1,300 | |
| FAR EAST | 2,029,522 | 244,514 | 1,739,434 | 45,574 | 2,577,556 | 290,561 | 2,215,295 | 71,700 | |
| Primorski Territory | 566,416 | 32,424 | 528,281 | 5,711 | 625,420 | 53,112 | 560,297 | 12,011 | |
| Khabarovsk Territory | 738,803 | 67,730 | 669,399 | 1,674 | 1,072,773 | 87,631 | 967,142 | 18,000 | |
| Amur Region | 161,754 | 24,315 | 132,939 | 4,500 | 153,909 | 22,217 | 127,192 | 4,500 | |
| Kamchatka Region | 138,565 | 41,093 | 97,472 | 0 | 187,873 | 45,276 | 142,597 | 0 | |
| Magadan Region | 76,977 | 25,324 | 51,653 | 0 | 85,233 | 26,461 | 58,772 | 0 | |
| Sakhalin Region | 57,176 | 5,487 | 50,189 | 1,500 | 75,582 | 10,037 | 60,545 | 5,000 | |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Republic of Sakha (Yakutia) | 289,831 | 48,141 | 209,501 | 32,189 | 376,766 | 45,827 | 298,750 | 32,189 | |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Kaliningrad Region | 204,237 | 35,273 | 167,254 | 1,710 | 206,186 | 32,280 | 169,196 | 4,710 | |

Table 4.2

Foreign Currency Credits Extended to Enterprises, Organisations, Banks and Individuals

(thousand rubles)

| 1 | 30.06.99 | | | | 30.09.99 | | | |
|---------------------|--------------------|------------------|-----------------------------|-------------------|--------------------|-------------------|-----------------------------|-------------------|
| | Total | of which: | | | Total | of which: | | |
| | | individuals | enterprises & organisations | banks | | individuals | enterprises & organisations | banks |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| Russian Federation | 285,425,203 | 10,793,298 | 171,744,457 | 60,580,468 | 279,172,443 | 1,167,6291 | 169,817,305 | 58,518,676 |
| NORTH | 207,784 | 12,665 | 141,835 | 36,330 | 227,498 | 31,347 | 154,179 | 24,416 |
| Arkhangelsk Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Vologda Region | 128,586 | 5,762 | 122,824 | 0 | 140,933 | 16,160 | 118,503 | 6,270 |
| Murmansk Region | 62,697 | 6,105 | 10,574 | 29,064 | 66,464 | 14,561 | 20,515 | 13,832 |
| Republic of Karelia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Komi Republic | 16,501 | 798 | 8,437 | 7,266 | 20,101 | 626 | 15,161 | 4,314 |
| NORTH-WEST | 13,482,166 | 515,376 | 11,975,369 | 646,784 | 12,854,995 | 474,762 | 10,714,525 | 1,320,516 |
| St. Petersburg | 13,372,645 | 514,183 | 11,899,738 | 614,087 | 12,736,853 | 471,663 | 10,664,191 | 1,255,807 |
| Leningrad Region | 35,730 | 63 | 35,667 | 0 | 7,615 | 2,110 | 5,505 | 0 |
| Novgorod Region | 13,066 | 0 | 13,066 | 0 | 40,428 | 0 | 10,530 | 29,898 |
| Pskov Region | 60,725 | 1,130 | 26,898 | 32,697 | 70,099 | 989 | 34,299 | 34,811 |
| CENTRE | 263,296,144 | 9,700,056 | 152,067,772 | 59,632,347 | 258,026,936 | 10,579,729 | 151,709,165 | 56,977,093 |
| Bryansk Region | 6,247 | 0 | 6,247 | 0 | 3,845 | 0 | 3,845 | 0 |
| Vladimir Region | 2,546 | 0 | 2,546 | 0 | 2,548 | 0 | 2,548 | 0 |
| Ivanovo Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tver Region | 15,642 | 15,277 | 0 | 365 | 20,243 | 19,614 | 251 | 378 |
| Kaluga Region | 2,072 | 1,819 | 253 | 0 | 2,089 | 1,823 | 266 | 0 |
| Kostroma Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moscow | 262,664,664 | 9,511,708 | 151,708,465 | 59,612,074 | 257,058,039 | 10,422,054 | 151,010,229 | 56,909,048 |
| Moscow Region | 540,969 | 165,867 | 291,744 | 19,908 | 866,640 | 126,766 | 633,559 | 62,074 |
| Orel Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ryazan Region | 31,450 | 0 | 31,450 | 0 | 36,061 | 405 | 35,656 | 0 |
| Smolensk Region | 12,225 | 2,537 | 9,688 | 0 | 3,038 | 3,038 | 0 | 0 |
| Tula Region | 7,428 | 60 | 7,266 | 0 | 17,956 | 37 | 17,919 | 0 |
| Yaroslavl Region | 12,901 | 2,788 | 10,113 | 0 | 16,477 | 5,992 | 4,892 | 5,593 |

Cont.
(thousand rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---------------------------------------|-----------|--------|-----------|--------|-----------|--------|-----------|--------|
| VOLGA-VYATKA REGION | 445,562 | 45,926 | 315,021 | 78,231 | 408,648 | 47,721 | 310,220 | 45,144 |
| Nizhni Novgorod Region | 437,817 | 45,871 | 307,331 | 78,231 | 403,042 | 47,697 | 304,638 | 45,144 |
| Kirov Region | 3,971 | 55 | 3,916 | 0 | 182 | 24 | 158 | 0 |
| Republic of Mariy-El | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Mordovia | 3,653 | 0 | 3,653 | 0 | 5,424 | 0 | 5,424 | 0 |
| Chuvash Republic | 121 | 0 | 121 | 0 | 0 | 0 | 0 | 0 |
| CENTRAL-BLACK SOIL REGION | 32,424 | 0 | 32,424 | 0 | 36,266 | 0 | 35,815 | 451 |
| Belgorod Region | 4,314 | 0 | 4,314 | 0 | 4,273 | 0 | 4,273 | 0 |
| Voronezh Region | 12,110 | 0 | 12,110 | 0 | 12,540 | 0 | 12,540 | 0 |
| Kursk Region | 16,000 | 0 | 16,000 | 0 | 19,002 | 0 | 19,002 | 0 |
| Lipetsk Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tambov Region | 0 | 0 | 0 | 0 | 451 | 0 | 0 | 451 |
| VOLGA REGION | 1,340,019 | 76,472 | 1,171,132 | 89,315 | 1,298,796 | 80,451 | 1,149,103 | 66,161 |
| Astrakhan Region | 38,428 | 0 | 38,428 | 0 | 38,694 | 53 | 38,641 | 0 |
| Volgograd Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Samara Region | 404,540 | 52,760 | 274,155 | 77,625 | 464,868 | 55,364 | 352,071 | 57,433 |
| Penza Region | 17,223 | 0 | 10,926 | 6,297 | 17,360 | 198 | 9,160 | 8,002 |
| Saratov Region | 10,092 | 1,501 | 7,889 | 7,02 | 6,031 | 1,458 | 3,847 | 726 |
| Ulyanovsk Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Kalmykia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Tatarstan | 869,736 | 22,211 | 839,734 | 4,691 | 771,843 | 23,378 | 74,5384 | 0 |
| NORTH CAUCASUS | 166,366 | 52,505 | 73,925 | 19,376 | 151,480 | 48,187 | 73,178 | 12,540 |
| Krasnodar Territory | 39,961 | 10,887 | 9,698 | 19,376 | 34,842 | 11,132 | 11,170 | 12,540 |
| Stavropol Territory | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Rostov Region | 107,637 | 23,904 | 63,173 | 0 | 96,583 | 17,932 | 61,076 | 0 |
| Adigei Republic | 1,054 | 0 | 1,054 | 0 | 932 | 0 | 932 | 0 |
| Republic of Dagestan | 17,569 | 17,569 | 0 | 0 | 17,537 | 17,537 | 0 | 0 |
| Kabardino-Balkar Republic | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Northern Ossetia — Alania | 145 | 145 | 0 | 0 | 1,586 | 1,586 | 0 | 0 |
| Karachai-Cherkess Republic | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| URALS | 2,598,511 | 45,489 | 2,485,109 | 48,537 | 2,189,662 | 45,202 | 2,112,233 | 32,227 |
| Kurgan Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Orenburg Region | 1,333 | 0 | 1,333 | 0 | 1,379 | 0 | 1,379 | 0 |

