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

	Issue of data in 1999					
	September		October		November	
	dissemination date	period for which data are presented	dissemination date	period for which data are presented	dissemination date	period for which data are presented
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	30.09.99*	8.99	29.10.99*	9.99	30.11.99*	10.99
2. Main aggregates of analytical accounts of monetary authorities — reserve money, claims on general government and non-financial public enterprises, claims on private sector, claims on credit institutions and net external position, end of period	15.09.99*	8.99	15.10.99*	9.99	16.11.99*	10.99
3. Balance of payments: exports and imports of goods (FOB), exports and imports of services, investment income, compensation of employees, current transfers, capital transfers, direct investment, portfolio investment, other investment, reserve assets, adjustment to reserve assets, net errors and omissions, for the reporting quarter, year	29.09.99	Q2.99				
4. International reserves: monetary gold, foreign exchange, Special Drawing Rights (SDRs), reserve position in the IMF, end of period	7.09.99	8.99	7.10.99	9.99	8.11.99	10.99
5. Merchandise trade for reporting month (according to the balance of payments methodology)	13.09.99	7.99	12.10.99	8.99	12.11.99	9.99
6. International investment position of credit institutions: direct, portfolio and other investment end of reporting quarter	29.09.99	Q2.99				
7. Official US dollar/ruble rate	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	
8.3. Deposit rate	daily		daily		daily	

* Preliminary data publication date.

The CBR disseminates data on the above-mentioned categories and also actual money market rate (MIACR) and share price index 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	773.6	-2.9	-3.7	2.5	16.0 ³
January	243.4	-6.6	-6.6	—	8.5
February	250.0	-4.9	-5.5	2.6	12.9
March	284.6	-1.6	-1.4	4.5	16.0
April	...	...	-0.9	...	19.5
May	...	...	2.2	...	22.2
June	...	...	3.9	...	24.5

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 — June	274.5	234.8	18.2	331.7	—57.2	128.0	105.3	9.5	174.2	—46.2	165.2	129.5	8.8	176.2	—11.0
January — July	324.4	277.3	21.8	391.4	—67.0	150.3	123.7	11.5	204.9	—54.6	193.4	153.6	10.2	205.8	—12.4
January — August	371.3	315.4	24.3	440.6	—69.3	171.8	139.2	13.0	228.0	—56.2	220.5	176.2	11.4	233.6	—13.1
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

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

	Sources of funding federal budget deficit, total ¹	Including					
		Domestic sources	of which:				Nonmarketable government bonds
			Bank of Russia credits	Short-term government securities (GKO)	Variable- and fixed-income federal loan bonds (OFZ-PK and OFZ-PD)	6	
	1	2	3	4	5	6	
1997 ²	86.5	33.0	-0.6	36.4	0.0	0.0	
1998	86.5	-3.6	0.0	-57.0	85.9	0.9	
1998							
Q1	19.5	13.8	0.0	6.8	15.6	-1.6	
Q2	26.7	-1.5	0.0	-12.2	16.2	4.2	
Q3	10.8	-28.2	0.0	-50.9	20.6	0.0	
Q4	29.5	12.3	0.0	-0.7	33.5	-1.7	
January — June	46.2	12.3	0.0	-5.4	31.8	2.6	
January — July	54.6	-8.4	0.0	-47.3	40.0	2.6	
January — August	56.2	-13.0	0.0	-56.0	45.4	2.6	
January — September	57.0	-15.9	0.0	-56.3	52.4	2.6	
January — October	66.1	-12.0	0.0	-56.6	55.9	2.6	
January — November	77.5	-6.8	0.0	-56.9	65.9	0.9	
January — December	86.5	-3.6	0.0	-57.0	85.9	0.9	
1999							
January	-0.3	-14.0	0.0	-0.2	0.0	0.0	
January — February	6.3	-11.5	0.0	-0.4	0.0	0.0	
January — March	19.2	-8.7	0.0	-5.3	7.0	0.0	
January — April	26.2	-9.4	0.0	-8.1	11.0	5.0	
January — May	39.7	-9.1	0.0	-8.3	10.9	5.0	
January — Jun	45.5	-19.6	0.0	-14.9	15.8	14.5	

(billion rubles)

End
(billion rubles)

	Including									
	of which:					Foreign sources	of which:			
	State savings loan bonds (OGSZ)	Receipts from sales of government and municipal property	Government reserves of precious metals and precious stones	Change of budget fund balances in bank accounts	Credits from international financial organisations		Credits extended to Russia by foreign governments and foreign commercial banks and companies			
7	8	9	10	11	12	13				
1997 ²	5.1	—	—	—9.5	53.5	24.9	28.6			
1998	1.5	—	—	—30.8	90.2	12.2	78.0			
1998										
Q1	1.9	—	—	—6.3	5.8	6.7	—0.9			
Q2	—0.5	—	—	—8.7	28.1	5.0	23.1			
Q3	0.1	—	—	3.7	39.0	7.1	31.9			
Q4	0.0	—	—	—19.5	17.3	—6.6	23.9			
January — June	1.4	—	—	—15.0	33.9	11.7	22.2			
January — July	1.5	—	—	—1.9	63.0	10.4	52.5			
January — August	1.5	—	—	—1.8	69.2	18.4	50.8			
January — September	1.5	—	—	—11.3	72.9	18.8	54.1			
January — October	1.5	—	—	—10.8	78.2	14.2	64.0			
January — November	1.5	—	—	—14.1	84.3	12.1	72.2			
January — December	1.5	—	—	—30.8	90.2	12.2	78.0			
1999										
January	0.0	0.0	—0.2	—13.6	13.7	—8.3	22.0			
January — February	0.0	0.0	—0.3	—10.7	17.8	—12.2	29.9			
January — March	—1.0	0.4	4.3	—13.8	27.9	—16.4	44.3			
January — April	—2.7	0.4	5.6	—20.1	35.6	—25.6	61.2			
January — May	—3.7	—0.1	7.4	—19.7	48.8	—32.5	81.3			
January — June	—4.7	—0.3	7.1	—36.6	65.1	—35.8	100.9			

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	Current transfers received	Total current account receipts (6+7+8+10)
		Transport services	Travel	Other	Total (2+3+4)				by general government		
	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	237	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	3,457	6,868	2,663	12,989	103,552	102	4,232	2,996	770	108,654
1997	89,038	3,568	7,164	3,415	14,147	103,185	227	4,140	2,772	410	107,962
1998	74,748	3,163	6,508	3,256	12,927	87,675	301	4,000	2,575	270	92,247
Q1, 1996	20,872	812	1,436	655	2,903	23,775	8	2,610	2,321	153	26,546
Q2, 1996	21,940	903	1,669	689	3,261	25,201	23	710	316	123	26,057
Q3, 1996	21,917	1,003	2,452	643	4,099	26,016	35	446	188	160	26,657
Q4, 1996	25,833	739	1,312	676	2,726	28,560	37	465	171	334	29,395
Q1, 1997	21,149	807	1,381	734	2,922	24,071	50	2,417	2,145	142	26,680
Q2, 1997	20,643	897	1,724	822	3,442	24,085	63	618	339	71	24,837
Q3, 1997	21,811	977	2,482	808	4,267	26,077	61	569	156	102	26,809
Q4, 1997	25,435	888	1,578	1,052	3,517	28,952	53	536	131	95	29,636
Q1, 1998	18,558	719	1,312	870	2,901	21,459	51	2,426	2,013	69	24,066
Q2, 1998	18,831	738	1,854	734	3,326	22,156	74	761	332	72	23,063
Q3, 1998	18,070	779	2,211	700	3,689	21,759	82	503	135	54	22,397
Q4, 1998	19,290	926	1,132	953	3,011	22,301	94	310	95	76	22,781
Q1, 1999	15,608	600	1,008	614	2,223	17,831	102	2,159	1,980	55	20,147

Cont.

Current Account

Period	Import of goods (FOB)	Import of services			Import of goods and services (12+16)	Compensation of employees paid	Investment income payable	of which		Current transfers paid	Total current account expenditure (17+18+19+21)
		Transport services	Travel	Other				Total (13+14+15)	by general government		
	12	13	14	15	16	17	18	19	20	21	22
1994	50,152	2,878	7,092	5,170	15,140	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	71,599	2,823	10,113	5,840	18,777	90,375	568	12,209	9,832	770	103,923
1998	57,388	2,534	8,674	4,823	16,032	73,419	465	15,197	12,163	685	89,766
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	1,389	4,477	21,552	140	2,903	2,452	169	24,764
Q3, 1997	18,309	763	3,388	1,452	5,603	23,911	163	3,186	2,747	219	27,480
Q4, 1997	21,044	809	2,366	1,706	4,881	25,925	145	2,800	2,150	262	29,132
Q1, 1998	17,686	689	1,933	1,304	3,926	21,612	141	3,564	2,711	221	25,538
Q2, 1998	17,238	681	2,616	1,307	4,604	21,842	145	4,422	3,519	233	26,642
Q3, 1998	13,274	593	2,715	1,023	4,330	17,605	114	3,704	3,029	96	21,519
Q4, 1998	9,189	571	1,411	1,190	3,172	12,360	65	3,506	2,904	134	16,066
Q1, 1999	9,135	362	1,301	918	2,581	11,716	35	3,223	2,711	105	15,079

(USD million)

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)
		Transport services (2—13)	Travel (3—14)	Other (4—15)	26						
	23	24	25	26	27	28	29	30	31	32	
1994	17,675	985	-4,681	-3,020	-6,717	10,958	-114	-1,668	-306	8,870	
1995	20,476	682	-7,287	-2,797	-9,402	11,074	-303	-3,065	73	7,778	
1996	22,933	1,097	-3,401	-3,351	-5,655	17,278	-406	-4,933	69	12,008	
1997	17,440	745	-2,950	-2,425	-4,630	12,810	-342	-8,069	-360	4,038	
1998	17,306	629	-2,166	-1,567	-3,104	14,256	-164	-11,197	-414	2,481	
Q1, 1996	4,608	208	-748	-740	-1,279	3,329	-120	603	-4	3,808	
Q2, 1996	4,887	276	-829	-890	-1,444	3,443	-111	-1,540	-90	1,702	
Q3, 1996	5,028	343	-490	-863	-1,010	4,018	-97	-1,781	28	2,169	
Q4, 1996	8,411	270	-1,334	-858	-1,923	6,488	-78	-2,215	136	4,330	
Q1, 1997	5,978	214	-549	-559	-895	5,084	-70	-904	22	4,132	
Q2, 1997	3,368	238	-706	-567	-1,035	2,533	-77	-2,285	-98	74	
Q3, 1997	3,502	214	-906	-645	-1,336	2,166	-103	-2,617	-118	-671	
Q4, 1997	4,391	79	-789	-654	-1,364	3,027	-92	-2,264	-168	504	
Q1, 1998	908	30	-621	-434	-1,025	-153	-89	-1,138	-152	-1,532	
Q2, 1998	1,584	57	-762	-573	-1,278	315	-71	-3,661	-162	-3,579	
Q3, 1998	4,814	186	-504	-323	-641	4,155	-32	-3,201	-43	878	
Q4, 1998	10,000	355	-279	-237	-161	9,940	29	-3,196	-58	6,715	
Q1, 1999	6,473	238	-292	-304	-358	6,115	67	-1,064	-50	5,068	

Cont.

**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	8,981	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	-21,743	2,714	-24,457	-960	21,404	0	8,901	6,156	1,279	6,137	-64	0	13,508	43,813
1998	1,704	7,436	-362	7,798	6,035	1,724	4,311	88	13,560	3,781	-6,124	1,937	831	3,695	322	0	6,784	18,001
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	2,086	1,106	980	-952	8,985	0	2,239	1,644	344	3,149	28	0	5,164	16,388
Q3, 1997	546	1,708	1,859	-151	1,992	879	1,004	23	3,613	0	3,712	1,956	199	2,038	120	0	4,314	11,670
Q4, 1997	634	29,217	220	28,998	-27,112	218	-27,330	31	2,136	0	2,499	2,032	232	1,740	211	0	4,214	8,849
Q1, 1998	341	3,434	3,098	336	1,081	748	333	20	4,536	0	288	457	149	1,680	-57	0	2,230	7,053
Q2, 1998	537	4,143	-331	4,475	290	51	239	32	4,465	0	1,861	399	12	1,154	117	0	1,682	7,996
Q3, 1998	475	147	-2,267	2,414	3,413	1,939	1,474	28	3,588	3,781	-5,022	471	-3	930	81	0	1,479	3,828
Q4, 1998	351	-288	-862	574	1,257	-1,007	2,265	7	977	0	-3,228	610	672	-70	181	0	1,394	-857
Q1, 1999	198	-454	-510	56	994	-1,242	2,236	46	586	0	45	483	-38	-10	105	0	540	1,172

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	30	31	32
1994	-3,472	-2,121	10,621	-12,742	-1,144	-3,265	-2,973	-112	-5,523	-3,721	-3,860	-60	-13,276	-19,515
1995	-3,469	-1,548	9,001	-10,549	295	-1,253	3,993	-1,716	206	8,040	-4,928	-287	1,316	4,055
1996	-3,529	-308	9,139	-9,446	-84	-391	-2,875	-18	-8,796	-9,500	-9,773	-142	-28,228	-31,494
1997	-2,934	-1,342	7,522	-8,865	587	-755	-1,263	-2,584	-13,384	-6,948	-11,458	-922	-35,296	-37,314
1998	-2,086	-1,458	5,679	-7,137	-243	-1,701	355	-1,060	887	-6,810	-8,625	-501	-16,109	-17,455
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	-1,054	-280	-2,019	-180	-3,167	-1,800	-1,825	24	-6,948	-9,247
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	320	847	-2,224	25	-2,959	-4,374	-3,164	-31	-10,504	-11,880
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	-843	-630	-3,651	-1,655	-2,775	-688	-9,398	-10,972
Q4, 1997	-813	210	1,357	-1,147	1,210	1,420	-786	-539	-5,939	-3,520	-2,836	-79	-12,914	-12,279
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	-274	-1,900	2,148	-4,048	4	-1,895	-1,434	-224	271	-1,817	-1,016	-166	-2,953	-6,283

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	37	38	39	40	41
1994	2,410	1,977	0	-1,970	-12,851	-12,844	-10,434	-333	1,896
1995	-347	7,728	0	6,869	-3,862	10,734	10,387	-7,780	-10,386
1996	-463	14,785	0	1,295	-21,838	-5,758	-6,221	-8,631	2,841
1997	-797	20,650	0	7,638	-21,789	6,498	5,702	-7,815	-1,936
1998	-382	11,859	3,781	-5,770	-9,325	546	164	-7,914	5,305
Q1, 1996	-219	2,911	0	792	-3,053	650	431	-2,206	-2,034
Q2, 1996	-66	2,045	0	-1,252	-3,078	-2,285	-2,351	-2,783	3,431
Q3, 1996	-80	2,175	0	2,231	-6,333	-1,927	-2,006	-1,553	1,390
Q4, 1996	-99	7,654	0	-475	-9,375	-2,196	-2,296	-2,089	54
Q1, 1997	-114	4,898	0	1,999	-7,066	-168	-283	-2,518	-1,331
Q2, 1997	-317	9,313	0	1,057	-939	9,431	9,113	-1,153	-8,034
Q3, 1997	-186	2,882	0	2,869	-5,084	668	481	-1,426	1,616
Q4, 1997	-179	3,556	0	1,713	-8,699	-3,430	-3,609	-2,708	5,813
Q1, 1998	-92	3,264	0	813	-696	3,381	3,289	-2,648	892
Q2, 1998	-189	4,428	0	710	-382	4,756	4,567	-1,756	768
Q3, 1998	15	3,269	3,781	-3,664	-3,250	138	153	-3,627	2,596
Q4, 1998	-116	970	0	-3,631	-5,107	-7,769	-7,885	121	1,050
Q1, 1999	-76	-1,309	0	-1,389	-2,413	-5,111	-5,187	-850	969

Table 1.5

The Russian Federation Credit Institutions' International Investment Position

(USD million)

	Balance as of 31.12.98	Transactions related changes	Revaluation related changes	Other changes	Total changes	Balance as of 31.03.99
Credit institutions' assets	10,100	1,343	—114	—24	1,206	11,306
Direct investments abroad	352	—31	—13	0	—44	308
Equity capital and reinvested earnings	241	—3	—13	0	—16	226
Other capital	110	—28	0	0	—28	82
Portfolio investments	1,196	23	—16	—10	—3	1,193
Equity securities	16	2	—1	0	2	18
Debt securities	1,180	20	—15	—10	—5	1,175
long-term	557	34	—13	—10	12	569
short-term	623	—14	—3	0	—16	607
Other investments	8,552	1,351	—85	—14	1,252	9,804
Foreign cash and deposits	5,344	1,085	—50	—2	1,033	6,377
Foreign cash in vaults	559	72	—4	—2	67	625
Current accounts and deposits	4,786	1,013	—46	0	966	5,752
long-term	424	—4	0	0	—4	421
short-term	4,361	1,016	—46	0	970	5,331
Loans	2,864	182	—27	0	155	3,019
long-term	1,462	227	—5	6	228	1,689
short-term	1,402	—45	—21	—6	—72	1,330
Overdue debt	43	11	0	0	10	53
Other assets	301	73	—9	—11	53	355
long-term	4	—2	0	0	—2	2
short-term	297	75	—9	—11	55	352
Credit institutions' liabilities	10,279	5	—65	—7	—67	10,211
Direct investments in Russia	373	165	—132	0	33	406
Equity capital and reinvested earnings	373	165	—132	0	33	406
Other capital	0	0	0	0	0	0
Portfolio investments	387	—14	—13	0	—27	360
Equity securities	36	4	—10	0	—6	30
Debt securities	351	—18	—3	0	—21	330
long-term	38	5	—2	0	3	41
short-term	313	—23	—1	0	—24	289
Other investments	9,518	—146	79	—6	—73	9,445
Current accounts and deposit	3,608	—297	—47	2	—342	3,266
long-term	912	—19	—11	—2	—32	880
short-term	2,696	—278	—35	4	—309	2,387
Loans	4,995	—85	—24	0	—109	4,887
long-term	1,776	228	—15	0	213	1,989
short-term	3,219	—313	—8	0	—321	2,898
Overdue debt	695	142	0	—7	135	830
Other liabilities	221	94	149	—1	242	462
long-term	4	0	0	0	0	4
short-term	216	94	149	—1	242	458
Net international investment position of credit institutions	—178	1,338	—49	—17	1,273	1,094

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	89,038	-1.7	69,932	-2.9	19,106	2.9	71,598	5.9	53,058	13.3	18,540	-10.9	17,440	16,874	566
1998	74,748	-6.0	59,002	-15.6	15,746	-17.6	57,388	-19.8	43,228	-18.5	14,160	-23.6	17,360	15,774	1,586
1998															
Q1	18,557	-2.3	13,923	-15.5	4,634	-0.6	17,686	16.6	13,523	22.0	4,163	2.0	871	400	471
Q2	18,831	-8.8	14,916	-8.1	3,915	-11.4	17,237	0.9	13,023	2.9	4,214	-4.6	1,594	1,893	-299
Q3	18,070	-7.2	14,781	-15.1	3,289	-25.3	13,276	-27.5	10,045	-26.7	3,231	-32.6	4,794	4,736	58
Q4	19,290	-4.2	15,382	-22.4	3,908	-30.5	9,189	-56.3	6,637	-58.0	2,552	-51.4	10,101	8,745	1,356
May	6,107	-9.3	4,866	-7.6	1,241	-15.4	5,579	3.8	4,260	6.3	1,319	-3.7	528	606	-78
June	6,498	-6.5	5,269	-4.4	1,229	-14.5	5,656	-0.1	4,210	-0.7	1,446	1.6	842	1,059	-217
July	6,337	-16.6	5,043	-18.1	1,294	-10.3	5,341	-15.1	4,118	-12.3	1,223	-23.5	996	925	71
August	5,729	-18.7	4,741	-15.6	988	-31.0	4,969	-16.7	3,701	-15.3	1,268	-20.8	760	1,040	-280
September	6,004	-16.2	4,997	-11.4	1,007	-34.1	2,966	-51.0	2,226	-50.0	740	-53.6	3,038	2,771	267
October	6,101	-24.3	4,903	-22.4	1,198	-31.4	2,881	-56.7	2,078	-57.7	803	-53.8	3,220	2,825	395
November	5,983	-28.4	4,607	-29.3	1,376	-25.3	2,895	-54.1	2,051	-55.6	844	-50.0	3,088	2,556	532
December	7,206	-20.0	5,872	-15.8	1,334	-34.5	3,413	-57.8	2,508	-60.0	905	-50.4	3,793	3,364	429
1999															
Q1	15,608	-15.9	12,703	-8.8	2,905	-37.3	9,135	-48.3	7,059	-47.8	2,076	-50.1	6,473	5,644	829
Q2	17,096	-9.2	14,537	-2.5	2,559	-34.6	9,884	-42.7	7,478	-42.6	2,406	-42.9	7 212	7,059	153
January	4,764	-19.4	3,730	-18.1	1,034	-24.0	2,847	-48.9	2,255	-47.6	592	-53.5	1,917	1,475	442
February	4,814	-18.2	3,905	-9.5	909	-42.2	2,887	-50.4	2,248	-49.2	639	-54.1	1,927	1,657	270
March	6,030	-10.8	5,068	0.2	962	-43.5	3,401	-46.0	2,556	-46.7	845	-43.6	2,629	2,512	117
April	6,455	3.7	5,608	17.3	847	-41.4	3,567	-40.6	2,732	-40.0	835	-42.4	2,888	2,876	12
May	5,250	-14.0	4,366	-10.3	884	-28.8	2,998	-46.3	2,275	-46.6	723	-45.2	2,252	2,091	161
June	5,391	-17.0	4,563	-13.4	828	-32.6	3,319	-41.3	2,471	-41.3	848	-41.4	2,072	2,092	-20

Table 1.7

Gross International Reserves

(USD million)

	Gross international reserves	of which:					gold
		foreign exchange reserves	of which:				
			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	

Chart 1

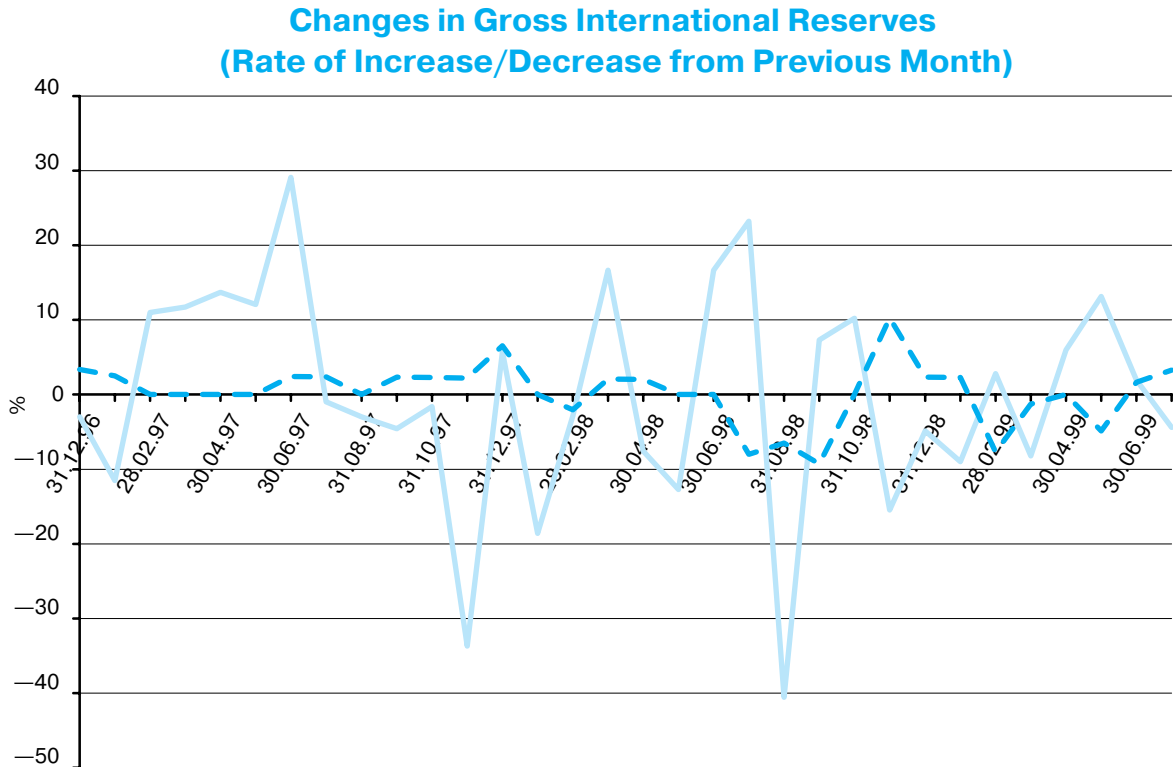


Chart 2

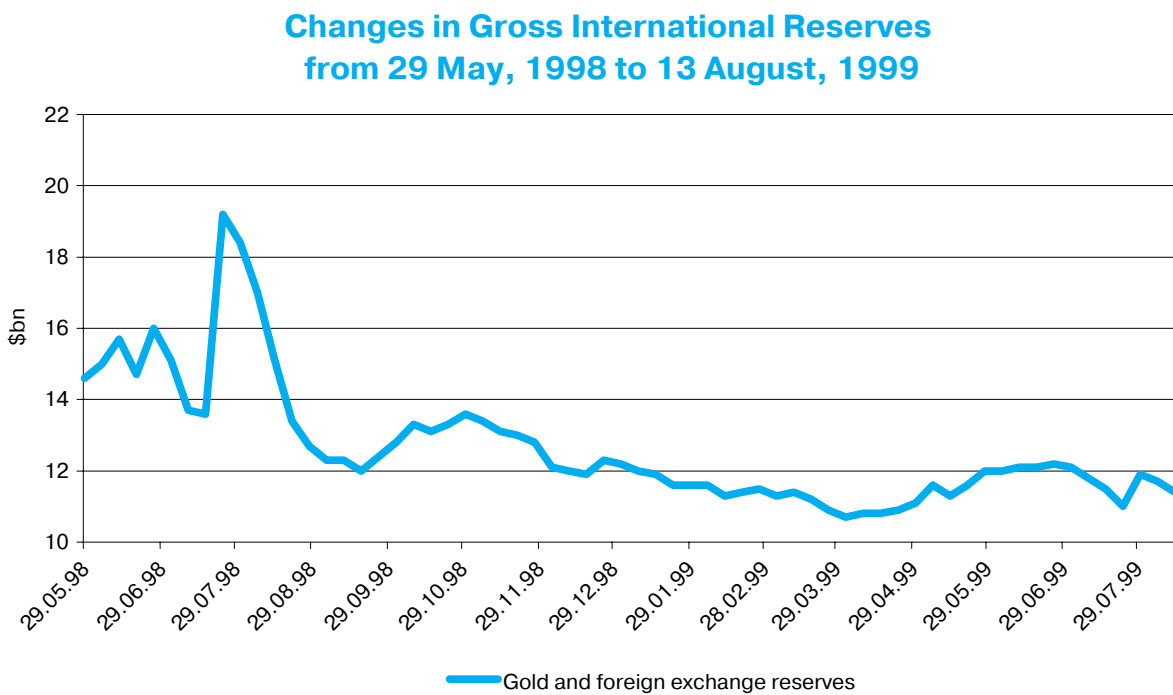


Table 1.8

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)
1996													
31.12	106,625.0	187,365.0	67.4	812.8	11,377.6	164,929.8	103,824.1	23.2	71,272.5	15,062.1	2,067.5	54,179.0	781.2
1997													
31.03	116,129.2	190,556.4	68.0	777.8	10,636.5	171,491.4	105,212.6	3.7	73,845.4	15,662.0	2,942.2	61,630.8	-4,465.5
30.06	164,340.7	189,319.1	55.3	301.1	9,591.8	205,534.6	136,851.3	3.2	77,769.6	26,670.9	4,167.5	61,612.7	-7,983.1
30.09	156,273.3	201,179.1	52.8	292.3	4,490.6	198,135.0	134,873.0	2.7	80,827.7	22,721.0	4,087.9	61,738.9	-1,137.3
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	228,290.0	166,451.4	1,532.1	317,415.5	17,832.8	2,976.3	62,730.4	80,301.8
30.11	271,707.9	464,980.0	151.3	441.6	37,003.7	240,945.9	167,270.5	2,506.0	342,758.2	23,102.3	3,678.7	62,686.7	102,285.2
31.12	290,926.4	525,373.3	149.5	412.1	76,437.7	269,665.4	187,844.4	1,827.6	401,550.6	41,863.8	2,863.1	118,112.9	60,278.6
1999													
31.01	306,043.1	544,870.0	149.5	405.3	99,381.9	266,681.8	178,014.9	2,245.0	428,943.6	44,188.0	4,451.8	118,110.8	90,680.7
28.02	301,860.1	534,760.5	148.1	398.5	113,587.3	280,506.4	180,785.4	1,960.6	419,646.1	41,533.9	4,568.8	118,107.0	89,000.5
31.03	306,136.9	555,510.6	147.3	391.5	134,722.9	296,537.1	174,135.1	1,136.7	437,395.1	36,954.2	5,645.4	118,099.5	106,786.6
30.04	316,409.4	549,999.1	143.2	382.8	153,148.2	325,163.4	195,249.3	171.2	426,233.4	44,966.7	6,548.6	118,113.6	105,434.4
31.05	337,542.5	545,048.9	143.2	370.1	179,067.3	365,638.5	205,286.9	1,363.8	420,043.2	45,076.2	8,386.4	118,104.0	111,946.4
30.06	339,509.0	535,783.1	140.1	364.4	180,014.8	374,762.7	216,391.6	704.9	410,072.1	51,035.5	8,456.1	118,068.2	101,168.0

