

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN
OF BANKING STATISTICS**

№ 8 (63)

MOSCOW 1998



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

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Publisher and distributor: ITAR-TASS
Published in cooperation with the business news agency Prime-TASS
Address subscription requests to: 103009, Moscow, Tverskoy blvd., 10.
Telephone: 202-2100, Telefax: 292-3690.
Printed by Novosti Press

New Information and Changes in the Structure of Statistical Data Presentation

This issue has been amended to comprise:

- Table 1.5, Russia's foreign trade, which includes import and export indicators by balance of payments methodology;
- Table 1.11, Monetary base and its structure;
- Table 2.5, Lombard credit auctions;
- a graphic presentation of the ratio of credit to private sector to GDP (Figure 5);
- a graphic presentation of the ratio of internal credit to GRP (Figure 6);
- a graphic presentation characterising profitability indicators of credit institutions (Figure 23);
- a graphic presentation of the structure of credits extended to individual sectors of the economy and private individuals (Figures 26 and 27);

The following changes have been made in the structure and time series of some Tables:

- indicators on export and import volumes have been excluded from Table 1.1, Macroeconomic indicators;
- in Table 2.4, Indicators of Bank of Russia lombard credit operations, the sum of the lombard credits extended within a month is not broken down into terms of credit.

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* Statistical data are published in compliance with the requirements of the IMF Special Data Dissemination Standard.

Notes and symbols:

— none

... not available

In some cases minor discrepancies between totals and sums of items are due to rounding.

Figures in italics are updates on 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. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Macroeconomic indicators

	Gross domestic product, billion rubles		Federal budget deficit as % of GDP	Consumer price index as % of previous December
	Total	% change from same period a year ago		
1997				
January	171.4	—1.2	5.3	2.3
January — February	346.6	—1.0	6.2	3.8
January — March	540.9	—1.0	7.7	5.4
January — April	743.2	—1.0	7.9	6.4
January — May	948.6	—1.0	7.2	7.4
January — June	1,161.8	—0.7	7.8	8.6
1998				
January	187.0	—0.2	2.4	1.5
January — February	370.7	—0.1	1.8	2.4
January — March	568.8	0.0	3.5	3.1
January — April	773.2	0.0	3.7	3.5
January — May	978.3	—0.2	3.6	4.0
January — June	1,181.5	—0.5	3.9	4.1

¹ Data for 1997 are in trillion rubles.

² Based on customs statistics and taking into account unorganised trade.

Source: Goskomstat of Russia.

Table 1.2

Budget-related indicators

	1998										For reference: January — June 1997
	January	January — February	January — March	January — April	January — May	January — June					
Consolidated budget											
Revenues ¹	35.0	73.9	120.3	172.9	224.4	274.5	270.2				
of which:											
— tax revenues	30.1	63.9	102.4	148.7	192.9	234.8	237.9				
— non-tax revenues	2.0	4.3	7.0	9.2	14.1	18.2	20.0				
Expenditures	44.8	82.8	144.8	206.1	265.9	331.7	330.9				
Deficit	9.8	8.9	24.5	33.1	41.5	57.2	60.8				
Federal budget											
Revenues ¹	18.9	37.9	60.8	83.0	106.3	128.0	126.1				
of which:											
— tax revenues	15.8	31.2	49.9	68.8	87.9	105.3	107.2				
— non-tax revenues	0.8	2.3	3.4	4.1	7.6	9.5	12.6				
Expenditures	27.7	44.6	80.8	111.3	141.8	174.2	176.4				
Deficit	8.8	6.7	20.0	28.3	35.3	46.2	50.3				
Regional budgets											
Revenues ¹	18.8	41.2	67.4	101.9	132.3	165.2	162.6				
of which:											
— tax revenues	14.3	32.7	52.4	79.9	105.0	129.5	130.7				
— non-tax revenues	1.2	2.0	3.6	5.1	6.4	8.8	7.3				
Expenditures	19.9	43.5	71.9	106.7	138.3	176.2	173.1				
Deficit	1.1	2.3	4.5	4.8	6.1	11.0	10.5				

¹ Taking into account allocations to special budget funds.

Source: Ministry of Finance of the Russian Federation.

Table 1.3

Sources of financing Russia's federal budget deficit

	1998						For reference: January — June 1997
	(billion rubles)						
	January	January — February	January — March	January — April	January — May	January — June	
General financing ¹	8.8	6.6	20.0	28.3	35.5	46.2	50.3
including							
Internal financing	2.2	0.3	14.4	20.5	25.7	12.3	18.1
of which:							
— Bank of Russia credits	0.0	0.0	0.0	0.0	0.0	0.0	—0.6
— short-term government securities (GKO)	2.7	7.1	16.4	6.1	6.1	—5.4	23.0
— variable- and fixed-income federal loan bonds (OFZ-PK and OFZ-PD)	0.0	0.0	5.0	23.8	26.3	31.8	0.0
— state savings loan bonds (OGSZ)	0.6	0.2	1.9	0.6	1.2	1.4	3.1
— change of budget fund balances in bank accounts	—0.6	—5.8	—4.6	—5.4	—4.9	—15.0	—8.2
External financing	6.6	6.3	5.6	7.8	9.8	33.9	32.2
of which:							
— credits from international financial organisations	6.0	6.3	6.7	6.9	7.3	11.7	13.4
— credits extended to Russia by foreign governments and foreign commercial banks and companies	0.6	0.0	—1.1	0.9	2.5	22.2	18.8

¹ Taking into account the repayment of the principal amount of debt.

Note. The sections on the internal and external financing of the federal budget deficit show the main sources of covering the budget deficit.

Source: Ministry of Finance of the Russian Federation.

Table 1.4

Russia's balance of payments for 1993—1998

Current account

Period	Export of goods (FOB)				Export of services				Export of goods and services (1+5)	Compensation of employees received	Investment income to be received	of which		Current transfers received	Total contribution to be received from nonresidents on current operations (6+7+8+10)				
	1	2			3	4	5					6	7			8	9	10	11
		Transport services	Travel	Other			Total (2+3+4)												
1993	59,724	4,188	2,705	1,281	8,174	67,898	...	2,908	2,536	1,346	72,152								
1994	67,826	3,831	2,412	2,150	8,392	76,219	108	3,392	2,865	449	80,168								
1995	82,663	3,740	4,312	2,470	10,522	93,185	166	4,112	3,030	803	98,266								
1996	90,563	3,408	6,868	2,668	12,945	103,507	102	4,232	2,996	762	108,603								
1997	88,928	3,444	6,900	3,176	13,520	102,448	226	4,032	2,772	347	107,053								
Q1, 1994	13,293	761	435	425	1,621	14,913	27	2,262	2,152	122	17,324								
Q2, 1994	17,355	938	660	494	2,092	19,447	27	466	371	110	20,049								
Q3, 1994	18,688	1,041	721	917	2,679	21,367	27	350	208	135	21,880								
Q4, 1994	18,491	1,092	596	312	2,000	20,491	27	314	134	82	20,914								
Q1, 1995	19,059	773	772	594	2,139	21,198	15	2,559	2,358	190	23,962								
Q2, 1995	20,399	940	1,186	639	2,765	23,164	17	612	334	172	23,965								
Q3, 1995	20,494	957	1,242	534	2,732	23,226	40	410	168	158	23,833								
Q4, 1995	22,711	1,070	1,112	704	2,886	25,597	95	531	171	283	26,505								
Q1, 1996	20,872	798	1,436	660	2,894	23,766	8	2,610	2,321	150	26,535								
Q2, 1996	21,940	891	1,669	688	3,248	25,188	23	710	316	121	26,042								
Q3, 1996	21,917	992	2,452	644	4,088	26,006	35	446	188	159	26,644								
Q4, 1996	25,833	728	1,312	675	2,715	28,548	37	465	171	332	29,382								
Q1, 1997	21,154	756	1,323	681	2,760	23,915	50	2,390	2,145	124	26,479								
Q2, 1997	20,654	877	1,670	767	3,314	23,968	63	592	339	59	24,682								
Q3, 1997	21,718	938	2,398	742	4,077	25,795	61	549	156	87	26,492								
Q4, 1997	25,402	873	1,510	986	3,368	28,770	52	501	131	78	29,401								
Q1, 1998	17,956	694	1,367	848	2,909	20,866	51	2,407	2,013	59	23,383								

Cont.

Current account

Period	Import of goods (FOB)	Import of services				Import of goods and services (12+16)	Compensation of employees paid	Investment income to be paid	of which		Current transfers paid	Total contribution to be paid to nonresidents on current operations (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
1993	44,133	3,003	3,674	2,873	9,549	53,682	...	5,210	5,147	467	59,359	
1994	49,989	2,963	7,092	4,998	15,053	65,042	222	5,060	4,871	543	70,867	
1995	61,856	3,252	11,599	5,210	20,061	81,917	469	7,177	6,622	746	90,310	
1996	67,494	2,486	10,270	5,903	18,659	86,153	507	9,165	7,079	720	96,545	
1997	71,657	3,115	10,113	5,504	18,732	90,390	568	12,185	9,801	989	104,132	
Q1, 1994	11,275	704	1,240	808	2,751	14,027	56	1,139	1,122	107	15,328	
Q2, 1994	11,931	719	1,879	1,725	4,323	16,254	55	1,232	1,196	169	17,711	
Q3, 1994	12,430	697	2,183	1,075	3,955	16,385	55	1,343	1,296	105	17,888	
Q4, 1994	14,352	844	1,790	1,391	4,025	18,376	55	1,347	1,258	162	19,940	
Q1, 1995	13,308	690	1,520	1,139	3,348	16,656	26	1,662	1,404	113	18,457	
Q2, 1995	14,419	747	3,039	1,203	4,989	19,408	87	1,425	1,340	196	21,116	
Q3, 1995	15,639	888	4,071	1,304	6,264	21,903	188	2,333	2,270	232	24,656	
Q4, 1995	18,490	927	2,969	1,564	5,460	23,951	168	1,757	1,608	206	26,082	
Q1, 1996	16,231	632	2,183	1,363	4,179	20,410	128	2,007	1,708	161	22,706	
Q2, 1996	17,018	659	2,498	1,555	4,712	21,729	133	2,250	1,543	218	24,331	
Q3, 1996	16,854	691	2,942	1,480	5,114	21,968	132	2,227	1,722	136	24,463	
Q4, 1996	17,391	504	2,646	1,505	4,655	22,045	115	2,680	2,105	205	25,045	
Q1, 1997	15,137	650	1,930	1,211	3,791	18,928	120	3,315	2,474	199	22,562	
Q2, 1997	17,137	730	2,429	1,310	4,469	21,605	140	2,897	2,445	250	24,893	
Q3, 1997	18,305	839	3,388	1,366	5,592	23,897	163	3,179	2,740	247	27,487	
Q4, 1997	21,078	897	2,366	1,618	4,881	25,959	145	2,793	2,142	292	29,189	
Q1, 1998	16,832	729	1,906	1,263	3,898	20,730	137	3,642	2,703	372	24,881	

(USD million)

Cont.

Current account (intermediate balances)

Period	(USD million)									
	Trade balance (1—12)	Balance on service types				Balance of goods and services (23+27)	Balance of employee compensation (7—18)	Balance of investment income (8—19)	Balance of current transfers (10—21)	Balance of current account (28+29+30+31)=(11 —22)
		Transport services (2—13)	Travel (3—14)	Other (4—15)	Total balance (24+25+26)					
	23	24	25	26	27	28	29	30	31	32
1993	15,590	1,186	-969	-1,591	-1,375	14,215	...	-2,302	879	12,792
1994	17,838	868	-4,681	-2,849	-6,661	11,177	-114	-1,668	-94	9,301
1995	20,807	488	-7,287	-2,740	-9,539	11,268	-303	-3,065	57	7,957
1996	23,069	922	-3,401	-3,235	-5,714	17,355	-406	-4,933	42	12,058
1997	17,270	329	-3,214	-2,328	-5,212	12,058	-342	-8,153	-642	2,921
Q1, 1994	2,017	57	-805	-382	-1,130	887	-29	1,123	14	1,996
Q2, 1994	5,424	219	-1,219	-1,231	-2,231	3,193	-28	-766	-59	2,339
Q3, 1994	6,258	344	-1,462	-157	-1,275	4,982	-28	-993	30	3,992
Q4, 1994	4,139	248	-1,194	-1,078	-2,024	2,115	-28	-1,033	-80	974
Q1, 1995	5,752	84	-748	-545	-1,209	4,543	-11	897	77	5,506
Q2, 1995	5,980	193	-1,853	-565	-2,224	3,756	-70	-813	-24	2,850
Q3, 1995	4,854	68	-2,829	-770	-3,531	1,323	-149	-1,923	-74	-823
Q4, 1995	4,221	143	-1,858	-859	-2,574	1,646	-73	-1,226	77	424
Q1, 1996	4,641	166	-748	-703	-1,285	3,356	-120	603	-11	3,829
Q2, 1996	4,923	232	-829	-867	-1,464	3,458	-111	-1,540	-97	1,711
Q3, 1996	5,063	301	-490	-836	-1,026	4,037	-97	-1,781	22	2,181
Q4, 1996	8,443	224	-1,334	-830	-1,940	6,503	-78	-2,215	127	4,337
Q1, 1997	6,017	106	-607	-529	-1,030	4,987	-70	-925	-75	3,916
Q2, 1997	3,518	148	-760	-543	-1,155	2,363	-77	-2,305	-192	-211
Q3, 1997	3,413	99	-990	-624	-1,515	1,898	-103	-2,630	-161	-995
Q4, 1997	4,323	-24	-857	-632	-1,513	2,811	-93	-2,292	-215	211
Q1, 1998	1,124	-35	-539	-415	-989	135	-85	-1,235	-314	-1,498

Cont.

**Capital account (capital transfers paid)
and financial account (change of assets, except reserves: “+” — decrease, “—” — growth)**

Period	General government assets					Assets of other sectors							Total assets (23+24+27+30)		
	Capital transfers paid		Credits and loans (20+21)		Total (19+22)	Assets of banking sector	Direct and portfolio investment	Foreign currency advances	Trade credits and advances	Change of debt on arrears in payments from export proceeds and unpaid import advances	Other	Total (25+26+27+28+29)			
	18	19	not overdue	of which										20	21	22	23	24	25	26	27	28	29	30	31
1993	-2,895	-3,372	8,247	-11,619	-160	-3,532	-5,134	-20	-3,256	-2,400	0	-85	-5,761	-14,427	
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	111	8,040	-4,928	-286	1,221	3,960	
1996	-3,529	-308	9,139	-9,446	-84	-391	-2,875	-18	-9,034	-9,500	-9,773	-142	-28,467	-31,733	
1997	-2,934	-1,342	7,522	-8,865	587	-755	-1,280	-2,475	-13,405	-6,950	-1,458	-922	-35,209	-37,244	
Q1, 1994	-801	-1,894	2,562	-4,456	-312	-2,207	-1,179	-28	-900	0	-653	121	-1,460	-4,846	
Q2, 1994	-913	-342	4,078	-4,421	-120	-462	945	-25	-437	0	-821	98	-1,186	-703	
Q3, 1994	-937	130	1,479	-1,350	-1,027	-897	-1,115	-26	-1,912	-1,659	-990	-43	-4,630	-6,643	
Q4, 1994	-823	-14	2,502	-2,516	315	301	-1,625	-32	-2,273	-2,062	-1,396	-236	-6,000	-7,323	
Q1, 1995	-839	-2,042	2,110	-4,152	74	-1,968	701	-1,466	-1,239	-228	79	143	-2,711	-3,978	
Q2, 1995	-839	61	3,819	-3,758	-1,055	-994	683	-66	2,265	2	-1,069	-26	1,106	795	
Q3, 1995	-988	34	1,427	-1,393	658	692	965	-178	-391	8,039	-1,931	-347	5,251	6,908	
Q4, 1995	-804	400	1,646	-1,246	617	1,017	1,643	-66	-523	227	-2,007	-56	-2,425	235	
Q1, 1996	-832	-1,910	2,668	-4,577	314	-1,596	208	-39	-148	-1,626	-1,936	-45	-3,794	-5,182	
Q2, 1996	-877	774	3,171	-2,397	-1,054	-280	-2,019	-180	-3,230	-1,800	-1,825	24	-7,011	-9,310	
Q3, 1996	-901	301	1,594	-1,293	337	637	1,160	176	-2,644	-1,700	-2,847	-89	-7,104	-5,307	
Q4, 1996	-919	527	1,706	-1,179	320	847	-2,224	25	-3,013	-4,374	-3,164	-31	-10,557	-11,934	
Q1, 1997	-516	-1,900	2,067	-3,967	128	-1,772	1,544	-579	-2,481	-861	-2,816	-103	-6,839	-7,067	
Q2, 1997	-872	60	2,795	-2,735	267	327	-1,186	-763	-1,337	-910	-3,031	-49	-6,090	-6,949	
Q3, 1997	-733	287	1,304	-1,017	-1,018	-731	-847	-641	-3,646	-1,653	-2,775	-689	-9,404	-10,981	
Q4, 1997	-813	210	1,357	-1,147	1,210	1,420	-791	-492	-5,941	-3,526	-2,836	-81	-12,876	-12,246	
Q1, 1998	-433	-1,429	2 248	-3,677	102	-1,327	526	-143	559	-2,334	-2,572	-11	-4,501	-5,302	

(USD million)

End

Capital account and financial account (intermediate balances), reserve assets

Period	Capital account balance (1+18)				Balance on financial account items			Balance of financial account (except reserve assets) (17+31)	Balance on capital and financial account (32+36)	Net errors and omissions	Change of foreign exchange reserves ("—" — growth, "+" — decrease)		
	32	33		34	35	36	37					38	39
		General government (9+23)	Banking sector (10+24)											Other sectors (16+30)
1993	-284	5,192	-2,893	-4,201	-1,903	-2,186	-6,252	-4,354					
1994	2,051	1,977	-1,970	-12,851	-12,844	-10,793	-404	1,896					
1995	-347	7,728	6,869	-3,957	10,640	10,293	-7,863	-10,386					
1996	-463	14,402	1,295	-22,077	-6,379	-6,843	-8,056	2,841					
1997	-797	21,151	7,622	-21,701	7,073	6,276	-7,261	-1,936					
Q1, 1994	303	-1,347	-1,045	-1,117	-3,510	-3,206	-51	1,261					
Q2, 1994	427	2,143	1,153	-722	2,573	3,000	-1,880	-3,459					
Q3, 1994	655	-875	-1,039	-4,882	-6,796	-6,141	-1,767	3,916					
Q4, 1994	666	2,057	-1,039	-6,131	-5,112	-4,446	3,294	178					
Q1, 1995	-22	-1,536	1,147	-2,002	-2,391	-2,413	-2,997	-96					
Q2, 1995	-73	619	1,237	1,163	3,019	2,946	140	-5,936					
Q3, 1995	-173	2,982	1,391	4,657	9,030	8,857	-6,929	-1,105					
Q4, 1995	-80	5,662	3,095	-7,774	982	902	1,923	-3,249					
Q1, 1996	-219	2,911	792	-3,113	590	372	-2,166	-2,034					
Q2, 1996	-66	2,045	-1,252	-3,141	-2,348	-2,414	-2,728	3,431					
Q3, 1996	-80	1,792	2,231	-6,394	-2,372	-2,451	-1,120	1,390					
Q4, 1996	-99	7,654	-475	-9,428	-2,250	-2,349	-2,042	54					
Q1, 1997	-114	5,000	2,011	-7,025	-14	-128	-2,457	-1,331					
Q2, 1997	-317	9,431	1,049	-926	9,554	9,236	-992	-8,034					
Q3, 1997	-186	3,013	2,860	-5,089	784	597	-1,218	1,616					
Q4, 1997	-179	3,708	1,703	-8,661	-3,251	-3,430	-2,594	5,813					
Q1, 1998	-92	3,563	707	-1,924	2,345	2,253	-1,647	892					

(USD million)

Table 1.5

Russia's foreign trade
(by balance of payments methodology)

	(USD billion)												
	1998						For reference: January — June 1997						
	January	January — February	January — March	January — April	January — May	January — June	January	January — February	January — March	January — April	January — May	January — June	
Exports (FOB), total	5,726	11,502	17,956	23,631	30,014	36,449	41,808						
% of the corresponding period of last year	-13.0	-16.3	-15.1	-16.7	-14.6	-12.8	-2.3						
of which:													
with non-CIS countries	4,413	8,674	13,508	17,741	22,787	28,051	32,730						
% of the corresponding period of last year	-15.1	-19.1	-18.1	-19.4	-16.3	-14.3	-1.6						
with CIS countries	1,313	2,828	4,448	5,890	7,227	8,398	9,078						
% of the corresponding period of last year	-5.3	-6.5	-4.6	-7.4	-8.7	-7.5	-4.8						
Imports (FOB), total	5,225	10,986	16,833	22,769	28,775	34,289	32,274						
% of the corresponding period of last year	25.2	14.3	11.2	9.1	9.6	6.2	-2.9						
of which:													
with non-CIS countries	3,904	8,174	12,619	16,935	21,344	25,479	23,613						
% of the corresponding period of last year	33.0	19.1	14.4	11.1	10.8	7.9	4.2						
with CIS countries	1,321	2,812	4,214	5,834	7,431	8,810	8,661						
% of the corresponding period of last year	6.7	2.3	2.6	3.6	6.2	1.7	-18.2						
Balance of trade	501	516	1,123	862	1,239	2,160	9,534						
of which:													
with non-CIS countries	509	500	889	806	1,443	2,572	9,117						
with CIS countries	-8	16	234	56	-204	-412	417						

Table 1.6

International reserves¹

(USD billion)

	Russia's international reserves	of which:	
		foreign exchange reserves	gold
1996			
31.12	15.3	11.3	4.0
1997			
31.01	14.0	10.0	4.1
28.02	15.2	11.1	4.1
31.03	16.5	12.4	4.1
30.04	18.2	14.1	4.1
31.05	20.0	15.8	4.1
30.06	24.5	20.4	4.2
31.07	24.5	20.2	4.3
31.08	23.9	19.6	4.3
30.09	23.1	18.7	4.4
31.10	22.9	18.4	4.5
30.11	16.8	12.2	4.6
31.12	17.8	12.9	4.9
1998			
31.01	15.4	10.5	4.9
28.02	15.0	10.2	4.8
31.03	16.9	11.9	4.9
30.04	16.0	11.0	5.0
31.05	14.6	9.6	5.0
30.06	16.2	11.2	5.0
31.07	18.4	13.8	4.6

¹ International reserves represent the amount of Bank of Russia and Finance Ministry reserve assets as of the reporting date. Bank of Russia and Finance Ministry reserve assets include monetary gold, special drawing rights, reserve position in the IMF and other liquid foreign exchange assets. The latter comprise balances in current accounts, short-term deposits in nonresident and resident banks, foreign government securities, REPO agreements with nonresidents on these securities, and other liquid assets. The interest accrued on these assets is not included. Monetary gold is valued at US \$300 per troy ounce. Foreign exchange assets are converted into US dollars in accordance with the cross-rates of foreign currencies against the US dollar, which are calculated on the basis of the official rates of the ruble against these foreign currencies, set by the Bank of Russia and effective as of the reporting date.

Figure 1

**International reserve dynamics
(% growth from previous month)**

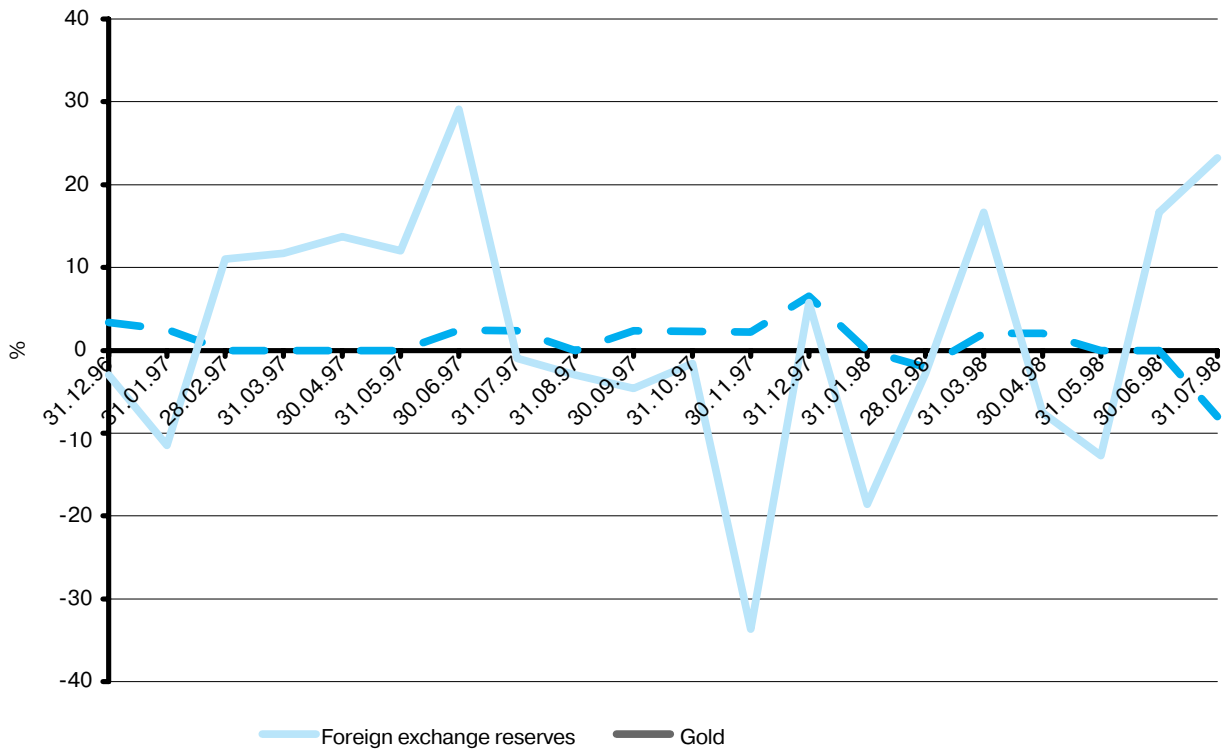


Table 1.7

Analytical groupings of accounts of monetary authorities¹

	(million rubles)												
	Foreign assets	Claims on general government	Claims on state non-financial enterprises	Claims on private-sector enterprises	Claims on credit institutions	Reserve money ²	of which: currency outside banks	Time deposits and foreign currency deposits	Foreign liabilities	General government deposits	of which: deposits of authorities of constituent territories of RF and local self-government bodies	Capital accounts	Other items (net) ³
1996													
31.12	106,625.0	187,365.0	67.4	812.8	11,377.6	165,843.9	103,824.1	23.2	71,272.5	15,062.1	2,067.5	54,179.0	-132.9
1997													
31.01	99,923.5	185,749.9	67.8	810.1	10,534.4	157,138.9	96,372.4	10.3	70,022.9	14,718.4	2,773.1	68,658.0	-13,462.7
28.02	107,389.3	187,691.4	67.9	778.3	10,850.2	164,709.1	102,078.9	8.2	73,562.5	14,432.9	2,575.1	61,416.4	-7,352.0
31.03	116,129.2	190,556.4	68.0	777.8	10,636.5	172,515.5	105,212.6	3.7	73,845.4	15,662.0	2,942.2	61,630.8	-5,489.6
30.04	126,531.3	188,554.7	67.3	691.7	9,554.9	180,859.9	115,226.9	12.9	73,297.6	16,110.0	3,581.0	61,805.7	-6,686.1
31.05	137,515.6	192,635.8	55.3	316.2	8,411.9	187,032.6	120,369.0	4.7	78,508.4	17,319.4	3,610.6	61,544.5	-5,474.8
30.06	164,340.7	189,319.1	55.3	301.1	9,591.8	206,633.7	136,851.3	3.2	77,769.6	26,670.9	4,167.5	61,612.7	-9,082.2
31.07	163,396.4	187,466.6	55.0	295.6	9,141.6	208,874.6	140,396.9	3.0	76,360.0	22,783.0	4,089.3	61,761.8	-9,427.2
31.08	159,979.2	193,688.1	52.9	292.1	4,362.9	201,975.9	141,620.9	5.1	76,757.1	23,820.2	4,076.7	61,704.5	-5,887.5
30.09	156,273.3	201,179.1	52.8	292.3	4,490.6	199,332.2	134,873.0	2.7	80,827.7	22,721.0	4,087.9	61,738.9	-2,334.5
31.10	155,526.2	203,902.9	52.8	287.6	7,363.2	201,893.6	135,794.5	8.4	81,698.9	24,580.1	5,011.9	62,004.1	-3,052.5
30.11	119,902.6	222,047.2	52.7	284.9	12,816.4	199,939.4	128,817.2	7.3	80,600.0	22,884.3	4,360.5	62,074.1	-10,401.4
31.12	127,650.3	226,047.7	45.8	280.6	11,119.4	210,474.6	130,473.2	240.2	79,742.3	21,313.6	3,563.9	69,552.2	-16,179.1
1998													
31.01	113,533.0	219,094.9	161.0	350.6	5,630.7	188,856.6	116,672.2	712.0	83,706.1	20,907.5	3,692.9	68,343.7	-23,755.8
28.02	112,258.0	225,850.5	160.8	346.9	4,485.9	186,444.7	120,254.5	1,589.2	84,630.0	18,794.7	3,297.9	68,210.3	-16,566.7
31.03	124,217.3	232,344.6	160.9	343.4	5,806.8	190,606.5	119,146.4	799.8	84,231.5	22,816.1	3,171.6	64,239.8	179.1
30.04	119,308.8	233,652.4	160.5	338.4	7,341.2	192,980.7	128,605.6	1,066.0	85,280.4	17,545.4	2,900.2	65,658.2	-1,729.4
31.05	111,688.4	223,835.8	160.3	325.4	9,928.0	195,172.5	129,855.5	919.1	85,020.0	16,062.7	2,977.5	65,649.8	-16,886.1
30.06	121,901.1	226,682.3	158.6	318.6	11,991.7	195,096.8	129,806.6	2,298.5	89,370.6	20,797.7	2,943.5	65,727.4	-12,238.8

¹ The table "Analytical groupings of accounts of monetary authorities" shows balance sheet items of Bank of Russia and Finance Ministry.

² Reserve money is the total of cash issued by the Bank of Russia and funds of credit institutions in Bank of Russia accounts, and also demand deposits in the Bank of Russia (excluding general government deposits).

³ "Other items (net)" represents the balance of assets and liabilities on operations conducted to ensure Bank of Russia activities (the minus sign means the excess of assets over liabilities).

Table 1.8

Analytical groupings of accounts of credit institutions¹

		<i>(million rubles)</i>							
	Reserves ²	Foreign assets	Claims on general government	of which: claims on authorities of constituent territories of RF and local self-government bodies	Claims on state non-financial enterprises	Claims on private non- financial enterprises and households	Claims on other financial institutions		
1	2	3	4	5	6	7	8		
1996									
31.12	47,123.4	72,874.8	150,721.3	2,790.4	69,371.4	157,337.2	242.0		
1997									
31.01	43,575.2	55,994.1	156,609.0	3,054.9	70,219.1	160,010.3	296.3		
28.02	45,085.2	55,359.3	163,705.3	3,378.8	71,743.7	163,298.6	297.3		
31.03	49,006.9	49,699.3	170,663.1	3,232.6	72,429.1	163,571.9	190.8		
30.04	47,085.5	51,336.7	175,492.4	3,708.9	71,125.3	170,225.1	295.1		
31.05	48,168.2	53,904.2	179,070.0	4,288.2	71,397.8	173,853.9	328.6		
30.06	50,934.9	56,549.0	187,092.9	4,876.0	72,035.3	179,619.2	99.6		
31.07	50,005.3	52,909.8	196,487.2	7,700.2	69,148.8	185,440.4	161.7		
31.08	51,995.3	54,390.0	198,679.6	9,594.9	66,331.1	194,393.4	72.0		
30.09	56,137.2	63,179.4	196,635.4	10,277.2	66,904.2	205,201.6	88.8		
31.10	58,134.1	66,546.0	201,111.0	11,676.6	63,807.6	214,064.2	508.4		
30.11	62,884.1	66,964.5	188,185.6	12,073.8	61,857.8	227,565.4	497.4		
31.12	72,929.0	68,157.5	191,540.6	12,517.5	64,320.4	225,877.6	9.1		
1998									
31.01	64,215.5	66,361.1	191,101.2	20,086.4	32,000.5	231,198.0	6,214.4		
28.02	58,757.4	67,240.7	202,485.6	21,074.1	31,327.2	236,574.6	7,490.5		
31.03	64,229.9	67,200.1	210,601.8	23,039.6	29,407.2	239,659.4	6,272.9		
30.04	57,609.6	68,408.7	215,089.1	23,501.8	29,405.0	247,070.4	5,761.5		
31.05	59,055.3	68,657.4	202,702.8	24,230.1	30,283.8	246,059.9	5,269.9		
30.06	58,700.8	72,429.9	207,822.6	24,035.1	30,106.1	249,673.5	5,005.1		

End													
	9	10	of which: foreign currency deposits	11	12	13	14	15	of which: deposits of authorities of constituent territories of RF and local self-government bodies	16	17	18	19
	Demand deposits	Time and savings deposits and foreign currency deposits			Restricted deposits ³	Money market instruments	Foreign liabilities	General government deposits			Credits received from Central Bank of Russia	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													
31.01	88,882.2	174,719.9	70,714.3	...	...	28,021.0	48,377.8	12,339.7	5,052.5	5,565.1	127,311.2	1,487.1
28.02	88,847.0	178,586.4	71,339.9	...	...	27,539.0	51,385.6	12,754.7	5,375.4	5,748.4	130,772.9	3,855.5
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
30.04	91,321.3	183,734.2	74,084.9	...	...	24,440.0	58,894.5	17,768.6	8,748.5	4,395.3	132,563.1	2,443.1
31.05	95,894.1	181,140.5	70,367.1	...	...	25,051.5	60,869.2	19,438.3	10,882.1	3,275.5	139,423.3	1,630.4
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
31.07	107,587.0	180,357.7	67,030.7	...	...	24,219.1	75,274.1	21,108.2	11,355.7	3,655.7	142,779.9	-828.7
31.08	107,769.4	181,297.1	67,716.2	...	...	24,051.4	83,397.9	23,850.0	12,491.8	2,286.8	143,665.6	-456.8
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
31.10	122,963.6	184,835.9	76,417.6	...	...	24,398.0	100,960.7	24,359.1	13,369.3	4,838.4	146,580.6	-4,765.1
30.11	121,143.4	183,642.9	77,898.1	...	...	20,360.9	109,154.1	30,150.2	12,765.2	10,526.6	144,727.6	-11,750.8
31.12	134,911.9	192,006.3	85,022.3	...	...	27,867.8	109,562.6	17,367.5	8,466.8	8,763.2	150,669.8	-18,315.0
1998													
31.01	151,248.6	156,060.2	68,583.1	10,668.4	10,668.4	29,736.3	101,255.7	21,512.3	11,010.0	4,388.2	138,010.9	-21,789.7	
28.02	145,583.6	164,377.2	73,164.1	11,107.9	11,107.9	38,930.0	99,006.9	18,847.6	10,899.3	3,219.4	148,736.1	-25,932.7	
31.03	142,683.4	169,350.1	75,888.3	12,316.3	12,316.3	38,765.0	102,803.5	17,956.8	10,015.8	4,442.8	153,200.4	-24,147.1	
30.04	137,165.8	173,584.9	76,036.4	16,395.8	16,395.8	39,635.9	102,451.7	20,020.6	11,616.4	5,987.9	155,330.7	-27,229.0	
31.05	138,380.1	176,217.8	78,671.8	16,196.2	16,196.2	37,521.4	103,212.3	17,424.2	11,738.2	8,544.0	144,028.2	-29,495.2	
30.06	136,711.7	175,349.2	77,563.6	18,267.5	18,267.5	38,912.7	105,196.9	15,139.8	9,409.9	10,450.9	156,522.6	-32,813.4	

¹ The table "Analytical groupings of accounts of credit institutions" is based on data of the consolidated balance sheet of commercial banks, Sberbank of the Russian Federation and Vneshekonombank (except data pertaining to the latter's functions as the foreign debt servicing agent of the Russian Government).

² Reserves of credit institutions include cash reserves in vaults of credit institutions and their funds in accounts with the Bank of Russia.

³ Restricted deposits include funds in the accounts of credit institutions, which their owners cannot use for some time due to the terms and conditions of the contract, or deal current conditions of the credit organisation.

Figure 2

Structure of aggregate assets of credit institutions as of 30.06.98

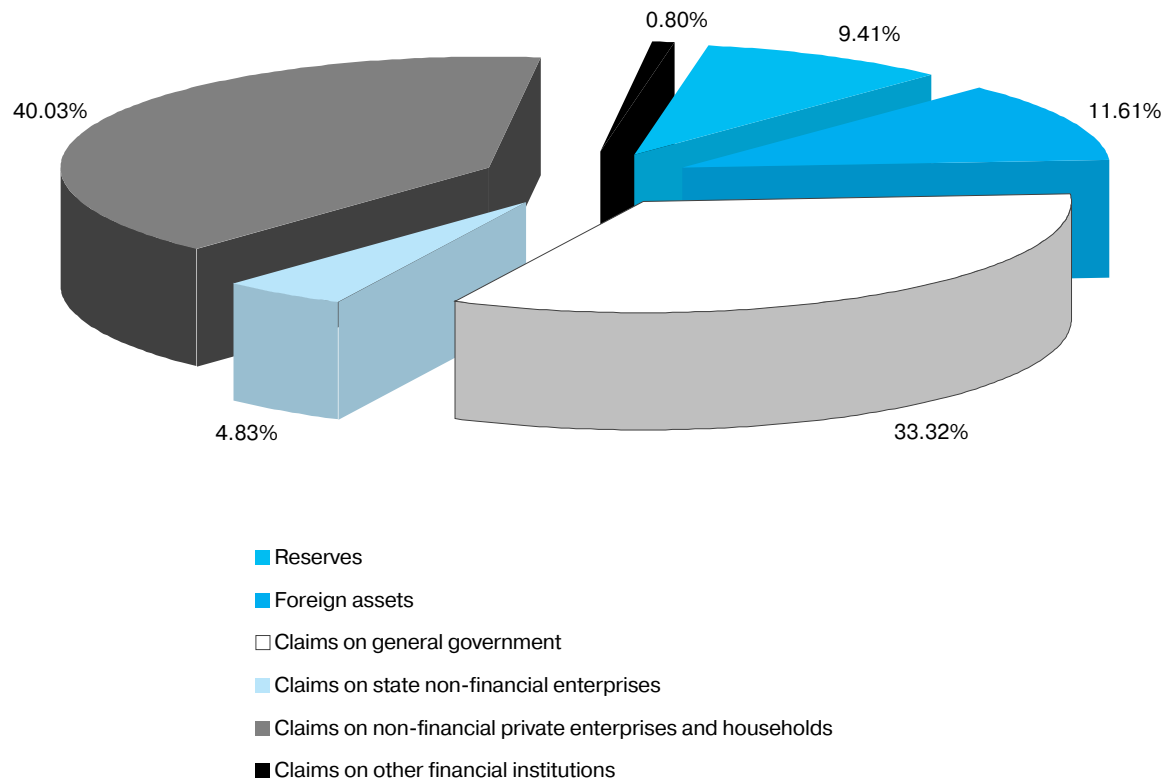


Figure 3

Structure of aggregate liabilities of credit institutions as of 30.06.98

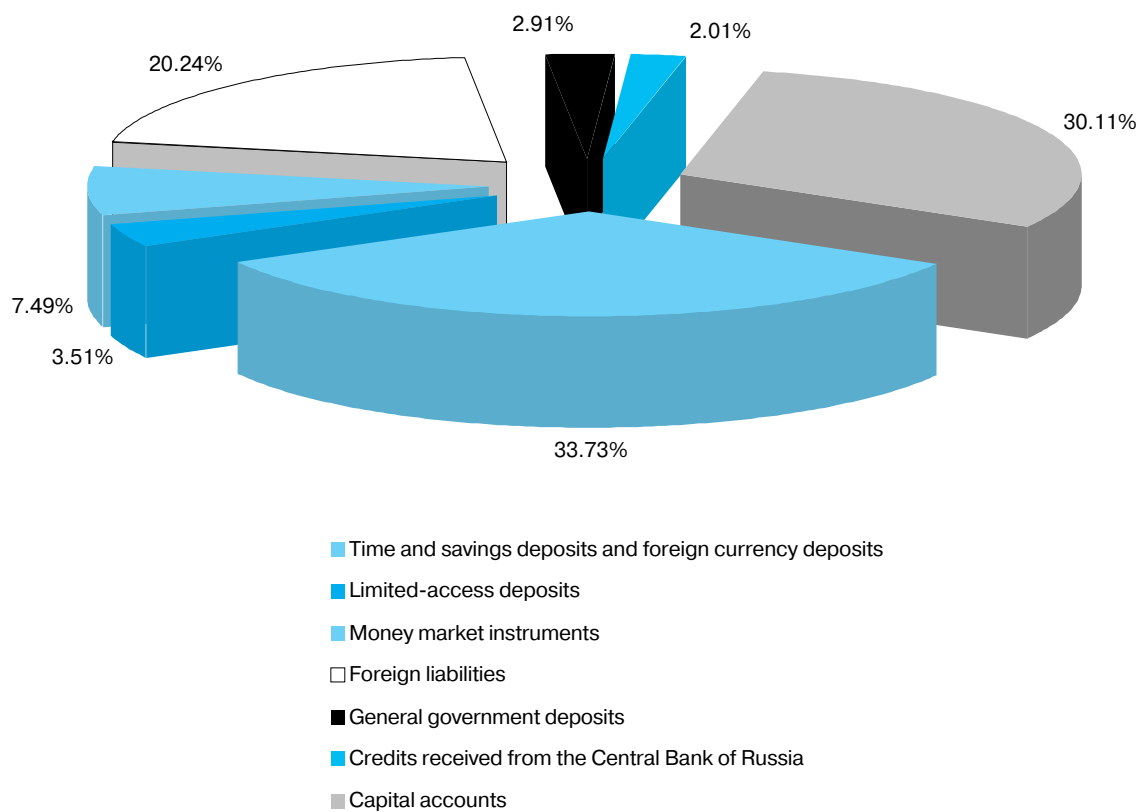


Table 1.9

Monetary survey¹

	Net foreign assets of monetary authorities and credit institutions	Internal credit ²	of which:					Money ³	Quasi-money ⁴	Limited-access deposits	Money market instruments	Capital accounts	Other items (net)
			Net credits to general government	Claims on state non-financial enterprises	Claims on private sector enterprises	Claims on other financial institutions	Money ³						
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													
31.01	37,516.9	546,704.3	315,300.7	70,286.9	160,820.4	296.3	186,310.7	174,730.2	...	28,021.0	195,969.2	-809.8	
28.02	37,800.5	560,394.7	324,209.0	71,811.6	164,076.8	297.3	192,515.3	178,594.6	...	27,539.0	192,189.2	7,357.1	
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	
30.04	45,675.8	572,573.0	330,168.5	71,192.6	170,916.8	295.1	208,172.0	183,747.1	...	24,440.0	194,368.8	7,520.9	
31.05	52,042.2	580,900.0	334,948.2	71,453.1	174,170.1	328.6	217,770.0	181,145.2	...	25,051.5	200,967.8	8,007.6	
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	
31.07	64,672.0	595,164.1	340,062.6	69,203.8	185,736.0	161.7	249,776.6	180,360.7	...	24,219.1	204,541.6	937.9	
31.08	54,214.2	605,838.8	344,697.4	66,383.9	194,685.5	72.0	251,167.0	181,302.2	...	24,051.4	205,370.1	-1,837.5	
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	
31.10	39,412.6	634,795.2	356,074.7	63,860.3	214,351.8	508.4	260,660.3	184,844.3	...	24,398.0	208,584.7	-4,279.6	
30.11	-2,886.9	647,456.5	357,198.3	61,910.5	227,850.3	497.4	252,213.1	183,650.3	...	20,360.9	206,801.7	-18,456.4	
31.12	6,503.0	669,440.7	378,907.2	64,366.2	226,158.2	9.1	270,602.1	192,246.5	...	27,867.8	220,222.0	-34,994.8	
1998													
31.01	-5,067.9	637,701.0	367,776.4	32,161.5	231,548.7	6,214.4	272,668.8	156,772.3	10,668.4	29,736.3	206,354.5	-43,567.2	
28.02	-4,138.3	666,593.8	390,693.8	31,487.9	236,921.6	7,490.5	270,400.4	165,966.4	11,107.9	38,930.0	216,946.4	-40,895.6	
31.03	4,382.2	678,017.3	402,173.5	29,568.1	240,002.8	6,272.9	266,021.3	170,149.9	12,316.3	38,765.0	217,440.3	-22,293.3	
30.04	-14.6	693,911.3	411,175.5	29,565.5	247,408.8	5,761.5	269,489.1	174,650.9	16,395.8	39,635.9	220,988.9	-27,263.8	
31.05	-7,886.6	675,151.1	393,051.7	30,444.1	246,385.3	5,269.9	271,838.7	177,136.9	16,196.2	37,521.4	209,678.0	-45,106.7	
30.06	-236.6	683,829.4	398,567.4	30,264.8	249,992.1	5,005.1	270,255.0	177,647.7	18,267.5	38,912.7	222,250.1	-43,740.3	

¹ The table "Monetary survey" is the result of consolidation of groupings of items of the balance sheets of the Bank of Russia, Finance Ministry and credit institutions indicated in the tables "Analytical groupings of accounts of monetary authorities" and "Analytical groupings of accounts of credit institutions" and it includes both accounts in Russian currency and accounts in foreign exchange. The table characterises money supply and how changes in net foreign assets and internal credit influence its parameters.