| 1 | End (thousand rubles) | | | | | | | | |
|-----------------------------|--------------------------|----------------|------------------|---------------|------------------|----------------|------------------|---------------|----------|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 9 |
| Perm Region | 6,042 | 2,825 | 3,217 | 0 | 9,392 | 3,122 | 6,270 | 0 | 0 |
| Sverdlovsk Region | 1,498,643 | 29,183 | 1,440,396 | 9,688 | 1,261,545 | 29,149 | 1,209,072 | 23,324 | 0 |
| Chelyabinsk Region | 3,027 | 0 | 3,027 | 0 | 75,205 | 138 | 75,067 | 0 | 0 |
| Republic of Bashkortostan | 1,071,586 | 11,538 | 1,035,828 | 24,220 | 834,827 | 11,373 | 814,551 | 8,903 | 0 |
| Udmurt Republic | 17,880 | 1,943 | 1,308 | 14,629 | 7,314 | 1,420 | 5,894 | 0 | 0 |
| WEST SIBERIA | 2,699,531 | 135,813 | 2,554,030 | 9,688 | 2,638,100 | 158,918 | 2,471,849 | 5,768 | 0 |
| Altai Territory | 7,395 | 2,877 | 4,518 | 0 | 7,891 | 1,652 | 6,239 | 0 | 0 |
| Kemerovo Region | 274,230 | 11,589 | 262,641 | 0 | 164,463 | 11,401 | 153,062 | 0 | 0 |
| Novosibirsk Region | 50,018 | 2,585 | 47,433 | 0 | 29,899 | 2,135 | 27,764 | 0 | 0 |
| Omsk Region | 175,600 | 170 | 175,430 | 0 | 122,099 | 3,155 | 118,944 | 0 | 0 |
| Tomsk Region | 17,567 | 2,700 | 14,867 | 0 | 15,309 | 2,601 | 12,708 | 0 | 0 |
| Tyumen Region | 2,174,721 | 115,892 | 2,049,141 | 9,688 | 2,298,439 | 137,974 | 2,153,132 | 5,768 | 0 |
| Republic of Altai | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| EAST SIBERIA | 460,967 | 149,604 | 292,714 | 18,649 | 583,160 | 153,947 | 419,933 | 9,280 | 0 |
| Krasnoyarsk Territory | 432,137 | 143,070 | 280,106 | 8,961 | 371,125 | 145,968 | 215,877 | 9,280 | 0 |
| Irkutsk Region | 25,132 | 6,243 | 9,201 | 9,688 | 58,572 | 7,630 | 50,942 | 0 | 0 |
| Chita Region | 1,650 | 291 | 1,359 | 0 | 767 | 349 | 418 | 0 | 0 |
| Republic of Buryatia | 2,048 | 0 | 2,048 | 0 | 152,696 | 0 | 152,696 | 0 | 0 |
| Republic of Tyva | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Khakassia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| FAR EAST | 510,654 | 33,523 | 477,131 | 0 | 537,604 | 31,335 | 481,189 | 25,080 | 0 |
| Primorski Territory | 282,477 | 7,549 | 274,928 | 0 | 163,269 | 3,269 | 160,000 | 0 | 0 |
| Khabarovsk Territory | 53,837 | 16,446 | 37,391 | 0 | 201,956 | 11,342 | 165,534 | 25,080 | 0 |
| Amur Region | 2,094 | 0 | 2,094 | 0 | 2,168 | 0 | 2,168 | 0 | 0 |
| Kamchatka Region | 131,579 | 908 | 130,671 | 0 | 118,096 | 2,236 | 115,860 | 0 | 0 |
| Magadan Region | 21,949 | 7,595 | 14,354 | 0 | 22,449 | 13,180 | 9,269 | 0 | 0 |
| Sakhalin Region | 4,844 | 0 | 4,844 | 0 | 11,286 | 0 | 11,286 | 0 | 0 |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Sakha (Yakutia) | 13,874 | 1,025 | 12,849 | 0 | 18,380 | 1,308 | 17,072 | 0 | 0 |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kaliningrad Region | 185,075 | 25,869 | 157,995 | 1,211 | 219,298 | 24,692 | 185,916 | 0 | 0 |

Table 4.3

Overdue Debt on Credits Extended to Enterprises, Organisations, Banks and Individuals