Table 1.9

Analytical Accounts of Credit Institutions

(million rubles)

	1	2	3	4	5	6	7	8
	Reserves	Foreign assets	Claims on general government	of which: claims on local governments	Claims on nonfinancial public enterprises	Claims on nonfinancial private enterprises and households	Claims on other financial institutions	
1996								
31.12	47,123.4	72,874.8	150,721.3	2,790.4	69,371.4	157,337.2	242.0	
1997								
31.03	49,006.9	49,699.3	170,663.1	3,232.6	72,429.1	163,571.9	190.8	
30.06	50,934.9	56,549.0	187,092.9	4,876.0	72,035.3	179,619.2	99.6	
30.09	56,137.2	63,179.4	196,635.4	10,277.2	66,904.2	205,201.6	88.8	
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	51,076.5	154,655.1	205,760.3	25,222.4	38,545.4	335,444.3	7,601.6	
31.10	57,750.2	159,519.9	203,452.8	23,995.6	35,775.8	314,118.4	7,056.5	
30.11	68,663.9	184,283.4	236,420.4	24,623.7	32,019.6	325,683.7	7,926.6	
31.12	73,747.8	219,580.2	259,401.6	24,445.6	33,078.8	345,962.6	7,270.7	
1999								
31.01	83,203.6	244,841.2	299,686.5	24,335.9	32,898.2	362,561.6	10,625.8	
28.02	91,496.4	247,854.1	303,197.6	24,353.6	29,674.0	375,203.3	10,115.9	
31.03	101,680.4	284,311.7	326,045.3	24,506.5	30,591.0	386,018.9	10,326.7	
30.04	109,305.1	293,161.0	347,266.2	24,865.3	31,417.2	391,993.8	12,065.5	
31.05	142,442.2	304,919.9	370,968.0	22,396.5	34,597.1	376,142.1	14,412.8	
30.06	155,360.4	308,121.1	390,435.3	22,946.4	36,537.4	395,947.8	17,008.2	

End																		
	9	10	11	12	13	14	15	16	17	18	19							
	Demand deposits	Time and saving deposits and foreign currency deposits	of which: foreign currency deposits	Restricted deposits	Money market instruments	Foreign liabilities	General government deposits	of which: deposits of local governments	Liabilities to monetary authorities	Capital accounts	Other items (net)							
1996																		
31.12	87,303.0	164,898.7	69,447.7	...	30,372.2	58,892.5	11,557.2	4,210.6	6,798.8	123,817.5	14,030.3							
1997																		
31.03	90,976.9	180,205.2	71,662.6	...	24,688.9	54,961.0	13,888.9	6,602.9	5,448.6	128,089.8	7,301.8							
30.06	104,010.9	180,756.4	71,273.6	...	23,881.5	67,268.3	20,936.2	10,790.4	4,260.2	140,207.6	5,009.7							
30.09	116,159.5	181,928.6	71,623.0	...	24,112.1	92,494.3	23,689.9	12,049.0	2,351.9	144,171.0	3,239.4							
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	-8,879.8							
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	1,419.3							
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	11,100.8							
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	-13,617.0							
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	-3,709.9							
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	-15,018.3							
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	-5,817.4							
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	-17,199.7							
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	3,345.4							
30.06	196,598.5	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	-12,200.9							

Chart 3

Structure of Aggregate Assets of Credit Institutions as of 30.06.99

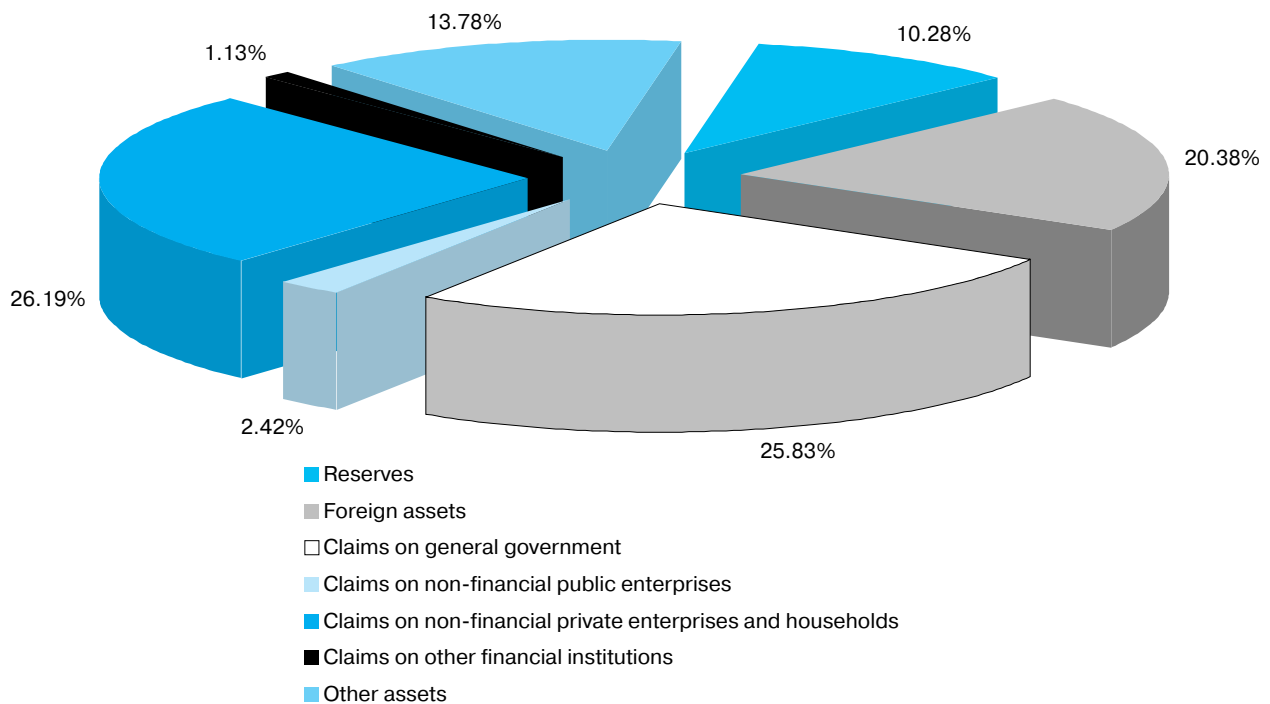


Chart 4

Structure of Aggregate Liabilities of Credit Institutions as of 30.06.99

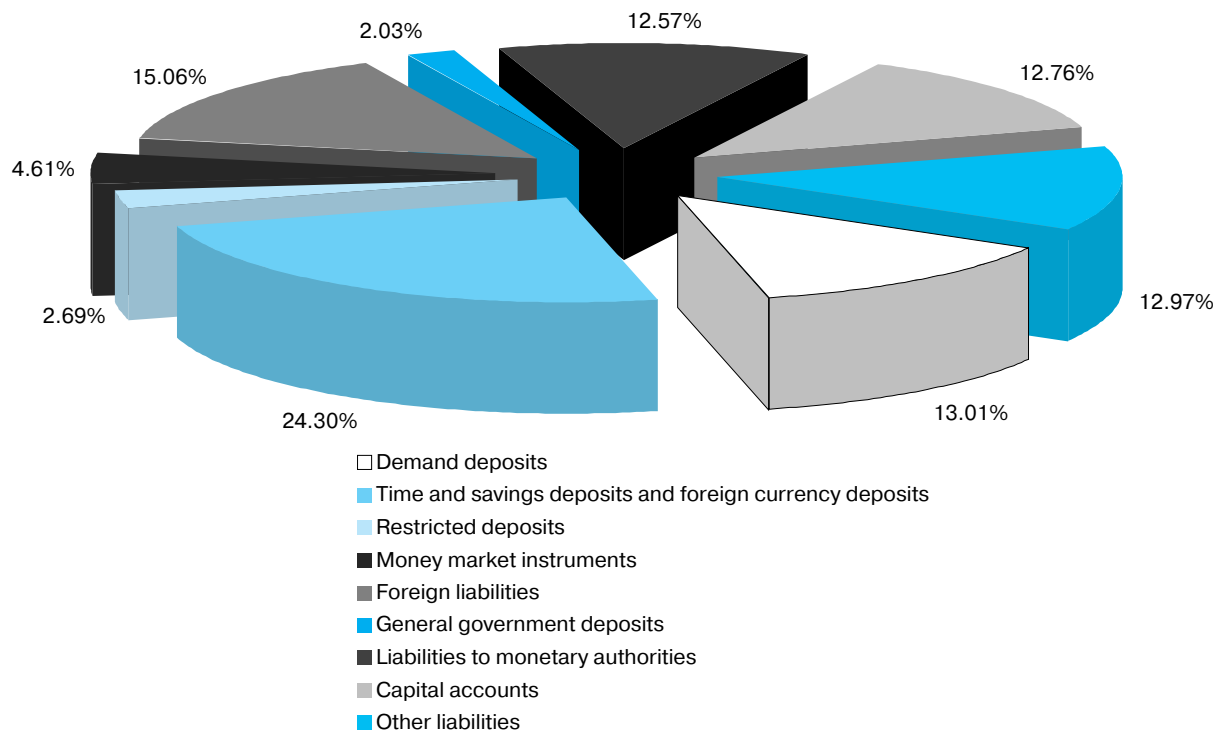


Table 1.10

Monetary Survey

	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	Money						
1996													
31.12	49,334.8	539,297.9	311,467.0	69,438.9	158,150.0	242.0	192,402.2	164,921.9	...	30,372.2	177,996.4	22,939.9	
1997													
31.03	37,022.1	568,706.1	331,668.5	72,497.1	164,349.7	190.8	197,754.1	180,208.9	...	24,688.9	189,720.6	13,355.7	
30.06	75,851.7	580,915.3	328,804.9	72,090.6	179,920.2	99.6	242,495.6	180,759.7	...	23,881.5	201,820.3	7,809.9	
30.09	46,130.6	623,943.3	351,403.6	66,957.0	205,493.9	88.8	252,763.9	181,931.3	...	24,112.1	205,909.9	5,356.9	
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	271,898.7	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	9,898.5	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	93,107.8	

(million rubles)

Table 1.11

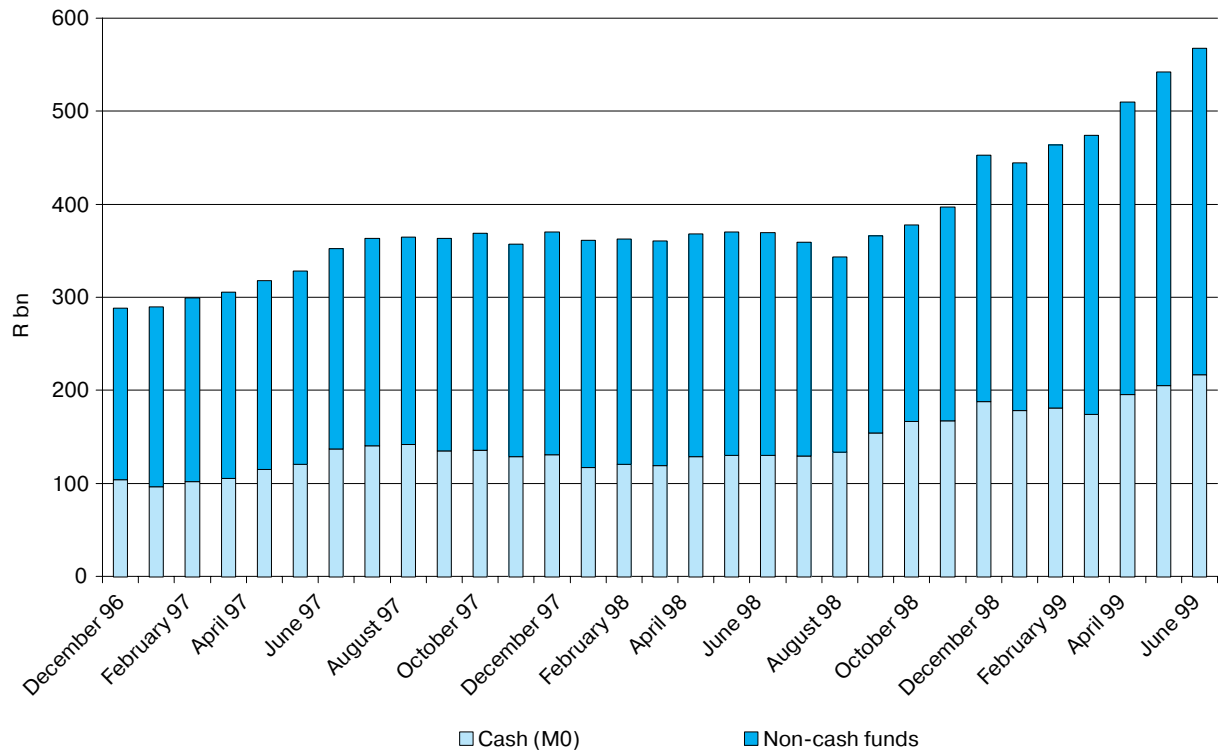
Money Supply (National Definition)

(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)	noncash funds		from previous month
1996					
31.12	288.3	103.8	184.5	4.6	—
1997					
31.03	305.8	105.2	200.6	2.1	6.1
30.06	352.0	136.9	215.1	7.2	22.1
30.09	363.0	134.9	228.1	-0.4	25.9
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

Chart 5

Money Supply Dynamics



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

Table 2.1

Bank of Russia Balance Sheet

(million rubles)

	1999							
	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08
1. Precious metals	40,841	40,399	41,818	41,761	42,064	39,460	39,391	40,992
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
3. Credits and deposits	69,207	93,616	107,813	127,678	145,877	171,779	172,504	188,183
of which:								
— credits to resident credit institutions	9,347	9,399	9,788	11,288	13,277	13,229	14,149	15,837
— for servicing foreign government debt	49,925	73,492	86,919	103,518	119,227	144,484	151,320	164,836
4. Securities	235,335	237,545	235,761	247,030	251,504	252,586	259,922	253,324
of which:								
— securities of Russian government	202,466	202,488	201,426	209,355	213,625	214,771	214,929	207,929
5. Other assets	56,237	59,438	63,150	65,013	67,740	65,012	62,768	63,731
of which:								
— fixed assets	27,825	27,766	27,777	27,780	28,189	29,892	29,912	30,038
Total assets	560,540	588,964	605,467	632,248	674,381	716,368	729,900	710,397
1. Cash in circulation	199,018	189,881	192,368	187,791	208,043	220,631	231,796	233,355
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
of which:								
— funds of the central government	32,903	32,694	29,942	20,593	28,019	27,754	31,624	33,166
— funds of resident credit institutions	64,068	69,426	83,163	103,288	111,193	137,273	135,418	130,131
3. Float	4,717	7,686	8,095	9,475	14,314	7,700	7,088	8,114
4. Other liabilities	122,036	152,614	154,016	171,239	172,658	178,710	172,493	81,880
of which:								
— IMF loan	70,182	82,144	90,214	88,090	92,904	92,706	92,438	118,059
5. Capital	118,113	118,111	118,107	118,099	118,113	118,104	118,068	160,738
Total liabilities	560,540	588,964	605,467	632,248	674,381	716,368	729,900	710,397

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

Chart 6

Dinamics of Individual Indicators on the Bank of Russia Overnight Deposits

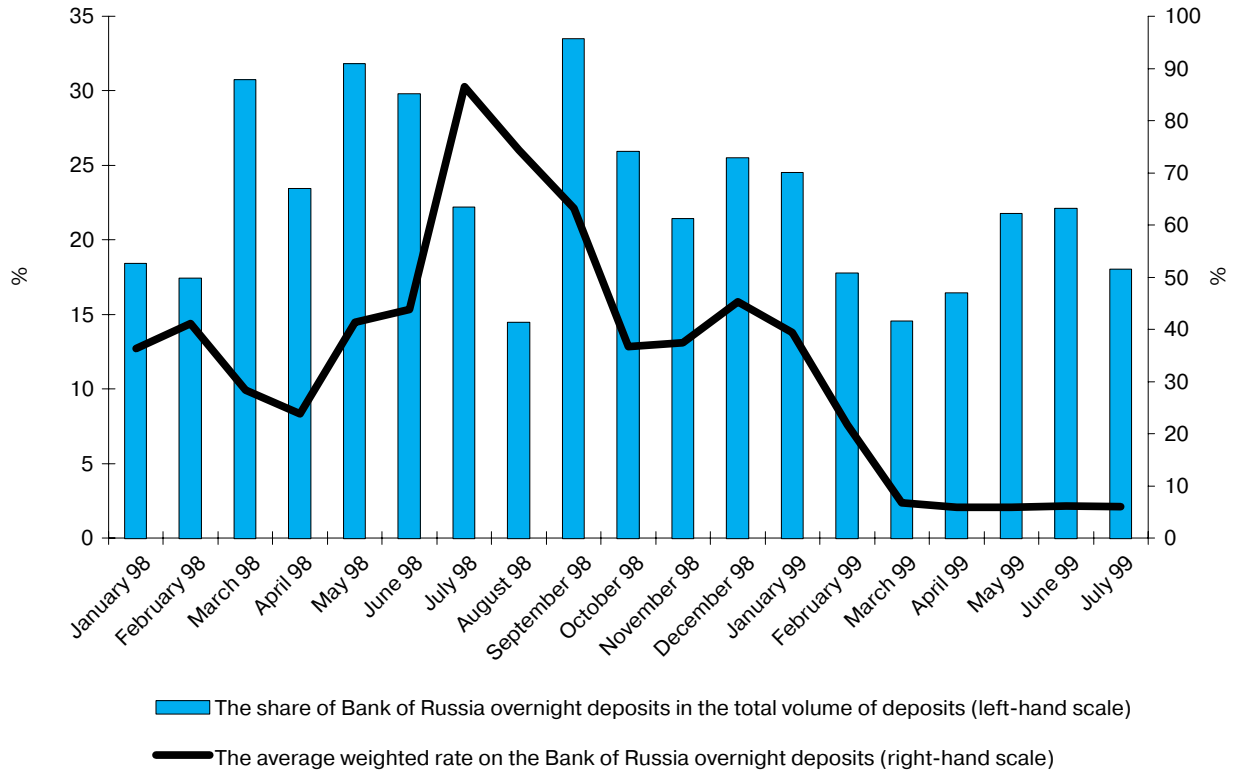


Table 2.4

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

Month	Average weighted rates on deposits attracted (%)						Deposit structure on terms of attraction as % of volume of deposits					
	Overnight	Tom/next	One week	Two week	1 month	3 month	Overnight	Tom/next	One week	Two week	1 month	3 month
1997												
January	7.81	—	—	—	—	—	100	—	—	—	—	—
May	5.00	—	—	—	—	—	100	—	—	—	—	—
September	14.59	—	—	—	—	—	100	—	—	—	—	—
November	14.26	—	15.00	—	—	—	99.74	—	0.25	—	—	—
December	22.65	—	30.00	—	—	—	97.88	—	2.11	—	—	—
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	—	—	70.05	3.50	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	—	41.58	3.76	30.97	9.15	14.54	—
April	2.06	4.00	17.17	20.07	23.00	—	47.00	0.33	29.71	11.72	11.24	—
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

Chart 7

Interest Rates Dynamics in 1997–1999

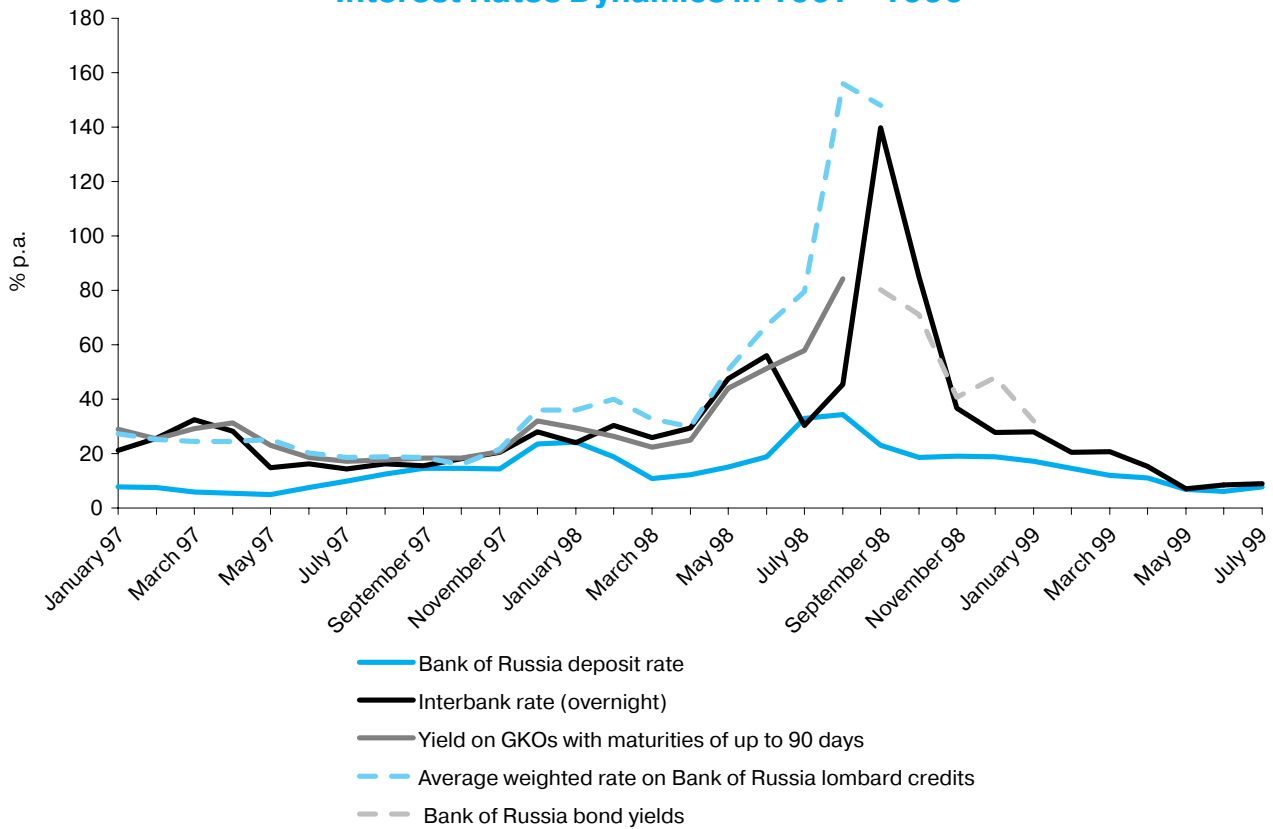


Chart 8

Interest Rates Dynamics in October, 1998 – July, 1999

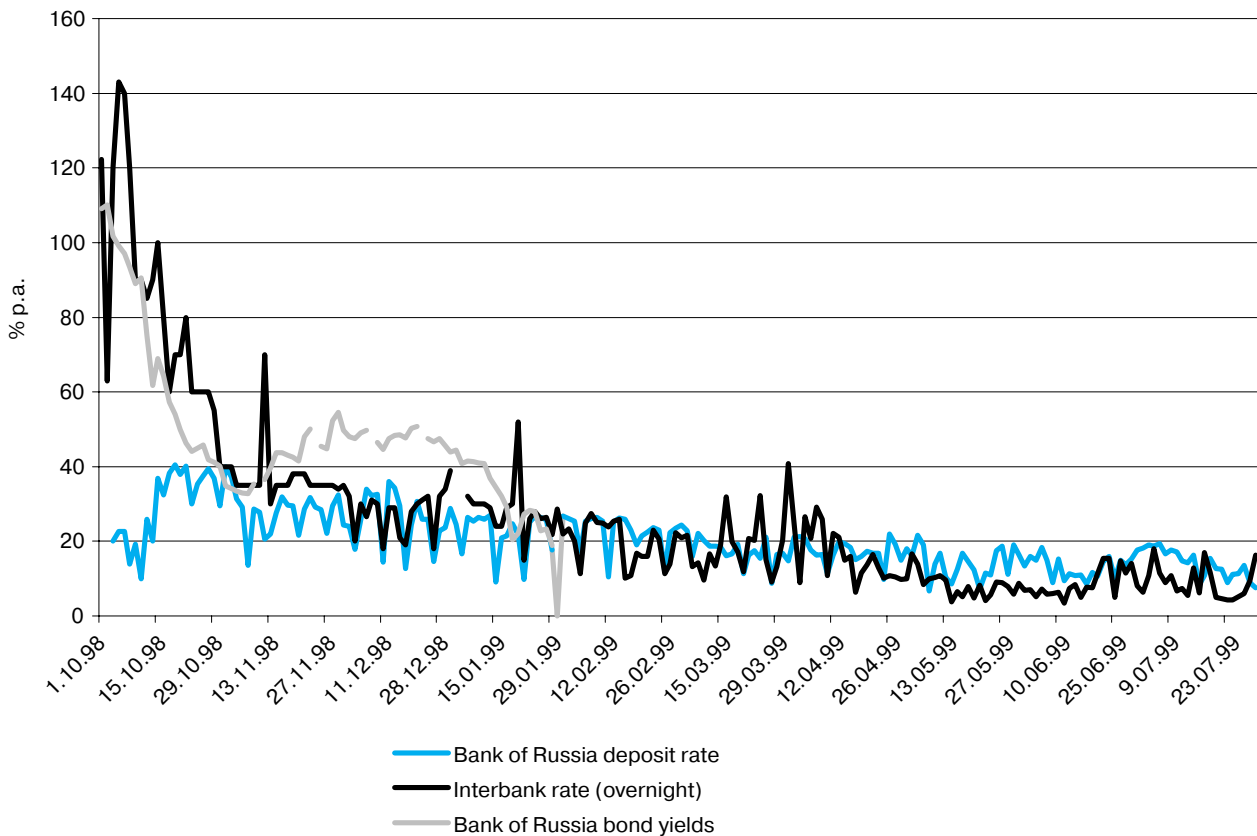


Table 2.5

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

	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

Chart 9

Official US Dollar to Ruble Exchange Rate Dynamics in August, 1998 — July, 1999

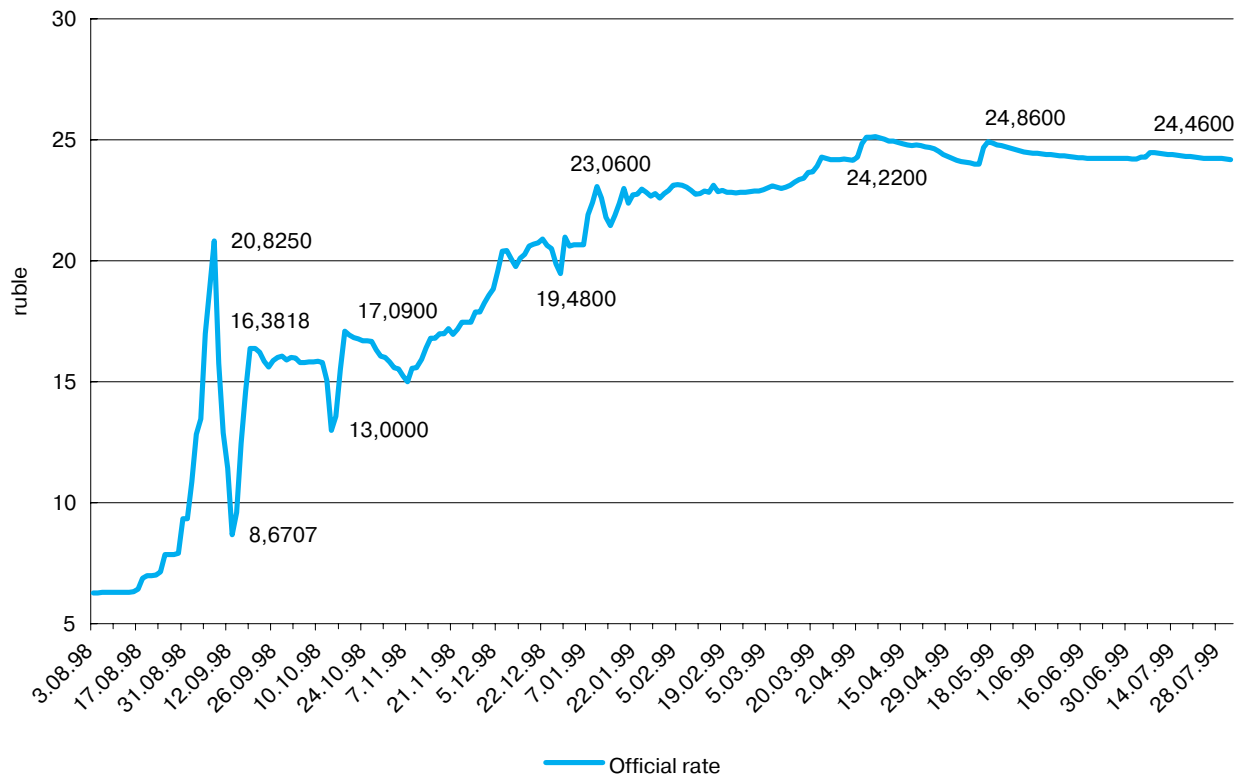


Table 2.6

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

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

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

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	End
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	

