



Bank of Russia

No. 11

**BANK OF RUSSIA
STATISTICAL
BULLETIN**

Moscow
2021



Bank of Russia Statistical Bulletin
No. 11 (342)
2021

The founder –

The Central Bank of the Russian Federation
107016, Moscow, Neglinnaya str., 12

The Central Bank of the Russian Federation Internet address:
<http://www.cbr.ru>

Tel. 8 (495) 771-45-42,
e-mail: bbs@cbr.ru

Publisher and distributor:

Business news agency PRIME
119021, Moscow, Zubovsky blvd., 4
Tel. 8 (495) 645-37-00,

fax 8 (495) 637-45-60,

e-mail: sales01@1prime.ru, www.1prime.ru

Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS IMF)

		Release date in December 2021 and January – March 2022 (the period (or date) to which data to be released relate is shown in parentheses)			
		December	January	February	March
Financial sector					
1.	Depository Corporations Survey, end of period ¹	30.12.2021 (11.2021)	31.01.2022 (12.2021)	28.02.2022 (01.2022)	31.03.2022 (02.2022)
2.	Central Bank Survey, end of period ¹	14.12.2021 (11.2021)	14.01.2022 (12.2021)	14.02.2022 (01.2022)	14.03.2022 (02.2022)
3.	Interest rates				
	3.1. Bank of Russia Key rate	the next working day after being fixed by the Board of Directors of the Bank of Russia			
	3.2. Government security rates	the next working day			
	3.3. Money market rates	the next working day			
4.	Financial soundness indicators for deposit takers	30.12.2021 (Q3 2021)			31.03.2022 (Q4 2021)
5.	Main stock market indicators	14.12.2021 (11.2021)	17.01.2022 (12.2021)	11.02.2022 (01.2022)	14.03.2022 (02.2022)
External sector					
6.	Balance of Payments, for the reporting quarter, year	30.12.2021 (Q3 2021)			31.03.2022 (Q4. 2021)
7.	International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8.	International Reserves: Official reserve assets (monthly), end of period	07.12.2021 (11.2021)	14.01.2022 (12.2021)	07.02.2022 (01.2022)	09.03.2022 (02.2022)
9.	Template on international reserves and foreign currency liquidity, end of period	20.12.2021 (11.2021)	20.01.2022 (12.2021)	18.02.2022 (01.2022)	18.03.2022 (02.2022)
10.	Merchandise trade, for the reporting month (per balance of payments methodology)	10.12.2021 (10.2021)	17.01.2022 (11.2021)	11.02.2022 (12.2021)	14.03.2022 (01.2022)
11.	International investment position, for the reporting quarter, year	30.12.2021 (Q3 2021)			31.03.2022 (Q4 2021)
12.	External Debt, end of period	30.12.2021 (Q3 2021)			31.03.2022 (Q4 2021)
13.	Exchange Rates	every working day			

¹ Preliminary data publication date.

The Central Bank of the Russian Federation disseminates data on the above-mentioned categories on the Bank of Russia's website – subsection IMF Special data dissemination standard (SDDS IMF) of section Statistics.

CONTENTS

Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS).....	1

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

1.1. Balance of Payments of the Russian Federation*.....	7
1.2. Direct Investment of the Russian Federation	13
1.3. Financial Transactions of Private Sector (Based on the Balance of Payments Flows Data)	15
1.4. External Debt of the Russian Federation*.....	16
1.5. External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity*	18
1.6. External Debt of the Russian Federation by Maturity and Financial Instruments*	20
1.7. International Investment Position of the Russian Federation. Main Components*.....	22
1.8. International Investment Position of the Russian Federation for the Second Quarter of 2021*	24
1.9. International Investment Position of the Banking Sector of the Russian Federation.....	32
1.10. Merchandise Trade of the Russian Federation (per Balance of Payments Methodology)*.....	35
1.11. International Reserves of the Russian Federation*.....	36
1.12. International Reserves and Foreign Currency Liquidity – Russia*.....	37
1.13. International Reserves Adequacy (International Reserves in Months of Import).....	41
1.14. Central Bank Survey*.....	42
1.15. Credit Institutions Survey	48
1.16. Banking System Survey*	54
1.17. Money Supply (National Definition)	63
1.18. Monetary Base (Broad Definition).....	65
1.19. Other Financial Institutions Survey (by selected number of financial intermediaries)	67
1.20. Financial Sector Survey (by selected number of financial intermediaries).....	68
1.21. Other Financial Institutions Survey	69
1.22. Financial Sector Survey	71

2. THE BANK OF RUSSIA BALANCE SHEET. INSTRUMENTS OF THE BANK OF RUSSIA MONETARY POLICY

2.1. The Bank of Russia Balance Sheet	73
2.2. The Bank of Russia Key Rate*	74
2.3. Required Reserves Ratios	75
2.4. Required Reserve Averaging Ratios set by the Bank of Russia	76
2.5. Adjustment Ratios for Reservable Liabilities and Required Reserves.....	76
2.6. Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia	77
2.7. Interest Rates on Monetary Policy Instruments of the Bank of Russia	78
2.8. Interest Rates on the Bank of Russia's Special Refinancing Facilities.....	79
2.9. Liquidity Provided by the Bank of Russia Through Lending, REPO and FX Swap Operations.....	80
2.10. Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds.....	82
2.11. Results of Main Bank of Russia Deposit Auctions.....	83
2.12. Results of Bank of Russia Fine-Tuning Auctions	84
2.13. Results of Auctions to Place Bank of Russia Bonds	85
2.14. Results of Bank of Russia Long-Term REPO Auctions.....	86

3. FINANCIAL MARKETS

3.1. Interbank Money Market	
3.1.1. Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)	87
3.1.2. Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)	88
3.1.3. Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)*.....	89
3.1.4. Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)*.....	90
3.1.5. Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations.....	91

3.1.6.	Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity	92
3.2.	Exchange Rates and Reference Prices of Precious Metals	
3.2.1.	Official Exchange Rate of US Dollar Against Ruble*	93
3.2.2.	Official Exchange Rate of Euro Against Ruble*	95
3.2.3.	Official Exchange Rate: Rubles per US Dollar (as of end of month)	97
3.2.4.	Monthly Average Official Rates: Rubles per US Dollar	98
3.2.5.	Reference Prices of Refined Precious Metals	99
3.3.	Exchange Market	
3.3.1.	Trades at the Unified Trading Session of Moscow Exchange	100
3.3.2.	Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation	101
3.3.3.	Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation	102
3.3.4.	Foreign Cash Flow Through Authorized Banks Across Russia	103
3.3.5.	Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks	104
3.3.6.	Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks	105
3.4.	Stock Exchange Trade by Types of Securities and Financial Derivatives	106
3.5.	Main Stock Market Indicators*	107

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1.	General Description	
4.1.1.	Quantitative Characteristics of Operating Credit Institutions	108
4.1.2.	Data on Provisional Administrations Assigned to Credit Institutions Whose Banking Licences Have Been Revoked	110
4.1.3.	Number of Credit Institutions with Nonresidents Equity	111
4.1.4.	Credit Institutions Grouped by the Share of Nonresidents Equity	112
4.1.5.	Selected Performance Indicators of Credit Institutions (Credit Institutions Ranked by Size of Assets)	113
4.1.6.	Financial Performance of Credit Institutions	114
4.1.7.	Distribution of the Credit Institutions by Own Funds (Capital)	115
4.1.8.	Number of Non-Credit Financial Institutions and Self-Regulating Organizations	117
4.1.9.	Data on Provisional Administrations Assigned to Non-Bank Financial Institutions Whose Licences Have Been Revoked (Cancelled)	119
4.2.	Borrowings	
4.2.1.	Funds (Deposits) of Individuals Accepted by Credit Institutions	120
4.2.2.	Funds of Legal Entities Accepted by Credit Institutions	121
4.2.3.	Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Rubles	123
4.2.4.	Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in US Dollars and Euros	124
4.2.5.	Savings (Deposit) Certificates, Bonds and Bills of Exchange Issued by Credit Institutions	125
4.3.	Lending	
4.3.1.	Loans, Deposits, and Other Funds Extended to Corporate Clients, Individuals, and Credit Institutions	127
4.3.2.	Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions	129
4.3.3.	Weighted Average Interest Rates on Loans to Individuals in Rubles	130
4.3.4.	Weighted Average Interest Rates on Loans to Individuals in US Dollars	132
4.3.5.	Weighted Average Interest Rates on Loans to Individuals in Euros	134
4.3.6.	Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles	136
4.3.7.	Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars	138

4.3.8. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros	140
4.3.9. Loans Extended to Small, Medium-Sized Businesses	142
4.3.10. Housing Loans Granted to Resident Individuals	143
4.3.11. Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon	147
4.3.12. Mortgage Loans Granted to Resident Individuals Against the Pledge of Claims Under Share Construction Participation Agreements	151
4.3.13. Investment Portfolio and Authorised Capital Participation of Credit Institutions	155
4.4. Credit Institutions' Claims and Liabilities on Financial Derivatives	158
4.5. Main Indicators of Subjects of Collective Investment and Insurance Business Performance	
4.5.1. Main Indicators of Private Pension Funds' Performance	162
4.5.2. Private Pension Funds' Pension Reserves Generation	162
4.5.3. Private Pension Funds' Pension Accruals Flows	163
4.5.4. Main Indicators of Unit Investment Funds' Performance	165
4.5.5. Insurers' Premiums and Payoffs by Types of Insurance	167
5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM	
5.1. Payments Effected by the Payment System of Russia	169
5.2. Payments Effected through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies	170
5.3. Selected Indicators on Bank Card Transactions	171
5.4. Funds Transfers Carried Out Through the BRPS, by Payment Systems/Transfer Services	173
6. REGIONAL SECTION	
6.1. Direct Investment of the Russian Federation	
6.1.1. Direct Investment of the Russian Federation Abroad: Flows by Region of Resident Registration (Balance of Payments Data)	175
6.1.2. Inward Direct Investment in the Russian Federation by Region of Resident's Registration (Balance of Payments Data)	183
6.2. Institutional Characteristics	
6.2.1. Territorial Footprint of Operating Credit Institutions and Their Divisions	191
6.2.2. Number of Credit Institutions with Nonresidents Equity	195
6.2.3. Concentration of Assets of Credit Institutions	196
6.2.4. Financial Performance of Credit Institutions	197
6.2.5. Credit Institutions Grouped by the Share of Nonresidents Equity	200
6.2.6. Number and Volume of Issues (Additional Issues) of Russian Currency-Denominated Issue-Grade Securities of Russian Issuers (Including Credit Institutions)	201
6.2.7. Number and Volume of Issues (Additional Issues) of Foreign Currency-Denominated Bonds of Russian Issuers (Including Bonds of Credit Institutions)	204
6.3. Borrowings	
6.3.1. Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals	206
6.3.2. Funds of Individual Entrepreneurs	210
6.3.3. Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions	212
6.4. Funds Allocations	
6.4.1. Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	214
6.4.2. Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	218
6.4.3. Outstanding Amount of Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	222

6.4.4.	Outstanding Amount of Loans on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	226
6.4.5.	Overdue Loans on Ruble-Denominated Loans to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	230
6.4.6.	Overdue Loans on Foreign Currency-Denominated Loans in Precious Metals to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	234
6.4.7.	Loans Extended to Small, Medium-Sized Businesses	238
6.4.8.	Outstanding Amount of Loans Granted to Resident Individuals	242
6.4.9.	Selected Indicators of Loans in Rubles Granted to Resident Individuals	246
6.4.10.	Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals	254
6.5.	Foreign Cash Operations	
6.5.1.	Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)	258
6.5.2.	Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)	260
6.5.3.	The Volume of Foreign Cash Accepted from Individuals for Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)	262
6.5.4.	The Volume of Foreign Cash Dispensed to Individuals as Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)	264
6.5.5.	The Volume of Foreign Cash Accepted to Deposit into Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)	266
6.5.6.	The Volume of Foreign Cash Dispensed from Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)	268
6.6.	Data on the Activity of Insurers and Private Pension Funds	
6.6.1.	Insurers' Premiums and Payoffs.....	270
6.6.2.	Private Pension Funds' Performance	272

7. SUMMARY METHODOLOGY..... 275

The procedure for publication of some table indicators marked with (*) is in compliance with the IMF Special Data Dissemination Standard (SDDS).

Symbols and notes:

– nil

... not available

0.0 and 0.00 nonsignificant volume

X data are not published

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

Figures **in bold** are revisions to previously published data.

The Bank of Russia Statistical Bulletin on the Internet is available on the Bank of Russia Internet website <http://www.cbr.ru>.

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Balance of Payments of the Russian Federation (Analytical Presentation)

Table 1.1

(millions of US dollars)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
CURRENT ACCOUNT	97,274	71,282	33,428	57,513	67,777	24,469	32,179	115,680	65,399	36,004
Goods	196,854	191,663	180,566	188,931	148,398	90,215	114,558	195,058	165,845	93,735
Exports	515,409	527,434	521,835	496,806	341,419	281,709	352,941	443,915	419,721	333,375
Oil	181,812	180,930	173,668	153,896	89,588	73,713	93,377	129,202	122,204	72,564
Oil products	95,710	103,624	109,414	115,810	67,454	46,191	58,247	78,235	66,970	45,368
Natural gas	64,290	62,253	65,972	54,685	41,779	31,190	38,661	49,753	41,461	25,683
Liquefied natural gas ¹	—	—	—	—	4,546	2,900	3,174	5,286	7,920	6,746
Other	173,597	180,627	172,781	172,415	138,052	127,716	159,483	181,438	181,167	183,014
Imports	318,555	335,771	341,269	307,875	193,021	191,494	238,384	248,857	253,877	239,640
Services	−33,456	−46,587	−58,259	−55,278	−37,152	−23,959	−31,323	−30,082	−36,745	−17,045
Exports	58,039	62,340	70,123	65,744	51,616	50,644	57,541	64,646	61,910	47,036
Transport	17,350	19,161	20,747	20,542	16,640	17,144	19,814	22,104	20,605	16,075
Travel	11,328	10,759	11,988	11,759	8,420	7,787	8,945	11,591	10,961	2,854
Other services	29,361	32,421	37,387	33,443	26,556	25,713	28,783	30,951	30,343	28,107
Imports	91,495	108,927	128,382	121,022	88,768	74,602	88,864	94,728	98,655	64,081
Transport	15,415	16,443	17,505	15,420	12,074	11,838	14,492	15,298	15,442	11,411
Travel	32,902	42,798	53,453	50,428	34,932	23,952	31,058	34,271	36,152	9,140
Other services	43,178	49,686	57,425	55,175	41,762	38,812	43,314	45,159	47,060	43,530
Compensation of employees	−9,522	−11,831	−13,170	−10,074	−5,104	−1,813	−2,278	−3,323	−3,603	−1,018
Investment income	−51,031	−56,838	−66,516	−58,018	−32,662	−33,744	−39,845	−37,148	−50,007	−34,052
Receivable	38,625	42,801	37,738	42,837	33,652	36,749	42,381	48,701	49,740	41,015
Payable	89,656	99,639	104,254	100,856	66,314	70,493	82,225	85,848	99,747	75,067
General government	−925	−1,435	−2,681	−1,925	−820	−1,243	−2,318	−2,531	−2,606	−2,884
Receivable	1,067	1,140	964	974	1,097	960	930	852	1,260	1,136
Payable	1,992	2,575	3,645	2,899	1,917	2,203	3,249	3,383	3,866	4,020
Local government (payable)	157	59	56	39	32	38	23	20	16	12

Table 1.1 (cont)
(millions of US dollars)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Central bank	4,186	2,722	1,875	1,384	952	1,009	1,901	3,421	3,510	2,085
<i>Receivable</i>	4,222	2,732	1,882	1,392	957	1,021	2,001	3,525	3,609	2,109
<i>Payable</i>	36	10	7	9	5	12	100	104	99	24
Banks	-2,271	-3,291	-7,326	-3,879	1,580	3,408	883	-1,093	-377	-542
<i>Receivable</i>	9,467	11,265	11,187	13,117	10,240	11,903	10,138	8,869	8,971	6,839
<i>Payable</i>	11,738	14,555	18,513	16,995	8,661	8,495	9,255	9,962	9,348	7,381
Other sectors	-51,864	-54,775	-58,327	-53,560	-34,340	-36,879	-40,287	-36,926	-50,517	-32,699
<i>Receivable</i>	23,868	27,664	23,705	27,354	21,359	22,865	29,311	35,454	35,899	30,931
<i>Payable</i>	75,732	82,439	82,032	80,914	55,699	59,745	69,599	72,379	86,417	63,630
Rent	153	1,008	81	130	17	60	70	79	89	65
Secondary income	-5,725	-6,133	-9,274	-8,178	-5,720	-6,291	-9,003	-8,904	-10,180	-5,680
CAPITAL ACCOUNT	130	-5,218	-395	-42,005	-309	-764	-192	-1,104	-684	-519
Net lending (+) / net borrowing (-) (Balance from current and capital accounts)	97,404	66,065	33,033	15,508	67,468	23,705	31,986	114,576	64,715	35,486
Net lending (+) / net borrowing (-) (Balance from financial account, excluding reserve assets)	76,121	25,677	46,212	130,993	68,624	10,061	11,934	78,484	-2,949	52,992
NET INCURRENCE OF LIABILITIES ("+" – increase, "-" – decrease)	67,499	92,435	124,389	-49,686	-72,160	-5,378	2,927	-36,482	28,611	-39,845
Federal government	2,125	16,021	9,498	-9,393	-7,723	4,867	15,127	-5,542	22,007	3,702
Portfolio investment	3,302	17,095	10,106	-8,738	-6,915	5,194	15,526	-5,311	22,223	3,884
Issue	3,011	6,640	6,503	0	0	2,647	2,610	1,812	2,676	1,460
Redemption	-3,818	-3,676	-4,780	-4,400	-2,586	-2,644	-3,921	-4,695	-4,740	-4,970
Interest reinvestment	1,883	2,489	3,586	2,861	1,880	2,178	3,224	3,358	3,841	4,006
Secondary market	2,226	11,643	4,797	-7,198	-6,209	3,013	13,613	-5,786	20,445	3,388
Loans	-1,208	-1,024	-677	-673	-789	-333	-341	-243	-213	-177
Other liabilities	30	-50	70	18	-20	6	-58	12	-3	-5
Local government	-1,094	-231	-150	-62	57	-377	-3	-31	-24	-28
Central bank	-324	3,608	440	-2,713	2,007	387	1,265	-1,654	1,290	-910

Table 1.1 (cont)
(millions of US dollars)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Banks	7,843	33,278	20,426	-37,456	-59,986	-27,148	-27,661	-24,953	-19,828	-26,170
Direct investment	5,081	7,786	9,158	4,394	589	1,608	1,470	2,878	3,092	1,478
Loans and deposits	20,464	29,215	17,167	-20,881	-32,252	-16,371	-13,841	-13,659	-10,055	-2,634
Other liabilities	-17,702	-3,723	-5,900	-20,969	-28,322	-12,384	-15,290	-14,173	-12,866	-25,014
Other sectors	58,950	39,759	94,176	-62	-6,514	16,892	14,198	-4,303	25,166	-16,439
Direct investment	50,003	42,801	60,061	17,637	6,264	30,931	27,088	5,907	28,883	8,001
Portfolio investment	-6,226	-8,128	-11,093	-12,296	-4,686	23	-4,564	-681	-4,228	-15,302
Loans	16,068	6,652	44,657	-5,777	-6,615	-13,590	-8,542	-10,706	-6,164	-9,307
Other liabilities	-895	-1,566	551	374	-1,478	-472	217	1,178	6,676	169
NET ACQUISITION OF FINANCIAL ASSETS, EXCLUDING RESERVE ASSETS ("+" – INCREASE, "-" – DECREASE)	143,620	118,111	170,602	81,307	-3,536	4,683	14,861	42,002	25,661	13,148
General government	2,468	-418	4,188	-39,373	2,152	931	3,074	1,424	501	1,617
Loans	750	-255	337	-34,522	969	-3	2,252	1,060	-38	1,585
Other assets	1,718	-163	3,851	-4,851	1,183	935	822	364	539	31
Central bank	7	46	-634	-529	410	-73	14	14	-33	-69
Banks	35,350	25,349	37,683	48,543	-25,814	-28,294	-4,356	7,641	-2,086	-4,494
Direct investment	884	6,244	1,288	1,882	1,732	2,203	873	1,756	-688	182
Loans and deposits	38,106	19,404	25,586	-10,929	-12,444	-30,081	-10,196	-101	1,229	5,221
Other assets	-3,640	-298	10,809	57,590	-15,102	-416	4,968	5,986	-2,627	-9,897
Other sectors	105,795	93,134	129,364	72,665	19,716	32,119	16,130	32,922	27,279	16,094
Direct investment	65,904	42,546	85,210	55,200	20,351	20,112	35,884	29,621	22,611	5,665
Portfolio investment	4,355	1,786	2,153	5,553	2,973	3,570	5,100	1,397	2,281	11,945
Cash foreign currency	-7,596	-9,210	-10,055	-8,612	-13,832	-4,665	-6,038	-7,013	-7,682	-1,896
Trade credit and advances	3,235	7,946	7,646	6,363	2,487	-4,593	-6,153	-3,561	9,561	6,598
Indebtedness on supplies of goods according to intergovernmental agreements	1,652	1,928	1,070	-1,315	461	989	-1,425	2,201	-1,519	77
Non-classified transactions	33,263	38,816	26,504	8,607	1,531	541	204	152	164	64
Other assets	4,983	9,321	16,837	6,870	5,745	16,165	-11,443	10,125	1,864	-6,358
Net errors and omissions	-8,652	-10,371	-8,898	7,938	2,859	-5,400	2,584	2,110	-1,183	3,739
Change in reserve assets ("+" – increase, "-" – decrease)	12,630	30,017	-22,077	-107,547	1,704	8,244	22,636	38,202	66,481	-13,768

Table 1.1 (cont)
(millions of US dollars)

	2019				2020				2021	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
CURRENT ACCOUNT	33,583	10,270	10,592	10,955	23,495	1,605	3,950	6,955	23,260	18,168
Goods	47,163	39,700	37,982	41,000	33,333	16,670	18,781	24,951	28,721	38,974
Exports	102,620	101,551	103,152	112,398	89,286	70,479	78,959	94,650	93,276	115,135
Oil	29,616	30,019	31,748	30,821	25,602	13,602	16,046	17,314	21,008	26,626
Oil products	17,636	16,464	15,835	17,034	16,718	9,386	8,619	10,645	14,385	17,573
Natural gas	14,065	9,066	7,770	10,559	7,249	4,325	5,120	8,989	9,915	10,267
Liquefied natural gas ¹	1,949	2,540	1,763	1,669	1,818	2,107	1,996	825	1,212	2,090
Other	39,354	43,462	46,036	52,316	37,900	41,059	47,179	56,876	46,757	58,579
Imports	55,457	61,851	65,170	71,399	55,954	53,809	60,179	69,699	64,555	76,161
Services	-6,104	-8,891	-11,739	-10,011	-6,353	-1,864	-3,635	-5,193	-2,686	-4,094
Exports	13,677	15,642	16,642	15,950	13,550	10,031	10,688	12,768	11,202	12,628
Transport	4,724	5,183	5,529	5,169	4,688	3,793	3,527	4,067	3,759	4,333
Travel	1,896	2,879	3,835	2,351	1,597	361	470	427	444	630
Other services	7,057	7,579	7,278	8,430	7,265	5,878	6,690	8,274	6,999	7,665
Imports	19,781	24,532	28,381	25,961	19,903	11,895	14,322	17,961	13,888	16,722
Transport	3,282	3,890	4,137	4,134	3,461	2,272	2,642	3,036	2,934	3,410
Travel	6,507	9,464	12,388	7,793	5,519	1,043	1,377	1,201	1,298	2,106
Other services	9,993	11,179	11,856	14,033	10,922	8,580	10,304	13,724	9,656	11,207
Compensation of employees	-672	-647	-1,042	-1,242	-683	-367	-92	124	111	85
Investment income	-4,143	-19,005	-12,898	-13,960	-1,670	-11,430	-9,470	-11,482	-1,267	-16,549
Receivable	11,412	12,623	12,511	13,194	9,759	8,961	10,463	11,832	13,209	14,221
Payable	15,556	31,628	25,409	27,154	11,429	20,392	19,933	23,314	14,476	30,771
General government	-417	-633	-656	-901	-657	-801	-652	-775	-522	-690
Receivable	342	317	391	211	447	188	325	175	409	185
Payable	759	950	1,046	1,111	1,104	988	978	950	931	875
Local government (payable)	4	4	4	4	4	3	3	2	2	2

Table 1.1 (cont)
(millions of US dollars)

	2019				2020				2021	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Central bank	923	895	900	791	719	525	425	416	378	456
<i>Receivable</i>	952	923	923	811	738	526	427	418	380	458
<i>Payable</i>	29	28	23	20	19	1	2	2	1	1
Banks	916	-2,391	555	542	989	161	-1,942	251	353	-2,244
<i>Receivable</i>	2,453	2,249	2,199	2,071	1,802	1,663	1,740	1,634	1,569	1,799
<i>Payable</i>	1,536	4,639	1,644	1,529	814	1,502	3,683	1,383	1,216	4,043
Other sectors	-5,562	-16,872	-13,694	-14,390	-2,716	-11,313	-7,298	-11,372	-1,474	-14,069
<i>Receivable</i>	7,666	9,134	8,998	10,101	6,771	6,584	7,970	9,605	10,850	11,780
<i>Payable</i>	13,228	26,006	22,692	24,491	9,488	17,897	15,267	20,977	12,325	25,848
Rent	26	28	12	23	18	18	12	17	16	14
Secondary income	-2,687	-916	-1,723	-4,855	-1,151	-1,423	-1,646	-1,461	-1,636	-261
CAPITAL ACCOUNT	15	-213	-97	-389	-9	-206	-88	-216	189	-209
Net lending (+) / net borrowing (-) (Balance from current and capital accounts)	33,598	10,057	10,494	10,566	23,485	1,399	3,862	6,739	23,448	17,960
Net lending (+) / net borrowing (-) (Balance from financial account, excluding reserve assets)	12,532	-5,002	-6,952	-3,527	19,323	14,548	8,587	10,534	19,164	9,249
NET INCURRENCE OF LIABILITIES ("+" – increase, "-" – decrease)	11,869	13,716	-737	3,763	-13,794	-2,986	-13,375	-9,689	-520	1,889
Federal government	7,216	10,135	1,384	3,272	580	1,149	-431	2,405	-3,299	-807
Portfolio investment	7,224	10,235	1,404	3,361	587	1,240	-425	2,482	-3,301	-735
Issue	2,676	0	0	0	0	0	0	1,460	0	723
Redemption	-1,200	-1,251	-929	-1,360	-1,006	-1,867	-911	-1,185	-908	-1,292
Interest reinvestment	756	939	1,044	1,102	1,103	982	976	946	930	873
Secondary market	4,992	10,547	1,289	3,618	491	2,125	-490	1,261	-3,324	-1,040
Loans	-13	-97	-10	-94	-5	-89	0	-82	3	-72
Other liabilities	5	-3	-10	5	-2	-2	-5	5	0	0
Local government	1	-6	-8	-11	2	-1	-15	-14	-1	5
Central bank	2,149	-2,795	293	1,643	-940	-1,311	2,330	-989	2,140	-164

Table 1.1 (end)
(millions of US dollars)

	2019				2020				2021	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Banks	-3,159	-6,662	-7,872	-2,135	-6,817	-9,166	-2,243	-7,944	260	-4,279
Direct investment	587	943	150	1,412	317	390	371	401	1,575	-1,144
Loans and deposits	-2,510	-5,838	-1,762	55	747	-2,651	492	-1,221	2,938	1,182
Other liabilities	-1,237	-1,768	-6,260	-3,602	-7,881	-6,905	-3,105	-7,123	-4,252	-4,317
Other sectors	5,663	13,043	5,465	995	-6,619	6,343	-13,016	-3,148	379	7,134
Direct investment	10,315	5,088	8,793	4,686	-4,076	5,867	2,063	4,146	3,889	6,674
Portfolio investment	-444	35	-2,091	-1,729	-2,227	-7,278	-3,622	-2,176	-3,704	-927
Loans	-2,070	460	1,422	-5,977	1,438	-2,017	-2,934	-5,794	-2,878	-2,556
Other liabilities	-2,139	7,460	-2,659	4,015	-1,754	9,772	-8,524	675	3,071	3,943
NET ACQUISITION OF FINANCIAL ASSETS, EXCLUDING RESERVE ASSETS ("+" – INCREASE, "-" – DECREASE)	24,401	8,713	-7,690	237	5,528	11,562	-4,788	845	18,644	11,138
General government	129	1,170	-1,952	1,154	55	1,192	-676	1,045	441	1,760
Loans	462	291	-1,471	679	614	-74	-21	1,066	501	886
Other assets	-333	879	-482	475	-559	1,266	-655	-21	-60	874
Central bank	-18	7	3	-25	-48	-2	-3	-17	-3	-4
Banks	9,152	6,632	-5,823	-12,046	2,506	-2,010	-7,382	2,394	3,244	-7,888
Direct investment	635	293	-2,709	1,092	251	-189	-125	245	107	-199
Loans and deposits	8,940	6,007	-3,359	-10,360	1,473	-596	-2,426	6,770	4,949	-5,748
Other assets	-423	331	244	-2,779	782	-1,226	-4,831	-4,621	-1,813	-1,941
Other sectors	15,138	904	83	11,154	3,015	12,382	3,273	-2,577	14,963	17,271
Direct investment	9,025	4,412	4,786	4,389	367	4,828	-2,852	3,322	8,834	8,700
Portfolio investment	494	-249	288	1,748	2,268	4,856	2,132	2,690	3,299	3,200
Cash foreign currency	-1,246	-2,087	-2,751	-1,598	-1,134	-224	-281	-258	-231	-326
Trade credit and advances	-2,906	60	1,633	10,773	-4,112	8,277	6,438	-4,004	599	2,388
Indebtedness on supplies of goods according to intergovernmental agreements	233	-10	228	-1,970	-529	306	171	129	-104	-98
Non-classified transactions	21	25	36	82	38	11	6	9	95	102
Other assets	9,518	-1,246	-4,138	-2,270	6,119	-5,672	-2,341	-4,464	2,472	3,305
Net errors and omissions	-2,484	1,526	-1,517	1,292	861	267	2,462	149	-572	-198
Change in reserve assets ("+" – increase, "-" – decrease)	18,582	16,585	15,930	15,385	5,023	-12,881	-2,263	-3,647	3,712	8,512

¹ Before 2015 liquefied natural gas export was recorded under other goods.

Table 1.2

Direct Investment of the Russian Federation (Based on the Balance of Payments, Flows Data)

Russian Federation Direct Investment Abroad (“+” denotes an increase in investment, “–” denotes a decrease in investment)

(millions of US dollars)

	General government – equity	Deposit-taking corporations, except central bank				Other sectors								Direct investment abroad (1+5+13)
		equity	reinvestment of earnings	debt instruments	total (2+3+4)	equity			reinvestment of earnings	debt instruments			total (8+9+12)	
						increase	decrease	net (6+7)		increase	decrease	net (10+11)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
2011	63	321	220	344	884	31,108	–7,982	23,126	15,340	56,741	–29,303	27,438	65,904	66,851
2012	32	4,969	472	803	6,244	31,027	–4,843	26,184	15,086	47,569	–46,293	1,276	42,546	48,822
2013	9	1,187	196	–95	1,288	94,347	–16,044	78,303	11,220	52,696	–57,009	–4,313	85,210	86,507
2014	0	1,263	695	–75	1,882	34,693	–13,294	21,399	13,761	75,206	–55,166	20,040	55,200	57,082
2015	2	4,140	–1,820	–588	1,732	10,961	–6,665	4,296	7,722	77,869	–69,537	8,333	20,351	22,085
2016	0	1,335	371	497	2,203	11,098	–3,729	7,368	10,468	84,494	–82,219	2,275	20,112	22,314
2017	0	701	261	–90	873	30,517	–8,734	21,783	11,417	111,591	–108,907	2,684	35,884	36,757
2018	0	706	941	109	1,756	12,985	–2,856	10,129	12,994	113,608	–107,110	6,498	29,621	31,377
2019	0	–2,447	1,007	752	–688	13,614	–3,943	9,671	13,203	99,329	–99,592	–263	22,611	21,923
2020	0	176	373	–367	182	9,857	–5,647	4,210	2,575	98,157	–99,278	–1,121	5,665	5,847
Q1 2019	0	186	395	54	635	3,372	–1,198	2,174	4,431	17,896	–15,476	2,419	9,025	9,660
Q2 2019	0	67	207	18	293	3,422	–628	2,793	3,613	22,757	–24,752	–1,995	4,412	4,705
Q3 2019	0	–2,709	234	–234	–2,709	3,187	–479	2,708	3,472	26,502	–27,896	–1,394	4,786	2,077
Q4 2019	0	8	171	913	1,092	3,634	–1,638	1,996	1,687	32,174	–31,468	706	4,389	5,481
Q1 2020	0	40	101	110	251	1,349	–1,501	–152	863	19,029	–19,374	–345	367	618
Q2 2020	0	16	83	–288	–189	3,476	–429	3,046	2,688	21,632	–22,539	–907	4,828	4,639
Q3 2020	0	104	90	–319	–125	2,102	–2,031	71	–3,476	24,554	–24,000	554	–2,852	–2,977
Q4 2020	0	16	99	130	245	2,931	–1,686	1,245	2,500	32,942	–33,365	–422	3,322	3,568
Q1 2021	0	–54	173	–12	107	1,162	–224	938	4,665	34,173	–30,942	3,231	8,833	8,941
Q2 2021	0	–90	261	–370	–199	2,647	–440	2,208	5,651	26,386	–25,544	841	8,700	8,501

Table 1.2 (end)

Direct Investment in the Russian Federation
 (“+” denotes an increase in investment, “–” denotes a decrease in liabilities)

(millions of US dollars)

	Deposit-taking corporations, except central bank				Other sectors								Direct investment in the Russian Federation (18+26)
	equity	reinvestment of earnings	debt instruments	total (15+16+17)	equity			reinvestment of earnings	debt instruments			total (21+22+25)	
					increase	decrease	net (19+20)		increase	decrease	net (23+24)		
	15	16	17	18	19	20	21	22	23	24	25	26	
2011	1,197	3,720	164	5,081	42,758	–32,070	10,688	17,552	165,621	–143,858	21,762	50,003	55,084
2012	834	5,538	1,415	7,786	34,663	–35,529	–866	18,005	97,449	–71,786	25,663	42,801	50,588
2013	–245	7,540	1,863	9,158	53,637	–42,723	10,914	14,149	109,014	–74,016	34,998	60,061	69,219
2014	417	6,249	–2,272	4,394	33,442	–32,438	1,004	15,428	84,174	–82,970	1,205	17,637	22,031
2015	–24	299	313	589	31,882	–32,326	–445	10,889	81,887	–86,067	–4,180	6,264	6,853
2016	239	1,543	–174	1,608	33,856	–15,617	18,238	15,695	81,881	–84,883	–3,002	30,931	32,539
2017	186	2,055	–772	1,470	22,035	–12,330	9,705	14,654	106,942	–104,214	2,728	27,088	28,557
2018	–85	2,912	50	2,878	15,681	–22,251	–6,570	13,655	104,440	–105,618	–1,178	5,907	8,785
2019	671	2,304	118	3,092	26,341	–17,686	8,655	17,217	133,672	–130,661	3,011	28,883	31,975
2020	111	1,047	320	1,478	30,586	–23,262	7,324	4,358	166,344	–170,025	–3,681	8,001	9,479
Q1 2019	265	312	10	587	4,538	–4,012	526	5,642	25,829	–21,681	4,148	10,315	10,902
Q2 2019	139	766	37	943	4,949	–1,868	3,082	2,643	34,464	–35,101	–637	5,088	6,031
Q3 2019	124	702	–675	150	10,015	–8,972	1,043	3,944	39,109	–35,303	3,806	8,793	8,944
Q4 2019	142	524	746	1,412	6,839	–2,835	4,004	4,989	34,269	–38,575	–4,306	4,686	6,098
Q1 2020	76	–114	355	317	4,831	–5,362	–530	238	33,399	–37,182	–3,783	–4,076	–3,759
Q2 2020	46	668	–324	390	3,396	–2,186	1,210	–323	37,933	–32,953	4,980	5,867	6,257
Q3 2020	55	287	28	370	5,418	–2,135	3,283	–56	42,774	–43,937	–1,164	2,063	2,434
Q4 2020	–66	205	261	401	16,941	–13,580	3,361	4,499	52,238	–55,952	–3,714	4,146	4,547
Q1 2021	17	489	1,069	1,575	2,738	–2,634	104	5,663	22,427	–24,304	–1,878	3,889	5,464
Q2 2021	–181	568	–1,530	–1,144	3,266	–3,225	41	3,378	28,511	–25,255	3,255	6,674	5,531

Table 1.3

Financial Transactions of Private Sector (Based on the Balance of Payments Flows Data)

(billions of US dollars)

	Financial transactions of private sector (net lending (+) /net borrowing (-)) (2+5)	Banks			Other sectors			
		Financial transactions (net lending (+) / net borrowing (-)) (3-4)	net acquisition of financial assets	net incurrence of liabilities	Financial transactions (net lending (+) / net borrowing (-)) (6-7-8)	net acquisition of financial assets	net incurrence of liabilities	«net errors and omissions» of balance of payments
		2	3	4	5	6	7	8
2011	81.4	27.5	35.3	7.8	53.8	104.1	58.9	-8.7
2012	53.9	-7.9	25.3	33.3	61.8	91.2	39.8	-10.4
2013	60.3	17.3	37.7	20.4	43.0	128.3	94.2	-8.9
2014	152.1	86.0	48.5	-37.5	66.1	74.0	-0.1	7.9
2015	57.1	34.2	-25.8	-60.0	22.9	19.3	-6.5	2.9
2016	18.5	-1.1	-28.3	-27.1	19.6	31.1	16.9	-5.4
2017	24.1	23.3	-4.4	-27.7	0.8	17.6	14.2	2.6
2018	65.5	32.6	7.6	-25.0	32.9	30.7	-4.3	2.1
2019	22.6	17.7	-2.1	-19.8	4.8	28.8	25.2	-1.2
2020	50.4	21.7	-4.5	-26.2	28.7	16.0	-16.4	3.7
Q1 2019	24.0	12.3	9.2	-3.2	11.7	14.9	5.7	-2.5
Q2 2019	-0.4	13.3	6.6	-6.7	-13.7	0.9	13.0	1.5
Q3 2019	-2.0	2.0	-5.8	-7.9	-4.1	-0.1	5.5	-1.5
Q4 2019	0.9	-9.9	-12.0	-2.1	10.8	13.1	1.0	1.3
Q1 2020	18.6	9.3	2.5	-6.8	9.3	3.5	-6.6	0.9
Q2 2020	12.6	7.2	-2.0	-9.2	5.5	12.1	6.3	0.3
Q3 2020	8.5	-5.1	-7.4	-2.2	13.7	3.1	-13.0	2.5
Q4 2020	10.6	10.3	2.4	-7.9	0.3	-2.7	-3.1	0.1
Q1 2021	18.2	3.0	3.2	0.3	15.3	15.1	0.4	-0.6
Q2 2021	6.8	-3.6	-7.9	-4.3	10.4	17.4	7.1	-0.2

Note. Minor discrepancies between the total and the sum of components are due to the rounding of data.

Table 1.4

External Debt of the Russian Federation

(millions of US dollars)

	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Total	483,638	474,850	491,327	458,885	483,455	462,752	467,356	462,229	472,250
General Government	64,487	64,789	69,930	59,687	65,346	59,544	65,306	61,333	62,815
Federal Government	64,323	64,638	69,783	59,570	65,216	59,445	65,212	61,244	62,716
New Russian Debt	63,848	64,164	69,343	59,130	64,810	59,039	64,840	60,873	62,380
Multilateral creditors	465	455	396	391	338	338	291	294	256
IBRD	385	376	330	325	284	285	249	253	218
Other	79	79	66	66	54	54	42	41	38
Foreign currency bonds	22,522	22,793	22,297	21,251	20,329	20,533	21,071	20,415	20,586
Eurobonds	22,491	22,724	22,216	21,232	20,289	20,485	20,919	20,138	20,276
Eurobonds (related to the second London Club debt restructuring)	31	69	81	19	40	48	152	277	310
Ruble denominated bonds	40,566	40,631	46,359	37,200	43,857	37,886	43,190	39,877	41,250
OFZ	40,566	40,631	46,359	37,200	43,857	37,886	43,190	39,877	41,250
Other	296	285	291	288	286	282	288	287	287
Debt of the former USSR	475	475	440	440	406	406	372	371	336
Debt owed to former socialist countries	21	20	21	21	21	22	23	21	22
Other official creditors	454	454	419	419	384	384	350	350	315
Local Government	164	151	147	117	130	99	93	89	99
Ruble denominated bonds	164	151	147	117	130	99	93	89	99

Table 1.4 (end)

(millions of US dollars)

	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Central bank	11,763	11,852	13,823	12,161	11,060	13,398	12,973	14,896	15,081
Loans	1,486	2,035	4,153	2,605	917	3,255	2,540	4,485	4,568
Currency and deposits	2,378	2,073	1,817	1,809	2,339	2,159	2,262	2,372	2,421
Other (SDR allocation)	7,900	7,744	7,853	7,747	7,804	7,985	8,170	8,039	8,091
Banks	80,705	74,596	76,954	72,655	71,181	72,900	72,143	74,481	75,164
Debt liabilities to direct investors and to direct investment enterprises	4,515	3,798	4,560	4,630	4,370	4,274	4,584	5,626	4,091
Loans ¹	193	230	312	148	212	102	93	51	15
Deposits ¹	66,469	63,690	64,402	61,968	60,626	60,116	60,447	62,441	64,413
Debt securities	4,572	4,450	4,431	3,404	3,731	3,331	3,599	3,555	3,761
Other	4,955	2,428	3,249	2,505	2,242	5,076	3,420	2,809	2,883
Other sectors	326,684	323,612	330,619	314,382	335,868	316,910	316,935	311,518	319,190
Debt liabilities to direct investors and to direct investment enterprises	144,125	145,716	145,392	134,126	142,439	138,249	138,200	129,297	132,971
Loans and deposits	157,079	155,890	151,050	145,451	146,799	141,821	139,835	134,530	132,577
Debt securities	8,066	7,626	8,538	7,552	8,710	8,006	8,563	8,498	9,261
Trade credits	6,024	6,476	9,691	10,632	11,613	11,958	13,180	15,588	16,282
Financial leases	3,466	3,334	9,945	13,664	13,572	13,389	13,424	19,352	20,149
Other	7,925	4,571	6,003	2,957	12,734	3,487	3,732	4,252	7,950

¹ Liabilities of banks are recorded as Deposits with the exception of: (i) reverse transactions including securities repurchase agreements with nonresidents which are not banks; (ii) accounts payable.

External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity

(millions of US dollars)

[illegible]

Table 1.5 (end)

(millions of US dollars)

	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	76,190	70,798	72,394	68,025	66,811	68,626	67,559	68,855	71,073
Foreign Currency	57,009	54,697	54,259	53,418	50,422	50,723	48,918	51,000	53,828
Short-term	17,919	17,268	18,657	17,728	16,351	18,101	17,549	18,571	20,912
Long-term	39,090	37,429	35,601	35,689	34,071	32,621	31,369	32,430	32,916
Domestic Currency	19,180	16,102	18,135	14,607	16,388	17,903	18,641	17,854	17,244
Short-term	12,910	9,942	11,364	9,334	10,620	12,576	12,170	11,670	11,270
Long-term	6,270	6,159	6,771	5,273	5,768	5,328	6,471	6,184	5,974
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	182,559	177,896	185,227	180,257	193,429	178,661	178,735	182,221	186,220
Foreign Currency	138,722	138,136	141,561	145,950	145,578	144,010	142,256	145,735	144,064
Short-term	10,397	10,893	13,073	13,656	14,974	15,087	16,351	19,198	19,743
Long-term	128,325	127,243	128,488	132,294	130,604	128,923	125,905	126,538	124,320
Domestic Currency	43,837	39,760	43,666	34,307	47,851	34,652	36,478	36,486	42,156
Short-term	9,579	6,351	8,622	5,843	15,617	6,462	6,210	6,420	10,347
Long-term	34,258	33,410	35,044	28,464	32,234	28,190	30,268	30,066	31,809
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	148,640	149,513	149,952	138,756	146,810	142,523	142,784	134,923	137,062
Foreign Currency	111,308	111,437	110,479	110,089	113,889	115,461	115,245	108,271	107,322
Domestic Currency	37,331	38,077	39,474	28,667	32,921	27,062	27,539	26,652	29,740

Notes. Included is the indebtedness in domestic and foreign currencies.

Only non-resident holdings of government securities are reported. Data are presented at face value.

Debt securities of other sectors are stated at face value since December 31, 2017.

Data on Banks includes data of State Development Corporation "VEB.RF".

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments

(millions of US dollars)

	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Total Liabilities	483,638	474,850	491,327	458,885	483,455	462,752	467,356	462,229	472,250
Short-term	64,361	57,946	68,306	56,157	67,875	63,650	61,800	68,075	76,392
Long-term	419,278	416,903	423,021	402,729	415,580	399,102	405,557	394,153	395,858
General Government	64,487	64,789	69,930	59,687	65,346	59,544	65,306	61,333	62,815
Short-term	296	285	291	288	286	282	288	287	287
Other liabilities	296	285	291	288	286	282	288	287	287
Long-term	64,191	64,505	69,640	59,399	65,060	59,262	65,018	61,046	62,528
Debt securities	63,251	63,575	68,803	58,568	64,316	58,518	64,355	60,382	61,935
Loans	940	929	836	831	744	744	663	665	593
Other liabilities	0	0	0	0	0	0	0	0	0
Central bank	11,763	11,852	13,823	12,161	11,060	13,398	12,973	14,896	15,081
Short-term	3,863	4,108	5,970	4,415	3,257	5,414	4,802	6,857	6,990
Loans	1,486	2,035	4,153	2,605	917	3,255	2,540	4,485	4,568
Currency and deposits	2,378	2,073	1,817	1,809	2,339	2,159	2,262	2,372	2,421
Long-term	7,900	7,744	7,853	7,747	7,804	7,985	8,170	8,039	8,091
Other liabilities (SDR allocation)	7,900	7,744	7,853	7,747	7,804	7,985	8,170	8,039	8,091
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	76,190	70,798	72,394	68,025	66,811	68,626	67,559	68,855	71,073
Short-term	30,830	27,210	30,022	27,062	26,972	30,677	29,720	30,241	32,182
Debt securities	938	880	872	649	672	594	607	602	598
Loans	193	230	312	148	212	102	93	51	15
Current accounts and deposits	24,928	23,846	25,755	23,921	23,972	25,026	26,056	27,242	28,843
Other liabilities	4,770	2,254	3,083	2,345	2,115	4,955	2,963	2,346	2,726
Long-term	45,360	43,588	42,372	40,963	39,839	37,949	37,840	38,614	38,891
Debt securities	3,634	3,571	3,560	2,756	3,059	2,737	2,992	2,952	3,164
Deposits	41,541	39,843	38,647	38,047	36,653	35,090	34,391	35,199	35,570
Other liabilities	185	174	165	160	127	121	457	462	157
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	182,559	177,896	185,227	180,257	193,429	178,661	178,735	182,221	186,220
Other financial corporations	13,668	13,887	13,866	13,470	18,648	13,298	14,771	15,094	16,010

Table 1.6 (end)

(millions of US dollars)

	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Short-term	2,677	3,128	3,095	3,121	7,604	3,114	3,791	4,231	4,636
Debt securities	0	0	0	0	4	53	12	12	12
Loans and deposits	1,182	1,543	1,647	1,499	1,250	1,316	1,271	1,330	1,500
Other liabilities	1,495	1,585	1,448	1,622	6,351	1,744	2,509	2,889	3,124
Long-term	10,991	10,759	10,771	10,350	11,044	10,184	10,980	10,863	11,373
Debt securities	2,208	2,303	2,493	3,147	3,126	2,746	3,038	2,998	3,400
Loans and deposits	8,783	8,456	8,277	7,202	7,917	7,437	7,942	7,864	7,972
Other liabilities			1	1	1	1	1	1	1
<i>Nonfinancial corporations, households and NPISHs</i>	168,891	164,009	171,361	166,786	174,781	165,363	163,963	167,127	170,210
Short-term	17,299	14,116	18,599	16,378	22,987	18,434	18,770	21,386	25,454
Debt securities	0	0	0	0	4	23	5	7	6
Loans	4,845	4,654	4,354	4,411	4,987	4,712	4,362	4,429	4,341
Trade credits	6,024	6,476	9,691	10,632	11,613	11,958	13,180	15,588	16,282
Other liabilities	6,430	2,986	4,554	1,335	6,383	1,742	1,223	1,363	4,825
Long-term	151,592	149,893	152,761	150,408	151,794	146,929	145,193	145,741	144,756
Debt securities	5,858	5,323	6,045	4,405	5,576	5,184	5,508	5,481	5,843
Loans	145,734	144,571	146,716	146,003	146,218	141,745	139,685	140,260	138,913
Direct investment	148,640	149,513	149,952	138,756	146,810	142,523	142,784	134,923	137,062
<i>Banks</i>	4,515	3,798	4,560	4,630	4,370	4,274	4,584	5,626	4,091
Direct investor in direct investment enterprises	99	50	80	64	62	36	41	33	55
Direct investment enterprises in direct investor (reverse investment)	17	8	11	25	56	29	23	17	16
Between fellow enterprises	4,398	3,739	4,469	4,541	4,252	4,210	4,519	5,576	4,020
<i>Other sectors</i>	144,125	145,716	145,392	134,126	142,439	138,249	138,200	129,297	132,971
Direct investor in direct investment enterprises	42,773	42,244	42,670	33,472	36,768	35,618	36,480	33,969	36,550
Direct investment enterprises in direct investor (reverse investment)	74,086	75,943	74,878	74,405	78,543	77,663	74,400	72,320	73,278
Between fellow enterprises	27,265	27,528	27,844	26,248	27,129	24,967	27,320	23,008	23,142

Notes. Included is the indebtedness in domestic and foreign currencies.

Only non-resident holdings of government securities are reported. Data are presented at face value.

Debt securities of other sectors are stated at face value since December 31, 2017.

Data on Banks includes data of State Development Corporation "VEB.RF".

Table 1.7

International Investment Position of the Russian Federation¹. Main Components

(millions of US dollars)

	31.12.2014	31.12.2015	31.12.2016	31.12.2017	31.12.2018	31.12.2019
Net International Investment Position	313,248	339,169	219,666	280,297	374,405	359,620
Assets	1,278,199	1,177,938	1,241,073	1,346,747	1,343,611	1,514,307
Direct investment	414,413	375,034	426,608	477,213	435,862	501,157
Equity and investment fund shares	326,591	286,411	329,447	372,627	330,123	391,125
Debt investments	87,822	88,623	97,161	104,587	105,739	110,032
Portfolio investment	56,630	68,119	72,060	73,946	68,551	80,294
Equity and investment fund shares	4,433	2,815	3,172	4,645	5,775	8,457
Debt investments	52,197	65,304	68,888	69,301	62,776	71,837
Financial derivatives (other than reserves) and employee stock options	17,565	11,146	6,857	4,853	6,407	5,362
Other investment	404,132	355,241	357,807	357,993	364,296	373,134
Other equity	4,371	5,319	6,249	6,976	7,450	7,759
Currency and deposits	181,346	148,089	136,218	149,513	164,183	169,577
Loans	166,750	161,586	178,061	170,262	162,116	157,425
Insurance, pension, and standardized guarantee schemes	2,274	1,498	2,127	2,011	1,348	1,435
Trade credit and advances	31,327	27,884	24,432	17,140	15,649	23,818
Other accounts receivable	18,064	10,863	10,720	12,091	13,551	13,121
Reserve assets	385,460	368,399	377,741	432,742	468,495	554,359
Liabilities	964,951	838,769	1,021,407	1,066,450	969,206	1,154,686
Direct investment	371,491	347,690	477,670	529,644	497,366	586,994
Equity and investment fund shares	236,144	207,830	336,055	380,703	356,688	437,042
Debt investments	135,347	139,859	141,615	148,941	140,678	149,952
Portfolio investment	156,424	141,647	215,960	230,155	206,909	302,253
Equity and investment fund shares	111,199	103,015	165,796	159,539	152,732	211,459
Debt investments	45,225	38,632	50,164	70,616	54,177	90,794
Financial derivatives (other than reserves) and employee stock options	21,530	9,245	6,455	4,505	4,933	5,733
Other investment	415,506	340,187	321,322	302,147	259,998	259,706
Other equity	2	22	225	211	119	105
Currency and deposits	162,496	119,332	107,259	92,731	75,457	66,426
Loans	234,179	205,440	197,344	191,508	166,459	166,089
Insurance, pension, and standardized guarantee schemes	846	616	594	596	576	744
Trade credit and advances	3,469	2,870	2,981	3,305	3,134	9,691
Other accounts payable	6,295	4,047	5,292	5,709	6,350	8,799
Special drawing rights (Net incurrence of liabilities)	8,218	7,860	7,628	8,087	7,902	7,853

Table 1.7 (end)

(millions of US dollars)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Net International Investment Position	521,487	484,498	566,777	516,780	464,313	464,856
Assets	1,472,980	1,530,277	1,522,264	1,568,887	1,525,685	1,583,263
Direct investment	450,016	482,796	452,222	471,840	443,958	468,345
Equity and investment fund shares	350,269	380,746	353,769	371,129	342,398	364,918
Debt investments	99,747	102,051	98,453	100,711	101,560	103,427
Portfolio investment	78,873	93,098	99,705	107,874	111,954	120,952
Equity and investment fund shares	8,311	12,621	16,393	22,222	27,203	32,870
Debt investments	70,561	80,477	83,312	85,651	84,751	88,082
Financial derivatives (other than reserves) and employee stock options	11,693	6,575	8,353	6,736	6,829	7,341
Other investment	368,925	378,936	378,558	386,664	389,622	394,880
Other equity	7,751	8,078	8,111	8,266	8,265	8,508
Currency and deposits	181,587	179,303	173,283	181,577	188,882	185,079
Loans	147,011	148,993	148,838	152,456	149,076	154,003
Insurance, pension, and standardized guarantee schemes	1,539	1,648	1,565	1,605	1,744	1,815
Trade credit and advances	18,912	27,869	34,291	31,030	31,213	33,748
Other accounts receivable	12,125	13,045	12,470	11,730	10,442	11,726
Reserve assets	563,473	568,872	583,426	595,774	573,322	591,745
Liabilities	951,493	1,045,779	955,487	1,052,107	1,061,371	1,118,407
Direct investment	480,652	535,325	481,672	539,747	539,727	567,098
Equity and investment fund shares	341,896	388,515	339,149	396,962	404,803	430,036
Debt investments	138,756	146,810	142,523	142,784	134,923	137,062
Portfolio investment	209,288	242,790	214,120	255,925	261,023	284,918
Equity and investment fund shares	134,035	155,833	135,288	169,351	183,483	204,848
Debt investments	75,252	86,957	78,832	86,574	77,540	80,070
Financial derivatives (other than reserves) and employee stock options	10,850	7,648	9,197	8,265	5,655	6,048
Other investment	250,703	260,017	250,499	248,170	254,967	260,342
Other equity	97	129	125	115	96	111
Currency and deposits	63,977	63,070	62,387	62,913	64,987	67,011
Loans	162,499	162,140	159,200	156,352	158,909	157,726
Insurance, pension, and standardized guarantee schemes	707	770	745	807	920	955
Trade credit and advances	10,632	11,613	11,958	13,180	15,588	16,282
Other accounts payable	5,043	14,492	8,100	6,633	6,428	10,166
Special drawing rights (Net incurrence of liabilities)	7,747	7,804	7,985	8,170	8,039	8,091

¹ The International Investment Position of Russia is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

Notes. A positive sign denotes net increase in assets or liabilities; a negative sign denotes a net decrease.

Minor discrepancies between the total and the sum of components are due to the rounding of data.

Table 1.8

International Investment Position of the Russian Federation For the Second Quarter of 2021¹

(millions of US dollars)

	Position as of 31.03.2021	Changes in Position reflecting			Position as of 30.06.2021
		transactions	valuation changes	other changes	
Net International Investment Position	464,313	17,762	-16,607	-613	464,856
Assets	1,525,685	19,651	35,839	2,089	1,583,263
Direct investment	443,958	8,501	13,341	2,545	468,345
Equity and investment fund shares	342,398	8,030	11,339	3,152	364,918
Direct investor in direct investment enterprises	341,937	8,029	11,355	3,152	364,472
Direct investment enterprises in direct investor (reverse investment)	107	1	0	0	108
Between fellow enterprises	354	0	-16	0	337
Debt instruments	101,560	471	2,002	-607	103,427
Direct investor in direct investment enterprises	57,870	1,266	782	-501	59,417
Direct investment enterprises in direct investor (reverse investment)	12,951	-396	451	-31	12,975
Between fellow enterprises	30,739	-399	769	-74	31,034
Portfolio investment	111,954	4,033	3,961	1,005	120,952
Equity and investment fund shares	27,203	2,173	2,535	958	32,870
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	739	-9	-82	115	763
General government	0	0	0	0	0
Other sectors	26,464	2,182	2,618	843	32,107
Other financial corporations	6,773	854	684	303	8,613
Nonfinancial corporations, households and NPISHs	19,692	1,328	1,934	540	23,494
Equity securities other than investment fund shares	21,692	1,565	1,991	1,127	26,375
Investment fund shares or units	5,512	608	545	-169	6,496
Debt securities	84,751	1,860	1,425	46	88,082
Central bank	4,483	-5	173	-83	4,568
Short-term	1,410	-2	26	-1,434	0
Long-term	3,073	-4	147	1,351	4,568
Deposit-taking corporations, except central bank	34,050	870	395	-323	34,992
Short-term	951	-647	0	-4	300
Long-term	33,099	1,517	395	-319	34,692

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 31.03.2021	Changes in Position reflecting			Position as of 30.06.2021
		transactions	valuation changes	other changes	
General government	3,482	-23	2	0	3,461
Short-term	0	0	0	0	0
Long-term	3,482	-23	2	0	3,461
Other sectors	42,736	1,018	855	453	45,061
Short-term	83	-115	1	104	72
Long-term	42,653	1,133	854	349	44,990
Other financial corporations	18,285	275	358	-28	18,890
Short-term	5	-98	-1	105	12
Long-term	18,279	373	359	-133	18,878
Nonfinancial corporations, households and NPISHs	24,451	743	496	481	26,171
Short-term	77	-18	1	-1	60
Long-term	24,374	760	495	482	26,111
Financial derivatives (other than reserves) and employee stock options	6,829	-4,727	5,242	-3	7,341
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	6,809	-4,472	4,992	-3	7,326
General government	0	0	0	0	0
Other sectors	19	-255	250	0	14
Other financial corporations	14	-188	175	0	2
Nonfinancial corporations, households and NPISHs	5	-67	75	0	13
Financial derivatives (other than reserves) and employee stock options	6,829	-4,727	5,242	-3	7,341
Options	1,045	27	243	0	1,315
Forward-type contracts	5,783	-4,755	4,999	-3	6,025
Other investment	389,622	3,332	3,237	-1,309	394,880
Other equity	8,265	236	7	0	8,508
Currency and deposits	188,882	-4,620	718	99	185,079
Central banks	97	1	5	0	102
Short-term	97	1	5	0	102
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	62,076	-7,753	339	-1,129	53,533
Short-term	55,444	-7,684	254	-1,302	46,712
Long-term	6,632	-69	85	173	6,821
Of which: Interbank positions	50,584	-8,986	255	19	41,872
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	126,709	3,132	374	1,229	131,444
Short-term	126,709	3,132	374	1,229	131,444
Long-term	0	0	0	0	0
Other financial corporations	6,684	1,026	39	-6	7,743
Short-term	6,684	1,026	39	-6	7,743
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 31.03.2021	Changes in Position reflecting			Position as of 30.06.2021
		transactions	valuation changes	other changes	
Nonfinancial corporations, households and NPISHs	120,025	2,106	334	1,235	123,700
Short-term	120,025	2,106	334	1,235	123,700
Long-term	0	0	0	0	0
Loans	149,076	4,047	2,005	-1,125	154,003
Central bank	34	0	2	0	36
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	34	0	2	0	36
Deposit-taking corporations, except central bank	74,312	3,237	1,160	13	78,722
Short-term	8,766	1,062	125	-224	9,729
Long-term	65,546	2,175	1,035	237	68,993
General government	42,066	886	90	4	43,047
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	42,066	886	90	4	43,047
Other sectors	32,663	-76	754	-1,142	32,199
Short-term	3,723	9	103	5	3,840
Long-term	28,940	-84	650	-1,148	28,359
Other financial corporations	9,713	-306	230	-644	8,993
Short-term	1,088	21	19	7	1,135
Long-term	8,625	-328	211	-651	7,858
Nonfinancial corporations, households and NPISHs	22,950	231	523	-498	23,206
Short-term	2,635	-13	84	-1	2,705
Long-term	20,315	243	439	-497	20,501
Insurance, pension, and standardized guarantee schemes	1,744	1	71	0	1,815
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	1,744	1	71	0	1,815
Other financial corporations	1,744	1	71	0	1,815
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Nonlife insurance technical reserves	1,521	-17	70	0	1,574
Life insurance and annuity entitlements	223	17	1	0	242
Trade credit and advances	31,213	2,290	246	0	33,748
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 31.03.2021	Changes in Position reflecting			Position as of 30.06.2021
		transactions	valuation changes	other changes	
General government	226	0	3	0	228
Short-term	0	0	0	0	0
Long-term	226	0	3	0	228
Other sectors	30,987	2,290	243	0	33,520
Short-term	30,987	2,290	243	0	33,520
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	30,987	2,290	243	0	33,520
Short-term	30,987	2,290	243	0	33,520
Long-term	0	0	0	0	0
Other accounts receivable	10,442	1,378	190	-284	11,726
Central bank	2	0	0	0	3
Short-term	2	0	0	0	3
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	8,143	437	132	-183	8,529
Short-term	4,874	3,095	66	-2,543	5,493
Long-term	3,268	-2,658	66	2,360	3,036
General government	386	677	16	0	1,079
Short-term	37	677	15	0	730
Long-term	348	0	1	0	349
Other sectors	1,911	264	41	-101	2,116
Short-term	1,911	264	41	-101	2,115
Long-term	0	0	0	0	0
Other financial corporations	503	142	21	-99	567
Short-term	502	142	21	-99	566
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	1,409	122	20	-2	1,549
Short-term	1,409	122	20	-2	1,549
Long-term	0	0	0	0	0
Reserve assets	573,322	8,512	10,060	-149	591,745
Monetary gold	125,287	0	5,385	-232	130,440
Gold bullion	125,287	0	5,385	-232	130,440
Unallocated gold accounts	0	0	0	0	0
Of which: Monetary gold under swap for cash collateral	0	0	0	0	0
Special drawing rights	6,885	108	45	0	7,038
Reserve position in the IMF	5,166	42	33	0	5,241
Other reserve assets	435,984	8,362	4,597	83	449,027
Currency and deposits	150,706	-10,584	1,214	0	141,336
Claims on monetary authorities	87,996	-17,219	1	0	70,778
Claims on other entities	62,710	6,635	1,214	0	70,558

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 31.03.2021	Changes in Position reflecting			Position as of 30.06.2021
		transactions	valuation changes	other changes	
Securities	282,340	17,699	3,351	83	303,472
Debt securities	282,340	17,699	3,351	83	303,472
Short-term	86,753	22,345	726	2,660	112,484
Long-term	195,587	-4,647	2,625	-2,577	190,988
Equity and investment fund shares	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
Financial derivatives	0	0	0	0	0
Other claims	2,939	1,248	31	0	4,218
Liabilities	1,061,371	1,889	52,446	2,701	1,118,407
Direct investment	539,727	5,531	18,505	3,336	567,098
Equity and investment fund shares	404,803	3,805	16,773	4,654	430,036
Direct investor in direct investment enterprises	403,525	3,841	16,570	4,934	428,870
Direct investment enterprises in direct investor (reverse investment)	889	2	105	0	996
Between fellow enterprises	389	-37	98	-280	170
Debt instruments	134,923	1,725	1,732	-1,318	137,062
Direct investor in direct investment enterprises	34,002	2,722	757	-876	36,605
Direct investment enterprises in direct investor (reverse investment)	72,338	920	479	-442	73,295
Between fellow enterprises	28,583	-1,917	495	0	27,162
Portfolio investment	261,023	-1,252	24,773	374	284,918
Equity and investment fund shares	183,483	-528	21,812	81	204,848
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	26,642	292	2,380	-22	29,292
General government	0	0	0	0	0
Other sectors	156,840	-820	19,432	103	175,556
Other financial corporations	7,335	315	265	33	7,948
Nonfinancial corporations, households and NPISHs	149,505	-1,134	19,167	70	167,609
Equity securities other than investment fund shares	183,154	-533	21,772	48	204,442
Investment fund shares or units	328	5	40	33	406
Debt securities	77,540	-724	2,961	293	80,070
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 31.03.2021	Changes in Position reflecting			Position as of 30.06.2021
		transactions	valuation changes	other changes	
Deposit-taking corporations, except central bank	3,555	114	155	–62	3,761
Short-term	602	44	16	–64	598
Long-term	2,952	70	140	2	3,164
General government	66,044	–730	2,322	0	67,636
Short-term	0	0	0	0	0
Long-term	66,044	–730	2,322	0	67,636
Other sectors	7,941	–108	484	355	8,672
Short-term	18	0	1	–1	18
Long-term	7,923	–108	483	356	8,654
Other financial corporations	2,437	10	78	287	2,812
Short-term	12	0	1	0	12
Long-term	2,426	10	78	287	2,800
Nonfinancial corporations, households and NPISHs	5,504	–118	406	68	5,860
Short-term	7	0	0	–1	6
Long-term	5,497	–118	405	69	5,854
Financial derivatives (other than reserves) and employee stock options	5,655	–4,879	5,273	0	6,048
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,653	–4,676	5,070	0	6,046
General government	0	0	0	0	0
Other sectors	3	–203	203	0	2
Other financial corporations	0	–133	133	0	0
Nonfinancial corporations, households and NPISHs	3	–70	70	0	2
Financial derivatives (other than reserves)	5,655	–4,879	5,273	0	6,048
Options	545	150	49	0	743
Forward-type contracts	5,111	–5,029	5,224	0	5,305
Other investment	254,967	2,489	3,895	–1,008	260,342
Other equity	96	8	1	7	111
Currency and deposits	64,987	1,148	897	–22	67,011
Central banks	2,372	–72	108	13	2,421
Short-term	2,372	–72	108	13	2,421
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	62,441	1,218	788	–33	64,413
Short-term	27,242	1,129	500	–27	28,843
Long-term	35,199	89	288	–6	35,570
Of which: Interbank positions	19,002	2,226	290	0	21,518
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 31.03.202	Changes in Position reflecting			Position as of 30.06.2021
		transactions	valuation changes	other changes	
Other sectors	175	3	1	-2	176
Short-term	172	3	1	-2	174
Long-term	3	0	0	0	3
Other financial corporations	175	3	1	-2	176
Short-term	172	3	1	-2	174
Long-term	3	0	0	0	3
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Loans	158,909	-2,757	2,422	-848	157,726
Central bank	4,485	-92	175	0	4,568
Credit and loans with the IMF	0	0	0	0	0
Other short-term	4,485	-92	175	0	4,568
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	51	-36	0	0	15
Short-term	51	-36	0	0	15
Long-term	0	0	0	0	0
General government	665	-72	1	0	593
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	665	-72	1	0	593
Other sectors	153,708	-2,556	2,246	-848	152,550
Short-term	5,587	15	95	-30	5,667
Long-term	148,121	-2,571	2,151	-818	146,883
Other financial corporations	9,020	220	249	-193	9,296
Short-term	1,158	165	31	-28	1,326
Long-term	7,861	55	219	-166	7,970
Nonfinancial corporations, households and NPISHs	144,689	-2,776	1,997	-655	143,254
Short-term	4,429	-150	64	-2	4,341
Long-term	140,260	-2,626	1,933	-653	138,913
Insurance, pension, and standardized guarantee schemes	920	-7	42	0	955
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	920	-7	42	0	955
Other financial corporations	920	-7	42	0	955
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Nonlife insurance technical reserves	862	-3	40	0	899
Life insurance and annuity entitlements	58	-4	3	0	56

Table 1.8 (end)

(millions of US dollars)

	Position as of 31.03.2021	Changes in Position reflecting			Position as of 30.06.2021
		transactions	valuation changes	other changes	
Trade credit and advances	15,588	437	257	0	16,282
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	15,588	437	257	0	16,282
Short-term	15,588	437	257	0	16,282
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	15,588	437	257	0	16,282
Short-term	15,588	437	257	0	16,282
Long-term	0	0	0	0	0
Other accounts payable – other	6,428	3,659	223	–145	10,166
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	2,809	–54	132	–4	2,883
Short-term	2,346	402	137	–159	2,726
Long-term	462	–456	–4	155	157
General government	287	0	0	0	287
Short-term	287	0	0	0	287
Long-term	0	0	0	0	0
Other sectors	3,333	3,713	91	–141	6,995
Short-term	3,332	3,713	91	–141	6,994
Long-term	1	0	0	0	1
Other financial corporations	1,970	315	26	–141	2,170
Short-term	1,969	315	26	–141	2,170
Long-term	1	0	0	0	1
Nonfinancial corporations, households and NPISHs	1,363	3,398	64	0	4,825
Short-term	1,363	3,398	64	0	4,825
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	8,039	0	52	0	8,091

¹ The International Investment Position of the Russian Federation is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

Notes. A positive sign denotes net increase in assets or liabilities; a negative sign denotes a net decrease.

Minor discrepancies between the total and the sum of components are due to the rounding of data.

Table 1.9

International Investment Position of the Banking Sector of the Russian Federation¹

(millions of US dollars)

	Position as of 31.12.2020	Changes in Position reflecting				Position as of 30.06.2021
		transactions	valuation changes	other adjustments	total changes	
Assets	194,685	-4,644	7,484	-3,600	-761	193,925
Direct investment	10,419	-92	-268	-12	-372	10,048
Equity (including reinvestment of earnings)	9,125	290	-257	0	34	9,159
Direct investor banks in direct investment enterprises	8,878	290	-234	0	56	8,934
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Between fellow enterprises	247	0	-22	0	-22	225
If ultimate controlling parent is resident	43	0	-1	0	-1	42
If ultimate controlling parent is nonresident	204	0	-21	0	-21	183
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	1,294	-382	-11	-12	-406	888
Direct investor in direct investment enterprises	109	-1	2	-33	-32	78
Debt securities	0	0	0	0	0	0
Loans	65	0	1	-32	-31	33
Other accounts receivable	45	0	1	-1	0	44
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts receivable	0	0	0	0	0	0
Between fellow enterprises	1,185	-382	-13	21	-374	811
If ultimate controlling parent is resident	246	16	-4	0	13	259
Debt securities	0	0	0	0	0	0
Loans	242	-20	-3	0	-23	219
Other accounts receivable	4	36	0	0	36	40
If ultimate controlling parent is nonresident	938	-398	-9	21	-386	552
Debt securities	934	-400	-9	21	-388	546
Loans	0	0	0	0	0	0
Other accounts receivable	5	2	0	0	2	6
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts receivable	0	0	0	0	0	0

Table 1.9 (cont.)

(millions of US dollars)

	Position as of 31.12.2020	Changes in Position reflecting				Position as of 30.06.2021
		transactions	valuation changes	other adjustments	total changes	
Portfolio investment	34,763	2,257	-334	-931	992	35,755
Equity	980	-7	-173	-37	-216	763
Debt securities	33,783	2,264	-161	-894	1,209	34,992
Short-term	619	-311	0	-8	-318	300
Short-term	33,165	2,575	-161	-886	1,527	34,692
Financial derivatives	6,735	-8,657	9,264	-15	592	7,326
Options	1,211	-22	126	0	104	1,315
Forward type contracts	5,524	-8,635	9,137	-15	487	6,011
Other investment	142,768	1,847	-1,178	-2,642	-1,973	140,796
Other equity	10	1	1	0	2	11
Foreign currency	11,108	2,936	-98	-2,306	532	11,640
Deposits	46,211	-3,932	-404	17	-4,318	41,893
Of which: interbank positions	46,187	-3,929	-404	17	-4,316	41,872
Short-term	39,340	-3,743	-308	-217	-4,269	35,072
Long-term	6,871	-189	-96	235	-50	6,821
Loans	76,126	3,133	-575	38	2,596	78,722
Short-term	9,641	2,798	-79	-2,631	88	9,729
Long-term	66,485	335	-495	2,669	2,509	68,993
Other accounts receivable	9,313	-291	-102	-392	-784	8,529
Short-term	5,546	4,850	48	-4,952	-54	5,493
Long-term	3,767	-5,141	-150	4,560	-731	3,036
LIABILITIES	124,214	-4,018	10,021	-489	5,514	129,728
Direct investment	23,482	431	-584	-88	-241	23,241
Equity (including reinvestment of earnings)	18,898	892	-583	-57	252	19,150
Direct investors in banks – direct investment enterprises	18,822	892	-589	-57	246	19,068
Direct investment enterprises in direct investor (reverse investment)	74	0	6	0	6	80
Between fellow enterprises	2	0	0	0	0	2
If ultimate controlling parent is resident	0	0	0	0	0	0
If ultimate controlling parent is nonresident	2	0	0	0	0	2
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	4,584	-461	-1	-31	-493	4,091
Direct investors in banks – direct investment enterprises	41	36	0	-22	14	55
Debt securities	0	0	0	0	0	0
Deposits	38	9	0	-22	-13	25
Loans	0	0	0	0	0	0
Other accounts payable	3	27	0	0	27	30
Direct investment enterprises in direct investor (reverse investment)	23	-3	6	-10	-7	16
Debt securities	0	0	0	0	0	0

Table 1.9 (end)

(millions of US dollars)

	Position as of 31.12.2020	Changes in Position reflecting				Position as of 30.06.2021
		transactions	valuation changes	other adjustments	total changes	
Deposits	18	-3	6	-5	-2	16
Loans	5	0	0	-5	-5	0
Other accounts payable	0	0	0	0	0	0
Between fellow enterprises	4,519	-493	-7	0	-500	4,020
If ultimate controlling parent is resident	89	114	-19	0	95	184
Debt securities	0	0	0	0	0	0
Deposits	89	115	-20	0	95	184
Loans	0	0	0	0	0	0
Other accounts payable	1	-1	1	0	0	1
If ultimate controlling parent is nonresident	4,430	-607	12	0	-595	3,835
Debt securities	0	0	0	0	0	0
Deposits	4,429	-607	13	0	-595	3,834
Loans	0	0	0	0	0	0
Other accounts payable	2	0	0	0	0	1
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Deposits	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts payable	0	0	0	0	0	0
Portfolio investment	28,436	848	3,934	-164	4,618	33,053
Equity	24,836	687	3,791	-22	4,456	29,292
Debt securities	3,599	161	143	-142	162	3,761
Short-term	607	132	3	-145	-10	598
Long-term	2,992	29	140	3	172	3,164
Financial derivatives	8,254	-9,139	6,932	-1	-2,208	6,046
Options	877	137	-270	0	-133	743
Forward-type contracts	7,377	-9,275	7,202	-1	-2,074	5,303
Other investment	64,042	3,841	-260	-236	3,345	67,387
Other equity	82	8	-3	-11	-6	76
Deposits	60,447	4,447	-278	-203	3,966	64,413
Of which: interbank positions	18,226	3,441	-19	-129	3,293	21,518
Short-term	26,056	2,996	-46	-162	2,788	28,843
Long-term	34,391	1,451	-232	-41	1,179	35,570
Loans ²	93	-327	0	249	-78	15
Short-term	93	-327	0	249	-78	15
Other accounts payable	3,420	-286	21	-272	-537	2,883
Short-term	2,963	526	37	-800	-237	2,726
Long-term	457	-812	-17	529	-300	157
INTERNATIONAL INVESTMENT POSITION, NET	70,472	-626	-2,538	-3,111	-6,275	64,197

¹ The International Investment Position of the Banking Sector is compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6).

² Liabilities of banks on securities repurchase agreements with nonresidents which are not banks.

Notes. The table covers data on credit institutions other than nonbanking credit institutions and includes data of State Development Corporation "VEB.RF".

Table 1.10

Merchandise Trade of the Russian Federation (per Balance of Payments Methodology)

(millions of US dollars)

	Exports (FOB)						Imports (FOB)						Trade balance		
	total	% of the corresponding period of the previous year	of which				total	% of the corresponding period of the previous year	of which				total	of which	
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2019	419,721	94.5	363,319	93.8	56,402	99.5	253,877	102.0	225,971	101.6	27,906	105.1	165,845	137,348	28,496
2020	333,375	79.4	282,564	77.8	50,811	90.1	239,640	94.4	214,189	94.8	25,452	91.2	93,735	68,376	25,359
2020															
Q1	89,286	87.0	77,491	86.3	11,795	92.1	55,954	100.9	49,907	101.2	6,046	98.8	33,333	27,584	5,749
Q2	70,479	69.4	59,180	67.5	11,300	81.3	53,809	87.0	48,023	87.8	5,786	81.0	16,670	11,156	5,514
Q3	78,959	76.5	65,963	74.1	12,997	92.1	60,179	92.3	53,631	92.4	6,547	91.8	18,781	12,331	6,449
Q4	94,650	84.2	79,931	82.5	14,719	94.5	69,699	97.6	62,626	98.0	7,073	94.2	24,951	17,305	7,646
2021															
Q1	93,276	104.5	79,995	103.2	13,280	112.6	64,555	115.4	58,050	116.3	6,504	107.6	28,721	21,945	6,776
Q2	115,135	163.4	99,463	168.1	15,672	138.7	76,161	141.5	68,021	141.6	8,140	140.7	38,974	31,442	7,532
Q3	134,415	170.2	116,480	176.6	17,935	138.0	77,910	129.5	69,591	129.8	8,319	127.1	56,505	46,889	9,616
January	26,710	87.3	23,079	85.7	3,631	99.6	17,662	103.5	15,787	103.7	1,875	101.8	9,048	7,292	1,756
February	30,291	105.5	25,931	105.3	4,360	107.2	21,039	114.2	18,961	115.9	2,078	100.7	9,252	6,970	2,282
March	36,274	120.9	30,986	119.5	5,288	129.6	25,854	126.3	23,303	127.1	2,551	119.1	10,420	7,683	2,737
April	36,697	147.0	31,365	145.9	5,332	153.5	26,275	149.8	23,689	151.1	2,586	138.7	10,422	7,676	2,746
May	34,927	166.3	29,995	172.1	4,932	138.0	24,595	142.9	22,007	143.0	2,588	141.7	10,332	7,988	2,344
June	43,511	177.5	38,103	188.1	5,408	127.2	25,290	132.7	22,324	131.6	2,966	141.6	18,221	15,779	2,442
July	45,679	185.2	39,959	196.5	5,720	132.3	26,288	133.2	23,499	133.6	2,789	130.1	19,391	16,460	2,931
August	43,156	185.3	37,233	194.4	5,923	143.2	26,043	130.6	23,268	131.3	2,775	125.0	17,113	13,965	3,148
September	45,580	147.0	39,288	148.4	6,292	138.7	25,579	124.8	22,824	124.6	2,755	126.1	20,001	16,464	3,537

Notes. Data on merchandise trade can be updated (mainly during one year after its first release).

Table 1.11

International Reserves of the Russian Federation¹

(millions of US dollars)

	International reserves	Of which				
		foreign exchange reserves	of which			gold
			foreign exchange	SDRs	reserve position in IMF	
1	2	3	4	5	6	7
2018						
31.12	468,495	381,592	371,733	6,737	3,122	86,903
2019						
31.01	475,945	386,485	376,601	6,792	3,093	89,460
28.02	482,610	390,969	380,767	6,770	3,431	91,641
31.03	487,803	397,792	387,653	6,730	3,409	90,011
30.04	491,088	401,080	390,579	6,724	3,777	90,008
31.05	495,232	405,351	394,923	6,678	3,750	89,882
30.06	518,363	418,086	407,618	6,745	3,723	100,278
31.07	519,797	417,874	407,205	6,679	3,990	101,923
31.08	529,083	419,606	409,005	6,638	3,963	109,477
30.09	530,923	423,077	412,507	6,618	3,952	107,846
31.10	540,917	433,015	422,313	6,701	4,001	107,903
30.11	542,029	436,132	425,577	6,664	3,891	105,896
31.12	554,359	443,983	433,297	6,717	3,970	110,376
2020						
31.01	562,306	446,488	435,841	6,693	3,955	115,818
29.02	570,381	450,629	440,019	6,671	3,940	119,752
31.03	563,473	443,634	433,099	6,631	3,904	119,840
30.04	566,012	439,927	429,156	6,639	4,133	126,084
31.05	566,134	438,568	427,469	6,663	4,436	127,566
30.06	568,872	438,082	426,640	6,681	4,761	130,790
31.07	591,753	447,431	435,707	6,863	4,861	144,322
31.08	594,422	449,834	438,062	6,891	4,881	144,588
30.09	583,426	444,309	432,630	6,837	4,842	139,117
31.10	582,845	444,188	432,206	6,857	5,124	138,657
30.11	582,676	449,006	436,885	6,946	5,175	133,670
31.12	595,774	457,020	444,495	6,996	5,528	138,754
2021						
31.01	590,685	453,900	441,370	6,999	5,531	136,785
28.02	586,266	455,963	443,634	6,992	5,337	130,304
31.03	573,322	448,035	435,984	6,885	5,166	125,287
30.04	590,476	459,622	447,411	6,976	5,234	130,855
31.05	605,232	465,733	453,449	7,018	5,266	139,499
30.06	591,745	461,306	449,027	7,038	5,241	130,440
31.07	601,003	466,129	453,838	7,050	5,241	134,874
31.08	618,181	485,484	455,583	24,642	5,258	132,697
30.09	614,122	485,464	455,965	24,377	5,122	128,658
31.10	624,237	491,378	461,593	24,491	5,294	132,859

¹ International Reserves are compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and the IMF's International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012).

Table 1.12

International Reserves and Foreign Currency Liquidity – Russia**I. Official Reserves Assets and Other Foreign Currency Assets
(Approximate Market Value)***(millions of US dollars, end of period)*

	October 2021
A. Official reserves assets	624,237.3
(1) Foreign currency reserves (in convertible foreign currencies)	451,476.1
(a) Securities	295,668.0
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits with:	155,808.0
(i) other national central banks, BIS and IMF	99,273.3
(ii) banks headquartered in the reporting country	0.0
of which: located abroad	0.0
(iii) banks headquartered outside the reporting country	56,534.7
of which: located in the reporting country	—
(2) IMF reserve position	5,294.2
(3) SDRs	24,490.9
(4) Gold	132,859.1
– volume in millions of fine troy ounces	74.0
(5) Other reserve assets (specify)	10,117.2
– financial derivatives	—
– loans to nonbank nonresidents	—
– other (assets in the form of reverse repo and other accounts receivable)	10,117.2
B. Other foreign currency assets (specify)	5.4
– securities not included in official reserve assets	—
– deposits not included in official reserve assets	5.4
– loans not included in official reserve assets	—
– financial derivatives not included in official reserve assets	—
– gold not included in official reserve assets	—
– other	—

Table 1.12 (cont.)

**II. Predetermined Short-term Net Drains on Foreign Currency Assets
(Nominal Value)***(millions of US dollars, end of period)*

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	-2,405.4	-82.0	-321.5	-2,001.9
– outflows (–), principal	-2,678.6	-18.7	-46.8	-2,613.1
– outflows (–), interest	-1,970.1	-114.7	-454.3	-1,401.1
– inflows (+), principal	1,668.6	44.3	149.4	1,475.0
– inflows (+), interest	574.7	7.2	30.1	537.4
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (–)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
– outflows related to repos (–)	—	—	—	—
– inflows related to reverse repos (+)	—	—	—	—
– trade credit (–)	—	—	—	—
– trade credit (+)	—	—	—	—
– other accounts payable (–)	—	—	—	—
– other accounts receivable (+)	—	—	—	—

Table 1.12 (cont.)

**III. Contingent Short-term Net Drains on Foreign Currency Assets
(Nominal Value)**

(millions of US dollars, end of period)

	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) Collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) Other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options(puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (—)	—	—	—	—
— BIS (—)	—	—	—	—
— IMF (—)	—	—	—	—
— other international organizations (—)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (—)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (—)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	—	—	—	—
(a) Short positions	—	—	—	—
(i) Bought puts	—	—	—	—
(ii) Written calls	—	—	—	—
(b) Long positions	—	—	—	—
(i) Bought calls	—	—	—	—
(ii) Written puts	—	—	—	—
PRO MEMORIA: In the money options				
(1) At current exchange rate				
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(2) +5% (depreciation of 5%)				
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(3) –5% (appreciation of 5%)				
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(4) +10% (depreciation of 10%)				
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(5) –10% (appreciation of 10%)				
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(6) Other (specify)				
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—

Table 1.12 (end)

IV. Memo Items

(millions of US dollars, end of period)

	October 2021
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—
– derivatives (forwards, futures, or options contracts)	—
– short positions	—
– long positions	—
– other instruments	—
(c) pledged assets	—
– included in reserve assets	—
– included in other foreign currency assets	—
(d) securities lent and on repo	–4,187.4
– lent or repoed and included in Section I	–2,474.1
– lent or repoed but not included in Section I	–13,985.2
– borrowed or acquired and included in Section I	—
– borrowed or acquired but not included in Section I	12,271.9
(e) financial derivative assets (net, marked to market)	—
– forwards	—
– futures	—
– swaps	—
– options	—
– other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
– aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (–)	—
(b) long positions (+)	—
– aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed less frequently:	
(a) currency composition of reserves (by groups of currencies) ¹	—
– currencies in SDR basket ²	—
– currencies not in SDR basket	—
– by individual currencies (optional)	—

¹ Data is presented at the end of the quarter.² Additionally included are gold, SDRs and IMF reserve position.

Table 1.13

International Reserves Adequacy (International Reserves in Months of Import)

Period	Actual amount of the international reserves expressed in months of import ¹
Q1 2011	17.5
Q2 2011	16.8
Q3 2011	15.7
Q4 2011	14.6
Q1 2012	14.6
Q2 2012	14.5
Q3 2012	14.7
Q4 2012	14.5
Q1 2013	14.0
Q2 2013	13.4
Q3 2013	13.4
Q4 2013	13.0
Q1 2014	12.5
Q2 2014	12.4
Q3 2014	12.0
Q4 2014	10.8
Q1 2015	10.8
Q2 2015	12.3
Q3 2015	14.3
Q4 2015	15.7
Q1 2016	17.2
Q2 2016	17.8
Q3 2016	18.2
Q4 2016	17.0
Q1 2017	17.2
Q2 2017	16.7
Q3 2017	16.4
Q4 2017	15.9
Q1 2018	16.2
Q2 2018	15.8
Q3 2018	15.9
Q4 2018	16.4
Q1 2019	17.2
Q2 2019	18.3
Q3 2019	18.5
Q4 2019	18.9
Q1 2020	19.1
Q2 2020	20.5
Q3 2020	22.3
Q4 2020	23.5
Q1 2021	22.5
Q2 2021	21.3
Q3 2021 ²	20.8

¹ According to international practice, the minimum reserve adequacy benchmark is three months.² Estimated value.

Table 1.14

Central Bank Survey

(millions of rubles, end of period)

	Dec, 2018	Dec, 2019	Dec, 2020
NET FOREIGN ASSETS	31,830,185	33,617,727	43,031,366
Claims on nonresidents	32,521,248	34,361,773	43,825,740
Monetary gold and SDR holdings	6,505,229	7,247,922	10,767,451
Foreign currency and deposits	10,293,842	10,834,465	10,243,349
Debt securities	15,626,515	15,975,557	22,314,961
Loans	92,466	300,998	496,553
Other	3,196	2,831	3,426
Liabilities to nonresidents	691,063	744,046	794,374
Deposits	3,246	1,729	3,145
Loans	138,831	257,089	187,639
SDR allocations	548,987	485,228	603,590
Other	—	—	—
CLAIMS ON CREDIT INSTITUTIONS	5,777,739	6,194,091	4,214,670
<i>in rubles</i>	5,774,820	6,191,672	4,192,453
Loans and deposits, of which	3,088,753	2,907,667	3,696,097
REPO	3,633	—	846,839
Debt securities	212,659	23	23
Other claims	2,473,408	3,283,983	496,334
<i>in foreign currency</i>	2,920	2,419	22,216
Loans and deposits, of which	2,920	2,419	22,216
REPO	—	—	—
Debt securities	—	—	—
Other claims	—	—	—
NET CLAIMS ON GENERAL GOVERNMENT	-9,151,479	-11,764,584	-11,992,688
Claims on federal government	177,625	318,322	296,518
Debt securities	177,625	318,322	296,518
<i>in rubles</i>	59	212,900	212,832
<i>in foreign currency</i>	177,566	105,422	83,687
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Claims on state and local government	—	—	—
Debt securities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Liabilities to federal government	8,375,119	11,233,903	11,247,874
Deposits	8,268,954	11,107,917	10,846,533
<i>in rubles</i>	1,149,431	1,400,499	1,912,769
<i>in foreign currency</i>	7,119,523	9,707,417	8,933,764
Other liabilities	106,165	125,987	401,341
<i>in rubles</i>	—	—	200,000
<i>in foreign currency</i>	106,165	125,987	201,341
Liabilities to state and local government	953,985	849,003	1,041,333
Deposits	953,985	849,003	1,041,333
<i>in rubles</i>	953,985	849,003	1,041,333
<i>in foreign currency</i>	—	—	—
Other liabilities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2018	Dec, 2019	Dec, 2020
CLAIMS ON OTHER SECTORS	1,985,884	1,785,250	1,581,602
<i>in rubles</i>	1,985,883	1,785,249	1,581,602
<i>in foreign currency</i>	—	1	1
Other financial institutions	1,983,815	1,783,629	1,580,169
<i>in rubles</i>	1,983,815	1,783,629	1,580,169
Debt securities	—	—	—
Loans	1,920,699	1,709,008	1,491,708
Other claims	63,116	74,622	88,461
<i>in foreign currency</i>	—	—	—
Debt securities	—	—	—
Loans	—	—	—
Other claims	—	—	—
Nonfinancial organizations	2,069	1,620	1,433
<i>in rubles</i>	2,069	1,620	1,433
Debt securities	—	—	—
Loans	—	—	—
Other claims	2,069	1,620	1,433
<i>in foreign currency</i>	—	1	1
Debt securities	—	—	—
Loans	—	—	—
Other claims	—	1	1
Households	—	—	—
MONETARY BASE	16,063,430	16,822,061	18,472,410
Currency in circulation	10,312,494	10,616,110	13,419,606
Liabilities to credit institutions	5,750,936	6,205,951	5,052,804
Deposits, of which	4,377,060	4,269,289	4,482,842
Required reserves	575,279	617,402	713,611
Debt securities	1,373,875	1,936,662	569,962
OTHER LIABILITIES TO CREDIT INSTITUTIONS	616	1,516	1,409
<i>in rubles</i>	1	23	24
<i>in foreign currency</i>	615	1,493	1,386
DEPOSITS INCLUDED IN BROAD MONEY	66,119	36,650	19,512
<i>in rubles</i>	66,117	36,650	19,512
Transferable deposits	15,224	14,204	14,552
Other financial institutions	1,777	1,555	3,641
Nonfinancial organizations	13,447	12,649	10,911
Households	—	—	—
Other deposits	50,893	22,446	4,960
Other financial institutions	50,893	22,446	4,960
Nonfinancial organizations	—	—	—
Households	—	—	—
<i>in foreign currency</i>	2	—	—
Transferable deposits	—	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	2	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	2	—	—
Households	—	—	—
SHARES AND OTHER EQUITY	13,262,360	11,957,556	17,522,939
OTHER ITEMS (NET)	1,049,804	1,014,701	818,679
Other liabilities	1,458,583	1,438,887	1,401,381
Other assets	408,779	424,186	582,702

Table 1.14 (cont.)