(thousand rubles)

| 1 | 30.06.99 | | | | | | 30.09.99 | | | | | |
|---------------------|---|---------------------|---|---------------------|---|---------------------|---|---------------------|---|---------------------|---|---------------------|
| | overdue debt on credits extended to enterprises & organisations | | overdue debt on credits extended to individuals | | overdue debt on credits extended to banks | | overdue debt on credits extended to enterprises & organisations | | overdue debt on credits extended to individuals | | overdue debt on credits extended to banks | |
| | in rubles | in foreign currency | in rubles | in foreign currency | in rubles | in foreign currency | in rubles | in foreign currency | in rubles | in foreign currency | in rubles | in foreign currency |
| Russian Federation | 12,586,905 | 22,733,905 | 719,611 | 761,050 | 1,512,054 | 4,532,901 | 10,651,037 | 18,600,338 | 697,305 | 748,109 | 628,9530 | 3441,166 |
| NORTH | 33,477 | 170 | 5,195 | 0 | 75 | 0 | 32,509 | 0 | 5,200 | 0 | 75 | 0 |
| Arkhangelsk Region | 2,682 | 0 | 501 | 0 | 75 | 0 | 2,583 | 0 | 481 | 0 | 75 | 0 |
| Vologda Region | 26,907 | 25 | 3,698 | 0 | 0 | 0 | 26,921 | 0 | 3,752 | 0 | 0 | 0 |
| Murmansk Region | 1,069 | 0 | 360 | 0 | 0 | 0 | 998 | 0 | 354 | 0 | 0 | 0 |
| Republic of Karelia | 18 | 0 | 0 | 0 | 0 | 0 | 18 | 0 | 0 | 0 | 0 | 0 |
| Komi Republic | 2,801 | 145 | 636 | 0 | 0 | 0 | 1,989 | 0 | 613 | 0 | 0 | 0 |
| NORTH-WEST | 333,855 | 980,838 | 18,401 | 37,143 | 44,135 | 103,987 | 276,492 | 786,511 | 18,482 | 33,703 | 43,235 | 107,679 |
| St. Petersburg | 253,692 | 945,171 | 13,142 | 37,128 | 44,135 | 103,987 | 209,798 | 781,006 | 13,743 | 33,687 | 43,235 | 107,679 |
| Leningrad Region | 72,606 | 35,667 | 3,535 | 15 | 0 | 0 | 59,797 | 5,505 | 2,995 | 16 | 0 | 0 |
| Novgorod Region | 2,789 | 0 | 147 | 0 | 0 | 0 | 2,771 | 0 | 126 | 0 | 0 | 0 |
| Pskov Region | 4,768 | 0 | 1,577 | 0 | 0 | 0 | 4,126 | 0 | 1,618 | 0 | 0 | 0 |
| CENTRE | 10,098,084 | 21,118,067 | 461,622 | 670,712 | 1,324,486 | 4,412,113 | 8,509,215 | 17,318,947 | 450,355 | 655,187 | 6,110,910 | 3,320,947 |
| Bryansk Region | 13,733 | 0 | 191 | 0 | 0 | 0 | 14,173 | 0 | 190 | 0 | 0 | 0 |
| Vladimir Region | 7,832 | 0 | 93 | 0 | 430 | 0 | 6,428 | 0 | 73 | 0 | 430 | 0 |
| Ivanovo Region | 5,745 | 0 | 72 | 0 | 450 | 0 | 4,950 | 0 | 58 | 0 | 450 | 0 |
| Tver Region | 252,160 | 0 | 13,900 | 978 | 80,730 | 0 | 223,038 | 0 | 14,061 | 6,546 | 74,871 | 0 |
| Kaluga Region | 4,205 | 253 | 4,017 | 1,690 | 0 | 0 | 2,475 | 266 | 3,891 | 1,456 | 0 | 0 |
| Kostroma Region | 1,834 | 0 | 402 | 0 | 0 | 0 | 1,225 | 0 | 292 | 0 | 0 | 0 |
| Moscow | 9,696,288 | 21,112,862 | 432,900 | 662,530 | 1,236,267 | 4,412,113 | 8,161,628 | 17,317,177 | 425,078 | 641,785 | 6,029,144 | 3,320,947 |
| Moscow Region | 28,035 | 4,952 | 5,503 | 5,478 | 6,514 | 0 | 21,251 | 1,504 | 3,063 | 5,400 | 5,920 | 0 |
| Orel Region | 841 | 0 | 16 | 0 | 0 | 0 | 590 | 0 | 61 | 0 | 0 | 0 |
| Ryazan Region | 11,809 | 0 | 917 | 0 | 0 | 0 | 11,504 | 0 | 847 | 0 | 0 | 0 |
| Smolensk Region | 1,168 | 0 | 908 | 0 | 0 | 0 | 886 | 0 | 527 | 0 | 0 | 0 |
| Tula Region | 37,300 | 0 | 1,671 | 36 | 0 | 0 | 25,646 | 0 | 1,300 | 0 | 0 | 0 |
| Yaroslavl Region | 37,134 | 0 | 1,032 | 0 | 95 | 0 | 35,421 | 0 | 914 | 0 | 95 | 0 |

Cont.