² Internal credit is all banking system's claims on the general government, state and private enterprises and households.

³ The aggregate "Money" comprises the sum of currency outside banks and demand deposits inside the banking system (excluding general government deposits), that is, represents all monetary funds in the country's economy that can be used as a means of payment.

⁴ The aggregate "Quasi-money" represents the liquid banking deposits which are not directly used as a means of payment and normally have a slower velocity of circulation than "Money". "Quasi-money" includes time and savings deposits and foreign currency deposits. Combined, the aggregates "Money" and "Quasi-money" form the aggregate "Broad money". The value of this indicator differs from those published in the Bank of Russia Bulletin (Vestnik Banka Rossii) because in the monetary survey this aggregate includes foreign currency deposits.

Table 1.10

Money supply (national definition)

	Money supply (M2) ¹					% growth in money supply		(billion rubles at end of period)
	Total	of which:		non-cash funds	from previous month	from beginning of year		
		cash (M0)						
1997								
January	289.9	96.4		193.5	0.6	0.6	0.6	
February	299.5	102.1		197.4	3.3	3.9	3.9	
March	305.8	105.2		200.6	2.1	6.1	6.1	
April	317.8	115.2		202.6	3.9	10.2	10.2	
May	328.4	120.4		208.0	3.3	13.9	13.9	
June	352.0	136.9		215.1	7.2	22.1	22.1	
July	363.0	140.4		222.6	3.1	25.9	25.9	
August	364.6	141.6		223.0	0.4	26.5	26.5	
September	363.0	134.9		228.1	-0.4	25.9	25.9	
October	368.8	135.8		233.0	1.6	27.9	27.9	
November	357.4	128.8		228.6	-3.1	24.0	24.0	
December	374.1	130.4		243.7	4.7	29.8	29.8	
1998								
January	361.2	116.7		244.5	-3.4	-3.4	-3.4	
February	362.9	120.4		242.5	0.5	-3.0	-3.0	
March	360.4	119.1		241.3	-0.7	-3.7	-3.7	
April	368.0	128.6		239.4	2.1	-1.6	-1.6	
May	370.0	129.9		240.1	0.5	-1.1	-1.1	
June	369.2	129.8		239.4	-0.2	-1.3	-1.3	

¹ The M2 aggregate is the amount of currency in circulation (outside banks) and balances in national currency in settlement and current accounts and deposits of resident non-financial enterprises, organisations and private individuals. This aggregate does not include deposits in foreign currency.

Figure 4

Money supply dynamics

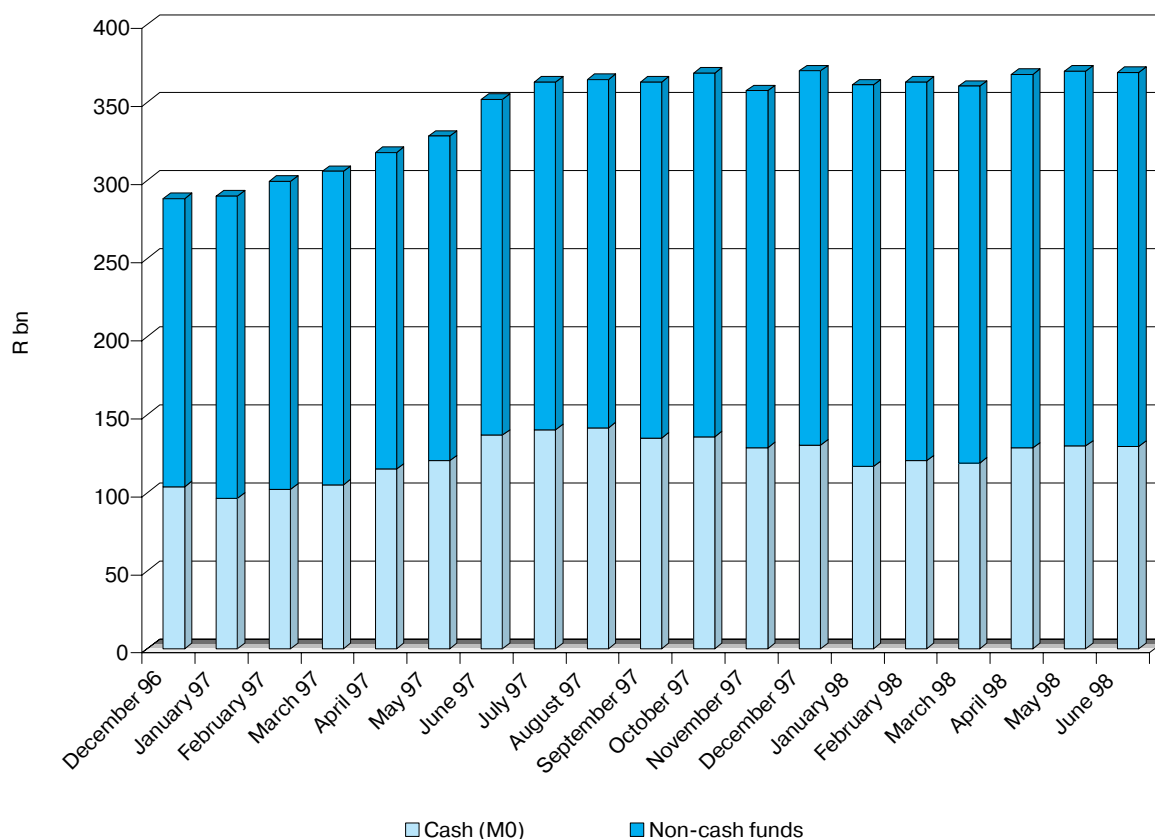


Table 1.11

Monetary base and its structure

Indicators	As of 1.01.98		As of 1.07.98		Growth index for 1st half-year of 1998
	billion rubles	%	billion rubles	%	
Monetary base,	164.5	100.0	163.2	100.0	0.99
of which:					
- currency in circulation with balances of credit institutions taken into account	137.0	83.3	137.7	84.4	1.01
- required reserves	27.5	16.7	25.5	15.6	0.93

Table 1.12

Data on replacement of old money with 1997 currency

Date	old money withdrawn		1997 currency issued	
	billion rubles	as % of money in circulation ¹	billion rubles	as % of money in circulation ²
1998				
31.01	43.8	32.0	32.5	25.9
28.02	69.5	50.7	61.6	47.7
31.03	90.8	66.3	82.2	64.0
30.04	104.2	76.0	104.3	76.1
31.05	112.8	82.3	114.7	82.5
30.06	119.7	87.4	121.6	87.5
31.07	125.4	91.5	126.1	91.6

¹ As percent of currency in circulation as of 31 December, 1997.² As percent of currency in circulation as of the indicated date.

Figure 5

Internal credit to GDP

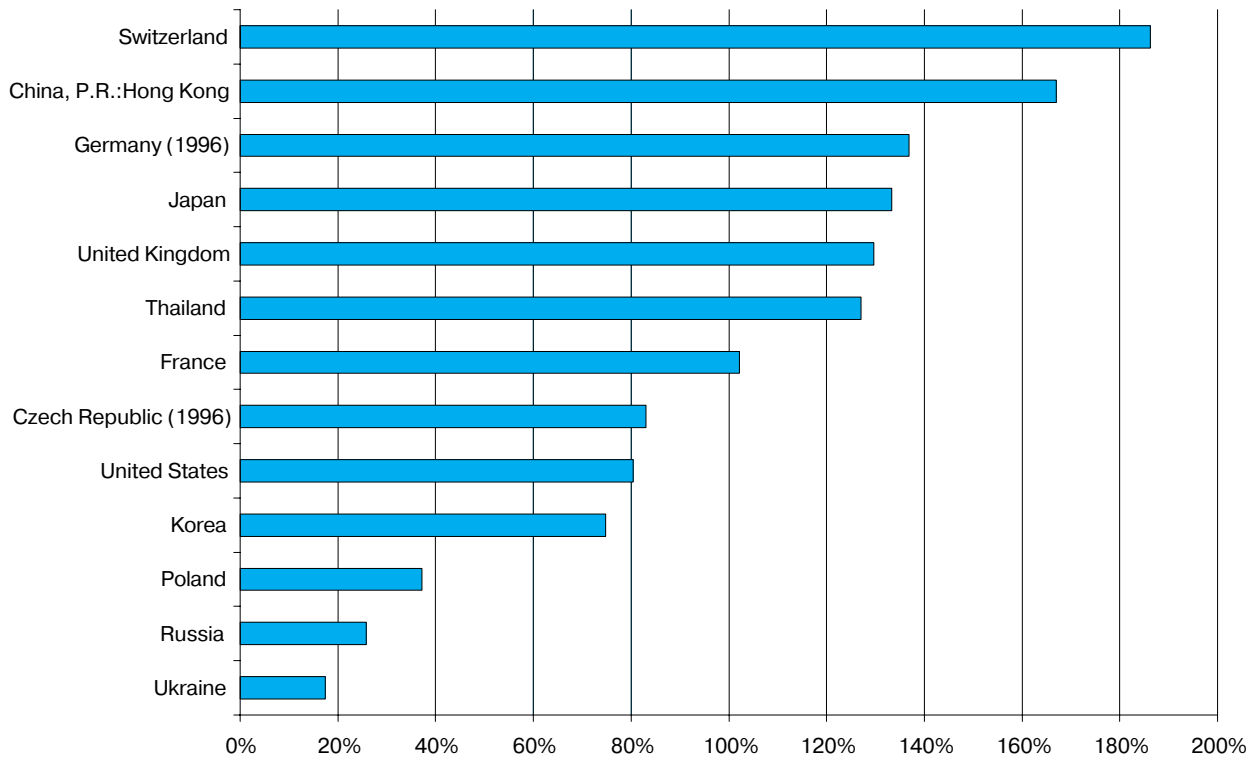
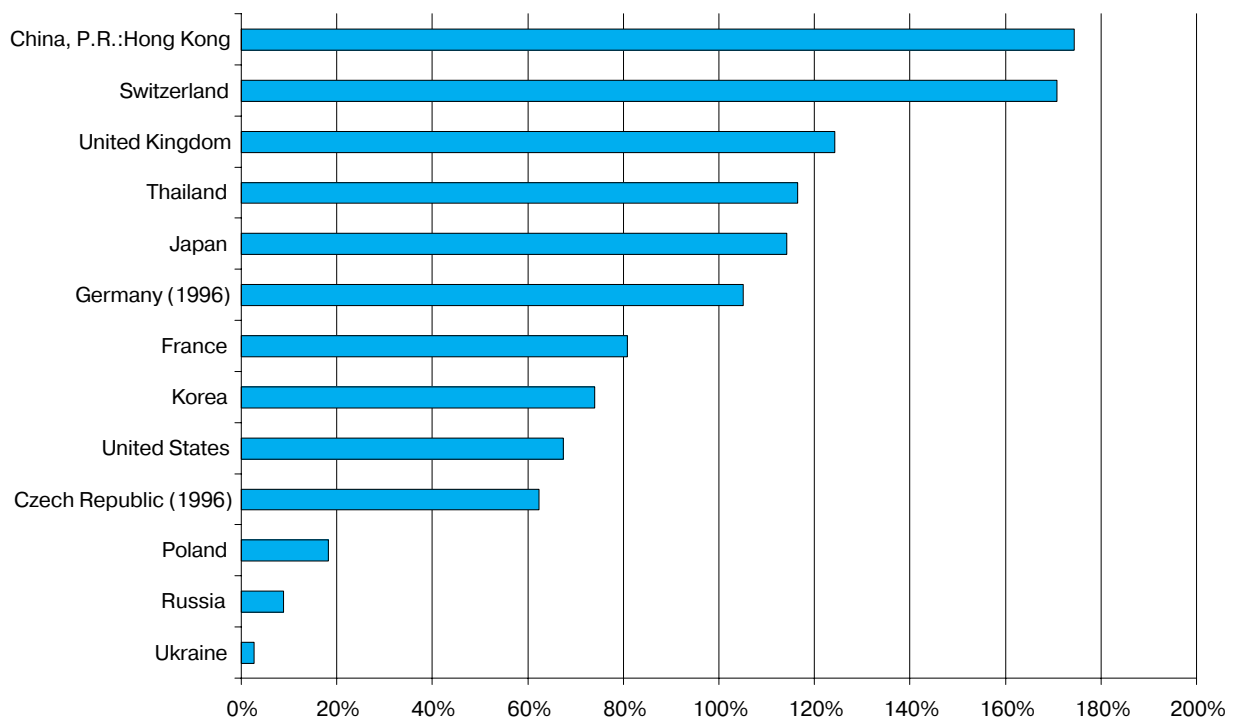


Figure 6

Credit to private sector to GDP



2. MAIN INDICATORS AND INSTRUMENTS OF BANK OF RUSSIA MONETARY POLICY

Table 2.1

Bank of Russia balance sheet¹

(million rubles)

	1998					
	31.01	28.02	31.03	30.04	31.05	30.06
1. Precious metals	36,193	36,276	37,308	37,444	37,471	37,493
2. Funds in foreign currency deposited with nonresidents	70,601	69,646	75,710	74,671	66,746	71,799
3. Credits in rubles	6,447	5,125	6,443	7,972	10,546	12,601
of which:						
— credits to resident credit institutions	5,503	4,358	5,679	7,213	9,800	11,864
4. Securities	144,114	149,998	157,056	157,318	147,700	146,741
of which:						
— Russian Federation government securities (except securities acquired on REPO basis)	136,025	141,860	148,752	149,017	139,458	137,983
5. Other assets	57,428	50,445	47,473	48,168	52,322	51,416
Total assets	314,783	311,490	323,990	325,573	314,785	320,050
1. Cash in circulation	125,672	129,152	128,442	137,133	138,667	139,032
2. Funds in accounts at Bank of Russia	83,747	77,047	81,342	74,240	72,293	77,134
of which:						
— funds of the Russian Federation government	12,924	10,699	11,321	11,543	9,108	13,276
— funds of resident credit institutions	56,096	50,124	54,966	51,228	51,128	50,486
3. Funds in settlements	5,261	5,402	5,903	5,580	4,481	5,158
4. Capital	68,204	68,210	64,240	65,658	65,650	65,727
5. Other liabilities	31,899	31,679	44,063	42,962	33,694	32,999
Total liabilities	314,783	311,490	323,990	325,573	314,785	320,050

¹ The Bank of Russia balance sheet as of 31 December, 1997, will be published after the Bank of Russia annual report for 1997 has been approved.

This structure of the Bank of Russia balance sheet has been approved by the Bank of Russia Board of Directors for publication in 1998.

Figure 7

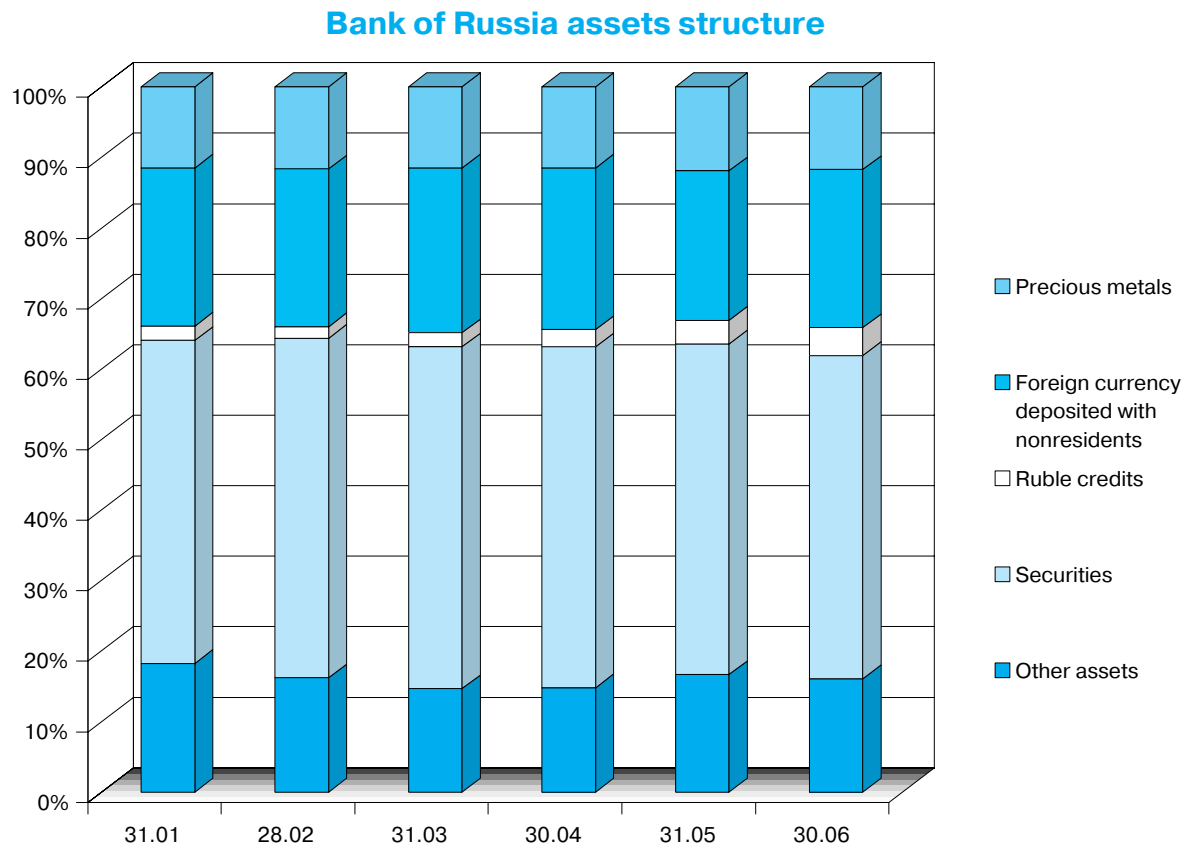


Figure 8

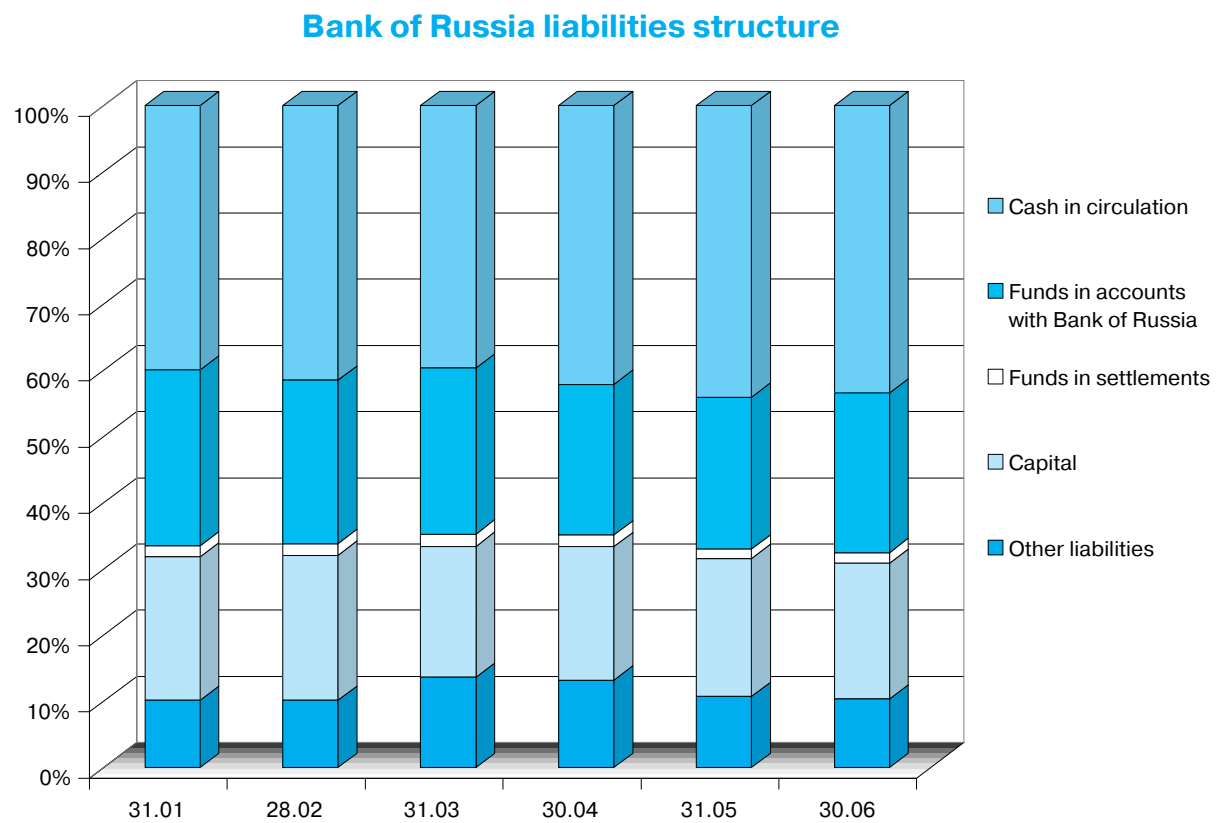


Table 2.2

Refinancing rate¹

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 —	60

¹ The refinancing rate is a monetary instrument used by the Central Bank of the Russian Federation to regulate interbank market rates and rates on credits and deposits extended by credit institutions to legal entities and individuals. The refinancing rate is one of the interest rates used by the Bank of Russia when extending credits to banks as refinancing.

Table 2.3

Percentage ratios of required reserves¹

Date	On demand accounts and time liabilities falling due up to 30 days	On time liabilities from 31 up to 90 days	On time liabilities of more than 90 days	On foreign currency funds	On personal deposits in rubles in Sberbank (regardless of maturity)
1.02.95 — 30.04.95	22	15	10	2.00	20 ² /15 ³
1.05.95 — 30.04.96	20	14	10	1.50	20/15
1.05.96 — 10.06.96	18	14	10	1.25	20/15
11.06.96 — 31.07.96	20	16	12	2.50	20/15
1.08.96 — 30.10.96	18	14	10	2.50	20/15
1.11.96 — 30.04.97	16	13	10	5.00	10 ⁴
1.05.97 — 11.11.97	14	11	8	6.00	9.5
12.11.97 — 30.11.97	14	11	8	9.00	9.5
1.12.97 — 31.01.98	14	11	8	9.00	8
1.02.98 — 23.08.98			11		8
24.08.98 —			10		7

¹ Required reserves are one of the main instruments used by the Bank of Russia in implementing its monetary policy and regulating general banking liquidity. Reserve requirements are set to limit the lending possibilities of credit institutions and maintain money supply at the required level. In accordance with Article 38 of the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), the percentage ratio of required reserves to a credit organisation's liabilities and the procedure for depositing reserves with the Bank of Russia are established by the Bank of Russia Board of Directors. Required reserves are set by the Bank of Russia Board of Directors, taking into account the terms and methods of borrowing funds by credit institutions from legal entities and individuals in Russian currency and in foreign exchange.

² The ratio of reserve requirements for growth in demand deposits.

³ The ratio of reserve requirements for growth in time deposits.

⁴ After 1 December, 1996.

Table 2.4

Indicators on Bank of Russia lombard credit operations

	Lombard credits extended (billion rubles)	Average weighted interest rate on lombard credits (%)	Lombard credits repaid (billion rubles)	Debt as of end of period (billion rubles)	Number of banks that received lombard credits
1997					
January	2.89	27.32	3.59	0.91	73
February	5.86	25.20	5.57	1.21	75
March	8.95	24.81	7.50	2.66	97
April	10.72	24.40	11.83	1.54	99
May	3.97	25.10	5.12	0.39	68
June	2.97	20.18	2.02	1.34	62
July	5.68	18.56	6.07	0.96	79
August	4.92	18.93	5.00	0.87	76
September	4.61	18.51	4.47	1.01	68
October	8.46	15.90	7.62	1.85	90
November	29.48	21.71	23.48	7.85	105
December	21.37	35.91	22.75	6.48	113
1998					
January	2.89	36.00	7.76	1.61	48
February	2.80	39.96	3.32	1.10	41
March	6.53	32.66	5.44	2.19	64
April	8.57	30.00	6.37	4.39	87
May	9.32	50.91	8.21	5.51	89
June	11.42	66.95	9.07	7.86	62
July	5.69	79.60	12.16	1.39	40

Bank of Russia lombard credits are a means of refinancing banks by the Bank of Russia, used to regulate their liquidity. Lombard credits are extended by the Bank of Russia against government securities for a term of 30 calendar days at a rate set by the Bank of Russia Board of Directors.

Figure 9

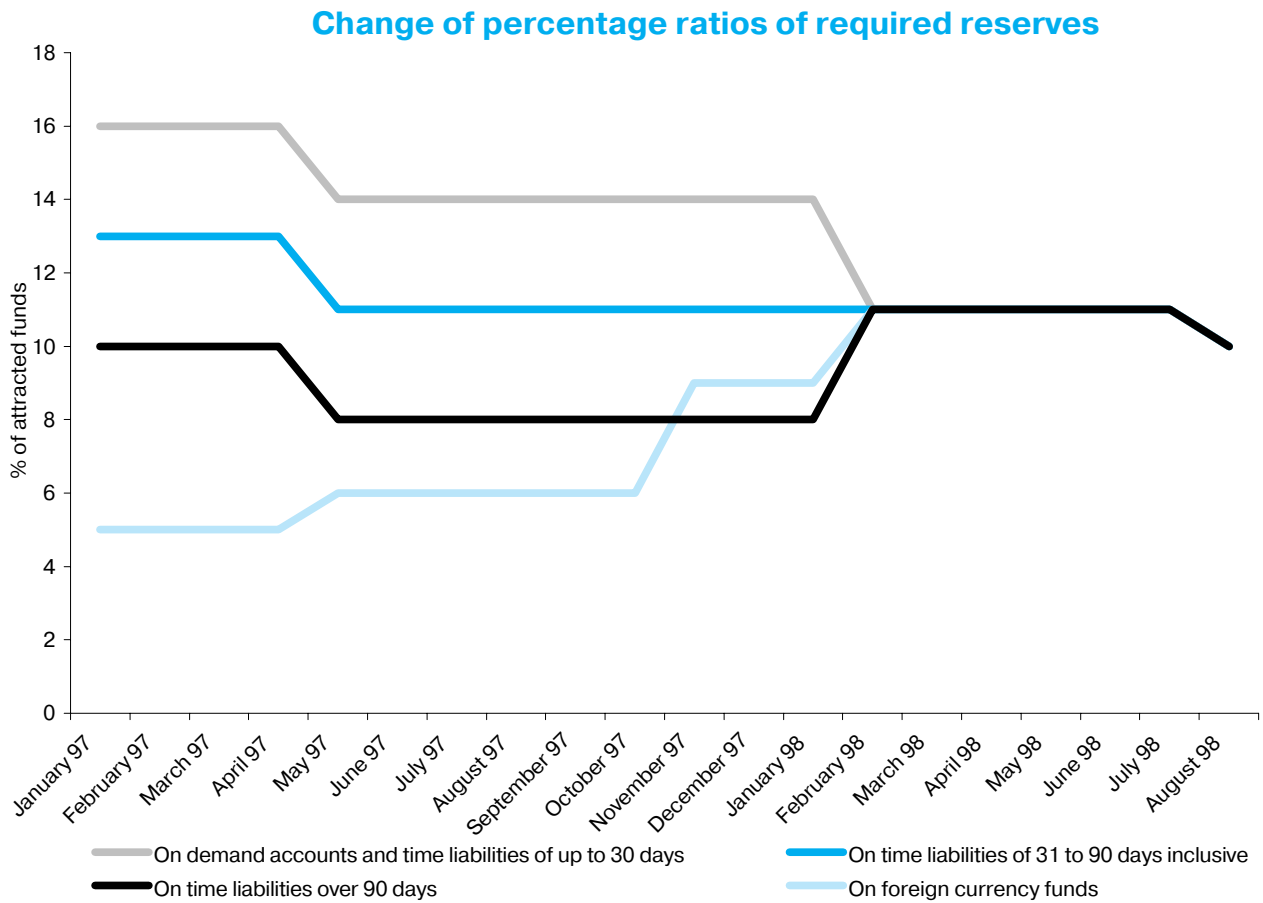


Figure 10

Lombard credit volume and average weighted interest rate dynamics

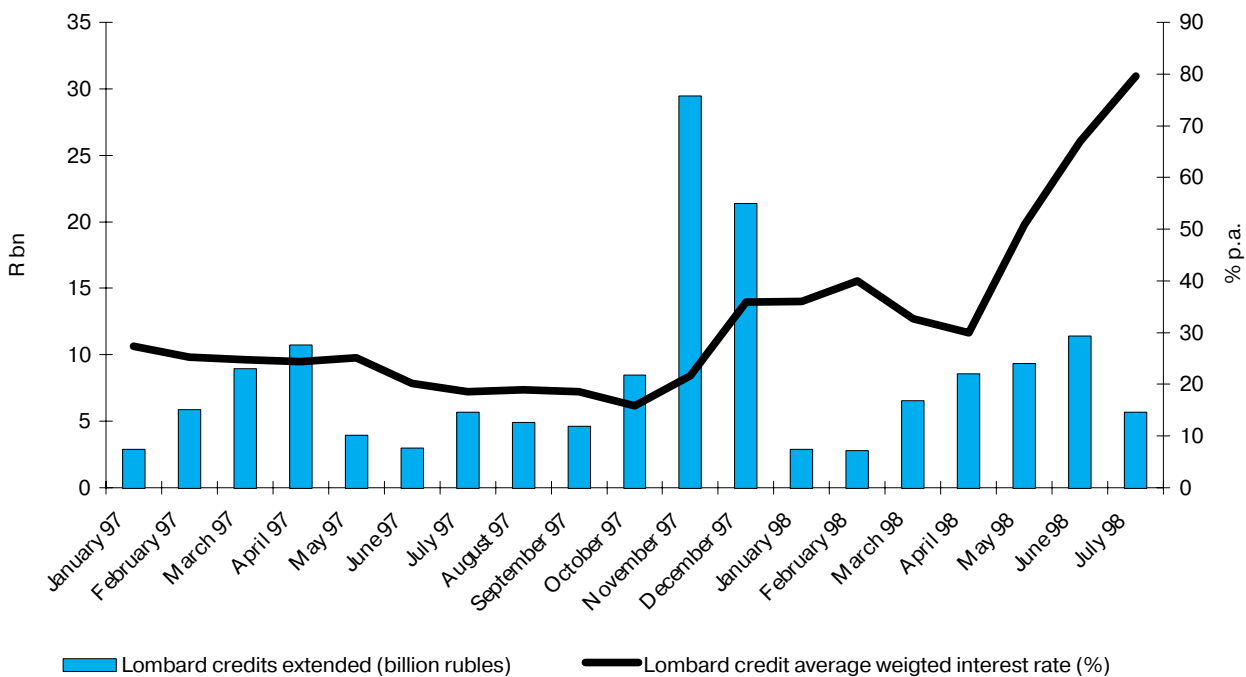


Table 2.5

Indicators on Bank of Russia lombard credit auctions

Date	Range of bid interest rates (% p.a.)		Declared demand (R m)	Cut-off rate (% p.a.)	Average weighted rate of met tenders (% p.a.)	Actual volume of credits extended (R m)	Term range for met tenders (days)	
	min.	max.					min.	max.
01.06.98	50	80	21.35	75	78.80	10.5	21	23
08.06.98	30	58	67.65	45	45.70	52.9	21	25
15.06.98	30	60	57.82	55	59.24	35.5	21	22
22.06.98	45	55	27.60	55	55.03	23.8	22	28
29.06.98	Lombard credit auction is nullified							
06.07.98	Lombard credit auction is nullified							
13.07.98	33	155	2,482.26	140	146.50	430.0	7	7
20.07.98	30	110	1,021.41	85	93.25	518.8	7	7
23.07.98	35	83	108.30	61	76.92	84.9	4	7
27.07.98	45	70	471.96	55	66.81	228.8	3	7
30.07.98	30	65	265.37	55	58.76	58.7	5	7

Table 2.6

Main characteristics of REPO operations with GKO—OFZ, involving Bank of Russia

Date	Declared demand volumes (million rubles)	Rate range (% p.a.)		1st session cut-off price (% p.a.)	1st session average weighted rate (% p.a.)	Volumes of met demand (million rubles)	2nd session rate (% p.a.)	2nd session volume (million rubles)	2nd part execution (million rubles)	
		min.	max.							
Two-day REPO operations										
1.07.98	212.68	80.10	88.69	80.10	87.07	212.68	80	98.01	518.39	
2.07.98	32.28	82.55	82.55	82.55	82.55	32.28	80	57.60	349.14	
3.07.98	455.08	78.80	85.69	78.80	83.45	455.08	80	35.11	312.14	
6.07.98	144.65	80.75	84.25	80.75	82.35	144.65	80	64.85	90.67	
7.07.98	459.4	79.83	82.59	80.23	81.43	387.18	80	79.02	494.66	
8.07.98	66.94	80.66	120.14	0.00	0.00	0.00	90	122.53	210.43	
9.07.98	414.66	84.03	98.73	90.93	95.31	322.94	98	43.67	468.28	
10.07.98	313.84	90.84	101.60	93.18	99.48	288.79	98	133.01	123.14	
13.07.98	195.27	93.41	101.96	0.00	0.00	0.00	120	813.45	370.44	
14.07.98	479.69	83.15	153.04	121.37	135.10	318.37	120	511.54	426.37	
15.07.98	51.39	100.01	101.00	100.01	100.22	51.39	90	125.46	818.81	
16.07.98	180.05	96.55	98.02	96.55	97.31	180.05	90	71.37	835.60	
17.07.98	166.11	79.97	90.78	79.97	81.40	166.11	80	68.38	177.75	
20.07.98	301.89	80.46	82.76	80.46	81.78	301.89	80	0.00	254.04	
21.07.98	130.99	80.40	81.61	80.40	80.61	130.99	81	155.09	236.57	
22.07.98	272.66	80.13	81.86	80.13	81.11	272.66	80	0.00	303.24	
23.07.98	100.16	80.98	81.25	80.98	81.07	100.16	75	39.62	287.34	
24.07.98	185.32	80.15	81.89	80.15	80.78	185.32	60	29.77	273.87	
27.07.98	142.68	60.81	62.07	60.81	61.87	142.68	60	45.87	140.99	
28.07.98	187.00	59.86	62.30	59.86	60.88	187.00	60	15.87	216.92	
29.07.98	139.35	59.42	61.78	59.42	60.63	139.35	60	26.75	189.18	
30.07.98	166.40	59.62	60.89	59.62	60.44	166.40	60	21.47	203.54	
31.07.98	139.98	59.73	61.37	59.73	60.19	139.98	60	0.63	166.65	

Date	Declared demand volumes (million rubles)	Rate range (% p.a.)		1st session cut-off price (% p.a.)	1st session average weighted rate (% p.a.)	Volumes of met demand (million rubles)	2nd session rate (% p.a.)	2nd session volume (million rubles)	2nd part execution (million rubles)	End
		min.	max.							
Overnight REPO operations¹										
1.07.98	14.64	87.44	89.42	87.44	88.87	14.64	—	—	503.19	
2.07.98	176.39	81.15	85.75	81.15	84.21	176.39	—	—	14.68	
3.07.98	0.00	0.00	0.00	0.00	0.00	0.00	—	—	176.80	
6.07.98	108.53	80.68	82.53	80.68	81.52	108.53	—	—	0.00	
7.07.98	0.00	0.00	0.00	0.00	0.00	0.00	—	—	108.78	
8.07.98	0.00	83.41	90.16	0.00	0.00	0.00	—	—	0.00	
9.07.98	101.81	93.82	95.13	93.82	94.29	101.81	—	—	0.00	
10.07.98	99.81	98.01	98.34	98.01	98.13	99.81	—	—	102.07	
13.07.98	256.97	98.75	103.87	0.00	0.00	0.00	—	—	100.62	
14.07.98	289.46	95.34	142.84	133.28	139.16	257.30	—	—	0.00	
15.07.98	20.34	122.99	131.73	122.99	122.99	20.34	—	—	258.28	
16.07.98	172.25	95.12	124.50	95.12	111.46	172.25	—	—	20.41	
17.07.98	0.00	0.00	0.00	0.00	0.00	0.00	—	—	172.77	
20.07.98	0.00	0.00	0.00	0.00	0.00	0.00	—	—	0.00	
21.07.98	0.00	0.00	0.00	0.00	0.00	0.00	—	—	0.00	
22.07.98	0.00	0.00	0.00	0.00	0.00	0.00	—	—	0.00	
23.07.98	0.00	0.00	0.00	0.00	0.00	0.00	—	—	0.00	
24.07.98	10.44	79.79	79.79	79.79	79.79	10.44	—	—	0.00	
27.07.98	0.00	0.00	0.00	0.00	0.00	0.00	—	—	10.50	
28.07.98	0.00	0.00	0.00	0.00	0.00	0.00	—	—	0.00	
29.07.98	12.34	56.89	60.74	60.74	60.74	1.90	—	—	0.00	
30.07.98	0.00	0.00	0.00	0.00	0.00	0.00	—	—	1.90	
31.07.98	0.00	84.96	90.28	0.00	0.00	0.00	—	—	0.00	

¹ From May 28, 1998, the Bank of Russia has been conducting overnight REPO operations with GKO—OFZs.

Table 2.7

Indicators on Bank of Russia deposit operations in money market¹

Month	Deposits attracted (R m)			Average weighted rates on deposits attracted (%)		
	Overnight ²	One week ³	Tom/next ⁴	Overnight ²	One week ³	Tom/next ⁴
1997						
January	420	—	—	7.81	—	—
May	200	—	—	5.00	—	—
September	305	—	—	14.59	—	—
November	11,560	30	—	14.26	15.00	—
December	6,940	150	—	22.65	30.00	—
1998						
January	8,990	7,450	—	13.15	27.15	—
February	4,045	2,965	—	15.14	23.65	—
March	6,140	850	—	9.94	18.00	—
April	7,340	3,394	—	8.48	20.67	—
May	1,000	100	—	14.49	20.00	—
June	8,755	1,530	—	15.33	38.69	—
July	15,635	4,576	4,418	30.27	42.61	32.48

¹ Moscow region banks.

² "Overnight" is a 1-day deposit transaction (from Friday to Monday at the end of week), in which funds are transferred (entered) to a deposit account with the Bank of Russia on the transaction day.

³ "One week" is a 7-day deposit transaction, in which funds are transferred (entered) to a deposit account with the Bank of Russia on the transaction day.

⁴ "Tom/next" is a deposit transaction concluded for one business day, under which funds are transferred (entered) to a deposit account with the Bank of Russia on the day following the transaction day.