(millions of rubles, end of period)

	Mar, 2021	Apr, 2021	May, 2021	Jun, 2021
NET FOREIGN ASSETS	42,426,023	42,949,162	43,570,421	41,879,446
Claims on nonresidents	43,378,393	44,164,102	44,743,152	42,803,820
Monetary gold and SDR holdings	10,006,823	10,251,671	10,781,778	9,950,346
Foreign currency and deposits	11,416,149	11,675,468	11,650,989	10,236,218
Debt securities	21,713,131	21,916,954	21,996,465	22,293,579
Loans	238,734	316,535	305,865	318,952
Other	3,555	3,474	8,054	4,727
Liabilities to nonresidents	952,369	1,214,940	1,172,732	924,375
Deposits	2,990	3,278	3,500	2,966
Loans	339,543	606,337	566,242	334,926
SDR allocations	609,836	605,324	602,989	586,463
Other	1	1	1	20
CLAIMS ON CREDIT INSTITUTIONS	3,695,386	3,459,782	3,283,571	3,170,726
<i>in rubles</i>	3,692,543	3,457,051	3,280,804	3,168,664
Loans and deposits, of which	3,178,091	2,930,046	2,753,821	2,641,681
REPO	103,206	154,596	154,354	148,703
Debt securities	23	23	—	—
Other claims	514,429	526,982	526,982	526,982
<i>in foreign currency</i>	2,843	2,732	2,767	2,063
Loans and deposits, of which	2,843	2,732	2,767	2,063
REPO	—	—	—	—
Debt securities	—	—	—	—
Other claims	—	—	—	—
NET CLAIMS ON GENERAL GOVERNMENT	-10,657,499	-10,574,243	-10,211,848	-10,446,733
Claims on federal government	273,505	270,129	267,451	261,529
Debt securities	273,505	270,129	267,451	261,529
<i>in rubles</i>	212,698	212,740	212,787	212,829
<i>in foreign currency</i>	60,807	57,389	54,664	48,700
Other claims	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Claims on state and local government	—	—	—	—
Debt securities	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Other claims	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Liabilities to federal government	10,444,569	10,440,795	10,268,643	10,369,182
Deposits	10,258,129	10,247,736	10,063,917	10,178,250
<i>in rubles</i>	1,095,244	949,055	546,681	828,707
<i>in foreign currency</i>	9,162,885	9,298,681	9,517,236	9,349,543
Other liabilities	186,440	193,059	204,726	190,933
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	186,440	193,059	204,726	190,933
Liabilities to state and local government	486,435	403,577	210,655	339,080
Deposits	486,435	403,577	210,655	339,080
<i>in rubles</i>	486,435	403,577	210,655	339,080
<i>in foreign currency</i>	—	—	—	—
Other liabilities	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	Mar, 2021	Apr, 2021	May, 2021	Jun, 2021
CLAIMS ON OTHER SECTORS	1,530,746	1,534,074	1,520,062	1,511,898
<i>in rubles</i>	1,530,746	1,534,074	1,520,061	1,511,897
<i>in foreign currency</i>	1	1	—	—
Other financial institutions	1,526,948	1,530,143	1,516,810	1,508,108
<i>in rubles</i>	1,526,948	1,530,143	1,516,810	1,508,108
Debt securities	—	—	—	—
Loans	1,434,837	1,436,525	1,425,794	1,416,764
Other claims	92,111	93,618	91,017	91,344
<i>in foreign currency</i>	—	—	—	—
Debt securities	—	—	—	—
Loans	—	—	—	—
Other claims	—	—	—	—
Nonfinancial organizations	3,798	3,931	3,252	3,790
<i>in rubles</i>	3,798	3,931	3,251	3,789
Debt securities	—	—	—	—
Loans	—	—	—	—
Other claims	3,798	3,931	3,251	3,789
<i>in foreign currency</i>	1	1	—	—
Debt securities	—	—	—	—
Loans	—	—	—	—
Other claims	1	1	—	—
Households	—	—	—	—
MONETARY BASE	19,415,884	19,405,885	19,790,689	19,298,147
Currency in circulation	13,314,281	13,710,528	13,516,000	13,542,492
Liabilities to credit institutions	6,101,603	5,695,357	6,274,689	5,755,655
Deposits, of which	5,460,823	5,041,427	5,601,927	5,133,708
Required reserves	740,903	748,776	771,826	772,330
Debt securities	640,780	653,930	672,762	621,946
OTHER LIABILITIES TO CREDIT INSTITUTIONS	2,156	1,805	3,611	1,849
<i>in rubles</i>	20	17	23	18
<i>in foreign currency</i>	2,135	1,787	3,588	1,832
DEPOSITS INCLUDED IN BROAD MONEY	20,050	24,044	50,734	39,602
<i>in rubles</i>	20,050	24,044	50,734	39,602
Transferable deposits	14,420	15,094	17,364	15,447
Other financial institutions	4,028	4,603	6,856	4,936
Nonfinancial organizations	10,391	10,491	10,508	10,511
Households	—	—	—	—
Other deposits	5,630	8,950	33,370	24,155
Other financial institutions	5,630	8,950	33,370	24,155
Nonfinancial organizations	—	—	—	—
Households	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Transferable deposits	—	—	—	—
Other financial institutions	—	—	—	—
Nonfinancial organizations	—	—	—	—
Households	—	—	—	—
Other deposits	—	—	—	—
Other financial institutions	—	—	—	—
Nonfinancial organizations	—	—	—	—
Households	—	—	—	—
SHARES AND OTHER EQUITY	16,741,820	17,364,553	17,729,389	16,151,557
OTHER ITEMS (NET)	814,747	572,490	587,783	624,182
Other liabilities	1,361,505	1,156,407	1,158,356	1,167,353
Other assets	546,758	583,917	570,574	543,171

Table 1.14 (cont.)

(millions of rubles, end of period)

	Jul, 2021	Aug, 2021	Sep, 2021
NET FOREIGN ASSETS	43,003,372	43,226,639	42,481,887
Claims on nonresidents	43,820,243	45,639,241	44,625,385
Monetary gold and SDR holdings	10,379,718	11,570,870	11,143,122
Foreign currency and deposits	10,350,939	10,765,857	11,117,279
Debt securities	22,775,584	22,795,270	22,092,136
Loans	302,619	496,379	269,456
Other	11,382	10,864	3,392
Liabilities to nonresidents	816,871	2,412,602	2,143,498
Deposits	2,966	2,954	3,231
Loans	221,666	524,804	282,427
SDR allocations	592,239	1,884,841	1,857,840
Other	—	3	—
CLAIMS ON CREDIT INSTITUTIONS	3,476,576	3,221,078	3,009,577
<i>in rubles</i>	3,474,465	3,218,956	3,007,456
Loans and deposits, of which	2,947,483	2,679,293	2,465,625
REPO	148,564	148,859	100,565
Debt securities	—	—	—
Other claims	526,982	539,663	541,831
<i>in foreign currency</i>	2,111	2,122	2,121
Loans and deposits, of which	2,111	2,122	2,121
REPO	—	—	—
Debt securities	—	—	—
Other claims	—	—	—
NET CLAIMS ON GENERAL GOVERNMENT	-10,820,094	-11,152,430	-10,896,057
Claims on federal government	260,140	258,577	251,501
Debt securities	260,140	258,577	251,501
<i>in rubles</i>	212,876	212,655	212,700
<i>in foreign currency</i>	47,263	45,922	38,801
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Claims on state and local government	—	—	—
Debt securities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Liabilities to federal government	10,760,632	11,085,961	10,956,505
Deposits	10,555,250	10,880,968	10,747,914
<i>in rubles</i>	771,197	780,599	606,077
<i>in foreign currency</i>	9,784,053	10,100,369	10,141,837
Other liabilities	205,381	204,993	208,591
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	205,381	204,993	208,591
Liabilities to state and local government	319,602	325,046	191,052
Deposits	319,602	325,046	191,052
<i>in rubles</i>	319,602	325,046	191,052
<i>in foreign currency</i>	—	—	—
Other liabilities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—

Table 1.14 (end)

(millions of rubles, end of period)

	Jul, 2021	Aug, 2021	Sep, 2021
CLAIMS ON OTHER SECTORS	1,504,864	1,494,920	1,478,491
<i>in rubles</i>	1,504,863	1,494,920	1,478,490
<i>in foreign currency</i>	—	—	—
Other financial institutions	1,501,793	1,492,253	1,476,074
<i>in rubles</i>	1,501,793	1,492,253	1,476,074
Debt securities	—	—	—
Loans	1,409,562	1,397,053	1,384,012
Other claims	92,231	95,200	92,062
<i>in foreign currency</i>	—	—	—
Debt securities	—	—	—
Loans	—	—	—
Other claims	—	—	—
Nonfinancial organizations	3,071	2,668	2,417
<i>in rubles</i>	3,070	2,667	2,416
Debt securities	—	—	—
Loans	—	—	—
Other claims	3,070	2,667	2,416
<i>in foreign currency</i>	—	—	—
Debt securities	—	—	—
Loans	—	—	—
Other claims	—	—	—
Households	—	—	—
MONETARY BASE	19,680,705	19,370,770	19,492,723
Currency in circulation	13,733,291	13,759,777	13,859,408
Liabilities to credit institutions	5,947,414	5,610,994	5,633,314
Deposits, of which	5,355,846	5,039,406	5,035,242
Required reserves	773,268	777,843	788,360
Debt securities	591,568	571,587	598,072
OTHER LIABILITIES TO CREDIT INSTITUTIONS	1,875	2,187	18,947
<i>in rubles</i>	16	5	19
<i>in foreign currency</i>	1,858	2,182	18,928
DEPOSITS INCLUDED IN BROAD MONEY	36,850	49,400	31,658
<i>in rubles</i>	36,850	49,400	31,658
Transferable deposits	18,790	18,260	17,098
Other financial institutions	—	8,379	6,428
Nonfinancial organizations	18,790	9,881	10,670
Households	—	—	—
Other deposits	18,060	31,140	14,560
Other financial institutions	18,060	31,140	14,560
Nonfinancial organizations	—	—	—
Households	—	—	—
<i>in foreign currency</i>	—	—	—
Transferable deposits	—	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	—	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	—	—	—
Households	—	—	—
SHARES AND OTHER EQUITY	16,867,783	16,761,121	15,872,252
OTHER ITEMS (NET)	577,505	606,729	658,319
Other liabilities	1,110,128	1,102,964	1,116,084
Other assets	532,622	496,235	457,765

Table 1.15

Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2018	Dec, 2019	Dec, 2020
NET FOREIGN ASSETS	7,862,637	7,187,944	8,936,117
Claims on nonresidents	13,825,254	12,000,986	14,252,324
Foreign currency and deposits	4,174,169	3,945,502	4,749,345
Debt securities	2,360,916	2,218,221	2,664,815
Loans	5,754,265	5,138,392	6,109,310
Equity and investment fund shares	1,526,431	687,967	715,851
Other	9,472	10,903	13,004
Liabilities to nonresidents	5,962,617	4,813,042	5,316,207
Deposits	5,558,793	4,468,958	5,049,902
Debt securities	275,697	265,160	217,580
Loans	124,558	74,357	43,030
Other	3,568	4,568	5,694
CLAIMS ON CENTRAL BANK	6,725,000	7,165,132	5,949,881
Currency	973,448	957,666	895,667
Deposits, of which	4,377,677	4,270,805	4,484,251
Required reserves	575,279	617,402	713,611
Debt securities	1,373,875	1,936,662	569,962
NET CLAIMS ON GENERAL GOVERNMENT	1,164,725	457,732	4,409,532
Claims on federal government	4,485,518	4,332,576	8,434,680
Debt securities	4,395,172	4,249,718	8,358,305
<i>in rubles</i>	3,672,681	3,716,774	7,788,635
<i>in foreign currency</i>	722,491	532,944	569,670
Loans	90,346	82,858	76,375
<i>in rubles</i>	90,346	82,858	76,375
<i>in foreign currency</i>	—	—	—
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Claims on state and local government	1,301,401	1,206,827	1,264,787
Debt securities	415,406	385,206	456,140
<i>in rubles</i>	415,406	385,206	456,140
<i>in foreign currency</i>	—	—	—
Loans	885,996	821,621	808,647
<i>in rubles</i>	885,869	821,507	808,512
<i>in foreign currency</i>	127	113	136
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2018	Dec, 2019	Dec, 2020
Liabilities to federal government	3,246,346	3,572,439	4,440,485
Deposits	3,000,781	3,482,072	4,040,485
<i>in rubles</i>	2,930,523	3,415,478	4,028,529
<i>in foreign currency</i>	70,258	66,594	11,956
Other liabilities	245,565	90,367	400,000
<i>in rubles</i>	245,415	90,300	400,000
<i>in foreign currency</i>	150	67	—
Liabilities to state and local government	1,375,847	1,509,232	849,450
Deposits	1,375,847	1,509,232	849,450
<i>in rubles</i>	1,375,776	1,509,167	849,371
<i>in foreign currency</i>	72	65	79
Other liabilities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
CLAIMS ON OTHER SECTORS	61,564,780	67,226,663	76,476,409
<i>in rubles</i>	52,783,748	59,530,414	67,092,326
<i>in foreign currency</i>	8,781,031	7,696,249	9,384,083
Other financial institutions	7,685,792	8,901,195	11,574,929
<i>in rubles</i>	6,156,412	7,457,827	9,367,249
Debt securities	678,671	993,997	1,354,516
Loans	4,064,878	4,858,886	6,002,569
Other claims	1,412,864	1,604,945	2,010,164
<i>in foreign currency</i>	1,529,379	1,443,368	2,207,681
Debt securities	106,906	47,812	55,045
Loans	979,386	964,176	1,569,384
Other claims	443,087	431,379	583,252
Nonfinancial organizations	37,813,756	39,225,060	43,312,962
<i>in rubles</i>	30,726,159	33,101,378	36,248,545
Debt securities	1,257,992	1,398,131	1,894,242
Loans	26,916,065	28,909,996	31,341,171
Other claims	2,552,102	2,793,251	3,013,133
<i>in foreign currency</i>	7,087,596	6,123,682	7,064,417
Debt securities	10,514	8,351	10,817
Loans	6,901,750	5,941,898	6,829,023
Other claims	175,332	173,432	224,576
Households	16,065,232	19,100,407	21,588,518
<i>in rubles</i>	15,901,176	18,971,209	21,476,532
Debt securities	—	—	—
Loans	15,901,176	18,971,209	21,476,532
Other claims	—	—	—
<i>in foreign currency</i>	164,056	129,198	111,986
Debt securities	—	—	—
Loans	164,056	129,198	111,986
Other claims	—	—	—

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2018	Dec, 2019	Dec, 2020
LIABILITIES TO CENTRAL BANK	3,304,331	2,910,108	3,718,336
<i>in rubles</i>	3,301,412	2,907,689	3,696,119
Loans and deposits, of which	3,088,753	2,907,667	3,696,097
REPO	3,633	—	846,839
Debt securities	212,659	23	23
Other liabilities	—	—	—
<i>in foreign currency</i>	2,920	2,419	22,216
Loans and deposits, of which	2,920	2,419	22,216
REPO	—	—	—
Debt securities	—	—	—
Other liabilities	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	51,843,941	54,803,124	62,727,863
<i>in rubles</i>	37,704,163	41,965,212	46,108,651
Transferable deposits	12,269,860	14,189,067	19,247,130
Other financial institutions	478,327	510,281	505,031
Nonfinancial organizations	6,090,994	6,808,571	8,393,428
Households	5,700,539	6,870,216	10,348,672
Other deposits	25,434,304	27,776,144	26,861,521
Other financial institutions	1,258,541	1,534,635	1,761,553
Nonfinancial organizations	6,990,120	7,843,690	8,414,395
Households	17,185,642	18,397,819	16,685,573
<i>in foreign currency</i>	14,139,778	12,837,912	16,619,213
Transferable deposits	—	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	14,139,778	12,837,912	16,619,213
Other financial institutions	236,996	235,925	414,163
Nonfinancial organizations	8,009,343	6,794,094	9,591,529
Households	5,893,439	5,807,894	6,613,520
DEBT SECURITIES INCLUDED IN BROAD MONEY	152,537	37,314	13,503
DEPOSITS EXCLUDED FROM BROAD MONEY ¹	1,126,338	1,103,366	1,266,266
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,531,294	1,991,800	2,486,493
SHARES AND OTHER EQUITY	8,006,451	9,446,133	10,690,146
OTHER ITEMS (NET)	11,352,250	11,745,625	14,869,332
Other liabilities, of which	17,323,394	17,905,889	21,856,724
Escrow accounts of households ²	—	138,773	1,177,404
Other assets	5,544,810	5,797,867	6,636,570
Consolidation adjustment	−426,334	−362,397	−350,822

Table 1.15 (cont.)

(millions of rubles, end of period)

	May, 2021	Jun, 2021	Jul, 2021	Aug, 2021	Sep, 2021
NET FOREIGN ASSETS	8,962,942	8,353,989	8,522,001	8,860,954	8,797,866
Claims on nonresidents	14,568,276	13,928,000	14,160,565	14,659,766	14,587,875
Foreign currency and deposits	4,996,043	4,570,790	4,626,135	5,071,864	4,954,374
Debt securities	2,573,005	2,562,064	2,580,030	2,551,745	2,512,448
Loans	6,299,693	6,091,346	6,135,644	6,213,799	6,305,877
Equity and investment fund shares	683,649	688,122	803,230	806,745	799,111
Other	15,886	15,677	15,525	15,613	16,065
Liabilities to nonresidents	5,605,335	5,574,011	5,638,563	5,798,812	5,790,009
Deposits	5,344,624	5,322,975	5,379,751	5,540,471	5,533,748
Debt securities	222,381	219,789	224,184	227,216	224,410
Loans	32,261	25,098	28,240	24,866	26,010
Other	6,069	6,150	6,388	6,259	5,841
CLAIMS ON CENTRAL BANK	7,041,998	6,513,522	6,743,907	6,403,581	6,424,447
Currency	763,697	756,018	794,619	790,400	772,186
Deposits, of which	5,605,539	5,135,558	5,357,721	5,041,593	5,054,189
Required reserves	771,826	772,330	773,268	777,843	788,360
Debt securities	672,762	621,946	591,568	571,587	598,072
NET CLAIMS ON GENERAL GOVERNMENT	709,331	1,179,927	134,738	374,904	84,290
Claims on federal government	9,524,470	9,621,135	9,661,268	9,709,916	9,808,941
Debt securities	9,448,090	9,544,757	9,584,908	9,633,555	9,732,535
<i>in rubles</i>	8,774,814	8,873,755	8,886,756	8,940,352	9,043,961
<i>in foreign currency</i>	673,276	671,002	698,152	693,203	688,574
Loans	76,380	76,378	76,360	76,361	76,406
<i>in rubles</i>	76,380	76,378	76,360	76,361	76,406
<i>in foreign currency</i>	—	—	—	—	—
Other claims	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
Claims on state and local government	1,105,149	1,105,027	1,127,858	922,200	873,709
Debt securities	491,172	484,452	483,311	477,477	470,988
<i>in rubles</i>	491,172	484,452	483,311	477,477	470,988
<i>in foreign currency</i>	—	—	—	—	—
Loans	613,977	620,575	644,546	444,723	402,722
<i>in rubles</i>	613,842	620,442	644,412	444,588	402,588
<i>in foreign currency</i>	135	133	134	135	134
Other claims	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—

Table 1.15 (cont.)

(millions of rubles, end of period)

	May, 2021	Jun, 2021	Jul, 2021	Aug, 2021	Sep, 2021
Liabilities to federal government	8,348,081	8,102,827	8,969,823	8,557,107	8,824,675
Deposits	6,610,106	5,749,965	6,626,016	6,516,583	6,540,598
<i>in rubles</i>	6,557,577	5,697,204	6,564,793	6,458,327	6,470,390
<i>in foreign currency</i>	52,529	52,761	61,223	58,256	70,208
Other liabilities	1,737,976	2,352,862	2,343,807	2,040,524	2,284,077
<i>in rubles</i>	1,737,976	2,352,862	2,343,807	2,040,524	2,284,077
<i>in foreign currency</i>	—	—	—	—	—
Liabilities to state and local government	1,572,207	1,443,408	1,684,564	1,700,106	1,773,686
Deposits	1,572,207	1,443,408	1,684,564	1,700,106	1,773,686
<i>in rubles</i>	1,572,205	1,443,407	1,684,563	1,700,104	1,773,686
<i>in foreign currency</i>	1	1	1	1	1
Other liabilities	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
CLAIMS ON OTHER SECTORS	80,451,726	81,049,524	82,028,268	83,276,334	84,418,657
<i>in rubles</i>	71,409,202	72,427,187	73,341,214	74,284,258	75,533,565
<i>in foreign currency</i>	9,042,524	8,622,336	8,687,054	8,992,076	8,885,092
Other financial institutions	11,936,220	11,776,129	11,744,492	11,659,302	11,972,951
<i>in rubles</i>	9,866,080	9,682,962	9,643,681	9,498,881	9,753,141
Debt securities	1,231,304	1,271,432	1,207,584	1,100,439	1,183,126
Loans	6,575,617	6,534,302	6,590,422	6,507,497	6,685,010
Other claims	2,059,158	1,877,228	1,845,675	1,890,945	1,885,006
<i>in foreign currency</i>	2,070,141	2,093,167	2,100,811	2,160,421	2,219,810
Debt securities	54,087	46,239	43,162	43,073	42,527
Loans	1,506,346	1,482,049	1,551,275	1,642,786	1,663,306
Other claims	509,708	564,878	506,374	474,562	513,977
Nonfinancial organizations	45,102,262	45,303,909	45,884,999	46,750,178	47,153,509
<i>in rubles</i>	38,235,012	38,873,559	39,395,297	40,013,706	40,581,274
Debt securities	2,016,630	2,009,900	1,968,545	2,137,802	2,133,775
Loans	32,910,085	33,527,857	34,066,591	34,433,636	34,967,787
Other claims	3,308,297	3,335,802	3,360,162	3,442,268	3,479,713
<i>in foreign currency</i>	6,867,251	6,430,350	6,489,703	6,736,472	6,572,235
Debt securities	9,927	18,664	17,993	51,294	50,516
Loans	6,634,335	6,191,096	6,250,046	6,462,726	6,301,046
Other claims	222,989	220,590	221,663	222,451	220,673
Households	23,413,243	23,969,486	24,398,777	24,866,853	25,292,196
<i>in rubles</i>	23,308,111	23,870,666	24,302,236	24,771,670	25,199,150
Debt securities	—	—	—	—	—
Loans	23,308,111	23,870,666	24,302,236	24,771,670	25,199,150
Other claims	—	—	—	—	—
<i>in foreign currency</i>	105,132	98,820	96,541	95,183	93,046
Debt securities	—	—	—	—	—
Loans	105,132	98,820	96,541	95,183	93,046
Other claims	—	—	—	—	—

Table 1.15 (end)

(millions of rubles, end of period)

	May, 2021	Jun, 2021	Jul, 2021	Aug, 2021	Sep, 2021
LIABILITIES TO CENTRAL BANK	2,756,588	2,643,744	2,949,594	2,681,415	2,467,746
<i>in rubles</i>	2,753,821	2,641,681	2,947,483	2,679,293	2,465,625
Loans and deposits, of which	2,753,821	2,641,681	2,947,483	2,679,293	2,465,625
REPO	154,354	148,703	148,564	148,859	100,565
Debt securities	—	—	—	—	—
Other liabilities	—	—	—	—	—
<i>in foreign currency</i>	2,767	2,063	2,111	2,122	2,121
Loans and deposits, of which	2,767	2,063	2,111	2,122	2,121
REPO	—	—	—	—	—
Debt securities	—	—	—	—	—
Other liabilities	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	63,523,128	63,220,589	63,097,378	64,313,544	65,159,270
<i>in rubles</i>	46,391,030	46,757,814	46,404,223	46,798,170	47,487,270
Transferable deposits	20,507,007	20,951,782	20,561,730	20,772,644	20,833,985
Other financial institutions	604,633	563,211	586,020	590,648	595,683
Nonfinancial organizations	9,187,583	9,486,796	8,904,811	9,147,408	9,176,684
Households	10,714,790	10,901,774	11,070,899	11,034,588	11,061,619
Other deposits	25,884,024	25,806,032	25,842,493	26,025,526	26,653,284
Other financial institutions	1,809,292	1,872,153	1,798,292	1,842,586	1,996,887
Nonfinancial organizations	8,177,233	8,153,694	8,304,335	8,294,872	8,601,937
Households	15,897,499	15,780,185	15,739,866	15,888,068	16,054,459
<i>in foreign currency</i>	17,132,098	16,462,776	16,693,155	17,515,374	17,672,001
Transferable deposits	—	—	—	—	—
Other financial institutions	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—
Households	—	—	—	—	—
Other deposits	17,132,098	16,462,776	16,693,155	17,515,374	17,672,001
Other financial institutions	424,690	448,087	459,093	463,570	498,159
Nonfinancial organizations	10,147,428	9,484,761	9,647,977	10,414,468	10,508,173
Households	6,559,980	6,529,928	6,586,086	6,637,336	6,665,669
DEBT SECURITIES INCLUDED IN BROAD MONEY	6,993	6,516	6,412	6,916	6,847
DEPOSITS EXCLUDED FROM BROAD MONEY¹	1,272,381	1,273,051	1,282,048	1,278,346	1,282,055
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,546,524	2,561,730	2,645,561	2,673,439	2,700,512
SHARES AND OTHER EQUITY	11,296,077	11,436,155	11,589,164	11,916,072	11,937,184
OTHER ITEMS (NET)	15,764,305	15,955,177	15,858,757	16,046,039	16,171,645
Other liabilities, of which	23,131,610	23,078,888	23,135,203	23,279,910	23,506,220
Escrow accounts of households ²	1,967,025	2,172,328	2,350,919	2,501,647	2,633,116
Other assets	7,059,257	6,817,423	6,968,125	6,918,967	7,019,088
Consolidation adjustment	−308,048	−306,288	−308,322	−314,904	−315,486

¹ Starting with 01.07.2019 money on households' escrow accounts was excluded from the indicator «Deposits excluded from broad money» and transferred to «Other liabilities» as a separate line.

² Escrow accounts for the contracts for participation in shared-equity construction and for purchases of real estate.

Table 1.16

Banking System Survey

(millions of rubles, end of period)

	Dec, 2018	Dec, 2019	Dec, 2020
NET FOREIGN ASSETS	39,692,822	40,805,671	51,967,483
Claims on nonresidents	46,346,502	46,362,759	58,078,064
Monetary gold and SDR holdings	6,505,229	7,247,922	10,767,451
Foreign currency and deposits	14,468,011	14,779,967	14,992,694
Debt securities	17,987,432	18,193,778	24,979,776
<i>in rubles</i>	168,313	174,127	197,533
<i>in foreign currency</i>	17,819,118	18,019,651	24,782,243
Loans	5,846,731	5,439,390	6,605,863
<i>in rubles</i>	1,046,696	1,239,868	1,225,035
<i>in foreign currency</i>	4,800,035	4,199,522	5,380,827
Equity and investment fund shares	1,526,431	687,967	715,851
<i>in rubles</i>	12,285	9,644	30,635
<i>in foreign currency</i>	1,514,146	678,323	685,216
Other	12,668	13,734	16,431
<i>in rubles</i>	3,506	3,810	5,140
<i>in foreign currency</i>	9,161	9,924	11,291
Liabilities to nonresidents	6,653,680	5,557,087	6,110,582
Deposits	5,562,039	4,470,687	5,053,047
<i>in rubles</i>	933,283	913,430	1,183,760
<i>in foreign currency</i>	4,628,756	3,557,257	3,869,287
Debt securities	275,697	265,160	217,580
<i>in rubles</i>	275,697	265,160	217,580
<i>in foreign currency</i>	—	—	—
Loans	263,389	331,446	230,669
<i>in rubles</i>	20,125	17,118	3,623
<i>in foreign currency</i>	243,264	314,328	227,046
SDR allocations	548,987	485,228	603,590
Other	3,568	4,568	5,694
<i>in rubles</i>	114	336	731
<i>in foreign currency</i>	3,454	4,232	4,963
DOMESTIC CLAIMS	55,563,910	57,705,060	70,474,855
Net claims on general government	−7,986,754	−11,306,852	−7,583,157
Claims on federal government	4,663,142	4,650,898	8,731,198
Debt securities	4,572,797	4,568,040	8,654,823
<i>in rubles</i>	3,672,740	3,929,674	8,001,466
<i>in foreign currency</i>	900,057	638,366	653,357
Loans	90,346	82,858	76,375
<i>in rubles</i>	90,346	82,858	76,375
<i>in foreign currency</i>	—	—	—
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—

Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2018	Dec, 2019	Dec, 2020
Claims on state and local government	1,301,401	1,206,827	1,264,787
Debt securities	415,406	385,206	456,140
<i>in rubles</i>	415,406	385,206	456,140
<i>in foreign currency</i>	—	—	—
Loans	885,996	821,621	808,647
<i>in rubles</i>	885,869	821,507	808,512
<i>in foreign currency</i>	127	113	136
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Liabilities to federal government	11,621,465	14,806,342	15,688,359
Deposits	11,269,735	14,589,989	14,887,018
<i>in rubles</i>	4,079,954	4,815,977	5,941,298
<i>in foreign currency</i>	7,189,781	9,774,011	8,945,720
Other liabilities	351,730	216,353	801,341
<i>in rubles</i>	245,415	90,300	600,000
<i>in foreign currency</i>	106,315	126,053	201,341
Liabilities to state and local government	2,329,832	2,358,235	1,890,783
Deposits	2,329,832	2,358,235	1,890,783
<i>in rubles</i>	2,329,760	2,358,170	1,890,704
<i>in foreign currency</i>	72	65	79
Other liabilities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Claims on other sectors	63,550,663	69,011,912	78,058,011
<i>in rubles</i>	54,769,631	61,315,663	68,673,928
<i>in foreign currency</i>	8,781,032	7,696,249	9,384,084
Other financial institutions	9,669,607	10,684,825	13,155,098
<i>in rubles</i>	8,140,227	9,241,456	10,947,417
Debt securities	678,671	993,997	1,354,516
Loans	5,985,577	6,567,893	7,494,277
Other claims	1,475,980	1,679,566	2,098,625
<i>in foreign currency</i>	1,529,379	1,443,368	2,207,681
Debt securities	106,906	47,812	55,045
Loans	979,386	964,176	1,569,384
Other claims	443,087	431,379	583,252
Nonfinancial organizations	37,815,825	39,226,681	43,314,396
<i>in rubles</i>	30,728,228	33,102,998	36,249,978
Debt securities	1,257,992	1,398,131	1,894,242
Loans	26,916,065	28,909,996	31,341,171
Other claims	2,554,171	2,794,871	3,014,565
<i>in foreign currency</i>	7,087,597	6,123,682	7,064,417
Debt securities	10,514	8,351	10,817
Loans	6,901,750	5,941,898	6,829,023
Other claims	175,332	173,433	224,577

Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2018	Dec, 2019	Dec, 2020
Households	16,065,232	19,100,407	21,588,518
<i>in rubles</i>	15,901,176	18,971,209	21,476,532
Debt securities	—	—	—
Loans	15,901,176	18,971,209	21,476,532
Other claims	—	—	—
<i>in foreign currency</i>	164,056	129,198	111,986
Debt securities	—	—	—
Loans	164,056	129,198	111,986
Other claims	—	—	—
BROAD MONEY LIABILITIES	61,401,643	64,535,533	75,284,817
Money Supply (National Definition)	47,109,326	51,660,306	58,652,102
<i>in rubles</i>			
Currency outside banking system	9,339,046	9,658,444	12,523,939
Transferable deposits	12,285,084	14,203,272	19,261,682
Other financial institutions	480,103	511,836	508,672
Nonfinancial organizations	6,104,441	6,821,220	8,404,339
Households	5,700,539	6,870,216	10,348,672
Other deposits	25,485,197	27,798,590	26,866,481
Other financial institutions	1,309,434	1,557,081	1,766,513
Nonfinancial organizations	6,990,120	7,843,690	8,414,395
Households	17,185,642	18,397,819	16,685,573
<i>in foreign currency</i>	14,139,780	12,837,913	16,619,213
Transferable deposits	—	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	14,139,780	12,837,913	16,619,213
Other financial institutions	236,996	235,925	414,163
Nonfinancial organizations	8,009,345	6,794,094	9,591,529
Households	5,893,439	5,807,894	6,613,520
Securities other than shares included in broad money	152,537	37,314	13,503
Other financial institutions	—	—	—
Nonfinancial organizations	66	3,687	862
Households	152,471	33,627	12,642
DEPOSITS EXCLUDED FROM BROAD MONEY	1,126,338	1,103,366	1,266,266
DEBT SECURITIES EXCLUDED FROM BROAD MONEY ¹	1,531,294	1,991,800	2,486,493
SHARES AND OTHER EQUITY	21,268,811	21,403,689	28,213,085
OTHER ITEMS (NET)	9,928,646	9,476,343	15,191,676
Other liabilities, of which	18,781,976	19,344,776	23,258,105
Escrow accounts of households ²	—	138,773	1,177,404
Other assets	5,953,588	6,222,053	7,219,273
Consolidation adjustment	-2,899,742	-3,646,380	-847,156

Table 1.16 (cont.)

(millions of rubles, end of period)

	Mar, 2021	Apr, 2021	May, 2021	Jun, 2021
NET FOREIGN ASSETS	51,618,366	52,059,587	52,533,362	50,233,435
Claims on nonresidents	58,189,973	58,733,910	59,311,428	56,731,821
Monetary gold and SDR holdings	10,006,823	10,251,671	10,781,778	9,950,346
Foreign currency and deposits	16,747,140	16,680,097	16,647,032	14,807,008
Debt securities	24,422,826	24,496,496	24,569,470	24,855,643
<i>in rubles</i>	203,270	205,664	204,332	223,736
<i>in foreign currency</i>	24,219,556	24,290,831	24,365,138	24,631,907
Loans	6,297,549	6,600,470	6,605,558	6,410,298
<i>in rubles</i>	1,268,876	1,312,433	1,321,891	1,317,410
<i>in foreign currency</i>	5,028,673	5,288,037	5,283,667	5,092,888
Equity and investment fund shares	696,080	685,711	683,649	688,122
<i>in rubles</i>	11,207	11,371	11,925	11,316
<i>in foreign currency</i>	684,873	674,340	671,724	676,807
Other	19,554	19,465	23,940	20,404
<i>in rubles</i>	3,968	3,853	3,684	3,693
<i>in foreign currency</i>	15,586	15,612	20,256	16,711
Liabilities to nonresidents	6,571,606	6,674,323	6,778,066	6,498,386
Deposits	5,339,073	5,185,736	5,348,125	5,325,940
<i>in rubles</i>	1,163,036	1,158,032	1,189,623	1,172,042
<i>in foreign currency</i>	4,176,037	4,027,704	4,158,502	4,153,899
Debt securities	230,526	225,319	222,381	219,789
<i>in rubles</i>	230,526	225,319	222,381	219,789
<i>in foreign currency</i>	—	—	—	—
Loans	386,145	652,064	598,503	360,024
<i>in rubles</i>	18,072	26,618	14,702	9,615
<i>in foreign currency</i>	368,073	625,446	583,801	350,408
SDR allocations	609,836	605,324	602,989	586,463
Other	6,027	5,880	6,070	6,170
<i>in rubles</i>	485	429	476	479
<i>in foreign currency</i>	5,542	5,451	5,594	5,691
DOMESTIC CLAIMS	71,105,171	71,848,660	72,469,272	73,294,615
Net claims on general government	−8,536,213	−9,104,615	−9,502,516	−9,266,806
Claims on federal government	9,420,074	9,685,817	9,791,920	9,882,664
Debt securities	9,343,696	9,609,440	9,715,540	9,806,286
<i>in rubles</i>	8,647,343	8,926,469	8,987,601	9,086,585
<i>in foreign currency</i>	696,354	682,971	727,939	719,701
Loans	76,378	76,377	76,380	76,378
<i>in rubles</i>	76,378	76,377	76,380	76,378
<i>in foreign currency</i>	—	—	—	—
Other claims	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—

Table 1.16 (cont.)

(millions of rubles, end of period)

	Mar, 2021	Apr, 2021	May, 2021	Jun, 2021
Claims on state and local government	1,151,859	1,131,003	1,105,149	1,105,027
Debt securities	438,923	448,970	491,172	484,452
<i>in rubles</i>	438,923	448,970	491,172	484,452
<i>in foreign currency</i>	—	—	—	—
Loans	712,936	682,034	613,977	620,575
<i>in rubles</i>	712,797	681,897	613,842	620,442
<i>in foreign currency</i>	139	137	135	133
Other claims	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Liabilities to federal government	17,479,683	18,125,608	18,616,724	18,472,010
Deposits	15,167,018	16,392,853	16,674,022	15,928,215
<i>in rubles</i>	5,956,312	7,040,088	7,104,258	6,525,911
<i>in foreign currency</i>	9,210,706	9,352,765	9,569,764	9,402,304
Other liabilities	2,312,665	1,732,755	1,942,702	2,543,795
<i>in rubles</i>	2,126,225	1,539,696	1,737,976	2,352,862
<i>in foreign currency</i>	186,440	193,059	204,726	190,933
Liabilities to state and local government	1,628,463	1,795,828	1,782,862	1,782,488
Deposits	1,628,463	1,795,828	1,782,862	1,782,488
<i>in rubles</i>	1,628,462	1,795,827	1,782,861	1,782,486
<i>in foreign currency</i>	1	1	1	1
Other liabilities	—	—	—	—
<i>in rubles</i>	—	—	—	—
<i>in foreign currency</i>	—	—	—	—
Claims on other sectors	79,641,383	80,953,275	81,971,788	82,561,421
<i>in rubles</i>	70,378,817	71,724,987	72,929,263	73,939,085
<i>in foreign currency</i>	9,262,566	9,228,288	9,042,525	8,622,337
Other financial institutions	13,110,623	13,304,785	13,453,031	13,284,237
<i>in rubles</i>	10,996,572	11,194,873	11,382,890	11,191,070
Debt securities	1,214,761	1,216,923	1,231,304	1,271,432
Loans	7,719,387	7,948,967	8,001,411	7,951,067
Other claims	2,062,423	2,028,983	2,150,174	1,968,571
<i>in foreign currency</i>	2,114,051	2,109,912	2,070,141	2,093,167
Debt securities	45,129	54,960	54,087	46,239
Loans	1,581,669	1,565,396	1,506,346	1,482,049
Other claims	487,253	489,556	509,708	564,878
Nonfinancial organizations	44,042,650	44,719,256	45,105,514	45,307,699
<i>in rubles</i>	37,005,237	37,705,451	38,238,263	38,877,348
Debt securities	2,015,303	1,990,376	2,016,630	2,009,900
Loans	31,808,024	32,359,890	32,910,085	33,527,857
Other claims	3,181,910	3,355,185	3,311,548	3,339,591
<i>in foreign currency</i>	7,037,412	7,013,805	6,867,251	6,430,350
Debt securities	10,213	10,034	9,927	18,664
Loans	6,790,536	6,772,743	6,634,335	6,191,096
Other claims	236,664	231,028	222,989	220,591

Table 1.16 (cont.)

(millions of rubles, end of period)

	Mar, 2021	Apr, 2021	May, 2021	Jun, 2021
Households	22,488,111	22,929,234	23,413,243	23,969,486
<i>in rubles</i>	22,377,008	22,824,664	23,308,111	23,870,666
Debt securities	—	—	—	—
Loans	22,377,008	22,824,664	23,308,111	23,870,666
Other claims	—	—	—	—
<i>in foreign currency</i>	111,103	104,571	105,132	98,820
Debt securities	—	—	—	—
Loans	111,103	104,571	105,132	98,820
Other claims	—	—	—	—
BROAD MONEY LIABILITIES	75,405,905	76,265,655	76,333,157	76,053,182
Money Supply (National Definition)	58,261,610	59,206,321	59,194,066	59,583,890
<i>in rubles</i>				
Currency outside banking system	12,569,715	12,859,888	12,752,303	12,786,474
Transferable deposits	19,628,507	20,170,448	20,524,370	20,967,228
Other financial institutions	560,206	564,826	611,489	568,147
Nonfinancial organizations	8,981,962	8,631,143	9,198,091	9,497,307
Households	10,086,339	10,974,479	10,714,790	10,901,774
Other deposits	26,063,388	26,175,985	25,917,394	25,830,187
Other financial institutions	1,832,663	1,892,679	1,842,662	1,896,308
Nonfinancial organizations	8,069,405	8,174,155	8,177,233	8,153,694
Households	16,161,321	16,109,151	15,897,499	15,780,185
<i>in foreign currency</i>	17,134,502	17,051,724	17,132,098	16,462,776
Transferable deposits	—	—	—	—
Other financial institutions	—	—	—	—
Nonfinancial organizations	—	—	—	—
Households	—	—	—	—
Other deposits	17,134,502	17,051,724	17,132,098	16,462,776
Other financial institutions	450,174	427,634	424,690	448,087
Nonfinancial organizations	10,017,669	10,018,932	10,147,428	9,484,761
Households	6,666,659	6,605,158	6,559,980	6,529,928
Securities other than shares included in broad money	9,794	7,610	6,993	6,516
Other financial institutions	—	—	—	—
Nonfinancial organizations	857	61	61	61
Households	8,937	7,549	6,932	6,455
DEPOSITS EXCLUDED FROM BROAD MONEY	1,252,424	1,287,496	1,272,381	1,273,051
DEBT SECURITIES EXCLUDED FROM BROAD MONEY ¹	2,495,433	2,616,817	2,546,524	2,561,730
SHARES AND OTHER EQUITY	27,958,534	28,742,542	29,025,466	27,587,712
OTHER ITEMS (NET)	15,611,241	14,995,737	15,825,106	16,052,376
Other liabilities, of which	23,796,747	23,623,661	24,289,966	24,246,241
Escrow accounts of households ²	1,578,955	1,787,740	1,967,025	2,172,328
Other assets	7,323,364	7,729,568	7,629,830	7,360,595
Consolidation adjustment	–862,141	–898,355	–835,030	–833,271

Table 1.16 (cont.)

(millions of rubles, end of period)

	Jul, 2021	Aug, 2021	Sep, 2021
NET FOREIGN ASSETS	51,525,373	52,087,593	51,279,753
Claims on nonresidents	57,980,807	60,299,007	59,213,260
Monetary gold and SDR holdings	10,379,718	11,570,870	11,143,122
Foreign currency and deposits	14,977,074	15,837,721	16,071,652
Debt securities	25,355,614	25,347,015	24,604,584
<i>in rubles</i>	213,464	219,639	233,624
<i>in foreign currency</i>	25,142,150	25,127,376	24,370,961
Loans	6,438,263	6,710,179	6,575,333
<i>in rubles</i>	1,252,125	1,231,928	1,285,579
<i>in foreign currency</i>	5,186,138	5,478,251	5,289,754
Equity and investment fund shares	803,230	806,745	799,111
<i>in rubles</i>	12,091	12,063	11,947
<i>in foreign currency</i>	791,139	794,682	787,164
Other	26,907	26,477	19,457
<i>in rubles</i>	3,536	3,384	3,917
<i>in foreign currency</i>	23,372	23,093	15,540
Liabilities to nonresidents	6,455,434	8,211,414	7,933,507
Deposits	5,382,717	5,543,425	5,536,979
<i>in rubles</i>	1,201,641	1,149,551	1,181,088
<i>in foreign currency</i>	4,181,076	4,393,874	4,355,891
Debt securities	224,184	227,216	224,410
<i>in rubles</i>	224,184	227,216	224,410
<i>in foreign currency</i>	—	0	—
Loans	249,906	549,670	308,437
<i>in rubles</i>	12,108	6,884	8,491
<i>in foreign currency</i>	237,798	542,786	299,946
SDR allocations	592,239	1,884,841	1,857,840
Other	6,388	6,262	5,841
<i>in rubles</i>	501	466	466
<i>in foreign currency</i>	5,887	5,796	5,374
DOMESTIC CLAIMS	72,847,776	73,993,727	75,085,381
Net claims on general government	−10,685,356	−10,777,527	−10,811,767
Claims on federal government	9,921,408	9,968,493	10,060,442
Debt securities	9,845,048	9,892,132	9,984,036
<i>in rubles</i>	9,099,632	9,153,007	9,256,661
<i>in foreign currency</i>	745,416	739,125	727,375
Loans	76,360	76,361	76,406
<i>in rubles</i>	76,360	76,361	76,406
<i>in foreign currency</i>	—	—	—
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—

Table 1.16 (cont.)

(millions of rubles, end of period)

	Jul, 2021	Aug, 2021	Sep, 2021
Claims on state and local government	1,127,858	922,200	873,709
Debt securities	483,311	477,477	470,988
<i>in rubles</i>	483,311	477,477	470,988
<i>in foreign currency</i>	—	—	—
Loans	644,546	444,723	402,722
<i>in rubles</i>	644,412	444,588	402,588
<i>in foreign currency</i>	134	135	134
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Liabilities to federal government	19,730,455	19,643,068	19,781,180
Deposits	17,181,266	17,397,551	17,288,513
<i>in rubles</i>	7,335,991	7,238,926	7,076,467
<i>in foreign currency</i>	9,845,276	10,158,625	10,212,046
Other liabilities	2,549,188	2,245,517	2,492,667
<i>in rubles</i>	2,343,807	2,040,524	2,284,077
<i>in foreign currency</i>	205,381	204,993	208,591
Liabilities to state and local government	2,004,167	2,025,152	1,964,738
Deposits	2,004,167	2,025,152	1,964,738
<i>in rubles</i>	2,004,165	2,025,151	1,964,738
<i>in foreign currency</i>	1	1	1
Other liabilities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Claims on other sectors	83,533,132	84,771,254	85,897,148
<i>in rubles</i>	74,846,078	75,779,178	77,012,056
<i>in foreign currency</i>	8,687,055	8,992,076	8,885,092
Other financial institutions	13,246,285	13,151,555	13,449,025
<i>in rubles</i>	11,145,474	10,991,134	11,229,215
Debt securities	1,207,584	1,100,439	1,183,126
Loans	7,999,984	7,904,549	8,069,022
Other claims	1,937,907	1,986,145	1,977,068
<i>in foreign currency</i>	2,100,811	2,160,421	2,219,810
Debt securities	43,162	43,073	42,527
Loans	1,551,275	1,642,786	1,663,306
Other claims	506,374	474,562	513,977
Nonfinancial organizations	45,888,070	46,752,846	47,155,926
<i>in rubles</i>	39,398,367	40,016,374	40,583,691
Debt securities	1,968,545	2,137,802	2,133,775
Loans	34,066,591	34,433,636	34,967,787
Other claims	3,363,232	3,444,936	3,482,129
<i>in foreign currency</i>	6,489,703	6,736,472	6,572,235
Debt securities	17,993	51,294	50,516
Loans	6,250,046	6,462,726	6,301,046
Other claims	222,664	222,452	220,673

Table 1.16 (end)

(millions of rubles, end of period)

	Jul, 2021	Aug, 2021	Sep, 2021
Households	24,398,777	24,866,853	25,292,196
<i>in rubles</i>	24,302,236	24,771,670	25,199,150
Debt securities	—	—	—
Loans	24,302,236	24,771,670	25,199,150
Other claims	—	—	—
<i>in foreign currency</i>	96,541	95,183	93,046
Debt securities	—	—	—
Loans	96,541	95,183	93,046
Other claims	—	—	—
BROAD MONEY LIABILITIES	76,079,312	77,339,236	78,284,998
Money Supply (National Definition)	59,379,745	59,816,946	60,606,151
<i>in rubles</i>			
Currency outside banking system	12,938,672	12,969,377	13,087,223
Transferable deposits	20,580,520	20,790,904	20,851,084
Other financial institutions	586,020	599,027	602,111
Nonfinancial organizations	8,923,601	9,157,289	9,187,354
Households	11,070,899	11,034,588	11,061,619
Other deposits	25,860,553	26,056,666	26,667,844
Other financial institutions	1,816,352	1,873,726	2,011,447
Nonfinancial organizations	8,304,335	8,294,872	8,601,937
Households	15,739,866	15,888,068	16,054,459
<i>in foreign currency</i>	16,693,155	17,515,374	17,672,001
Transferable deposits	—	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	16,693,155	17,515,374	17,672,001
Other financial institutions	459,093	463,570	498,159
Nonfinancial organizations	9,647,977	10,414,468	10,508,173
Households	6,586,086	6,637,336	6,665,669
Securities other than shares included in broad money	6,412	6,916	6,847
Other financial institutions	—	—	—
Nonfinancial organizations	61	687	719
Households	6,352	6,230	6,128
DEPOSITS EXCLUDED FROM BROAD MONEY	1,282,048	1,278,346	1,282,055
DEBT SECURITIES EXCLUDED FROM BROAD MONEY ¹	2,645,561	2,673,439	2,700,512
SHARES AND OTHER EQUITY	28,456,947	28,677,193	27,809,436
OTHER ITEMS (NET)	15,909,280	16,113,106	16,288,133
Other liabilities, of which	24,245,331	24,382,874	24,622,303
Escrow accounts of households ²	2,350,919	2,501,647	2,633,116
Other assets	7,500,747	7,415,201	7,476,852
Consolidation adjustment	–835,304	–854,566	–857,318

¹ Starting with 01.07.2019 money on households' escrow accounts was excluded from the indicator «Deposits excluded from broad money» and transferred to «Other liabilities» as a separate line.

² Escrow accounts for the contracts for participation in shared-equity construction and for purchases of real estate.

Table 1.17

Money Supply (National Definition)

(billions of rubles)

	Cash (M0 monetary aggregate)	Transferable deposits	Including		Monetary aggregate M1 (1+2)	Other deposits	Including	
			households	nonfinancial organizations. financial institutions (except for credit ones)			households	nonfinancial organizations. financial institutions (except for credit ones)
	1	2	3	4	5	6	7	8
2019								
31.12	9,658.4	14,203.3	6,870.2	7,333.1	23,861.7	27,798.6	18,397.8	9,400.8
2020								
31.01	9,489.0	13,868.5	6,343.6	7,524.8	23,357.5	27,265.5	18,390.0	8,875.5
29.02	9,670.8	14,353.1	6,629.3	7,723.8	24,023.9	27,290.2	18,455.2	8,835.0
31.03	10,241.0	14,895.4	6,834.2	8,061.2	25,136.4	27,190.6	18,213.1	8,977.6
30.04	10,912.0	15,079.4	7,434.7	7,644.7	25,991.4	26,960.4	17,947.5	9,012.9
31.05	11,209.3	15,262.1	7,518.8	7,743.3	26,471.4	26,596.6	17,773.5	8,823.1
30.06	11,516.4	16,300.9	8,084.1	8,216.8	27,817.3	26,575.3	17,754.5	8,820.8
31.07	11,817.8	16,270.4	8,223.0	8,047.4	28,088.2	26,599.2	17,736.6	8,862.6
31.08	11,951.3	17,076.1	8,455.4	8,620.7	29,027.4	26,266.8	17,503.2	8,763.6
30.09	12,072.8	17,440.6	8,716.5	8,724.1	29,513.5	26,510.4	17,295.6	9,214.8
31.10	12,157.7	17,464.6	8,808.1	8,656.5	29,622.3	26,249.3	16,957.1	9,292.2
30.11	12,134.6	18,260.2	9,090.7	9,169.5	30,394.8	25,727.8	16,597.0	9,130.8
31.12	12,523.9	19,261.7	10,348.7	8,913.0	31,785.6	26,866.5	16,685.6	10,180.9
2021								
31.01	12,429.1	19,091.2	9,666.2	9,425.0	31,520.3	26,078.1	16,486.1	9,592.0
28.02	12,538.1	19,619.8	9,942.3	9,677.5	32,157.9	26,020.4	16,326.7	9,693.7
31.03	12,569.7	19,628.5	10,086.3	9,542.2	32,198.2	26,063.4	16,161.3	9,902.1
30.04	12,859.9	20,170.4	10,974.5	9,196.0	33,030.3	26,176.0	16,109.2	10,066.8
31.05	12,752.3	20,524.4	10,714.8	9,809.6	33,276.7	25,917.4	15,897.5	10,019.9
30.06	12,786.5	20,967.2	10,901.8	10,065.5	33,753.7	25,830.2	15,780.2	10,050.0
31.07	12,938.7	20,580.5	11,070.9	9,509.6	33,519.2	25,860.6	15,739.9	10,120.7
31.08	12,969.4	20,790.9	11,034.6	9,756.3	33,760.3	26,056.7	15,888.1	10,168.6
30.09	13,087.2	20,851.1	11,061.6	9,789.5	33,938.3	26,667.8	16,054.5	10,613.4
31.10	13,020.6	20,781.1	11,047.7	9,733.4	33,801.7	27,012.1	16,204.0	10,808.1

Table 1.17 (end)

	M2 Money supply (5+6)	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
	9	10	11	12
2019				
31.12	51,660.3	5.0	9.7	9.7
2020				
31.01	50,622.9	-2.0	-2.0	10.7
29.02	51,314.2	1.4	-0.7	11.0
31.03	52,327.0	2.0	1.3	13.4
30.04	52,951.7	1.2	2.5	14.0
31.05	53,068.0	0.2	2.7	13.6
30.06	54,392.6	2.5	5.3	14.9
31.07	54,687.4	0.5	5.9	15.5
31.08	55,294.2	1.1	7.0	16.2
30.09	56,023.9	1.3	8.4	16.1
31.10	55,871.6	-0.3	8.2	16.2
30.11	56,122.6	0.4	8.6	14.1
31.12	58,652.1	4.5	13.5	13.5
2021				
31.01	57,598.4	-1.8	-1.8	13.8
28.02	58,178.2	1.0	-0.8	13.4
31.03	58,261.6	0.1	-0.7	11.3
30.04	59,206.3	1.6	0.9	11.8
31.05	59,194.1	0.0	0.9	11.5
30.06	59,583.9	0.7	1.6	9.5
31.07	59,379.7	-0.3	1.2	8.6
31.08	59,816.9	0.7	2.0	8.2
30.09	60,606.2	1.3	3.3	8.2
31.10	60,813.7	0.3	3.7	8.8

Monetary Base (Broad Definition)

Table 1.18

(billions of rubles)

	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
31.12.2014	11,332.0	8,840.5	1,215.5	471.3	804.6	—
31.12.2015	11,043.8	8,522.2	1,594.0	369.8	557.8	—
31.12.2016	11,882.7	8,789.8	1,822.7	484.7	785.5	—
31.12.2017	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4
31.12.2018	16,063.4	10,312.5	1,898.2	575.3	1,903.5	1,373.9
31.12.2019	16,822.1	10,616.1	2,625.5	617.4	1,026.4	1,936.7
31.12.2020	18,472.4	13,419.6	2,548.5	713.6	1,220.7	570.0
2021						
31.01	18,370.7	13,180.9	3,255.6	720.7	661.9	551.7
28.02	19,210.5	13,320.5	2,561.7	722.0	2,063.2	543.2
31.03	19,415.9	13,314.3	2,947.9	740.9	1,772.1	640.8
30.04	19,405.9	13,710.5	2,267.0	748.8	2,025.6	653.9
31.05	19,790.7	13,516.0	3,610.6	771.8	1,219.5	672.8
30.06	19,298.1	13,542.5	3,047.2	772.3	1,314.2	621.9
31.07	19,680.7	13,733.3	2,637.1	773.3	1,945.5	591.6
31.08	19,370.8	13,759.8	3,451.4	777.8	810.2	571.6
30.09	19,492.7	13,859.4	3,223.7	788.4	1,023.2	598.1
31.10	19,357.6	13,822.8	3,284.1	794.4	994.8	461.4

Table 1.18 (end)

(billions of rubles, on the beginning of office hours)

Date	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
2021						
01.10	19,492.7	13,859.4	3,223.7	788.4	1,023.2	598.1
04.10	19,469.1	13,875.4	3,195.4	787.7	1,012.6	598.1
05.10	19,644.3	13,860.1	3,495.3	787.7	903.2	598.1
06.10	19,456.6	13,869.4	3,305.9	787.7	895.5	598.1
07.10	19,498.9	13,881.6	2,862.3	787.7	1,369.1	598.2
08.10	19,622.9	13,906.7	2,951.8	787.7	1,378.5	598.2
11.10	19,480.7	13,931.7	2,747.9	787.7	1,415.4	598.0
12.10	19,609.6	13,920.0	1,999.9	787.7	2,304.1	598.0
13.10	19,830.0	13,926.8	1,765.1	787.7	2,752.5	598.0
14.10	19,786.6	13,932.3	3,627.5	787.7	977.7	461.4
15.10	19,769.7	13,951.7	3,608.4	787.6	960.5	461.4
18.10	19,962.1	13,963.1	3,793.1	788.0	956.4	461.4
19.10	19,882.0	13,934.0	3,734.0	794.4	958.2	461.4
20.10	19,951.3	13,922.0	3,816.9	794.4	956.6	461.4
21.10	19,975.0	13,906.1	4,213.0	794.4	600.1	461.4
22.10	20,175.5	13,896.6	4,418.3	794.4	604.8	461.4
25.10	20,082.7	13,892.3	4,311.9	794.4	622.7	461.4
26.10	19,010.4	13,854.0	3,295.6	794.4	604.9	461.4
27.10	18,956.5	13,837.3	3,244.0	794.4	619.3	461.4
28.10	19,071.7	13,821.6	3,057.9	794.4	936.3	461.4
29.10	18,901.3	13,822.3	2,879.4	794.4	943.7	461.4

¹ At market value.

Table 1.19

Other Financial Institutions Survey (by selected number of financial intermediaries)

(millions of rubles, end of period)

	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Net foreign assets	379,612	391,428	462,645	455,997	474,790	441,593
Claims on nonresidents	488,921	481,314	559,237	548,485	585,073	564,720
Foreign currency and deposits	2,920	2,558	2,627	2,122	2,673	869
Securities other than shares	325,222	327,552	397,700	397,507	413,591	392,724
Loans	3,363	453	491	504	516	519
Other	157,416	150,752	158,418	148,353	168,294	170,608
Liabilities to nonresidents	109,309	89,886	96,592	92,488	110,283	123,127
Loans	2,315	1,719	1,466	1,410	1,490	1,414
Other	106,994	88,167	95,125	91,078	108,792	121,713
Claims on banking system	5,202,433	5,210,406	5,121,894	5,114,859	5,054,964	5,138,458
Currency	893	1,016	1,154	148	191	184
Other	5,201,540	5,209,390	5,120,741	5,114,711	5,054,773	5,138,274
of which: accounts receivable	202,688	108,421	114,390	112,183	116,663	145,437
Net claims on general government	1,779,076	1,734,337	1,882,123	2,030,010	2,188,217	2,280,746
Claims on general government	1,894,596	1,905,972	2,071,858	2,215,367	2,375,668	2,450,521
of which: accounts receivable	77,279	102,909	107,899	110,582	127,899	117,957
Liabilities to general government	115,520	171,635	189,734	185,357	187,451	169,775
of which: accounts payable	84,694	136,679	158,291	159,725	149,415	139,778
Claims on other sectors	3,362,342	3,588,014	3,661,303	3,574,373	3,658,677	3,635,830
Other financial institutions	1,113,315	1,120,247	1,226,163	1,122,556	1,206,997	1,204,815
of which: accounts receivable	155,870	170,386	164,206	80,493	85,493	89,329
Nonfinancial organizations	2,179,834	2,396,597	2,364,504	2,385,928	2,385,652	2,365,124
of which: accounts receivable	220,394	229,284	233,688	203,973	249,809	217,274
Households	69,194	71,170	70,636	65,888	66,028	65,890
of which: accounts receivable	58,213	60,256	59,815	55,235	55,310	55,121
Securities other than shares	6,514	6,147	6,217	6,152	6,220	6,154
Loans	1,636,409	1,587,820	1,523,784	1,467,881	1,412,734	1,392,581
of which: credit institutions	7,083	7,439	3,543	771	2,510	933
Insurance technical reserves	6,249,442	6,284,103	6,419,699	6,680,334	6,808,685	6,880,983
Net equity of households in life insurance reserves	1,162,139	1,191,358	1,284,255	1,337,448	1,369,517	1,408,343
Net equity of households in pension funds	4,046,529	4,048,777	4,047,361	4,244,935	4,252,340	4,259,471
Prepaid premiums/reserves against outstanding claims	1,040,774	1,043,969	1,088,082	1,097,951	1,186,828	1,213,169
of which: credit institutions	56,036	68,023	63,453	65,178	61,387	60,625
Shares and other equity	1,775,892	1,938,791	2,052,489	1,864,823	1,926,558	1,958,048
Other items (net)	1,053,791	1,107,207	1,125,622	1,155,862	1,222,220	1,258,674

Table 1.20

Financial Sector Survey (by selected number of financial intermediaries)

(millions of rubles, end of period)

	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Net foreign assets	52,698,879	48,122,797	55,457,095	52,423,479	52,093,133	50,675,028
Claims on nonresidents	59,373,987	53,886,239	62,105,505	58,626,549	58,775,023	57,296,541
Liabilities to nonresidents	6,675,107	5,763,442	6,648,410	6,203,070	6,681,889	6,621,512
Domestic claims	60,451,774	64,909,165	67,952,674	73,389,795	74,274,804	76,514,413
Net claims on general government	-12,684,154	-8,703,299	-8,863,434	-5,553,147	-6,347,996	-6,986,060
Claims on general government	8,060,595	8,552,729	9,821,557	12,211,352	12,947,602	13,438,212
Liabilities to general government	20,744,750	17,256,028	18,684,991	17,764,499	19,295,597	20,424,272
Claims on other sectors	73,135,929	73,612,464	76,816,108	78,942,942	80,622,799	83,500,474
Other financial institutions, except public financial corporations, insurance companies and private pension funds	9,298,855	9,781,503	10,740,046	11,588,213	11,640,359	11,792,275
Nonfinancial organizations	43,956,933	43,849,952	45,048,925	45,700,324	46,428,301	47,672,823
Households	19,880,141	19,981,009	21,027,136	21,654,406	22,554,139	24,035,376
Currency outside financial sector	10,240,118	11,515,359	12,071,694	12,523,791	12,569,524	12,786,290
Deposits	58,507,529	57,755,353	60,626,236	63,060,156	63,158,587	63,586,655
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,648,008	1,587,444	1,872,074	1,990,789	2,164,226	2,199,882
Securities other than shares	1,365,838	1,244,139	1,435,793	1,761,693	1,792,116	1,810,389
Loans	17,031	16,218	16,687	15,616	15,598	15,091
Insurance technical reserves	6,193,406	6,216,080	6,356,246	6,615,156	6,747,298	6,820,358
Shares and other equity	21,404,835	22,091,623	22,342,529	30,270,154	30,796,948	31,047,762
Other items (net)	15,420,480	14,193,074	20,560,429	11,566,523	11,287,634	11,122,711

Table 1.21

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019
Net foreign assets	3,767,836	4,092,165	4,424,501	4,367,060	4,611,829
Claims on nonresidents	4,681,177	4,956,280	5,273,047	5,248,918	5,451,945
Foreign currency and deposits	348,832	737,114	676,566	662,769	418,668
Securities other than shares	650,923	617,928	556,003	598,740	553,624
Loans	994,178	912,915	863,747	725,540	739,148
Other	2,687,244	2,688,322	3,176,731	3,261,868	3,740,504
Liabilities to nonresidents	913,342	864,115	848,547	881,858	840,116
Loans	662,679	627,869	615,758	624,790	605,140
Other	250,663	236,246	232,789	257,068	234,975
Claims on banking system	7,090,667	7,621,994	7,373,097	7,548,195	7,725,585
Currency	12,370	10,728	10,875	10,510	11,970
Other	7,078,298	7,611,266	7,362,222	7,537,685	7,713,615
Net claims on general government	1,928,416	1,924,147	2,048,258	2,161,024	2,278,887
Claims on general government	2,500,687	2,532,739	2,718,192	2,773,513	2,875,605
Liabilities to general government	572,271	608,592	669,933	612,489	596,718
Claims on other sectors	25,871,977	25,192,435	25,948,562	26,341,038	27,881,210
Nonfinancial organizations	24,831,755	24,193,136	24,879,170	25,285,423	26,629,057
Households	1,040,222	999,299	1,069,392	1,055,615	1,252,154
Securities other than shares	843,683	853,765	906,042	904,321	1,164,968
Loans	10,797,299	10,900,187	11,017,465	11,223,214	11,725,775
of which: credit institutions	5,842,434	5,581,518	5,591,066	5,897,401	6,701,164
Insurance technical reserves	5,398,201	5,517,961	5,562,037	5,620,141	5,924,883
Net equity of households in life insurance reserves	893,446	936,240	991,635	1,046,834	1,109,389
Net equity of households in pension funds	3,718,322	3,756,158	3,766,057	3,758,641	4,001,621
Prepaid premiums/reserves against outstanding claims	786,433	825,563	804,345	814,667	813,873
of which: credit institutions	73,153	75,016	79,536	79,555	79,298
Shares and other equity	20,842,254	21,414,686	22,594,714	23,131,634	24,247,923
Other items (net)	777,458	144,141	-285,839	-461,992	-566,038

Table 1.21 (end)

(millions of rubles, end of period)

	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Net foreign assets	5,649,956	5,032,622	6,091,409	5,571,228	5,128,540
Claims on nonresidents	6,642,003	6,294,696	7,112,815	6,613,789	6,220,577
Foreign currency and deposits	662,667	363,901	451,067	459,297	499,288
Securities other than shares	780,354	945,856	1,215,698	1,388,478	1,384,190
Loans	833,553	779,679	820,603	760,259	729,119
Other	4,365,429	4,205,260	4,625,447	4,005,756	3,607,981
Liabilities to nonresidents	992,047	1,262,074	1,021,407	1,042,561	1,092,037
Loans	660,336	634,319	691,288	669,646	675,571
Other	331,711	627,755	330,118	372,915	416,466
Claims on banking system	8,135,310	8,205,319	8,447,481	8,883,384	9,073,532
Currency	11,509	13,774	13,522	11,897	12,059
Other	8,123,801	8,191,545	8,433,959	8,871,487	9,061,473
Net claims on general government	2,240,258	2,254,608	2,430,938	2,961,891	3,422,799
Claims on general government	2,870,257	3,017,132	3,230,737	3,673,871	4,058,302
Liabilities to general government	629,999	762,523	799,799	711,981	635,503
Claims on other sectors	27,178,434	27,998,282	29,278,329	32,273,840	36,206,962
Nonfinancial organizations	25,947,450	26,833,626	28,159,267	31,009,879	34,890,704
Households	1,230,984	1,164,657	1,119,062	1,263,961	1,316,258
Securities other than shares	1,236,254	1,320,292	1,248,283	1,599,974	1,453,231
Loans	12,593,005	12,666,085	12,994,782	15,000,043	18,190,373
of which: credit institutions	7,526,679	7,649,378	8,172,069	8,616,386	8,883,216
Insurance technical reserves	6,066,933	6,097,335	6,220,813	6,485,099	6,634,102
Net equity of households in life insurance reserves	1,162,139	1,191,358	1,284,255	1,337,448	1,369,517
Net equity of households in pension funds	4,042,767	4,044,432	4,043,017	4,240,398	4,247,308
Prepaid premiums/reserves against outstanding claims	862,027	861,545	893,540	907,252	1,017,276
of which: credit institutions	56,036	68,023	63,453	65,178	61,387
Shares and other equity	23,495,531	23,992,174	26,341,931	26,572,605	28,058,532
Other items (net)	-187,765	-585,054	-557,652	32,622	-504,405

Financial Sector Survey

Table 1.22

(millions of rubles, end of period)

	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019
Net foreign assets	43,460,658	43,417,188	45,664,117	46,241,549	45,417,501
Claims on nonresidents	51,027,679	50,521,318	52,093,029	52,632,413	51,814,703
Liabilities to nonresidents	7,567,022	7,104,130	6,428,912	6,390,864	6,397,203
Domestic claims	73,694,696	72,728,814	72,741,691	73,077,655	77,180,333
Net claims on general government	−6,058,338	−7,958,650	−9,890,224	−11,171,661	−9,027,965
Claims on general government	8,465,231	8,170,268	8,267,513	8,599,579	8,733,330
Liabilities to general government	14,523,568	16,128,917	18,157,737	19,771,241	17,761,295
Claims on other sectors	79,753,033	80,687,463	82,631,914	84,249,316	86,208,298
Nonfinancial organizations	62,647,580	62,744,763	63,793,364	64,655,920	65,855,737
Households	17,105,454	17,942,701	18,838,550	19,593,396	20,352,561
Currency outside financial sector	9,326,676	8,969,837	9,181,959	9,401,382	9,646,474
Deposits	50,897,013	49,941,265	50,584,743	51,318,711	53,684,054
Securities other than shares	1,073,468	1,166,426	1,141,507	1,240,233	1,392,193
Loans	3,034,167	3,431,630	3,593,471	3,555,164	3,315,604
Insurance technical reserves	5,325,048	5,442,945	5,482,500	5,540,587	5,845,585
Shares and other equity	40,242,988	41,938,924	43,328,957	43,251,627	43,131,542
Other items (net)	7,255,993	5,254,974	5,092,670	5,011,500	5,582,382

Table 1.22 (end)

(millions of rubles, end of period)

	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Net foreign assets	57,969,224	52,763,991	61,085,859	57,538,711	56,746,883
Claims on nonresidents	65,527,069	59,699,621	68,659,084	64,691,853	64,410,526
Liabilities to nonresidents	7,557,845	6,935,630	7,573,225	7,153,143	7,663,644
Domestic claims	76,543,508	81,178,449	84,604,632	92,555,486	97,624,309
Net claims on general government	−12,222,972	−8,183,027	−8,314,619	−4,621,266	−5,113,413
Claims on general government	9,036,257	9,663,889	10,980,436	13,669,856	14,630,235
Liabilities to general government	21,259,229	17,846,916	19,295,055	18,291,122	19,743,649
Claims on other sectors	88,766,481	89,361,476	92,919,251	97,176,753	102,737,722
Nonfinancial organizations	67,724,549	68,286,980	70,843,689	74,324,274	78,933,353
Households	21,041,931	21,074,496	22,075,563	22,852,478	23,804,369
Currency outside financial sector	10,229,502	11,502,601	12,059,325	12,512,042	12,557,657
Deposits	56,859,522	56,167,909	58,754,162	61,069,366	60,994,361
Securities other than shares	1,432,108	1,208,120	1,444,358	1,713,983	1,697,154
Loans	3,413,793	3,412,308	3,278,941	4,891,949	7,872,319
Insurance technical reserves	6,010,897	6,029,311	6,157,360	6,419,920	6,572,715
Shares and other equity	43,124,475	44,145,006	46,631,971	54,977,936	56,928,922
Other items (net)	13,442,435	11,477,184	17,364,374	8,509,001	7,748,064

2. The Bank of Russia Balance Sheet. Instruments of the Bank of Russia Monetary Policy

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

	2020		2021									
	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10
1. Precious metals	10,225,161	10,410,422	10,446,017	9,852,940	9,614,033	9,893,355	10,397,656	9,551,860	9,947,715	9,823,706	9,379,203	9,387,227
2. Funds placed with nonresidents and securities issued by nonresidents	30,995,078	30,452,905	31,447,549	30,350,052	30,738,394	31,305,908	31,375,789	30,289,746	30,791,847	31,339,117	30,708,964	30,786,320
3. Credits and deposits	4,378,557	3,761,861	4,442,465	3,000,149	3,187,949	3,139,525	2,952,670	2,835,390	3,183,113	2,902,673	2,694,502	3,323,224
4. Securities	1,037,328	1,027,005	1,020,032	1,012,047	1,003,418	1,000,677	997,849	991,235	990,429	988,838	980,869	971,070
of which:												
4.1. Russian government securities	306,797	296,485	289,501	281,527	272,898	270,213	267,408	261,565	260,231	258,640	251,290	250,004
4.2. Securities acquired with the view of participation in bankruptcy prevention measures	701,141	701,141	701,141	701,141	701,141	701,141	701,141	700,368	700,368	700,368	699,749	690,734
5. Claims on IMF	1,942,065	1,910,150	1,969,841	1,905,604	1,923,248	1,908,967	1,901,748	1,848,863	1,874,946	3,168,511	3,121,432	3,019,349
6. Other assets	2,914,252	2,710,278	2,779,949	3,379,454	3,594,056	3,235,640	2,827,905	4,401,558	3,841,271	4,009,713	4,921,626	5,643,321
of which:												
6.1. Fixed assets	X	79,163	X	X	X	X	X	X	X	X	X	X
6.2. Advance payments on profit tax	—	118	—	—	—	—	—	—	—	—	—	—
Total assets	51,492,441	50,272,621	52,105,853	49,500,246	50,061,098	50,484,072	50,453,617	49,918,652	50,629,321	52,232,558	51,806,596	53,130,511
1. Cash in circulation	12,918,032	13,419,999	13,181,266	13,320,889	13,314,657	13,710,922	13,516,395	13,542,891	13,733,689	13,760,188	13,859,811	13,823,248
2. Funds in accounts with the Bank of Russia	17,995,788	16,622,299	17,798,793	15,956,758	16,589,368	16,338,914	16,506,193	16,035,896	16,499,369	16,829,388	16,315,271	17,873,531
of which:												
2.1. Russian government funds and funds of the treasury single account ¹	10,953,149	10,191,815	12,645,911	10,330,765	10,743,476	10,649,356	10,272,640	10,511,884	10,868,738	11,201,264	10,936,268	11,762,162
2.2. Funds of resident credit institutions	5,116,502	4,488,296	4,643,397	5,351,991	5,466,567	5,046,320	5,608,624	5,139,023	5,360,996	5,044,319	5,057,394	5,079,085
3. Bank of Russia bonds	606,343	574,160	554,991	545,149	644,991	658,364	676,822	626,287	595,999	575,766	603,243	467,396
4. Liabilities to IMF	1,648,434	1,610,934	1,640,940	1,609,046	1,617,332	1,615,479	1,600,415	1,557,683	1,571,051	2,860,104	2,818,669	2,723,408
5. Other liabilities	8,886,489	391,553	9,475,168	414,728	241,074	506,717	500,116	502,337	575,655	553,554	556,044	589,370
6. Capital	9,437,355	17,653,676	9,454,695	17,653,676	17,653,676	17,653,676	17,653,676	17,653,558	17,653,558	17,653,558	17,653,558	17,653,558
of which:												
6.1. Authorized capital	X	3,000	X	X	X	X	X	X	X	X	X	X
6.2. Provision and funds	X	18,765,163	X	X	X	X	X	X	X	X	X	X
6.3. Loss of previous years	—	(1,052,978)	—	—	—	—	—	—	—	—	—	—
6.4. Losses in the reporting year	—	(61,509)	—	—	—	—	—	—	—	—	—	—
Total liabilities	51,492,441	50,272,621	52,105,853	49,500,246	50,061,098	50,484,072	50,453,617	49,918,652	50,629,321	52,232,558	51,806,596	53,130,511

¹ Starting from the Bank of Russia Balance Sheet of 31 January 2021, funds of the treasury single account are included in Item 2.1. "Russian government funds and funds of the treasury single account in accounts with the Bank of Russia."

Table 2.2

The Bank of Russia Key Rate¹

(% p.a.)

Period	Rate
16.09.2013	5.50
03.03.2014	7.00
28.04.2014	7.50
28.07.2014	8.00
05.11.2014	9.50
12.12.2014	10.50
16.12.2014	17.00
02.02.2015	15.00
16.03.2015	14.00
05.05.2015	12.50
16.06.2015	11.50
03.08.2015	11.00
14.06.2016	10.50
19.09.2016	10.00
27.03.2017	9.75
02.05.2017	9.25
19.06.2017	9.00
18.09.2017	8.50
30.10.2017	8.25
18.12.2017	7.75
12.02.2018	7.50
26.03.2018	7.25
17.09.2018	7.50
17.12.2018	7.75
17.06.2019	7.50
29.07.2019	7.25
09.09.2019	7.00
28.10.2019	6.50
16.12.2019	6.25
10.02.2020	6.00
27.04.2020	5.50
22.06.2020	4.50
27.07.2020	4.25
22.03.2021	4.50
26.04.2021	5.00
15.06.2021	5.50
26.07.2021	6.50
13.09.2021	6.75
25.10.2021	7.50

¹ Starting from 1 January 2016, the key rate is applied to the relations regulated by normative legal acts of the Government of the Russian Federation instead of the Bank of Russia refinancing rate, unless otherwise indicated by federal law (Resolution of the Government of the Russian Federation No. 1340, dated 8 December 2015).

Table 2.3

Required Reserves Ratios

(percent)

Effective period	Ratio for liabilities to non-resident legal entities				Ratio for liabilities to individuals		Ratio for other liabilities			
	excluding longterm liabilities		on other longterm liabilities				excluding longterm liabilities		on other longterm liabilities	
	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
01.01.2017 — 30.11.2017	5.00	7.00	5.00	7.00	5.00	6.00	5.00	7.00	5.00	7.00
	To banks with universal licence, to nonbanking credit institutions									
01.12.2017 — 31.07.2018	5.00	7.00	5.00	7.00	5.00	6.00	5.00	7.00	5.00	7.00
01.08.2018 — 31.03.2019	5.00	8.00	5.00	8.00	5.00	7.00	5.00	8.00	5.00	8.00
01.04.2019 — 30.06.2019	4.75	8.00	4.75	8.00	4.75	7.00	4.75	8.00	4.75	8.00
01.07.2019 — 31.03.2022	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00
	To banks with base licence									
01.12.2017 — 31.07.2018	5.00	7.00	5.00	7.00	1.00	6.00	1.00	7.00	1.00	7.00
01.08.2018 — 31.03.2019	5.00	8.00	5.00	8.00	1.00	7.00	1.00	8.00	1.00	8.00
01.04.2019 — 30.06.2019	4.75	8.00	4.75	8.00	1.00	7.00	1.00	8.00	1.00	8.00
01.07.2019 — 31.03.2022	4.75	8.00	4.75	8.00	1.00	8.00	1.00	8.00	1.00	8.00

Effective period	Ratio for liabilities to non-resident legal entities		Ratio for liabilities to individuals		Ratio for other liabilities	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
	To banks with universal licence, to nonbanking credit institutions					
01.04.2022 ¹ —	4.50	8.00	4.50	8.00	4.50	8.00
	To banks with base licence					
01.04.2022 ¹ —	1.00	8.00	1.00	8.00	1.00	8.00

¹To be first applied to required reserve amounts for April 2022.

Table 2.4

Required Reserve Averaging Ratios Set by the Bank of Russia

Effective date	Banks ¹	Non-bank credit institutions	Settlement non-bank credit institutions and settlement centres of the organised securities market	Non-bank credit institutions authorised to transfer funds without opening bank accounts and other related bank operations	Non-bank credit institutions conducting deposit and credit operations
01.08.2004	0.20	—	0.20	—	0.20
01.11.2004	0.20	—	1.00	—	0.20
01.10.2006	0.30	—	1.00	—	0.30
01.11.2007	0.40	—	1.00	—	0.40
01.03.2008	0.45	—	1.00	—	0.45
01.07.2008	0.50	—	1.00	—	0.50
01.09.2008	0.55	—	1.00	—	0.55
01.10.2008	0.60	—	1.00	—	0.60
01.01.2012	0.60	—	1.00	1.00	0.60
10.12.2013	0.70	—	1.00	1.00	0.70
10.09.2015	0.80	—	1.00	1.00	1.00
01.01.2016	0.80	1.00	—	—	—
01.04.2022	0.90	1.00	—	—	—

¹For banks with a universal licence and banks with a basic licence beginning on 1 December 2017.

Table 2.5

Adjustment Ratios for Reservable Liabilities and Required Reserves

Adjustment ratio to credit institutions' liabilities on debt securities issued		
Effective period	Amount	
01.11.2009 — 31.12.2015	0.2	
01.01.2016 — 31.03.2022	0.2	
01.04.2022 —	0.2	
Ratio for operations involving a credit institution – central counterparty		
Procedure	For liabilities in Russian rubles	For liabilities in foreign currency
01.04.2022 — 30.06.2022 (for calculating required reserves from April 2022 through June 2022)	0.15	0.15
01.07.2022 — (beginning from the time of calculating required reserves for July 2022)	0.3	0.3
Adjustment of required reserves for a credit institution's vault cash		
Effective period	Amount	
01.11.2009 — 31.12.2015	actual average balances in Russian rubles in a credit institution's vault for a reporting period, but no more than 25% of the regulatory amount of required reserves for liabilities in Russian rubles	
01.01.2016 — 31.03.2022	actual average balances in Russian rubles in a credit institution's vault for a reporting period, but no more than 25% of the regulatory amount of required reserves for liabilities in Russian rubles	
01.04.2022 —	actual balances in Russian rubles in a credit institution's vault as of a reporting date, but no more than 25% of the regulatory amount of required reserves for liabilities in Russian rubles	

Table 2.6

Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia

The period of averaging	Volume, billions of rubles
09.01.2019 — 05.02.2019	2,258.0
06.02.2019 — 05.03.2019	2,272.8
06.03.2019 — 09.04.2019	2,278.9
10.04.2019 — 07.05.2019	2,293.5
08.05.2019 — 04.06.2019	2,324.4
05.06.2019 — 09.07.2019	2,333.9
10.07.2019 — 06.08.2019	2,334.8
07.08.2019 — 03.09.2019	2,362.6
04.09.2019 — 08.10.2019	2,429.5
09.10.2019 — 05.11.2019	2,430.2
06.11.2019 — 10.12.2019	2,436.2
11.12.2019 — 14.01.2020	2,427.8
15.01.2020 — 11.02.2020	2,418.4
12.02.2020 — 10.03.2020	2,398.3
11.03.2020 — 07.04.2020	2,430.8
08.04.2020 — 12.05.2020	2,604.9
13.05.2020 — 09.06.2020	2,634.6
10.06.2020 — 07.07.2020	2,569.5
08.07.2020 — 04.08.2020	2,528.5
05.08.2020 — 08.09.2020	2,577.9
09.09.2020 — 06.10.2020	2,633.9
07.10.2020 — 10.11.2020	2,688.3
11.11.2020 — 08.12.2020	2,736.7
09.12.2020 — 12.01.2021	2,790.7
13.01.2021 — 09.02.2021	2,818.1
10.02.2021 — 09.03.2021	2,825.0
10.03.2021 — 06.04.2021	2,906.3
07.04.2021 — 11.05.2021	2,934.1
12.05.2021 — 08.06.2021	3,005.8
09.06.2021 — 06.07.2021	3,032.0
07.07.2021 — 10.08.2021	3,038.5
11.08.2021 — 07.09.2021	3,058.6
08.09.2021 — 12.10.2021	3,104.1
13.10.2021 — 09.11.2021	3,131.5
10.11.2021 — 07.12.2021	3,148.9

Table 2.7

Interest Rates on Monetary Policy Instruments of the Bank of Russia

(% p.a.)

Start date	Interest rate on standing deposit facilities	Maximum rate submitted at deposit auctions	Minimum rate submitted at REPO auctions			Minimum rate submitted at loan auctions	Interest rate on standing overnight loans, REPOS and FX swaps	Interest rate on standing lending facilities secured by non-marketable assets for more than 1 day
			main and fine-tuning	1 month	1 year			
1	2	3	4	5	6	7	8	9
02.05.2017	8.25	9.25	9.25	—	—	9.50	10.25	11.00
19.06.2017	8.00	9.00	9.00	—	—	9.25	10.00	10.75
18.09.2017	7.50	8.50	8.50	—	—	8.75	9.50	10.25
30.10.2017	7.25	8.25	8.25	—	—	8.50	9.25	10.00
18.12.2017	6.75	7.75	7.75	—	—	8.00	8.75	9.50
12.02.2018	6.50	7.50	7.50	—	—	7.75	8.50	9.25
26.03.2018	6.25	7.25	7.25	—	—	7.50	8.25	9.00
17.09.2018	6.50	7.50	7.50	—	—	7.75	8.50	9.25
17.12.2018	6.75	7.75	7.75	—	—	8.00	8.75	9.50
17.06.2019	6.50	7.50	7.50	—	—	7.75	8.50	9.25
29.07.2019	6.25	7.25	7.25	—	—	7.50	8.25	9.00
09.09.2019	6.00	7.00	7.00	—	—	7.25	8.00	8.75
28.10.2019	5.50	6.50	6.50	—	—	6.75	7.50	8.25
16.12.2019	5.25	6.25	6.25	—	—	6.50	7.25	8.00
10.02.2020	5.00	6.00	6.00	—	—	6.25	7.00	7.75
27.04.2020	4.50	5.50	5.50	—	—	5.75	6.50	7.25
14.05.2020	4.50	5.50	5.50	5.60	5.75	5.75	6.50	7.25
22.06.2020	3.50	4.50	4.50	4.60	4.75	4.75	5.50	6.25
27.07.2020	3.25	4.25	4.25	4.35	4.50	4.50	5.25	6.00
22.03.2021	3.50	4.50	4.50	4.60	4.75	4.75	5.50	6.25
26.04.2021	4.00	5.00	5.00	5.10	5.25	5.25	6.00	6.75
15.06.2021	4.50	5.50	5.50	5.60	5.75	5.75	6.50	7.25
26.07.2021	5.50	6.50	6.50	6.60	6.75	6.75	7.50	8.25
13.09.2021	5.75	6.75	6.75	6.85	7.00	7.00	7.75	8.50
25.10.2021	6.50	7.50	7.50	7.60	7.75	7.75	8.50	9.25

Table 2.8

Interest Rates on the Bank of Russia's Special Refinancing Facilities

(% p.a.)

Start date	SME Support ¹	Non-Commodity Export Support (EXIAR) ²	Leasing Development Support ³	Support of Large Investment Projects ⁴	Support of the Military Mortgage Programme ⁵	Economy Support Amid the COVID-19 Pandemic ⁶
1	2	3	4	5	6	7
02.05.2017	6.50	6.50	8.25	8.25	9.25	—
19.06.2017	6.50	6.50	8.00	8.00	9.00	—
18.09.2017	6.50	6.50	7.50	7.50	8.50	—
30.10.2017	6.50	6.50	7.25	7.25	8.25	—
18.12.2017	6.50	6.50	6.75	6.75	7.75	—
12.02.2018	6.50	6.50	6.50	6.50	7.50	—
26.03.2018	6.50	6.50	6.50	6.25	7.25	—
17.09.2018	6.50	6.50	6.50	6.50	7.50	—
17.12.2018	6.50	6.50	6.50	6.75	7.75	—
17.06.2019	6.50	6.50	6.50	6.50	7.50	—
29.07.2019	6.50	6.50	6.50	6.25	7.25	—
09.09.2019	6.50	6.50	6.50	6.00	7.00	—
28.10.2019	6.50	6.50	6.50	5.50	6.50	—
16.12.2019	6.25	6.25	6.25	5.25	6.25	—
10.02.2020	6.00	6.00	6.00	5.00	6.00	—
23.03.2020	4.00	6.00	6.00	5.00	6.00	4.00
27.04.2020	4.00	5.50	5.50	4.50	5.50	3.50
22.06.2020	4.00	4.50	4.50	3.50	4.50	2.50
27.07.2020	4.00	4.25	4.25	3.25	4.25	2.25
22.03.2021	4.00	4.50	4.50	3.50	4.50	2.25
26.04.2021	4.00	5.00	5.00	4.00	5.00	2.25
15.06.2021	4.00	5.50	5.50	4.50	5.50	2.25
26.07.2021	5.00	6.50	6.50	5.50	6.50	2.25
13.09.2021	5.25	6.50	6.50	5.75	6.75	2.25
25.10.2021	6.00	6.50	6.50	6.50	7.50	2.25

¹ Bank of Russia loans collateralised by claims on loans granted by JSC Russian Bank for Small and Medium Enterprises Support to its partner banks and microfinance organisations under the SME Financial Support Programme for lending to SMEs and to its partner leasing companies for property leasing to SMEs, as well as Bank of Russia loans backed by the surety of JSC Russian Small and Medium Business Corporation.

² Bank of Russia loans collateralised by claims on loans secured by insurance contracts of JSC Russian Agency for Export Credit and Investment Insurance (EXIAR).

³ Bank of Russia loans collateralised by claims on loans issued to leasing companies.

⁴ Projects shall be selected in accordance with the rules established by Resolution of the Government of the Russian Federation No. 1016, dated 14 December 2010, 'On Approving the Rules to Select Investment Projects and Principals for the Provision of the Russian Federation State Guarantees on Loans or Bonded Loans Raised to Carry Out Investment Projects' or Resolution of the Government of the Russian Federation No. 1044, dated 11 October 2014, 'On Approving the Programme to Support Investment Projects Implemented in the Russian Federation Based on Project Financing'.

⁵ Bank of Russia loans secured by mortgages issued under the Military Mortgage Programme.

⁶ Bank of Russia loans granted without collateral to support SME lending, and Bank of Russia loans issued without collateral or against the surety of JSC Russian Small and Medium Business Corporation to support lending for urgency needs and maintain employment.

Table 2.9

Liquidity Provided by the Bank of Russia Through Lending, REPO and FX Swap Operations

(millions of rubles)

Date	Intraday loans (in a day)»	Standing facilities (start of business)										
		overnight loans	REPOS	FX swaps	lombard loans	loans secured by non-marketable assets						special refinancing facilities
						1 day	2–30 days	31–90 days	91–180 days	181–365 days	366–549 days	
1	2	3	4	5	6	7	8	9	10	11	12	13
2021												
01.10	412,186.45	—	10,631.88	—	—	30,000.00	—	—	41.00	107.00	—	189,869.20
04.10	591,978.61	—	100.00	—	—	—	—	—	41.00	207.00	—	189,435.38
05.10	326,165.32	102.02	—	—	—	185,001.00	—	—	41.00	207.00	—	187,700.85
06.10	271,265.07	2,632.44	254.26	1,312.59	—	205,000.00	—	—	41.00	207.00	—	189,561.48
07.10	505,585.99	3.80	514.02	—	—	180,000.00	—	—	41.00	207.00	—	189,748.53
08.10	398,065.15	—	—	—	—	280,000.00	—	—	41.00	207.00	—	189,510.51
11.10	189,067.96	0.06	0.04	—	—	240,000.00	—	—	41.00	207.00	—	189,677.10
12.10	109,060.44	—	8.00	—	—	480,000.00	—	—	41.00	207.00	—	189,603.57
13.10	187,390.01	—	10,999.40	—	—	530,000.00	—	—	41.00	207.00	—	189,043.15
14.10	310,921.71	—	—	—	—	115,000.00	—	—	41.00	207.00	—	189,057.67
15.10	330,337.07	—	—	—	—	70,000.00	—	—	41.00	207.00	—	188,951.78
18.10	318,759.84	—	—	—	—	200,000.00	—	20,000.00	41.00	207.00	—	189,379.38
19.10	256,154.05	—	—	—	—	260,000.00	—	33,000.00	41.00	207.00	—	189,363.93
20.10	201,373.02	—	—	—	—	200,000.00	—	40,000.00	41.00	207.00	—	186,100.05
21.10	176,181.40	—	9.03	—	—	250,000.00	—	40,000.00	41.00	207.00	—	183,042.12
22.10	268,141.48	—	—	—	—	511,000.00	—	40,000.00	41.00	207.00	—	182,920.79
25.10	619,215.66	1.38	—	—	—	580,000.00	—	40,000.00	—	251.00	—	181,249.29
26.10	363,963.43	6.80	100.00	—	—	625,000.00	—	61,000.00	—	251.00	—	181,028.11
27.10	640,700.81	0.82	150.00	—	—	575,000.00	—	61,000.00	—	251.00	—	180,766.81
28.10	774,375.25	—	150.00	—	—	639,000.00	—	61,000.00	—	251.00	—	178,498.47
29.10	486,438.70	—	300.00	—	—	674,000.00	—	61,000.00	—	251.00	—	179,081.01

Table 2.9 (end)
(millions of rubles)

Date	At auction (start of business)			
	REPO auctions			loan auctions
	fine-tuning operations	1 week	long-term	
1	14	15	16	17
2021				
01.10	—	—	106,707.67	—
04.10	—	—	106,707.67	—
05.10	—	—	106,707.67	—
06.10	—	—	106,707.67	—
07.10	—	—	106,707.67	—
08.10	—	—	106,707.67	—
11.10	—	—	106,707.67	—
12.10	—	—	106,707.67	—
13.10	—	—	106,707.67	—
14.10	—	—	126,717.67	—
15.10	—	—	126,717.67	—
18.10	—	—	126,717.67	—
19.10	—	—	126,717.67	—
20.10	—	—	126,717.67	—
21.10	—	—	126,717.67	—
22.10	—	—	126,717.67	—
25.10	—	—	126,717.67	—
26.10	—	—	126,717.67	—
27.10	—	—	126,717.67	—
28.10	—	—	126,717.67	—
29.10	—	—	126,717.67	—

Table 2.10

Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds

(billions of rubles, start of business)

Date	Deposits with the Bank of Russia			Bank of Russia bonds
	overnight standing deposit facilities	at auction		
		fine-tuning operations	1 week	
1	2	3	4	5
2021				
01.10	243.08	—	780.00	597.66
02.10	232.43	—	780.00	597.66
05.10	123.04	—	780.00	597.66
06.10	115.41	—	780.00	597.66
07.10	119.08	—	1,250.00	597.77
08.10	128.48	—	1,250.00	597.77
09.10	165.37	—	1,250.00	597.77
12.10	162.09	892.02	1,250.00	597.77
13.10	375.51	1,124.85	1,250.00	597.77
14.10	114.83	—	862.91	461.24
15.10	97.61	—	862.91	461.24
18.10	93.51	—	862.91	461.24
19.10	95.24	—	862.91	461.24
20.10	93.66	—	862.91	461.24
21.10	91.83	—	508.27	461.24
22.10	96.53	—	508.27	461.24
25.10	114.40	—	508.27	461.24
26.10	96.63	—	508.27	461.24
27.10	111.06	—	508.27	461.24
28.10	116.35	—	820.00	461.24
29.10	123.73	—	820.00	461.24

Table 2.11

Results of Main Bank of Russia Deposit Auctions

Auction date	Depositing date	Deposit and interest repayment date	Weighted average rate (% p.a.)	Amount of attracted funds (billions of rubles)
1	2	3	4	5
05.10.2021	06.10.2021	13.10.2021	6.70	1,250.00
12.10.2021	13.10.2021	20.10.2021	6.70	862.91
19.10.2021	20.10.2021	27.10.2021	6.70	508.27
26.10.2021	27.10.2021	03.11.2021	7.41	820.00

Table 2.12

Results of Bank of Russia Fine-Tuning Auctions

Auction date	Auction type depositary	Maturity (days)	Weighted average rate (% p.a.)	Amount (billions of rubles)
1	2	3	4	5
11.10.2021	depositary	1	6.70	894.52
12.10.2021	depositary	1	6.71	1,124.85

Table 2.13

Results of Auctions to Place Bank of Russia Bonds

Auction date	Issue No.	Settlement date	Maturity date	Weighted average price (% of face value)	Placed amount at face value (millions of rubles)	Placed amount at bid prices (billions of rubles)
1	2	3	4	5	6	7
05.10.2021	4-48-22BR2-1	06.10.2021	10.11.2021	100.0000	109.89	111.03
12.10.2021	4-48-22BR2-1	13.10.2021	10.11.2021	100.0007	52,572.08	53,182.79

Table 2.14

Results of Bank of Russia Long-Term REPO Auctions

Auction date	Date of the first leg	Date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5
12.10.2020	14.10.2020	13.10.2021	4.50	20.01
12.10.2020	14.10.2020	11.11.2020	4.35	600.01
09.11.2020	11.11.2020	09.12.2020	4.35	1,200.02
07.12.2020	09.12.2020	13.01.2021	4.35	806.84
07.12.2020	09.12.2020	08.12.2021	4.71	10.53
11.01.2021	13.01.2021	12.01.2022	4.50	10.31
11.01.2021	13.01.2021	17.02.2021	4.35	1,102.16
15.02.2021	17.02.2021	24.03.2021	4.35	50.01
22.03.2021	24.03.2021	23.03.2022	4.90	5.17
22.03.2021	24.03.2021	21.04.2021	4.60	50.01
19.04.2021	21.04.2021	19.05.2021	4.60	100.00
19.04.2021	21.04.2021	20.04.2022	4.75	1.16
17.05.2021	19.05.2021	23.06.2021	5.10	100.00
21.06.2021	23.06.2021	21.07.2021	5.60	100.00
19.07.2021	21.07.2021	18.08.2021	5.81	100.00
19.07.2021	21.07.2021	20.07.2022	5.75	0.02
16.08.2021	18.08.2021	17.08.2022	6.75	0.02
16.08.2021	18.08.2021	15.09.2021	6.60	100.00
13.09.2021	15.09.2021	14.09.2022	7.00	0.02
13.09.2021	15.09.2021	13.10.2021	6.85	60.00
11.10.2021	13.10.2021	12.10.2022	7.00	0.02
11.10.2021	13.10.2021	10.11.2021	7.06	100.00

3. FINANCIAL MARKETS

3.1 Interbank Money Market

Table 3.1.1

Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2021																		
January	4.31	4.34	4.51	4.66	—	—	4.30	4.35	4.35	4.29	—	—	4.41	—	—	—	—	—
February	4.06	4.19	4.20	4.67	—	5.17	3.98	4.22	—	4.60	—	5.29	4.27	—	—	—	—	—
March	4.22	4.31	—	4.84	5.19	—	4.16	—	—	—	5.19	—	4.24	—	—	—	—	—
April	4.51	4.66	4.89	5.59	—	—	4.46	4.42	4.89	—	—	—	4.62	—	—	—	—	—
May	4.79	4.82	—	5.59	—	—	4.71	4.58	—	—	—	—	4.93	—	—	5.35	—	—
June	5.10	5.31	—	5.99	—	—	5.05	5.44	—	5.94	—	—	5.36	—	—	—	—	—
July	5.76	5.68	—	6.85	—	—	5.75	5.80	—	—	—	—	5.93	—	—	—	—	—
August	6.30	6.48	6.91	6.95	—	—	6.27	6.48	—	—	—	—	6.39	—	—	—	—	—
September	6.57	6.65	6.68	7.64	—	—	6.51	6.61	6.76	—	—	—	6.70	—	—	—	—	—
October	6.81	6.91	—	7.55	—	8.78	6.79	6.70	—	7.07	—	8.77	6.89	—	—	—	—	—

Table 3.1.2

**Monthly Average Actual Rates on Moscow Banks' Credits
in US Dollars (MIACR USD)**

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
2021						
January	0.11	0.35	0.40	—	—	—
February	0.10	0.17	0.25	—	—	—
March	0.09	0.25	0.13	—	—	—
April	0.09	0.25	0.15	—	—	—
May	0.08	0.19	0.13	—	—	—
June	0.11	0.23	—	—	—	—
July	0.11	0.23	0.27	3.90	—	—
August	0.11	0.30	0.25	—	—	—
September	0.10	0.30	—	—	—	—
October	0.10	0.22	0.29	—	—	—

Table 3.1.3

Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
2021																		
01.10	6.64	6.65	—	—	—	—	6.61	—	—	—	—	—	—	—	—	—	—	—
04.10	6.62	6.75	—	—	—	—	6.61	—	—	—	—	—	6.57	—	—	—	—	—
05.10	6.41	6.75	—	7.07	—	—	6.37	—	—	7.07	—	—	6.36	—	—	—	—	—
06.10	6.41	6.50	—	—	—	—	6.39	—	—	—	—	—	—	—	—	—	—	—
07.10	6.40	6.70	—	—	—	—	6.36	6.70	—	—	—	—	6.48	—	—	—	—	—
08.10	6.31	—	—	—	—	—	6.25	—	—	—	—	—	6.53	—	—	—	—	—
11.10	6.54	6.75	—	—	—	—	6.51	—	—	—	—	—	—	—	—	—	—	—
12.10	6.40	6.82	—	—	—	—	6.32	—	—	—	—	—	6.66	—	—	—	—	—
13.10	6.64	6.84	—	—	—	—	6.63	—	—	—	—	—	6.54	—	—	—	—	—
14.10	6.73	6.82	—	—	—	—	6.79	—	—	—	—	—	6.64	—	—	—	—	—
15.10	6.80	—	—	—	—	—	6.82	—	—	—	—	—	6.69	—	—	—	—	—
18.10	6.88	6.79	—	—	—	—	6.89	—	—	—	—	—	6.63	—	—	—	—	—
19.10	6.88	—	—	—	—	—	6.85	—	—	—	—	—	7.00	—	—	—	—	—
20.10	6.87	6.92	—	—	—	—	6.85	—	—	—	—	—	6.99	—	—	—	—	—
21.10	6.88	7.02	—	6.60	—	—	6.82	—	—	—	—	—	6.97	—	—	—	—	—
22.10	6.97	—	—	—	—	—	7.00	—	—	—	—	—	7.00	—	—	—	—	—
25.10	7.35	7.47	—	7.74	—	—	7.32	—	—	—	—	—	7.40	—	—	—	—	—
26.10	7.32	—	—	—	—	—	7.28	—	—	—	—	—	7.43	—	—	—	—	—
27.10	7.29	7.46	—	—	—	—	7.26	—	—	—	—	—	7.35	—	—	—	—	—
28.10	7.32	—	—	8.22	—	8.78	7.30	—	—	—	—	8.77	7.42	—	—	—	—	—
29.10	7.34	7.35	—	8.11	—	—	7.31	—	—	—	—	—	7.44	—	—	—	—	—

Table 3.1.4

**Weighted Average Actual Rates on Moscow Banks' Credits
in US Dollars (MIACR USD)**

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
2021						
01.10	0.09	—	—	—	—	—
04.10	0.09	—	0.29	—	—	—
05.10	0.09	—	—	—	—	—
06.10	0.11	—	—	—	—	—
07.10	0.10	—	—	—	—	—
08.10	0.09	0.07	—	—	—	—
11.10	—	—	—	—	—	—
12.10	0.10	0.27	—	—	—	—
13.10	0.10	—	—	—	—	—
14.10	0.10	—	—	—	—	—
15.10	0.10	—	—	—	—	—
18.10	0.09	—	—	—	—	—
19.10	0.10	0.28	—	—	—	—
20.10	0.10	0.30	—	—	—	—
21.10	0.09	—	—	—	—	—
22.10	0.10	—	—	—	—	—
25.10	0.10	0.09	—	—	—	—
26.10	0.09	—	—	—	—	—
27.10	0.09	0.30	—	—	—	—
28.10	0.10	—	—	—	—	—
29.10	0.09	—	—	—	—	—

Table 3.1.5

Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations

(millions of rubles)

	Russian ruble (RUB)				US dollar (USD)				Euro (EUR)				Others			
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO	
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents
2021																
January	496,011	90,240	649,749	9,939	132,133	595,341	178,131	2,050	6,412	37,119	4,168	242	1,632	5,343	—	—
February	359,364	78,701	546,475	19,280	151,841	556,770	158,596	1,254	10,710	21,504	3,285	56	641	9,882	—	—
March	355,245	73,729	499,396	22,109	106,440	511,772	165,127	1,308	4,767	37,973	3,815	125	1	9,341	—	—
April	429 554	72,305	578,180	21,548	121,960	485,758	185,998	4,053	5,016	29,344	2,508	71	56	8,451	—	—
May	469,739	63,767	581,531	18,401	150,762	401,072	176,153	4,940	4,955	30,006	3,621	166	4	10,697	—	—
June	444,515	83,467	557,512	20,127	123,927	348,714	204 613	3,928	2,721	35,279	3,903	251	4	13,651	—	—
July	508,667	83,549	623,575	16,259	127,344	335,158	223,176	1,171	6,052	35,811	3,811	88	8	11,503	—	—
August	443,444	66,691	563,668	14,259	126,347	443,441	211,316	523	5,961	17,918	3,804	68	56	9,394	—	—
September	484,110	69,938	590,890	10,457	125,769	431,844	224,430	453	6,602	30,341	4,502	110	—	7,513	—	—
October	482,296	65,904	609,074	16,579	135,537	463,796	211,372	564	6,161	45,719	3,678	88	71	8,617	—	—

Table 3.1.6

Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity

(millions of rubles)

	October 2021															
	Russian ruble (RUB)				US dollar (USD)				Euro (EUR)				Others			
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO	
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents
Overnight	408,351	58,468	410,174	8,794	122,059	396,425	120,267	—	6,149	39,292	1,027	6	71	4,721	—	—
1 week ¹	42,903	4,282	95,734	3,699	4,502	64,683	61,204	249	—	40	1,991	22	—	3,307	—	—
2 weeks ¹	2,088	290	33,425	—	1,975	547	5,601	74	—	—	30	60	—	257	—	—
1 month ²	2,773	876	28,035	—	28	309	10,218	103	8	1,206	—	—	—	105	—	—
2 months ²	2,329	262	921	—	30	15	169	—	—	1,296	—	—	—	—	—	—
3 months ³	10,629	306	9,304	—	380	160	1,078	24	—	1,772	238	—	—	11	—	—
6 months ³	354	44	228	—	58	—	342	—	—	147	—	—	—	—	—	—
Over 6 months	4,048	450	—	—	179	1,258	326	—	—	1,640	393	—	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	8,820	927	31,253	4,087	6,327	398	12,167	114	4	327	—	—	—	216	—	—

¹ Standard term +/- 2 calendar days.² Standard term +/- 5 calendar days.³ Standard term +/- 10 calendar days.

