

# Read-me file for data used in:

## “The Limits of Lending? Banks and Technology Adoption across Russia”

Çağatay Bircan\* and Ralph De Haas<sup>†</sup>

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This document describes the variables included in our historical datasets on the branches of the Soviet Union’s state bank (“Gosbank”). Please see the paper for further details and historical background. Please note that the datasets include only those Gosbank branches that fall within the borders of the modern-day Russian Federation. The datasets for 1946 and 1979 include all of Russia, while the datasets for 1922 include only localities and regions covered as part of the EBRD’s BEEPS V Russia firm-level survey. This document is accompanied by the following datasets in Stata and Microsoft Excel formats:

1. “Gosbank\_1946\_1979” files contain the number of Gosbank branches in 1946 and 1979 by modern-day Russian municipalities and regions,
2. “Gosbank\_geocodes\_1946” and “Gosbank\_geocodes\_1979” files contain the geocodes of each Gosbank branch in 1946 and 1979,
3. “Gosbank\_1922” files contain the number of Gosbank branches in 1922 by modern-day Russian municipalities and regions,
4. “Gosbank\_geocodes\_1922” files contain the geocodes of each Gosbank branch in 1922.

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\*European Bank for Reconstruction and Development (bircanc@ebrd.com).

<sup>†</sup>European Bank for Reconstruction and Development (dehaasr@ebrd.com), CEPR, and Tilburg University.

# 1 Variable description for the 1946 and 1979 files

“Gosbank\_1946\_1979” files contain the following variables:

- `osm_id`: identification number (from Open Street Maps) for modern-day Russian municipalities
- `name`: Municipality name, in Russian
- `region_rus`: Region name that municipality belongs to, in Russian
- `region_eng`: Region name that municipality belongs to, in English
- `br1946_admin6`: Number of state bank branches in municipality in 1946
- `br1979_admin6`: Number of state bank branches in municipality in 1979
- `br1946_admin4`: Number of state bank branches in region in 1946
- `br1979_admin4`: Number of state bank branches in region in 1979
- `pop1959_admin6`: Municipality population in 1959
- `pop1979_admin6`: Municipality population in 1979
- `pop1959_admin4`: Region population in 1959
- `pop1979_admin4`: Region population in 1979

“Gosbank\_geocodes\_1946” files contain the following variables:

- `name_rus`: City/town/village name, in Russian
- `region_rus`: Region name, in Russian
- `latitude`: Latitude
- `longitude`: Longitude

“Gosbank\_geocodes\_1979” files contain the following variables:

- name\_rus: City/town/village name, in Russian
- region\_rus: Region name, in Russian
- latitude: Latitude
- longitude: Longitude

## 2 Variable description for the 1922 files

“Gosbank\_1922” files contain the following variables (the variables a2x and a3x can be used to match the data with BEEPS V Russia):

- a2x: Sampling region from BEEPS V Russia
- a3x: Locality name from BEEPS V Russia
- a3x\_state\_1922: Number of state bank branches in municipality in 1922
- a2x\_state\_1922: Number of state bank branches in region in 1922

“Gosbank\_geocodes\_1922” files contain the following variables:

- city\_rus: City name, in Russian
- region\_rus: Region name, in Russian
- city\_eng: City name, in English
- region\_eng: Region name, in English
- latitude: Latitude
- longitude: Longitude