(thousand rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|---------------------------------------|---------|--------|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|
| VOLGA-VYATKA REGION | 93,895 | 33,794 | 9,154 | 6,111 | 500 | 0 | 84,001 | 32,553 | 7,811 | 7,377 | 400 | 0 |
| Nizhni Novgorod Region | 69,219 | 33,771 | 7,142 | 6,056 | 400 | 0 | 62,865 | 32,529 | 5,734 | 7,353 | 300 | 0 |
| Kirov Region | 15,438 | 23 | 585 | 55 | 0 | 0 | 12,718 | 24 | 602 | 24 | 0 | 0 |
| Republic of Mariy-El | 1,546 | 0 | 9 | 0 | 0 | 0 | 1,457 | 0 | 9 | 0 | 0 | 0 |
| Republic of Mordovia | 5,145 | 0 | 709 | 0 | 100 | 0 | 4,841 | 0 | 768 | 0 | 100 | 0 |
| Chuvash Republic | 2,547 | 0 | 709 | 0 | 0 | 0 | 2,120 | 0 | 698 | 0 | 0 | 0 |
| CENTRAL-BLACK SOIL REGION | 107,391 | 12,110 | 2,960 | 0 | 0 | 0 | 99,108 | 12,540 | 2,970 | 0 | 0 | 0 |
| Belgorod Region | 22,152 | 0 | 1,017 | 0 | 0 | 0 | 20,365 | 0 | 1,042 | 0 | 0 | 0 |
| Voronezh Region | 63,491 | 12,110 | 1,007 | 0 | 0 | 0 | 59,611 | 12,540 | 1,067 | 0 | 0 | 0 |
| Kursk Region | 8,079 | 0 | 173 | 0 | 0 | 0 | 7,596 | 0 | 166 | 0 | 0 | 0 |
| Lipetsk Region | 4,983 | 0 | 716 | 0 | 0 | 0 | 4,264 | 0 | 648 | 0 | 0 | 0 |
| Tambov Region | 8,686 | 0 | 47 | 0 | 0 | 0 | 7,272 | 0 | 47 | 0 | 0 | 0 |
| VOLGA REGION | 227,929 | 71,393 | 27,655 | 2,470 | 17,855 | 4,691 | 185,320 | 63,929 | 26,611 | 2,799 | 20,675 | 0 |
| Astrakhan Region | 6,327 | 0 | 1,279 | 0 | 0 | 0 | 3,968 | 0 | 1,028 | 0 | 0 | 0 |
| Volgograd Region | 6,696 | 0 | 2,454 | 0 | 275 | 0 | 5,994 | 0 | 2,665 | 0 | 275 | 0 |
| Samara Region | 47,523 | 28,881 | 13,894 | 0 | 8,378 | 0 | 34,586 | 29,906 | 14,123 | 243 | 8,364 | 0 |
| Penza Region | 4,580 | 0 | 387 | 0 | 0 | 0 | 3,255 | 0 | 393 | 0 | 0 | 0 |
| Saratov Region | 65,136 | 0 | 3,769 | 774 | 0 | 0 | 51,194 | 0 | 3,056 | 801 | 0 | 0 |
| Ulyanovsk Region | 4,717 | 0 | 269 | 0 | 0 | 0 | 4,963 | 0 | 157 | 0 | 0 | 0 |
| Republic of Kalmykia | 319 | 0 | 16 | 0 | 0 | 0 | 105 | 0 | 16 | 0 | 0 | 0 |
| Republic of Tatarstan | 92,631 | 42,512 | 5,587 | 1,696 | 9,202 | 4,691 | 81,255 | 34,023 | 5,173 | 1,755 | 12,036 | 0 |
| NORTH CAUCASUS | 276,677 | 14,984 | 55,470 | 1,399 | 19,947 | 12,110 | 250,753 | 15,570 | 55,416 | 1,448 | 21,901 | 12,540 |
| Krasnodar Territory | 66,778 | 3,633 | 10,198 | 830 | 19,369 | 12,110 | 64,441 | 3,762 | 10,535 | 859 | 21,468 | 12,540 |
| Stavropol Territory | 21,620 | 0 | 3,250 | 0 | 300 | 0 | 20,657 | 0 | 2,506 | 0 | 300 | 0 |
| Republic of Ingushetia | 145 | 0 | 0 | 0 | 0 | 0 | 145 | 0 | 0 | 0 | 0 | 0 |
| Rostov Region | 121,413 | 11,351 | 4,717 | 569 | 35 | 0 | 96,086 | 11,808 | 5,201 | 589 | 35 | 0 |
| Adigei Republic | 2,064 | 0 | 821 | 0 | 0 | 0 | 2,659 | 0 | 769 | 0 | 0 | 0 |
| Republic of Dagestan | 36,394 | 0 | 29,234 | 0 | 38 | 0 | 35,080 | 0 | 29,164 | 0 | 38 | 0 |
| Kabardino-Balkar Republic | 8,835 | 0 | 1,149 | 0 | 200 | 0 | 8,860 | 0 | 659 | 0 | 55 | 0 |
| Republic of Northern Ossetia — Alania | 12,416 | 0 | 4,765 | 0 | 0 | 0 | 16,309 | 0 | 5,017 | 0 | 0 | 0 |
| Karachai-Cherkess Republic | 7,012 | 0 | 1,336 | 0 | 5 | 0 | 6,516 | 0 | 1,565 | 0 | 5 | 0 |
| URALS | 451,114 | 94,115 | 39,444 | 10,707 | 41,646 | 0 | 471,716 | 58,806 | 40,802 | 11,252 | 41,146 | 0 |
| Kurgan Region | 6,680 | 0 | 1,084 | 0 | 39 | 0 | 5,431 | 0 | 1,076 | 0 | 39 | 0 |
| Orenburg Region | 8,796 | 0 | 1,308 | 0 | 0 | 0 | 9,280 | 0 | 1,197 | 0 | 0 | 0 |

| 1 | End (thousand rubles) | | | | | | | | | | | | |
|-----------------------------|--------------------------|----------------|---------------|---------------|---------------|----------|----------------|----------------|---------------|---------------|---------------|----------|--|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | |
| Perm Region | 14,089 | 0 | 3,349 | 0 | 2,000 | 0 | 13,138 | 0 | 4,084 | 0 | 2,000 | 0 | |
| Sverdlovsk Region | 217,354 | 63,295 | 18,181 | 5,976 | 22,056 | 0 | 261,500 | 37,142 | 18,186 | 5,648 | 21,556 | 0 | |
| Chelyabinsk Region | 41,321 | 605 | 6,193 | 0 | 3,670 | 0 | 37,767 | 627 | 6,037 | 0 | 3,670 | 0 | |
| Republic of Bashkortostan | 137,571 | 30,215 | 4,969 | 3,716 | 11,649 | 0 | 126,563 | 21,037 | 4,574 | 4,994 | 11,649 | 0 | |
| Udmurt Republic | 25,303 | 0 | 4,360 | 1,015 | 2,232 | 0 | 18,037 | 0 | 5,648 | 610 | 2,232 | 0 | |
| WEST SIBERIA | 402,160 | 189,310 | 56,264 | 15,308 | 14,697 | 0 | 289,394 | 188,248 | 48,233 | 18,516 | 11,681 | 0 | |
| Altai Territory | 7,491 | 0 | 2,074 | 0 | 400 | 0 | 4,095 | 0 | 1,277 | 0 | 400 | 0 | |
| Kemerovo Region | 159,301 | 55,601 | 8,677 | 2,171 | 3,429 | 0 | 95,204 | 117,010 | 7,557 | 2,248 | 3,429 | 0 | |
| Novosibirsk Region | 8,075 | 439 | 3,602 | 357 | 981 | 0 | 15,190 | 453 | 2,285 | 370 | 591 | 0 | |
| Omsk Region | 37,296 | 57,540 | 1,869 | 0 | 0 | 0 | 33,625 | 2,738 | 2,422 | 0 | 0 | 0 | |
| Tomsk Region | 27,855 | 3,774 | 1,461 | 551 | 0 | 0 | 31,663 | 1,221 | 1,858 | 567 | 0 | 0 | |
| Tyumen Region | 159,298 | 71,956 | 37,743 | 12,229 | 9,887 | 0 | 106,602 | 66,826 | 32,087 | 15,331 | 7,261 | 0 | |
| Republic of Altai | 2,844 | 0 | 838 | 0 | 0 | 0 | 3,015 | 0 | 747 | 0 | 0 | 0 | |
| EAST SIBERIA | 215,728 | 54,864 | 17,588 | 8,047 | 7,429 | 0 | 139,567 | 41,276 | 16,520 | 9,833 | 597 | 0 | |
| Krasnoyarsk Territory | 172,234 | 52,816 | 10,916 | 8,047 | 6,629 | 0 | 100,763 | 39,155 | 10,077 | 9,758 | 597 | 0 | |
| Irkutsk Region | 13,020 | 0 | 2,836 | 0 | 0 | 0 | 12,039 | 0 | 2,587 | 75 | 0 | 0 | |
| Chita Region | 14,684 | 0 | 1,142 | 0 | 0 | 0 | 14,623 | 0 | 2,808 | 0 | 0 | 0 | |
| Republic of Buryatia | 14,670 | 2,048 | 1,677 | 0 | 800 | 0 | 10,988 | 2,121 | 287 | 0 | 0 | 0 | |
| Republic of Tyva | 964 | 0 | 906 | 0 | 0 | 0 | 1,014 | 0 | 676 | 0 | 0 | 0 | |
| Republic of Khakassia | 156 | 0 | 111 | 0 | 0 | 0 | 140 | 0 | 85 | 0 | 0 | 0 | |
| FAR EAST | 330,333 | 131,644 | 24,340 | 1,882 | 41,074 | 0 | 297,831 | 48,504 | 23,631 | 445 | 38,700 | 0 | |
| Primorski Territory | 114,920 | 99,368 | 4,481 | 1,882 | 2,711 | 0 | 92,312 | 19,924 | 4,382 | 445 | 2,011 | 0 | |
| Khabarovsk Territory | 91,517 | 14,240 | 4,669 | 0 | 1,674 | 0 | 70,039 | 8,821 | 3,561 | 0 | 0 | 0 | |
| Amur Region | 37,584 | 2,094 | 1,761 | 0 | 4,500 | 0 | 67,662 | 2,168 | 1,627 | 0 | 4,500 | 0 | |
| Kamchatka Region | 17,958 | 5,515 | 5,594 | 0 | 0 | 0 | 16,182 | 5,535 | 7,237 | 0 | 0 | 0 | |
| Magadan Region | 12,802 | 0 | 1,124 | 0 | 0 | 0 | 15,549 | 0 | 934 | 0 | 0 | 0 | |
| Sakhalin Region | 1,001 | 0 | 295 | 0 | 0 | 0 | 1,210 | 0 | 297 | 0 | 0 | 0 | |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Republic of Sakha (Yakutia) | 54,551 | 10,427 | 6,416 | 0 | 32,189 | 0 | 34,877 | 12,056 | 5,593 | 0 | 32,189 | 0 | |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Kaliningrad Region | 16,262 | 32,616 | 1,518 | 7,271 | 210 | 0 | 15,131 | 33,454 | 1,274 | 7,549 | 210 | 0 | |