Note. The table includes interbank deposits and REPO operations among residents (excluding double counting and operations with the Bank of Russia) and with non-residents.

Table 3.2.1

3.2 Exchange Rates and Reference Prices of Precious Metals

Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2020															
January	61.9057	61.9057	61.9057	61.9057	61.9057	61.9057	61.9057	61.9057	61.9057	61.2340	61.2632	61.2632	61.2632	60.9474	61.4140
February	63.1385	63.1385	63.1385	63.9091	63.4342	63.1742	62.7977	63.4720	63.4720	63.4720	63.7708	63.9490	63.0470	63.6016	63.4536
March	66.9909	66.9909	66.3274	66.4437	66.0784	66.1854	67.5175	67.5175	67.5175	67.5175	72.0208	71.4720	74.0274	73.1882	73.1882
April	77.7325	77.7325	77.7325	77.7325	77.7325	77.7325	76.4074	75.4550	75.7499	74.6050	73.7515	73.7515	73.7515	73.5245	73.3150
May	72.7263	72.7263	72.7263	72.7263	72.7263	72.7263	73.9719	74.1169	73.8725	73.8725	73.8725	73.8725	73.4326	73.5819	73.9298
June	70.7520	69.7114	68.9831	68.3413	69.0151	68.6319	68.6319	68.6319	68.3123	68.6745	68.6183	69.1219	69.1219	69.1219	69.1219
July	70.4413	70.4413	70.5198	70.4999	70.4999	70.4999	71.3409	72.1719	71.2379	70.8800	71.2298	71.2298	71.2298	70.7479	71.1275
August	73.4261	73.4261	73.4261	74.1586	73.3806	73.2806	73.0397	73.6376	73.6376	73.6376	73.7750	73.1522	73.2351	73.6067	73.2157
September	73.8039	73.5849	73.8588	75.4680	75.1823	75.1823	75.1823	75.5910	75.9645	76.0713	75.5274	74.8896	74.8896	74.8896	74.7148
October	78.7847	77.2774	78.0915	78.0915	78.0915	78.1281	78.5119	78.0921	77.9157	77.0284	77.0284	77.0284	77.0239	77.2855	77.2759
November	79.3323	79.3323	80.5749	80.0006	80.0006	78.4559	77.1875	77.1875	77.1875	76.9515	76.3978	76.2075	77.1148	77.3262	77.3262
December	76.1999	76.3203	75.6151	75.1996	74.2529	74.2529	74.2529	74.2506	73.6618	73.3057	73.7124	73.1195	73.1195	73.1195	72.9272
2021															
January	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	74.5157	74.2663	73.5264	73.7961
February	76.2527	75.5053	75.9051	76.0801	75.7293	75.1107	75.1107	75.1107	74.2602	74.1192	73.8526	73.7579	73.9378	73.9378	73.9378
March	74.4373	74.0448	74.5755	73.5187	73.7864	74.4275	74.4275	74.4275	74.4275	74.2640	74.0393	73.4996	73.5081	73.5081	73.5081
April	75.6373	75.8073	76.0734	76.0734	76.0734	76.6052	76.3802	77.7730	77.1011	77.1657	77.1657	77.1657	77.5104	77.2535	75.6826
May	74.8451	74.8451	74.8451	74.8451	75.2567	74.8617	74.5770	74.1373	74.1373	74.1373	74.1373	74.1567	74.0400	74.3566	73.9968
June	73.2965	73.2411	73.4979	73.2636	73.2721	73.2721	73.2721	72.9294	72.8256	72.0829	72.1974	71.6797	71.6797	71.6797	71.6797
July	72.7234	72.9086	73.6175	73.6175	73.6175	73.3540	73.2660	74.0580	75.1952	74.4675	74.4675	74.4675	74.6336	74.0589	74.1236
August	73.1388	73.1388	73.0156	72.8724	72.7857	73.1680	73.1304	73.1304	73.1304	73.5078	73.5962	73.9695	73.5671	73.4721	73.4721
September	73.2781	73.1912	72.8491	72.8545	72.8545	72.8545	72.9538	73.1909	73.4421	73.1290	72.7600	72.7600	72.7600	73.0841	72.7171
October	72.6642	72.9215	72.9215	72.9215	72.9239	72.5686	72.5682	72.2854	71.9882	71.9882	71.9882	71.6373	71.8801	71.8577	71.7846
November	70.5200	71.0863	71.4783	71.4876	71.4876	71.4876	71.4876	71.4876	71.3975	71.2866	70.6950	71.1964	71.8118	71.8118	71.8118

Table 3.2.1 (end)
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2020																
January	61.4328	61.5694	61.5333	61.5333	61.5333	61.4654	61.8552	61.8343	61.9515	61.8031	61.8031	61.8031	62.3380	62.8299	62.3934	63.0359
February	63.4536	63.4536	63.3085	63.7698	63.6873	63.7413	64.3008	64.3008	64.3008	64.3008	64.9213	65.5177	65.6097	66.9909	—	—
March	73.1882	74.1262	73.8896	77.2131	80.1570	78.0443	78.0443	78.0443	80.8815	78.8493	77.7928	78.7223	77.7325	77.7325	77.7325	77.7325
April	73.7145	74.7119	73.9441	73.9441	73.9441	74.6657	76.2562	77.0416	75.1290	74.7163	74.7163	74.7163	74.4960	74.5706	73.6894	—
May	73.2056	73.2056	73.2056	72.9798	72.3918	72.3381	70.9240	71.8804	71.8804	71.8804	71.5962	71.1408	71.0635	71.1012	70.7520	70.7520
June	70.3950	69.7524	69.4822	69.6180	69.5725	69.5725	69.5725	69.4835	68.8376	68.8376	69.4660	69.1284	69.1284	69.1284	69.9513	—
July	70.7998	71.2310	71.7139	71.7139	71.7139	71.9628	70.9668	70.7881	70.9630	71.5974	71.5974	71.5974	71.5850	71.9196	72.2348	73.3633
August	73.2157	73.2157	72.9676	73.4321	73.2392	73.7711	74.0999	74.0999	74.0999	74.4184	74.5126	75.5379	75.2354	74.6382	74.6382	74.6382
September	75.1884	74.9278	75.1941	75.0319	75.0319	75.0319	76.0381	76.2711	76.3545	77.1780	76.8195	76.8195	76.8195	78.6713	79.6845	—
October	77.9461	77.9644	77.9644	77.9644	77.9241	77.7780	77.0322	77.0809	76.4667	76.4667	76.4667	76.4443	76.4556	77.5520	78.8699	79.3323
November	77.3262	76.9197	76.2530	75.9268	76.2627	76.0120	76.0120	76.0120	75.7600	75.8146	75.4727	75.4518	75.8599	75.8599	75.8599	—
December	73.4453	73.4201	72.9781	73.3155	73.3155	73.3155	74.6721	75.3498	75.4571	74.8392	73.6921	73.6921	73.6921	73.7175	73.6567	73.8757
2021																
January	73.5453	73.5453	73.5453	73.9735	73.7243	73.3550	73.3694	74.3615	74.3615	74.3615	74.8569	75.6354	75.0400	76.1854	76.2527	76.2527
February	73.3092	73.2895	73.7669	73.7755	73.9717	73.9833	73.9833	73.9833	73.9833	73.7532	73.4747	74.4373	74.4373	—	—	—
March	73.2317	72.9619	73.1019	73.6582	74.1390	74.1390	74.1390	74.6085	75.3585	76.1535	76.1741	75.7576	75.7576	75.7576	75.8287	75.7023
April	76.9808	75.5535	75.5535	75.5535	76.2491	76.0155	76.8198	76.4217	75.0893	75.0893	75.0893	74.7680	74.9578	74.9390	74.3823	—
May	73.9968	73.9968	73.8537	73.6992	73.6778	73.6007	73.5803	73.5803	73.5803	73.5266	73.3963	73.4737	73.4580	73.5870	73.5870	73.5870
June	71.8318	72.0323	72.5048	72.2216	72.2216	72.2216	73.1987	73.1661	72.6671	72.3260	72.1694	72.1694	72.1694	72.1777	72.3723	—
July	74.2197	74.1656	74.1656	74.1656	74.3463	74.4910	74.4947	73.6945	73.7663	73.7663	73.7663	74.0980	73.8471	73.6088	73.1904	73.1388
August	73.4721	73.3920	73.4753	73.4633	74.1503	74.3640	74.3640	74.3640	74.0666	73.9465	73.7428	73.9908	73.9866	73.9866	73.9866	73.5744
September	72.8520	72.4329	72.5602	72.5602	72.5602	73.3315	73.2067	72.8806	72.7245	73.0081	73.0081	73.0081	72.6613	72.5083	72.7608	—
October	71.2371	71.2371	71.2371	71.1714	70.9674	71.0555	70.9904	70.8623	70.8623	70.8623	70.1345	69.5526	69.8104	70.5207	70.5200	70.5200
November	72.2724	72.5553	72.8228	72.6022	72.7617	72.7617	72.7617	73.4506	74.8327	74.3726	74.6004	75.5873	75.5873	75.5873	74.9818	—

Table 3.2.2

Official Exchange Rate of Euro Against Ruble

(rubles/euro)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2020															
January	69.3777	69.3777	69.3777	69.3777	69.3777	69.3777	69.3777	69.3777	69.3777	68.0555	68.0450	68.0450	68.0450	67.8162	68.4213
February	69.5976	69.5976	69.5976	70.7921	70.1265	69.7443	69.0837	69.6288	69.6288	69.6288	69.8226	69.7684	68.7843	69.1795	68.7710
March	73.7235	73.7235	73.4178	73.9385	73.7369	73.6842	75.8424	75.8424	75.8424	75.8424	81.8588	81.0207	83.6584	81.8610	81.8610
April	85.7389	85.7389	85.7389	85.7389	85.7389	85.7389	82.6346	82.0120	82.2341	81.0882	80.7358	80.7358	80.7358	80.5387	80.1186
May	79.1189	79.1189	79.1189	79.1189	79.1189	79.1189	80.0598	80.0611	80.0039	80.0039	80.0039	80.0039	79.4394	79.7775	79.9033
June	78.5489	77.6376	76.7782	76.6243	77.3245	77.9658	77.9658	77.9658	77.1861	77.3481	77.9229	78.5225	78.5225	78.5225	78.5225
July	78.9929	79.1901	79.5181	79.2207	79.2207	79.2207	80.5581	81.4676	80.4062	80.4134	80.2689	80.2689	80.2689	80.0937	80.6230
August	87.2889	87.2889	87.2889	87.2253	86.5011	86.6250	86.6178	87.1722	87.1722	87.1722	86.8258	85.9246	85.9560	87.0399	86.4092
September	87.8266	88.1547	87.7369	89.1353	89.0384	89.0384	89.0384	89.4771	89.7369	89.5663	89.3036	88.6768	88.6768	88.6768	88.5819
October	92.4302	90.7237	91.5779	91.5779	91.5779	91.6599	92.5184	91.8129	91.6990	90.7163	90.7163	90.7163	91.0037	91.0732	90.7065
November	92.6284	92.6284	93.7570	93.3447	93.3447	92.1229	91.3514	91.3514	91.3514	91.4953	90.3557	90.0468	90.8104	91.3222	91.3222
December	91.2037	91.3096	91.3052	91.1946	90.2618	90.2618	90.2618	89.9695	89.2044	88.9418	89.1330	88.7744	88.7744	88.7744	88.5847
2021															
January	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.8123	90.3227	89.7831	89.6475
February	92.2963	91.5426	91.6250	91.5624	90.9206	89.8850	89.8850	89.8850	89.4019	89.5286	89.5684	89.4388	89.6052	89.6052	89.6052
March	90.3743	89.4461	89.5652	88.8768	88.9421	88.9334	88.9334	88.9334	88.9334	88.1736	87.9587	87.7585	87.7981	87.7981	87.7981
April	88.7452	88.9523	89.5916	89.5916	89.5916	89.9958	90.1821	92.3321	91.6192	91.7809	91.7809	91.7809	92.0669	91.9162	90.5391
May	90.5850	90.5850	90.5850	90.5850	90.4510	89.7742	89.6788	89.5060	89.5060	89.5060	89.5060	90.0040	89.8475	89.9343	89.6249
June	89.3778	89.5958	89.6895	89.2644	88.7545	88.7545	88.7545	88.6530	88.6433	87.8114	87.8065	87.3274	87.3274	87.3274	87.3274
July	86.5118	86.4113	87.0748	87.0748	87.0748	87.0272	87.0034	87.5588	88.7755	88.1397	88.1397	88.1397	88.6050	87.7820	87.3917
August	86.9913	86.9913	86.7717	86.5578	86.4112	86.6529	86.4621	86.4621	86.4621	86.4378	86.3578	86.6257	86.3457	86.2195	86.2195
September	86.6660	86.3949	86.2970	86.5366	86.5366	86.5366	86.5743	86.8922	86.9114	86.4677	86.1478	86.1478	86.1478	86.1150	85.9880
October	84.3050	84.4577	84.4577	84.4577	84.6355	84.1723	83.9251	83.6053	83.1248	83.1248	83.1248	82.9273	83.0934	83.0028	83.3347
November	82.2898	82.1687	82.9577	82.8112	82.8112	82.8112	82.8112	82.8112	82.5355	82.6497	81.7870	81.6552	82.2173	82.2173	82.2173

Table 3.2.2 (end)

(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2020																
January	68.3747	68.6560	68.5358	68.5358	68.5358	68.2082	68.6222	68.5186	68.6856	68.2924	68.2924	68.2924	68.7775	69.2260	68.6764	69.4151
February	68.7710	68.7710	68.6201	69.0882	68.7823	68.7705	69.4191	69.4191	69.4191	69.4191	70.4591	71.2439	71.6458	73.7235	—	—
March	81.8610	82.7471	82.3056	84.8881	87.2669	84.1552	84.1552	84.1552	86.7050	85.4253	84.1485	85.9648	85.7389	85.7389	85.7389	85.7389
April	80.6731	81.2791	80.1110	80.1110	80.1110	81.1019	82.6160	83.6826	81.1468	80.2528	80.2528	80.2528	80.7611	80.7749	80.0488	—
May	79.1279	79.1279	79.1279	78.9422	79.1677	79.1813	77.7965	78.4431	78.4431	78.4431	77.8823	77.7854	77.9069	78.2611	78.5489	78.5489
June	79.1451	79.0434	78.3829	78.2924	78.0047	78.0047	78.0047	77.8285	77.6832	77.7590	78.0589	77.5413	77.5413	77.5413	78.6812	—
July	80.8392	81.2318	81.6821	81.6821	81.6821	82.3902	81.2499	81.5904	82.1893	83.1031	83.1031	83.1031	83.7759	84.2610	84.9120	86.2532
August	86.4092	86.4092	86.4666	87.3401	87.4037	87.4261	87.7343	87.7343	87.7343	87.9030	88.0590	89.2254	88.9960	88.7448	88.7448	88.7448
September	89.3614	88.8644	88.6313	88.9578	88.9578	88.9578	90.0063	89.4813	89.2508	89.9818	89.6637	89.6637	89.6637	91.4790	93.0237	—
October	91.4542	91.3041	91.3041	91.3041	91.3115	91.5603	91.3448	91.3563	90.4142	90.4142	90.4142	90.4489	90.3552	91.2632	92.6011	92.6284
November	91.3222	91.1729	90.3903	90.2314	90.3484	90.2643	90.2643	90.2643	89.9347	89.8934	89.8880	90.0291	90.4629	90.4629	90.4629	—
December	89.1846	89.3229	89.2887	89.8262	89.8262	89.8262	91.0029	92.0699	91.9822	91.3487	89.8749	89.8749	89.8749	90.1270	90.2074	90.6824
2021																
January	89.2546	89.2546	89.2546	89.3304	89.2064	89.1483	88.9677	90.4087	90.4087	90.4087	91.1458	91.6701	91.2186	92.1310	92.2963	92.2963
February	88.9754	88.9441	89.0809	88.8700	89.5427	89.6604	89.6604	89.6604	89.6604	89.6691	89.4995	90.3743	90.3743	—	—	—
March	87.3508	86.9852	86.9693	88.1173	88.4330	88.4330	88.4330	88.6573	89.7670	90.0515	89.9768	89.2576	89.2576	89.2576	89.3490	88.8821
April	92.2307	90.4602	90.4602	90.4602	91.4760	91.7507	92.2913	92.0423	90.4676	90.4676	90.4676	90.4468	90.4666	90.4289	90.1513	—
May	89.6249	89.6249	89.6584	89.9057	90.1006	89.7708	89.9446	89.9446	89.9446	89.6877	89.9545	89.9392	89.6555	89.6731	89.6731	89.6731
June	87.2110	87.3536	86.7012	85.9943	85.9943	85.9943	86.8942	87.0677	86.7137	86.3283	86.1919	86.1919	86.1919	86.1657	86.2026	—
July	87.8316	87.5673	87.5673	87.5673	87.6097	87.7727	87.5983	86.9227	86.8451	86.8451	86.8451	87.3171	86.9919	86.9173	86.8624	86.9913
August	86.2195	86.5072	86.4804	86.1210	86.6150	86.8646	86.8646	86.8646	86.7838	86.8058	86.5814	87.0576	87.0304	87.0304	87.0304	86.8104
September	86.0674	85.3622	85.4614	85.4614	85.4614	85.8785	85.8568	85.4889	85.2040	85.6823	85.6823	85.6823	85.0355	84.6752	84.8755	—
October	82.7276	82.7276	82.7276	82.4592	82.6841	82.6162	82.6399	82.4979	82.4979	82.4979	81.7418	80.7019	81.0289	81.8393	82.2898	82.2898
November	82.7736	82.5244	82.3553	82.2583	82.5845	82.5845	82.5845	82.7715	84.1718	83.6394	83.6793	84.9526	84.9526	84.9526	84.4820	—

Table 3.2.3

Official Exchange Rate: Rubles per US Dollar (as of end of month)

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.1612	0.205	0.254	0.398	0.447	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.1860	1.2140	1.2470
1994	1.5420	1.6570	1.7530	1.8200	1.9010	1.9850	2.0520	2.1530	2.5960	3.0550	3.2320	3.5500
1995	4.0040	4.4070	4.8970	5.1000	4.9950	4.5380	4.4150	4.4350	4.5080	4.5040	4.5780	4.6400
1996	4.7320	4.8150	4.8540	4.9320	5.0140	5.1080	5.1910	5.3450	5.3960	5.4550	5.5110	5.5600
1997	5.6290	5.6760	5.7260	5.7620	5.7730	5.7820	5.7980	5.8300	5.8600	5.8870	5.9190	5.9600
1998	6.0260	6.0720	6.1060	6.1330	6.1640	6.1980	6.2380	7.9050	16.0645	16.0100	17.8800	20.6500
1999	22.6000	22.8600	24.1800	24.2300	24.4400	24.2200	24.1900	24.7500	25.0800	26.0500	26.4200	27.0000
2000	28.5500	28.6600	28.4600	28.4000	28.2500	28.0700	27.8000	27.7500	27.7500	27.8300	27.8500	28.1600
2001	28.3700	28.7200	28.7400	28.8300	29.0900	29.0700	29.2700	29.3700	29.3900	29.7000	29.9000	30.1400
2002	30.6850	30.9274	31.1192	31.1963	31.3071	31.4471	31.4401	31.5673	31.6358	31.7408	31.8424	31.7844
2003	31.8222	31.5762	31.3805	31.1000	30.7090	30.3483	30.2596	30.5036	30.6119	29.8584	29.7387	29.4545
2004	28.4937	28.5156	28.4853	28.8834	28.9850	29.0274	29.1019	29.2447	29.2171	28.7655	28.2367	27.7487
2005	28.0845	27.7738	27.8256	27.7726	28.0919	28.6721	28.6341	28.5450	28.4989	28.4244	28.7312	28.7825
2006	28.1207	28.1223	27.7626	27.2739	26.9840	27.0789	26.8718	26.7379	26.7799	26.7477	26.3147	26.3311
2007	26.5331	26.1599	26.0113	25.6851	25.9031	25.8162	25.5999	25.6494	24.9493	24.7238	24.3506	24.5462
2008	24.4764	24.1159	23.5156	23.6471	23.7384	23.4573	23.4456	24.5769	25.2464	26.5430	27.6060	29.3804
2009	35.4146	35.7205	34.0134	33.2491	30.9843	31.2904	31.7555	31.5687	30.0922	29.0488	29.8179	30.2442
2010	30.4312	29.9484	29.3638	29.2886	30.4956	31.1954	30.1869	30.6640	30.4030	30.7821	31.3061	30.4769
2011	29.6684	28.9405	28.4290	27.5022	28.0685	28.0758	27.6796	28.8569	31.8751	29.8977	31.3216	32.1961
2012	30.3647	28.9503	29.3282	29.3627	32.4509	32.8169	32.1881	32.2934	30.9169	31.5252	31.0565	30.3727
2013	30.0277	30.6202	31.0834	31.2559	31.5893	32.7090	32.8901	33.2474	32.3451	32.0613	33.1916	32.7292
2014	35.2448	36.0501	35.6871	35.6983	34.7352	33.6306	35.7271	36.9316	39.3866	43.3943	49.3220	56.2584
2015	68.9291	61.2718	58.4643	51.7029	52.9716	55.5240	58.9906	66.4779	66.2367	64.3742	66.2393	72.8827
2016	75.1723	75.0903	67.6076	64.3334	66.0825	64.2575	67.0512	64.9072	63.1581	62.9037	64.9449	60.6569
2017	60.1618	57.9371	56.3779	56.9838	56.5168	59.0855	59.5436	58.7306	58.0169	57.8716	58.3311	57.6002
2018	56.2914	55.6717	57.2649	61.9997	62.5937	62.7565	62.7805	68.0821	65.5906	65.7742	66.6342	69.4706
2019	66.0987	65.7570	64.7347	64.6917	65.0583	63.0756	63.3791	66.4897	64.4156	63.8734	64.0817	61.9057
2020	63.0359	66.9909	77.7325	73.6894	70.7520	69.9513	73.3633	74.6382	79.6845	79.3323	75.8599	73.8757
2021	76.2527	74.4373	75.7023	74.3823	73.5870	72.3723	73.1388	73.5744	72.7608	70.5200		

Table 3.2.4

Monthly Average Official Rates: Rubles per US Dollar

(rubles/US dollar)

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.14	0.17	0.22	0.34	0.42	0.41
1993	0.46	0.57	0.66	0.76	0.89	1.08	1.03	0.99	1.06	1.19	1.19	1.24
1994	1.40	1.58	1.71	1.79	1.87	1.95	2.02	2.11	2.31	2.97	3.14	3.37
1995	3.79	4.22	4.71	5.01	5.08	4.77	4.53	4.41	4.47	4.5	4.54	4.62
1996	4.60	4.76	4.83	4.90	4.97	5.05	5.15	5.28	5.37	5.43	5.48	5.54
1997	5.60	5.65	5.70	5.75	5.77	5.78	5.79	5.81	5.85	5.87	5.9	5.94
1998	5.99	6.05	6.09	6.12	6.15	6.18	6.22	6.75	14.61	15.93	16.42	19.99
1999	22.05	22.91	23.47	24.75	24.42	24.28	24.31	24.69	25.48	25.71	26.31	26.80
2000	28.04	28.73	28.46	28.58	28.32	28.25	27.85	27.73	27.79	27.87	27.89	27.97
2001	28.36	28.59	28.68	28.85	29.02	29.11	29.22	29.35	29.43	29.53	29.80	30.09
2002	30.47	30.80	31.06	31.17	31.25	31.40	31.51	31.56	31.63	31.70	31.81	31.84
2003	31.82	31.70	31.45	31.21	30.92	30.48	30.36	30.35	30.60	30.16	29.81	29.44
2004	28.92	28.52	28.53	28.68	28.99	29.03	29.08	29.21	29.22	29.08	28.58	27.92
2005	27.94	27.97	27.62	27.82	27.92	28.50	28.69	28.48	28.36	28.55	28.76	28.81
2006	28.41	28.20	27.88	27.57	27.06	26.98	26.92	26.77	26.74	26.86	26.62	26.29
2007	26.47	26.34	26.11	25.84	25.82	25.93	25.56	25.63	25.34	24.89	24.47	24.57
2008	24.50	24.53	23.76	23.51	23.73	23.64	23.35	24.13	25.28	26.35	27.31	28.13
2009	31.47	35.76	34.67	33.56	32.06	31.03	31.52	31.63	30.81	29.47	28.98	29.94
2010	29.94	30.19	29.56	29.20	30.35	31.17	30.68	30.34	30.84	30.32	30.97	30.85
2011	30.08	29.29	28.43	28.10	27.87	27.98	27.90	28.77	30.49	31.35	30.86	31.45
2012	31.51	29.88	29.37	29.47	30.65	32.91	32.50	31.97	31.52	31.09	31.41	30.74
2013	30.26	30.16	30.80	31.33	31.24	32.28	32.74	33.02	32.63	32.06	32.64	32.89
2014	33.46	35.22	36.21	35.66	34.93	34.41	34.64	36.11	37.87	40.76	45.86	55.41
2015	61.70	64.63	60.23	52.87	50.58	54.50	57.07	65.15	66.77	63.07	65.03	69.66
2016	76.25	77.22	70.47	66.68	65.66	65.31	64.33	64.92	64.60	62.68	64.36	62.18
2017	59.96	58.39	58.10	56.43	57.17	57.82	59.67	59.65	57.69	57.73	58.92	58.59
2018	56.78	56.81	57.03	60.43	62.21	62.71	62.88	66.09	67.65	65.89	66.24	67.30
2019	67.33	65.86	65.14	64.62	64.82	64.22	63.20	65.53	64.98	64.35	63.87	62.94
2020	61.78	63.88	73.15	75.22	72.61	69.22	71.28	73.80	75.65	77.59	77.03	74.05
2021	74.22	74.38	74.41	76.09	74.04	72.51	73.92	73.59	72.89	71.49		

Table 3.2.5

Reference Prices of Refined Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
2021				
02.11	4,083.12	54.87	2,363.18	4,520.67
03.11	4,117.01	54.84	2,431.37	4,688.08
04.11	4,095.36	54.85	2,401.81	4,622.04
09.11	4,173.18	54.68	2,380.41	4,659.83
10.11	4,181.37	55.65	2,427.14	4,806.15
11.11	4,147.92	55.40	2,397.90	4,563.97
12.11	4,255.85	55.34	2,481.29	4,692.48
13.11	4,271.28	57.67	2,470.42	4,686.87
16.11	4,330.74	57.99	2,502.53	4,851.70
17.11	4,367.41	58.81	2,579.97	5,080.63
18.11	4,351.20	59.16	2,498.17	5,043.17
19.11	4,342.80	58.45	2,488.27	5,020.89
20.11	4,354.45	58.41	2,456.31	4,959.40
23.11	4,347.74	58.53	2,451.23	4,864.67
24.11	4,324.17	59.40	2,408.33	4,686.74
25.11	4,282.04	56.94	2,352.87	4,488.16
26.11	4,294.80	56.35	2,384.07	4,489.91
27.11	4,398.15	57.57	2,362.14	4,403.50
30.11	4,327.24	56.97	2,343.22	4,305.54

3.3. Exchange Market

Table 3.3.1

Trades at the Unified Trading Session of Moscow Exchange

	US dollar				Euro	
	weighted average exchange rate, rubles per unit of currency		trading volume, millions of US dollars		weighted average exchange rate, rubles per unit of currency	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
1	2	3	4	5	6	7
2019						
January	66.4152	66.5091	14,606.7	49,653.2	75.8491	11,726.7
February	65.8668	65.8952	14,688.6	42,237.9	74.7002	12,440.7
March	64.9343	64.9306	17,697.4	51,945.8	73.4883	15,273.2
April	64.6176	64.6647	17,951.1	48,487.7	72.5663	14,981.0
May	64.8842	64.9097	12,633.5	42,516.0	72.5340	12,689.6
June	63.9484	64.0195	13,934.9	45,462.0	72.3123	13,578.3
July	63.2042	63.2363	16,032.8	47,326.9	70.8984	16,071.0
August	65.7308	65.7135	19,245.4	65,445.6	73.0583	16,378.7
September	64.8086	64.8976	14,052.3	47,469.1	71.3309	14,587.2
October	64.2959	64.3619	15,313.2	47,067.7	71.0856	14,854.0
November	63.8688	63.8978	12,447.5	37,645.4	70.5717	12,357.8
December	62.7453	62.8486	15,291.8	37,354.5	69.7706	15,304.4
2020						
January	62.0006	62.0769	12,789.0	46,778.3	68.6665	14,807.4
February	64.3630	64.3545	15,110.1	68,762.8	70.0945	15,688.8
March	74.2097	74.0694	22,152.9	99,961.1	81.2555	17,387.8
April	75.0472	75.2005	16,882.4	74,341.6	81.7308	12,737.3
May	72.4634	72.5539	11,676.4	50,026.0	79.0365	9,950.7
June	69.3295	69.3283	15,271.6	53,425.6	78.0365	11,257.9
July	71.5640	71.5927	14,455.7	54,363.5	82.2288	11,282.8
August	73.9127	73.8768	13,423.4	49,664.2	87.4186	9,094.2
September	76.1628	76.2717	17,193.7	69,904.0	89.6636	11,839.4
October	77.6804	77.7051	15,888.5	65,853.3	91.3814	11,581.5
November	76.8625	76.7961	15,543.3	72,477.6	90.8698	11,395.5
December	74.1374	74.1718	19,795.8	75,669.3	90.1897	14,433.0
2021						
January	74.5141	74.5457	11,328.0	63,439.8	90.4812	9,643.8
February	74.3677	74.3977	11,629.5	62,723.1	89.9896	8,998.9
March	74.5500	74.4903	17,542.3	79,619.5	88.7110	11,304.6
April	76.0928	76.1808	17,200.3	67,979.9	91.0725	12,024.8
May	73.8983	73.9000	10,351.3	46,056.6	89.8174	9,258.2
June	72.5426	72.5590	14,150.7	56,530.2	87.2693	11,474.1
July	73.9646	73.9838	13,441.3	55,209.9	87.4047	10,626.4
August	73.5845	73.6113	12,690.9	45,002.2	86.6116	11,226.2
September	72.8548	72.8854	13,458.2	47,067.4	85.7168	11,772.1
October	71.1427	71.2858	14,374.3	53,872.5	82.6531	12,880.9

¹ Settlement time not later than the transaction day.² Settlement time not later than the business day following the transaction day.

Table 3.3.2

Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2021														
January	35,225	27,020	30,826	10,329	610	184	330	50	54	323	4	—	214	505
February	36,552	28,004	32,516	10,501	602	211	410	43	37	254	3	—	233	291
March	42,786	33,111	38,996	11,293	467	222	512	49	26	349	7	—	249	294
April	42,851	34,444	38,837	10,513	531	199	415	34	29	250	7	0	254	190
May	38,677	30,476	34,320	10,799	437	199	298	53	102	240	5	—	222	202
June	40,282	31,230	36,202	11,011	500	230	396	46	112	287	8	—	292	248
July	38,157	29,225	34,466	10,472	557	208	396	43	118	304	7	—	276	242
August	35,811	26,568	32,535	10,521	397	234	450	20	75	322	7	0	274	216
September	39,181	29,774	35,315	11,263	476	246	325	27	44	326	4	—	306	254
October	39,468	30,757	35,702	10,361	538	249	363	27	62	320	7	—	341	209

Table 3.3.3

Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2021														
January	3,680	2,278	3,431	1,360	35	23	92	6	2	47	1	—	22	63
February	4,040	2,285	3,829	1,635	31	26	120	7	3	62	1	—	29	52
March	3,604	2,169	3,398	1,287	36	22	126	11	1	50	1	—	11	97
April	3,943	2,306	3,759	1,556	31	22	61	3	1	21	2	—	15	109
May	3,939	2,620	3,720	1,211	42	12	99	24	3	48	1	—	16	81
June	4,388	2,534	4,043	1,703	26	27	143	37	4	170	2	—	26	62
July	4,521	2,877	4,207	1,543	23	27	108	39	1	149	2	—	24	42
August	4,787	2,936	4,517	1,760	33	22	77	9	2	128	1	—	15	74
September	5,050	3,074	4,841	1,816	40	25	75	12	2	117	0	—	33	65
October	4,914	2,998	4,668	1,818	29	14	117	10	0	98	0	—	25	51

Table 3.3.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

	Banks' imports of foreign cash (entered to cash account) to Russia	Foreign cash purchased from individuals (residents and nonresidents) and accepted for conversion	Foreign cash deposited into personal accounts (by residents and nonresidents)	Foreign cash received from individuals (residents and nonresidents) for remittances without opening an account	Banks' exports of foreign cash from Russia (cash withdrawn)	Sales of foreign cash to individuals (residents and nonresidents) and payments as a result of conversion	Personal account withdrawals in foreign cash (by residents and nonresidents)	Foreign currency remittances to individuals (residents and nonresidents) without opening an account
1	2	3	4	5	6	7	8	9
2021								
Q1	4,661.48	2,437.21	4,357.86	375.44	909.26	3,498.33	6,240.46	377.81
Q2	4,632.82	2,927.89	5,365.67	471.78	2,114.96	3,808.04	6,437.25	423.69
January	1,695.34	647.20	1,069.75	106.77	389.59	959.63	1,465.56	111.45
February	1,265.87	736.36	1,412.16	122.64	237.57	1,180.14	1,696.03	126.45
March	1,700.27	1,053.65	1,875.96	146.04	282.10	1,358.56	3,078.88	139.91
April	1,397.92	1,112.87	2,023.15	157.55	416.91	1,209.77	2,334.27	144.84
May	1,255.89	812.75	1,513.32	144.17	812.34	1,121.77	2,093.38	132.49
June	1,979.01	1,002.26	1,829.19	170.07	885.71	1,476.50	2,009.61	146.36
July	1,913.83	1,052.30	1,848.04	160.75	1,013.75	1,115.60	1,839.32	138.93
August	2,433.59	1,041.66	1,719.71	177.89	1,067.92	1,357.26	1,820.00	144.08

Table 3.3.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions, %	
	on purchase from households	on sale to households	on purchase from households	on sale to households	on purchase from households	on sale to households		on purchase from households	on sale to households
1	2	3	4	5	6	7	8	9	10
US Dollar									
2021									
January	777	1,726	582.72	383.48	73.97	74.81	0.83	70.61	69.43
February	830	1,552	630.92	492.81	73.83	74.69	0.86	72.01	65.34
March	919	1,522	848.59	570.32	74.12	74.53	0.42	74.49	63.93
April	949	1,603	809.36	531.40	75.55	76.25	0.70	69.84	71.14
May	798	1,620	702.49	499.13	73.24	74.31	1.08	70.07	72.87
June	851	1,453	836.50	609.65	71.94	73.06	1.12	71.89	60.38
July	900	1,071	838.76	610.61	73.31	74.44	1.13	72.69	59.36
August	856	1,170	855.44	703.62	72.98	74.08	1.11	71.00	61.12
Euro									
2021									
January	647	1,571	226.69	146.39	90.05	90.73	0.68	27.86	29.26
February	662	1,652	241.53	194.47	89.36	90.26	0.90	26.63	33.18
March	703	1,588	303.59	247.91	88.11	88.96	0.85	24.23	34.61
April	777	1,501	339.93	182.29	90.42	91.35	0.93	28.75	27.37
May	611	1,379	287.73	170.00	89.10	90.33	1.23	26.73	25.68
June	649	1,555	330.08	299.30	86.81	87.91	1.10	26.13	38.17
July	632	1,379	356.72	263.10	86.69	87.95	1.26	25.67	38.93
August	612	1,481	390.28	288.48	85.92	87.19	1.27	27.29	37.33

Table 3.3.6

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

Operation	Average size of transactions	2020					2021							
		August	September	October	November	December	January	February	March	April	May	June	July	August
up to 250 US dollars														
Purchase	number of transactions (thousands of units)	17.57	18.24	25.61	31.71	27.93	20.40	23.42	20.96	11.34	10.19	6.17	2.07	5.83
	value of transactions (millions of US dollars)	3.13	2.97	4.82	6.26	5.47	4.10	4.44	4.49	2.43	1.92	0.99	83.68	0.93
Sale	number of transactions (thousands of units)	1.01	1.30	1.38	0.94	1.18	0.81	1.05	1.83	1.09	3.33	4.62	0.27	4.03
	value of transactions (millions of US dollars)	0.17	0.17	0.18	0.21	0.22	0.10	0.12	0.27	0.12	0.33	0.29	67.91	0.40
from 251 to 500 US dollars														
Purchase	number of transactions (thousands of units)	385.13	380.17	359.20	326.59	323.24	296.94	298.03	386.05	382.05	368.26	434.41	221.53	507.85
	value of transactions (millions of US dollars)	147.83	142.22	135.93	125.63	116.62	111.47	110.73	148.15	148.81	139.50	171.97	301.31	196.31
Sale	number of transactions (thousands of units)	4.03	10.55	3.60	11.86	5.91	24.75	38.82	56.90	36.45	16.03	16.53	22.47	86.52
	value of transactions (millions of US dollars)	1.51	4.57	1.41	5.49	2.42	11.15	17.46	24.42	16.33	6.99	7.16	155.26	37.87
from 501 to 2,000 US dollars														
Purchase	number of transactions (thousands of units)	602.56	613.39	571.00	520.18	666.01	486.62	502.39	642.71	658.61	595.72	693.44	705.97	704.07
	value of transactions (millions of US dollars)	580.59	572.95	527.93	484.91	585.86	468.95	455.43	606.27	633.55	531.74	663.71	520.39	651.89
Sale	number of transactions (thousands of units)	574.50	647.43	618.21	530.25	667.62	375.98	460.56	567.16	503.93	484.96	671.63	594.96	752.21
	value of transactions (millions of US dollars)	699.58	766.19	725.77	670.90	798.00	433.72	525.80	645.82	564.67	540.39	766.75	632.19	830.14
from 2,001 to 5,000 US dollars														
Purchase	number of transactions (thousands of units)	63.55	111.60	87.50	64.28	72.66	17.27	61.56	119.43	114.37	32.48	50.79	213.37	49.47
	value of transactions (millions of US dollars)	150.42	260.68	196.62	145.49	169.06	44.69	136.50	271.55	267.82	81.12	127.67	109.59	120.86
Sale	number of transactions (thousands of units)	321.72	251.83	244.50	324.19	376.59	129.63	190.83	198.81	178.60	164.23	221.14	237.40	152.50
	value of transactions (millions of US dollars)	873.84	761.11	668.32	912.05	1,179.75	423.43	556.97	563.79	564.19	470.66	598.85	197.22	388.18
over 5,000 US dollars														
Purchase	number of transactions (thousands of units)	1.50	1.24	0.63	0.94	0.98	1.23	1.42	0.94	2.69	1.92	1.31	73.52	0.51
	value of transactions (millions of US dollars)	10.73	10.00	10.09	9.97	34.56	10.88	20.67	12.95	50.89	46.21	21.61	25.81	61.21
Sale	number of transactions (thousands of units)	12.82	12.58	53.53	73.61	23.00	6.73	6.77	6.65	5.81	10.60	9.14	32.59	11.58
	value of transactions (millions of US dollars)	100.40	157.40	360.95	514.57	211.96	81.94	69.25	112.65	54.88	91.49	87.53	51.68	90.31

Table 3.4

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	Volume of trade – total (3+4+5+6+9)	Of which										
		share	bonds	investment units	futures			options				
					total (7+8)	on securities	on share index	total (10+11+ 12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
1	2	3	4	5	6	7	8	9	10	11	12	13
2018												
Q1	76,313,871.9	13,230,175.7	55,130,002.4	10,695.0	6,379,796.9	1,074,467.6	5,305,329.3	1,563,201.8	1,554,546.5	8,655.4	...	...
Q2	82,302,867.2	14,349,593.4	61,667,738.8	6,847.5	5,216,265.2	1,004,457.3	4,211,807.9	1,062,422.4	1,058,068.2	4,354.2	...	...
Q3	84,450,126.9	13,709,125.7	64,578,898.2	14,331.4	5,247,831.3	1,116,987.8	4,130,843.5	899,940.2	894,505.5	5,434.7	...	...
Q4	89,211,488.9	13,139,117.4	68,350,219.9	18,108.4	6,766,718.5	1,253,271.4	5,513,447.1	937,324.7	930,519.5	6,805.2	...	...
2019												
Q1	72,211,931.4	11,302,483.7	55,593,281.9	9,367.4	4,629,127.6	896,242.4	3,732,885.2	677,670.8	670,818.6	6,852.2	...	...
Q2	75,390,936.2	13,427,583.5	56,034,204.9	15,724.1	5,154,575.8	1,270,053.6	3,884,522.2	758,847.9	743,069.4	15,778.5	...	...
Q3	74,359,016.7	16,019,523.2	51,827,041.2	33,932.1	5,601,503.1	1,089,968.0	4,511,535.1	877,017.1	862,094.2	14,922.9	...	...
Q4	82,510,019.0	18,728,995.2	57,322,712.9	138,608.8	5,475,101.2	1,100,343.4	4,374,757.8	844,600.9	831,417.1	13,183.8	...	...
2020												
Q1	90,943,684.1	19,535,529.7	60,986,770.6	69,728.0	9,243,208.6	1,221,470.3	8,021,738.3	1,108,447.2	1,100,002.3	8,445.0	...	...
Q2	91,766,552.6	18,613,213.0	64,690,473.2	90,451.3	7,672,620.9	792,132.5	6,880,488.4	699,794.2	694,509.2	5,285.1	...	...
Q3	99,206,570.2	20,680,174.0	69,824,585.7	103,350.9	7,856,519.8	816,862.7	7,039,657.1	741,939.9	735,596.1	6,343.8	...	...
Q4	103,855,918.4	23,112,433.8	70,629,248.9	290,858.7	9,000,256.2	1,131,663.6	7,868,592.6	823,121.0	812,946.3	10,174.7	...	...
2021												
Q1	92,984,173.7	25,952,969.4	54,955,570.0	329,280.4	10,800,645.3	1,278,774.0	9,521,871.2	945,708.6	932,706.0	13,002.6	...	...
Q2	102,708,345.4	29,185,881.0	62,639,796.5	320,611.7	9,691,241.4	1,215,966.5	8,475,274.9	870,814.8	855,486.4	15,328.4	...	...
Q3	109,403,124.6	29,868,400.4	67,882,715.1	315,615.7	10,297,042.3	1,630,658.1	8,666,384.3	1,039,351.1	1,019,941.8	19,409.2	...	...

Table 3.5

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles ¹
1	2	3	4
2021			
01.10	4,086.99	1,771.50	117.29
04.10	4,112.72	1,785.75	179.22
05.10	4,223.85	1,840.11	211.37
06.10	4,171.71	1,814.64	248.64
07.10	4,228.02	1,853.99	187.35
08.10	4,238.00	1,860.96	130.14
11.10	4,279.87	1,882.43	154.36
12.10	4,263.80	1,869.94	124.75
13.10	4,243.92	1,855.11	158.34
14.10	4,259.13	1,875.97	133.33
15.10	4,261.82	1,891.56	112.44
18.10	4,248.33	1,876.56	122.00
19.10	4,276.26	1,900.04	128.04
20.10	4,287.52	1,904.77	113.08
21.10	4,218.63	1,868.16	112.14
22.10	4,196.96	1,877.99	102.95
25.10	4,254.98	1,919.58	113.61
26.10	4,235.87	1,916.29	114.36
27.10	4,229.53	1,891.28	108.92
28.10	4,189.66	1,880.37	156.89
29.10	4,150.00	1,843.83	126.19

¹ Excluding transactions in the trading mode "Performance of obligations under futures contracts".

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Quantitative Characteristics of Operating Credit Institutions

	2020			2021									
	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10
Credit institutions authorised to carry out banking operations (operating), — total	412	411	406	406	405	398	389	383	378	376	375	373	372
of which:													
— banks, of which	372	371	366	365	364	357	350	346	341	340	339	338	337
— with a universal licence	249	249	248	248	247	242	239	237	233	233	232	231	231
— with a basic licence	123	122	118	117	117	115	111	109	108	107	107	107	106
— nonbanking credit institutions	40	40	40	41	41	41	39	37	37	36	36	35	35
Credit institutions licensed to perform the following:													
— to attract funds of individuals	339	338	334	333	333	328	321	317	312	311	310	309	308
— to conduct operations in foreign currency	405	404	399	399	398	391	383	377	372	370	369	367	366
— to conduct operations with precious metals	186	186	183	182	183	179	172	173	171	170	169	168	167
Credit institutions included in the register of banks participating in the compulsory deposit insurance system, — total	345	344	340	339	339	334	327	322	317	315	314	313	312
Registered authorized capital of operating credit institutions (milliards of rubles)	2,883	2,888	2,765	2,769	2,804	2,796	2,796	2,822	2,819	2,871	2,824	2,814	2,825
Branches of operating credit institutions in Russia — total	539	535	530	528	524	513	500	489	479	477	476	475	475
of which Sberbank branches	88	88	88	88	88	88	88	87	87	87	87	87	87
Branches of credit institutions operating abroad	5	5	5	5	5	5	5	5	5	5	4	4	4
Representative offices of operating Russian credit institutions — total	298	262	224	225	222	224	223	216	212	212	211	202	184
of which:													
— in Russia	276	240	201	202	199	201	200	193	191	191	190	181	164
— in foreign countries	22	22	23	23	23	23	23	23	21	21	21	21	20

Table 4.1.1 (end)

	2020			2021									
	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10
Internal structural units of credit institutions (branches) — total	X	X	X	X	X	X	X	X	X	27,012	26,829	26,614	26,423
of which:													
– additional offices	19,590	19,526	19,453	19,437	19,415	19,391	19,263	19,237	19,126	18,963	18,865	18,729	18,613
of which Sberbank	13,176	13,161	13,152	13,151	13,147	13,144	13,127	13,114	13,022	12,953	12,940	12,811	12,696
– mobile cash offices	739	731	719	711	711	694	688	661	659	654	649	645	643
of which Sberbank	89	89	89	85	85	85	85	85	85	85	85	85	85
– credit and cash offices	1,981	1,978	1,967	1,962	1,957	1,953	1,928	1,922	1,931	2,022	2,082	2,092	2,080
of which Sberbank	—	—	—	—	—	—	—	—	—	—	—	—	—
– operations offices	5,475	5,449	5,479	5,458	5,391	5,339	5,304	5,271	5,239	5,085	4,943	4,856	4,799
of which Sberbank	566	564	561	561	561	560	559	555	552	550	547	533	530
– mobile banking vehicles	289	291	289	289	289	288	288	288	288	288	290	292	288
of which Sberbank	284	286	284	284	284	283	283	283	283	283	285	287	283
Credit institutions under liquidation – total	382	383	379	378	380	378	376	375	378	374	375	376	375
including, under the procedure of:													
– voluntarily liquidation following the decision of the stockholders (equity holders)	11	11	11	11	12	9	11	12	12	12	11	11	11
– compulsory liquidation	30	31	28	27	30	31	27	28	32	31	34	32	33
– bankruptcy	341	341	340	340	338	338	338	335	334	331	330	333	331

Table 4.1.2

Data on Provisional Administrations Assigned to Credit Institutions Whose Banking Licences Have Been Revoked

30.09.2021				
N°	Name of credit institution	Registration number of credit institution	Date of Bank of Russia order on revocation of licence	Date of Bank of Russia order on assignment of provisional administration
1	2	3	4	5
1	Proinvestbank	784	23.04.2021	23.04.2021
2	JSC "AKTIV BANK"	2529	25.06.2021	25.06.2021
3	LLC NCO "Russian Financial Society"	3427-K	23.07.2021	23.07.2021
4	JSC "KS BANK"	1752	06.08.2021	06.08.2021
5	Commercial Bank "PLATINA" LTD	2347	17.09.2021	17.09.2021

Table 4.1.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia ¹				
		universal		basic		for non-bank credit institutions
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
2018						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
2019						
31.03	139 (12)	115 (11)	100 (10)	16	14	8 (1)
30.06	138 (12)	114 (11)	99 (10)	16	14	8 (1)
30.09	137 (11)	112 (10)	97 (9)	17	15	8 (1)
31.12	133 (11)	110 (10)	95 (9)	15	13	8 (1)
2020						
31.03	132 (10)	109 (9)	94 (8)	15	13	8 (1)
30.06	132 (11)	108 (9)	94 (8)	15	13	9 (2)
30.09	130 (10)	107 (9)	93 (8)	15	13	8 (1)
31.12	124 (9)	104 (8)	90 (7)	12	11	8 (1)
2021						
31.03	120 (7)	102 (7)	89 (6)	11	10	7
30.09	118 (6)	98 (6)	85 (5)	11	10	9

¹ Data are grouped by type of licence issued in compliance with Federal Law No. 92-FZ, dated 1 May 2017, 'On Amending Certain Laws of the Russian Federation'.

Notes. Indicated in brackets is, among other things, the number of credit institutions where the total stake of non-residents controlled by Russian residents accounts for more than 50% of non-residents' contribution to the authorised capitals of these credit institutions.

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity										
	up to including 1%		more then 1% up to including 20%		more then 20% up to including 50%		more then 50%, but less then 100%		100%		total
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
1	2	3	4	5	6	7	8	9	10	11	12
2017											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
2018											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17(9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
2019											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)
2020											
31.03	23	17.4	22	16.7	14	10.6	14 (7)	10.6	59 (3)	44.7	132 (10)
30.06	22	16.7	22	16.7	13	9.8	17 (8)	12.9	58 (3)	43.9	132 (11)
30.09	21	16.2	22	16.9	13	10.0	15 (6)	11.5	59 (4)	45.4	130 (10)
31.12	21	16.9	19	15.3	12	9.7	15 (6)	12.1	57 (3)	46.0	124 (9)
2021											
31.03	22	18.3	19	15.8	12	10.0	14 (5)	11.7	53 (2)	44.2	120 (7)
30.09	24	20.3	18 ¹	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)

¹The majority shareholder of a credit institution is registered in the Unified State Register of Legal Entities (USRLE) due to the change by a foreign legal entity with the status of an international company of the governing law by way of redomiciliation on 3 September 2021 with the assignment of the Primary State Registration Number (PSRN).

Notes. Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are controlled by residents of the Russian Federation.

Table 4.1.5

Selected Performance Indicators of Credit Institutions (Credit Institutions Ranked by Size of Assets)

	Breakdown of credit institutions by value of assets (descending) as 30.09.2021						
	1–5	6–10	11–20	21–50	51–100	101–373	total
Assets							
Net assets (net of loss provisions and profit tax), millions of rubles	74,168,500	15,491,306	10,132,051	8,154,877	4,162,356	2,437,803	114,546,893
Corporate loans ¹ (to non-financial and financial (other than credit) institutions), millions of rubles	32,879,254	8,543,753	3,568,197	3,183,294	1,146,234	699,066	50,019,799
Loans to individuals ¹ , millions of rubles	16,127,164	2,208,338	2,202,800	2,493,724	661,301	378,789	24,072,117
Capital and financial performance							
Equity capital, millions of rubles	8,474,104	1,751,851	1,334,308	–565,144	683,250	522,385	12,200,755
Capital adequacy N1.0, %	13.6	14.2	15.0	–6.4	20.3	23.6	12.4
Provisions for possible losses, including adjustment, millions of rubles	3,445,859	1,489,285	496,780	2,435,802	261,826	195,821	8,325,372
Provisions for possible losses, excluding adjustment, millions of rubles	4,222,729	1,483,013	542,026	2,927,121	305,327	238,687	9,718,902
Current year net profit (after tax), millions of rubles	1,362,810	172,479	159,546	101,730	34,658	37,617	1,868,839
Return on assets, %	2.3	1.8	2.2	2.1	1.4	2.1	2.2
Return on balance sheet capital, %	20.7	19.7	17.8	–26.8	8.8	10.0	21.5
Liabilities							
Individuals' funds (deposits) ² , millions of rubles	22,428,533	3,572,614	2,766,187	2,364,723	998,342	740,191	32,870,590
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	21,235,728	5,934,049	4,298,176	2,552,776	1,540,528	702,069	36,263,326
Loans received from the Bank of Russia, millions of rubles	589,891	94,439	821	1,667,182	18,894	3,687	2,374,914

¹ Beginning on 1 February 2021, the calculation of issued loans takes into account acquired claims.

² Starting from 01 January 2021, the item 'Funds (Deposits) of individuals' is calculated without individuals' escrow accounts under equity construction agreements.

Table 4.1.6

Financial Performance of Credit Institutions

	Total profit ¹ "+" / loss "-", millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions, millions of rubles	Share of loss-making credit institutions, %
1	2	3	4	5	6
2018	997,889	1,583,648	78.6	585,759	21.4
2019	1,715,087	1,869,609	83.0	154,521	17.0
2020					
January	197,206	205,479	73.5	8,272	26.5
February	336,883	347,846	71.4	10,964	28.6
March	528,103	557,658	71.2	29,555	28.8
April	560,076	587,579	71.9	27,502	28.1
May	560,585	602,374	70.0	41,788	30.0
June	630,311	674,986	71.4	44,675	28.6
July	760,882	802,839	71.4	41,956	28.6
August	932,857	965,025	71.6	32,168	28.4
September	1,131,736	1,170,289	72.4	38,553	27.6
October	1,300,261	1,332,291	74.0	32,030	26.0
November	1,449,296	1,479,000	74.2	29,705	25.8
December	1,608,062	1,641,369	79.1	33,307	20.9
2021					
January	204,735	212,728	74.9	7,993	25.1
February	372,998	385,060	70.7	12,062	29.3
March	577,636	590,770	74.4	13,134	25.6
April	778,661	792,160	70.3	13,499	29.7
May	994,646	1,010,275	70.5	15,629	29.5
June	1,198,724	1,219,166	75.7	20,442	24.3
July	1,427,996	1,448,043	75.9	20,047	24.1
August	1,672,506	1,691,516	78.8	19,010	21.2
September	1,868,839	1,890,962	79.5	22,123	20.5

¹ Net profit (after tax).

Note. Profit (loss) of Banks is accumulated through the year.

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	Total		Of which credit institutions with the capital							
	number of credit institutions, units	capital, billions of rubles	less than 300 millions of rubles		300 millions–1 billions of rubles		1–10 billions of rubles		10–25 billions of rubles	
			number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
1	2	3	4	5	6	7	8	9	10	11
2020										
31.12	407	11,413.1	28	3.9	120	58.7	161	525.5	41	651.9
2021										
31.01	406	11,422.6	27	3.9	120	58.5	161	529.3	40	629.8
28.02	405	11,401.8	27	3.9	121	59.5	160	529.6	40	644.2
31.03	398	11,565.8	26	3.7	117	56.8	159	528.6	40	656.0
30.04	389	11,713.3	25	3.6	114	56.2	155	522.1	38	611.9
31.05	383	11,548.7	22	3.0	115	57.1	152	521.1	38	611.6
30.06	378	11,738.4	25	3.7	109	53.6	151	522.5	37	590.4
31.07	376	11,868.8	23	3.2	110	54.3	150	523.9	37	596.7
31.08	375	12,071.7	21	2.7	111	54.7	150	528.5	37	603.5
30.09	373	12,200.8	21	2.7	108	53.3	150	530.2	39	640.6
Memo: own funds (capital) adequacy ratio (N1.0) as of 30.09.2021, %	12.4		41.4		27.5		21.7		21.5	

Table 4.1.7 (end)

	Of which credit institutions with the capital									
	25–50 billions of rubles		50–100 billions of rubles		100–250 billions of rubles		250 billions of rubles and more		credit institutions going through insolvency prevention measures ¹	
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
1	12	13	14	15	16	17	18	19	20	21
2020										
31.12	14	435.9	11	800.1	6	1,043.7	7	8,926.1	19	–1,032.6
2021										
31.01	15	455.1	11	793.7	6	1,060.8	7	8,936.7	19	–1,045.4
28.02	14	427.6	11	793.0	6	1,054.6	7	8,941.1	19	–1,051.9
31.03	13	401.8	11	802.6	6	1,078.9	7	9,102.0	19	–1,064.5
30.04	14	426.3	10	722.0	7	1,156.6	7	9,235.9	19	–1,021.1
31.05	14	421.4	10	718.0	7	1,171.5	7	9,025.2	18	–980.3
30.06	14	424.8	10	724.2	7	1,182.5	7	9,200.3	18	–963.6
31.07	14	431.1	10	724.5	7	1,203.0	7	9,329.1	18	–997.0
31.08	14	436.2	9	634.7	8	1,330.5	7	9,459.8	18	–978.9
30.09	13	411.0	9	636.5	8	1,335.0	7	9,606.2	18	–1,014.9
Memo: own funds (capital) adequacy ratio (N1.0) as of 30.09.2021, %	15.4		13.3		14.8		13.7		15.2	

¹Information on credit institutions that are under the insolvency prevention measures with involvement of the Bank of Russia or the Deposit Insurance Agency in accordance with the Federal law N° 127-FZ of October 26, 2002, "On Insolvency (Bankruptcy)".

Table 4.1.8

Number of Non-Credit Financial Institutions and Self-Regulating Organisations

(units)

	2021			
	31.07	31.08	30.09	31.10
Insurance agents	226	226	225	224
of which:				
Insurance companies	154	152	151	150
of which national reinsurance company	1	1	1	1
mutual insurance companies	16	16	16	16
insurance brokers	56	58	58	58
Professional securities market participants	449	449	455	460
of which:				
brokers	250	249	248	249
of which				
customer's brokers	3	3	3	3
commodities brokers	—	—	0	—
forex dealers	3	3	3	3
dealers	277	275	275	277
trustees	181	181	180	182
depositories	247	247	248	249
registrars	31	31	31	31
investment advisers	103	106	110	113
Infrastructures	96	97	100	103
of which:				
clearing houses	6	6	6	6
exchanges	6	6	6	6
commodity delivery operators	4	4	4	4
repositories	2	2	2	2
central depository	1	1	1	1
central counterparties	3	3	3	3
payment system operators	26	26	26	26
nationally important payment system operators ¹	2	2	2	2
credit history bureaus	8	8	8	8
of which qualified credit history bureau	3	3	3	3
information agencies	5	5	5	5
operators of foreign payment systems	—	—	—	—
investment platform operators	41	41	44	47
financial platform operators	3	4	4	4
Collective investment market entities	333	332	331	331
of which:				
non-governmental pension funds	41	41	41	41
joint-stock investment funds	2	2	2	2
management companies	264	263	262	262
specialised depositories	26	26	26	26

Table 4.1.8 (end)

(units)

	2021			
	31.07	31.08	30.09	31.10
Microfinance agents and cooperatives	6,191	6,178	6,139	6,108
of which:				
microfinance organisations	1,291	1,293	1,284	1,270
of which:				
microfinance companies	36	37	37	37
microcredit companies	1,255	1,256	1,247	1,233
housing savings cooperatives	47	47	47	47
consumer credit cooperatives	1,911	1,897	1,872	1,842
agricultural consumer credit cooperatives	717	710	706	706
pawnshops	2,225	2,231	2,230	2,243
Responsible actuaries	93	93	93	93
Self-regulatory organisations	18	18	18	18
of which:				
financial market self-regulatory organisations	16	16	16	16
of which:				
brokers	2	2	2	2
dealers	2	2	2	2
managers	2	2	2	2
depositories	2	2	2	2
registrars	1	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1
specialised depositories	2	2	2	2
non-governmental pension funds	2	2	2	2
insurance companies	1	1	1	1
insurance brokers	1	1	1	1
mutual insurance companies	—	—	—	—
microfinance organisations	3	3	3	3
consumer credit cooperatives	2	2	2	2
housing savings cooperatives	—	—	—	—
agricultural consumer credit cooperatives	3	3	3	3
forex dealers	1	1	1	1
investment advisers	3	3	3	3
self-regulatory organisations of actuaries	2	2	2	2
Credit rating agencies	4	4	4	4
Branches and representative offices of foreign credit rating agencies	3	3	3	3

¹ The Bank of Russia and National Payment Card System Joint Stock Company (NSPK JSC) are operators of the Bank of Russia payment system and the Mir payment system respectively based on Federal Law No. 161-FZ, dated 27 June 2011, "On the National Payment System". The procedure for registering these operators and entering them into the register of payment system operators has not been specified.

Table 4.1.9

Data on Provisional Administrations Assigned to Non-Bank Financial Institutions Whose Licences Have Been Revoked (Cancelled)

No.	30.09.2021		
	Name of institution	Date of Bank of Russia order on revocation (cancellation) of licence	Date of Bank of Russia order on assignment/change of provisional administration
1	2	3	4
Provisional administrations assigned to management companies of investment funds, unit investment funds and non-governmental pension funds after cancellation of licences			
1	LLC CAPITAL ASSET MANAGEMENT	11.04.2019	21.11.2019

4.2. Borrowings

Table 4.2.1

Funds (Deposits) of Individuals Accepted by Credit Institutions¹

(millions of rubles)

1	Individuals' funds (deposits)																
	2	in rubles								in foreign currency							
		3	by maturity							11	by maturity						
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2020																	
31.12	32,834,229	26,033,288	9,679,345	58,183	400,155	1,161,221	6,540,737	7,156,259	1,037,388	6,800,940	2,363,337	11,702	21,943	49,505	745,058	2,818,811	790,583
2021																	
31.01	32,170,723	25,188,086	8,988,606	53,006	447,470	1,152,684	6,516,618	7,008,620	1,021,083	6,982,637	2,475,127	12,105	18,723	52,215	753,023	2,868,640	802,804
28.02	32,122,772	25,308,516	9,264,693	66,327	471,335	1,133,464	6,418,085	6,925,745	1,028,867	6,814,255	2,465,786	12,698	20,617	50,803	716,471	2,763,006	784,874
31.03	32,138,260	25,285,055	9,407,449	52,272	422,671	1,086,282	6,421,797	6,899,108	995,475	6,853,204	2,509,170	11,645	18,388	50,283	708,578	2,737,271	817,869
30.04	32,942,480	26,154,486	10,370,452	74,720	351,447	987,468	6,438,964	6,873,423	1,058,012	6,787,994	2,537,713	12,720	19,533	45,473	694,941	2,681,632	795,984
31.05	32,388,392	25,645,298	10,037,857	52,240	293,280	1,116,936	6,238,721	6,845,388	1,060,875	6,743,094	2,576,402	15,195	19,377	44,453	692,085	2,612,361	783,222
30.06	32,378,166	25,667,205	10,205,150	64,594	244,152	1,173,684	6,071,115	6,828,422	1,080,088	6,710,961	2,650,938	15,481	19,528	40,711	708,683	2,544,889	730,732
31.07	32,598,119	25,825,996	10,366,643	48,687	246,142	1,121,752	6,126,512	6,832,309	1,083,950	6,772,123	2,717,253	14,624	17,564	40,465	719,021	2,540,242	722,953
31.08	32,674,842	25,856,130	10,259,871	42,676	239,820	1,080,186	6,199,699	6,993,071	1,040,806	6,818,712	2,793,522	17,686	18,730	40,913	743,637	2,480,483	723,740
30.09	32,870,590	26,022,993	10,271,855	54,475	216,879	1,094,928	6,262,092	7,111,410	1,011,353	6,847,597	2,880,953	20,023	15,783	40,826	744,660	2,400,629	744,723

¹ Starting from 1 January 2021, the item 'Funds (Deposits) of individuals' is calculated without individuals' escrow accounts under equity construction agreements.

Table 4.2.2

Funds of Legal Entities Accepted by Credit Institutions¹

(millions of rubles)

1	Deposits and other funds raised from legal entities ²								
	total	in rubles							
		total	by maturity						
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	
2020									
31.12	24,406,748	16,539,070	776,919	5,294,217	3,862,994	1,381,690	1,890,396	1,208,412	2,124,442
2021									
31.01	23,953,018	16,009,996	1,202,388	4,367,066	3,336,901	1,788,350	2,034,898	1,183,745	2,096,649
28.02	25,654,590	17,785,870	1,192,974	4,005,837	4,760,148	1,972,116	2,585,192	1,170,566	2,099,037
31.03	27,042,135	19,082,369	1,296,238	4,813,727	4,692,730	2,544,724	2,596,100	1,003,463	2,135,387
30.04	28,021,774	20,241,423	1,330,459	5,513,392	4,969,804	2,586,799	2,379,883	1,336,086	2,125,000
31.05	28,671,993	21,027,127	1,306,893	5,744,306	5,249,445	2,791,859	2,497,913	1,279,854	2,156,856
30.06	27,857,584	20,498,327	1,293,478	5,660,460	4,843,145	2,876,465	2,411,296	1,270,115	2,143,369
31.07	29,363,130	21,822,161	1,300,434	6,548,051	5,295,482	2,836,317	2,436,976	1,275,584	2,129,317
31.08	29,017,441	21,355,823	1,322,476	5,771,041	5,173,324	3,281,629	2,542,397	1,124,787	2,140,169
30.09	29,827,357	22,025,509	1,318,864	6,304,480	5,111,353	3,479,784	2,540,133	1,130,442	2,140,453

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from legal entities ²								Memo: deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions	
	In foreign currency											
	total	by maturity							in rubles	in foreign currency	in rubles	in foreign currency
demand deposits		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years					
1	11	12	13	14	15	16	17	18	19	20	21	22
2020												
31.12	7,867,678	4,726	349,373	543,125	380,908	598,369	1,309,405	4,681,773	188,752	2,305	6,607,294	2,241,240
2021												
31.01	7,943,022	5,667	264,822	505,055	365,165	586,195	1,349,420	4,866,698	169,384	2,373	6,901,309	2,440,412
28.02	7,868,721	14,311	277,963	527,778	367,142	623,056	1,250,603	4,807,868	168,342	2,353	6,068,210	2,261,469
31.03	7,959,766	25,948	255,444	454,790	356,457	677,849	1,265,516	4,923,762	161,652	2,689	6,756,676	2,441,882
30.04	7,780,351	19,318	290,794	340,367	356,619	682,620	1,211,267	4,879,365	167,094	2,485	6,913,441	2,588,255
31.05	7,644,867	16,211	267,694	242,762	381,220	682,559	1,166,209	4,888,213	156,110	2,568	7,115,634	2,611,705
30.06	7,359,257	12,020	223,300	247,710	344,271	635,102	1,098,601	4,798,255	157,693	2,634	6,714,450	2,927,404
31.07	7,540,969	14,850	262,086	380,566	277,620	644,527	1,108,098	4,853,221	158,710	2,700	7,039,613	2,960,805
31.08	7,661,617	22,599	253,120	383,228	317,245	666,336	1,126,681	4,892,408	163,246	2,427	6,843,358	3,177,542
30.09	7,801,848	21,242	314,537	471,653	296,102	630,933	1,112,130	4,955,251	171,287	2,392	6,792,903	3,112,008

¹ Except funds on accounts, float and debts on factoring, forfaiting operations.² Corporate clients and government authorities.

Table 4.2.3

Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Rubles

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity								
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
2021																				
January	2.32	2.41	2.50	2.98	3.70	3.55	3.36	3.42	4.18	4.06	4.18	3.31	3.86	4.32	4.40	3.36	4.60	4.39	4.59	
February	2.36	2.35	2.35	2.86	3.29	3.38	3.16	3.21	4.26	4.23	4.26	3.24	3.86	4.20	4.42	3.28	4.87	4.89	4.87	
March	2.52	2.43	2.35	2.75	3.18	3.47	3.22	3.25	4.18	4.71	4.20	3.33	4.00	4.40	4.86	3.38	5.15	5.07	5.15	
April	2.65	2.49	2.36	2.83	3.32	3.69	3.32	3.36	4.40	5.00	4.49	3.57	4.20	4.64	5.01	3.61	5.27	3.47	5.26	
May	2.71	2.57	2.43	2.75	3.46	3.45	3.30	3.33	4.46	4.76	4.48	3.88	4.55	4.79	5.01	3.92	5.20	5.43	5.21	
June	2.97	2.73	2.53	2.93	3.47	3.59	3.41	3.43	4.68	5.44	4.76	4.19	5.04	5.37	5.53	4.24	6.13	4.93	6.10	
Jule	3.22	2.99	2.77	3.08	3.43	3.89	3.62	3.64	5.11	5.70	5.14	4.76	5.40	5.80	6.47	4.80	5.80	5.40	5.80	
August	3.70	3.49	3.22	3.10	3.41	4.24	3.86	3.87	5.78	6.18	5.80	5.34	6.02	6.53	6.49	5.39	6.35	4.43	6.32	
September	3.99	3.57	3.06	3.38	3.67	4.44	4.14	4.14	5.92	6.21	5.93	5.56	6.52	6.80	6.55	5.62	6.53	5.70	6.52	

Table 4.2.4

Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in US Dollars and Euros

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity								
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
in US dollars																				
2021																				
January	0.04	0.57	0.66	0.45	0.26	0.34	0.39	0.40	0.50	1.07	0.53	0.13	0.44	0.44	0.63	0.28	1.12	2.70	2.10	
February	0.02	0.51	0.66	0.49	0.30	0.33	0.38	0.40	0.51	0.93	0.53	0.16	0.36	0.80	0.95	0.57	0.91	—	0.91	
March	0.05	0.55	0.62	0.45	0.36	0.34	0.38	0.39	0.54	1.10	0.59	0.15	0.35	0.59	0.70	0.20	1.09	—	1.09	
April	0.05	0.55	0.61	0.46	0.24	0.41	0.44	0.46	0.63	0.84	0.64	0.14	0.24	0.41	0.84	0.19	0.87	2.75	2.62	
May	0.05	0.56	0.62	0.46	0.29	0.44	0.45	0.46	0.57	0.88	0.59	0.10	0.22	0.45	0.62	0.14	1.10	—	1.10	
June	0.04	0.54	0.58	0.46	0.29	0.43	0.46	0.46	0.63	0.98	0.65	0.13	0.21	0.29	0.73	0.15	1.00	2.94	2.90	
July	0.05	0.45	0.49	0.41	0.28	0.47	0.45	0.46	0.55	0.89	0.56	0.13	0.23	0.37	0.62	0.18	1.62	2.94	2.88	
August	0.11	0.40	0.44	0.38	0.31	0.42	0.40	0.41	0.89	0.87	0.89	0.15	0.33	0.54	0.93	0.30	1.29	—	1.29	
September	0.41	0.42	0.42	0.35	0.46	0.49	0.46	0.47	0.65	1.06	0.71	0.13	0.38	0.43	0.89	0.21	1.07	—	1.07	
in euros																				
2021																				
January	0.00	0.00	—	0.10	0.11	0.16	0.02	0.15	0.29	0.80	0.65	—	0.16	—	—	0.16	—	—	—	
February	0.01	0.01	—	0.10	0.11	0.17	0.11	0.17	0.31	0.38	0.33	—	0.27	0.31	0.25	0.30	—	—	—	
March	0.01	0.01	—	0.10	0.16	0.83	0.18	0.63	0.49	0.34	0.46	—	—	0.28	0.31	0.29	0.46	—	0.46	
April	0.01	0.01	—	0.56	0.35	0.35	0.12	0.38	0.32	—	0.32	—	0.23	—	0.29	0.26	—	—	—	
May	0.01	0.01	—	0.10	0.10	0.39	0.35	0.39	0.15	0.33	0.21	—	—	—	0.61	0.61	0.35	—	0.35	
June	0.01	0.01	—	0.14	0.11	0.22	0.06	0.21	0.33	0.35	0.34	—	—	0.27	0.28	0.28	0.32	—	0.32	
July	0.01	0.01	—	0.14	0.10	0.17	0.05	0.17	0.41	0.35	0.40	—	0.29	—	—	0.29	—	—	—	
August	0.01	0.01	—	0.10	0.10	0.23	0.02	0.21	0.34	0.45	0.37	—	0.21	0.29	0.18	0.23	0.51	—	0.51	
September	0.01	0.01	—	0.10	0.11	0.20	0.01	0.18	0.33	0.34	0.33	0.13	—	—	0.41	0.30	—	—	—	

Table 4.2.5

Savings (Deposit) Certificates, Bonds and Bills of Exchange Issued by Credit Institutions

(millions of rubles)

	Deposit certificates							Savings certificates						
	total	of which by maturity						total	of which by maturity					
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2020														
31.12	862	0	801	0	0	0	0	12,105	0	0	0	2	5,947	32
2021														
31.01	886	0	825	0	0	0	0	11,785	0	0	0	2	5,561	32
28.02	867	0	486	0	0	0	0	11,048	0	0	0	2	4,866	32
31.03	857	0	796	0	0	0	0	8,346	0	0	0	2	2,073	32
30.04	61	0	0	0	0	0	0	7,004	0	0	0	2	1,024	32
31.05	61	0	0	0	0	0	0	6,323	0	0	0	2	0	32
30.06	61	0	0	0	0	0	0	5,907	0	0	0	2	0	32
31.07	61	0	0	0	0	0	0	5,812	0	0	0	1	0	32
31.08	687	0	626	0	0	0	0	5,701	0	0	0	1	0	32
30.09	719	0	658	0	0	0	0	5,609	0	0	0	1	0	32

Table 4.2.5 (end)
(millions of rubles)

	Bonds					Banking bill and bank acceptance
	total	of which by maturity				
		up to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
1	16	17	18	19	20	21
2020						
31.12	2,268,668	10,000	71,452	426,268	1,742,775	397,741
2021						
31.01	2,323,682	10,000	65,180	426,788	1,803,201	401,154
28.02	2,391,344	10,013	63,081	441,249	1,861,460	398,414
31.03	2,374,859	12	62,118	380,512	1,914,641	399,445
30.04	2,430,529	13	56,085	398,819	1,963,467	386,259
31.05	2,407,941	13	55,234	393,972	1,940,847	380,102
30.06	2,548,581	15	58,689	405,513	2,065,513	370,917
31.07	2,555,665	0	54,300	428,121	2,046,074	353,833
31.08	2,591,731	0	52,599	473,389	2,048,657	326,517
30.09	2,641,150	0	56,098	498,300	2,073,292	329,202

4.3. Lending

Table 4.3.1

Loans, Deposits, and Other Funds¹ Provided to Corporate Clients, Individuals, and Credit Institutions

(millions of rubles)

	Loans and other funds provided to corporate clients and individuals in rubles									Loans, deposits, and other funds provided to credit institutions in rubles
	total	of which								
		individuals	corporate clients							
			total	of which by maturity						
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
1	2	3	4	5	6	7	8	9	10	11
2020										
31.12	53,086,129	19,949,573	33,136,556	2,510,856	795,497	1,298,781	3,880,702	6,853,398	15,088,166	6,686,054
2021										
31.01	54,438,779	20,430,479	34,008,301	3,525,768	649,559	1,364,612	3,779,765	6,755,018	15,207,337	7,068,840
28.02	55,072,095	20,718,869	34,353,225	3,770,537	636,224	1,414,836	3,703,586	6,781,875	15,361,788	6,310,108
31.03	56,016,495	21,168,209	34,848,287	3,857,166	673,713	1,431,107	3,722,116	6,816,924	15,655,164	6,999,283
30.04	57,274,619	21,642,373	35,632,246	4,067,217	700,968	1,527,632	3,624,781	7,007,697	16,005,425	6,944,068
31.05	58,320,870	22,110,335	36,210,535	4,052,501	730,973	1,601,355	3,723,175	7,203,435	16,155,037	7,022,320
30.06	59,455,943	22,674,445	36,781,498	3,947,334	723,541	1,664,496	3,807,916	7,391,699	16,521,546	6,701,915
31.07	60,470,450	23,083,866	37,386,584	4,007,065	715,282	1,651,067	3,879,334	7,580,618	17,033,816	6,955,980
31.08	61,120,683	23,556,144	37,564,540	3,767,127	744,286	1,621,107	3,952,910	7,716,818	17,210,462	6,801,565
30.09	62,288,039	23,995,059	38,292,980	4,066,840	667,746	1,650,757	3,959,025	7,849,911	17,564,044	6,879,725

Table 4.3.1 (end)
(millions of rubles)

	Loans and other funds provided to corporate clients and individuals in foreign currency									Loans, deposits, and other funds provided to credit institutions in foreign currency
	total	of which								
		individuals	corporate clients							
			total	of which by maturity						
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
1	12	13	14	15	16	17	18	19	20	21
2020										
31.12	11,804,075	94,070	11,623,634	537,996	283,451	671,795	327,476	1,161,392	8,189,735	3,425,142
2021										
31.01	12,589,175	97,583	12,404,045	1,196,849	459,233	364,228	380,394	1,176,125	8,361,677	3,857,985
28.02	12,289,046	91,989	12,115,636	1,017,030	501,945	445,083	368,608	1,132,449	8,191,961	3,514,946
31.03	12,192,946	92,992	12,021,142	1,137,435	367,706	441,693	397,110	1,051,750	8,195,040	3,797,974
30.04	12,321,610	86,701	12,154,370	1,000,560	507,655	438,314	427,162	994,030	8,377,521	3,692,794
31.05	12,135,265	87,212	11,963,614	1,016,567	639,856	245,941	419,742	1,003,790	8,256,738	3,636,743
30.06	11,513,549	81,835	11,354,656	1,066,899	484,025	260,895	439,423	925,836	7,775,070	3,932,977
31.07	11,730,128	79,969	11,569,941	974,694	493,876	428,891	456,717	911,894	7,948,276	3,940,392
31.08	11,939,339	78,931	11,782,110	1,146,856	310,434	551,701	465,857	905,493	8,048,162	4,434,190
30.09	11,878,622	77,057	11,726,819	1,194,351	302,575	533,586	496,415	881,138	7,998,217	4,278,222

¹ Beginning on 1 February 2021 — takes into account acquired claims.

Table 4.3.2

Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions¹

(millions of rubles)

	Outstanding amounts of loans and other funds provided to corporate clients ²		Outstanding amounts of loans and other funds granted to individuals	
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
1	2	3	4	5
2020				
31.12	44,760,190	3,160,943	20,043,644	932,445
2021				
31.01	46,412,346	3,191,781	20,528,062	960,597
28.02	46,468,861	3,142,939	20,810,858	976,063
31.03	46,869,428	3,122,503	21,261,201	984,115
30.04	47,786,616	3,107,655	21,729,074	980,228
31.05	48,174,149	3,125,039	22,197,548	992,533
30.06	48,136,154	3,127,474	22,756,280	985,175
31.07	48,956,525	2,874,996	23,163,835	996,242
31.08	49,346,650	2,905,436	23,635,074	1,005,842
30.09	50,019,799	2,855,194	24,072,117	1,000,039

¹ Beginning on 1 February 2021 — takes into account acquired claims.² Non-financial and financial (other than credit) institutions and individual entrepreneurs.

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in Rubles

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2019																
January	12.75	16.68	18.84	15.82	15.95	15.08	12.72	13.10	—	—	—	10.08	10.08	11.90	14.84	14.12
February	14.53	17.60	18.29	15.34	15.54	14.97	12.76	13.08	—	—	—	9.62	9.62	11.47	14.13	13.44
March	12.96	14.49	19.24	14.50	14.69	14.85	12.98	13.28	—	—	—	9.01	9.01	11.48	14.15	13.45
April	12.19	12.10	18.91	14.99	15.06	15.01	13.06	13.37	—	—	—	9.18	9.18	11.54	14.11	13.42
May	15.81	14.40	18.38	15.23	15.41	15.20	13.33	13.63	—	—	18.11	8.94	9.44	11.35	14.07	13.40
June	13.32	15.18	19.75	15.00	15.25	14.89	13.06	13.35	—	18.09	18.93	8.88	10.02	11.25	14.06	13.37
July	12.99	14.77	19.16	14.72	14.93	14.95	13.02	13.34	—	—	—	9.08	9.08	11.56	14.00	13.34
August	14.38	15.16	19.24	14.36	14.60	14.79	12.73	13.04	—	—	18.21	8.80	9.31	11.50	13.97	13.34
September	13.68	14.70	16.95	14.03	14.21	14.59	12.53	12.83	—	17.71	17.59	8.15	9.02	11.30	13.83	13.18
October	15.23	15.47	15.13	13.64	13.74	14.73	12.33	12.67	—	—	17.36	8.24	8.86	11.07	13.69	13.06
November	12.38	13.16	17.27	15.06	15.13	14.34	12.06	12.38	—	—	—	7.60	7.60	10.85	13.62	12.95
December	13.21	12.22	16.93	14.80	14.83	13.98	11.75	12.05	—	13.04	10.18	7.49	7.53	10.41	13.03	12.42
2020																
January	11.96	13.96	16.93	14.93	15.00	14.32	12.05	12.37	—	—	—	7.71	7.71	10.88	13.51	12.92
February	15.34	15.77	17.30	14.46	14.60	14.33	11.76	12.09	—	—	11.20	7.61	7.66	10.79	13.54	12.93
March	12.40	14.89	14.24	14.20	14.19	13.83	11.54	11.83	—	—	12.38	7.42	7.44	10.45	13.28	12.55
April	13.85	15.82	15.71	14.58	14.81	14.90	11.44	11.77	—	13.00	10.50	9.27	9.46	12.19	13.87	13.54
May	13.07	15.21	15.37	14.28	14.39	14.21	11.27	11.59	—	10.76	10.44	9.59	9.81	11.88	13.94	13.55
June	11.77	13.33	14.18	14.07	13.95	13.92	11.08	11.39	—	11.07	11.30	8.14	8.62	11.00	13.36	12.86
July	11.09	12.29	15.11	13.61	13.63	13.46	10.52	10.85	—	13.11	13.69	7.39	7.64	10.67	13.07	12.55
August	12.13	9.84	15.58	13.60	13.47	13.49	10.37	10.72	—	13.80	13.37	6.98	7.28	10.54	13.00	12.49
September	11.47	13.44	15.59	13.78	13.72	13.41	10.02	10.36	—	—	13.24	7.12	7.40	10.51	12.82	12.36
October	12.07	13.11	15.21	13.82	13.82	13.26	9.75	10.07	—	—	12.57	6.89	7.15	10.33	12.67	12.20
November	12.06	11.05	15.36	13.78	13.77	13.22	9.96	10.29	—	12.80	12.80	6.76	7.04	10.48	12.46	12.07
December	11.93	15.19	14.85	13.38	13.41	13.01	9.73	10.05	—	12.86	12.91	6.95	7.21	9.55	12.15	11.67

Table 4.3.3 (end)

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2021																
January	12.08	15.76	14.66	13.49	13.51	13.26	10.30	10.63	—	13.03	12.43	7.91	8.24	10.33	12.53	12.14
February	12.13	12.50	15.73	13.64	13.55	13.21	9.90	10.21	—	12.11	12.58	7.84	8.16	9.95	12.33	11.93
March	12.23	14.20	14.21	12.98	13.04	12.91	9.87	10.16	—	13.36	12.74	7.66	7.97	9.45	12.31	11.82
April	14.84	13.27	15.44	13.52	13.65	12.80	9.83	10.10	12.93	12.11	12.48	8.11	8.49	10.00	12.51	12.10
May	14.96	14.82	15.63	13.58	13.73	12.99	10.18	10.44	—	13.37	12.70	8.20	8.60	10.26	12.79	12.42
June	15.77	13.02	15.67	13.21	13.42	13.10	9.91	10.18	—	13.66	13.21	9.16	9.54	10.47	12.95	12.61
July	15.95	15.94	16.09	13.56	13.82	13.27	10.48	10.75	—	13.92	13.45	10.02	10.41	11.03	13.14	12.89
August	14.27	17.24	17.36	13.84	14.19	13.32	10.52	10.79	—	13.99	13.78	9.97	10.41	11.30	13.33	13.10
September	16.30	12.15	15.62	14.18	14.34	13.34	10.39	10.66	—	14.50	14.39	10.06	10.45	11.32	13.38	13.15

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2019																
January	—	—	—	6.34	6.34	7.05	—	7.05	—	—	—	—	—	—	—	—
February	—	—	—	—	—	11.21	—	11.21	—	—	—	—	—	—	—	—
March	—	—	—	8.59	8.59	8.68	14.00	8.72	—	—	—	—	—	—	—	—
April	—	—	—	7.73	7.73	10.11	9.55	9.88	—	—	—	—	—	—	—	—
May	—	—	—	8.70	8.70	11.92	10.45	10.63	—	—	—	—	—	—	—	—
June	—	—	—	8.11	8.11	9.80	—	9.80	—	—	—	—	—	—	—	—
July	—	—	—	6.29	6.29	10.00	—	10.00	—	—	—	—	—	—	—	—
August	—	—	—	6.28	6.28	—	9.39	9.39	—	—	—	—	—	—	—	—
September	—	—	—	7.09	7.09	—	10.28	10.28	—	—	—	—	—	—	—	—
October	—	—	—	8.49	8.49	11.50	—	11.50	—	—	—	—	—	—	—	—
November	—	—	6.51	6.72	6.52	7.75	8.90	8.79	—	—	—	—	—	—	—	—
December	—	—	—	—	—	8.80	10.16	9.47	—	—	—	—	—	—	—	—
2020																
January	—	—	—	5.34	5.34	10.00	8.41	8.46	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	7.89	5.37	6.03	—	—	—	—	—	—	—	—
April	—	—	—	—	—	9.33	6.39	6.91	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	7.91	7.91	—	—	—	—	—	—	—	—
June	—	—	—	6.28	6.28	6.84	8.34	8.05	—	—	—	—	—	—	—	—
July	—	4.88	—	—	4.88	—	3.00	3.00	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	10.00	—	10.00	—	—	—	—	—	—	—	—
October	—	—	—	5.59	5.59	10.00	—	10.00	—	—	—	—	—	—	—	—
November	—	—	—	5.77	5.77	10.00	—	10.00	—	—	—	—	—	—	—	—
December	—	—	—	—	—	11.90	—	11.90	—	—	—	—	—	—	—	—

Table 4.3.4 (end)

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2021																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	12.16	9.38	9.58	—	—	—	—	—	—	—	—
March	—	—	4.61	—	4.61	5.00	—	5.00	—	—	—	—	—	—	—	—
April	—	—	—	6.22	6.22	4.00	—	4.00	—	—	—	—	—	—	—	—
May	—	—	—	—	—	6.74	—	6.74	—	—	—	—	—	—	—	—
June	—	—	—	4.50	4.50	6.32	8.00	6.42	—	—	—	—	—	—	—	—
July	—	—	—	3.14	3.14	8.36	—	8.36	—	—	—	—	—	—	—	—
August	—	—	—	—	—	7.32	10.25	9.54	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	4.94	4.94	—	—	—	—	—	—	—	—

Table 4.3.5

Weighted Average Interest Rates on Loans to Individuals in Euros

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2019																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	5.61	5.61	—	4.88	4.88	—	—	—	—	—	—	—	—
March	—	—	—	6.60	6.60	3.70	—	3.70	—	—	—	—	—	—	—	—
April	—	—	—	4.45	4.45	6.35	5.77	6.04	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	4.98	4.98	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	7.45	7.45	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	4.89	4.89	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	6.64	—	6.64	—	—	—	—	—	—	—	—
2020																
January	—	—	—	4.50	4.50	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	6.55	—	6.55	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	4.00	4.00	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	6.00	—	6.00	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	5.41	5.41	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	4.75	4.75	—	8.82	8.82	—	—	—	—	—	—	—	—

(% p.a.)