Table 2.8

Bank of Russia Precious Metals Quotes

(rubles per gram)

Date of quotes	Gold	Platinum	Silver
	buy	buy	buy
1.07.99	199.091	266.218	3.980
2.07.99	200.312	267.744	4.050
5.07.99	201.356	265.950	4.010
6.07.99	200.361	265.184	4.033
7.07.99	198.689	266.102	4.055
8.07.99	198.142	267.040	3.988
9.07.99	198.057	271.442	4.024
12.07.99	197.971	271.605	4.013
13.07.99	196.810	270.614	4.019
14.07.99	195.612	267.319	3.975
15.07.99	195.912	266.332	3.930
16.07.99	194.255	266.497	3.873
19.07.99	195.896	267.811	3.916
20.07.99	194.434	266.825	3.866
21.07.99	193.394	269.283	3.863
22.07.99	194.534	269.061	3.841
23.07.99	193.954	268.839	3.907
26.07.99	194.904	269.492	3.916
27.07.99	193.450	268.617	3.903
28.07.99	194.290	268.617	3.938
29.07.99	193.908	262.131	3.930
30.07.99	193.675	263.167	4.060

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.
19.08.98	14.07.99	SU27005RMFS6	658.36	8,778.07	2	0.75
19.08.98	14.07.99	SU27011RMFS4	2,370.08	8,778.07	1	2.70
21.01.98	21.07.99	SU25021RMFS5	1,101.19	14,723.82	3	74.79
19.08.98	28.07.99	SU27006RMFS4	658.40	8,778.63	2	0.75
19.08.98	28.07.99	SU28001RMFS4	2,475.57	8,778.63	1	2.82

Table 2.9.2

Term Structure of Bonded Debt (with Respect to OFZ)

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

Table 2.9.3

Major Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %			Market turnover indicator, %		
	Federal loan investment bonds	OFZ-PD	OFZ-FD	Federal loan investment bonds	OFZ-PD	OFZ-FD
	1	2	3	4	5	6
1.07.99	64.86	61.81	70.03	64.86	50.96	69.13
2.07.99	70.32	62.23	66.56	70.32	58.43	66.58
5.07.99	69.32	63.75	67.78	69.32	56.63	67.20
6.07.99	66.07	63.76	65.24	66.07	56.81	67.69
7.07.99	63.51	63.48	66.91	63.51	59.61	66.79
8.07.99	63.38	62.05	65.35	63.38	51.91	65.35
9.07.99	60.29	59.23	63.20	60.29	49.86	63.21
12.07.99	60.59	59.65	63.34	60.59	55.37	63.36
13.07.99	62.62	61.43	64.51	62.62	64.65	64.31
14.07.99	57.21	62.80	66.86	57.21	66.81	66.97
15.07.99	64.33	61.55	65.61	64.33	56.18	65.36
16.07.99	64.33	62.51	64.84	64.33	58.94	64.87
19.07.99	66.39	64.62	68.16	66.39	53.86	68.16
20.07.99	66.20	66.66	69.41	66.20	63.12	69.44
21.07.99	68.22	67.84	72.65	68.22	56.65	72.52
22.07.99	71.35	68.26	78.34	71.35	60.73	77.84
23.07.99	72.21	69.15	76.70	72.21	64.02	77.39
26.07.99	68.11	65.01	71.86	68.11	48.88	74.00
27.07.99	67.22	65.64	68.59	67.22	58.60	69.80
28.07.99	70.23	66.56	72.12	70.23	53.57	73.47
29.07.99	65.76	64.81	68.14	65.76	50.95	71.94
30.07.99	66.16	64.87	69.34	66.16	70.02	67.73

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
1.07.99	0.48	0.08	0.13	30,768.1	106,878.4	105,461.8
2.07.99	5.46	0.18	0.07	30,768.1	106,878.4	105,461.8
5.07.99	3.27	0.10	0.04	30,768.1	106,878.4	105,461.8
6.07.99	0.35	0.15	0.45	30,768.1	106,878.4	105,461.8
7.07.99	0.00	0.18	0.45	30,768.1	106,878.4	105,461.8
8.07.99	0.16	0.08	0.06	30,768.1	106,878.4	105,461.8
9.07.99	0.06	0.14	0.05	30,732.4	106,600.9	105,336.8
12.07.99	0.06	0.04	0.06	30,732.4	106,600.9	105,336.8
13.07.99	0.61	0.12	0.05	30,732.4	106,600.9	105,336.8
14.07.99	8.91	0.08	0.08	30,732.4	106,600.9	105,336.8
15.07.99	0.08	0.06	0.08	30,732.4	106,600.9	105,336.8
16.07.99	0.05	0.07	0.09	30,732.4	106,600.9	105,336.8
19.07.99	0.01	0.05	0.04	30,732.4	106,600.9	105,336.8
20.07.99	0.00	0.07	0.05	30,732.4	106,600.9	105,336.8
21.07.99	0.03	0.06	0.10	30,732.4	106,600.9	105,336.8
22.07.99	0.12	0.15	0.35	30,732.4	106,600.9	105,336.8
23.07.99	0.03	0.03	0.08	30,734.4	106,600.9	105,343.5
26.07.99	0.05	0.08	0.99	30,734.4	106,600.9	105,343.5
27.07.99	0.04	0.07	0.93	30,734.4	106,600.9	105,343.5
28.07.99	8.14	0.16	0.88	30,734.4	106,600.9	105,343.5
29.07.99	0.08	0.80	0.54	30,734.4	106,600.9	105,343.5
30.07.99	0.02	0.16	0.03	30,734.4	106,600.9	105,343.5

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
1.07.99	8,993.5	61,452.5	57,444.2	898.0	658.5	1,314.4
2.07.99	8,313.5	61,353.7	59,767.0	897.0	656.5	1,310.4
5.07.99	8,470.5	60,773.2	59,244.9	894.0	646.4	1,308.9
6.07.99	8,895.1	60,866.0	60,874.3	893.0	645.1	1,308.1
7.07.99	9,252.0	61,074.3	59,989.3	892.0	651.5	1,305.4
8.07.99	9,282.7	61,919.5	61,062.4	891.0	654.7	1,303.9
9.07.99	9,726.8	63,543.7	62,499.8	890.0	651.9	1,302.2
12.07.99	9,720.7	63,533.3	62,686.8	887.0	649.1	1,298.8
13.07.99	9,441.0	62,576.4	62,023.2	886.0	648.5	1,297.6
14.07.99	1,0261.5	62,028.7	57,581.5	885.0	639.2	1,288.8
15.07.99	9,228.9	62,812.7	58,422.4	884.0	638.3	1,287.2
16.07.99	9,241.2	62,311.6	59,008.8	883.0	638.0	1,286.4
19.07.99	9,004.6	61,389.5	57,197.9	880.0	635.7	1,283.6
20.07.99	9,041.5	60,381.0	56,511.4	879.0	635.4	1,283.5
21.07.99	8,795.6	58,661.5	54,816.4	878.0	637.1	1,282.3
22.07.99	8,426.8	58,544.9	52,050.4	877.0	636.2	1,282.6
23.07.99	8,338.2	58,158.9	52,979.9	876.0	633.1	1,278.9
26.07.99	8,873.0	60,608.0	55,677.6	873.0	631.2	1,274.9
27.07.99	8,999.0	60,364.4	57,626.4	872.0	630.4	1,276.2
28.07.99	8,636.4	59,949.2	52,615.6	871.0	627.8	1,257.3
29.07.99	9,214.2	60,868.4	54,773.4	870.0	633.2	1,260.3
30.07.99	9,174.2	60,923.0	54,225.6	869.0	627.6	1,258.0

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

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

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	—	—	—	—	—

Table 3.1.4

Daily Average Moscow Interbank Bid Rates (MIBID)

(% p.a. for ruble credits)

Date	Term of credit, days ¹					
	1	3	7	14	30	90
1.07.99	7.6	—	5.0	10.0	15.0	20.0
2.07.99	4.4	—	5.0	9.0	15.0	20.0
5.07.99	6.5	—	5.0	9.0	15.0	20.0
6.07.99	7.0	—	5.0	9.0	15.0	20.0
7.07.99	6.6	—	5.0	9.0	15.0	20.0
8.07.99	6.0	—	5.0	9.0	15.0	20.0
9.07.99	5.3	4.0	5.0	9.0	15.0	20.0
12.07.99	6.8	—	5.0	9.0	15.0	20.0
13.07.99	5.4	—	5.0	9.0	15.0	20.0
14.07.99	6.0	—	5.0	9.0	15.0	20.0
15.07.99	5.6	—	5.0	9.0	15.0	20.0
16.07.99	4.8	6.0	5.0	9.0	15.0	20.0
19.07.99	5.4	—	5.0	9.0	15.0	20.0
20.07.99	5.6	—	5.0	9.0	15.0	20.0
21.07.99	5.2	—	5.0	9.0	15.0	20.0
22.07.99	5.0	—	5.0	9.0	15.0	20.0
23.07.99	4.5	4.0	5.0	9.0	15.0	20.0
26.07.99	5.0	—	5.0	9.0	15.0	20.0
27.07.99	4.8	—	5.0	9.0	15.0	20.0
28.07.99	4.6	—	5.0	9.0	15.0	20.0
29.07.99	5.6	—	5.0	9.0	15.0	20.0
30.07.99	5.6	—	5.0	9.0	15.0	20.0

¹ No rates on credits extended for other terms were announced from July 1 to 30, 1999.

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 ¹						Moscow Interbank Actual Credit Rate (MIACR) ²		
	Term of credit, days								
	1	3	7	14	30	90	1	3	7
1.07.99	12.4	—	12.0	17.0	25.0	35.0	8.1	—	11.0
2.07.99	10.4	—	14.0	18.0	25.0	35.0	6.3	4.7	—
5.07.99	13.3	—	14.0	18.0	25.0	35.0	10.8	—	—
6.07.99	13.8	—	14.0	18.0	25.0	35.0	18.1	—	—
7.07.99	13.0	—	14.0	18.0	25.0	35.0	11.5	—	—
8.07.99	13.5	—	14.0	18.0	25.0	35.0	8.9	—	—
9.07.99	12.0	7.0	14.0	18.0	25.0	35.0	10.7	—	—
12.07.99	13.4	—	14.0	18.0	25.0	35.0	6.6	—	—
13.07.99	12.0	—	14.0	18.0	25.0	35.0	7.3	—	—
14.07.99	12.0	—	14.0	18.0	25.0	35.0	5.4	—	—
15.07.99	11.8	—	14.0	18.0	25.0	35.0	12.9	—	—
16.07.99	11.0	10.0	14.0	18.0	25.0	35.0	6.1	—	—
19.07.99	11.2	—	14.0	18.0	25.0	35.0	16.9	—	—
20.07.99	12.0	—	14.0	18.0	25.0	35.0	11.7	—	—
21.07.99	11.6	—	14.0	18.0	25.0	35.0	5.0	—	—
22.07.99	11.4	—	14.0	18.0	25.0	35.0	4.6	—	—
23.07.99	11.5	8.0	14.0	18.0	25.0	35.0	4.4	—	—
26.07.99	11.2	—	14.0	18.0	25.0	35.0	4.3	—	—
27.07.99	10.6	—	14.0	18.0	25.0	35.0	5.2	—	—
28.07.99	10.4	—	14.0	18.0	25.0	35.0	6.0	—	—
29.07.99	11.6	—	14.0	18.0	25.0	35.0	9.4	—	10.0
30.07.99	11.6	—	14.0	18.0	25.0	35.0	16.3	—	—

¹ Rates on credits with other terms were not announced from July 1 to 30, 1999.

² No credits with other terms were extended from July 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	—

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	—	—		

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	—	—

MICEX — Moscow Interbank Currency Exchange
 SPECEX — St. Petersburg Currency Exchange
 ROSEX — Rostov Currency and Stock Exchange
 SICEX — Samara Interbank Currency Exchange

Table 3.2.3

Foreign Cash Flow Through Authorized Banks Across Russia

(USD million)

1	Total foreign currency receipts	of which:					
		banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals and accepted for conversion ¹	received from individuals (residents and nonresidents) for entering to their foreign currency accounts	received from legal entities for entering to their foreign currency accounts ²	other receipts ¹
2	3	4	5	6	7	8	
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	2,122.7	400.4	406.1	510.3	721.3	9.6	75.1
March	3,495.9	1,014.2	860.0	596.5	910.1	12.0	103.1
April	2,285.9	416.0	523.8	598.0	645.5	12.6	89.9
May	1,568.0	265.9	272.3	524.4	424.6	11.3	69.7
June	2,075.6	420.4	481.7	597.5	488.5	11.3	76.3

	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	10,424.1	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	2,105.7	20.3	390.7	597.4	1,001.1	30.7	65.5	601.9
March	3,469.7	19.0	859.6	906.0	1,574.9	41.6	68.6	622.5
April	2,277.5	27.5	546.1	627.8	924.1	42.0	109.9	633.6
May	1,527.6	21.5	275.6	530.4	608.0	31.4	60.6	672.9
June	2,173.7	26.0	475.4	717.8	828.2	32.5	93.8	575.2

¹ Excluding receipts related to interbranch turnover.

² Excluding payments related to interbranch turnover.

End
(USD million)

Table 3.2.4

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	4,097.7	1,987.5	6.0668	6.2158	0.15	95.6	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	2,139.4	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	4,049.8	1,688.1	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	2,959.2	1,136.0	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

End

	Average single transaction (units of currency)		No. of transactions (thousand units)		Average monthly rate (rubles per unit of currency)		Average transaction margin (rubles)	Percent share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices	
	buy	sell	buy	sell	buy	sell		buy	sell
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

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

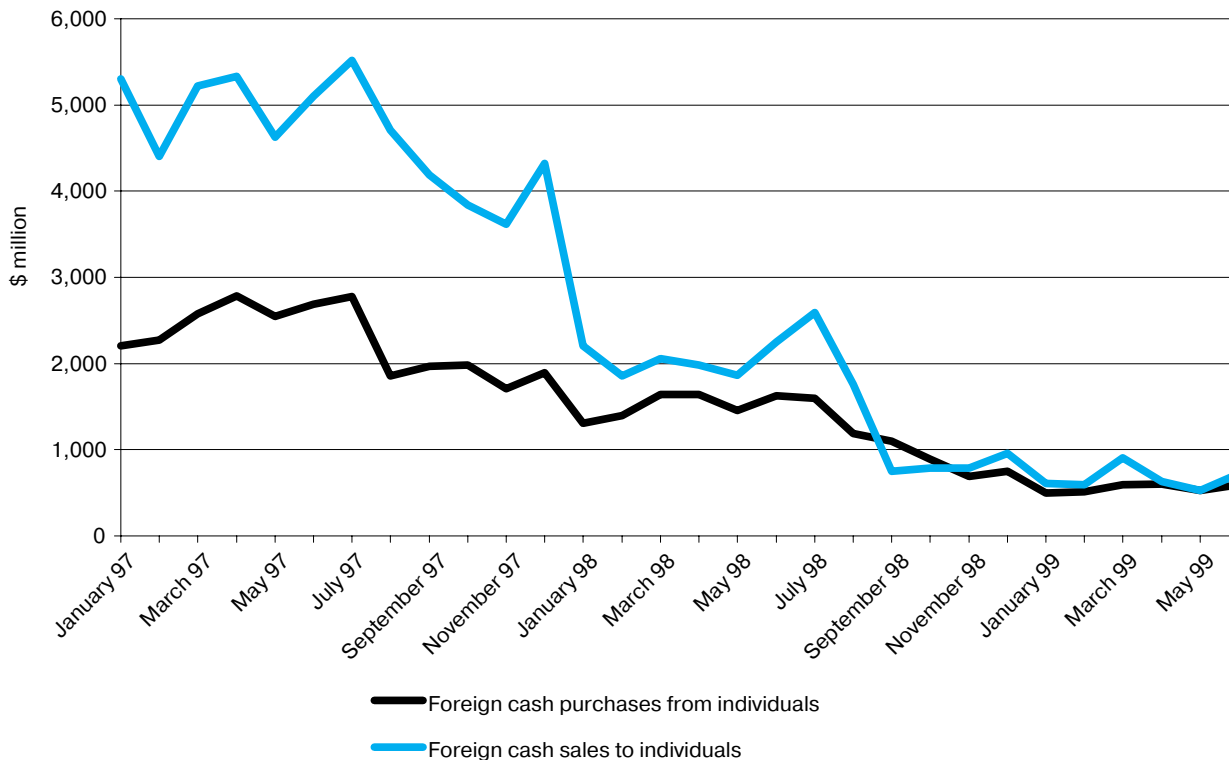


Table 3.2.5

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

Average size of transactions		1998							1999					
		June	July	August	September	October	November	December	January	February	March	April	May	June
up to \$250														
purchase	number of transactions (thousand units)	4,295.3	4,202.5	4,716.2	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
	value of transactions (\$ million)	663.5	659.6	808.0	495.2	448.0	325.0	361.7	234.0	250.8	278.0	286.8	268.0	282.0
sale	number of transactions (thousand units)	86.2	104.9	161.6	298.7	396.7	443.9	705.7	618.5	748.9	975.0	812.2	658.5	793.7
	value of transactions (\$ million)	15.8	16.7	45.4	46.1	58.5	69.2	112.8	91.9	114.7	149.0	105.9	88.2	115.9
from \$251 to \$500														
purchase	number of transactions (thousand units)	1,136.5	1,138.2	698.5	579.8	209.6	117.0	122.4	85.2	92.4	96.7	93.2	105.8	86.6
	value of transactions (\$ million)	365.8	369.3	263.2	193.3	71.3	38.1	43.0	28.2	28.2	29.2	27.9	32.9	28.2
sale	number of transactions (thousand units)	854.8	979.4	1,056.1	194.7	197.1	306.6	416.7	299.9	292.7	592.7	282.1	298.4	440.2
	value of transactions (\$ million)	302.9	322.4	356.7	68.7	72.3	110.0	152.8	107.4	105.3	202.2	104.4	102.1	154.9
from \$501 to \$2,000														
purchase	number of transactions (thousand units)	149.1	143.2	74.7	124.1	32.0	16.5	19.1	8.3	12.6	13.3	11.8	16.9	8.8
	value of transactions (\$ million)	105.9	101.3	64.0	92.4	23.2	15.3	15.8	7.5	9.5	10.2	9.6	10.9	7.0
sale	number of transactions (thousand units)	1,238.0	1,606.5	1,451.0	268.1	260.6	283.0	336.6	175.7	170.5	323.9	141.5	147.2	198.9
	value of transactions (\$ million)	1,214.8	1,577.6	1,433.4	222.4	237.2	242.6	285.7	145.2	129.5	243.1	117.5	110.4	150.1
from \$2,001 to \$5,000														
purchase	number of transactions (thousand units)	4.5	3.8	1.7	3.2	3.0	0.7	0.8	0.3	0.3	0.4	0.4	0.0	0.4
	value of transactions (\$ million)	12.1	9.2	5.6	8.0	8.1	1.5	2.5	1.1	1.0	1.7	1.1	0.2	0.9
sale	number of transactions (thousand units)	84.8	79.9	104.7	20.5	13.8	10.6	17.7	9.5	6.3	6.8	4.5	3.9	3.0
	value of transactions (\$ million)	215.7	197.9	280.9	65.0	43.0	31.7	52.6	24.6	17.1	16.8	12.9	10.5	8.4
over \$5,000														
purchase	number of transactions (thousand units)	0.0	0.0	0.0	0.5	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0
	value of transactions (\$ million)	1.5	1.7	1.9	2.5	2.8	0.8	0.3	0.3	0.3	0.4	0.1	3.0	0.0
sale	number of transactions (thousand units)	3.9	3.1	3.6	4.2	4.4	2.9	1.9	1.3	0.6	1.3	1.2	0.9	1.0
	value of transactions (\$ million)	24.5	20.7	24.8	35.1	40.2	23.3	22.3	12.3	10.1	17.0	14.0	9.7	8.7

Chart 11

Foreign Cash Sources in June, 1999

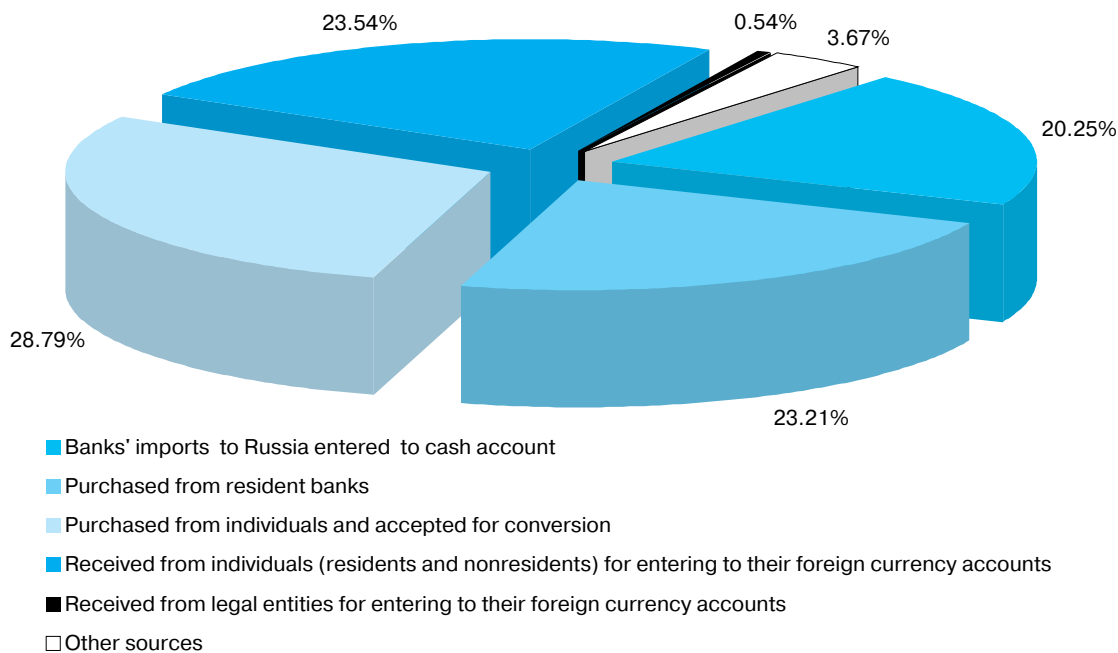


Chart 12

Structure of Foreign Cash Expenditures in June, 1999

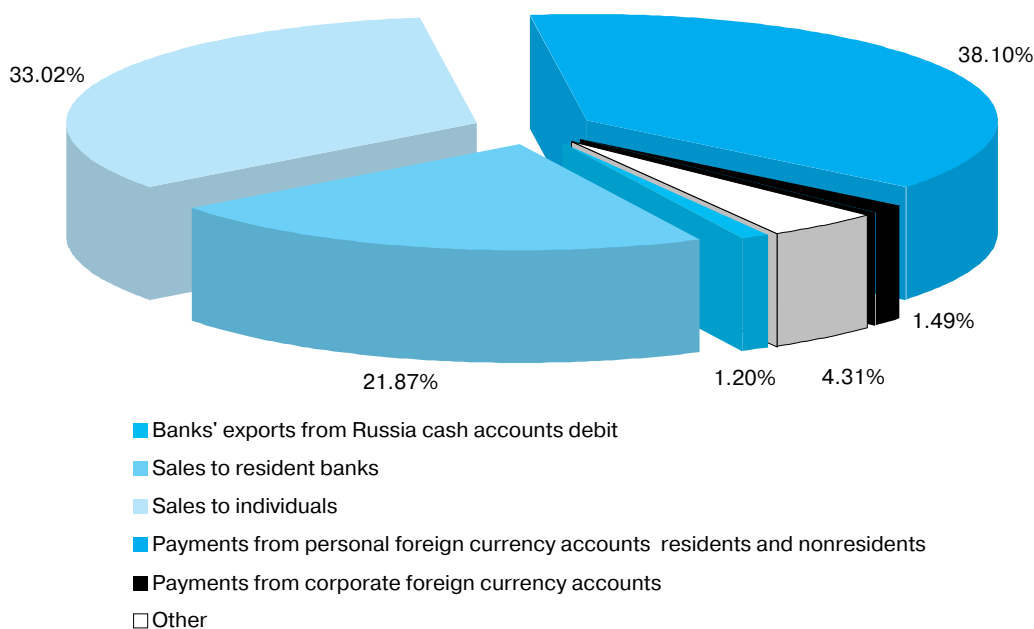


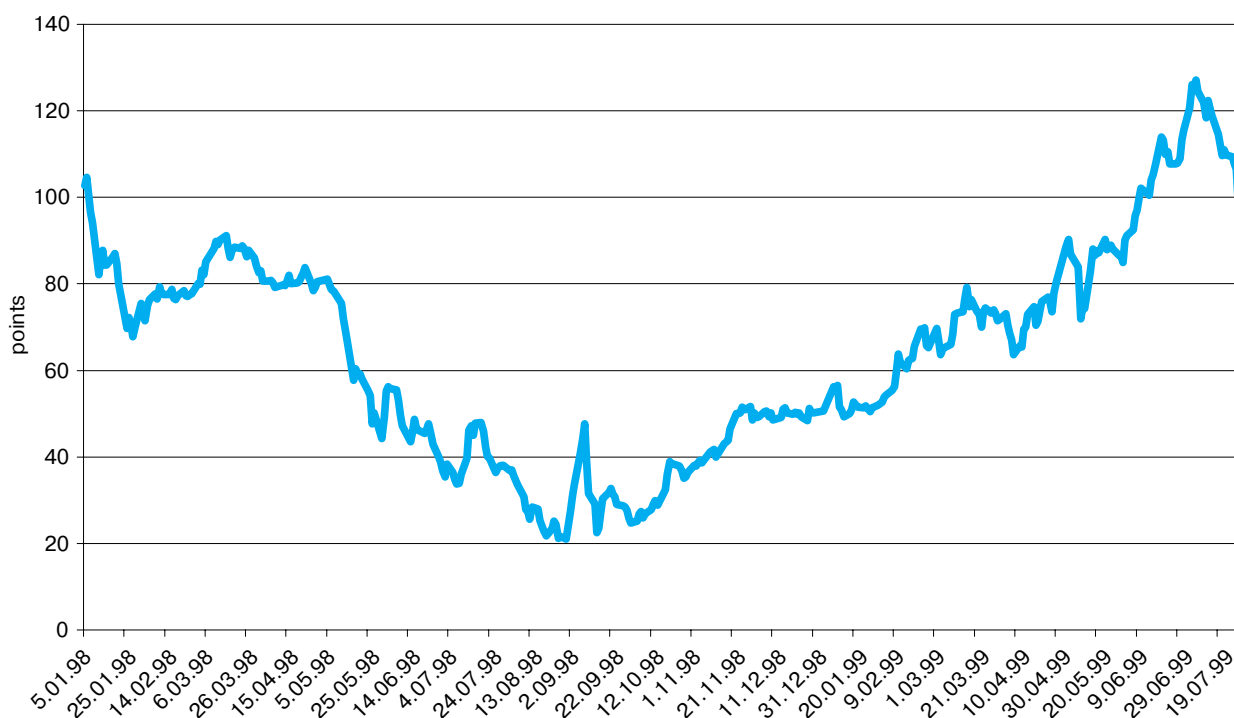
Table 3.3

Corporate Securities Market Indicators

Date	RTS turnover (million dollars)	RTS-Interfax index, points	
		foreign currency value	ruble value
1.07.99	23.47	27.90	113.34
2.07.99	27.25	28.45	115.55
5.07.99	17.67	29.58	120.55
6.07.99	23.92	30.95	126.15
7.07.99	20.21	30.36	124.69
8.07.99	25.36	30.97	127.09
9.07.99	13.90	30.34	124.42
12.07.99	13.02	29.78	122.00
13.07.99	20.43	28.93	118.44
14.07.99	15.38	29.94	122.46
15.07.99	13.85	29.46	120.41
16.07.99	9.84	29.08	118.77
19.07.99	10.99	28.05	114.48
20.07.99	12.02	27.49	112.06
21.07.99	9.02	26.92	109.68
22.07.99	12.75	27.27	111.01
23.07.99	9.17	27.00	109.80
26.07.99	11.61	26.89	109.34
27.07.99	8.95	26.52	107.76
28.07.99	8.57	26.24	106.62
29.07.99	11.83	24.24	98.50
30.07.99	11.03	24.80	100.75

Chart 13

RTS-Interfax Index Dynamics



3.4. International Financial Markets

Table 3.4.1

Treasury Bills Yield

(% p.a.)