Table 4.4

Composition and Structure of Investment Portfolio of Credit Institutions

(thousand rubles)

| 1 | 30.06.99 | | | | | 30.09.99 | | | | |
|---------------------|--------------------------------|---------------------------|----------------------|---|------------------|--------------------------------|---------------------------|----------------------|---|------------------|
| | Investment in debt instruments | | Investment in stocks | Stakes in subsidiary and affiliated joint stock companies | Other stakes | Investment in debt instruments | | Investment in stocks | Stakes in subsidiary and affiliated joint stock companies | Other stakes |
| | Total | of which: govt securities | | | | Total | of which: govt securities | | | |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | |
| Russian Federation | 206,757,733 | 192,162,763 | 11,843,488 | 6,202,394 | 2,131,185 | 213,772,274 | 199,319,209 | 8,783,897 | 4,936,473 | 2,043,765 |
| NORTH | 214,333 | 200,679 | 47,905 | 612 | 16,516 | 229,843 | 216,540 | 42,317 | 1,625 | 16,399 |
| Arkhangelsk Region | 4,530 | 4,530 | 428 | 0 | 232 | 4,530 | 4,530 | 1,135 | 33 | 231 |
| Vologda Region | 88,313 | 78,232 | 37,136 | 447 | 13,644 | 85,251 | 74,754 | 37,140 | 447 | 13,558 |
| Murmansk Region | 79,039 | 79,039 | 7,579 | 100 | 1,179 | 79,361 | 79,361 | 1,591 | 100 | 1,149 |
| Republic of Karelia | 3,343 | 3,343 | 93 | 0 | 0 | 3,118 | 3,118 | 93 | 0 | 0 |
| Komi Republic | 39,108 | 35,535 | 2,669 | 65 | 1,461 | 57,583 | 54,777 | 2,358 | 1,045 | 1,461 |
| NORTH-WEST | 2,594,891 | 2,381,292 | 110,514 | 46,911 | 15,769 | 3,344,726 | 3,188,350 | 143,120 | 47,412 | 15,016 |
| St. Petersburg | 2,580,197 | 2,368,447 | 100,253 | 46,606 | 14,745 | 3,324,545 | 3,169,273 | 133,928 | 47,107 | 13,991 |
| Leningrad Region | 8,336 | 7,572 | 4,521 | 284 | 12 | 15,152 | 14,388 | 3,722 | 284 | 13 |
| Novgorod Region | 5,465 | 4,380 | 4,987 | 0 | 1,012 | 4,136 | 3,796 | 4,835 | 0 | 1,012 |
| Pskov Region | 893 | 893 | 753 | 21 | 0 | 893 | 893 | 635 | 21 | 0 |
| CENTRE | 198,436,206 | 184,233,307 | 10,814,034 | 5,987,525 | 1,742,218 | 204,386,865 | 190,230,082 | 7,703,635 | 4,728,151 | 1,627,131 |
| Bryansk Region | 0 | 0 | 1,053 | 200 | 230 | 0 | 0 | 1,018 | 200 | 228 |
| Vladimir Region | 3,256 | 3,256 | 100 | 0 | 30 | 4,364 | 4,364 | 100 | 0 | 30 |
| Ivanovo Region | 4,926 | 4,626 | 1,954 | 0 | 643 | 4,826 | 4,526 | 1,854 | 0 | 643 |
| Tver Region | 6,438 | 6,438 | 5,699 | 491 | 689 | 206,465 | 5,880 | 5,715 | 491 | 975 |
| Kaluga Region | 3,726 | 3,726 | 232 | 0 | 1,464 | 3,721 | 3,721 | 232 | 0 | 1,209 |
| Kostroma Region | 501 | 0 | 28 | 0 | 0 | 357 | 0 | 28 | 0 | 0 |
| Moscow | 197,831,966 | 183,632,905 | 10,740,396 | 5,939,739 | 1,682,509 | 203,800,238 | 189,847,734 | 7,632,098 | 4,680,442 | 1,567,069 |
| Moscow Region | 492,775 | 490,798 | 51,423 | 46,590 | 50,886 | 220,426 | 218,449 | 49,472 | 46,590 | 51,106 |
| Orel Region | 2,781 | 2,781 | 81 | 31 | 299 | 2,781 | 2,781 | 81 | 31 | 369 |
| Ryazan Region | 30,429 | 30,429 | 1,717 | 154 | 1,489 | 92,695 | 92,695 | 1,801 | 70 | 1,524 |
| Smolensk Region | 18,156 | 18,156 | 1,661 | 0 | 41 | 18,140 | 18,140 | 2,440 | 0 | 41 |
| Tula Region | 19,682 | 19,682 | 7,169 | 318 | 3,459 | 13,353 | 13,353 | 6,370 | 325 | 3,458 |
| Yaroslavl Region | 21,570 | 20,510 | 2,521 | 2 | 479 | 19,499 | 18,439 | 2,426 | 2 | 479 |

Cont.