[illegible]

Table 4.3.6

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

	Total								of which to small, medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2019																
January	8.23	9.65	10.21	9.84	9.25	9.77	9.31	9.56	9.36	11.44	11.77	10.90	11.04	11.47	9.59	10.50
February	8.41	9.99	10.28	9.95	9.29	10.19	8.85	9.74	10.88	11.75	11.70	10.64	11.21	11.56	10.69	11.25
March	8.22	9.90	10.19	9.68	9.32	10.14	9.42	9.85	11.15	11.83	11.50	10.04	10.91	11.45	9.88	10.74
April	8.15	9.78	10.23	10.04	9.24	10.05	9.23	9.63	10.78	11.64	11.61	10.81	11.25	11.35	10.35	10.85
May	8.19	9.88	10.05	9.86	9.22	10.06	9.07	9.66	9.53	11.50	11.48	10.79	11.07	11.42	10.23	10.99
June	8.13	9.72	10.07	10.08	9.11	9.95	8.62	9.35	11.07	11.64	11.46	10.83	11.23	11.20	9.63	10.50
July	7.72	9.63	9.81	9.95	8.82	9.84	9.04	9.51	10.70	11.60	11.40	10.73	11.17	11.11	9.53	10.41
August	7.53	9.42	9.86	9.62	8.61	9.35	8.66	8.97	10.82	11.35	11.34	10.37	10.95	10.97	10.11	10.57
September	7.37	9.13	9.47	9.26	8.29	9.44	8.58	9.01	9.98	11.52	11.12	10.11	10.74	10.57	10.13	10.39
October	7.31	8.40	9.31	8.94	8.17	9.41	9.09	9.30	11.00	11.27	11.04	9.91	10.67	10.72	10.18	10.50
November	6.94	8.32	9.20	8.41	7.88	9.21	8.82	9.03	10.88	11.12	10.86	9.64	10.45	10.47	9.99	10.24
December	6.79	8.37	9.23	8.58	7.83	8.48	7.94	8.26	10.03	11.05	10.74	9.27	10.21	10.05	8.94	9.51
2020																
January	6.56	7.85	8.79	8.72	7.48	8.90	7.77	8.43	12.10	10.90	10.52	9.85	10.42	10.03	8.78	9.53
February	6.51	8.05	8.29	8.07	7.48	8.53	7.35	8.02	8.63	10.62	10.58	9.19	9.84	10.00	8.86	9.49
March	6.60	8.69	8.88	8.05	7.84	8.53	7.78	8.20	7.11	10.59	10.36	8.78	9.38	9.81	8.63	9.23
April	6.63	8.94	9.00	8.55	7.71	9.12	8.79	9.00	10.16	10.60	10.31	9.24	9.86	10.55	9.26	9.91
May	6.27	8.13	8.57	7.85	7.28	8.62	7.83	8.26	11.06	10.32	9.78	9.39	9.74	10.20	8.57	9.41
June	5.72	7.65	8.95	7.01	6.89	7.06	7.26	7.13	6.46	10.21	10.22	8.75	9.36	6.26	7.83	7.04
July	5.12	7.34	7.91	4.84	6.27	7.76	7.08	7.42	10.46	9.66	9.79	4.52	7.48	8.27	7.54	7.94
August	4.94	6.97	7.94	4.22	6.02	6.87	7.20	6.99	9.90	9.52	9.61	3.96	6.77	8.19	7.58	7.92
September	4.97	7.40	7.96	4.67	6.15	6.70	7.04	6.81	5.65	9.32	9.35	4.51	6.98	8.38	7.72	8.06
October	4.77	7.20	7.80	5.81	6.02	7.15	6.89	7.04	8.76	9.24	9.25	5.66	7.95	8.39	7.88	8.15
November	4.69	7.22	7.72	6.06	5.94	7.54	5.64	6.58	8.70	9.42	8.99	6.60	8.29	8.36	7.49	7.91
December	4.71	7.30	7.59	7.04	6.25	7.11	6.48	6.77	5.75	9.11	8.86	7.81	8.12	8.15	7.10	7.57

Table 4.3.6 (end)

(% p.a.)

	Total								of which to small, medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2021																
January	4.77	6.92	7.33	7.00	6.10	7.31	6.58	6.98	6.22	8.89	8.61	8.04	8.26	7.81	6.82	7.36
February	4.73	6.96	7.65	6.66	6.00	7.75	6.67	7.23	5.82	9.16	8.60	7.81	8.04	8.08	6.87	7.42
March	4.70	7.34	7.49	6.73	6.03	7.39	6.58	6.98	6.54	8.69	8.53	7.59	7.99	8.00	7.06	7.55
April	4.94	7.12	7.73	6.18	6.11	7.48	6.56	7.07	8.96	8.84	8.51	7.70	8.27	7.67	7.27	7.46
May	5.38	7.90	7.88	6.71	6.49	7.62	6.69	7.21	8.44	8.77	8.49	7.96	8.34	8.46	6.91	7.65
June	5.65	7.87	8.09	6.43	6.65	7.87	7.35	7.64	6.94	8.87	8.69	8.15	8.36	8.79	8.20	8.49
July	6.02	8.04	8.51	7.94	7.21	8.16	7.15	7.69	8.83	9.14	8.92	8.57	8.84	8.94	7.92	8.41
August	7.01	9.09	8.60	8.15	7.98	8.58	8.25	8.37	9.05	9.91	9.17	8.71	9.16	9.47	9.34	9.41
September	7.17	8.95	8.97	7.93	7.99	8.86	8.02	8.36	8.25	9.79	9.25	8.74	9.10	9.82	8.77	9.26

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2019																
January	4.67	5.04	5.61	6.76	5.29	5.22	6.67	5.83	—	6.60	5.52	7.71	6.80	7.18	—	7.18
February	4.08	4.84	6.12	6.38	5.51	5.94	3.10	4.25	—	—	5.93	7.69	6.65	7.77	—	7.77
March	3.75	5.46	5.85	5.91	5.50	6.07	4.54	4.98	—	6.43	5.81	6.96	6.55	7.68	7.07	7.19
April	4.08	4.88	5.83	5.55	5.38	6.46	5.95	6.07	—	5.62	5.56	6.98	6.61	8.01	7.66	7.72
May	3.58	4.79	5.86	4.96	5.11	4.92	6.32	5.31	—	6.44	5.70	8.07	6.74	7.82	7.47	7.59
June	3.02	5.08	5.61	4.66	5.02	4.50	6.20	5.65	—	—	5.59	7.87	7.51	8.04	6.64	6.66
July	2.78	5.21	4.68	5.13	4.47	6.76	5.04	5.94	—	4.83	8.72	7.46	6.78	7.37	—	7.37
August	2.75	4.00	4.96	3.97	4.20	5.10	4.20	4.63	—	—	4.92	4.72	4.78	6.02	—	6.02
September	2.96	4.91	5.07	4.33	4.18	5.50	5.37	5.41	—	—	4.94	7.19	6.26	6.39	—	6.39
October	2.61	4.15	4.77	3.95	4.10	5.60	5.12	5.15	—	7.35	5.30	8.96	7.58	6.35	—	6.35
November	3.51	4.29	4.78	4.46	4.50	3.93	4.67	4.41	—	—	—	7.07	7.07	7.30	—	7.30
December	2.82	4.16	5.09	4.85	4.40	4.41	5.75	5.66	—	6.99	5.07	6.70	6.58	7.85	—	7.85
2020																
January	2.48	5.27	4.95	4.44	4.00	4.73	4.81	4.80	—	—	5.79	6.22	6.12	6.75	—	6.75
February	3.42	4.17	4.73	4.51	4.39	5.45	5.68	5.55	—	4.20	4.68	6.07	5.53	7.67	—	7.67
March	2.22	3.23	2.96	2.88	2.87	3.87	3.95	3.92	—	6.40	4.29	8.00	7.03	6.96	—	6.96
April	2.30	3.55	4.41	5.05	3.91	5.80	4.91	5.55	—	—	5.94	6.61	6.50	6.32	5.76	6.14
May	1.65	4.10	4.81	5.74	3.37	3.56	5.65	4.18	—	7.31	6.48	6.36	7.03	8.17	—	8.17
June	2.99	3.91	4.78	6.45	4.33	4.93	5.47	5.38	—	6.92	—	9.00	8.68	6.05	4.47	5.12
July	1.85	2.88	3.56	3.29	3.11	4.09	5.15	4.32	—	5.73	3.07	10.81	5.52	6.02	—	6.02
August	1.99	3.34	4.17	2.96	3.21	4.44	4.38	4.40	—	—	3.96	6.54	4.33	5.94	—	5.94
September	2.21	2.88	3.80	3.95	3.03	5.79	6.02	5.98	—	3.76	3.57	—	3.67	6.82	5.26	5.38
October	1.96	3.31	3.75	3.57	3.21	4.60	5.00	4.88	—	4.00	5.76	7.06	5.69	8.07	3.72	6.17
November	2.06	3.46	3.49	4.04	3.15	3.20	4.80	4.21	—	3.80	4.52	—	4.05	4.98	—	4.98
December	1.56	4.05	3.91	3.30	3.43	3.35	3.97	3.73	—	3.80	3.20	—	3.48	7.54	5.06	5.13

Table 4.3.7 (end)

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2021																
January	1.67	3.50	3.62	3.13	3.32	3.65	5.40	4.92	—	3.64	3.58	—	3.63	4.25	5.02	4.94
February	1.61	3.22	3.84	3.58	3.46	4.46	4.19	4.31	—	3.56	3.64	7.16	3.74	8.95	5.08	8.55
March	1.53	3.48	4.32	4.09	3.78	4.59	4.16	4.24	—	3.29	3.32	8.96	8.21	6.89	5.46	5.86
April	1.94	3.44	3.83	4.37	3.56	2.80	5.44	5.29	—	3.34	4.16	—	3.55	6.26	—	6.26
May	1.58	4.45	3.67	4.05	3.77	3.33	2.99	3.18	—	3.20	4.02	4.60	3.59	4.34	5.23	5.01
June	1.43	4.21	3.98	5.90	3.89	3.88	5.02	4.48	7.63	3.38	3.63	4.65	3.90	6.74	—	6.74
July	1.37	3.18	4.38	5.99	3.61	3.78	4.54	4.30	—	9.88	4.23	5.12	9.02	—	4.62	4.62
August	1.36	2.38	3.61	3.25	2.64	3.33	4.06	3.86	—	2.85	4.49	5.25	3.49	7.54	—	7.54
September	1.62	3.78	3.14	4.87	3.56	5.03	4.68	4.70	—	3.21	4.79	4.35	3.73	7.60	—	7.60

Table 4.3.8

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2019																
January	—	4.09	2.53	1.88	2.56	1.78	3.75	2.93	—	4.97	5.23	4.48	4.97	7.64	—	7.64
February	—	3.76	4.17	3.32	3.66	2.40	2.68	2.51	—	—	5.22	6.15	5.48	—	—	—
March	—	3.97	2.97	3.05	3.07	3.84	4.02	3.93	—	4.31	4.82	7.09	6.00	4.69	5.13	4.94
April	1.90	3.44	2.94	5.04	3.20	1.90	4.66	3.18	—	5.47	3.97	5.62	4.78	5.28	—	5.28
May	—	3.18	3.78	3.44	3.48	3.58	4.19	4.04	—	—	5.43	6.32	5.80	—	—	—
June	2.03	2.42	4.04	3.21	2.81	2.79	4.24	3.66	—	—	3.99	5.01	4.97	—	—	—
July	1.35	3.39	2.95	3.00	2.74	1.98	3.48	3.10	—	6.13	3.91	6.73	5.99	4.56	4.46	4.46
August	2.30	4.15	2.72	3.59	3.01	3.78	4.65	4.54	—	6.52	—	5.64	5.73	—	—	—
September	—	2.80	2.12	4.55	3.07	3.86	3.47	3.49	—	4.57	5.20	4.87	4.96	—	—	—
October	—	3.16	2.66	3.26	3.06	3.45	3.59	3.56	—	—	—	8.82	8.82	—	3.99	3.99
November	—	2.70	2.96	3.06	2.86	2.19	3.41	3.01	—	3.10	4.68	6.44	5.37	—	—	—
December	—	4.10	3.10	2.85	3.40	2.79	3.49	3.14	—	—	6.51	4.97	5.75	—	4.68	4.68
2020																
January	—	2.80	3.29	4.05	3.13	2.49	3.41	2.98	—	—	3.13	5.07	4.22	—	—	—
February	—	3.06	2.45	4.09	3.71	2.60	2.62	2.61	—	—	3.05	3.21	3.17	—	2.77	2.77
March	1.36	2.39	2.50	2.55	2.23	1.86	3.02	2.34	—	—	4.41	—	4.41	3.97	—	3.97
April	2.25	3.07	2.60	3.51	2.94	3.27	3.45	3.33	—	3.40	—	—	3.40	3.87	5.21	5.06
May	1.66	4.50	2.71	4.37	3.90	7.00	3.79	5.38	—	3.32	3.41	9.63	7.05	8.87	—	8.87
June	4.68	3.28	2.68	2.22	2.66	2.16	3.50	2.34	—	3.42	3.92	4.58	4.21	3.31	—	3.31
July	—	4.66	3.02	3.34	3.57	2.41	4.06	2.50	—	3.42	3.77	5.59	4.17	—	—	—
August	—	2.46	3.68	2.54	2.61	3.64	3.16	3.18	—	3.51	3.95	3.62	3.61	4.84	3.10	3.10
September	—	3.05	2.43	3.02	2.92	4.13	4.21	4.19	—	3.42	3.81	4.06	3.68	—	4.58	4.58
October	—	3.85	2.68	1.60	1.90	3.09	2.87	3.00	—	3.26	3.05	6.17	5.40	5.46	4.32	4.36
November	—	2.19	2.17	2.84	2.20	3.80	3.15	3.35	—	3.79	4.96	2.93	3.36	5.20	4.70	4.85
December	—	3.47	4.31	2.27	3.45	2.89	3.59	3.40	—	3.53	4.30	3.03	3.27	4.80	3.20	3.98

Table 4.3.8 (end)

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2021																
January	—	2.35	3.27	2.09	2.44	3.94	3.76	3.93	—	3.47	—	—	3.47	—	—	—
February	—	2.57	3.15	2.52	2.61	3.89	2.49	2.96	—	—	3.51	2.78	2.84	—	—	—
March	—	2.86	4.02	3.10	3.33	3.11	3.18	3.11	—	—	3.59	—	3.59	2.02	3.18	2.04
April	—	3.71	3.52	2.87	3.62	3.98	4.25	4.10	—	2.88	4.07	5.65	4.15	—	3.29	3.29
May	—	3.44	3.00	3.41	3.16	3.37	4.31	3.73	—	—	—	6.10	6.10	4.68	2.27	3.17
June	—	4.19	5.13	3.71	4.35	3.11	6.03	4.33	—	—	—	—	—	2.01	4.61	2.05
July	—	2.49	1.59	1.97	2.02	3.87	4.20	4.04	—	2.63	3.00	4.89	3.96	—	—	—
August	—	2.96	3.17	2.15	2.91	3.94	4.42	4.11	—	—	—	—	—	—	—	—
September	—	5.31	4.16	2.15	4.06	3.79	5.23	4.19	—	—	—	5.49	5.49	—	—	—

Table 4.3.9

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
2020												
31.12	932,141	73,452	9,897	41	5,547,669	559,303	263,766	1,630	627,450	21,503	13,257	136
2021												
31.01	465,120	36,840	3,858	0	5,622,069	557,486	265,092	1,664	634,067	22,490	8,001	138
28.02	656,184	54,220	2,001	0	5,791,656	567,902	258,048	1,558	633,121	23,172	7,789	108
31.03	858,647	70,824	16,458	0	5,896,096	563,838	266,807	1,359	634,330	23,758	7,997	106
30.04	928,361	77,700	6,054	0	5,983,572	539,801	268,626	1,165	636,849	24,350	7,849	15
31.05	759,359	59,249	6,913	0	6,166,313	548,780	271,212	1,142	635,325	24,762	7,822	15
30.06	1,043,151	70,089	13,339	0	6,573,874	566,128	267,697	743	638,094	25,030	7,636	15
31.07	827,445	67,192	2,837	0	5,952,000	572,311	181,710	742	596,574	26,140	14,143	13
31.08	829,537	67,932	794	0	6,179,048	581,237	234,258	738	600,178	26,328	14,564	13
30.09	930,287	75,572	11,316	0	6,398,579	594,789	245,098	721	594,084	26,109	13,780	13

Table 4.3.10

Housing Loans Granted to Resident Individuals

	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, millions rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue debt		
1	2	3	4	5	6	7
2019						
31.01	81,627	174,355	6,634,400	67,117	206.7	9.89
29.02	106,508	232,899	6,747,995	66,743	210.8	10.16
31.03	104,725	230,530	6,851,980	66,605	212.4	10.42
30.04	111,642	246,265	6,966,632	66,798	214.0	10.56
31.05	87,222	192,398	7,040,263	67,560	214.0	10.54
30.06	98,131	218,068	7,117,448	67,427	215.0	10.30
31.07	103,188	227,237	7,131,927	68,192	214.7	10.23
31.08	110,156	241,978	7,242,018	68,019	215.6	9.90
30.09	110,928	247,268	7,354,735	67,895	216.0	9.68
31.10	124,096	282,129	7,384,773	67,738	216.5	9.42
30.11	123,223	284,692	7,523,448	67,906	215.4	9.22

Table 4.3.10 (cont.)

	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, millions rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue debt		
1	2	3	4	5	6	7
2019						
31.12	156,859	370,046	7,635,268	67,209	215.0	9.05
2020						
31.01	83,625	200,651	7,691,743	68,469	216.7	8.85
29.02	115,772	283,211	7,818,186	68,473	218.1	8.73
31.03	133,340	329,944	7,943,416	68,055	217.2	8.68
30.04	97,565	217,996	8,008,059	68,377	216.4	8.42
31.05	93,274	215,150	8,079,813	69,730	213.5	7.56
30.06	127,265	301,018	8,194,544	69,784	214.7	7.64
31.07	155,875	383,857	8,374,374	70,262	217.6	7.39
31.08	164,343	414,264	8,577,393	73,455	218.3	7.26
30.09	199,051	504,635	8,841,808	74,220	219.4	7.32
31.10	212,594	546,675	9,124,690	75,095	221.6	7.32
30.11	188,741	491,962	9,152,675	75,987	222.9	7.38
31.12	211,835	560,683	9,292,031	74,894	225.0	7.36
2021						
31.01	95,199	259,776	9,375,631	75,492	227.6	7.23
28.02	145,244	403,958	9,560,145	74,706	229.6	7.27
31.03	178,412	501,595	9,791,168	74,043	233.6	7.24
30.04	191,736	551,353	10,070,598	72,671	237.8	7.30
31.05	148,693	434,112	10,282,912	72,665	240.3	7.30
30.06	179,011	545,480	10,575,416	70,568	243.7	7.07
31.07	151,700	433,339	10,781,163	69,340	242.8	7.67
31.08	151,052	439,334	10,967,896	68,952	244.5	7.78
30.09	157,997	477,413	11,206,737	67,135	246.6	7.73
31.10	162,041	501,482	11,433,115	65,584	250.5	7.70

Table 4.3.10 (cont.)

	In foreign currency					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
2019						
31.01	0	0	33,377	11,972	0.0	0.00
29.02	1	3,288	32,077	11,587	13.4	10.00
31.03	4	122,833	30,305	10,618	17.1	7.58
30.04	4	116,973	29,153	10,203	11.1	9.12
31.05	2	190,411	28,681	10,659	52.0	5.32
30.06	2	47,782	26,977	9,936	17.9	8.74
31.07	1	8,233	25,934	9,538	47.0	5.00
31.08	0	0	26,207	9,592	0.0	0.00
30.09	2	36,595	24,441	9,447	11.7	4.04
31.10	3	10,130	23,284	9,049	42.5	9.04
30.11	2	367,809	23,124	9,021	12.0	5.00

Table 4.3.10 (end)

	In foreign currency					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
2019						
31.12	5	14,857	22,622	9,465	80.9	10.00
2020						
31.01	0	0	22,515	9,531	0.0	0.00
29.02	1	21,437	23,063	9,696	17.2	9.00
31.03	2	26,496	25,832	11,196	38.3	9.02
30.04	0	0	23,925	10,334	0.0	0.00
31.05	0	0	22,499	9,700	0.0	0.00
30.06	0	0	21,883	9,642	0.0	0.00
31.07	2	16,861	22,066	9,739	100.4	7.64
31.08	0	0	19,954	7,795	0.0	0.00
30.09	2	162,678	20,776	8,293	156.0	4.90
31.10	2	153,228	19,919	8,139	178.2	5.00
30.11	0	0	18,481	7,601	0.0	0.00
31.12	1	295,503	17,327	6,976	6.0	2.00
2021						
31.01	0	0	17,607	7,202	0.0	0.00
28.02	1	7,444	16,258	6,874	23.9	12.00
31.03	0	0	15,909	6,732	0.0	0.00
30.04	1	64,561	14,978	6,162	179.8	5.00
31.05	1	0	14,627	6,059	10.8	11.00
30.06	3	161,338	13,961	5,779	63.1	6.12
31.07	0	0	13,796	5,740	0.0	0.00
31.08	1	3,710	13,482	5,618	24.0	4.50
30.09	3	425,505	13,325	5,422	123.7	4.80
31.10	2	56,377	12,598	5,166	183.4	1.52

Table 4.3.11

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

	In rubles						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	2	3	4	5	6	7	8
2019							
31.01	81,054	173,119	6,605,728	63,458	206.9	9.88	159,117
29.02	105,570	230,600	6,719,377	63,095	210.9	10.16	163,326
31.03	103,614	227,491	6,823,532	63,164	212.6	10.42	163,788
30.04	110,319	242,515	6,937,897	63,401	214.1	10.56	160,704
31.05	86,917	192,107	7,018,203	64,219	214.2	10.54	162,674
30.06	97,804	217,713	7,095,526	64,203	215.2	10.30	178,923
31.07	102,801	226,828	7,110,369	65,035	215.0	10.23	177,667
31.08	109,793	241,650	7,220,929	64,889	215.7	9.90	183,300
30.09	110,650	246,859	7,333,649	64,699	216.2	9.67	184,540
31.10	123,816	281,688	7,363,886	64,559	216.6	9.41	189,073
30.11	123,018	284,033	7,502,828	64,857	215.7	9.22	189,991

Table 4.3.11 (cont.)

	In rubles						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	2	3	4	5	6	7	8
2019							
31.12	156,603	369,629	7,615,301	64,295	215.1	9.05	206,491
2020							
31.01	83,515	200,428	7,672,199	65,534	216.7	8.85	203,460
29.02	115,629	282,875	7,798,917	65,323	218.3	8.73	200,920
31.03	133,129	329,468	7,924,400	64,949	217.4	8.68	214,848
30.04	97,453	217,771	7,989,365	65,295	216.5	8.42	211,917
31.05	93,129	214,980	8,061,682	66,625	213.6	7.56	209,130
30.06	127,032	300,654	8,176,737	66,687	214.9	7.64	208,125
31.07	155,588	383,429	8,357,023	67,230	217.7	7.38	203,714
31.08	163,914	413,234	8,559,967	70,375	218.4	7.26	199,231
30.09	198,747	503,565	8,823,814	71,129	219.7	7.32	198,393
31.10	212,287	546,199	9,106,505	71,901	221.7	7.31	201,183
30.11	188,503	491,441	9,134,786	72,796	223.0	7.38	202,063
31.12	211,564	560,284	9,274,488	71,826	225.1	7.36	211,988
2021							
31.01	95,057	259,537	9,358,266	72,431	227.8	7.23	218,519
28.02	144,983	403,303	9,542,589	71,660	229.8	7.26	214,822
31.03	178,113	501,004	9,773,695	71,060	233.8	7.23	218,059
30.04	191,425	550,892	10,053,740	69,716	237.9	7.30	222,855
31.05	148,464	433,830	10,267,497	69,493	240.4	7.30	227,303
30.06	178,720	544,951	10,560,576	67,405	243.9	7.07	250,118
31.07	151,422	433,085	10,767,013	66,407	242.9	7.67	250,522
31.08	150,792	439,015	10,954,157	66,136	244.6	7.78	265,709
30.09	157,713	476,756	11,193,154	64,515	246.8	7.73	264,121
31.10	161,784	500,588	11,418,388	62,978	250.9	7.70	258,886

Table 4.3.11 (cont.)

	In foreign currency						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	9	10	11	12	13	14	15
2019							
31.01	0	0	31,941	11,167	0.0	0.00	11,667
29.02	1	3,288	30,611	10,586	13.4	10.00	11,447
31.03	4	122,833	28,967	9,744	17.1	7.58	11,432
30.04	4	116,973	27,872	9,376	11.1	9.12	10,941
31.05	1	32,529	27,161	9,643	12.8	12.00	10,952
30.06	1	4,692	25,523	8,946	128.6	10.00	10,058
31.07	0	0	24,652	8,715	0.0	0.00	9,795
31.08	0	0	24,945	8,797	0.0	0.00	10,093
30.09	1	966	23,160	8,633	5.8	10.00	9,542
31.10	3	10,130	22,084	8,264	42.5	9.04	9,347
30.11	2	367,809	21,946	8,204	12.0	5.00	9,031

Table 4.3.11 (end)

	In foreign currency						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	9	10	11	12	13	14	15
2019							
31.12	5	14,857	21,583	8,714	80.9	10.00	7,966
2020							
31.01	0	0	21,477	8,771	0.0	0.00	8,044
29.02	1	21,437	22,223	9,149	17.2	9.00	8,208
31.03	2	26,496	24,808	10,502	38.3	9.02	9,203
30.04	0	0	23,001	9,682	0.0	0.00	8,535
31.05	0	0	21,612	9,074	0.0	0.00	7,892
30.06	0	0	21,005	9,020	0.0	0.00	8,209
31.07	2	16,861	21,045	8,991	100.4	7.64	8,294
31.08	0	0	18,874	6,985	0.0	0.00	8,302
30.09	1	134,663	19,649	7,431	176.0	5.00	8,653
31.10	2	153,228	18,990	7,383	178.2	5.00	8,352
30.11	0	0	17,597	6,882	0.0	0.00	7,663
31.12	0	0	16,326	6,429	0.0	0.00	7,178
2021							
31.01	0	0	16,582	6,622	0.0	0.00	7,261
28.02	0	0	15,559	6,317	0.0	0.00	6,649
31.03	0	0	15,259	6,169	0.0	0.00	6,252
30.04	1	64,561	14,350	5,610	179.8	5.00	5,998
31.05	1	0	13,925	5,513	10.8	11.00	5,742
30.06	3	161,338	13,305	5,271	63.1	6.12	5,468
31.07	0	0	13,134	5,225	0.0	0.00	5,387
31.08	0	0	12,868	5,109	0.0	0.00	5,224
30.09	2	425,496	12,744	4,943	123.7	4.80	4,868
31.10	1	52,851	12,047	4,712	194.0	1.50	4,451

Table 4.3.12

Mortgage Loans Granted to Resident Individuals Against the Pledge of Claims Under Share Construction Participation Agreements

	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	2	3	4	5	6	7
2019						
31.01	22,845	57,334	1,402,703	4,754	210.4	9.65
29.02	28,794	74,259	1,388,581	4,809	212.6	9.94
31.03	27,961	72,955	1,399,888	4,696	215.4	10.09
30.04	28,830	76,036	1,409,277	4,753	214.0	10.13
31.05	24,261	65,352	1,420,737	4,844	215.9	10.04
30.06	27,102	72,996	1,415,761	4,901	216.7	9.82
31.07	24,224	66,039	1,415,245	4,987	218.2	9.68
31.08	28,097	75,796	1,428,621	5,001	217.8	9.35
30.09	29,431	80,880	1,449,484	5,102	219.9	9.12
31.10	31,249	87,868	1,468,660	5,217	221.4	8.84
30.11	31,105	88,952	1,497,171	5,331	221.4	8.57

Table 4.3.12 (cont.)

	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	2	3	4	5	6	7
2019						
31.12	35,883	105,001	1,523,371	5,464	223.2	8.28
2020						
31.01	22,267	67,566	1,530,721	5,734	227.4	7.99
29.02	28,952	89,888	1,555,363	5,790	228.6	7.81
31.03	32,553	100,784	1,576,903	5,777	228.0	7.82
30.04	19,793	54,994	1,580,713	5,873	223.3	6.95
31.05	29,404	79,975	1,603,389	5,778	213.7	5.79
30.06	40,638	112,686	1,653,768	5,953	216.9	6.10
31.07	48,275	145,134	1,731,534	6,143	220.1	5.93
31.08	51,114	158,615	1,820,089	6,265	221.6	5.88
30.09	55,654	177,791	1,918,009	6,332	223.3	5.94
31.10	58,192	187,836	2,014,745	6,505	224.0	5.90
30.11	46,869	155,294	2,080,416	6,612	225.9	5.92
31.12	50,074	168,010	2,145,941	6,555	229.0	5.83
2021						
31.01	25,809	91,366	2,171,969	6,772	232.2	5.86
28.02	36,553	135,131	2,221,929	6,764	236.1	5.92
31.03	42,493	159,602	2,273,382	6,823	244.1	5.91
30.04	46,184	177,946	2,346,398	6,677	247.5	5.83
31.05	36,818	144,413	2,400,178	6,656	250.9	5.62
30.06	52,891	214,640	2,495,721	6,344	252.5	5.48
31.07	28,229	109,218	2,516,079	6,228	250.8	6.23
31.08	32,572	127,118	2,541,144	6,231	251.4	6.39
30.09	37,269	151,108	2,582,848	6,044	252.9	6.24
31.10	39,204	160,983	2,640,145	5,836	257.2	6.00

Table 4.3.12 (cont.)

	In foreign currency					
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
2019						
31.01	0	0	679	507	0.0	0.00
29.02	0	0	663	501	0.0	0.00
31.03	0	0	564	407	0.0	0.00
30.04	0	0	549	408	0.0	0.00
31.05	0	0	565	433	0.0	0.00
30.06	0	0	511	393	0.0	0.00
31.07	0	0	486	379	0.0	0.00
31.08	0	0	509	397	0.0	0.00
30.09	0	0	477	372	0.0	0.00
31.10	0	0	467	363	0.0	0.00
30.11	0	0	461	363	0.0	0.00

Table 4.3.12 (end)

	In foreign currency					
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
2019						
31.12	0	0	439	348	0.0	0.00
2020						
31.01	0	0	463	376	0.0	0.00
29.02	0	0	488	399	0.0	0.00
31.03	0	0	569	467	0.0	0.00
30.04	0	0	510	414	0.0	0.00
31.05	0	0	490	404	0.0	0.00
30.06	0	0	481	403	0.0	0.00
31.07	0	0	502	425	0.0	0.00
31.08	0	0	459	381	0.0	0.00
30.09	0	0	494	410	0.0	0.00
31.10	0	0	478	396	0.0	0.00
30.11	0	0	451	374	0.0	0.00
31.12	0	0	418	344	0.0	0.00
2021						
31.01	0	0	431	355	0.0	0.00
28.02	0	0	402	329	0.0	0.00
31.03	0	0	402	329	0.0	0.00
30.04	0	0	377	309	0.0	0.00
31.05	0	0	372	305	0.0	0.00
30.06	2	130,942	492	298	36.1	1.64
31.07	0	0	358	293	0.0	0.00
31.08	0	0	293	229	0.0	0.00
30.09	0	0	286	225	0.0	0.00
31.10	1	52,851	330	218	194.0	1.50

Table 4.3.13

Investment Portfolio and Authorised Capital Participation of Credit Institutions

(millions of rubles)

	Gross investments in debt securities (including loss provisions, revaluation and cost adjustment)											Memo: provisions for possible losses on debt securities including provisions adjustment	
	total	debt securities transferred that do not qualify for the derecognition	of which										debt securities revaluation
			total	investments in unpledged debt securities at balance-sheet value (excluding revaluation and cost adjustment)									
				of which									
				debt securities of the Russian Federation	debt securities of the Bank of Russia	debt securities of the Russian Federation constituent entities and local self-government bodies	debt securities of resident credit institutions	debt securities of non-residents	debt securities of other residents	overdue debt securities			
1	2	3	4	5	6	7	8	9	10	11	12	13	
2020													
31.12	15,705,381	2,501,679	13,028,860	6,320,406	569,124	417,717	331,941	2,152,958	2,806,753	429,962	183,984	453,281	
2021													
31.01	15,751,583	2,956,951	12,658,626	5,877,050	550,277	415,972	338,772	2,249,570	2,795,436	431,549	145,021	455,718	
28.02	15,728,106	2,823,523	12,861,999	6,102,658	540,123	399,965	366,923	2,145,455	2,874,816	432,059	51,999	455,677	
31.03	16,410,349	3,683,061	12,747,752	5,676,871	645,000	401,297	388,357	2,307,331	2,896,208	432,688	−10,066	456,957	
30.04	16,617,964	3,064,443	13,568,654	6,683,297	625,133	425,298	404,285	2,113,133	2,909,021	408,487	−4,811	431,805	
31.05	16,864,382	3,268,659	13,600,090	6,601,320	637,343	448,193	405,601	2,047,521	3,052,195	407,918	9,658	428,120	
30.06	16,934,321	3,902,634	13,069,579	6,095,305	617,009	430,658	410,651	2,140,582	2,968,352	407,021	−23,749	427,284	
31.07	16,970,285	4,092,961	12,899,916	6,020,113	595,010	420,563	402,054	2,154,166	2,900,495	407,515	−8,752	429,301	
31.08	17,071,011	3,841,530	13,275,287	6,463,930	567,524	408,216	397,464	2,107,154	2,923,644	407,356	−31,527	428,899	
30.09	17,086,040	4,005,788	13,203,802	6,396,653	592,938	406,713	407,613	2,082,766	2,910,474	406,645	−109,658	427,694	

Table 4.3.13 (cont.)

(millions of rubles)

	Gross investments in equity securities (including loss provisions, revaluation and cost adjustment)							Memo: provisions for possible losses on equity securities including provisions adjustment
	total	shares transferred that do not qualify for the derecognition	total	of which			revaluation of equities	
				investments in unpledged equity securities at balance-sheet value (excluding revaluation and cost adjustment)				
				of which				
				of resident credit institutions	of nonresidents	of other residents		
1	14	15	16	17	18	19	20	21
2020								
31.12	413,445	17,630	384,303	50,932	87,072	246,299	11,579	2,680
2021								
31.01	416,832	17,694	383,035	50,056	87,915	245,064	16,171	2,680
28.02	418,999	18,224	379,537	50,449	87,781	241,307	21,307	2,680
31.03	439,468	16,535	381,422	50,703	86,648	244,070	41,578	2,678
30.04	452,182	17,627	382,346	51,921	86,842	243,583	52,277	2,678
31.05	400,309	19,880	336,756	7,187	86,795	242,773	43,741	2,693
30.06	410,837	19,908	346,851	6,246	98,739	241,865	44,153	2,679
31.07	403,390	18,969	341,198	6,250	95,587	239,362	43,298	2,679
31.08	420,808	16,867	345,694	7,140	97,973	240,582	58,321	2,679
30.09	418,714	16,340	346,425	6,189	99,293	240,943	56,025	2,679

Table 4.3.13 (end)

(millions of rubles)

	Participation in authorised capital of subsidiary and affiliated joint-stock companies and unit investment funds, including revaluation, gross (including loss provisions)		Memo: provisions for possible losses on equity in subsidiaries and associated joint-stock companies including provisions adjustment	Other participation in authorised capital, including revaluation, gross (including loss provisions)	Memo: provisions for possible losses on other participation including provisions adjustment
	total	of which: resident subsidiary and affiliated credit institutions' shares, excluding revaluation			
1	22	23	24	25	26
2020					
31.12	1,760,400	201,382	376,457	1,271,454	210,251
2021					
31.01	1,769,161	203,106	375,687	1,277,666	211,479
28.02	1,739,353	203,048	438,281	1,302,053	223,131
31.03	1,753,594	209,735	438,934	1,314,363	223,909
30.04	1,724,797	221,465	425,749	1,369,929	244,702
31.05	1,713,773	217,272	424,116	1,458,377	255,013
30.06	1,695,701	216,741	424,397	1,471,736	261,754
31.07	1,690,248	218,445	410,995	1,497,195	258,197
31.08	1,697,046	224,563	411,339	1,577,740	274,432
30.10	1,726,088	226,168	411,676	1,613,294	276,488

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals			
	total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13
2020												
31.12	21,439,823	4,365,133	2,797,561	14,023,326	32,290,425	10,097,787	5,608,679	15,949,537	1,271,044	97,521	172,752	554,713
2021												
31.01	21,380,784	3,906,519	2,928,260	13,775,550	33,091,567	9,838,670	5,390,958	16,375,596	1,410,260	191,007	103,012	495,449
28.02	22,067,161	4,038,076	2,559,184	14,281,583	32,644,628	9,468,549	5,023,648	16,209,544	1,288,811	141,143	50,587	490,916
31.03	22,993,682	2,479,926	2,515,087	14,720,053	33,153,580	6,396,871	4,802,512	16,531,405	1,443,194	155,328	48,568	527,177
30.04	24,156,482	4,586,375	2,711,324	16,025,053	32,668,419	10,295,445	5,460,228	16,185,634	1,423,155	121,015	61,255	565,627
31.05	24,354,780	2,690,045	2,134,449	16,089,897	33,012,004	6,929,266	4,350,836	16,136,949	1,556,737	113,434	68,163	626,846
30.06	24,416,826	2,395,312	2,858,786	16,227,139	32,155,872	6,710,198	4,831,165	15,930,947	1,387,279	73,943	150,269	502,586
31.07	26,072,507	4,465,196	3,613,326	17,128,677	33,029,902	9,783,129	5,821,761	16,628,175	1,477,056	127,719	143,747	570,800
31.08	26,830,303	3,794,573	2,533,068	17,542,528	34,982,083	8,227,151	3,769,912	18,399,118	1,323,205	145,498	82,557	515,362
30.09	26,849,314	2,729,677	3,363,577	17,831,840	34,907,505	6,767,289	5,545,153	17,720,591	1,158,138	38,554	160,525	471,940

Table 4.4 (cont.)
(millions of rubles)

	Claims on delivery of securities				Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives			
	total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	14	15	16	17	18	19	20	21	22	23	24	25
2020												
31.12	1,023,042	15,870	34,632	971,539	98,442	22,726	12,705	22,204	58,098	8,194	6,786	15,924
2021												
31.01	1,016,361	15,117	21,289	977,561	105,176	17,997	7,652	28,269	81,663	9,392	17,806	14,203
28.02	1,085,740	44,341	49,368	988,838	109,823	10,794	12,054	25,517	98,112	4,656	15,020	19,053
31.03	1,108,504	42,226	66,754	990,214	107,269	11,689	22,222	18,222	103,782	15,925	8,180	21,240
30.04	1,082,385	45,362	44,189	992,306	154,522	22,319	23,340	25,195	97,076	9,869	5,810	25,545
31.05	1,121,636	49,654	56,859	1,006,355	141,555	22,114	18,845	26,026	98,589	2,693	5,252	30,802
30.06	1,101,820	16,195	71,711	1,010,699	124,618	16,248	27,702	35,012	123,346	4,144	16,907	60,510
31.07	1,128,833	56,136	56,810	1,015,244	157,788	18,247	45,826	28,172	292,964	13,395	69,800	151,154
31.08	1,129,089	51,579	27,918	1,046,486	189,619	48,582	7,164	44,676	272,548	0	45,688	123,427
30.09	1,182,347	28,476	103,010	1,040,085	135,529	8,933	22,505	37,695	176,025	22,270	31,506	72,727

Table 4.4 (cont.)

(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	total	of which those with terms			total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
2020																
31.12	24,464,643	5,629,979	3,275,120	14,555,453	29,800,574	8,698,030	4,995,919	15,859,083	873,311	194,488	210,760	467,927	951,084	108,051	94,687	747,236
2021																
31.01	25,019,194	5,615,982	3,260,434	14,592,592	30,282,494	8,082,128	4,872,822	16,097,090	911,939	213,263	172,730	525,809	985,963	12,870	110,753	857,796
28.02	25,600,502	5,892,538	3,176,051	14,692,858	29,729,124	7,628,618	4,333,348	15,921,706	787,417	154,070	167,169	465,728	1,077,890	25,625	9,189	1,039,998
31.03	26,490,199	3,400,353	3,084,657	15,412,254	30,325,459	5,355,641	4,117,182	16,168,743	928,060	253,799	108,070	479,525	1,225,694	62,760	111,771	1,039,799
30.04	27,466,444	6,549,093	3,004,803	16,528,588	29,762,875	8,254,726	4,726,133	15,981,657	834,508	251,692	124,567	458,153	1,361,363	5,186	364,746	990,406
31.05	27,995,760	4,193,665	2,724,790	16,544,470	29,614,636	5,226,166	3,640,955	15,619,679	931,059	237,422	81,439	562,479	1,545,049	119,627	89,935	1,324,353
30.06	28,373,008	4,009,908	3,422,037	16,885,591	28,671,918	4,954,453	4,132,126	15,420,650	785,316	167,623	102,466	490,419	1,527,683	48,562	177,807	1,297,538
31.07	29,535,274	6,605,379	4,020,414	17,573,238	30,053,763	7,587,693	5,137,559	16,425,815	824,518	186,038	99,348	537,420	1,554,583	49,642	329,598	1,174,209
31.08	30,352,545	5,716,563	2,657,096	18,206,735	31,821,787	6,265,627	3,702,522	17,593,505	804,752	164,314	35,029	538,982	1,702,377	66,945	37,758	1,589,579
30.09	30,865,963	4,600,021	3,795,374	18,706,896	31,398,127	4,879,603	4,752,509	17,292,057	704,242	85,245	61,487	534,553	1,697,620	28,735	671,417	976,974

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Derivatives (claims, at fair value)	Derivatives (liabilities, at fair value)
	total	of which those with terms			total	of which those with terms				
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		
1	42	43	44	45	46	47	48	49	50	51
2020										
31.12	96,152	20,732	11,223	22,487	135,113	14,557	21,036	72,327	952,329	975,509
2021										
31.01	105,098	17,653	7,458	28,649	146,165	12,724	20,164	73,086	1,002,725	904,111
28.02	115,202	11,799	12,228	29,824	186,144	15,608	22,894	90,388	897,666	843,517
31.03	113,969	12,186	29,755	17,128	179,791	20,776	31,680	71,102	948,268	805,643
30.04	178,534	36,588	33,841	24,108	187,360	1,942	42,363	89,473	891,265	836,856
31.05	149,192	32,905	18,051	24,164	201,263	31,774	15,992	95,932	939,856	873,840
30.06	121,698	15,312	26,687	34,345	206,343	13,120	26,457	124,948	963,040	886,881
31.07	154,416	19,579	41,930	27,467	276,704	6,072	76,541	135,682	976,778	887,495
31.08	185,021	45,497	7,377	42,941	349,248	5,483	47,397	198,308	985,320	919,408
30.09	136,245	9,240	25,188	35,458	404,719	55,725	46,078	252,041	1,046,140	963,384

4.5. Main Indicators of Subjects of Collective Investment and Insurance Business' Performance

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

	Private pension provision				Benefits under mandatory pension insurance					
	pension reserves, millions of rubles	number of participants, persons		payouts of pensions, millions of rubles	pension savings, millions of rubles	number of insured persons, persons		number of insured persons who received a one-off benefit, persons	payouts of pensions, millions of rubles	
		total	of wich receiving pension			total	of wich receiving pension		total	of wich one-off benefit, persons
1	2	3	4	5	6	7	8	9	10	11
2020										
Q1	1,383,323.52	6,165,691	1,570,996	20,149.81	2,806,504.17	37,299,782	85,539	100,688	4,402.23	4,058.57
Q2	1,433,509.04	6,164,265	1,573,421	36,361.92	2,891,589.93	37,249,564	88,046	92,690	6,968.39	6,401.35
Q3	1,461,434.13	6,151,323	1,569,847	55,476.84	2,932,113.47	37,196,218	92,221	340,993	12,307.92	11,411.80
Q4	1,474,043.82	6,176,371	1,571,041	74,006.02	2,946,124.72	37,144,030	95,750	388,596	16,183.88	14,915.39
2021										
Q1	1,495,531.87	6,185,732	1,560,326	18,764.52	2,961,686.53	37,031,756	97,928	44,562	3,577.40	3,236.83
Q2	1,517,743.50	6,191,837	1,553,017	37,836.38	2,996,764.39	36,976,116	100,595	88,605	7,690.56	6,978.30

Table 4.5.2

Private Pension Funds' Pension Reserves Generation

(millions of rubles)

	Pension reserves at the beginning of the year	Pension contributions, acted in reporting year	Earmarked receipts in reporting year	Pension reserves investment returns	Payouts made in the repoting year	Pension reserves at of the end of the year
1	2	3	4	5	6	7
2017	1,062,685.25	103,251.44	187.84	55,902.97	69,380.55	1,184,069.01
2018	1,080,077.97	97,411.68	5,859.55	52,128.00	69,698.31	1,267,959.20
2019	1,264,008.18	111,735.55	2,022.49	102,800.77	93,490.93	1,386,694.94
2020	941,647.60	97,717.64	2,690.43	52,972.06	63,135.40	1,028,514.72

Table 4.5.3

Private Pension Funds' Pension Accruals Flows

(millions of rubles)

	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds				Pension accruals transferred to the Pension Fund of the Russian Federation			
	total	of which			total	of which			total	of which		
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments c ontributions towards co-financing of pension savings	
			total	including contributions disbursed from the National Welfare Fund			total	including contributions disbursed from the National Welfare Fund			total	including contributions disbursed from the National Welfare Fund
1	2	3	4	5	6	7	8	9	10	11	12	13
2017	222,835.65	79.44	6,921.24	3,358.28	322,890.73	57.20	4,357.42	2,013.72	3,245.44	31.00	193.86	90.34
2018	130,189.70	107.96	5,495.33	2,640.22	106,967.88	18.44	1,061.67	495.28	3,401.35	33.60	225.94	106.23
2019	45,334.06	104.18	4,699.97	2,329.70	72,473.94	14.96	1,345.63	467.78	4,818.48	18.76	319.19	147.02
2020	16,244.26	62.59	3,481.08	1,654.81	17,103.12	5.60	338.28	158.64	8,201.10	14.81	429.32	204.57

Table 4.5.3 (end)
(millions of rubles)

	Pension accruals transferred to other private pension funds				Pension savings investment returns	Payouts from pension savings				
	total	of which				total	of which			
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings				funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
			total	including contributions disbursed from the National Welfare Fund						
1	14	15	16	17	18	19	20	21	22	23
2017	66,593.75	10.58	713.34	334.84	82,454.58	11,181.98	278.99	84.07	7,775.26	3,043.66
2018	90,942.65	16.46	955.38	444.86	−21,735.04	14,910.82	472.67	152.39	10,847.80	3,437.96
2019	72,382.20	14.65	1,180.56	465.53	270,057.86	18,704.72	721.81	257.78	4,305.42	13,419.71
2020	16,539.74	5.11	326.97	153.36	179,627.15	20,995.72	902.84	365.65	14,915.39	4,811.84

Table 4.5.4

Main Indicators of Unit Investment Funds' Performance

	Number of holders of investment shares in unit investment funds, thousands of units					Value of net assets of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of unit investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	2	3	4	5	6	7	8	9	10	11
2017										
Q1	1,467.9	—	378.1	1,079.6	10.1	2,728,774.1	—	141,072.1	18,577.8	2,569,124.2
Q2	1,473.0	—	383.7	1,079.2	10.1	2,653,828.8	—	162,800.7	19,620.5	2,471,407.5
Q3	1,486.7	—	397.6	1,078.1	10.9	2,713,989.6	—	190,523.0	20,068.2	2,503,398.4
Q4	1,516.4	—	428.0	1,077.6	10.8	2,936,651.3	—	216,150.9	20,254.2	2,700,246.2
2018										
Q1	1,555.8	—	469.0	1,077.6	9.3	3,015,944.3	—	259,294.7	22,246.8	2,734,402.8
Q2	1,610.1	—	523.3	1,077.4	9.4	3,107,103.3	—	303,714.7	25,211.6	2,778,177.0
Q3	1,646.8	0.3	558.8	1,078.0	9.7	3,189,556.9	212.8	317,469.3	29,455.1	2,842,419.7
Q4	1,660.3	3.2	570.8	1,076.2	10.2	3,341,756.8	1,018.0	315,353.5	31,234.6	2,994,150.7
2019										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4
Q2	1,693.1	16.3	591.6	1,074.3	11.0	3,622,865.4	6,228.0	337,000.2	48,869.1	3,230,768.1
Q3	1,756.1	28.7	641.4	1,074.2	11.8	3,944,250.9	11,141.4	373,888.1	49,612.0	3,509,609.4
Q4	1,897.9	70.7	741.9	1,073.8	11.5	4,469,685.6	16,893.1	454,705.8	52,054.1	3,946,032.6
2020										
Q1	2,038.0	130.3	821.6	1,073.7	12.4	4,190,495.4	23,647.2	477,686.7	52,524.7	3,636,636.8
Q2	2,247.9	266.8	891.8	1,073.9	15.5	4,399,038.6	31,648.7	532,320.8	54,529.3	3,780,539.8
Q3	2,893.3	772.4	1,008.7	1,073.9	38.3	4,811,698.9	47,996.3	601,118.7	59,988.9	4,102,595.0
Q4	3,638.0	1,358.5	1,144.1	1,074.0	61.3	5,040,083.3	85,841.4	667,297.6	66,449.2	4,220,495.2
2021										
Q1	4,701.3	2,184.2	1,337.6	1,075.2	104.3	5,556,746.8	111,819.3	757,738.8	74,232.2	4,612,956.6
Q2	5,566.7	2,884.7	1,506.5	1,076.2	99.3	6,153,631.4	132,798.6	833,142.7	93,508.1	5,094,182.1

Table 4.5.4 (end)

	Issue of investment shares of unit investment funds, millions of rubles					Redemption of investment shares of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	12	13	14	15	16	17	18	19	20	21
2017										
Q1	133,583.7	—	19,497.6	115.1	113,970.9	19,116.5	—	8,069.1	68.8	10,978.6
Q2	191,399.2	—	45,994.2	1,145.4	144,259.6	76,882.5	—	16,056.1	219.7	60,606.7
Q3	269,227.2	—	74,107.9	1,173.2	193,946.1	92,942.2	—	23,828.9	293.6	68,819.7
Q4	551,968.8	—	110,882.6	1,512.0	439,574.2	115,657.3	—	38,312.9	357.4	76,987.0
2018										
Q1	119,530.0	—	47,862.3	1,611.2	70,056.5	33,651.6	—	11,639.3	35.5	21,976.8
Q2	116,322.5	—	54,511.2	3,618.5	58,192.8	23,820.1	—	13,823.1	808.4	9,188.5
Q3	56,282.7	200.0	35,319.1	1,772.0	18,991.6	42,123.3	0.0	25,234.2	123.2	16,765.9
Q4	105,384.0	830.8	26,796.8	2,740.5	75,016.0	61,640.6	0.0	29,469.6	223.6	31,947.4
2019										
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2
Q2	105,745.7	2,307.2	31,395.5	3,830.5	68,212.5	36,037.2	0.3	25,670.7	360.6	10,005.6
Q3	314,970.4	4,638.2	49,664.5	806.7	259,861.0	36,924.3	48.3	21,606.0	170.9	15,099.1
Q4	270,485.8	5,310.0	85,873.4	1,905.3	177,397.2	53,273.6	251.3	23,419.7	578.9	29,023.7
2020										
Q1	234,478.0	7,633.9	82,835.7	446.1	143,562.2	52,077.5	829.2	39,032.9	2,983.8	9,231.5
Q2	119,021.8	6,169.1	47,910.0	2,878.3	62,064.5	44,322.6	87.4	22,721.2	1,692.9	19,821.0
Q3	220,353.3	13,399.1	76,185.1	3,163.3	127,605.9	58,252.2	117.7	38,068.7	736.2	19,329.7
Q4	281,166.0	35,647.4	96,235.0	6,845.3	142,438.3	98,541.0	496.3	56,119.0	653.9	41,271.9
2021										
Q1	487,506.6	26,857.7	115,246.0	7,730.3	337,672.6	62,253.5	1,176.5	45,630.5	200.2	15,246.3
Q2	261,684.7	23,383.4	105,951.4	26,597.2	105,752.7	74,294.0	5,537.2	49,183.5	4,696.2	14,877.0

Table 4.5.5

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

	Q1 2021		H1 2021	
	insurance premiums ¹	payoffs ²	insurance premiums ¹	payoffs ²
1	2	3	4	5
Voluntary and mandatory insurance (excluding compulsory health insurance) - total	459,799.3	185,252.4	894,187.3	384,490.1
of which:				
insurance of non-residents	5,536.1	2,099.4	10,559.3	4,420.4
I. Voluntary Insurance				
Life insurance - total	106,351.3	70,121.8	235,260.4	137,794.1
of which:				
life insurance (excluding pension insurance) - total	105,922.7	69,832.2	234,412.3	136,970.6
of which:				
borrower's life insurance	24,100.1	3,225.1	59,272.1	6,994.0
pension insurance	428.6	289.6	848.1	823.5
Nonlife insurance - total	285,047.3	74,027.9	529,232.5	163,891.0
of which:				
personal insurance (excluding life insurance) - total	150,152.6	34,950.8	260,127.9	78,752.1
of which:				
accident and sickness insurance	63,193.5	5,281.4	132,955.7	11,887.0
of which:				
insurance of patients participating in clinical trials of medicines	33.4	2.0	73.7	4.2
insurance of tax officials	0.1	2.5	0.1	5.0
health insurance	86,959.1	29,669.5	127,172.2	66,865.2
general property insurance - total	134,894.7	39,077.1	269,104.5	85,138.8
of which:				
insurance of property- total	110,609.9	36,144.0	220,084.1	78,698.1
of which:				
insurance of land vehicles (excluding railway vehicles)	44,581.4	24,495.5	93,188.3	52,257.0
insurance of railway vehicles	628.0	307.7	929.7	594.9
insurance of aircraft	2,751.2	2,378.7	5,148.7	3,472.6
insurance of watercraft	2,200.7	723.1	3,990.4	1,730.4
insurance of cargo	4,954.0	825.6	10,811.9	1,714.4
agricultural insurance - total	947.8	1,176.0	4,596.6	2,144.5
of which:				
government insurance	738.6	1,033.7	4,079.8	1,292.5
insurance of other assets of legal entities	37,533.8	3,903.4	65,632.0	11,982.9
insurance of other assets of individuals	17,013.0	2,334.0	35,786.5	4,801.4
public/third party liability insurance - total	11,703.8	1,950.7	21,520.3	4,432.3
of which:				
owners of land vehicles (excluding railway vehicles)	1,214.1	511.2	2,508.8	1,031.3
of which:				
owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	644.9	341.4	1,246.4	648.4
owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	568.8	169.0	1,261.0	382.9
owners of railway vehicles	0.6	10.6	2.6	23.3

Table 4.5.5 (end)

(millions of rubles)

1	2	3	4	5
owners of aircraft	856.5	41.9	1,498.8	205.8
owners of watercraft	1,226.6	402.5	2,493.0	781.5
operators of hazardous facilities	575.4	170.6	1,149.3	214.2
product liability	1,319.2	79.4	1,999.4	198.6
third party liability	6,190.4	547.1	11,055.8	1,663.0
failure to perform or improper performance of contractual obligations	320.9	187.3	812.6	314.5
business risk insurance	4,606.5	472.8	10,421.9	820.7
financial risk insurance	7,974.6	509.7	17,078.2	1,187.7
II. Mandatory insurance				
Mandatory personal insurance - total	16,875.8	3,542.6	16,875.8	7,853.5
of which:				
government life and health insurance of servicemen and similar categories	16,875.8	3,496.5	16,875.8	7,777.3
other types of mandatory personal insurance according to federal laws	0	46.1	0	76.2
Mandatory general property insurance - total	51,379.9	37,400.3	112,491.2	74,989.6
of which:				
insurance of public liability of owners of vehicles	49,977.0	37,183.0	109,462.1	74,549.2
insurance of public liability of hazardous facility owners	1,085.9	56.2	1,758.2	117.5
insurance of carrier's public liabilities to passengers' life, health and property	317.0	161.1	1,270.9	322.9
other types of mandatory general property insurance according to federal laws	0	0	0	0
investment life insurance	44,846.7	58,197.9	100,886.7	111,736.7

¹ Taking into account additionally charged premiums, accurate information on which is not available due to the late acquisition of primary accounting records.

² Data include unidentified as of the end of the reporting period amounts of actually processed collections of payments from the current accounts of the insurer based on a court judgement.

Memo. Existing discrepancies between totals and sums of items are due to rounding.

5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM

Table 5.1

Payments Effected by the Payment System of Russia

	Total payments		Of which payments effected											
			by the payment system of the Bank of Russia ¹		by credit institutions ²		of which							
							by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions ³		between various divisions of one credit institution ³		within one division of a credit institution ³	
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2019	5,212,360.7	1,959,335.1	1,715,688.7	1,566,461.4	3,496,672.0	392,873.7	13,620.0	3,971.5	126,881.9	14,491.7	982,401.6	210,697.4	2,373,768.6	163,713.0
2020	5,454,946.9	2,080,214.6	1,844,046.0	1,657,584.6	3,610,900.9	422,630.0	13,403.3	3,734.6	165,493.1	14,804.0	907,343.3	211,630.1	2,524,661.2	192,461.3
2019														
Q1	1,140,957.5	435,042.1	361,416.0	347,740.1	779,541.5	87,302.0	2,775.8	716.0	25,478.5	3,289.7	221,367.2	45,181.3	529,920.0	38,115.0
Q2	1,256,947.7	478,461.0	412,298.8	381,742.3	844,648.9	96,718.7	2,759.0	1,108.1	29,341.2	3,411.4	239,597.6	52,688.4	572,951.1	39,510.8
Q3	1,342,779.2	509,852.9	438,061.1	409,183.4	904,718.1	100,669.5	3,871.5	1,017.1	33,592.8	3,755.0	250,291.8	55,117.6	616,962.0	40,779.8
Q4	1,471,676.3	535,979.1	503,912.8	427,795.6	967,763.5	108,183.5	4,213.7	1,130.3	38,469.4	4,035.6	271,145.0	57,710.1	653,935.5	45,307.4
2020														
Q1	1,273,278.9	486,659.6	401,145.8	392,954.2	872,133.1	93,705.4	3,390.1	569.3	35,953.3	3,285.6	221,331.5	48,448.3	611,458.2	41,402.2
Q2	1,203,350.3	477,644.7	383,204.4	388,346.5	820,145.9	89,298.2	2,970.1	1,135.9	34,683.6	2,695.8	199,799.0	44,359.6	582,693.2	41,106.9
Q3	1,405,589.3	511,670.5	471,010.3	405,497.7	934,579.0	106,172.8	3,226.6	945.8	46,597.7	3,630.4	229,276.0	53,151.9	655,478.7	48,444.7
Q4	1,572,728.4	604,239.8	588,685.5	470,786.2	984,042.9	133,453.6	3,816.5	1,083.6	48,258.5	5,192.2	256,936.8	65,670.3	675,031.1	61,507.5
2021														
Q1	1,388,779.6	513,899.5	487,611.5	404,227.7	901,168.1	109,671.8	2,841.7	688.2	36,868.1	4,048.5	228,879.6	58,015.0	632,578.7	46,920.1
Q2	1,599,013.7	593,073.0	607,145.6	463,771.5	991,868.1	129,301.5	2,568.0	938.1	42,477.8	5,434.4	261,266.4	70,666.7	685,555.9	52,262.3
Q3	1,735,821.6	661,632.8	680,693.6	517,395.3	1,055,127.9	144,237.5	2,667.5	884.6	48,237.9	5,587.8	274,077.4	81,414.6	730,145.1	56,350.5

¹ This indicator includes the Bank of Russia's payments and also payments of the Bank of Russia customers – credit institutions and other than credit institutions customers.

² Including ruble-denominated payments from the accounts of credit institutions' customers (individuals, legal entities other than credit institutions); own payments of credit institutions; transfers made by individuals without opening a bank account. Payments with payment cards and transactions of credit institutions' customers at financial markets are not included. Instructions of credit institutions' clients are included in summary instructions of credit institutions.

³ This indicator doesn't include payments effected by settlement non-banking credit institutions.

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 5.2

Payments Effected through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies

	The Bank of Russia payment system ¹						Credit institutions payment systems ²					
	total		of which				total		of which			
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based payments		number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
1	2	3	4	5	6	7	8	9	10	11	12	13
2019	1,715,688.7	1,566,461.4	1,715,349.3	1,565,933.6	339.4	527.8	3,496,672.1	392,873.7	3,185,919.1	383,589.7	310,753.0	9,284.0
2020	1,844,046.1	1,657,584.7	1,843,729.5	1,656,990.1	316.5	594.6	3,610,900.8	422,630.1	3,359,009.6	413,135.1	251,891.3	9,494.9
2019												
Q1	361,416.0	347,740.1	361,353.8	347,558.9	62.2	181.2	779,541.5	87,302.0	700,501.2	84,850.3	79,040.3	2,451.7
Q2	412,298.8	381,742.3	412,219.9	381,656.8	78.9	85.5	844,648.9	96,718.7	767,156.0	93,395.4	77,492.9	3,323.3
Q3	438,061.1	409,183.4	437,958.8	409,096.8	102.3	86.6	904,718.1	100,669.6	826,330.5	98,865.9	78,387.6	1,803.7
Q4	503,912.8	427,795.6	503,816.8	427,621.1	96.0	174.5	967,763.6	108,183.4	891,931.4	106,478.1	75,832.2	1,705.3
2020												
Q1	401,145.8	392,954.2	401,087.1	392,807.6	58.7	146.6	872,133.1	93,705.4	801,710.4	91,781.3	70,422.7	1,924.1
Q2	383,204.4	388,346.5	383,137.2	388,191.1	67.2	155.4	820,145.9	89,298.1	758,770.5	86,993.8	61,375.4	2,304.3
Q3	471,010.3	405,497.7	470,901.7	405,392.1	108.6	105.6	934,578.9	106,172.8	868,136.6	103,253.5	66,442.3	2,919.3
Q4	588,685.5	470,786.2	588,603.5	470,599.3	82.0	186.9	984,042.9	133,453.7	930,392.2	131,106.5	53,650.7	2,347.2
2021												
Q1	487,611.5	404,227.7	487,562.5	404,080.5	49.0	147.2	901,168.1	109,671.7	840,814.9	107,498.2	60,353.2	2,173.5
Q2	607,145.5	463,771.5	607,085.5	463,692.5	60.1	79.0	991,868.1	129,301.4	935,654.6	126,990.0	56,213.5	2,311.4
Q3	680,693.6	517,395.3	680,597.5	517,322.0	96.2	73.3	1,055,127.9	144,237.5	999,558.5	142,154.5	55,569.4	2,083.0

¹ This indicator includes the Bank of Russia's payments and also payments the Bank of Russia customers – credit institutions and other than credit institutions customers.

² Including ruble-denominated payments from the accounts of credit institutions' customers (individuals, legal entities other than credit institutions); own payments of credit institutions; transfers made by individuals without opening a bank account. Payments with payment cards and transactions of credit institutions' customers at financial markets are not included. Instructions of credit institutions' clients are included in summary instructions of credit institutions.

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 5.3

Selected Indicators on Bank Card Transactions¹

	Individuals					
	the number of bank cards ² , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	2	3	4	5	6	7
2019	281,825	—	89,107,384	27,241,781	26,253,038	35,612,566
2020	301,055	—	102,792,525	26,791,676	31,193,370	44,807,480
2019						
Q1	269,590	177,922	18,646,189	5,902,736	5,694,085	7,049,368
Q2	272,012	182,965	21,605,273	6,815,134	6,301,047	8,489,092
Q3	276,484	188,717	23,292,581	7,116,289	6,792,339	9,383,953
Q4	281,825	196,920	25,563,341	7,407,622	7,465,567	10,690,152
2020						
Q1	284,298	194,845	23,065,644	6,428,680	7,050,443	9,586,521
Q2	284,768	190,304	22,146,751	5,881,009	6,559,992	9,705,750
Q3	293,095	201,396	27,125,086	7,145,853	8,343,933	11,635,301
Q4	301,055	209,459	30,455,044	7,336,134	9,239,002	13,879,909
2021						
Q1	307,730	209,313	27,053,350	6,035,065	8,794,819	12,223,467
Q2	314,808	216,385	31,555,071	7,054,014	9,954,742	14,546,315
Q3	319,813	224,300	33,941,798	7,413,260	10,812,750	15,715,788

Table 5.3 (end)

	Legal entities					
	the number of bank cards ² , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	8	9	10	11	12	13
2019	4,007	—	3,477,547	1,604,717	1,852,448	20,382
2020	4,568	—	3,904,783	1,624,687	2,180,667	99,430
2019						
Q1	3,313	1,466	677,800	329,001	347,009	1,790
Q2	3,554	1,626	769,598	371,394	394,724	3,481
Q3	3,800	1,782	883,389	422,019	456,015	5,355
Q4	4,007	1,951	1,146,761	482,304	654,701	9,756
2020						
Q1	4,117	1,897	893,428	372,573	507,183	13,672
Q2	4,140	1,769	776,892	343,549	415,784	17,559
Q3	4,273	2,040	989,578	423,882	536,717	28,980
Q4	4,568	2,209	1,244,885	484,684	720,983	39,218
2021						
Q1	4,699	2,252	1,131,590	372,685	721,360	37,545
Q2	4,936	2,239	1,259,413	434,274	775,157	49,981
Q3	5,267	2,386	1,461,839	471,238	931,445	59,156

¹ Including data on the volume of debit and credit cards and the value of transactions with them. Not including data on prepaid cards.

² The data on quantity of bank cards are indicated as of the first date, following the reporting quarter (year).

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 5.4

Funds Transfers Carried Out Through the BRPS, by Payment Systems/Transfer Service

	By payment systems ¹							
	intraregional electronic payments		interregional electronic payments		Banking Electronic Speedy Payment system		payments via postal and telegraph technology	
	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles
1	2	3	4	5	6	7	8	9
1998	109.4	7,557.7	4.1	454.2	—	—	57.3	2,683.8
1999	137.2	13,302.9	9.8	2,143.0	—	—	52.1	5,702.5
2000	181.9	28,166.4	17.2	5,759.8	—	—	45.0	9,031.8
2001	255.8	53,487.6	27.4	9,784.2	—	—	34.0	8,788.4
2002	312.5	62,712.4	38.3	13,632.7	—	—	25.6	5,997.2
2003	361.5	90,303.1	50.3	17,863.7	—	—	14.8	5,757.6
2004	405.2	110,356.1	66.9	25,000.4	—	—	7.6	3,052.0
2005	464.3	153,785.6	86.3	36,112.1	—	—	5.1	4,073.4
2006	573.3	215,644.2	120.5	50,955.5	—	—	2.5	1,074.0
2007	676.9	375,041.4	154.1	69,580.8	—	—	2.8	1,131.0
2008	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	3.1	2,215.9
2009	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	1.7	887.9
2010	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.9	721.0
2011	898.7	600,570.7	287.6	92,398.3	0.626	222,844.1	0.7	340.3
2012	923.4	599,227.8	333.9	103,535.0	1.189	447,258.3	0.5	476.3
2013	934.6	604,349.3	404.4	116,334.8	2.105	504,112.9	0.2	96.4
2014	919.6	607,716.9	447.9	121,909.9	3.0	475,550.8	0.01	2.2
2015	894.9	693,036.9	500.4	127,837.1	3.3	535,666.9	0.004	2.5
2016	839.9	645,179.5	592.6	134,728.7	3.3	560,123.1	0.002	3.0
2017	847.9	184,934.9	676.7	99,655.0	4.6	1,156,288.3	0.0	0.0
1st half-year 2018	394.5	83,274.3	336.7	46,758.6	2.9	693,809.0	0.0	0.0

Table 5.4 (end)

	by transfer services ²							
	Total funds transfers		Including carried out through:					
			urgent transfer service		non-urgent transfer service		fast payment service	
	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles
1	10	11	12	13	14	15	16	17
2nd half-year 2018	857.1	891,291.1	2.2	753,922.4	854.9	137,368.7	—	—
2019	1,715.7	1,566,461.4	4.4	1,304,551.6	1,704.5	261,850.3	6.7	59.6
2020	1,844.0	1,657,584.7	4.4	1,378,820.3	1,728.3	277,969.2	111.3	795.1

¹ In accordance with the Bank of Russia Regulation No. 303-P of April 25, 2007 "On the Bank of Russia Real Time Gross Settlement System" and the Bank of Russia Regulation No. 384-P of June 29, 2012 "On the Bank of Russia Payment System".

² In accordance with the Bank of Russia Regulation No. 732-P of September 24, 2020 "On the Bank of Russia Payment System".

6.,REGIONAL,SECTION

6.1.,Direct,Investment,of,the,Russian,Federation

Table,6.1.1

Direct,Investment,of,the,Russian,Federation,Abroad:,Flows,by,Region,of,Resident,Registration,(Balance,of,Payments,Data)

(millions,of,US,dollars)

	2018			2019			2020		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10
THE,RUSSIAN,FEDERATION	31,377	142,711	111,334	21,923	128,959	107,036	5,847	112,373	106,526
CENTRAL,FEDERAL,DISTRICT	20,543	101,817	81,274	11,856	100,982	89,126	-1,408	78,647	80,055
Belgorod,Region	-128	3,144	3,272	-130	1,606	1,736	-393	662	1,055
Bryansk,Region	1	1	0	0	3	3	1	217	216
Vladimir,Region	20	42	22	37	95	57	45	123	78
Voronezh,Region	84	99	15	-52	80	133	105	130	25
Ivanovo,Region	-15	17	32	5	9	4	35	117	83
Kaluga,Region	16	36	20	65	72	7	5	92	87
Kostroma,Region	60	111	51	121	141	20	-15	35	49
Kursk,Region	-25	2	27	201	201	0	-200	0	200
Lipetsk,Region	2,168	2,940	772	1,017	1,613	596	1,358	1,576	218
Moscow,Region	1,558	3,288	1,730	1,486	4,602	3,116	686	4,495	3,810
Orel,Region	1	1	0	1	1	0	0	0	1
Ryazan,Region	9	10	1	3	3	0	-1	3	4
Smolensk,Region	-15	14	29	-120	145	265	50	159	108
Tambov,Region	7	7	0	0	0	0	1	1	1
Tver,Region	1	1	0	8	19	11	-14	1	16
Tula,Region	265	309	44	-211	604	815	-18	176	194
Yaroslavl,Region	45	125	81	37	94	57	106	201	94
Moscow	16,493	91,669	75,176	9,388	91,693	82,305	-3,158	70,658	73,816

Table 6.1.1 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	148	4,253	4,105	695	5,083	4,388	80	7,809	7,729
Republic of Karelia	0	0	0	0	0	0	0	0	0
Republic of Komi	–46	367	414	–149	228	377	53	258	205
Arkhangelsk Region	164	166	1	129	130	1	–33	172	205
Nenets Autonomous Area	0	0	0	109	109	0	–34	170	204
Arkhangelsk Region, excluding Nenets Autonomous Area	164	166	1	19	20	1	1	1	1
Vologda Region	240	240	0	93	116	24	114	116	2
Kaliningrad Region	–18	61	79	17	73	57	–32	61	93
Leningrad Region	20	476	456	–103	400	503	484	1,918	1,434
Murmansk Region	33	33	0	8	8	0	–4	3	7
Novgorod Region	99	139	40	347	399	52	45	205	160
Pskov Region	1	9	8	0	8	8	6	46	40
Saint Petersburg	–344	2,762	3,107	354	3,720	3,366	–553	5,030	5,583
SOUTHERN FEDERAL DISTRICT	2,112	3,372	1,260	560	3,678	3,118	–458	816	1,274
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0
Krasnodar Territory	2,261	3,123	861	781	3,486	2,705	–436	707	1,143
Astrakhan Region	12	68	56	18	77	59	–50	1	51
Volgograd Region	–155	102	257	–289	36	325	–35	14	50
Rostov Region	–6	79	86	50	79	29	64	94	30
Sevastopol	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	8	54	46	6	28	22	7	11	4
Republic of Daghestan	1	1	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	1	1	0
Kabardino-Balkar Republic	0	0	0	0	2	1	2	5	3
Karachay-Cherkess Republic	1	35	34	1	1	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	3	3	0	1	1	0
Chechen Republic	1	1	0	0	0	0	1	1	0
Stavropol Territory	5	17	11	2	22	20	3	4	1

Table 6.1.1 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	−18	1,966	1,983	826	2,348	1,522	446	5,547	5,102
Republic of Bashkortostan	46	47	1	39	75	37	33	788	754
Mari El Republic	1	1	0	0	1	0	1	2	1
Republic of Mordovia	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	155	180	25	51	83	33	52	82	30
Udmurt Republic	72	76	4	77	207	130	1	2	0
Chuvash Republic – Chuvashia	3	3	0	2	5	2	0	3	3
Perm Territory	138	255	116	44	213	169	449	1,123	674
Kirov Region	0	1	0	1	1	0	0	0	0
Nizhny Novgorod Region	−20	646	666	446	785	339	−258	391	649
Orenburg Region	−528	426	953	54	54	0	11	11	0
Penza Region	8	9	1	6	7	0	3	3	1
Samara Region	71	265	193	78	855	777	159	3,090	2,932
Saratov Region	2	2	1	18	18	0	5	6	2
Ulyanovsk Region	31	54	23	9	44	34	−10	46	56
URALS FEDERAL DISTRICT	5,694	15,295	9,602	4,731	8,701	3,970	3,842	12,615	8,773
Kurgan Region	0	0	0	1	1	0	0	0	0
Sverdlovsk Region	2,664	3,539	875	2,650	3,796	1,147	2,474	3,400	926
Tyumen Region	1,777	10,440	8,663	1,249	4,034	2,785	863	8,657	7,794
Khanty-Mansi Autonomous Area – Yugra	−60	245	305	−19	174	193	−53	49	101
Yamal-Nenets Autonomous Area	1,082	1,463	381	846	2,503	1,657	1,307	2,207	900
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	755	8,732	7,977	422	1,357	935	−391	6,402	6,793
Chelyabinsk Region	1,252	1,316	63	831	870	39	505	557	53
SIBERIAN FEDERAL DISTRICT¹	2,989	12,754	9,766	2,160	4,898	2,738	2,046	3,629	1,583
Altai Republic	0	0	0	0	0	0	0	0	0
Republic of Buryatia	57	128	70	—	—	—	—	—	—
Republic of Tuva	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	1	1	0	0	8	8
Altai Territory	1	2	0	2	7	5	2	2	0
Trans-Baikal Territory	0	0	0	—	—	—	—	—	—

Table 6.1.1 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	1,857	3,944	2,088	2,497	2,815	318	1,846	1,849	3
Irkutsk Region	18	47	29	–33	84	118	2	26	25
Kemerovo Region – Kuzbass	1,024	2,243	1,218	–313	1,918	2,232	226	1,667	1,441
Novosibirsk Region	–8	6,347	6,355	1	32	32	–48	14	62
Omsk Region	35	35	0	1	35	34	30	55	25
Tomsk Region	3	8	5	6	6	0	–11	7	19
FAR-EASTERN FEDERAL DISTRICT¹	178	1,657	1,478	117	843	726	335	2,004	1,669
Republic of Buryatia	–31	1	32	–6	7	13	–41	106	147
Republic of Sakha (Yakutia)	–19	534	553	–21	28	50	40	534	494
Trans-Baikal Territory	0	0	0	0	0	0	0	1	1
Kamchatka Territory	–1	2	3	3	3	0	2	2	0
Primorye Territory	–84	20	103	–30	59	89	–2	230	232
Khabarovsk Territory	9	152	143	8	12	4	9	10	2
Amur Region	63	192	128	–51	32	84	–5	27	33
Magadan Region	68	233	165	–116	24	140	–159	106	265
Sakhalin Region	172	523	350	200	546	346	109	434	325
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	131	131	0	382	553	171
Unallocated by Region of Russian Federation	–277	1,543	1,820	972	2,398	1,427	956	1,293	337

Table 6.1.1 (cont.)

(millions of US dollars)

	Q3 2020			Q4 2020			Q1 2021			Q2 2021		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	-2,977	23,531	26,508	3,568	38,756	35,188	8,941	40,281	31,340	8,501	35,206	26,705
CENTRAL FEDERAL DISTRICT	-4,897	13,725	18,621	731	27,100	26,369	3,840	26,952	23,112	5,716	24,290	18,575
Belgorod Region	1	77	76	-18	0	18	763	799	37	593	934	341
Bryansk Region	0	0	0	0	216	216	1	1	0	0	228	228
Vladimir Region	23	23	0	35	57	21	37	38	0	14	16	1
Voronezh Region	40	52	13	1	9	7	2	2	0	3	5	3
Ivanovo Region	8	22	14	7	44	36	6	22	16	0	25	25
Kaluga Region	5	7	2	-2	17	18	6	35	29	104	149	45
Kostroma Region	-5	3	8	-11	11	22	10	15	6	-2	7	9
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	495	495	0	374	441	66	617	699	82	1,315	1,332	17
Moscow Region	459	1,431	971	146	1,872	1,726	-120	1,108	1,227	84	1,900	1,816
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	-2	1	3	2	3	1	0	0	0
Smolensk Region	11	30	19	12	82	70	21	49	28	16	67	51
Tambov Region	0	0	0	0	1	1	0	0	0	0	1	1
Tver Region	0	0	0	-14	0	15	0	0	0	0	0	0
Tula Region	-4	40	44	-25	1	26	-77	3	79	49	50	0
Yaroslavl Region	9	41	32	13	28	15	16	24	8	10	25	14
Moscow	-5,940	11,502	17,442	214	24,322	24,108	2,556	24,154	21,598	3,529	19,553	16,024

Table 6.1.1 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	151	2,710	2,559	531	3,343	2,813	742	3,157	2,415	534	2,914	2,381
Republic of Karelia	0	0	0	0	0	0	39	91	51	–28	21	49
Republic of Komi	38	38	0	59	133	74	29	36	7	61	67	6
Arkhangelsk Region	1	1	0	–42	142	184	0	0	0	0	0	0
Nenets Autonomous Area	1	1	0	–42	142	184	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	200	200	0	–71	–71	0	640	853	213	290	388	99
Kaliningrad Region	–20	27	48	–3	6	9	0	20	19	0	1	1
Leningrad Region	163	821	657	389	926	538	–37	770	807	–439	662	1,101
Murmansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Novgorod Region	–29	3	32	50	135	85	45	45	0	98	139	41
Pskov Region	3	15	11	2	22	20	0	7	7	4	21	17
Saint Petersburg	–205	1,605	1,810	147	2,051	1,903	26	1,337	1,311	546	1,614	1,067
SOUTHERN FEDERAL DISTRICT	–202	100	302	–2	552	553	–37	147	184	–183	42	225
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	–251	40	290	40	529	489	–55	117	171	–199	21	220
Astrakhan Region	–1	0	1	–50	0	50	0	0	0	1	1	0
Volgograd Region	0	0	0	6	7	1	0	1	0	1	2	1
Rostov Region	49	60	10	2	15	12	17	29	12	14	18	4
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	2	4	2	2	2	0	0	11	11	4	30	26
Republic of Daghestan	0	0	0	0	0	0	0	0	0	1	1	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	2	1	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	26	26
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	1	1	0	1	1	0	0	11	11	2	2	0

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	123	1,542	1,419	339	1,894	1,555	–18	1,622	1,640	127	2,130	2,003
Republic of Bashkortostan	5	210	205	13	244	232	18	325	307	25	390	365
Mari El Republic	1	1	0	0	0	0	0	0	0	1	1	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	14	16	2	10	21	11	10	16	6	58	68	10
Udmurt Republic	0	0	0	0	0	0	0	15	15	0	0	0
Chuvash Republic – Chuvashia	0	0	0	2	2	0	–1	1	2	0	0	0
Perm Territory	47	417	370	348	361	13	–209	58	267	–23	20	43
Kirov Region	0	0	0	0	0	0	0	0	0	1	1	0
Nizhny Novgorod Region	50	115	65	–95	31	126	49	62	13	1	218	217
Orenburg Region	0	0	0	0	0	0	0	1	0	0	0	0
Penza Region	1	1	0	2	2	0	0	0	0	0	2	2
Samara Region	16	770	754	54	1,221	1,167	109	1,130	1,022	65	1,420	1,355
Saratov Region	6	6	0	0	0	0	2	2	0	0	0	0
Ulyanovsk Region	–17	7	24	5	11	6	4	11	7	–1	10	11
URALS FEDERAL DISTRICT	1,241	3,883	2,642	839	4,112	3,273	3,183	6,681	3,498	1,391	4,652	3,261
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	949	1,457	508	394	606	212	197	2,201	2,004	500	884	384
Tyumen Region	138	2,267	2,128	293	3,343	3,051	2,594	4,064	1,470	46	2,898	2,852
Khanty-Mansi Autonomous Area – Yugra	1	1	0	–53	48	101	451	539	88	555	651	95
Yamal-Nenets Autonomous Area	163	386	223	503	904	401	888	1,056	168	594	772	178
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	–25	1,880	1,905	–157	2,392	2,549	1,255	2,469	1,214	–1,103	1,475	2,578
Chelyabinsk Region	153	159	6	152	163	11	392	416	24	845	870	26
SIBERIAN FEDERAL DISTRICT	240	933	693	1,126	1,207	82	466	736	269	674	826	152
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	8	8	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0

Table 6.11 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	744	746	2	555	556	0	433	435	2	434	439	4
Irkutsk Region	0	5	4	0	21	20	1	2	0	1	1	0
Kemerovo Region – Kuzbass	–515	161	676	556	612	56	23	285	262	232	374	142
Novosibirsk Region	2	3	1	1	5	4	0	5	5	1	6	5
Omsk Region	4	6	2	12	12	0	9	9	0	6	6	0
Tomsk Region	4	4	0	1	1	0	1	1	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	241	465	225	10	553	543	216	426	210	304	384	80
Republic of Buryatia	40	39	–1	–53	3	56	19	19	0	79	79	0
Republic of Sakha (Yakutia)	56	232	176	–26	178	203	93	153	61	123	144	20
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	1	1	0	0	0	0	0	0	0	0	0	0
Primorye Territory	–4	3	6	–12	92	104	–6	2	8	3	3	0
Khabarovsk Territory	2	2	0	5	5	0	8	9	1	3	4	0
Amur Region	21	21	0	–15	5	20	24	60	36	30	30	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	30	73	43	0	161	160	17	50	34	24	83	59
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	95	95	0	110	110	0	63	133	70	40	40	0
Unallocated by Region of Russian Federation	125	170	45	–8	–8	0	548	548	0	–64	–63	1

¹Pursuant to Decree of the President of the Russian Federation No. 632, dated 3 November 2018, the composition of the Siberian and the Far Eastern Federal Districts was modified.

Notes. Data are presented according to asset/liability principle.

«+» – increase; «–» – decrease.

Table 6.1.2

Inward Direct Investment in the Russian Federation by Region of Resident's Registration (Balance of Payments Data)

(millions of US dollars)

	2018			2019			2020		
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	8,785	140,079	131,294	31,975	185,547	153,572	9,479	206,907	197,428
CENTRAL FEDERAL DISTRICT	3,497	84,646	81,149	9,492	110,876	101,383	3,288	139,395	136,107
Belgorod Region	-17	29	46	-323	32	355	134	181	47
Bryansk Region	7	15	7	3	6	3	1	6	5
Vladimir Region	-52	275	327	-1	219	219	1	333	332
Voronezh Region	-9	210	219	-8	174	182	-10	134	144
Ivanovo Region	7	11	4	65	68	3	9	16	7
Kaluga Region	97	1,197	1,101	-99	954	1,053	-256	838	1,093
Kostroma Region	215	347	132	24	155	131	265	321	56
Kursk Region	160	182	22	-190	6	196	-1	5	6
Lipetsk Region	334	2,303	1,970	-202	2,055	2,257	191	2,079	1,888
Moscow Region	1,550	8,841	7,292	739	12,101	11,362	-398	7,834	8,232
Orel Region	20	37	16	17	23	6	6	9	3
Ryazan Region	39	49	10	-26	18	44	-24	153	177
Smolensk Region	66	255	189	-13	99	112	121	257	136
Tambov Region	10	50	40	10	92	82	5	186	181
Tver Region	17	106	89	-2	82	85	8	88	81
Tula Region	-144	698	842	-35	581	616	-79	590	668
Yaroslavl Region	24	169	144	5	308	303	69	123	54
Moscow	1,174	69,873	68,699	9,528	93,903	84,375	3,248	126,244	122,997

Table 6.1.2 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	-976	15,335	16,311	562	18,774	18,211	608	13,540	12,932
Republic of Karelia	-85	31	116	4	34	30	-31	32	64
Republic of Komi	204	689	486	-73	288	361	-210	46	256
Arkhangelsk Region	-197	30	226	-272	28	299	842	852	10
Nenets Autonomous Area	-160	0	160	-110	0	110	836	836	0
Arkhangelsk Region, excluding Nenets Autonomous Area	-37	30	66	-162	28	190	6	15	10
Vologda Region	-472	2,771	3,243	1,421	5,523	4,102	-1,041	1,780	2,821
Kaliningrad Region	16	162	146	37	275	239	22	305	283
Leningrad Region	-244	4,823	5,067	-264	4,832	5,096	-429	2,506	2,934
Murmansk Region	-368	62	430	7	32	24	41	66	24
Novgorod Region	0	281	280	13	245	232	909	1,134	225
Pskov Region	4	19	15	1	70	68	0	26	26
Saint Petersburg	166	6,467	6,301	-311	7,448	7,759	504	6,793	6,289
SOUTHERN FEDERAL DISTRICT¹	566	2,165	1,599	-226	1,439	1,665	42	1,421	1,379
Republic of Adygeya (Adygeya)	2	2	0	1	2	1	1	34	33
Republic of Kalmykia	4	4	0	1	1	0	0	0	0
Republic of Crimea	-10	17	27	0	17	17	-2	11	13
Krasnodar Territory	369	1,207	838	-162	487	650	-21	398	419
Astrakhan Region	13	32	19	5	9	4	6	118	112
Volgograd Region	14	320	306	36	396	360	-35	346	382
Rostov Region	181	578	397	-92	526	618	92	510	418
Sevastopol	-7	5	12	-14	1	16	0	3	2
NORTH CAUCASIAN FEDERAL DISTRICT	-313	143	456	-101	54	154	8	97	89
Republic of Daghestan	0	0	0	1	1	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	10	10	0	0	0	0
Stavropol Territory	-313	142	455	-113	41	154	7	96	89

Table 6.1.2 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	862	6,772	5,910	329	4,990	4,661	-1,820	3,796	5,615
Republic of Bashkortostan	-100	229	330	-57	331	388	209	409	200
Mari El Republic	0	0	0	5	5	0	0	1	1
Republic of Mordovia	0	3	3	0	1	1	-2	1	4
Republic of Tatarstan (Tatarstan)	254	577	323	765	1,832	1,067	34	675	641
Udmurt Republic	143	300	157	-213	1	214	-93	28	121
Chuvash Republic – Chuvashia	-17	128	145	-93	7	99	6	12	5
Perm Territory	2	2,962	2,960	-120	1,129	1,249	-2,032	548	2,580
Kirov Region	1	64	63	2	5	3	-15	51	66
Nizhny Novgorod Region	-8	742	750	-201	506	707	-77	1,152	1,229
Orenburg Region	-25	22	47	30	153	123	128	174	46
Penza Region	14	58	44	38	114	76	-11	56	67
Samara Region	584	1,324	740	157	697	540	25	511	486
Saratov Region	11	55	44	19	77	59	8	91	83
Ulyanovsk Region	3	306	303	-3	133	136	0	86	87
URALS FEDERAL DISTRICT	1,279	16,790	15,511	17,214	33,386	16,171	8,321	28,098	19,777
Kurgan Region	-5	1	6	-4	0	4	12	17	5
Sverdlovsk Region	2,576	3,904	1,327	3,270	5,257	1,987	2,912	5,443	2,532
Tyumen Region	-1,835	11,413	13,248	13,194	26,435	13,241	5,281	21,925	16,645
Khanty-Mansi Autonomous Area – Yugra	38	312	274	-83	516	599	9	230	221
Yamal-Nenets Autonomous Area	1,065	9,763	8,698	6,846	9,253	2,407	4,704	7,710	3,006
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	-2,938	1,338	4,276	6,430	16,666	10,235	568	13,985	13,417
Chelyabinsk Region	543	1,472	929	754	1,693	939	116	712	596
SIBERIAN FEDERAL DISTRICT ¹	2,556	8,298	5,742	2,302	8,633	6,331	-2,426	14,674	17,100
Altai Republic	0	0	0	0	0	0	0	58	58
Republic of Buryatia	3	9	6	—	—	—	—	—	—
Republic of Tuva	-64	80	144	-6	12	18	3	5	2
Republic of Khakassia	100	152	53	-43	81	124	17	53	36
Altai Territory	-4	70	73	2	46	44	1	24	23
Trans-Baikal Territory	50	112	62	—	—	—	—	—	—

Table 6.1.2 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	2,222	5,897	3,675	1,792	5,751	3,958	–1,754	12,691	14,446
Irkutsk Region	–37	328	365	135	581	446	–125	336	461
Kemerovo Region – Kuzbass	377	755	378	782	1,165	383	–418	926	1,344
Novosibirsk Region	–492	426	918	–145	811	956	–187	400	587
Omsk Region	68	116	48	–238	44	283	4	55	51
Tomsk Region	334	353	19	22	142	120	33	124	91
FAR-EASTERN FEDERAL DISTRICT¹	1,421	5,435	4,013	2,196	6,770	4,575	1,283	5,236	3,952
Republic of Buryatia	25	26	1	59	199	140	7	7	0
Republic of Sakha (Yakutia)	–215	351	566	–50	1,168	1,218	–23	1,114	1,136
Trans-Baikal Territory	13	129	116	–4	112	116	13	113	100
Kamchatka Territory	1	1	0	4	55	51	12	88	77
Primorye Territory	98	488	390	175	415	241	73	404	332
Khabarovsk Territory	–353	200	553	–149	576	725	9	158	149
Amur Region	57	288	231	208	317	110	172	249	78
Magadan Region	1	5	4	–92	10	103	–2	4	6
Sakhalin Region	1,774	3,535	1,761	1,964	3,835	1,871	1,009	3,059	2,050
Jewish Autonomous Region	22	162	140	35	35	0	–2	0	2
Chukotka Autonomous Area	–2	250	252	47	47	0	15	38	23
Unallocated by Region of Russian Federation	–107	496	603	206	626	419	175	650	476

Table 6.1.2 (cont.)