	USA	France	Germany	United Kingdom	Italy	Bulgaria	Armenia	China (Hong Kong)	Lithuania
1997									
Q1	5.06	3.23	3.12	5.91	6.90	...	72.00	5.21	9.92
Q2	5.07	3.36	3.22	6.20	6.55	81.15	61.63	5.67	9.64
Q3	5.06	3.34	3.20	6.76	6.27	7.91	46.77	6.62	7.39
Q4	5.09	3.54	3.75	7.02	5.61	7.00	42.97	7.50	7.59
1998									
Q1	5.08	3.51	3.52	6.89	5.40	6.72	53.99	6.03	9.67
Q2	5.01	3.54	3.68	7.10	4.87	5.86	40.22	9.26	9.99
Q3	4.88	3.49	3.34	7.12	4.43	5.83	39.61	7.51	10.05
Q4	4.31	3.31	3.13	6.19	3.68	5.69	49.52	5.04	13.06
March	5.03	3.51	3.50	6.95	5.10	...	59.39	6.03	9.94
April	5.00	3.58	3.70	7.02	4.92	6.00	47.67	5.92	10.15
May	5.03	3.54	3.70	6.99	4.85	5.84	38.78	7.30	10.23
June	4.99	3.49	3.63	7.29	4.83	5.73	34.22	9.26	9.60
July	4.96	3.50	3.63	7.23	4.56	5.98	35.96	7.87	8.85
August	4.94	3.50	3.20	7.19	4.49	5.80	34.76	12.24	8.90
September	4.74	3.47	3.20	6.94	4.24	5.70	...	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	...	65.23	4.69	10.86
May	4.51	...	2.50	4.93	2.61	...	52.47	4.94	8.88
June	4.59	...	2.65	4.76	2.70	...	53.89	5.36	...

Source: IMF International Financial Statistics, 1997, Vol. L, No. 8—12, 1998, Vol. LI, No. 6—12, 1998, Vol. LII, No.1—8, 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
March	5.49	0.43	3.38	3.45	7.63	5.62	51.76	22.62	4.75	31.01	4.38	2.45	5.02
April	5.45	0.44	3.38	3.41	7.13	5.23	70.80	21.23	5.44	27.13	5.75	2.22	6.75
May	5.49	0.43	3.38	3.41	7.19	5.11	63.54	18.45	6.50	23.05	6.25	2.20	5.32
June	5.56	0.44	3.38	3.47	7.13	5.12	64.59	16.25	6.25	27.14	6.13	2.49	5.57
July	5.54	0.41	3.38	3.39	7.44	4.88	75.32	12.67	5.38	38.20	6.81	2.47	7.00
August	5.55	0.43	3.38	3.48	7.06	4.89	81.01	9.53	5.00	41.88	17.75	2.97	5.93
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	31.54	...	1.13	49.77	4.38	...	6.15
May	4.74	0.03	...	2.55	5.25	2.56	28.76	...	1.94	16.94	5.06	...	3.65
June	4.76	0.03	...	2.57	4.69	2.62	...	...	...	11.13	5.81	...	...

Source: IMF International Financial Statistics, 1997, Vol. L, No. 8—12, 1998, Vol. LI, No. 6—12, 1998, Vol. LII, No. 1—8, 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
March	5.58	0.29	3.50	2.87	4.44	3.69	27.26	17.05	5.16	18.70	5.86	2.73	6.04
April	5.58	0.29	3.50	2.89	4.44	3.50	29.40	17.20	5.16	19.61	5.69	2.74	6.38
May	5.59	0.29	3.50	2.91	4.42	3.21	32.95	16.50	5.22	19.51	6.69	2.72	6.01
June	5.60	0.29	3.00	2.89	4.44	3.16	40.63	15.10	5.22	21.87	7.97	2.71	6.04
July	5.59	0.29	3.00	2.89	4.61	3.08	43.01	12.30	5.22	22.51	7.46	2.94	5.86
August	5.58	0.29	3.00	2.88	4.61	2.97	44.35	10.80	5.22	22.82	8.19	3.26	5.53
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	...	...	2.41	...	1.73	34.09	...	1.68	22.56	4.34	...	5.04
May	4.92	...	...	2.27	...	1.56	31.20	...	1.68	18.54	4.17	...	4.24
June	5.13	...	...	2.24	...	...	...	...	...	20.52	4.24	...	...

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

Table 3.4.4

Lending Rates

	USA	Japan	France	Germany	United Kingdom	Italy	Indonesia	Korea	Singapore	Ukraine	China (Hong Kong)	Bulgaria	Lithuania
(% p.a.)													
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
March	8.50	2.38	6.55	9.06	7.25	8.52	27.80	17.18	7.74	48.85	10.00	12.99	11.99
April	8.50	2.35	6.55	9.08	7.25	8.34	29.47	17.14	7.74	47.69	10.00	13.70	11.37
May	8.50	2.34	6.55	9.05	7.25	8.11	33.21	17.05	7.79	47.09	10.00	14.42	11.75
June	8.50	2.32	6.55	9.00	7.50	7.89	33.79	16.59	7.79	47.97	10.00	13.44	12.06
July	8.50	2.32	6.55	9.02	7.50	7.73	34.12	15.42	7.79	53.04	10.00	13.09	10.86
August	8.50	2.32	6.55	9.00	7.50	7.59	34.95	14.88	7.79	57.36	10.00	12.48	11.25
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	...	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	...	...	8.84	5.25	5.72	31.71	...	5.80	66.86	8.50	...	13.13
May	7.75	...	...	8.80	5.25	5.51	30.46	...	5.80	54.55	8.25	...	12.64
June	7.75	...	...	8.71	5.00	...	...	...	...	47.43	8.25	...	...

Source: IMF International Financial Statistics, 1997, Vol. L, No. 8—12, 1998, Vol. LI, No. 6—12, 1998, Vol. LII, No. 1—8, 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
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
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
— nonbank credit institutions	26	26	27	28	30	31	31	32	32	32	32	33
1.1. Registered 100 percent foreign-owned credit institutions	16	16	18	18	19	20	21	21	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
of which:												
— banks	1	0	1	0	2	1	2	2	2	2	2	2
— nonbank credit institutions	5	1	1	0	1	2	1	0	0	0	0	1
2. Nonbank credit institutions registered by other bodies	3	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
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
— nonbank credit institutions	22	25	26	28	29	29	30	32	32	32	32	32
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
— to conduct transactions in foreign currency	687	669	657	641	634	643	646	650	649	647	655	659
— credit institutions with general licence	262	264	262	261	263	263	260	255	253	248	247	245
— to conduct transactions with precious metals												
— permits	35	32	25	24	24	24	23	22	20	19	19	18
— licences ¹	76	90	102	104	112	113	114	118	121	118	121	123

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
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
of which:												
— 100 percent foreign-owned organisations	16	16	17	18	18	19	19	19	20	20	20	21
— credit institutions with foreign ownership from 50 to 100%	10	11	11	11	12	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
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
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
— branches of 100 percent foreign-owned banks	0	3	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
7. Branches of nonresident banks in Russia	0	0	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
of which:												
— in Russia	170	169	147	144	135	134	128	116	120	120	114	108
— in non-CIS countries	100	58	56	52	46	46	46	47	45	43	44	41
— in CIS countries	31	16	19	18	18	18	18	18	18	16	16	14
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
10. Credit institutions subjected to liquidation — cumulative No.	648	738	787	839	868	885	905	917	925	926	925	912
11. Credit institutions in receivership with court appointed interim trustees — cumulative No.	463	531	612	667	692	705	726	738	740	743	745	737

	End											
	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
12. Total credit institutions registered as liquidated as legal entities in State Register of Credit Institutions of which:	408	415	439	464	488	491	499	510	521	528	534	556
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and Bank of Russia regulations	85	90	112	135	158	161	164	174	185	190	196	218
— credit institutions liquidated owing to reorganisation	319	321	323	325	326	326	331	332	332	334	334	334
of which:												
— credit institutions liquidated owing to merger	0	0	0	0	0	0	0	0	0	0	0	0
— credit institutions liquidated owing to takeover	—	321	323	325	326	326	331	332	332	334	334	334
of which:												
— reorganisation into branches of other banks	299	301	301	302	303	303	306	307	307	308	308	308
— taken over by other banks (without creating a branch)	20	20	22	23	23	23	25	25	25	26	26	26
— credit institutions liquidated by partners on a voluntary basis	4	4	4	4	4	4	4	4	4	4	4	4

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

² 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

Chart 14

Structure of Registered Credit Institutions



Chart 15

Credit Institutions Grouped by Registered Authorized Capital

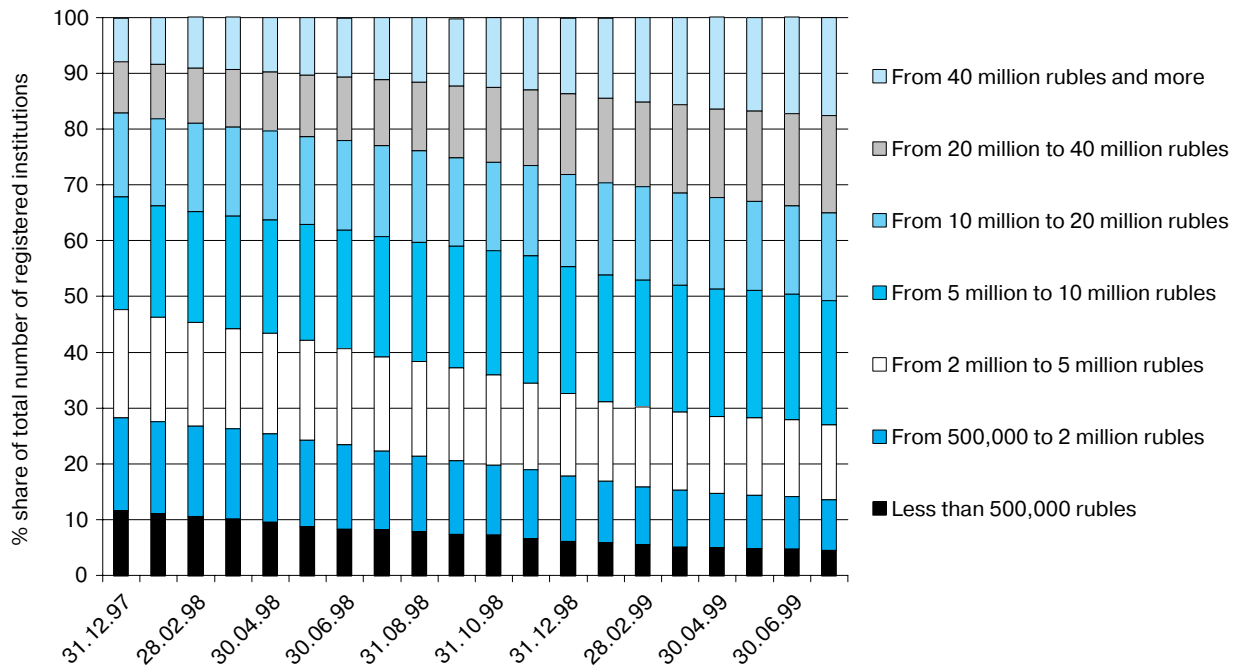


Table 4.1.3

Selected Indicators of Credit Institutions Performance Grouped by Assets

(million rubles)

Indicators, million rubles unless otherwise stated	Credit institutions grouped by assets (in descending order) as of 30.07.99						
	1—5	6—20	21—50	51—200	201—1,000	1,001—1,401	Total
No. of branches throughout the RF territory, units	1,858	172	376	662	861	77	4,006
Credits extended	226,398	109,926	71,559	51,900	34,631	1,415	495,829
of which: outstanding debt	21,680	10,506	5,996	4,065	2,831	195	45,273
— corporate loans	136,102	78,141	54,414	37,782	24,271	953	331,663
of which: outstanding debt	17,294	8,056	4,604	2,967	2,260	140	35,321
— personal loans	6,034	3,561	3,035	4,176	5,151	386	22,344
of which: outstanding debt	547	240	148	196	305	44	1,481
— credits extended to banks	51,940	7,742	9,001	5,204	3,088	55	77,030
of which: outstanding debt	2,531	1,692	876	681	254	11	6,045
Investment in government securities	151,572	13,196	10,876	11,461	4,903	155	192,163
Investment in bills	4,155	24,173	14,780	20,000	15,201	795	79,103
Investment in shares and equity interest of resident corporations (except for banks)	2,780	4,735	2,253	1,889	906	42	12,604
Corporate funds with banks	84,281	49,105	38,064	47,103	35,791	1,200	255,544
Budgetary funds with banks	10,910	11,678	4,225	5,151	2,405	103	34,472
Personal deposits	198,058	11,735	8,116	14,151	12,240	349	244,649
Negotiable debt	32,131	12,131	13,135	13,003	8,002	186	78,587
Total assets	551,402	293,842	173,096	177,056	121,318	5,128	1,321,842

Chart 16

Comparative Data on Major Sources of Borrowing by Credit Institutions as of 30.06.99
(Based on Credit Institutions Grouped by Assets)

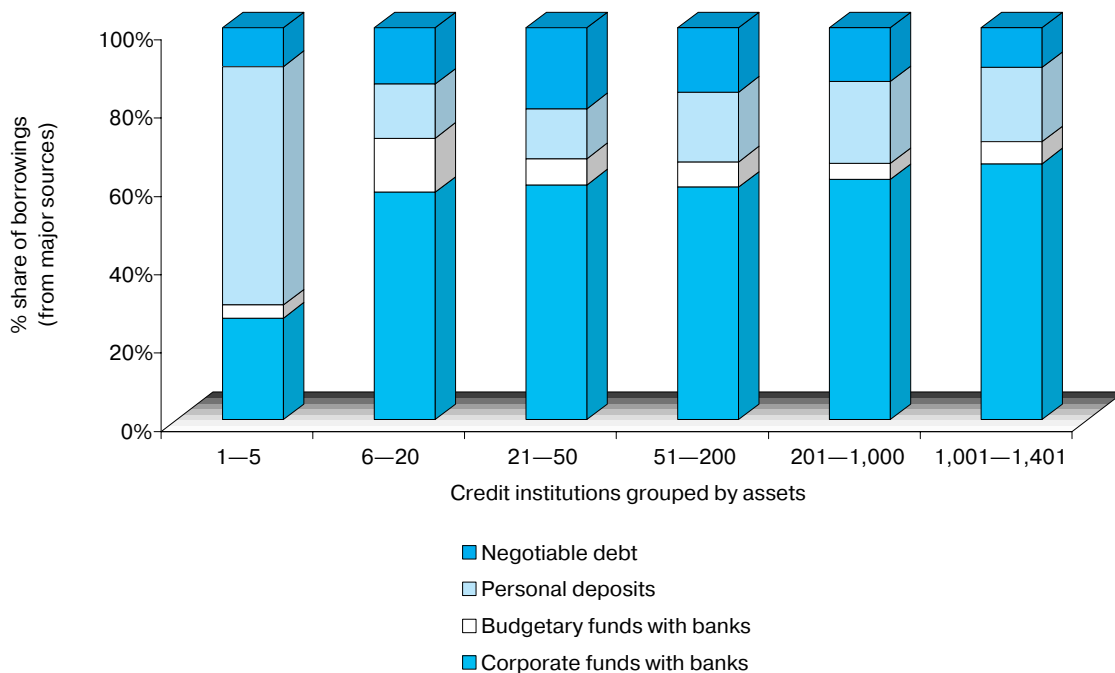
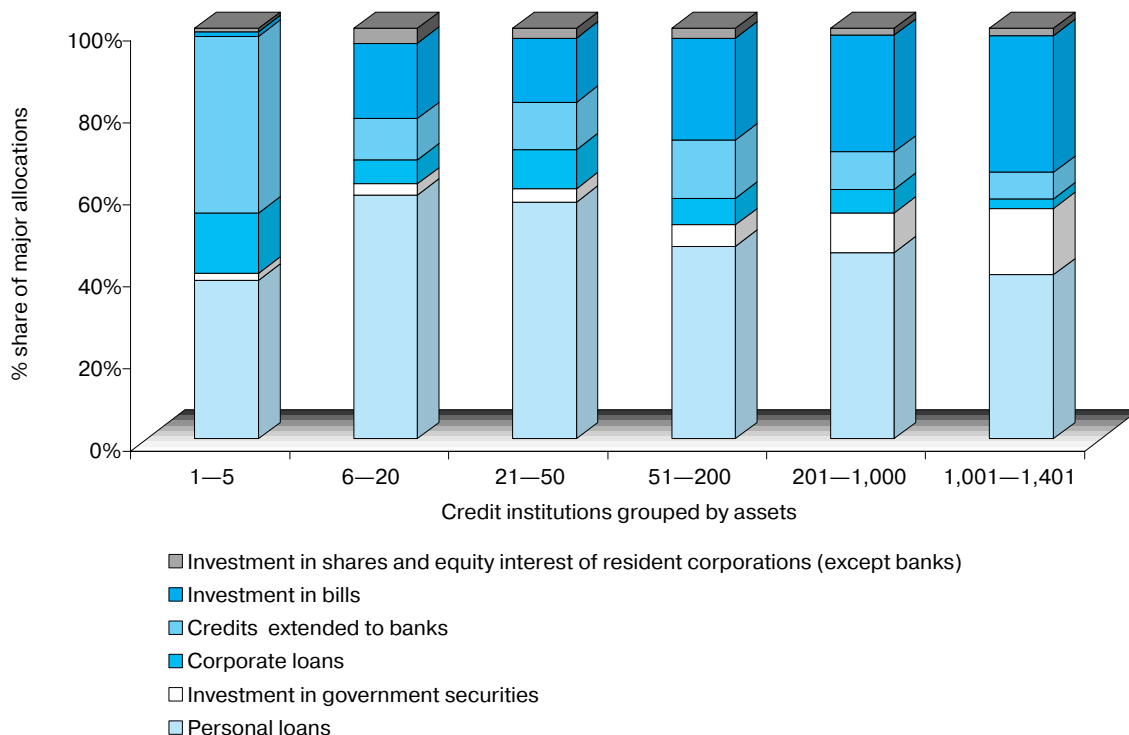


Chart 17

Comparative Data on Major Allocations of Funds by Credit Institutions as of 30.06.99
(Based on Credit Institutions Grouped by Assets)



4.2. Borrowings

Table 4.2.1

Deposits

(million rubles)

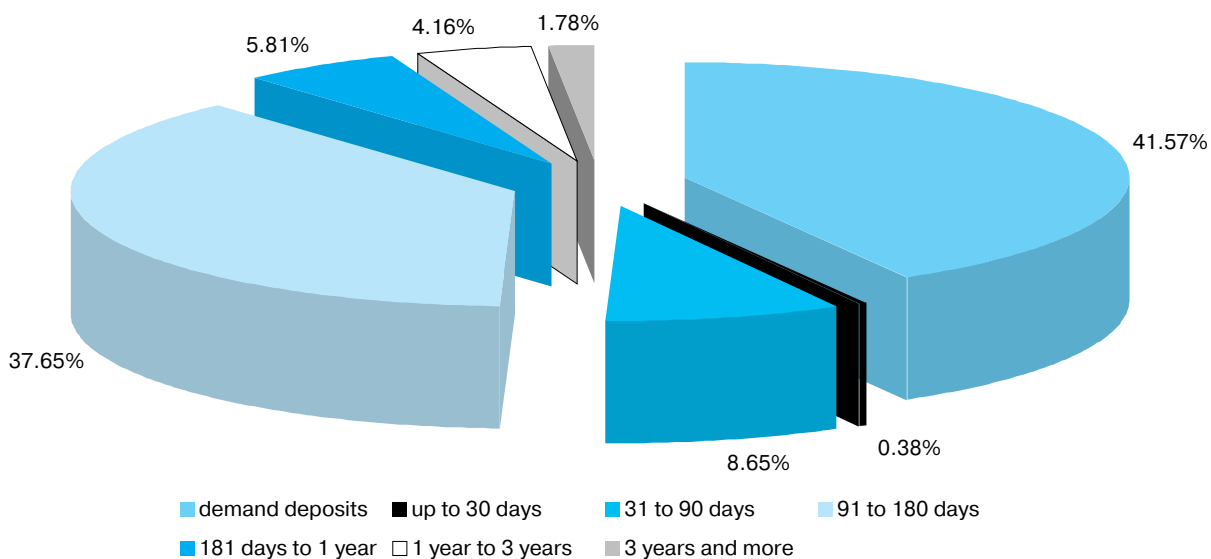
Total		Total ruble deposits																			
		personal deposits									corporate deposits									bank deposits	
		Total	by maturity:								Total	by maturity:								demand deposits	3 years and more
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	3 years and more	10		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	3 years and more			
3	4																		5			6	7	8	9	11	12	13	14	15	16	17
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	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	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	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	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	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	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	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	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	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	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	1,046	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	1,098	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	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	1,483	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	1,295	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	1,522	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	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	1,575	2,040	1,213	1,158	855	5,099				

End
(million rubles)

Total		Total foreign currency deposits																
		personal deposits							corporate deposits							bank deposits		
		Total	by maturity:						Total	by maturity:								
			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			
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

Chart 18

Structure of personal deposits as of 30.06.98



Structure of personal deposits as of 30.06.99

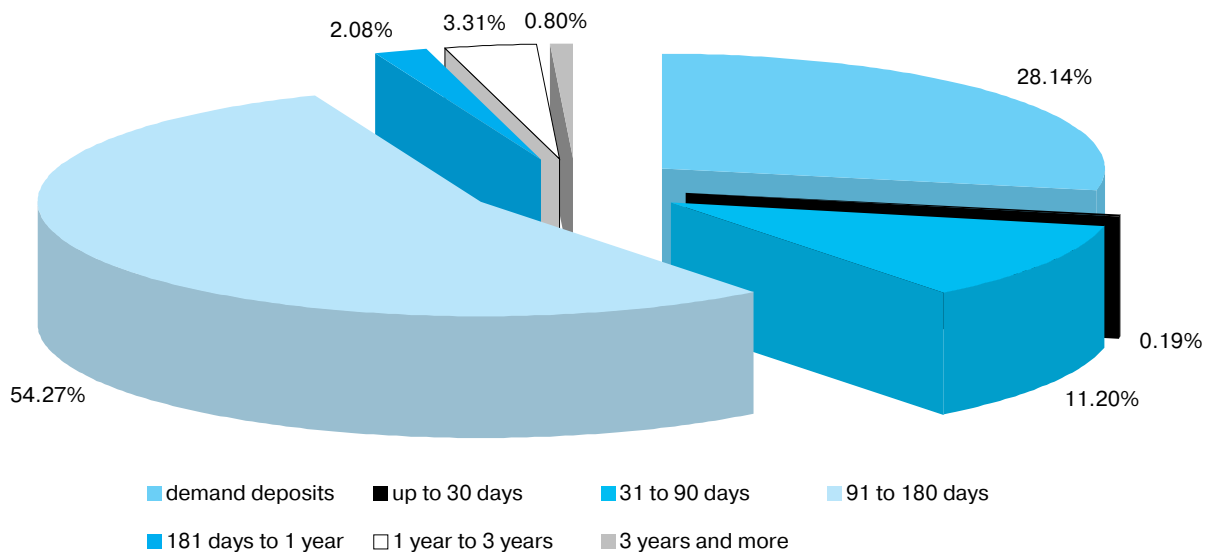


Table 4.2.2

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	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	up to 30 days	of which overnight	31 to 90 days	91 to 180 days	181 days to 1 year	1 year and more
1998																
January	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

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

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	—	—	—	—	—	—

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

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, by maturity:												
	Interest rates on ruble-denominated bills sold to legal entities, 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:					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	18.0	19.5	18.0	1.1	1.1	18.0	19.5	18.0	37.8
February	1.6	22.5	26.5	11.6	7.0	6.0	33.3	1.8	9.2	9.2	16.1	13.6	0.1	0.1	13.6	16.1	13.6	0.1	0.1	13.6	16.1	13.6	8.9
March	1.7	23.6	15.8	10.4	11.6	10.6	21.3	13.2	5.7	16.6	41.4	18.3	0.8	0.8	18.3	41.4	18.3	0.8	0.8	18.3	41.4	18.3	2.3
April	3.6	16.6	16.3	11.8	7.9	17.7	8.0	0.7	7.4	12.4	9.1	19.9	7.2	7.2	19.9	9.1	19.9	7.2	7.2	19.9	9.1	19.9	29.8
May	3.2	21.3	11.1	24.2	1.2	13.7	7.9	3.5	19.2	18.8	18.5	37.3	16.4	16.4	37.3	18.5	37.3	16.4	16.4	37.3	18.5	37.3	5.5
June	2.2	21.1	26.6	20.0	8.4	21.6	6.0	0.1	14.1	32.0	11.9	7.1	6.6	6.6	7.1	11.9	7.1	6.6	6.6	7.1	11.9	7.1	13.6
July	4.4	31.5	15.0	16.4	0.2	8.6	6.4	0.6	16.5	38.1	28.4	5.7	23.6	23.6	5.7	28.4	38.1	23.6	23.6	5.7	28.4	38.1	16.0
August	3.4	35.9	28.2	16.7	25.2	11.5	30.1	2.7	10.3	96.2	17.4	14.4	14.4	14.4	14.4	17.4	96.2	14.4	14.4	14.4	17.4	96.2	7.7
September	70.1	85.0	27.3	19.8	15.4	31.4	4.7	0.6	33.4	34.4	7.9	22.3	45.3	45.3	22.3	7.9	34.4	45.3	45.3	22.3	7.9	34.4	71.3
October	1.6	17.4	27.0	9.1	5.8	15.8	10.7	0.9	18.5	42.5	30.8	26.8	3.0	3.0	26.8	30.8	42.5	3.0	3.0	26.8	30.8	26.8	6.0
November	1.8	27.4	25.5	24.5	6.6	15.4	10.4	0.7	16.7	79.7	5.0	10.4	0.8	0.8	10.4	5.0	79.7	0.8	0.8	10.4	5.0	10.4	1.5
December	4.9	18.3	22.4	13.3	11.1	15.1	23.6	1.5	9.3	24.9	29.9	35.4	9.9	9.9	35.4	29.9	24.9	9.9	9.9	35.4	29.9	35.4	3.4
1999																							
January	1.1	16.4	27.9	15.9	14.2	11.1	39.5	0.9	9.1	181.6	25.3	33.9	7.7	7.7	33.9	25.3	181.6	7.7	7.7	33.9	25.3	33.9	—
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	7.4	8.4	63.7	45.9	7.4	7.4	8.4	63.7	8.4	9.9
March	12.1	21.5	36.1	14.8	8.6	17.1	12.9	0.3	11.5	30.5	4.3	4.5	0.7	0.7	4.5	4.3	30.5	0.7	0.7	4.5	4.3	4.5	13.6
April	2.7	—	32.1	19.4	78.9	10.0	11.9	1.2	0.8	72.0	14.0	1.3	3.1	3.1	1.3	14.0	72.0	3.1	3.1	1.3	14.0	1.3	10.9
May	0.2	—	40.0	53.5	49.0	12.5	—	0.2	1.5	100.1	21.6	36.0	29.3	29.3	36.0	21.6	100.1	29.3	29.3	36.0	21.6	36.0	15.1
June	0.1	—	23.5	13.3	18.0	16.1	—	1.5	9.6	14.0	10.0	15.0	15.1	15.1	15.0	10.0	14.0	15.1	15.1	15.0	10.0	15.0	82.6

4.3. Lending

Table 4.3.1

Corporate, Interbank and Personal Loans

(million rubles)

	Total loans in rubles										Total loans in foreign currency											
	Total	personal loans	of which:								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		