Figure 11

Interest rate dynamics in 1997-1998

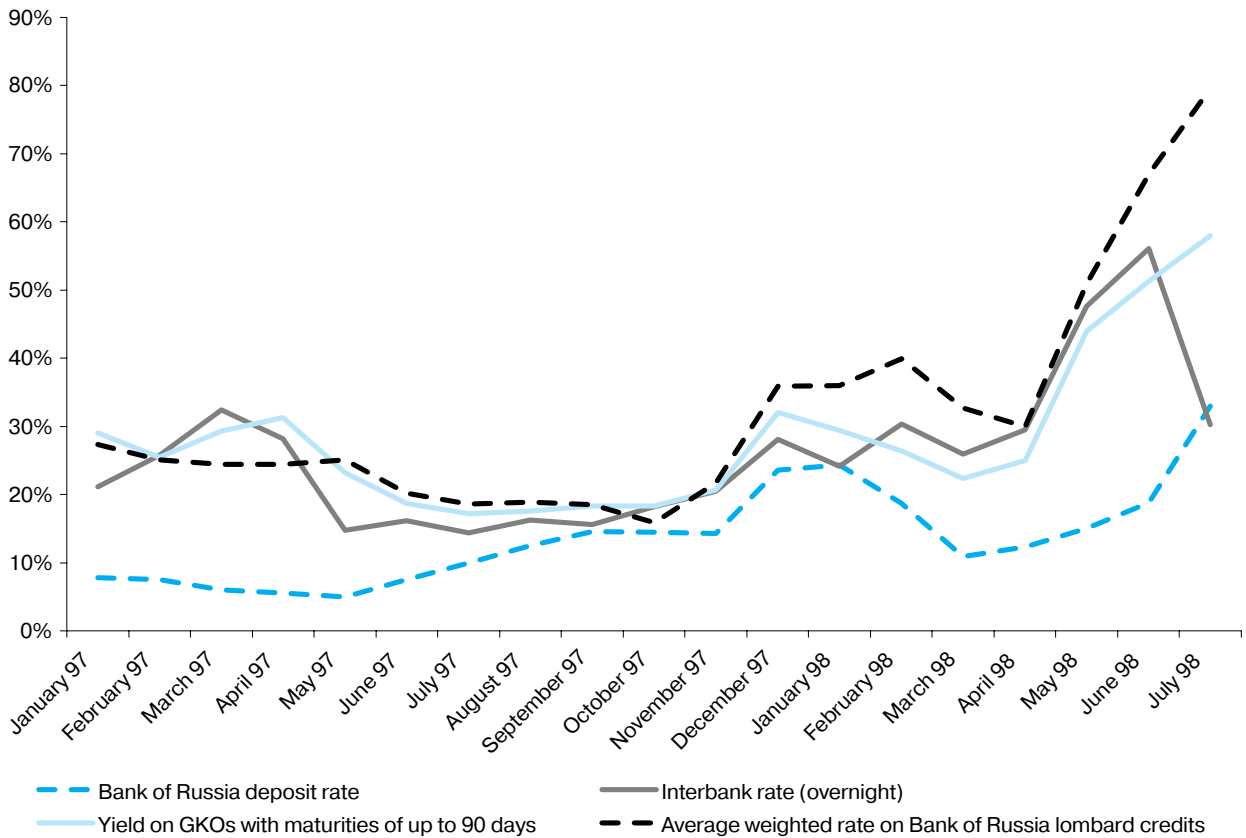


Figure 12

Interest rate dynamics in May - July, 1998

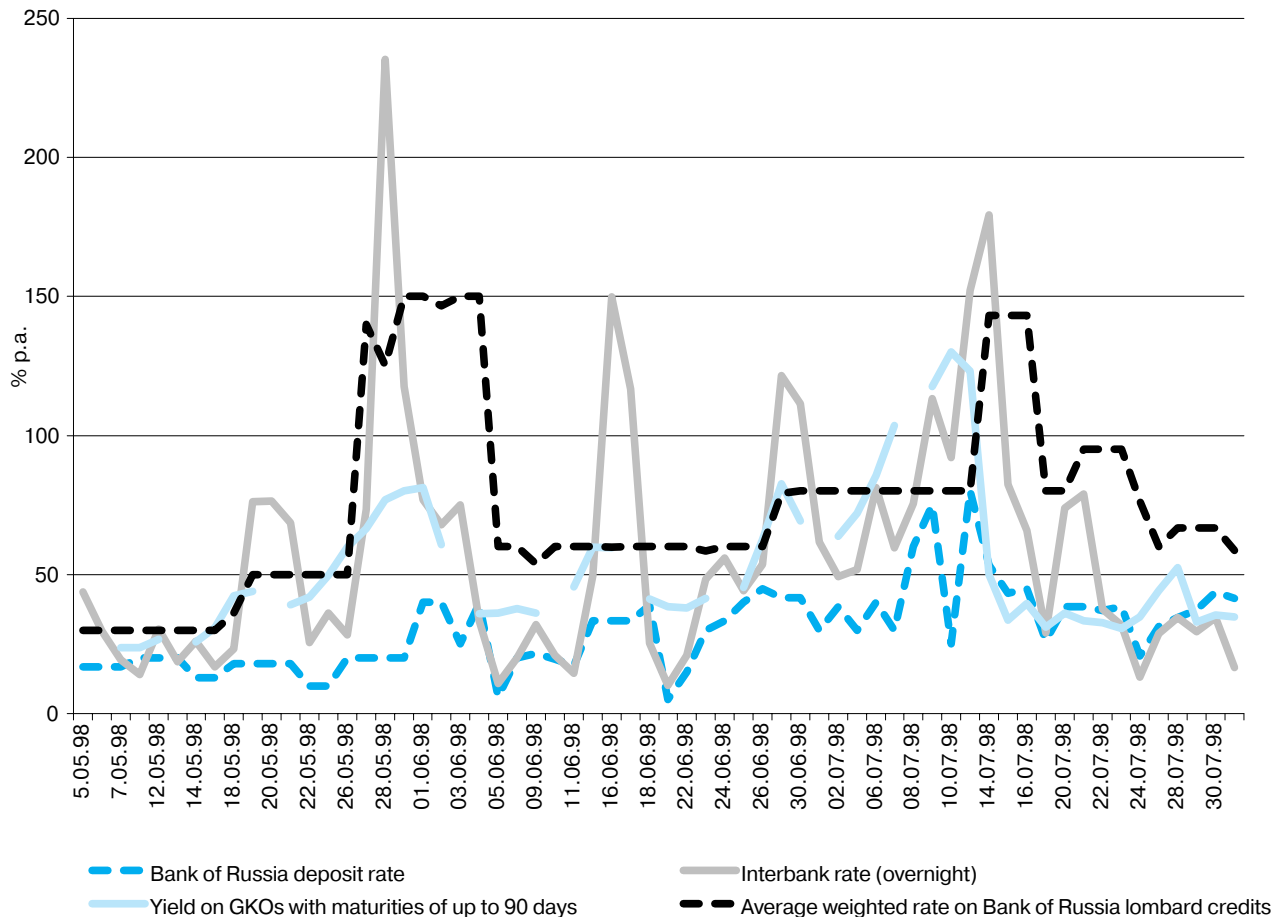


Table 2.8

Official ruble/US dollar rate¹

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1997²															
January	5,560.0	—	—	—	—	5,570.0	5,573.0	—	5,580.0	5,585.0	5,590.0	—	—	5,593.0	5,596.0
February	5,632.0	—	—	5,634.0	5,637.0	5,640.0	5,640.0	5,642.0	—	—	5,644.5	5,646.0	5,650.0	5,652.5	5,654.5
March	5,679.0	—	—	5,683.0	5,686.0	5,689.0	5,691.5	5,695.0	—	—	—	5,697.0	5,699.0	5,700.0	5,703.0
April	5,729.0	5,731.0	5,732.0	5,735.0	5,737.0	—	—	5,739.0	5,741.0	5,743.0	5,744.0	5,746.0	—	—	5,748.0
May	5,764.0	—	—	—	—	5,764.0	5,766.0	5,768.0	5,769.0	—	—	—	5,771.0	5,771.0	5,771.0
June	—	—	5,774.0	5,775.0	5,776.0	5,776.0	5,777.0	—	—	5,778.0	5,779.5	5,781.0	—	5,782.0	—
July	5,782.0	5,782.0	5,782.0	5,782.0	5,782.0	—	—	5,783.0	5,784.0	5,784.0	5,784.0	5,784.0	—	—	5,784.0
August	5,800.0	5,801.0	—	—	5,801.0	5,802.0	5,803.0	5,804.5	5,806.0	—	—	5,808.0	5,808.0	5,809.0	5,809.0
September	—	5,832.0	5,833.5	5,835.0	5,837.0	5,838.0	—	—	5,839.5	5,840.5	5,841.5	5,843.0	5,846.0	—	—
October	5,861.0	5,862.5	5,864.5	5,866.0	—	—	5,868.0	5,869.0	5,870.5	5,872.0	5,872.0	—	—	5,874.0	5,876.0
November	5,887.0	—	—	5,887.0	5,889.0	5,890.0	5,892.0	—	—	—	5,898.0	5,899.0	5,900.5	5,900.5	5,901.5
December	—	5,921.0	5,925.0	5,927.0	5,930.0	5,933.0	—	—	5,936.0	5,935.0	5,935.0	5,936.0	—	—	—
1998															
January	5,960.0	—	—	—	—	5,963.0	5,969.0	—	—	5,974.0	—	—	5,976.0	5,980.0	5,990.0
February	—	—	6,029.0	6,031.0	6,033.0	6,036.0	6,038.0	—	—	6,041.0	6,043.0	6,045.0	6,047.0	6,050.0	—
March	—	—	6,073.0	6,075.0	6,077.0	6,079.0	6,081.0	—	—	—	6,083.0	6,084.0	6,086.0	6,088.0	—
April	6,108.0	6,110.0	6,112.0	6,114.0	—	—	6,116.0	6,118.0	6,119.0	6,121.0	6,122.5	—	—	6,124.5	6,126.0
May	6,134.0	—	—	—	—	6,135.0	6,136.0	6,138.0	6,139.5	—	—	—	6,141.5	6,143.0	6,144.0
June	—	6,165.0	6,166.0	6,167.5	6,168.5	6,169.0	—	—	6,170.0	6,171.0	6,172.0	—	6,174.0	—	—
July	6,200.0	6,202.0	6,203.0	6,205.0	—	—	6,207.0	6,209.0	6,209.0	6,211.0	6,212.0	—	—	6,212.0	6,213.0

	End															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1997²																
January	5,599.0	5,602.0	5,605.0	—	—	5,607.0	5,610.0	5,613.0	5,615.0	5,618.0	—	—	5,621.0	5,624.0	5,627.0	5,629.0
February	—	—	5,658.0	5,660.0	5,662.0	5,665.0	5,667.0	—	—	5,670.0	5,672.0	5,674.0	5,676.0	—	—	—
March	—	—	5,705.5	5,708.0	5,710.0	5,712.0	5,714.0	—	—	5,717.0	5,719.0	5,721.0	5,723.5	5,726.0	—	—
April	5,750.0	5,752.0	5,753.0	5,753.0	—	—	5,755.0	5,756.0	5,757.0	5,758.0	5,759.0	—	—	5,760.0	5,762.0	—
May	5,771.0	5,771.0	—	—	5,771.0	5,771.0	5,771.0	5,771.0	5,772.0	—	—	5,773.5	5,773.5	5,774.0	5,773.0	5,773.0
June	—	5,782.0	5,782.0	5,782.0	5,782.0	5,783.0	—	—	5,783.0	5,782.0	5,782.0	5,782.0	5,782.0	—	—	—
July	5,784.0	5,785.0	5,787.0	5,788.0	—	—	5,789.0	5,791.0	5,792.0	5,794.0	5,795.0	—	—	5,796.0	5,797.0	5,798.0
August	5,811.0	—	—	5,813.0	5,814.0	5,815.0	5,817.0	5,819.0	—	—	5,820.0	5,821.0	5,824.0	5,826.0	5,830.0	—
September	5,847.0	5,848.0	5,849.5	5,851.5	5,853.5	—	—	5,855.0	5,856.5	5,858.5	5,860.0	5,861.0	—	—	5,860.0	—
October	5,877.0	5,878.5	5,878.0	—	—	5,878.0	5,878.0	5,879.0	5,880.0	5,881.0	—	—	5,882.0	5,883.0	5,885.0	5,887.0
November	—	—	5,903.0	5,905.0	5,906.5	5,908.5	5,910.5	—	—	5,912.0	5,914.0	5,916.0	5,917.0	5,919.0	—	—
December	5,939.0	5,941.0	5,943.0	5,943.0	5,945.0	—	—	5,947.0	5,950.0	5,955.0	5,955.0	5,958.0	—	—	5,960.0	—
1998																
January	5,995.0	5,997.5	—	—	6,000.5	6,001.0	6,005.0	6,015.0	6,020.0	—	—	6,020.0	6,021.0	6,023.0	6,025.0	6,026.0
February	—	6,052.0	6,054.0	6,057.0	6,059.0	6,062.0	—	—	6,064.0	6,066.0	6,068.0	6,070.0	6,072.0	—	—	—
March	—	6,090.0	6,091.0	6,093.0	6,094.0	6,096.0	—	—	6,097.0	6,099.0	6,100.5	6,102.0	6,104.0	—	—	6,106.0
April	6,127.0	6,128.0	6,129.0	—	—	6,130.0	6,131.0	6,130.0	6,130.0	6,131.0	—	—	6,131.0	6,132.0	6,133.0	—
May	6,145.5	—	—	6,146.5	6,155.0	6,156.0	6,157.5	6,158.0	—	—	6,158.0	6,160.0	6,162.0	6,166.0	6,164.0	—
June	6,180.0	6,183.0	6,184.5	6,185.5	6,187.0	—	—	6,188.5	6,190.5	6,192.0	6,194.0	6,196.0	—	—	6,198.0	—
July	6,214.0	6,216.0	6,219.0	—	—	6,220.0	6,221.0	6,222.0	6,223.0	6,225.5	—	—	6,229.0	6,232.0	6,235.0	6,238.0

¹ The official midpoint ruble rate against the US dollar is the average between the buying and selling rates of the US dollar for Russian rubles on Bank of Russia operations in the interbank market (this definition has been used by the Bank of Russia since May 1996). This rate is set by the Bank of Russia for the calculation of federal budget revenues and expenditures, for use in all types of payment and settlement relations between the government and organisations and individuals and also for the purposes of taxation and accounting. The official ruble/dollar rate set by the Bank of Russia on Saturday is effective on Sunday and Monday.

² In prices prior to re-denomination of the ruble.

Table 2.9

Official ruble/DM rate

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1997															
January	3,577.4	—	—	—	—	3,597.7	3,557.4	—	3,563.0	3,540.9	3,546.5	—	—	3,537.0	3,523.9
February	3,440.9	—	—	3,432.9	3,432.0	3,428.0	3,421.1	3,410.7	—	—	3,415.1	3,395.1	3,346.4	3,366.2	3,354.2
March	3,359.4	—	—	3,357.6	3,340.2	3,321.5	3,321.0	3,316.6	—	—	—	3,352.8	3,333.5	3,364.4	3,337.6
April	3,413.4	3,427.6	3,430.5	3,420.6	3,430.0	—	—	3,396.5	3,347.9	3,344.8	3,335.7	3,347.1	—	—	3,339.3
May	3,342.4	—	—	—	—	3,338.0	3,337.0	3,348.2	3,366.8	—	—	—	3,427.6	3,389.1	3,387.7
June	—	—	3,371.1	3,341.4	3,336.8	3,347.1	3,337.0	—	—	3,353.5	3,383.8	3,371.8	—	3,343.7	—
July	3,330.1	3,307.6	3,315.4	3,300.6	3,299.1	—	—	3,304.4	3,298.7	3,285.4	3,279.8	3,298.0	—	—	3,254.7
August	3,159.9	3,147.2	—	—	3,112.5	3,111.8	3,090.8	3,076.9	3,116.1	—	—	3,147.1	3,113.0	3,119.8	3,163.1
September	—	3,218.7	3,207.0	3,183.3	3,207.1	3,216.7	—	—	3,246.3	3,232.2	3,220.6	3,261.5	3,277.8	—	—
October	3,317.5	3,329.5	3,305.8	3,305.7	—	—	3,343.2	3,345.1	3,334.4	3,356.4	3,370.3	—	—	3,349.9	3,349.7
November	3,411.0	—	—	3,395.8	3,403.9	3,416.9	3,424.6	—	—	—	3,439.1	3,465.1	3,456.0	3,425.2	3,419.4
December	—	3,350.1	3,335.2	3,334.7	3,349.9	3,345.2	—	—	3,331.1	3,317.5	3,309.7	3,327.7	—	—	—
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

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1997¹																
January	3,514.5	3,528.6	3,502.7	—	—	3,460.0	3,455.3	3,439.8	3,430.1	3,433.2	—	—	3,437.7	3,405.8	3,402.3	3,433.4
February	—	—	3,344.0	3,322.4	3,363.0	3,347.5	3,362.8	—	—	3,384.1	3,383.0	3,399.0	3,363.6	—	—	—
March	—	—	3,370.3	3,372.9	3,402.3	3,392.9	3,384.1	—	—	3,385.0	3,387.0	3,392.8	3,405.8	3,417.7	—	—
April	3,321.8	3,328.3	3,336.6	3,344.6	—	—	3,378.7	3,381.7	3,360.2	3,353.1	3,354.3	—	—	3,324.1	3,326.8	—
May	3,410.2	3,391.7	—	—	3,408.7	3,399.1	3,432.1	3,402.7	3,412.4	—	—	3,426.2	3,412.6	3,389.9	3,389.9	3,393.7
June	—	3,325.9	3,339.7	3,350.9	3,337.8	3,357.9	—	—	3,342.8	3,364.6	3,361.4	3,351.9	3,351.5	—	—	—
July	3,227.5	3,235.5	3,229.2	3,232.3	—	—	3,234.1	3,216.7	3,185.9	3,168.7	3,163.4	—	—	3,146.1	3,157.1	3,158.0
August	3,156.8	—	—	3,210.7	3,172.0	3,151.8	3,135.3	3,174.1	—	—	3,207.5	3,202.4	3,238.3	3,215.1	3,255.5	—
September	3,291.9	3,314.3	3,308.2	3,302.6	3,286.6	—	—	3,294.5	3,274.0	3,285.8	3,307.9	3,332.2	—	—	3,326.7	—
October	3,356.2	3,367.8	3,340.7	—	—	3,318.7	3,312.5	3,289.3	3,292.3	3,316.6	—	—	3,326.9	3,403.5	3,379.1	3,413.7
November	—	—	3,403.5	3,414.9	3,415.9	3,408.4	3,390.4	—	—	3,406.5	3,401.6	3,387.7	3,356.6	3,366.9	—	—
December	3,339.3	3,344.0	3,351.0	3,353.7	3,358.8	—	—	3,332.8	3,339.5	3,359.7	3,356.8	3,362.5	—	—	3,360.0	—
1998																
January	3,291.1	3,275.9	—	—	3,272.5	3,265.0	3,278.7	3,336.1	3,341.8	—	—	3,413.7	3,372.9	3,353.6	3,320.3	3,293.6
February	—	3,317.3	3,338.3	3,318.5	3,329.7	3,337.6	—	—	3,321.3	3,376.4	3,376.4	3,340.7	3,343.6	—	—	—
March	—	3,346.2	3,354.1	3,343.8	3,335.0	3,327.9	—	—	3,331.1	3,339.5	3,337.3	3,339.4	3,350.2	—	—	3,342.5
April	3,405.6	3,395.4	3,395.4	—	—	3,393.3	3,412.4	3,438.6	3,416.2	3,408.2	—	—	3,418.3	3,427.6	3,415.6	—
May	3,453.9	—	—	3,447.5	3,452.6	3,463.3	3,483.7	3,500.7	—	—	3,498.3	3,492.3	3,477.6	3,466.6	3,464.5	—
June	3,415.7	3,426.6	3,443.5	3,465.8	3,451.0	—	—	3,453.4	3,452.2	3,430.7	3,449.5	3,448.0	—	—	3,422.4	—
July	3,447.4	3,467.2	3,478.8	—	—	3,491.4	3,486.3	3,484.2	3,474.6	3,485.1	—	—	3,500.8	3,494.1	3,524.0	3,518.3

¹ In prices prior to ruble re-denomination.

Table 2.10

Bank of Russia quotations of precious metals

(rubles per gram)

Date	Gold		Platinum		Silver	
	buy	sell	buy	sell	buy	sell
01.07.98	57.882	60.244	69.788	72.637	1.047	1.089
02.07.98	57.998	60.365	71.130	74.033	1.080	1.124
03.07.98	57.470	59.816	71.336	74.248	1.064	1.108
06.07.98	57.596	59.947	71.555	74.476	1.044	1.087
07.07.98	57.350	59.691	71.187	74.093	1.040	1.083
08.07.98	57.467	59.812	73.949	76.967	1.046	1.088
09.07.98	57.124	59.456	73.166	76.153	1.043	1.085
10.07.98	57.104	59.434	74.853	77.908	1.044	1.087
13.07.98	56.878	59.200	73.593	76,597	1.036	1.079
14.07.98	57.054	59.383	73.495	76.495	1.031	1.073
15.07.98	57.425	59.769	73.605	76.609	1.043	1.086
16.07.98	57.396	59.738	74.987	78.048	1.042	1.084
17.07.98	57.767	60.124	76.970	80.111	1.050	1.093
20.07.98	57.569	59.919	77.203	80.354	1.036	1.078
21.07.98	57.784	60.143	77.215	80.367	1.056	1.099
22.07.98	57.803	60.163	75.268	78.340	1.063	1.106
23.07.98	57.626	59.978	75.084	78.148	1.108	1.153
24.07.98	57.508	59.855	74.312	77.345	1.112	1.158
27.07.98	57.786	60.145	75.126	78.192	1.144	1.191
28.07.98	57.043	59.372	73.794	76.806	1.104	1.149
29.07.98	57.061	59.390	74.321	77.354	1.107	1.153
30.07.98	57.118	59.449	74.651	77.698	1.114	1.159
31.07.98	56.998	59.325	74.294	77.326	1.089	1.133

3. FINANCIAL MARKETS

Table 3.1.1

Moscow Interbank Bid rates (MIBID)¹

(% p.a. for ruble credits)

Date	Term of credit, days							
	1	3	7	14	21	30	60	90
1.07.98	62.9	37.0	30.7	31.0	31.7	32.0	35.0	37.5
2.07.98	38.3	36.5	32.0	32.3	33.0	33.3	35.0	37.5
3.07.98	30.0	32.8	32.3	33.3	34.0	34.3	35.0	36.5
6.07.98	59.7	37.5	33.0	34.0	34.3	35.0	35.0	36.5
7.07.98	56.7	40.0	34.3	35.3	36.3	37.7	40.0	42.5
8.07.98	67.3	39.0	35.0	35.7	36.3	37.3	40.0	41.5
9.07.98	75.9	43.0	35.7	36.0	36.3	37.3	40.0	41.5
10.07.98	75.8	71.4	35.7	36.0	36.0	37.3	40.0	41.5
13.07.98	86.0	42.0	36.7	36.3	36.7	37.3	40.0	42.0
14.07.98	132.7	56.0	40.0	39.3	40.3	42.3	40.0	42.0
15.07.98	86.7	62.5	49.7	40.0	41.7	44.0	47.5	47.5
16.07.98	59.3	48.5	50.0	40.7	42.0	43.0	44.0	47.5
17.07.98	28.2	32.2	41.0	40.0	41.7	42.7	44.0	47.5
20.07.98	48.0	36.0	38.3	39.7	40.7	41.3	41.0	41.5
21.07.98	63.3	40.5	38.7	39.7	40.0	40.7	41.0	41.5
22.07.98	41.7	41.0	37.7	39.0	40.0	40.7	41.0	41.5
23.07.98	34.0	39.0	37.7	39.0	40.0	40.7	41.0	41.5
24.07.98	15.8	19.0	32.3	34.7	36.0	40.7	41.0	41.5
27.07.98	29.0	23.5	30.0	33.0	34.7	40.3	41.0	41.5
28.07.98	29.9	25.0	30.7	33.3	35.3	40.3	41.0	41.5
29.07.98	31.0	26.0	30.0	32.7	34.3	36.7	41.0	41.5
30.07.98	26.0	24.5	30.0	32.3	34.0	35.3	41.0	41.5
31.07.98	13.7	17.5	28.0	30.3	32.0	33.7	35.5	40.0

¹ Rates in Tables 3.1.1—3.1.3 are calculated as an average of daily rates offered by the following credit institutions: Avtobank, open-end joint stock Alfa-bank, Vneshtorgbank, IBVZ, joint stock Imperial bank, open-end joint stock Inkombank, close-end joint stock Konversbank, open-end joint stock Mezkhombank, open-end joint stock Bank MENATEP, Neftyanoi, joint stock commercial Neftekhimbank, interbank association Orgbank, Promradtekhbank, Promstroibank Rossii, open-end joint stock Bank Rossiisky Kredit, joint stock Toribank.

Source: Information Consortium — Bank of Russia.

Таблица 3.1.2

Moscow Interbank Offered Rates (MIBOR)

(% p.a. for ruble credits)

Date	Term of credit, days							
	1	3	7	14	21	30	60	90
1.07.98	88.9	67.0	75.7	75.3	77.7	79.0	90.0	91.5
2.07.98	53.2	76.0	81.3	82.0	84.3	85.7	90.0	91.5
3.07.98	45.8	58.3	81.7	82.7	85.7	87.7	90.0	91.5
6.07.98	78.3	66.5	78.7	79.0	83.0	86.0	90.0	91.5
7.07.98	74.7	75.5	84.0	87.0	88.7	91.0	90.0	91.5
8.07.98	85.0	71.0	81.7	85.0	87.7	90.7	90.0	91.5
9.07.98	96.3	77.5	84.7	88.0	90.7	92.7	90.0	91.5
10.07.98	110.8	93.8	87.0	90.0	91.7	93.3	90.0	91.5
13.07.98	115.3	84.0	86.7	90.0	93.3	97.7	105.0	110.0
14.07.98	178.0	102.0	98.7	103.3	109.3	115.0	105.0	110.0
15.07.98	120.3	115.0	128.3	112.7	118.7	125.0	110.0	115.0
16.07.98	85.3	95.0	120.7	106.7	112.7	115.0	110.0	115.0
17.07.98	46.8	51.7	90.0	105.0	106.7	110.0	110.0	115.0
20.07.98	66.5	74.5	86.7	96.7	101.7	106.7	110.0	115.0
21.07.98	84.3	88.5	93.0	100.7	105.0	108.3	110.0	115.0
22.07.98	59.3	87.5	93.3	101.0	103.3	107.7	110.0	115.0
23.07.98	50.0	81.0	90.0	96.7	99.3	101.7	110.0	115.0
24.07.98	27.5	34.6	74.0	79.3	85.0	88.3	100.0	105.0
27.07.98	40.5	50.0	68.7	72.7	78.0	81.7	100.0	105.0
28.07.98	41.0	55.0	64.0	69.3	73.3	80.3	100.0	105.0
29.07.98	43.3	58.5	66.0	70.0	72.7	81.7	100.0	105.0
30.07.98	38.3	56.0	64.0	68.3	71.7	80.7	100.0	105.0
31.07.98	23.1	28.0	54.0	59.7	63.0	67.3	90.0	95.0

Table 3.1.3

Moscow Interbank Actual Credit Rates (MIACR)

(% p.a. for ruble credits)

Date	Term of credit, days						
	1	3	7	14	21	30	60
1.07.98	61.6	66.7	90.4	—	83.0	—	52.9
2.07.98	49.2	—	80.4	83.0	—	50.6	81.0
3.07.98	51.9	—	83.0	—	37.0	84.4	84.3
6.07.98	81.2	85.0	—	95.0	—	83.3	89.0
7.07.98	59.6	—	97.0	95.2	—	85.0	—
8.07.98	75.5	93.4	94.0	—	88.2	—	107.1
9.07.98	113.3	—	94.0	—	—	—	99.9
10.07.98	92.2	125.2	—	—	134.0	—	130.4
13.07.98	152.2	—	—	84.3	—	100.4	109.0
14.07.98	179.3	—	67.9	74.0	83.1	—	—
15.07.98	82.4	28.6	—	81.0	—	—	—
16.07.98	65.9	93.0	—	115.0	—	—	78.3
17.07.98	28.9	—	105.0	—	49.0	—	—
20.07.98	73.9	—	80.0	—	43.5	—	80.0
21.07.98	79.1	—	12.1	39.7	69.7	—	—
22.07.98	37.6	—	40.1	—	83.0	89.0	40.0
23.07.98	31.7	48.0	—	—	—	—	40.0
24.07.98	13.2	54.0	63.0	—	28.0	44.6	53.0
27.07.98	28.8	—	—	15.2	44.4	51.0	—
28.07.98	34.5	—	—	—	83.3	—	—
29.07.98	29.4	80.6	83.0	—	83.0	90.0	—
30.07.98	34.6	—	—	—	—	—	—
31.07.98	16.5	—	—	—	—	—	—

Figure 13

**Dynamics of balances in correspondent accounts
of credit institutions with Bank of Russia
and overnight interbank credit rate**

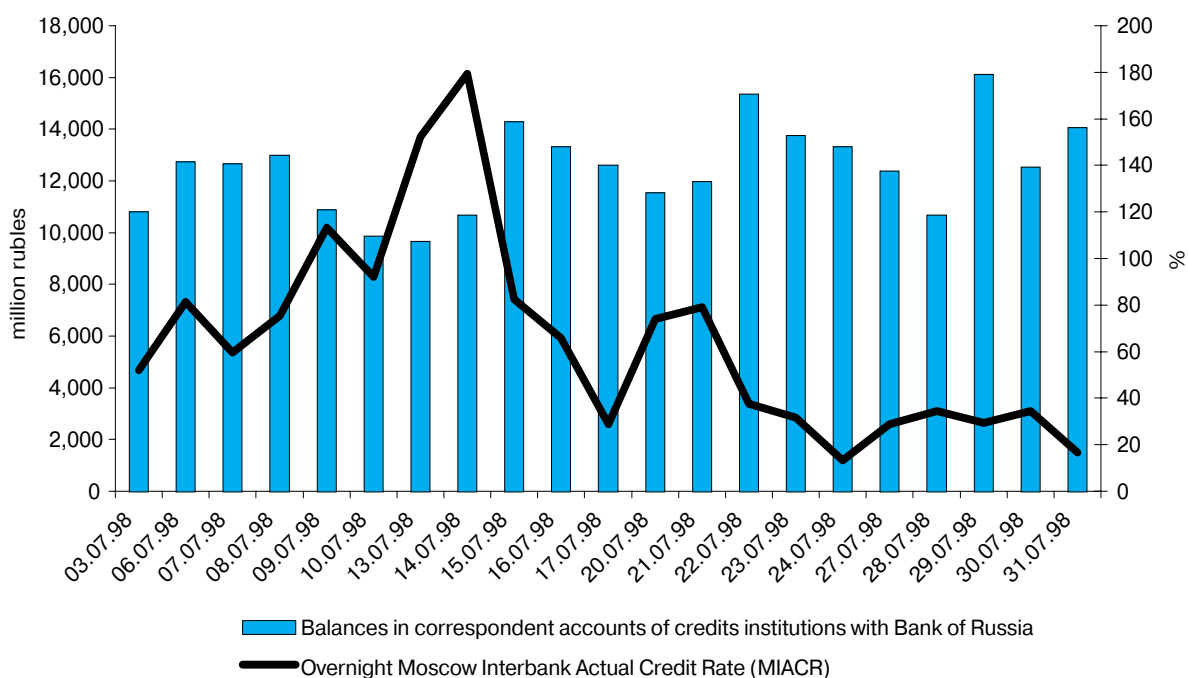


Table 3.2.1

US dollar trade on interbank currency exchanges

	1998						
	January	February	March	April	May	June	July
Moscow Interbank Currency Exchange (MICEX)							
Average weighted ruble/dollar rate	6.0200	6.0456	6.0723	6.1262	6.1490	6.2006	6.2313
Gross trading volume	1,586.320	1,248.750	1,595.290	1,989.780	1,688.460	2,365.190	2,204.500
St. Petersburg Currency Exchange							
Average weighted ruble/dollar rate	6.0172	6.0525	6.0768	6.1281	6.1488	6.2064	6.2407
Gross trading volume	117.390	84.980	86.200	91.780	74.830	107.930	122.340
Siberian Interbank Currency Exchange							
Average weighted ruble/dollar rate	6.0078	6.0486	6.0683	6.1248	6.1524	6.1932	6.2445
Gross trading volume	43.670	16.910	17.440	17.240	15.400	18.350	22.940
Ural Regional Currency Exchange							
Average weighted ruble/dollar rate	6.0069	6.0500	6.0803	6.1285	6.1487	6.1942	6.2374
Gross trading volume	76.730	39.980	52.970	77.520	72.300	74.330	73.560
Asia-Pacific Interbank Currency Exchange							
Average weighted ruble/dollar rate	6.0177	6.0576	6.0742	6.1287	6.1451	6.1919	6.2443
Gross trading volume	37.507	25.646	58.780	28.884	23.700	26.679	31,980
Rostov Currency and Stock Exchange							
Average weighted ruble/dollar rate	5.9938	6.0458	6.0848	6.1240	6.1460	6.1798	6.2239
Gross trading volume	2.035	2.250	2.391	4.209	5.016	6.126	6.894
Nizhni Novgorod Currency and Stock Exchange							
Average weighted ruble/dollar rate	6.0066	6.0524	6.0682	6.1234	6.1329	6.2110	6.2332
Gross trading volume	3.440	3.391	2.720	13.250	7.955	4.800	4.640
Samara Interbank Currency Exchange							
Average weighted ruble/dollar rate	6.0191	6.0473	6.0729	6.1318	6.1386	6.1968	6.2429
Gross trading volume	27.000	22.500	24.000	24.400	14.500	9.500	20.500

(USD million)

Figure 14

Dynamics of market dollar rate and Bank of Russia official quotations

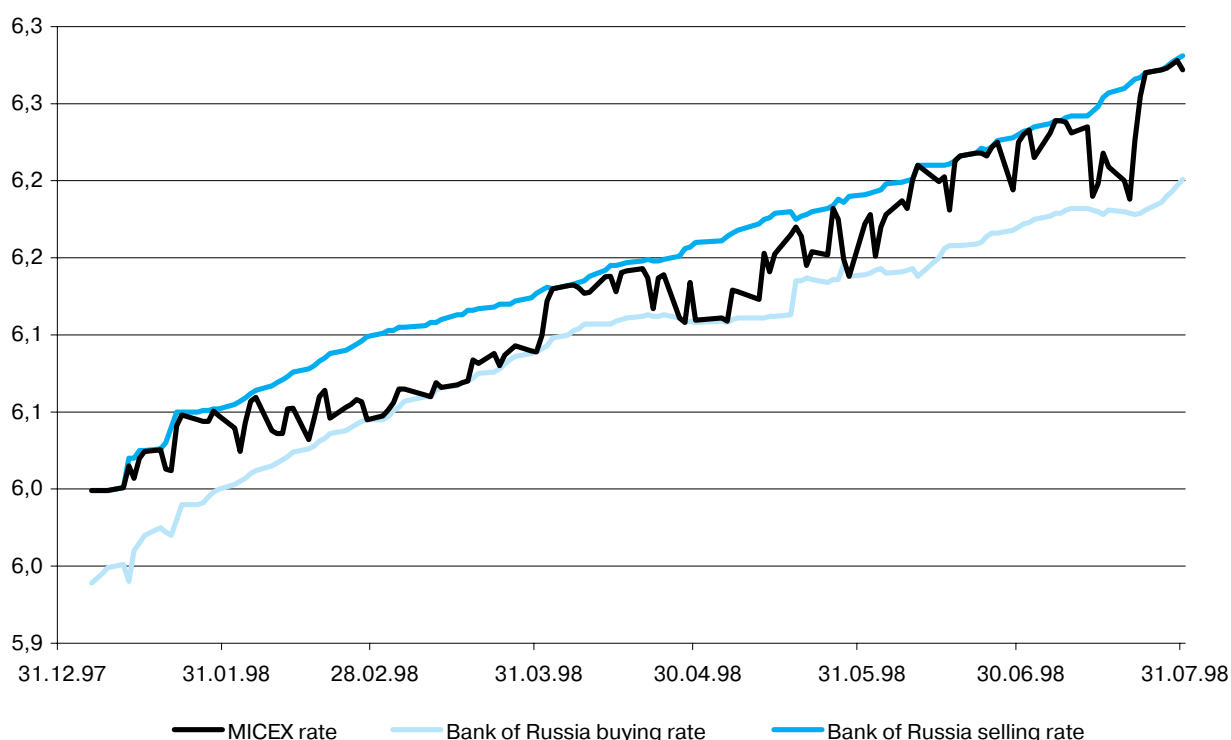


Table 3.2.2

German mark trade on interbank currency exchanges

(DM million)

	1998						
	January	February	March	April	May	June	July
Moscow Interbank Currency Exchange (MICEX)							
Average weighted ruble/DM rate	3.3264	3.3394	3.3350	3.3804	3.4727	3.4713	3.4749
Gross trading volume	37.709	24.345	30.092	32.330	17.944	38.017	43.445
St. Petersburg Currency Exchange							
Average weighted ruble/DM rate	3.3394	3.3371	3.3301	3.3931	3.4599	3.4685	3.4994
Gross trading volume	11.710	8.760	9.760	13.960	10.590	12.500	11.640
Rostov Currency and Stock Exchange							
Average weighted ruble/DM rate	3.3000	—	—	3.3500	—	—	—
Gross trading volume	0.100	—	—	0.100	—	—	—
Samara Interbank Currency Exchange							
Average weighted ruble/DM rate	3.3407	3.3417	3.3279	3.4120	3.4688	3.4755	3.4948
Gross trading volume	6.000	2.300	2.400	1.250	0.850	1.100	1.150

Table 3.2.3

Foreign cash flow through Russia's authorised banks

		(USD million)							
1	2	of which:						7	8
		3	4	5	6	7	8		
	Total foreign cash received	brought to Russia by banks (entered to "cash" account)	bought from resident banks	bought from private individuals and accepted for conversion ¹	accepted from private individuals (resident and nonresident) for entering to their foreign currency accounts	accepted from legal entities for entering to their foreign currency accounts ²	other receipts ³		
1997									
January	9,131.4	3,467.8	2,540.6	2,202.6	648.6	21.8	249.9		
February	6,870.3	2,111.0	1,544.6	2,273.9	601.4	21.3	318.1		
March	8,320.5	2,737.3	1,987.4	2,576.1	674.6	38.9	306.3		
April	8,446.2	2,661.5	1,919.2	2,782.8	735.8	36.4	310.2		
May	7,022.4	2,105.5	1,554.7	2,546.2	618.3	33.3	164.3		
June	7,932.7	2,471.2	1,888.3	2,691.6	651.5	38.2	191.9		
July	8,955.6	2,830.6	2,283.9	2,776.3	810.3	28.8	225.8		
August	9,481.3	3,824.7	2,708.3	1,856.9	868.7	27.3	195.4		
September	9,015.2	3,476.4	2,438.7	1,964.7	915.7	25.0	194.7		
October	9,135.7	3,603.0	2,364.2	1,983.8	1,025.9	27.4	131.5		
November	8,798.1	3,628.4	2,424.9	1,709.9	879.8	27.0	128.2		
December	11,192.5	4,576.7	3,425.5	1,890.6	1,119.8	30.9	149.1		
1998									
January	6,205.1	2,363.6	1,553.2	1,303.3	876.1	12.6	96.3		
February	4,508.6	1,169.1	960.5	1,399.3	879.2	11.2	89.3		
March	5,265.9	1,401.3	1,114.2	1,640.0	990.3	14.9	105.3		
April	5,191.2	1,274.0	1,054.6	1,642.2	1,094.3	12.9	113.2		
May	4,664.7	1,203.9	952.7	1,455.3	941.3	13.6	97.8		
June	6,329.1	1,955.0	1,546.0	1,625.0	1,069.4	13.6	120.0		

	of which:								Foreign cash balances at end of period under review
	1	9	10	11	12	13	14	15		16
	Total foreign cash spent	taken out of Russia (written down from "cash" account) by banks	sold to resident banks	sold to private individuals ⁴	paid out to private individuals (resident and nonresident) from their foreign currency accounts	paid out to legal entities from their foreign currency accounts ⁵	other ⁶		
1997									
January	8,851.2	32.4	2,604.1	5,300.2	652.1	48.8	213.3	836.6	
February	6,934.9	22.8	1,600.7	4,406.8	560.1	46.2	298.3	799.4	
March	8,280.9	29.7	2,033.8	5,222.2	668.7	48.4	278.2	830.4	
April	8,436.1	31.4	1,950.2	5,328.4	725.3	58.4	342.4	846.5	
May	7,047.2	19.9	1,575.1	4,626.2	624.6	46.1	155.1	828.7	
June	7,971.5	23.9	1,898.9	5,097.8	682.0	61.6	207.1	782.9	
July	8,967.4	33.4	2,355.3	5,513.9	820.6	55.5	188.8	767.8	
August	9,314.6	21.6	3,111.2	4,708.3	1,277.8	42.6	153.0	945.7	
September	9,163.9	37.0	3,056.1	4,190.6	1,678.8	39.8	161.5	801.4	
October	9,079.1	37.3	2,781.6	3,840.0	2,261.0	48.0	111.2	856.9	
November	8,747.4	25.5	2,508.7	3,616.5	2,455.7	43.7	97.4	898.4	
December	11,446.9	40.8	3,502.5	4,323.1	3,407.0	58.0	115.5	649.1	
1998									
January	5,805.1	24.7	1,604.4	2,207.0	1,856.6	24.3	88.2	1,043.2	
February	4,657.1	35.9	979.1	1,858.8	1,656.5	29.8	97.0	889.6	
March	5,298.1	39.3	1,122.5	2,056.3	1,932.6	37.6	109.8	857.9	
April	5,258.8	53.2	1,066.9	1,979.6	2,017.0	35.8	106.3	796.8	
May	4,818.8	40.2	948.6	1,866.9	1,840.0	34.3	88.6	642.2	
June	6,337.8	33.0	1,568.5	2,250.6	2,331.9	38.7	115.0	629.7	

¹ Purchase of foreign cash from residents and nonresidents.

² Including return of unused travel allowances and funds entered by Bank of Russia permission.

³ Excluding receipts related to inter-branch turnover.

⁴ Sale of foreign cash to residents and nonresidents.

⁵ Including payment of travel allowances and funds by Bank of Russia permission.

⁶ Excluding payments related to inter-branch turnover.

End
(USD million)

Table 3.2.4

Indicators on foreign cash transactions in exchange offices of authorised banks

	Average size of single transaction (units of currency)		No. of transactions (thousand units)		Average monthly rate (rubles per unit of currency)		Average margin on operation (rubles)		Percent share of operations with given currency in total volume of foreign cash operations in exchange offices		
	buy	sell	buy	sell	buy	sell	buy	sell	buy	sell	
	US Dollar										
1997											
January	481.0	1,601.0	4,345.4	3,209.3	5,602.0	5,662.0	60.0	96.1	97.4		
February	420.0	1,280.0	5,116.7	3,308.9	5,649.0	5,683.0	34.0	95.8	96.8		
March	443.0	1,482.0	5,499.2	3,397.0	5,688.0	5,730.0	41.0	95.9	97.1		
April	443.0	1,489.0	5,873.1	3,419.3	5,737.0	5,771.0	34.0	95.7	96.5		
May	389.0	1,482.0	6,092.9	2,985.7	5,754.0	5,783.0	30.0	95.4	96.6		
June	399.0	1,513.0	6,300.2	3,218.6	5,760.0	5,796.0	36.0	95.2	96.4		
July	393.0	1,193.0	6,581.6	4,406.8	5,771.0	5,810.0	39.0	95.0	96.2		
August	264.0	954.0	5,334.4	4,411.8	5,776.0	5,865.0	89.0	94.9	97.1		
September	245.0	1,115.0	5,498.8	3,154.3	5,803.0	5,897.0	94.0	95.4	96.8		
October	244.0	1,025.0	5,462.7	3,056.0	5,831.0	5,919.0	89.0	95.5	96.5		
November	234.0	1,015.0	4,587.7	2,887.8	5,857.0	5,964.0	107.0	95.4	96.7		
December	234.0	1,001.0	5,195.9	3,588.8	5,907.0	6,032.0	126.0	95.4	97.0		
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		

	Average size of single transaction (units of currency)		No. of transactions (thousand units)		Average monthly rate (rubles per unit of currency)		Average margin on operation (rubles)	Percent share of operations with given currency in total volume of foreign cash operations in exchange offices	
	buy	sell	buy	sell	buy	sell		buy	sell
	German mark								
1997									
January	423.0	1,353.0	259.0	131.3	3,480.0	3,553.0	73.0	3.1	2.1
February	471.0	1,600.0	274.4	122.3	3,374.0	3,437.0	63.0	3.4	2.7
March	478.0	1,734.0	295.5	119.8	3,352.0	3,415.0	63.0	3.3	2.4
April	553.0	1,926.0	301.7	134.7	3,348.0	3,405.0	57.0	3.6	2.9
May	539.0	2,044.0	295.7	109.0	3,358.0	3,420.0	62.0	3.8	2.9
June	576.0	2,071.0	311.2	125.7	3,337.0	3,392.0	54.0	3.9	3.0
July	557.0	2,014.0	353.6	150.0	3,233.0	3,303.0	70.0	4.1	3.1
August	321.0	1,263.0	345.5	144.3	3,093.0	3,236.0	143.0	4.0	2.3
September	325.0	1,498.0	282.1	110.2	3,182.0	3,321.0	139.0	3.6	2.6
October	322.0	1,408.0	259.8	116.1	3,254.0	3,393.0	138.0	3.4	2.9
November	298.0	1,368.0	224.0	105.1	3,338.0	3,479.0	141.0	3.4	2.8
December	307.0	1,126.0	250.3	135.5	3,291.0	3,443.0	151.0	3.4	2.4
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	198.0	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

End

Table 3.2.5

Average foreign cash purchase and sale operations with private individuals by authorised banks and their branches

Average size of transactions	1998					
	January	February	March	April	May	June
up to \$250						
purchase						
number of transactions (thousand units)	3,503.5	3,380.8	3,826.4	3,827.0	3,775.2	4,295.3
volume of transactions (\$ million)	539.2	519.3	602.9	596.6	579.6	663.5
sale						
number of transactions (thousand units)	208.9	204.9	130.2	126.2	78.8	86.2
volume of transactions (\$ million)	45.7	41.9	48.3	25.4	21.2	15.8
from \$251 to \$500						
purchase						
number of transactions (thousand units)	813.6	1,070.5	1,244.8	1,264.2	1,032.1	1,136.5
volume of transactions (\$ million)	259.2	352.2	413.8	416.8	329.0	365.8
sale						
number of transactions (thousand units)	750.1	762.7	783.9	805.4	707.8	854.8
volume of transactions (\$ million)	249.0	257.3	254.7	267.9	237.8	302.9
from \$501 to \$2,000						
purchase						
number of transactions (thousand units)	94.5	140.7	174.9	197.5	134.7	149.1
volume of transactions (\$ million)	72.0	110.6	134.4	150.8	103.6	105.9
sale						
number of transactions (thousand units)	1,014.1	963.0	1,048.7	1,025.9	1,008.1	1,238.0
volume of transactions (\$ million)	1,071.0	951.9	1,042.3	1,015.2	980.4	1,214.8
from \$2,001 to \$5,000						
purchase						
number of transactions (thousand units)	2.7	4.6	5.8	5.3	10.4	4.5
volume of transactions (\$ million)	8.1	11.3	15.5	14.2	24.7	12.1
sale						
number of transactions (thousand units)	116.2	61.5	77.5	67.6	70.2	84.8
volume of transactions (\$ million)	323.9	171.6	214.8	185.6	192.0	215.7
over \$5,000						
purchase						
number of transactions (thousand units)	0.4	0.5	0.5	0.5	0.0	0.0
volume of transactions (\$ million)	2.2	2.8	4.8	2.4	0.9	1.5
sale						
number of transactions (thousand units)	16.4	4.8	4.3	3.9	2.6	3.9
volume of transactions (\$ million)	94.0	30.4	27.8	23.7	17.7	24.5

Figure 15

Sources of foreign cash receipts in June 1998

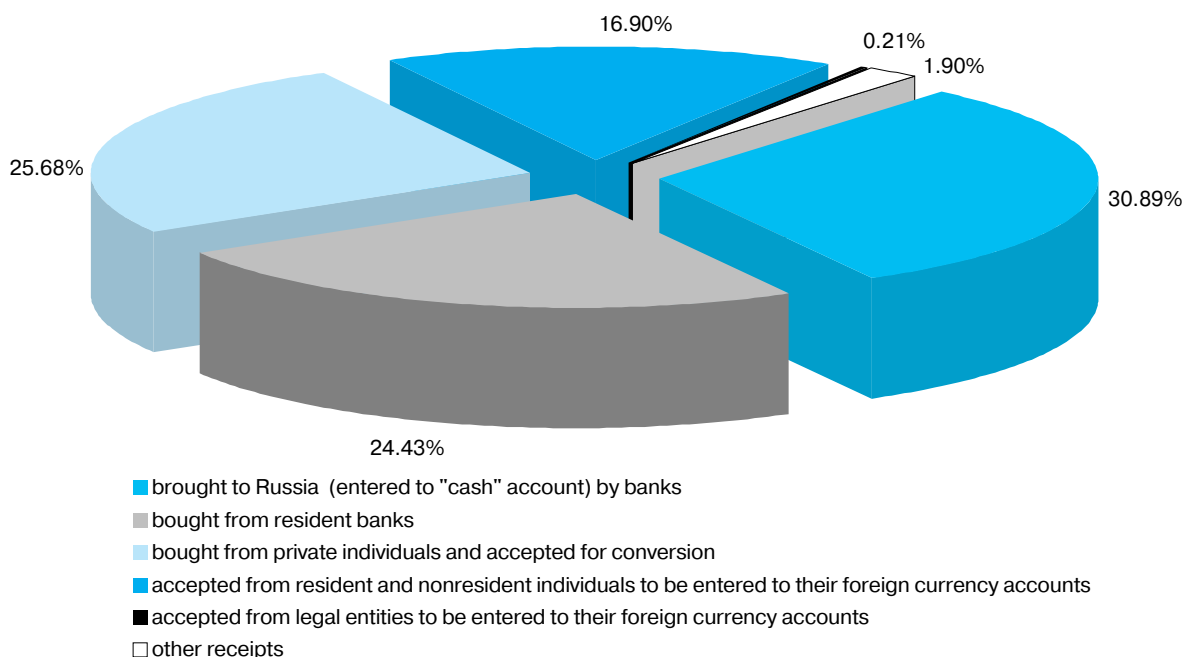


Figure 16

Sources of foreign cash expenditures in June 1998

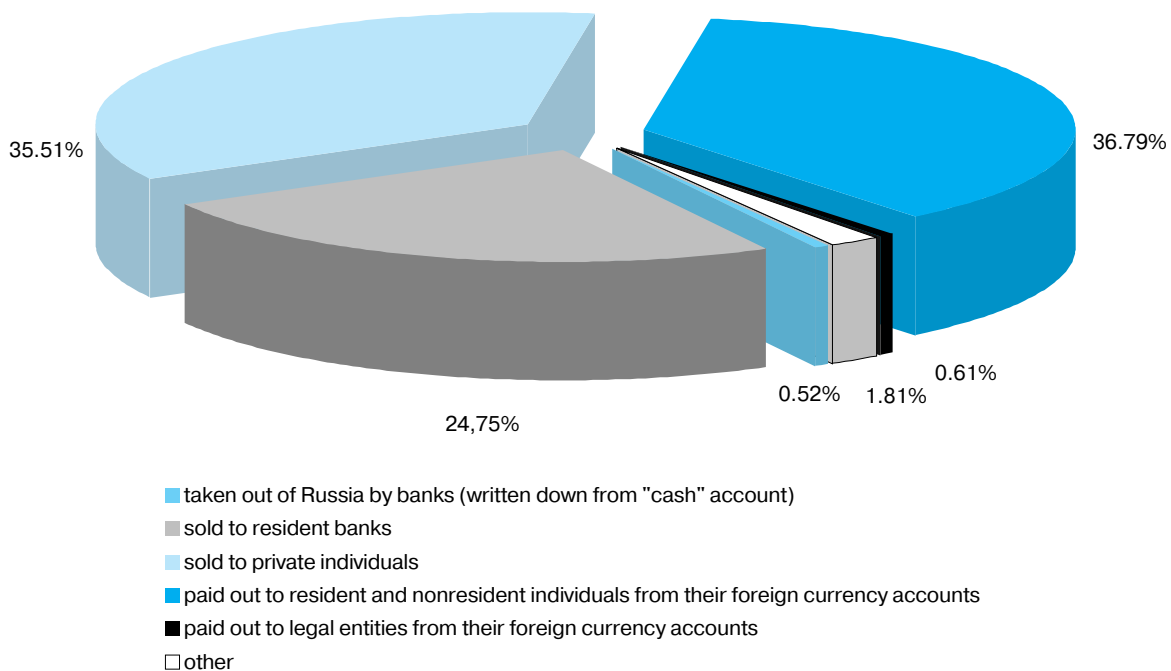


Table 3.3.1

Main characteristics of GKO—OFZ auctions

Date	Security code	Days to redemption	Issue volume at par (million rubles)	Demand volume at par (million rubles)	Volume placed at par (million rubles)	Return (million rubles)	Cut-off price (as % of nominal price)	Average weighted price (as % of nominal price)	Official yield at average weighted price (% p.a.)	Unplaced volume at par (million rubles)
01.07.98	SU21129RMFS0	154	5,000.0	3,126.0	1,187.0	931.2	78.45	78.45	65.11	3,813.0
01.07.98	SU25021RMFS5	931	0.0	4,196.1	3,260.6	1,619.1	39.30	43.04	79.93	739.4
08.07.98	SU21085RMFS4	42	3,000.0	1,025.2	935.5	843.5	90.05	90.16	113.82	2,064.5
08.07.98	SU21086RMFS2	35	4,000.0	1,705.1	804.1	721.4	88.36	89.72	99.57	3,195.9
22.07.98	SU25024RMFS9	1,120	10,000.0	7,984.2	5,656.8	3,177.1	50.93	56.16	61.97	4,343.2