(millions of US dollars)

	Q3 2020			Q4 2020			Q1 2021			Q2 2021		
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	2,434	49,289	46,855	4,547	74,935	70,387	5,464	32,995	27,532	5,531	36,701	31,170
CENTRAL FEDERAL DISTRICT	-4,299	32,843	37,142	4,702	47,816	43,114	3,982	22,547	18,565	3,752	24,942	21,190
Belgorod Region	12	18	6	-1	25	26	0	6	6	1	18	16
Bryansk Region	0	2	2	-1	1	2	1	2	1	0	1	1
Vladimir Region	-1	26	28	-2	130	131	0	67	67	-2	43	45
Voronezh Region	-4	40	44	-7	36	43	6	23	17	8	32	24
Ivanovo Region	1	1	0	6	7	1	9	10	1	-2	8	10
Kaluga Region	1	157	156	-12	459	471	-8	129	137	1	131	130
Kostroma Region	126	126	0	88	89	1	36	73	37	163	163	0
Kursk Region	0	1	1	-1	1	3	0	1	1	-1	1	2
Lipetsk Region	234	489	255	-22	1,065	1,087	491	698	207	915	1,821	906
Moscow Region	-355	1,291	1,646	-195	2,184	2,379	366	1,506	1,139	6	1,667	1,661
Orel Region	2	2	1	1	2	1	0	2	2	1	101	100
Ryazan Region	-19	68	86	-9	39	48	0	2	2	-2	1	3
Smolensk Region	-1	17	17	67	122	54	-73	15	88	11	41	30
Tambov Region	4	4	0	0	162	162	-9	11	20	-18	5	23
Tver Region	-2	5	7	5	54	49	2	15	14	14	24	10
Tula Region	-77	55	132	152	376	224	-52	287	339	-78	39	117
Yaroslavl Region	9	18	10	8	22	14	-34	8	42	26	61	35
Moscow	-4,229	30,522	34,750	4,625	43,044	38,419	3,247	19,691	16,444	2,709	20,786	18,076

Table 6.1.2 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	558	2,795	2,237	1,111	4,700	3,589	-90	1,731	1,821	406	2,998	2,592
Republic of Karelia	0	21	20	-4	3	7	15	16	1	-1	16	17
Republic of Komi	37	52	15	90	176	86	55	56	1	-133	-132	1
Arkhangelsk Region	0	0	0	836	843	6	0	9	9	0	13	14
Nenets Autonomous Area	0	0	0	836	836	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	0	6	6	0	9	9	0	13	14
Vologda Region	154	557	403	-530	410	940	453	690	236	664	1,065	402
Kaliningrad Region	6	21	15	28	138	110	8	34	26	6	48	42
Leningrad Region	-108	449	556	5	471	466	-14	104	118	-51	1,113	1,164
Murmansk Region	14	18	3	26	36	10	1	4	3	57	64	7
Novgorod Region	-120	14	134	937	953	16	53	80	27	60	92	32
Pskov Region	0	1	1	0	12	13	0	4	4	0	3	3
Saint Petersburg	574	1,663	1,089	-277	1,658	1,935	-662	734	1,396	-195	715	911
SOUTHERN FEDERAL DISTRICT	-61	176	237	120	543	423	-48	95	143	-585	709	1,294
Republic of Adygeya (Adygeya)	0	0	0	1	2	2	-1	1	2	0	0	1
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	1	3	3	-4	3	7	-2	5	7	0	5	4
Krasnodar Territory	0	69	69	12	187	175	-16	28	43	-635	442	1,077
Astrakhan Region	1	2	1	5	105	99	0	4	3	11	12	1
Volgograd Region	-55	11	66	22	89	66	-1	21	22	-15	23	38
Rostov Region	-7	91	98	84	157	73	-30	35	66	54	227	173
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	11	30	19	4	15	12	2	5	4	13	15	2
Republic of Daghestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	1	1	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	3	3	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	10	29	19	4	15	12	1	5	4	10	12	2

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	435	987	552	–1,420	1,610	3,030	–822	314	1,136	5	643	638
Republic of Bashkortostan	26	120	93	140	199	59	13	23	10	37	112	75
Mari El Republic	0	0	0	0	1	1	0	0	0	0	0	0
Republic of Mordovia	0	0	0	–2	1	3	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	0	87	87	13	379	366	–32	59	91	–18	92	110
Udmurt Republic	4	6	2	1	16	15	2	2	0	53	53	0
Chuvash Republic – Chuvashia	1	1	0	0	2	2	2	2	0	0	1	1
Perm Territory	310	320	10	–1,498	222	1,720	–873	13	887	0	10	10
Kirov Region	–10	47	57	0	1	1	–1	33	34	–4	0	4
Nizhny Novgorod Region	28	228	200	–246	359	606	0	51	50	–64	148	212
Orenburg Region	20	25	5	101	140	40	4	5	1	–6	1	7
Penza Region	0	0	0	–4	52	56	0	0	0	–3	0	3
Samara Region	50	132	82	75	171	97	67	96	28	18	168	150
Saratov Region	6	16	11	2	64	63	–1	28	29	14	27	12
Ulyanovsk Region	0	5	5	0	2	1	–3	1	5	–23	30	53
URALS FEDERAL DISTRICT	4,249	8,881	4,632	1,828	8,035	6,207	1,586	6,009	4,423	1,140	4,444	3,305
Kurgan Region	0	0	0	0	4	4	0	1	1	–1	0	1
Sverdlovsk Region	1,175	2,114	940	419	478	59	312	1,068	756	438	860	421
Tyumen Region	2,932	6,589	3,657	1,253	7,367	6,114	1,022	4,309	3,287	272	2,671	2,399
Khanty-Mansi Autonomous Area – Yugra	64	66	2	–19	76	95	42	43	1	4	48	43
Yamal-Nenets Autonomous Area	2,651	2,953	302	1,175	2,544	1,370	1,133	2,718	1,585	496	1,315	819
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	217	3,569	3,353	97	4,747	4,650	–153	1,548	1,701	–229	1,308	1,536
Chelyabinsk Region	142	177	35	156	186	30	252	631	379	430	914	484
SIBERIAN FEDERAL DISTRICT	1,198	2,412	1,214	–1,358	10,870	12,228	256	940	685	310	1,132	822
Altai Republic	0	32	32	0	13	13	0	0	0	0	0	0
Republic of Tuva	0	0	0	–2	0	2	0	0	0	0	1	1
Republic of Khakassia	1	1	0	–11	1	12	0	0	0	1	1	0
Altai Territory	0	0	0	0	1	1	1	1	0	0	0	0

Table 6.1.2 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	992	1,541	549	–923	10,467	11,390	–41	487	528	–41	451	492
Irkutsk Region	–3	162	165	4	45	41	4	4	0	3	9	5
Kemerovo Region – Kuzbass	341	574	233	–388	145	533	273	402	130	308	542	234
Novosibirsk Region	–136	33	169	–61	118	180	30	42	12	38	79	41
Omsk Region	1	16	15	0	30	30	0	2	2	1	9	8
Tomsk Region	2	52	50	24	50	25	–11	2	13	0	41	40
FAR-EASTERN FEDERAL DISTRICT	359	1,045	685	–481	1,166	1,647	638	1,213	575	703	1,693	990
Republic of Buryatia	0	0	0	6	6	0	0	1	1	1	1	0
Republic of Sakha (Yakutia)	–76	40	116	–496	77	572	93	134	41	–153	133	287
Trans-Baikal Territory	–4	15	19	10	33	23	0	28	27	117	139	22
Kamchatka Territory	16	88	73	0	0	0	0	5	5	0	34	34
Primorye Territory	86	147	61	–12	143	155	21	49	29	103	163	60
Khabarovsk Territory	4	56	52	–7	68	75	1	5	4	219	222	3
Amur Region	34	35	1	34	59	25	302	307	5	114	141	26
Magadan Region	0	0	0	0	0	0	0	0	0	0	1	1
Sakhalin Region	298	642	344	–14	780	794	217	680	463	281	812	531
Jewish Autonomous Region	0	0	0	–2	0	2	1	1	0	1	1	0
Chukotka Autonomous Area	2	22	20	0	0	0	4	4	0	21	47	25
Unallocated by Region of Russian Federation	–16	120	136	41	179	138	–39	141	180	–214	124	338

¹ Pursuant to Decree of the President of the Russian Federation No. 632, dated 3 November 2018, the composition of the Siberian and the Far Eastern Federal Districts was modified.

Notes. Data are presented according to asset/liability principle.

«+» – increase; «–» – decrease.

6.2. Institutional Characteristics

Table 6.2.1

Territorial Footprint of Operating Credit Institutions and Their Divisions

(units)

	30.10.2021							
	Head office	Branches	Representative offices	Additional offices	External cash desks	Cash credit offices	Operational offices	Mobile banking offices
1	2	3	4	5	6	7	8	9
THE RUSSIAN FEDERATION	372	475	164	18,613	643	2,080	4,799	288
CENTRAL FEDERAL DISTRICT	210	102	39	5,156	268	271	983	38
Belgorod Region	1	3	2	272	—	23	65	2
Bryansk Region	—	2	1	93	—	9	39	—
Vladimir Region	1	2	1	161	1	11	64	6
Voronezh Region	—	8	3	443	—	31	84	5
Ivanovo Region	3	2	2	101	—	9	45	3
Kaluga Region	3	4	2	113	—	10	51	2
Kostroma Region	3	2	1	73	—	1	21	7
Kursk Region	—	3	3	141	—	12	39	—
Lipetsk Region	—	2	2	182	—	17	46	2
Moscow Region	3	2	—	906	90	32	117	—
Orel Region	—	4	2	104	—	7	32	2
Ryazan Region	3	2	2	144	1	11	46	2
Smolensk Region	—	2	1	65	4	6	42	4
Tambov Region	1	2	1	193	1	10	20	2
Tver Region	2	4	2	102	1	12	38	—
Tula Region	—	5	2	136	—	12	65	—
Yaroslavl Region	1	4	2	155	1	12	51	—
Moscow	189	49	10	1,772	169	46	118	1

Table 6.2.1 (cont.)

(units)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	33	60	22	1,520	66	275	602	27
Republic of Karelia	—	1	1	75	1	9	28	—
Republic of Komi	1	4	1	140	—	7	35	2
Arkhangelsk Region	—	2	2	139	—	15	42	3
Nenets Autonomous Area	—	—	—	11	—	—	3	—
Arkhangelsk Region, excluding Nenets Autonomous Area	—	2	2	128	—	15	39	3
Vologda Region	3	1	2	162	—	17	48	10
Kaliningrad Region	1	5	2	94	2	27	52	4
Leningrad Region	1	2	—	3	5	24	260	—
Murmansk Region	2	1	1	78	—	13	42	—
Novgorod Region	2	2	1	100	—	9	20	1
Pskov Region	2	4	1	87	8	9	17	3
Saint Petersburg	21	38	11	642	50	145	58	4
SOUTHERN FEDERAL DISTRICT	19	50	15	2,009	72	265	622	26
Republic of Adygeya (Adygeya)	—	2	—	63	1	5	6	—
Republic of Kalmykia	—	1	—	19	—	2	8	—
Republic of Crimea	3	2	1	60	5	—	137	5
Krasnodar Territory	5	15	4	847	58	93	172	3
Astrakhan Region	2	2	2	107	—	19	46	—
Volgograd Region	1	7	4	311	—	67	90	15
Rostov Region	7	21	4	602	7	79	111	3
Sevastopol	1	—	—	—	1	—	52	—
NORTH CAUCASIAN FEDERAL DISTRICT	7	26	7	578	3	51	95	1
Republic of Daghestan	2	3	1	67	—	8	7	1
Republic of Ingushetia	—	2	—	8	—	1	1	—
Kabardino-Balkar Republic	1	3	1	63	—	2	9	—
Karachay-Cherkess Republic	—	1	1	19	—	3	12	—
Republic of North Ossetia – Alania	1	2	1	31	2	5	17	—
Chechen Republic	—	2	1	35	—	1	10	—
Stavropol Territory	3	13	2	355	1	31	39	—

Table 6.2.1 (cont.)

(units)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	47	79	33	4,519	108	514	915	127
Republic of Bashkortostan	1	8	3	604	—	56	116	27
Mari El Republic	2	2	1	86	1	8	24	1
Republic of Mordovia	—	2	1	115	1	9	11	2
Republic of Tatarstan (Tatarstan)	13	6	4	726	37	68	135	7
Udmurt Republic	3	2	2	203	1	32	58	5
Chuvash Republic – Chuvashia	1	2	1	198	—	22	36	1
Perm Territory	3	8	2	443	18	49	99	6
Kirov Region	3	3	2	238	—	29	27	6
Nizhny Novgorod Region	4	24	3	476	2	46	92	10
Orenburg Region	3	3	4	387	11	37	62	3
Penza Region	1	2	3	229	7	22	39	11
Samara Region	7	12	4	368	11	70	92	9
Saratov Region	5	3	2	279	19	49	81	36
Ulyanovsk Region	1	2	1	167	—	17	43	3
URALS FEDERAL DISTRICT	22	56	14	1,689	34	259	456	24
Kurgan Region	2	2	2	194	3	16	39	5
Sverdlovsk Region	8	25	4	576	4	70	107	10
Tyumen Region	6	14	5	472	19	86	181	5
Khanty-Mansi Autonomous Area – Yugra	3	5	3	227	17	39	70	—
Yamal-Nenets Autonomous Area	—	3	—	102	—	5	29	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3	6	2	143	2	42	82	5
Chelyabinsk Region	6	15	3	447	8	87	129	4
SIBERIAN FEDERAL DISTRICT	19	62	22	2,107	79	269	717	30
Altai Republic	1	1	—	23	1	—	10	—
Republic of Tuva	—	2	—	38	—	3	7	—
Republic of Khakassia	1	1	1	49	9	5	31	—
Altai Territory	2	2	3	466	28	21	90	12
Krasnoyarsk Territory	1	12	2	302	26	35	145	3
Irkutsk Region	3	7	3	202	2	43	130	5

Table 6.2.1 (end)

(units)

1	2	3	4	5	6	7	8	9
Kemerovo Region – Kuzbass	5	5	3	246	6	42	113	4
Novosibirsk Region	3	25	5	398	3	71	51	1
Omsk Region	2	4	2	279	1	33	87	—
Tomsk Region	1	3	3	104	3	16	53	5
FAR-EASTERN FEDERAL DISTRICT	15	40	12	1,035	13	176	409	15
Republic of Buryatia	—	3	2	102	—	13	37	1
Republic of Sakha (Yakutia)	1	3	2	171	5	16	52	1
Trans-Baikal Territory	—	2	1	127	—	16	44	12
Kamchatka Territory	1	2	—	45	—	6	29	—
Primorye Territory	8	9	4	237	5	56	70	—
Khabarovsk Territory	—	12	1	153	1	32	51	1
Amur Region	2	4	1	86	1	19	49	—
Magadan Region	—	1	—	27	—	4	18	—
Sakhalin Region	3	3	1	68	—	12	25	—
Jewish Autonomous Region	—	1	—	19	1	2	12	—
Chukotka Autonomous Area	—	—	—	—	—	—	22	—

Note. All credit institutions should be listed in accordance with the addresses specified in their charters, branches – in accordance with the addresses indicated in regulations on branches, representative offices and internal structural units of credit institutions (branches) – in accordance with the notices of their opening.

Table 6.2.2

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia¹					for non-bank credit institutions
		universal		basic			
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals		
THE RUSSIAN FEDERATION							
31.12.2020	124 (9)	104 (8)	90 (7)	12	11	8 (1)	
31.03.2021	120 (7)	102 (7)	89 (6)	11	10	7	
30.09.2021	118 (6)	98 (6)	85 (5)	11	10	9	
CENTRAL FEDERAL DISTRICT							
31.12.2020	88 (6)	77 (6)	63 (5)	4	3	7	
31.03.2021	84 (6)	75 (6)	62 (5)	3	2	6	
30.09.2021	83 (5)	72 (5)	59 (4)	3	2	8	
Moscow and Moscow Region							
31.12.2020	87 (5)	76 (5)	62 (4)	4	3	7	
31.03.2021	83 (5)	74 (5)	61 (4)	3	2	6	
30.09.2021	82 (5)	71 (5)	58 (4)	3	2	8	
NORTH-WESTERN FEDERAL DISTRICT							
31.12.2020	9	8	8	1	1	—	
31.03.2021	9	8	8	1	1	—	
30.09.2021	8	7	7	1	1	—	
SOUTHERN FEDERAL DISTRICT							
31.12.2020	3	1	1	2	2	—	
31.03.2021	3	1	1	2	2	—	
30.09.2021	3	1	1	2	2	—	
NORTH CAUCASIAN FEDERAL DISTRICT							
31.12.2020	1	—	—	1	1	—	
31.03.2021	1	—	—	1	1	—	
30.09.2021	1	—	—	1	1	—	
VOLGA FEDERAL DISTRICT							
31.12.2020	11 (3)	8 (2)	8 (2)	2	2	1 (1)	
31.03.2021	11 (1)	8 (1)	8 (1)	2	2	1	
30.09.2021	11 (1)	8 (1)	8 (1)	2	2	1	
URALS FEDERAL DISTRICT							
31.12.2020	5	5	5	—	—	—	
31.03.2021	5	5	5	—	—	—	
30.09.2021	5	5	5	—	—	—	
SIBERIAN FEDERAL DISTRICT							
31.12.2020	3	2	2	1	1	—	
31.03.2021	3	2	2	1	1	—	
30.09.2021	3	2	2	1	1	—	
FAR-EASTERN FEDERAL DISTRICT							
31.12.2020	4	3	3	1	1	—	
31.03.2021	4	3	3	1	1	—	
30.09.2021	4	3	3	1	1	—	

¹ Data are grouped by type of licence issued in compliance with Federal Law No. 92-FZ, dated 1 May 2017, 'On Amending Certain Laws of the Russian Federation'.

Note. Indicated in brackets is, among other things, the number of credit institutions where the total stake of non-residents controlled by Russian residents accounts for more than 50% of non-residents' contribution to the authorised capitals of these credit institutions.

Table 6.2.3

Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets ¹ , millions of rubles	Number of credit institutions covering 80% of assets, units
THE RUSSIAN FEDERATION			
31.07.2021	376	112,402,937.0	12
31.08.2021	375	113,389,982.8	12
30.09.2021	373	114,546,893.0	12
CENTRAL FEDERAL DISTRICT			
31.07.2021	213	87,901,384.0	10
31.08.2021	213	88,637,439.4	10
30.09.2021	211	89,436,971.1	10
Moscow			
31.07.2021	191	85,976,270.1	9
31.08.2021	192	86,684,305.9	9
30.09.2021	190	87,483,878.0	9
Moscow Region			
31.07.2021	4	28,188.3	2
31.08.2021	3	11,808.3	2
30.09.2021	3	10,960.7	2
NORTH-WESTERN FEDERAL DISTRICT			
31.07.2021	33	20,809,056.6	1
31.08.2021	33	21,117,053.7	1
30.09.2021	33	21,453,676.3	1
SOUTHERN FEDERAL DISTRICT			
31.07.2021	19	653,465.6	3
31.08.2021	19	672,487.4	3
30.09.2021	19	678,007.6	3
NORTH CAUCASIAN FEDERAL DISTRICT			
31.07.2021	7	13,219.6	3
31.08.2021	7	13,401.3	3
30.09.2021	7	13,511.4	3
VOLGA FEDERAL DISTRICT			
31.07.2021	48	1,215,510.6	11
31.08.2021	47	1,216,368.2	10
30.09.2021	47	1,237,641.9	10
URALS FEDERAL DISTRICT			
31.07.2021	22	1,087,213.3	7
31.08.2021	22	1,023,430.1	7
30.09.2021	22	1,019,951.2	7
SIBERIA FEDERAL DISTRICT			
31.07.2021	19	205,758.4	6
31.08.2021	19	206,510.0	6
30.09.2021	19	207,940.3	6
FAR-EASTERN FEDERAL DISTRICT			
31.07.2021	15	517,329.0	4
31.08.2021	15	503,292.8	5
30.09.2021	15	499,193.2	5

¹ Net assets (net of loss provisions and profit tax).

Table 6.2.4

Financial Performance of Credit Institutions

	January — September 2021				
	total profit ¹ (+) / loss (–) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %
1	2	3	4	5	6
THE RUSSIAN FEDERATION	1,868,839.2	1,890,962.1	79.5	22,122.9	20.5
CENTRAL FEDERAL DISTRICT	1,591,948.8	1,608,172.9	78.6	16,224.1	21.4
Belgorod Region	31.0	31.0	100.0	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.0
Vladimir Region	53.4	53.4	100.0	0.0	0.0
Voronezh Region	0.0	0.0	0.0	0.0	0.0
Ivanovo Region	27.4	27.4	100.0	0.0	0.0
Kaluga Region	–444.7	50.2	66.7	494.9	33.3
Kostroma Region	40,818.9	40,818.9	100.0	0.0	0.0
Kursk Region	0.0	0.0	0.0	0.0	0.0
Lipetsk Region	0.0	0.0	0.0	0.0	0.0
Moscow Region	–201.6	148.8	66.7	350.4	33.3
Orel Region	0.0	0.0	0.0	0.0	0.0
Ryazan Region	351.7	353.3	66.7	1.6	33.3
Smolensk Region	0.0	0.0	0.0	0.0	0.0
Tambov Region	12.8	12.8	100.0	0.0	0.0
Tver Region	0.4	4.8	50.0	4.4	50.0
Tula Region	0.0	0.0	0.0	0.0	0.0
Yaroslavl Region	29.4	29.4	100.0	0.0	0.0
Moscow	1,551,270.3	1,566,643.1	78.4	15,372.8	21.6
NORTH-WESTERN FEDERAL DISTRICT	232,560.5	233,256.4	72.7	695.9	27.3
Republic of Karelia	0.0	0.0	0.0	0.0	0.0
Republic of Komi	0.9	0.9	100.0	0.0	0.0
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Arkhangelsk Region, excluding Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	598.5	601.8	66.7	3.3	33.3
Kaliningrad Region	206.1	206.1	100.0	0.0	0.0

Table 6.2.4 (cont.)

1	2	3	4	5	6
Leningrad Region	-2.8	0.0	0.0	2.8	100.0
Murmansk Region	6.5	11.0	50.0	4.6	50.0
Novgorod Region	72.8	72.8	100.0	0.0	0.0
Pskov Region	44.2	44.2	100.0	0.0	0.0
Saint Petersburg	231,634.2	232,319.5	71.4	685.3	28.6
SOUTHERN FEDERAL DISTRICT	12,193.5	12,281.7	78.9	88.2	21.1
Republic of Adygeya (Adygeya)	0.0	0.0	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Republic of Crimea	8,050.0	8,050.0	100.0	0.0	0.0
Krasnodar Territory	1,359.0	1,389.6	80.0	30.7	20.0
Astrakhan Region	6.0	13.5	50.0	7.5	50.0
Volgograd Region	650.4	650.4	100.0	0.0	0.0
Rostov Region	2,093.2	2,143.3	71.4	50.1	28.6
Sevastopol	35.0	35.0	100.0	0.0	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	-85.0	87.0	42.9	172.0	57.1
Republic of Daghestan	-4.3	0.0	0.0	4.3	100.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	44.8	44.8	100.0	0.0	0.0
Karachay-Cherkess Republic	0.0	0.0	0.0	0.0	0.0
Republic of North Ossetia – Alania	-156.8	0.0	0.0	156.8	100.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	31.3	42.2	66.7	10.9	33.3
VOLGA FEDERAL DISTRICT	16,717.4	17,043.7	87.0	326.3	13.0
Republic of Bashkortostan	186.0	186.0	100.0	0.0	0.0
Mari El Republic	15.8	15.8	100.0	0.0	0.0
Republic of Mordovia	0.0	0.0	0.0	0.0	0.0
Republic of Tatarstan (Tatarstan)	8,002.6	8,201.8	84.6	199.2	15.4
Udmurt Republic	1,149.0	1,149.0	100.0	0.0	0.0
Chuvash Republic – Chuvashia	-0.5	0.0	0.0	0.5	100.0
Perm Territory	256.2	256.2	100.0	0.0	0.0
Kirov Region	617.2	617.2	100.0	0.0	0.0
Nizhny Novgorod Region	1,145.9	1,154.0	75.0	8.1	25.0
Orenburg Region	732.1	732.1	100.0	0.0	0.0
Penza Region	69.7	69.7	100.0	0.0	0.0
Samara Region	3,883.7	4,001.2	85.7	117.5	14.3

Table 6.2.4 (end)

1	2	3	4	5	6
Saratov Region	477.0	478.0	80.0	1.0	20.0
Ulyanovsk Region	182.6	182.6	100.0	0.0	0.0
URALS FEDERAL DISTRICT	8,428.3	8,459.9	95.5	31.6	4.5
Kurgan Region	124.2	124.2	100.0	0.0	0.0
Sverdlovsk Region	2,644.8	2,676.4	87.5	31.6	12.5
Tyumen Region	2,843.1	2,843.1	100.0	0.0	0.0
Khanty-Mansi Autonomous Area – Yugra	1,868.4	1,868.4	100.0	0.0	0.0
Yamal-Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	974.7	974.7	100.0	0.0	0.0
Chelyabinsk Region	2,816.2	2,816.2	100.0	0.0	0.0
SIBERIAN FEDERAL DISTRICT	6,655.2	6,686.7	83.3	31.6	16.7
Altai Republic	0.3	0.3	100.0	0.0	0.0
Republic of Tuva	0.0	0.0	0.0	0.0	0.0
Republic of Khakassia	94.7	94.7	100.0	0.0	0.0
Altai Territory	173.5	173.5	100.0	0.0	0.0
Krasnoyarsk Territory	9.3	9.3	100.0	0.0	0.0
Irkutsk Region	3.6	10.0	33.3	6.4	66.7
Kemerovo Region – Kuzbass	168.5	168.5	100.0	0.0	0.0
Novosibirsk Region	6,150.9	6,150.9	100.0	0.0	0.0
Omsk Region	–25.1	0.0	0.0	25.1	100.0
Tomsk Region	79.5	79.5	100.0	0.0	0.0
FAR-EASTERN FEDERAL DISTRICT	420.5	4,973.7	73.3	4,553.2	26.7
Republic of Buryatia	0.0	0.0	0.0	0.0	0.0
Republic of Sakha (Yakutia)	371.0	371.0	100.0	0.0	0.0
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0
Kamchatka Territory	2.3	2.3	100.0	0.0	0.0
Primorye Territory	2,605.9	2,605.9	100.0	0.0	0.0
Khabarovsk Territory	0.0	0.0	0.0	0.0	0.0
Amur Region	–2,455.0	1,994.5	50.0	4,449.5	50.0
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	–103.7	0.0	0.0	103.7	100.0
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0

¹ Net profit (after tax).

Table 6.2.5

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to including 1%	More than 1% up to including 20%	More than 20% up to including 50%	More than 50%, but less than 100%	100%
THE RUSSIAN FEDERATION					
31.12.2020	21	19	12	15 (6)	57 (3)
31.03.2021	22	19	12	14 (5)	53 (2)
30.09.2021	24	18 ¹	11	12 (4)	53 (2)
CENTRAL FEDERAL DISTRICT					
31.12.2020	11	9	5	9 (4)	54 (2)
31.03.2021	11	8	5	9 (4)	51 (2)
30.09.2021	12	7	5	8 (3)	51 (2)
Moscow and Moscow Region					
31.12.2020	11	9	5	8 (3)	54 (2)
31.03.2021	11	8	5	8 (3)	51 (2)
30.09.2021	12	6	5	8 (3)	51 (2)
NORTH-WESTERN FEDERAL DISTRICT					
31.12.2020	4	1	1	1	2
31.03.2021	4	1	1	1	2
30.09.2021	4	1	1	—	2
SOUTHERN FEDERAL DISTRICT					
31.12.2020	—	1	1	1	—
31.03.2021	—	1	1	1	—
30.09.2021	—	1	1	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
31.12.2020	1	—	—	—	—
31.03.2021	1	—	—	—	—
30.09.2021	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
31.12.2020	2	4	1	3 (2)	1 (1)
31.03.2021	3	5	1	2 (1)	—
30.09.2021	3	5	1	2 (1)	—
URALS FEDERAL DISTRICT					
31.12.2020	2	1	2	—	—
31.03.2021	2	1	2	—	—
30.09.2021	2	1	2	—	—
SIBERIAN FEDERAL DISTRICT					
31.12.2020	1	2	—	—	—
31.03.2021	1	2	—	—	—
30.09.2021	1	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
31.12.2020	—	1	2	1	—
31.03.2021	—	1	2	1	—
30.09.2021	1	1	1	1	—

¹ The majority shareholder of a credit institution is registered in the Unified State Register of Legal Entities (USRLE) due to the change by a foreign legal entity with the status of an international company of the governing law by way of redomiciliation on 3 September 2021 with the assignment of the Primary State Registration Number (PSRN).

Note. Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are controlled by residents of the Russian Federation.

Table 6.2.6

Number and Volume of Issues (Additional Issues) of Russian Currency-Denominated Issue-Grade Securities of Russian Issuers (Including Credit Institutions)

	Q3 2021					
	number of registered issues (additional issues) of issue-grade securities – total, units	volume of registered issues (additional issues) of issue-grade securities – total, millions of rubles	of which by types			
			number of registered issues (additional issues) of shares, units	volume of registered issues (additional issues) of shares, millions of rubles	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of rubles
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	417	818,937.94	303	667,694.43	114	151,243.51
CENTRAL FEDERAL DISTRICT	198	679,081.24	138	604,387.73	60	74,693.51
Belgorod Region	3	30.62	3	30.62	—	—
Bryansk Region	2	12.15	2	12.15	—	—
Vladimir Region	5	169.78	5	169.78	—	—
Voronezh Region	2	81.95	2	81.95	—	—
Ivanovo Region	2	11.29	2	11.29	—	—
Kaluga Region	1	0.00	1	0.00	—	—
Kostroma Region	1	1.50	1	1.50	—	—
Kursk Region	—	—	—	—	—	—
Lipetsk Region	—	—	—	—	—	—
Moscow Region	18	11,100.16	17	9,800.16	1	1,300.00
Orel Region	2	15.89	2	15.89	—	—
Ryazan Region	—	—	—	—	—	—
Smolensk Region	1	0.01	1	0.01	—	—
Tambov Region	2	481.07	2	481.07	—	—
Tver Region	3	70.86	3	70.86	—	—
Tula Region	1	0.20	1	0.20	—	—
Yaroslavl Region	2	24,013.70	2	24,013.70	—	—
Moscow	153	643,092.06	94	569,698.55	59	73,393.51
NORTH-WESTERN FEDERAL DISTRICT	91	86,926.90	45	13,926.90	46	73,000.00
Republic of Karelia	2	5,186.12	2	5,186.12	—	—
Republic of Komi	—	—	—	—	—	—
Arkhangelsk Region	3	55.14	3	55.14	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region. excluding Nenets Autonomous Area	3	55.14	3	55.14	—	—

Table 6.2.6 (cont.)

1	2	3	4	5	6	7
Vologda Region	3	53.36	3	53.36	—	—
Kaliningrad Region	4	167.37	4	167.37	—	—
Leningrad Region	3	98.55	3	98.55	—	—
Murmansk Region	2	50.10	2	50.10	—	—
Novgorod Region	—	—	—	—	—	—
Pskov Region	1	164.60	1	164.60	—	—
Saint Petersburg	73	81,151.66	27	8,151.66	46	73,000.00
SOUTHERN FEDERAL DISTRICT	25	1,969.08	23	1,519.08	2	450.00
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	6	1,034.99	6	1,034.99	—	—
Krasnodar Territory	4	37.70	4	37.70	—	—
Astrakhan Region	—	—	—	—	—	—
Volgograd Region	4	208.80	4	208.80	—	—
Rostov Region	10	684.28	8	234.28	2	450.00
Sevastopol	1	3.31	1	3.31	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	2	46.79	2	46.79	—	—
Republic of Daghestan	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	1	0.01	1	0.01	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia – Alania	—	—	—	—	—	—
Chechen Republic	—	—	—	—	—	—
Stavropol Territory	1	46.78	1	46.78	—	—
VOLGA FEDERAL DISTRICT	35	13,325.88	35	13,325.88	—	—
Republic of Bashkortostan	2	435.15	2	435.15	—	—
Mari El Republic	3	20.43	3	20.43	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	7	10,566.22	7	10,566.22	—	—
Udmurt Republic	1	215.83	1	215.83	—	—
Chuvash Republic – Chuvashia	1	898.92	1	898.92	—	—
Perm Territory	2	80.01	2	80.01	—	—
Kirov Region	1	0.04	1	0.04	—	—
Nizhny Novgorod Region	3	48.06	3	48.06	—	—
Orenburg Region	2	13.32	2	13.32	—	—
Penza Region	4	887.43	4	887.43	—	—
Samara Region	5	30.84	5	30.84	—	—
Saratov Region	4	129.63	4	129.63	—	—

Table 6.2.6 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	—	—	—	—	—	—
URALS FEDERAL DISTRICT	23	11,787.04	21	10,987.04	2	800.00
Kurgan Region	4	48.70	4	48.70	—	—
Sverdlovsk Region	9	415.95	9	415.95	—	—
Tyumen Region	8	10,797.87	7	10,497.87	1	300.00
Khanty-Mansi Autonomous Area – Yugra	2	1,453.11	2	1,453.11	—	—
Yamal-Nenets Autonomous Area	2	5,002.04	2	5,002.04	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4	4,342.73	3	4,042.73	1	300.00
Chelyabinsk Region	2	524.52	1	24.52	1	500.00
SIBERIAN FEDERAL DISTRICT	26	2,749.43	22	449.43	4	2,300.00
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	1	1.94	1	1.94	—	—
Krasnoyarsk Territory	2	156.37	2	156.37	—	—
Irkutsk Region	1	0.60	1	0.60	—	—
Kemerovo Region – Kuzbass	2	1,002.45	1	2.45	1	1,000.00
Novosibirsk Region	14	1,320.34	11	20.34	3	1,300.00
Omsk Region	6	267.73	6	267.73	—	—
Tomsk Region	—	—	—	—	—	—
FAR-EASTERN FEDERAL DISTRICT	17	23,051.58	17	23,051.58	—	—
Republic of Buryatia	—	—	—	—	—	—
Republic of Sakha (Yakutia)	8	15,313.28	8	15,313.28	—	—
Trans-Baikal Territory	1	4.51	1	4.51	—	—
Kamchatka Territory	3	300.20	3	300.20	—	—
Primorye Territory	1	149.65	1	149.65	—	—
Khabarovsk Territory	1	115.00	1	115.00	—	—
Amur Region	—	—	—	—	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	2	6,454.45	2	6,454.45	—	—
Jewish Autonomous Region	—	—	—	—	—	—
Chukotka Autonomous Area	1	714.49	1	714.49	—	—

Table 6.2.7

Number and Volume of Issues (Additional Issues) of Foreign Currency-Denominated Bonds of Russian Issuers (Including Bonds of Credit institutions)

	Q3 2021		
	currency type	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of foreign currency
1	2	3	4
THE RUSSIAN FEDERATION	US dollar	8	1,291.41
	Euro	5	920.00
CENTRAL FEDERAL DISTRICT	US dollar	2	1,020.00
	Euro	1	750.00
Belgorod Region		—	—
Bryansk Region		—	—
Vladimir Region		—	—
Voronezh Region		—	—
Ivanovo Region		—	—
Kaluga Region		—	—
Kostroma Region		—	—
Kursk Region		—	—
Lipetsk Region		—	—
Moscow Region		—	—
Orel Region		—	—
Ryazan Region		—	—
Smolensk Region		—	—
Tambov Region		—	—
Tver Region		—	—
Tula Region		—	—
Yaroslavl Region		—	—
Moscow	US dollar	2	1,020.00
	Euro	1	750.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	5	232.50
	Euro	4	170.00
Republic of Karelia		—	—
Republic of Komi		—	—
Arkhangelsk Region		—	—
Nenets Autonomous Area		—	—
Arkhangelsk Region, excluding Nenets Autonomous Area		—	—
Vologda Region		—	—
Kaliningrad Region		—	—
Leningrad Region		—	—
Murmansk Region		—	—
Novgorod Region		—	—
Pskov Region		—	—
Saint Petersburg	US dollar	5	232.50
	Euro	4	170.00
SOUTHERN FEDERAL DISTRICT		—	—
Republic of Adygeya (Adygeya)		—	—
Republic of Kalmykia		—	—
Republic of Crimea		—	—
Krasnodar Territory		—	—
Astrakhan Region		—	—
Volgograd Region		—	—
Rostov Region		—	—
Sevastopol		—	—

Table 6.2.7 (end)

1	2	3	4
NORTH CAUCASIAN FEDERAL DISTRICT		—	—
Republic of Daghestan		—	—
Republic of Ingushetia		—	—
Kabardino-Balkar Republic		—	—
Karachay-Cherkess Republic		—	—
Republic of North Ossetia – Alania		—	—
Chechen Republic		—	—
Stavropol Territory		—	—
VOLGA FEDERAL DISTRICT		—	—
Republic of Bashkortostan		—	—
Mari El Republic		—	—
Republic of Mordovia		—	—
Republic of Tatarstan (Tatarstan)		—	—
Udmurt Republic		—	—
Chuvash Republic – Chuvashia		—	—
Perm Territory		—	—
Kirov Region		—	—
Nizhny Novgorod Region		—	—
Orenburg Region		—	—
Penza Region		—	—
Samara Region		—	—
Saratov Region		—	—
Ulyanovsk Region		—	—
URALS FEDERAL DISTRICT		—	—
Kurgan Region		—	—
Sverdlovsk Region		—	—
Tyumen Region		—	—
Khanty-Mansi Autonomous Area – Yugra		—	—
Yamal-Nenets Autonomous Area		—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area		—	—
Chelyabinsk Region		—	—
SIBERIAN FEDERAL DISTRICT	US dollar	1	38.91
Altai Republic		—	—
Republic of Tuva		—	—
Republic of Khakassia		—	—
Altai Territory		—	—
Krasnoyarsk Territory		—	—
Irkutsk Region		—	—
Kemerovo Region – Kuzbass		—	—
Novosibirsk Region	US dollar	1	38.91
Omsk Region		—	—
Tomsk Region		—	—
FAR-EASTERN FEDERAL DISTRICT		—	—
Republic of Buryatia		—	—
Republic of Sakha (Yakutia)		—	—
Trans-Baikal Territory		—	—
Kamchatka Territory		—	—
Primorye Territory		—	—
Khabarovsk Territory		—	—
Amur Region		—	—
Magadan Region		—	—
Sakhalin Region		—	—
Jewish Autonomous Region		—	—
Chukotka Autonomous Area		—	—

6.3. Borrowings

Table 6.3.1

Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals¹

(millions of rubles)

	31.10.2021									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities ²		deposits and other funds of individuals ³		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	63,402,521	19,538,282	9,966,863	4,700,152	17,298,451	6,052,921	28,908,021	6,942,551	2,778,536	0
CENTRAL FEDERAL DISTRICT	39,002,172	15,665,792	5,945,417	3,735,868	13,542,369	5,458,940	11,847,154	4,732,232	1,523,609	0
Belgorod Region	353,786	78,848	36,196	6,229	80,032	5,159	218,493	66,741	8,885	0
Bryansk Region	173,973	13,244	26,320	2,265	12,777	786	120,099	9,298	8,987	0
Vladimir Region	267,934	28,648	34,608	5,570	18,677	545	199,084	18,745	7,243	0
Voronezh Region	541,551	68,834	66,531	14,410	58,817	5,830	365,574	46,761	27,802	0
Ivanovo Region	160,880	19,726	15,965	2,762	7,803	492	126,328	15,904	4,446	0
Kaluga Region	264,983	20,872	44,452	3,228	27,770	1,979	158,607	14,848	9,476	0
Kostroma Region	361,578	8,784	11,326	1,758	224,869	627	77,399	6,165	3,316	0
Kursk Region	179,905	15,701	18,989	1,904	26,682	434	121,337	12,946	5,572	0
Lipetsk Region	212,963	25,085	24,813	13,183	30,658	576	145,402	11,047	5,224	0
Moscow Region	2,271,932	342,059	295,600	60,247	143,798	63,958	1,619,402	208,147	149,116	0
Orel Region	129,674	8,562	14,640	1,270	10,217	959	91,445	5,933	8,661	0
Ryazan Region	228,502	20,213	32,148	4,616	18,960	1,868	161,923	13,279	8,112	0
Smolensk Region	150,791	19,952	22,740	4,408	9,015	794	108,365	14,225	5,787	0
Tambov Region	154,725	8,843	16,830	2,261	21,775	697	103,444	5,602	5,073	0
Tver Region	229,611	17,449	29,881	2,419	21,794	1,439	163,584	13,109	8,238	0
Tula Region	301,351	28,986	42,481	7,429	32,574	418	200,611	20,141	16,065	0
Yaroslavl Region	294,330	36,977	39,521	4,378	30,765	746	206,736	31,123	9,452	0
Moscow	32,723,705	14,903,010	5,172,377	3,597,531	12,765,389	5,371,634	7,659,323	4,218,219	1,232,155	0

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	5,953,452	1,387,451	1,187,864	358,367	974,490	210,798	3,238,256	778,504	280,961	0
Republic of Karelia	119,761	11,268	14,291	2,367	6,672	487	90,342	7,975	4,922	0
Republic of Komi	170,216	13,672	13,809	2,035	9,220	17	134,720	11,161	7,112	0
Arkhangelsk Region	261,282	18,502	32,447	3,987	17,282	313	193,027	13,783	11,003	0
Nenets Autonomous Area	15,243	529	868	0	758	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	246,039	17,973	31,579	3,987	16,524	313	193,027	13,783	11,003	0
Vologda Region	265,038	139,925	31,285	24,991	47,974	97,403	167,151	16,103	9,285	0
Kaliningrad Region	278,796	57,134	39,318	13,141	33,205	1,063	177,482	40,479	17,493	0
Leningrad Region	247,859	24,247	22,575	3,442	24,536	7,375	187,956	12,671	6,779	0
Murmansk Region	219,972	48,347	23,695	12,213	9,126	7,851	171,364	18,849	7,647	0
Novgorod Region	98,216	9,690	12,649	2,476	11,136	195	69,756	6,767	1,985	0
Pskov Region	89,216	8,568	10,474	1,886	6,697	1,436	66,772	4,970	2,835	0
Saint Petersburg	4,203,096	1,056,099	987,321	291,829	808,640	94,659	1,979,686	645,746	211,900	0
SOUTHERN FEDERAL DISTRICT	2,905,489	352,912	445,925	81,025	252,277	16,620	1,844,325	243,498	143,833	0
Republic of Adygeya (Adygeya)	35,237	1,677	2,775	117	1,540	0	27,421	1,444	946	0
Republic of Kalmykia	16,660	915	1,536	10	284	0	12,549	854	1,244	0
Republic of Crimea	239,792	3,849	49,909	177	20,088	0	121,114	3,563	12,977	0
Krasnodar Territory	1,266,276	170,991	170,538	29,192	140,241	10,095	787,026	126,849	60,487	0
Astrakhan Region	118,204	11,726	16,256	2,607	2,599	34	89,059	8,747	5,281	0
Volgograd Region	363,734	40,696	53,136	11,462	20,135	408	261,425	27,780	13,111	0
Rostov Region	810,419	121,429	141,296	37,332	65,452	6,083	511,855	72,866	45,008	0
Sevastopol	55,166	1,628	10,481	128	1,938	0	33,876	1,396	4,779	0
NORTH CAUCASIAN FEDERAL DISTRICT	680,194	49,631	104,191	11,091	46,878	2,817	470,349	33,155	27,279	0
Republic of Daghestan	109,217	7,548	14,426	2,742	3,702	1,742	83,458	2,696	3,753	0
Republic of Ingushetia	9,264	421	2,120	108	50	0	6,729	296	182	0
Kabardino-Balkar Republic	51,602	3,509	6,942	399	5,077	0	37,049	2,914	568	0
Karachay-Cherkess Republic	21,910	950	2,421	48	437	0	17,103	814	523	0
Republic of North Ossetia – Alania	57,735	2,979	8,209	264	468	0	44,921	2,513	2,193	0
Chechen Republic	45,074	2,201	15,300	1,027	7,268	0	19,213	629	1,212	0
Stavropol Territory	385,392	32,023	54,774	6,503	29,876	1,075	261,875	23,294	18,848	0

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	6,157,672	764,002	946,532	176,503	989,745	113,678	3,649,444	453,840	330,782	0
Republic of Bashkortostan	575,954	65,195	67,116	8,260	65,572	14,446	390,526	40,778	34,992	0
Mari El Republic	89,785	5,258	8,940	1,082	11,365	426	64,281	3,502	2,683	0
Republic of Mordovia	97,091	7,311	8,834	786	9,670	1,679	71,637	4,424	4,303	0
Republic of Tatarstan (Tatarstan)	1,412,007	145,828	211,943	28,107	512,220	16,141	559,971	96,986	46,427	0
Udmurt Republic	278,997	19,972	57,919	3,613	32,667	113	155,707	15,549	23,623	0
Chuvash Republic – Chuvashia	204,288	12,289	28,423	1,221	15,508	689	135,709	9,926	18,784	0
Perm Territory	510,289	129,494	75,106	60,298	55,847	26,331	322,854	41,760	38,524	0
Kirov Region	203,178	12,638	23,788	2,288	19,653	796	141,674	8,661	7,295	0
Nizhny Novgorod Region	895,282	97,183	170,683	19,357	105,609	3,895	530,729	69,598	65,004	0
Orenburg Region	291,336	19,430	36,726	4,593	36,763	359	196,128	13,997	11,066	0
Penza Region	215,209	11,881	25,507	1,100	12,379	109	144,421	9,345	23,346	0
Samara Region	782,503	177,412	139,698	25,743	69,332	45,590	525,216	103,645	29,324	0
Saratov Region	395,336	36,457	54,681	7,276	26,814	2,798	275,132	25,580	15,350	0
Ulyanovsk Region	206,415	23,653	37,170	12,780	16,347	308	135,460	10,090	10,062	0
URALS FEDERAL DISTRICT	3,568,932	606,151	519,190	128,591	850,396	105,752	1,885,146	362,477	208,464	0
Kurgan Region	88,728	7,177	13,534	2,806	3,728	396	62,060	3,540	5,784	0
Sverdlovsk Region	1,258,461	189,023	249,508	46,506	176,883	50,556	706,658	88,116	80,508	0
Tyumen Region	1,469,165	267,451	152,226	37,037	525,126	12,979	658,732	215,335	97,833	0
Khanty-Mansi Autonomous Area – Yugra	676,349	218,210	50,038	34,749	311,727	4,090	0	0	0	0
Yamal-Nenets Autonomous Area	340,250	10,647	36,355	206	106,583	508	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	452,566	38,594	65,832	2,081	106,816	8,381	658,732	215,335	97,833	0
Chelyabinsk Region	752,578	142,500	103,922	42,241	144,659	41,821	457,696	55,486	24,339	0
SIBERIAN FEDERAL DISTRICT	3,209,488	436,622	521,902	111,210	435,468	101,643	1,964,165	208,754	159,774	0
Altai Republic	14,171	883	1,639	307	495	0	10,823	448	398	0
Republic of Tuva	14,222	405	1,594	0	403	0	10,860	383	480	0
Republic of Khakassia	58,644	5,148	6,204	113	2,525	12	42,871	4,827	3,541	0
Altai Territory	320,504	31,614	44,456	7,974	44,388	8,850	193,185	14,260	24,113	0

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	618,055	61,366	114,391	18,876	88,379	5,785	355,798	35,451	33,380	0
Irkutsk Region	464,079	111,513	75,644	12,665	57,882	69,251	296,320	27,894	16,013	0
Kemerovo Region – Kuzbass	465,691	64,153	70,663	29,299	84,224	251	284,331	33,248	16,182	0
Novosibirsk Region	750,750	114,496	137,965	35,240	108,746	13,945	418,773	57,264	50,687	0
Omsk Region	297,253	26,426	36,925	3,007	27,101	483	210,874	21,630	8,671	0
Tomsk Region	206,120	20,618	32,420	3,730	21,323	3,067	140,331	13,350	6,310	0
FAR-EASTERN FEDERAL DISTRICT	1,925,123	275,723	295,843	97,497	206,830	42,673	1,230,644	130,090	103,835	0
Republic of Buryatia	88,001	6,769	8,896	760	2,518	669	66,063	5,040	5,201	0
Republic of Sakha (Yakutia)	207,061	14,477	35,213	1,180	23,905	5,469	123,980	7,515	11,300	0
Trans-Baikal Territory	122,278	11,761	17,171	4,961	8,208	2,878	86,425	3,751	4,569	0
Kamchatka Territory	124,485	25,603	21,535	17,189	8,692	354	84,414	7,527	3,961	0
Primorye Territory	538,627	96,898	89,734	36,121	63,754	3,705	325,148	54,701	37,578	0
Khabarovsk Territory	353,890	43,015	53,425	9,530	25,863	8,477	244,461	24,213	17,027	0
Amur Region	166,239	20,438	24,660	4,358	16,379	8,374	107,709	7,289	9,515	0
Magadan Region	75,989	14,095	7,879	2,747	15,361	7,054	47,066	4,214	2,236	0
Sakhalin Region	209,285	41,257	32,191	20,523	40,466	5,691	115,972	14,588	11,349	0
Jewish Autonomous Region	20,128	690	1,270	27	1,139	0	16,372	636	460	0
Chukotka Autonomous Area	19,141	720	3,866	101	545	0	13,036	614	641	0
OUTSIDE THE RUSSIAN FEDERATION	14,608	11,650	11,019	11,309	0	53	0	0	0	0

¹ Including the State Development Corporation “VEB.RF”.² Excluding funds of individual entrepreneurs.³ Excluding escrow account funds.

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 6.3.2

Funds of Individual Entrepreneurs

(millions of rubles)

	31.10.2021		
	Total	in rubles	in foreign currency and precious metals
1	2	3	4
THE RUSSIAN FEDERATION	1,163,776	1,108,905	54,871
CENTRAL FEDERAL DISTRICT	435,271	406,210	29,061
Belgorod Region	9,712	9,462	250
Bryansk Region	5,707	5,533	174
Vladimir Region	7,810	7,653	157
Voronezh Region	19,086	18,477	609
Ivanovo Region	6,148	5,940	208
Kaluga Region	5,999	5,757	242
Kostroma Region	4,889	4,828	61
Kursk Region	7,154	7,070	84
Lipetsk Region	6,665	6,565	100
Moscow Region	57,276	55,446	1,829
Orel Region	4,790	4,536	254
Ryazan Region	6,966	6,847	118
Smolensk Region	4,787	4,628	159
Tambov Region	7,458	7,403	55
Tver Region	5,774	5,554	220
Tula Region	8,192	8,055	137
Yaroslavl Region	7,256	6,918	338
Moscow	259,604	235,538	24,066
NORTH-WESTERN FEDERAL DISTRICT	122,828	114,737	8,092
Republic of Karelia	3,654	3,378	276
Republic of Komi	5,285	5,043	242
Arkhangelsk Region	7,135	6,973	162
Nenets Autonomous Area	503	502	1
Arkhangelsk Region, excluding Nenets Autonomous Area	6,632	6,471	161
Vologda Region	8,936	8,587	349
Kaliningrad Region	9,860	9,449	412
Leningrad Region	5,938	5,706	232
Murmansk Region	4,205	4,098	108
Novgorod Region	2,566	2,467	99
Pskov Region	2,380	2,275	106
Saint Petersburg	72,868	66,762	6,106
SOUTHERN FEDERAL DISTRICT	149,267	145,414	3,853
Republic of Adygeya (Adygeya)	2,536	2,480	55
Republic of Kalmykia	1,032	1,026	5
Republic of Crimea	13,638	13,636	2
Krasnodar Territory	67,134	65,215	1,919
Astrakhan Region	4,773	4,644	129
Volgograd Region	15,428	15,048	381
Rostov Region	41,455	40,135	1,320
Sevastopol	3,271	3,229	42
NORTH CAUCASIAN FEDERAL DISTRICT	30,213	29,492	720
Republic of Dagestan	3,690	3,645	45
Republic of Ingushetia	170	170	1
Kabardino-Balkar Republic	2,016	1,872	144
Karachay-Cherkess Republic	1,422	1,394	28
Republic of North Ossetia – Alania	1,831	1,806	25

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	1,663	1,657	6
Stavropol Territory	19,421	18,949	472
VOLGA FEDERAL DISTRICT	158,765	154,743	4,022
Republic of Bashkortostan	15,162	14,963	199
Mari El Republic	2,415	2,331	84
Republic of Mordovia	2,510	2,468	42
Republic of Tatarstan (Tatarstan)	20,599	19,880	719
Udmurt Republic	8,356	8,106	250
Chuvash Republic – Chuvashia	5,558	5,476	82
Perm Territory	16,878	16,710	168
Kirov Region	10,952	10,342	610
Nizhny Novgorod Region	18,267	17,831	436
Orenburg Region	9,855	9,661	194
Penza Region	9,446	9,031	415
Samara Region	16,591	16,162	429
Saratov Region	15,157	14,914	243
Ulyanovsk Region	7,018	6,869	150
URALS FEDERAL DISTRICT	84,027	81,536	2,492
Kurgan Region	3,822	3,509	313
Sverdlovsk Region	32,133	31,374	759
Tyumen Region	28,546	28,042	503
Khanty-Mansi Autonomous Area – Yugra	11,360	11,123	237
Yamal-Nenets Autonomous Area	6,700	6,563	138
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	10,485	10,356	129
Chelyabinsk Region	19,526	18,610	916
SIBERIAN FEDERAL DISTRICT	105,830	101,223	4,608
Altai Republic	893	785	109
Republic of Tuva	855	847	8
Republic of Khakassia	3,183	3,067	115
Altai Territory	13,831	13,627	203
Krasnoyarsk Territory	18,743	18,477	267
Irkutsk Region	16,240	15,522	718
Kemerovo Region – Kuzbass	9,671	9,533	138
Novosibirsk Region	24,610	22,412	2,199
Omsk Region	12,448	11,714	734
Tomsk Region	5,356	5,239	117
FAR-EASTERN FEDERAL DISTRICT	77,574	75,551	2,023
Republic of Buryatia	5,248	5,074	174
Republic of Sakha (Yakutia)	11,690	11,538	151
Trans-Baikal Territory	5,535	5,494	41
Kamchatka Territory	6,072	5,626	446
Primorye Territory	17,878	17,039	839
Khabarovsk Territory	11,006	10,851	154
Amur Region	7,577	7,526	51
Magadan Region	2,897	2,877	20
Sakhalin Region	7,739	7,608	131
Jewish Autonomous Region	882	868	14
Chukotka Autonomous Area	1,051	1,050	1
OUTSIDE THE RUSSIAN FEDERATION	69	69	0

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 6.3.3

Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions¹*(millions of rubles)*

	31.10.2021			
	Federal budget funds	Regional and local budget funds	Other budget funds	Extra-budgetary funds
1	2	3	4	5
THE RUSSIAN FEDERATION	39,788	91	15,108	1,081
CENTRAL FEDERAL DISTRICT	38,875	38	14,030	706
Belgorod Region	5	0	1	2
Bryansk Region	6	0	1	0
Vladimir Region	3	0	8	5
Voronezh Region	6	0	5	4
Ivanovo Region	6	0	0	0
Kaluga Region	8	0	0	0
Kostroma Region	5	0	0	0
Kursk Region	3	28	0	0
Lipetsk Region	7	0	0	0
Moscow Region	563	9	0	0
Orel Region	2	1	0	0
Ryazan Region	3	0	0	0
Smolensk Region	4	0	0	0
Tambov Region	6	0	0	0
Tver Region	10	0	1	0
Tula Region	7	0	0	0
Yaroslavl Region	9	0	0	0
Moscow	38,222	0	14,012	695
NORTH-WESTERN FEDERAL DISTRICT	224	9	720	0
Republic of Karelia	4	0	1	0
Republic of Komi	6	3	0	0
Arkhangelsk Region	8	5	5	0
Nenets Autonomous Area	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	8	5	5	0
Vologda Region	155	1	0	0
Kaliningrad Region	1	0	0	0
Leningrad Region	9	0	0	0
Murmansk Region	4	1	0	0
Novgorod Region	4	0	0	0
Pskov Region	3	0	0	0
Saint Petersburg	32	0	714	0
SOUTHERN FEDERAL DISTRICT	82	5	91	0
Republic of Adygeya (Adygeya)	1	1	0	0
Republic of Kalmykia	1	0	0	0
Republic of Crimea	10	0	1	0
Krasnodar Territory	25	1	10	0
Astrakhan Region	9	0	0	0
Volgograd Region	19	0	1	0
Rostov Region	14	3	77	0
Sevastopol	3	0	2	0
NORTH CAUCASIAN FEDERAL DISTRICT	191	0	21	0
Republic of Daghestan	36	0	21	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3	0	0	0
Karachay-Cherkess Republic	3	0	0	0
Republic of North Ossetia – Alania	25	0	0	0

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5
Chechen Republic	101	0	0	0
Stavropol Territory	22	0	1	0
VOLGA FEDERAL DISTRICT	148	3	104	0
Republic of Bashkortostan	11	0	0	0
Mari El Republic	3	0	0	0
Republic of Mordovia	1	0	1	0
Republic of Tatarstan (Tatarstan)	17	0	0	0
Udmurt Republic	13	0	2	0
Chuvash Republic – Chuvashia	6	0	4	0
Perm Territory	8	0	15	0
Kirov Region	5	0	1	0
Nizhny Novgorod Region	32	0	56	0
Orenburg Region	10	0	0	0
Penza Region	4	0	5	0
Samara Region	18	2	21	0
Saratov Region	16	1	0	0
Ulyanovsk Region	3	0	0	0
URALS FEDERAL DISTRICT	69	9	26	0
Kurgan Region	6	2	0	0
Sverdlovsk Region	30	3	6	0
Tyumen Region	19	4	7	0
Khanty-Mansi Autonomous Area – Yugra	5	4	3	0
Yamal-Nenets Autonomous Area	3	0	1	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	11	0	3	7
Chelyabinsk Region	15	0	13	0
SIBERIAN FEDERAL DISTRICT	90	5	80	0
Altai Republic	5	0	5	0
Republic of Tuva	0	0	0	0
Republic of Khakassia	2	0	0	0
Altai Territory	12	1	2	0
Krasnoyarsk Territory	14	0	4	0
Irkutsk Region	15	4	3	0
Kemerovo Region – Kuzbass	8	0	16	0
Novosibirsk Region	19	0	33	0
Omsk Region	11	0	13	0
Tomsk Region	5	0	3	0
FAR-EASTERN FEDERAL DISTRICT	109	21	36	375
Republic of Buryatia	4	1	0	0
Republic of Sakha (Yakutia)	17	15	0	0
Trans-Baikal Territory	9	0	0	0
Kamchatka Territory	17	1	0	0
Primorye Territory	15	3	33	0
Khabarovsk Territory	6	1	2	0
Amur Region	10	0	1	0
Magadan Region	4	0	0	375
Sakhalin Region	25	0	0	0
Jewish Autonomous Region	1	0	0	0
Chukotka Autonomous Area	0	0	0	0

¹ Including the State Development Corporation “VEB.RF”.

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

6.4. Funds Allocations

Table 6.4.1

Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

(millions of rubles)

	Volume loans for September 2021											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	6,792,790	63,671	49,668	767,372	115,528	107,704	233,908	171,507	900,609	456,878	3,224,704	750,909
CENTRAL FEDERAL DISTRICT	4,932,863	14,481	10,700	346,364	50,222	45,418	126,882	92,533	478,661	283,049	3,159,509	335,744
Belgorod Region	15,886	0	0	4,215	0	2,405	1,620	154	1,835	419	59	5,179
Bryansk Region	11,387	0	0	2,955	79	617	389	39	1,149	3,072	22	3,066
Vladimir Region	15,788	54	0	7,545	432	326	396	629	1,144	959	62	4,240
Voronezh Region	33,349	17	0	8,305	61	5,869	1,923	685	7,371	1,478	72	7,567
Ivanovo Region	6,824	0	0	2,708	45	131	688	53	543	162	44	2,449
Kaluga Region	15,300	0	0	5,951	39	278	428	41	3,807	137	37	4,582
Kostroma Region	3,461	0	0	766	46	150	231	45	870	154	48	1,152
Kursk Region	15,666	0	0	7,455	3	4,217	589	120	1,809	41	71	1,361
Lipetsk Region	36,136	0	0	8,765	0	18,717	284	248	3,904	1,620	21	2,577
Moscow Region	444,516	8	6	73,596	38,701	1,819	12,012	6,141	129,838	18,350	101,046	63,006
Orel Region	5,789	16	0	2,121	40	797	619	99	769	82	239	1,007
Ryazan Region	10,247	0	0	2,991	89	1,404	1,048	268	1,560	482	36	2,369
Smolensk Region	11,889	0	0	2,400	51	181	275	71	1,924	18	42	6,926
Tambov Region	13,823	9	0	2,958	169	4,451	369	63	3,378	28	13	2,387
Tver Region	15,278	8	0	4,254	6	971	242	38	6,865	254	30	2,610
Tula Region	64,909	22	0	53,435	1,103	2,314	1,404	353	1,957	528	94	3,698
Yaroslavl Region	31,593	3	0	15,672	165	356	2,784	512	3,611	486	3,736	4,269
Moscow	4,181,024	14,345	10,694	140,271	9,194	416	101,581	82,975	306,327	254,780	3,053,836	217,300

Table 6.4.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	624,661	503	14	156,017	10,913	5,740	31,182	43,541	181,703	47,912	28,935	118,217
Republic of Karelia	20,296	158	0	1,688	427	41	149	53	286	98	292	17,104
Republic of Komi	3,198	14	14	402	0	28	209	252	324	58	60	1,852
Arkhangelsk Region	11,500	27	0	7,727	100	42	359	372	1,007	488	114	1,263
Nenets Autonomous Area	90	0	0	0	0	0	4	7	11	0	6	62
Arkhangelsk Region, excluding Nenets Autonomous Area	11,410	27	0	7,727	100	42	355	365	996	488	108	1,201
Vologda Region	10,798	0	0	3,088	375	221	1,631	217	1,017	565	317	3,367
Kaliningrad Region	24,327	243	0	4,854	334	2,444	876	343	2,880	1,030	5,954	5,368
Leningrad Region	113,740	21	0	95,154	907	1,484	1,819	189	4,511	4,401	392	4,862
Murmansk Region	6,068	0	0	50	3,128	0	63	34	936	177	892	787
Novgorod Region	4,787	0	0	701	381	487	233	41	876	239	67	1,761
Pskov Region	3,305	19	0	710	12	935	297	39	487	44	38	723
Saint Petersburg	426,642	21	0	41,643	5,249	57	25,546	42,000	169,377	40,811	20,809	81,129
SOUTHERN FEDERAL DISTRICT	237,410	678	187	67,285	9,450	12,775	12,295	2,666	67,655	20,025	1,640	42,941
Republic of Adygeya (Adygeya)	1,906	0	0	954	0	365	37	17	297	8	5	224
Republic of Kalmykia	251	0	0	7	0	79	60	11	28	3	5	57
Republic of Crimea	10,780	0	0	1,104	2,049	250	649	104	2,038	610	259	3,716
Krasnodar Territory	98,357	11	0	31,551	4,647	6,613	6,796	1,056	14,974	10,586	757	21,367
Astrakhan Region	2,977	0	0	149	9	57	848	32	898	325	24	634
Volgograd Region	15,410	109	3	4,555	5	1,603	1,764	197	3,445	353	47	3,332
Rostov Region	103,253	558	184	28,856	2,727	3,770	1,968	1,239	43,424	8,070	513	12,127
Sevastopol	4,477	0	0	109	14	38	174	9	2,550	71	29	1,483
NORTH CAUCASIAN FEDERAL DISTRICT	48,061	58	45	6,479	456	16,699	1,612	700	11,941	1,595	114	8,406
Republic of Dagestan	700	0	0	96	0	9	67	60	218	19	11	220
Republic of Ingushetia	109	0	0	99	0	0	6	0	2	0	0	1
Kabardino-Balkar Republic	1,348	0	0	502	0	123	21	9	380	57	10	246
Karachay-Cherkess Republic	1,437	1	0	715	5	242	202	75	158	0	4	35
Republic of North Ossetia – Alania	1,008	0	0	384	0	148	48	213	119	3	5	89
Chechen Republic	362	0	0	62	0	22	10	0	94	3	0	171
Stavropol Territory	43,096	57	45	4,622	451	16,154	1,257	344	10,971	1,513	84	7,643

Table 6.4.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	378,456	5,412	5,357	107,866	8,439	15,556	25,918	6,480	62,443	40,877	4,073	101,392
Republic of Bashkortostan	40,123	233	232	9,110	1,250	1,092	4,428	1,061	3,951	8,286	121	10,590
Mari El Republic	4,434	0	0	1,024	134	662	151	42	891	34	16	1,479
Republic of Mordovia	6,255	0	0	3,076	0	466	49	118	419	98	323	1,704
Republic of Tatarstan (Tatarstan)	80,676	1,920	1,904	27,947	2,592	2,404	5,514	1,245	12,852	6,712	979	18,511
Udmurt Republic	19,987	2,336	2,334	5,863	126	1,966	204	209	1,064	4,127	221	3,870
Chuvash Republic – Chuvashia	8,391	0	0	3,562	23	485	660	49	1,422	660	140	1,389
Perm Territory	33,858	38	30	9,960	332	445	2,451	326	4,084	9,237	1,216	5,769
Kirov Region	8,559	0	0	1,931	97	1,203	477	249	1,818	136	174	2,475
Nizhny Novgorod Region	87,183	9	0	22,002	3,123	1,838	3,727	746	18,464	7,265	275	29,734
Orenburg Region	15,733	55	55	989	154	609	1,014	891	4,681	1,021	140	6,180
Penza Region	10,856	0	0	2,995	82	2,265	799	99	1,709	1,046	80	1,780
Samara Region	35,658	473	473	11,237	228	730	4,507	967	6,340	1,104	178	9,894
Saratov Region	14,408	339	329	2,667	133	1,042	1,192	311	3,487	468	159	4,610
Ulyanovsk Region	12,337	9	0	5,501	166	348	746	168	1,261	683	50	3,405
URALS FEDERAL DISTRICT	197,068	24,365	24,224	38,575	2,958	3,612	13,929	3,104	29,886	13,815	20,465	46,359
Kurgan Region	3,982	0	0	1,493	205	121	753	40	402	86	168	713
Sverdlovsk Region	80,849	72	55	27,051	222	1,516	4,719	910	13,700	6,627	1,413	24,619
Tyumen Region	72,186	24,169	24,169	1,014	1,995	708	6,789	1,785	6,162	6,012	15,471	8,079
Khanty-Mansi Autonomous Area – Yugra	22,834	9,948	9,948	81	678	60	1,979	749	3,219	2,930	151	3,039
Yamal-Nenets Autonomous Area	24,858	6,587	6,587	95	445	10	472	519	740	132	14,979	879
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	24,494	7,633	7,633	839	872	638	4,339	518	2,204	2,950	340	4,161
Chelyabinsk Region	40,052	124	0	9,017	536	1,266	1,668	369	9,622	1,090	3,413	12,948
SIBERIAN FEDERAL DISTRICT	233,355	6,833	6,387	31,867	23,800	5,675	12,043	5,137	44,907	31,025	5,738	66,330
Altai Republic	4,974	0	0	509	3	8	21	18	2,403	1	24	1,986
Republic of Tuva	383	0	0	3	0	1	26	2	93	171	8	79
Republic of Khakassia	2,310	395	385	114	49	25	468	43	289	44	30	853
Altai Territory	20,907	245	0	6,067	56	1,022	460	475	4,736	1,306	93	6,446
Krasnoyarsk Territory	45,645	254	139	3,503	1,088	1,119	3,087	670	5,946	18,102	1,390	10,485
Irkutsk Region	49,890	1,059	1,058	667	21,520	692	2,276	418	6,613	5,353	2,074	9,218
Kemerovo Region – Kuzbass	27,477	4,808	4,804	8,806	579	647	848	285	4,980	548	1,161	4,814

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	47,701	67	0	8,010	234	1,089	1,977	1,794	13,494	5,062	645	15,329
Omsk Region	15,643	5	1	2,637	107	764	874	929	3,679	162	116	6,371
Tomsk Region	18,426	1	1	1,551	164	308	2,005	502	2,674	277	197	10,749
FAR-EASTERN FEDERAL DISTRICT	140,916	11,340	2,754	12,919	9,290	2,231	10,048	17,346	23,412	18,580	4,231	31,519
Republic of Buryatia	3,094	55	0	92	12	117	147	10	1,046	484	90	1,039
Republic of Sakha (Yakutia)	24,850	4,263	2,680	506	2,130	94	364	785	1,946	262	214	14,287
Trans-Baikal Territory	6,176	3,356	0	65	150	135	206	55	656	120	87	1,345
Kamchatka Territory	3,157	0	0	251	794	12	221	21	741	115	517	486
Primorye Territory	55,725	91	8	10,407	834	848	4,484	15,695	7,887	6,042	2,751	6,686
Khabarovsk Territory	31,565	741	0	551	4,666	92	1,389	442	7,516	11,280	486	4,403
Amur Region	7,342	0	0	850	301	876	2,457	145	1,035	127	43	1,508
Magadan Region	3,402	2,499	0	1	0	0	232	123	290	2	9	247
Sakhalin Region	3,966	150	65	189	53	52	543	65	1,472	140	30	1,272
Jewish Autonomous Region	489	185	0	5	0	5	5	4	31	8	5	241
Chukotka Autonomous Area	1,148	0	0	1	350	0	0	0	793	0	0	4

Table 6.4.2

Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

(millions of rubles)

	Volume loans for September 2021											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	772,465	45,505	31,279	112,720	0	155	364	1,808	32,468	23,378	552,902	3,164
CENTRAL FEDERAL DISTRICT	645,053	2	0	63,530	0	155	314	360	20,908	10,337	547,119	2,329
Belgorod Region	817	0	0	9	0	0	0	0	808	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	458	0	0	458	0	0	0	0	0	0	0	0
Voronezh Region	4,137	0	0	4,137	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	225	0	0	166	0	0	0	38	22	0	0	0
Kostroma Region	86	0	0	86	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	8,653	0	0	8,653	0	0	0	0	0	0	0	0
Moscow Region	3,131	0	0	298	0	0	0	0	0	0	2,556	277
Orel Region	720	0	0	345	0	0	0	0	376	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	616	0	0	0	0	0	0	5	611	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	255	0	0	226	0	0	0	0	0	0	0	30
Tula Region	3,080	0	0	3,080	0	0	0	0	0	0	0	0
Yaroslavl Region	2	0	0	0	0	0	0	0	2	0	0	0
Moscow	622,872	2	0	46,072	0	155	314	317	19,090	10,337	544,563	2,023

Table 6.4.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	21,111	0	0	7,570	0	0	22	610	3,597	3,889	5,017	405
Republic of Karelia	485	0	0	485	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	287	0	0	287	0	0	0	0	0	0	0	0
Kaliningrad Region	6,520	0	0	5,806	0	0	22	0	684	0	0	7
Leningrad Region	939	0	0	293	0	0	0	610	0	0	0	35
Murmansk Region	5,092	0	0	38	0	0	0	0	36	0	5,017	0
Novgorod Region	309	0	0	309	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	7,480	0	0	352	0	0	0	0	2,877	3,889	0	363
SOUTHERN FEDERAL DISTRICT	18,998	28	0	13,530	0	0	0	6	5,070	364	0	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	2,179	0	0	1,810	0	0	0	6	0	364	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	16,818	28	0	11,720	0	0	0	0	5,070	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	298	0	0	200	0	0	0	0	98	0	0	0
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	298	0	0	200	0	0	0	0	98	0	0	0

Table 6.4.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	23,790	0	0	22,981	0	0	0	347	32	0	0	430
Republic of Bashkortostan	0	0	0	0	0	0	0	0	0	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	56	0	0	56	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	265	0	0	265	0	0	0	0	0	0	0	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	10,815	0	0	10,815	0	0	0	0	0	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	10,557	0	0	9,780	0	0	0	347	0	0	0	430
Orenburg Region	1,165	0	0	1,165	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	0	0	0	0	0	0	0	0	0	0	0	0
Saratov Region	932	0	0	899	0	0	0	0	32	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	33,777	32,263	30,981	600	0	0	28	0	0	885	0	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	1,536	60	0	564	0	0	28	0	0	885	0	0
Tyumen Region	30,981	30,981	30,981	0	0	0	0	0	0	0	0	0
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	16,429	16,429	16,429	0	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	14,552	14,552	14,552	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	1,259	1,222	0	37	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	2,985	344	0	1,427	0	0	0	0	1,213	0	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	344	344	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	1,080	0	0	1,027	0	0	0	0	53	0	0	0
Irkutsk Region	222	0	0	193	0	0	0	0	29	0	0	0
Kemerovo Region – Kuzbass	1,276	0	0	208	0	0	0	0	1,068	0	0	0

Table 6.4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Omsk Region	63	0	0	0	0	0	0	0	63	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	26,455	12,867	298	2,882	0	0	0	486	1,550	7,904	767	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	84	84	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	228	0	0	0	0	0	0	0	0	0	228	0
Primorye Territory	1,644	0	0	747	0	0	0	296	95	0	506	0
Khabarovsk Territory	21,243	11,883	0	0	0	0	0	0	1,455	7,904	0	0
Amur Region	1,834	0	0	1,834	0	0	0	0	0	0	0	0
Magadan Region	530	530	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	820	298	298	300	0	0	0	190	0	0	33	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	73	73	0	0	0	0	0	0	0	0	0	0

Table 6.4.3

Outstanding Amount of Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

(millions of rubles)

	Outstanding loans as 30.09.2021											
	Total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	34,864,752	1,524,269	1,071,788	7,552,398	1,547,848	2,445,595	2,066,944	1,939,393	3,728,049	6,374,251	7,346,445	339,560
CENTRAL FEDERAL DISTRICT	19,824,652	363,814	166,505	3,110,796	479,932	1,108,782	1,101,353	1,099,057	1,811,913	4,457,532	6,114,464	177,010
Belgorod Region	264,454	24,625	0	135,002	176	72,561	5,617	2,692	14,051	6,076	2,346	1,310
Bryansk Region	183,637	0	0	25,436	354	134,861	2,293	894	6,170	10,927	649	2,052
Vladimir Region	102,004	567	0	60,091	3,047	10,899	3,167	1,964	9,848	6,085	4,588	1,748
Voronezh Region	406,627	851	0	92,378	3,538	162,444	21,910	4,892	48,938	61,606	6,415	3,655
Ivanovo Region	38,473	0	0	16,460	332	2,234	2,911	582	5,573	8,429	665	1,287
Kaluga Region	176,172	263	0	82,135	579	40,433	9,764	947	17,872	19,150	3,111	1,918
Kostroma Region	36,792	8	0	22,165	209	2,322	1,575	747	4,856	3,779	673	457
Kursk Region	296,642	25,000	0	39,487	525	215,682	3,125	990	7,439	2,080	1,511	803
Lipetsk Region	195,546	3	0	52,582	724	110,521	2,249	1,298	14,705	11,605	910	950
Moscow Region	2,406,884	735	13	423,343	125,057	58,284	227,941	105,633	338,218	459,725	640,693	27,256
Orel Region	87,856	18	0	32,013	120	42,017	5,153	725	4,738	1,966	449	657
Ryazan Region	273,426	126,715	0	67,150	653	35,782	10,347	1,798	15,607	12,915	1,291	1,170
Smolensk Region	46,511	29	0	16,475	1,213	7,037	4,658	3,580	7,686	2,359	546	2,927
Tambov Region	174,053	13	0	42,112	1,124	83,327	2,427	685	35,982	7,203	335	845
Tver Region	135,461	96	82	56,582	57	28,369	8,534	1,336	32,705	5,797	791	1,194
Tula Region	394,760	4,963	0	280,432	29,557	42,594	8,938	3,561	11,961	8,644	2,476	1,635
Yaroslavl Region	269,840	55	0	100,877	2,465	19,323	16,262	4,414	14,133	16,267	94,317	1,727
Moscow	14,335,516	179,874	166,410	1,566,077	310,202	40,093	764,484	962,318	1,221,432	3,812,918	5,352,699	125,420

Table 6.4.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	3,567,202	29,059	21,516	1,327,434	87,572	110,399	210,610	310,111	555,951	487,575	419,905	28,585
Republic of Karelia	32,740	908	0	14,607	1,536	2,432	631	1,293	2,261	4,247	4,112	714
Republic of Komi	33,991	8,817	8,809	6,808	36	2,246	2,537	4,089	4,068	3,483	698	1,210
Arkhangelsk Region	111,970	12,467	12,092	77,097	1,968	3,081	1,986	2,769	5,162	3,324	3,462	656
Nenets Autonomous Area	12,493	12,092	12,092	8	14	0	40	37	112	35	91	65
Arkhangelsk Region, excluding Nenets Autonomous Area	99,477	374	0	77,089	1,954	3,081	1,946	2,732	5,050	3,289	3,371	590
Vologda Region	60,482	3	0	25,799	2,179	6,094	6,643	1,090	8,385	5,078	3,911	1,301
Kaliningrad Region	226,304	2,754	550	70,831	1,541	38,488	7,297	7,693	22,399	22,913	50,155	2,233
Leningrad Region	591,076	995	44	444,457	15,720	29,422	19,923	10,401	24,385	39,669	3,817	2,288
Murmansk Region	55,317	2,813	0	1,073	23,573	100	767	771	4,981	5,534	15,256	449
Novgorod Region	36,653	5	0	14,301	1,444	6,593	963	396	8,524	2,939	636	852
Pskov Region	40,909	49	0	13,758	483	20,018	2,603	544	1,751	709	666	328
Saint Petersburg	2,377,760	249	20	658,704	39,092	1,926	167,261	281,067	474,037	399,679	337,192	18,554
SOUTHERN FEDERAL DISTRICT	1,870,613	7,849	4,638	410,714	92,733	344,919	128,514	74,435	398,719	260,426	130,479	21,826
Republic of Adygeya (Adygeya)	13,255	16	0	5,863	1	2,983	506	223	920	2,205	351	188
Republic of Kalmykia	11,080	0	0	505	8,262	1,140	309	125	507	54	118	61
Republic of Crimea	82,503	5	0	5,178	18,740	6,785	5,536	19,733	13,502	7,442	3,549	2,035
Krasnodar Territory	1,005,019	860	479	127,422	37,817	217,058	76,832	20,391	239,532	159,507	114,488	11,110
Astrakhan Region	44,055	2,046	0	7,763	2,231	6,830	10,067	1,098	4,395	8,243	1,046	337
Volgograd Region	147,454	416	37	64,739	157	32,999	10,969	4,448	20,450	7,654	3,727	1,895
Rostov Region	555,101	4,506	4,122	198,375	25,281	76,040	22,074	27,792	115,643	73,204	6,755	5,431
Sevastopol	12,145	0	0	869	244	1,085	2,220	626	3,771	2,116	445	768
NORTH CAUCASIAN FEDERAL DISTRICT	342,044	1,713	456	89,419	3,516	132,404	25,267	6,448	47,870	25,592	5,747	4,069
Republic of Dagestan	27,935	60	2	13,182	0	3,858	4,906	315	4,257	789	382	186
Republic of Ingushetia	3,067	25	0	1,685	0	587	505	31	227	2	4	1
Kabardino-Balkar Republic	21,745	42	32	8,285	30	6,166	804	521	3,899	1,247	535	215
Karachay-Cherkess Republic	28,903	252	0	8,233	7	4,555	4,006	1,688	2,224	7,748	142	49
Republic of North Ossetia – Alania	13,914	810	0	2,049	0	6,012	1,072	388	1,755	1,023	745	61
Chechen Republic	15,322	84	0	3,273	1	6,789	1,452	154	2,762	775	18	14
Stavropol Territory	231,157	440	422	52,712	3,478	104,435	12,522	3,350	32,746	14,009	3,922	3,543

Table 6.4.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	3,112,985	59,560	30,726	1,226,668	95,510	425,885	239,935	169,086	311,844	424,074	110,759	49,664
Republic of Bashkortostan	360,240	12,285	1,525	148,864	5,870	46,406	33,576	29,332	31,432	42,113	5,045	5,317
Mari El Republic	70,810	0	0	12,288	276	48,138	1,786	653	5,781	1,029	326	532
Republic of Mordovia	62,461	226	0	19,759	434	29,103	2,421	874	3,464	3,078	2,454	648
Republic of Tatarstan (Tatarstan)	573,575	5,049	5,011	243,785	24,724	54,982	59,794	15,538	49,474	84,215	27,632	8,382
Udmurt Republic	118,650	2,506	2,494	48,723	767	14,208	2,303	6,006	8,076	29,268	4,614	2,179
Chuvash Republic – Chuvashia	64,625	0	0	21,427	749	10,137	9,067	820	7,588	12,121	2,066	650
Perm Territory	396,434	3,811	2,990	135,673	2,328	11,863	22,507	62,353	20,413	103,086	31,187	3,212
Kirov Region	58,818	60	0	19,318	820	19,913	3,566	1,355	7,123	4,520	1,017	1,125
Nizhny Novgorod Region	433,374	102	2	161,396	19,878	30,309	30,103	18,937	101,694	50,705	5,223	15,027
Orenburg Region	181,711	30,244	13,778	45,955	26,564	22,840	17,978	4,402	12,586	12,438	3,345	5,359
Penza Region	152,436	0	0	26,004	916	80,656	9,381	1,442	8,921	22,822	1,330	966
Samara Region	395,329	1,216	1,094	227,510	5,028	22,103	32,332	19,101	31,398	33,357	19,804	3,480
Saratov Region	159,727	3,954	3,831	69,162	6,541	27,968	9,325	7,014	17,752	10,843	5,570	1,598
Ulyanovsk Region	84,794	107	0	46,804	617	7,258	5,796	1,259	6,140	14,478	1,145	1,189
URALS FEDERAL DISTRICT	2,618,209	529,061	488,252	822,500	70,016	81,977	127,250	69,019	146,388	346,713	407,351	17,934
Kurgan Region	41,342	9	0	16,628	4,854	7,940	5,962	532	2,727	1,285	947	458
Sverdlovsk Region	864,240	1,701	649	514,596	12,619	16,148	36,395	16,435	62,618	172,333	22,956	8,440
Tyumen Region	1,184,872	487,675	487,603	44,868	34,302	27,958	68,926	45,011	36,630	93,468	343,014	3,021
Khanty-Mansi Autonomous Area – Yugra	256,980	134,832	134,762	1,227	14,853	326	22,481	36,802	10,447	24,451	10,321	1,238
Yamal-Nenets Autonomous Area	681,245	316,448	316,447	1,139	6,149	40	19,442	5,745	6,018	3,687	322,151	426
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	246,648	36,395	36,394	42,502	13,301	27,592	27,002	2,463	20,164	65,330	10,542	1,358
Chelyabinsk Region	527,755	39,676	0	246,408	18,241	29,931	15,968	7,041	44,413	79,627	40,435	6,014
SIBERIAN FEDERAL DISTRICT	2,029,503	208,418	183,033	408,085	407,077	150,562	138,943	73,666	289,097	261,240	64,904	27,511
Altai Republic	19,971	711	0	1,838	196	307	760	414	6,906	7,791	200	848
Republic of Tuva	5,367	0	0	100	0	112	302	148	1,168	3,066	384	86
Republic of Khakassia	13,789	1,680	1,669	1,131	45	1,083	3,531	444	2,709	2,257	456	453
Altai Territory	142,630	8,384	0	43,029	916	38,364	6,653	3,273	17,826	20,335	1,309	2,541
Krasnoyarsk Territory	488,452	15,457	1,661	119,876	171,275	15,357	32,309	7,891	32,327	67,849	21,064	5,047
Irkutsk Region	359,886	4,751	2,624	13,262	223,778	8,833	21,324	4,908	27,443	35,785	15,455	4,347
Kemerovo Region – Kuzbass	422,182	164,102	163,979	91,460	2,149	12,863	17,015	19,556	73,560	26,729	12,711	2,037

Table 6.4.3 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	314,337	6,114	5,893	58,393	4,984	33,669	32,860	31,832	50,292	80,874	9,018	6,300
Omsk Region	126,550	13	1	60,557	1,456	15,768	16,436	2,701	16,202	8,976	1,622	2,819
Tomsk Region	136,340	7,206	7,206	18,438	2,278	24,205	7,754	2,499	60,663	7,578	2,685	3,032
FAR-EASTERN FEDERAL DISTRICT	1,499,545	324,796	176,662	156,781	311,493	90,666	95,073	137,572	166,267	111,098	92,837	12,961
Republic of Buryatia	38,717	526	0	5,957	40	2,434	3,667	313	13,194	10,458	1,368	760
Republic of Sakha (Yakutia)	270,648	181,139	173,315	4,345	29,563	816	13,108	13,157	17,211	3,410	2,345	5,555
Trans-Baikal Territory	91,019	76,023	0	527	1,586	1,323	991	526	6,573	2,082	828	561
Kamchatka Territory	50,229	2,275	0	6,550	4,303	986	725	1,761	6,781	1,773	24,818	256
Primorye Territory	379,111	423	38	79,729	2,881	40,367	21,190	79,151	57,860	44,710	50,674	2,126
Khabarovsk Territory	258,930	7,041	0	45,462	47,207	26,060	12,009	37,839	35,310	37,087	8,384	2,530
Amur Region	290,226	7,624	0	9,899	219,157	17,984	25,904	840	5,987	1,378	905	548
Magadan Region	48,844	40,597	0	127	1,031	14	1,376	1,060	3,656	213	618	153
Sakhalin Region	51,324	5,673	3,278	3,703	1,736	447	16,029	2,649	8,148	9,776	2,814	349
Jewish Autonomous Region	4,376	3,047	0	200	36	171	52	59	459	195	44	113
Chukotka Autonomous Area	16,122	429	30	283	3,952	63	22	216	11,087	19	40	11

Table 6.4.4

Outstanding Amount of Loans on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

(millions of rubles)

	Outstanding loans as 30.09.2021											
	Total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	6,205,824	1,170,183	905,548	2,742,040	38,762	6,494	11,303	264,224	145,210	786,205	1,040,330	1,072
CENTRAL FEDERAL DISTRICT	2,742,111	23,721	9,835	1,226,793	121	3,179	11,114	100,845	91,397	567,037	717,128	777
Belgorod Region	12,261	7,208	0	2,484	0	0	0	29	2,539	0	0	0
Bryansk Region	424	0	0	0	0	0	0	44	0	380	0	0
Vladimir Region	3,300	0	0	3,295	0	0	0	0	0	0	6	0
Voronezh Region	102,308	0	0	102,224	0	0	0	0	51	32	0	0
Ivanovo Region	85	0	0	0	0	85	0	0	0	0	0	0
Kaluga Region	9,949	0	0	4,486	0	0	0	38	329	5,095	0	0
Kostroma Region	1,016	0	0	939	0	0	0	0	78	0	0	0
Kursk Region	5,378	4,989	0	389	0	0	0	0	0	0	0	0
Lipetsk Region	39,261	0	0	39,208	0	54	0	0	0	0	0	0
Moscow Region	293,330	3,509	3,509	16,860	0	1,974	0	17,481	2,589	30,918	219,980	19
Orel Region	3,292	0	0	2,876	0	0	0	0	416	0	0	0
Ryazan Region	3,378	0	0	800	0	200	0	0	0	2,378	0	0
Smolensk Region	4,133	0	0	2,913	0	0	0	32	1,189	0	0	0
Tambov Region	2,974	0	0	108	0	0	0	0	0	2,866	0	0
Tver Region	6,797	0	0	6,782	0	0	0	0	0	0	0	15
Tula Region	10,616	0	0	10,616	0	0	0	0	0	0	0	0
Yaroslavl Region	1,002	0	0	0	0	85	0	0	113	0	805	0
Moscow	2,242,607	8,015	6,326	1,032,813	121	782	11,114	83,221	84,092	525,368	496,337	744

Table 6.4.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	507,492	473	473	260,623	484	819	83	58,723	26,042	57,555	102,643	46
Republic of Karelia	29,100	0	0	24,918	0	0	0	0	0	0	4,182	0
Republic of Komi	155	0	0	155	0	0	0	0	0	0	0	0
Arkhangelsk Region	54,837	0	0	40,623	0	0	0	50	831	0	13,333	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	54,837	0	0	40,623	0	0	0	50	831	0	13,333	0
Vologda Region	23,544	0	0	23,304	0	217	0	0	0	0	23	0
Kaliningrad Region	49,620	473	473	20,053	0	602	83	27,228	829	350	0	2
Leningrad Region	76,016	0	0	52,246	0	0	0	14,563	50	9,156	0	0
Murmansk Region	83,452	0	0	83	0	0	0	11,218	469	447	71,236	0
Novgorod Region	23,893	0	0	23,893	0	0	0	0	0	0	0	0
Pskov Region	1,619	0	0	1,619	0	0	0	0	0	0	0	0
Saint Petersburg	165,255	0	0	73,730	484	0	0	5,663	23,864	47,602	13,868	44
SOUTHERN FEDERAL DISTRICT	259,746	5,641	5,530	150,725	0	6	0	71,556	14,838	16,981	0	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	14	0	0	0	0	0	0	14	0	0	0	0
Krasnodar Territory	198,113	0	0	112,013	0	6	0	71,166	1,165	13,763	0	0
Astrakhan Region	3,435	0	0	0	0	0	0	0	254	3,181	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	58,185	5,641	5,530	38,712	0	0	0	377	13,418	37	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	12,695	0	0	12,332	0	0	0	0	363	0	0	0
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	4,694	0	0	4,694	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	3,869	0	0	3,869	0	0	0	0	0	0	0	0
Stavropol Territory	4,131	0	0	3,768	0	0	0	0	363	0	0	0

Table 6.4.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	724,169	291,416	291,416	379,765	23	222	1	13,998	487	37,780	228	249
Republic of Bashkortostan	41,954	0	0	41,517	0	0	0	201	0	8	228	0
Mari El Republic	1,339	0	0	1,117	0	222	0	0	0	0	0	0
Republic of Mordovia	364	0	0	364	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	88,726	0	0	88,726	0	0	0	0	0	0	0	0
Udmurt Republic	287,642	287,642	287,642	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	105,509	0	0	93,180	0	0	0	0	21	12,309	0	0
Kirov Region	5,307	0	0	5,307	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	99,663	0	0	60,153	0	0	1	13,797	0	25,463	0	249
Orenburg Region	71,498	1,601	1,601	69,874	23	0	0	0	0	0	0	0
Penza Region	73	0	0	0	0	0	0	0	73	0	0	0
Samara Region	5,863	0	0	5,863	0	0	0	0	0	0	0	0
Saratov Region	16,230	2,173	2,173	13,664	0	0	0	0	394	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	1,010,524	566,068	519,296	370,278	1,332	0	66	0	217	25,394	47,168	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	205,147	1,348	0	199,899	0	0	66	0	114	939	2,780	0
Tyumen Region	619,914	519,296	519,296	56,164	0	0	0	0	65	0	44,388	0
Khanty-Mansi Autonomous Area – Yugra	16,330	16,264	16,264	0	0	0	0	0	65	0	0	0
Yamal-Nenets Autonomous Area	560,775	465,462	465,462	50,925	0	0	0	0	0	0	44,388	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	42,810	37,571	37,571	5,239	0	0	0	0	0	0	0	0
Chelyabinsk Region	185,463	45,424	0	114,215	1,332	0	0	0	37	24,455	0	0
SIBERIAN FEDERAL DISTRICT	319,540	104,270	71,113	205,641	0	352	38	0	7,957	0	1,281	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	1,451	1,451	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	1,004	1,004	0	0	0	0	0	0	0	0	0	0
Altai Territory	5	0	0	0	0	0	0	0	5	0	0	0
Krasnoyarsk Territory	204,347	23,011	0	180,755	0	0	0	0	581	0	0	0
Irkutsk Region	23,839	7,691	0	15,782	0	352	0	0	14	0	0	0
Kemerovo Region– Kuzbass	68,988	53,047	53,047	8,652	0	0	0	0	7,289	0	0	0

Table 6.4.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	19,832	18,062	18,062	450	0	0	38	0	0	0	1,281	0
Omsk Region	71	0	0	1	0	0	0	0	69	0	1	0
Tomsk Region	4	4	4	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	629,549	178,593	7,885	135,884	36,802	1,917	0	19,102	3,909	81,458	171,883	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	51,826	51,782	0	44	0	0	0	0	0	0	0	0
Trans-Baikal Territory	30,491	30,491	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	75,412	751	0	1,631	0	0	0	0	0	0	73,031	0
Primorye Territory	148,187	0	0	8,479	0	1,917	0	8,029	1,727	73,136	54,899	0
Khabarovsk Territory	70,066	14,899	0	12,087	0	0	0	0	2,182	8,322	32,575	0
Amur Region	149,181	3,238	0	109,141	36,802	0	0	0	0	0	0	0
Magadan Region	60,620	60,620	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	34,838	7,885	7,885	4,502	0	0	0	11,073	0	0	11,377	0
Jewish Autonomous Region	8,614	8,614	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	313	313	0	0	0	0	0	0	0	0	0	0

Table 6.4.5

Overdue Loans on Ruble-Denominated Loans to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

(millions of rubles)

	Overdue loans as 30.09.2021											
	Total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	2,662,583	47,688	42,823	432,470	20,364	131,875	239,395	39,959	419,706	470,719	845,065	15,340
CENTRAL FEDERAL DISTRICT	1,765,388	8,050	7,138	181,886	6,121	25,360	132,555	20,051	228,925	368,558	788,055	5,826
Belgorod Region	10,631	0	0	6,746	0	1,400	50	149	903	751	583	49
Bryansk Region	4,880	0	0	3,184	0	90	41	24	513	929	53	46
Vladimir Region	11,586	0	0	6,747	11	2,809	115	207	650	266	757	24
Voronezh Region	18,665	0	0	3,142	0	1,073	311	202	7,717	2,335	3,697	189
Ivanovo Region	4,264	0	0	689	0	167	230	41	1,372	1,693	50	21
Kaluga Region	36,917	209	0	28,367	9	244	1,468	117	733	4,554	1,151	66
Kostroma Region	1,547	0	0	170	3	17	66	42	1,209	7	27	5
Kursk Region	3,829	0	0	889	15	958	248	24	1,498	87	26	83
Lipetsk Region	4,529	3	0	263	5	274	388	92	2,546	634	194	129
Moscow Region	182,713	128	0	22,222	815	4,985	30,415	8,459	41,007	40,531	33,298	853
Orel Region	6,137	0	0	3,794	0	418	451	69	982	229	136	57
Ryazan Region	6,221	3	0	1,250	0	2,097	551	154	1,292	697	78	100
Smolensk Region	4,475	0	0	1,839	1	933	236	204	799	357	57	48
Tambov Region	2,709	0	0	1,705	114	221	198	45	356	23	7	41
Tver Region	2,469	0	0	1,295	0	62	55	68	827	41	35	86
Tula Region	5,023	20	0	1,498	2	1,864	155	74	831	46	434	99
Yaroslavl Region	14,905	52	0	331	2,109	6,284	2,096	1,747	809	1,132	259	85
Moscow	1,443,887	7,635	7,138	97,757	3,035	1,463	95,481	8,333	164,880	314,247	747,211	3,844

Table 6.4.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	191,766	12,497	12,261	53,886	1,172	11,043	16,749	2,458	58,963	19,684	13,238	2,077
Republic of Karelia	2,590	29	0	352	16	1,846	33	45	196	22	11	38
Republic of Komi	3,189	159	159	491	0	29	165	45	1,152	1,067	28	53
Arkhangelsk Region	12,625	12,092	12,092	98	0	76	37	27	126	73	24	71
Nenets Autonomous Area	12,111	12,092	12,092	1	0	0	4	2	6	1	2	2
Arkhangelsk Region, excluding Nenets Autonomous Area	514	0	0	97	0	76	33	25	120	72	22	69
Vologda Region	5,366	0	0	1,485	0	980	151	144	2,334	117	87	69
Kaliningrad Region	14,429	0	0	7,383	0	2,549	617	393	2,147	301	1,024	15
Leningrad Region	23,767	0	0	9,981	1	4,197	2,389	240	4,462	2,006	408	83
Murmansk Region	1,455	0	0	172	0	92	62	385	545	16	114	68
Novgorod Region	3,441	0	0	1,045	0	1,069	63	40	134	995	80	15
Pskov Region	1,077	0	0	72	41	201	335	25	273	58	57	15
Saint Petersburg	123,826	217	10	32,808	1,112	4	12,896	1,114	47,592	15,029	11,404	1,650
SOUTHERN FEDERAL DISTRICT	124,377	2,553	461	26,684	9,552	14,102	16,703	8,281	20,483	17,852	6,594	1,573
Republic of Adygeya (Adygeya)	2,051	2	0	1,179	0	171	149	13	162	279	54	42
Republic of Kalmykia	951	0	0	11	0	620	92	32	138	24	30	4
Republic of Crimea	2,152	0	0	25	0	214	316	659	306	552	16	64
Krasnodar Territory	51,905	501	461	10,249	7,334	11,098	4,288	317	8,097	5,462	3,721	838
Astrakhan Region	16,545	2,046	0	2,502	2,215	525	6,061	29	663	2,430	59	15
Volgograd Region	10,537	0	0	1,349	2	171	3,498	78	1,513	1,307	2,411	208
Rostov Region	39,564	4	0	11,360	0	1,302	1,950	7,151	9,508	7,618	301	370
Sevastopol	671	0	0	10	0	1	349	1	96	180	3	31
NORTH CAUCASIAN FEDERAL DISTRICT	73,913	1,031	53	26,968	30	10,808	9,091	612	13,692	8,857	2,645	178
Republic of Daghestan	21,896	53	0	12,032	0	3,000	4,232	56	1,942	426	142	15
Republic of Ingushetia	1,062	25	0	89	0	585	172	0	187	0	4	0
Kabardino-Balkar Republic	9,850	42	32	4,326	30	2,316	492	218	2,039	208	161	18
Karachay-Cherkess Republic	14,502	0	0	2,699	0	1,385	1,885	39	953	7,476	57	7
Republic of North Ossetia – Alania	2,115	807	0	60	0	297	389	17	428	64	50	5
Chechen Republic	5,897	84	0	73	0	3,085	1,062	139	1,337	113	3	1
Stavropol Territory	18,590	21	21	7,690	0	140	859	143	6,806	571	2,228	133