Chart 19

Structure of loans extended by credit institutions in ruble and foreign currency

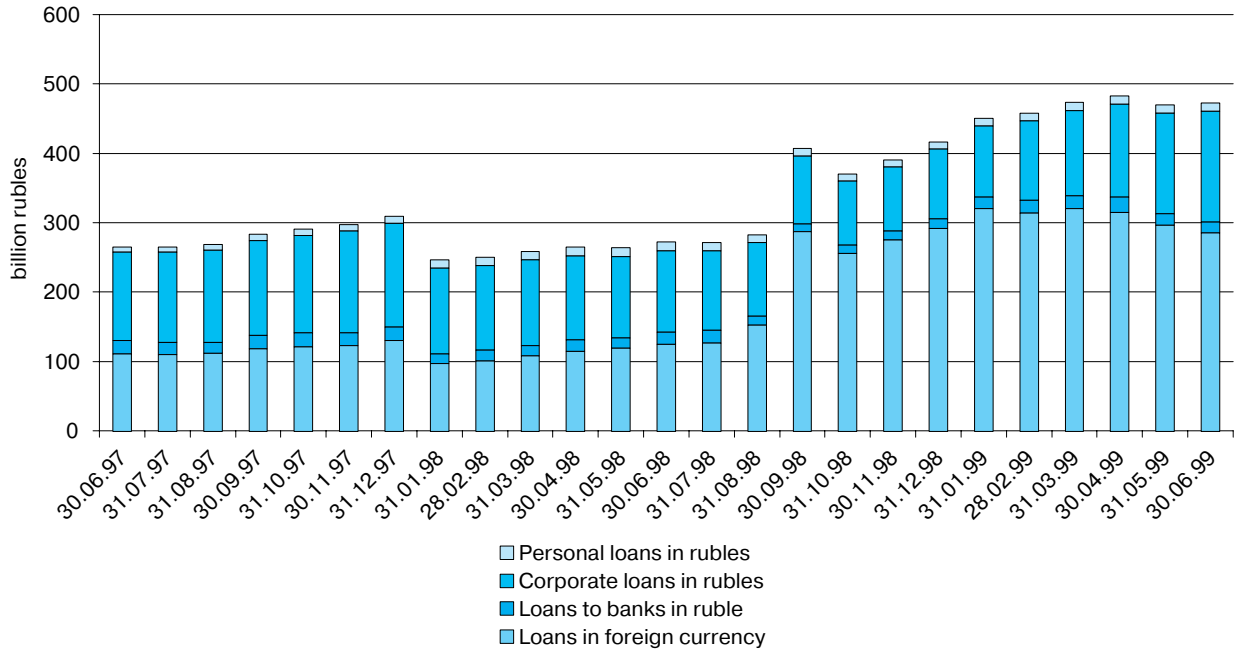


Chart 20

Dynamics of debt on credits extended

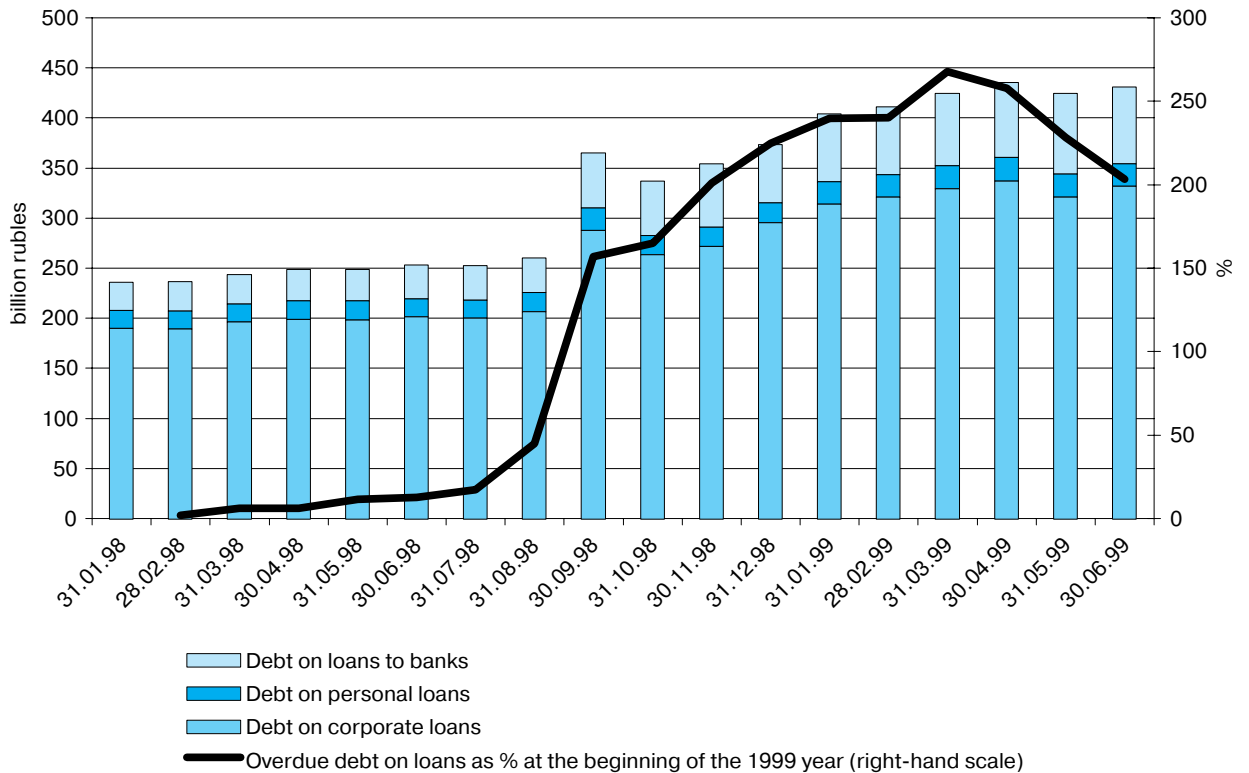


Table 4.3.2

Average Weighted Interest Rates on Corporate, 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	—	—	

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					
	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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

Table 4.3.4

Credit Institutions' Investment Portfolio

(million rubles)

		Investment in debt instruments										of which: debt instruments bought on REPO terms		
		1	2	3	4	5	6	7	8	9	10	11		
		Total	Federal government securities	of which: securities bought on REPO terms	Securities of the RF member territories and local authorities	of which: securities bought on REPO terms	Securities issued by resident credit institutions	of which: securities bought on REPO terms	Securities issued by nonresidents	of which: securities bought on REPO terms	Other debt instruments			
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		

End

	Investment in shares of stock											Equity interest in legal entities			Other participating interests
	Total	Resident credit institutions' shares of stock	of which: shares of stock bought for investment		Nonresidents' shares	of which: shares bought for investment		Other shares	of which: shares bought for investment		Total	of which: subsidiary and affiliated resident bank			
			12	13		14	15		16	17		18	19	20		21
1998															
31.01	7,808	1,158	1,020	220	202	6,431	992	2,324	350	2,632					
28.02	8,512	1,163	1,007	192	175	7,156	1,224	2,526	448	2,811					
31.03	7,632	1,088	944	205	191	6,339	1,232	2,672	368	2,827					
30.04	9,065	1,133	973	251	216	7,681	1,510	2,700	365	2,666					
31.05	9,332	1,012	894	201	155	8,119	1,797	2,853	421	2,692					
30.06	7,109	803	716	203	119	6,103	1,808	2,814	426	2,662					
31.07	8,032	893	785	175	125	6,965	1,911	2,712	389	2,882					
31.08	9,390	974	846	203	140	8,213	1,859	2,953	361	2,449					
30.09	8,767	967	872	401	277	7,399	1,867	4,653	349	2,507					
31.10	9,065	845	748	361	234	7,859	1,662	4,724	491	1,962					
30.11	9,247	825	738	410	266	8,012	1,518	4,979	492	1,975					
31.12	7,593	794	697	492	305	6,307	1,753	5,826	495	1,990					
1999															
31.01	7,626	760	677	525	323	6,341	1,792	6,221	543	1,957					
28.02	7,737	821	730	521	322	6,396	1,933	6,343	586	2,045					
31.03	8,321	801	726	608	340	6,912	2,096	6,488	635	1,965					
30.04	7,654	798	718	668	333	6,187	1,860	6,418	563	1,896					
31.05	8,276	811	723	654	326	6,811	1,827	6,401	660	1,842					
30.06	11,843	760	665	662	340	10,421	1,996	6,202	657	2,131					

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									

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

End

	Interest rates on US Dollar credit bills, by maturity:						Interest rates on discounted bills denominated in US dollars, by maturity:					
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	more than 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	more than 3 years
	13	14	15	16	17	18	19	20	21	22	23	24
1998												
January	—	—	—	9.2	—	—	1.1	4.0	1.5	16.4	—	—
February	—	—	—	—	—	—	0.1	5.6	11.7	10.0	—	—
March	2.6	—	2.0	10.5	—	—	3.4	25.1	3.2	10.3	15.0	15.0
April	—	—	—	9.4	—	—	1.9	16.5	0.4	0.9	—	—
May	—	2.0	—	9.4	—	—	7.1	15.0	3.5	12.9	0.3	0.1
June	—	—	—	—	—	—	0.7	0.4	0.5	5.7	4.9	—
July	2.0	12.0	10.0	—	—	—	3.0	10.3	5.3	7.6	—	—
August	—	0.6	—	14.0	—	—	0.3	0.6	0.2	6.1	—	—
September	—	8.0	—	—	—	—	4.1	4.4	1.5	9.1	12.2	—
October	—	—	—	—	—	—	23.9	—	6.9	20.2	3.4	0.5
November	10.0	30.0	—	—	—	—	—	0.7	3.2	5.7	15.0	—
December	2.3	2.7	—	—	—	—	4.0	3.6	7.0	10.5	—	—
1999												
January	—	—	—	—	20.0	—	2.4	0.9	11.2	14.3	1.5	—
February	—	3.0	4.0	7.0	14.5	—	9.1	10.8	14.0	10.9	5.5	—
March	9.3	0.4	9.1	—	2.2	—	0.4	0.2	0.6	2.4	1.4	—
April	4.4	63.0	10.0	—	6.6	—	1.2	7.9	5.9	—	4.7	—
May	20.0	—	—	—	—	—	1.9	6.4	13.7	—	14.5	5.7
June	3.0	7.0	—	0.1	—	—	3.5	9.8	14.9	6.9	40.7	97.8

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

Cont.

	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

	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

SUPPLEMENT PERFORMANCE INDICATORS ON CREDIT INSTITUTIONS BY REGIONS

1. Institutional Characteristics

Table 1.1

Number of Credit Institutions

(units)

	30.06.97	30.09.97	31.12.97	31.03.98	30.06.98	30.09.98	31.12.98	31.03.99	30.06.99
1	2	3	4	5	6	7	8	9	10
Russian Federation ¹	1,841	1,764	1,697	1,641	1,598	1,531	1,474	1,433	1,401
NORTH	46	42	40	39	36	32	30	29	29
Arkhangelsk Region	10	10	9	9	8	8	6	6	6
Vologda Region	15	15	14	13	12	12	12	12	12
Murmansk Region	6	5	5	5	4	3	3	3	3
Republic of Karelia	4	2	2	2	2	1	1	1	1
Komi Republic	11	10	10	10	10	8	8	7	7
NORTH-WEST	59	58	58	58	58	56	52	53	54
St. Petersburg	44	43	43	44	44	43	40	41	42
Leningrad Region	5	5	5	5	5	5	4	4	4
Novgorod Region	4	4	4	4	4	3	3	3	3
Pskov Region	6	6	6	5	5	5	5	5	5
CENTRE	884	855	826	816	798	787	771	755	731
Bryansk Region	5	5	4	4	4	3	3	3	3
Vladimir Region	6	6	6	6	5	3	3	3	3
Ivanovo Region	8	8	6	6	6	6	6	6	5
Tver Region	11	11	11	10	10	9	10	9	8
Kaluga Region	7	7	6	6	7	7	7	7	7
Kostroma Region	10	10	9	9	6	6	6	6	6
Moscow	756	729	706	696	683	679	668	655	632
Moscow Region	41	40	41	43	41	39	35	35	36
Orel Region	3	3	3	2	2	2	2	2	2
Ryazan Region	9	9	8	8	8	7	7	7	7
Smolensk Region	6	5	4	4	4	4	4	4	4
Tula Region	11	11	11	11	11	11	9	8	8
Yaroslavl Region	11	11	11	11	11	11	11	10	10
VOLGA-VYATKA REGION	57	54	51	49	47	45	41	39	39
Nizhni Novgorod Region	27	26	26	26	24	23	22	21	21
Kirov Region	6	5	4	4	4	4	3	3	3
Republic of Mariy-El	3	2	1	1	1	1	1	1	1
Republic of Mordovia	9	9	9	8	8	7	7	6	6
Chuvash Republic	12	12	11	10	10	10	8	8	8
CENTRAL-BLACK SOIL REGION	23	22	22	21	20	18	17	17	16
Belgorod Region	9	9	9	8	8	8	8	8	7
Voronezh Region	4	4	4	4	4	4	4	4	4
Kursk Region	3	3	3	3	2	2	1	1	1
Lipetsk Region	4	4	4	4	4	2	2	2	2
Tambov Region	3	2	2	2	2	2	2	2	2
VOLGA REGION	132	127	120	120	116	107	97	95	94
Astrakhan Region	7	7	6	6	6	6	5	5	4
Volgograd Region	14	13	12	12	11	8	7	6	6
Samara Region	26	26	24	25	25	25	24	24	24
Penza Region	5	5	5	5	5	5	3	3	3
Saratov Region	27	26	25	25	24	22	20	20	20
Ulyanovsk Region	12	11	11	11	10	8	7	7	7
Republic of Kalmykia	8	8	8	8	7	5	4	4	4

End

(units)

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan	33	31	29	28	28	28	27	26	26
NORTH CAUCASUS	212	201	191	180	178	163	153	142	140
Krasnodar Territory	44	43	42	36	35	34	30	29	28
Stavropol Territory	23	22	19	18	17	15	14	12	12
Rostov Region	33	32	32	32	33	28	25	25	25
Republic of Daghestan	72	65	63	61	60	54	52	50	49
Kabardino-Balkar Republic	9	9	7	7	7	6	6	6	6
Republic of Northern Ossetia —Alania	7	7	8	9	9	9	9	6	6
Adigei Republic	11	10	7	5	5	5	5	5	5
Karachai-Cherkess Republic	9	9	9	8	8	8	8	7	7
Republic of Ingushetia	4	4	4	4	4	4	4	2	2
URALS	125	120	119	115	111	109	106	101	99
Kurgan Region	6	6	5	5	5	6	6	6	5
Orenburg Region	17	15	15	15	12	11	11	11	11
Perm Region	18	16	15	15	15	13	13	12	12
Sverdlovsk Region	33	34	35	35	34	34	33	32	31
Chelyabinsk Region	13	13	13	13	13	13	13	13	13
Republic of Bashkortostan	21	19	19	18	18	18	16	15	15
Udmurt Republic	17	17	17	14	14	14	14	12	12
WEST SIBERIA	139	132	125	115	109	101	99	97	96
Altai Territory	17	17	17	15	14	11	10	10	10
Kemerovo Region	20	19	18	17	17	17	17	17	17
Novosibirsk Region	19	19	17	17	17	16	16	15	15
Omsk Region	16	13	13	10	9	9	9	9	9
Tomsk Region	13	13	12	8	8	6	5	5	5
Tyumen Region	47	44	41	41	39	37	37	36	35
Republic of Altai	7	7	7	7	5	5	5	5	5
EAST SIBERIA	58	55	54	50	50	47	43	41	41
Krasnoyarsk Region	18	18	17	15	15	15	14	14	14
Irkutsk Region	18	16	16	16	16	15	14	12	12
Chita Region	7	6	6	5	5	5	3	3	3
Republic of Buryatia	10	10	10	9	9	7	6	6	6
Republic of Tyva	3	3	3	3	3	3	3	3	3
Republic of Khakassia	2	2	2	2	2	2	3	3	3
FAR EAST	87	80	76	64	61	52	51	50	48
Primorski Territory	17	17	16	13	12	12	11	11	11
Khabarovsk Territory	13	12	10	9	9	7	7	7	7
Amur Region	10	9	9	7	7	6	6	5	5
Kamchatka Region	7	7	7	8	8	8	8	8	8
Magadan Region	4	3	3	3	3	3	3	3	3
Sakhalin Region	10	7	7	6	6	6	6	6	6
Republic of Sakha (Yakutia)	24	23	22	17	15	10	10	10	8
Jewish Autonomous Area	2	2	2	1	1	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0
Kaliningrad Region	19	18	15	14	14	14	14	14	14

¹ The total number of credit institutions in operation as of 31.03.97 includes respectively 8 credit institutions located in the Chechen Republic.

Table 1.2

Number of Branches of Credit Institutions

(units)

	31.12.98				31.03.99				30.06.99			
	No. of branches in Russia		No. of branches abroad	No. of branches abroad	No. of branches in Russia		No. of branches abroad	No. of branches abroad	No. of branches in Russia		No. of branches abroad	No. of branches abroad
	branches of credit institutions located in this region	branches of credit institutions located in other regions			branches of credit institutions located in this region	branches of credit institutions located in other regions			branches of credit institutions located in this region	branches of credit institutions located in other regions		
1	2	3	4	5	6	7	8	9	10			
Russian Federation	1,358	3,061	6	1,301	2,974	5	1,240	2,766	4			
NORTH	38	153	0	38	143	0	36	137	0			
Arkhangelsk Region	0	39	0	0	30	0	0	30	0			
Vologda Region	22	30	0	21	30	0	20	31	0			
Murmansk Region	3	24	0	4	26	0	3	23	0			
Republic of Karelia	0	25	0	0	25	0	0	24	0			
Komi Republic	13	35	0	13	32	0	13	29	0			
NORTH-WEST	45	154	0	45	153	0	43	144	0			
St. Petersburg	36	62	0	35	63	0	34	63	0			
Leningrad Region	4	44	0	4	44	0	3	41	0			
Novgorod Region	5	28	0	5	26	0	5	24	0			
Pskov Region	0	20	0	1	20	0	1	16	0			
CENTRE	223	656	5	215	620	4	188	518	3			
Bryansk Region	6	33	0	6	32	0	6	31	0			
Vladimir Region	3	40	0	3	37	0	3	34	0			
Ivanovo Region	7	24	0	7	24	0	2	23	0			
Tver Region	13	41	0	14	34	0	5	31	0			
Kaluga Region	2	42	0	1	38	0	1	38	0			
Kostroma Region	0	25	0	0	22	0	0	20	0			
Moscow	138	64	5	130	61	4	115	56	3			
Moscow Region	22	218	0	23	210	0	25	144	0			
Orel Region	3	34	0	3	34	0	3	33	0			
Ryazan Region	8	32	0	8	29	0	8	27	0			
Smolensk Region	5	32	0	5	29	0	5	29	0			
Tula Region	10	37	0	9	36	0	9	23	0			
Yaroslavl Region	6	34	0	6	34	0	6	29	0			

Cont.
(units)

1	2	3	4	5	6	7	8	9	10
VOLGA-VYATKA REGION	63	197	0	63	191	0	61	186	0
Nizhni Novgorod Region	46	61	0	46	61	0	45	61	0
Kirov Region	7	53	0	7	51	0	7	50	0
Republic of Mariy-El	3	26	0	3	23	0	3	20	0
Republic of Mordovia	7	25	0	7	25	0	6	25	0
Chuvash Republic	0	32	0	0	31	0	0	30	0
CENTRAL-BLACK SOIL REGION	31	184	0	26	182	0	27	167	0
Belgorod Region	6	35	0	6	34	0	7	30	0
Voronezh Region	13	55	0	9	55	0	9	52	0
Kursk Region	0	31	0	0	32	0	0	29	0
Lipetsk Region	2	28	0	1	27	0	1	27	0
Tambov Region	10	35	0	10	34	0	10	29	0
VOLGA REGION	136	318	1	136	315	1	139	311	1
Astrakhan Region	7	27	0	7	27	0	7	26	0
Volgograd Region	17	47	0	16	48	0	16	50	0
Samara Region	36	62	1	36	61	1	37	60	1
Penza Region	1	43	0	1	43	0	1	40	0
Saratov Region	24	54	0	24	53	0	24	55	0
Ulyanovsk Region	3	23	0	3	23	0	3	21	0
Republic of Kalmykia	2	10	0	1	10	0	1	9	0
Republic of Tatarstan	46	52	0	48	50	0	50	50	0
NORTH CAUCASUS	219	348	0	217	338	0	210	309	0
Krasnodar Territory	49	81	0	49	80	0	42	80	0
Stavropol Territory	11	48	0	11	50	0	11	48	0
Rostov Region	69	73	0	67	73	0	65	75	0
Republic of Dagestan	71	51	0	68	50	0	69	49	0
Kabardino-Balkar Republic	1	25	0	1	25	0	1	18	0
Republic of Northern Ossetia—Alania	8	34	0	11	33	0	11	20	0
Adigei Republic	1	14	0	1	14	0	1	9	0
Karachai-Cherkess Republic	8	16	0	8	7	0	9	4	0
Republic of Ingushetia	1	6	0	1	6	0	1	6	0
URALS	228	349	0	221	342	0	217	337	0
Kurgan Region	2	31	0	2	23	0	1	21	0
Orenburg Region	5	42	0	5	42	0	5	42	0

End
(units)

1	2	3	4	5	6	7	8	9	10
Perm Region	10	65	0	9	66	0	9	66	0
Sverdlovsk Region	94	62	0	91	62	0	90	61	0
Chelyabinsk Region	61	54	0	60	54	0	60	53	0
Republic of Bashkortostan	38	63	0	38	64	0	37	64	0
Udmurt Republic	18	32	0	16	31	0	15	30	0
WEST SIBERIA	181	273	0	175	273	0	171	251	0
Altai Territory	13	62	0	13	61	0	14	43	0
Kemerovo Region	37	27	0	33	31	0	33	33	0
Novosibirsk Region	6	38	0	6	39	0	3	40	0
Omsk Region	19	45	0	18	43	0	18	35	0
Tomsk Region	11	22	0	11	23	0	11	21	0
Tyumen Region	95	75	0	94	72	0	92	74	0
Republic of Altai	0	4	0	0	4	0	0	5	0
EAST SIBERIA	101	203	0	74	195	0	60	185	0
Krasnoyarsk Territory	48	70	0	47	61	0	31	60	0
Irkutsk Region	36	50	0	11	52	0	10	48	0
Chita Region	12	34	0	11	34	0	11	32	0
Republic of Buryatia	3	24	0	3	23	0	6	22	0
Republic of Tyva	1	7	0	1	7	0	1	6	0
Republic of Khakassia	1	18	0	1	18	0	1	17	0
FAR EAST	86	199	0	84	196	0	81	195	0
Primorski Territory	26	38	0	26	38	0	24	39	0
Khabarovsk Territory	11	28	0	11	26	0	11	28	0
Amur Region	12	25	0	11	25	0	11	25	0
Kamchatka Region	12	11	0	11	11	0	11	10	0
Magadan Region	7	15	0	6	15	0	6	15	0
Sakhalin Region	8	21	0	9	21	0	9	22	0
Republic of Sakha (Yakutia)	10	44	0	10	43	0	9	44	0
Jewish Autonomous Area	0	6	0	0	6	0	0	5	0
Chukotka Autonomous Area	0	11	0	0	11	0	0	7	0
Kaliningrad Region	7	27	0	7	26	0	7	26	0

¹ The total number of branches in operation in the Russian Federation as of 31.03.98 includes respectively 2 branches situated in the Chechen Republic.

Table 1.3

Credit Institutions Grouped by Registered Authorised Capital

(units)

	30.06.99							
	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	Total
1	2	3	4	5	6	7	8	9
Russian Federation	66	131	193	315	221	233	242	1,401
NORTH		4	5	6	7	5	2	29
Arkhangelsk Region		1	1	3	1			6
Vologda Region		3	3	1	1	2	2	12
Murmansk Region					2	1		3
Republic of Karelia					1			1
Komi Republic			1	2	2	2		7
NORTH-WEST		5	13	20	5	6	5	54
St. Petersburg		4	10	17	3	4	4	42
Leningrad Region				1	2	1		4
Novgorod Region		1		1		1		3
Pskov Region			3	1			1	5
CENTRE	26	45	75	139	113	138	195	731
Bryansk Region				1	1	1		3
Vladimir Region		1	2					3
Ivanovo Region		1	2	1		1		5
Tver Region		3	1	3	1			8
Kaluga Region			3	1	2	1		7
Kostroma Region		3	1	2				6
Moscow	23	35	53	117	95	123	186	632
Moscow Region	3		3	6	4	11	9	36
Orel Region				1	1			2
Ryazan Region			3	2	2			7
Smolensk Region			2	1	1			4
Tula Region		1	2	1	3	1		8
Yaroslavl Region		1	3	3	3			10

Cont.
(units)

1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	4	2	6	12	5	8	2	39
Nizhni Novgorod Region		2	3	3	4	7	2	21
Kirov Region			1	1		1		3
Republic of Mariy-EI				1				1
Republic of Mordovia			1	4	1			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	12	18	27	17	9	8	94
Astrakhan Region			2	2				4
Volgograd Region			1	1	3	1		6
Samara Region		3	3	9	5	3	1	24
Penza Region		1		1		1		3
Saratov Region		4	3	7	4	2		20
Ulyanovsk Region	2		3	1	1			7
Republic of Kalmykia	1	1		1		1		4
Republic of Tatarstan		3	6	5	4	1	7	26
NORTH CAUCASUS	24	37	32	25	8	12	2	140
Krasnodar Territory	4	7	5	5	3	4		28
Stavropol Territory		6	5	1				12
Rostov Region		4	3	8	3	5	2	25
Republic of Dagehestan	16	13	11	6	2	1		49
Kabardino-Balkar Republic		2	4					6
Republic of Northern Ossetia-Alania	1		1	2		2		6
Adigei Republic		4	1					5
Karachai-Cherkess Republic	1	1	2	3				7
Republic of Ingushetia	2							2

1	End (units)								
	2	3	4	5	6	7	8	9	9
URALS	4	7	12	27	20	18	11	99	99
Kurgan Region	1		1	2		1		5	5
Orenburg Region		1	3	2	1	4		11	11
Perm Region		1		5	3	3		12	12
Sverdlovsk Region	2	3	4	6	6	5	5	31	31
Chelyabinsk Region		1	1	2	5	3	1	13	13
Republic of Bashkortostan	1	1		7	2	2	2	15	15
Udmurt Republic			3	3	3		3	12	12
WEST SIBERIA	1	7	11	23	23	19	12	96	96
Altai Territory		2	1	4	3			10	10
Kemerovo Region		2	1	3	3	5	3	17	17
Novosibirsk Region		1	2	4	5	2	1	15	15
Omsk Region		1	1	3	2	1	1	9	9
Tomsk Region				2	1	2		5	5
Tyumen Region	1		4	6	9	9	6	35	35
Republic of Altai		1	2	1			1	5	5
EAST SIBERIA	3	4	9	7	10	5	3	41	41
Krasnoyarsk Territory	1	1	3	1	4	1	3	14	14
Irkutsk Region			5	2	3	2		12	12
Chita Region			1	1	1			3	3
Republic of Buryatia	1	2			2	1		6	6
Republic of Tyva	1	1		1				3	3
Republic of Khakassia				2		1		3	3
FAR EAST		4	8	16	8	10	2	48	48
Primorski Territory		2		3	2	4		11	11
Khabarovsk Territory			1	3		3		7	7
Amur Region			1	4				5	5
Kamchatka Region		1	2	3	2			8	8
Magadan Region			1	1	1			3	3
Sakhalin Region		1	1		2	2		6	6
Republic of Sakha (Yakutia)			2	2	1	1	2	8	8
Jewish Autonomous Area									
Chukotka Autonomous Area									
KALININGRAD REGION	1	2	1	5	2	3		14	14

Table 1.4

Concentration of Assets of Credit Institutions

	31.03.99				30.06.99			
	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	4,710,014	9	29	5,048,924		5,048,924	9
NORTH-WEST	53	47,321,234	7	54	53,850,330		53,850,330	7
CENTRE	755	1,092,714,503	29	731	1,143,024,721		1,143,024,721	31
including Moscow and Moscow Region	690	1,086,911,846	28	668	1,137,455,475		1,137,455,475	30
VOLGA-VYATKA REGION	39	6,434,386	8	39	7,138,175		7,138,175	9
CENTRAL BLACK SOIL REGION	17	1,595,054	6	16	1,715,713		1,715,713	7
VOLGA REGION	95	22,274,341	21	94	24,369,129		24,369,129	22
NORTH CAUCASUS	142	8,674,468	28	140	11,003,904		11,003,904	24
URALS	101	25,717,385	18	99	28,772,096		28,772,096	19
WEST SIBERIA	97	24,594,489	23	96	30,644,536		30,644,536	20
EAST SIBERIA	41	5,422,967	11	41	5,794,094		5,794,094	12
FAR EAST	50	8,197,417	15	48	9,198,904		9,198,904	14
Kaliningrad Region	14	1,197,494	7	14	1,281,545		1,281,545	6
Russian Federation	1,433	1,248,853,752	60	1401	1,321,842,071		1,321,842,071	67

2. Foreign Cash Operations

Table 2.1

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

(USD million)

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

End

(USD million)

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

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

End

(USD million)

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

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

(thousand rubles)

	31.03.99				30.06.99			
	Total	including			Total	including		
		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	165,735,481	153,398,308	7,628,213	4,708,960	188,982,698	172,769,713	11,114,023	5,098,962
NORTH	708,977	605,557	103,420	0	755,839	698,363	54,976	2,500
Arkhangelsk Region	12,986	9,952	3,034	0	15,352	11,855	3,497	0
Vologda Region	539,342	448,710	90,632	0	529,318	506,828	19,990	2,500
Murmansk Region	59,510	58,527	983	0	77,450	75,523	1,927	0
Republic of Karelia	3,637	3,555	82	0	6,651	3,800	2,851	0
Komi Republic	93,502	84,813	8,689	0	127,068	100,357	26,711	0
NORTH-WEST	1,464,133	1,263,307	200,826	0	2,465,153	1,608,692	813,461	43,000
St. Petersburg	1,413,534	1,221,829	191,705	0	2,404,201	1,557,289	803,912	43,000
Leningrad Region	11,121	11,094	27	0	16,083	15,986	97	0
Novgorod Region	24,823	17,599	7,224	0	28,471	21,751	6,720	0
Pskov Region	14,655	12,785	1,870	0	16,398	13,666	2,732	0
CENTRE	153,513,063	142,803,499	6,001,610	4,707,954	173,699,542	160,356,764	8,304,744	5,038,034
Bryansk Region	40,381	35,530	4,851	0	38,843	34,748	4,095	0
Vladimir Region	6,525	6,522	3	0	7,852	7,694	158	0
Ivanovo Region	15,681	14,281	1,400	0	14,085	13,085	1,000	0
Tver Region	488,739	125,208	10,194	353,337	386,881	26,116	9,727	351,038
Kaluga Region	12,134	7,669	4,465	0	14,133	7,839	6,294	0
Kostroma Region	10,143	2,754	7,389	0	4,031	3,442	589	0
Moscow	152,471,840	142,237,217	5,880,006	4,354,617	172,618,648	159,808,635	8,123,017	4,686,996
Moscow Region	298,052	229,417	68,635	0	401,180	273,924	127,256	0
Orel Region	6,577	4,577	2,000	0	10,326	5,326	5,000	0
Ryazan Region	52,410	45,766	6,644	0	60,956	53,511	7,445	0
Smolensk Region	16,834	13,806	3,028	0	17,090	15,978	1,112	0
Tula Region	62,665	55,235	7,430	0	83,191	70,765	12,426	0
Yaroslavl Region	31,082	25,517	5,565	0	42,326	35,701	6,625	0