Table 3.3.2

GKO—OFZ redemptions and coupon payments

Redemption/coupon payment date	Security code	Redemption/coupon payment volume (million rubles)	Total volume traded (million rubles)	No. of coupon period	Size of nearest coupon (rubles)	Current coupon rate (% p.a.)
01.07.98	SU21078RMFS9	8,000.00	8,000.00	0	—	—
08.07.98	SU21106RMFS8	6,191.30	6,191.30	0	—	—
15.07.98	SU21079RMFS7	6,379.02	6,379.02	0	—	—
15.07.98	SU24008RMFS3	61.19	1,267.68	8	48.3	19.4
15.07.98	SU24008RMFS3	1,267.68	1,267.68	0	—	—
15.07.98	SU24015RMFS8	1,028.36	6,920.76	2	148.6	29.8
22.07.98	SU21080RMFS5	7,505.33	7,505.33	0	—	—
22.07.98	SU24009RMFS1	27.10	500.07	7	54.2	21.7
22.07.98	SU24016RMFS6	597.46	3,835.55	2	155.8	31.2
22.07.98	SU25021RMFS5	1,108.97	14,827.83	1	74.8	15.0
29.07.98	SU21082RMFS1	6,611.95	6,611.95	0	—	—

Figure 17

GKO yield and GKO-OFZ portfolio duration dynamics

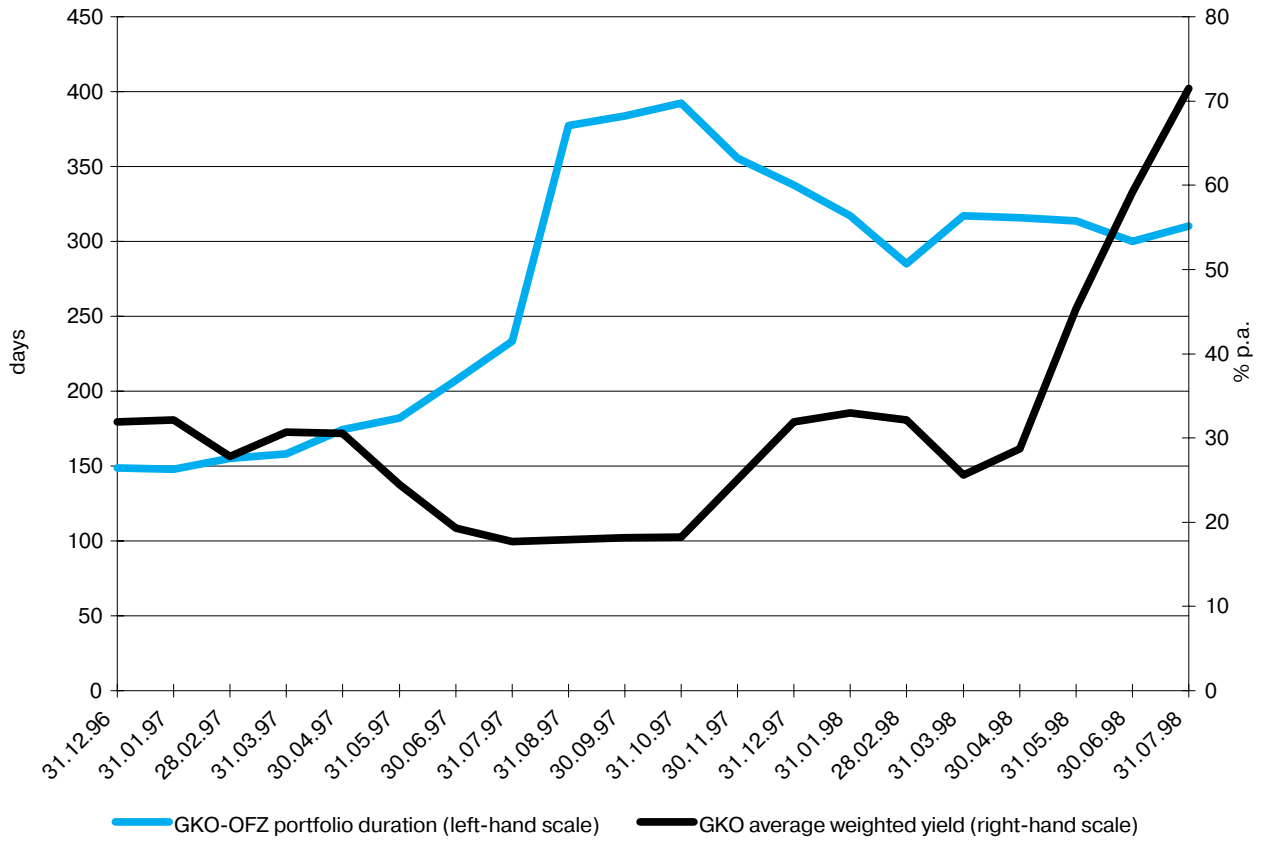


Table 3.3.3

Main characteristics of GKO—OFZ secondary market

Date	Market portfolio indices, % ¹						
	1 on all GKOs ²	2 on short-term GKOs	3 on medium-term GKOs	4 on non-taxable variable-coupon OFZ issues	5 on taxable variable-coupon OFZ issues	6 on non-taxable fixed-income OFZ issues	7 on taxable fixed-income OFZ issues
02.07.98	76.67	63.88	78.70	98.04	97.24	77.26	62.69
03.07.98	81.62	72.02	83.13	104.47	108.36	...	63.63
06.07.98	90.45	85.62	91.17	120.46	107.94	93.92	64.28
07.07.98	108.48	103.54	109.24	167.46	137.12	118.95	72.91
09.07.98	117.02	117.65	116.91	192.92	127.82	114.94	69.93
10.07.98	121.74	130.07	120.28	239.33	134.94	106.68	67.56
13.07.98	116.21	123.27	115.03	306.44	134.86	102.63	66.58
14.07.98	58.81	49.99	60.10	148.32	123.61	75.28	53.81
15.07.98	52.00	33.58	54.64	112.60	103.15	100.47	50.83
16.07.98	55.68	39.68	58.42	113.86	90.25	68.74	53.46
17.07.98	49.09	31.10	52.09	115.17	83.11	62.17	52.23
20.07.98	47.12	36.24	48.79	119.29	79.09	57.81	51.22
21.07.98	45.21	33.37	46.99	120.76	74.93	65.42	52.69
22.07.98	48.31	32.78	50.65	122.25	70.99	65.55	54.67
23.07.98	48.84	30.71	51.93	122.22	71.79	58.39	57.24
24.07.98	59.80	34.70	63.17	100.81	80.14	58.49	64.22
27.07.98	65.56	44.21	68.30	101.59	83.16	58.81	67.11
28.07.98	74.95	52.54	77.84	104.51	88.56	81.93	70.77
29.07.98	63.10	32.93	66.93	61.12	88.10	84.00	68.18
30.07.98	61.72	35.38	65.87	92.17	91.12	71.30	67.08
31.07.98	58.70	34.77	62.36	66.74	86.83	72.09	63.37

Cont.

Date	Market turnover indices, % ³						
	on all GKO's 8	on short-term GKO's 9	on medium-term GKO's 10	on non-taxable variable-coupon OFZ issues 11	on taxable variable-coupon OFZ issues 12	on non-taxable fixed-income OFZ issues 13	on taxable fixed-income OFZ issues 14
02.07.98	74.38	58.70	78.58	90.78	95.74	77.26	74.69
03.07.98	77.02	66.05	81.88	110.82	107.98	77.41	75.23
06.07.98	90.11	85.00	91.62	127.25	104.23	93.92	71.74
07.07.98	113.41	100.12	116.21	163.89	125.00	118.95	95.95
09.07.98	118.07	115.11	118.97	101.22	129.73	114.94	90.58
10.07.98	122.55	129.94	120.31	137.53	136.70	106.68	85.57
13.07.98	119.79	126.82	118.31	316.28	137.64	102.63	75.43
14.07.98	57.77	51.69	59.38	157.58	120.63	75.28	56.47
15.07.98	51.32	29.72	54.82	...	101.36	100.47	52.53
16.07.98	54.50	39.98	58.03	...	89.09	68.74	55.60
17.07.98	44.66	29.93	51.77	...	84.53	62.17	55.55
20.07.98	48.42	37.11	49.39	...	87.58	57.81	54.00
21.07.98	45.67	34.62	46.89	...	77.38	65.42	56.87
22.07.98	49.80	33.48	50.67	...	76.28	...	59.79
23.07.98	49.81	30.45	52.54	122.22	71.39	58.39	64.06
24.07.98	57.48	36.29	60.89	100.81	77.60	...	76.28
27.07.98	63.62	42.01	67.73	101.59	83.61	...	80.43
28.07.98	74.96	51.63	79.54	104.51	88.89	81.93	88.26
29.07.98	63.16	30.19	68.73	61.12	90.87	84.00	82.40
30.07.98	59.10	32.17	64.64	92.17	93.29	71.30	79.44
31.07.98	57.93	34.25	62.58	66.74	87.12	72.09	73.30

Cont.

Date	Turnover ratios, % ⁴					Nominal price, million rubles				
	on all GKO	on short-term GKO	on medium-term GKO	on variable-coupon OFZ	on fixed-income OFZ	on all GKO—OFZ	GKO	variable-coupon OFZ	fixed-income OFZ	
	15	16	17	18	19	20	21	22	23	
02.07.98	1.93	3.32	1.23	0.09	0.80	433,073.71	275,155.42	43,983.68	113,934.61	
03.07.98	1.19	2.51	0.52	0.08	0.41	433,073.71	275,155.42	43,983.68	113,934.61	
06.07.98	0.96	1.91	0.49	0.21	0.31	433,073.71	275,155.42	43,983.68	113,934.61	
07.07.98	1.74	3.10	1.06	0.04	0.56	433,073.71	275,155.42	43,983.68	113,934.61	
09.07.98	1.52	2.41	1.04	0.20	0.93	428,622.01	270,703.72	43,983.68	113,934.61	
10.07.98	1.40	1.95	1.10	2.03	1.39	428,622.01	270,703.72	43,983.68	113,934.61	
13.07.98	1.31	1.73	1.08	0.24	0.63	428,622.01	270,703.72	43,983.68	113,934.61	
14.07.98	2.06	3.22	1.44	0.39	0.77	428,622.01	270,703.72	43,983.68	113,934.61	
15.07.98	2.28	2.53	2.15	0.12	2.09	421,224.02	264,324.70	42,716.00	114,183.31	
16.07.98	3.23	3.66	2.98	2.46	4.07	425,212.02	264,324.70	42,716.00	118,171.31	
17.07.98	2.35	3.55	1.67	0.16	3.30	427,821.66	264,324.70	42,716.00	120,780.96	
20.07.98	1.12	0.98	1.21	0.05	1.63	429,037.74	264,324.70	42,716.00	121,997.03	
21.07.98	1.61	1.63	1.60	0.41	1.52	429,037.74	264,324.70	42,716.00	121,997.03	
22.07.98	0.81	0.53	0.96	0.04	0.43	427,189.19	256,819.38	42,716.00	127,653.81	
23.07.98	1.38	1.44	1.35	0.23	1.06	427,189.19	256,819.38	42,716.00	127,653.81	
24.07.98	1.54	1.72	1.46	0.21	1.14	399,643.39	229,273.58	42,716.00	127,653.81	
27.07.98	1.39	2.10	1.08	0.51	0.74	399,643.39	229,273.58	42,716.00	127,653.81	
28.07.98	1.63	2.68	1.18	0.28	1.16	399,643.39	229,273.58	42,716.00	127,653.81	
29.07.98	2.56	3.31	2.26	0.43	0.99	394,204.14	223,834.33	42,716.00	127,653.81	
30.07.98	1.38	1.97	1.12	0.29	0.71	394,204.14	223,834.33	42,716.00	127,653.81	
31.07.98	1.40	1.80	1.21	0.22	0.91	394,267.08	223,897.27	42,716.00	127,653.81	

End

Date	Market price, million rubles						Duration, days ⁵									
	on all GKO—OFZs		GKO		variable-coupon OFZ		fixed-income OFZ		on all GKO—OFZs		GKO		variable-coupon OFZ		fixed-income OFZ	
	24	25	26	27	28	29	30	31	24	25	26	27	28	29	30	31
02.07.98	310,360.04	213,509.27	41,763.37	55,087.41	299.26	137.45	327.10	905.32	310,360.04	213,509.27	41,763.37	55,087.41	299.26	137.45	327.10	905.32
03.07.98	306,494.29	211,001.20	41,101.30	54,391.78	299.62	135.96	326.58	914.10	306,494.29	211,001.20	41,101.30	54,391.78	299.62	135.96	326.58	914.10
06.07.98	302,776.85	207,244.82	41,799.17	53,732.86	297.96	132.24	322.77	917.86	302,776.85	207,244.82	41,799.17	53,732.86	297.96	132.24	322.77	917.86
07.07.98	285,218.28	198,808.28	38,349.66	48,060.34	289.92	129.21	320.26	930.54	285,218.28	198,808.28	38,349.66	48,060.34	289.92	129.21	320.26	930.54
09.07.98	282,015.73	191,047.53	41,011.41	49,956.79	298.73	130.05	320.42	926.00	282,015.73	191,047.53	41,011.41	49,956.79	298.73	130.05	320.42	926.00
10.07.98	282,535.48	189,241.25	41,742.69	51,551.54	301.50	129.06	320.10	919.47	282,535.48	189,241.25	41,742.69	51,551.54	301.50	129.06	320.10	919.47
13.07.98	289,650.94	193,113.63	42,981.06	53,556.25	296.29	126.20	315.37	894.27	289,650.94	193,113.63	42,981.06	53,556.25	296.29	126.20	315.37	894.27
14.07.98	330,315.28	223,394.87	44,968.86	61,951.55	301.97	131.44	315.94	906.76	330,315.28	223,394.87	44,968.86	61,951.55	301.97	131.44	315.94	906.76
15.07.98	328,998.01	221,875.36	42,536.83	64,585.82	308.01	134.30	323.79	894.38	328,998.01	221,875.36	42,536.83	64,585.82	308.01	134.30	323.79	894.38
16.07.98	327,369.83	219,829.58	42,735.50	64,804.75	311.12	132.68	323.23	908.41	327,369.83	219,829.58	42,735.50	64,804.75	311.12	132.68	323.23	908.41
17.07.98	334,865.77	224,377.44	42,788.21	67,700.13	313.21	132.37	322.58	906.63	334,865.77	224,377.44	42,788.21	67,700.13	313.21	132.37	322.58	906.63
20.07.98	339,125.18	226,222.82	43,127.07	69,775.29	312.65	130.48	319.27	899.20	339,125.18	226,222.82	43,127.07	69,775.29	312.65	130.48	319.27	899.20
21.07.98	339,796.81	227,715.13	43,760.29	68,321.40	309.14	129.80	317.97	901.22	339,796.81	227,715.13	43,760.29	68,321.40	309.14	129.80	317.97	901.22
22.07.98	331,146.01	218,569.34	43,803.26	68,773.41	318.03	132.22	316.37	909.62	331,146.01	218,569.34	43,803.26	68,773.41	318.03	132.22	316.37	909.62
23.07.98	328,588.23	218,569.26	43,223.35	66,795.62	313.33	130.77	316.45	908.70	328,588.23	218,569.26	43,223.35	66,795.62	313.33	130.77	316.45	908.70
24.07.98	289,814.64	186,557.87	41,654.77	61,602.00	326.87	139.75	314.53	901.93	289,814.64	186,557.87	41,654.77	61,602.00	326.87	139.75	314.53	901.93
27.07.98	286,012.01	184,165.17	42,122.86	59,723.98	321.99	136.37	311.82	901.54	286,012.01	184,165.17	42,122.86	59,723.98	321.99	136.37	311.82	901.54
28.07.98	278,720.59	179,722.46	42,203.90	56,794.23	318.25	134.27	310.60	906.13	278,720.59	179,722.46	42,203.90	56,794.23	318.25	134.27	310.60	906.13
29.07.98	282,423.21	180,543.41	43,221.01	58,658.78	324.17	138.71	309.95	905.49	282,423.21	180,543.41	43,221.01	58,658.78	324.17	138.71	309.95	905.49
30.07.98	284,333.51	181,521.99	42,997.27	59,814.26	324.19	137.84	308.59	900.93	284,333.51	181,521.99	42,997.27	59,814.26	324.19	137.84	308.59	900.93
31.07.98	289,857.83	183,369.40	43,911.42	62,577.01	327.43	137.44	307.38	898.25	289,857.83	183,369.40	43,911.42	62,577.01	327.43	137.44	307.38	898.25

¹ Calculated as an average yield weighted by maturity for GKO or coupon payment period for OFZ and by trading volume.

² Market portfolio index is calculated as an average yield weighted by maturity for short-term (up to 90 days) and medium-term (from 91 days to 1 year) GKO issues.

³ Calculated as an average yield weighted by maturity for GKO or coupon payment period for OFZ and by secondary market turnovers.

⁴ Turnover ratio is calculated as the ratio of total turnover to the number of securities placed.

⁵ Calculated as an average maturity weighted by trading volume.

Table 3.3.4

Term structure of bonded debt (with regard to GKO—OFZ)

Date	% of trading volume at par			
	GKO		OFZ	
	with maturities up to 90 days	with maturities over 90 days	with variable-income coupon	with fixed-income coupon
31.12.96	16.71	67.67	5.28	10.35
31.01.97	14.04	69.84	5.44	10.68
28.02.97	12.13	71.24	5.62	11.02
31.03.97	11.00	71.83	5.80	11.37
30.04.97	10.80	71.33	6.03	11.84
31.05.97	11.79	69.73	6.24	12.24
30.06.97	11.81	68.90	6.51	12.78
31.07.97	13.19	67.13	6.35	13.33
31.08.97	13.06	66.36	6.65	13.94
30.09.97	11.90	66.38	7.01	14.71
31.10.97	11.89	65.43	7.32	15.35
30.11.97	12.46	63.87	7.64	16.03
31.12.97	15.32	60.02	7.96	16.70
31.01.98	23.91	47.16	12.18	16.75
28.02.98	23.25	47.80	11.56	17.39
31.03.98	21.85	47.49	10.92	19.74
30.04.98	20.97	46.68	10.61	21.74
31.05.98	21.39	46.00	10.21	22.41
30.06.98	21.24	42.29	10.16	26.31
31.07.98	17.86	38.93	10.83	32.38

Table 3.4

Corporate securities market indicators

Date	Trading volume in RTS (million dollars)	RTS index (units) ¹	MICEX trading volume (million rubles)	MICEX index (units) ²
1.07.98	21.74	145.72	40.15	35.82
2.07.98	27.67	144.21	56.42	33.88
3.07.98	23.77	151.33	43.40	35.30
6.07.98	11.71	145.01	29.48	34.56
7.07.98	26.12	138.47	59.87	32.02
8.07.98	18,35	134.81	30.81	31.79
9.07.98	13.72	136.19	33.03	32.53
10.07.98	30.47	144.02	39.66	33.77
13.07.98	39.94	157.20	68.76	37.55
14.07.98	77.54	183.65	77.26	44.88
15.07.98	67.37	190.56	110.42	46.09
16.07.98	49.09	181.32	81.50	46.56
17.07.98	51.97	193.35	93.74	48.53
20.07.98	19.78	193.02	75.38	49.51
21.07.98	36.66	183.95	98.27	47.33
22.07.98	46.60	171.73	117.48	42.81
23.07.98	31.16	159.86	65.61	40.59
24.07.98	25.73	157.74	70.89	39.01
27.07.98	23.53	143.46	66.98	35.72
28.07.98	33.23	147.29	119.57	35.74
29.07.98	26.56	147.96	118.37	35.96
30.07.98	23.70	150.17	99.73	36.81

¹ The Russian Trading System (RTS) index, the official RTS indicator, is calculated by the results of the trades conducted during one trading day as the ratio of the total market capitalisation of the issuers listed for index calculation to the total market capitalisation of the same issuers on the previous date.

² The Moscow Interbank Currency Exchange (MICEX) index, calculated by the results of the trades conducted on MICEX during one trading day on the basis of the prices of corporate securities transactions, is an integral index characterising the general state of the stock market according to MICEX data.

Table 3.5.1

Treasury bill rate, selected countries, period-average rates unless otherwise stated

	USA ¹	France	Germany ²	United Kingdom ³	Italy ⁴	Poland ⁵	Kazakhstan ⁶	China (Hong Kong) ⁷
1997								
January	5.05	3.24	3.05	6.01	...	19.45	25.40	...
February	5.00	3.23	3.05	5.81	6.76	19.68	24.36	4.87
March	5.14	3.21	3.25	5.92	7.20	20.98	22.56	5.21
April	5.17	3.31	3.25	6.09	6.67	21.66	20.04	5.38
May	5.13	3.41	3.20	6.15	6.44	19.82	12.29	5.48
June	4.92	3.37	3.20	6.37	6.54	20.91	13.18	5.67
July	5.07	3.33	3.20	6.60	6.49	21.52	13.82	6.47
August	5.13	3.38	3.20	6.81	6.50	22.55	12.16	7.00
September	4.97	3.32	3.20	6.88	5.82	22.87	11.99	6.62
October	4.95	3.50	3.75	6.94	5.98	...	...	10.00
November	5.15	3.56	3.75	7.09	5.76	...	...	8.25
December	5.16	3.55	3.75	7.04	5.10	...	...	7.50
1998								
January	5.09	3.51	3.57	6.84	5.43	...	14.94	8.78
February	5.11	3.50	3.50	6.88	5.66	...	15.76	5.84
March	5.03	3.51	3.50	6.95	5.10	...	17.01	6.03
April	5.00	3.58	3.70	7.02	4.92	...	16.41	5.92
May	5.03	3.54	3.70	6.99	4.85	...	15.02	7.30
June	4.99	3.49	3.63	...	...	...	...	9.26

¹ Discount on new issues of 3-month bills and annual averages of these.

² Rate on 12-month Federal debt register claims.

³ This is the tender rate at which 91-day bills are allotted. Monthly data are averages of Friday data.

⁴ Monthly average yield, before tax, on newly issued three-month, six-month, and twelve-month Treasury bills, weighted by the respective volumes of the three maturities.

⁵ Weighted average yield on 13-week Treasury bills sold at auctions.

⁶ Yield based on Treasury bill prices established at the last auction of the month.

⁷ Annualized yields on Exchange Fund bills of 91-day maturity.

Source: IMF International Financial Statistics, 1997, Vol. L, No. 8-12, 1998, Vol. LI, No. 6-8.

Table 3.5.2

Money market rates, selected countries, period-average rates unless otherwise stated

	USA ¹	Japan ²	France ³	Germany ⁴	United Kingdom ⁵	Italy ⁶	Indonesia ⁷	Korea ⁸	Singapore ⁹	Poland ¹⁰	Ukraine ¹¹	China (Hong Kong) ¹²
(% p.a.)												
1997												
January	5.25	...	3.28	3.12	6.13	...	...	...	2.63	...	...	...
February	5.19	0.50	3.20	3.13	5.88	7.36	12.66	11.49	3.25	20.90	...	5.88
March	5.39	0.51	3.19	3.15	5.94	7.43	10.88	12.95	3.56	22.00	...	6.00
April	5.51	0.50	3.19	3.08	5.94	7.13	13.59	13.00	3.50	22.50	...	6.00
May	5.50	0.49	3.19	3.01	6.19	6.83	13.48	12.45	3.88	23.50	...	6.19
June	5.56	0.50	3.19	3.07	6.31	6.88	13.67	11.19	3.63	22.50	...	5.69
July	5.52	0.49	3.19	3.09	6.81	6.89	14.99	11.44	4.38	23.10	...	6.13
August	5.54	0.48	3.19	3.16	7.00	6.87	62.33	12.45	4.06	17.60	...	7.88
September	5.54	0.50	3.19	3.10	7.00	6.67	53.60	13.25	4.00	23.50	...	7.13
October	5.50	0.48	3.32	3.40	7.19	6.65	40.34	13.64	5.00	...	18.90	7.00
November	5.52	0.49	3.38	3.46	7.19	6.49	42.15	14.09	5.31	...	21.65	4.50
December	5.50	0.39	3.38	3.44	7.13	6.08	40.67	21.58	9.00	...	33.66	4.50
1998												
January	5.56	0.44	3.38	3.42	7.44	6.09	57.18	25.63	9.00	...	34.10	5.00
February	5.51	0.43	3.38	3.49	7.31	6.13	...	23.53	5.38	...	32.42	4.50
March	5.49	0.43	3.38	3.45	7.63	5.62	...	22.62	4.75	...	31.01	4.38
April	5.45	0.44	3.38	3.41	7.13	5.23	...	...	5.44	...	27.13	5.75
May	5.49	0.43	3.38	3.41	7.19	...	...	...	6.50	...	23.05	6.25
June	5.56	0.44	3.38	3.47	...	...	...	...	6.25	...	...	6.13

¹ Rates at which banks purchase (or borrow) funds in this interbank market to meet their reserve requirements in the short run or finance loans and investments in the longer run.

² From November 1990, lending rate for collateral and overnight loans in the Tokyo Call Money Market.

³ Monthly average of rates for day-to-day loans against private bills.

⁴ Period averages of ten daily average quotations for day-to-day money.

⁵ Data refer to the interbank offer rate for overnight deposits.

⁶ Three-month interbank rate.

⁷ Rate on one-day loans between commercial banks.

⁸ Average daily rate on call money, weighted by the volume of transactions.

⁹ The rates are the modes of the three-month interbank rates quoted by money brokers.

¹⁰ Weighted average rate on outstanding one-month deposits in the interbank market.

¹¹ Weighted average rate on loans between financial institutions.

¹² Midpoint (average of offer and bid rates) overnight closing rates in the interbank money market quoted by the Standard Chartered Bank.

Source: IMF International Financial Statistics, 1997, Vol. I, No. 8-12, 1998, Vol. II, No. 6-8.

Table 3.5.3

Deposit rates, selected countries, period-average rates unless otherwise stated

	USA ¹	Japan ²	France ³	Germany ⁴	United Kingdom ⁵	Italy ⁶	Indonesia ⁷	Korea ⁸	Singapore ⁹	Poland ¹⁰	Ukraine ¹¹	China (Hong Kong) ¹²
(% p.a.)												
1997												
January	5.43	2.95	3.50	2.66	2.95	5.60	16.85	7.50	3.41	19.20	23.70	...
February	5.37	2.95	3.50	2.60	2.99	5.39	16.66	7.50	3.41	19.20	22.50	4.74
March	5.53	2.96	3.50	2.64	2.99	5.28	16.47	7.50	3.41	19.20	20.62	4.90
April	5.71	3.26	3.50	2.65	2.97	5.18	16.25	7.50	3.41	19.20	19.06	5.10
May	5.70	3.20	3.50	2.65	2.97	5.10	16.06	7.50	3.41	19.20	19.30	5.36
June	5.66	3.09	3.50	2.63	3.24	4.95	15.93	7.50	3.41	19.20	17.79	5.77
July	5.60	3.09	3.50	2.63	3.96	4.69	15.84	7.50	3.41	19.20	17.91	5.67
August	5.60	...	3.50	2.65	4.12	4.55	21.73	7.50	3.41	19.40	13.51	6.44
September	5.60	...	3.50	2.66	4.31	...	26.22	7.50	3.41	19.40	14.80	6.88
October	5.65	0.29	3.50	2.74	4.31	4.29	27.73	10.86	3.41	...	15.51	7.17
November	5.74	0.28	3.50	2.84	4.31	4.24	26.51	11.22	3.46	...	14.95	8.03
December	5.80	0.29	3.50	2.97	4.46	4.19	23.92	12.59	4.10	...	18.85	7.17
1998												
January	5.54	0.30	3.50	2.91	4.56	3.91	22.86	15.85	5.17	...	19.20	8.56
February	5.54	0.30	3.50	2.83	4.56	3.76	...	16.35	5.22	...	18.04	6.48
March	5.58	0.29	3.50	2.87	4.56	3.69	...	17.05	5.16	...	18.70	5.86
April	5.58	0.29	3.50	2.89	4.56	3.50	...	...	5.16	...	19.61	5.69
May	5.59	0.29	3.50	2.91	4.54	...	...	...	5.22	...	19.51	6.69
June	5.60	...	3.00	2.89	...	...	...	...	5.22	...	...	7.97

¹ Unweighted average of offered rates quoted by at least five dealers early in the day, for three-month certificates of deposit in the secondary market.

² Since November 1991, average interest rate on unregulated three-month time deposits, ranging in size from 3 million yen to 10 million yen.

³ This rate refers to the tax-exempt savings bank "A" passbook.

⁴ Rate on 3-month deposits under DM 1 million.

⁵ With effect from January 1984, monthly data are end-period observations of average rates, for 4 main London clearing banks, on instant access savings accounts with median balance currently of 10,000 GB pounds. Prior to that date, data refer to the rate on 7-day notice accounts of the London clearing banks.

⁶ From August 1992, the rate paid by banks on current accounts, savings accounts and certificates of deposit.

⁷ Weighted average rate paid on 3-month deposits at commercial banks.

⁸ From July 23, 1984, maximum guideline rate set by Bank of Korea on time deposits of 1 year or more with deposit money banks.

⁹ Average rate on 3-month time deposits, set by 10 leading commercial banks.

¹⁰ Commercial bank rate on deposits of under one year in domestic currency.

¹¹ Weighted average rate offered by commercial banks on deposits in domestic currency.

¹² Average rate on 1-month time deposits, set by 10 main banks.

Source: IMF International Financial Statistics, 1997, Vol. L, No. 8-12, 1998, Vol. LI, No. 6-8.

Table 3.5.4

Lending rates, selected countries, period-average rates unless otherwise stated

	USA ¹	Japan ²	France ³	Germany ⁴	United Kingdom ⁵	Italy ⁶	Indonesia ⁷	Korea ⁸	Singapore ⁹	Poland ¹⁰	Ukraine ¹¹	China (Hong Kong) ¹²
1997												
January	8.25	2.53	6.30	9.26	6.00	10.64	19.05	8.50	6.26	23.50	63.60	...
February	8.25	2.51	6.30	9.17	6.00	10.37	19.00	8.75	6.26	23.70	62.60	8.50
March	8.30	2.50	6.30	9.16	6.00	10.20	18.88	8.75	6.26	23.90	53.15	8.75
April	8.50	2.48	6.30	9.17	6.00	10.10	18.82	8.75	6.26	24.10	52.35	8.75
May	8.50	2.48	6.30	9.12	6.25	9.96	18.79	8.25	6.26	24.30	53.69	8.75
June	8.50	2.46	6.30	9.13	6.50	9.78	18.56	8.25	6.26	24.30	50.27	8.75
July	8.50	2.45	6.30	9.06	6.75	9.61	18.59	8.25	6.26	24.75	47.00	8.75
August	8.50	...	6.30	9.06	7.00	9.46	25.13	8.25	6.26	25.83	42.22	8.75
September	8.50	...	6.30	9.12	7.00	...	26.41	8.25	6.26	25.80	41.60	8.75
October	8.50	2.39	6.30	9.12	7.00	9.27	26.76	11.71	6.26	...	38.21	9.50
November	8.50	2.37	6.55	9.13	7.25	9.19	26.42	12.31	6.31	...	41.97	9.50
December	8.50	2.37	6.55	9.05	7.25	9.02	25.40	15.32	6.96	...	42.74	9.50
1998												
January	8.50	2.37	6.55	9.05	7.25	8.84	25.57	17.53	7.79	...	43.81	10.25
February	8.50	2.37	6.55	9.11	7.25	8.70	...	17.12	7.79	...	48.69	10.25
March	8.50	2.38	6.55	9.06	7.25	8.52	...	17.18	7.74	...	48.85	10.00
April	8.50	2.35	6.55	9.08	7.25	8.34	...	...	7.74	...	47.69	10.00
May	8.50	2.34	6.55	9.05	7.25	...	...	...	7.79	...	47.09	10.00
June	8.50	...	6.55	9.00	...	...	...	...	7.79	...	...	10.00

¹ Prime rate that the largest banks charge their most creditworthy business customers on short-term loans.

² From April 1993, average rates charged by all banks on both short- and long-term loans, discounts and overdrafts.

³ The data represent the rate that banks charge their most trustworthy customers on short-term loans.

⁴ Rate on current account credit of less than DM1 million.

⁵ Data refer to the minimum base rate of London clearing banks.

⁶ Since February 1989, average rate charged by deposit money banks on lira loans, which are predominantly short-term.

⁷ Weighted average lending rate on loans to private sector for working capital.

⁸ Minimum rate charged to general enterprises by deposit money banks on loans of general funds for up to one year.

⁹ Both deposit and lending rate relates for three-month time deposits and the minimum lending rate. They reflect the average rates quoted by 10 leading commercial banks.

¹⁰ Lowest rate charged by commercial banks on credits with lowest risk rates. From January 1995, weighted average rate charged by commercial banks on minimum risk loans.

¹¹ Weighted average rate charged by all commercial banks on loans in domestic currency.

¹² Lending rate quoted by the Hong Kong and Shanghai Banking Corporation Limited.

Source: IMF International Financial Statistics, 1997, Vol. L, No. 8-12, 1998, Vol. LI, No. 6-8.

End

	1997	1998						
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07
8. Representative offices of Russian credit institutions ⁶	301	243	240	243	241	240	222	221
of which:								
— in Russia	170	169	167	169	169	167	147	146
— in non-CIS countries	100	58	57	58	57	56	56	56
— in CIS countries	31	16	16	16	15	17	19	19
9. Credit institutions with banking licences revoked for violation of banking legislation and Bank of Russia regulations — cumulative No.	852	863	886	905	920	921	927	944
10. Credit institutions proposed for liquidation — cumulative No.	649	680	715	741	757	774	790	807
11. Credit institutions in receivership — cumulative No.	468	479	506	537	561	597	615	637
12. Total credit institutions registered as liquidated as legal entities in State register of credit institutions	408	409	412	415	422	434	439	447
of which:								
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and Bank of Russia regulations	85	85	88	90	97	107	112	119
— credit institutions liquidated owing to reorganisation	319	320	320	321	321	323	323	324
of which:								
— credit institutions liquidated owing to merger	0	0	0	0	0	0	0	0
— credit institutions liquidated owing to takeover	—	320	320	321	321	323	323	324
of which:								
— reorganisation into branches of other banks	299	300	300	301	301	301	301	301
— taken over by other banks (without creating a branch)	20	20	20	20	20	22	22	23
— credit institutions liquidated by partners on a voluntary basis	4	4	4	4	4	4	4	4

¹ Credit institutions which have the status of a legal entity as at the reporting date, including credit institutions that have lost the right to conduct banking operations but have not yet been liquidated as a legal entity.

² Credit institutions registered by the Bank of Russia and having the right to conduct banking operations and also non-bank credit institutions registered by other bodies and granted Bank of Russia licence to conduct banking operations.

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

⁴ Sberbank branches entered into the State register of credit institutions and awarded serial numbers. Prior to 1 January, 1998, the monthly information bulletin on credit institutions indicated in this line the total number of Sberbank institutions: 34,426.

⁵ Branches opened by Russian credit institutions abroad.

⁶ These comprise representative offices whose opening abroad was made known to the Bank of Russia.

Credit institutions in this table are:

- legal entities registered by the Bank of Russia and having the right to conduct banking operations;
- legal entities registered by the Bank of Russia, which had but lost the right to conduct banking operations;
- legal entities registered by other bodies (before the enforcement of the Federal Law on Banks and Banking Activities) and having Bank of Russia licence to conduct banking operations.

Table 4.1.2

Credit institutions grouped by registered authorised capital¹

	Less than 100,000 rubles		From 100,000 to 500,000 rubles		From 500,000 to 1 million rubles		From 1 million to 5 million rubles		From 5 million to 20 million rubles		From 20 million to 30 million rubles		30 million rubles and more		Total	
	number	% share	number	% share	number	% share	number	% share	number	% share	number	% share	number	% share	number	% share
1996																
31.12	29	1.4	358	17.7	179	8.8	683	33.6	592	29.2	64	3.2	124	6.1	2,029	
1997																
31.03	24	1.2	316	16.3	159	8.2	637	32.9	601	31.0	64	3.3	135	7.0	1,936	
30.06	19	1.0	273	14.8	145	7.9	587	31.9	603	32.8	67	3.6	147	8.0	1,841	
30.09	17	1.0	227	12.9	126	7.1	537	30.4	609	34.5	71	4.0	177	10.0	1,764	
31.12	12	0.7	185	10.9	116	6.8	493	29.1	602	35.5	83	4.9	206	12.1	1,697	
1998																
31.01	11	0.7	174	10.3	109	6.5	486	28.8	599	35.5	85	5.0	222	13.2	1,686	
28.02	12	0.7	164	9.9	100	6.0	478	28.8	591	35.6	83	5.0	233	14.0	1,661	
31.03	12	0.7	153	9.3	102	6.2	458	27.9	593	36.1	84	5.1	239	14.6	1,641	
30.04	11	0.7	143	8.8	96	5.9	453	28.0	589	36.4	84	5.2	244	15.0	1,620	
31.05	10	0.6	130	8.1	89	5.5	447	27.8	589	36.7	90	5.6	252	15.7	1,607	
30.06	10	0.6	122	7.6	87	5.4	431	27.0	597	37.4	91	5.7	260	16.3	1,598	
31.07	9	0.6	119	7.6	75	4.8	413	26.3	595	37.8	96	6.1	266	16.9	1,573	

¹ Authorised capital paid up by partners, recorded in the charter of a credit institution and registered by the Bank of Russia.

Figure 18

Structure of registered credit institutions

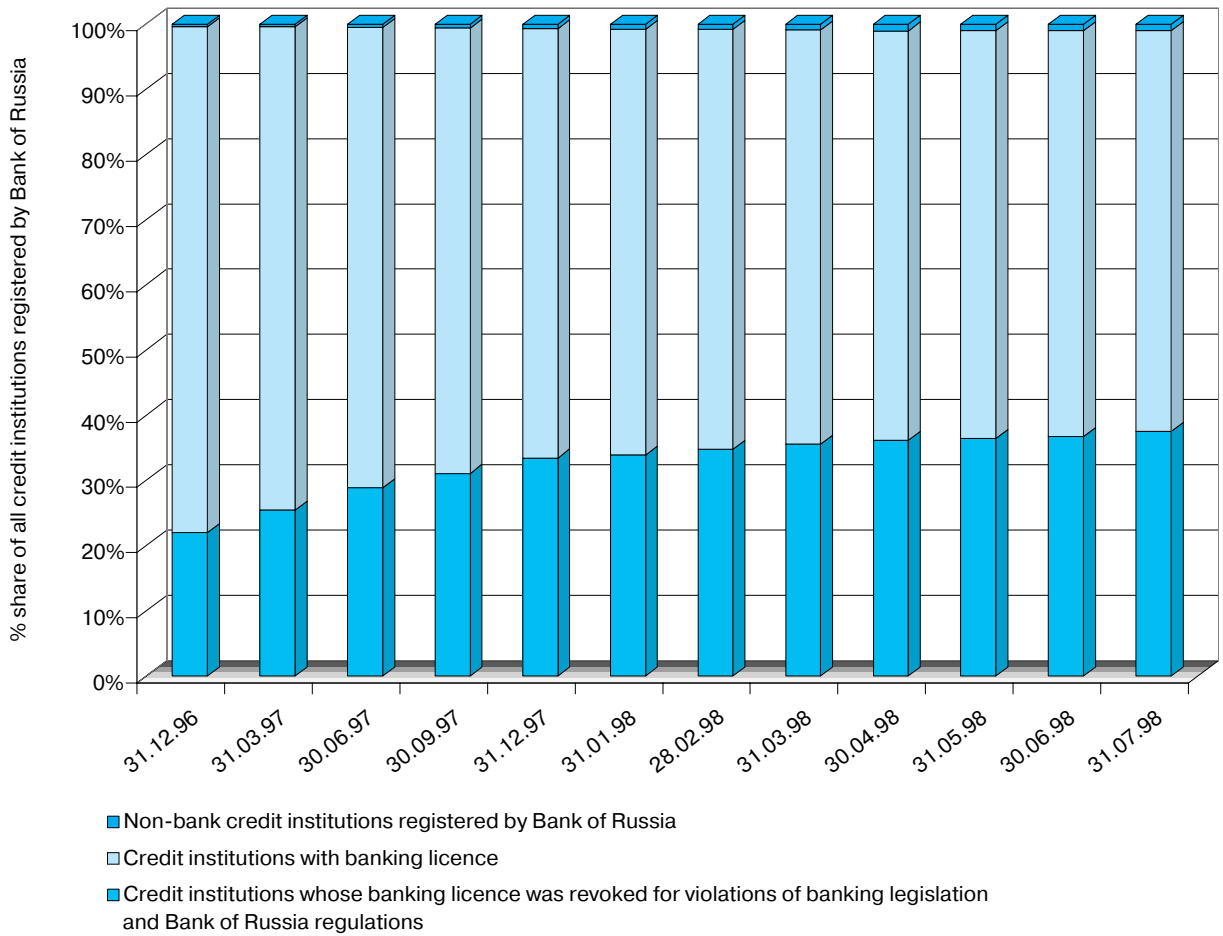


Figure 19

Credit institutions grouped by registered authorised capital as of 31.07.98

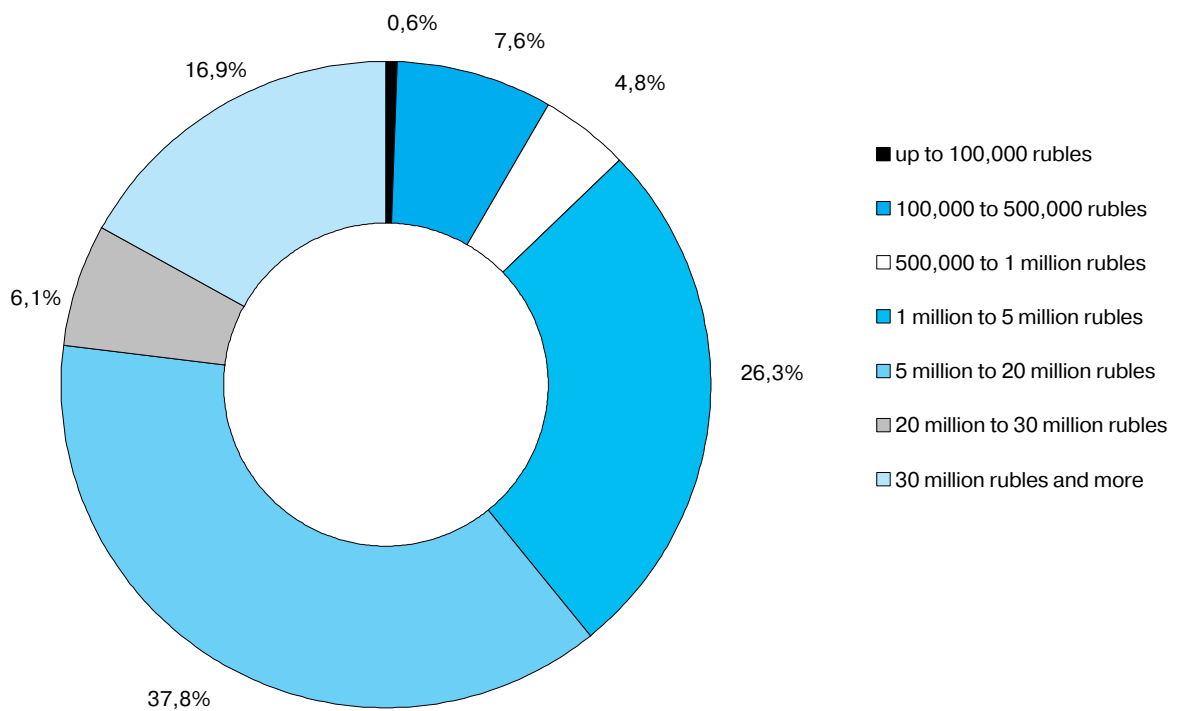


Table 4.1.3

Performance indicators of credit institutions grouped by assets¹

(million rubles, preliminary data)

Indicators, million rubles	Credit institutions grouped by assets (in descending order) as of 30.06.98								Total
	1—5	6—20	21—50	51—200	201—1,000	1,001—1,598	1,599—2,000	2,001—10,000	
No. of branches in Russia, units ¹	2,052	295	516	1,004	987	133			4,987
Total volume of credits extended	91,309	82,108	49,108	42,122	26,664	1,761			293,072
of which: overdue debt	7,095	2,849	1,927	2,827	1,840	285			16,823
— credits extended to enterprises and organisations	57,506	57,037	35,785	29,694	19,875	1,222			201,119
of which: overdue debt	6,178	2,338	1,597	2,365	1,433	222			14,133
— credits extended to individuals ²	7,262	2,833	1,923	2,842	3,198	406			18,464
of which overdue debt	308	29	72	132	203	45			789
— credits extended to banks	9,822	7,417	7,532	6,426	2,530	109			33,836
of which: overdue debt	507	347	209	315	199	18			1,595
Investment in government securities	121,775	14,272	16,482	10,801	6,425	309			170,064
Investment in promissory notes	13,045	11,664	6,661	9,772	9,827	734			51,703
Investment in shares in resident enterprises and organisations (except banks)	1,554	2,634	1,246	1,680	1,205	85			8,404
Funds of enterprises and organisations in accounts	23,606	32,063	15,137	15,695	13,896	852			101,249
Budget funds in accounts	7,498	4,872	5,408	2,658	2,134	72			22,642
Deposits of individuals ³	152,439	13,063	5,394	14,135	9,141	444			194,616
Value of debt obligations traded in the market	12,878	10,362	5,121	7,273	5,974	228			41,836
Total assets ⁴	314,292	165,260	104,128	103,408	73,496	5,518			766,102

¹ Branches entered into the State register of credit institutions.