Table 6.4.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	207,611	498	496	48,824	1,529	29,284	21,295	2,806	53,278	28,227	18,923	2,947
Republic of Bashkortostan	21,849	76	76	3,191	778	9,138	1,630	244	2,769	3,346	356	323
Mari El Republic	6,044	0	0	2,999	0	137	337	21	2,498	29	7	15
Republic of Mordovia	3,356	0	0	662	0	1,829	173	20	489	149	6	29
Republic of Tatarstan (Tatarstan)	27,216	14	14	8,868	53	1,034	2,580	905	3,477	8,399	912	973
Udmurt Republic	2,157	0	0	130	20	140	92	170	383	60	1,066	97
Chuvash Republic – Chuvashia	6,895	0	0	417	457	1,809	245	33	165	3,647	42	81
Perm Territory	8,455	229	228	1,616	1	771	651	161	2,711	1,787	283	245
Kirov Region	2,054	0	0	810	0	283	293	77	478	17	43	53
Nizhny Novgorod Region	32,684	0	0	1,921	4	855	720	183	26,277	2,061	303	358
Orenburg Region	28,927	0	0	13,414	0	3,449	10,087	202	1,092	183	133	368
Penza Region	7,450	0	0	355	1	5,119	489	67	403	940	30	45
Samara Region	38,707	2	2	7,141	0	885	3,408	514	7,250	5,634	13,683	190
Saratov Region	17,260	178	177	6,343	0	3,829	465	153	3,706	450	2,003	133
Ulyanovsk Region	4,556	0	0	956	215	6	126	56	1,579	1,524	57	38
URALS FEDERAL DISTRICT	119,175	19,544	19,543	49,160	187	1,960	13,398	1,920	17,925	6,407	7,657	1,017
Kurgan Region	3,841	0	0	1,808	0	234	1,249	58	259	164	41	28
Sverdlovsk Region	14,249	0	0	1,537	5	281	2,555	193	2,995	3,377	2,917	388
Tyumen Region	75,537	19,544	19,543	29,266	24	123	8,296	1,563	9,901	2,100	4,524	197
Khanty-Mansi Autonomous Area – Yugra	30,381	19,521	19,521	503	1	22	2,908	1,008	811	1,794	3,745	68
Yamal-Nenets Autonomous Area	5,173	6	6	30	21	4	3,908	252	253	52	596	50
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	39,984	17	16	28,733	1	97	1,480	303	8,838	254	183	78
Chelyabinsk Region	25,548	0	0	16,548	158	1,322	1,298	106	4,770	767	175	404
SIBERIAN FEDERAL DISTRICT	124,362	3,004	2,871	33,418	1,688	13,957	23,096	2,535	19,874	19,530	5,900	1,359
Altai Republic	1,540	15	0	15	7	71	422	10	936	12	33	19
Republic of Tuva	167	0	0	5	0	9	5	18	110	4	13	4
Republic of Khakassia	720	5	5	31	0	286	33	37	297	16	6	8
Altai Territory	30,266	0	0	14,635	8	11,080	153	88	3,500	389	54	360
Krasnoyarsk Territory	15,777	3	0	5,818	9	1,212	1,709	1,651	3,094	1,944	103	233
Irkutsk Region	11,009	106	0	1,623	1,302	226	1,126	168	1,555	73	4,720	110

Table 6.4.5 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region – Kuzbass	19,365	1,018	1,016	544	1	102	557	78	1,582	15,356	21	106
Novosibirsk Region	22,262	1,856	1,850	4,936	5	692	5,573	93	6,355	1,484	894	375
Omsk Region	21,184	0	0	5,395	357	264	12,679	61	2,223	69	37	98
Tomsk Region	2,071	0	0	416	0	14	838	331	224	182	19	47
FAR-EASTERN FEDERAL DISTRICT	55,991	511	0	11,644	86	25,362	6,509	1,295	6,565	1,602	2,052	364
Republic of Buryatia	1,889	0	0	677	3	106	292	51	274	403	69	15
Republic of Sakha (Yakutia)	1,926	393	0	567	0	13	361	54	315	124	69	29
Trans-Baikal Territory	955	0	0	172	0	70	45	41	558	13	43	14
Kamchatka Territory	193	0	0	35	0	0	8	8	80	5	50	7
Primorye Territory	8,820	34	0	788	78	2,518	464	784	3,130	687	251	86
Khabarovsk Territory	38,916	0	0	9,062	4	22,453	4,178	250	1,254	291	1,360	64
Amur Region	902	0	0	18	0	152	61	37	546	32	21	35
Magadan Region	244	0	0	52	0	4	3	12	77	0	88	7
Sakhalin Region	1,874	0	0	211	0	24	1,093	51	287	7	94	106
Jewish Autonomous Region	172	0	0	58	0	22	1	7	34	41	7	2
Chukotka Autonomous Area	100	85	0	4	0	0	0	0	10	0	0	0

Table 6.4.6

Overdue Loans on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use

(millions of rubles)

	Overdue loans as 30.09.2021											
	Total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	93,657	21,721	21,342	9,876	23	0	668	540	18,472	39,321	3,036	0
CENTRAL FEDERAL DISTRICT	65,440	6,201	6,201	1,512	0	0	628	460	17,747	38,637	254	0
Belgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	3,194	0	0	0	0	0	0	0	613	2,580	1	0
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	1,462	0	0	1,462	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	60,785	6,201	6,201	50	0	0	628	460	17,135	36,057	253	0

[illegible]

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region – Kuzbass	9,608	9,608	9,608	0	0	0	0	0	0	0	0	0
Novosibirsk Region	38	0	0	0	0	0	38	0	0	0	0	0
Omsk Region	8	0	0	1	0	0	0	0	6	0	1	0
Tomsk Region	4	4	4	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	439	379	0	44	0	0	0	0	16	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	423	379	0	44	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	16	0	0	0	0	0	0	0	16	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0

Table 6.4.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.09.2021											
	Volume of extended loans				Outstanding amount of loans				Of which overdue loans			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	930,287	75,572	11,316	0	6,398,579	594,789	245,098	721	594,084	26,109	13,780	13
CENTRAL FEDERAL DISTRICT	363,734	18,057	10,690	0	2,773,429	157,255	124,298	705	311,833	7,933	12,755	0
Belgorod Region	5,976	1,153	0	0	41,432	8,073	29	0	3,403	226	0	0
Bryansk Region	6,384	526	0	0	29,834	7,566	424	380	412	212	0	0
Vladimir Region	4,947	498	0	0	31,125	4,759	6	0	2,387	642	0	0
Voronezh Region	15,586	1,787	0	0	159,681	19,412	83	83	12,258	274	0	0
Ivanovo Region	4,511	350	0	0	22,285	3,495	85	0	920	106	0	0
Kaluga Region	4,549	281	0	0	45,761	3,790	0	0	7,687	183	0	0
Kostroma Region	2,270	502	0	0	14,162	2,481	0	0	1,134	88	0	0
Kursk Region	4,044	714	0	0	32,423	6,674	0	0	1,232	191	0	0
Lipetsk Region	6,111	383	0	0	32,443	3,724	0	0	2,286	149	0	0
Moscow Region	53,917	2,809	2	0	418,903	26,394	6,923	0	51,622	2,221	1,729	0
Orel Region	2,972	407	0	0	31,960	3,895	0	0	5,392	89	0	0
Ryazan Region	5,018	681	0	0	40,001	3,867	2,578	0	2,115	130	0	0
Smolensk Region	5,498	544	5	0	26,047	3,030	34	0	2,802	177	0	0
Tambov Region	4,040	287	0	0	43,608	4,423	2,866	0	637	89	0	0
Tver Region	4,265	488	0	0	20,420	2,808	0	0	469	149	0	0
Tula Region	7,876	602	0	0	43,440	4,874	102	0	1,832	196	0	0
Yaroslavl Region	7,120	393	2	0	41,313	4,019	198	0	4,231	135	0	0
Moscow	218,649	5,653	10,682	0	1,698,588	43,970	110,971	242	211,016	2,675	11,026	0

Table 6.4.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	109,704	7,406	340	0	653,062	44,178	24,456	2	51,545	1,719	635	0
Republic of Karelia	1,573	191	0	0	12,890	1,524	0	0	473	38	0	0
Republic of Komi	1,608	686	0	0	11,503	3,214	0	0	1,801	111	0	0
Arkhangelsk Region	2,618	543	0	0	13,930	4,114	831	0	222	112	0	0
Nenets Autonomous Area	33	28	0	0	299	223	0	0	13	9	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,586	515	0	0	13,631	3,891	831	0	209	103	0	0
Vologda Region	5,385	1,123	113	0	27,932	4,732	2,467	0	3,582	329	0	0
Kaliningrad Region	8,362	665	188	0	60,327	5,035	1,254	2	2,230	150	67	0
Leningrad Region	7,785	598	0	0	68,267	4,465	1,929	0	3,867	143	534	0
Murmansk Region	1,741	377	38	0	12,664	2,006	1,780	0	738	82	0	0
Novgorod Region	1,771	152	0	0	7,356	1,387	0	0	1,243	51	0	0
Pskov Region	1,278	151	0	0	13,202	1,576	0	0	777	92	0	0
Saint Petersburg	77,583	2,919	0	0	424,991	16,125	16,194	0	36,612	611	34	0
SOUTHERN FEDERAL DISTRICT	77,412	11,304	0	0	574,397	92,350	621	1	53,288	3,628	14	0
Republic of Adygeya (Adygeya)	1,041	171	0	0	9,658	1,698	0	0	1,539	87	0	0
Republic of Kalmykia	251	105	0	0	2,285	1,055	0	0	486	246	0	0
Republic of Crimea	4,519	801	0	0	26,540	3,474	14	0	1,122	90	14	0
Krasnodar Territory	35,879	5,150	0	0	311,387	42,647	389	1	24,504	1,366	0	0
Astrakhan Region	2,176	482	0	0	25,090	3,913	0	0	7,066	481	0	0
Volgograd Region	7,365	887	0	0	54,366	9,478	0	0	6,600	292	0	0
Rostov Region	24,839	3,438	0	0	137,719	28,848	219	0	11,464	1,051	0	0
Sevastopol	1,341	270	0	0	7,351	1,238	0	0	507	16	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	22,867	2,826	0	0	147,646	23,895	0	0	22,262	2,374	0	0
Republic of Dagestan	518	238	0	0	8,137	2,528	0	0	3,292	564	0	0
Republic of Ingushetia	109	3	0	0	2,179	180	0	0	180	148	0	0
Kabardino-Balkar Republic	1,201	291	0	0	13,790	2,728	0	0	2,265	600	0	0
Karachay-Cherkess Republic	595	63	0	0	13,662	1,065	0	0	5,871	163	0	0
Republic of North Ossetia – Alania	739	128	0	0	8,930	1,500	0	0	1,338	173	0	0
Chechen Republic	126	98	0	0	5,052	1,080	0	0	113	75	0	0
Stavropol Territory	19,579	2,003	0	0	95,896	14,813	0	0	9,202	650	0	0

Table 6.4.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	149,532	13,412	0	0	927,637	109,582	769	1	60,600	3,973	265	1
Republic of Bashkortostan	18,627	1,305	0	0	98,800	11,563	236	0	12,240	706	0	0
Mari El Republic	1,598	345	0	0	10,218	1,911	0	0	2,848	45	0	0
Republic of Mordovia	1,780	192	0	0	18,262	1,994	0	0	1,426	206	0	0
Republic of Tatarstan (Tatarstan)	29,297	2,820	0	0	197,288	14,817	0	0	15,839	296	0	0
Udmurt Republic	9,178	646	0	0	49,555	5,125	0	0	714	164	0	0
Chuvash Republic – Chuvashia	5,170	770	0	0	34,464	5,189	0	0	480	126	0	0
Perm Territory	11,811	1,532	0	0	76,258	12,445	532	0	2,651	522	263	0
Kirov Region	4,047	504	0	0	25,642	4,437	0	0	1,234	200	0	0
Nizhny Novgorod Region	23,372	1,466	0	0	131,159	17,259	1	1	4,185	325	1	1
Orenburg Region	6,148	836	0	0	51,210	9,881	0	0	3,145	402	0	0
Penza Region	5,519	648	0	0	42,483	6,411	0	0	874	204	0	0
Samara Region	18,564	778	0	0	99,565	6,516	0	0	6,056	245	0	0
Saratov Region	8,365	759	0	0	55,136	8,904	0	0	7,424	412	0	0
Ulyanovsk Region	6,055	810	0	0	37,597	3,131	0	0	1,485	120	0	0
URALS FEDERAL DISTRICT	76,321	6,905	28	0	454,562	47,565	1,734	12	23,855	1,919	51	12
Kurgan Region	2,268	483	0	0	17,380	3,696	0	0	3,116	139	0	0
Sverdlovsk Region	32,986	2,291	28	0	169,756	13,428	263	12	6,100	454	16	12
Tyumen Region	21,486	2,282	0	0	156,112	17,181	65	0	9,255	875	0	0
Khanty-Mansi Autonomous Area – Yugra	7,678	960	0	0	40,874	7,739	65	0	5,119	365	0	0
Yamal-Nenets Autonomous Area	2,193	497	0	0	20,591	4,117	0	0	3,174	349	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	11,615	825	0	0	94,647	5,325	0	0	961	161	0	0
Chelyabinsk Region	19,582	1,850	0	0	111,314	13,260	1,405	0	5,385	450	36	0
SIBERIAN FEDERAL DISTRICT	89,417	9,818	74	0	540,860	72,704	603	0	44,486	2,593	0	0
Altai Republic	1,269	60	0	0	5,681	622	0	0	212	82	0	0
Republic of Tuva	190	99	0	0	2,004	1,331	0	0	74	63	0	0
Republic of Khakassia	1,362	452	0	0	10,489	2,986	0	0	626	86	0	0
Altai Territory	12,087	1,504	0	0	75,589	12,195	0	0	7,828	290	0	0

Table 6.4.7 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	14,744	1,682	45	0	101,807	12,061	234	0	6,194	558	0	0
Irkutsk Region	13,757	1,463	29	0	67,334	10,053	366	0	2,037	425	0	0
Kemerovo Region – Kuzbass	5,664	804	0	0	35,901	6,001	3	0	3,415	193	0	0
Novosibirsk Region	27,108	1,595	0	0	158,816	12,328	0	0	7,253	250	0	0
Omsk Region	7,540	1,586	0	0	55,199	10,864	0	0	15,816	400	0	0
Tomsk Region	5,697	573	0	0	28,040	4,263	0	0	1,032	246	0	0
FAR-EASTERN FEDERAL DISTRICT	41,300	5,844	183	0	326,986	47,259	92,617	0	26,214	1,969	60	0
Republic of Buryatia	1,264	286	0	0	12,272	4,425	0	0	909	414	0	0
Republic of Sakha (Yakutia)	2,491	866	0	0	23,849	6,460	89	0	902	206	44	0
Trans-Baikal Territory	1,878	765	0	0	9,979	4,249	2,934	0	525	208	0	0
Kamchatka Territory	1,210	234	0	0	22,677	2,856	728	0	99	59	0	0
Primorye Territory	20,416	1,246	111	0	116,113	11,020	79,567	0	4,927	321	16	0
Khabarovsk Territory	7,907	784	0	0	75,068	7,069	5,720	0	17,441	344	0	0
Amur Region	2,942	817	0	0	22,899	4,851	0	0	679	171	0	0
Magadan Region	713	94	0	0	3,702	987	3,267	0	125	103	0	0
Sakhalin Region	1,914	487	0	0	34,861	4,159	0	0	476	99	0	0
Jewish Autonomous Region	485	221	0	0	4,212	764	0	0	39	36	0	0
Chukotka Autonomous Area	79	44	73	0	1,355	418	313	0	92	7	0	0

Table 6.4.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

	31.10.2021											
	Rubles						Foreign currency					
	total	including					total	including				
		housing loans	of which: mortgage loans					housing loans	of which: mortgage loans			
			total	including overdue loans	of which: against the pledge of claims under share construction participation agreements				total	including overdue loans	of which: against the pledge of claims under share construction participation agreements	
total					including overdue loans	total					including overdue loans	
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	23,858,210	11,433,115	11,418,388	62,978	2,640,145	5,836	44,159	12,598	12,047	4,712	330	218
CENTRAL FEDERAL DISTRICT	7,317,053	3,688,307	3,683,452	21,439	1,040,667	2,351	34,241	9,612	9,181	3,693	255	155
Belgorod Region	200,167	79,229	79,076	246	13,703	14	57	24	24	16	0	0
Bryansk Region	134,820	61,764	61,697	178	15,271	18	37	16	14	7	0	0
Vladimir Region	167,049	75,473	75,366	440	16,852	34	75	54	45	30	0	0
Voronezh Region	298,323	141,482	141,361	1,199	30,241	304	64	8	8	7	0	0
Ivanovo Region	103,039	43,972	43,953	290	8,944	93	472	24	24	24	0	0
Kaluga Region	176,594	88,623	88,588	503	18,468	57	101	48	46	36	0	0
Kostroma Region	73,660	34,312	34,267	117	5,656	17	8	0	0	0	0	0
Kursk Region	136,502	57,994	57,901	234	10,084	17	22	9	9	0	0	0
Lipetsk Region	141,460	60,440	60,405	264	12,005	22	19	0	0	0	0	0
Moscow Region	1,947,062	992,249	991,284	6,232	259,824	602	7,834	2,465	2,359	1,099	43	14
Orel Region	95,565	44,143	44,099	138	9,589	20	18	5	5	0	0	0
Ryazan Region	156,157	76,639	76,613	303	21,518	57	25	6	6	6	0	0
Smolensk Region	119,480	54,465	54,417	366	11,068	40	81	26	18	7	0	0
Tambov Region	115,196	49,796	49,747	176	9,535	27	24	3	3	0	0	0
Tver Region	181,914	87,184	87,176	384	16,631	38	38	11	11	0	0	0
Tula Region	218,535	95,168	95,112	369	21,786	35	97	52	36	0	0	0
Yaroslavl Region	152,792	68,494	68,436	477	13,687	73	63	34	34	18	0	0
Moscow	2,898,738	1,576,879	1,573,954	9,524	545,805	883	25,204	6,828	6,538	2,441	212	141

Table 6.4.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	2,836,739	1,429,849	1,428,883	6,879	401,470	565	4,331	1,650	1,602	464	32	20
Republic of Karelia	104,156	45,246	45,222	105	10,142	5	9	4	4	0	0	0
Republic of Komi	162,042	75,536	75,426	260	14,748	22	27	10	10	7	0	0
Arkhangelsk Region	205,661	100,302	100,257	232	21,380	12	32	13	13	0	0	0
Nenets Autonomous Area	10,452	4,800	4,798	10	888	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	195,209	95,502	95,459	223	20,492	12	32	13	13	0	0	0
Vologda Region	173,652	77,314	77,241	344	14,329	16	22	13	13	4	6	0
Kaliningrad Region	162,997	74,724	74,704	1,726	17,010	19	213	97	94	54	0	0
Leningrad Region	386,832	188,630	188,563	834	51,721	117	340	161	154	31	17	15
Murmansk Region	152,628	58,447	58,424	192	16,548	22	53	30	30	23	0	0
Novgorod Region	78,509	34,193	34,162	99	6,817	13	12	3	3	2	0	0
Pskov Region	75,080	31,157	31,145	157	7,099	7	8	3	3	0	0	0
Saint Petersburg	1,335,182	744,300	743,739	2,929	241,677	332	3,616	1,317	1,280	344	9	6
SOUTHERN FEDERAL DISTRICT	2,050,589	869,583	868,499	5,782	197,822	772	904	284	279	96	0	0
Republic of Adygeya (Adygeya)	56,742	18,721	18,706	202	3,331	26	8	0	0	0	0	0
Republic of Kalmykia	46,785	21,311	21,298	111	5,713	5	5	0	0	0	0	0
Republic of Crimea	82,326	35,634	35,633	62	10,778	9	33	11	11	11	0	0
Krasnodar Territory	843,364	353,245	352,759	2,657	85,191	504	451	150	150	35	0	0
Astrakhan Region	133,614	53,984	53,937	373	9,268	20	37	12	12	4	0	0
Volgograd Region	298,529	126,422	126,298	706	24,131	51	110	21	21	11	0	0
Rostov Region	562,677	246,887	246,490	1,659	56,157	155	231	90	85	35	0	0
Sevastopol	26,551	13,381	13,380	13	3,252	2	28	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	673,799	267,090	266,613	3,030	46,067	174	382	65	54	16	0	0
Republic of Dagestan	103,987	47,963	47,955	455	9,300	11	73	0	0	0	0	0
Republic of Ingushetia	9,848	2,448	2,446	40	563	0	1	0	0	0	0	0
Kabardino-Balkar Republic	63,832	26,288	26,158	218	3,633	11	126	3	3	0	0	0
Karachay-Cherkess Republic	44,831	17,120	17,060	480	1,787	4	6	1	1	0	0	0
Republic of North Ossetia – Alania	71,059	27,389	27,332	561	5,187	47	21	4	0	0	0	0
Chechen Republic	47,542	13,787	13,786	234	1,311	11	20	0	0	0	0	0
Stavropol Territory	332,701	132,095	131,877	1,042	24,287	90	136	57	49	16	0	0

Table 6.4.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	4,299,716	2,053,383	2,048,964	9,628	385,376	814	1,152	333	316	189	33	33
Republic of Bashkortostan	662,481	319,963	319,412	1,495	61,163	145	75	6	6	2	0	0
Mari El Republic	82,576	39,996	39,973	147	5,738	4	13	0	0	0	0	0
Republic of Mordovia	87,446	45,339	45,258	116	9,616	6	9	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	675,695	339,833	338,189	1,346	64,304	68	243	5	5	2	0	0
Udmurt Republic	245,646	122,372	122,109	444	26,140	17	51	1	1	0	0	0
Chuvash Republic – Chuvashia	174,770	99,114	99,036	349	24,673	67	29	9	9	6	6	6
Perm Territory	414,701	189,956	189,315	1,188	40,417	128	178	114	103	95	25	25
Kirov Region	166,225	82,044	81,918	322	11,626	33	13	1	1	0	0	0
Nizhny Novgorod Region	424,721	196,235	195,771	935	36,803	70	181	78	78	48	0	0
Orenburg Region	297,183	136,800	136,696	599	18,558	34	31	9	9	9	0	0
Penza Region	162,308	78,082	77,915	275	20,366	33	41	19	13	3	0	0
Samara Region	448,283	196,613	196,481	1,326	31,512	83	185	55	55	23	2	2
Saratov Region	297,363	131,726	131,647	822	20,625	87	95	33	33	0	0	0
Ulyanovsk Region	160,318	75,310	75,242	264	13,836	37	10	3	3	0	0	0
URALS FEDERAL DISTRICT	2,387,336	1,157,942	1,156,652	5,949	213,417	336	1,795	150	147	65	0	0
Kurgan Region	108,909	47,386	47,344	196	7,136	3	5	0	0	0	0	0
Sverdlovsk Region	731,036	356,204	356,010	1,925	74,825	91	1,427	119	116	45	0	0
Tyumen Region	1,046,043	537,845	537,134	2,454	102,189	152	279	20	20	14	0	0
Khanty-Mansi Autonomous Area – Yugra	527,532	283,343	283,167	1,297	48,376	93	20	5	5	0	0	0
Yamal-Nenets Autonomous Area	192,320	97,375	97,167	335	21,943	18	12	7	7	7	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	326,192	157,128	156,800	822	31,870	41	247	8	8	8	0	0
Chelyabinsk Region	501,348	216,506	216,164	1,374	29,268	90	84	11	11	5	0	0
SIBERIAN FEDERAL DISTRICT	2,737,983	1,234,533	1,233,207	7,010	208,632	597	695	316	284	171	9	9
Altai Republic	27,218	6,658	6,657	91	698	4	0	0	0	0	0	0
Republic of Tuva	54,274	20,340	20,323	126	1,444	2	0	0	0	0	0	0
Republic of Khakassia	76,915	32,113	32,071	159	4,285	12	2	0	0	0	0	0
Altai Territory	294,749	131,846	131,767	558	24,087	32	26	1	1	0	0	0

Table 6.4.8 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	522,215	242,256	241,904	2,067	48,955	148	79	14	14	10	0	0
Irkutsk Region	418,031	172,347	172,170	1,119	21,575	52	99	44	44	44	0	0
Kemerovo Region – Kuzbass	378,014	151,684	151,524	706	25,563	23	173	129	103	25	0	0
Novosibirsk Region	527,904	277,773	277,515	1,487	58,179	277	172	71	69	54	0	0
Omsk Region	273,872	124,694	124,538	464	15,748	23	127	53	49	36	9	9
Tomsk Region	164,790	74,823	74,738	233	8,097	24	16	4	3	1	0	0
FAR-EASTERN FEDERAL DISTRICT	1,554,995	732,428	732,117	3,260	146,695	227	660	187	185	19	0	0
Republic of Buryatia	139,162	53,859	53,814	375	10,384	8	5	1	1	1	0	0
Republic of Sakha (Yakutia)	260,279	142,802	142,745	821	28,004	125	7	2	2	0	0	0
Trans-Baikal Territory	160,086	64,700	64,649	401	10,124	12	23	9	9	0	0	0
Kamchatka Territory	71,135	30,420	30,397	100	6,261	4	9	7	7	3	0	0
Primorye Territory	336,416	158,982	158,955	529	39,010	27	450	77	75	10	0	0
Khabarovsk Territory	248,342	123,856	123,804	478	24,142	23	78	23	23	5	0	0
Amur Region	141,792	66,375	66,341	231	9,265	15	1	0	0	0	0	0
Magadan Region	39,937	19,220	19,216	54	4,131	0	61	60	60	0	0	0
Sakhalin Region	123,045	57,664	57,652	195	12,953	10	25	8	8	0	0	0
Jewish Autonomous Region	21,019	8,153	8,149	64	916	2	0	0	0	0	0	0
Chukotka Autonomous Area	13,782	6,395	6,394	10	1,504	0	1	0	0	0	0	0

Table 6.4.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	October 2021				
	volume of loans total, millions of rubles	including			
		housing loans			
		number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
1	2	3	4	5	6
THE RUSSIAN FEDERATION	1,795,547	162,041	501,482	250.5	7.70
CENTRAL FEDERAL DISTRICT	575,098	38,838	163,343	255.5	7.78
Belgorod Region	15,144	1,311	3,530	254.5	7.78
Bryansk Region	10,264	1,099	2,804	252.9	7.54
Vladimir Region	12,727	1,394	3,533	252.6	7.76
Voronezh Region	21,763	2,393	6,004	251.3	7.55
Ivanovo Region	7,903	861	2,079	240.0	7.77
Kaluga Region	12,614	1,251	3,676	259.3	7.86
Kostroma Region	5,666	730	1,653	250.8	7.77
Kursk Region	10,161	1,060	2,690	250.6	7.55
Lipetsk Region	10,775	1,043	2,590	255.4	7.66
Moscow Region	145,189	8,965	41,507	257.5	7.75
Orel Region	7,101	751	1,828	245.6	7.81
Ryazan Region	11,078	1,290	3,185	253.9	7.64
Smolensk Region	8,592	887	2,152	253.1	7.65
Tambov Region	8,210	844	2,119	258.2	7.78
Tver Region	13,057	1,368	3,607	256.8	7.86
Tula Region	16,102	1,489	4,233	257.3	7.91
Yaroslavl Region	11,748	1,251	2,807	240.1	7.82
Moscow	247,003	10,851	73,346	256.3	7.83

Table 6.4.9 (cont.)

1	2	3	4	5	6
NORTH-WESTERN FEDERAL DISTRICT	214,662	17,295	59,970	253.0	7.51
Republic of Karelia	7,680	677	1,797	249.7	7.71
Republic of Komi	10,865	1,155	2,763	240.2	7.80
Arkhangelsk Region	14,716	1,633	4,329	232.8	7.75
Nenets Autonomous Area	665	62	199	208.6	8.30
Arkhangelsk Region, excluding Nenets Autonomous Area	14,052	1,571	4,130	233.9	7.73
Vologda Region	13,132	1,534	3,450	240.7	7.92
Kaliningrad Region	12,410	996	2,864	246.4	7.72
Leningrad Region	27,759	2,170	7,670	260.2	7.43
Murmansk Region	12,234	917	2,551	231.0	7.69
Novgorod Region	5,701	609	1,460	249.7	7.36
Pskov Region	5,690	543	1,295	240.7	7.39
Saint Petersburg	104,474	7,061	31,792	259.8	7.40
SOUTHERN FEDERAL DISTRICT	157,693	13,615	38,061	255.2	8.00
Republic of Adygeya (Adygeya)	4,004	248	667	261.5	8.10
Republic of Kalmykia	3,324	319	1,023	258.9	7.88
Republic of Crimea	7,221	701	1,980	252.7	8.71
Krasnodar Territory	65,918	4,655	14,813	262.0	8.21
Astrakhan Region	9,518	957	2,448	250.0	7.87
Volgograd Region	22,995	2,311	5,728	255.4	7.79
Rostov Region	42,399	4,231	10,762	246.6	7.66
Sevastopol	2,313	193	640	255.7	8.73
NORTH CAUCASIAN FEDERAL DISTRICT	49,424	6,275	14,104	259.2	7.97
Republic of Daghestan	7,992	896	2,968	266.3	7.73
Republic of Ingushetia	757	246	187	273.7	8.84
Kabardino-Balkar Republic	4,131	478	1,163	251.0	7.81
Karachay-Cherkess Republic	3,378	405	1,011	264.7	8.09
Republic of North Ossetia – Alania	4,852	485	1,268	250.8	7.53
Chechen Republic	3,723	1,353	1,320	271.7	8.64
Stavropol Territory	24,591	2,412	6,187	255.1	8.01

Table 6.4.9 (cont.)

1	2	3	4	5	6
VOLGA FEDERAL DISTRICT	311,852	37,828	91,034	246.1	7.75
Republic of Bashkortostan	45,371	5,873	14,060	245.6	7.97
Mari El Republic	5,938	797	1,701	244.9	7.46
Republic of Mordovia	6,326	731	1,895	251.8	7.39
Republic of Tatarstan (Tatarstan)	49,414	6,194	17,467	238.3	7.43
Udmurt Republic	16,910	2,289	5,065	246.8	7.33
Chuvash Republic – Chuvashia	12,535	1,735	4,065	254.2	7.38
Perm Territory	30,052	3,647	8,022	244.5	7.83
Kirov Region	11,529	1,617	3,209	251.2	7.90
Nizhny Novgorod Region	32,496	3,222	8,738	248.8	7.95
Orenburg Region	21,623	2,690	5,978	247.7	7.96
Penza Region	11,664	1,487	3,508	251.5	7.33
Samara Region	33,986	3,542	8,236	248.8	8.04
Saratov Region	22,231	2,509	5,846	250.2	8.09
Ulyanovsk Region	11,778	1,495	3,244	244.5	7.93
URALS FEDERAL DISTRICT	171,993	18,212	47,549	244.2	7.82
Kurgan Region	7,587	981	1,843	249.2	7.82
Sverdlovsk Region	54,261	5,461	14,321	243.2	7.78
Tyumen Region	72,341	7,065	21,798	253.8	7.81
Khanty-Mansi Autonomous Area – Yugra	34,118	3,429	11,058	246.1	7.87
Yamal-Nenets Autonomous Area	12,839	1,046	3,723	261.7	7.99
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	25,383	2,590	7,016	261.7	7.63
Chelyabinsk Region	37,804	4,705	9,587	222.7	7.92
SIBERIAN FEDERAL DISTRICT	205,157	20,575	54,155	242.9	7.96
Altai Republic	2,128	136	330	241.4	8.28
Republic of Tuva	3,719	283	948	250.4	8.17
Republic of Khakassia	5,764	587	1,364	237.2	8.04
Altai Territory	21,536	2,510	5,439	248.3	7.83
Krasnoyarsk Territory	37,876	3,806	10,539	237.2	8.01

Table 6.4.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	31,314	2,655	7,345	239.1	8.11
Kemerovo Region – Kuzbass	29,011	2,827	6,535	235.5	8.14
Novosibirsk Region	39,454	4,375	12,659	247.2	7.71
Omsk Region	22,067	2,327	6,041	248.8	8.12
Tomsk Region	12,286	1,069	2,956	248.6	7.86
FAR-EASTERN FEDERAL DISTRICT	109,668	9,403	33,265	245.5	6.49
Republic of Buryatia	10,431	915	2,632	237.0	6.86
Republic of Sakha (Yakutia)	14,912	1,400	5,696	241.5	5.93
Trans-Baikal Territory	11,004	1,009	2,994	239.5	6.90
Kamchatka Territory	5,473	407	1,460	247.7	7.80
Primorye Territory	25,665	2,167	7,883	246.5	6.10
Khabarovsk Territory	18,432	1,637	5,578	249.9	6.80
Amur Region	9,944	845	3,130	250.1	6.26
Magadan Region	3,043	284	947	241.1	6.22
Sakhalin Region	8,557	561	2,431	253.3	6.94
Jewish Autonomous Region	1,450	122	310	248.5	7.51
Chukotka Autonomous Area	756	56	204	231.6	6.74

Table 6.4.9 (cont.)

	October 2021							
	volume of loans, including							
	housing loans, of which							
	mortgage loans				of which			
	number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	against the pledge of claims under share construction participation agreements			
					number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
1	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	161,784	500,588	250.9	7.70	39,204	160,983	257.2	6.00
CENTRAL FEDERAL DISTRICT	38,830	163,315	255.6	7.78	11,538	61,594	260.8	6.21
Belgorod Region	1,311	3,530	254.5	7.78	252	897	262.2	6.21
Bryansk Region	1,099	2,804	252.9	7.54	277	988	255.4	6.00
Vladimir Region	1,393	3,532	252.7	7.76	328	1,061	261.2	6.16
Voronezh Region	2,392	6,004	251.3	7.55	799	2,148	248.3	5.98
Ivanovo Region	861	2,079	240.0	7.77	175	562	236.6	5.88
Kaluga Region	1,251	3,676	259.3	7.86	265	964	259.3	6.18
Kostroma Region	729	1,652	250.8	7.77	146	478	250.1	6.26
Kursk Region	1,060	2,690	250.6	7.55	214	751	254.0	5.65
Lipetsk Region	1,043	2,590	255.4	7.66	202	687	258.3	6.09
Moscow Region	8,963	41,506	257.5	7.75	2,547	14,619	264.4	6.00
Orel Region	751	1,828	245.6	7.81	176	495	230.1	5.97
Ryazan Region	1,290	3,185	253.9	7.64	401	1,145	254.8	5.96
Smolensk Region	887	2,152	253.1	7.65	220	655	262.6	6.12
Tambov Region	844	2,119	258.2	7.78	162	552	262.6	5.88
Tver Region	1,368	3,607	256.8	7.86	276	931	252.3	5.94
Tula Region	1,489	4,233	257.3	7.91	340	1,225	261.1	6.51
Yaroslavl Region	1,251	2,807	240.1	7.82	280	851	251.6	6.19
Moscow	10,848	73,321	256.4	7.83	4,478	32,585	262.0	6.37

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	17,291	59,966	253.1	7.51	5,379	23,341	264.8	5.92
Republic of Karelia	677	1,797	249.7	7.71	177	563	254.8	6.23
Republic of Komi	1,155	2,763	240.2	7.80	237	797	248.5	6.20
Arkhangelsk Region	1,633	4,329	232.8	7.75	362	1,304	233.7	6.07
Nenets Autonomous Area	62	199	208.6	8.30	9	33	201.2	5.53
Arkhangelsk Region, excluding Nenets Autonomous Area	1,571	4,130	233.9	7.73	353	1,271	234.6	6.08
Vologda Region	1,534	3,450	240.7	7.92	350	1,049	249.0	6.26
Kaliningrad Region	996	2,864	246.4	7.72	311	936	247.7	6.35
Leningrad Region	2,170	7,670	260.2	7.43	640	2,759	272.2	5.57
Murmansk Region	917	2,551	231.0	7.69	207	830	237.7	6.16
Novgorod Region	609	1,460	249.7	7.36	124	446	260.5	5.57
Pskov Region	542	1,294	240.8	7.39	147	448	250.4	5.90
Saint Petersburg	7,058	31,789	259.8	7.40	2,824	14,208	272.0	5.90
SOUTHERN FEDERAL DISTRICT	13,589	38,044	255.3	8.00	3,228	11,156	260.7	6.57
Republic of Adygeya (Adygeya)	248	667	261.5	8.10	33	150	262.8	6.95
Republic of Kalmykia	319	1,023	258.9	7.88	67	296	273.3	6.18
Republic of Crimea	701	1,980	252.7	8.71	207	636	250.3	7.65
Krasnodar Territory	4,652	14,807	262.0	8.21	1,088	4,253	266.8	6.96
Astrakhan Region	957	2,448	250.0	7.87	159	616	260.6	6.33
Volgograd Region	2,308	5,726	255.4	7.79	488	1,595	268.0	6.03
Rostov Region	4,211	10,753	246.7	7.66	1,155	3,506	250.3	6.20
Sevastopol	193	640	255.7	8.73	31	105	271.7	5.82
NORTH CAUCASIAN FEDERAL DISTRICT	6,273	14,101	259.3	7.97	778	2,924	263.1	6.12
Republic of Daghestan	896	2,968	266.3	7.73	126	648	270.6	5.81
Republic of Ingushetia	246	187	273.7	8.84	4	30	243.3	7.31
Kabardino-Balkar Republic	478	1,163	251.0	7.81	40	195	271.5	5.13
Karachay-Cherkess Republic	405	1,011	264.7	8.09	22	99	277.1	6.87
Republic of North Ossetia – Alania	485	1,268	250.8	7.53	102	326	250.4	5.59
Chechen Republic	1,353	1,320	271.7	8.64	14	85	307.9	6.61
Stavropol Territory	2,410	6,184	255.2	8.01	470	1,541	258.7	6.39

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	37,709	90,263	248.1	7.75	7,870	24,554	254.4	5.87
Republic of Bashkortostan	5,867	14,054	245.7	7.97	1,031	3,213	255.0	6.23
Mari El Republic	797	1,701	244.9	7.46	173	487	251.9	5.96
Republic of Mordovia	731	1,895	251.8	7.39	199	678	254.9	5.85
Republic of Tatarstan (Tatarstan)	6,091	16,708	248.5	7.43	1,318	4,735	262.4	5.17
Udmurt Republic	2,283	5,061	247.0	7.33	639	1,706	248.5	5.14
Chuvash Republic – Chuvashia	1,735	4,065	254.2	7.38	512	1,611	263.6	5.84
Perm Territory	3,647	8,022	244.5	7.83	773	2,261	255.9	6.19
Kirov Region	1,617	3,209	251.2	7.90	202	636	264.8	5.72
Nizhny Novgorod Region	3,219	8,737	248.8	7.95	707	2,557	248.8	6.48
Orenburg Region	2,690	5,978	247.7	7.96	568	1,469	248.3	6.14
Penza Region	1,486	3,507	251.5	7.33	443	1,267	246.3	5.60
Samara Region	3,542	8,236	248.8	8.04	618	1,876	250.6	6.18
Saratov Region	2,509	5,846	250.2	8.09	375	1,286	254.0	6.30
Ulyanovsk Region	1,495	3,244	244.5	7.93	312	772	239.7	6.04
URALS FEDERAL DISTRICT	18,121	47,497	244.4	7.82	4,300	13,900	248.9	6.14
Kurgan Region	981	1,843	249.3	7.82	197	449	250.8	5.61
Sverdlovsk Region	5,460	14,319	243.2	7.78	1,536	4,885	246.4	6.21
Tyumen Region	7,062	21,795	253.8	7.81	1,787	6,366	253.7	6.08
Khanty-Mansi Autonomous Area – Yugra	3,428	11,058	246.1	7.87	743	2,930	248.2	6.19
Yamal-Nenets Autonomous Area	1,045	3,723	261.7	7.99	328	1,191	248.9	6.42
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,589	7,015	261.7	7.63	716	2,245	263.4	5.78
Chelyabinsk Region	4,618	9,539	223.8	7.92	780	2,200	240.6	6.26
SIBERIAN FEDERAL DISTRICT	20,569	54,143	242.9	7.96	3,812	13,292	248.2	6.29
Altai Republic	136	330	241.4	8.28	8	27	242.2	7.12
Republic of Tuva	283	948	250.4	8.17	29	136	249.7	5.44
Republic of Khakassia	586	1,364	237.3	8.04	85	230	235.3	5.89
Altai Territory	2,509	5,438	248.4	7.83	526	1,378	261.4	5.95
Krasnoyarsk Territory	3,806	10,539	237.2	8.01	827	2,955	243.3	6.49

Table 6.4.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	2,655	7,345	239.1	8.11	331	1,364	238.2	6.30
Kemerovo Region – Kuzbass	2,827	6,535	235.5	8.14	405	1,323	240.8	6.28
Novosibirsk Region	4,373	12,657	247.2	7.71	1,223	4,264	250.8	6.26
Omsk Region	2,325	6,031	248.9	8.11	226	947	247.7	6.40
Tomsk Region	1,069	2,956	248.6	7.86	152	668	265.9	6.39
FAR-EASTERN FEDERAL DISTRICT	9,402	33,260	245.5	6.49	2,299	10,222	242.9	3.81
Republic of Buryatia	915	2,632	237.0	6.86	174	643	241.9	3.66
Republic of Sakha (Yakutia)	1,400	5,696	241.5	5.93	390	2,016	246.1	3.15
Trans-Baikal Territory	1,009	2,994	239.5	6.90	208	783	240.9	4.33
Kamchatka Territory	407	1,460	247.7	7.80	91	377	233.5	6.67
Primorye Territory	2,166	7,878	246.6	6.10	704	3,075	239.1	3.27
Khabarovsk Territory	1,637	5,578	249.9	6.80	385	1,687	245.7	3.87
Amur Region	845	3,130	250.1	6.26	143	720	250.0	4.95
Magadan Region	284	947	241.1	6.22	49	206	250.7	6.28
Sakhalin Region	561	2,431	253.3	6.94	129	619	245.6	3.99
Jewish Autonomous Region	122	310	248.5	7.51	13	54	224.3	2.64
Chukotka Autonomous Area	56	204	231.6	6.74	13	42	216.1	6.11

Table 6.4.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	October 2021												
	volume of loans total, millions of rubles	including											
		housing loans				of which							
		number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	mortgage loans				of which			
						number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	against the pledge of claims under share construction participation agreements			
										number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
1	2	3	4	5	6	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	14,818	2	56	183.4	1.52	1	53	194.0	1.50	1	53	194.0	1.50
CENTRAL FEDERAL DISTRICT	6,923	2	56	183.4	1.52	1	53	194.0	1.50	1	53	194.0	1.50
Belgorod Region	89	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	64	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	41	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	95	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	92	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	94	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	27	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	32	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	39	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	1,457	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ryazan Region	54	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Smolensk Region	54	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	41	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	75	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	49	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	78	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	4,522	2	56	183.4	1.52	1	53	194.0	1.50	1	53	194.0	1.50

Table 6.4.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	1,591	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	31	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	25	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	42	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	41	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	43	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	104	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	153	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	46	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	37	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	1,087	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	1,652	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	27	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	22	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	61	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	1,039	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	49	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	202	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	234	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	18	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	928	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Daghestan	484	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	33	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	24	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	34	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia – Alania	18	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	193	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	143	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	1,912	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	254	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	34	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	30	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	444	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	91	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	84	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	155	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	43	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	159	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	56	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	33	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	330	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	130	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	70	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	613	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	18	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	214	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	207	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	92	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	37	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	77	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	174	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	701	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	18	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	45	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	169	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	95	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region – Kuzbass	66	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	152	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	97	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	54	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	498	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	25	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	194	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	71	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	104	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	50	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	21	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Jewish Autonomous Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chukotka Autonomous Area	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

6.5. Foreign Cash Operations

Table 6.5.1

Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)¹

(millions of US dollars)

	2021				
	April	May	June	July	August
1	2	3	4	5	6
THE RUSSIAN FEDERATION	1,200.92	1,110.31	1,461.32	1,104.26	1,347.85
CENTRAL FEDERAL DISTRICT	519.47	585.99	740.38	560.74	691.89
Belgorod Region	2.08	2.22	2.66	2.34	3.16
Bryansk Region	0.91	0.86	1.43	1.37	2.25
Vladimir Region	2.98	3.60	4.45	3.75	4.35
Voronezh Region	4.17	4.05	5.86	5.32	6.74
Ivanovo Region	1.72	1.77	2.81	2.49	2.44
Kaluga Region	19.70	20.33	28.93	22.97	29.08
Kostroma Region	0.65	0.59	1.19	0.90	2.00
Kursk Region	1.15	1.37	2.98	1.63	1.96
Lipetsk Region	1.01	0.80	1.37	1.13	1.27
Moscow Region	13.43	12.00	16.65	18.69	20.01
Orel Region	1.31	1.36	2.10	1.48	1.95
Ryazan Region	5.07	5.62	7.89	6.55	7.80
Smolensk Region	0.88	0.82	1.37	1.05	1.43
Tambov Region	0.64	0.57	1.07	0.94	1.08
Tver Region	1.72	1.93	2.95	2.75	3.22
Tula Region	3.54	3.25	5.04	4.17	4.90
Yaroslavl Region	5.75	4.76	7.79	5.88	7.07
Moscow	452.79	520.12	643.85	477.34	591.17
NORTH-WESTERN FEDERAL DISTRICT	238.70	63.28	106.55	82.09	95.70
Republic of Karelia	0.53	0.47	0.80	0.86	0.97
Republic of Komi	1.21	1.03	1.43	1.24	1.74
Arkhangelsk Region	0.76	0.56	1.17	0.87	1.43
Nenets Autonomous Area	0.02	0.01	0.05	0.03	0.03
Arkhangelsk Region, excluding Nenets Autonomous Area	0.74	0.54	1.11	0.83	1.40
Vologda Region	1.05	0.74	1.46	1.54	1.40
Kaliningrad Region	12.47	13.23	17.91	15.50	19.42
Leningrad Region	1.98	1.60	2.62	2.87	3.23
Murmansk Region	0.95	0.77	1.19	0.97	1.14
Novgorod Region	0.92	1.10	1.99	1.65	1.64
Pskov Region	1.31	1.05	1.63	1.24	1.35
Saint Petersburg	217.53	42.73	76.35	55.36	63.39
SOUTHERN FEDERAL DISTRICT	90.70	95.85	132.24	101.00	128.58
Republic of Adygeya (Adygeya)	0.69	0.65	0.48	0.78	0.97
Republic of Kalmykia	0.05	0.04	0.11	0.11	0.14
Republic of Crimea	19.22	15.54	21.30	20.19	26.06
Krasnodar Territory	37.52	37.45	54.86	42.35	53.68
Astrakhan Region	0.82	0.82	1.15	1.00	1.29
Volgograd Region	4.24	3.48	5.10	4.49	6.04
Rostov Region	28.07	37.83	49.22	32.06	40.37
Sevastopol	0.08	0.04	0.02	0.03	0.03
NORTH CAUCASIAN FEDERAL DISTRICT	18.24	21.52	19.17	13.69	19.88
Republic of Daghestan	1.95	1.16	1.11	0.80	2.08
Republic of Ingushetia	0.54	0.94	0.53	0.30	0.49
Kabardino-Balkar Republic	2.57	5.40	4.04	2.24	4.89
Karachay-Cherkess Republic	0.27	0.15	0.20	0.18	0.28

Table 6.5.1 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.31	0.23	0.43	0.36	0.39
Chechen Republic	3.90	3.52	0.80	1.38	0.10
Stavropol Territory	8.71	10.13	12.06	8.43	11.66
VOLGA FEDERAL DISTRICT	137.55	142.01	197.48	149.46	177.54
Republic of Bashkortostan	7.61	7.48	11.16	8.96	10.62
Mari El Republic	0.42	0.50	0.43	0.33	0.53
Republic of Mordovia	0.55	0.63	0.75	0.57	0.69
Republic of Tatarstan (Tatarstan)	60.59	65.70	90.94	67.43	83.09
Udmurt Republic	2.90	2.77	3.65	3.42	3.72
Chuvash Republic – Chuvashia	0.99	1.11	1.90	1.04	1.55
Perm Territory	3.28	2.93	4.58	4.12	4.56
Kirov Region	4.51	4.46	6.94	4.82	6.51
Nizhny Novgorod Region	18.17	20.71	29.93	20.75	22.43
Orenburg Region	4.37	4.06	6.82	4.92	7.25
Penza Region	1.13	1.05	1.62	1.30	1.42
Samara Region	24.13	21.69	25.20	20.20	22.74
Saratov Region	7.66	7.78	11.56	9.32	9.92
Ulyanovsk Region	1.24	1.13	2.00	2.27	2.54
URALS FEDERAL DISTRICT	59.89	65.41	89.19	68.87	76.31
Kurgan Region	8.87	10.97	11.34	10.29	11.88
Sverdlovsk Region	22.02	22.88	34.50	24.81	26.25
Tyumen Region	14.31	16.25	20.64	16.72	18.75
Khanty-Mansi Autonomous Area – Yugra	8.60	10.17	12.47	9.97	10.03
Yamal-Nenets Autonomous Area	0.72	0.68	0.77	0.78	0.59
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4.99	5.40	7.39	5.97	8.14
Chelyabinsk Region	14.69	15.31	22.71	17.05	19.42
SIBERIAN FEDERAL DISTRICT	49.53	47.53	68.81	53.36	63.65
Altai Republic	0.10	0.06	0.13	0.25	0.45
Republic of Tuva	0.03	0.03	0.03	0.04	0.07
Republic of Khakassia	0.22	0.27	0.44	0.67	0.36
Altai Territory	1.79	1.74	3.01	2.54	3.18
Krasnoyarsk Territory	21.48	17.99	24.64	13.91	11.48
Irkutsk Region	3.19	3.37	3.80	2.74	3.39
Kemerovo Region – Kuzbass	2.45	2.39	3.34	2.91	2.85
Novosibirsk Region	13.92	14.96	23.64	21.27	31.75
Omsk Region	4.22	4.79	6.93	6.13	6.71
Tomsk Region	2.14	1.93	2.85	2.92	3.41
FAR-EASTERN FEDERAL DISTRICT	86.31	88.06	106.78	74.49	93.12
Republic of Buryatia	14.97	13.96	20.82	16.13	21.09
Republic of Sakha (Yakutia)	1.89	1.58	1.82	1.55	2.40
Trans-Baikal Territory	0.52	0.52	0.73	0.45	0.73
Kamchatka Territory	0.86	0.80	0.97	0.89	0.95
Primorye Territory	45.62	49.71	55.26	38.12	46.96
Khabarovsk Territory	6.23	6.47	7.19	4.25	4.24
Amur Region	12.69	11.07	15.16	10.14	12.84
Magadan Region	0.19	0.13	0.13	0.24	0.23
Sakhalin Region	3.22	3.75	4.61	2.66	3.55
Jewish Autonomous Region	0.05	0.04	0.03	0.04	0.03
Chukotka Autonomous Area	0.07	0.05	0.06	0.05	0.12

¹ Excluding conversion operations of one foreign currency into another.

Table 6.5.2

Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)¹

(millions of US dollars)

	2021				
	April	May	June	July	August
1	2	3	4	5	6
THE RUSSIAN FEDERATION	1,103.94	800.81	986.63	1,040.79	1,032.13
CENTRAL FEDERAL DISTRICT	503.99	432.54	528.01	568.94	562.81
Belgorod Region	1.97	1.48	2.04	2.15	2.61
Bryansk Region	1.27	0.76	1.21	1.36	1.54
Vladimir Region	2.72	1.77	2.39	2.36	2.87
Voronezh Region	4.68	3.59	4.60	5.09	5.08
Ivanovo Region	0.94	0.87	1.26	1.36	1.18
Kaluga Region	17.43	13.38	16.56	17.10	17.86
Kostroma Region	0.65	0.43	0.75	0.88	1.21
Kursk Region	1.03	0.85	1.26	1.43	1.47
Lipetsk Region	1.24	1.11	1.23	1.47	1.51
Moscow Region	18.47	16.69	21.59	21.62	22.52
Orel Region	1.16	0.84	1.34	1.28	1.34
Ryazan Region	3.14	2.26	3.54	3.57	3.34
Smolensk Region	0.73	0.67	0.81	0.90	1.11
Tambov Region	0.77	0.52	0.93	1.01	1.04
Tver Region	2.04	1.53	2.29	2.32	2.22
Tula Region	2.37	2.07	2.64	2.82	2.80
Yaroslavl Region	4.51	3.18	3.97	4.19	4.37
Moscow	438.87	380.56	459.59	498.05	488.75
NORTH-WESTERN FEDERAL DISTRICT	215.28	78.37	94.00	99.73	97.51
Republic of Karelia	0.65	0.57	0.80	0.89	0.73
Republic of Komi	0.97	0.66	0.88	0.90	0.89
Arkhangelsk Region	0.57	0.52	0.52	0.53	0.77
Nenets Autonomous Area	0.01	0.00	0.02	0.02	0.03
Arkhangelsk Region, excluding Nenets Autonomous Area	0.56	0.51	0.50	0.51	0.74
Vologda Region	0.61	0.51	0.83	0.72	0.73
Kaliningrad Region	28.98	24.55	27.90	29.70	30.79
Leningrad Region	2.34	2.00	2.64	2.95	2.77
Murmansk Region	0.61	0.56	0.69	0.68	0.77
Novgorod Region	0.81	0.62	0.75	0.80	0.84
Pskov Region	2.20	1.17	1.30	1.54	1.41
Saint Petersburg	177.56	47.23	57.70	61.02	57.79
SOUTHERN FEDERAL DISTRICT	91.18	68.50	85.02	87.20	85.28
Republic of Adygeya (Adygeya)	0.48	0.35	0.39	0.47	0.45
Republic of Kalmykia	0.08	0.07	0.09	0.10	0.11
Republic of Crimea	17.33	13.89	16.52	17.94	17.29
Krasnodar Territory	34.19	26.48	36.31	34.89	37.43
Astrakhan Region	0.64	0.57	0.64	0.69	0.70
Volgograd Region	3.29	2.97	3.75	3.70	4.05
Rostov Region	35.08	24.13	27.29	29.38	25.22
Sevastopol	0.09	0.05	0.04	0.03	0.02
NORTH CAUCASIAN FEDERAL DISTRICT	9.74	6.77	9.24	10.18	10.16
Republic of Daghestan	0.60	0.36	0.61	0.86	0.86
Republic of Ingushetia	0.16	0.06	0.07	0.09	0.04
Kabardino-Balkar Republic	1.54	0.81	1.20	1.25	1.15
Karachay-Cherkess Republic	0.27	0.14	0.17	0.21	0.26

Table 6.5.2 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.36	0.34	0.42	0.51	0.48
Chechen Republic	0.35	0.04	0.06	0.10	0.08
Stavropol Territory	6.46	5.02	6.71	7.17	7.29
VOLGA FEDERAL DISTRICT	122.11	86.90	110.04	115.96	112.63
Republic of Bashkortostan	6.56	5.40	6.98	6.61	6.67
Mari El Republic	0.36	0.27	0.39	0.36	0.58
Republic of Mordovia	0.58	0.36	0.51	0.58	0.60
Republic of Tatarstan (Tatarstan)	51.28	31.78	44.86	51.07	46.99
Udmurt Republic	2.26	1.66	1.97	2.20	2.56
Chuvash Republic – Chuvashia	0.98	0.70	0.80	0.98	0.93
Perm Territory	2.57	2.28	2.74	3.06	3.63
Kirov Region	3.84	2.68	3.69	3.86	4.43
Nizhny Novgorod Region	18.17	13.77	16.53	15.13	14.16
Orenburg Region	4.03	3.22	4.18	4.62	4.14
Penza Region	1.05	0.92	1.27	1.18	1.48
Samara Region	21.35	15.47	14.78	15.89	15.09
Saratov Region	8.15	7.48	10.22	8.97	9.76
Ulyanovsk Region	0.95	0.91	1.13	1.45	1.62
URALS FEDERAL DISTRICT	46.41	41.93	51.22	49.48	51.84
Kurgan Region	7.82	10.01	10.31	9.47	10.98
Sverdlovsk Region	16.13	13.78	18.27	17.83	16.48
Tyumen Region	9.57	9.42	11.02	10.36	11.43
Khanty-Mansi Autonomous Area – Yugra	5.49	5.21	5.61	6.00	5.74
Yamal-Nenets Autonomous Area	0.31	0.36	0.39	0.37	0.33
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3.77	3.84	5.02	4.00	5.36
Chelyabinsk Region	12.90	8.72	11.63	11.81	12.94
SIBERIAN FEDERAL DISTRICT	44.77	36.09	42.76	41.94	45.65
Altai Republic	0.09	0.08	0.14	0.35	0.52
Republic of Tuva	0.03	0.02	0.02	0.03	0.03
Republic of Khakassia	0.16	0.13	0.30	0.29	0.33
Altai Territory	2.29	2.26	2.83	2.88	3.33
Krasnoyarsk Territory	18.95	12.94	14.59	10.17	5.56
Irkutsk Region	2.69	2.16	2.27	2.16	2.89
Kemerovo Region – Kuzbass	1.88	1.67	2.24	2.16	1.97
Novosibirsk Region	13.37	11.64	13.56	17.26	23.14
Omsk Region	3.75	3.76	4.95	4.71	6.11
Tomsk Region	1.57	1.43	1.86	1.93	1.79
FAR-EASTERN FEDERAL DISTRICT	70.13	49.45	65.69	66.69	65.44
Republic of Buryatia	6.52	4.81	6.32	5.95	7.56
Republic of Sakha (Yakutia)	1.41	0.94	1.26	1.66	1.55
Trans-Baikal Territory	0.54	0.62	0.42	0.63	0.45
Kamchatka Territory	1.16	0.49	0.63	0.50	0.74
Primorye Territory	42.98	30.90	42.24	42.83	42.12
Khabarovsk Territory	7.87	5.04	6.12	6.04	3.48
Amur Region	6.08	4.50	5.23	4.92	5.10
Magadan Region	0.11	0.12	0.08	0.10	0.14
Sakhalin Region	3.41	2.00	3.35	4.02	4.21
Jewish Autonomous Region	0.02	0.02	0.05	0.03	0.04
Chukotka Autonomous Area	0.02	0.02	0.01	0.01	0.04

¹ Excluding conversion operations of one foreign currency into another.

Table 6.5.3

**The Volume of Foreign Cash Accepted from Individuals for Money Transfers
without Opening an Account by Authorized Banks
(in US Dollar Equivalent for All Currencies)**

(millions of US dollars)

	2021				
	April	May	June	July	August
1	2	3	4	5	6
THE RUSSIAN FEDERATION	157.55	144.16	170.07	160.75	177.89
CENTRAL FEDERAL DISTRICT	78.28	75.43	89.16	86.10	94.06
Belgorod Region	0.32	0.20	0.28	0.22	0.45
Bryansk Region	0.14	0.08	0.10	0.05	0.09
Vladimir Region	0.29	0.23	0.36	0.47	0.41
Voronezh Region	0.16	0.16	0.23	0.16	0.20
Ivanovo Region	0.15	0.15	0.14	0.13	0.13
Kaluga Region	5.62	5.73	7.30	7.51	8.93
Kostroma Region	0.04	0.03	0.06	0.08	0.08
Kursk Region	0.31	0.41	0.43	0.30	0.32
Lipetsk Region	0.05	0.06	0.06	0.06	0.08
Moscow Region	1.56	1.31	1.33	1.32	1.31
Orel Region	0.08	0.04	0.05	0.06	0.03
Ryazan Region	1.65	1.95	2.43	2.84	3.23
Smolensk Region	0.10	0.06	0.07	0.06	0.19
Tambov Region	0.13	0.06	0.08	0.09	0.11
Tver Region	0.25	0.16	0.29	0.23	0.25
Tula Region	0.16	0.22	0.33	0.33	0.24
Yaroslavl Region	1.02	0.91	1.22	1.08	1.20
Moscow	66.26	63.66	74.40	71.10	76.79
NORTH-WESTERN FEDERAL DISTRICT	7.75	6.50	7.40	6.85	7.53
Republic of Karelia	0.02	0.01	0.03	0.02	0.02
Republic of Komi	0.23	0.18	0.22	0.18	0.25
Arkhangelsk Region	0.05	0.05	0.05	0.03	0.04
Nenets Autonomous Area	0.00	0.00	0.00	0.00	0.00
Arkhangelsk Region excluding Nenets Autonomous Area	0.05	0.05	0.05	0.03	0.04
Vologda Region	0.13	0.12	0.15	0.17	0.10
Kaliningrad Region	2.30	2.08	2.42	2.55	3.03
Leningrad Region	0.08	0.08	0.10	0.12	0.11
Murmansk Region	0.07	0.08	0.07	0.09	0.07
Novgorod Region	0.12	0.13	0.17	0.14	0.13
Pskov Region	0.07	0.07	0.05	0.02	0.04
Saint Petersburg	4.68	3.70	4.15	3.54	3.74
SOUTHERN FEDERAL DISTRICT	17.94	14.35	17.19	15.37	16.54
Republic of Adygeya (Adygeya)	0.02	0.04	0.01	0.02	0.02
Republic of Kalmykia	0.01	0.00	0.00	0.00	0.01
Republic of Crimea	2.42	1.95	2.32	2.30	1.44
Krasnodar Territory	9.47	7.16	8.98	8.27	9.82
Astrakhan Region	0.65	0.62	0.76	0.54	0.83
Volgograd Region	0.28	0.21	0.28	0.26	0.25
Rostov Region	5.09	4.37	4.84	3.97	4.18
Sevastopol	0.00	0.00	0.00	0.00	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	9.74	7.94	9.35	7.06	7.38
Republic of Dagestan	1.84	1.40	1.68	1.37	1.33
Republic of Ingushetia	0.73	0.71	0.68	0.45	0.55
Kabardino-Balkar Republic	0.24	0.31	0.30	0.24	0.22
Karachay-Cherkess Republic	0.12	0.01	0.01	0.03	0.02

Table 6.5.3 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.31	0.24	0.23	0.22	0.27
Chechen Republic	0.32	0.29	0.33	0.35	0.32
Stavropol Territory	6.19	4.98	6.12	4.39	4.68
VOLGA FEDERAL DISTRICT	14.60	13.80	17.33	16.63	18.65
Republic of Bashkortostan	1.67	1.57	2.00	1.79	2.08
Mari El Republic	0.03	0.01	0.03	0.01	0.05
Republic of Mordovia	0.06	0.11	0.12	0.11	0.01
Republic of Tatarstan (Tatarstan)	5.67	5.76	6.75	6.42	7.26
Udmurt Republic	0.54	0.50	0.67	0.64	0.73
Chuvash Republic – Chuvashia	0.03	0.04	0.03	0.02	0.02
Perm Territory	0.65	0.64	1.08	0.86	0.80
Kirov Region	0.45	0.37	0.44	0.39	0.49
Nizhny Novgorod Region	0.44	0.33	0.49	0.37	0.40
Orenburg Region	0.71	0.48	0.62	0.59	0.71
Penza Region	0.34	0.26	0.29	0.24	0.28
Samara Region	2.08	1.99	2.25	2.63	2.85
Saratov Region	1.38	1.17	1.64	1.57	1.74
Ulyanovsk Region	0.56	0.53	0.91	0.98	1.24
URALS FEDERAL DISTRICT	7.90	7.41	8.60	8.39	8.95
Kurgan Region	2.22	2.11	2.01	1.93	2.03
Sverdlovsk Region	2.52	2.09	2.51	2.30	2.30
Tyumen Region	1.41	1.41	1.54	1.53	1.63
Khanty-Mansi Autonomous Area – Yugra	0.84	0.84	0.87	0.84	0.75
Yamal-Nenets Autonomous Area	0.05	0.06	0.06	0.07	0.06
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0.52	0.52	0.61	0.62	0.82
Chelyabinsk Region	1.74	1.79	2.54	2.63	2.99
SIBERIAN FEDERAL DISTRICT	5.96	5.32	6.02	5.92	7.78
Altai Republic	0.01	0.00	0.00	0.00	0.00
Republic of Tuva	0.00	0.00	0.01	0.00	0.01
Republic of Khakassia	0.03	0.02	0.03	0.04	0.04
Altai Territory	0.33	0.23	0.28	0.37	0.44
Krasnoyarsk Territory	2.19	1.51	1.40	0.96	0.91
Irkutsk Region	0.25	0.37	0.39	0.29	0.36
Kemerovo Region – Kuzbass	0.26	0.26	0.22	0.29	0.26
Novosibirsk Region	2.23	2.35	2.97	3.38	4.99
Omsk Region	0.43	0.33	0.42	0.30	0.42
Tomsk Region	0.24	0.25	0.29	0.29	0.35
FAR-EASTERN FEDERAL DISTRICT	15.29	13.35	14.95	14.35	16.93
Republic of Buryatia	4.60	3.93	4.50	4.39	5.51
Republic of Sakha (Yakutia)	0.21	0.41	0.31	0.22	0.29
Trans-Baikal Territory	0.06	0.08	0.07	0.08	0.07
Kamchatka Territory	0.32	0.25	0.31	0.32	0.35
Primorye Territory	5.23	4.78	5.51	5.30	6.27
Khabarovsk Territory	0.62	0.58	0.55	0.40	0.27
Amur Region	3.73	2.81	3.01	2.90	3.33
Magadan Region	0.01	0.00	0.02	0.04	0.02
Sakhalin Region	0.51	0.51	0.65	0.68	0.82
Jewish Autonomous Region	0.00	0.00	0.00	0.03	0.00
Chukotka Autonomous Area	0.01	0.00	0.00	0.00	0.00

Table 6.5.4

The Volume of Foreign Cash Dispensed to Individuals as Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

	2021				
	April	May	June	July	August
1	2	3	4	5	6
THE RUSSIAN FEDERATION	144.84	132.49	146.36	138.93	144.08
CENTRAL FEDERAL DISTRICT	76.23	70.83	78.98	74.02	74.86
Belgorod Region	0.27	0.25	0.29	0.34	0.47
Bryansk Region	0.12	0.09	0.11	0.14	0.16
Vladimir Region	0.20	0.22	0.23	0.26	0.29
Voronezh Region	0.17	0.17	0.19	0.22	0.23
Ivanovo Region	0.12	0.11	0.13	0.13	0.09
Kaluga Region	5.68	4.64	5.11	5.19	6.10
Kostroma Region	0.07	0.03	0.05	0.05	0.15
Kursk Region	0.34	0.32	0.41	0.39	0.34
Lipetsk Region	0.10	0.10	0.10	0.14	0.15
Moscow Region	0.23	0.23	0.24	0.25	0.29
Orel Region	0.06	0.04	0.06	0.06	0.09
Ryazan Region	0.82	0.76	0.80	0.87	1.08
Smolensk Region	0.07	0.09	0.10	0.11	0.12
Tambov Region	0.12	0.12	0.15	0.13	0.16
Tver Region	0.09	0.10	0.09	0.08	0.11
Tula Region	0.10	0.13	0.11	0.11	0.12
Yaroslavl Region	0.83	0.67	0.74	0.78	0.73
Moscow	66.84	62.77	70.04	64.78	64.18
NORTH-WESTERN FEDERAL DISTRICT	10.45	9.50	10.43	9.16	8.84
Republic of Karelia	0.00	0.00	0.00	0.00	0.00
Republic of Komi	0.17	0.12	0.14	0.12	0.16
Arkhangelsk Region	0.02	0.05	0.03	0.02	0.04
Nenets Autonomous Area	0.00	0.00	0.00	0.00	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0.02	0.05	0.03	0.02	0.04
Vologda Region	0.07	0.08	0.06	0.08	0.08
Kaliningrad Region	2.30	2.48	2.39	2.59	2.74
Leningrad Region	0.00	0.01	0.01	0.00	0.00
Murmansk Region	0.01	0.00	0.00	0.00	0.00
Novgorod Region	0.11	0.09	0.09	0.10	0.14
Pskov Region	0.05	0.04	0.03	0.04	0.06
Saint Petersburg	7.73	6.64	7.67	6.22	5.62
SOUTHERN FEDERAL DISTRICT	17.56	15.60	16.85	16.29	15.54
Republic of Adygeya (Adygeya)	0.02	0.01	0.02	0.03	0.06
Republic of Kalmykia	0.00	0.00	0.00	0.00	0.00
Republic of Crimea	2.00	1.86	2.07	1.90	0.69
Krasnodar Territory	9.66	8.69	9.29	9.51	10.08
Astrakhan Region	0.28	0.16	0.20	0.15	0.19
Volgograd Region	0.30	0.27	0.32	0.33	0.31
Rostov Region	5.30	4.61	4.96	4.37	4.21
Sevastopol	0.00	0.00	0.00	0.00	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	8.09	7.20	7.88	7.15	7.87
Republic of Dagestan	0.73	0.61	0.76	0.68	0.73
Republic of Ingushetia	0.14	0.14	0.13	0.10	0.10
Kabardino-Balkar Republic	0.49	0.50	0.55	0.46	0.47
Karachay-Cherkess Republic	0.00	0.00	0.00	0.00	0.00

Table 6.5.4 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.29	0.31	0.30	0.30	0.36
Chechen Republic	0.21	0.16	0.14	0.15	0.20
Stavropol Territory	6.22	5.49	5.99	5.46	6.02
VOLGA FEDERAL DISTRICT	15.38	13.75	15.19	14.81	15.88
Republic of Bashkortostan	2.24	2.29	2.32	2.34	2.65
Mari El Republic	0.07	0.05	0.06	0.08	0.06
Republic of Mordovia	0.18	0.20	0.14	0.19	0.03
Republic of Tatarstan (Tatarstan)	5.71	4.98	5.68	5.48	6.18
Udmurt Republic	0.34	0.22	0.26	0.28	0.30
Chuvash Republic – Chuvashia	0.07	0.07	0.09	0.10	0.09
Perm Territory	0.54	0.48	0.52	0.60	0.78
Kirov Region	0.37	0.34	0.49	0.44	0.45
Nizhny Novgorod Region	1.54	1.33	1.54	1.02	0.56
Orenburg Region	0.57	0.44	0.45	0.43	0.48
Penza Region	0.33	0.28	0.32	0.29	0.27
Samara Region	1.40	1.28	1.32	1.30	1.45
Saratov Region	1.60	1.45	1.61	1.77	2.08
Ulyanovsk Region	0.44	0.36	0.40	0.50	0.49
URALS FEDERAL DISTRICT	5.67	5.50	5.71	5.78	5.99
Kurgan Region	1.16	1.06	1.08	1.19	1.25
Sverdlovsk Region	2.44	2.59	2.63	2.42	2.41
Tyumen Region	0.53	0.48	0.54	0.71	0.62
Khanty-Mansi Autonomous Area – Yugra	0.19	0.17	0.20	0.24	0.18
Yamal-Nenets Autonomous Area	0.00	0.00	0.00	0.00	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0.34	0.32	0.33	0.47	0.44
Chelyabinsk Region	1.54	1.37	1.47	1.46	1.70
SIBERIAN FEDERAL DISTRICT	5.45	4.93	5.56	5.86	9.00
Altai Republic	0.00	0.00	0.00	0.00	0.00
Republic of Tuva	0.01	0.01	0.01	0.00	0.01
Republic of Khakassia	0.03	0.03	0.03	0.03	0.03
Altai Territory	0.29	0.23	0.25	0.30	0.28
Krasnoyarsk Territory	2.36	2.17	2.35	1.49	0.65
Irkutsk Region	0.09	0.16	0.09	0.17	0.17
Kemerovo Region – Kuzbass	0.25	0.19	0.26	0.20	0.23
Novosibirsk Region	1.71	1.50	1.77	2.93	6.86
Omsk Region	0.54	0.56	0.60	0.64	0.59
Tomsk Region	0.18	0.09	0.19	0.11	0.18
FAR-EASTERN FEDERAL DISTRICT	6.02	5.17	5.75	5.84	6.07
Republic of Buryatia	1.63	1.28	1.68	1.57	2.00
Republic of Sakha (Yakutia)	0.08	0.06	0.10	0.10	0.07
Trans-Baikal Territory	0.06	0.05	0.04	0.07	0.06
Kamchatka Territory	0.05	0.06	0.04	0.07	0.05
Primorye Territory	1.93	1.74	1.82	1.82	2.04
Khabarovsk Territory	1.16	1.18	1.09	0.99	0.41
Amur Region	1.08	0.81	0.96	1.18	1.41
Magadan Region	0.00	0.00	0.01	0.00	0.00
Sakhalin Region	0.02	0.00	0.01	0.04	0.03
Jewish Autonomous Region	0.00	0.00	0.00	0.00	0.00
Chukotka Autonomous Area	0.00	0.00	0.00	0.00	0.00

Table 6.5.5

The Volume of Foreign Cash Accepted to Deposit into Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

	2021				
	April	May	June	July	August
1	2	3	4	5	6
THE RUSSIAN FEDERATION	2,023.15	1,513.32	1,829.19	1,848.04	1,719.71
CENTRAL FEDERAL DISTRICT	1,563.24	1,133.54	1,355.01	1,428.49	1,268.94
Belgorod Region	3.50	2.70	3.40	9.94	3.52
Bryansk Region	1.88	1.75	1.37	1.29	3.17
Vladimir Region	2.06	2.37	1.82	1.55	2.22
Voronezh Region	23.17	19.49	29.61	19.59	20.88
Ivanovo Region	2.10	0.96	1.24	1.03	1.51
Kaluga Region	3.20	2.56	5.35	4.75	3.84
Kostroma Region	1.13	1.25	1.18	1.95	1.61
Kursk Region	1.09	1.10	4.02	1.75	1.93
Lipetsk Region	1.76	1.45	2.98	1.43	1.68
Moscow Region	223.82	35.66	64.47	38.52	44.94
Orel Region	1.07	0.71	1.07	1.03	0.83
Ryazan Region	2.51	3.98	2.54	1.87	4.24
Smolensk Region	1.66	3.15	1.90	2.34	2.15
Tambov Region	1.36	0.74	2.32	0.98	0.88
Tver Region	2.50	1.71	2.54	2.27	2.35
Tula Region	1.49	1.79	2.62	2.45	4.97
Yaroslavl Region	3.52	3.29	4.26	3.92	3.72
Moscow	1,285.42	1,048.89	1,222.32	1,331.86	1,164.51
NORTH-WESTERN FEDERAL DISTRICT	141.08	125.44	143.70	125.33	135.61
Republic of Karelia	0.73	0.79	1.09	1.68	3.48
Republic of Komi	1.45	1.62	0.97	2.06	1.21
Arkhangelsk Region	1.61	1.35	1.45	1.52	0.99
Nenets Autonomous Area	0.02	0.09	0.00	0.02	0.04
Arkhangelsk Region, excluding Nenets Autonomous Area	1.60	1.26	1.45	1.50	0.95
Vologda Region	1.66	1.74	1.22	0.99	3.76
Kaliningrad Region	7.31	6.99	7.74	7.80	11.01
Leningrad Region	1.65	1.84	2.13	2.55	2.42
Murmansk Region	2.06	1.48	1.82	1.50	1.75
Novgorod Region	0.77	1.97	1.50	1.37	0.74
Pskov Region	0.69	0.64	0.75	0.71	0.90
Saint Petersburg	123.16	107.02	125.02	105.16	109.36
SOUTHERN FEDERAL DISTRICT	67.68	58.25	71.38	67.50	81.97
Republic of Adygeya (Adygeya)	0.61	0.46	1.06	0.72	1.06
Republic of Kalmykia	0.15	0.36	0.24	0.24	0.22
Republic of Crimea	5.27	5.11	5.91	4.43	4.22
Krasnodar Territory	41.26	35.68	43.45	40.88	53.76
Astrakhan Region	1.49	0.83	1.35	0.73	0.94
Volgograd Region	3.78	3.74	3.66	3.35	3.53
Rostov Region	15.12	12.07	15.71	17.15	18.24
Sevastopol	0.00	0.00	0.00	0.00	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	11.36	8.42	11.99	12.49	11.29
Republic of Daghestan	2.13	1.90	2.01	1.96	1.52
Republic of Ingushetia	0.69	0.18	0.42	0.30	0.68
Kabardino-Balkar Republic	1.71	1.26	1.78	1.40	1.35
Karachay-Cherkess Republic	0.69	0.27	0.46	0.38	0.35

Table 6.5.5 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.81	0.69	0.94	0.75	0.66
Chechen Republic	0.58	0.72	0.69	0.82	0.54
Stavropol Territory	4.76	3.40	5.69	6.89	6.19
VOLGA FEDERAL DISTRICT	97.53	72.90	100.74	88.59	100.18
Republic of Bashkortostan	10.16	5.79	9.02	7.31	7.93
Mari El Republic	0.63	0.49	2.36	0.44	0.81
Republic of Mordovia	0.59	0.50	0.40	0.37	0.50
Republic of Tatarstan (Tatarstan)	15.81	12.25	21.67	16.43	18.95
Udmurt Republic	1.38	1.11	2.26	2.04	1.96
Chuvash Republic – Chuvashia	1.31	1.07	1.88	1.03	1.01
Perm Territory	4.51	5.90	3.92	3.76	3.82
Kirov Region	1.66	1.26	1.99	1.39	1.99
Nizhny Novgorod Region	15.71	14.03	15.44	15.42	20.59
Orenburg Region	2.51	1.88	2.09	2.75	2.64
Penza Region	1.33	1.25	1.23	0.95	0.83
Samara Region	36.95	23.75	34.45	31.03	31.30
Saratov Region	3.38	2.34	2.98	3.78	5.75
Ulyanovsk Region	1.59	1.28	1.06	1.89	2.13
URALS FEDERAL DISTRICT	48.98	39.45	52.23	47.65	38.44
Kurgan Region	0.25	0.42	0.35	0.31	0.62
Sverdlovsk Region	29.84	24.28	30.48	27.41	24.91
Tyumen Region	13.48	9.51	13.29	12.53	8.05
Khanty-Mansi Autonomous Area – Yugra	7.92	5.69	6.65	6.32	4.15
Yamal-Nenets Autonomous Area	1.03	0.83	1.35	1.01	0.50
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4.52	2.99	5.29	5.19	3.40
Chelyabinsk Region	5.41	5.23	8.12	7.41	4.86
SIBERIAN FEDERAL DISTRICT	49.69	42.30	50.51	43.54	42.38
Altai Republic	0.03	0.05	0.02	0.11	0.05
Republic of Tuva	0.09	0.03	0.06	0.01	0.05
Republic of Khakassia	0.85	0.26	0.34	0.23	0.16
Altai Territory	2.44	2.37	1.73	1.77	2.14
Krasnoyarsk Territory	5.06	4.39	6.57	5.20	5.68
Irkutsk Region	2.93	4.34	4.41	3.46	3.96
Kemerovo Region – Kuzbass	4.62	2.44	4.71	2.13	3.06
Novosibirsk Region	27.86	24.19	27.18	25.45	22.91
Omsk Region	3.06	2.45	4.06	3.64	2.84
Tomsk Region	2.74	1.77	1.43	1.56	1.53
FAR-EASTERN FEDERAL DISTRICT	42.90	32.57	43.07	33.56	39.97
Republic of Buryatia	3.09	2.27	3.23	2.62	2.65
Republic of Sakha (Yakutia)	0.89	0.78	1.30	1.08	0.95
Trans-Baikal Territory	0.94	0.69	0.69	0.79	0.60
Kamchatka Territory	1.20	0.97	1.56	1.75	1.40
Primorye Territory	14.20	12.45	14.47	12.96	15.58
Khabarovsk Territory	13.68	9.78	15.05	10.30	13.14
Amur Region	4.06	3.06	2.56	2.05	2.77
Magadan Region	0.62	0.28	0.21	0.14	0.20
Sakhalin Region	3.70	2.20	3.79	1.76	2.41
Jewish Autonomous Region	0.10	0.05	0.14	0.09	0.19
Chukotka Autonomous Area	0.41	0.05	0.08	0.03	0.08

Table 6.5.6

The Volume of Foreign Cash Dispensed from Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

	2021				
	April	May	June	July	August
1	2	3	4	5	6
THE RUSSIAN FEDERATION	2,334.27	2,093.37	2,009.60	1,839.32	1,820.00
CENTRAL FEDERAL DISTRICT	1,717.58	1,590.96	1,373.70	1,246.15	1,245.92
Belgorod Region	4.67	6.62	4.54	5.60	4.30
Bryansk Region	2.97	1.28	2.86	1.74	2.76
Vladimir Region	4.79	2.35	2.15	2.59	2.80
Voronezh Region	27.18	24.41	27.62	27.26	22.44
Ivanovo Region	3.04	1.65	2.34	1.72	2.76
Kaluga Region	5.90	3.09	5.84	5.24	4.26
Kostroma Region	2.46	1.62	1.44	2.05	1.94
Kursk Region	3.29	2.85	5.93	3.55	3.72
Lipetsk Region	3.25	1.92	2.99	3.12	2.18
Moscow Region	230.83	42.97	76.27	43.51	58.61
Orel Region	1.69	0.74	2.04	1.53	0.91
Ryazan Region	3.20	2.82	3.68	3.25	5.06
Smolensk Region	2.69	3.27	3.18	2.71	2.59
Tambov Region	2.01	1.26	1.15	1.37	1.68
Tver Region	2.52	1.36	3.04	2.86	1.97
Tula Region	3.97	3.51	4.91	3.29	6.49
Yaroslavl Region	5.25	5.16	5.04	6.19	6.54
Moscow	1,407.86	1,484.07	1,218.69	1,128.57	1,114.90
NORTH-WESTERN FEDERAL DISTRICT	183.87	165.08	183.32	167.71	158.97
Republic of Karelia	1.76	1.20	1.90	2.40	4.18
Republic of Komi	1.54	1.05	0.90	1.38	1.43
Arkhangelsk Region	1.77	1.54	2.54	1.98	1.84
Nenets Autonomous Area	0.01	0.02	0.04	0.01	0.02
Arkhangelsk Region. excluding Nenets Autonomous Area	1.75	1.52	2.50	1.97	1.82
Vologda Region	2.30	1.65	1.95	2.02	5.29
Kaliningrad Region	16.48	13.96	14.62	13.80	15.90
Leningrad Region	3.21	2.31	3.39	3.55	3.13
Murmansk Region	2.30	3.01	2.38	2.75	3.70
Novgorod Region	0.88	2.29	1.19	1.90	1.17
Pskov Region	1.08	1.30	1.48	1.70	1.47
Saint Petersburg	152.54	136.77	152.98	136.23	120.87
SOUTHERN FEDERAL DISTRICT	116.43	98.84	118.26	113.03	130.31
Republic of Adygeya (Adygeya)	1.29	0.84	1.47	1.05	1.16
Republic of Kalmykia	0.17	0.26	0.34	0.20	0.55
Republic of Crimea	9.19	7.06	7.68	8.03	6.86
Krasnodar Territory	76.56	62.41	81.13	73.73	91.71
Astrakhan Region	3.30	2.01	2.60	2.73	2.96
Volgograd Region	5.76	6.59	4.56	6.21	6.71
Rostov Region	20.14	19.65	20.44	21.04	20.32
Sevastopol	0.03	0.02	0.04	0.03	0.04
NORTH CAUCASIAN FEDERAL DISTRICT	21.36	21.64	27.66	16.27	26.12
Republic of Dagestan	4.57	4.55	4.47	3.14	5.28
Republic of Ingushetia	1.17	1.52	1.80	0.47	1.59
Kabardino-Balkar Republic	3.57	4.06	3.75	2.00	3.47
Karachay-Cherkess Republic	1.13	0.79	0.62	0.86	1.23

Table 6.5.6 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	1.92	3.39	2.81	2.05	3.99
Chechen Republic	0.22	0.54	0.76	0.36	0.41
Stavropol Territory	8.78	6.79	13.45	7.40	10.15
VOLGA FEDERAL DISTRICT	121.90	91.81	127.46	127.36	112.07
Republic of Bashkortostan	8.34	6.20	9.73	10.40	11.31
Mari El Republic	1.16	0.52	2.56	1.23	1.00
Republic of Mordovia	0.44	0.39	0.60	0.96	0.95
Republic of Tatarstan (Tatarstan)	19.82	18.90	23.22	21.73	16.93
Udmurt Republic	2.32	1.93	4.76	2.89	2.35
Chuvash Republic – Chuvashia	1.52	1.49	1.81	3.81	4.01
Perm Territory	5.03	5.68	6.52	7.15	6.44
Kirov Region	1.80	1.94	1.94	1.45	2.41
Nizhny Novgorod Region	21.28	14.58	22.43	24.81	20.85
Orenburg Region	3.29	1.76	2.73	2.58	2.28
Penza Region	3.63	2.86	4.47	2.39	2.96
Samara Region	45.23	31.00	40.54	41.04	35.53
Saratov Region	5.35	3.21	3.86	4.83	3.69
Ulyanovsk Region	2.69	1.36	2.31	2.08	1.37
URALS FEDERAL DISTRICT	62.19	44.78	67.35	65.22	52.03
Kurgan Region	0.57	0.46	0.33	0.87	0.41
Sverdlovsk Region	36.73	26.07	41.59	37.96	30.84
Tyumen Region	16.58	12.47	17.39	18.66	14.92
Khanty-Mansi Autonomous Area – Yugra	7.93	7.56	9.02	7.85	8.32
Yamal-Nenets Autonomous Area	1.37	1.02	1.00	2.37	1.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	7.28	3.89	7.37	8.44	5.59
Chelyabinsk Region	8.30	5.79	8.04	7.73	5.86
SIBERIAN FEDERAL DISTRICT	62.29	43.50	60.97	61.60	50.67
Altai Republic	0.12	0.06	0.03	0.07	0.17
Republic of Tuva	0.07	0.09	0.01	0.01	0.01
Republic of Khakassia	0.64	0.53	0.62	0.45	0.24
Altai Territory	4.54	2.01	4.80	5.04	3.03
Krasnoyarsk Territory	5.74	4.14	7.28	5.35	5.81
Irkutsk Region	4.98	3.23	4.62	4.49	4.46
Kemerovo Region – Kuzbass	4.50	2.84	4.59	3.10	3.16
Novosibirsk Region	33.28	23.37	30.68	34.72	26.00
Omsk Region	5.00	5.67	6.22	5.93	6.09
Tomsk Region	3.43	1.57	2.12	2.45	1.71
FAR-EASTERN FEDERAL DISTRICT	47.94	36.09	50.41	41.53	43.00
Republic of Buryatia	2.49	2.13	2.19	2.46	2.12
Republic of Sakha (Yakutia)	1.24	0.70	1.52	1.02	0.92
Trans-Baikal Territory	1.59	1.04	5.21	1.06	0.79
Kamchatka Territory	1.18	1.10	0.70	1.61	1.31
Primorye Territory	19.99	16.53	18.34	18.76	17.49
Khabarovsk Territory	15.64	9.97	17.29	11.49	15.25
Amur Region	2.63	2.33	3.05	2.33	2.55
Magadan Region	0.79	0.15	0.20	0.28	0.21
Sakhalin Region	2.25	2.04	1.80	1.92	2.18
Jewish Autonomous Region	0.08	0.09	0.09	0.51	0.06
Chukotka Autonomous Area	0.06	0.01	0.03	0.09	0.14

6.6. Data on the Activity of Insurers and Private Pension Funds

Table 6.6.1

Insurers' Premiums and Payoffs

(millions of rubles)

	Q1 2021		H1 2021	
	insurance premiums	payoffs	insurance premiums	payoffs
1	2	3	4	5
THE RUSSIAN FEDERATION	459,381.4	184,984.8	893,323.1	384,314.6
CENTRAL FEDERAL DISTRICT ¹	267,247.1	94,655.2	520,580.9	200,257.4
Belgorod Region	1,670.9	1,073.7	3,868.0	2,013.0
Bryansk Region	1,037.0	642.2	2,470.6	1,438.2
Vladimir Region	1,643.7	771.1	3,574.5	1,579.1
Voronezh Region	2,919.5	1,514.5	6,928.6	3,414.4
Ivanovo Region	957.9	526.7	2,190.1	1,049.9
Kaluga Region	1,250.2	658.2	2,811.2	1,442.2
Kostroma Region	582.7	321.7	1,288.7	654.8
Kursk Region	1,155.4	446.2	2,482.6	1,183.1
Lipetsk Region	1,307.1	642.8	2,921.6	1,345.0
Moscow Region	17,650.5	5,634.8	32,214.1	12,262.1
Orel Region	605.0	356.5	1,473.0	726.3
Ryazan Region	1,354.3	780.6	2,848.3	1,543.4
Smolensk Region	1,248.2	667.8	2,599.9	1,316.0
Tambov Region	788.7	417.2	1,701.8	1,116.1
Tver Region	1,315.5	726.6	2,837.3	1,625.8
Tula Region	1,860.9	987.4	4,112.9	2,046.9
Yaroslavl Region	1,609.7	927.1	3,398.8	1,841.7
Moscow	228,289.1	77,556.0	440,846.8	163,651.9
NORTH-WESTERN FEDERAL DISTRICT	63,330.8	23,873.4	109,766.3	49,874.6
Republic of Karelia	769.5	411.0	1,748.0	784.2
Republic of Komi	1,557.8	624.1	3,015.5	1,241.8
Arkhangelsk Region	1,849.5	875.8	3,773.7	1,758.9
Nenets Autonomous Area	23.3	8.4	46.1	16.8
Arkhangelsk Region, excluding Nenets Autonomous Area	1,826.2	867.3	3,727.6	1,742.1
Vologda Region	2,022.0	863.7	4,296.2	1,791.8
Kaliningrad Region	1,719.6	826.6	3,678.5	1,675.8
Leningrad Region	1,377.7	682.3	3,482.8	1,396.8
Murmansk Region	1,582.5	677.5	2,806.0	1,383.3
Novgorod Region	602.3	289.6	1,422.6	591.5
Pskov Region	542.6	335.6	1,231.0	646.2
Saint Petersburg	51,307.5	18,287.1	84,312.0	38,604.2
SOUTHERN FEDERAL DISTRICT	17,996.0	9,272.1	36,586.9	19,840.3
Republic of Adygeya (Adygeya)	216.4	101.0	487.4	309.0
Republic of Kalmykia	109.9	76.0	232.6	168.4
Republic of Crimea	894.5	322.5	1,808.0	653.9
Krasnodar Territory	7,587.1	3,963.1	15,403.4	8,330.7
Astrakhan Region	1,547.1	666.8	2,896.6	1,312.2
Volgograd Region	2,949.5	1,420.4	5,614.5	3,086.8
Rostov Region	4,601.5	2,673.0	9,941.5	5,869.7
Sevastopol	90.0	49.3	203.0	109.6
NORTH CAUCASIAN FEDERAL DISTRICT	4,268.7	3,627.4	8,867.7	6,607.3
Republic of Daghestan	503.7	781.5	1,080.6	1,525.0
Republic of Ingushetia	43.6	88.4	89.3	166.0
Kabardino-Balkar Republic	310.5	202.9	647.5	407.8
Karachay-Cherkess Republic	152.1	159.7	327.8	300.7

Table 6.6.1 (end)

(millions of rubles)

1	2	3	4	5
Republic of North Ossetia – Alania	213.6	291.9	411.0	510.4
Chechen Republic	197.6	209.3	360.0	405.3
Stavropol Territory	2,847.5	1,893.8	5,951.4	3,292.1
VOLGA FEDERAL DISTRICT	41,103.5	21,363.7	87,147.0	43,473.5
Republic of Bashkortostan	5,350.4	2,792.2	11,056.6	5,539.6
Mari El Republic	650.4	338.6	1,422.3	684.5
Republic of Mordovia	668.0	374.9	1,591.6	771.2
Republic of Tatarstan (Tatarstan)	7,504.5	3,788.2	16,061.5	7,758.0
Udmurt Republic	2,053.2	871.4	4,383.7	1,853.6
Chuvash Republic – Chuvashia	1,219.7	688.6	2,526.4	1,288.0
Perm Territory	4,766.3	1,866.7	9,366.6	3,962.1
Kirov Region	1,738.6	662.5	3,837.5	1,308.7
Nizhny Novgorod Region	5,420.9	3,098.0	10,890.9	6,693.6
Orenburg Region	2,239.7	1,106.0	4,979.3	2,250.8
Penza Region	1,238.6	665.5	2,621.7	1,260.3
Samara Region	4,668.6	3,027.3	10,446.9	5,870.0
Saratov Region	2,215.1	1,317.4	4,955.9	2,682.8
Ulyanovsk Region	1,369.6	766.4	3,006.0	1,550.4
URALS FEDERAL DISTRICT	30,922.2	12,951.6	56,783.6	26,473.6
Kurgan Region	672.8	381.4	1,473.1	772.3
Sverdlovsk Region	8,836.6	3,995.5	17,515.0	8,062.0
Tyumen Region	14,872.8	5,188.3	25,719.9	11,139.7
Khanty-Mansi Autonomous Area – Yugra	7,753.7	2,311.7	11,694.7	5,282.1
Yamal-Nenets Autonomous Area	3,148.1	727.5	5,329.1	1,613.7
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3,971.0	2,149.1	8,696.1	4,243.9
Chelyabinsk Region	6,540.0	3,386.4	12,075.6	6,499.6
SIBERIAN FEDERAL DISTRICT	23,108.1	11,931.6	49,751.1	24,262.3
Altai Republic	77.9	48.5	172.3	99.7
Republic of Tuva	148.4	219.9	355.5	350.5
Republic of Khakassia	428.7	254.2	931.2	528.8
Altai Territory	1,739.0	984.0	4,071.7	2,049.2
Krasnoyarsk Territory	4,444.6	2,293.9	9,321.6	4,627.6
Irkutsk Region	3,869.9	2,071.8	7,933.3	3,971.6
Kemerovo Region – Kuzbass	3,445.0	1,629.5	7,425.8	3,364.6
Novosibirsk Region	4,839.7	2,526.2	10,757.0	5,318.4
Omsk Region	2,394.2	1,156.4	5,052.9	2,257.7
Tomsk Region	1,720.7	747.2	3,729.8	1,694.2
FAR-EASTERN FEDERAL DISTRICT	11,404.9	7,309.8	23,839.6	13,525.7
Republic of Buryatia	842.1	408.2	1,817.1	815.8
Republic of Sakha (Yakutia)	1,197.0	475.8	2,786.2	898.2
Trans-Baikal Territory	740.2	450.6	1,577.0	786.1
Kamchatka Territory	536.5	249.0	1,093.9	428.4
Primorye Territory	3,286.8	2,765.3	6,648.7	5,282.1
Khabarovsk Territory	2,317.5	1,905.9	4,982.3	3,259.8
Amur Region	946.1	372.4	2,009.0	740.3
Magadan Region	301.9	95.5	625.2	199.0
Sakhalin Region	1,135.9	489.2	2,092.6	929.4
Jewish Autonomous Region	80.6	87.5	165.2	160.7
Chukotka Autonomous Area	20.3	10.5	42.4	25.9
OUTSIDE THE RUSSIAN FEDERATION	272.9	107.8	536.7	213.5

¹The Central Federal District indicators include data on the city of Baikonur, that is regarded as the city of federal importance, according to the art. 1 of The agreement between the Russian Federation and the Republic of Kazakhstan on the status of the city of Baikonur, the procedure of forming of executive bodies and their status.