Cont.
(thousand rubles)

1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	577,104	543,191	33,113	800	704,123	639,229	64,044	850
Nizhni Novgorod Region	395,480	371,634	23,046	800	521,813	466,183	54,780	850
Kirov Region	78,667	77,183	1,484	0	69,154	67,554	1,600	0
Republic of Mariy-El	7,024	6,473	551	0	8,516	8,015	501	0
Republic of Mordovia	83,149	78,843	4,306	0	90,798	86,450	4,348	0
Chuvash Republic	12,784	9,058	3,726	0	13,842	11,027	2,815	0
CENTRAL-BLACK SOIL REGION	336,062	298,375	37,687	0	356,477	306,512	49,965	0
Belgorod Region	73,909	57,198	16,711	0	85,417	63,274	22,143	0
Voronezh Region	163,172	160,381	2,791	0	153,479	149,868	3,611	0
Kursk Region	82,445	66,168	16,277	0	93,098	76,898	16,200	0
Lipetsk Region	3,038	2,208	830	0	7,347	1,814	5,533	0
Tambov Region	13,498	12,420	1,078	0	17,136	14,658	2,478	0
VOLGA REGION	1,649,311	1,327,810	321,496	5	2,123,008	1,560,094	562,899	15
Astrakhan Region	98,661	96,422	2,239	0	76,002	73,627	2,375	0
Volgograd Region	42,701	41,419	1,282	0	67,654	45,226	22,428	0
Samara Region	413,799	231,617	182,182	0	712,126	342,462	369,664	0
Penza Region	77,898	77,402	496	0	96,245	93,210	3,035	0
Saratov Region	228,775	211,510	17,260	5	251,990	232,469	19,506	15
Ulyanovsk Region	20,257	17,130	3,127	0	21,125	18,688	2,437	0
Republic of Kalmykia	6,765	6,472	293	0	4,527	4,021	506	0
Republic of Tatarstan	760,455	645,838	114,617	0	893,339	750,391	142,948	0
NORTH CAUCASUS	732,724	599,488	133,236	0	877,743	600,244	277,299	200
Krasnodar Territory	263,052	187,647	75,405	0	367,684	164,673	203,011	0
Stavropol Territory	39,052	27,879	11,173	0	46,839	31,012	15,827	0
Republic of Ingushetia	289	289	0	0	343	343	0	0
Rostov Region	308,964	290,142	18,822	0	338,328	311,168	27,160	0
Adigei Republic	7,175	6,918	257	0	11,797	8,288	3,509	0
Republic of Dagestan	37,396	31,078	6,318	0	36,507	30,807	5,700	0
Kabardino-Balkar Republic	10,403	9,124	1,279	0	9,400	8,686	714	0
Republic of Northern Ossetia—Alania	39,570	28,112	11,458	0	41,457	26,959	14,298	200
Karachai-Cherkess Republic	26,823	18,299	8,524	0	25,388	18,308	7,080	0
URALS	2,677,049	2,377,502	299,346	201	3,082,222	2,823,066	256,793	2,363
Kurgan Region	12,248	12,087	161	0	7,314	7,154	160	0
Orenburg Region	83,566	76,446	7,120	0	97,297	87,627	9,670	0

End
(thousand rubles)

1	2	3	4	5	6	7	8	9
Perm Region	157,739	113,451	44,288	0	190,299	139,612	50,687	0
Sverdlovsk Region	1,406,558	1,279,925	126,633	0	1,531,879	1,410,970	118,909	2,000
Chelyabinsk Region	457,051	375,205	81,846	0	592,691	566,670	26,021	0
Republic of Bashkortostan	426,819	392,576	34,042	201	533,071	487,730	44,978	363
Udmurt Republic	133,068	127,812	5,256	0	129,671	123,303	6,368	0
WEST SIBERIA	2,463,993	2,165,636	298,357	0	3,027,556	2,567,528	460,028	0
Altai Territory	35,281	30,570	4,711	0	45,915	40,893	5,022	0
Kemerovo Region	583,247	471,776	111,471	0	650,786	521,202	129,584	0
Novosibirsk Region	144,247	106,345	37,902	0	195,987	124,802	71,185	0
Omsk Region	277,322	258,264	19,058	0	314,821	289,923	24,898	0
Tomsk Region	105,082	100,230	4,852	0	103,758	99,249	4,509	0
Tyumen Region	1,316,179	1,196,971	119,208	0	1,713,527	1,489,752	223,775	0
Republic of Altai	2,635	1,480	1,155	0	2,762	1,707	1,055	0
EAST SIBERIA	988,134	863,537	124,597	0	1,120,298	971,223	137,075	12,000
Krasnoyarsk Territory	620,160	539,209	80,951	0	665,522	586,304	79,218	0
Irkutsk Region	204,477	190,099	14,378	0	276,003	235,235	28,768	12,000
Chita Region	49,269	41,278	7,991	0	54,652	48,913	5,739	0
Republic of Buryatia	96,760	75,847	20,913	0	103,838	80,691	23,147	0
Republic of Tyva	6,449	6,449	0	0	5,988	5,988	0	0
Republic of Khakassia	11,019	10,655	364	0	14,295	14,092	203	0
FAR EAST	585,111	519,928	65,183	0	717,356	605,233	112,123	0
Primorski Territory	138,485	130,986	7,499	0	174,118	152,110	22,008	0
Khabarovsk Territory	166,943	151,113	15,830	0	200,372	174,555	25,817	0
Amur Region	38,521	35,088	3,433	0	36,475	33,001	3,474	0
Kamchatka Region	85,472	82,460	3,012	0	104,245	100,465	3,780	0
Magadan Region	35,238	29,671	5,567	0	49,168	39,601	9,567	0
Sakhalin Region	24,423	14,735	9,688	0	30,807	15,675	15,132	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	96,029	75,875	20,154	0	122,171	89,826	32,345	0
Jewish Autonomous Area	0	0	0	0	0	0	0	0
Kaliningrad Region	39,820	30,478	9,342	0	53,381	32,765	20,616	0

Table 3.2

Foreign Currency Deposits

(thousand rubles)

	31.03.99						30.06.99						
	Total	from individuals			of which:		Total	from individuals			of which:		
		2	3	4	5	6		7	8	9			
1													
Russian Federation	180,102,971	71,838,335	63,683,813	44,580,823	173,117,562	71,879,566	69,609,177	31,628,819					
NORTH	214,343	190,371	23,972	0	242,641	191,425	51,216	0					
Arkhangelsk Region	9,414	9,003	411	0	8,878	8,878	0	0					
Vologda Region	119,658	96,097	23,561	0	120,350	89,847	30,503	0					
Murmansk Region	31,158	31,158	0	0	32,334	32,334	0	0					
Republic of Karelia	0	0	0	0	0	0	0	0					
Komi Republic	54,113	54,113	0	0	81,079	60,366	20,713	0					
NORTH-WEST	3,519,884	1,744,798	1,633,466	141,620	4,871,642	1,924,622	2,922,816	24,204					
St. Petersburg	3,435,661	1,661,784	1,632,257	141,620	4,782,736	1,835,716	2,922,816	24,204					
Leningrad Region	12,473	11,264	1,209	0	13,820	13,820	0	0					
Novgorod Region	32,774	32,774	0	0	35,668	35,668	0	0					
Pskov Region	38,976	38,976	0	0	39,418	39,418	0	0					
CENTRE	165,326,585	64,544,283	56,464,576	44,317,726	154,454,672	64,753,349	58,280,340	31,420,983					
Bryansk Region	6,520	6,520	0	0	4,859	4,859	0	0					
Vladimir Region	2,743	2,743	0	0	2,549	2,549	0	0					
Ivanovo Region	1,858	1,858	0	0	1,352	1,352	0	0					
Tver Region	71,538	50,154	2,097	19,287	49,407	28,377	2,076	18,954					
Kaluga Region	4,132	3,721	411	0	3,814	3,403	411	0					
Kostroma Region	8	8	0	0	8	8	0	0					
Moscow	164,767,279	64,070,862	56,397,978	44,298,439	153,899,793	64,293,695	58,204,069	31,402,029					
Moscow Region	398,821	334,731	64,090	0	413,477	339,693	73,784	0					
Orel Region	0	0	0	0	0	0	0	0					
Ryazan Region	29,605	29,605	0	0	30,818	30,818	0	0					
Smolensk Region	10,410	10,410	0	0	6,958	6,958	0	0					
Tula Region	12,391	12,391	0	0	13,665	13,665	0	0					
Yaroslavl Region	21,280	21,280	0	0	27,972	27,972	0	0					

Cont.
(thousand rubles)

1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	534,528	284,630	249,898	0	477,260	279,312	197,948	0
Nizhni Novgorod Region	503,395	257,003	246,392	0	451,549	258,375	193,174	0
Kirov Region	15,583	12,077	3,506	0	10,708	7,317	3,391	0
Republic of Mariy-El	0	0	0	0	0	0	0	0
Republic of Mordovia	12,437	12,437	0	0	10,699	10,699	0	0
Chuvash Republic	3,113	3,113	0	0	4,304	2,921	1,383	0
CENTRAL-BLACK SOIL REGION	92,495	91,116	1,379	0	63,077	62,803	274	0
Belgorod Region	10,951	10,951	0	0	10,705	10,705	0	0
Voronezh Region	50,311	50,263	48	0	24,757	24,708	49	0
Kursk Region	29,547	28,459	1,088	0	26,178	26,178	0	0
Lipetsk Region	427	427	0	0	51	51	0	0
Tambov Region	1,259	1,016	243	0	1,386	1,161	225	0
VOLGA REGION	856,613	735,420	68,964	52,229	959,109	677,454	227,402	54,253
Astrakhan Region	10,729	10,729	0	0	8,078	7,399	679	0
Volgograd Region	31,180	31,180	0	0	30,825	30,825	0	0
Samara Region	429,362	310,510	66,623	52,229	596,753	318,085	224,415	54,253
Penza Region	168	4	164	0	166	5	161	0
Saratov Region	66,678	66,678	0	0	87,591	87,591	0	0
Ulyanovsk Region	1,848	1,848	0	0	1,806	1,806	0	0
Republic of Kalmykia	162	162	0	0	959	959	0	0
Republic of Tatarstan	316,486	314,309	2,177	0	232,931	230,784	2,147	0
NORTH CAUCASUS	242,052	235,968	6,084	0	221,314	216,870	4,444	0
Krasnodar Territory	155,365	151,726	3,639	0	130,214	129,960	254	0
Stavropol Territory	15,668	15,668	0	0	14,398	14,398	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0
Rostov Region	53,139	50,694	2,445	0	54,690	50,500	4,190	0
Adigei Republic	1,372	1,372	0	0	3,741	3,741	0	0
Republic of Dagestan	6,738	6,738	0	0	7,817	7,817	0	0
Kabardino-Balkar Republic	447	447	0	0	927	927	0	0
Republic of Northern Ossetia—Alania	213	213	0	0	170	170	0	0
Karachai-Cherkess Republic	9,110	9,110	0	0	9,357	9,357	0	0
URALS	2,696,643	1,619,705	1,072,102	4,836	2,612,028	1,492,861	1,115,534	3,633
Kurgan Region	1	1	0	0	1	1	0	0
Orenburg Region	2,266	2,266	0	0	1,969	1,969	0	0

End

(thousand rubles)

	1	2	3	4	5	6	7	8	9
Perm Region		33,129	33,108	21	0	36,357	36,336	21	0
Sverdlovsk Region		1,150,987	1,125,888	25,099	0	1,050,231	1,007,061	39,537	3,633
Chelyabinsk Region		186,962	182,900	4,062	0	204,531	187,495	17,036	0
Republic of Bashkortostan		1,292,862	245,106	1,042,920	4,836	1,291,630	234,385	1,057,245	0
Udmurt Republic		30,436	30,436	0	0	27,309	25,614	1,695	0
WEST SIBERIA		5,331,189	1,326,320	4,004,869	0	7,890,173	1,325,373	6,564,800	0
Altai Territory		20,165	20,165	0	0	22,223	22,223	0	0
Kemerovo Region		479,752	303,530	176,222	0	541,553	275,496	266,057	0
Novosibirsk Region		191,721	191,721	0	0	204,286	204,286	0	0
Omsk Region		61,066	61,066	0	0	36,533	36,533	0	0
Tomsk Region		20,076	16,835	3,241	0	15,760	12,515	3,245	0
Tyumen Region		4,558,409	733,003	3,825,406	0	7,069,818	774,320	6,295,498	0
Republic of Altai		0	0	0	0	0	0	0	0
EAST SIBERIA		463,503	453,562	9,941	0	552,960	413,422	103,208	36,330
Krasnoyarsk Territory		300,007	290,818	9,189	0	298,320	261,990	0	36,330
Irkutsk Region		130,714	129,962	752	0	227,765	124,557	103,208	0
Chita Region		22,786	22,786	0	0	18,842	18,842	0	0
Republic of Buryatia		9,996	9,996	0	0	8,033	8,033	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		704,795	509,708	132,771	62,316	648,577	456,147	126,378	66,052
Primorski Territory		354,998	214,064	78,618	62,316	319,401	174,798	78,551	66,052
Khabarovsk Territory		108,803	96,713	12,090	0	123,772	109,240	14,532	0
Amur Region		54	54	0	0	616	616	0	0
Kamchatka Region		133,047	131,920	1,127	0	118,049	116,990	1,059	0
Magadan Region		34,199	29,363	4,836	0	24,923	20,079	4,844	0
Sakhalin Region		27,563	27,563	0	0	24,369	24,369	0	0
Chukotka Autonomous Area		0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)		46,131	10,031	36,100	0	37,447	10,055	27,392	0
Jewish Autonomous Area		0	0	0	0	0	0	0	0
Kaliningrad Region		120,341	102,454	15,791	2,096	124,109	85,928	14,817	23,364

Table 3.3

Ruble Accounts of Enterprises, Organisations and Institutions

(thousand rubles)

1	31.03.99			30.06.99		
	state enterprises	non-state enterprises	other ¹	state enterprises	non-state enterprises	other ¹
	2	3	4	5	6	7
Russian Federation	26,307,947	87,831,489	1,378,755	33,397,340	104,839,813	4,871,922
NORTH	192,496	612,638	254	157,261	765,254	514
Arkhangelsk Region	8,028	19,971	98	7,163	28,259	86
Vologda Region	131,735	292,964	101	89,231	408,010	47
Murmansk Region	7,573	158,912	32	10,832	174,926	264
Republic of Karelia	3,070	14,100	0	7,167	13,040	0
Komi Republic	42,090	126,691	23	42,868	141,019	117
NORTH-WEST	1,955,147	4,902,599	138,293	2,479,136	6,095,961	99,095
St. Petersburg	1,933,570	4,669,309	138,261	2,448,474	5,936,284	99,066
Leningrad Region	6,972	45,373	18	9,547	48,336	16
Novgorod Region	9,080	87,919	0	14,016	75,869	0
Pskov Region	5,525	99,998	14	7,099	35,472	13
CENTRE	20,630,274	68,786,986	1,182,388	26,255,201	80,758,919	4,503,654
Bryansk Region	4,033	16,029	26	3,176	35,492	9
Vladimir Region	9,541	16,466	0	5,844	27,156	0
Ivanovo Region	11,576	45,162	0	13,039	51,777	0
Tver Region	13,376	103,428	127	19,243	122,536	117
Kaluga Region	1,126	19,878	0	1,224	26,068	0
Kostroma Region	9,644	18,205	0	30,017	41,427	0
Moscow	20,103,075	66,891,305	1,145,797	25,638,012	78,387,498	4,491,400
Moscow Region	345,061	1,254,067	5,425	428,081	1,581,129	11,551
Orel Region	2,120	9,874	0	2,166	7,701	0
Ryazan Region	27,940	108,438	13	32,916	118,962	23
Smolensk Region	11,284	102,719	30,277	11,346	90,891	10
Tula Region	52,225	63,828	0	30,147	93,201	64
Yaroslavl Region	39,273	137,587	723	39,990	175,081	480

Cont.

(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	179,066	856,928	4,894	210,179	1,023,389	894
Nizhni Novgorod Region	150,481	790,529	4,891	178,377	924,908	891
Kirov Region	3,703	13,320	3	5,424	19,899	3
Republic of Mariy-El	4,730	8,574	0	7,536	11,095	0
Republic of Mordovia	15,988	28,239	0	14,238	34,735	0
Chuvash Republic	4,164	16,266	0	4,604	32,752	0
CENTRAL-BLACK SOIL REGION	92,164	133,686	191	101,043	217,889	223
Belgorod Region	15,926	43,543	0	18,704	60,178	0
Voronezh Region	64,276	30,187	188	60,504	32,360	196
Kursk Region	6,462	34,764	0	14,576	92,575	15
Lipetsk Region	635	6,228	0	759	15,359	0
Tambov Region	4,865	18,964	3	6,500	17,417	12
VOLGA REGION	517,767	4,479,981	7,411	739,666	4,785,558	10,465
Astrakhan Region	21,026	48,529	112	27,601	59,047	262
Volgograd Region	56,142	294,298	709	57,819	490,268	1,426
Samara Region	136,280	3,264,769	4,276	240,588	3,057,554	2,335
Penza Region	22,254	40,385	197	22,869	72,507	5
Saratov Region	99,728	239,882	398	125,321	343,853	26
Ulyanovsk Region	23,220	44,346	7	20,093	58,236	30
Republic of Kalmykia	4,553	14,051	0	16,026	12,826	0
Republic of Tatarstan	154,564	533,721	1,712	229,349	691,267	6,381
NORTH CAUCASUS	588,117	1,313,673	12,759	641,568	1,700,767	18,400
Krasnodar Territory	335,911	664,446	11,446	370,203	770,120	17,708
Stavropol Territory	26,151	145,158	446	30,818	196,585	350
Republic of Ingushetia	2,895	8,674	0	3,653	8,042	0
Rostov Region	99,401	319,573	687	103,688	531,409	140
Adigei Republic	2,104	11,720	2	6,079	21,002	10
Republic of Daghestan	75,365	52,493	0	67,123	60,546	0
Kabardino-Balkar Republic	9,351	13,914	0	7,429	20,748	0
Republic of Northern Ossetia—Alania	28,394	67,826	178	43,620	64,316	192
Karachai-Cherkess Republic	8,545	29,869	0	8,955	27,999	0
URALS	815,229	2,473,887	8,616	1,096,679	3,630,483	14,130
Kurgan Region	2,166	7,871	0	2,926	9,885	0
Orenburg Region	15,732	52,857	29	14,618	86,102	106

End
(thousand rubles)

1	2	3	4	5	6	7
Perm Region	118,391	202,242	19	167,734	289,820	17
Sverdlovsk Region	279,260	1,141,282	2,602	255,359	1,451,745	1,497
Chelyabinsk Region	220,791	501,054	1,422	429,553	786,706	1,242
Republic of Bashkortostan	150,184	500,904	4,062	196,240	841,714	11,150
Udmurt Republic	28,705	67,677	482	30,249	164,511	118
WEST SIBERIA	703,611	2,571,330	10,103	963,509	3,763,299	212,289
Altai Territory	11,424	131,929	2	19,679	107,230	45
Kemerovo Region	93,327	376,399	203	83,504	418,165	199
Novosibirsk Region	189,461	440,880	835	252,576	534,860	201,980
Omsk Region	51,808	207,226	268	57,533	222,657	50
Tomsk Region	54,135	34,412	8	26,779	45,707	65
Tyumen Region	302,789	1,368,363	8,787	519,769	2,423,585	9,950
Republic of Altai	667	12,121	0	3,669	11,095	0
EAST SIBERIA	197,371	565,584	323	209,445	705,418	242
Krasnoyarsk Territory	73,484	174,099	54	72,707	249,829	214
Irkutsk Region	87,660	314,584	268	80,467	361,169	28
Chita Region	18,638	37,773	1	26,858	50,992	0
Republic of Buryatia	9,481	31,807	0	24,007	28,359	0
Republic of Tyva	7,710	2,668	0	4,478	2,973	0
Republic of Khakassia	398	4,653	0	928	12,096	0
FAR EAST	402,127	1,011,377	11,372	493,210	1,249,649	11,019
Primorski Territory	117,809	331,324	7,897	140,133	471,973	4,283
Khabarovsk Territory	156,457	207,562	475	194,539	278,814	437
Amur Region	4,252	31,885	0	8,994	62,664	0
Kamchatka Region	46,794	252,826	2,583	57,564	209,193	5,205
Magadan Region	12,319	53,578	0	14,186	78,634	1
Sakhalin Region	16,529	83,000	413	26,884	72,344	477
Chukotka Autonomous Area	0	0	0	0	0	0
Republic of Sakha (Yakutia)	47,967	51,202	3	50,910	76,027	616
Jewish Autonomous Area	0	0	0	0	0	0
Kaliningrad Region	34,578	122,820	2,151	50,443	143,227	997

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)

	31.03.99			30.06.99		
	state enterprises	non-state enterprises	other ¹	state enterprises	non-state enterprises	other ¹
1	2	3	4	5	6	7
Russian Federation	26,017,165	65,528,061	12,450,625	26,445,159	65,327,200	12,532,543
NORTH	13,254	384,816	10,185	12,140	578,824	5,464
Arkhangelsk Region	45	5,614	7	17	5,699	7
Vologda Region	11,278	89,893	4,634	9,610	307,414	1,770
Murmansk Region	1,520	250,995	15	1,872	235,800	955
Republic of Karelia	0	0	0	282	7,511	0
Komi Republic	411	38,314	5,529	359	22,400	2,732
NORTH-WEST	1,220,294	3,377,740	1,107,195	983,144	4,193,683	728,613
St. Petersburg	1,215,902	3,358,336	1,069,105	976,272	4,168,993	678,923
Leningrad Region	929	13,866	2,913	1,507	18,265	271
Novgorod Region	1,453	3,548	2	4,430	5,686	2
Pskov Region	2,010	1,990	35,175	935	739	49,417
CENTRE	23,684,300	56,769,683	11,134,452	24,183,143	55,351,147	11,580,867
Bryansk Region	10	4,384	29	9	6,376	21
Vladimir Region	668	4,218	0	709	3,140	0
Ivanovo Region	22	458	3	2	267	0
Tver Region	721	44,054	692	851	54,208	709
Kaluga Region	12	167	0	10	141	0
Kostroma Region	0	15	0	0	2	0
Moscow	23,643,716	56,314,953	11,097,707	24,137,584	54,662,565	11,530,555
Moscow Region	6,557	336,966	35,762	23,305	359,861	47,944
Orel Region	0	0	0	0	0	0
Ryazan Region	6,034	15,634	0	8,756	19,165	0
Smolensk Region	428	5,086	0	153	205,736	22
Tula Region	16,936	6,970	0	10,988	14,208	1,355
Yaroslavl Region	9,196	36,778	259	776	25,478	261

Cont.
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	57,161	382,560	3,372	40,797	487,378	1,556
Nizhni Novgorod Region	54,839	376,339	3,010	39,207	480,488	1,122
Kirov Region	505	574	362	1,193	344	434
Republic of Mariy-El	0	0	0	0	0	0
Republic of Mordovia	382	1,755	0	331	2,608	0
Chuvash Republic	1,435	3,892	0	66	3,938	0
CENTRAL-BLACK SOIL REGION	18,559	14,648	56	12,238	25,234	34
Belgorod Region	1,118	2,276	0	1,019	1,424	0
Voronezh Region	9,047	5,814	56	8,175	15,866	34
Kursk Region	898	5,633	0	971	4,830	0
Lipetsk Region	9	196	0	9	2,447	0
Tambov Region	7,487	729	0	2,064	667	0
VOLGA REGION	117,045	1,160,229	94,378	141,176	787,724	91,794
Astrakhan Region	956	29,020	2	2,143	8,348	2
Volgograd Region	5,386	93,567	17,737	7,328	106,334	19,241
Samara Region	5,072	831,437	72,272	9,631	410,521	68,025
Penza Region	3,559	1,624	136	3,752	1,041	440
Saratov Region	12,577	41,396	60	15,594	44,351	132
Ulyanovsk Region	3,457	20,687	0	2,937	6,585	0
Republic of Kalmykia	839	379	39	841	381	39
Republic of Tatarstan	85,199	142,119	4,132	98,950	210,163	3,915
NORTH CAUCASUS	31,822	510,373	11,781	32,672	523,561	9,396
Krasnodar Territory	23,076	415,853	11,332	23,240	423,937	8,657
Stavropol Territory	1,680	1,643	34	1,374	2,245	34
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	4,298	84,454	415	5,749	89,814	705
Adigei Republic	80	2,924	0	81	4,407	0
Republic of Dagestan	592	2,813	0	593	2,461	0
Kabardino-Balkar Republic	286	1,154	0	237	347	0
Republic of Northern Ossetia—Alania	1,810	1,353	0	1,398	145	0
Karachai-Cherkess Republic	0	179	0	0	205	0
URALS	540,648	852,700	16,275	628,327	1,270,600	42,189
Kurgan Region	1	84	0	1	83	0
Orenburg Region	0	687	0	0	968	0

1	2	3	4	5	6	7
Perm Region	3,615	110,526	380	830	258,919	406
Sverdlovsk Region	271,591	265,850	4,412	301,087	321,101	34,764
Chelyabinsk Region	232,825	166,541	6,512	291,680	284,391	3,327
Republic of Bashkortostan	19,951	305,214	3,850	21,726	391,618	2,611
Udmurt Republic	12,665	3,798	1,121	13,003	13,520	1,081
WEST SIBERIA	112,146	1,010,617	16,640	173,208	951,806	18,667
Altai Territory	174	9,911	0	143	7,702	0
Kemerovo Region	33,216	105,004	1,175	39,996	61,322	1,177
Novosibirsk Region	42,909	46,552	5,724	45,859	63,888	8,991
Omsk Region	373	24,802	0	382	23,465	0
Tomsk Region	12,909	5,729	39	5,084	2,761	8
Tyumen Region	22,565	818,619	9,702	81,744	792,668	8,491
Republic of Altai	0	0	0	0	0	0
EAST SIBERIA	17,883	149,101	10,233	17,285	162,106	10,597
Krasnoyarsk Territory	11,970	36,570	177	13,991	102,273	1,144
Irkutsk Region	2,937	103,914	6	1,511	51,730	107
Chita Region	1,800	5,336	10,050	1,769	5,484	9,346
Republic of Buryatia	1,176	3,281	0	14	2,619	0
Republic of Tyva	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0
FAR EAST	172,509	835,153	42,246	203,681	923,788	41,963
Primorski Territory	83,015	205,643	9,239	69,786	231,581	11,085
Khabarovsk Territory	23,244	69,061	2,689	36,045	56,985	3,139
Amur Region	1,345	9,391	0	1,282	8,962	0
Kamchatka Region	40,939	434,707	28,084	57,721	540,267	24,690
Magadan Region	20,267	21,489	15	29,849	23,262	15
Sakhalin Region	3,058	87,122	1,604	8,438	52,940	3,034
Chukotka Autonomous Area	0	0	0	0	0	0
Republic of Sakha (Yakutia)	641	7,740	615	560	9,791	0
Jewish Autonomous Area	0	0	0	0	0	0
Kaliningrad Region	31,544	80,441	3,812	17,348	71,349	1,403

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

(thousand rubles)

	31.03.99					30.06.99				
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds	federal budget funds	local budget funds	other budget funds	extra-budgetary funds	other budget funds	extra-budgetary funds
1	2	3	4	5	6	7	8	9	8	9
Russian Federation	11,093,445	9,590,277	3,388,676	4,474,567	11,006,142	15,129,544	3,327,537	5,008,807	3,327,537	5,008,807
NORTH	261	16,066	90,423	17,571	261	36,686	68,236	28,930	68,236	28,930
Arkhangelsk Region	0	9	0	88	0	9	0	37	0	37
Vologda Region	261	5,364	308	3,490	261	26,896	346	2,864	346	2,864
Murmansk Region	0	2,131	89,322	3,696	0	1,021	67,487	4,943	67,487	4,943
Republic of Karelia	0	1,227	0	138	0	1,848	0	1,043	0	1,043
Komi Republic	0	7,335	793	10,159	0	6,912	403	20,043	403	20,043
NORTH-WEST	5,849	554,682	1,118,327	96,196	4,236	358,744	912,486	363,317	912,486	363,317
St. Petersburg	5,280	540,208	1,117,051	92,670	4,015	344,260	912,148	357,859	912,148	357,859
Leningrad Region	472	7,798	0	0	139	9,749	0	3	0	3
Novgorod Region	0	5,528	1,153	1,374	0	2,813	226	2,622	226	2,622
Pskov Region	97	1,148	123	2,152	82	1,922	112	2,833	112	2,833
CENTRE	10,647,952	6,777,537	1,844,176	3,545,383	10,543,207	11,272,070	1,909,640	3,399,187	1,909,640	3,399,187
Bryansk Region	0	296	8	453	0	159	8	93	8	93
Vladimir Region	0	136	0	24	0	331	0	92	0	92
Ivanovo Region	0	197	0	670	0	495	0	586	0	586
Tver Region	1,845	2,105	263	141	0	1,498	2	201	2	201
Kaluga Region	3,034	0	0	247	849	0	0	247	0	247
Kostroma Region	5,251	683	75	59	5,250	101	36	54	36	54
Moscow	10,629,421	6,671,369	1,658,415	3,481,696	10,524,528	11,149,918	1,846,460	3,347,198	1,846,460	3,347,198
Moscow Region	8,381	78,817	185,111	58,157	12,261	87,253	62,621	45,312	62,621	45,312
Orel Region	0	14,160	0	0	0	16,256	0	9	0	9
Ryazan Region	2	8,687	266	496	0	14,276	474	547	474	547
Smolensk Region	0	258	0	6	0	383	0	53	0	53
Tula Region	18	378	38	1,022	319	410	39	401	39	401
Yaroslavl Region	0	451	0	2,412	0	990	0	4,394	0	4,394