² Including self-employed individuals.

³ Including nonresident individuals but excluding interest accrued on deposits.

⁴ Calculated taking into account the balancing of individual accounts.

This table is based on balance sheets of credit institutions.

Comparative data on major sources of borrowing by credit institutions as of 30.06.98
(based on credit institutions grouped by assets)

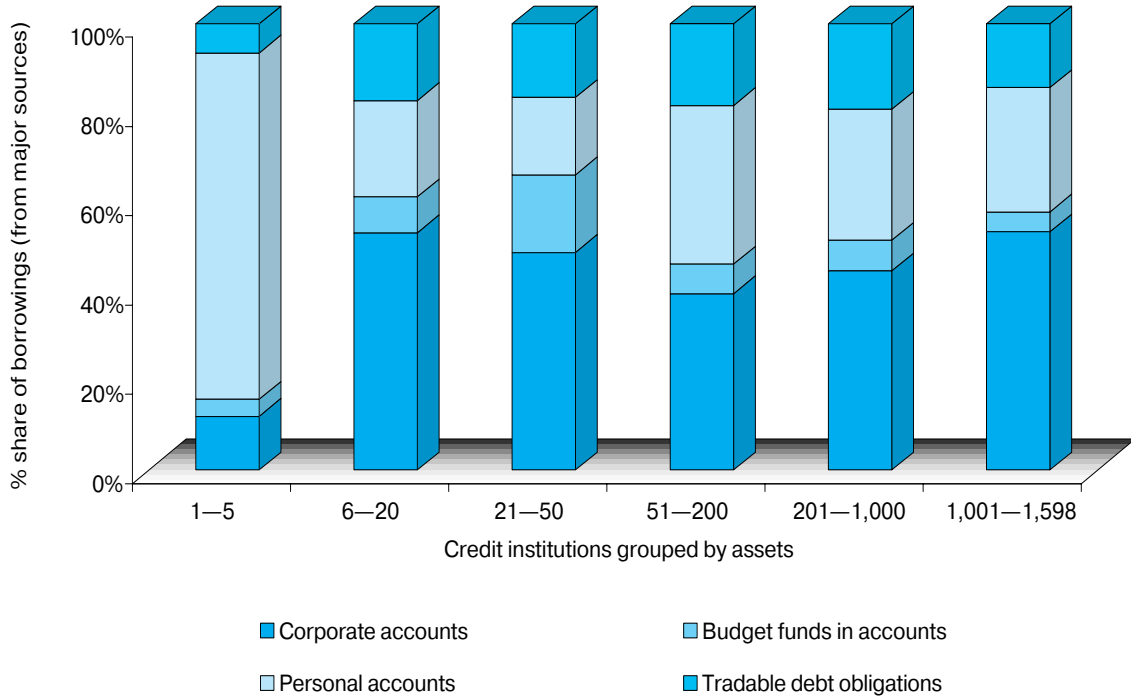


Figure 21

Comparative data on major allocation of funds by credit institutions as of 30.06.98
(based on credit institutions grouped by assets)

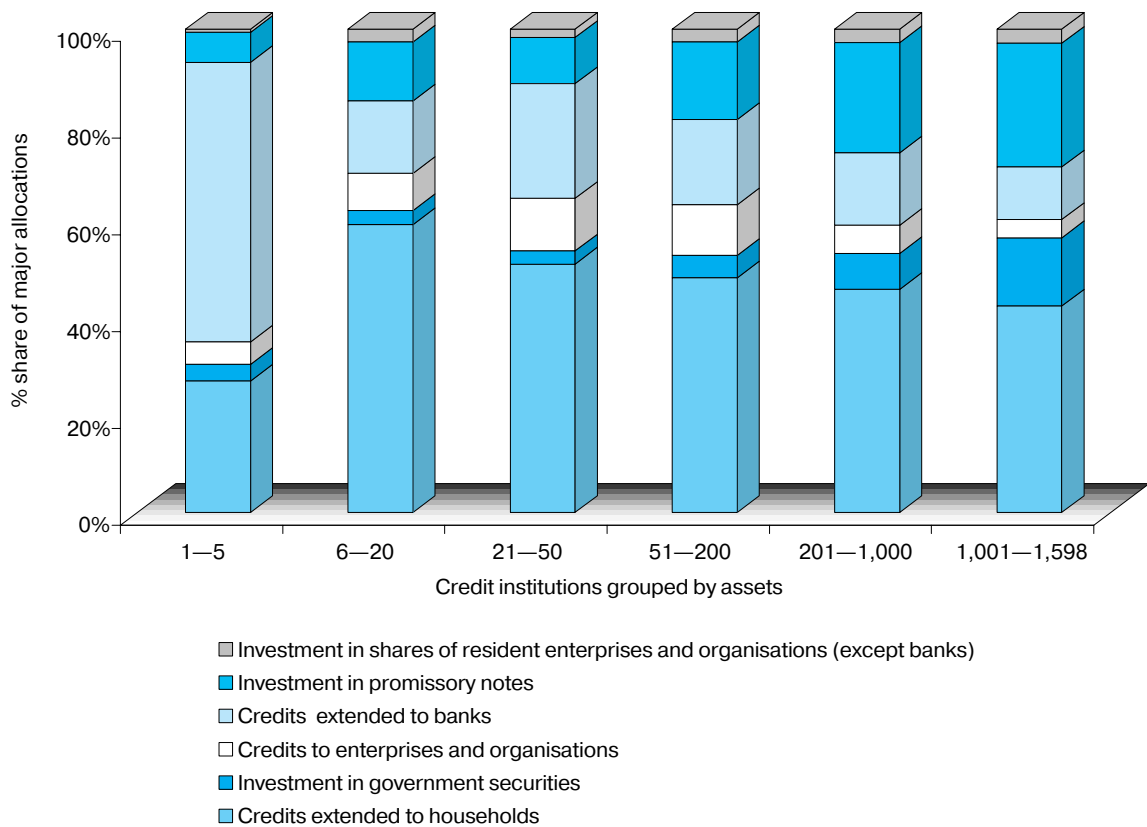


Figure 22

Change of number of financially stable credit institutions and their share of aggregate assets of credit institutions

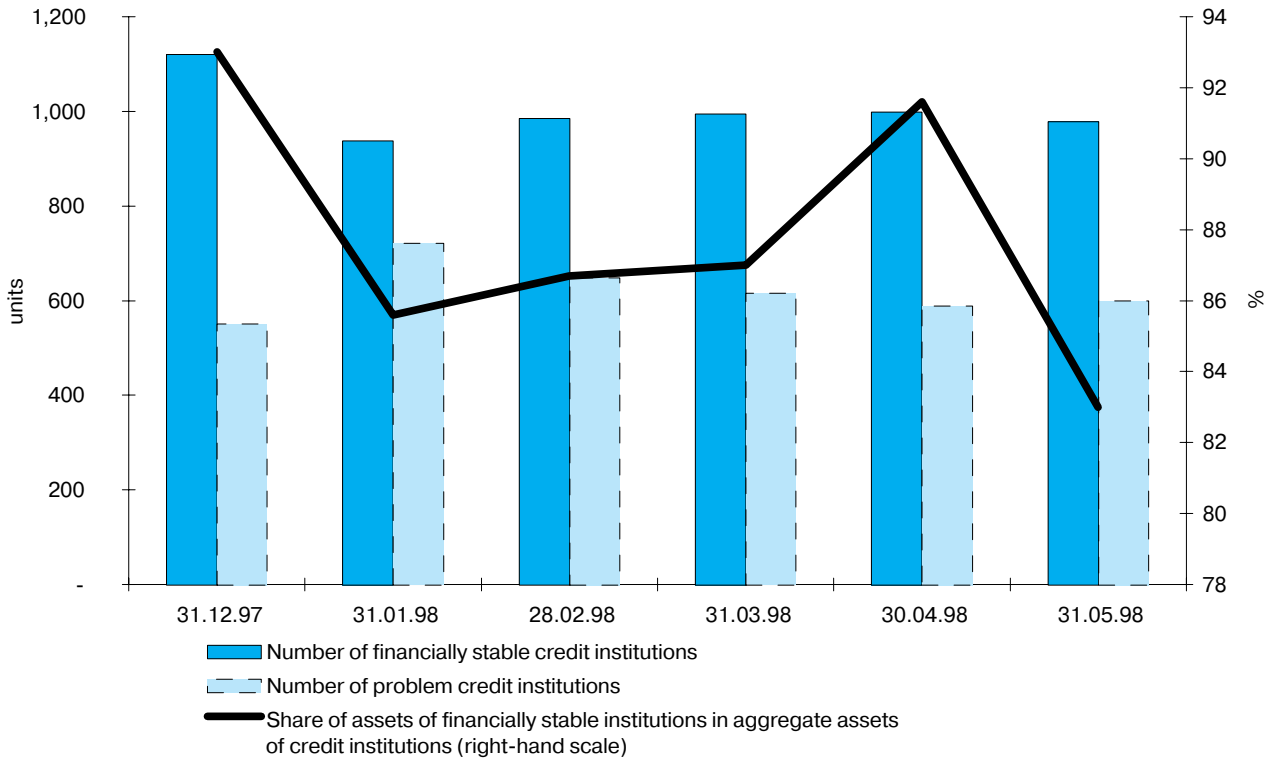


Figure 23

Profitability indicators of credit institutions

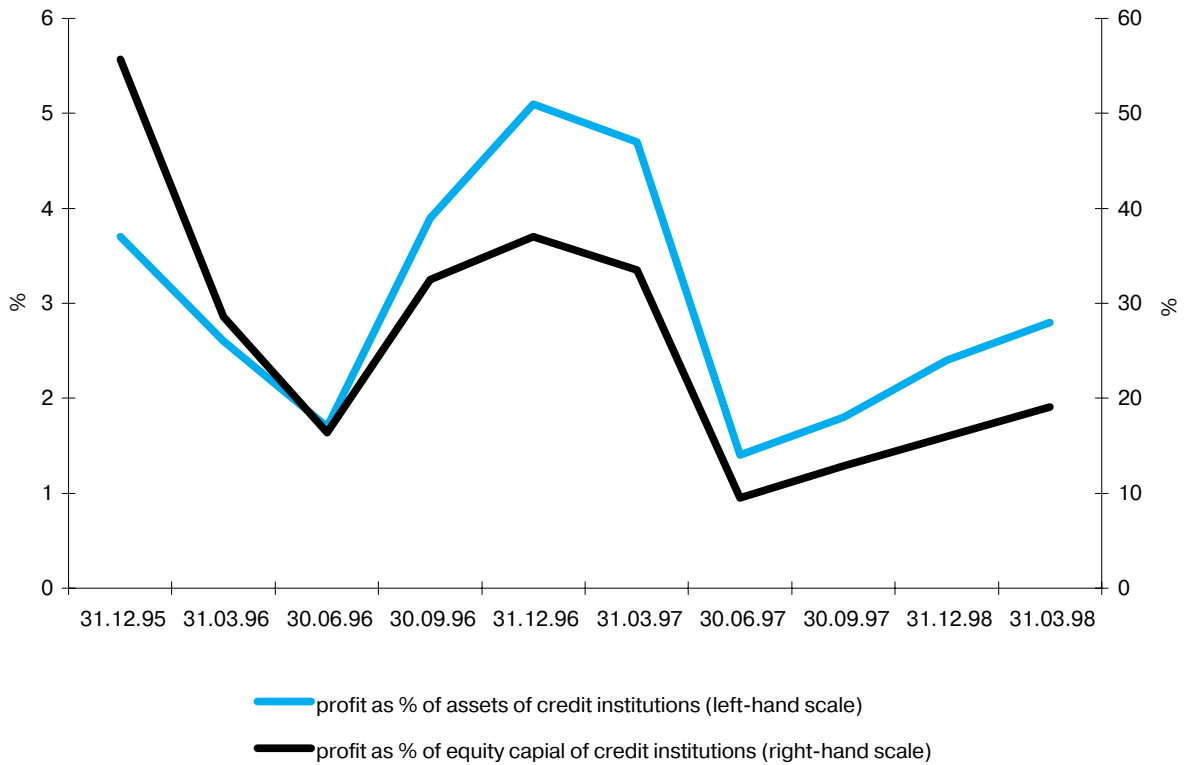


Table 4.2.1

Deposits

(million rubles, preliminary data)

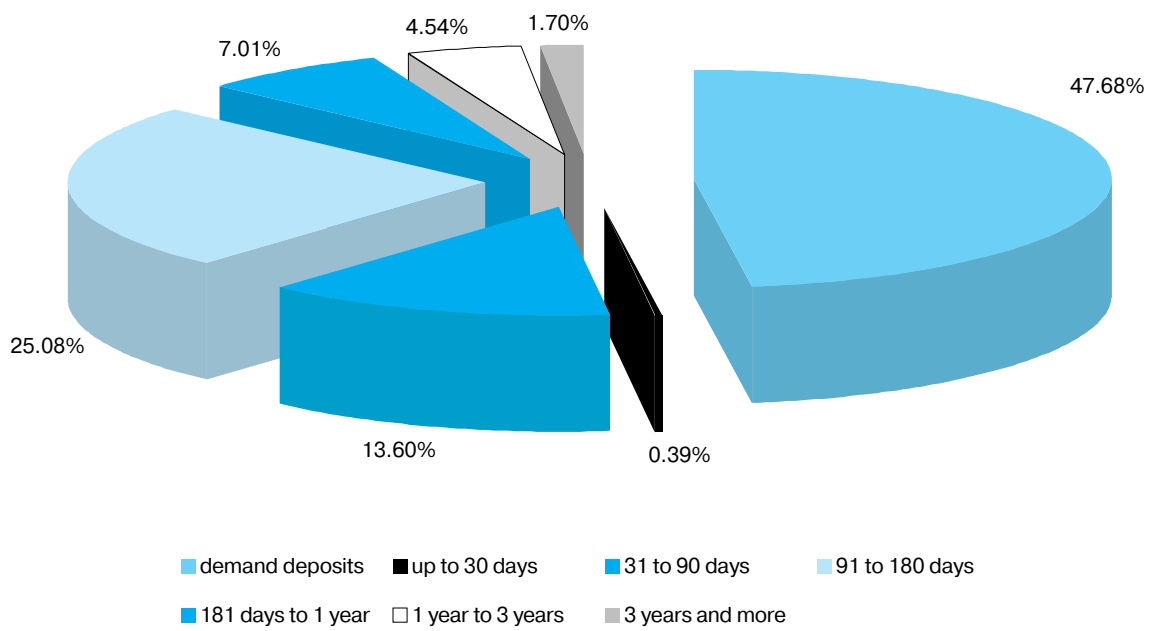
	1998					
	31.01	28.02	31.03	30.04	31.05	30.06
Total ruble denominated deposits	158,159	161,868	164,579	168,472	168,151	166,907
of which:						
personal deposits	146,473	150,304	154,609	157,752	158,519	156,908
by maturity:						
demand deposits ¹	69,843	69,301	68,214	67,591	67,282	65,228
up to 30 days	570	426	354	347	310	598
31 to 90 days	19,925	15,889	17,152	17,791	14,867	13,576
91 to 180 days	36,731	45,504	49,596	52,842	57,026	59,069
181 days to 1 year	10,268	10,034	9,920	9,719	9,486	9,112
1 to 3 years	6,644	6,571	6,581	6,572	6,566	6,527
3 years and more	2,492	2,578	2,791	2,890	2,982	2,798
corporate deposits	9,981	8,979	7,166	7,440	6,406	6,226
by maturity:						
demand deposits	359	382	434	369	359	671
up to 30 days	654	721	363	598	539	392
31 to 90 days	2,444	2,321	1,142	909	877	739
91 to 180 days	4,033	3,159	1,910	1,978	1,844	1,672
181 days to 1 year	1,348	880	1,743	1,978	1,084	1,030
1 to 3 years	786	1,150	1,117	1,120	1,196	1,193
3 years and more	356	366	456	488	507	531
bank deposits	1,705	2,585	2,804	3,279	3,226	3,773
Total foreign currency denominated deposits	69,793	72,028	76,130	78,939	77,987	82,376
of which:						
personal deposits	30,662	32,619	33,936	35,072	36,357	37,709
by maturity:						
demand deposits ¹	13,053	13,772	14,579	14,844	15,025	14,951
up to 30 days	970	825	924	850	760	756
31 to 90 days	2,988	3,377	3,152	3,164	3,213	3,345
91 to 180 days	4,188	4,464	4,540	5,045	6,047	7,229
181 days to 1 year	5,672	6,205	6,791	7,209	7,249	7,334
1 to 3 years	2,894	2,952	2,939	2,944	3,053	3,060
3 years and more	898	1,024	1,012	1,016	1,010	1,035
corporate deposits	20,240	21,829	20,574	22,019	20,751	21,649
by maturity:						
demand deposits	1,738	2,066	2,423	2,563	2,109	1,947
up to 30 days	4,041	3,121	1,950	1,215	1,088	867
31 to 90 days	2,416	2,371	1,829	2,423	2,013	2,918
91 to 180 days	3,720	4,233	3,888	4,076	3,255	3,460
181 days to 1 year	4,736	5,045	5,316	5,447	5,718	5,697
1 to 3 years	1,455	2,838	2,974	4,089	3,845	3,770
3 years and more	2,134	2,155	2,194	2,205	2,723	2,990
bank deposits	18,892	17,580	21,620	21,848	20,879	23,018

¹ Demand deposits include deposits made for settlements using bank cards.

This table is based on balance sheets of credit institutions.

Figure 24

Structure of personal deposits as of 31.01.98



Structure of personal deposits as of 30.06.98

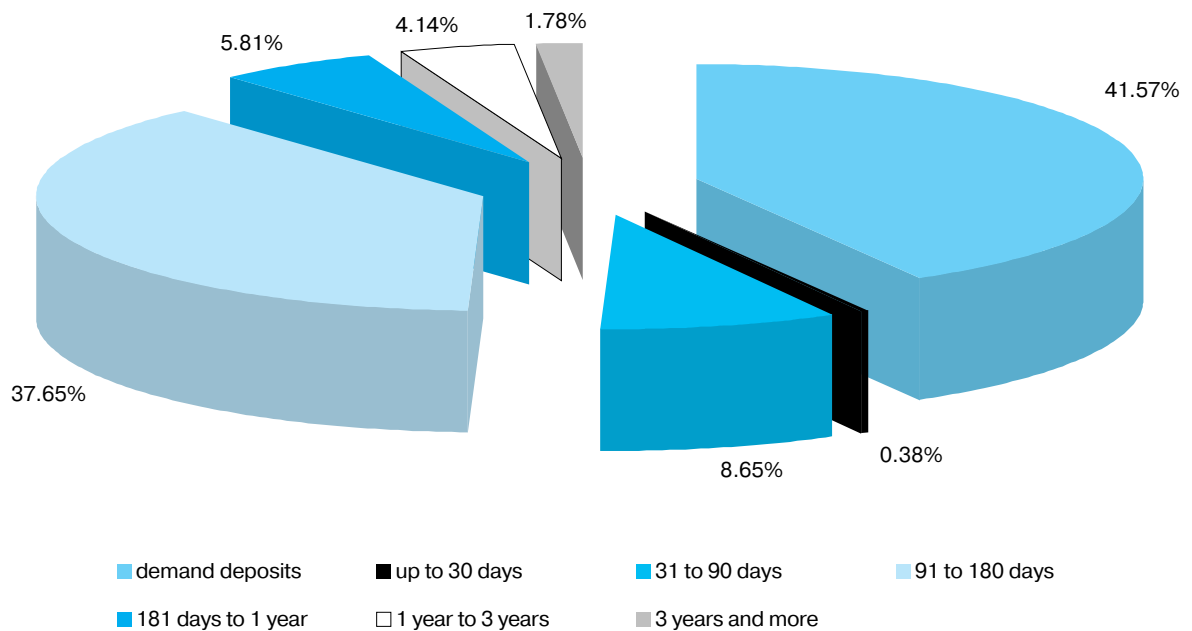


Table 4.2.2

Average weighted interest rates on deposits

(% 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
1997																
January	19.2	33.6	39.3	51.7	104.8	22.1	28.9	34.7	28.8	47.3	19.4	20.7	32.8	31.4	37.4	16.0
February	13.5	32.1	35.0	45.6	68.9	13.1	25.9	35.0	21.7	26.3	22.8	24.2	36.3	31.5	17.7	—
March	12.1	26.5	31.7	39.1	87.6	16.2	25.0	36.2	32.1	15.3	27.3	28.0	38.5	23.6	28.0	19.2
April	11.8	25.3	29.5	49.6	91.4	12.7	21.8	33.9	24.8	49.6	26.0	26.1	29.4	16.9	25.1	32.1
May	9.5	20.5	24.4	49.8	199.0	8.6	20.4	35.4	15.3	28.2	12.0	11.0	21.5	17.8	16.9	5.8
June	10.2	20.6	24.7	41.3	51.4	9.5	19.1	35.4	12.9	34.7	14.3	14.1	22.8	18.2	19.2	5.5
July	8.0	17.8	22.9	36.2	61.3	7.9	16.7	32.5	15.0	17.7	10.6	10.1	19.9	21.4	24.1	—
August	11.1	20.0	22.4	35.8	71.1	7.9	17.4	28.5	17.5	8.5	12.4	12.3	23.7	20.6	26.3	17.4
September	6.8	19.1	21.8	34.5	55.3	8.5	14.6	28.9	15.0	5.6	12.7	12.3	18.2	13.5	16.7	27.0
October	6.8	19.1	20.2	24.9	111.3	5.3	13.4	27.0	9.7	7.4	16.3	17.4	17.9	16.1	7.0	10.8
November	9.3	18.9	20.1	25.3	68.7	6.9	17.6	20.0	17.1	11.3	18.9	22.3	21.3	13.5	24.3	6.4
December	9.2	24.5	23.0	39.1	57.8	12.0	16.2	13.0	7.3	14.5	26.4	27.8	19.5	18.6	22.7	32.8
1998																
January	6.8	20.5	21.9	38.0	66.2	9.9	16.2	23.0	18.8	23.4	22.9	24.7	19.4	26.1	14.7	5.4
February	6.9	20.2	19.8	17.2	39.5	13.3	23.0	15.5	—	25.9	27.1	29.0	20.4	20.7	27.7	13.0
March	4.9	19.6	21.3	32.5	73.1	9.6	16.3	20.3	22.0	27.1	23.1	24.8	26.3	15.2	34.6	5.5
April	5.0	19.1	21.6	26.5	45.9	9.8	20.2	17.5	13.9	22.6	26.1	28.1	22.0	25.2	15.9	27.2
May	8.9	20.6	22.0	40.1	140.1	23.0	28.5	21.4	23.9	34.4	49.4	50.9	47.6	23.0	35.5	24.7
June	11.8	27.9	28.3	50.4	49.3	20.0	21.5	18.8	32.3	17.5	47.0	153.7	47.8	12.5	30.8	33.3

This table is based on financial reports by credit institutions.

Table 4.2.3

Certificates of deposit, savings certificates and bonds

(at par, million rubles, preliminary data)

	1998					
	31.01	28.02	31.03	30.04	31.05	30.06
Total certificates of deposit	6,001	5,779	5,315	5,339	4,604	4,521
of which those falling due:						
up to 30 days	611	837	570	1,178	372	511
31 to 90 days	1,427	1,433	1,546	1,463	1,683	1,591
91 to 180 days	3,401	2,658	2,376	1,784	1,650	1,622
181 days to 1 year	547	835	807	899	881	665
1 to 3 years	16	16	15	15	16	131
more than 3 years	0	0	2	2	2	2
Total savings certificates	1,470	1,331	1,279	1,270	1,250	1,155
of which those falling due:						
up to 30 days	82	68	64	84	78	86
31 to 90 days	68	69	67	70	70	40
91 to 180 days	92	76	91	106	105	80
181 days to 1 year	31	26	27	27	26	28
1 to 3 years	1,195	1,090	1,029	983	970	921
more than 3 years	1	2	1	0	0	0
Total bonds	182	181	181	182	180	171
of which those falling due ¹ :						
up to 30 days	—	—	—	—	—	—
31 to 90 days	—	—	—	—	—	—
91 to 180 days	9	9	9	9	9	0
181 days to 1 year	—	—	—	—	—	—
1 to 3 years	3	3	3	4	2	2
more than 3 years	169	169	169	169	169	169

¹ No bonds with other maturities were issued during these periods.

This table is based on balance sheets of credit institutions.

Table 4.2.4

Average weighted interest rates on certificates of deposit, savings certificates and bonds

(% p.a.)

	1998					
	January	February	March	April	May	June
Interest rates on certificates of deposit by maturity:						
up to 30 days	11.4	15.6	10.2	18.5	23.4	19.4
31 to 90 days	20.3	20.6	19.4	22.1	25.0	34.6
91 to 180 days	26.0	21.6	19.4	18.8	21.4	26.5
181 days to 1 year	19.8	18.4	20.0	22.0	23.4	26.2
1 to 3 years	19.5	15.9	13.4	9.8	8.1	14.4
Interest rates on savings certificates by maturity:						
up to 30 days	67.2	22.6	68.8	72.4	51.9	88.4
31 to 90 days	22.5	28.0	23.8	26.4	27.9	31.1
91 to 180 days	27.7	25.4	23.9	23.4	45.4	27.1
181 days to 1 year	26.8	24.6	29.1	29.7	34.0	33.1
1 to 3 years	25.9	67.6	24.6	22.6	22.4	21.6
Interest rates on bonds by maturity ¹ :						
up to 30 days	—	—	22.0	20.0	20.0	—
31 to 90 days	—	—	—	—	—	33.0
91 to 180 days	23.0	—	—	—	—	26.0

¹ Average interest rates on bonds with other maturities were not calculated during these periods.
This table is based on financial reports by credit institutions.

Table 4.2.5

Funds of legal entities and private individuals raised by issuing promissory notes

(million rubles, preliminary data)

	1998					
	31.01	28.02	31.03	30.04	31.05	30.06
Total rubles raised by issuing promissory notes, by redemption period ¹	23,453	23,641	25,155	26,300	24,917	24,420
of which:						
on call	3,550	3,454	5,283	4,443	4,010	4,069
up to 30 days	1,074	1,732	1,483	2,293	1,503	1,905
31 to 90 days	4,265	4,600	3,925	4,828	3,898	3,934
91 to 180 days	8,845	7,956	7,990	7,829	8,630	8,063
181 days to 1 year	3,891	3,981	4,420	4,831	4,568	4,100
1 to 3 years	1,572	1,650	1,770	1,696	1,852	1,789
more than 3 years	256	267	284	381	456	561
Total foreign currency raised by issuing promissory notes, by redemption period ²	11,745	11,472	10,486	10,635	11,322	11,568
of which:						
on call	1,081	1,012	1,121	1,199	1,280	1,190
up to 30 days	806	862	1,136	886	828	1,013
31 to 90 days	2,750	2,769	1,167	1,083	1,691	1,600
91 to 180 days	2,476	2,482	3,194	3,654	3,358	3,824
181 days to 1 year	2,942	3,140	2,737	3,068	3,456	3,169
1 to 3 years	889	401	676	561	523	593
more than 3 years	801	807	454	184	185	179

¹ Taking into account bank acceptances in rubles.

² Taking into account bank acceptances in foreign currency.

This table is based on balance sheets of credit institutions.

Table 4.2.6

Average weighted interest rates on promissory notes

(% p.a.)

	1998					
	January	February	March	April	May	June
Interest rates on ruble-denominated promissory notes sold to legal entities, by maturity:						
at sight	1.1	2.7	2.0	4.3	7.3	2.7
up to 30 days	9.0	22.5	27.3	20.1	23.1	45.7
31 to 90 days	13.1	26.8	16.2	16.4	11.2	26.8
91 to 180 days	15.7	11.8	10.2	11.9	24.6	20.0
181 days to 1 year	11.5	7.1	11.5	7.9	1.2	8.4
1 to 3 years	13.2	6.2	10.7	18.1	14.0	21.6
more than 3 years	7.2	33.3	21.3	8.0	7.9	6.0
Interest rates on ruble-denominated promissory notes sold to individuals, by maturity:						
at sight	4.5	2.4	14.0	0.8	4.9	0.3
up to 30 days	18.7	11.0	6.4	12.4	—	—
31 to 90 days	18.0	9.9	17.0	12.8	19.8	33.7
91 to 180 days	19.5	19.0	42.0	10.5	18.6	15.9
181 days to 1 year	18.0	13.6	18.4	20.0	37.4	8.6
1 to 3 years	1.1	0.1	0.8	7.2	16.4	6.6
more than 3 years	37.8	8.9	2.3	29.8	5.5	13.6

This table is based on financial reports by credit institutions.

Table 4.3.1

Credits extended to enterprises, organisations, banks and individuals

(million rubles, preliminary data)

	1998					
	31.01	28.02	31.03	30.04	31.05	30.06
Total credits extended in rubles ¹	149,985	151,112	151,252	150,109	145,455	147,849
of which:						
credits to individuals	12,106	12,210	12,515	12,837	12,948	12,424
credits to enterprises and organisations	123,637	121,761	123,277	120,535	116,891	117,502
of which by maturity:						
up to 30 days	5,108	4,014	5,469	4,295	3,698	5,867
31 to 90 days	11,023	10,460	9,118	7,676	6,782	5,630
91 to 180 days	23,507	23,766	24,056	22,860	21,069	19,748
181 days to 1 year	48,346	47,130	47,876	47,922	47,121	47,121
1 to 3 years	20,950	21,932	21,820	21,800	21,496	21,472
more than 3 years	7,333	6,783	6,930	8,107	8,200	8,882
credits extended to banks	13,792	16,914	15,244	16,535	15,463	17,856
Total credits extended in foreign currency ¹	97,303	100,863	107,806	114,849	118,669	124,409
of which:						
credits to individuals	5,582	5,856	5,700	5,786	6,080	6,040
credits to enterprises and organisations	66,466	68,014	73,013	78,196	81,259	83,613
of which by maturity:						
up to 30 days	3,016	2,049	1,171	1,485	2,757	2,241
31 to 90 days	4,664	3,971	4,260	5,625	4,824	5,112
91 to 180 days	10,806	10,092	10,397	10,436	10,228	11,307
181 days to 1 year	17,634	20,429	22,806	23,524	23,785	25,660
1 to 3 years	15,325	16,346	17,929	18,966	20,441	19,468
more than 3 years	9,193	9,128	10,323	11,776	12,610	13,260
credits extended to banks	14,209	13,397	14,123	14,924	15,790	15,981

¹ Including credits extended to foreign countries.

This table is based on balance sheets of credit institutions.

Figure 25

Structure of ruble and foreign currency credits extended by credit institutions

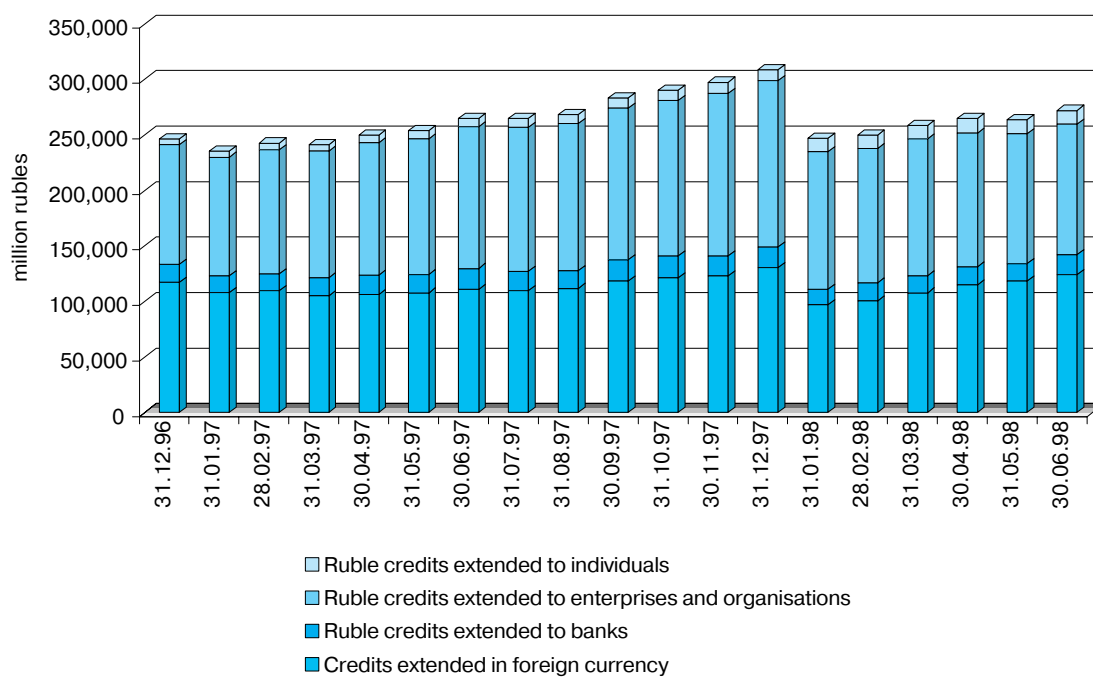


Figure 26

Structure of short-term credits in rubles and foreign currency as of 30.06.98

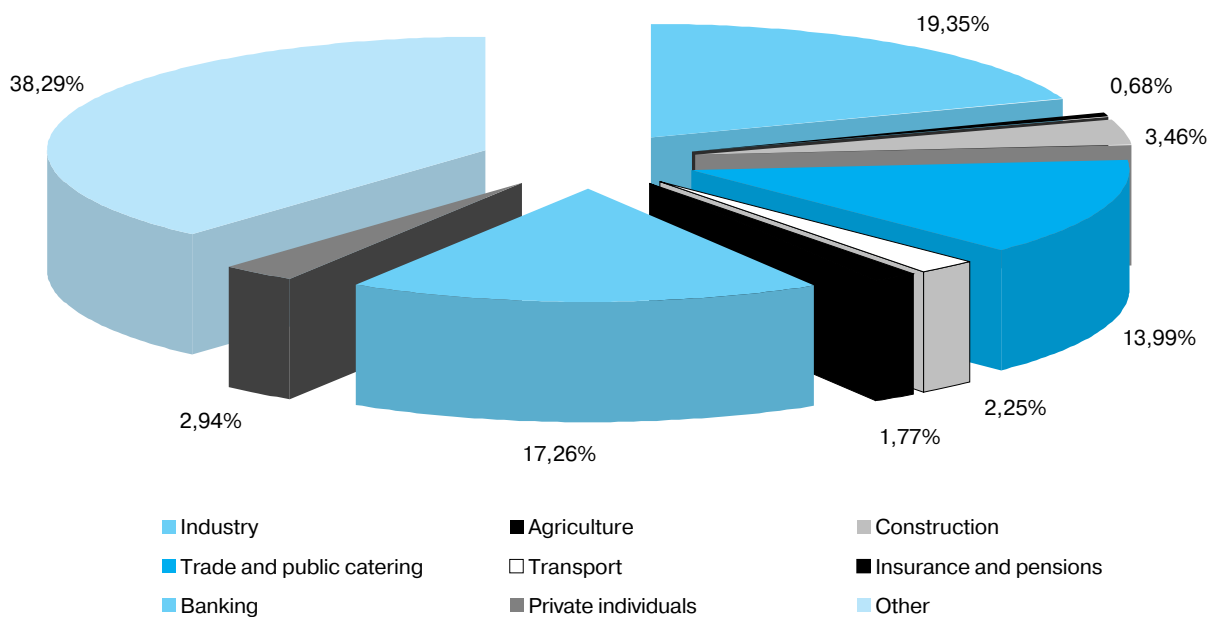


Figure 27

Structure of long-term credits in rubles and foreign currency as of 30.06.98

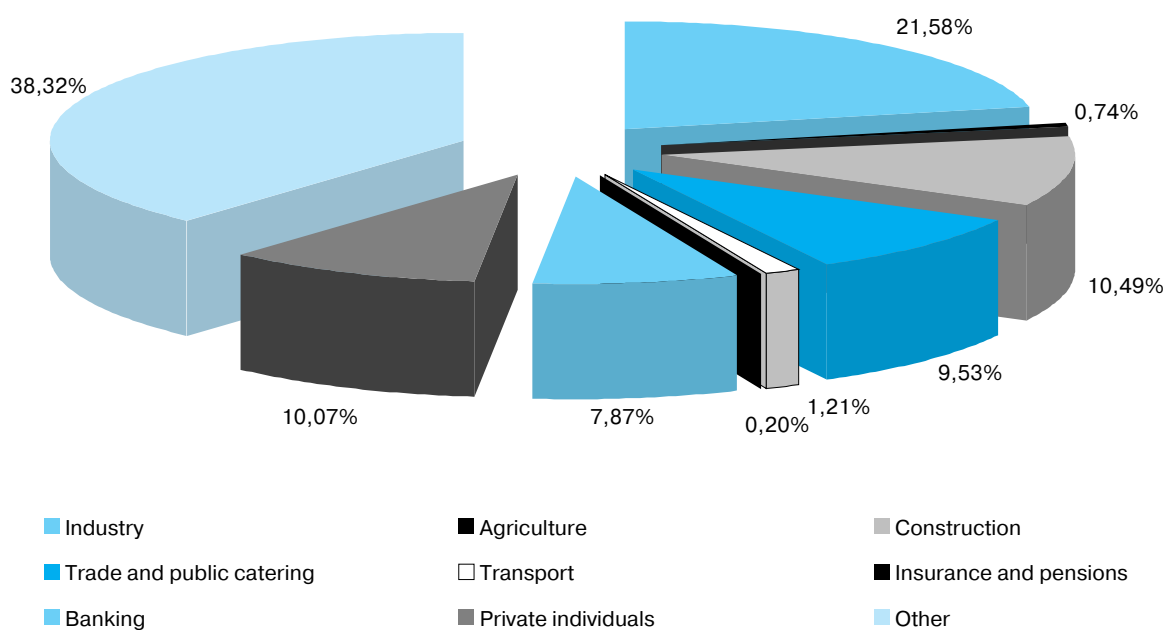


Table 4.3.2

Average weighted interest rates on credits extended to enterprises, banks and individuals

(% p.a.)

	Interest rates on ruble credits extended to individuals					Interest rates on ruble credits extended to enterprises and organisations					Interest rates on ruble credits extended to banks									
	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 ¹	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	
1997																				
January	38.6	58.8	58.1	25.6	63.2	—	49.6	53.1	37.3	29.6	10.6	—	20.0	21.8	33.9	46.3	4.3	25.8	—	
February	48.8	54.6	66.2	32.4	42.2	—	41.7	56.9	42.7	46.3	25.8	—	22.8	24.9	32.8	42.0	12.6	5.9	—	
March	35.7	52.0	47.8	44.5	31.3	—	35.3	40.0	41.5	60.9	37.8	—	27.3	28.5	30.7	27.7	11.3	5.3	—	
April	39.7	50.7	40.8	35.6	34.9	—	28.0	42.2	40.1	37.3	27.1	—	25.5	27.6	27.4	23.8	39.2	11.8	—	
May	35.8	32.8	41.6	26.4	14.8	—	28.7	41.3	42.5	30.6	27.4	—	14.7	15.1	29.8	29.6	32.8	6.7	—	
June	26.5	45.6	34.3	20.6	24.2	—	27.6	29.0	32.1	26.4	18.9	—	15.5	15.2	22.7	26.8	9.4	26.1	—	
July	26.0	46.0	33.9	25.9	39.4	—	24.2	33.9	28.6	27.7	17.7	—	13.8	14.2	30.6	22.4	24.4	—	—	
August	36.2	40.4	29.4	24.5	11.6	—	24.2	29.6	31.3	26.2	16.5	—	15.1	16.2	21.9	26.0	28.2	31.7	—	
September	29.8	31.6	28.9	30.1	21.1	—	23.1	25.2	26.2	24.0	12.7	—	16.1	16.5	12.6	8.6	19.8	23.8	—	
October	30.4	24.8	40.7	44.5	16.8	—	21.3	26.8	23.7	20.8	14.9	—	17.2	18.2	20.4	19.5	13.0	12.0	—	
November	30.3	35.7	31.9	23.6	17.5	—	24.5	26.3	16.6	22.5	21.3	—	18.9	19.5	17.7	21.2	19.2	14.0	—	
December	30.3	40.6	33.4	21.5	15.8	—	25.9	38.4	25.3	24.9	23.3	—	26.4	27.6	10.4	15.1	20.1	3.7	—	
1998																				
January	28.4	30.9	38.5	27.3	24.4	19.8	20.9	36.5	34.0	29.0	26.1	25.0	22.6	25.1	23.2	17.1	17.2	30.2	4.7	
February	35.3	39.5	39.0	29.7	25.1	26.1	38.4	38.0	27.8	21.3	33.2	15.2	27.7	29.5	26.4	30.0	13.2	—	—	
March	33.9	43.5	35.7	38.0	28.3	22.0	31.5	34.9	33.7	44.5	28.1	31.7	22.1	23.9	25.4	16.1	29.5	5.5	32.7	
April	26.8	33.4	36.4	29.2	13.3	21.4	29.5	50.9	31.1	44.0	25.6	28.2	26.0	28.2	26.0	21.7	15.2	14.5	5.0	
May	27.1	44.7	44.8	31.1	31.7	8.1	42.7	48.7	41.8	33.1	12.9	27.9	57.7	56.9	47.7	7.2	10.2	4.4	5.0	
June	62.2	55.8	52.3	76.6	—	39.2	52.1	40.1	47.1	47.4	38.4	12.4	50.0	54.5	39.4	17.2	7.7	9.0	—	

¹ Interest rates on credits with repayment periods of 1 year to 3 years in 1997 include interest rates on credits with repayment periods of more than 1 year. Average weighted interest rates on credits with repayment periods of more than 3 years were not calculated in 1997. This table is based on financial reports by credit institutions.