(thousand rubles)

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---------------------------------------|-----------|-----------|---------|---------|-----------|-----------|---------|--------|---------|----|----|
| VOLGA-VYATKA REGION | 262,991 | 247,454 | 88,150 | 22,734 | 237,100 | 232,502 | 50,798 | 659 | 15,152 | | |
| Nizhni Novgorod Region | 240,402 | 227,183 | 76,392 | 21,364 | 215,763 | 212,575 | 37,663 | 619 | 13,946 | | |
| Kirov Region | 409 | 409 | 434 | 31 | 409 | 409 | 410 | 0 | 31 | | |
| Republic of Mariy-El | 612 | 612 | 1,223 | 58 | 612 | 612 | 1,605 | 30 | 70 | | |
| Republic of Mordovia | 18,860 | 18,860 | 9,831 | 1,015 | 18,881 | 18,881 | 10,752 | 10 | 844 | | |
| Chuvash Republic | 2,708 | 390 | 270 | 266 | 1,435 | 25 | 368 | 0 | 261 | | |
| CENTRAL-BLACK SOIL REGION | 61,456 | 60,200 | 14,667 | 3,427 | 66,666 | 65,410 | 15,935 | 1,443 | 3,118 | | |
| Belgorod Region | 23,609 | 23,609 | 1,415 | 120 | 25,511 | 25,511 | 1,948 | 9 | 120 | | |
| Voronezh Region | 21,567 | 20,311 | 8,248 | 2,171 | 24,803 | 23,547 | 9,059 | 1,283 | 1,862 | | |
| Kursk Region | 10,974 | 10,974 | 3,073 | 702 | 10,977 | 10,977 | 3,127 | 0 | 702 | | |
| Lipetsk Region | 40 | 40 | 1,850 | 311 | 40 | 40 | 1,552 | 89 | 311 | | |
| Tambov Region | 5,266 | 5,266 | 81 | 123 | 5,335 | 5,335 | 249 | 62 | 123 | | |
| VOLGA REGION | 1,067,331 | 1,048,714 | 215,915 | 84,275 | 1,214,375 | 1,189,195 | 164,789 | 86,015 | 89,353 | | |
| Astrakhan Region | 195,630 | 187,290 | 6,848 | 1,957 | 187,970 | 179,803 | 6,948 | 2,138 | 1,878 | | |
| Volgograd Region | 25,716 | 24,962 | 3,870 | 538 | 31,531 | 27,214 | 3,831 | 0 | 534 | | |
| Samara Region | 412,870 | 412,629 | 91,888 | 15,638 | 478,782 | 476,878 | 47,304 | 2,102 | 13,294 | | |
| Penza Region | 30,160 | 30,160 | 275 | 379 | 23,312 | 23,312 | 523 | 317 | 373 | | |
| Saratov Region | 55,532 | 55,310 | 11,382 | 1,888 | 77,157 | 76,935 | 12,078 | 18,309 | 1,898 | | |
| Ulyanovsk Region | 43,456 | 43,456 | 2,254 | 50 | 43,456 | 43,456 | 2,024 | 0 | 320 | | |
| Republic of Kalmykia | 24,560 | 24,560 | 1,174 | 501 | 24,560 | 24,560 | 847 | 0 | 353 | | |
| Republic of Tatarstan | 279,407 | 270,347 | 98,224 | 63,324 | 347,607 | 337,037 | 91,234 | 63,149 | 70,703 | | |
| NORTH CAUCASUS | 1,027,152 | 1,020,729 | 68,837 | 24,149 | 1,006,312 | 1,000,232 | 68,128 | 3,129 | 29,290 | | |
| Krasnodar Territory | 112,836 | 112,636 | 12,383 | 4,689 | 112,419 | 112,219 | 7,265 | 17 | 4,554 | | |
| Stavropol Territory | 8,036 | 7,801 | 3,050 | 40 | 5,813 | 5,549 | 1,975 | 227 | 40 | | |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Rostov Region | 43,487 | 43,487 | 47,556 | 11,258 | 43,732 | 43,732 | 44,006 | 2,665 | 16,484 | | |
| Adigei Republic | 973 | 973 | 234 | 193 | 973 | 973 | 234 | 0 | 195 | | |
| Republic of Dagestan | 837,591 | 836,016 | 4,048 | 5,541 | 819,285 | 817,943 | 13,082 | 0 | 5,589 | | |
| Kabardino-Balkar Republic | 8,346 | 3,933 | 942 | 468 | 8,207 | 3,933 | 942 | 220 | 468 | | |
| Republic of Northern Ossetia — Alania | 11,157 | 11,157 | 494 | 1,694 | 11,157 | 11,157 | 494 | 0 | 1,694 | | |
| Karachai-Cherkess Republic | 4,726 | 4,726 | 130 | 266 | 4,726 | 4,726 | 130 | 0 | 266 | | |
| URALS | 1,947,493 | 1,886,908 | 231,232 | 158,576 | 2,131,783 | 2,082,635 | 192,131 | 40,740 | 187,141 | | |
| Kurgan Region | 639 | 639 | 0 | 68 | 639 | 639 | 0 | 0 | 68 | | |
| Orenburg Region | 6,450 | 6,287 | 6,957 | 1,495 | 4,323 | 4,259 | 5,502 | 200 | 1,428 | | |