Cont.
(thousand rubles)

1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	61,958	262,151	1,594	33,271	63,698	282,414	3,643	18,497
Nizhni Novgorod Region	61,924	259,604	918	31,235	63,664	279,596	3,408	16,714
Kirov Region	0	0	0	250	0	1	0	435
Republic of Mariy-El	0	1,566	7	737	0	2,090	6	743
Republic of Mordovia	34	662	631	24	34	391	187	2
Chuvash Republic	0	319	38	1,025	0	336	42	603
CENTRAL-BLACK SOIL REGION	16,292	14,536	4,319	7,344	13,203	17,683	4,453	9,011
Belgorod Region	6,039	9,509	71	4,680	3,474	11,123	191	6,173
Voronezh Region	0	1,411	4,212	2,524	0	1,075	4,206	2,726
Kursk Region	9,213	928	36	68	8,689	3,721	56	89
Lipetsk Region	293	2,529	0	0	293	1,392	0	0
Tambov Region	747	159	0	72	747	372	0	23
VOLGA REGION	16,056	227,013	9,964	48,298	29,150	341,613	9,707	138,393
Astrakhan Region	712	2,721	0	1,871	276	1,141	0	3,666
Volgograd Region	3,425	32,904	548	6,231	3,038	63,652	557	6,134
Samara Region	951	18,051	121	9,819	951	52,187	262	67,967
Penza Region	739	5,255	97	2,781	15,266	3,005	74	2,054
Saratov Region	6,563	1,386	7,604	4,483	6,337	3,316	7,269	10,972
Ulyanovsk Region	0	1,772	175	579	0	2,956	233	868
Republic of Kalmykia	3	5,019	635	1,950	0	2,052	632	2,085
Republic of Tatarstan	3,663	159,905	784	20,584	3,282	213,304	680	44,647
NORTH CAUCASUS	164,728	121,813	6,451	48,987	159,310	119,414	5,444	45,154
Krasnodar Territory	4,522	4,409	930	5,124	113	4,242	377	2,091
Stavropol Territory	1,887	9,804	84	4,141	1,884	13,781	68	3,262
Republic of Ingushetia	0	0	0	0	0	0	0	0
Rostov Region	36,914	60,939	4,916	8,258	35,770	58,891	4,279	5,849
Adigei Republic	132	3,122	9	1	111	332	10	4
Republic of Dagestan	117,679	28,238	121	16,078	117,664	22,078	143	15,872
Kabardino-Balkar Republic	0	593	110	2,530	0	311	103	381
Republic of Northern Ossetia—Alania	0	43	0	343	0	936	0	6,149
Karachai-Cherkess Republic	3,594	14,665	281	12,512	3,768	18,843	464	11,546
URALS	136,111	1,132,569	246,074	190,392	152,998	1,506,119	358,679	282,206
Kurgan Region	6,781	9	0	39	141	0	0	23
Orenburg Region	188	32	273	15929	188	77	293	4,573

End

	1	2	3	4	5	6	7	8	9
Perm Region		1,900	1,716	5,437	16,492	1,847	2,844	4,553	11,195
Sverdlovsk Region		62,224	517,608	112,785	31,377	38,747	671,989	157,194	33,901
Chelyabinsk Region		54,921	96,555	9,963	33,082	106,423	191,142	9,897	60,165
Republic of Bashkortostan		8,234	499,165	106,402	92,238	3,788	615,858	177,669	171,262
Udmurt Republic		1,863	17,484	11,214	1,235	1,864	24,209	9,073	1,087
WEST SIBERIA		14,300	244,794	13,493	225,802	15,594	730,293	13,034	298,871
Altai Territory		0	33	0	7,967	0	33	0	8,232
Kemerovo Region		8,992	27,566	6,862	15,268	8,932	38,554	8,235	14,338
Novosibirsk Region		169	37,961	773	11,325	2,169	22,925	1,806	21,512
Omsk Region		2,203	9,279	3	8,607	2,120	6,171	3	4,190
Tomsk Region		30	10,129	62	16,712	110	32,787	79	61,854
Tyumen Region		2,640	159,826	5,793	165,923	2,263	629,823	2,911	188,745
Republic of Altai		266	0	0	0	0	0	0	0
EAST SIBERIA		14,391	89,490	7,064	33,863	7,561	157,546	3,209	16,129
Krasnoyarsk Territory		6,463	75,992	5	21,340	4,380	130,324	30	8,785
Irkutsk Region		0	7,883	3,635	546	0	11,692	1,441	1,335
Chita Region		360	325	7	4,256	360	166	0	4,801
Republic of Buryatia		5,192	3,294	3,417	6,609	564	10,247	1,738	451
Republic of Tyva		2,058	748	0	112	1,950	2,639	0	53
Republic of Khakassia		318	1,248	0	1,000	307	2,478	0	704
FAR EAST		11,178	122,666	45,427	220,861	13,919	262,621	37,585	408,851
Primorski Territory		144	50,050	33,341	72,059	601	79,171	25,486	83,604
Khabarovsk Territory		2,672	57,745	10,810	119,258	4,988	159,855	10,882	283,783
Amur Region		50	7,519	1,008	1,661	50	10,768	682	2,693
Kamchatka Region		0	35	0	23,886	0	172	0	33,681
Magadan Region		0	124	55	26	0	17	22	7
Sakhalin Region		8,243	432	208	2,566	8,243	1,621	508	3,162
Chukotka Autonomous Area		0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)		69	6,761	5	1,405	37	11,017	5	1,921
Jewish Autonomous Area		0	0	0	0	0	0	0	0
Kaliningrad Region		4,369	26,960	1,364	6,599	3,005	44,341	1,421	261

(thousand rubles)

Table 3.6

Volume of Certificates of Deposit, Savings Certificates and Bonds Issued

(thousand rubles)

	31.03.99			30.06.99		
	certificates of deposit	savings certificates	bonds	certificates of deposit	savings certificates	bonds
1	2	3	4	5	6	7
Russian Federation	3,134,707	292,163	201,161	2,870,075	204,981	530,680
NORTH	2,380	0	0	9,403	0	0
Arkhangelsk Region	1,880	0	0	2,450	0	0
Vologda Region	0	0	0	6,953	0	0
Murmansk Region	0	0	0	0	0	0
Republic of Karelia	500	0	0	0	0	0
Komi Republic	0	0	0	0	0	0
NORTH-WEST	301,372	2,168	20,000	273,685	580	20,000
St. Petersburg	301,372	2,168	20,000	273,685	580	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	2,472,925	287,886	165,707	2,358,606	204,087	493,685
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	483	0	0	9	0	0
Kaluga Region	1,219	0	3	1,204	0	3
Kostroma Region	0	0	0	0	0	0
Moscow	2,468,798	287,680	165,704	2,347,969	204,078	493,682
Moscow Region	1,200	0	0	9,312	0	0
Orel Region	0	0	0	0	0	0
Ryazan Region	10	39	0	10	9	0
Smolensk Region	0	0	0	0	0	0
Tula Region	1,215	167	0	102	0	0
Yaroslavl Region	0	0	0	0	0	0

Cont.

(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	445	70	0	495	15	0
Nizhni Novgorod Region	25	57	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	420	13	0	470	13	0
CENTRAL-BLACK SOIL REGION	0	1	0	0	1	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	1	0
Tambov Region	0	0	0	0	0	0
VOLGA REGION	77,615	588	0	197,182	0	0
Astrakhan Region	330	280	0	337	0	0
Volgograd Region	2,620	0	0	0	0	0
Samara Region	28,950	0	0	109,292	0	0
Penza Region	0	0	0	0	0	0
Saratov Region	20,749	0	0	44,285	0	0
Ulyanovsk Region	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Tatarstan	24,966	308	0	43,268	0	0
NORTH CAUCASUS	379	0	15,454	379	0	15,074
Krasnodar Territory	374	0	0	374	0	0
Stavropol Territory	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	2	0	15,454	2	0	15,074
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	4,810	183	0	20,525	154	1,921
Kurgan Region	0	0	0	0	0	0
Orenburg Region	0	1	0	0	1	0

1	End (thousand rubles)						
	2	3	4	5	6	7	
Perm Region	0	0	0	0	0	0	
Sverdlovsk Region	3,116	131	0	261	103	1,921	
Chelyabinsk Region	0	0	0	0	0	0	
Republic of Bashkortostan	524	51	0	74	50	0	
Udmurt Republic	1,170	0	0	20,190	0	0	
WEST SIBERIA	485	99	0	8,400	0	0	
Altai Territory	0	0	0	0	0	0	
Kemerovo Region	400	0	0	8,400	0	0	
Novosibirsk Region	0	0	0	0	0	0	
Omsk Region	0	0	0	0	0	0	
Tomsk Region	0	0	0	0	0	0	
Tyumen Region	85	99	0	0	0	0	
Republic of Altai	0	0	0	0	0	0	
EAST SIBERIA	273,693	1,168	0	700	144	0	
Krasnoyarsk Territory	600	0	0	400	0	0	
Irkutsk Region	272,893	0	0	0	0	0	
Chita Region	200	1,168	0	300	144	0	
Republic of Buryatia	0	0	0	0	0	0	
Republic of Tyva	0	0	0	0	0	0	
Republic of Khakassia	0	0	0	0	0	0	
FAR EAST	379	0	0	479	0	0	
Primorski Territory	0	0	0	0	0	0	
Khabarovsk Territory	12	0	0	12	0	0	
Amur Region	267	0	0	67	0	0	
Kamchatka Region	0	0	0	0	0	0	
Magadan Region	100	0	0	400	0	0	
Sakhalin Region	0	0	0	0	0	0	
Chukotka Autonomous Area	0	0	0	0	0	0	
Republic of Sakha (Yakutia)	0	0	0	0	0	0	
Jewish Autonomous Area	0	0	0	0	0	0	
Kaliningrad Region	224	0	0	221	0	0	

Table 3.7

Funds of Legal Entities and Individuals Raised by Issuing Promissory Notes

(thousand rubles)

1	31.03.99		30.06.99	
	Rubles raised by issuing promissory notes	Foreign currency raised by issuing promissory notes	Rubles raised by issuing promissory notes	Foreign currency raised by issuing promissory notes
2	3	4	5	
Russian Federation	34,331,800	25,340,798	51,187,139	23,794,023
NORTH	390,284	63,528	403,793	54,960
Arkhangelsk Region	3,031	0	3,462	0
Vologda Region	113,440	263	136,902	1,555
Murmansk Region	148,780	36,270	127,626	50,862
Republic of Karelia	150	0	2,300	0
Komi Republic	124,883	26,995	133,503	2,543
NORTH-WEST	959,794	868,817	1,726,587	1,277,035
St. Petersburg	938,319	868,817	1,645,579	1,273,032
Leningrad Region	8,788	0	3,530	1,211
Novgorod Region	5,107	0	71,336	2,792
Pskov Region	7,580	0	6,142	0
CENTRE	27,600,977	23,607,493	41,766,380	21,408,630
Bryansk Region	19,917	0	22,621	0
Vladimir Region	60	0	60	0
Ivanovo Region	3,828	0	1,178	0
Tver Region	51,276	2,923	30,841	3,073
Kaluga Region	3,887	0	2,539	0
Kostroma Region	6,558	0	3,224	0
Moscow	26,889,698	23,561,024	40,982,508	21,308,417
Moscow Region	443,702	34,841	533,323	85,515
Orel Region	9,928	0	10,168	0
Ryazan Region	73,664	0	98,237	0
Smolensk Region	12,637	0	7,100	0
Tula Region	67,900	0	58,875	0
Yaroslavl Region	17,922	8,705	15,706	11,625

Cont.
(thousand rubles)

1	2	3	4	5
VOLGA-VYATKA REGION	317,848	41,703	520,538	67,306
Nizhni Novgorod Region	290,627	41,703	444,199	67,306
Kirov Region	2,321	0	5,940	0
Republic of Mariy-El	1,254	0	2,196	0
Republic of Mordovia	18,056	0	51,500	0
Chuvash Republic	5,590	0	16,703	0
CENTRAL-BLACK SOIL REGION	54,157	4,038	78,500	3,173
Belgorod Region	29,334	0	33,938	0
Voronezh Region	5,677	48	6,249	0
Kursk Region	14,792	3,990	23,882	3,173
Lipetsk Region	3,981	0	14,212	0
Tambov Region	373	0	219	0
VOLGA REGION	1,456,738	179,177	2,516,902	136,964
Astrakhan Region	21,349	0	8,695	0
Volgograd Region	24,452	0	27,604	0
Samara Region	1,118,372	149,089	2,125,642	127,227
Penza Region	17,329	1,209	35,161	1,211
Saratov Region	94,059	409	104,412	410
Ulyanovsk Region	3,329	16,185	3,251	0
Republic of Kalmykia	0	0	0	0
Republic of Tatarstan	177,848	12,285	212,137	8,116
NORTH CAUCASUS	282,273	0	307,732	0
Krasnodar Territory	113,056	0	123,530	0
Stavropol Territory	55,435	0	31,213	0
Republic of Ingushetia	0	0	0	0
Rostov Region	91,464	0	122,696	0
Adigei Republic	1,415	0	1,860	0
Republic of Dagestan	3,236	0	7,291	0
Kabardino-Balkar Republic	0	0	0	0
Republic of Northern Ossetia—Alania	17,656	0	18,140	0
Karachai-Cherkess Republic	11	0	3,002	0
URALS	1,439,146	203,694	1,828,705	478,906
Kurgan Region	4,095	0	3,895	0
Orenburg Region	7,385	0	16,895	0

End

1	2	3	4	5
Perm Region	128,218	0	151,112	0
Sverdlovsk Region	718,004	111,420	766,229	151,624
Chelyabinsk Region	122,112	2,417	215,571	3,019
Republic of Bashkortostan	351,873	89,857	547,337	324,263
Udmurt Republic	107,459	0	127,666	0
WEST SIBERIA	1,347,043	209,995	1,427,923	206,348
Altai Territory	25,560	0	38,468	0
Kemerovo Region	428,210	39,284	408,710	34,599
Novosibirsk Region	143,427	0	128,170	0
Omsk Region	149,860	3,627	155,778	11,463
Tomsk Region	8,913	0	9,873	0
Tyumen Region	589,636	167,084	684,995	160,286
Republic of Altai	1,437	0	1,929	0
EAST SIBERIA	335,355	29,076	406,150	11,002
Krasnoyarsk Territory	150,356	28,593	201,680	11,002
Irkutsk Region	156,651	0	176,842	0
Chita Region	2,438	483	1,267	0
Republic of Buryatia	15,167	0	3,596	0
Republic of Tyva	0	0	0	0
Republic of Khakassia	10,743	0	22,765	0
FAR EAST	115,637	83,786	181,051	96,168
Primorski Territory	46,185	38,769	80,723	40,074
Khabarovsk Territory	24,808	6,529	52,045	6,297
Amur Region	982	0	2,749	0
Kamchatka Region	37,120	36,885	35,623	49,797
Magadan Region	0	0	0	0
Sakhalin Region	5,400	1,603	5,000	0
Chukotka Autonomous Area	0	0	0	0
Republic of Sakha (Yakutia)	1,142	0	4,911	0
Jewish Autonomous Area	0	0	0	0
Kaliningrad Region	32,548	49,491	22,878	53,531

(thousand rubles)

4. Funds Allocations

Table 4.1

Ruble Credits Extended to Enterprises, Organisations, Banks and Individuals

(thousand rubles)

1	31.03.99				30.06.99			
	Total	of which:			Total	of which:		
		individuals	enterprises & organisations	banks		individuals	enterprises & organisations	banks
2	3	4	5	6	7	8	9	
Russian Federation	153,172,181	11,400,237	123,050,948	18,416,133	188,295,692	11,550,793	159,918,868	16,449,899
NORTH	830,075	64,343	605,516	160,216	1,006,728	74,282	726,537	205,909
Arkhangelsk Region	42,264	3,254	37,935	1,075	46,836	3,341	43,420	75
Vologda Region	521,889	32,896	334,252	154,741	671,250	34,852	474,957	161,441
Murmansk Region	109,062	5,952	100,110	3,000	126,937	12,191	77,746	37,000
Republic of Karelia	8,827	879	7,948	0	8,462	940	7,522	0
Komi Republic	148,033	21,362	125,271	1,400	153,243	22,958	122,892	7,393
NORTH-WEST	5,769,471	564,687	4,655,064	542,517	6,947,828	635,235	5,778,690	533,875
St. Petersburg	5,501,341	539,364	4,414,539	540,235	6,679,611	605,833	5,540,275	533,475
Leningrad Region	143,911	17,852	124,059	2,000	115,246	18,977	96,269	0
Novgorod Region	91,263	3,781	87,482	0	123,075	6,520	116,155	400
Pskov Region	32,956	3,690	28,984	282	29,896	3,905	25,991	0
CENTRE	123,484,268	8,506,403	97,809,146	16,905,244	155,199,267	8,333,237	131,744,052	14,782,023
Bryansk Region	91,677	7,240	84,437	0	95,210	8,319	86,891	0
Vladimir Region	32,277	6,668	25,179	430	28,668	7,252	20,986	430
Ivanovo Region	78,918	9,194	69,274	450	63,774	8,141	55,183	450
Tver Region	553,646	30,868	442,048	80,730	430,684	31,666	318,288	80,730
Kaluga Region	55,214	12,929	42,285	0	49,367	12,014	36,153	1,200
Kostroma Region	22,292	3,181	19,111	0	25,324	4,824	20,500	0
Moscow	120,771,630	8,203,235	95,634,549	16,670,371	152,315,132	7,996,856	129,481,064	14,497,257
Moscow Region	1,169,443	172,125	858,345	138,973	1,332,709	190,007	978,593	164,109
Orel Region	37,958	4,318	33,640	0	35,196	4,119	29,077	2,000
Ryazan Region	154,403	13,937	132,371	8,095	242,709	19,586	197,371	25,752
Smolensk Region	38,948	7,695	31,253	0	55,781	7,650	48,131	0
Tula Region	284,734	12,398	266,236	6,100	311,955	12,164	291,791	8,000
Yaroslavl Region	193,128	22,615	170,418	95	212,758	30,639	180,024	2,095

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	1,622,384	101,652	1,491,436	29,296	1,646,137	100,087	1,487,554	58,496
Nizhni Novgorod Region	1,388,252	86,541	1,279,415	22,296	1,387,902	81,186	1,253,720	52,996
Kirov Region	89,641	4,391	83,950	1,300	96,231	3,827	89,804	2,600
Republic of Mariy-El	17,671	1,156	16,515	0	20,488	1,472	19,016	0
Republic of Mordovia	88,036	4,868	77,668	5,500	90,655	7,910	79,845	2,900
Chuvash Republic	38,784	4,696	33,888	200	50,861	5,692	45,169	0
CENTRAL-BLACK SOIL REGION	511,473	37,025	470,448	4,000	508,440	36,911	459,729	11,800
Belgorod Region	131,326	7,089	121,237	3,000	152,867	8,983	137,584	6,300
Voronezh Region	201,381	17,151	183,230	1,000	162,236	14,748	147,488	0
Kursk Region	136,785	9,517	127,268	0	145,554	10,186	129,868	5,500
Lipetsk Region	14,534	2,101	12,433	0	19,993	1,665	18,328	0
Tambov Region	27,447	1,167	26,280	0	27,790	1,329	26,461	0
VOLGA REGION	5,679,524	449,056	5,021,979	208,019	6,751,343	511,357	6,154,791	85,105
Astrakhan Region	143,977	20,100	108,877	15,000	131,183	21,790	99,393	10,000
Volgograd Region	310,564	30,397	277,192	2,975	286,721	30,700	255,746	275
Samara Region	2,649,376	205,738	2,313,060	130,578	3,509,663	223,500	3,252,785	33,378
Penza Region	80,241	2,633	72,608	5,000	143,588	6,225	127,363	10,000
Saratov Region	402,282	58,403	338,879	5,000	461,834	91,353	367,281	3,200
Ulyanovsk Region	48,697	9,681	39,016	0	60,493	11,612	48,881	0
Republic of Kalmykia	18,450	5,795	12,655	0	23,249	6,149	17,100	0
Republic of Tatarstan	2,025,937	116,309	1,859,692	4,946	2,134,612	120,028	1,986,242	28,252
NORTH CAUCASUS	2,126,663	296,451	1,766,767	63,445	2,356,009	320,574	1,952,988	82,403
Krasnodar Territory	696,294	81,218	588,016	27,060	770,266	93,987	640,550	35,729
Stavropol Territory	157,392	18,863	130,229	8,300	176,799	19,661	141,338	15,800
Republic of Ingushetia	10,473	1,603	7,840	1,030	10,773	1,603	8,140	1,030
Rostov Region	711,610	52,143	645,232	14,235	818,624	59,932	740,913	17,735
Adigei Republic	22,187	4,382	17,805	0	29,655	6,275	22,980	400
Republic of Dagestan	234,980	87,061	142,316	5,603	255,656	90,231	163,040	2,385
Kabardino-Balkar Republic	43,530	5,462	34,766	3,302	44,805	7,353	36,153	1,299
Republic of Northern Ossetia—Alania	170,148	19,074	147,164	3,910	179,664	18,430	153,214	8,020
Karachai-Cherkess Republic	80,049	26,645	53,399	5	69,767	23,102	46,660	5
URALS	5,297,370	409,317	4,607,027	279,326	5,403,121	427,955	4,527,196	446,070
Kurgan Region	53,738	6,510	47,189	39	41,841	6,900	34,902	39
Orenburg Region	167,843	18,658	147,785	1400	186,544	20,175	164,969	1,400

End

(thousand rubles)

1	2	3	4	5	6	7	8	9
Perm Region	414,625	38,287	346,088	30,250	458,746	52,664	379,637	26,445
Sverdlovsk Region	2,421,389	156,615	2,117,513	147,261	2,146,378	174,636	1,812,986	158,756
Chelyabinsk Region	727,514	126,774	559,390	41,350	1,015,676	108,314	857,692	49,670
Republic of Bashkortostan	1,284,355	30,399	1,199,968	52,288	1,339,092	34,099	1,100,705	202,388
Udmurt Republic	227,906	32,074	189,094	6,738	214,844	31,167	176,305	7,372
WEST SIBERIA	4,604,123	591,787	3,835,340	144,981	4,977,506	663,214	4,112,442	167,735
Altai Territory	118,839	35,303	81,456	2,080	161,133	47,397	113,156	580
Kemerovo Region	1,203,169	126,415	1,073,324	3,430	1,241,413	137,547	1,092,437	11,429
Novosibirsk Region	453,523	49,013	369,969	34,541	582,310	63,199	482,595	36,516
Omsk Region	484,852	29,354	422,038	33,460	514,546	35,317	466,779	12,450
Tomsk Region	165,353	15,617	149,736	0	145,897	14,751	131,146	0
Tyumen Region	2,155,129	332,345	1,732,799	57,970	2,308,164	361,138	1,819,551	93,360
Republic of Altai	23,258	3,740	6,018	13,500	24,043	3,865	6,778	13,400
EAST SIBERIA	1,217,557	149,058	1,049,768	18,731	1,265,554	168,154	1,068,201	29,199
Krasnoyarsk Territory	725,109	84,727	624,753	15,629	712,905	90,300	606,706	15,899
Irkutsk Region	273,722	31,636	242,084	2	331,113	35,668	282,945	12,500
Chita Region	87,960	11,347	76,613	0	69,607	7,915	61,692	0
Republic of Buryatia	94,255	7,586	85,869	800	95,497	13,438	81,259	800
Republic of Tyva	9,136	1,854	7,282	0	9,086	2,170	6,916	0
Republic of Khakassia	27,375	11,908	13,167	2,300	47,346	18,663	28,683	0
FAR EAST	1,848,857	196,944	1,591,989	59,924	2,029,522	244,514	1,739,434	45,574
Primorski Territory	466,309	24,941	431,657	9,711	566,416	32,424	528,281	5,711
Khabarovsk Territory	675,117	50,425	622,668	2,024	738,803	67,730	669,399	1,674
Amur Region	165,763	9,707	151,556	4,500	161,754	24,315	132,939	4,500
Kamchatka Region	145,418	36,194	104,224	5,000	138,565	41,093	97,472	0
Magadan Region	60,439	22,056	38,383	0	76,977	25,324	51,653	0
Sakhalin Region	43,948	5,329	33,619	5,000	57,176	5,487	50,189	1,500
Chukotka Autonomous Area	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	291,863	48,292	209,882	33,689	289,831	48,141	209,501	32,189
Jewish Autonomous Area	0	0	0	0	0	0	0	0
Kaliningrad Region	180,416	33,514	146,468	434	204,237	35,273	167,254	1,710

Table 4.2

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

(thousand rubles)

	31.03.99				30.06.99			
	Total	of which:			Total	of which:		
		individuals	enterprises & organisations	banks		individuals	enterprises & organisations	banks
1	2	3	4	5	6	7	8	9
Russian Federation	320,410,231	11,399,917	206,518,305	53,529,646	285,425,203	10,793,298	171,744,457	60,580,468
NORTH	186,695	14,874	156,829	14,992	207,784	12,665	141,835	36,330
Arkhangelsk Region	0	0	0	0	0	0	0	0
Vologda Region	119,632	5,776	113,856	0	128,586	5,762	122,824	0
Murmansk Region	43,461	6,757	21,712	14,992	62,697	6,105	10,574	29,064
Republic of Karelia	0	0	0	0	0	0	0	0
Komi Republic	23,602	2,341	21,261	0	16,501	798	8,437	7,266
NORTH-WEST	15,145,969	449,194	14,041,080	442,016	13,482,166	515,376	11,975,369	646,784
St. Petersburg	15,065,690	448,039	13,976,464	427,508	13,372,645	514,183	11,899,738	614,087
Leningrad Region	37,674	427	37,247	0	35,730	63	35,667	0
Novgorod Region	13,887	0	13,887	0	13,066	0	13,066	0
Pskov Region	28,718	728	13,482	14,508	60,725	1,130	26,898	32,697
CENTRE	295,235,407	10,385,463	183,594,991	52,926,719	263,296,144	9,700,056	152,067,772	59,632,347
Bryansk Region	6,690	0	6,690	0	6,247	0	6,247	0
Vladimir Region	2,251	0	2,251	0	2,546	0	2,546	0
Ivanovo Region	0	0	0	0	0	0	0	0
Tver Region	20,377	18,371	1,641	365	15,642	15,277	0	365
Kaluga Region	2,109	1,847	262	0	2,072	1,819	253	0
Kostroma Region	0	0	0	0	0	0	0	0
Moscow	294,642,600	10,200,429	183,240,357	52,926,234	262,664,664	9,511,708	151,708,465	59,612,074
Moscow Region	504,480	158,219	293,987	120	540,969	165,867	291,744	19,908
Orel Region	0	0	0	0	0	0	0	0
Ryazan Region	38,415	0	38,415	0	31,450	0	31,450	0
Smolensk Region	2,624	2,624	0	0	12,225	2,537	9,688	0
Tula Region	5,404	68	4,836	0	7,428	60	7,266	0
Yaroslavl Region	10,457	3,905	6,552	0	12,901	2,788	10,113	0

Cont.