Figure 28

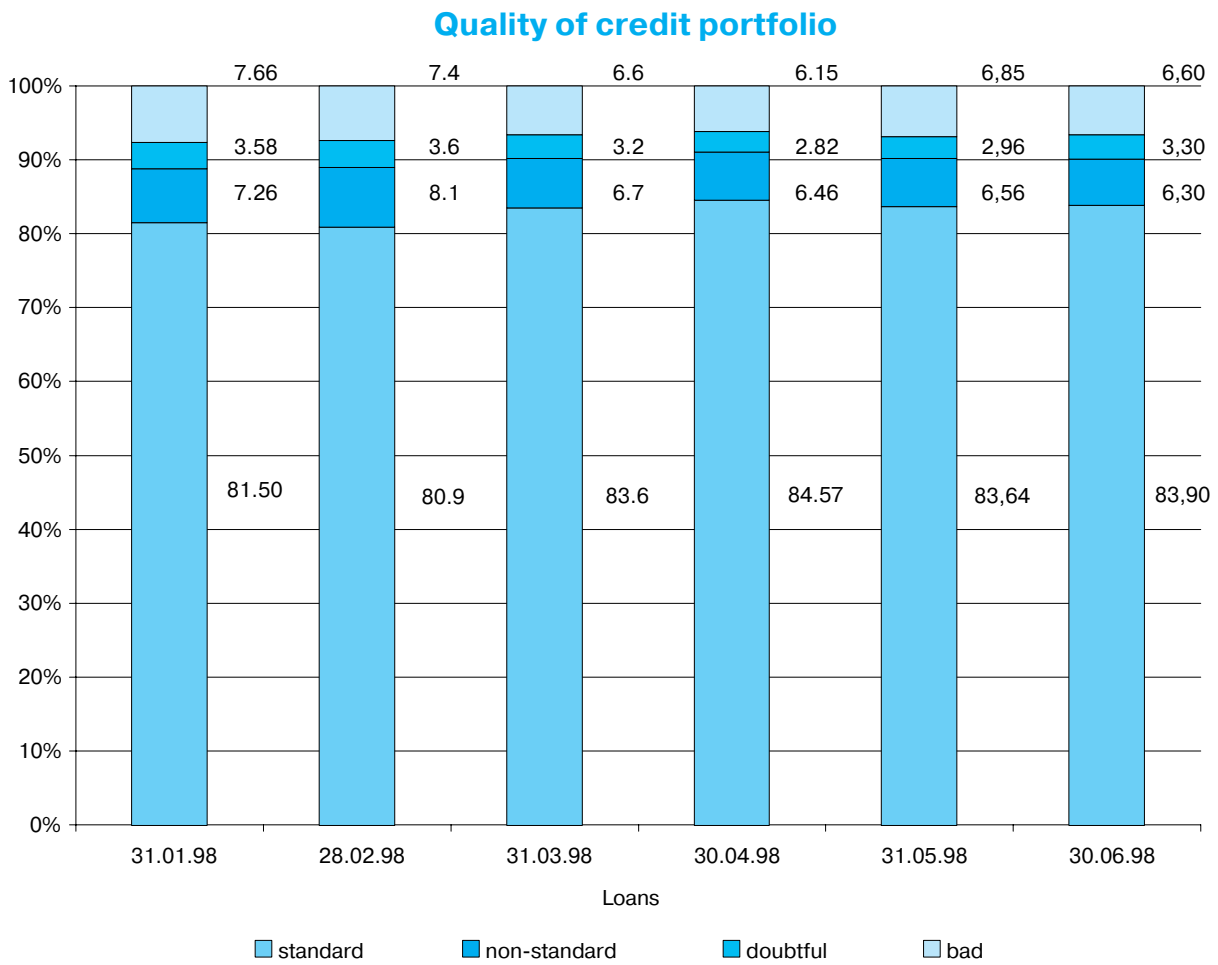


Table 4.3.3

Structure of investment portfolio of credit institutions

(million rubles, preliminary data)

	1998					
	31.01	28.02	31.03	30.04	31.05	30.06
Investment in debt instruments	179,782	183,940	189,050	191,282	179,291	184,366
Government securities	165,221	168,650	173,020	175,410	163,320	170,064
of which: securities bought on REPO basis	1,235	1,064	723	1,805	2,800	2,756
Securities of authorities of constituent territories of RF and local governments	6,534	7,304	7,472	7,606	7,364	7,030
of which: securities bought on REPO basis	17	12	21	11	13	14
Securities issued by resident credit institutions	658	476	512	807	1,510	233
of which: securities bought on REPO basis	45	18	35	38	254	23
Securities issued by nonresidents	4,461	4,750	4,817	5,448	5,604	5 665
of which: securities bought on REPO basis	58	109	102	27	27	0
Other debt instruments	2,908	2,761	3,230	2,012	1,493	1,373
of which: debt instruments bought on REPO basis	657	640	1 275	1	1	2
Investment in stocks	7,808	8,512	7,632	9,065	9,332	7,109
Shares of resident credit institutions	1,158	1,163	1,088	1,133	1,012	803
of which: shares bought for investment	1,020	1,007	944	973	894	716
Nonresident stocks	220	192	205	251	201	203
of which: stocks bought for investment	202	175	191	216	155	119
Other stocks	6,431	7,156	6,339	7,681	8,119	6,103
of which: stocks bought for investment	992	1,224	1,232	1,510	1,797	1,808
Stakes in subsidiary and affiliated joint stock companies	2,324	2,526	2,672	2,700	2,853	2,814
of which: shares of subsidiary and affiliated resident banks	350	448	368	365	421	426
Other stakes	2,632	2,811	2,827	2,666	2,692	2,662

This table is based on balance sheets of credit institutions.

Table 4.3.4

Discounted promissory notes by sum

(million rubles, preliminary data)

	1998					
	31.01	28.02	31.03	30.04	31.05	30.06
Total discounted notes denominated in rubles	33,468	36,770	37,589	43,300	43,350	44,952
of which:						
notes issued and guaranteed by federal authorities	347	481	252	1,189	1,172	972
notes issued and guaranteed by authorities of constituent territories of RF	357	360	340	316	420	306
bank promissory notes	2,800	2,919	2,835	3,093	2,872	2,398
nonresidents' notes	27	41	136	120	83	102
other notes	29,936	32,968	34,027	38,581	38,803	41,173
Total discounted notes denominated in foreign exchange	3,487	5,173	4,419	5,311	5,939	6,751
of which:						
notes issued and guaranteed by federal authorities	1	1	1	—	—	—
notes issued and guaranteed by authorities of constituent territories of RF and local bodies	—	—	—	—	—	—
bank promissory notes	156	169	217	294	276	265
nonresidents' notes	3,158	4,143	4,058	4,881	5,520	6,367
other promissory notes	172	860	142	136	144	118

This table is based on balance sheets of credit institutions.

Table 4.3.5

Average weighted interest rates on discounted promissory notes

(% p.a.)

	1998					
	January	February	March	April	May	June
Interest rates on own promissory notes denominated in rubles, used for extending credit, by maturity:						
up to 30 days	3.6	17.7	8.1	4.2	3.1	2.1
31 to 90 days	3.8	8.8	3.8	3.3	7.2	15.1
91 to 180 days	2.6	6.0	12.0	8.7	12.5	0.3
181 days to 1 year	2.4	15.7	6.1	5.4	0.2	7.9
1 to 3 years	1.3	1.1	5.0	2.8	2.1	1.1
more than 3 years	0.2	5.1	0.2	—	0.1	—
Interest rates on discounted notes denominated in rubles, by maturity:						
up to 30 days	35.7	—	—	31.3	51.1	62.6
31 to 90 days	43.2	48.2	39.5	31.8	36.8	45.1
91 to 180 days	41.5	32.4	45.8	41.8	39.9	27.5
181 days to 1 year	20.8	31.3	47.4	40.1	31.9	21.5
1 to 3 years	21.8	12.6	29.5	37.2	21.5	29.6
more than 3 years	12.9	15.8	8.2	17.4	18.2	35.6
Interest rates on own promissory notes denominated in US dollars, used for extending credit, by maturity ¹ :						
up to 30 days	—	—	2.6	—	—	—
31 to 90 days	—	—	—	—	2.0	—
91 to 180 days	—	—	2.0	—	—	—
181 days to 1 year	9.2	—	10.5	9.4	9.4	—
1 to 3 years	—	—	—	—	—	—
more than 3 years	—	—	—	—	—	—
Interest rates on discounted notes denominated in US dollars, by maturity ¹ :						
up to 30 days	12.8	1.6	3.4	4.7	35.8	0.8
31 to 90 days	4.0	5.6	25.1	16.5	15.0	0.5
91 to 180 days	1.5	11.7	3.2	0.4	3.5	0.5
181 days to 1 year	16.4	10.0	10.3	0.9	12.9	6.0
1 to 3 years	—	—	15.0	—	0.3	4.9
more than 3 years	—	—	15.0	—	0.1	—

¹ Dollar-denominated own promissory notes used for extending credit with other maturities were not issued during these periods.

This table is based on financial reports by credit institutions.

Table 4.4

Claims and liabilities of credit institutions on futures operations

(million rubles)

	1998					
	31.01	28.02	31.03	30.04	31.05	30.06
Claims on delivery of ruble-denominated funds, of which those with terms:	972,623	943,548	978,864	834,812	657,698	533,683
2 to 30 days	134,220	148,645	151,693	153,784	102,173	83,213
31 to 90 days	242,889	229,364	207,156	153,208	150,022	175,051
more than 91 days	579,533	552,781	593,140	523,175	396,942	269,145
Claims on foreign exchange delivery, of which those with terms:	1,211,612	919,240	903,748	796,258	689,884	560,801
2 to 30 days	229,169	131,606	145,422	156,508	128,906	107,087
31 to 90 days	306,167	231,160	209,797	157,927	150,897	180,028
more than 91 days	631,665	524,648	505,184	457,143	402,536	262,294
Claims on delivery of precious metals, of which those with terms:	310	521	771	1,111	1,290	1,989
2 to 30 days	—	29	15	37	39	148
31 to 90 days	50	60	140	272	539	761
more than 91 days	237	411	603	793	700	999
Claims on delivery of securities, of which those with terms:	11,901	12,664	9,462	9,219	10,731	8,105
2 to 30 days	3,329	3,218	5,386	4,037	6,179	2,867
31 to 90 days	5,798	7,622	2,895	3,238	2,406	3,047
more than 91 days	2,378	1,264	263	424	1,124	1,077
Claims on securities repurchase in reverse REPO operations, of which those with terms:	6,710	8,777	11,345	15,487	17,010	17,303
2 to 30 days	1,419	2,840	3,310	7,223	5,120	6,840
31 to 90 days	4,900	5,641	5,911	6,077	8,155	7,704
more than 91 days	172	268	2,056	2,060	3,167	2,342

End

	1998					
	31.01	28.02	31.03	30.04	31.05	30.06
Liabilities on delivery of ruble-denominated funds, of which those with terms:	1,088,415	939,645	999,870	864,008	676,519	552,253
2 to 30 days	201,749	124,066	146,683	150,569	100,203	98,132
31 to 90 days	258,659	241,999	217,809	162,972	158,522	181,390
more than 91 days	623,147	567,756	622,322	551,478	434,022	291,223
Liabilities on delivery of foreign exchange, of which those with terms:	1,076,948	923,652	875,680	769,030	667,796	542,697
2 to 30 days	163,385	149,250	152,777	160,331	128,373	90,945
31 to 90 days	266,393	223,160	199,747	149,585	141,587	174,203
more than 91 days	616,931	535,453	498,169	450,667	389,666	266,401
Liabilities on delivery of precious metals, of which those with terms:	90	79	34	109	247	194
2 to 30 days	16	14	22	—	107	51
31 to 90 days	6	10	—	17	9	14
more than 91 days	67	55	12	92	126	120
Liabilities on delivery of securities, of which those with terms:	33,556	14,828	16,941	8,161	14,373	8,711
2 to 30 days	2,189	10,588	3,321	3,883	8,686	4,207
31 to 90 days	29,977	3,100	1,697	2,570	4,113	3,009
more than 91 days	1,313	843	876	656	968	170
Liabilities on resale of securities in reverse REPO transactions, of which those with terms:	6,473	8,695	11,215	15,053	16,848	17,147
2 to 30 days	1,218	2,728	3,074	7,147	4,809	6,622
31 to 90 days	4,903	5,647	6,003	5,721	8,170	7,747
more than 91 days	184	257	2,050	2,058	3,177	2,360

This table is based on data from off-balance sheet accounts of credit institutions and calculated in accordance with the new Chart of Accounts with effect from 1 February, 1998.

SUPPLEMENT PERFORMANCE INDICATORS ON CREDIT INSTITUTIONS BY REGION

1. Institutional characteristics

Table 1.1

Number of credit institutions

(units)

	31.12.96	31.03.97	30.06.97	30.09.97	31.12.97	31.03.98	30.06.98
1	2	3	4	5	6	7	8
Russian Federation¹	2,029	1,936	1,841	1,764	1,697	1,641	1,598
NORTH	47	47	46	42	40	39	36
Arkhangelsk Region	9	11	10	10	9	9	8
Vologda Region	15	15	15	15	14	13	12
Murmansk Region	7	6	6	5	5	5	4
Republic of Karelia	4	4	4	2	2	2	2
Komi Republic	12	11	11	10	10	10	10
NORTH-WEST	60	58	59	58	58	58	58
St. Petersburg	42	43	44	43	43	44	44
Leningrad Region	6	5	5	5	5	5	5
Novgorod Region	4	4	4	4	4	4	4
Pskov Region	8	6	6	6	6	5	5
CENTRE	956	922	884	855	826	816	798
Bryansk Region	7	6	5	5	4	4	4
Vladimir Region	6	6	6	6	6	6	5
Ivanovo Region	9	8	8	8	6	6	6
Tver Region	14	12	11	11	11	10	10
Kaluga Region	7	7	7	7	6	6	7
Kostroma Region	10	10	10	10	9	9	6
Moscow	823	792	756	729	706	696	683
Moscow Region	39	40	41	40	41	43	41
Orel Region	3	3	3	3	3	2	2
Ryazan Region	9	9	9	9	8	8	8
Smolensk Region	6	6	6	5	4	4	4
Tula Region	11	11	11	11	11	11	11
Yaroslavl Region	12	12	11	11	11	11	11
VOLGA-VYATKA REGION	65	60	57	54	51	49	47
Nizhni Novgorod Region	28	28	27	26	26	26	24
Kirov Region	9	7	6	5	4	4	4
Republic of Mariy-El	3	3	3	2	1	1	1
Republic of Mordovia	10	10	9	9	9	8	8
Chuvash Republic	15	12	12	12	11	10	10
CENTRAL-BLACK SOIL REGION	24	22	23	22	22	21	20
Belgorod Region	9	9	9	9	9	8	8
Voronezh Region	5	4	4	4	4	4	4
Kursk Region	2	2	3	3	3	3	2
Lipetsk Region	5	4	4	4	4	4	4
Tambov Region	3	3	3	2	2	2	2
VOLGA REGION	144	138	132	127	120	120	116
Astrakhan Region	9	7	7	7	6	6	6
Volgograd Region	17	16	14	13	12	12	11
Samara Region	27	28	26	26	24	25	25
Penza Region	5	5	5	5	5	5	5
Saratov Region	31	29	27	26	25	25	24
Ulyanovsk Region	14	13	12	11	11	11	10
Republic of Kalmykia	8	8	8	8	8	8	7

End
(units)

1	2	3	4	5	6	7	8
Republic of Tatarstan	33	32	33	31	29	28	28
NORTH CAUCASUS	244	229	212	201	191	180	178
Krasnodar Territory	50	48	44	43	42	36	35
Stavropol Territory	24	23	23	22	19	18	17
Rostov Region	37	34	33	32	32	32	33
Republic of Daghestan	78	73	72	65	63	61	60
Kabardino-Balkar Republic	10	10	9	9	7	7	7
Republic of Northern Ossetia—Alania	9	8	7	7	8	9	9
Adigei Republic	12	12	11	10	7	5	5
Karachai-Cherkess Republic	9	9	9	9	9	8	8
Republic of Ingushetia	4	4	4	4	4	4	4
URALS	141	135	125	120	119	115	111
Kurgan Region	6	6	6	6	5	5	5
Orenburg Region	21	19	17	15	15	15	12
Perm Region	20	19	18	16	15	15	15
Sverdlovsk Region	40	39	33	34	35	35	34
Chelyabinsk Region	15	13	13	13	13	13	13
Republic of Bashkortostan	22	22	21	19	19	18	18
Udmurt Republic	17	17	17	17	17	14	14
WEST SIBERIA	151	146	139	132	125	115	109
Altai Territory	18	17	17	17	17	15	14
Kemerovo Region	20	20	20	19	18	17	17
Novosibirsk Region	23	21	19	19	17	17	17
Omsk Region	16	16	16	13	13	10	9
Tomsk Region	13	13	13	13	12	8	8
Tyumen Region	52	51	47	44	41	41	39
Republic of Altai	9	8	7	7	7	7	5
EAST SIBERIA	64	62	58	55	54	50	50
Krasnoyarsk Region	20	20	18	18	17	15	15
Irkutsk Region	18	18	18	16	16	16	16
Chita Region	9	8	7	6	6	5	5
Republic of Buryatia	11	11	10	10	10	9	9
Republic of Tyva	3	3	3	3	3	3	3
Republic of Khakassia	3	2	2	2	2	2	2
FAR EAST	110	97	87	80	76	64	61
Primorski Territory	21	18	17	17	16	13	12
Khabarovsk Territory	19	14	13	12	10	9	9
Amur Region	10	10	10	9	9	7	7
Kamchatka Region	7	7	7	7	7	8	8
Magadan Region	6	6	4	3	3	3	3
Sakhalin Region	14	12	10	7	7	6	6
Republic of Sakha (Yakutia)	29	27	24	23	22	17	15
Jewish Autonomous Area	4	3	2	2	2	1	1
Chukotka Autonomous Area	—	0	0	0	0	0	0
Kaliningrad Region	23	20	19	18	15	14	14

¹ The total number of credit institutions in operation as of 31.12.96 and 31.03.97 includes respectively 11 and 8 credit institutions located in the Chechen Republic.

Table 1.2

Number of branches of credit institutions

(units)

	31.12.97				31.03.98				30.06.98			
	No. of branches in Russia		No. of branches abroad	No. of branches in Russia		No. of branches abroad	No. of branches in Russia		No. of branches in Russia	No. of branches in Russia		No. of branches abroad
	branches of credit institutions located in this region	branches of credit institutions located in other regions		branches of credit institutions located in 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	1,995	4,358¹	10	1,878	4,264¹	7	1,693	3,294	7			7
NORTH	75	214	0	73	213	0	55	163	0			0
Arkhangelsk Region	24	60	0	22	60	0	10	41	0			0
Vologda Region	28	48	0	28	48	0	23	33	0			0
Murmansk Region	9	30	0	9	30	0	8	27	0			0
Republic of Karelia	0	35	0	0	34	0	0	28	0			0
Komi Republic	14	41	0	14	41	0	14	34	0			0
NORTH-WEST	83	203	0	85	202	0	78	165	0			0
St. Petersburg	50	67	0	54	70	0	49	69	0			0
Leningrad Region	26	49	0	24	45	0	24	44	0			0
Novgorod Region	7	46	0	7	46	0	5	28	0			0
Pskov Region	0	41	0	0	41	0	0	24	0			0
CENTRE	331	909	8	313	892	6	288	675	6			6
Bryansk Region	15	56	0	13	56	0	11	31	0			0
Vladimir Region	5	56	0	5	42	0	5	41	0			0
Ivanovo Region	9	40	0	8	41	0	7	25	0			0
Tver Region	13	68	0	13	68	0	13	40	0			0
Kaluga Region	5	66	0	5	66	0	5	43	0			0
Kostroma Region	5	40	0	5	40	0	0	24	0			0
Moscow	213	93	8	201	90	6	188	89	6			6
Moscow Region	22	219	0	22	217	0	20	205	0			0
Orel Region	1	59	0	1	59	0	2	35	0			0
Ryazan Region	13	46	0	12	46	0	10	35	0			0
Smolensk Region	5	60	0	4	60	0	5	38	0			0
Tula Region	16	58	0	15	60	0	15	37	0			0
Yaroslavl Region	9	48	0	9	47	0	7	32	0			0

Cont.
(units)

1	2	3	4	5	6	7	8	9	10
VOLGA-VYATKA REGION	72	308	0	70	307	0	69	208	0
Nizhni Novgorod Region	49	94	0	47	94	0	48	65	0
Kirov Region	10	90	0	10	90	0	8	61	0
Republic of Mariy-El	3	36	0	3	36	0	3	25	0
Republic of Mordovia	8	41	0	8	41	0	8	26	0
Chuvash Republic	2	47	0	2	46	0	2	31	0
CENTRAL-BLACK SOIL REGION	58	304	0	53	304	0	52	190	0
Belgorod Region	12	49	0	12	51	0	12	35	0
Voronezh Region	21	92	0	17	91	0	16	60	0
Kursk Region	0	62	0	0	61	0	0	36	0
Lipetsk Region	14	44	0	13	44	0	13	25	0
Tambov Region	11	57	0	11	57	0	11	34	0
VOLGA REGION	207	457	1	206	447	1	155	338	1
Astrakhan Region	7	38	0	7	38	0	7	26	0
Volgograd Region	28	49	0	28	48	0	24	47	0
Samara Region	84	67	1	84	68	1	39	69	1
Penza Region	4	67	0	4	67	0	4	42	0
Saratov Region	25	55	0	25	54	0	24	55	0
Ulyanovsk Region	5	44	0	5	44	0	5	24	0
Republic of Kalmykia	3	32	0	2	23	0	2	10	0
Republic of Tatarstan	51	105	0	51	105	0	50	65	0
NORTH CAUCASUS	333	432	0	297	426	0	259	372	0
Krasnodar Territory	107	87	0	85	85	0	52	82	0
Stavropol Territory	11	66	0	11	66	0	11	55	0
Rostov Region	102	120	0	100	119	0	94	84	0
Republic of Dagestan	91	60	0	81	59	0	81	55	0
Kabardino-Balkar Republic	2	24	0	2	24	0	2	24	0
Republic of Northern Ossetia—Alania	9	33	0	7	34	0	8	34	0
Adigei Republic	2	14	0	2	14	0	2	14	0
Karachai-Cherkess Republic	8	18	0	8	17	0	8	18	0
Republic of Ingushetia	1	6	0	1	6	0	1	6	0
URALS	331	481	0	314	452	0	297	376	0
Kurgan Region	2	53	0	2	53	0	2	35	0
Orenburg Region	6	74	0	5	74	0	5	46	0

1	End (units)									
	2	3	4	5	6	7	8	9	10	
Perm Region	12	93	0	11	91	0	11	65	0	
Sverdlovsk Region	103	69	0	104	69	0	100	69	0	
Chelyabinsk Region	79	64	0	68	62	0	65	60	0	
Republic of Bashkortostan	103	71	0	102	70	0	95	68	0	
Udmurt Republic	26	57	0	22	33	0	19	33	0	
WEST SIBERIA	230	426	0	222	426	0	218	318	0	
Altai Territory	20	128	0	18	127	0	18	73	0	
Kemerovo Region	40	42	0	40	43	0	39	31	0	
Novosibirsk Region	19	69	0	19	68	0	19	54	0	
Omsk Region	22	80	0	21	79	0	21	53	0	
Tomsk Region	17	30	0	16	30	0	16	24	0	
Tyumen Region	112	74	0	108	75	0	105	79	0	
Republic of Altai	0	3	0	0	4	0	0	4	0	
EAST SIBERIA	133	336	0	124	328	0	116	244	0	
Krasnoyarsk Territory	51	118	0	49	110	0	48	88	0	
Irkutsk Region	47	78	0	47	74	0	48	57	0	
Chita Region	23	52	0	16	51	0	16	40	0	
Republic of Buryatia	10	49	0	10	47	0	2	32	0	
Republic of Tyva	1	23	0	1	23	0	1	10	0	
Republic of Khakassia	1	16	0	1	23	0	1	17	0	
FAR EAST	128	256	1	112	236	0	97	215	0	
Primorski Territory	38	60	0	32	46	0	33	43	0	
Khabarovsk Territory	22	33	0	22	32	0	11	27	0	
Amur Region	21	39	1	14	39	0	12	30	0	
Kamchatka Region	13	10	0	13	13	0	13	12	0	
Magadan Region	10	18	0	8	17	0	8	15	0	
Sakhalin Region	7	27	0	7	24	0	7	24	0	
Republic of Sakha (Yakutia)	16	49	0	15	46	0	13	46	0	
Jewish Autonomous Area	1	7	0	1	7	0	0	7	0	
Chukotka Autonomous Area	0	13	0	0	12	0	0	11	0	
Kaliningrad Region	14	32	0	9	31	0	9	30	0	

¹ The total number of branches in operation in the Russian Federation as of 31.12.97 and 31.03.98 includes respectively 4 and 2 branches situated in the Chechen Republic.

Table 1.3

Credit institutions grouped by registered authorised capital

	31.03.98							30.06.98							Total	
	up to 100,000 rubles	100,000 to 500,000 rubles	500,000 to 1 million rubles	1 million to 5 million rubles	5 million to 20 million rubles	20 million to 30 million rubles	30 million rubles and more	up to 100,000 rubles	100,000 to 500,000 rubles	500,000 to 1 million rubles	1 million to 5 million rubles	5 million to 20 million rubles	20 million to 30 million rubles	30 million rubles and more		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Russian Federation	12	153	102	458	593	84	239	1,641	10	122	87	431	597	91	260	1,598
NORTH	0	0	0	14	18	2	5	39	0	0	0	14	15	2	5	36
Arkhangelsk Region				3	6			9				3	5			8
Vologda Region				6	3	1	3	13				6	2	1	3	12
Murmansk Region				1	3		1	5				1	2		1	4
Republic of Karelia				1	1			2				1	1			2
Komi Republic				3	5	1	1	10				3	5	1	1	10
NORTH-WEST	0	2	5	23	22	1	5	58	0	2	4	22	22	2	6	58
St. Petersburg		1	2	18	17	1	5	44		1	2	17	17	2	5	44
Leningrad Region			2	2	1			5			1	2	1		1	5
Novgorod Region			1		3			4			1		3			4
Pskov Region		1		3	1			5		1		3	1			5
CENTRE	6	69	44	180	284	50	183	816	5	51	36	171	288	53	194	798
Bryansk Region					3	1		4					3		1	4
Vladimir Region			2	4				6			2	3				5
Moscow	4	62	34	136	241	47	172	696	3	46	28	132	244	48	182	683
Ivanovo Region				4	2			6				4	2			6
Kaluga Region			1	3	2			6			1	3	2		1	7
Kostroma Region		1	2	3	3			9			1	3	2			6
Moscow Region	1	3		10	18	2	9	43	1	2		10	15	5	8	41
Orel Region				1	1			2					2			2
Ryazan Region		1	1	4	2			8		1		4	3			8
Smolensk Region				3	1			4				3	1			4
Tver Region		2	2	3	2		1	10		2	2	1	4		1	10
Tula Region	1		1	3	5		1	11	1		1	3	5		1	11
Yaroslavl Region			1	6	4			11			1	5	5			11

(units)

Cont.
(units)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
VOLGA-VYATKA REGION	0	8	1	16	18	4	2	49	0	6	1	14	20	3	3	47
Kirov Region				3		1		4				3		1		4
Nizhni Novgorod Region		2	1	7	11	3	2	26			1	6	12	2	3	24
Republic of Mariy-El					1			1					1			1
Republic of Mordovia		1		3	4			8		1		2	5			8
Chuvash Republic		5		3	2			10		5		3	2			10
CENTRAL-BLACK SOIL REGION	0	1	1	9	10	0	0	21	0	0	1	9	10	0	0	20
Belgorod Region			1	5	2			8			1	5	2			8
Voronezh Region				2	2			4				2	2			4
Kursk Region		1			2			3					2			2
Lipetsk Region				1	3			4				1	3			4
Tambov Region				1	1			2				1	1			2
VOLGA REGION	0	10	11	40	44	5	10	120	0	8	9	35	47	6	11	116
Astrakhan Region				4	1	1		6				3	2	1		6
Volgograd Region				5	7			12				4	7			11
Penza Region		2	1		1	1		5		2	1		1	1		5
Republic of Kalmykia		2	2	3	1			8		1	2	2	1		1	7
Republic of Tatarstan			4	7	10		7	28			3	7	10	1	7	28
Samara Region		1	1	5	13	2	3	25		1	1	5	13	2	3	25
Saratov Region		1	2	12	9	1		25		1	1	10	11	1		24
Ulyanovsk Region		4	1	4	2			11		3	1	4	2			10
NORTH CAUCASUS	3	47	20	70	36	0	4	180	3	44	18	72	34	2	5	178
Kabardino-Balkar Republic		1		6				7		1		6				7
Karachai-Cherkess Republic		1	3	3	1			8		1	2	4	1			8
Krasnodar Territory		6	2	16	11		1	36		6		17	11		1	35
Adigei Republic			3	2				5			3	2				5
Republic of Dagestan		33	8	15	5			61		30	8	17	4		1	60
Republic of Ingushetia	3	1						4	3	1						4
Republic of Northern Ossetia—Alania		1		2	6			9		1		2	6			9
Rostov Region		1	1	15	12		3	32		1	2	15	10	2	3	33
Stavropol Territory		3	3	11	1			18		3	3	9	2			17

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
URALS	0	5	7	32	51	5	15	115	0	3	5	32	49	6	16	111	
Kurgan Region				1	4			5				1	4			5	
Orenburg Region			2	2	5	5	1	15				1	5	4	2	12	
Perm Region				1	4	9		15				1	4	9	1	15	
Republic of Bashkortostan					5	9		18		1			3	10	4	18	
Sverdlovsk Region		2	4	8	13	2	6	35		2	2	10	11	2	7	34	
Udmurt Republic				6	5	3	3	14				6	5	3	14		
Chelyabinsk Region		1		3	6	2	1	13			1	3	6	2	1	13	
WEST SIBERIA	2	4	4	32	56	7	10	115	1	2	2	3	26	56	8	13	109
Altai Territory				1	8	6		15				7	7			14	
Kemerovo Region			1	3	8	2	3	17			1	1	9	2	4	17	
Novosibirsk Region				1	5	8	3	17			1	5	8	3		17	
Omsk Region					5	5		10				3	4	2		9	
Republic of Altai	1	1		3	1	1	1	7				3	1	1	5		
Tomsk Region	1			1	5	1	1	8	1			1	4	1	1	8	
Tyumen Region			3	1	7	23	2	41		2	2	1	6	23	2	39	
EAST SIBERIA	0	3	5	16	23	0	3	50	0	3	5	16	22	0	4	50	
Irkutsk Region				7	8	1	1	16				7	8	1	16		
Krasnoyarsk Territory			1	1	4	8	1	15		1	1	4	7	2	15		
Republic of Buryatia			1	2	2	3	1	9		1	2	2	3	1	9		
Republic of Tyva			1		1	1		3		1		1	1		3		
Republic of Khakassia					1	1		2				1	1		2		
Chita Region				2	1	2		5			2	1	2		5		
FAR EAST	1	3	4	21	26	7	2	64	1	2	2	5	16	28	7	2	61
Amur Region			1	1	5			7			1	1	5			7	
Jewish Autonomous Area				1				1					1			1	
Kamchatka Region			1	4	3			8		1		4	3		8		
Magadan Region				2	1			3				1	2		3		
Primorski Territory			2	2	1	4	4	13		1	3		4	4	12		
Republic of Sakha (Yakutia)	1			8	6	1	1	17	1			6	6	1	1	15	
Sakhalin Region				3	2			6			1	2	3		6		
Khabarovsk Territory				1	5	2	1	9				1	5	2	1	9	
KALININGRAD REGION	0	1	0	5	5	3	0	14	0	1	0	4	6	2	1	14	

End
(units)

Table 1.4

Concentration of assets of credit institutions

	31.03.98			30.06.98		
	No. of credit institutions (units)	Assets (thousand rubles)	No. of banks accounting for 80% of assets (units)	No. of credit institutions (units)	Assets (thousand rubles)	No. of banks accounting for 80% of assets (units)
NORTH	39	4,057,720	14	36	3,281,278	12
NORTH-WEST	58	22,487,674	7	58	21,127,936	7
CENTRE	816	661,159,542	34	798	665,002,625	31
including Moscow and Moscow Region	739	655,140,599	32	724	659,259,348	30
VOLGA-VYATKA REGION	49	5,033,762	12	47	4,691,843	12
CENTRAL BLACK SOIL REGION	21	2,310,714	7	20	2,115,858	7
VOLGA REGION	120	14,544,719	27	116	15,197,886	24
NORTH CAUCASUS	180	8,992,548	32	178	8,312,461	34
URALS	115	20,225,754	21	111	18,903,841	21
WEST SIBERIA	115	17,579,125	30	109	15,708,759	30
EAST SIBERIA	50	4,910,278	13	50	4,903,292	13
FAR EAST	64	6,799,396	19	61	5,970,928	19
Kaliningrad Region	14	1,018,502	6	14	885,462	6
Russian Federation	1,641	769,119,734	76	1,598	766,102,169	69

2. Foreign cash operations

Table 2.1

Foreign cash sales to individuals by authorised banks (in dollar equivalent for all currencies)

(USD million)

1	1997		1998	
	Q1	Q2	Q1	Q2
2	3	4	5	
Russian Federation¹	14,831.76	14,898.31	4,828.14	4,740.59
NORTH	76.88	98.73	60.86	70.47
Arkhangelsk Region	10.35	12.91	9.48	10.18
Vologda Region	16.56	19.62	11.03	12.46
Murmansk Region	20.06	26.85	16.67	16.96
Republic of Karelia	12.67	17.48	10.68	14.87
Komi Republic	17.24	21.87	13.00	16.00
NORTH-WEST	898.91	971.78	372.77	388.18
St. Petersburg	831.46	890.68	337.50	356.81
Leningrad Region	46.76	51.72	17.04	11.37
Novgorod Region	10.21	14.84	7.14	8.17
Pskov Region	10.48	14.54	11.09	11.83
CENTRE	10,389.91	10,134.45	2,284.74	2,225.40
Bryansk Region	10.37	16.78	11.04	11.82
Vladimir Region	28.92	32.70	20.11	21.37
Ivanovo Region	2.50	4.96	3.43	4.63
Tver Region	22.24	32.53	14.22	15.22
Kaluga Region	20.99	26.19	14.81	18.42
Kostroma Region	11.87	15.49	5.43	6.59
Moscow	9,593.40	9,324.88	1,889.83	1,811.31
Moscow Region	558.13	495.09	231.19	230.76
Orel Region	12.23	19.69	11.68	12.41
Ryazan Region	23.85	26.94	13.07	14.03
Smolensk Region	30.23	39.60	20.91	25.97
Tula Region	35.92	50.18	18.79	20.67
Yaroslavl Region	39.26	49.41	30.23	32.19
VOLGA-VYATKA REGION	172.49	185.76	100.69	101.79
Nizhni Novgorod Region	142.23	145.99	83.83	83.33
Kirov Region	14.07	17.81	7.43	8.66
Republic of Mariy-El	4.66	5.44	2.12	2.54
Republic of Mordovia	2.65	4.11	1.97	2.57
Chuvash Republic	8.88	12.42	5.34	4.69
CENTRAL-BLACK SOIL REGION	130.66	147.37	82.43	85.59
Belgorod Region	25.93	27.80	18.18	19.41
Voronezh Region	75.41	80.54	46.82	46.95
Kursk Region	11.95	15.41	7.12	6.45
Lipetsk Region	11.71	16.10	6.98	8.29
Tambov Region	5.66	7.52	3.34	4.48
VOLGA REGION	427.52	425.37	244.93	240.65
Astrakhan Region	19.16	21.82	10.50	8.79
Volgograd Region	58.12	59.95	37.06	37.06
Samara Region	208.11	210.75	106.23	104.03
Penza Region	9.79	8.67	5.54	6.32

End

(USD million)

1	2	3	4	5
Saratov Region	26.42	29.11	14.69	19.03
Ulyanovsk Region	18.31	18.12	11.41	9.52
Republic of Kalmykia	0.74	1.05	0.12	0.14
Republic of Tatarstan	86.87	75.89	59.38	55.75
NORTH CAUCASUS	480.36	557.53	312.00	321.73
Krasnodar Territory	193.00	233.57	140.31	150.34
Stavropol Territory	98.39	102.29	67.90	66.89
Rostov Region	120.93	143.06	74.06	71.67
Republic of Daghestan	21.20	32.55	8.70	10.01
Kabardino-Balkar Republic	13.90	11.05	6.01	6.93
Republic of Northern Ossetia—Alania	17.17	20.58	7.48	8.30
Adigei Republic	9.39	6.80	3.54	4.23
Karachai-Cherkess Republic	5.81	7.56	3.33	2.63
Republic of Ingushetia	0.54	0.07	0.68	0.72
URALS	741.64	765.47	440.52	429.72
Kurgan Region	9.07	10.78	5.90	6.81
Orenburg Region	35.11	43.29	19.98	19.65
Perm Region	85.18	91.62	52.14	51.83
Sverdlovsk Region	385.88	381.80	232.27	220.32
Chelyabinsk Region	122.26	144.67	82.03	81.80
Republic of Bashkortostan	76.62	66.21	37.18	37.87
Udmurt Republic	27.51	27.10	11.03	11.44
WEST SIBERIA	762.38	790.06	446.46	432.66
Altai Territory	50.51	59.70	30.19	25.04
Kemerovo Region	71.15	75.02	37.53	36.26
Novosibirsk Region	301.46	325.59	191.95	184.33
Omsk Region	75.85	82.57	38.37	43.26
Tomsk Region	34.50	33.10	22.28	19.61
Tyumen Region	228.82	213.94	126.05	124.07
Republic of Altai	0.09	0.13	0.10	0.08
EAST SIBERIA	230.92	239.01	155.27	150.13
Krasnoyarsk Territory	125.22	124.27	72.75	72.17
Irkutsk Region	81.01	78.00	58.11	57.50
Chita Region	9.57	15.55	12.63	9.53
Republic of Buryatia	6.86	8.21	4.23	4.18
Republic of Tyva	0.45	0.38	0.39	0.15
Republic of Khakassia	7.82	12.59	7.17	6.59
FAR EAST	421.08	441.43	270.80	246.66
Primorski Territory	187.80	206.20	127.36	104.25
Khabarovsk Territory	92.35	102.67	50.83	46.82
Amur Region	29.37	31.30	24.65	21,27
Kamchatka Region	29.29	28.41	21.36	19,62
Magadan Region	20.45	20.39	10.04	11,52
Sakhalin Region	22.57	23.18	19.96	20,97
Republic of Sakha (Yakutia)	36.83	26.03	16.24	22,14
Jewish Autonomous Area	2.43	3.24	0.35	0,08
Chukotka Autonomous Area	0.00	0.00	0.00	0,00
Kaliningrad Region	91.95	119.63	38.67	43,30

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	1997		1998	
	Q1	Q2	Q1	Q2
2	3	4	5	
Russian Federation¹	6,957.75	7,844.66	3,050.14	3,367.37
NORTH	37.52	54.30	32.67	44.23
Arkhangelsk Region	5.71	8.38	5.21	6.30
Vologda Region	10.13	11.42	7.91	8.84
Murmansk Region	6.65	11.68	4.35	10.42
Republic of Karelia	8.57	12.71	8.48	9.93
Komi Republic	6.46	10.10	6.72	8.73
NORTH-WEST	516.19	659.61	328.24	386.65
St. Petersburg	474.42	602.59	297.22	358.53
Leningrad Region	28.07	36.41	16.17	12.32
Novgorod Region	6.23	9.15	6.41	6.29
Pskov Region	7.47	11.46	8.45	9.51
CENTRE	5,442.23	5,820.49	1,889.17	1,961.99
Bryansk Region	6.06	8.51	6.50	7.13
Vladimir Region	14.36	18.83	14.33	17.44
Ivanovo Region	1.96	3.07	2.76	3.58
Tver Region	13.90	19.60	8.66	10.30
Kaluga Region	13.73	19.48	13.28	15.96
Kostroma Region	3.56	6.6	4.53	5.88
Moscow	4,933.83	5,235.34	1,554.11	1,593.82
Moscow Region	401.01	425.31	233.19	243.34
Orel Region	6.21	9.48	6.59	7.90
Ryazan Region	9.53	13.68	8.00	9.49
Smolensk Region	10.09	14.77	10.24	12.30
Tula Region	13.23	24.39	12.22	14.93
Yaroslavl Region	14.75	21.97	14.75	19.92
VOLGA-VYATKA REGION	66.26	94.88	63.10	77.91
Nizhni Novgorod Region	52.61	73.56	51.52	62.21
Kirov Region	6.98	9.43	5.51	7.68
Republic of Mariy-El	1.53	2.76	1.23	1.76
Republic of Mordovia	2.16	3.54	2.57	3.38
Chuvash Republic	2.98	5.58	2.28	2.88
CENTRAL-BLACK SOIL REGION	49.15	66.34	43.50	52.00
Belgorod Region	8.82	11.60	7.94	9.96
Voronezh Region	25.54	33.14	22.79	28.02
Kursk Region	4.39	6.82	3.60	4.00
Lipetsk Region	6.91	9.00	5.78	6.06
Tambov Region	3.49	5.77	3.39	3.96
VOLGA REGION	135.23	196.37	134.91	164.45
Astrakhan Region	6.05	9.41	4.72	7.10
Volgograd Region	17.75	27.00	17.26	22.62
Samara Region	53.57	75.02	54.09	61.51
Penza Region	3.77	5.20	3.85	5.06

End

(USD million)

1	2	3	4	5
Saratov Region	14.32	21.12	12.88	17.06
Ulyanovsk Region	5.35	9.66	6.04	8.15
Republic of Kalmykia	0.51	0.88	0.20	0.10
Republic of Tatarstan	33.90	48.08	35.88	42.85
NORTH CAUCASUS	177.50	224.07	96.29	124.89
Krasnodar Territory	59.81	88.61	42.69	59.17
Stavropol Territory	19.86	26.65	19.58	24.72
Rostov Region	54.94	62.09	22.39	28.16
Republic of Dagestan	14.15	17.31	0.52	0.73
Kabardino-Balkar Republic	10.67	9.01	3.55	3.68
Republic of Northern Ossetia—Alania	10.37	13.72	4.65	4.53
Adigei Republic	3.75	2.26	1.30	2.26
Karachai-Cherkess Republic	3.42	4.32	1.07	1.24
Republic of Ingushetia	0.54	0.09	0.53	0.40
URALS	161.11	223.56	156.25	181.27
Kurgan Region	3.21	4.33	2.84	3.80
Orenburg Region	6.34	10.19	7.24	11.40
Perm Region	14.46	21.39	17.06	19.15
Sverdlovsk Region	77.76	101.98	75.10	81.86
Chelyabinsk Region	30.28	43.22	29.57	35.83
Republic of Bashkortostan	20.58	31.18	18.27	22.54
Udmurt Republic	8.48	11.27	6.7	6.69
WEST SIBERIA	141.96	194.03	132.30	163.57
Altai Territory	14.32	22.00	14.96	18.24
Kemerovo Region	14.78	20.90	14.48	15.57
Novosibirsk Region	37.19	53.47	37.77	43.65
Omsk Region	22.30	27.47	19.21	31.97
Tomsk Region	8.48	10.94	8.62	10.24
Tyumen Region	44.80	59.13	37.17	43.83
Republic of Altai	0.10	0.13	0.10	0.08
EAST SIBERIA	43.30	63.22	39.53	52.26
Krasnoyarsk Territory	24.27	32.72	20.69	26.71
Irkutsk Region	14.43	22.78	13.71	19.48
Chita Region	1.24	2.40	1.52	2.16
Republic of Buryatia	1.41	1.83	1.07	1.06
Republic of Tyva	0.13	0.20	0.13	0.13
Republic of Khakassia	1.83	3.28	2.42	2.72
FAR EAST	94.14	143.59	86.53	110.50
Primorski Territory	48.25	76.55	45.73	59.27
Khabarovsk Territory	20.10	28.47	16.61	17.71
Amur Region	1.91	2.94	2.02	2.39
Kamchatka Region	4.86	9.01	6.57	8.73
Magadan Region	4.11	5.80	4.32	5.58
Sakhalin Region	8.98	12.86	6.68	10.76
Republic of Sakha (Yakutia)	5.64	7.60	4.50	6.00
Jewish Autonomous Area	0.29	0.35	0.10	0.06
Chukotka Autonomous Area	0.00	0.00	0.00	0.00
Kaliningrad Region	65.81	105.59	39.26	44.99

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

	31.03.98						30.06.98					
	Total	from individuals		including from enterprises & organisations		from banks	Total	from individuals		including from enterprises & organisations		from banks
		2	3	4	5			6	7	8	9	
1												
Russian Federation	164,579,089	154,609,482	7,165,778	2,803,829	166,906,808	156,907,594	6,225,874	3,773,340				
NORTH	982,099	940,107	41,992	0	890,194	860,164	30,030	0				
Arkhangelsk Region	57,418	56,082	1,336	0	31,979	31,192	787	0				
Vologda Region	689,682	678,029	11,653	0	643,910	634,583	9,327	0				
Murmansk Region	112,056	101,952	10,104	0	83,755	76,061	7,694	0				
Republic of Karelia	3,297	3,215	82	0	3,195	3,083	112	0				
Komi Republic	119,646	100,829	18,817	0	127,355	115,245	12,110	0				
NORTH-WEST	1,488,816	1,346,592	132,396	9,828	1,642,716	1,468,904	169,455	4,357				
St. Petersburg	1,379,924	1,250,101	119,995	9,828	1,555,395	1,388,888	162,150	4,357				
Leningrad Region	38,463	35,340	3,123	0	18,912	18,866	46	0				
Novgorod Region	41,486	37,048	4,438	0	42,127	37,282	4,845	0				
Pskov Region	28,943	24,103	4,840	0	26,282	23,868	2,414	0				
CENTRE	148,072,384	140,448,679	4,837,542	2,786,163	150,452,046	142,276,703	4,417,453	3,757,890				
Bryansk Region	60,387	60,387	0	0	61,928	61,928	0	0				
Vladimir Region	15,153	15,012	141	0	16,514	16,344	170	0				
Ivanovo Region	13,564	13,254	310	0	15,912	14,632	1,280	0				
Tver Region	182,782	157,234	17,670	7,878	509,280	144,744	24,455	340,081				
Kaluga Region	25,901	17,193	8,708	0	24,767	17,364	7,403	0				
Kostroma Region	7,282	6,978	304	0	5,910	5,538	372	0				
Moscow	147,276,589	139,734,740	4,763,564	2,778,285	149,295,209	141,533,876	4,343,524	3,417,809				
Moscow Region	260,634	237,608	23,026	0	279,912	262,512	17,400	0				
Orel Region	5,277	5,277	0	0	5,146	5,146	0	0				
Ryazan Region	71,910	64,101	7,809	0	77,782	68,580	9,202	0				
Smolensk Region	21,912	20,612	1,300	0	20,978	19,732	1,246	0				
Tula Region	74,065	67,733	6,332	0	86,656	77,022	9,634	0				
Yaroslavl Region	56,928	48,550	8,378	0	52,052	49,285	2,767	0				