| 1 | End (thousand rubles) | | | | | | | | | | |
|-----------------------------|--------------------------|----------------|----------------|---------------|---------------|----------------|----------------|----------------|---------------|---------------|--|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | |
| Perm Region | 28,867 | 28,831 | 21,234 | 468 | 2,836 | 30,076 | 30,040 | 13,981 | 443 | 2,484 | |
| Sverdlovsk Region | 377,380 | 375,838 | 146,674 | 18,924 | 127,303 | 380,857 | 379,785 | 105,513 | 19,799 | 127,421 | |
| Chelyabinsk Region | 199,681 | 163,524 | 27,631 | 1,105 | 8,212 | 188,337 | 165,979 | 29,228 | 1,671 | 11,162 | |
| Republic of Bashkortostan | 1,320,975 | 1,298,578 | 13,536 | 17,288 | 16,699 | 1,511,581 | 1,486,253 | 21,858 | 17,288 | 42,687 | |
| Udmurt Republic | 13,501 | 13,211 | 15,200 | 1,290 | 1,963 | 15,970 | 15,680 | 16,049 | 1,339 | 1,891 | |
| WEST SIBERIA | 349,384 | 332,131 | 164,089 | 19,442 | 43,371 | 375,317 | 360,935 | 326,014 | 18,527 | 44,224 | |
| Altai Territory | 10,121 | 10,097 | 2,090 | 36 | 2,614 | 9,854 | 9,854 | 2,390 | 36 | 2,352 | |
| Kemerovo Region | 120,234 | 119,432 | 63,799 | 2,563 | 2,335 | 127,414 | 127,182 | 55,920 | 2,860 | 3,467 | |
| Novosibirsk Region | 65,997 | 55,966 | 19,163 | 7,356 | 3,233 | 69,465 | 61,711 | 18,886 | 7,356 | 3,338 | |
| Omsk Region | 52,620 | 50,567 | 23,250 | 1,099 | 15,584 | 64,304 | 62,251 | 15,191 | 1,100 | 15,593 | |
| Tomsk Region | 3,083 | 2,490 | 6,322 | 182 | 3,386 | 3,138 | 2,545 | 6,322 | 182 | 3,498 | |
| Tyumen Region | 96,191 | 92,441 | 48,997 | 8,175 | 16,020 | 100,004 | 96,254 | 226,787 | 6,992 | 15,906 | |
| Republic of Altai | 1,138 | 1,138 | 468 | 31 | 199 | 1,138 | 1,138 | 518 | 1 | 70 | |
| EAST SIBERIA | 220,222 | 181,657 | 20,186 | 4,366 | 3,684 | 128,271 | 10,9350 | 20,416 | 3,826 | 2,812 | |
| Krasnoyarsk Territory | 29,943 | 29,934 | 10,892 | 29 | 2,856 | 29,778 | 29,769 | 11,756 | 28 | 2,216 | |
| Irkutsk Region | 105,729 | 72,146 | 6,986 | 3,169 | 214 | 87,416 | 72,133 | 6,985 | 3,148 | 218 | |
| Chita Region | 106 | 106 | 374 | 0 | 0 | 108 | 108 | 110 | 0 | 0 | |
| Republic of Buryatia | 77,772 | 72,799 | 1,887 | 1,168 | 614 | 3,767 | 138 | 1,456 | 650 | 378 | |
| Republic of Tva | 5,800 | 5,800 | 24 | 0 | 0 | 5,796 | 5,796 | 24 | 0 | 0 | |
| Republic of Khakassia | 872 | 872 | 23 | 0 | 0 | 1,406 | 1,406 | 85 | 0 | 0 | |
| FAR EAST | 455,787 | 452,878 | 60,485 | 6,169 | 10,800 | 526,626 | 524,782 | 49,143 | 4,669 | 8,757 | |
| Primorski Territory | 307,327 | 307,327 | 23,241 | 519 | 4,566 | 360,880 | 360,880 | 14,357 | 519 | 4,113 | |
| Khabarovsk Territory | 43,480 | 42,983 | 7,644 | 14 | 377 | 68,356 | 67,859 | 7,236 | 18 | 608 | |
| Amur Region | 0 | 0 | 405 | 0 | 26 | 0 | 0 | 278 | 0 | 26 | |
| Kamchatka Region | 45,193 | 45,193 | 13,167 | 3,815 | 3,218 | 41,984 | 41,984 | 12,907 | 3,811 | 1,744 | |
| Magadan Region | 32,124 | 32,124 | 138 | 75 | 425 | 32,124 | 32,124 | 138 | 75 | 425 | |
| Sakhalin Region | 24,849 | 24,849 | 7,782 | 246 | 52 | 21,419 | 21,419 | 7,782 | 246 | 52 | |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Republic of Sakha (Yakutia) | 2,814 | 402 | 8,108 | 1,500 | 2,136 | 1,863 | 516 | 6,445 | 0 | 1,789 | |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Kaliningrad Region | 120,487 | 116,814 | 7,474 | 277 | 5,666 | 124,390 | 119,196 | 7,471 | 277 | 5,372 | |

Table 4.5

Discounted Promissory Notes

| | 30.06.99 | | | | 30.09.99 | | |
|---------------------|--|--|--|-------------------|--|---|--|
| | Discounted notes denominated in rubles | | Discounted notes denominated in foreign currency | Total | Discounted notes denominated in rubles | | Discounted notes denominated in foreign currency |
| | Total | of which: notes issued and guaranteed by authorities 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 | 57,686,340 | 310,734 | 21,416,793 | 70,343,678 | 328,800 | 7,445,034 | |
| NORTH | 324,636 | 8,924 | 0 | 463,717 | 14,302 | 0 | |
| Arkhangelsk Region | 16,274 | 272 | 0 | 18,396 | 563 | 0 | |
| Vologda Region | 138,557 | 0 | 0 | 225,902 | 0 | 0 | |
| Murmansk Region | 18,477 | 0 | 0 | 35,442 | 0 | 0 | |
| Republic of Karelia | 0 | 0 | 0 | 0 | 0 | 0 | |
| Komi Republic | 151,328 | 8,652 | 0 | 183,977 | 13,739 | 0 | |
| NORTH-WEST | 3,968,068 | 815 | 745,873 | 3,587,256 | 0 | 45,011 | |
| St. Petersburg | 3,873,037 | 0 | 745,873 | 3,470,105 | 0 | 45,011 | |
| Leningrad Region | 78,536 | 815 | 0 | 66,805 | 0 | 0 | |
| Novgorod Region | 8,507 | 0 | 0 | 7,266 | 0 | 0 | |
| Pskov Region | 7,988 | 0 | 0 | 43,080 | 0 | 0 | |
| CENTRE | 42,138,818 | 8,255 | 20,266,238 | 50,262,717 | 10,359 | 7,074,585 | |
| Bryansk Region | 46,660 | 878 | 0 | 57,662 | 29 | 0 | |
| Vladimir Region | 5,128 | 0 | 0 | 10,248 | 0 | 0 | |
| Ivanovo Region | 20,222 | 0 | 0 | 24,285 | 0 | 0 | |
| Tver Region | 216,781 | 0 | 70,390 | 146,116 | 0 | 45,925 | |
| Kaluga Region | 45,986 | 0 | 0 | 20,085 | 0 | 0 | |
| Kostroma Region | 9,192 | 0 | 0 | 7,664 | 0 | 0 | |
| Moscow | 40,843,367 | 7,377 | 20,169,188 | 48,840,150 | 10,330 | 7,028,660 | |
| Moscow Region | 629,038 | 0 | 26,660 | 820,782 | 0 | 0 | |
| Orel Region | 15,133 | 0 | 0 | 6,132 | 0 | 0 | |
| Ryazan Region | 97,630 | 0 | 0 | 84,390 | 0 | 0 | |
| Smolensk Region | 72,444 | 0 | 0 | 79,201 | 0 | 0 | |
| Tula Region | 61,746 | 0 | 0 | 80,457 | 0 | 0 | |
| Yaroslavl Region | 75,491 | 0 | 0 | 85,545 | 0 | 0 | |