Note. Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 6.6.2

Private Pension Funds' Performance

	Q2 2021						
	pension reserves – total, millions of rubles	number of participants, persons	pension contributions – total, millions of rubles	payouts of pension benefits under private pension provision, millions of rubles	number of participants receiving pensions, persons	pension savings, millions of rubles	number of insured persons, persons
1	2	3	4	5	6	7	8
THE RUSSIAN FEDERATION	1,302,414.0	6,562,821	71,710.4	44,765.7	1,611,278	2,849,057.8	36,974,866
CENTRAL FEDERAL DISTRICT	457,242.7	1,816,687	30,457.8	13,381.6	337,475	776,319.2	8,162,751
Belgorod Region	2,829.3	60,505	209.1	133.4	7,134	32,190.2	461,944
Bryansk Region	7,597.4	40,438	303.6	217.8	6,875	17,204.5	293,551
Vladimir Region	3,615.1	36,393	233.9	163.3	5,667	26,070.8	380,647
Voronezh Region	6,444.9	79,341	513.5	325.0	13,599	33,989.7	578,839
Ivanovo Region	882.8	13,244	76.4	38.8	1,923	14,418.0	261,768
Kaluga Region	2,333.9	24,450	167.5	112.4	3,934	19,994.4	248,723
Kostroma Region	1,519.5	13,968	97.2	66.3	2,772	11,489.0	200,423
Kursk Region	2,574.1	48,395	191.0	111.2	7,984	18,457.1	317,036
Lipetsk Region	4,926.1	58,278	213.2	195.5	11,329	21,556.6	328,148
Moscow Region	74,703.5	217,175	4,247.7	2,725.8	47,905	180,310.5	1,457,921
Orel Region	1,807.0	20,187	115.0	83.2	2,301	12,185.0	202,009
Ryazan Region	4,660.3	33,693	269.9	178.0	8,034	19,097.7	268,160
Smolensk Region	3,381.9	26,823	190.1	142.3	5,416	15,909.2	239,057
Tambov Region	2,216.6	29,917	180.1	94.0	4,807	14,702.0	266,960
Tver Region	3,416.1	30,730	202.8	120.0	4,569	23,001.8	298,983
Tula Region	4,353.1	49,486	302.4	188.4	8,710	30,439.5	407,713
Yaroslavl Region	5,684.5	35,205	398.1	216.1	7,970	27,673.8	366,645
Moscow	324,296.5	998,459	22,546.3	8,270.3	186,546	257,629.2	1,584,224
NORTH-WESTERN FEDERAL DISTRICT	108,673.2	632,058	6,344.2	4,196.5	154,850	323,392.1	3,558,339
Republic of Karelia	5,181.6	30,202	258.7	204.5	9,258	14,771.6	191,278
Republic of Komi	26,157.1	71,686	753.2	874.9	26,971	30,154.2	321,783
Arkhangelsk Region	8,666.4	51,151.0	418.3	326.4	10,901.0	32,058.8	395,896.0
Nenets Autonomous Area	185.2	1,734	17.4	5.0	109	1,757.0	10,698
Arkhangelsk Region, excluding Nenets Autonomous Area	8,481.2	49,417	400.9	321.4	10,792	30,301.8	385,198
Vologda Region	6,017.1	73,752	300.0	300.0	26,572	31,040.9	392,385
Kaliningrad Region	2,700.6	23,350	235.4	113.4	4,513	18,119.4	285,430
Leningrad Region	11,349.5	112,850	639.3	403.8	13,624	39,751.6	422,349

Table 6.6.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	6,407.1	47,047	402.6	215.2	6,663	25,650.5	263,307
Novgorod Region	1,605.7	14,509	97.0	66.3	2,193	13,644.1	173,053
Pskov Region	2,068.7	19,424	119.7	80.9	3,323	10,861.0	173,280
Saint Petersburg	38,519.3	188,087	3,120.0	1,611.1	50,832	107,339.8	939,578
SOUTHERN FEDERAL DISTRICT	66,650.6	389,662	3,414.1	2,504.0	83,147	223,487.7	3,736,960
Republic of Adygeya (Adygeya)	294.9	6,139	22.3	14.3	558	4,913.6	95,990
Republic of Kalmykia	162.5	6,598	10.9	6.7	275	2,829.6	63,698
Republic of Crimea	115.2	1,894	16.1	4.2	190	90.0	9,034
Krasnodar Territory	30,689.1	157,740	1,522.3	1,118.9	42,012	86,490.2	1,348,173
Astrakhan Region	12,634.9	39,453	315.0	433.9	10,234	17,727.6	334,028
Volgograd Region	11,382.1	68,411	615.7	420.9	14,130	45,867.5	788,272
Rostov Region	11,325.5	109,139	906.3	504.1	15,697	65,522.7	1,096,155
Sevastopol	46.3	288	5.4	1.1	51	46.5	1,610
NORTH CAUCASIAN FEDERAL DISTRICT	17,012.6	137,602	824.8	632.6	19,735	51,867.8	1,131,816
Republic of Daghestan	3,092.6	22,633	103.1	113.1	3,119	5,763.2	186,406
Republic of Ingushetia	39.4	1,095	1.8	1.4	33	346.8	15,524
Kabardino-Balkar Republic	628.6	9,648	78.6	23.9	928	4,355.1	129,786
Karachay-Cherkess Republic	291.1	5,393	29.6	12.5	491	2,615.5	60,535
Republic of North Ossetia – Alania	480.3	9,968	20.8	18.2	763	3,615.5	107,236
Chechen Republic	1,206.0	8,757	58.1	47.2	1,845	1,926.4	57,749
Stavropol Territory	11,274.5	80,108	532.9	416.4	12,556	33,245.3	574,580
VOLGA FEDERAL DISTRICT	189,753.5	1,518,354	10,338.3	7,492.8	370,815	591,545.2	9,237,115
Republic of Bashkortostan	26,060.6	150,495	1,927.8	879.1	29,571	87,016.8	1,307,014
Mari El Republic	484.8	11,172	63.7	20.6	830	10,701.3	220,412
Republic of Mordovia	1,735.4	16,878	102.7	83.7	3,290	12,907.0	211,920
Republic of Tatarstan (Tatarstan)	35,434.5	291,316	1,219.8	1,425.8	109,102	84,430.1	1,242,991
Udmurt Republic	4,981.1	52,941	394.4	239.7	13,337	33,799.2	571,739
Chuvash Republic – Chuvashia	1,576.5	37,712	113.1	75.1	3,377	21,897.4	412,115
Perm Territory	16,573.8	130,884	945.5	704.1	27,216	62,396.8	891,576
Kirov Region	3,285.7	34,766	208.6	159.4	5,507	24,445.6	407,170
Nizhny Novgorod Region	30,730.1	307,779	1,458.2	1,222.6	74,673	69,390.0	978,170
Orenburg Region	19,701.6	111,593	759.9	768.0	25,658	39,761.6	664,514
Penza Region	2,468.0	28,563	312.1	105.3	4,479	19,213.8	359,582
Samara Region	28,579.5	204,573	1,784.7	1,120.9	45,872	66,265.5	870,895
Saratov Region	15,823.5	110,049	782.0	580.4	23,170	39,621.3	735,104
Ulyanovsk Region	2,318.4	29,633	265.7	108.0	4,733	19,698.8	363,913

Table 6.6.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	253,977.8	969,977	9,788.8	8,911.0	404,270	349,537.7	3,875,869
Kurgan Region	3,174.6	25,396	149.6	124.8	5,142	14,551.9	291,922
Sverdlovsk Region	26,816.5	223,017	1,217.5	1,152.4	51,705	110,471.2	1,360,498
Tyumen Region	210,431.5	594,300.0	7,648.0	7,054.3	325,730.0	157,563.1	1,232,426.0
Khanty-Mansi Autonomous Area – Yugra	110,792.7	471,028	4,211.9	4,175.7	276,865	88,283.5	597,695
Yamal-Nenets Autonomous Area	76,636.6	55,429	2,286.1	2,337.3	32,790	30,142.5	172,209
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	23,002.2	67,843	1,150.0	541.3	16,075	39,137.1	462,522
Chelyabinsk Region	13,555.3	127,264	773.8	579.6	21,693	66,951.5	991,023
SIBERIAN FEDERAL DISTRICT	104,361.5	687,166	5,671.6	4,003.2	140,668	346,707.2	5,022,905
Altai Republic	43.2	2,345	5.2	7.0	95	2,271.1	51,375
Republic of Tuva	21.7	1,887	3.2	0.4	15	2,849.5	66,722
Republic of Khakassia	2,503.6	12,900	144.8	99.6	2,585	8,509.5	128,563
Altai Territory	4,083.6	50,095	302.0	171.9	7,885	31,949.7	691,586
Krasnoyarsk Territory	32,588.3	205,654	1,532.4	1,331.6	34,101	70,974.9	840,792
Irkutsk Region	24,600.1	119,282	1,591.0	929.8	29,200	53,952.0	735,337
Kemerovo Region – Kuzbass	9,308.7	116,978	573.4	380.7	25,140	59,512.2	803,573
Novosibirsk Region	12,758.3	88,767	608.9	562.7	25,647	53,148.9	759,883
Omsk Region	8,293.4	57,510	431.3	224.6	8,680	37,703.0	631,061
Tomsk Region	10,160.5	31,748	479.6	294.8	7,320	25,836.3	314,013
FAR-EASTERN FEDERAL DISTRICT	104,740.3	411,302	4,869.9	3,643.8	100,318	186,061.6	2,248,079
Republic of Buryatia	6,746.1	42,677	346.1	237.5	7,293	18,209.3	314,575
Republic of Sakha (Yakutia)	34,119.4	47,236	706.9	1,011.8	24,933	25,015.7	249,301
Trans-Baikal Territory	13,846.6	69,497	742.4	467.2	13,496	20,411.8	315,745
Kamchatka Territory	533.9	5,491	126.9	20.9	545	9,161.7	78,656
Primorye Territory	11,024.0	70,892	740.7	443.0	13,382	34,789.5	459,508
Khabarovsk Territory	17,334.3	80,740	1,002.8	647.9	20,191	34,659.0	369,786
Amur Region	11,583.6	57,215	648.7	452.9	11,053	18,781.9	235,311
Magadan Region	468.2	4,615	35.5	12.3	405	4,827.0	38,640
Sakhalin Region	7,185.3	22,301	404.7	287.3	7,262	14,671.9	129,564
Jewish Autonomous Region	1,860.7	10,113	107.9	61.7	1,678	3,418.5	49,171
Chukotka Autonomous Area	38.3	525	7.2	1.3	80	2,115.5	7,822
THE CITY OF BAIKONUR ¹	1.7	13	0.9	0.0	0	139.3	1,032
FOREIGN STATES (MEMO)	2,463.2	5,137	96.9	81.3	1,267	83.8	1,250

¹The city of Baikonur is regarded as the city of federal importance, according to the art. 1 of The agreement between the Russian Federation and the Republic of Kazakhstan on the status of the city of Baikonur, the procedure of forming of executive bodies and their status.

7. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
Balance of Payments of the Russian Federation

General Provisions

Balance of payments of the Russian Federation (hereafter referred to as balance of payments) is a statistical statement, which reflects all economic transactions between Russian Federation residents and nonresidents within a reporting period.

Table "Balance of Payments of the Russian Federation" is compiled and published by the Bank of Russia quarterly.

Balance of payments data are used for elaborating the monetary policy of the state.

Balance of payments is compiled by the Bank of Russia based on Federal Law No. 86 FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 (as amended), Federal Law No. 282 FZ "On Official Statistical Accounting and State Statistics System in the Russian Federation" dated November 29, 2007 (as amended), and Order of the Government of the Russian Federation No. 1226 dated September 26, 1997 "On the Russian Federation's Adherence to the Special Data Dissemination Standard of the International Monetary Fund (IMF)".

The methodological basis for the balance of payments is set out in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Sources of information are comprised of reports on foreign economic transactions of Russian residents which are routinely received by the Bank of Russia from Russia's Ministry of Finance (Minfin of Russia), Federal Customs Service (FCS of Russia), Federal State Statistics Service (Rosstat), Ministry of Internal Affairs, Emergencies Ministry (MES of Russia), Frontier Service of the Federal Security Service, Ministry of Energy, Ministry of Transport, credit institutions, other financial corporations, non-financial corporations; partner country statistics, as well as the Bank of Russia's own data and estimation system.

A detailed list of reporting forms used to compile the balance of payments and other information of reference are available on the Bank of Russia's official website under directory *Statistics. Macroeconomic Financial Statistics. External Sector Statistics*.

Table "Balance of Payments of the Russian Federation" is the analytical presentation of the balance of payments data. In contrast to the standard presentation of the data, which has the template that meets international standards, in the analytical presentation the aggregates' grouping and identification of components that are of substantial importance for the economy of the Russian Federation enhance the capabilities for analyzing international economic interaction of the country.

Balance of payments data for previous periods are revised mainly because of the updating of reports, emerging new information sources, methodological improvements, and/or changes in the methods of compilation of certain aggregates as well as reclassification of financial instruments (aggregates). Such an approach ensures access to the most updated data for all users of balance of payments statistics.

Balance of payments data in the analytical presentation are posted on the Bank of Russia's official website and published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

1. Current account represents a balance on transactions between Russian Federation residents and nonresidents in goods and services, primary income (compensation of employees, investment income, and rent) and secondary income.

1.1. Goods. Recorded under this item is the value of goods whose ownership rights were transferred within a reporting period from residents to nonresidents (exports) and from nonresidents to residents (imports).

In compiling trade balance aggregates, merchandise exports / imports transactions' data recorded by the FCS of Russia are supplemented with data on the following transactions: exports / imports of goods procured in domestic / foreign ports by carriers; goods exported / imported by individuals with the purpose of reselling thereof; goods sold to nonresidents with the transfer of ownership rights without their crossing the border, including exports of fish and marine products caught in the high seas; goods undeclared and /or misdeclared when imported by legal entities; goods acquired /sold via Internet trade; other goods exports /imports for which economic ownership rights were transferred from residents to nonresidents and from nonresidents to residents.

Goods recorded in accordance with customs regimes for processing thereof are excluded from the FCS of Russia data. Value of merchandise exports is increased by the net exports data on goods sold under merchanting outside the economic territory of the Russian Federation.

Exports and imports of goods are presented at f.o.b. values (the f.o.b. is a term of delivery which implies that the value of the goods includes the cost as well as expenses on insurance, delivery and loading on board the carrier at the border of an exporting country).

Data on exports of major fuel and energy commodities are identified within the total merchandise exports values.

1.2. Services represent a balance on transactions in services between the Russian Federation residents and nonresidents. Services rendered by residents to nonresidents (exports) and those provided by nonresidents to residents (imports) are grouped by the most significant for the Russian Federation categories: transport, travel and other services (including manufacturing services; maintenance and repair services; construction; insurance; financial services; charges for the use of intellectual property; telecommunications, computer and information services; other business services; cultural and recreational services; government services).

1.3. Compensation of employees shows a balance on remuneration of resident workers that are temporarily employed in a foreign economy and earnings of nonresidents working in the Russian Federation.

1.4. Investment income reflects a balance on income of the Russian Federation residents earned on foreign financial assets owned by them (in the form of direct, portfolio and other investment) and similar income payable to nonresidents resulting from their investments in the economy of the Russian Federation.

Investment incomes receivable and payable are presented in breakdown by institutional sector and subsector. Separately identified are Federal and local governments of the Russian Federation, central bank, banks, other sectors. Other sectors include other financial corporations (except banks), nonfinancial corporations, households and non-profit institutions serving households.

1.5. Rent reflects a balance on incomes receivable and payable from leasing for the use of land and natural resources.

1.6. Secondary income represents a balance on current transfers between residents and nonresidents.

A transfer is an economic transaction resulting in provision without a quid pro quo by one institutional unit to another of a commodity, service, asset or ownership rights without any counterparts thereof being received in return as an equivalent. Current transfers are those that augment the disposable income and potential consumption power of a recipient country, and reduce the disposable income and potential consumption power of a donor country.

The main component of current transfers are personal transfers that include all current transfers in monetary form

and in kind receivable by Russia's households from nonresident households or payable by Russia's households for the benefit of nonresident households.

Classified as current transfers also are taxes on income and property, social contributions, social benefits, insurance premia and reimbursements (except life insurance), transfers within the framework of international cooperation, other current transfers.

2. Capital account includes a balance on acquisition / disposal of nonproduced nonfinancial assets, as well as a balance on transactions in capital transfers between the Russian Federation residents and nonresidents.

Acquisition /disposal of nonproduced nonfinancial assets reflects acquisition and disposal of assets that are not the result of production (land and its subsoil) and /or assets of intangible nature such as patents, copyrights, trademarks, franchising rights, etc.

Capital transfers represent large-amount transactions of irregular nature, e.g. debt forgiveness, investment grants, certain types of taxes, large-value gifts, inheritance, etc.

Net lending (+) / net borrowing (-) (balance on current and capital accounts) represents the sum of current account balance and capital account balance.

3. Net lending (+) / net borrowing (-) (balance on financial account, excluding reserve assets) is the residual balance on transactions with financial liabilities and assets (excluding reserve assets) between the Russian Federation residents and nonresidents. The outcome is calculated as the difference between the aggregates of net acquisition of financial assets (excluding reserve assets) and net incurrence of liabilities.

Net acquisition of financial assets, excluding reserve assets («+» - increase, «-» - decrease) represents the difference between an increase of residents' foreign assets and a decrease thereof resulting from financial transactions (excluding transactions related to international reserves).

Net incurrence of liabilities («+» - increase, «-» - decrease) represents the difference between an increase of residents' foreign liabilities and a decrease thereof resulting from financial transactions.

Financial assets and liabilities are classified by institutional sector and subsector: Federal and local governments of the Russian Federation, central bank, banks, other sectors.

Within sectors identified are data on direct investment, portfolio investment, loans, other assets and liabilities.

Direct investment is a category of foreign investment, which is made by a resident institutional unit of one economy with the purpose to exercise control or acquire a lasting influence on management of an enterprise located in another economy. Direct investment relationship arises when a direct investor owns directly equity assuring him /her 10 percent or more of the votes in managing the direct investment enterprise. Direct investment also includes transactions of direct investment enterprise to acquire equity and debt instruments of its direct investor (reverse investment) and transactions between sister enterprises. Sister enterprises are those that are under the control and influence of the same direct or indirect investor, but do not have any control or influence with respect to each other.

Direct investment is accounted for in the forms of equity (listed and unlisted stocks, shares, real estate), reinvested earnings and debt instruments (securities, loans), excluding transactions with debt instruments between related financial intermediaries in the same direct investment relationship.

Portfolio investment is a category of foreign investment in negotiable debt securities and equity, excluding those that are included under direct investment and reserve assets.

Within portfolio investment data on Federal government liabilities, extended information is provided on nonresidents' acquisition of sovereign bonds in the course of initial placement thereof, debt payments of principal amounts and coupons, reinvestment of earnings and secondary market transactions.

Loans are financial assets that are created when the creditor directly provides funds to the borrower and it is evidenced by nonnegotiable documents.

Other assets and liabilities. All transactions with nonresidents that are not classified within the sector under a separate category or financial instrument are accounted for under other assets and other liabilities.

Within other sectors' assets extended information is identified on transactions with cash foreign currency, trade credit and advances, indebtedness on supplies of goods according to intergovernmental agreements, non-classified transactions. The latter include those with the attributes of fictitious transactions related to foreign trade in goods and services, securities' trading, lending to nonresidents, and money transfers to residents' own accounts abroad for the purpose of cross-border money transferring.

4. Net errors and omissions is a statistical discrepancy which is derived residually as net lending / net borrowing of the financial account minus the corresponding item from the current and capital accounts.

5. Change in reserve assets represents a balance on transactions with international reserves that are at the disposal of the Central Bank of the Russian Federation and the Government of the Russian Federation. Comprehensive description of international reserves is provided in the methodological comments to Table 1.11.

Table 1.2
Direct Investment of the Russian Federation
(Based on the Balance of Payments, Flows Data)

Direct investment is a category of cross-border investment associated with a resident in one economy having control or a significant degree of influence on the management of an enterprise that is resident in another economy. Control or influence may be achieved directly by owning equity that gives voting power in the enterprise, or indirectly through having voting power in another enterprise that has voting power in the enterprise. To ensure international comparability, in practice, for identification of direct investment relationships the following quantitative criterion is used: ownership of 10 per cent or more of the voting power in the direct investment enterprise.

Starting with 2012 the Russian Federation's direct investment data are compiled on the basis of the methodology set out in the 6th edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6) and the 4th edition of OECD's Benchmark Definition of Foreign Direct Investment (BMD4).

General Provisions

The table «Direct Investment of the Russian Federation» contains data on direct investment inflows in the Russian Federation and direct investment outflows abroad broken down by sectors and instruments. Data on direct investment are compiled as components of the Financial Account, and they include reverse investment flows and intercompany relations, and are compiled according to the asset/liability principle. The data are published quarterly in millions of U.S. dollars.

Equity includes shares, stocks and other investment of foreign direct investors in equity of Russian enterprises as well as Russian direct investors in equity of foreign enterprises including financial aid without quid pro quo.

Reinvested earnings are earnings of direct investment enterprises not distributed as dividends or profit.

Debt instruments are instruments that are used between investors and direct investor enterprises including loans, debt securities and trade credits.

Sources of information are comprised of reports on foreign economic transactions performed by Russian residents. These reports are regularly obtained by the Bank of Russia from credit institutions, non-banking custodians, other financial institutions, non-financial organizations, Russia's Ministry of Energy, as well as partner countries' data and experts' estimates.

Direct investment data are posted on the Bank of Russia's official website.

Individual Indicators Highlights

Russian Federation's direct investment abroad covers resident direct investors' claims on their direct investment enterprises, resident direct investment enterprises' claims on direct investors, and resident enterprises' claims on non-resident fellow enterprises.

General government direct investment includes transactions to acquire equity and shares of non-resident enterprises by the federal and local government.

Direct investment of banks and direct investment of other sectors include transactions connected with increases/decreases in foreign assets in the form of equity, reinvestment of earnings, and debt instruments.

Direct Investment in the Russian Federation covers liabilities of resident direct investment enterprises to their direct investors, those of resident direct investors to direct investment enterprises, and liabilities of resident enterprises to non-resident fellow enterprises.

Direct investment of banks and direct investment of other sectors include transactions connected with increases/decreases in foreign liabilities in the form of equity, reinvestment of earnings, and debt instruments.

Table 1.3
Financial Transactions of Private Sector
(Based on the Balance of Payments Data)

General Provisions

The table contains data on transactions reflected in the financial account of the balance of payments. The definition of "private sector" includes the totality of institutional units, which are not related to General government or Central bank. When balance on financial transactions within the reporting period is positive, it means that the private sector has been a net creditor vis-à-vis nonresidents over the reporting period; when balance on financial transactions is negative, the private sector is assumed to have been a net borrower.

The Table's aggregates are compiled based on the analytical presentation of balance of payments data with quarterly periodicity.

Data on financial transactions of the private sector are posted on the official website of the Bank of Russia.

Individual Indicators Highlights

Financial Transactions of Private Sector (Net lending (+)/Net borrowing (-)) item is defined as combined total balances on Banks' and Other sectors' financial transactions.

Financial Transactions of Banks (Net lending (+)/Net borrowing (-)) item is computed as the difference between Banks' net acquisition of financial assets and net incurrence of liabilities thereof.

Net acquisition of financial assets by Banks represents the difference between an increase in Banks' foreign assets and a reduction thereof in the reporting period.

Net incurrence of liabilities by Banks represents the difference between an increase in Banks' foreign liabilities and a reduction thereof in the reporting period.

Financial Transactions of Other Sectors (Net lending (+)/Net borrowing (-)) item is computed as the difference between Other sectors' net acquisition of financial assets and net incurrence of liabilities thereof with an addition of "Net errors and omissions" item of the balance of payments with the opposite sign. Other sectors include nonfinancial corporations, other financial corporations (except banks), households and nonprofit institutions serving households.

Net acquisition of financial assets by Other sectors item represents the difference between an increase in Other sectors' foreign assets and a reduction thereof in the reporting period, net of the balance of payments item "Indebtedness on Supplies

of Goods according to Intergovernmental Agreements" which relates to transactions of the General government.

Net incurrence of liabilities by Other sectors item represents the difference between an increase in Other sectors' foreign liabilities and a reduction thereof in the reporting period.

Net errors and omissions item is the statistical discrepancy arising from the difference between the Net lending / Net borrowing balance on financial account of the balance of payments and the Net lending / Net borrowing balance on current and capital accounts.

Conditionally, this item may be entirely attributed to Other sectors' financial transactions because recording thereof in compiling the balance of payments is most problematic.

Table 1.4
External Debt of the Russian Federation

General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to Table 1.6 are applicable to the contents of this Table.

The Table's structure suggests the following institutional sectors as the main classification groupings:

- General government;
- Central bank;
- Banks;
- Other sectors.

Data on debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are reflected within these sectors' totals.

For each sector, data are classified by type of debt instrument.

Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank*, *Banks*, and *Other sectors* broadly correspond with these indicators' characteristics set out in the comments to Table 1.6.

General government. This category is represented with the Federal government's indebtedness detailed by type of creditor.

Other sectors. Data on indebtedness under financial lease arrangements are derived from the Loans indicator and shown as a separate item.

Table 1.5
External Debt of the Russian Federation
in Domestic and Foreign Currencies by Maturity

General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to Table 1.6 are applicable to the contents of this Table.

The Table's structure suggests the following sectors as the main classification groupings:

- General government;
- Central bank;
- Banks (excluding debt liabilities to direct investors and direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and direct investment enterprises).

Debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are grouped separately.

Further level of detailing external debt is achieved by breaking it down into domestic and foreign currencies-denominated liabilities. Then data are classified by maturity as short-term (with original maturity of one year or less) and long-term (with original maturity exceeding one year).

Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank*, *Banks*, and *Other sectors* correspond

with these indicators' characteristics set out in the comments to Table 1.6.

Table 1.6
External Debt of the Russian Federation
by Maturity and Financial Instruments

General Provisions

External debt (according to international methodology) as of the reporting date represents an outstanding amount of actual current, and not contingent, liabilities of residents of the Russian Federation to nonresidents which requires payment(s) of principal and/or interest at some point(s) in the future.

Information on external debt of the economy is very important for analyzing its sustainability to external shocks.

Methodological and conceptual basis for external debt statistics is set out in the joint document of a group of international organizations *External Debt Statistics: A Guide for Compilers and Users, 2013* and also in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

The key characteristic of debt is the obligation of a debtor to make payment of principal and/or interest. Therefore, external debt does not include guarantees, open lines of credit, and other contingent liabilities, financial derivatives, and equity instruments as well. Notable exceptions are preferred shares owned by nonresidents which are classified as an external debt component and are included as debt securities.

External debt data under the international methodology cover the indebtedness of all sectors of the economy of the Russian Federation to nonresidents, irrespective of the currency of the debt's denomination.

The Table's structure suggests the following institutional sectors as the main classification groupings:

- General government;
- Central bank;
- Banks (excluding debt liabilities to direct investors and direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and direct investment enterprises).

Debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are grouped separately.

Further level of detailing external debt is achieved by breaking it down by maturity as short-term (with original maturity of one year or less) and long-term (with original maturity exceeding one year).

Then data are classified by type of debt instruments (debt securities, loans, trade credits, current accounts and deposits, other debt liabilities).

Information sources include reports from Russia's Ministry of Finance, Federal Customs Service, other ministries and agencies, local governments, credit institutions, noncredit financial corporations, nonfinancial corporations, depositaries, data of international financial organizations, and own data (and estimates) of the Bank of Russia.

Data for previous reporting dates are subject to revision, mainly due to the following reasons: corrections in the reported data, availability of data from new sources of information, improvements of methodology and/or compilation techniques of certain components, reclassification of instruments (indicators).

External debt statistics of the Russian Federation are available on the official Bank of Russia website and published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

General government. This category includes external indebtedness of the Federal government which has originated in the period since 1992, i.e. the new Russian debt, and indebtedness which had been contracted prior to 1992 and was assumed by Russia after the breakup of the USSR, i.e. the debt of the former USSR, and also the indebtedness of local

governments to nonresidents under contracted credits and issued debt securities.

The new Russian debt includes drawings from IBRD, EBRD, other international organizations and governments of foreign states, indebtedness to nonresidents under all sovereign Eurobonds issued by the Government of the Russian Federation, and also the debt to the London Club creditors. Other liabilities include external debt under current transactions.

The debt of the former USSR includes borrowings from former socialist countries and other official creditor countries as well as the remaining liabilities under merchandise supplies' credits and interest on arrears which are classified as other liabilities.

Debt securities. This aggregate contains data on indebtedness to nonresidents on securities issued by Russia's Ministry of Finance and local governments in foreign currencies and in rubles. Government securities are estimated at face value.

Loans include data on indebtedness under loans drawn from nonresidents by the Federal government, local governments, and the Government of the former USSR.

Other liabilities include the indebtedness under current transactions of Russia's Ministry of Finance, interstate indebtedness under clearing arrangements, and also the remaining liabilities under merchandise supplies' credits and interest on arrears which are classified as other indebtedness.

Central bank. This category includes external debt liabilities of the Bank of Russia.

Loans include data on the Bank of Russia's indebtedness to nonresidents under securities' repurchase transactions conducted without change of ownership (direct repo).

Currency and deposits. The aggregate includes indebtedness of the Bank of Russia to nonresidents on current accounts, and also the Bank of Russia's estimate of nonresidents' cumulative holdings of cash Russian rubles (commentary to compilation of this component is available on the official Bank of Russia website under directory Statistics. IMF Special Data Dissemination Standard. Metadata).

Other liabilities represent liabilities which have accumulated in the course of SDR allocations made by the IMF.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Data include liabilities to nonresidents of credit institutions (except nonbank credit institutions which are covered within Other sectors) and Vnesheconombank (for the part of its commercial activity). External indebtedness under state credits, which is maintained on the books of Vnesheconombank due to its fulfillment of the functions of the official agent of the Government of the Russian Federation, is included in liabilities of General government.

Debt securities represent indebtedness to nonresidents on debt securities issued by banks. For debt securities' valuation both market value and nominal value are used.

Loans include funds drawn by banks from nonresidents that are not banks, under securities' repurchase agreements conducted without change of ownership (direct repo).

Current accounts and deposits represent banks' indebtedness to nonresidents on current accounts, short-term and long-term deposits, and other borrowed funds drawn from nonresident banks.

Other liabilities represent indebtedness to nonresidents on declared dividends payable on common and preferred shares which are classified as portfolio investment, and indebtedness which originated as a result of a transfer of claims by resident to nonresident.

Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises). This category contains data on external funds' drawings with detailed liabilities of other (nonbank) financial corporations and liabilities of nonfinancial corporations, households and NPISHs.

Loans include indebtedness under credits received from nonresidents including under direct repos and financial leases.

Debt securities represent indebtedness to nonresidents on debt securities issued by nonfinancial corporations and other (nonbank) financial corporations. Securities are estimated at market value. They include bonds, notes, nonvoting preferred

stocks which do not give the right to participate in distribution of the residual value of an enterprise at its liquidation, and also mortgaged claims on individuals owned by nonresidents.

Trade credits represent accounts payable to nonresident creditors under transactions associated with goods' supplies and provision of services.

Other liabilities cover indebtedness to nonresidents on declared dividends payable on common and preferred shares which are classified as portfolio investment, liabilities of insurance companies and indebtedness which originated as a result of a transfer of claims by resident to nonresident.

Banks' and Other sectors' debt liabilities to direct investors and direct investment enterprises. The item includes debt liabilities vis-a-vis nonresidents associated with banks and corporations within the framework of direct investment relationship, and also indebtedness on declared dividends payable to foreign direct investors.

Table 1.7
International Investment Position
of the Russian Federation. Main Components

Table 1.8
International Investment Position
of the Russian Federation
for the Second Quarter of 2021

General Provisions

International investment position is a statistical statement that shows at a point in time the value and composition of (1) financial assets of residents of the Russian Federation representing claims on nonresidents and gold bullion held as reserve assets, and of (2) liabilities to nonresidents of the residents of the Russian Federation. In the international investment position reflected are: changes that have occurred in the reporting period resulting from financial transactions, valuation changes (revaluation), and other changes. The difference between external financial assets and liabilities is the net international investment position which may be positive - indicating that the Russian Federation is a net creditor to the rest of the world - or negative - indicating that the Russian Federation is a net borrower.

Information presented in the international investment position is very important for the analysis of the economic situation of the Russian Federation.

International investment position is compiled and disseminated quarterly. Methodological basis for compilation of the components of the Table is set out in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Information sources include reports from Russia's Ministry of Finance, Federal Customs Service, other ministries and agencies, international financial organizations, local governments, credit institutions, noncredit financial corporations, nonfinancial corporations, partner countries' data, as well as own data and estimation system of the Bank of Russia.

International investment position data for previous periods are subject to revision, mainly due to the following reasons: changes in the reported data, availability of data from new sources of information, improvements of methodology and/or compilation techniques of certain components, reclassification of instruments (indicators).

International investment position statistics of the Russian Federation are published in the *Bank of Russia Bulletin*, and also are available on the official Bank of Russia website.

Individual Indicators Highlights

Foreign financial assets and liabilities of residents of the Russian Federation are the major classification groupings presented **on the left of the Table**.

Further breakdown of assets and liabilities is made as follows:

- by functional category (direct investment, portfolio investment, financial derivatives, other investment, international reserves (reserve assets));
- by type of financial instrument (equity and investment fund shares, debt instruments including debt securities, currency and deposits, loans, insurance, pension and standardized guarantee schemes, trade credit and advances, etc.), other accounts receivable/payable;
- by institutional sector (central bank, deposit-taking corporations, general government, other sectors with further breakdown by (1) nonfinancial corporations, households, and nonprofit institutions serving households (NPISHs) and (2) other financial corporations;
- by maturity (for debt instruments) as short-term instruments with original maturity of one year or less, and as long-term instruments with original maturity exceeding one year.

Data on stocks of external assets and liabilities of Russian residents as of the beginning and as of the end of the reporting period, and also data on changes which have occurred in the reporting period are presented **on the top of the Table** as follows:

Changes arising from transactions show those net changes in foreign assets/liabilities which have occurred as a result of financial transactions with the respective assets/liabilities. Such transactions are reflected in the Financial Account of the balance of payments of the Russian Federation.

Changes due to revaluation and other changes reflect changes (on net basis) which are not related to financial transactions. **Changes due to revaluation** include net changes in volume of assets/liabilities due to exchange rate changes and price changes of financial instruments. **Other changes** include all other changes in the volume of assets/liabilities (e.g. change of functional category from portfolio investment to direct investment resulting from an increase of investor's share in the direct investment enterprise's equity; unilateral debt write-off by a creditor; other changes).

Other changes cover assets and liabilities of credit institutions whose banking licenses have been revoked in the reporting period, and also banks' transactions with resident counterparties involving cash foreign currency, debt and equity instruments.

Special Valuation Cases

External assets and liabilities are valued primarily at market prices.

Debt securities' stocks including securities issued by the general government sector are valued taking into account the accrued coupon interest.

Data on accrued balances under *Loans* (with respect to all sectors except banks) and also those under *Trade credit* and advances are reflected at amortized values.

Monetary gold is valued at the current price quotations set by the Bank of Russia.

Table 1.9
International Investment Position of the Banking
Sector of the Russian Federation

General Provisions

International investment position (IIP) of the banking sector, as a subset of IIP of the Russian Federation, is a statistical statement, which serves to assess the value of stocks of external assets and liabilities of the banking sector of the economy at the beginning and at the end of a reporting period, as well as all changes within the reporting period resulting from transactions, valuation changes (changes due to revaluation), and other adjustments.

IIP of the banking sector is compiled by the Central Bank of the Russian Federation (Bank of Russia). The aggregate data cover external assets' and liabilities' positions of deposit-taking corporations and also include the data of Vnesheconombank (VEB).

International investment position is compiled and disseminated on a quarterly basis. Integrated IIP statement is compiled on the basis of the methodology set out in the 6th

edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Data sources used for compilation of banking sector IIP are: deposit-taking corporations' direct reports on their foreign transactions and VEB data. International investment position of the banking sector data are important for analysis of financial sustainability of this institutional sector and soundness of the economy, as a whole.

Assets part of the table contains data on the amount of foreign claims held by banking sector at the beginning and at the end of a reporting period, claims structure, maturities and level of liquidity. The available data enable identifying major factors that have caused changes in assets within the reporting period including flows arising from transactions, revaluation and other volume changes.

Liabilities part of the table shows the amount of foreign liabilities accumulated by banking sector at the beginning and at the end of a reporting period, their structure and maturities, as well as changes in liabilities within the reporting period including flows arising from transactions, revaluation and other volume changes.

Depending on whether the IIP of the banking sector is positive or negative, this institutional sector may be regarded as a "net creditor" or a "net debtor" vis-a-vis the rest of the world.

Integrated IIP statements of the banking sector for previous reporting periods are subject to revisions due to primary reports' reviews, introduction of new data sources, improvement of methodology and estimation models, as well as instrument reclassification.

Integrated IIP statement of the banking sector is available on the official website of the Bank of Russia.

Individual Indicators Highlights

The major classification groups presented in the **table rows** are detailed foreign assets and liabilities of the banking sector at a specific date. The difference between foreign assets and liabilities represents net international investment position. The components of the table are identical to those in the IIP of the Russian Federation, i.e. direct investment, portfolio investment, financial derivatives, and other investment.

Table columns reflect positions of foreign assets/liabilities of the banking sector at the beginning and at the end of the reporting period, as well as changes in foreign assets/liabilities in the following breakdown.

Changes in position due to transactions represent only net changes in the foreign assets/liabilities in the IIP resulting from financial transactions with nonresidents with those financial assets/liabilities. The transactions are recorded in the financial account of the balance of payments.

Valuation changes and other adjustments reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments. Valuation changes cover net changes in assets/liabilities arising from exchange rates' fluctuations and price changes. Other changes include transactions of resident deposit-taking corporations with resident counterparties with foreign currency, debt securities and equity, as well as all other changes in assets/liabilities (on a net basis) caused by: reclassification (e.g. reclassification from portfolio to direct investment resulting from an increase of an investor's share in the direct investment enterprise equity, a rise in arrears, and etc.), unilateral write-off of debt by a creditor and other volume changes. Other adjustments include, among other, assets and liabilities of deposit-taking corporations whose banking licenses have been revoked within the reporting period.

Total changes are an aggregate amount of net changes in assets/liabilities due to transactions, revaluation and other volume changes.

Specific Valuation of Indicators

Debt and equity securities are recorded at current fair value including accrued interest; loans and other accounts receivable/payable – at nominal value.

Table 1.10
Merchandise Trade of the Russian Federation
(per Balance of Payments Methodology)

General Provisions

The table includes monthly data on the merchandise trade of the Russian Federation with a geographical breakdown by (i) Commonwealth of Independent States member countries (CIS-countries) and (ii) non-CIS countries. The information is published in millions of U.S. dollars.

Data provided in the table "Merchandise Trade of the Russian Federation" are included in the current account of the balance of payments and are compiled in accordance with the 6th edition of the International Monetary Fund's Balance of Payments and International Investment Position Manual (IMF's BPM6 methodology).

The sources of information are the reporting data regularly received by the Bank of Russia from the FCS of Russia, Rosstat and other ministries and agencies, credit and nonfinancial institutions, partner countries' data and own Bank of Russia's system of estimates.

Data on external merchandise trade are published in the Bank of Russia's weekly publication *Bank of Russia Bulletin*, and are posted on the Bank of Russia official website.

Individual Indicators Highlights

Exports of goods (per balance of payments methodology) represent movement of (i) goods out of the customs territory of the Russian Federation recorded by the Federal Customs Service in accordance with the general trade system, and (ii) goods not registered by the FCS of Russia — namely, goods procured by foreign carriers in Russian ports; goods exported by individuals; goods sold to nonresidents without crossing Russia's customs border including fish and marine products caught in the high seas; other goods whose economic ownership is transferred from residents to nonresidents; net exports of goods under merchandising abroad.

Goods sent for processing under special customs procedures are excluded from exports of goods registered by the FCS of Russia.

Imports of goods (per balance of payments methodology) cover (i) goods brought into the Russian customs territory and recorded by the Federal Customs Service in compliance with the general trade system, and (ii) goods not registered by the FCS of Russia — namely, goods procured by Russian carriers in foreign ports; goods undeclared and/or inadequately declared when imported by legal entities; goods imported by individuals; goods acquired by residents without crossing Russia's customs border; other goods whose economic ownership is transferred from nonresidents to residents.

Goods under processing under special customs procedures are excluded from imports of goods registered by the FCS of Russia.

Merchandise exports and imports are presented in f.o.b. prices (under the f.o.b. terms of goods' sale, the merchandise price includes its cost and expenses on insurance, delivery and loading of the goods aboard the means of transport at the border of the exporter's country).

Merchandise trade balance is defined as the difference between exports and imports of goods.

Table 1.11
International Reserves of the Russian Federation

General Provisions

A country's international reserves (reserve assets) are those external assets that are readily available to and controlled by monetary authorities for meeting balance of payments financing needs, for intervention in foreign exchange markets to affect the

currency exchange rate, and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing). Reserve assets must be foreign currency assets and assets that actually exist. International reserves should be assets of high quality.

The international reserves of the Russian Federation are highly liquid external assets that are readily available to the Bank of Russia and the Government of the Russian Federation.

Data are compiled on the basis of definitions contained in the 6th edition of the **IMF's Balance of Payments and International Investment Position Manual (BPM6)**, and the **IMF's International Reserves and Foreign Currency Liquidity: Guidelines for a Data Template (2012)**.

Transactions are recorded as of the value date with interest accrued.

Values are converted to US dollars using official exchange rates of foreign currencies in terms of the Russian ruble and gold reference prices set by the Bank of Russia and effective on the reporting date.

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia's website, in the *Bank of Russia Statistical Bulletin* and the *Bank of Russia Bulletin*. There are also quarterly published data on the IIP, disclosing the international reserves changes: transactions recorded in the balance of payment, exchange rate and other price changes.

Individual Indicators Highlights

The international reserves consist of foreign exchange, SDR holdings, reserve position in the IMF and monetary gold.

Foreign exchange includes foreign currency; balances on nostro corresponding accounts including unallocated gold accounts; deposits with the initial maturity of up to 1 year including gold deposits, with foreign central banks, the Bank for International Settlements (BIS) and nonresident deposit-taking corporations; debt securities issued by nonresidents; loans extended under reverse repo agreements, and other financial claims on nonresidents with the initial maturity of up to 1 year.

Securities received as collateral under reverse repos or under securities' lending agreements (received in exchange for other securities), are not included in international reserves. Securities provided to counterparties under securities' lending transactions are recorded in international reserves, whereas securities that serve as collateral under repurchase agreements are excluded therefrom.

Part of resources on accounts of the Reserve Fund and of the National Wealth Fund of the Russian Federation which is denominated in foreign exchange, deposited with the Bank of Russia and further invested by the Bank of Russia in foreign financial assets is included in the international reserves of the Russian Federation.

Foreign exchange-denominated claims of the Bank of Russia and the Government of the Russian Federation on residents are not included in the international reserves of the Russian Federation.

Special drawing rights (SDRs) are international reserve assets created by the IMF and allocated to members; included are balances of SDR holdings on the account of the Russian Federation in the Fund's SDR Department.

Reserve position in the IMF is the sum of the reserve tranche position (representing foreign exchange component of the quota of the Russian Federation in the Fund) and the country's claims on the IMF arising from lending under the New Arrangements to Borrow.

Monetary gold is defined as standard gold bars and coins with a purity of at least 995/1,000 held by the Bank of Russia and the Government of the Russian Federation. It comprises gold in vault, en route and in allocated accounts, including those that are held abroad.

Table 1.12
International Reserves and Foreign Currency Liquidity – Russia

General Provisions

The template recommended by the IMF is meant to provide exhaustive information on the official assets of the Russian Federation in foreign currency and movements of these resources related to different claims and obligations of monetary authorities in foreign currency for the 12 months following the reporting date. In the template data is presented on balance and off-balance sheet transactions of monetary authorities in foreign currency, and supplementary information.

Data is published in terms of millions of US dollars. Foreign exchange assets are converted to US dollars using cross exchange rates of foreign currencies for the US dollar as of the given date.

Blank fields in the tables signify the absence of respective financial instruments as of the reporting date.

Data sources for International Reserves and Foreign Currency Liquidity are: balance sheet and off-balance sheet data of the Bank of Russia, operational reports of the Bank of Russia and the Ministry of Finance of the Russian Federation.

Individual Indicators Highlights

Section I **Official Reserves Assets and Other Foreign Currency Assets** provides information on the structure of Russia's international reserves as well as data on the non-reserve foreign exchange assets of monetary authorities. Comprehensive description of international reserves is given in the methodological comments to the table "International Reserves of the Russian Federation". Other foreign currency liquidity represents assets of the Bank of Russia and the Ministry of Finance of the Russian Federation that do not meet the requirements for international reserves. Unlike reserve assets, non-reserve assets do not need to be external assets. They can be claims on residents.

Section II **Predetermined Short-term Net Drains on Foreign Currency Assets** describes the main directions of expenditure of foreign currency and sources of inflows of foreign currency.

Section III **Contingent Short-term Net Drains on Foreign Currency Assets** involves information on forthcoming changes in foreign exchange reserves of the Bank of Russia and Ministry of Finance of the Russian Federation as a result of exercising contingent assets and liabilities with remaining maturities of one year and transactions in options.

Reference data in Section IV **Memorandum Items** provides an explanation of the indicators recorded in Section I, reserves' currency composition by groups of currencies being disclosed.

Table 1.13
International Reserves Adequacy
(International Reserves in Months of Import)

General Provisions

Reserves adequacy is determined by comparison of the actual amount of the international reserves in months of imports of goods and services and the international benchmark reserves adequacy.

Individual Indicators Highlights

The international benchmark reserves adequacy is equal to three months.

The actual amount of international reserves in months of imports is calculated as the ratio of the amount of international reserves of the Russian Federation at the end of a reporting quarter to the average monthly import of goods and services for the last four quarters.

For example, the actual amount of the international reserves in months of imports for the first quarter of 2016 will be the

ratio of the amount of the international reserves of the Russian Federation on April 1, 2016 to the average monthly import of goods and services for the period Q2–Q4 2015 – Q1 2016.

The indicator is disclosed on a quarterly basis no later than four months after the end of the reporting quarter.

**Central Bank Survey, Credit Institutions Survey,
Banking System Survey,
Other Financial Institutions Survey,
Financial Sector Survey**

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey, Financial Sector Survey are compiled in accordance with the international statistical standards on macroeconomic indicators (*Monetary and Financial Statistics Manual (IMF, 2000)*, *Monetary and Financial Statistics Manual and Compilation Guide (IMF, 2016)*) under which monetary indicators are presented across financial instruments and economy sectors in rubles and foreign currency.

This data presentation is applicable for an analysis of money supply and its structure, and the relationships of financial intermediaries with other sectors of the Russian economy also as with nonresidents.

The “Central Bank Survey,” “Credit Institutions Survey” and “Banking System Survey” are published by the Bank of Russia on a monthly basis while the “Other Financial Institutions Survey” and “Financial Sector Survey” are published quarterly.

The preliminary data on basic indicators of the analytical accounts of the central bank and the banking sector are published on the Bank of Russia’s official website at term set by the IMF’s Special Data Dissemination Standard. Some of these elements are estimate-based. Data can be updated in the course of quarter (final data for December can be updated in the course of half a year). The final data are published in the Bank of Russia’s monthly Bank of Russia Statistical Bulletin and the IMF’s International Financial Statistics.

**Table 1.14
Central Bank Survey**

General Provisions

The sources of information to compile the Central Bank Survey are the Bank of Russia’s balance sheet, the invoices breakdown of the Bank of Russia’s aggregated balance sheet, the data on international reserves of the Russian Federation, nonreserve assets and liabilities, monetary authorities’ foreign assets and liabilities structure, public corporations deposits, budgetary funds in organizations — indirect recipients of budget, shares on market value, credit institutions liabilities on repurchase agreement, finance relationship with the International Monetary Fund.

Individual Indicators Highlights

Net foreign assets — netting of transactions made by monetary authorities with nonresidents in national and foreign currency and precious metals.

Claims on nonresidents include international reserves of the Russian Federation government (see comments to the table: “International Reserves of the Russian Federation”) and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with nonresidents¹, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-

term credits and deposits also in convertible currency. Claims on nonresidents are presented across monetary gold and SDR holdings, foreign currency, deposits, debt securities, loans and other claims on nonresidents.

Liabilities to nonresidents include all types of the Bank of Russia’s borrowings with nonresidents (deposits, correspondent accounts of nonresident banks with the Bank of Russia, credits, other settlements with nonresident companies, etc.) as well as SDRs allocated to the Russian Federation. This indicator is presented across the deposits, loans, SDR allocation and other liabilities to nonresidents.

Claims on credit institutions comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions’ debts and overdue interest on loans, investments of the Bank of Russia to credit institutions on repurchase agreement, in deposits, in debt securities, in debt securities of public corporation Vnesheconombank and the Bank of Russia capital interest in credit institutions. Claims on credit institutions are presented across loans and deposits, of which REPO, debt securities, other.

Net claims on general government include the Bank of Russia’s claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government extrabudgetary funds and extrabudgetary funds of the Russian Federation constituent entities and local authorities less the Bank of Russia’s liabilities to the general government.

Claims on general government are presented across securities (issued by the Russian Federation government and acquired by the Bank of Russia) and other claims (other Bank of Russia’s accounts receivable from the budget).

Liabilities to general government are presented across deposits (federal budget accounts, the budgets of the Russian Federation constituent entities and local authorities, deposits and other liabilities to the Russian Federation government, fiscal authorities in the Russian Federation constituent entities and local authorities, government extrabudgetary funds, extrabudgetary funds of the Russian Federation constituent entities and local authorities) and other liabilities.

Claims on other sectors include the Bank of Russia’s claims on other financial institutions² and nonfinancial organizations³.

Claims on other financial institutions include the Bank of Russia’s investments in debt securities, loans and shares of other financial institutions. Claims on other financial institutions are presented across debt securities, loans and other — shares and other accounts receivable of other financial organizations.

Claims on nonfinancial organizations comprise credits (including overdue debt), overdue interest on credits extended to nonfinancial organizations and other accounts receivable of nonfinancial organizations. Claims on nonfinancial organizations are presented across debt securities, loans and other — shares of nonfinancial organizations and other accounts receivable.

Monetary base includes cash in circulation and the Bank of Russia’s liabilities to credit institutions denominated in national currency (see also the comment to the table “Monetary Base (Broad Definition)”).

Currency in circulation comprises currency issued by the Bank of Russia less cash in its vaults.

Liabilities to credit institutions are presented across deposits (required reserves deposited by credit institutions with the Bank of Russia, correspondent accounts, and account balances of credit institutions’ other operations (including banks with revoked licenses) with the Bank of Russia and debt securities (the Bank of Russia bonds in the portfolios of credit institutions).

Other liabilities to credit institutions include funds held by the Russian Federation resident credit institutions at the

¹ Definitions of nonresidents and residents here and in “Credit Institutions Survey,” “Banking System Survey,” “Insurance Companies and Private Pension Funds Subsector Survey,” “Financial Sector Survey” correspond to similar definitions in the balance of payments statistics — see comments on the table “Balance of Payments of the Russian Federation”.

² Hereinafter financial organizations are the nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds and the public financial corporations.

³ Hereinafter nonfinancial organizations are the ones engaged in selling goods and services and not related to the financial sector.

Bank of Russia, comprising funds in foreign currency, which are excluded from the monetary base. Other liabilities to credit institutions are presented in national and foreign currencies.

Deposits included in broad money comprise all deposits of the organizations — residents of the Russian Federation with the Bank of Russia under the current legislation. Deposits are classified by the level of liquidity as transferable deposits (including funds which can be immediately used as means of payment) and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Transferable deposits include current and other demand accounts in national currency opened by Russian Federation resident organizations in the Bank of Russia.

Other deposits include time deposits and other funds in national currency of the organizations — residents of the Russian Federation attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

Data on transferable and other **deposits** include ones of **other financial institutions and nonfinancial organizations**.

Shares and other equity include authorized and supplementary capital, the reserves and other funds of the Bank of Russia and the prior years losses, unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings.

Other items (net) comprise assets and liabilities, which are not included in the above mentioned aggregates.

Other liabilities represent deferred revenues, fixed asset depreciation, interbranch balance of settlements, and the Bank of Russia's other accounts payable.

Other assets include deferred expenditures, fixed assets, capital investments and other administrative expenses.

Table 1.15
Credit Institutions Survey

General Provisions

The sources of information for compiling the Credit Institutions Survey are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses, the balance sheet of Vnesheconombank (public corporation), report of the management companies "The calculation of market value and net value of assets in which pension savings are invested", reporting form 0409711 "Report on securities" data, reporting form 0409316 "Information on housing loans", reporting form 0409110 "Breakdowns of certain indicators of the credit institutions activity", Moscow Exchange and Bloomberg data on tradings, data from the Bank of Russia registry of registered and revoked issues (additional issues) of credit institutions securities and securities with stopped and restarted issue, reporting form 0420502 "Information on net asset value including the value of assets (property) of the stock (share) investment fund".

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by credit institutions with nonresidents in foreign and national currency and precious metals.

As opposed to the balance of payments statistics nonresidents' equity in Russian credit institutions capital, reinvested earnings in nonresidents' equity and dividends aren't included in "Net foreign assets". These components are constituent parts of "Shares and other equity" in the Credit Institutions Survey.

Besides mentioned methodological discrepancies specified by international statistical standards "Net foreign assets" of the monetary statistics is largely consistent with the balance of payments ones. Data divergence may be caused by different information sources (credit institutions' balance sheets and statistical reports accordingly). To ensure data quality discrepancies are screened on a regular basis.

Claims on nonresidents — all transactions in assets made by credit institutions with nonresidents: foreign currency and deposits — cash in foreign currency in credit institutions'

vaults and deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national currency and precious metals; since December 2011 — also loans to nonresident banks; debt securities — debt securities and bills issued by foreign governments, banks and other nonresidents; loans — loans extended to non-banks — nonresidents (till December 2011 — also included loans extended to nonresident banks); equity and investment fund shares — securities of non-residents including investment funds shares and other forms of institutional units equity participation; other claims — investments in shares of foreign companies and banks, funds in settlements with nonresident legal entities and other transactions with nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by credit institutions with nonresidents: deposits — balances on LORO accounts and other funds attracted from nonresident banks, deposits and other funds attracted from nonresident individuals and legal entities in foreign and national currency and precious metals, including interest accrued; since December 2011 — also loans from nonresident banks; debt securities — nonresident investments in Russian credit institutions debt securities; credit and loans — funds attracted as REPO and other funds from non-banks — nonresidents (till December 2011 — also included loans from nonresident banks); other liabilities — other transactions with nonresidents, including liabilities on letters of credit and other settlements with nonresident legal entities.

Claims on the central bank: cash — cash in national currency in credit institutions' vaults; deposits — credit institutions' funds on accounts with the Bank of Russia (balances on correspondent accounts, required reserves, deposits, balances on accounts of other transactions) with the delineation of data on credit institutions' required reserves in the Bank of Russia; debt securities — credit institutions' investments in the Bank of Russia bonds.

Net claims on general government include credit institutions' claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government, constituent entities and local authorities extrabudgetary funds less the credit institutions' liabilities to the general government.

Claims on general government: debt securities — RF government securities held by credit institutions' portfolio; loans - credits extended to the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government and constituent entities extrabudgetary funds and other claims — credit institutions' other accounts receivable from the budget.

Liabilities to general government: deposits — deposits and other funds attracted from the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government, constituent entities and local authorities extrabudgetary funds including balances on accounts of the federal budget, budgets of the Russian Federation constituent entities and local authorities; other liabilities — credit institutions' other accounts payable to the budget.

Claims on other sectors include credit institutions' claims in national and foreign currency on other financial institutions, nonfinancial organizations and households.

Claims on other financial institutions comprise debt securities owned by credit institutions nominated in national and foreign currency, loans extended to these institutions and other claims.

Claims on nonfinancial organizations comprise loans (including arrears), overdue interest on credits extended to nonfinancial organizations in national and foreign currency and precious metals, credit institutions' investments in the debt and equity securities of nonfinancial organizations, investments in other equity of nonfinancial organizations, and other accounts receivables from nonfinancial organizations in national and foreign currency.

Claims on households comprise debt securities (bills), loans (including arrears), overdue interest on credits extended to

individuals and individual entrepreneurs in national and foreign currency and precious metals.

Liabilities to central bank include credit institutions' debt on debt securities, loans, extended by the Bank of Russia (including arrears and overdue interest), and also funds extended by the Bank of Russia to credit institutions in form of REPO and other liabilities with national and foreign currency breakdown.

Deposits included in broad money comprise all funds held by the Russian Federation residents (legal entities and households) on operating credit institutions' accounts. Deposits are classified by level of liquidity as transferable deposits (including funds, which can be used immediately as means of payment) and other deposits of the Russian Federation residents (that are not used directly as means of payment).

Transferable deposits include funds held by the Russian Federation residents (legal entities and households) in settlement, current and other demand accounts (including plastic card payment accounts) opened with operating credit institutions in national currency.

Other deposits include the Russian Federation residents (legal entities and households) time deposits and other funds held in national currency, deposits denominated in all kinds of foreign-currency and in precious metals, including accrued interest on the deposits.

Data on transferable deposits and other deposits are broken down by institutional sectors. Transferable and other **deposits** include ones **of other financial institutions**, ones **nonfinancial organizations** and **households'** ones.

Debt securities included in broad money comprise funds held by the Russian Federation residents (legal entities and households) in certificates of deposit and saving certificates issued by credit institutions.

Deposits excluded from broad money — the Russian Federation residents' funds on credit institutions' accounts, which are excluded from broad money in accordance with the definition. This indicator includes amounts on credit institutions' accounts which cannot be used during a certain period according to terms of contract or current terms of the credit institution's activities (e.g. clients' accounts reserved for conducting transactions in purchase/sale of hard currency, clients' funds related to incomplete settlement operations, and also all deposits of Russian Federation residents with banks with revoked licenses).

Debt securities excluded from broad money comprise financial instruments issued by credit institutions and representing similar money substitutes, i.e. bonds, deposit and saving certificates, bills and bank acceptances circulating outside the banking system.

Shares and other equity are the own funds of credit institutions. They include authorized and supplementary capital, special, reserve and other funds formed through profits, results of revaluation of securities, precious metals and funds in foreign currency, current year financial results and profits and losses of previous years.

Other items (net) comprise assets and liabilities which are not included in the above mentioned aggregates, and consolidation adjustment.

Other liabilities comprise deferred income, provisions for losses on active transactions, fixed assets depreciation, escrow accounts of households for the contracts for participation in shared-equity construction and for purchases of real estate, credit institutions' other accounts payable.

Other assets: capital investments and other administrative expenses, gold and other precious metals reserves and deferrals.

Consolidation adjustment represents the differences in credit institutions' mutual liabilities and mutual claims.

Table 1.16
Banking System Survey

General Provisions

The table presents results of the consolidated data of the banking system (see "Central Bank Survey" and "Credit Institutions Survey"). The consolidation is made by subtracting the intersectoral claims and liabilities between credit institutions and the Bank of Russia and summing up their operations with other sectors of the economy and nonresidents.

Individual Indicators Highlights

Net foreign assets comprise assets and liabilities transactions made by monetary authorities and credit institutions with nonresidents in national and foreign currency and precious metals.

Claims on nonresidents include foreign assets of monetary authorities and credit institutions: monetary gold and SDR holdings, foreign currency, deposits, debt securities, loans, equity and investment fund shares and other.

Liabilities to nonresidents include all types of liabilities of monetary authorities and credit institutions to nonresidents: deposits, debt securities, loans, SDR allocations, other.

Domestic claims comprise the total amount of the banking system's claims on other financial institutions, nonfinancial organizations and households, and net claims on the general government in the national and foreign currency and precious metals.

Net claims on general government represent the banking system's claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds less the banking system's liabilities to general government.

Claims on general government include the banking system's investments in securities issued by the Russian Federation government, constituent entities and local authorities, credits and other accounts receivable of the Bank of Russia and credit institutions with general government. Claims on general government are presented across the following financial instruments: debt securities, loans and other claims in rubles and foreign currency.

Liabilities to general government include funds of the federal budget, the Russian Federation constituent entities' budgets, deposits and other funds attracted by the banking system with general government of the Russian Federation, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds. Liabilities to general government are presented across deposits and other liabilities.

Claims on other sectors include claims of banking system institutions on other financial institutions, nonfinancial organizations and households: debt securities, loans and other claims.

Claims on other financial institutions comprise funds transferred by the banking system to other financial institutions, credits extended to these institutions, and the banking system's equity in other financial institutions.

Claims on nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended by the banking system to nonfinancial organizations in national and foreign currency, in precious metals, investments in the debt and equity securities of nonfinancial organizations and other accounts receivable.

Claims on households comprise credits (including arrears), overdue interest on credits extended by the banking system to individuals and individual entrepreneurs in the national and foreign currency and precious metals.

Broad money liabilities¹ include currency outside the banking system and deposits of the Russian Federation

¹Equivalent to the indicator "Broad money"

residents (organizations and individuals) in rubles and foreign currency classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits (comprising resident organizations' deposits that are not directly used as means of payment) and also debt securities such as certificates of deposit and saving certificates issued by credit institutions.

Money supply (national definition) includes all cash and deposits of the RF resident nonfinancial organizations, the RF resident financial institutions (except for credit ones) and the RF resident house-holds with the operating credit institutions — residents of the RF in rubles (see comments to the table "Money Supply (National Definition)").

Currency outside banking system includes currency issued by the Bank of Russia into circulation less currency holdings (cash vaults) of the Bank of Russia and credit institutions.

Transferable deposits include current and other demand accounts (including bank card payment accounts) opened by the Russian Federation residents (organizations and individuals) with the Bank of Russia and operating credit institutions in national currency.

Other deposits include the Russian Federation residents (organizations and individuals) time deposits and other funds in national currency attracted by the Bank of Russia and operating credit institutions, and also all types of deposits in foreign currency, precious metals accounts, and interest accrued.

Data on transferable and other deposits include ones of **other financial institutions, nonfinancial organizations and households**.

Deposits excluded from broad money represent funds of the Russian Federation residents on accounts with credit institutions, which in accordance with the definition are not included in money supply.

Debt securities excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, bills and bank acceptances outside the banking system).

Shares and other equity are own funds of banking system organizations.

Other items (net) comprise assets and liabilities which are not included in the above mentioned aggregates and consolidation adjustment.

Other liabilities represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Other assets represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Consolidation adjustment represents the amount of differences in mutual liabilities and claims of the Bank of Russia and credit institutions.

Table 1.17
Money Supply (National Definition)

General Provisions

The table contains information on the amount, structure and dynamics of the M2 aggregate, a major monetary aggregate used in elaborating the economic policy and setting quantitative macroeconomic targets. The money supply is defined as the sum total of funds in the Russian Federation currency, intended for use as payment for goods, work and services and for the accumulation of savings by resident nonfinancial organizations and financial institutions (except for credit ones) and households.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents), reporting form 0409110 "Breakdowns of certain indicators of the credit institutions activity", report of the management

companies "The calculation of market value and net value of assets in which pension savings are invested". In addition to being published in the Bank of Russia Statistical Bulletin, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia's website.

Individual Indicators Highlights

Cash in circulation (M0 monetary aggregate) is the most liquid part of the money supply, accessible for immediate use as a mean of payment. It includes banknotes and coins in circulation (see the indicator "Currency outside banking system" in the table "Banking System Survey").

M1 monetary aggregate is a sum of cash in circulation and balances in the domestic currency on current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations — residents of the Russian Federation (RF), financial institutions (except for credit ones) — residents of the RF and the RF resident households in rubles.

Money supply (M2) is a sum of cash in circulation and balances in the domestic currency on current, other demand accounts (including bank card payment accounts), time deposits and interest accrued of nonfinancial organizations — residents of the RF, financial institutions (except for credit ones) — residents of the RF and the RF resident households. The money supply in the national definition includes all cash and deposits of the RF resident nonfinancial organizations, the RF resident financial institutions (except for credit ones) and the RF resident house-holds with the operating credit institutions — residents of the RF in rubles.

Deposits include transferable deposits and other deposits.

Transferable deposits include current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations — residents of the RF, financial institutions (except for credit ones) — residents of the RF and households — residents of the RF.

Other deposits include time deposits and interest accrued of nonfinancial organizations — residents of the RF, financial institutions (except for credit ones) — residents of the RF and households — residents of the RF.

Unlike the indicator "Broad money liabilities" in the table "Banking System Survey", deposits do not include foreign currency deposits.

Monetary aggregate M2 does not include deposits in credit institutions with revoked licences.

Table 1.18
Monetary Base (Broad Definition)

General Provisions

The table presents information on the volume, structure and dynamics of the monetary base. This indicator characterizes the ruble-denominated monetary obligations of the Bank of Russia, which ensure growth in the money supply. The monetary base is not a monetary aggregate but it is used as a basis for creating monetary aggregates, therefore it is also called "high-powered money".

The Monetary Base (the table "Central Bank Survey") is calculated just as the monetary base (broad definition).

The source of information used in calculating the monetary base (broad definition) is data from the Bank of Russia monthly consolidated balance sheet. In addition to the Bank of Russia Statistical Bulletin, data on the volume, structure and dynamics of the monetary base (broad definition) are available on the Bank of Russia's website.

Individual Indicators Highlights

All elements of the monetary base (broad definition) are calculated in the Russian currency only.

Currency in circulation, including balances in credit institutions' cash vaults — currency in circulation, including balances in credit institutions' cash vaults, excluding cash

rubles in Bank of Russia vaults, ATMs and in transit, as well as precious metal coins in circulation.

Correspondent accounts balances of credit institutions with the Bank of Russia are balances of ruble-denominated accounts of the RF resident credit institutions, including an averaged amount of the required reserves (see also comments on the tables 2.3 – 2.5).

Required reserves are balances in the required reserve accounts deposited by credit institutions — balances of required reserve accounts deposited by credit institutions with the Bank of Russia on funds raised in rubles and foreign currency (see also comments on the tables 2.3 – 2.5).

Credit institutions' deposits with the Bank of Russia — deposits of the RF resident credit institutions with the Bank of Russia in rubles and balances on the other operations of the RF resident credit institutions in rubles with the Bank of Russia.

Bank of Russia bonds with credit institutions — market value of the Bank of Russia bonds with credit institutions.

Table 1.19
Other Financial Institutions Survey (by selected
number of financial intermediaries)

General Provisions

Other Financial Institutions Survey contains data which illustrate the relations between insurance companies, private pension funds, public financial corporations (since December 2012) and other sectors of the economy and nonresidents. The source of information used in compiling Other Financial Institutions Survey is the data of federal statistical forms No. 1 FS (SK) "Insurance Company Borrowings and Investments" and No. 1 FS (NPF) "Private Pension Fund Financial Operations" quarterly reported by insurance companies and private pension funds to the Bank of Russia and the quarterly data of public financial corporations (since December 2012).

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by insurance companies, private pension funds and public financial corporations with nonresidents.

Claims on nonresidents — all transactions in assets made by insurance companies, private pension funds and public financial corporations with nonresidents: foreign currency and deposits — cash in foreign currency held by insurance companies and private pension funds and deposits with nonresident banks; securities other than shares — investments by insurance companies, private pension funds and public financial corporations in debt securities, credits and loans — loans extended to nonresidents; other claims on nonresidents — other operations, including investments in shares issued by nonresidents, premium deposit for reinsurers-nonresident, share of reinsurers-nonresidents in insurance reserves and other accounts receivable from nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by insurance companies, private pension funds and public financial corporations with nonresidents: credits and loans — credits and loans received by insurance companies, private pension funds and public financial corporations from nonresidents; other liabilities to nonresidents — other liabilities of insurance companies, private pension funds and public financial corporations, including insurance reserves formed under insurance and reinsurance agreements with nonresidents and debt on reinsurance operations with nonresidents.

Claims on banking system include cash — cash in the currency of the Russian Federation held by insurance companies, private pension funds and public financial corporations; other instruments — funds on current accounts, deposits and other accounts with credit institutions, investments in the shares and debt securities of credit institutions, investments in certificates of deposit, and also loans extended to credit institutions.

Net claims on general government include claims of insurance companies, private pension funds and public

financial corporations on the Russian Federation government, constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of insurance companies, private pension funds and public financial corporations to general government.

Claims on general government include insurance companies, private pension funds and public financial corporations' investments in the securities of the government of the Russian Federation, the Russian Federation constituent entities and local authorities.

Liabilities to general government include insurance reserves formed under agreements with government of the Russian Federation, the Russian Federation constituent entities and local authorities, and loans extended to insurance companies by general government.

Claims on other sectors — claims of insurance companies, private pension funds and public financial corporations on other groups of financial institutions, nonfinancial organizations and households.

Claims on other financial institutions include insurance companies, private pension funds and public financial corporations' investments in debt securities and shares of other financial institutions, except for insurance companies, private pension funds and public financial corporations, settlement accounts with asset management companies, investments in mutual funds shares and loans extended to other financial institutions, except for insurance companies, private pension funds and public financial corporations.

Claims on nonfinancial organizations include insurance companies, private pension funds and public financial corporations' investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

Claims on households include loans extended by insurance companies, private pension funds and public financial corporations to households.

Securities other than shares comprise bonds and bills issued by insurance companies and public financial corporations.

Loans include credits and loans received by insurance companies, private pension funds and public financial corporations from credit institutions, other financial institutions, nonfinancial organizations and households.

Insurance technical reserves comprise insurance reserves of insurance companies, public financial corporations, accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial institutions, except for insurance companies and private pension funds, with nonfinancial organizations and households and funds of private pension funds accumulated to cover the claims of participants in pension plans under agreements on private pension provision, agreements on compulsory pension insurance and agreements on creating a professional pension system.

The survey gives data on net equity of households in life insurance reserves, net equity of households in pension funds reserves, prepaid premiums and reserves for outstanding claims. Net equity of households in life insurance reserves is technical provisions insurance companies' reserves formed against outstanding risks under life insurance agreements. Net equity of households in pension funds reserves comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds. Prepaid premiums and reserves for outstanding claims include the insurance payments of credit institutions under deposit agreements with households, the amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance agreements with residents and the amount of compulsory medical insurance reserves.

Shares and other equity include the authorized capital of insurance companies, public financial corporations the founders' joint investments and target funding of private pension funds, supplementary and reserve capital of insurance companies and private pension funds, and retained earnings of

insurance companies, private pension funds and public financial corporations.

Other items (net) include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates, and also consolidation adjustment. Other liabilities comprise debts on unpaid pensions and accrued cash surrender value, deferred revenue, accounts payable under insurance and co-insurance agreements, other reserves, equalization reserve of private pension funds, other accounts payable and other liabilities; other assets represent nonfinancial assets, accounts receivable under insurance and co-insurance agreements and other accounts receivable, deferrals, other reserves and costs and other assets; consolidation adjustment represents the balance of reinsurance transactions with residents.

Table 1.20
Financial Sector Survey (by selected number of financial intermediaries)

General Provisions

The table presents the result of consolidated data shown in the Banking System Survey and Other Financial Institutions Survey (by selected number of financial intermediaries). The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds and by adding up their transactions to other resident and nonresident sectors. The Bank of Russia compiles Financial Sector Survey on a quarterly basis.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by monetary authorities, credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds with nonresidents in foreign and national currency.

Claims on nonresidents include foreign assets of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

Liabilities to nonresidents include all types of liabilities of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to nonresidents.

Domestic claims comprise claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial institutions and households, and also net claims on general government.

Net claims on general government include claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to the general government.

Claims on general government include investments of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds in the securities issued by the Russian Federation Government, constituent entities and local authorities, credits extended to government bodies and other accounts receivable.

Liabilities to general government include account balances of the federal budget, the Russian Federation constituent entities' budgets, deposits and other funds attracted by the banking system and public financial corporations (since December 2012) from the government of the Russian Federation, fiscal authorities in the Russian Federation constituent entities

and local authorities, government and other extrabudgetary funds, insurance technical reserves made under agreements with general government, and general government loans to insurance companies.

Claims on other sectors include claims of banking system institutions, public financial corporations (since December 2012), insurance companies and private pension funds on other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds, on nonfinancial organizations and households.

Claims on other financial institutions comprise investments of banking system, public financial corporations, insurance companies and private pension funds in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlements accounts with asset management companies, investments in mutual funds shares and credits and loans extended to other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Claims on nonfinancial organizations comprise investments by the banking system, public financial corporations (since December 2012), insurance companies and private pension funds in debt securities and shares issued by nonfinancial organizations, credits and loans extended to nonfinancial organizations and other accounts receivable.

Claims on households include loans and credit extended by the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to individuals and individual entrepreneurs.

Currency outside financial sector — cash issued by the Bank of Russia less cash in vaults of the Bank of Russia, public financial corporations (since December 2012), credit institutions, insurance companies and private pension funds.

Deposits include funds held by the Russian Federation residents (nonfinancial organizations, other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds, and households) in current accounts, time deposit and other funds attracted by the banking system, both included and excluded from broad money.

Securities other than shares include bonds, bills, deposit and saving certificates issued by credit institutions and insurance companies and invested outside the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

Loans are the loans extended to credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds by nonfinancial organizations, households and other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Insurance technical reserves comprise total funds of public financial corporations (since December 2012), private pension funds and insurance companies to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial organizations, households and other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Shares and other equity are own funds of banking system institutions, public financial corporations (since December 2012), insurance companies and private pension funds. It is calculated as the sum of aggregate Shares and Other Equity in the tables "Banking System Survey" and "Other Financial Corporations Survey" (data cover public financial corporations (since December 2012), insurance companies and private pension funds).

Other items (net) — assets and liabilities which are not included in the above-mentioned aggregates and consolidation adjustment between mutual liabilities and mutual claims of the

banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

Table 1.21
Other Financial Institutions Survey

General Provisions

Other financial institutions in the table include all organizations of financial sector except of the Bank of Russia and credit institutions (i.e. except of banking system). The table is published since 01.01.2018 and illustrates the relations between the other financial institutions and the other sectors of the economy and nonresidents. Other Financial Institutions Survey contains data of public financial corporations, insurance companies, private pension funds, securities market participants, stock (share) investments funds, microfinance institutions, credit consumer cooperatives, pawnshops and other organizations of financial sector. The sources of information include the data of federal statistical forms No. 1 FS (SK) "Insurance Company Borrowings and Investments" and No. 1 FS (NPF) "Private Pension Fund Financial Operations" quarterly reported by insurance companies and private pension funds to the Bank of Russia, the quarterly data of public financial corporations, annual consolidated balance sheet of financial institutions, federal statistical forms P-3 "Information on financial position of organizations", P-6 "Information on financial investments and liabilities", reporting forms 0420001 "Money transactions of noncredit financial organizations", 0420410 "Balance sheet data", 0420412 "Receivable accounts and payable accounts of securities market participant", 0420414 "Information on loans", 0420502 "Information on net asset value including the value of assets (property) of the stock (share) investment fund", 0420801 "Compliance with the standards on financial sustainability assessment of housing founded cooperative activity", 0420816 "Report on agricultural credit consumer cooperative activity", 0420820 "Report on credit consumer cooperative activity", 0420846 "Report on microfinance activity of microcredit company", 0420890 "Report on pawnshop activity".

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by the other financial institutions with nonresidents.

Claims on nonresidents — all transactions in assets made by the other financial institutions with nonresidents: foreign currency and deposits — cash in foreign currency held by the other financial institutions and deposits with nonresident banks; securities other than shares — investments by the other financial institutions in debt securities, credits and loans — loans extended to nonresidents; other claims on nonresidents — other operations, including investments in shares issued by nonresidents and other accounts receivable from nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by the other financial institutions with nonresidents: credits and loans — credits and loans received by other financial institutions from nonresidents; other liabilities to nonresidents — other liabilities of other financial institutions with nonresidents and other accounts payable to nonresidents.

Claims on banking system include cash — cash in the currency of the Russian Federation held by the other financial institutions; other instruments — funds on current accounts, deposits and other accounts with credit institutions, investments in the shares and debt securities of credit institutions, investments in certificates of deposit, and also loans extended to credit institutions.

Net claims on general government include claims of the other financial institutions on the Russian Federation government, constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the other financial institutions to general government.

Claims on general government include other financial institutions' investments in the securities of the government of the Russian Federation, the Russian Federation constituent entities and local authorities.

Liabilities to general government include insurance reserves formed by the other financial institutions under agreements with government of the Russian Federation, the Russian Federation constituent entities and local authorities, and loans extended to the other financial institutions by general government.

Claims on other sectors — claims of the other financial institutions on nonfinancial organizations and households.

Claims on nonfinancial organizations include the other financial institutions' investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

Claims on households include loans extended by the other financial institutions to households.

Securities other than shares comprise bonds and bills issued by the other financial institutions.

Loans include credits and loans received by the other financial institutions from credit institutions, nonfinancial organizations and households.

Insurance technical reserves comprise insurance reserves of the other financial institutions, accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, with nonfinancial organizations and households, to cover the claims of participants in pension plans under agreements on private pension provision, agreements on compulsory pension insurance and agreements on creating a professional pension system. The survey gives data on net equity of households in life insurance reserves, net equity of households in pension funds reserves, prepaid premiums and reserves for outstanding claims. Net equity of households in life insurance reserves is technical provisions insurance companies' reserves formed against outstanding risks under life insurance agreements. Net equity of households in pension funds reserves comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds.

Shares and other equity include the authorized capital, the founders' joint investments and target funding, supplementary and reserve capital and retained earnings of the other financial institutions.

Other items (net) include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates.

Table 1.22
Financial Sector Survey

General Provisions

The table presents the result of consolidated data shown in the Banking System Survey and Other Financial Institutions Survey. The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, other financial institutions and by adding up their transactions to other resident and nonresident sectors. The Bank of Russia compiles Financial Sector Survey on a quarterly basis.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by monetary authorities, credit institutions, other financial institutions with nonresidents in foreign and national currency.

Claims on nonresidents include foreign assets of the banking system and other financial institutions.

Liabilities to nonresidents include all types of liabilities of the banking system and other financial institutions.

Domestic claims comprise claims of the banking system and other financial institutions on nonfinancial institutions and households, and also net claims on general government.

Net claims on general government include claims of the banking system and other financial institutions on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking system and other financial institutions to the general government.

Claims on general government include investments of the banking system and other financial institutions in the securities issued by the Russian Federation Government, constituent entities and local authorities, credits extended to government bodies and other accounts receivable.

Liabilities to general government include account balances of the federal budget, the Russian Federation constituent entities' budgets, deposits and other funds attracted by the banking system and other financial institutions from the government of the Russian Federation, fiscal authorities in the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds, insurance technical reserves made under agreements with general government, and general government loans to insurance companies.

Claims on other sectors include claims of banking system and other financial institutions on nonfinancial organizations and households.

Claims on nonfinancial organizations comprise investments by the banking system and other financial institutions in debt

securities and shares issued by nonfinancial organizations, credits and loans extended to nonfinancial organizations and other accounts receivable.

Claims on households include loans and credit extended by the banking system and other financial institutions to individuals and individual entrepreneurs.

Currency outside financial sector — cash issued by the Bank of Russia less cash in vaults of the Bank of Russia, credit institutions and other financial institutions.

Deposits include funds held by the Russian Federation residents (nonfinancial organizations and households) in current accounts, time deposit and other funds attracted by the banking system, both included and excluded from broad money.

Securities other than shares include bonds, bills, deposit and saving certificates issued by credit institutions and other financial institutions.

Loans are the loans extended to credit institutions and other financial institutions by nonfinancial organizations and households.

Insurance technical reserves comprise total funds of other financial institutions to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial organizations and households.

Shares and other equity are own funds of banking system institution and other financial institutions.

Other items (net) — assets and liabilities which are not included in the above-mentioned aggregates and consolidation adjustment between mutual liabilities and mutual claims of the banking system and other financial institutions.

Section 2. The Bank of Russia Balance Sheet. Instruments of the Bank of Russia Monetary Policy

This section highlights monetary policy instruments used by the Bank of Russia: required reserves, auctions to provide and absorb liquidity, and standing facilities. All the data cited in this section are available on the Bank of Russia website, in the Statistics section.

Table 2.1
The Bank of Russia Balance Sheet

General Provisions

The accounting and compiling of the Bank of Russia balance sheet are regulated by the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)", the Federal Law "On Accounting", Bank of Russia Regulation No. 522-P, dated December 21, 2015, "Bank of Russia Accounting Policy for Accounting Purposes", Bank of Russia Regulation No. 567-P, dated December 19, 2016, "On Chart of Accounts for Accounting Purposes in the Central Bank of the Russian Federation (Bank of Russia) and the Procedure for Using It", and other Bank of Russia regulations issued in compliance with the above federal laws.

Pursuant to Article 25 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)", the Bank of Russia publishes its balance sheet every month.

In addition to being published in the *Bank of Russia Statistical Bulletin*, the Bank of Russia financial statements are included in the Bank of Russia's Annual Report.

Individual Indicators Highlights

By assets

Assets are represented in the Bank of Russia balance sheet net of the provisions made for them. Accrued interest receivable/payable is included in related type of assets/liabilities of the Bank of Russia balance sheet.

Precious metals — this entry records precious metals reserves at the reference price during the year and at the fair value as of the year-end.

Funds placed with nonresidents and securities issued by nonresidents — include the Bank of Russia balances in ruble equivalent on correspondent accounts with nonresident banks, on deposit accounts with nonresident banks, loans extended to nonresident banks, and reverse repos with nonresidents in national and foreign currency and precious metals, as well as foreign issuers' securities acquired by the Bank of Russia.

Credits and deposits include credits, deposits, and repo funds in the currency of the Russian Federation provided by the Bank of Russia to credit institutions, and deposits placed as part of bankruptcy prevention measures from the funds constituting the Banking Sector Consolidation Fund, as well as other credits in Russian rubles.

Securities — the Bank of Russia's investment in debt obligations of the Government of the Russian Federation, debt obligations of other issuers of the Russian Federation, credit institutions' promissory notes, credit and other institutions' shares (the Bank of Russia's equity stakes), as well as credit institutions' shares and unit investment funds' units acquired to participate in bankruptcy prevention measures.

Claims on the IMF — include the Russian Federation's quota in the IMF, holdings on the account of the Russian Federation in

the IMF's SDR Department, and Bank of Russia loans issued to the IMF under the New Arrangements to Borrow.

Other assets — incorporate balances on Bank of Russia fixed assets accounts, Bank of Russia claims on credit institutions with revoked licences, claims acquired from compensation to the Pension Fund of the Russian Federation of inadequate pension savings with private pension funds not registered in the system of guaranteeing the insured persons' rights, the Bank of Russia's claims on other operations, economic activity settlements and other Bank of Russia transactions, and also negative value of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to a indicator **Other liabilities**).

By liabilities

Cash in circulation — the amount of banknotes and coins issued by the Bank of Russia, excluding cash rubles in Bank of Russia vaults, Bank of Russia ATMs and in transit, as well as cash held by the Bank of Russia and dispensed to provide cash services to credit institutions.

Funds in accounts with the Bank of Russia — balances in federal budget accounts with the Bank of Russia, funds in the treasury single account, funds in correspondent, deposit and required reserve accounts deposited by credit institutions with the Bank of Russia, non-residents' funds raised in repo transactions, payment system operators' funds, as well as funds of other clients of the Bank of Russia.

Bank of Russia bonds — reflect a cost of the bonds by the Bank of Russia.

Liabilities to the IMF — include funds on the IMF's accounts in rubles and liabilities on SDRs distributed to the Russian Federation as a result of SDR allocation by the IMF.

Other liabilities represent the Bank of Russia current year revenues net of expenses, liabilities on other operations, float in the Bank of Russia payment system, funds of the pension savings guarantee fund, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts, and Bank of Russia retained reporting year earnings. Positive exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year are reflected in this indicator, in a case of negative exceeding — in the item **Other assets**.

Capital is the sum of the authorised capital, reserves and special-purpose funds, as well as losses of previous years.

Table 2.2
The Bank of Russia Key Rate¹

General Provisions

The Bank of Russia key rate (hereinafter, the key rate) is an interest rate for the Bank of Russia to influence interest rates in the economy, which are optimal given the situation for achieving the inflation target. The key rate is set by the Bank of Russia Board of Directors. The key rate equals the minimum/maximum rate on Bank of Russia operations to regulate banking sector liquidity (one-week auctions to provide and absorb ruble liquidity). It is also the centre of the Bank of Russia's interest rate corridor bounding the fluctuations of overnight interbank rates.

¹ Starting from 1 January 2016, the key rate is applied to the relations regulated by normative legal acts of the Government of the Russian Federation instead of the Bank of Russia refinancing rate, unless otherwise indicated by federal law (Resolution of the Government of the Russian Federation No. 1340, dated 8 December 2015).

Table 2.3
Required Reserve Ratios
Table 2.4
Required Reserve Averaging Ratios Set
by the Bank of Russia
Table 2.5
Adjustment Ratios for Reservable Liabilities
and Required Reserves
Table 2.6
Required Reserves (Averaged Amount) Held by
Credit Institutions in Their Correspondent Accounts
(Subaccounts) with the Bank of Russia

General Provisions

The table "Required reserve ratios" shows changes in the ratios for required reserves for credit institutions' liabilities in Russian rubles and foreign currency.

The table "Required reserve averaging ratios set by the Bank of Russia" presents changes in the required reserve averaging ratios.

The table "Adjustment ratios for reservable liabilities and required reserves" shows changes in the adjustment ratios for reservable liabilities and required reserves.

The table "Required reserves (averaged amount) held by credit institutions in their correspondent accounts (subaccounts) with the Bank of Russia" presents changes in the amount of required reserves maintained by credit institutions in correspondent accounts (sub-accounts). The said amount is included in the item "Credit institutions' correspondent accounts with the Bank of Russia" in the table "Broad money".

Data on the required reserve ratios and averaging ratios and their changes according to decisions made by the Bank of Russia Board of Directors are published in the Bank of Russia Bulletin. This information is also available on the Bank of Russia website and communicated through Reuters and the Bloomberg information system.

Individual Indicators Highlights

Required reserves (required reserve ratios, required reserve averaging ratio) are a basic instrument of the Bank of Russia's monetary policy. Information on the amount of required reserves is published in the Bank of Russia Bulletin and on the Bank of Russia website.

The required reserve ratios determine the amount of required reserves as a percentage of a credit institution's liabilities.

The averaging ratio is a numerical factor ranging from 0 to 1, which is used to calculate the averaged amount of required reserves.

According to Article 38 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)", the amount of required reserves (required reserve ratio, required reserve averaging ratio) and the procedure for credit institutions' fulfilment of the reserve requirements, including the procedure for depositing required reserves with the Bank of Russia, are established by the Bank of Russia Board of Directors.

A credit institution deposits required reserves with the Bank of Russia by transferring them into the required reserve account opened with the Bank of Russia, and/or fulfilling the required reserve averaging obligation, that is, by maintaining the average amount of required reserves in the correspondent account and sub-accounts opened with the Bank of Russia.

In the case where a credit institution's banking licence is revoked, the required reserves deposited by the credit institution with the Bank of Russia are used in accordance with the procedure stipulated by federal laws and related Bank of Russia regulations.

The adjustment ratio is a numerical factor ranging from 0 to 1, which is established by the Bank of Russia Board of Directors for determining the amount of a credit institution's liabilities to other resident credit institutions under issued debt securities to be excluded from reservable liabilities.

The ratios on operations involving a credit institution – central counterparty are numerical factors ranging from 0 to 1, which are established by the Bank of Russia Board of Directors

for determining the amounts of a credit institution's liabilities in Russian rubles and foreign currency that arise within repo and deposit operations between clearing participants involving a credit institution – central counterparty and are subject to be included in reservable liabilities pursuant to Bank of Russia Regulation No. 753-P, dated 11 January 2021, "On Credit Institutions' Required Reserves" (effective since 1 April 2022).

The adjustment of required reserves for a credit institution's vault cash is to determine the value of cash in Russian rubles in the credit institution's vault to be excluded from the calculation of the regulatory amount of required reserves.

Table 2.7
Interest Rates on Monetary Policy Instruments
of the Bank of Russia

General Provisions

The table presents the dynamics of interest rates on monetary policy instruments set by the Bank of Russia Board of Directors to achieve the operational goal of monetary policy, which is to keep overnight interbank rates close to the key rate.

Interest rates on monetary policy instruments are tied to the key rate in per cent per annum.

The Bank of Russia Board of Directors sets maximum rates submitted at main deposit auctions and fine-tuning deposit auctions as well as minimum rates submitted at main REPO auctions and fine-tuning REPO auctions at the key rate level. Interest rates on funds extended or attracted at these auctions are fixed (they do not change if the key rate changes).

Interest rates on overnight standing facilities form the Bank of Russia interest rate corridor which helps restrict the volatility of overnight interbank rates and keep them closer to the key rate. The Bank of Russia forms its interest rate corridor symmetrically relative to the key rate by setting interest rates on overnight standing deposit facilities at 100 bp above the key rate, and the interest rate on standing overnight deposit facilities at 100 bp below the key rate.

Bank of Russia standing liquidity provision facilities include such repayable operations that are conducted automatically or at a request of a credit institution in the full amount and at a predetermined interest rate or at a predetermined spread to the key rate. Credit institutions can access these instruments every day.

The Bank of Russia Board of Directors sets minimum rates submitted at loan auctions, which are conducted if there is a significant and sustained structural deficit of liquidity, at 25 bp above the key rate. These rates are floating, i.e. interest rates on previously issued loans follow changes in the key rate (with a fixed spread determined at auction).

The Bank of Russia Board of Directors sets minimum rates submitted at 1-month REPO auctions at 10 bp above the key rate and at 1-year REPO auctions – at 25 bp above the key rate. Interest rates on 1-month REPOS are fixed, i.e. they do not change if the key rate changes, while those on 1-year REPOS are floating, i.e. they follow changes in the key rate (with a fixed spread determined at auction).

The Bank of Russia Board of Directors sets interest rates on standing liquidity provision facilities for more than one day at 175 bp above the key rate. These rates are floating, i.e. interest rates on previously issued loans follow changes in the key rate.

Individual Indicators Highlights

Interest rate on standing deposit facilities – currently, this is the interest rate on standing overnight deposit facilities that represents the lower bound of the interest rate corridor and is set by the Bank of Russia Board of Directors at 100 bp below the key rate. Up to and including 2 March 2019, this was also the interest rate on standard 'tom-next', 'spot-next' and 'on demand' standing deposit facilities.

Maximum rate submitted at deposit auctions is the highest interest rate that can be submitted by deposit auction participants. As per decisions of the Bank of Russia Board of Directors, maximum interest rates submitted at main deposit

auctions (1 week) and at fine-tuning deposit auctions are tied to the key rate.

Minimum rate submitted at REPO auctions is the lowest interest rate that can be submitted by REPO auction participants. As per decisions of the Bank of Russia Board of Directors, minimum interest rates submitted at main REPO auctions (1 week) and at fine-tuning REPO auctions are tied to the key rate while minimum interest rates submitted at 1-month REPO auctions are set at 10 bp above the key rate and those at 1-year REPO auctions – at 25 bp above the key rate.

Minimum rate submitted at loan auctions (non-marketable assets) is the lowest interest rate that can be submitted by participants at auctions to provide loans secured by non-marketable assets. As per the decisions of the Bank of Russia Board of Directors, this rate is set at 25 bp above the key rate.

Interest rate on standing overnight loans, REPOS and FX swaps is the single interest rate on all overnight standing liquidity provision facilities, including overnight loans, lombard loans, loans secured by non-marketable assets, REPO and FX swap operations. This rate represents the upper bound of the interest rate corridor and is set by the Bank of Russia Board of Directors at 100 bp above the key rate.

The interest rate on the 'ruble part' of the Bank of Russia's USD/RUB and EUR/RUB buy/sell FX swaps is provided. From 18 June 2012 to 22 December 2016, the interest rate on the 'foreign currency part' of these operations was equal to zero. Effective from 23 December 2016, the Bank of Russia Board of Directors set this interest rate equal to overnight LIBOR rates on loans in US dollars or euros.

Also, the interest rate on overnight loans secured by gold up to and including 15 July 2017 and the interest rate on overnight loans secured by sureties of credit institutions up to and including 30 September 2018.

Interest rate on standing lending facilities secured by non-marketable assets for more than 1 day is the interest rate on standing lending facilities secured by non-marketable assets for 2 to 549 days set by the Bank of Russia Board of Directors at 175 bp above the key rate.

Table 2.8
Interest Rates on the Bank of Russia's Special Refinancing Facilities

General Provisions

The table shows the dynamics of interest rates (% per annum) on new loans extended within special refinancing facilities. These interest rates were established in accordance with the rules approved by the Bank of Russia's Board of Directors. The special refinancing facilities are aiming to incentivise credit institutions to extensively grant loans to top-priority industries and economic sectors.

Individual Indicators Highlights

SME Support — the interest rate on new Bank of Russia loans backed by the surety of JSC Russian Small and Medium Business Corporation and collateralised by claims under loan agreements concluded by JSC Russian Bank for Small and Medium Enterprises Support with:

- 1) dedicated credit institutions and microfinance organisations whose core activity is lending to small and medium-sized enterprises;
- 2) dedicated leasing companies whose core activity is property leasing to small and medium-sized enterprises.

Non-Commodity Export Support (EXIAR) — the interest rate on new Bank of Russia loans collateralised by claims under loan agreements secured by insurance contracts of JSC Russian Agency for Export Credit and Investment Insurance (EXIAR).

Leasing Development Support — the interest rate on new Bank of Russia loans collateralised by claims on loans granted to leasing companies.

Support of Large Investment Projects — the interest rate on new Bank of Russia loans collateralised by claims on loans

granted to finance investment projects or by bonds placed for the purpose of financing investment projects.

Support of the Military Mortgage Programme — the interest rate on new Bank of Russia loans secured by mortgages issued under the Military Mortgage Programme.

Economy Support Amid the COVID-19 Pandemic — the interest rate on new Bank of Russia loans granted without collateral to support SME lending, and on Bank of Russia loans granted without collateral or against the surety of JSC Russian Small and Medium Business Corporation to support lending for urgency needs and maintain employment.

Table 2.9
Liquidity Provided by the Bank of Russia Through Lending, REPO and FX Swap Operations

General Provisions

The table contains information for the last full calendar month on funds (liquidity) provided by the Bank of Russia to credit institutions in rubles through lending, REPO and FX swap operations broken down by instruments. The information is provided on a daily basis (business days) in millions of rubles.