(thousand rubles)

Cont.
(thousand rubles)

1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	793,500	670,580	121,294	1,626	777,442	726,990	48,440	2,012
Nizhni Novgorod Region	529,922	422,342	106,880	700	516,324	476,810	38,744	770
Kirov Region	138,371	135,299	2,162	910	135,647	132,871	1,550	1,226
Republic of Mariy-El	5,954	5,954	0	0	7,829	7,794	35	0
Republic of Mordovia	101,323	90,994	10,313	16	99,252	93,278	5,958	16
Chuvash Republic	17,930	15,991	1,939	0	18,390	16,237	2,153	0
CENTRAL-BLACK SOIL REGION	550,239	498,500	51,239	500	593,042	518,301	74,061	680
Belgorod Region	145,748	116,504	28,744	500	153,979	109,377	43,922	680
Voronezh Region	213,865	207,259	6,606	0	251,970	241,240	10,730	0
Kursk Region	81,505	74,338	7,167	0	95,286	80,344	14,942	0
Lipetsk Region	91,721	83,007	8,714	0	75,571	71,112	4,459	0
Tambov Region	17,400	17,392	8	0	16,236	16,228	8	0
VOLGA REGION	2,224,302	1,815,607	408,695	0	2,307,519	1,941,944	359,575	6,000
Astrakhan Region	121,233	116,599	4,634	0	129,691	123,260	6,431	0
Volgograd Region	78,332	74,208	4,124	0	77,320	72,648	4,672	0
Samara Region	591,276	472,684	118,592	0	553,206	454,565	98,641	0
Penza Region	71,963	71,963	0	0	82,754	82,313	441	0
Saratov Region	289,301	269,386	19,915	0	317,773	294,396	23,377	0
Ulyanovsk Region	24,664	22,208	2,456	0	21,676	19,720	1,956	0
Republic of Kalmykia	12,595	11,785	810	0	11,738	11,116	622	0
Republic of Tatarstan	1,034,938	776,774	258,164	0	1,113,361	883,926	223,435	6,000
NORTH CAUCASUS	1,072,643	903,096	169,547	0	990,121	830,385	159,736	0
Krasnodar Territory	403,232	314,472	88,760	0	384,252	295,300	88,952	0
Stavropol Territory	62,204	51,859	10,345	0	59,697	49,562	10,135	0
Republic of Ingushetia	1,216	1,123	93	0	742	677	65	0
Rostov Region	428,573	405,990	22,583	0	378,174	359,589	18,585	0
Adigei Republic	10,229	9,793	436	0	10,189	9,783	406	0
Republic of Dagestan	54,758	46,366	8,392	0	52,235	45,943	6,292	0
Kabardino-Balkar Republic	16,527	13,972	2,555	0	15,145	13,940	1,205	0
Republic of Northern Ossetia—Alania	64,698	36,695	28,003	0	59,352	33,997	25,355	0
Karachai-Cherkess Republic	31,206	22,826	8,380	0	30,335	21,594	8,741	0
URALS	3,362,363	3,046,694	311,860	3,809	3,631,637	3,356,150	273,086	2,401
Kurgan Region	25,762	25,718	44	0	22,593	22,549	44	0
Orenburg Region	95,730	90,544	5,186	0	96,550	92,585	3,965	0

End

(thousand rubles)

	1	2	3	4	5	6	7	8	9
Perm Region		261,489	223,823	37,666	0	273,133	239,168	33,965	0
Sverdlovsk Region		1,563,159	1,472,319	87,192	3,648	1,751,726	1,675,253	74,273	2,200
Chelyabinsk Region		449,136	420,736	28,400	0	473,098	454,699	18,399	0
Republic of Bashkortostan		707,731	589,829	117,741	161	739,974	626,487	113,286	201
Udmurt Republic		259,356	223,725	35,631	0	274,563	245,409	29,154	0
WEST SIBERIA		3,558,194	2,797,669	760,525	0	3,325,999	2,816,610	509,389	0
Altai Territory		65,309	55,290	10,019	0	58,473	51,016	7,457	0
Kemerovo Region		913,960	502,025	411,935	0	760,679	551,616	209,063	0
Novosibirsk Region		310,758	289,069	21,689	0	311,895	285,820	26,075	0
Omsk Region		325,233	308,066	17,167	0	335,316	323,425	11,891	0
Tomsk Region		211,769	193,460	18,309	0	209,217	183,123	26,094	0
Tyumen Region		1,727,188	1,447,517	279,671	0	1,647,641	1,419,640	228,001	0
Republic of Altai		3,977	2,242	1,735	0	2,778	1,970	808	0
EAST SIBERIA		1,368,466	1,279,906	88,560	0	1,379,722	1,305,015	74,707	0
Krasnoyarsk Territory		715,460	689,010	26,450	0	753,152	734,795	18,357	0
Irkutsk Region		437,631	402,357	35,274	0	393,609	372,797	20,812	0
Chita Region		71,131	63,619	7,512	0	72,025	66,446	5,579	0
Republic of Buryatia		125,587	106,614	18,973	0	140,943	111,365	29,578	0
Republic of Tyva		11,059	11,018	41	0	10,544	10,502	42	0
Republic of Khakassia		7,598	7,288	310	0	9,449	9,110	339	0
FAR EAST		1,031,125	805,706	223,516	1,903	847,150	752,252	94,898	0
Primorski Territory		258,692	217,601	41,091	0	226,919	220,110	6,809	0
Khabarovsk Territory		212,551	201,395	10,956	200	184,131	176,495	7,636	0
Amur Region		58,382	54,255	4,127	0	52,945	49,015	3,930	0
Kamchatka Region		136,826	135,610	1,216	0	140,127	139,660	467	0
Magadan Region		58,993	57,743	1,248	2	45,814	44,846	968	0
Sakhalin Region		21,039	10,087	10,952	0	15,489	8,046	7,443	0
Chukotka Autonomous Area		0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)		284,315	128,688	153,926	1,701	181,427	113,782	67,645	0
Jewish Autonomous Area		327	327	0	0	298	298	0	0
Kaliningrad Region		74,958	56,346	18,612	0	69,220	54,176	15,044	0

Table 3.2

Foreign currency deposits

	31.03.98						30.06.98				
	Total	from individuals			of which:		Total	from individuals		of which:	
		3	4	5	from enterprises & organisations	from banks		6	7	8	9
1	2	3	4	5	6	7	8	9			
Russian Federation	76,130,290	33,936,190	20,574,365	21,619,735	82,376,079	37,708,964	21,649,096	23,018,019			
NORTH	84,541	75,551	8,990	0	76,199	61,863	14,336	0			
Arkhangelsk Region	1,704	1,631	73	0	1,770	1,683	87	0			
Vologda Region	42,315	33,398	8,917	0	50,840	36,591	14,249	0			
Murmansk Region	29,236	29,236	0	0	13,651	13,651	0	0			
Republic of Karelia	0	0	0	0	0	0	0	0			
Komi Republic	11,286	11,286	0	0	9,938	9,938	0	0			
NORTH-WEST	917,594	487,713	344,377	85,504	969,233	566,578	299,612	103,043			
St. Petersburg	906,236	476,416	344,316	85,504	958,272	555,679	299,550	103,043			
Leningrad Region	5,185	5,124	61	0	4,947	4,885	62	0			
Novgorod Region	6,051	6,051	0	0	5,881	5,881	0	0			
Pskov Region	122	122	0	0	133	133	0	0			
CENTRE	71,949,976	30,899,905	19,660,096	21,389,975	77,929,862	34,552,207	20,641,554	22,736,101			
Bryansk Region	4,157	4,157	0	0	4,060	4,060	0	0			
Vladimir Region	1,429	1,429	0	0	1,518	1,518	0	0			
Ivanovo Region	167	167	0	0	261	261	0	0			
Tver Region	31,138	24,151	2,117	4,870	29,996	23,595	1,458	4,943			
Kaluga Region	21,049	5,560	15,489	0	20,628	4,905	15,723	0			
Kostroma Region	163	163	0	0	40	40	0	0			
Moscow	71,551,471	30,710,122	19,547,871	21,293,478	77,636,157	34,372,198	20,533,458	22,730,501			
Moscow Region	282,059	107,564	82,868	91,627	180,155	100,259	79,859	37			
Orel Region	0	0	0	0	0	0	0	0			
Ryazan Region	43,617	31,971	11,646	0	43,361	32,372	10,989	0			
Smolensk Region	3,682	3,682	0	0	2,978	2,978	0	0			
Tula Region	6,484	6,379	105	0	6,443	6,376	67	0			
Yaroslavl Region	4,560	4,560	0	0	4,265	3,645	0	620			

(thousand rubles)

1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	312,795	146,737	159,219	6,839	310,989	148,819	155,724	6,446
Nizhni Novgorod Region	292,701	128,320	157,542	6,839	293,128	132,229	154,453	6,446
Kirov Region	12,541	11,289	1,252	0	10,673	9,402	1,271	0
Republic of Mariy-El	0	0	0	0	0	0	0	0
Republic of Mordovia	6,251	5,826	425	0	5,890	5,890	0	0
Chuvash Republic	1,302	1,302	0	0	1,298	1,298	0	0
CENTRAL-BLACK SOIL REGION	73,146	72,517	629	0	69,509	67,071	827	1,611
Belgorod Region	5,821	5,821	0	0	5,691	5,691	0	0
Voronezh Region	38,715	38,703	12	0	39,547	37,924	12	1,611
Kursk Region	13,115	13,115	0	0	12,426	12,426	0	0
Lipetsk Region	13,773	13,162	611	0	9,589	9,121	468	0
Tambov Region	1,722	1,716	6	0	2,256	1,909	347	0
VOLGA REGION	475,725	325,267	106,250	44,208	463,425	363,051	81,532	18,842
Astrakhan Region	7,274	7,274	0	0	6,780	6,780	0	0
Volgograd Region	5,572	5,017	555	0	5,974	5,974	0	0
Samara Region	268,978	141,512	89,059	38,407	262,214	173,101	70,271	18,842
Penza Region	14,247	14,227	20	0	14,105	14,001	104	0
Saratov Region	20,694	20,694	0	0	21,467	21,467	0	0
Ulyanovsk Region	966	966	0	0	737	737	0	0
Republic of Kalmykia	58	58	0	0	52	52	0	0
Republic of Tatarstan	157,936	135,519	16,616	5,801	152,096	140,939	11,157	0
NORTH CAUCASUS	126,160	114,077	12,083	0	122,148	106,832	15,316	0
Krasnodar Territory	62,038	49,963	12,075	0	58,877	46,663	12,214	0
Stavropol Territory	8,377	8,372	5	0	8,841	8,841	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0
Rostov Region	48,139	48,136	3	0	46,988	43,886	3,102	0
Adigei Republic	1,283	1,283	0	0	1,175	1,175	0	0
Republic of Dagestan	5,078	5,078	0	0	4,779	4,779	0	0
Kabardino-Balkar Republic	46	46	0	0	64	64	0	0
Republic of Northern Ossetia—Alania	38	38	0	0	51	51	0	0
Karachai-Cherkess Republic	1,161	1,161	0	0	1,373	1,373	0	0
URALS	716,719	660,469	31,826	24,424	1,163,925	729,281	323,699	110,945
Kurgan Region	5	5	0	0	0	0	0	0
Orenburg Region	1,395	1,395	0	0	1,212	1,212	0	0

Cont.
(thousand rubles)

End

	1	2	3	4	5	6	7	8	9
Perm Region		10,880	10,858	22	0	12,590	11,328	22	1,240
Sverdlovsk Region		521,836	490,634	6,778	24,424	577,118	541,416	6,571	29,131
Chelyabinsk Region		53,263	51,736	1,527	0	53,683	52,753	930	0
Republic of Bashkortostan		111,776	88,277	23,499	0	483,560	105,404	297,582	80,574
Udmurt Republic		17,564	17,564	0	0	35,762	17,168	18,594	0
WEST SIBERIA		825,249	616,341	180,576	28,332	658,780	567,699	76,607	14,474
Altai Territory		10,256	10,256	0	0	10,368	10,368	0	0
Kemerovo Region		189,749	166,566	11,032	12,151	137,504	122,703	3,426	11,375
Novosibirsk Region		96,462	81,588	1,746	13,128	87,195	82,608	1,488	3,099
Omsk Region		24,253	21,200	0	3,053	28,978	27,428	1,550	0
Tomsk Region		19,120	19,120	0	0	20,562	14,744	5,818	0
Tyumen Region		485,409	317,611	167,798	0	374,173	309,848	64,325	0
Republic of Altai		0	0	0	0	0	0	0	0
EAST SIBERIA		183,601	160,190	23,411	0	180,587	164,043	16,544	0
Krasnoyarsk Territory		124,291	108,959	15,332	0	123,893	115,216	8,677	0
Irkutsk Region		44,559	36,480	8,079	0	42,159	34,292	7,867	0
Chita Region		11,563	11,563	0	0	11,056	11,056	0	0
Republic of Buryatia		3,188	3,188	0	0	3,479	3,479	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		336,857	302,053	32,056	2,748	323,279	308,780	14,499	0
Primorski Territory		156,660	142,352	14,308	0	152,812	144,613	8,199	0
Khabarovsk Territory		46,446	38,508	7,938	0	41,337	35,077	6,260	0
Amur Region		145	145	0	0	69	69	0	0
Kamchatka Region		111,752	103,204	8,548	0	107,992	107,992	0	0
Magadan Region		2,026	2,026	0	0	7,359	7,359	0	0
Sakhalin Region		6,234	6,234	0	0	6,609	6,609	0	0
Chukotka Autonomous Area		0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)		13,591	9,581	1,262	2,748	7,098	7,058	40	0
Jewish Autonomous Area		3	3	0	0	3	3	0	0
Kaliningrad Region		127,927	75,370	14,852	37,705	108,143	72,740	8,846	26,557

(thousand rubles)

Table 3.3

Ruble accounts of enterprises, organisations and institutions

	31.03.98				30.06.98				
	state enterprises		non-state enterprises		state enterprises		non-state enterprises		other ¹
	2	3	4	5	6	7			
1	19,174,973	52,661,907	2,048,421	17,264,072	51,344,244	1,844,918			
Russian Federation	105,477	262,757	1,957	75,205	246,828	1,977			
NORTH									
Arkhangelsk Region	15,661	20,308	69	9,409	10,535	0			
Vologda Region	37,328	127,519	1,290	33,645	135,641	1,328			
Murmansk Region	26,808	40,528	83	10,687	30,787	68			
Republic of Karelia	906	5,688	0	1,714	4,985	0			
Komi Republic	24,774	68,714	515	19,750	64,880	581			
NORTH-WEST	1,048,699	2,180,920	47,170	1,017,505	1,887,439	41,044			
St. Petersburg	1,005,913	2,071,395	46,849	994,807	1,821,655	41,004			
Leningrad Region	25,715	64,607	308	9,237	32,536	37			
Novgorod Region	9,701	32,702	1	8,863	21,902	1			
Pskov Region	7,370	12,216	12	4,598	11,346	2			
CENTRE	15,335,328	42,028,736	1,947,355	14,000,310	42,373,450	1,747,589			
Bryansk Region	8,498	16,750	5	5,870	15,581	25			
Vladimir Region	5,175	11,847	0	4,252	9,784	0			
Ivanovo Region	6,853	25,532	0	8,192	21,979	0			
Tver Region	24,434	109,628	398	14,213	86,508	266			
Kaluga Region	1,275	17,760	0	1,653	12,873	0			
Kostroma Region	3,567	23,326	0	4,704	19,323	0			
Moscow	14,954,343	41,165,748	1,938,452	13,684,010	41,394,755	1,743,197			
Moscow Region	236,373	414,790	7,055	199,661	620,387	3,209			
Orel Region	155	5,507	0	101	2,911	0			
Ryazan Region	15,827	61,605	1,168	13,615	59,818	653			
Smolensk Region	10,108	30,519	48	9,497	19,320	16			
Tula Region	26,975	70,295	0	24,404	50,940	154			
Yaroslavl Region	41,745	75,429	229	30,138	59,271	69			

(thousand rubles)

Cont.
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	160,023	516,001	1,781	138,336	482,486	1,004
Nizhni Novgorod Region	126,272	436,749	1,766	113,730	428,906	1,001
Kirov Region	4,989	33,955	15	3,562	14,520	3
Republic of Mariy-El	5,695	4,056	0	3,530	3,656	0
Republic of Mordovia	13,334	25,239	0	9,456	21,834	0
Chuvash Republic	9,733	16,002	0	8,058	13,570	0
CENTRAL-BLACK SOIL REGION	84,371	300,950	8,938	85,177	225,272	2,912
Belgorod Region	18,777	86,602	3	18,674	49,709	40
Voronezh Region	41,962	89,976	3,133	45,775	79,233	1,560
Kursk Region	9,598	30,970	53	9,881	38,905	58
Lipetsk Region	10,567	75,491	5,666	7,326	44,704	1,253
Tambov Region	3,467	17,911	83	3,521	12,721	1
VOLGA REGION	373,097	1,454,126	5,303	311,630	1,313,765	26,487
Astrakhan Region	14,152	32,380	356	12,948	28,293	68
Volgograd Region	42,315	162,631	371	38,332	163,228	1,139
Samara Region	152,104	666,990	3,042	113,842	547,419	23,728
Penza Region	8,031	45,118	5	5,585	47,922	5
Saratov Region	50,514	154,064	520	44,518	135,511	54
Ulyanovsk Region	13,118	26,082	0	10,035	22,885	0
Republic of Kalmykia	16,391	11,370	0	7,643	8,411	0
Republic of Tatarstan	76,472	355,491	1,009	78,727	360,096	1,493
NORTH CAUCASUS	398,606	872,706	2,181	294,408	759,571	1,060
Krasnodar Territory	147,464	307,124	793	95,597	299,497	380
Stavropol Territory	37,276	102,240	85	25,886	90,514	36
Republic of Ingushetia	2,931	5,034	0	6,777	6,601	0
Rostov Region	105,658	315,528	1,128	70,485	229,273	353
Adigei Republic	5,522	12,873	6	2,635	11,455	12
Republic of Dagestan	57,114	61,616	0	60,077	41,511	0
Kabardino-Balkar Republic	4,413	12,021	0	3,190	11,683	0
Republic of Northern Ossetia—Alania	28,655	45,175	159	21,739	59,284	276
Karachai-Cherkess Republic	9,573	11,095	10	8,022	9,753	3
URALS	567,719	1,605,462	4,852	476,914	1,310,353	3,416
Kurgan Region	4,523	8,603	0	9,241	9,012	0
Orenburg Region	10,498	34,728	29	5,915	19,770	31

	1	2	3	4	5	6	7
Perm Region		99,712	143,502	0	95,823	124,567	12
Sverdlovsk Region		181,056	822,601	1,648	132,314	646,099	1,101
Chelyabinsk Region		109,333	239,829	2,064	95,145	209,785	1,794
Republic of Bashkortostan		132,651	299,414	1,109	112,377	260,077	467
Udmurt Republic		29,946	56,785	2	26,099	41,043	11
WEST SIBERIA		630,451	2,159,031	18,864	465,861	1,728,064	4,595
Altai Territory		10,493	33,786	495	73,41	36,650	833
Kemerovo Region		74,625	374,265	81	75,287	389,864	406
Novosibirsk Region		97,638	277,164	1,497	92,338	263,540	824
Omsk Region		41,854	106,929	20	32,781	88,400	27
Tomsk Region		43,396	103,040	486	27,499	63,751	81
Tyumen Region		362,236	1,250,496	16,285	230,129	874,732	2,424
Republic of Altai		209	13,351	0	486	11,127	0
EAST SIBERIA		127,282	498,380	252	113,888	389,440	2,945
Krasnoyarsk Territory		51,378	277,407	195	44,577	211,269	2,650
Irkutsk Region		50,090	170,513	41	37,236	132,734	3
Chita Region		11,197	29,957	16	18,143	26,376	292
Republic of Buryatia		11,557	13,451	0	8,838	10,667	0
Republic of Tyva		2,898	3,172	0	4,937	3,965	0
Republic of Khakassia		162	3,880	0	157	4,429	0
FAR EAST		314,893	659,745	7,991	252,449	522,722	9,984
Primorski Territory		95,362	260,124	5,573	88,724	247,885	3,438
Khabarovsk Territory		104,755	133,334	171	70,704	98,298	161
Amur Region		10,047	20,509	0	18,482	13,280	0
Kamchatka Region		18,078	61,431	370	13,567	46,101	4,940
Magadan Region		15,550	62,396	406	10,937	64,838	65
Sakhalin Region		18,479	14,427	110	12,315	11,623	33
Chukotka Autonomous Area		0	0	0	0	0	0
Republic of Sakha (Yakutia)		52,599	107,386	1,361	37,685	40,506	1,347
Jewish Autonomous Area		23	138	0	35	191	0
Kaliningrad Region		29,027	123,093	1,777	32,389	104,854	1,905

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

1	31.03.98				30.06.98				
	state enterprises		non-state enterprises		state enterprises		non-state enterprises		other ¹
	2	3	4	5	6	7	8	9	
Russian Federation	10,189,840	16,678,494	4,713,125	8,557,442	17,221,854	5,016,493			
NORTH	9,182	34,859	1,347	4,211	48,216	2,175			
Arkhangelsk Region	1,955	5,159	24	267	1,782	9			
Vologda Region	2,368	10,396	812	2,606	7,818	1,665			
Murmansk Region	4,725	11,211	21	1,305	11,725	5			
Republic of Karelia	0	0	0	0	0	0			
Komi Republic	134	8,093	490	33	26,891	496			
NORTH-WEST	204,444	620,161	80,213	266,860	622,862	85,575			
St. Petersburg	201,697	608,595	79,553	264,003	614,380	84,825			
Leningrad Region	1,359	6,519	660	1,164	3,515	750			
Novgorod Region	723	4,579	0	1,022	4,206	0			
Pskov Region	665	468	0	671	761	0			
CENTRE	9,504,900	14,919,836	4,561,364	7,982,773	15,679,927	4,891,991			
Bryansk Region	48	7,965	367	81	1957	35			
Vladimir Region	281	850	0	174	689	0			
Ivanovo Region	54	158	1	55	386	1			
Tver Region	316	13,885	947	196	12,447	195			
Kaluga Region	237	129	0	116	407	0			
Kostroma Region	35	83	0	0	30	0			
Moscow	9,478,228	14,738,541	4,548,626	7,967,270	15,512,720	4,880,491			
Moscow Region	20,177	133,474	11,418	4,874	134,377	11,263			
Orel Region	0	0	0	0	0	0			
Ryazan Region	1,628	7,051	0	3,247	7,083	0			
Smolensk Region	132	779	0	133	711	0			
Tula Region	301	9,553	2	4,014	2,918	2			
Yaroslavl Region	3,463	7,368	3	2,613	6,202	4			

(thousand rubles)

Cont.
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	9,624	49,457	588	17,056	60,395	817
Nizhni Novgorod Region	8,322	45,716	414	16,284	55,190	694
Kirov Region	154	467	174	156	266	123
Republic of Mariy-El	0	0	0	0	0	0
Republic of Mordovia	1,069	1,527	0	129	578	0
Chuvash Republic	79	1,747	0	487	4,361	0
CENTRAL-BLACK SOIL REGION	11,357	14,064	12,057	8,171	17,863	2,990
Belgorod Region	686	2,725	0	486	7,712	0
Voronezh Region	5,450	2,768	12,012	6,669	3,463	2,954
Kursk Region	4,665	3,169	14	838	4,059	14
Lipetsk Region	556	4,593	31	177	1,896	22
Tambov Region	0	809	0	1	733	0
VOLGA REGION	54,032	234,068	18,929	44,051	198,684	9,665
Astrakhan Region	178	5,804	1	552	4,506	1
Volgograd Region	6,342	27,828	3,674	3,827	20,923	5,349
Samara Region	8,191	94,518	14,729	6,805	89,056	3,570
Penza Region	1,849	1,288	18	1,927	2,538	84
Saratov Region	11,534	16,634	104	12,031	11,466	60
Ulyanovsk Region	791	1,098	0	565	644	0
Republic of Kalmykia	218	745	10	216	47	10
Republic of Tatarstan	24,929	86,153	393	18,128	69,504	591
NORTH CAUCASUS	36,746	112,103	687	30,607	82,014	1,950
Krasnodar Territory	16,968	72,265	273	9,459	51,173	508
Stavropol Territory	279	1,467	20	2,100	1,315	20
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	17,400	36,377	394	16,098	27,323	1,422
Adigei Republic	75	645	0	62	641	0
Republic of Dagestan	229	482	0	151	340	0
Kabardino-Balkar Republic	59	135	0	333	114	0
Republic of Northern Ossetia—Alania	1,736	705	0	2,404	1,077	0
Karachai-Cherkess Republic	0	27	0	0	31	0
URALS	52,265	134,179	20,616	52,263	126,405	7,551
Kurgan Region	0	23	0	0	23	0
Orenburg Region	1	885	0	0	570	0

1	End (thousand rubles)						
	2	3	4	5	6	7	
Perm Region	151	7,177	7	200	5,199	277	
Sverdlovsk Region	24,547	72,723	2,072	32,873	61,208	2,551	
Chelyabinsk Region	7,502	15,999	5,294	8,019	17,737	3,143	
Republic of Bashkortostan	16,182	34,124	760	7,335	39,529	1,305	
Udmurt Republic	3,882	3,248	12,483	3,836	2,139	275	
WEST SIBERIA	75,994	330,239	9,724	52,759	176,346	5,645	
Altai Territory	39	9,755	0	63	1,819	620	
Kemerovo Region	29,872	39,531	341	23,590	37,401	315	
Novosibirsk Region	13,048	17,269	724	11,044	19,574	872	
Omsk Region	751	4,471	1	71	1,666	1	
Tomsk Region	9,323	9,941	2,546	14,539	4,436	296	
Tyumen Region	22,961	249,272	6,112	3,452	111,450	3,541	
Republic of Altai	0	0	0	0	0	0	
EAST SIBERIA	10,743	41,404	450	6,673	44,144	1,414	
Krasnoyarsk Territory	7,679	19,899	383	4,815	13,945	1289	
Irkutsk Region	2,385	18,551	49	628	26,921	10	
Chita Region	672	2,717	18	1,228	1,762	115	
Republic of Buryatia	7	237	0	2	1,516	0	
Republic of Tyva	0	0	0	0	0	0	
Republic of Khakassia	0	0	0	0	0	0	
FAR EAST	161,601	141,401	6,316	72,411	125,653	6,020	
Primorski Territory	52,017	91,170	5,066	38,374	84,408	5,162	
Khabarovsk Territory	16,691	18,454	799	7,316	15,141	514	
Amur Region	305	2,893	0	310	2,650	0	
Kamchatka Region	8,637	20,961	92	8,111	16,851	119	
Magadan Region	6,803	2,158	204	7,657	1,878	68	
Sakhalin Region	1,637	3,007	0	890	2,385	0	
Chukotka Autonomous Area	0	0	0	0	0	0	
Republic of Sakha (Yakutia)	75,502	2,748	155	9,750	2,334	157	
Jewish Autonomous Area	9	10	0	3	6	0	
Kaliningrad Region	58,952	46,723	834	19,607	39,345	700	

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

	31.03.98						30.06.98					
	1	2	3	4	5	6	7	8	9	10	11	
	federal budget funds	budget funds of constituent territories of RF and local bodies	other budget funds	extra-budgetary funds	federal budget funds	budget funds of constituent territories of RF and local bodies	other budget funds	extra-budgetary funds	federal budget funds	budget funds of constituent territories of RF and local bodies	other budget funds	extra-budgetary funds
Russian Federation	11,197,174	6,440,175	2,095,153	2,384,162	11,899,690	5,538,69	1,392,431	3,810,915				
NORTH	26,432	87,620	8,663	11,470	25,763	50,950	9,350	11,058				
Arkhangelsk Region	24,947	3,529	1,227	61	24,911	1,483	0	253				
Vologda Region	1,125	6,887	1,922	854	727	8,732	3,614	3,414				
Murmansk Region	104	23,279	4,847	4,293	0	2,153	5,364	4,755				
Republic of Karelia	0	910	0	0	0	649	0	94				
Komi Republic	256	53,015	667	6,262	125	37,933	372	2,542				
NORTH-WEST	26,772	322,837	552,600	28,601	16,390	385,801	335,971	40,388				
St. Petersburg	20,441	314,942	547,291	25,949	15,443	381,216	334,196	38,753				
Leningrad Region	5,963	5,473	3,427	1,151	629	1,059	0	129				
Novgorod Region	220	1,865	1,092	597	192	2,649	746	699				
Pskov Region	148	557	790	904	126	877	1,029	807				
CENTRE	10,405,488	4,411,669	1,195,781	1,813,226	11,098,422	3,970,130	763,399	3,016,603				
Bryansk Region	151	482	99	3,136	134	137	133	2,255				
Vladimir Region	333	238	0	13	82	114	0	9				
Ivanovo Region	0	368	0	0	0	183	0	127				
Tver Region	1,859	2,015	302	383	1,852	2,552	284	172				
Kaluga Region	8	0	0	24	0	54	0	592				
Kostroma Region	5,630	126	232	23	5,279	239	30	29				
Moscow	10,364,903	4,355,802	1,174,397	1,802,943	11,071,921	3,920,285	741,117	2,972,519				
Moscow Region	29,646	32,826	17,357	3,511	17,102	32,922	18,106	26,741				
Orel Region	0	2,215	0	0	0	2,039	0	0				
Ryazan Region	309	7,484	1,165	3	210	4,633	1,494	138				
Smolensk Region	69	1,499	0	36	15	308	0	17				
Tula Region	2,567	8,481	2,212	3,019	1,821	2,614	2,224	7,258				
Yaroslavl Region	13	133	17	135	6	4,050	11	6,746				

(thousand rubles)

Cont.

	1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	76,671	156,636	1,276	41,721	74,931	176,486	9,386	42,911	
Nizhni Novgorod Region	69,449	153,914	571	39,686	69,592	174,786	1,143	35,212	
Kirov Region	141	300	103	468	103	204	36	289	
Republic of Mariy-El	0	1,364	449	206	0	1,218	263	2,924	
Republic of Mordovia	5,047	905	132	12	5,033	158	7,919	19	
Chuvash Republic	2,034	153	21	1,349	203	120	25	4,467	
CENTRAL-BLACK SOIL REGION	31,988	70,079	2,576	1,712	20,708	31,409	1,415	7,395	
Belgorod Region	10,287	3,890	56	650	6,423	6,773	43	3,099	
Voronezh Region	4,024	15,780	1,190	985	1,944	14,072	1,228	2,872	
Kursk Region	10,648	48,156	263	8	9,866	8,664	98	1,360	
Lipetsk Region	6,233	2,025	1,067	43	1,726	1,835	46	2	
Tambov Region	796	228	0	26	749	65	0	62	
VOLGA REGION	75,512	246,305	9,799	36,335	90,660	126,000	11,668	54,268	
Astrakhan Region	1,593	5,168	1,155	102	752	1,274	694	1029	
Volgograd Region	6,761	6,963	2,617	4,745	15,453	19,483	2,625	6,652	
Samara Region	40,402	39,805	1,363	17,638	52,009	33,465	1,816	29,823	
Penza Region	1,952	3,301	1,943	2,306	1,800	2,792	1,598	2,046	
Saratov Region	13,837	1,893	1,871	684	15,806	2,871	4,263	953	
Ulyanovsk Region	34	227	194	27	33	483	223	319	
Republic of Kalmykia	1	8,044	3	1,778	0	3,143	21	271	
Republic of Tatarstan	10,932	180,904	653	9,055	4,807	62,489	428	13,175	
NORTH CAUCASUS	182,309	92,780	47,520	29,749	188,149	91,012	43,664	86,367	
Krasnodar Territory	3,352	1,530	37,530	54	13,431	1,350	39,303	8,419	
Stavropol Territory	7,186	11,131	1,126	3,724	4,592	9,212	556	3,973	
Republic of Ingushetia	0	0	0	29	0	0	0	17	
Rostov Region	43,757	61,511	5,433	19,539	43,305	53,394	1,955	39,864	
Adigei Republic	136	99	177	35	135	261	8	3	
Republic of Dagestan	119,289	13,843	112	3,476	118,800	16,361	113	6,534	
Kabardino-Balkar Republic	138	1,073	62	2,584	73	200	100	1,540	
Republic of Northern Ossetia—Alania	444	0	1,483	7	1,225	0	1,329	4,065	
Karachai-Cherkess Republic	8,007	3,593	1,597	301	6,588	10,234	300	21,952	
URALS	210,095	684,679	123,217	139,423	214,660	334,772	152,491	154,613	
Kurgan Region	10,676	31	0	12	10,676	32	0	867	
Orenburg Region	226	125	199	12	226	153	46	894	

(thousand rubles)

1	End (thousand rubles)								
	2	3	4	5	6	7	8	9	
Perm Region	2,804	12,423	3,532	28,067	729	18,610	3,229	19,339	
Sverdlovsk Region	130,157	102,010	54,361	7,619	141,660	70,054	107,226	6,559	
Chelyabinsk Region	41,281	28,911	11,493	13,493	43,026	31,920	9,767	11,670	
Republic of Bashkortostan	19,233	523,211	47,346	90,204	12,625	199,135	27,362	55,439	
Udmurt Republic	5,718	17,968	6,286	16	5,718	14,868	4,861	10	
WEST SIBERIA	106,902	256,537	28,837	181,474	102,725	239,844	17,566	199,046	
Altai Territory	44	109	0	1,672	44	88	0	2,125	
Kemerovo Region	14,595	34,533	10,256	17,191	10,790	46,166	6,442	32,751	
Novosibirsk Region	83,535	14,244	8,131	8,967	72,221	13,189	6,717	11,719	
Omsk Region	5,769	16,892	40	515	5,698	7,610	15	309	
Tomsk Region	916	28,945	1,322	34,751	10,803	16,339	460	26,550	
Tyumen Region	1,182	161,814	9,088	118,378	2,406	156,452	3,932	125,592	
Republic of Altai	861	0	0	0	763	0	0	0	
EAST SIBERIA	30,885	15,338	7,909	18,939	32,865	36,760	9,464	23,795	
Krasnoyarsk Territory	8,629	5,905	2,505	1,959	5,479	21,008	3,976	14,631	
Irkutsk Region	14,238	2,306	1,705	8,325	14,256	8,278	1,780	1,750	
Chita Region	496	344	1,200	136	653	197	283	65	
Republic of Buryatia	7,196	2,373	2,499	8,517	8,612	2,026	3,425	7,245	
Republic of Tyva	7	765	0	2	3,547	3,766	0	104	
Republic of Khakassia	319	3,645	0	0	318	1,485	0	0	
FAR EAST	8,425	91,581	115,509	77,903	21,974	93,132	37,773	63,458	
Primorski Territory	317	20,667	93,744	19,270	105	33,110	20,343	16,521	
Khabarovsk Territory	7,607	62,981	14,491	52,413	1,779	51,283	14,429	44,446	
Amur Region	138	2,295	2,745	592	20,050	2,184	1,591	315	
Kamchatka Region	267	201	0	0	0	45	0	435	
Magadan Region	0	163	57	68	2	189	38	76	
Sakhalin Region	4	96	121	65	4	230	11	33	
Chukotka Autonomous Area					0	0	0	0	
Republic of Sakha (Yakutia)	92	5,177	4,351	5,495	34	6,090	1,361	1,632	
Jewish Autonomous Area	0	1	0	0	0	1	0	0	
Kaliningrad Region	15,695	4,114	1,466	3,609	12,443	2,173	284	1,700	

Table 3.6

Volume of certificates of deposit, savings certificates and bonds issued

	31.03.98				30.06.98			
	certificates of deposit		savings certificates		certificates of deposit		savings certificates	
	2	3	4	5	6	7		
1								
Russian Federation	5,314,810	1,279,060	181,007	4,520,566	1,155,158	171,026		
NORTH	3,554	0	0	4,972	0	0		
Arkhangelsk Region	2,100	0	0	2,000	0	0		
Vologda Region	804	0	0	2,322	0	0		
Murmansk Region	0	0	0	0	0	0		
Republic of Karelia	650	0	0	650	0	0		
Komi Republic	0	0	0	0	0	0		
NORTH-WEST	191,938	5,446	28,950	293,346	5,677	20,000		
St. Petersburg	190,089	4,348	28,950	291,747	4,699	20,000		
Leningrad Region	0	1,098	0	40	978	0		
Novgorod Region	1,809	0	0	1,559	0	0		
Pskov Region	40	0	0	0	0	0		
CENTRE	4,828,240	1,117,199	149,003	3,987,048	1,012,304	149,003		
Bryansk Region	12,970	0	0	12,602	0	0		
Vladimir Region	102	0	0	0	0	0		
Ivanovo Region	0	0	0	0	0	0		
Tver Region	3,491	96	0	1,748	0	0		
Kaluga Region	4,265	0	3	1,244	0	3		
Kostroma Region	0	0	0	0	0	0		
Moscow	4,745,067	1,106,669	149,000	3,932,973	1,004,495	149,000		
Moscow Region	44,681	10	0	15,200	0	0		
Orel Region	0	0	0	0	0	0		
Ryazan Region	7,732	9,601	0	10,779	7,078	0		
Smolensk Region	0	0	0	1,242	0	0		
Tula Region	8,062	823	0	9,740	731	0		
Yaroslavl Region	1,870	0	0	1,520	0	0		

(thousand rubles)

Cont.

(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	25,890	5,463	0	17,819	5,784	0
Nizhni Novgorod Region	14,514	3,911	0	10,933	5,580	0
Kirov Region	350	1,520	0	300	172	0
Republic of Mariy-El	0	0	0	0	0	0
Republic of Mordovia	2,167	0	0	1,276	0	0
Chuvash Republic	8,859	32	0	5,310	32	0
CENTRAL-BLACK SOIL REGION	24,093	354	0	5,703	51	1
Belgorod Region	9,450	0	0	1,000	0	0
Voronezh Region	3,355	352	0	560	50	0
Kursk Region	0	0	0	0	0	0
Lipetsk Region	11,288	2	0	4,143	1	1
Tambov Region	0	0	0	0	0	0
VOLGA REGION	90,345	55,908	1,500	88,457	53,188	1,500
Astrakhan Region	2,168	27	1,500	2,392	165	1,500
Volgograd Region	2,171	4,555	0	3,745	1,750	0
Samara Region	510	49,671	0	100	50,819	0
Penza Region	3,615	0	0	1,651	0	0
Saratov Region	24,511	0	0	21,753	0	0
Ulyanovsk Region	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Tatarstan	57,370	1,655	0	58,816	454	0
NORTH CAUCASUS	12,143	3,330	1,554	9,248	1,885	522
Krasnodar Territory	10,638	3,329	0	7,743	1,884	0
Stavropol Territory	1,500	0	0	1,500	0	0
Republic of Ingushetia	0	0	0	0	0	0
Rostov Region	2	1	1,554	2	1	522
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	43,924	85,139	0	43,624	70,437	0
Kurgan Region	0	0	0	0	0	0
Orenburg Region	0	1	0	0	1	0

End

	1	2	3	4	5	6	7
Perm Region		0	2	0	0	0	0
Sverdlovsk Region	14,792	46,178	0	11,629	43,706	0	0
Chelyabinsk Region	0	256	0	0	64	0	0
Republic of Bashkortostan	28,370	38,702	0	28,875	26,666	0	0
Udmurt Republic	762	0	0	3,120	0	0	0
WEST SIBERIA	68,419	4,691	0	42,756	4,689	0	0
Altai Territory	0	0	0	0	0	0	0
Kemerovo Region	21,050	0	0	1,373	0	0	0
Novosibirsk Region	4,330	0	0	1,690	0	0	0
Omsk Region	0	0	0	0	0	0	0
Tomsk Region	5,637	0	0	4,890	0	0	0
Tyumen Region	37,402	4,691	0	34,803	4,689	0	0
Republic of Altai	0	0	0	0	0	0	0
EAST SIBERIA	5,265	366	0	12,171	392	0	0
Krasnoyarsk Territory	404	0	0	286	0	0	0
Irkutsk Region	3,360	243	0	11,200	252	0	0
Chita Region	1,131	123	0	585	140	0	0
Republic of Buryatia	0	0	0	0	0	0	0
Republic of Tyva	0	0	0	0	0	0	0
Republic of Khakassia	370	0	0	100	0	0	0
FAR EAST	13,086	450	0	9,874	460	0	0
Primorski Territory	6,282	126	0	7,720	172	0	0
Khabarovsk Territory	838	0	0	238	0	0	0
Amur Region	0	0	0	0	0	0	0
Kamchatka Region	3,806	84	0	1,816	48	0	0
Magadan Region	2,160	0	0	100	0	0	0
Sakhalin Region	0	240	0	0	240	0	0
Chukotka Autonomous Area				0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0
Jewish Autonomous Area	0	0	0	0	0	0	0
Kaliningrad Region	7,913	714	0	5,548	291	0	0

(thousand rubles)

Table 3.7

Funds of legal entities and private individuals raised through issuing promissory notes

(thousand rubles)

	31.03.98		30.06.98	
	1	2	3	4
	Rubles raised by issuing promissory notes	Rubles raised by issuing promissory notes	Foreign currency raised by issuing promissory notes	Rubles raised by issuing promissory notes
				5
Russian Federation	25,155,259	24,420,479	10,485,562	11,567,733
NORTH	235,644	268,589	12,212	365
Arkhangelsk Region	45,170	9,233	0	0
Vologda Region	72,391	97,916	0	0
Murmansk Region	35,828	53,413	0	365
Republic of Karelia	0	0	0	0
Komi Republic	82,255	108,027	12,212	0
NORTH-WEST	797,307	851,190	210,356	158,054
St. Petersburg	787,990	841,368	210,356	158,054
Leningrad Region	2,350	2,485	0	0
Novgorod Region	52	110	0	0
Pskov Region	6,915	7,227	0	0
CENTRE	19,942,621	19,089,576	9,880,473	11,026,140
Bryansk Region	29,616	25,857	0	0
Vladimir Region	5,455	1,055	0	0
Ivanovo Region	6,608	1,959	0	0
Tver Region	218,606	225,856	0	0
Kaluga Region	7,221	9,803	0	0
Kostroma Region	4,762	8,003	0	0
Moscow	19,456,652	18,569,632	9,866,185	10,985,236
Moscow Region	108,130	122,549	14,288	40,904
Orel Region	9,904	11,252	0	0
Ryazan Region	47,357	58,677	0	0
Smolensk Region	7,546	3,914	0	0
Tula Region	20,601	19,704	0	0
Yaroslavl Region	20,063	31,315	0	0

Cont.