(thousand rubles)

Cont.
(thousand rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---------------------------------------|-----------|---------|---------|-----------|---------|---------|
| VOLGA-VYATKA REGION | 404,777 | 874 | 31,486 | 391,517 | 995 | 61,696 |
| Nizhni Novgorod Region | 371,869 | 0 | 31,486 | 363,014 | 0 | 61,696 |
| Kirov Region | 14,264 | 0 | 0 | 11,202 | 0 | 0 |
| Republic of Mariy-El | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Mordovia | 9,489 | 0 | 0 | 9,451 | 0 | 0 |
| Chuvash Republic | 9,155 | 874 | 0 | 7,850 | 995 | 0 |
| CENTRAL-BLACK SOIL REGION | 67,154 | 0 | 0 | 64,913 | 0 | 0 |
| Belgorod Region | 30,641 | 0 | 0 | 29,446 | 0 | 0 |
| Voronezh Region | 9,949 | 0 | 0 | 12,466 | 0 | 0 |
| Kursk Region | 15,790 | 0 | 0 | 15,529 | 0 | 0 |
| Lipetsk Region | 970 | 0 | 0 | 720 | 0 | 0 |
| Tambov Region | 9,804 | 0 | 0 | 6,752 | 0 | 0 |
| VOLGA REGION | 2,485,437 | 277,451 | 219,125 | 2,678,832 | 285,579 | 191,492 |
| Astrakhan Region | 8,756 | 0 | 0 | 4,257 | 0 | 0 |
| Volgograd Region | 60,997 | 0 | 0 | 50,755 | 0 | 0 |
| Samara Region | 1,447,131 | 266 | 175,045 | 1,721,801 | 145 | 186,476 |
| Penza Region | 13,464 | 0 | 0 | 40,257 | 0 | 0 |
| Saratov Region | 127,938 | 28 | 3,633 | 178,079 | 28 | 5,016 |
| Ulyanovsk Region | 362 | 0 | 0 | 730 | 0 | 0 |
| Republic of Kalmykia | 1 | 1 | 0 | 996 | 1 | 0 |
| Republic of Tatarstan | 826,788 | 277,156 | 40,447 | 681,957 | 285,405 | 0 |
| NORTH CAUCASUS | 2,461,908 | 25 | 0 | 6,843,113 | 25 | 2,631 |
| Krasnodar Territory | 208,283 | 0 | 0 | 135,891 | 0 | 0 |
| Stavropol Territory | 20,538 | 25 | 0 | 19,536 | 25 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 |
| Rostov Region | 217,222 | 0 | 0 | 162,171 | 0 | 2,631 |
| Adigei Republic | 1,609 | 0 | 0 | 1,609 | 0 | 0 |
| Republic of Dagestan | 1,991,695 | 0 | 0 | 6,501,700 | 0 | 0 |
| Kabardino-Balkar Republic | 0 | 0 | 0 | 200 | 0 | 0 |
| Republic of Northern Ossetia — Alania | 22,161 | 0 | 0 | 22,006 | 0 | 0 |
| Karachai-Cherkess Republic | 400 | 0 | 0 | 0 | 0 | 0 |
| URALS | 2,590,605 | 639 | 93,313 | 2,285,346 | 150 | 0 |
| Kurgan Region | 14,891 | 0 | 0 | 14,742 | 0 | 0 |
| Orenburg Region | 58,308 | 0 | 0 | 63,379 | 0 | 0 |

| 1 | End (thousand rubles) | | | | | | |
|-----------------------------|--------------------------|--------------|---------------|------------------|--------------|---------------|--|
| | 2 | 3 | 4 | 5 | 6 | 7 | |
| Perm Region | 278,894 | 0 | 0 | 211,220 | 0 | 0 | |
| Sverdlovsk Region | 1,010,555 | 130 | 93,313 | 1,211,458 | 130 | 0 | |
| Chelyabinsk Region | 232,542 | 0 | 0 | 189,768 | 0 | 0 | |
| Republic of Bashkortostan | 824,940 | 0 | 0 | 476,728 | 0 | 0 | |
| Udmurt Republic | 170,475 | 509 | 0 | 118,051 | 20 | 0 | |
| WEST SIBERIA | 1,826,652 | 4,589 | 10,094 | 2,636,880 | 9,488 | 9,199 | |
| Altai Territory | 34,818 | 0 | 0 | 37,431 | 0 | 0 | |
| Kemerovo Region | 359,748 | 0 | 4,645 | 312,855 | 2,230 | 4,810 | |
| Novosibirsk Region | 122,573 | 2,329 | 0 | 101,425 | 2,320 | 0 | |
| Omsk Region | 229,624 | 0 | 0 | 217,208 | 0 | 0 | |
| Tomsk Region | 87,414 | 0 | 0 | 153,652 | 0 | 0 | |
| Tyumen Region | 968,867 | 2,260 | 5,449 | 1,790,377 | 4,938 | 4,389 | |
| Republic of Altai | 23,608 | 0 | 0 | 23,932 | 0 | 0 | |
| EAST SIBERIA | 753,520 | 0 | 6,849 | 549,616 | 0 | 28,397 | |
| Krasnoyarsk Territory | 632,470 | 0 | 6,849 | 418,707 | 0 | 27,340 | |
| Irkutsk Region | 79,484 | 0 | 0 | 73,313 | 0 | 1,057 | |
| Chita Region | 350 | 0 | 0 | 410 | 0 | 0 | |
| Republic of Buryatia | 26,882 | 0 | 0 | 52,416 | 0 | 0 | |
| Republic of Tyva | 300 | 0 | 0 | 1,350 | 0 | 0 | |
| Republic of Khakassia | 14,034 | 0 | 0 | 3,420 | 0 | 0 | |
| FAR EAST | 601,108 | 9,074 | 43,814 | 502,093 | 7,814 | 31,520 | |
| Primorski Territory | 246,893 | 0 | 43,814 | 181,426 | 0 | 31,520 | |
| Khabarovsk Territory | 33,120 | 8,188 | 0 | 31,522 | 6,497 | 0 | |
| Amur Region | 7,117 | 0 | 0 | 6,256 | 0 | 0 | |
| Kamchatka Region | 71,594 | 0 | 0 | 89,295 | 452 | 0 | |
| Magadan Region | 4 | 0 | 0 | 32,521 | 0 | 0 | |
| Sakhalin Region | 21,284 | 0 | 0 | 23,207 | 0 | 0 | |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | |
| Republic of Sakha (Yakutia) | 221,096 | 886 | 0 | 137,866 | 865 | 0 | |
| Jewish Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | |
| Kaliningrad Region | 63,657 | 88 | 1 | 77,678 | 88 | 503 | |