(thousand rubles)

1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	499,471	43,088	425,228	24,180	445,562	45,926	315,021	78,231
Nizhni Novgorod Region	493,555	43,025	419,375	24,180	437,817	45,871	307,331	78,231
Kirov Region	3,876	63	3,813	0	3,971	55	3,916	0
Republic of Mariy-El	0	0	0	0	0	0	0	0
Republic of Mordovia	1,937	0	1,937	0	3,653	0	3,653	0
Chuvash Republic	103	0	103	0	121	0	121	0
CENTRAL-BLACK SOIL REGION	43,403	0	43,403	0	32,424	0	32,424	0
Belgorod Region	4,411	0	4,411	0	4,314	0	4,314	0
Voronezh Region	20,190	0	20,190	0	12,110	0	12,110	0
Kursk Region	18,802	0	18,802	0	16,000	0	16,000	0
Lipetsk Region	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0
VOLGA REGION	1,394,180	54,820	1,299,911	39,449	1,340,019	76,472	1,171,132	89,315
Astrakhan Region	40,893	0	40,893	0	38,428	0	38,428	0
Volgograd Region	6,810	0	6,810	0	0	0	0	0
Samara Region	471,477	30,622	409,886	30,969	404,540	52,760	274,155	77,625
Penza Region	13,422	0	13,422	0	17,223	0	10,926	6,297
Saratov Region	15,124	1,861	12,424	839	10,092	1,501	7,889	702
Ulyanovsk Region	1,620	0	1,620	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0
Republic of Tatarstan	844,834	22,337	814,856	7,641	869,736	22,211	839,734	4,691
NORTH CAUCASUS	206,037	53,269	127,357	18,449	166,366	52,505	73,925	19,376
Krasnodar Territory	70,993	10,648	48,255	12,090	39,961	10,887	9,698	19,376
Stavropol Territory	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0
Rostov Region	109,326	24,440	77,924	0	107,637	23,904	63,173	0
Adigei Republic	1,178	0	1,178	0	1,054	0	1,054	0
Republic of Dagestan	17,795	17,795	0	0	17,569	17,569	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0
Republic of Northern Ossetia—Alania	386	386	0	0	145	145	0	0
Karachai-Cherkess Republic	6,359	0	0	6,359	0	0	0	0
URALS	3,529,230	75,639	3,026,573	20,505	2,598,511	45,489	2,485,109	48,537
Kurgan Region	0	0	0	0	0	0	0	0
Orenburg Region	2,625	0	2,625	0	1,333	0	1,333	0

1	End (thousand rubles)								
	2	3	4	5	6	7	8	9	9
Perm Region	794	0	794	0	6,042	2,825	3,217	0	0
Sverdlovsk Region	2,055,408	61,292	1,583,855	15,838	1,498,643	29,183	1,440,396	9,688	0
Chelyabinsk Region	40,187	98	40,089	0	3,027	0	3,027	0	0
Republic of Bashkortostan	1,333,939	11,231	1,310,618	0	1,071,586	11,538	1,035,828	24,220	0
Udmurt Republic	96,277	3,018	88,592	4,667	17,880	1,943	1,308	14,629	0
WEST SIBERIA	2,959,931	116,465	2,814,661	28,805	2,699,531	135,813	2,554,030	9,688	0
Altai Territory	218	218	0	0	7,395	2,877	4,518	0	0
Kemerovo Region	310,921	9,128	301,793	0	274,230	11,589	262,641	0	0
Novosibirsk Region	25,251	1,684	23,567	0	50,018	2,585	47,433	0	0
Omsk Region	192,850	0	192,850	0	175,600	170	175,430	0	0
Tomsk Region	22,280	3,102	19,178	0	17,567	2,700	14,867	0	0
Tyumen Region	2,408,411	102,333	2,277,273	28,805	2,174,721	115,892	2,049,141	9,688	0
Republic of Altai	0	0	0	0	0	0	0	0	0
EAST SIBERIA	453,137	151,780	292,411	8,946	460,967	149,604	292,714	18,649	0
Krasnoyarsk Territory	434,990	149,004	277,040	8,946	432,137	143,070	280,106	8,961	0
Irkutsk Region	14,358	2,776	11,582	0	25,132	6,243	9,201	9,688	0
Chita Region	1,744	0	1,744	0	1,650	291	1,359	0	0
Republic of Buryatia	2,045	0	2,045	0	2,048	0	2,048	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	533,365	32,872	494,908	5,585	510,654	33,523	477,131	0	0
Primorski Territory	342,734	6,190	330,959	5,585	282,477	7,549	274,928	0	0
Khabarovsk Territory	40,938	17,318	23,620	0	53,837	16,446	37,391	0	0
Amur Region	2,090	0	2,090	0	2,094	0	2,094	0	0
Kamchatka Region	118,966	745	118,221	0	131,579	908	130,671	0	0
Magadan Region	17,607	8,001	9,606	0	21,949	7,595	14,354	0	0
Sakhalin Region	0	0	0	0	4,844	0	4,844	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	11,030	618	10,412	0	13,874	1,025	12,849	0	0
Jewish Autonomous Area	0	0	0	0	0	0	0	0	0
Kaliningrad Region	223,406	22,453	200,953	0	185,075	25,869	157,995	1,211	0

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

(thousand rubles)

1	31.03.99						30.06.99					
	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
2	3	4	5	6	7	8	9	10	11	12	13	
Russian Federation	14,130,970	30,374,420	753,865	725,929	1,673,115	4,557,347	12,586,905	22,733,905	719,611	761,050	1,512,054	4,532,901
NORTH	38,086	13,017	4,864	0	416	0	33,477	170	5,195	0	75	0
Arkhangelsk Region	2,997	0	533	0	75	0	2,682	0	501	0	75	0
Vologda Region	29,777	275	3,164	0	341	0	26,907	25	3,698	0	0	0
Murmansk Region	1,333	12,597	418	0	0	0	1,069	0	360	0	0	0
Republic of Karelia	22	0	0	0	0	0	18	0	0	0	0	0
Komi Republic	3,957	145	749	0	0	0	2,801	145	636	0	0	0
NORTH-WEST	311,208	1,452,286	16,821	28,571	44,135	103,815	333,855	980,838	18,401	37,143	44,135	103,987
St. Petersburg	203,922	1,415,039	11,490	28,571	44,135	103,815	253,692	945,171	13,142	37,128	44,135	103,987
Leningrad Region	99,518	37,247	3,545	0	0	0	72,606	35,667	3,535	15	0	0
Novgorod Region	2,968	0	185	0	0	0	2,789	0	147	0	0	0
Pskov Region	4,800	0	1,601	0	0	0	4,768	0	1,577	0	0	0
CENTRE	11,281,827	27,592,201	498,818	656,470	1,456,507	4,416,216	10,098,084	21,118,067	461,622	670,712	1,324,486	4,412,113
Bryansk Region	14,085	0	218	0	0	0	13,733	0	191	0	0	0
Vladimir Region	8,513	0	92	0	430	0	7,832	0	93	0	430	0
Ivanovo Region	21,746	0	54	0	450	0	5,745	0	72	0	450	0
Tver Region	267,307	0	14,039	3,423	80,730	0	252,160	0	13,900	978	80,730	0
Kaluga Region	5,522	262	3,671	1,682	0	0	4,205	253	4,017	1,690	0	0
Kostroma Region	2,697	0	217	0	0	0	1,834	0	402	0	0	0
Moscow	10,846,545	27,587,254	474,784	648,666	1,368,193	4,416,216	9,696,288	21,112,862	432,900	662,530	1,236,267	4,412,113
Moscow Region	27,060	4,685	2,148	2,663	6,514	0	28,035	4,952	5,503	5,478	6,514	0
Orel Region	1,152	0	13	0	0	0	841	0	16	0	0	0
Ryazan Region	12,818	0	1,026	0	95	0	11,809	0	917	0	0	0
Smolensk Region	1,236	0	167	0	0	0	1,168	0	908	0	0	0
Tula Region	34,738	0	1,646	36	0	0	37,300	0	1,671	36	0	0
Yaroslavl Region	38,408	0	743	0	95	0	37,134	0	1,032	0	95	0

Cont.
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA-VYATKA REGION	66,919	32,629	7,867	2,985	500	0	93,895	33,794	9,154	6,111	500	0
Nizhni Novgorod Region	47,026	32,604	6,308	2,922	400	0	69,219	33,771	7,142	6,056	400	0
Kirov Region	11,859	25	591	63	0	0	15,438	23	585	55	0	0
Republic of Mariy-El	1,546	0	9	0	0	0	1,546	0	9	0	0	0
Republic of Mordovia	3,658	0	589	0	100	0	5,145	0	709	0	100	0
Chuvash Republic	2,830	0	370	0	0	0	2,547	0	709	0	0	0
CENTRAL-BLACK SOIL REGION	95,490	12,090	2,891	0	0	0	107,391	12,110	2,960	0	0	0
Belgorod Region	21,313	0	967	0	0	0	22,152	0	1,017	0	0	0
Voronezh Region	43,342	12,090	824	0	0	0	63,491	12,110	1,007	0	0	0
Kursk Region	8,669	0	196	0	0	0	8,079	0	173	0	0	0
Lipetsk Region	10,088	0	855	0	0	0	4,983	0	716	0	0	0
Tambov Region	12,078	0	49	0	0	0	8,686	0	47	0	0	0
VOLGA REGION	223,517	102,331	19,863	3,047	19,355	7,641	227,929	71,393	27,655	2,470	17,855	4,691
Astrakhan Region	7,062	0	1,314	0	0	0	6,327	0	1,279	0	0	0
Volgograd Region	7,598	0	1,982	0	475	0	6,696	0	2,454	0	275	0
Samara Region	38,898	46,352	8,498	582	8,378	0	47,523	28,881	13,894	0	8,378	0
Penza Region	5,120	0	383	0	0	0	4,580	0	387	0	0	0
Saratov Region	68,201	2,270	3,936	773	0	0	65,136	0	3,769	774	0	0
Ulyanovsk Region	4,139	0	370	0	0	0	4,717	0	269	0	0	0
Republic of Kalmykia	321	0	11	0	0	0	319	0	16	0	0	0
Republic of Tatarstan	92,178	53,709	3,369	1,692	10,502	7,641	92,631	42,512	5,587	1,696	9,202	4,691
NORTH CAUCASUS	332,464	24,589	57,489	1,225	21,428	12,090	276,677	14,984	55,470	1,399	19,947	12,110
Krasnodar Territory	88,988	3,627	10,589	828	20,850	12,090	66,778	3,633	10,198	830	19,369	12,110
Stavropol Territory	25,129	0	3,851	0	300	0	21,620	0	3,250	0	300	0
Republic of Ingushetia	145	0	0	0	0	0	145	0	0	0	0	0
Rostov Region	142,802	20,962	4,588	397	35	0	121,413	11,351	4,717	569	35	0
Adigei Republic	1,912	0	861	0	0	0	2,064	0	821	0	0	0
Republic of Dagestan	38,751	0	30,575	0	38	0	36,394	0	29,234	0	38	0
Kabardino-Balkar Republic	6,425	0	1,139	0	200	0	8,835	0	1,149	0	200	0
Republic of Northern Ossetia—Alania	14,007	0	4,601	0	0	0	12,416	0	4,765	0	0	0
Karachai-Cherkess Republic	14,305	0	1,285	0	5	0	7,012	0	1,336	0	5	0
URALS	768,622	696,045	44,322	9,751	58,050	0	451,114	94,115	39,444	10,707	41,646	0
Kurgan Region	29,257	0	1,551	0	39	0	6,680	0	1,084	0	39	0
Orenburg Region	9,239	0	1,253	0	0	0	8,796	0	1,308	0	0	0

1	End (thousand rubles)											
	2	3	4	5	6	7	8	9	10	11	12	13
Perm Region	16,389	0	3,459	0	2,000	0	14,089	0	3,349	0	2,000	0
Sverdlovsk Region	452,540	325,564	20,690	6,845	23,206	0	217,354	63,295	18,181	5,976	22,056	0
Chelyabinsk Region	54,040	605	6,969	0	4,070	0	41,321	605	6,193	0	3,670	0
Republic of Bashkortostan	174,761	285,274	4,671	1,921	22,149	0	137,571	30,215	4,969	3,716	11,649	0
Udmurt Republic	32,396	84,602	5,729	985	6,586	0	25,303	0	4,360	1,015	2,232	0
WEST SIBERIA	433,467	195,803	54,774	14,524	22,161	12,000	402,160	189,310	56,264	15,308	14,697	0
Altai Territory	8,759	0	2,268	0	400	0	7,491	0	2,074	0	400	0
Kemerovo Region	159,807	49,250	6,509	2,167	3,430	0	159,301	55,601	8,677	2,171	3,429	0
Novosibirsk Region	10,773	4,164	3,470	356	981	0	8,075	439	3,602	357	981	0
Omsk Region	46,433	62,910	3,011	0	1,163	0	37,296	57,540	1,869	0	0	0
Tomsk Region	29,016	4,411	1,499	0	0	0	27,855	3,774	1,461	551	0	0
Tyumen Region	176,489	75,068	37,391	12,001	16,187	12,000	159,298	71,956	37,743	12,229	9,887	0
Republic of Altai	2,190	0	626	0	0	0	2,844	0	838	0	0	0
EAST SIBERIA	239,015	92,712	18,123	2,306	7,429	0	215,728	54,864	17,588	8,047	7,429	0
Krasnoyarsk Territory	194,617	90,277	12,569	2,306	6,629	0	172,234	52,816	10,916	8,047	6,629	0
Irkutsk Region	13,682	0	2,738	0	0	0	13,020	0	2,836	0	0	0
Chita Region	14,360	390	1,036	0	0	0	14,684	0	1,142	0	0	0
Republic of Buryatia	14,834	2,045	1,249	0	800	0	14,670	2,048	1,677	0	800	0
Republic of Tyva	1,200	0	335	0	0	0	964	0	906	0	0	0
Republic of Khakassia	322	0	196	0	0	0	156	0	111	0	0	0
FAR EAST	325,046	127,159	26,633	138	42,924	5,585	330,333	131,644	24,340	1,882	41,074	0
Primorski Territory	88,520	97,881	4,614	0	2,711	5,585	114,920	99,368	4,481	1,882	2,711	0
Khabarovsk Territory	93,819	11,083	5,363	138	2,024	0	91,517	14,240	4,669	0	1,674	0
Amur Region	37,907	2,090	1,793	0	4,500	0	37,584	2,094	1,761	0	4,500	0
Kamchatka Region	17,983	5,693	5,876	0	0	0	17,958	5,515	5,594	0	0	0
Magadan Region	12,734	0	757	0	0	0	12,802	0	1,124	0	0	0
Sakhalin Region	1,148	0	487	0	0	0	1,001	0	295	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	72,935	10,412	7,743	0	33,689	0	54,551	10,427	6,416	0	32,189	0
Jewish Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	15,309	33,558	1,400	6,912	210	0	16,262	32,616	1,518	7,271	210	0

Table 4.4

Composition and Structure of Investment Portfolio of Credit Institutions

(thousand rubles)

1	31.03.99					30.06.99				
	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	204,104,423	189,177,838	8,321,065	6,488,293	1,965,092	206,757,733	192,162,763	11,843,488	6,202,394	2,131,185
NORTH	240,769	226,254	52,435	599	21,173	214,333	200,679	47,905	612	16,516
Arkhangelsk Region	5,179	5,179	457	0	193	4,530	4,530	428	0	232
Vologda Region	99,224	89,143	39,452	447	14,550	88,313	78,232	37,136	447	13,644
Murmansk Region	84,109	84,109	9,967	100	1,119	79,039	79,039	7,579	100	1,179
Republic of Karelia	4,368	4,368	93	0	0	3,343	3,343	93	0	0
Komi Republic	47,889	43,455	2,466	52	5,311	39,108	35,535	2,669	65	1,461
NORTH-WEST	2,206,697	2,018,163	113,827	50,499	35,356	2,594,891	2,381,292	110,514	46,911	15,769
St. Petersburg	2,186,205	2,000,272	100,933	50,194	14,095	2,580,197	2,368,447	100,253	46,606	14,745
Leningrad Region	13,200	11,684	5,443	284	20,249	8,336	7,572	4,521	284	12
Novgorod Region	5,924	4,839	6,776	0	1,012	5,465	4,380	4,987	0	1,012
Pskov Region	1,368	1,368	675	21	0	893	893	753	21	0
CENTRE	196,627,593	182,097,015	7,274,061	6,276,989	1,559,023	198,436,206	184,233,307	10,814,034	5,987,525	1,742,218
Bryansk Region	2,000	0	1,741	200	230	0	0	1,053	200	230
Vladimir Region	5,888	5,888	100	0	5	3,256	3,256	100	0	30
Ivanovo Region	2,623	2,323	400	0	684	4,926	4,626	1,954	0	643
Tver Region	44,163	44,163	5,743	491	963	6,438	6,438	5,699	491	689
Kaluga Region	3,969	3,969	232	0	1,730	3,726	3,726	232	0	1,464
Kostroma Region	144	0	27	0	0	501	0	28	0	0
Moscow	196,247,826	181,723,111	7,194,430	6,229,193	1,494,757	197,831,966	183,632,905	10,740,396	5,939,739	1,682,509
Moscow Region	223,742	221,763	57,512	46,590	53,230	492,775	490,798	51,423	46,590	50,886
Orel Region	2,888	2,888	81	31	269	2,781	2,781	81	31	299
Ryazan Region	34,806	34,806	2,120	176	2,647	30,429	30,429	1,717	154	1,489
Smolensk Region	19,290	19,290	1,585	0	541	18,156	18,156	1,661	0	41
Tula Region	16,239	15,859	7,569	306	3,488	19,682	19,682	7,169	318	3,459
Yaroslavl Region	24,015	22,955	2,521	2	479	21,570	20,510	2,521	2	479

Cont.
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA-VYATKA REGION	275,313	262,747	49,485	668	21,106	262,991	247,454	88,150	658	22,734
Nizhni Novgorod Region	253,404	240,853	37,638	629	19,736	240,402	227,183	76,392	619	21,364
Kirov Region	456	456	505	0	31	409	409	434	0	31
Republic of Mariy-El	769	769	1,368	30	58	612	612	1,223	30	58
Republic of Mordovia	20,669	20,669	9,639	9	1,023	18,860	18,860	9,831	9	1,015
Chuvash Republic	15	0	335	0	258	2,708	390	270	0	266
CENTRAL-BLACK SOIL REGION	65,585	64,494	14,234	1,664	3,174	61,456	60,200	14,667	1,683	3,427
Belgorod Region	24,901	24,901	1,414	9	117	23,609	23,609	1,415	9	120
Voronezh Region	23,233	22,142	8,283	1,504	1,901	21,567	20,311	8,248	1,523	2,171
Kursk Region	11,958	11,958	2,606	0	702	10,974	10,974	3,073	0	702
Lipetsk Region	51	51	1,850	89	331	40	40	1,850	89	311
Tambov Region	5,442	5,442	81	62	123	5,266	5,266	81	62	123
VOLGA REGION	1,121,574	1,069,064	208,119	98,556	84,130	1,067,331	1,048,714	215,915	92,106	84,275
Astrakhan Region	195,492	186,992	6,824	2,138	1,967	195,630	187,290	6,848	2,138	1,957
Volgograd Region	25,449	25,007	3,905	0	568	25,716	24,962	3,870	0	538
Samara Region	341,996	341,751	100,712	17,845	15,914	412,870	412,629	91,888	11,425	15,638
Penza Region	30,633	30,633	129	153	381	30,160	30,160	275	153	379
Saratov Region	59,781	59,559	13,856	18,339	1,884	55,532	55,310	11,382	18,309	1,888
Ulyanovsk Region	46,463	46,463	2,254	0	52	43,456	43,456	2,254	0	50
Republic of Kalmykia	25,818	25,818	1,637	0	198	24,560	24,560	1,174	0	501
Republic of Tatarstan	395,942	352,841	78,802	60,081	63,166	279,407	270,347	98,224	60,081	63,324
NORTH CAUCASUS	1,032,029	1,026,204	78,983	1,949	24,009	1,027,152	1,020,729	68,837	3,370	24,149
Krasnodar Territory	113,564	113,364	8,317	516	5,453	112,836	112,636	12,383	323	4,689
Stavropol Territory	17,447	17,168	3,928	227	40	8,036	7,801	3,050	227	40
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Rostov Region	44,464	44,464	49,514	986	12,601	43,487	43,487	47,556	2,600	11,258
Adigei Republic	1,278	1,278	238	0	193	973	973	234	0	193
Republic of Dagestan	826,470	824,972	15,422	0	3,292	837,591	836,016	4,048	0	5,541
Kabardino-Balkar Republic	7,983	4,135	942	220	468	8,346	3,933	942	220	468
Republic of Northern Ossetia—Alania	14,901	14,901	492	0	1,694	11,157	11,157	494	0	1,694
Karachai-Cherkess Republic	5,922	5,922	130	0	268	4,726	4,726	130	0	266
URALS	1,280,605	1,238,974	242,662	30,735	152,273	1,947,493	1,886,908	231,232	39,275	158,576
Kurgan Region	714	687	562	0	129	639	639	0	0	68
Orenburg Region	4,668	4,237	6,791	200	1,411	6,450	6,287	6,957	200	1,495

End

	1	2	3	4	5	6	7	8	9	10	11
											(thousand rubles)
Perm Region	25,788	25,752	14,493	468	2,929	28,867	28,831	21,234	468	2,836	2,836
Sverdlovsk Region	370,771	362,867	151,011	18,856	124,104	377,380	375,838	146,674	18,924	127,303	127,303
Chelyabinsk Region	209,266	192,236	29,934	1,105	8,257	199,681	163,524	27,631	1,105	8,212	8,212
Republic of Bashkortostan	654,574	638,679	24,008	8,802	13,553	1,320,975	1,298,578	13,536	17,288	16,699	16,699
Udmurt Republic	14,824	14,516	15,863	1,304	1,890	13,501	13,211	15,200	1,290	1,963	1,963
WEST SIBERIA	382,261	356,135	199,579	14,587	47,280	349,384	332,131	164,089	19,442	43,371	43,371
Altai Territory	10,877	10,853	2,090	36	2,620	10,121	10,097	2,090	36	2,614	2,614
Kemerovo Region	128,006	127,204	64,119	2,559	2,846	120,234	119,432	63,799	2,563	2,335	2,335
Novosibirsk Region	81,883	69,730	22,936	207	3,767	65,997	55,966	19,163	7,356	3,233	3,233
Omsk Region	51,266	49,213	17,742	1,099	16,181	52,620	50,567	23,250	1,099	15,584	15,584
Tomsk Region	3,437	2,536	6,324	182	3,853	3,083	2,490	6,322	182	3,386	3,386
Tyumen Region	105,466	95,273	85,300	8,473	16,362	96,191	92,441	48,997	8,175	16,020	16,020
Republic of Altai	1,326	1,326	1,068	2,031	1,651	1,138	1,138	468	31	199	199
EAST SIBERIA	247,624	207,356	16,375	4,325	3,524	220,222	181,657	20,186	4,366	3,684	3,684
Krasnoyarsk Territory	37,575	37,575	10,244	0	2,770	29,943	29,934	10,892	29	2,856	2,856
Irkutsk Region	129,791	90,026	3,817	3,169	140	105,729	72,146	6,986	3,169	214	214
Chita Region	113	113	383	0	0	106	106	374	0	0	0
Republic of Buryatia	73,148	72,645	1,887	1,156	614	77,772	72,799	1,887	1,168	614	614
Republic of Tyva	6,867	6,867	24	0	0	5,800	5,800	24	0	0	0
Republic of Khakassia	130	130	20	0	0	872	872	23	0	0	0
FAR EAST	498,975	490,427	62,020	7,445	10,989	455,787	452,878	60,485	6,169	10,800	10,800
Primorski Territory	331,574	331,574	18,980	509	4,101	307,327	307,327	23,241	519	4,566	4,566
Khabarovsk Territory	55,545	55,048	7,735	14	523	43,480	42,983	7,644	14	377	377
Amur Region	0	0	405	0	42	0	0	405	0	26	26
Kamchatka Region	52,310	52,310	12,159	3,815	3,120	45,193	45,193	13,167	3,815	3,218	3,218
Magadan Region	32,379	32,379	139	75	425	32,124	32,124	138	75	425	425
Sakhalin Region	18,713	18,713	8,028	0	51	24,849	24,849	7,782	246	52	52
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	8,454	403	14,574	3,032	2,727	2,814	402	8,108	1,500	2,136	2,136
Jewish Autonomous Area	0	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	125,398	121,005	9,285	277	3,055	120,487	116,814	7,474	277	5,666	5,666

Table 4.5

Discounted Promissory Notes

(thousand rubles)

	31.03.99				30.06.99		
	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	48,076,756	398,304	18,701,187	57,686,340	310,734	21,416,793	
NORTH	382,077	11,660	0	324,636	8,924	0	
Arkhangelsk Region	10,723	478	0	16,274	272	0	
Vologda Region	227,856	0	0	138,557	0	0	
Murmansk Region	16,454	0	0	18,477	0	0	
Republic of Karelia	0	0	0	0	0	0	
Komi Republic	127,044	11,182	0	151,328	8,652	0	
NORTH-WEST	2,636,572	815	69,645	3,968,068	815	745,873	
St. Petersburg	2,561,163	0	69,645	3,873,037	0	745,873	
Leningrad Region	70,169	815	0	78,536	815	0	
Novgorod Region	2,463	0	0	8,507	0	0	
Pskov Region	2,777	0	0	7,988	0	0	
CENTRE	37,412,941	16,138	18,264,527	42,138,818	8,255	20,266,238	
Bryansk Region	39,809	960	0	46,660	878	0	
Vladimir Region	1,297	0	0	5,128	0	0	
Ivanovo Region	26,198	0	0	20,222	0	0	
Tver Region	242,421	8	50,843	216,781	0	70,390	
Kaluga Region	52,857	0	0	45,986	0	0	
Kostroma Region	8,961	0	0	9,192	0	0	
Moscow	36,317,541	15,170	18,161,074	40,843,367	7,377	20,169,188	
Moscow Region	435,015	0	52,610	629,038	0	26,660	
Orel Region	9,576	0	0	15,133	0	0	
Ryazan Region	105,411	0	0	97,630	0	0	
Smolensk Region	59,164	0	0	72,444	0	0	
Tula Region	40,557	0	0	61,746	0	0	
Yaroslavl Region	74,134	0	0	75,491	0	0	

Cont.
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	287,410	2,377	56,823	404,777	874	31,486
Nizhni Novgorod Region	236,287	0	56,823	371,869	0	31,486
Kirov Region	35,538	80	0	14,264	0	0
Republic of Mariy-El	3	3	0	0	0	0
Republic of Mordovia	6,108	0	0	9,489	0	0
Chuvash Republic	9,474	2,294	0	9,155	874	0
CENTRAL-BLACK SOIL REGION	55,213	0	0	67,154	0	0
Belgorod Region	27,936	0	0	30,641	0	0
Voronezh Region	11,024	0	0	9,949	0	0
Kursk Region	5,214	0	0	15,790	0	0
Lipetsk Region	1,754	0	0	970	0	0
Tambov Region	9,285	0	0	9,804	0	0
VOLGA REGION	2,250,022	348,991	244,845	2,485,437	277,451	219,125
Astrakhan Region	38,055	0	0	8,756	0	0
Volgograd Region	45,903	0	0	60,997	0	0
Samara Region	1,226,065	197	200,838	1,447,131	266	175,045
Penza Region	14,054	0	0	13,464	0	0
Saratov Region	135,273	34	3,627	127,938	28	3,633
Ulyanovsk Region	427	0	0	362	0	0
Republic of Kalmykia	1	1	0	1	1	0
Republic of Tatarstan	790,244	348,759	40,380	826,788	277,156	40,447
NORTH CAUCASUS	552,289	28	0	2,461,908	25	0
Krasnodar Territory	202,167	0	0	208,283	0	0
Stavropol Territory	28,068	28	0	20,538	25	0
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	276,479	0	0	217,222	0	0
Adigei Republic	1,609	0	0	1,609	0	0
Republic of Dagestan	20,966	0	0	1,991,695	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0
Republic of Northern Ossetia—Alania	22,006	0	0	22,161	0	0
Karachai-Cherkess Republic	994	0	0	400	0	0
URALS	1,703,312	873	0	2,590,605	639	93,313
Kurgan Region	19,986	0	0	14,891	0	0
Orenburg Region	52,310	0	0	58,308	0	0

1	End (thousand rubles)						
	2	3	4	5	6	7	
Perm Region	251,945	0	0	278,894	0	0	
Sverdlovsk Region	585,259	430	0	1,010,555	130	93,313	
Chelyabinsk Region	197,145	0	0	232,542	0	0	
Republic of Bashkortostan	453,061	0	0	824,940	0	0	
Udmurt Republic	143,606	443	0	170,475	509	0	
WEST SIBERIA	1,509,100	7,121	10,683	1,826,652	4,589	10,094	
Altai Territory	37,874	0	4,836	34,818	0	0	
Kemerovo Region	335,937	0	4,638	359,748	0	4,645	
Novosibirsk Region	107,196	2,533	0	122,573	2,329	0	
Omsk Region	204,793	3	0	229,624	0	0	
Tomsk Region	107,318	1	0	87,414	0	0	
Tyumen Region	694,235	4,157	1,209	968,867	2,260	5,449	
Republic of Altai	21,747	427	0	23,608	0	0	
EAST SIBERIA	706,488	0	0	753,520	0	6,849	
Krasnoyarsk Territory	604,950	0	0	632,470	0	6,849	
Irkutsk Region	72,724	0	0	79,484	0	0	
Chita Region	350	0	0	350	0	0	
Republic of Buryatia	13,444	0	0	26,882	0	0	
Republic of Tyva	1,000	0	0	300	0	0	
Republic of Khakassia	14,020	0	0	14,034	0	0	
FAR EAST	562,835	10,213	53,696	601,108	9,074	43,814	
Primorski Territory	249,022	0	52,922	246,893	0	43,814	
Khabarovsk Territory	21,415	7,773	0	33,120	8,188	0	
Amur Region	0	0	0	7,117	0	0	
Kamchatka Region	74,012	1,514	774	71,594	0	0	
Magadan Region	4	0	0	4	0	0	
Sakhalin Region	15,641	0	0	21,284	0	0	
Chukotka Autonomous Area	0	0	0	0	0	0	
Republic of Sakha (Yakutia)	202,741	926	0	221,096	886	0	
Jewish Autonomous Area	0	0	0	0	0	0	
Kaliningrad Region	18,497	88	968	63,657	88	1	