1	2	3	4	5
VOLGA-VYATKA REGION	307,618	62,893	226,284	38,738
Nizhni Novgorod Region	269,704	62,893	189,138	38,738
Kirov Region	1,910	0	2,329	0
Republic of Mariy-El	1,480	0	1,415	0
Republic of Mordovia	26,661	0	27,868	0
Chuvash Republic	7,863	0	5,534	0
CENTRAL-BLACK SOIL REGION	125,184	1,673	98,792	6,381
Belgorod Region	52,815	0	31,993	0
Voronezh Region	14,815	452	19,428	492
Kursk Region	19,578	1,221	21,353	5,889
Lipetsk Region	37,861	0	25,997	0
Tambov Region	115	0	21	0
VOLGA REGION	794,957	83,745	939,090	89,132
Astrakhan Region	17,017	0	12,778	0
Volgograd Region	490	0	13,447	0
Samara Region	529,022	80,256	691,872	86,449
Penza Region	6,474	611	8,956	966
Saratov Region	79,542	225	64,397	167
Ulyanovsk Region	8,136	2,458	6,441	0
Republic of Kalmykia	0	0	0	0
Republic of Tatarstan	154,276	195	141,199	1,550
NORTH CAUCASUS	291,933	2,846	222,221	2,889
Krasnodar Territory	140,580	2,797	106,760	2,839
Stavropol Territory	15,468	0	14,806	0
Republic of Ingushetia	0	0	0	0
Rostov Region	108,983	49	90,678	50
Adigei Republic	3,129	0	2,810	0
Republic of Dagestan	12,255	0	4,792	0
Kabardino-Balkar Republic	0	0	0	0
Republic of Northern Ossetia—Alania	7,518	0	2,375	0
Karachai-Cherkess Republic	4,000	0	0	0
URALS	1,001,768	60,817	1,196,030	38,774
Kurgan Region	2,329	0	1,949	0
Orenburg Region	9,984	0	3,108	0

(thousand rubles)

End
(thousand rubles)

1	2	3	4	5
Perm Region	86,261	0	94,751	0
Sverdlovsk Region	448,387	42,899	654,447	22,160
Chelyabinsk Region	76,355	892	75,659	97
Republic of Bashkortostan	274,408	17,026	278,007	16,517
Udmurt Republic	104,044	0	88,109	0
WEST SIBERIA	1,203,327	122,029	1,020,865	139,115
Altai Territory	40,118	0	32,477	0
Kemerovo Region	309,582	15,494	267,657	12,614
Novosibirsk Region	118,602	0	136,204	0
Omsk Region	134,559	79	112,684	0
Tomsk Region	51,426	0	44,072	0
Tyumen Region	548,808	106,456	426,749	126,501
Republic of Altai	232	0	1,022	0
EAST SIBERIA	278,048	6,274	347,358	12,468
Krasnoyarsk Territory	157,564	6,274	179,469	12,468
Irkutsk Region	92,986	0	146,083	0
Chita Region	634	0	484	0
Republic of Buryatia	25,140	0	18,191	0
Republic of Tyva	0	0	0	0
Republic of Khakassia	1,724	0	3,131	0
FAR EAST	150,635	15,594	132,826	31,484
Primorski Territory	78,684	8,020	58,873	24,117
Khabarovsk Territory	10,262	2,076	13,065	2,045
Amur Region	420	0	1,727	0
Kamchatka Region	25,196	5,498	24,166	5,322
Magadan Region	540	0	20	0
Sakhalin Region	230	0	180	0
Chukotka Autonomous Area			0	0
Republic of Sakha (Yakutia)	35,303	0	34,795	0
Jewish Autonomous Area	0	0	0	0
Kaliningrad Region	26,317	26,650	27,658	24,193

4. Funds placed

Table 4.1

Ruble credits extended to enterprises, organisations, banks and individuals

	31.03.98				30.06.98			
	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	151,252,402	12,514,783	123,277,258	15,243,914	147,849,457	12,424,026	117,501,882	17,856,252
NORTH	1,363,812	109,776	990,596	263,440	1,214,963	99,268	854,277	261,418
Arkhangelsk Region	138,694	15,149	112,471	11,074	73,303	10,393	60,835	2,075
Vologda Region	782,265	46,575	498,355	237,335	779,193	43,985	489,383	245,825
Murmansk Region	213,984	13,525	194,289	6,170	153,405	11,300	136,635	5,470
Republic of Karelia	15,944	1,229	14,715	0	13,575	965	12,610	0
Komi Republic	212,925	33,298	170,766	8,861	195,487	32,625	154,814	8,048
NORTH-WEST	4,519,653	236,915	3,657,208	619,654	4,420,830	235,642	3,518,358	659,502
St. Petersburg	4,240,252	206,030	3,408,692	619,654	4,159,384	208,885	3,285,169	658,002
Leningrad Region	174,438	17,105	157,333	0	156,735	14,619	140,616	1,500
Novgorod Region	58,455	8,196	50,259	0	63,992	7,022	56,970	0
Pskov Region	46,508	5,584	40,924	0	40,719	5,116	35,603	0
CENTRE	118,223,470	9,615,509	95,156,084	13,282,380	116,392,951	9,721,426	90,722,929	15,893,458
Bryansk Region	157,153	5,105	152,048	0	153,651	7,422	146,229	0
Vladimir Region	45,012	5,608	38,274	1,130	38,255	4,851	32,974	430
Ivanovo Region	66,004	3,056	61,748	1,200	67,023	2,710	59,413	4,900
Tver Region	664,469	34,044	545,409	85,016	640,919	29,999	526,504	84,416
Kaluga Region	90,115	12,255	77,000	860	75,846	11,613	63,233	1,000
Kostroma Region	44,085	2,927	41,108	50	19,602	2,364	17,238	0
Moscow	115,531,818	9,397,652	92,894,983	13,082,309	113,786,060	9,503,624	88,549,202	15,688,584
Moscow Region	902,270	99,286	695,797	94,564	893,056	112,311	683,858	86,399
Orel Region	22,883	1,817	20,466	600	17,936	1,252	16,684	0
Ryazan Region	148,598	12,261	135,642	695	162,059	12,669	133,995	15,395
Smolensk Region	51,131	9,419	41,712	0	43,064	7,771	34,246	1,047
Tula Region	313,627	15,948	288,220	9,459	317,524	12,436	296,444	8,644
Yaroslavl Region	186,305	16,131	163,677	6,497	177,956	12,404	162,909	2,643

(thousand rubles)

Cont.
(thousand rubles)

1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	1,736,702	127,848	1,550,337	58,517	1,672,109	126,478	1,467,133	78,498
Nizhni Novgorod Region	1,425,178	111,632	1,265,200	48,346	1,386,237	111,584	1,200,426	74,227
Kirov Region	136,173	3,352	130,200	2,621	121,151	3,632	116,898	621
Republic of Mariy-El	15,177	952	14,225	0	12,066	939	11,127	0
Republic of Mordovia	120,030	5,586	106,894	7,550	110,533	5,159	101,724	3,650
Chuvash Republic	40,144	6,326	33,818	0	42,122	5,164	36,958	0
CENTRAL-BLACK SOIL REGION	836,144	45,211	737,505	53,428	769,085	38,770	709,312	21,003
Belgorod Region	206,310	7,369	197,241	1,700	216,947	7,723	205,374	3,850
Voronezh Region	292,232	14,938	276,794	500	295,723	14,737	275,436	5,550
Kursk Region	181,477	3,626	128,751	49,100	146,846	3,566	132,355	10,925
Lipetsk Region	119,717	17,871	100,068	1,778	72,821	11,475	60,668	678
Tambov Region	36,408	1,407	34,651	350	36,748	1,269	35,479	0
VOLGA REGION	5,208,078	479,791	4,443,914	283,298	5,547,326	450,875	4,814,052	282,224
Astrakhan Region	179,822	57,000	122,822	0	168,965	55,273	113,692	0
Volgograd Region	301,595	27,410	251,892	22,293	290,717	22,112	249,292	19,313
Samara Region	2,027,353	192,496	1,669,351	165,331	1,954,299	181,278	1,660,138	112,708
Penza Region	92,932	7,518	83,764	1,650	94,240	6,269	86,321	1,650
Saratov Region	485,114	52,914	423,120	9,080	492,005	60,090	428,061	3,854
Ulyanovsk Region	68,182	9,637	58,545	0	54,951	6,752	47,629	570
Republic of Kalmykia	27,230	6,732	19,348	1,150	20,608	5,032	15,576	0
Republic of Tatarstan	2,025,850	126,084	1,815,072	83,794	2,471,541	114,069	2,213,343	144,129
NORTH CAUCASUS	2,716,015	360,528	2,286,442	68,822	2,343,721	351,692	1,939,584	52,425
Krasnodar Territory	822,814	122,936	674,716	25,100	724,851	116,488	581,497	26,866
Stavropol Territory	192,841	19,869	172,665	300	187,135	20,412	164,403	2,300
Republic of Ingushetia	14,907	3,563	10,254	1,090	15,749	3,655	11,013	1,081
Rostov Region	1,105,843	86,178	1,003,691	15,820	878,685	76,245	794,314	8,126
Adigei Republic	24,336	4,101	20,235	0	26,405	4,163	21,842	400
Republic of Dagestan	227,667	88,153	131,817	7,697	240,732	92,339	143,146	5,247
Kabardino-Balkar Republic	45,475	4,622	40,498	355	36,314	4,975	30,984	355
Republic of Northern Ossetia—Alania	196,690	18,239	160,206	18,245	152,435	17,659	126,736	8,040
Karachai-Cherkess Republic	85,442	12,867	72,360	215	81,415	15,756	65,649	10
URALS	6,301,214	482,115	5,566,582	244,719	6,164,214	411,600	5,453,565	297,150
Kurgan Region	61,870	4,202	57,629	39	60,575	3,560	56,976	39
Orenburg Region	178,994	13,995	161,464	3,535	171,637	13,505	152,371	5,761

End

	(thousand rubles)								
1	2	3	4	5	6	7	8	9	
Perm Region	506,231	38,322	453,277	8,081	477,180	36,030	421,747	19,403	
Sverdlovsk Region	2,730,383	236,372	2,389,049	104,962	2,530,001	183,531	2,297,515	48,955	
Chelyabinsk Region	657,862	77,057	567,838	12,870	636,039	71,464	546,808	17,670	
Republic of Bashkortostan	1,839,183	55,903	1,675,988	106,142	1,944,412	50,601	1,894,879	197,132	
Udmurt Republic	326,691	56,264	261,337	9,090	344,370	52,909	283,269	8,190	
WEST SIBERIA	6,161,587	618,483	5,267,948	243,208	5,463,948	574,405	4,740,106	146,730	
Altai Territory	156,510	35,379	119,491	1,640	144,150	34,351	107,399	2,400	
Kemerovo Region	1,525,950	94,445	1,385,077	15,855	1,364,003	95,262	1,262,886	5,555	
Novosibirsk Region	503,583	48,334	445,729	9,520	433,124	41,148	381,485	10,491	
Omsk Region	556,919	40,340	512,380	3,899	511,750	29,878	475,021	5,494	
Tomsk Region	377,029	24,558	352,383	13	312,431	28,048	283,820	513	
Tyumen Region	3,006,435	371,754	2,437,400	196,281	2,670,450	342,639	2,220,034	106,777	
Republic of Altai	35,161	3,673	15,488	16,000	28,040	30,79	9,461	15,500	
EAST SIBERIA	1,800,851	229,355	1,525,904	45,592	1,698,259	206,475	1,420,056	71,728	
Krasnoyarsk Territory	845,461	112,059	693,479	39,923	841,711	102,769	672,778	66,164	
Irkutsk Region	695,304	88,153	602,624	4,527	607,362	75,659	527,266	4,437	
Chita Region	116,174	12,752	103,422	0	107,725	10,512	97,213	0	
Republic of Buryatia	111,224	8,606	101,476	1,142	111,680	9,933	100,620	1,127	
Republic of Tyva	16,917	1,634	15,283	0	15,373	1,872	13,501	0	
Republic of Khakassia	15,771	6,151	9,620	0	14,408	5,730	8,678	0	
FAR EAST	2,137,875	180,975	1,882,421	74,449	1,943,763	182,958	1,691,266	69,509	
Primorski Territory	498,835	29,203	457,090	12,542	451,975	30,612	415,652	5,711	
Khabarovsk Territory	521,748	42,300	466,526	12,922	481,339	40,653	430,764	9,922	
Amur Region	169,610	8,767	156,343	4,500	164,383	9,994	149,889	4,500	
Kamchatka Region	185,512	17,400	168,112	0	191,555	20,504	165,151	5,900	
Magadan Region	68,936	4,834	64,072	0	83,060	6,261	76,769	0	
Sakhalin Region	41,943	5,189	36,754	0	28,308	5,023	23,285	0	
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	
Republic of Sakha (Yakutia)	648,151	72,812	530,854	44,485	540,075	69,454	427,145	43,476	
Jewish Autonomous Area	3,140	470	2,670	0	3,068	457	2,611	0	
Kaliningrad Region	247,001	28,277	212,317	6,407	218,288	24,437	171,244	22,607	

Table 4.2

**Foreign currency credits extended to enterprises, organisations,
banks and individuals**

1	31.03.98				30.06.98			
	Total	of which:			Total	of which:		
		individuals	enterprises & organisations	banks		individuals	enterprises & organisations	banks
2	3	4	5	6	7	8	9	
Russian Federation	107,805,639	5,699,721	73,012,812	14,122,582	124,408,712	6,039,995	83,613,145	15,980,943
NORTH	81,648	4,074	33,534	44,040	38,127	2,542	27,528	8,057
Arkhangelsk Region	36,344	0	9,701	26,643	0	0	0	0
Vologda Region	17,735	673	14,930	2,132	23,294	900	22,394	0
Murmansk Region	10,610	3,229	5,549	1,832	12,907	1,406	3,444	8,057
Republic of Karelia	0	0	0	0	0	0	0	0
Komi Republic	16,959	172	3,354	13,433	1,926	236	1,690	0
NORTH-WEST	5,188,084	89,980	4,665,925	363,742	5,172,936	102,980	4,647,983	351,954
St. Petersburg	5,150,964	89,966	4,630,040	362,521	5,152,512	102,980	4,633,696	345,817
Leningrad Region	9,419	14	9,405	0	14,444	0	9,547	4,897
Novgorod Region	27,701	0	26,480	1,221	5,980	0	4,740	1,240
Pskov Region	0	0	0	0	0	0	0	0
CENTRE	98,867,147	5,453,827	65,537,173	13,094,569	115,542,940	5,756,605	75,946,021	15,236,364
Bryansk Region	2,534	0	2,534	0	3,041	0	3,041	0
Vladimir Region	789	256	533	0	1,691	933	758	0
Ivanovo Region	0	0	0	0	0	0	0	0
Tver Region	8,380	6,380	0	2,000	8,410	6,379	0	2,031
Kaluga Region	12,700	4,218	4,696	3,786	8,691	3,924	4,767	0
Kostroma Region	4,012	22	1,735	0	15	15	0	0
Moscow	98,501,650	5,349,275	65,341,582	13,076,084	115,225,829	5,665,542	75,761,480	15,218,559
Moscow Region	310,323	90,577	167,284	12,699	265,830	79,144	149,536	15,774
Orel Region	0	0	0	0	0	0	0	0
Ryazan Region	14,844	212	10,239	0	14,203	55	12,287	0
Smolensk Region	1,294	1,294	0	0	293	293	0	0
Tula Region	9,622	1,593	7,571	0	6,436	114	5,857	0
Yaroslavl Region	999	0	999	0	8,501	206	8,295	0

(thousand rubles)

Cont.
(thousand rubles)

1	2	3	4	5	6	7	8	9
VOLGA-VYATKA REGION	151,516	9,903	136,301	3,969	169,466	11,825	142,429	12,954
Nizhni Novgorod Region	137,338	9,772	126,223	0	159,615	11,689	132,714	12,954
Kirov Region	9,881	131	5,781	3,969	5,496	136	5,360	0
Republic of Mariy-El	0	0	0	0	0	0	0	0
Republic of Mordovia	2,721	0	2,721	0	2,848	0	2,848	0
Chuvash Republic	1,576	0	1,576	0	1,507	0	1,507	0
CENTRAL-BLACK SOIL REGION	41,931	247	18,176	23,508	69,447	150	22,113	47,184
Belgorod Region	2,891	184	2,707	0	5,541	148	5,393	0
Voronezh Region	12,853	0	5,221	7,632	26,894	0	5,511	21,383
Kursk Region	25,364	2	9,486	15,876	36,581	2	10,778	25,801
Lipetsk Region	486	61	425	0	431	0	431	0
Tambov Region	337	0	337	0	0	0	0	0
VOLGA REGION	353,199	15,407	270,034	38,797	388,018	16,750	286,615	49,240
Astrakhan Region	15,803	366	15,437	0	15,580	5	15,575	0
Volgograd Region	0	0	0	0	382	0	382	0
Samara Region	172,110	8,075	150,174	11,968	204,120	9,807	151,326	34,868
Penza Region	11,566	307	11,259	0	5,883	0	5,883	0
Saratov Region	7,627	957	6,670	0	7,222	560	5,422	1,240
Ulyanovsk Region	6,717	0	0	6,717	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0
Republic of Tatarstan	139,376	5,702	86,494	20,112	154,831	6,378	108,027	13,132
NORTH CAUCASUS	172,288	10,202	97,165	41,718	117,604	12,579	72,642	30,586
Krasnodar Territory	97,833	1,737	54,874	41,222	72,899	1,752	41,069	30,078
Stavropol Territory	2,219	0	2,219	0	2,391	0	2,391	0
Republic of Ingushetia	0	0	0	0	0	0	0	0
Rostov Region	64,802	3,929	37,174	496	34,482	4,499	27,678	508
Adigei Republic	1,137	234	903	0	994	193	801	0
Republic of Dagestan	6,297	4,302	1,995	0	6,838	6,135	703	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0
Republic of Northern Ossetia—Alania	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0
URALS	1,056,179	38,886	662,796	304,428	1,127,008	51,682	967,240	66,560
Kurgan Region	0	0	0	0	0	0	0	0
Orenburg Region	208	0	208	0	490	0	490	0

1	End (thousand rubles)								
	2	3	4	5	6	7	8	9	
Perm Region	5,250	73	1,513	3,664	271	67	204	0	
Sverdlovsk Region	404,992	35,995	245,952	102,895	450,596	46,869	346,860	45,711	
Chelyabinsk Region	40,081	0	38,860	1,221	56,305	137	56,168	0	
Republic of Bashkortostan	538,493	1,071	340,774	196,648	550,159	2,955	526,993	20,211	
Udmurt Republic	67,155	1,747	35,489	0	69,187	1,654	36,525	638	
WEST SIBERIA	1,259,053	47,817	1,005,489	188,814	1,112,461	44,162	903,235	145,398	
Altai Territory	2,485	360	2,125	0	3,051	892	2,159	0	
Kemerovo Region	126,562	1,597	115,806	9,159	106,642	1,830	104,812	0	
Novosibirsk Region	41,330	137	26,658	14,535	69,614	1,058	47,169	21,387	
Omsk Region	62,149	202	61,947	0	67,763	145	67,618	0	
Tomsk Region	6,806	1,878	4,928	0	10,894	1,831	9,063	0	
Tyumen Region	1,019,721	43,643	794,025	165,120	854,497	38,406	672,414	124,011	
Republic of Altai	0	0	0	0	0	0	0	0	
EAST SIBERIA	177,540	11,685	162,423	3,432	178,469	17,339	161,130	0	
Krasnoyarsk Territory	138,744	10,315	128,429	0	148,128	15,471	132,657	0	
Irkutsk Region	25,144	1,093	20,619	3,432	16,270	1,227	15,043	0	
Chita Region	13,136	277	12,859	0	13,147	641	12,506	0	
Republic of Buryatia	516	0	516	0	924	0	924	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	297,550	5,151	283,778	8,621	305,942	9,132	270,469	26,341	
Primorski Territory	149,279	1,652	140,068	7,559	199,935	3,325	170,269	26,341	
Khabarovsk Territory	46,244	346	44,836	1,062	44,375	627	43,748	0	
Amur Region	596	0	596	0	574	0	574	0	
Kamchatka Region	32,569	2,169	30,400	0	26,081	2,229	23,852	0	
Magadan Region	468	224	244	0	3,466	2,226	1,240	0	
Sakhalin Region	6,818	0	6,818	0	3,839	0	3,839	0	
Chukotka Autonomous Area					0	0	0	0	
Republic of Sakha (Yakutia)	61,576	760	60,816	0	27,672	725	26,947	0	
Jewish Autonomous Area	0	0	0	0	0	0	0	0	
Kaliningrad Region	159,504	12,542	140,018	6,944	186,294	14,249	165,740	6,305	

Table 4.3

Overdue debt on credits extended to enterprises, organisations, banks and individuals

(thousand rubles)

	31.03.98						30.06.98					
	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
1	2	3	4	5	6	7	8	9	10	11	12	13
Russian Federation	7,354,894	5,734,157	664,933	85,924	864,710	750,186	8,043,318	6,085,345	693,583	95,513	861,661	734,239
NORTH	132,883	10,275	11,090	9	1,980	25,924	59,678	0	6,192	0	980	0
Arkhangelsk Region	51,691	9,643	4,273	0	75	25,924	6,762	0	1,070	0	75	0
Vologda Region	44,009	0	3,243	0	905	0	20,287	0	1,694	0	905	0
Murmansk Region	19,106	632	2,190	9	1,000	0	17,459	0	2,324	0	0	0
Republic of Karelia	10,681	0	376	0	0	0	9,653	0	308	0	0	0
Komi Republic	7,396	0	1,008	0	0	0	5,517	0	796	0	0	0
NORTH-WEST	238,279	103,046	10,354	6,066	18,265	0	221,330	108,861	11,501	7,287	18,166	0
St. Petersburg	183,083	100,685	2,625	6,066	18,265	0	167,520	106,465	3,653	7,287	18,166	0
Leningrad Region	48,852	1,754	6,617	0	0	0	47,885	1,780	6,600	0	0	0
Novgorod Region	2,519	607	82	0	0	0	2,280	616	197	0	0	0
Pskov Region	3,825	0	1,030	0	0	0	3,645	0	1,051	0	0	0
CENTRE	4,809,145	5,343,068	436,211	69,255	666,322	680,866	5,526,091	5,728,126	449,761	74,925	673,919	698,267
Bryansk Region	33,945	366	744	0	0	0	37,574	372	662	0	0	0
Vladimir Region	15,471	289	391	0	1,130	0	14,312	293	380	0	430	0
Ivanovo Region	20,960	0	16	0	450	0	22,580	0	64	0	450	0
Tver Region	336,870	0	15,694	146	83,417	836	330,693	0	14,534	181	83,417	849
Kaluga Region	4,228	971	1,788	3,434	0	0	6,185	2,035	2,020	3,485	0	0
Kostroma Region	18,739	1,735	354	22	0	0	5,005	0	294	15	0	0
Moscow	4,262,894	5,331,843	409,360	62,428	572,130	680,030	4,971,243	5,716,692	419,712	69,764	579,657	696,370
Moscow Region	25,544	1,084	3,134	1,656	7,653	0	43,575	1,100	6,551	1,471	8,508	1,048
Orel Region	3,684	0	7	0	0	0	2,191	0	4	0	0	0
Ryazan Region	14,683	1,747	719	0	95	0	14,610	1,773	652	0	95	0
Smolensk Region	364	0	151	0	0	0	547	0	310	0	0	0
Tula Region	28,406	4,034	1,371	1,569	1,200	0	29,597	4,838	1,544	9	1,115	0
Yaroslavl Region	43,357	999	2,482	0	247	0	47,979	1,023	3,034	0	247	0

Cont.

	(thousand rubles)												
1	2	3	4	5	6	7	8	9	10	11	12	13	
VOLGA-VYATKA REGION	81,830	3,993	3,370	61	5,071	0	92,301	6,396	4,392	91	5,071	0	
Nizhni Novgorod Region	68,578	3,603	1,574	61	4,750	0	71,922	3,495	1,959	91	4,750	0	
Kirov Region	5,110	390	598	0	321	0	11,140	2,901	994	0	321	0	
Republic of Mariy-El	1,451	0	9	0	0	0	1,484	0	9	0	0	0	
Republic of Mordovia	2,733	0	438	0	0	0	3,130	0	446	0	0	0	
Chuvash Republic	3,958	0	751	0	0	0	4,625	0	984	0	0	0	
CENTRAL-BLACK SOIL REGION	82,088	4,967	3,036	0	678	0	90,162	5,042	3,280	0	678	0	
Belgorod Region	30,696	0	658	0	0	0	29,893	0	730	0	0	0	
Voronezh Region	16,897	3,053	911	0	0	0	19,863	3,099	937	0	0	0	
Kursk Region	7,725	1,489	158	0	0	0	11,267	1,512	192	0	0	0	
Lipetsk Region	11,030	425	1,260	0	678	0	14,132	431	1,387	0	678	0	
Tambov Region	15,740	0	49	0	0	0	15,007	0	34	0	0	0	
VOLGA REGION	217,389	35,151	16,988	290	30,183	1,183	247,245	31,411	18,197	301	23,269	1,200	
Astrakhan Region	3,588	0	1,086	0	0	0	3,699	0	1,068	0	0	0	
Volgograd Region	14,970	0	1,453	0	2,793	0	16,269	0	1,296	0	1,513	0	
Samara Region	40,941	25,881	5,416	58	11,581	0	40,148	26,102	6,688	59	9,388	0	
Penza Region	5,206	4,488	194	0	1,650	0	8,304	0	490	0	1,650	0	
Saratov Region	74,215	2,098	5,044	0	2,590	0	78,433	2,586	4,824	0	216	0	
Ulyanovsk Region	11,562	0	456	0	0	0	11,552	0	500	0	0	0	
Republic of Kalmykia	1,830	0	482	0	0	0	1,617	0	428	0	0	0	
Republic of Tatarstan	65,077	2,684	2,857	232	11,569	1,183	87,223	2,723	2,903	242	10,502	1,200	
NORTH CAUCASUS	350,878	35,651	51,643	1,321	13,879	17,348	374,952	22,973	56,380	1,585	12,459	17,682	
Krasnodar Territory	105,812	22,621	12,788	894	12,051	17,348	90,095	13,360	13,836	907	11,636	17,682	
Stavropol Territory	38,866	1,439	2,396	0	300	0	36,451	1,461	2,316	0	300	0	
Republic of Ingushetia	7,913	0	0	0	0	0	7,842	0	0	0	0	0	
Rostov Region	133,648	11,591	4,621	427	1,179	0	171,648	8,152	6,192	638	179	0	
Adigei Republic	3,872	0	146	0	0	0	3,628	0	302	0	0	0	
Republic of Dagestan	40,338	0	29,469	0	334	0	44,744	0	31,173	40	334	0	
Kabardino-Balkar Republic	7,008	0	643	0	0	0	7,343	0	732	0	0	0	
Republic of Northern Ossetia—Alania	2,634	0	416	0	0	0	4,124	0	468	0	0	0	
Karachai-Cherkess Republic	10,787	0	1,164	0	15	0	9,077	0	1,361	0	10	0	
URALS	514,772	45,747	37,489	95	51,238	11,021	50,2991	49,934	42,015	97	51,184	10,785	
Kurgan Region	36,418	0	1,568	0	39	0	35,708	0	1,565	0	39	0	
Orenburg Region	14,148	25	1,540	0	361	0	10,306	25	1,126	0	361	0	

End
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Perm Region	20,503	0	2,283	0	2,902	0	12,861	0	3,626	0	2,902	0
Sverdlovsk Region	189,291	28,400	13,379	92	17,855	11,021	178,666	23,185	14,921	94	17,855	10,785
Chelyabinsk Region	79,993	153	7,770	0	970	0	84,020	155	8,675	0	970	0
Republic of Bashkortostan	150,633	17,169	8,521	0	23,373	0	158,670	26,569	9,225	0	23,007	0
Udmurt Republic	23,786	0	2,428	3	5,738	0	22,760	0	2,877	3	6,050	0
WEST SIBERIA	325,938	37,673	42,565	6,946	14,428	7,633	305,747	33,154	47,470	7,723	14,299	0
Altai Territory	8,207	0	2,455	0	800	0	12,167	1,851	2,979	31	400	0
Kemerovo Region	97,638	4,478	4,937	427	3,555	0	104,018	6,702	5,169	695	3,555	0
Novosibirsk Region	22,052	7,722	3,983	0	320	0	5,915	0	2,770	0	591	0
Omsk Region	29,805	0	3,325	0	560	0	27,043	721	3,903	0	560	0
Tomsk Region	24,520	43	595	0	13	0	23,842	44	580	0	13	0
Tyumen Region	133,782	25,430	26,359	6,519	8,180	7,633	128,412	23,836	31,382	6,997	8,180	0
Republic of Altai	9,934	0	911	0	1,000	0	4,350	0	687	0	1,000	0
EAST SIBERIA	235,369	29,766	15,726	135	10,345	0	257,444	22,080	17,453	105	10,345	0
Krasnoyarsk Territory	105,065	21,074	5,439	105	6,629	0	106,463	13,528	6,172	105	6,629	0
Irkutsk Region	100,370	8,077	7,616	0	2,700	0	113,881	7,928	8,320	0	2,700	0
Chita Region	7,265	99	551	30	0	0	13,000	100	669	0	0	0
Republic of Buryatia	20,525	516	1,464	0	1,016	0	21,980	524	1,804	0	1,016	0
Republic of Tyva	1,852	0	215	0	0	0	1,876	0	181	0	0	0
Republic of Khakassia	292	0	441	0	0	0	244	0	307	0	0	0
FAR EAST	360,512	80,718	35,342	386	51,438	0	358,018	67,872	35,541	400	50,808	0
Primorski Territory	91,794	52,599	5,526	182	1,542	0	86,594	44,563	5,199	167	1,911	0
Khabarovsk Territory	61,836	19,344	4,527	0	2,422	0	64,509	14,369	5,532	27	2,422	0
Amur Region	52,449	596	3,342	0	3,000	0	47,280	574	2,729	0	3,000	0
Kamchatka Region	11,071	1,093	1,567	204	0	0	10,968	3,123	1,748	206	0	0
Magadan Region	10,112	0	817	0	0	0	10,110	0	1,011	0	0	0
Sakhalin Region	2,841	4,196	755	0	0	0	2,588	2,310	468	0	0	0
Chukotka Autonomous Area							0	0	0	0	0	0
Republic of Sakha (Yakutia)	129,014	2,890	18,484	0	44,474	0	133,551	2,933	18,530	0	43,475	0
Jewish Autonomous Area	1,395	0	324	0	0	0	2,418	0	324	0	0	0
Kaliningrad Region	5,811	4,102	1,119	1,360	883	6,211	7,359	9,496	1,401	2,999	483	6,305

Table 4.4

Makeup and structure of investment portfolio of credit institutions

(thousand rubles)

	31.03.98						30.06.98					
	Investment in debt instruments			Investment in stocks	Stakes in subsidiary and affiliated joint stock companies	Other stakes	Investment in debt instruments		Investment in stocks	Stakes in subsidiary and affiliated joint stock companies	Other stakes	
	Total	of which: gov't securities	Total				of which: gov't securities					
1	2	3	4	5	6	7	8	9	10	11		
Russian Federation	189,050,490	173,019,754	7,632,176	2,671,840	2,826,928	184,365,820	170,064,417	7,109,397	2,814,279	2,661,562		
NORTH	326,813	288,374	75,802	5,473	80,172	327,647	304,127	69,037	4,254	16,960		
Arkhangelsk Region	9,418	9,418	5,274	5	60,680	9,264	9,264	967	5	669		
Vologda Region	132,876	120,446	56,691	5,319	10,563	159,789	142,068	56,158	3,774	7,783		
Murmansk Region	94,737	93,462	9,744	100	1,592	103,558	102,386	8,867	100	1,149		
Republic of Karelia	4,901	4,901	110	0	0	4,440	4,440	110	0	0		
Komi Republic	84,881	60,147	3,983	49	7,337	50,596	45,969	2,935	375	7,359		
NORTH-WEST	2,731,713	2,372,653	215,968	42,820	15,483	2,433,260	2,114,755	200,081	48,890	16,680		
St. Petersburg	2,702,334	2,347,740	199,326	42,489	14,157	2,403,331	2,089,111	184,587	48,559	15,354		
Leningrad Region	16,065	12,676	9,161	267	315	20,091	16,880	8,013	267	315		
Novgorod Region	7,556	6,479	6,779	0	1,011	6,258	5,184	6,779	0	1,011		
Pskov Region	5,758	5,758	702	64	0	3,580	3,580	702	64	0		
CENTRE	180,128,301	165,053,577	6,107,605	2,474,211	2,394,048	176,177,954	162,680,074	5,748,224	2,591,631	2,320,499		
Bryansk Region	58	0	2,959	217	146	0	0	2,798	217	229		
Vladimir Region	3,275	3,275	611	0	278	4,728	4,728	474	0	71		
Ivanovo Region	1,373	1,073	2,109	0	686	2,510	2,210	1,893	0	685		
Tver Region	110,361	110,354	6,746	33,162	1,072	76,442	76,442	5,923	33,162	1,057		
Kaluga Region	3,761	3,761	6,851	0	3,235	4,214	4,214	2,488	0	1,706		
Kostroma Region	2,194	1,984	611	0	23	2,142	2,001	528	0	0		
Moscow	179,200,538	164,158,558	5,997,534	2,439,985	2,346,027	175,400,682	161,908,555	5,649,176	2,557,302	2,271,571		
Moscow Region	679,020	647,454	66,403	375	33,518	564,337	559,537	60,417	396	35,771		
Orel Region	6,117	6,117	772	0	79	5,384	5,384	213	0	69		
Ryazan Region	52,674	52,674	1,987	139	2,660	51,481	51,481	2,303	180	2,556		
Smolensk Region	24,071	24,071	1,849	0	32	24,595	24,595	1,839	0	512		
Tula Region	11,641	11,093	7,272	313	3,659	14,103	13,723	10,620	353	3,659		
Yaroslavl Region	33,218	33,163	11,901	20	2,613	27,336	27,204	9,552	21	2,613		

Cont.
(thousand rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA-VYATKA REGION	385,034	372,822	72,474	4,752	30,079	358,291	347,751	66,898	4,417	29,335
Nizhni Novgorod Region	332,584	322,672	52,655	4,752	27,655	325,930	321,209	47,407	4,417	26,917
Kirov Region	622	599	2,018	0	81	159	159	2,700	0	81
Republic of Mariy-El	0	0	623	0	51	931	931	658	0	51
Republic of Mordovia	47,232	46,247	15,515	0	1,913	26,437	25,452	14,293	0	1,897
Chuvash Republic	4,596	3,304	1,663	0	379	4,834	0	1,840	0	389
CENTRAL-BLACK SOIL REGION	170,572	165,261	20,950	2,295	2,714	155,855	150,050	19,650	2,602	4,372
Belgorod Region	88,919	87,933	2,932	1,026	102	71,868	71,868	2,382	1,009	113
Voronezh Region	44,500	40,175	9,969	1,108	1,596	47,298	41,493	10,257	1,504	1,893
Kursk Region	15,438	15,438	3,449	43	423	21,820	21,820	2,468	0	423
Lipetsk Region	17,355	17,355	4,499	118	457	10,364	10,364	4,452	89	1,820
Tambov Region	4,360	4,360	101	0	136	4,505	4,505	91	0	123
VOLGA REGION	1,318,971	1,194,849	202,198	86,685	88,386	1,399,049	1,272,276	170,608	108,578	91,343
Astrakhan Region	202,719	190,318	7,192	2,097	2,846	217,233	208,733	9,293	2,085	4,181
Volgograd Region	59,933	29,661	13,073	260	1,386	62,317	26,880	14,462	41	1,387
Samara Region	348,476	327,377	81,939	16,166	27,531	331,611	331,173	69,040	11,387	24,536
Penza Region	35,207	35,207	92	153	516	34,168	34,168	96	153	421
Saratov Region	70,806	69,104	16,308	5,763	2,492	63,595	63,216	14,237	5,763	2,085
Ulyanovsk Region	60,189	60,189	2,429	0	341	68,035	68,035	2,325	0	341
Republic of Kalmykia	11,130	11,129	1,386	0	125	32,424	32,424	1,640	0	125
Republic of Tatarstan	530,511	471,864	79,779	62,246	53,149	589,666	507,647	59,515	89,149	58,267
NORTH CAUCASUS	203,972	183,784	179,216	2,268	29,951	216,420	187,669	76,417	2,237	28,640
Krasnodar Territory	90,851	89,221	11,972	314	7,249	105,632	102,863	11,122	315	7,306
Stavropol Territory	32,168	32,168	6,369	227	1,752	20,598	20,598	6,190	227	1,742
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Rostov Region	17,790	17,790	68,787	1,727	13,715	26,467	12,203	53,549	1,695	13,119
Adigei Republic	4,489	4,489	72	0	138	4,318	4,318	72	0	193
Republic of Dagestan	23,979	13,766	89,654	0	5,466	24,978	17,254	3,620	0	4,650
Kabardino-Balkar Republic	12,771	5,312	891	0	841	9,027	5,133	943	0	841
Republic of Northern Ossetia—Alania	10,748	9,962	826	0	245	14,280	14,280	781	0	753
Karachai-Cherkess Republic	11,176	11,076	645	0	545	11,120	11,020	140	0	36
URALS	2,296,778	2,038,866	359,476	21,225	92,873	1,989,758	1,805,646	309,941	22,156	63,544
Kurgan Region	215	0	733	0	117	606	389	732	0	116
Orenburg Region	5,472	5,049	6,862	0	1,569	5,793	4,556	6,891	200	1,549

	End (thousand rubles)										
	1	2	3	4	5	6	7	8	9	10	11
Perm Region		40,560	39,130	14,726	437	4,092	53,431	52,921	15,395	440	4,605
Sverdlovsk Region		1,191,228	1,042,337	255,127	16,177	60,890	1,091,766	959,069	197,974	16,344	43,569
Chelyabinsk Region		251,780	231,494	31,869	572	3,385	233,795	215,138	30,937	623	3,752
Republic of Bashkortostan		777,796	695,680	27,620	3,300	19,253	577,321	551,287	33,108	3,810	7,174
Udmurt Republic		29,727	25,176	22,539	739	3,567	27,046	22,286	24,904	739	2,779
WEST SIBERIA		722,900	626,505	210,516	17,239	56,307	587,016	522,587	275,693	18,297	59,970
Altai Territory		10,232	10,208	4,193	132	2,606	11,954	9,663	4,193	132	2,662
Kemerovo Region		129,769	118,089	12,479	6,971	2,836	131,587	129,816	50,880	7,280	7,290
Novosibirsk Region		113,163	65,270	33,014	1,059	4,495	128,737	94,660	32,123	1,059	4,035
Omsk Region		85,677	82,713	43,800	1,133	15,828	72,004	63,899	28,307	1,078	15,674
Tomsk Region		17,555	17,053	3,228	116	3,836	1,496	931	10,241	182	3,836
Tyumen Region		364,559	331,227	113,295	5,647	24,978	238,895	221,275	149,738	6,125	24,793
Republic of Altai		1,945	1,945	507	2,181	1,728	2,343	2,343	211	2,441	1,690
EAST SIBERIA		138,964	114,932	60,169	12,769	10,299	183,704	158,775	53,525	7,213	10,124
Krasnoyarsk Territory		35,784	35,784	26,627	6,317	3,715	35,300	35,300	20,443	270	4,106
Irkutsk Region		87,301	63,292	27,552	5,590	4,175	135,012	110,562	27,040	5,431	4,204
Chita Region		196	173	1,126	0	0	59	59	1,172	0	0
Republic of Buryatia		4,376	4,376	4,820	862	2,409	655	176	4,826	1,512	1,814
Republic of Tyva		10,142	10,142	24	0	0	11,053	11,053	24	0	0
Republic of Khakassia		1,165	1,165	20	0	0	1,625	1,625	20	0	0
FAR EAST		492,134	485,503	105,651	1,486	20,885	424,495	421,058	105,512	3,410	17,349
Primorski Territory		206,803	206,703	68,419	405	4,381	178,567	178,567	62,446	403	4,304
Khabarovsk Territory		71,512	70,410	8,051	10	707	58,647	57,545	7,680	10	645
Amur Region		1,713	173	649	0	36	0	0	626	0	42
Kamchatka Region		129,525	128,702	14,500	876	2,874	112,607	112,046	13,406	877	1,967
Magadan Region		72,794	72,794	257	75	630	65,890	65,890	257	75	426
Sakhalin Region		5,984	5,984	88	0	48	6,687	6,687	3,461	0	48
Chukotka Autonomous Area		0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)		3,803	737	13,536	120	12,209	2,097	323	17,485	2,045	9,917
Jewish Autonomous Area		0	0	151	0	0	0	0	151	0	0
Kaliningrad Region		134,338	122,628	22,151	617	5,731	112,371	99,649	13,811	594	2,746

Table 4.5

Discounted promissory notes

	31.03.98			30.06.98		
	Discounted notes denominated in rubles		Discounted notes denominated in foreign currency	Discounted notes denominated in rubles		Discounted notes denominated in foreign currency
	Total	of which: notes issued and guaranteed by authorities of constituent territories of RF and local bodies		Total	of which: notes issued and guaranteed by authorities of constituent territories of RF and local bodies	
1	2	3	4	5	6	7
Russian Federation	37,589,366	339,596	4,418,790	44,951,694	306,409	6,750,733
NORTH	326,947	15,456	0	296,081	12,802	0
Arkhangelsk Region	65,937	839	0	16,592	691	0
Vologda Region	88,817	0	0	82,248	0	0
Murmansk Region	44,000	0	0	29,170	0	0
Republic of Karelia	63	0	0	360	0	0
Komi Republic	128,130	14,617	0	167,711	12,111	0
NORTH-WEST	2,189,273	870	20,274	2,100,177	894	32,012
St. Petersburg	2,133,667	30	20,274	2,045,989	79	32,012
Leningrad Region	44,176	815	0	47,514	815	0
Novgorod Region	7,834	0	0	3,429	0	0
Pskov Region	3,596	25	0	3,245	0	0
CENTRE	28,866,435	157,734	4,257,869	36,164,722	118,226	6,579,916
Bryansk Region	39,395	1,565	0	41,018	1,760	0
Vladimir Region	10,532	0	0	9,881	0	0
Ivanovo Region	3,649	0	0	3,128	0	0
Tver Region	322,355	10	12	272,147	10	48,412
Kaluga Region	14,876	7	0	27,434	7	0
Kostroma Region	10,310	0	0	2,601	0	0
Moscow	27,856,682	155,780	4,228,843	35,205,482	116,258	6,494,392
Moscow Region	389,159	0	29,014	363,880	0	37,112
Orel Region	6,323	372	0	8,030	191	0
Ryazan Region	67,936	0	0	86,096	0	0
Smolensk Region	12,942	0	0	9,793	0	0
Tula Region	45,015	0	0	39,465	0	0
Yaroslavl Region	87,261	0	0	95,767	0	0

(thousand rubles)

Cont.
(thousand rubles)

1	2	3	4	5	6	7
VOLGA-VYATKA REGION	362,525	1,077	0	331,855	2,886	0
Nizhni Novgorod Region	319,309	0	0	287,670	0	0
Kirov Region	31,558	706	0	31,141	421	0
Republic of Mury-EI	120	120	0	22	22	0
Republic of Mordovia	6,090	0	0	7,468	370	0
Chuvash Republic	5,448	251	0	5,554	2,073	0
CENTRAL-BLACK SOIL REGION	127,877	1,556	0	123,359	1,159	0
Belgorod Region	6,050	0	0	12,824	0	0
Voronezh Region	23,159	0	0	23,962	0	0
Kursk Region	7,875	1,556	0	12,332	1,159	0
Lipetsk Region	76,557	0	0	66,041	0	0
Tambov Region	14,236	0	0	8,200	0	0
VOLGA REGION	914,255	35,141	124,881	1,175,351	85,391	127,515
Astrakhan Region	15,491	0	0	18,128	0	0
Volgograd Region	9,874	0	0	19,500	0	0
Samara Region	505,210	914	124,881	591,558	1,346	127,515
Penza Region	12,072	0	0	14,174	0	0
Saratov Region	107,422	510	0	91,923	57	0
Ulyanovsk Region	1,038	0	0	1,000	0	0
Republic of Kalmykia	2,708	0	0	39	39	0
Republic of Tatarstan	260,440	33,717	0	439,029	83,949	0
NORTH CAUCASUS	553,678	4,555	0	622,573	3,477	0
Krasnodar Territory	302,441	0	0	274,104	0	0
Stavropol Territory	21,995	4,555	0	19,664	3,477	0
Republic of Ingushetia	9	0	0	9	0	0
Rostov Region	204,255	0	0	264,238	0	0
Adigei Republic	448	0	0	448	0	0
Republic of Dagestan	23,118	0	0	18,071	0	0
Kabardino-Balkar Republic	0	0	0	7200	0	0
Republic of Northern Ossetia—Alania	796	0	0	37,739	0	0
Karachai-Cherkess Republic	616	0	0	1,100	0	0
URALS	1,548,825	22,664	0	1,541,916	17,988	0
Kurgan Region	31,552	0	0	33,075	0	0
Orenburg Region	16,919	0	0	17,795	0	0

1	End (thousand rubles)						
	2	3	4	5	6	7	
Perm Region	249,985	0	0	290,760	0	0	
Sverdlovsk Region	624,095	12,096	0	623,786	12,755	0	
Chelyabinsk Region	97,840	0	0	93,228	0	0	
Republic of Bashkortostan	311,967	4,420	0	275,441	4,420	0	
Udmurt Republic	216,467	6,148	0	207,831	813	0	
WEST SIBERIA	1,454,298	77,297	5,691	1,393,226	46,811	2,754	
Altai Territory	52,584	45	0	49,866	0	0	
Kemerovo Region	480,306	1,219	0	441,942	724	0	
Novosibirsk Region	197,026	27,502	5,691	163,715	17,355	2,444	
Omsk Region	101,799	2,721	0	98,805	357	0	
Tomsk Region	57,781	197	0	80,187	100	0	
Tyumen Region	542,190	45,418	0	537,201	27,593	310	
Republic of Altai	22,612	195	0	21,510	682	0	
EAST SIBERIA	668,882	3,898	0	693,141	3,318	0	
Krasnoyarsk Territory	431,775	934	0	470,777	473	0	
Irkutsk Region	182,834	2,904	0	187,639	2,845	0	
Chita Region	3,984	0	0	3,834	0	0	
Republic of Buryatia	49,787	60	0	29,756	0	0	
Republic of Tyva	0	0	0	0	0	0	
Republic of Khakassia	502	0	0	1,135	0	0	
FAR EAST	559,424	19,258	10,075	490,621	13,367	8,535	
Primorski Territory	217,582	0	10,075	227,744	0	8,535	
Khabarovsk Territory	30,647	3,297	0	29,867	5,757	0	
Amur Region	2,200	0	0	1,332	0	0	
Kamchatka Region	71,451	5,554	0	81,197	4,580	0	
Magadan Region	1,676	0	0	4	0	0	
Sakhalin Region	869	0	0	869	0	0	
Chukotka Autonomous Area				0	0	0	
Republic of Sakha (Yakutia)	234,999	10,407	0	149,608	3,030	0	
Jewish Autonomous Area	0	0	0	0	0	0	
Kaliningrad Region	16,947	90	0	18,672	90	1	