Individual Indicators Highlights

Intraday loans means the amount of loans issued by the Bank of Russia to credit institutions during the day by executing settlement documents and debiting funds from correspondent accounts / subaccounts exceeding the available balance. These loans need to be repaid by the end of the operating day.

Standing facilities means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions after they use special standing facilities including special refinancing facilities (broken down by REPOS, swaps, loans and special refinancing facilities), at start of business. Includes loans issued under all types of special refinancing facilities of the Bank of Russia including those introduced due to the spread of the coronavirus infection.

At auction means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions as a result of loan and REPO auctions including main REPO auctions (1 week), fine-tuning REPO auctions, and long-term REPO auctions, at start of business.

Table 2.10
Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds

General Provisions

The table contains information for the last full calendar month on credit institutions' funds (liquidity) placed in Bank of Russia instruments. The information is provided on a daily basis (business days) in billions of rubles.

Individual Indicators Highlights

Deposits with the Bank of Russia means credit institutions' funds, excluding interest, in deposit accounts with the Bank of Russia as a result of using overnight standing deposit facilities (by submitting a corresponding payment order at any time during the operating day) or as a result of deposit auctions, including main deposit auctions (1 week) and fine-tuning deposit auctions.

Bank of Russia bonds means the amount of credit institutions' funds that were actually transferred for the purchase of Bank of Russia bonds in circulation as a result of auctions.

Table 2.11

Results of Main Bank of Russia Deposit Auctions**General Provisions**

The table contains information for the last full calendar month on the results of main deposit auctions of the Bank of Russia whereby credit institutions' funds were attracted for 1 week. In the context of a structural liquidity surplus, the Bank of Russia holds these deposits on a weekly basis.

Individual Indicators Highlights

Auction date is the day when a 1-week deposit auction is held and its results are announced; usually, Tuesday.

Depositing date is the day when funds are transferred to deposit accounts by the credit institutions whose orders were satisfied at auction; usually, the next business day after the auction date.

Deposit and interest repayment date is the day when the Bank of Russia repays funds to credit institutions by transferring them from deposit to correspondent accounts and paying interest.

Weighted average rate is the average interest rate calculated as a result of the auction on deposited funds and weighted by the amount of satisfied orders, in per cent per annum.

Amount of attracted funds is the amount of funds to be transferred by credit institutions to deposit accounts as a result of the auction (this indicator is not adjusted if the amount of actually transferred funds differs due to failure to execute deals), billions of rubles.

Table 2.12

Results of Bank of Russia Fine-Tuning Auctions**General Provisions**

The table contains information for the last full calendar month on the results of Bank of Russia fine-tuning auctions. The Bank of Russia holds fine-tuning auctions to prevent substantial fluctuations of interest rates on overnight interbank loans in case of an imbalance of supply and demand for liquidity in the money market. The Bank of Russia holds REPO auctions if supply exceeds demand, and deposit auctions if demand exceeds supply. If necessary, the Bank of Russia holds fine-tuning auctions between main weekly actions. This means that funds at fine-tuning auctions are provided or attracted for shorter periods (usually, no longer than for 6 calendar days).

Individual Indicators Highlights

Auction date is the day when a fine-tuning auction is held and its results are announced; also the day when the Bank of Russia provides funds to credit institutions in the case of a REPO auction or when credit institutions transfer funds to deposit accounts in the case of a deposit auction.

Auction type is the type of the fine-tuning auction held: a REPO auction or a deposit auction.

Maturity is the number of days for which the Bank of Russia provided funds in the case of a REPO auction or credit institutions transferred funds to deposit accounts in the case of a deposit auction.

Weighted average rate is the average interest rate calculated as a result of the auction and weighted by the amount of satisfied orders, in per cent per annum.

Amount is the amount of funds to be transferred by the Bank of Russia through entering into REPO transactions as a result of a REPO auction or to be transferred by credit institutions to deposit accounts as a result of a deposit auction (this indicator is not adjusted if the amount of actually provided or attracted funds differs due to failure to execute deals), billions of rubles.

Table 2.13

Results of Auctions to Place Bank of Russia Bonds**General Provisions**

The table contains information for the last full calendar month on the results of Bank of Russia bond placement auctions. In the context of a stable and large structural liquidity surplus, the Bank of Russia holds these auctions on a regular basis. The Bank of Russia issues 3-month coupon bonds with a face value of 1,000 rubles. The coupon period is also three months. The coupon yield is accrued for each day of the coupon period at the key rate and changes with changes in the key rate. The Bank of Russia sets the placement amount and the lowest price that can be submitted by auction participants.

Individual Indicators Highlights

Auction date is the day when a Bank of Russia bond placement auction is held and its results are announced; usually, Tuesday.

Issue No. is the number assigned upon registration to the Bank of Russia bond issue placed at the auction.

Settlement date is the day when credit institutions whose orders were satisfied at auction need to transfer funds and the day when Bank of Russia bonds are credited to their deposit accounts; usually the next business day after the auction date.

Maturity date is the day when the Bank of Russia redeems the placed bonds, transfers funds to credit institutions and repays coupon yield.

Weighted average price is the average Bank of Russia bond placement price calculated as a result of the auction and weighted by the amount of satisfied orders, in per cent of the face value.

Placed amount at face value is the amount of Bank of Russia bonds to be placed with credit institutions as a result of the auction at face value (this indicator is not adjusted if the amount of actually placed bonds differs due to failure to execute deals), millions of rubles.

Placed amount at bid prices is the amount of Bank of Russia bonds to be placed with credit institutions as a result of the auction at bid prices (this indicator is not adjusted if the amount of actually placed bonds differs due to failure to execute deals), millions of rubles.

Table 2.14

Results of Bank of Russia Long-Term REPO Auctions**General Provisions**

The table contains information for the last three full calendar months on the results of Bank of Russia 1-month and 1-year REPO auctions. The Bank of Russia holds these auctions monthly in line with an approved schedule.

Individual Indicators Highlights

Auction date is the day when a long-term REPO auction is held and its results are announced.

Date of the first leg is the day when funds are transferred under REPO transactions to the credit institutions whose orders were satisfied at auction; usually, the next business day after the auction date.

Date of the second leg is the day when credit institutions need to repay the funds to the Bank of Russia under the REPO transactions.

Weighted average rate is the average interest rate calculated as a result of the auction on funds provided under REPO transactions and weighted by the amount of satisfied orders, in per cent per annum.

Amount of extended funds is the amount of funds to be transferred to credit institutions as a result of the auction (this indicator is not adjusted if the amount of actually transferred funds differs due to failure to execute deals), billions of rubles.

Section 3. Financial Markets

Subsection 3.1

Interbank Credit Market

Table 3.1.1

Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

Table 3.1.2

Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)

Table 3.1.3

Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

Table 3.1.4

Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)

General Provisions

These tables contain the data on bid and offered rates and interbank lending rates with breakdown by maturity bands (1 day, 2 to 7 days, 8 to 30 days, 31 to 90 days, 91 to 180 days and 181 days to 1 year) in rubles and in US dollars.

The source of data is the daily reporting form 0409701 "The foreign exchange and money markets transactions report" in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation" presented by the panel banks in the Moscow region.

Information on the interbank money market rates is also published in the weekly Bulletin of the Bank of Russia and on the Bank of Russia's official website.

Individual Indicators Highlights

Monthly Average Actual Rates on Moscow Banks' Credits (MIACR, MIACR-IG, MIACR-B) are calculated as simple averages of daily MIACR, MIACR-IG and MIACR-B rates for the corresponding period with breakdown by maturity bands.

Weighted Average Actual Rates on Credits (MIACR, MIACR-IG, MIACR-B) are calculated as weighted averages of the interest rates applied to the actual interbank lending transactions conducted by Moscow banks with breakdown by maturity bands. Transactions with maximal rates (10% of overall volume of transactions) and transactions with minimal rates (10% of overall volume of transactions) are excluded from calculation.

Since January 2015 transactions with volume 10 times above the maximum total daily volume of the bank's similar transactions (with regard to maturity and currency) for the latest six months are excluded from calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B. Furthermore, rates and corresponding turnover volumes are not published in case of calculation on the basis of less than three transactions.

Since August 2015 bank's transactions with one counterparty at the similar rate (with regard to maturity and currency) are considered as one transaction for calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B.

Since February 2016 transactions between banks involved in measures aimed at preventing bank bankruptcy and corresponding investor banks are excluded from calculation of interbank lending rates MIACR, MIACR-IG, MIACR-B.

Weighted Average Actual Rates on Moscow banks' credits (MIACR) include rates in lending transactions with resident and non-resident banks.

Weighted Average Actual Rates on Moscow banks' credits to Russian banks with high credit rating (MIACR-IG) include rates in lending transactions with Russian banks with credit rating from Baa3 on Moody's scale or BBB- on Fitch and Standard & Poor's scales and higher.

Weighted Average Actual Rates on Moscow banks' credits to Russian banks with speculative credit rating (MIACR-B) include rates in lending transactions with Russian banks with

credit rating from B3 to B1 on Moody's scale or from B- to B+ on Fitch and Standard & Poor's scales.

Table 3.1.5

Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations

Table 3.1.6

Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity

General Provisions

These tables are formed on the basis of the daily reporting form 0409701 "The foreign exchange and money markets transactions report" in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation" presented by the panel banks. The data include average daily interbank credits (deposits) turnover and repo operations with breakdown by maturity bands, instruments and currencies applied in the interbank money market.

Information is also published on the Bank of Russia's official website.

Individual Indicators Highlights

Interbank lending (deposits) turnover and repo operations include interbank lending transactions and deposits without any collateral or obligations and repo operations, conducted with residents of the Russian Federation (excluding double counting) and non-residents of the Russian Federation (banks and international financial institutions).

Data exclude transactions with the Bank of Russia, on-demand operations, intraday operations, subordinate loans and indicated loans.

Subsection 3.2

Exchange Rates and Reference Prices of Precious Metals

Table 3.2.1

Official Exchange Rate of US Dollar Against Ruble

Table 3.2.2

Official Exchange Rate of Euro Against Ruble

General Provisions

Official exchange rates of foreign currencies against ruble are set and published by the Bank of Russia according to Article 53 of Federal Law "On the Central Bank of Russian Federation (Bank of Russia)".

Data on official exchange rates are disseminated on the day of their setting on the Bank of Russia's website and are published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Official exchange rate of US dollar against ruble is calculated and set by the Bank of Russia each business day on the basis of USD/RUB quotations in the domestic interbank foreign exchange market.

Official exchange rate of euro against ruble is calculated and set by the Bank of Russia on the basis of the official exchange rate of the US dollar against ruble and EUR/USD quotations in the international interbank foreign exchange market.

Table 3.2.5

Reference Prices of Refined Precious Metals

General Provisions

To promote further development of the precious metals market in Russia, the Bank of Russia, pursuant to its Ordinance No. 1283-U, dated May 28, 2003, "On the Procedure for Fixing

Reference Prices of Refined Precious Metals”, sets book prices of precious metals every business day at 2 p.m. Moscow time. They are calculated on the basis of real time spot prices of gold, silver, platinum and palladium from London Fixings and recalculated in rubles at an official US dollar / ruble rate effective on the day following the day on which book prices were fixed.

The table shows daily book prices of above precious metals for the accounting month.

To enable credit institutions to account for precious metals (gold, silver, platinum and palladium), it is established that reference prices of refined gold, silver, platinum and palladium come into effect on the business day following the day on which they were fixed and remain effective until the Bank of Russia sets new reference prices.

Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, “On Invalidating Some Bank of Russia Regulations” repealed Bank of Russia Ordinance No. 652-U, dated September 30, 1999, “On the Procedure for Calculating the Bank of Russia Buying and Selling Prices of Refined Precious Metals in Operations with Credit Institutions” (with amendments), which set the procedure for fixing prices for the Bank of Russia buying and selling precious metals on the domestic market.

Bank of Russia Ordinance No. 1993-U, dated April 9, 2008, “On Amending Point 2 of Bank of Russia Ordinance No. 1283-U, Dated May 28, 2003 on the Procedure for Fixing Reference Prices of Refined Precious Metals”, cancelled since July 1, 2008, discounts for fixings equaling “the average cost of delivery of each precious metal to the international market”.

The reference prices of precious metals fixed by the Bank of Russia are published in the *Bank of Russia Bulletin*, reported by Interfax, PRIME, Reuters, Associated Press and other news agencies and are available on the Bank of Russia’s website.

Subsection 3.3 Exchange Market

Table 3.3.1
Trades at the Unified Trading Session
of Moscow Exchange

General Provisions

The data describes the US dollar and the euro against the ruble trades at the Unified trading session of the Moscow Exchange. The trading members are Russian credit and non-credit organizations, non-resident banks, other organizations. Trading and settlements are regulated by an rules approved by the authorized body of the Moscow Exchange.

The data are obtained from daily reporting of Moscow Exchange.

Individual Indicators Highlights

Weighted average rate is calculated in accordance with the formula:

$$\bar{r} = \frac{\sum R_i V_i}{\sum V_i}, \text{ where}$$

$\bar{r}$ – weighted average exchange rate;

R_i – weighted average exchange rate of trading session “i”;

V_i – trading volume of trading session “i”.

Trading volume is an aggregate trading volume during the month.

Table 3.3.2
Average Daily Currencies’ Turnover
of Spot FX Transactions on Domestic Currency Market
of the Russian Federation

Table 3.3.3
Average Daily Currencies’ Turnover
of Forward FX Transactions on Domestic Currency
Market of the Russian Federation

General Provisions

These tables are formed on the basis of the daily reporting form 0409701 “The foreign exchange and money markets transactions report” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation” presented by the panel banks and data on the Moscow Exchange’s FX market deals.

Information is also published on the Bank of Russia’s official website.

Individual Indicators Highlights

Spot FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) within two business days, including foreign exchange swaps in case when both legs are spot FX operations.

Forward FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) more than two business days later, including foreign exchange swaps in case when one or both legs are forward FX operations.

Turnover of interbank FX operations include FX operations with resident banks of the Russian Federation (excluding double counting) and banks non-residents of the Russian Federation. Turnover of foreign exchange transactions include FX operations on the Moscow Exchange’s FX market and transactions of the first-rate operators of the Russian FX market on the other foreign exchange markets.

Table 3.3.4
Foreign Cash Flow Through Authorized Banks
Across Russia

General Provisions

The table ‘Foreign Cash Flow Through Authorised Banks Across Russia’ contains key indicators of foreign cash (all currencies in US dollar terms) circulation in the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

Banks’ imports (entered to the cash account) to Russia – the amount of foreign cash import into the Russian Federation by authorized banks and entered to the credit institutions’ cash balance account.

Purchased from individuals (residents and nonresidents)¹ and accepted for conversion – the amount of foreign cash purchased from individuals (residents and nonresidents) against

¹ Terms of ‘residents’ and ‘nonresidents’ used for compiling indicators of the table ‘Foreign Cash Flow Through Authorised Banks Across Russia’, ‘Selected Indicators of Foreign Cash Flow Through Authorised Banks Across Russia’ are defined according to the Federal Law No. 173-FZ, dated 10 December 2003, ‘On Foreign Exchange Regulation and Foreign Exchange Control’.

the currency of the Russian Federation or accepted for exchange (conversion) of one foreign currency into another, including damaged banknotes of foreign states (group of states) bought against the cash currency of the Russian Federation.

Deposited into personal accounts (by residents and nonresidents) — the amount of foreign cash deposited on personal foreign currency or ruble accounts by residents and nonresidents, including that acquired from payment (bank) cards, issued by the authorised bank (with which a personal account is opened) or by other issuers, with the payment accepted by a credit institution's designated employee (a teller). Funds deposited through automated teller machines (ATMs) are not included in this indicator.

Received from individuals (resident and nonresidents) for remittances without opening an accounts — the amount of foreign cash paid in by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorised banks' commission for remittances that originated in the Russian Federation is not included in this indicator.

Banks' exports from Russia (cash withdrawn) — amount of foreign cash exported from the Russian Federation by authorised banks.

Sales to individuals (residents and nonresidents) and payments as a result of conversion — the amount of foreign cash sold to individuals (residents and nonresidents) or paid out as a result of a foreign exchange operation (conversion).

Personal account withdrawals (by residents and nonresidents) — the amount of foreign cash withdrawals from personal foreign currency denominated accounts by residents and nonresidents or received as a result of conversion operations of the Russian Federation currency deposited on ruble accounts, including payments with bank (payment) cards, issued by the authorised bank, with which a personal account is opened, or by other issuers, with the operation conducted by a credit institution's designated employee (a teller). Withdrawals through automated teller machines (ATMs) are not included in this indicator.

Remittances to individuals (residents and nonresidents) without opening an account — the amount of foreign cash paid out to individuals (residents and nonresidents) as a result of remittances to the Russian Federation without opening an account.

Table 3.3.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

The table shows transactions in US dollars and Euros, which are the key currencies available on the domestic foreign cash market.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

Average single transaction — average foreign cash involved in one transaction. The indicator is defined as a ratio of foreign cash amount purchased/sold to/from residents or nonresidents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

Number of transactions — number of foreign cash purchases/sales for cash rubles.

Monthly average rate — average rate of foreign cash sales/purchases defined as a ratio of cash rubles received/paid for foreign cash to the amount of foreign currency purchased/sold for cash rubles from/to residents and nonresidents.

Average transaction margin — difference between rates of foreign cash purchase and sale.

Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices — share of purchase/sale transactions for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

Table 3.3.6

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

General Provisions

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash (all currencies in dollar terms) purchases/sales to/from individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

Transactions volume-based distribution is defined as the ratio of foreign cash purchased/sold to/from residents and nonresidents in cash rubles to a number of foreign exchange transactions in cash rubles reported by each authorized bank's (branch or headquarters for lack of branches). The amount of purchased/sold foreign cash and the number of within-an-interval transactions by all branches or headquarters show the general distribution of an estimated average transaction.

Table 3.4

Stock Exchange Trade by Types of Securities and Financial Derivatives

General Provisions

The table 'Stock Exchange Trade by Type of Securities and Financial Derivatives' shows volumes of stock exchange trade in securities and financial derivatives (including repos) broken down by type of securities and financial derivatives.

Volumes of trade in futures on securities and futures on stock indices are calculated separately for futures. Volumes of trade in options on futures, an underlying asset of which are securities, and options on futures, an underlying asset of which are stock indices, are calculated separately for options.

Individual Indicators Highlights

The terms 'share', 'bond', 'investment unit', 'financial derivative', 'futures', and 'option' are defined in line with Federal Law No. 39-FZ, dated April 22, 1996, 'On the Securities Market', Federal Law No. 65-FZ, dated April 22, 2010, 'On Investment Funds', and Bank of Russia Ordinance No. 3565-U, dated February 16, 2015, 'On Types of Financial Derivatives'.

Share is an issued security that fixes the rights of its owner (shareholder) to receive part of the profit of a corporation in the form of dividends, to participate in the management of the corporation and to receive part of the property that remains after its liquidation. Shares are inscribed (registered) securities.

Bond is an issued security that fixes the right of its holder to receive its nominal value from the bond issuer, in the period of time provided for by such bond, or other property equivalent. A bond may likewise provide for the right of its holder to receive the interest fixed in it, on the nominal value thereof or for other property rights. The income on a bond is interest and/or discount.

Russian depositary receipt (RDR) is a registered security that does not have a par value, confers ownership rights to a

certain number of securities (shares or bonds of a foreign issuer (underlying securities) or securities of other foreign issuer certifying the rights to shares or bonds of a foreign issuer) and carries the RDR holder's right to receive from the RDR issuer the relevant number of underlying securities in exchange for the depository receipts and to be provided with services in relation to the exercise of rights attached to the underlying securities by the RDR holder.

Investment Share (Unit) is an inscribed security that certifies the right of its holder for a share in the property of a unit investment fund, the right to demand appropriate trust (fiduciary) management of the unit investment fund from its management company, and the right to get cash compensation upon termination of a trust management contract of the unit investment fund with all the holders of its investment shares (termination of the unit investment fund).

Derivative Financial Instrument (Derivative) is an agreement (contract), excluding repo contracts, which provides for one or several of the following obligations:

- 1) the obligation of the parties or a party to the agreement to pay on a periodical basis or as a lump sum, including if a claim is made by the other party, amounts of money depending on changes in the price of commodities, securities, exchange rate of a respective currency, interest rates, inflation rate, derivatives' prices, official statistical information, physical, biological and (or) chemical indices of environmental conditions, occurrence of circumstances which give evidence of a failure to discharge or of improper discharge by one or several legal entities, governments or municipal entities of their obligations (excluding the surety agreement and the insurance agreement), or any other circumstance provided for federal laws or Bank of Russia regulations, and in respect of which it is not known whether they will occur or not, and also depending on changes in values calculated on the basis of a single value or an aggregate of several values of indices cited in this clause. This agreement may also provide for the obligation of the parties or a party to the agreement to transfer securities, commodities or currency to the other party or the obligation to make a contract which is a derivative;
- 2) the obligation of the parties or a party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell securities, currency or commodities or to make a contract which is a derivative;
- 3) the obligation of the parties or a party to the agreement to transfer the securities, currency or commodities to the other party for ownership at the earliest on the third day after making the agreement and the obligation of the other party thereto to accept and pay for the cited property, and contains an indication that such agreement is a derivative.

Futures Agreement (Contract) shall be deemed a contract made in the course of exchange trade which provides for the obligation of either party to the agreement to make periodical monetary payments depending on changes in the price and (or)

the value of the underlying asset and (or) the occurrence of the circumstance which constitutes an underlying asset.

Option Agreement (Contract) shall be deemed the following:

- 1) an agreement providing for the obligation of either party to the agreement, if a claim is made by the other party, to pay on a periodical basis and (or) as a lump sum amounts of money depending on changes in the price (value) of the underlying asset or occurrence of the circumstance which is deemed to be an underlying asset;
- 2) an agreement providing for the following:
the obligation of either party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell the underlying securities, currency or commodity, including by way of making by a party (parties) thereto and (or) by the person (persons) in whose interests the option agreement has been made, a contract of securities purchase and sale, a contract of foreign currency purchase and sale or a contract of commodities delivery; or
the obligation of either party to an agreement, if the other party thereto makes a claim, to make a contract which is a derivative and constitutes an underlying asset.

Table 3.5
Main Stock Market Indicators

General Provisions

The table presents data on the MICEX index, the RTS index and the Moscow Exchange trade turnover.

The MICEX index has been calculated since September 22, 1997 (its initial value was set at 100 points) on the basis of ruble stock prices. The sample of stocks included into the calculation basis is the expert evaluation.

The RTS index has been calculated since September 1, 1995 (its initial value was set at 100 points). Stock prices are denominated in US dollars. The sample of stocks used for the RTS index calculation basis is the expert evaluation.

The Moscow Exchange reviews the MICEX and the RTS Indices' List of constituent Stocks four times a year.

Individual Indicators Highlights

The Moscow Exchange trade turnover is the value of transactions with stocks, conducted in secondary trading on the Moscow Exchange in ruble equivalent.

The MICEX Index and **the RTS Index** are capitalization-weighted composite indices calculated based on prices of 50 most liquid stocks of Russian issuers. Russian depository receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

More detailed information on the calculation of the above indicators is available at the website <http://rts.micex.ru>.

Section 4. Financial Institutions' Performance

Subsection 4.1

General Description

Table 4.1.1
Quantitative Characteristics of Operating
Credit Institutions

General Provisions

The table provides data on the number and structure of credit institutions operating in the Russian Federation.

Credit institutions are subject to state registration pursuant to the Federal Law "On the State Registration of Legal Entities and Individual Entrepreneurs". They are registered according to the procedure established by Articles 4 and 59 of the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)" and Article 12 of the Federal Law "On Banks and Banking Activities".

The Bank of Russia makes decisions on state registration of credit institutions, grants banking licences to them and suspends and revokes such licences.

Data on the establishment, reorganization and liquidation of credit institutions and other data stipulated by federal laws are entered into a single state register of legal entities by an authorized registering body on the basis of the Bank of Russia decision on corresponding state registration. The Bank of Russia interacts with the registration authority on issues relating to the state registration of credit institutions in accordance with the procedure agreed by the Bank of Russia with the registration authority.

For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated April 2, 2010, "On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licences".

To fulfill its controlling and supervisory functions, the Bank of Russia keeps the State Register of Credit Institutions in accordance with the procedure established by federal laws and the Bank of Russia rules and regulations issued in pursuance of these laws.

The register of licences granted to credit institutions must be published by the Bank of Russia in the *Bank of Russia Bulletin* at least once a year. Any change or addition to the register is published by the Bank of Russia within one month from the day it was entered into the register.

Information on official registration of credit institutions, granting them licences, changes in their names, location, restructuring and liquidation are reported in the *Bank of Russia Bulletin* and placed on the Bank of Russia's website.

Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking credit institutions are determined by the Federal Law "On Banks and Banking Activities" (Article 1).

Credit institution — legal entity authorized by a special the Bank of Russia permission (licence) to make its profits from banking activities within the framework of the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

Bank — credit institution having an exclusive authority for complex banking operations, namely: to accept deposits of legal entities and individuals, to invest raised funds on its behalf and at its cost on terms of repayability, chargeability, and maturity, and also to open and keep banking accounts of individuals and legal entities.

Nonbanking credit institution:

- 1) credit institution authorized exclusively for banking operations, mentioned in points 3 and 4 (only in the part of banking accounts of legal entities connected with money transfers without opening banking accounts), and also in point 5 (only in the part of money transfers without opening banking accounts) and in point 9 part one Article 5 Federal Law "On Banks and Banking Activities" (nonbanking credit

institutions authorized for money transfers without opening banking accounts and other banking operations connected with them);

- 2) credit institution authorized for selected banking operations, established by Federal Law "On Banks and Banking Activities". The permissible combination of banking operations for such nonbanking institutions are specified by the Bank of Russia.

- 3) credit institution — central counterparty operating in compliance with Federal Law No. 7-FZ, dated February 7, 2011, 'On Clearing, Clearing Activity and Central Counterparty'. The Bank of Russia establishes admissible combinations of banking operations for a non-bank credit institution — central counterparty.

Operating credit institutions — credit institutions registered by the Bank of Russia before July 1, 2002, or by the registration authority, and entitled to conduct banking operations.

The Bank of Russia licence is a special permission of the Central Bank of the Russian Federation (the Bank of Russia) on whose basis a credit institution has the right to conduct banking operations. The banking licence spells out the banking operations the given credit institution has the right to carry out, and also the currency in which these banking operations can be performed.

The following types of licences may be issued to newly created credit institutions:

- universal licence to conduct banking operations in rubles (without the right to accept individual deposits and accept and invest precious metals);
- universal licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles (without the right to accept individual deposits, accept and invest precious metals, and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- universal licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles (without the right to accept individual deposits and accept and invest precious metals);
- basic licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- basic licence to conduct banking operations in rubles (without the right to accept individual deposits, accept and invest precious metals, and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank settlement credit institutions;
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank credit institutions carrying out credit and deposit operations;
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank credit institutions authorised for money transfers without opening accounts and other banking operations connected with them;

- licence to conduct banking operations for nonbank credit institutions which are central counterparties.

The following types of banking licences may be issued to an operating bank for expansion of its activities:

- universal licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- basic licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals.

Bank with a universal licence – bank entitled to perform banking operations specified in Part 1 of Article 5 of the Federal Law “On Banks and Banking Activities”.

Bank with a basic licence – bank entitled to perform banking operations specified in Part 1 of Article 5 of the Federal Law “On Banks and Banking Activities” subject to the restrictions established by Article 5.1 of the Federal Law “On Banks and Banking Activities”.

The authorized capital of a credit institution is based on funds contributed by owners (shares and other equity) and determines the minimum amount of assets serving as a guarantee to creditors.

As of the date of application for the state registration and a licence to conduct banking operations the minimum amount of the share capital for newly created credit institution complies with Article 11 of the Federal Law “On Banks and Banking Activities”.

Registered authorized capital of credit institutions – aggregate value of credit institutions’ authorized capitals as registered in the State Register of Credit Institutions.

Branches of credit institutions having the right to conduct banking operations – structural units of credit institutions located separately from headquarters, which perform on their behalf a full range or selected banking transactions specified by the Bank of Russia licence.

The line “PJSC Sberbank branches” shows branches of PJSC Sberbank that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before January 1, 1998, the line provided the total number of PJSC Sberbank branches as part of monthly information on credit institutions.

Representative offices of operating credit institutions – autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

Additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices of credit institutions having the right to conduct banking operations – special internal divisions of credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

Credit institutions under liquidation – credit institutions under liquidation pursuant to relevant decisions:

- decision of the credit institution’s stockholders (equity holders) or its body authorised to do so by the founding document taken in accordance with Clause 2 Article 61

of the Civil Code of the Russian Federation (voluntarily liquidation);

- decision of an arbitration court on the liquidation of the credit institution and appointing a liquidator taken in accordance with Article 23.1 of the Federal Law “On Banks and Banking Activities” (compulsory liquidation);
- decision of an arbitration court on recognizing bankruptcy of the credit institution and appointing an interim trustee taken in accordance with the Federal Law “On Insolvency (Bankruptcy)”.

Table 4.1.2
Data on Provisional Administrations Assigned to Credit Institutions Whose Banking Licences Have Been Revoked

General Provisions

The table contains data on provisional administrations operating at credit institutions whose licences have been revoked.

Provisional administrations were assigned to credit institutions in compliance with Clause 2 of Article 189.26 of Federal Law No. 127-FZ, dated 26 October 2002, ‘On Insolvency (Bankruptcy)’.

Table 4.1.3
Number of Credit Institutions with Nonresidents Equity

General Provisions

The table contains information on the quantitative breakdown of operating credit institutions with nonresidents equity by type of banking licences.

Individual Indicators Highlights

Residents / Nonresidents – the notions “residents” and “nonresidents” used for calculating the indicators of this table are defined in accordance with the Federal Law “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ of December 10, 2003.

Credit institution with nonresidents equity is a resident credit institution whose authorized capital is formed with the nonresidents’ participation regardless of their share in it.

Table 4.1.4
Credit Institutions Grouped by the Share of Nonresidents Equity

General Provisions

The table shows the breakdown of operating credit institutions grouped by the share of nonresidents equity.

Individual Indicators Highlights

See the commentary to the table “Number of Credit Institutions with Nonresidents Equity”.

Table 4.1.5
Selected Performance Indicators of Credit Institutions (Credit Institutions Ranked by Size of Assets)

General Provisions

The table includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is reports of operating credit institutions submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018 “On the List, Forms and

Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

Starting from data as of 1 February 2019, the calculation of assets (liabilities) includes accounts which reflect the adjustment and revaluation of debit (credit) indicators and which have been included in the Chart of Accounts for Credit Institutions (Bank of Russia Regulation No. 579-P, dated 27 February 2017) from 1 January 2019.

Individual Indicators Highlights

Net assets (net of loss provisions and profit tax) – operating credit institutions' aggregate assets (balances in accounts showing credit institutions' intrabank transactions were included in assets on net basis). Beginning from November 1, 2020, this indicator is given net of loss provisions and profit tax – "Net assets".

Corporate loans (to non-financial and financial (other than credit) institutions) – outstanding amounts (overdue debt included) of non-financial and financial (other than credit) institutions and individual entrepreneurs, both residents and non-residents, to credit institutions on loans and other placements in rubles and foreign currency. This indicator does not include outstanding amounts on loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extra-budgetary funds.

Loans to individuals – outstanding amounts (overdue debt included) of resident and non-resident individuals (excluding individual entrepreneurs) to credit institutions on all kinds of loans and other funds in rubles and foreign currency.

The data source for the above indicators is Reporting Form 0409101 "The Trial Balance of a Credit Institution".

Equity capital – credit institutions' unencumbered property. Since February 1, 2014, this indicator has been calculated in compliance with Bank of Russia Regulation No. 646-P, dated July 4, 2018 "On the Methodology for Measuring Credit Institution Capital (Basel III)". The sources of data are reports filed by Russian operating credit institutions under Form 0409123 "Own Funds (Capital) Calculation (Basel III)".

Capital adequacy N1.0 is the capital adequacy ratio of banks calculated as a ratio of banks' own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 199-I, dated November 29, 2019, "On Banks' Required Ratios and Capital Adequacy Buffers for Banks with a Universal Licence" and Bank of Russia Instruction No. 183-I, dated December 6, 2017, "On the Required Ratios of Banks with a Basic Licence".

The data source is reports filed by Russian operating credit institutions under Form 0409135 "Information on Credit Institutions' Required Ratios and Other Performance Indicators".

Loss provisions – provisions created by credit institutions for possible losses on loans, loan and similar debt, which comprise monetary claims and claims arising from transaction with financial instruments listed in Appendix No. 1 to Bank of Russia Regulation No. 590-P, dated June 28, 2017, "On the Procedure for Making Loss Provisions by Credit Institutions for Loans, Loan and Similar Debts", provided to legal entities of any form of incorporation and to individuals, both residents and non-residents, as well as loss provisions created on the basis of professional judgement on the risk of operations with balance sheet assets that can entail risk of losses (excluding loans, loan and similar debt), contingent credit liabilities posted to off-balance sheet accounts; interest income claims under credit claims; financial derivatives; other losses, pursuant to Bank of Russia Regulation No. 611-P, dated October 23, 2017, "On the Procedure for Credit Institutions to Make Loss Provisions".

Loss provisions are presented both adjusted and unadjusted.

Current year net profit (after taxation) – financial results of operating credit institutions (after taxation) for the period since the start of the current year. Financial results of the past year are not taken into account.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

Return on assets – this indicator is calculated as the ratio of the financial result (after taxation) received by operating credit

institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' assets for the same period.

Return on balance sheet capital – this indicator is calculated as the ratio of the financial result (after taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' balance sheet capital for the same period.

Individuals' funds (deposits) – deposits and other funds accepted by credit institutions (including savings certificates), outstanding obligations under deposit and other borrowing arrangements, funds in individuals' other accounts (residents' and non-residents' funds in both rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individuals' election funds, transfers from and to the Russian Federation, interest arrears, interest accrued on deposits accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

Corporate clients' funds (deposits and funds in the accounts of non-financial and financial (other than credit) institutions) are deposits and other funds accepted by credit institutions, as well as funds held in settlement and other accounts of non-financial and financial (other than credit) institutions and individual entrepreneurs, including deposit certificates, outstanding obligations under deposits and other borrowing arrangements, funds of individual entrepreneurs (residents' and non-residents' funds in Russian rubles and foreign currency). This indicator does not include the funds of the Federal Treasury, financial bodies and extra-budgetary funds of the Russian Federation, constituent entities of the Russian Federation and local authorities, interest arrears, accrued interest accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

Loans received from the Bank of Russia – debt (overdue debt included) on loans, deposits and other funds received by credit institutions from the Bank of Russia.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

Table 4.1.6
Financial Performance of Credit Institutions

General Provisions

The table includes indicators characterizing the financial performance of operating credit institutions for a period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account. Beginning on November 1, 2020, these indicators are calculated based on net profit (profit after tax).

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form 0409101 "The Trial Balance of a Credit Institution" in accordance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Total profit (+) / loss (-) is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions over the period under review. Profit (loss) is accumulated through the year.

Profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions that had profit in the period under review. Profit is accumulated through the year.

Share of profit-making credit institutions is the share of credit institutions that made profit or posted a zero result from their activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in the Russian Federation.

Loss of loss-making credit institutions is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions that incurred losses in the period under review. Loss is accumulated through the year.

Share of loss-making credit institutions is the share of credit institutions that incurred net loss in the period from the beginning of the year under review in the total number of operating credit institutions registered in the Russian Federation.

Table 4.1.7
Distribution of the Credit Institutions
by Own Funds (Capital)

General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From February 1, 2014 own funds (capital) are calculated according to Bank of Russia Regulation No. 395-P dated December 28, 2012 "On the Methodology for Measuring Credit Institution Capital (Basel III)". Since the reporting of October 1, 2018 the capital is calculated in compliance with the Bank of Russia Regulation No. 646-P, dated July 4, 2018 "On the Methodology for Measuring Credit Institution Capital (Basel III)".

Information on the number and own funds (capital) of credit institutions that are under the insolvency prevention measures with involvement of the Bank of Russia or the Deposit Insurance Agency in accordance with the Federal Law № 127-FZ of October 26, 2002, "On Insolvency (Bankruptcy)".

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The source of information has been the reports compiled by credit institutions in the form 0409123 "Own Funds (Capital) Calculation (Basel III)", established by Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Equity capital was calculated beginning from February 1, 2014 in accordance with Bank of Russia Regulation No. 395-P, dated December 28, 2012, "On the Methodology for Measuring Credit Institution Capital (Basel III)". Since October 1, 2018, capital is calculated in accordance with Bank of Russia Regulation No. 646-P, dated July 4, 2018, "On the Methodology for Measuring Credit Institution Capital (Basel III)".

Capital adequacy ratio (as %) is the aggregate indicator calculated as of the reporting date based on the totals of credit institutions grouped by equity (capital) size. A bank's capital adequacy ratio (N1.0) regulates (contains) the risk of a bank's insolvency and sets the minimum amount of equity capital needed to cover credit and market risks. A bank's capital adequacy ratio is measured as the bank's capital to risk-weighted assets ratio. It is calculated in accordance with Bank of Russia Instruction No. 199-I, dated November 29, 2019, "On Banks' Required Ratios and Capital Adequacy Buffers for Banks with a Universal Licence" (earlier, Bank of Russia Instruction No. 180-I, dated June 26, 2017, Bank of Russia Instruction No. 139-I, dated December 3, 2012, and Bank of Russia Instruction No. 110-I, dated January 16, 2004).

Table 4.1.8
Number of Non-Credit Financial Institutions
and Self-Regulating Organisations

General Provisions

The table presents information on month-on-month changes as of the specified date in the number of operating insurance agents, professional securities market participants, infrastructures, collective investment market participants, microfinance market participants and cooperatives, credit rating agencies, branches and representative offices of foreign credit rating agencies and responsible actuaries admitted according to the procedure stipulated by Russian laws to carry out activities in the financial market, as well as information on the number of self-regulatory organisations in the financial market and the self-regulatory organisations of actuaries.

Individual Indicators Highlights

The Bank of Russia issues licences to insurance companies, securities market professional participants, infrastructures, and collective investment market participants.

Insurance agents (insurers, reinsurers, mutual insurance companies, insurance brokers) carry out their activities pursuant to Federal Law No. 4015-1, dated November 27, 1992, "On Insurance in the Russian Federation" under a respective licence. Information on insurance companies is subject to be entered into a Single State Register of Insurance Companies pursuant to Bank of Russia Ordinance No. 3400-U, dated September 30, 2014, "On the Procedure for Entering Information on Insurance Companies into the Single State Register of Insurance Companies".

Securities market professional participants:

Brokers, dealers, forex-dealers, depositories, trustees and registrars perform their activities in accordance with Federal Law No. 39-FZ, dated 22 April 1996, "On the Securities Market", Bank of Russia Regulation No. 481-P, dated 27 July 2015, "On Licensing Requirements for, and Conditions of, Professional Activity in the Securities Market, Restrictions on Holding Together Certain Types of Professional Activity in the Securities Market, and on the Procedure and Timeframe for Submitting to the Bank of Russia Reports on Terminating Obligations Related to Professional Activity in the Securities Market in Case of Cancellation of a Securities Market Professional Participant Licence", other Bank of Russia regulations and under a respective licence.

Investment advisers perform their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market", Bank of Russia Ordinance No. 4956-U, dated November 2, 2018, "On the Requirements for Investment Advisers", other Bank of Russia regulations and under a respective entry on including investment advisers in the unified register of investment advisers.

Infrastructures:

Clearing houses perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing, Clearing Activities and the Central Counterparty", Bank of Russia Instruction No. 170-I, dated November 11, 2015, "On the Procedure for the Bank of Russia to License Clearing Activities and Keep the Register of Licences" and under a respective licence.

Trade organisers (a stock exchange, trading system) perform their activities pursuant to Federal Law No. 325-FZ, dated November 21, 2011, "On Organised Trades", Bank of Russia Instruction No. 169-I, dated October 26, 2015, "On the Procedure for the Bank of Russia to License Exchanges and Trading Systems and Keep the Register of Licences" and under a respective licence.

Commodity pool operators perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing, Clearing Activities and the Central Counterparty", Bank of Russia Instruction No. 194-I, dated December 17, 2018, "On the Procedure and Conditions for the Bank of Russia to Accredite Organisations Functioning as a Commodity Pool Operator, and Grounds and Procedure for Terminating the Said Accreditation" and under a respective accreditation.

Repositories perform their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market", Bank of Russia Instruction No. 173-I, dated June 8, 2016, "On the Procedure for and Conditions of Licensing Repository Activities and on the Procedure for a Repository to Notify the Bank of Russia of the Appointment or Dismissal of the Head of a Structural Unit Set up to Conduct Repository Activities" and under a respective licence.

The central depository carries out its activity pursuant to Federal Law No. 414-FZ, dated December 7, 2011, "On the Central Depository", Administrative Procedure of the Federal Financial Markets Service for the provision of the state service for assigning the status of the central depository approved by FFMS Order No. 12-80/pz-n, dated September 20, 2012, and under the respective assigned status of the central depository.

Central counterparties perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing, Clearing Activities and the Central Counterparty", Bank of Russia Instruction No. 174-I, dated September 29, 2016, "On the Procedure for the Bank of Russia to Assign the Central Counterparty Status" and under the respective assigned status of the central counterparty.

Payment system operators perform their activities pursuant to Federal Law No. 161-FZ, dated June 27, 2011, "On the National Payment System", Bank of Russia Ordinance No. 5379-U, dated December 26, 2019, "On Registration by the Bank of Russia of Organisations as Payment System Operators, on the Inclusion of Foreign Organisations which are Foreign Payment System Operators in the Register of Foreign Payment System Operators, and on the Procedure for Maintaining the Register of Payment System Operators and the Register of Foreign Payment System Operators" and under a respective registration.

Nationally important payment system operators perform their activities in accordance with Federal Law No. 161-FZ, dated 27 June 2011, 'On the National Payment System'.

Credit history bureaus perform their activities pursuant to Federal Law No. 218-FZ, dated December 30, 2004, "On Credit Histories", Bank of Russia Regulation No. 452-P, dated December 28, 2014, "On the Procedure for the Bank of Russia to Keep the State Register of Credit History Bureaus and the Requirements for Financial Standing and Business Reputation of Participants in Credit History Bureaus" and under a respective entry on the inclusion in the register of credit history bureaus.

News agencies perform their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market", Bank of Russia Regulation No. 435-P, dated October 13, 2014, "On the Accreditation of News Agencies Disclosing Information on Securities and Other Financial Instruments" and under a respective accreditation.

Foreign payment system operators perform their activities pursuant to Federal Law No. 161-FZ, dated June 27, 2011, "On the National Payment System", Bank of Russia Ordinance No. 5379-U, dated December 26, 2019, "On Registration by the Bank of Russia of Organisations as Payment System Operators, on the Inclusion of Foreign Organisations which are Foreign Payment System Operators in the Register of Foreign Payment System Operators, and on the Procedure for Maintaining the Register of Payment System Operators and the Register of Foreign Payment System Operators" and under a respective entry on the inclusion in the register of foreign payment system operators.

Investment platform operators perform their activities pursuant to Federal Law No. 259-FZ, dated August 2, 2019, "On Investment Raising Using Investment Platforms and on Amending Certain Laws of the Russian Federation", Bank of Russia Ordinance No. 5342-U, dated December 4, 2019, "On the Procedure for Maintaining the Register of Investment Platform Operators" and under a respective entry on the inclusion in the register of investment platform operators.

Financial platform operators perform their activities pursuant to Federal Law No. 211-FZ, dated July 20, 2020, "On Performing Financial Transactions Using a Financial Platform" and under a respective entry on the inclusion in the register of financial platform operators.

Collective investment market participants:

Private pension funds carry out their activities pursuant to Federal Law No. 75-FZ, dated May 7, 1998, "On Non-Government Pension Funds" under a respective license.

Joint-stock investment funds, management companies and specialized depositories perform their activities pursuant to Federal Law No. 156-FZ, dated November 29, 2001, "On Investment Funds" under a respective license.

Microfinance agents and cooperatives. The Bank of Russia maintains:

A State Register of Microfinance Organisations pursuant to Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organisations" and Bank of Russia Ordinance No. 3984-U, dated March 28, 2016, "On the Procedure for the Bank of Russia to Maintain the State Register of Microfinance Organisations, the Form of Application to Enter Data on a Legal Entity into the State Register of Microfinance Organisations, the Form of Data on Legal Entity Founders (Participants, Shareholders), the Form of Certificate to Enter Data on a Legal Entity into the State Register of Microfinance Organisations and the Procedure for its Reissuing, Forms of Applications to Change the Type of Microfinance Organisation and to Carry Out Activity as Microfinance Company or Microcredit Company, the Form and Procedure for Submitting Documents and Information Confirming the Capital and Sources of Funds Provided by Founders (Participants, Shareholders)".

A Register of Housing Savings Cooperatives pursuant to Federal Law No. 215-FZ, dated December 30, 2004, "On Housing Savings Cooperatives" and Bank of Russia Ordinance No. 3587-U, dated March 11, 2015, 'On the Procedure for the Bank of Russia to Maintain the Register of Housing Savings Cooperatives'.

A State Register of Consumer Credit Cooperatives pursuant to Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" and Bank of Russia Ordinance No. 4184-U, dated November 10, 2016, "On the Procedure for the Bank of Russia to Maintain the State Register of Consumer Credit Cooperatives, the State Register of Agricultural Consumer Credit Cooperatives, on Establishing the Form, Timeframe and Procedure for Self-regulatory Organisations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Total Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities".

A State Register of Agricultural Consumer Credit Cooperatives pursuant to Federal Law No. 193-FZ, dated December 8, 1995, "On Agricultural Cooperation" and Bank of Russia Ordinance No. 4184-U, dated November 10, 2016, "On the Procedure for the Bank of Russia to Maintain the State Register of Consumer Credit Cooperatives, the State Register of Agricultural Consumer Credit Cooperatives, on Establishing the Form, Timeframe and Procedure for Self-regulatory Organisations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities".

A State Register of Pawn Shops pursuant to Federal Law No. 196-FZ, dated July 19, 2007, "On Pawn Shops".

A Common Register of Appointed Actuaries under Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation" and Bank of Russia Ordinance No. 3409-U, dated October 2, 2014 "On the Procedure of Keeping the Common Register of Appointed Actuaries".

Self-regulatory organisations:

A Unified Register of Self-regulatory Organisations in the Financial Market.

A self-regulatory organisation in the financial market shall be a non-profit organisation comprising financial organisations engaged in the following activities: brokers, dealers, managers, depositories, registrars, joint-stock investment funds and management companies of investment funds, unit investment funds and private pension funds, specialised depositories, private pension funds, insurance companies, insurance brokers,

mutual insurance companies, microfinance organisations, consumer credit cooperatives, housing savings cooperatives, agricultural consumer credit cooperatives, forex-dealers, and investment advisers.

A non-profit organisation acquires the status of a self-regulatory organisation in the financial market from the date of its inclusion by the Bank of Russia in the unified register of self-regulatory organisations in the financial market based on its application pursuant to Federal Law No. 223-FZ, dated July 13, 2015, "On Self-regulatory Organisations in the Financial Market and on Amending Articles 2 and 6 of the Federal Law "On Amending Certain Laws of the Russian Federation" and ceases to be a self-regulatory organisation from the date of its exclusion from the said register.

A State Register of Self-regulatory Organisations of Actuaries pursuant to Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation" and Bank of Russia Ordinance No. 3424-U, dated October 27, 2014, "On the Procedure for Maintaining the State Register of Self-regulatory Organisations of Actuaries".

A Register of Credit Rating Agencies, a Register of Branches and Representative Offices of Foreign Credit Rating Agencies pursuant to Federal Law No. 222-FZ, dated July 13, 2015, "On the Activities of Credit Rating Agencies in the Russian Federation, on Amending Article 76.1 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" and Invalidating Certain Provisions of Russian Laws" and Bank of Russia Regulation No. 692-P, dated September 12, 2019, "On the Requirements for the Submission to the Bank of Russia of an Application to Enter Information About a Company into the Register of Credit Rating Agencies, a List of Documents Attached to the Application, the Procedure for the Bank of Russia to Enter a Branch and a Representative Office of a Foreign Credit Rating Agency Operating in Accordance with its Personal Law into the Register of Branches and Representative Offices of Foreign Credit Rating Agencies, the Procedure for the Bank of Russia to Maintain the Register of Credit Rating Agencies and Information Included Therein, the Procedure for the Bank of Russia to Maintain the Register of Branches and Representative Offices of Foreign Credit Rating Agencies and Information Included Therein, the Requirements for the Procedure and Form of Submission by Credit Rating Agencies to the Bank of Russia of Notifications About Appointment (Election) to a Position or Dismissal from Office (Termination of Authority) of Officials (Management Bodies) of a Credit Rating Agency, as well as the Procedure for Stakeholders to Access Information in the Register of Credit Rating Agencies".

Table 4.1.9
Data on Provisional Administrations Assigned to Non-Bank Financial Institutions Whose Licences Have Been Revoked (Cancelled)

General Provisions

The table contains data on provisional administrations operating at non-bank financial institutions whose licences have been revoked.

Provisional administrations were assigned to **insurance companies** in compliance with sub-clause 1 of Clause 6.1 of Article 184.1 of Federal Law No. 127-FZ, dated 26 October 2002, 'On Insolvency (Bankruptcy)'.

Provisional administrations were assigned to **non-governmental pension funds** in compliance with Clause 3.1 of Article 7.2 of Federal Law No. 75-FZ, dated 7 May 1998, 'On Non-governmental Pension Funds'.

Provisional administrations were assigned to **management companies** in compliance with sub-clause 3 of Clause 1 of Article 61.4 of Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds' (hereinafter, Federal Law No. 156-FZ).

Provisional administrations were assigned to **specialised depositories** in compliance with Clause 1 of Article 61, sub-clause 1 of Clause 1, Clause 2 of Article 61.4 of Federal Law No. 156-FZ.

Subsection 4.2 **Borrowings**

Table 4.2.1
Funds (Deposits) of Individuals Accepted by Credit Institutions

Table 4.2.2
Funds of Legal Entities Accepted by Credit Institutions

General Provisions

These tables present data on one of the major transactions in liabilities, namely, funds accepted by credit institutions in rubles and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity, according to the maturities of deposits and other funds accepted by credit institution specified in the agreement, including all addenda thereto. The tables show total account balances accepted by credit institutions to deposits. The data compilation methodology for the information in these tables differs from that used for similar data in the "Credit Institutions Survey" table, which is used for the analysis of money supply and its structure. The data in tables 4.2.1 and 4.2.2 do not cover deposits of legal entities and individuals with Vnesheconombank, which is not on the list of operating credit institutions, but include funds accepted from non-residents. They also do not cover accrued interest. Differences in individual indicators can be found below.

The table "Funds of Legal Entities Accepted by Credit Institutions" contains data on deposits and other funds accepted, including individual entrepreneurs' deposits. Funds raised from credit institutions are presented including loans, deposits, and other raised funds. Individual entrepreneurs' deposits are also shown separately (memo item).

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution" in accordance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Ruble / foreign currency deposits, total, by maturity—cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both residents and non-residents) with credit institutions under bank deposit agreements or bank account agreements (including savings / deposit certificates). The tables provide a breakdown of deposits by type of depositors (individuals and legal entities (corporate clients and government authorities) and by maturity. These indicators do not include funds in legal entities' settlement accounts and individual entrepreneurs' accounts, the funds of individuals' election funds, transfers from and to the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts, and balances of accounts which cannot be classified unambiguously.

Demand deposits are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms "upon the onset of the condition (event)").

Time deposits are deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

Deposits of individuals are deposits and other funds accepted by credit institutions from individuals (including savings

certificates), unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in individuals' other accounts. This indicator does not include the funds of individual entrepreneurs, individuals' election funds and transfers from and to the Russian Federation.

Deposits and other funds raised from legal entities are deposits and other funds raised (on demand or for a specified term) from government authorities and extra-budgetary funds of all levels, as well as corporate clients (financial (other than credit) and non-financial institutions of any form of incorporation (including certificates of deposit), and individual entrepreneurs), as well as unfulfilled obligations under deposit and other borrowing arrangements.

Deposits of individual entrepreneurs are deposits, including unfulfilled obligations under these deposits, of individuals engaged in entrepreneurial activities without registering as a legal entity.

Loans, deposits and other funds accepted from credit institutions are deposits, loans and other funds raised from non-resident credit institutions and banks.

Table 4.2.3
Weighted Average Interest Rates
on Deposits of Individuals and Nonfinancial
Organizations in Rubles

Table 4.2.4
Weighted Average Interest Rates
on Deposits of Individuals and Nonfinancial
Organizations in US Dollars and Euros

General Provisions

The tables contain weighted average interest rates of deposits (excluding the State Development Corporation "VEB.RF"), and including non-bank credit institutions that are licensed to perform loan and deposit operations (further – credit institutions), which are borrowed by credit institutions from individuals and nonfinancial organizations (excluding individual entrepreneurs since January, 2016) in rubles, in US dollars and in euros. The data are presented with a breakdown by maturity.

The source of information is the Reporting Form 0409129 "Weighted Average Interest Rates Funds offered by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Weighted average interest rates on deposits by individuals / nonfinancial organizations are weighted average annual interest rates on deposits in the reporting month and are calculated by the formula:

$$\bar{P} = \frac{\sum PV}{\sum V} \text{ where}$$

$\bar{P}$ – weighted average deposit interest rate;

$V1...n$ – amount of a deposit as included in an agreement;

$P1...n$ – nominal annual deposit interest rate as included in an agreement.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

Table 4.2.5
Savings (Deposit) Certificates, Bonds and Bills of
Exchange Issued by Credit Institutions

General Provisions

The table contains data on ruble and foreign currency funds raised by credit institutions by issuing debt securities (deposit and savings certificates, bonds and bills). Nominal values of deposit and savings certificates and bonds are provided with a breakdown by maturity. If there is no information on the values of certificates and bonds with specific maturities, this means that no funds under these securities with these maturities were raised over the periods reviewed in the table. This table does not include obligations to pay interest and coupon accrued on issued securities.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution" in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Savings / deposit certificate – a kind of time deposit (see the commentary to the indicator "Time deposits" in the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organisations Accepted by Credit Institutions") and a security that certifies the amount of a deposit made with a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate of the credit institution that issued the certificate or any of its branches. Savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation "On Savings and Deposit Certificates Issued by Credit Institutions", approved by Bank of Russia Ordinance No. 333-U, dated August 31, 1998. In the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Legal Entities Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in individuals' and organisations' deposits, respectively.

Bond is a financial security certifying the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent from the bond issuer. Bonds also provide fixed interest payments or some other tangible equivalent.

Bill is a direct financial liability that is completed in a legally prescribed form and issued by a promissor to a bill holder and gives the latter the unconditional right to make claims to the promissor in terms of the specific amount, time and place.

Banking bill of exchange is a bill that is mainly used for raising funds by a credit institution.

Acceptance is an agreement on the repayment of a bill of exchange that imposes the relevant obligation on the acceptor.

Bank acceptance is a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

Subsection 4.3 Lending

Table 4.3.1

Loans, Deposits, and Other Funds Extended to Corporate Clients, Individuals, and Credit Institutions

General Provisions

The table shows data covering major investment activity of banks, that is, extending loans, deposits, and other funds to resident and non-resident clients. The data show lending account balances as of the reporting date with a breakdown by currency (rubles and foreign currency), borrower type (individuals, legal entities, and credit institutions) and loan maturity (as indicated in credit agreements).

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution" in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Loans and other funds extended in rubles / foreign currency to corporate clients (non-financial and financial (other than credit) institutions and individual entrepreneurs) and individuals — amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals and corporate clients, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

Loans and other funds extended in rubles and foreign currency to individuals are amounts borrowed from credit institutions by resident and non-resident individuals (other than individual entrepreneurs), including overdue debt.

Loans and other funds extended in rubles and foreign currency to corporate clients, by maturity — amounts borrowed on all loans and other placements by financial (other than credit) and non-financial institutions of any form of incorporation and individual entrepreneurs, both residents and non-residents, excluding overdue debt. (The structure of financial (other than credit) institutions and non-financial organisations corresponds to the concepts "other financial institutions" and "non-financial organisations" in the notes to the table "Central Bank Survey"). Loans provided for up to 30 days include on-demand and overdraft loans (an overdraft loan is a loan extended to a borrower who has a shortage of funds available in its current account).

Loans, deposits and other funds extended in rubles and foreign currency to credit institutions are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

Table 4.3.2

Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions

General Provisions

The table includes indicators characterising overdue debt on loans and other funds granted by credit institutions to corporate clients and individuals, as well as total outstanding amounts on these funds.

The data source is reports of Russian operating credit institutions compiled under Form 0409101 "The Trial Balance of a Credit Institution" and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On

the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Outstanding amounts of loans and other funds granted to corporate clients are outstanding amounts (including overdue debt) of non-financial and financial (other than credit) institutions and individual entrepreneurs, both residents and non-residents, to credit institutions on all loans and other funds placed in Russian rubles, foreign currency, and precious metals.

Outstanding amounts of loans and other funds granted to individuals are outstanding amounts (including overdue debt) of resident and non-resident individuals to credit institutions on all loans and other funds in Russian rubles and foreign currency. Loans and other funds granted to individual entrepreneurs are not included in this indicator.

Overdue debt on loans and other funds are outstanding amounts on past due loans, deposits, and other placed funds granted to a relevant category of borrowers (non-financial organisations or individuals) in Russian rubles and foreign currency. Amounts of overdue interest are not included in the calculation of overdue debt indicators.

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in Rubles

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in US Dollars

Table 4.3.5

Weighted Average Interest Rates on Loans to Individuals in Euros

Table 4.3.6

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars

Table 4.3.8

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

General Provisions

The tables contain weighted average interest rates on loans extended by credit institutions in rubles, in US dollars and in euros granted to financial organizations (excluding the State Development Corporation "VEB.RF") and including non-bank credit institutions that are licensed to perform loan and deposit operations (further – credit institutions), non-financial organizations and individuals (excluding individual entrepreneurs) to residents as well as non-residents.

The source of information for *credits of individuals*¹ is the Reporting Form 0409128 "Weighted Average Interest Rates on Loans Granted by Credit Institutions", for *credits of nonfinancial organizations* — the Reporting Form 0409303 "Granted Funds to Legal Entities" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

¹ The source of information for loans granted to individuals and non-financial organizations was the Reporting Form of financial organizations (excluding national corporation the State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)» and non-bank credit institutions) 0409128 "Weighted Average Interest Rates on Loans Granted by Credit Institutions" until 2019. Starting from January 2019 reporting date non-bank credit institutions started reporting by the Form 0409128.

Individual Indicators Highlights

Weighted average interest rates on loans to individuals / nonfinancial organizations are weighted average annual rates on loans in the reporting month and are calculated by the formula:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

$\bar{P}$ – weighted average loan interest rate;

$P1...n$ – nominal annual interest rate as included in an agreement;

$V1...n$ – amount of loan as included in an agreement.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

Car loans – include loans extended to purchase of vehicles against the collateral of them.

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation" according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

Table 4.3.9**Loans Extended to Small, Medium-Sized Businesses****General Provisions**

The table contains data on ruble and foreign currency funds granted by credit institutions to the small and medium-sized businesses including individual entrepreneurs.

The source of information on credit to legal entities and entrepreneurs is report compiled by Russian credit institutions (including the State Development Corporation "VEB.RF" and non-bank credit institutions) (further – credit institutions), in form 0409303 "Information on Granted Funds To Legal Entities" in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation" according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

Volume of extended loans is the value of loans granted by credit institutions to small and medium-sized business on monthly basis.

Outstanding amount of loans – balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue loans – balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 4.3.10**Housing Loans Granted to Resident Individuals****Table 4.3.11****Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon****Table 4.3.12****Mortgage Loans Granted to Resident Individuals Against the Pledge of Claims Under Share Construction Participation Agreements****General Provisions**

These tables show data on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions to resident individuals in rubles and foreign currency.

The category of housing loans granted to individuals comprises the following loans:

- loans granted for the purchase and development of land for housing construction;
- loans granted to finance construction;
- loans granted to buy housing.

The category of mortgage loans comprises housing loans granted to resident individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law about participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation.

The source of information has been the reports compiled by credit institutions in form 0409316 "Information on Granted Funds to Individuals", established by Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Volume of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted to resident individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled for the reporting period (month).

Debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements is the balance of the debt, including overdue debt, on loans as of the reporting date.

Overdue debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements is the balance of overdue debt on loans as of the reporting date.

Weighted average maturity of loans characterizes average maturity of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions during the reporting period (month) and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

$\bar{T}$ is the weighted average term of credit;

$T_{1...n}$ is the weighted average maturity of loans granted by a credit institution No. 1...n;

V is the value of loans granted by a credit institution No. 1...n.

Weighted average interest rate on loans characterizes average interest rates on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions during the reporting period (month) and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

$\bar{P}$ is the weighted average interest rate;

$P_{1...n}$ is the weighted average interest rate on loans granted by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans granted by a credit institution No. 1...n;

$T_{1...n}$ is the weighted average maturity of loans granted by a credit institution No. 1...n.

Rights of claim under mortgage loans acquired is the balance of the debt on rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

Table 4.3.13
Investment Portfolio and Authorised Capital
Participation of Credit Institutions

General Provisions

The table shows the values of credit institutions' investments in securities except bills of exchange, such as debt and equity securities. The data do not include checks, warehouse certificates and bearer passbooks. The table also shows information on credit institutions' participation in the authorised capital of subsidiary and affiliated joint-stock companies and other organisations.

The source of information is reports compiled by operating credit institutions of the Russian Federation according to Form 0409101 "The Trial Balance of a Credit Institution" and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

Starting from data as of February 1, 2019, the indicators provided including revaluation also include value adjustment according to the Chart of Accounts for Credit Institutions (Bank of Russia Regulation No. 579-P, dated February 27, 2017).

Individual Indicators Highlights

Gross investments in debt securities (including loss provisions, revaluation and cost adjustment) are credit institutions' investments in debt obligations that are classified as securities under Russian law (debt securities of the Russian Government, the Bank of Russia, regional and local governments, resident credit institutions, and resident organisations other than credit institutions; securities that are backed to repurchase agreements (repos) and not qualify for derecognition; and non-residents' securities, other than bills of exchange, that are considered securities under the law of the issuer's country). These investments include securities that are booked at their fair value through profit or loss, or through other comprehensive income, booked at amortised cost, as well as those not redeemed in due time, denominated in Russian rubles or foreign currency. Debt securities booked at fair value are recognised including revaluation.

Gross investments in equity securities (including loss provisions, revaluation and cost adjustment) – investments in shares, units, and any other securities that in accordance with the law of the issuer's country entitle their holder to a stake in the organisation's property and/or net assets (residual interest in assets remaining after deducting all its liabilities).

Investments in equity securities include equity securities booked at fair value through profit or loss, as well as equity securities booked at fair value through other comprehensive income, denominated in Russian rubles or foreign currency.

Revaluation of debt (equity) securities – negative and positive differences between the balance-sheet value of securities and their current (fair) value. All securities booked at fair value, the current (fair) value of which could be reliably measured, are subject to revaluation.

Debt (equity) securities transferred without derecognition are securities transferred to counterparties without derecognition under repo transactions.

Unpledged debt (equity) securities at balance-sheet value (excluding revaluation and cost adjustment) – credit institutions' investments in debt securities (excluding revaluation and cost adjustment), except securities transferred to counterparties without derecognition under repo transactions.

The breakdown of these investments by issuer type is given in the lines below.

Overdue debt securities are costs for purchasing debt securities and total interest (coupon) income, which were previously recognised as incomes, in the event the securities issuer fails to provide funds for their redemption in due time.

Discounted bills are the total value of bills of exchange acquired (discounted) by credit institutions, including overdue bills (dishonoured and non-dishonoured), and the amount of interest income thereon, by maturity, in rubles and foreign currency.

Stakeholdings in subsidiary and affiliated joint-stock companies, unit investment funds, including revaluation, gross (including loss provisions) – funds invested in the shares of resident and non-resident subsidiary and affiliated joint-stock companies in the amount ensuring control over the governance of the issuer organisation or considerable influence on the joint-stock company's operations.

Other participation in authorised capital, including revaluation, gross (including loss provisions) – funds used to acquire stakes in resident and non-resident legal entities' authorised capitals.

Table 4.4
Credit Institutions' Liabilities and
Claims on Financial Derivatives

General Provisions

The table presents credit institutions' liabilities and claims on financial derivatives to buy and sell various financial assets (precious metals, securities, foreign exchange, other funds and derivatives) in which the settlement date does not coincide with the transaction date. Financial forward settlement contracts, options, forward and futures contracts, whose execution (settlement date) is effected by the parties no sooner than the third working day after the striking of the deal. Derivatives transactions are shown in the off-balance sheet item from the contract date till the value date. Derivatives claims on and liabilities to financial instruments with market or official prices (rates) are recorded at these prices and revaluated in due order. The table provides data on the fair value of financial derivatives (claims and liabilities).

Credit institutions' liabilities and claims on financial derivatives are broken down by major underlying financial instruments (rubles and foreign currency, precious metals, securities) and by term of settlement: 2–30 days, 31–90 days, over 90 days. Total of claims and liabilities across all financial instruments presented in the table also include amounts due for repayment "on the following day".

Derivative Financial Instrument is a claim, if the overall estimated value of contractual claims on a counterparty exceeds corresponding overall estimated value of contractual liabilities on the same counterparty and a credit institution expects an increase in future economic benefits resulting from the receipt of assets (cash and other property), exchange of assets or liabilities' redemption on the potentially favourable conditions for the credit institution.

Derivative Financial Instrument is a liability, if the overall estimated value of a credit institution's contractual liabilities on a counterparty exceeds corresponding overall estimated value of contractual claims on the same counterparty and the credit institution expects a decrease in future economic benefits resulting from the retirement of assets (cash and other property), exchange of assets or liabilities' redemption on the potentially unfavourable conditions for the credit institution.

The data source is reports of operating credit institutions compiled under Form 0409101 "The Trial Balance of a Credit Institution" and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018 "On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

Subsection 4.5 Main Indicators of Subjects of Collective Investments and Insurance Business Performance

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

General Provisions

The table performance in private pension provision and mandatory pension insurance. The table features private pension funds licensed to engage in pension provision and pension insurance.

The indicators are derived from data contained in OKUD Form 0420254 'Statement of Private Pension Provision' and Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-governmental Pension Funds'.

Individual Indicators Highlights

Pension reserves mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They include reserves to cover pension obligations and a premium reserve.

Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund.

Number of participants means the number of individuals entitled to receive or actually receiving private pensions under their respective pension agreements.

Number of participants receiving pension means the number of individuals receiving private pension as of the end of the reporting period.

Payouts of pensions under private pension provision mean cash regularly paid to participants pursuant to their pension agreements.

Pension savings mean as defined by Federal law No. 111-FZ, dated 24 July 2002, 'On Investment of Funds for Financing the Funded Part of Labour Pension in the Russian Federation'.

Number of insured persons means the number of individuals who have entered into mandatory pension insurance

agreements (insured persons under operational mandatory pension insurance agreements as of the end of the reporting period).

Number of insured persons receiving pension means the number of individuals receiving funded pension or term pension benefits as of the end of the reporting period.

Number of insured persons who received a one-off benefit means the number of insured persons who received a one-off benefit in the reporting period, including additional benefits.

Payouts of pension benefits under mandatory pension insurance comprise funded pension, term pension benefits and one-off benefits.

Table 4.5.2

Private Pension Funds' Pension Reserves Generation

General Provisions

The table presents information on generation of pension reserves by private pension funds.

The indicators are derived from data contained in OKUD Form 0420254 'Statement of Private Pension Provision' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-governmental Pension Funds'.

Individual Indicators Highlights

Pension reserves as of the beginning of the year mean total assets held by the fund to deliver on its obligations to participants under the terms of pension agreements as of the beginning of the reporting period.

Pension contributions are funds paid by the contributor for the account of the participant under the terms of the pension agreement.

Earmarked receipts are funds used according to the purpose specified by their originator. Individuals and legal entities that are shareholders, founders, contributors and third parties, can serve as the originator of these receipts. These funds are not expected to be repaid.

Pension reserve investment returns are pension reserve investment performance — dividends and yields on securities, income (interest) on bank deposits, other types of income from invested pension reserves, net financial result from the sale of assets and net financial result from pension reserves' revaluation as of the reporting date.

Payouts made in the reporting year are payments of private pension benefits, payments of surrender values under terminated agreements and payments to legal successors.

Pension reserves as of the end of the year mean total assets held by the fund to deliver on its obligations to participants under the terms of pension agreements as of the end of the reporting period.

Table 4.5.3

Private Pension Funds' Generation and Distribution of Pension Savings

General Provisions

The table presents information about accrual and disposal of pension savings by private pension funds.

The data are drawn from OKUD Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-governmental Pension Funds'.

Table 4.5.4
Main Indicators
of Unit Investment Funds' Performance

General Provisions

The table presents performance indicators of unit investment funds in the Russian Federation, broken down by types of unit investment funds: number of holders of investment shares in unit investment funds, value of net assets of unit investment funds, volume of issue of investment shares of unit investment funds, and volume of redemption of investment shares of unit investment funds.

The indicators are compiled on the basis of aggregated data from Form 0420502 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)', Form 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)', Form 0420504 'Statement of Shareholders of Joint-stock Investment Funds (Holders of Investment Shares in Unit Investment Funds)', submitted to the Bank of Russia by asset management companies of unit investment funds as prescribed in Bank of Russia Ordinance No. 4715-U, dated 8 February 2018, 'On the Forms, Procedure and Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-governmental Pension Funds' (until 2016 – Federal Securities Commission Resolution No. 03-41/ps, dated 22 October 2003, 'On Statements of Joint-stock Investment Funds and Management Companies of Unit Investment Funds'; for 2016 – 2017 Q2 – Bank of Russia Ordinance No. 3901-U, dated 16 December 2015, 'On Terms of and Procedure for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and by the Management Company of Investment Funds, Unit Investment Funds, and Non-governmental Pension Funds'; for 2017 Q3 – 2018 Q1 – Bank of Russia Ordinance No. 4323-U, dated 24 March 2017, 'On the Forms, Procedure and Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-governmental Pension Funds').

Individual Indicators Highlights

Indicator **Number of Holders of Investment Shares in Unit Investment Funds** reflects the aggregate number of holders in the registers of unit investment fund shareholders.

Starting from 2016 Q1, indicator Number of Personal Accounts in the Registers of Investment Fund Shareholders is replaced with indicator Number of Holders of Investment Shares in Unit Investment Funds in order to provide reliable information on the actual number of holders of investment shares in funds (including holders whose rights for investment shares are accounted for in nominal holders' accounts, and

excluding zero personal accounts in the registers of investment fund shareholders).

Indicator **Value of Net Assets of Unit Investment Funds** reflects the aggregate value of net assets of operational unit investment funds.

Indicator Issue of Investment **Shares of Unit Investment Funds** reflects the aggregate amount of issued investment shares of unit investment funds in the reporting period (the first quarter, the first six months, the first nine months and a year). The indicator is shown as accrued year-to-date total.

Indicator **Redemption of Investment Shares of Unit Investment Funds** reflects the aggregate amount of redeemed investment shares of unit investment funds in the reporting period (the first quarter, the first six month, the first nine months and a year). The indicator is shown as accrued year-to-date total.

Table 4.5.5
Insurers' Premiums and Payoffs by
Type of Insurance

General Provisions

The table reflects volumes of insurance premiums and benefits by type of insurance over the reporting period.

The indicators of insurers are compiled on the basis of regular statistical reporting provided by insurance companies to the Bank of Russia in accordance with Law of the Russian Federation No. 4015-1, dated 27 November 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are comprised of information from quarterly statistical reporting Form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 4584-U, dated 25 October 2017, 'On the Form, Timeframe and Procedure for Insurance Companies to Compile and Submit to the Bank of Russia Statements, Required for Control and Supervision Purposes, and Statistical Statements, as well as on the Form, Timeframe and Procedure for Insurance Companies to Submit Accounting (Financial) Statements to the Bank of Russia'.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract. It includes changes to insurance premiums over the reporting period.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in the federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured, insured person or beneficiary upon the occurrence of an insured event (insurance benefit), and other payouts under insurance contracts.

Section 5. Selected Indicators on the Russian Federation's Payment System

Table 5.1
Payments Effected by the Payment System of Russia

General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and Russian credit institutions.

The sources of information are quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected.

Individual Indicators Highlights

Payments effected by the payment system of the Bank of Russia include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

Payments effected by private payment systems include payments of the customers of credit institutions (branches) other than credit institutions and own payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interaffiliate settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

Payments with payment cards and transactions of credit institutions' customers at financial markets are excluded.

Table 5.2
Payments Effected Through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies

General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and Russian credit institutions electronically and by using paper technology.

Individual Indicators Highlights

Electronic payments refer to payments effected in the payment system of the Bank of Russia and Russian credit institutions without transferring paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.3
Selected Indicators on Bank Card Transactions

General Provisions

The table shows the dynamics of transactions with bank cards issued by credit institutions and the Bank of Russia which are made by customers on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by a credit institutions to the Bank of Russia, and the information the Bank of Russia.

Individual Indicator Highlights

A bank card is a payment card issued by a credit institution/ the Bank of Russia.

The number of bank cards signifies the actual number of bank cards handed by a credit institutions and the Bank of Russia to their customers.

The number of bank cards in use is the number of bank cards used in transactions during a quarter.

Payments for goods, works and services are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

Other transactions include bank cards transactions not related to payments for goods, works and services (eg. card to card and card to bank account fund transfers, e-money uploads, fund transfers for charity purposes etc.).

Data on the number of bank cards issued are given as of the first day of the month following the reporting quarter.

Data on the value and volume of bank card transactions are given for the reporting quarter.

Table 5.4
Funds Transfers Carried Out Through the BRPS, by Payment Systems / Transfer Services

General Provisions

The table contains data on the number and value of funds transfers effected through the BRPS:

Until July 1, 2018, decomposed by payment systems (intraregional electronic payments, interregional electronic payments, Banking Electronic Speedy Payment system, payments via postal and telegraph technology) in accordance with the Bank of Russia Regulation No. 303-P of April 25, 2007 «On the Bank of Russia Real Time Gross Settlement System» and the Bank of Russia Regulation No. 384-P of June 29, 2012 «On the Bank of Russia Payment System».

From July 2, 2018, decomposed by urgent transfer service, non-urgent transfer service and fast payment service in accordance with the Bank of Russia Regulation No. 732-P of September 24, 2020 «On the Bank of Russia Payment System». The urgent and non-urgent transfer services have been provided since July 2, 2018, the fast payment service has been provided since January 28, 2019.

The data sources are the reports of the Bank of Russia branches on the effected payments.

Individual Indicator Highlights

The Bank of Russia is acting as a payment infrastructure service provider in the BRPS and a funds transfer operator. It carries out funds transfers of the BRPS participants and providing them operational, payment clearing and a settlement services for the urgent transfer service, non-urgent transfer service and settlement services for the fast payment service.

In the urgent transfer service the funds transfer instructions are accepted and processed immediately upon their arrival to the Bank of Russia.

In the non-urgent transfer service the funds transfer instructions are accepted and processed at the times determined by the BRPS schedule in accordance with the chapter 6 of the Bank of Russia Regulation No. 732-P.

In the fast payment service the funds transfer instructions to the amounts of less than 600 thousand rubles are accepted daily on a twenty-four hour real time basis and routed immediately upon their arrival by the operations centre / payment clearing centre (National System of Payment Cards) to the BRPS where these instructions are immediately processed by the Bank of Russia.

Section 6. Regional Section

The information in the tables of Regional Section is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subsection 6.1 Direct Investment of the Russian Federation

Table 6.1.1
Direct Investment of the Russian Federation Abroad:
Flows by Region of Resident's Registration
(Balance of Payments Data)

General Provisions

The table covers resident direct investors' assets in foreign direct investment enterprises, resident direct investment enterprises claims on direct investors and claims on non-resident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that claims on nonresidents and equity participation in foreign enterprises represent gross value of assets of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

Individual Indicators Highlights

Inflows and outflows include transactions leading to an acquisition/disposal of foreign assets in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment from the Russian Federation.

Table 6.1.2
Inward Direct Investment in the Russian Federation by
Region of Resident's Registration
(Balance of Payments Data)

General Provisions

The table covers liabilities of resident direct investment enterprises to their direct investors, resident direct investors to direct investment enterprises and liabilities of resident enterprises to nonresident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that liabilities to nonresidents and their equity participation in Russian enterprises represent gross value of liabilities of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred

shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

Individual Indicators Highlights

Inflows and outflows include transactions leading to incurrence/repayment of foreign liabilities in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment in the Russian Federation.

Subsection 6.2 Institutional Characteristics

Table 6.2.1
Territorial Footprint of Operating Credit Institutions
and Their Divisions

General Provisions

The table presents data on the number of credit institutions licensed by the Bank of Russia and on separate and internal structural units of operating credit institutions (branches) broken down by region.

Individual Indicators Highlights

The concepts of a credit institution, a branch of a credit institution and a representative office of a credit institution are determined by the Federal Law 'On Banks and Banking Activities' (Articles 1 and 22).

Credit institution – a legal entity which is entitled to perform banking operations stipulated by the above Federal Law to generate profit as the main goal of its activity on the basis of a special permit (licence) of the Central Bank of the Russian Federation (Bank of Russia). A credit institution may be established based on any form of ownership as a business entity.

Branch of a credit institution – its separate division located outside the place of location of the credit institution which performs on its behalf all or a part of banking operations specified by the licence issued by the Bank of Russia to the credit institution.

Representative office of a credit institution – its separate division located outside the place of location of the credit institution which represents its interests and protects them. The representative office of a credit institution is not entitled to conduct banking operations.

Credit institutions' **additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices entitled to conduct banking transactions** – internal structural units of credit institutions (branches) whose establishment (liquidation) and operations are governed by Bank of Russia regulations.

¹ Article 5 of the Russian Federation Constitution establishes that "the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous regions, autonomous areas which have rights as constituent entities of the Russian Federation".

Table 6.2.2
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table contains information on the quantitative breakdown of operating credit institutions with nonresidents equity by type of banking licences and constituent territory of the Russian Federation.

Individual Indicators Highlights

Residents/Nonresidents – the notions “residents” and “nonresidents” used for calculating the indicators of this table are defined in accordance with the Federal Law “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ dated December 10, 2003.

Credit institution with nonresidents’ equity in the authorized capital is a resident credit institution whose authorized capital is formed with the nonresidents’ participation regardless of their share in it.

Table 6.2.3
Concentration of Assets of Credit Institutions

General Provisions

The table shows the number of credit institutions registered in the given federal district and their total net assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is monthly reporting form 0409101 “The Trial Balance of a Credit Institution” in accordance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, including data of the branches of credit institutions.

Individual Indicators Highlights

The number of credit institutions signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

Assets – aggregate net assets (net of loss provisions and profit tax) of operating credit institutions (balances in accounts showing credit institutions’ intrabank transactions were included in assets on net basis) registered in a given region.

The number of credit institutions covering 80% of assets signifies the number of credit institutions that cover 80% of total assets of credit institutions registered in the given federal district.

Table 6.2.4
Financial Performance of Credit Institutions

General Provisions

The table includes indicators characterising the financial performance of operating credit institutions for the period from the beginning of the current year, provides data on the number of operating credit institutions that have received net profit (incurred loss) in the current year. Previous years’ financial results are not taken into account.

The data are provided on operating credit institutions registered in corresponding federal districts with a breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 “The Trial Balance of a Credit Institution” in accordance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Total profit (+) / loss (-) is calculated by summing up operating credit institutions’ incomes, net of expenses and profit tax, in the period under review. Profit (loss) is accumulated through the year.

Profit (+) earned by profit-making credit institutions is calculated by summing up the incomes received, net of the expenses and profit tax, of operating credit institutions that earned profit in the period under review. Profit is accumulated through the year.

Share of profit-making credit institutions is the share of credit institutions that had net profit or zero performance over the period from the beginning of the year under review in the total number of operating credit institutions registered in particular regions of the Russian Federation.

Loss (-) of loss-making credit institutions is calculated by summing up the incomes received, net of the expenses and profit tax, of operating credit institutions that incurred losses in the period under review. Loss is accumulated through the year.

Share of loss-making credit institutions is the share of credit institutions that incurred net loss from their operations in the period from the beginning of the year under review in the total number of operating credit institutions registered in particular regions of the Russian Federation.

Table 6.2.5
Credit Institutions
Grouped by the Share of Nonresidents Equity

General Provisions

The table shows the breakdown of operating credit institutions grouped by the share of nonresidents equity and constituent territory of the Russian Federation.

Individual Indicators Highlights

See commentary for table “Number of Credit Institutions with Nonresidents Equity”.

Table 6.2.6
Number and Volume of Issues (Additional Issues)
of Russian Currency-Denominated Issue-Grade
Securities of Russian Issuers
(Including Credit Institutions)

General Provisions

Pursuant to its functions the Bank of Russia performs state registration of issues (additional issues) of issue-grade securities of issuers, including credit institutions.

The table shows the number and volume of issues (additional issues) of Russian currency-denominated shares and bonds, registered by the Bank of Russia, by constituent territory of the Russian Federation where the issuers of the above issue-grade securities are located.

Information is provided by quarter.

Individual Indicators Highlights

Number of registered issues (additional issues) of issue-grade securities is the sum total of all registered issues and additional issues of ordinary and preferred shares, issues of bonds, including convertible bonds.

Issue of issue-grade securities means all securities of one issuer which provide their holders with equal scope and duration of rights and have equal par value if the par value is provided for by Russian law. An issue of issue-grade securities shall be assigned with a registration number applicable to all securities of the issue.

Additional issue of issue-grade securities means securities placed additionally to previously placed securities of the same issue of issue-grade securities.

Volume of registered issues (additional issues) of issue-grade securities is the volume of issues (additional issues) of issue-grade securities by each constituent territory of the Russian Federation at par value in the Russian currency. It is calculated using the following formula:

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

V is volume of issues (additional issues) of issue-grade securities, in rubles;

n is the total number of all registered issues (additional issues) of securities by constituent territory of the Russian Federation;
K_i is the number of securities in the issue (additional issue) of securities i subject to placement, in pieces;
N_i is the par value of one security in the issue (additional issue) of securities i subject to placement, in rubles.

Table 6.2.7
Number and Volume of Issues
(Additional Issues)
of Foreign Currency-Denominated
Bonds of Russian Issuers
(Including Bonds of Credit Institutions)

General Provisions

Pursuant to its functions the Bank of Russia performs state registration of issues (additional issues) of bonds of issuers, including credit institutions.

The table shows the number and volume of issues (additional issues) of foreign currency-denominated bonds, registered by the Bank of Russia, by constituent territory of the Russian Federation where the issuers of the above issue-grade securities are located.

Information is provided by quarter.

Individual Indicators Highlights

Number of registered issues (additional issues) of bonds is the sum total of all registered issues and additional issues of bonds.

Issue of issue-grade securities means all securities of one issuer which provide their holders with equal scope and duration of rights and have equal par value if the par value is provided for by Russian law. An issue of issue-grade securities shall be assigned with a registration number applicable to all securities of the issue.

Additional issue of issue-grade securities means securities placed additionally to previously placed securities of the same issue of issue-grade securities.

Volume of registered issues (additional issues) of bonds is the volume of issues (additional issues) of bonds by each constituent territory of the Russian Federation at par value in foreign currency.

Volume of registered issues (additional issues) of issue-grade securities is the volume of issues (additional issues) of issue-grade securities by each constituent territory of the Russian Federation at par value in foreign currency.

The calculation is made separately for each foreign currency using the following formula:

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

V is volume of issues (additional issues) of issue-grade securities, in foreign currency;

n is the total number of all registered issues (additional issues) of securities in one foreign currency by constituent territory of the Russian Federation;

K_i is the number of securities in the issue (additional issue) of securities i subject to placement in one foreign currency, in pieces;

N_i is the par value of one security in the issue (additional issue) of securities i subject to placement, in foreign currency.

Subsection 6.3 Borrowings

Table 6.3.1
Ruble, Foreign Currency and Precious Metals-
Denominated Funds of Organizations, Deposits and
Other Funds of Legal Entities and Individuals

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals borrowed by credit institutions as of the reporting date from customers other than credit institutions, broken down by federal district and constituent entity of the Russian Federation.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (further — credit institutions) in the form 0409302 "Information on Borrowings" in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Customer funds are balances of funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions raised by credit institutions, their branches and operational offices. The balances of funds do not include funds raised as subordinated debt (deposit, loan, bonded loan).

Funds of organizations are balances of current accounts of state owned public organizations and private owned organizations — residents and nonresidents in rubles and foreign currency.

Deposits of legal entities (excluding funds of individual entrepreneurs) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits and funds raised with deposit certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Deposits and other funds of individuals (including escrow account funds) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of current accounts including escrow accounts and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Deposits and other funds of individuals (excluding escrow account funds) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of current accounts (excluding escrow accounts) and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Escrow account funds are funds of resident and nonresident individuals opened for settlements under agreements of in share construction of apartment houses and other real estate objects in accordance with the legislation of the Russian Federation.

Table 6.3.2
Funds of Individual Entrepreneurs

General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles and foreign currency of individual entrepreneurs raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions) (further — credit institutions), in the form 0409302 “Information on Borrowings” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation.”

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Funds of individual entrepreneurs are rubles and foreign currency-denominated funds and deposits of individual entrepreneurs operating without setting up legal entities.

Table 6.3.3
**Ruble, Foreign Currency and Precious Metals-
Denominated Budget Funds in Accounts of Credit
Institutions**

General Provisions

This table contains data by federal districts and constituent entities of the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (further — credit institutions) in the form 0409302 “Information on Borrowings” in compliance with Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation.”

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Federal budget funds are treasury accounts balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds available for settlements on separate operations.

Regional and local budget funds are treasury accounts balances of the regional budgets and local budgets.

Other budget funds are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

Extra-budgetary funds are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments’ extra-budgetary funds.

Subsection 6.4 **Funds Allocations**

Table 6.4.1
**Volume of Ruble-Denominated Loans to Legal
Entities – Residents and Individual Entrepreneurs, by
Economic Activities and Fund Use**

Table 6.4.2
**Volume of Foreign Currency-Denominated Loans and
Loans in Precious Metals to Legal Entities – Residents
and Individual Entrepreneurs,
by Economic Activities and Fund Use**

Table 6.4.3
**Outstanding Amount of Loans on Ruble-Denominated
Loans to Legal Entities – Residents and Individual
Entrepreneurs, by Economic Activities and Fund Use**

Table 6.4.4
**Outstanding Amount of Loans on Foreign Currency-
Denominated Loans
and Loans in Precious Metals to Legal Entities –
Residents and Individual Entrepreneurs,
by Economic Activities and Fund Use**

Table 6.4.5
**Overdue Loans on Ruble-Denominated Loans
to Legal Entities – Residents and Individual
Entrepreneurs,
by Economic Activities and Fund Use**

Table 6.4.6
**Overdue Loans on Foreign Currency-Denominated
Loans and Loans in Precious Metals to
Legal Entities – Residents
and Individual Entrepreneurs, by Economic Activities
and Fund Use**

General Provisions

These tables contain data on funds lent by credit institutions to legal entities — residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities and fund use. Regional data are grouped by borrowers’ residence.

The source of information on credit to legal entities and entrepreneurs is report compiled by Russian credit institutions (including the State Development Corporation “VEB.RF”) and non-bank credit institutions) (further — credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Borrower activities correspond to the Russian Classification of Economic Activities (RCEA). In order to define borrower’s economic activity, primary occupation is used, according to data from general aggregate of the Statistical register of Federal Agency of the State’s Statistics.

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Volume of loans to legal entities and entrepreneurs is the volume of loans granted by credit institutions to legal entities — residents and individual entrepreneurs on monthly basis broken down by type of economic activity and fund use.

Outstanding amount of loans to legal entities and entrepreneurs reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

Overdue loans to legal entities and entrepreneurs reflects data on the balance of overdue debt on loans extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

Table 6.4.7
Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation. Regional data are grouped by borrowers’ residence.

The source of information on credit to small and medium-sized business is report compiled by Russian credit institutions (including the State Development Corporation “VEB.RF” and non-bank credit institutions) (further — credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

This information is available on the Bank of Russia’s website.

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation" according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

Volume of extended loans is value of loans granted by credit institutions to small and medium-sized business on monthly basis.

Outstanding amount of loans — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue loans — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 6.4.8
Outstanding Amount of Loans Granted to Resident Individuals

Table 6.4.9
Selected Indicators of Loans in Rubles Granted to Resident Individuals data for the month

Table 6.4.10
Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals data for the month

General Provisions

These tables show data on loans, including housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions to resident individuals in rubles and foreign currency.

Loans to resident individuals are loans granted for purchasing goods (works, services) for personal, family, home or other needs not connected with any entrepreneurial activities.

The category of housing loans granted to individuals comprises the following loans:

- loans granted for the purchase and development of land for housing construction;
- loans granted to finance construction;
- loans granted to buy housing.

The category of mortgage loans comprises housing loans granted to resident individuals against a collateral of real estate according to the procedure established by the Federal Law No. 102-FZ, dated July 16, 1998, "On Mortgage (real estate mortgage)".

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law, No. 214-FZ, dated December 30, 2004, "About participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation".

The source of information has been the reports compiled by credit institutions in the form 0409316 "Information on Granted Funds to Individuals", established by Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

This information is available on the Bank of Russia's website.

Individual Indicators Highlights

Volume of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted to resident individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled for the reporting period (month).

Debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements is the balance of the debt on loans, including overdue debt as of the reporting date.

Overdue debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements is the balance of overdue debt on loans as of the reporting date.

Weighted average maturity of loans granted since the beginning of the year characterizes average maturity of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions during the reporting period (month) and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

$T_{1...n}$ is the weighted average maturity of loans granted by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans granted by a credit institution No. 1...n.

Weighted average interest rate on loans characterizes average interest rates on housing/mortgage loans extended by credit institutions during the reporting period (month) and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ где}$$

$\bar{P}$ is the weighted average interest rate;

$P_{1...n}$ is the weighted average interest rate on loans granted by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans granted by a credit institution No. 1...n;

$T_{1...n}$ is the weighted average maturity of loans granted by a credit institution No. 1...n.

The regional breakdown is compiled by grouping data by the borrowers' residence.

Subsection 6.5

Foreign Cash Operations

Table 6.5.1
Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains data on the volume of sale of foreign cash to individuals by authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, located on the territory of the respective constituent entities of the Russian Federation.

Table 6.5.2
Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains data on the volume of purchase of foreign cash by authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of

Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

Foreign cash purchases by authorised banks from individuals (in US dollar equivalent for all currencies) — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorised banks and their branches, located on the territory of the respective constituent entity of the Russian Federation.

Table 6.5.3

The Volume of Foreign Cash Accepted from Individuals for Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains information on volumes of foreign cash accepted by authorized banks from individuals for money transfers from the Russian Federation without opening an account, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

The volume of foreign cash accepted from individuals for money transfers without opening an account by authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash accepted within the reporting period from individuals (residents and nonresidents) for money transfers from the Russian Federation without opening an account including money transfer operator - enabled orders, those conducted by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

Table 6.5.4

The Volume of Foreign Cash Dispensed to Individuals as Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains information on volumes of foreign cash dispensed by authorized banks to individuals as money transfers into the Russian Federation without opening an account, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

The volume of foreign cash dispensed to individuals as money transfers without opening an account by the authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash dispensed within the reporting period to individuals (residents and nonresidents) as money transfers into the Russian Federation without opening an account by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

Table 6.5.5

The Volume of Foreign Cash Accepted to Deposit into Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains information on volumes of foreign cash accepted by the authorized banks to deposit into individuals' accounts, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

The volume of foreign cash accepted to deposit into individuals' accounts by the authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash accepted, within the reporting period, involving the credit institution's authorized employee (cashier), to deposit into resident and nonresident individuals' current or deposit accounts, in foreign currency or in rubles, by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

Table 6.5.6

The Volume of Foreign Cash Dispensed from Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains information on volumes of foreign cash dispensed by authorized banks from individuals' accounts, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

The volume of foreign cash dispensed from individuals' accounts by authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash dispensed, within the reporting period, involving the credit institution's authorized employee (cashier), from resident and nonresident individuals' current or deposit accounts, in foreign currency or in rubles, by the authorized banks and by their branches located in the respective constituent entity of the Russian Federation.

Subsection 6.6 Data on the Activity of Insurers and Private Pension Funds

Table 6.6.1

Insurers' Premiums and Payoffs

General Provisions

The table reflects volumes of insurance premiums and benefits broken down by federal district and Russian region over the reporting period.

The indicators of insurers are compiled on the basis of regular statistical reporting provided by insurance companies to the Bank of Russia in accordance with Law of the Russian Federation No. 4015-I, dated 27 November 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are comprised of information from quarterly statistical reporting Form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 4584-U, dated 25 October 2017, 'On the Form, Timeframe and Procedure for Insurance Companies to Compile and Submit to the Bank of Russia Statements, Required for Control and Supervision Purposes, and Statistical Statements, as well as on the Form, Timeframe and Procedure for Insurance Companies to Submit Accounting (Financial) Statements to the Bank of Russia'.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract. It includes changes to insurance premiums over the reporting period.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in the federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured, insured person or beneficiary upon the occurrence of an insured event (insurance benefit), and other payouts under insurance contracts.

Table 6.6.2
Private Pension Funds' Performance

General Provisions

The table contains main performance indicators of private pension funds broken down by Russian region and foreign state. The table includes data on private pension funds licensed to engage in pension provision and pension insurance activities.

The indicators are compiled on the basis of data from OKUD Form 0420254 'Statement of Private Pension Provision' and Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 7 February 2017, 'On the Form, Timeframe and Procedure for

Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-governmental Pension Funds.

Individual Indicators Highlights

Pension reserves mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They comprise reserves to cover pension liabilities and premium reserves. Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund.

Number of participants indicates the number of individuals entitled for or actually receiving private pension benefits according to pension agreements between contributors and the Fund.

Pension contributions mean cash paid by contributors for the account of participants pursuant to the terms of pension agreements.

Payouts of pension benefits under private pension provision mean payments of private pension benefits, payments of surrender values on terminated contracts and payments to legal successors.

Number of participants receiving pensions means the number of individuals receiving private pension under pension agreements as of the end of the reporting period.

Pension savings mean as defined by Federal law No. 111-FZ, dated 24 July 2002, 'On Investment of Funds for Financing the Funded Part of Labour Pension in the Russian Federation'.

Number of insured persons means the number of individuals who have entered into mandatory pension insurance agreements (insured persons under operational mandatory pension insurance agreements as of the end of the reporting period).