

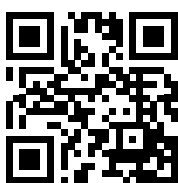


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No. 11

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Moscow  
2022



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**No. 11 (354)**  
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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

Table 1.1

## Balance of Payments of the Russian Federation (Analytical Presentation)

(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022
<b>CURRENT ACCOUNT</b>	22,427	17,311	35,537	46,994	122,270	69,834	76,691
Goods and services	25,694	34,780	47,394	62,220	170,088	79,295	90,329
<i>Exports</i>	104,812	127,939	146,246	171,037	550,035	168,094	162,239
<i>Imports</i>	79,118	93,159	98,853	108,817	379,947	88,800	71,910
Primary income	-1,442	-16,851	-10,424	-14,300	-43,016	-8,115	-10,962
<i>Receivable</i>	14,236	15,522	23,753	28,280	81,791	9,951	8,417
<i>Payable</i>	15,678	32,372	34,177	42,580	124,807	18,067	19,379
Secondary income	-1,825	-618	-1,432	-926	-4,802	-1,345	-2,675
<i>Receivable</i>	2,312	4,109	3,600	4,458	14,478	2,579	2,587
<i>Payable</i>	4,137	4,727	5,032	5,383	19,279	3,925	5,263
<b>CAPITAL ACCOUNT</b>	221	-28	-48	-20	125	-22	661
<b>Net lending (+) / net borrowing (-) (Balance from current and capital accounts)</b>	22,648	17,283	35,489	46,975	122,395	69,812	77,352
<b>Net lending (+) / net borrowing (-) (Balance from financial account)</b>	22,637	18,292	33,631	47,759	122,319	66,639	78,999

**Table 1.1 (end)**  
(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022
<b>NET INCURRENCE OF LIABILITIES ('+' – INCREASE, '-' – DECREASE)</b>	-297	2,779	32,117	2,853	37,451	-34,582	-53,265
General government	-3,267	-799	5,186	-3,791	-2,672	-5,214	-647
Banks and central bank	2,411	-4,512	16,634	-2,778	11,756	-2,214	-22,126
Direct investment	1,575	-1,144	1,391	1,005	2,827	2,388	-2,530
Loans, currency and deposits	5,089	949	2,330	5,273	13,640	-1,427	-8,478
Other liabilities	-4,253	-4,317	12,913	-9,056	-4,712	-3,176	-11,118
Other sectors	559	8,090	10,297	9,422	28,368	-27,154	-30,492
Direct investment	4,337	6,570	14,600	12,115	37,623	-24,974	-14,545
Portfolio investment	-3,704	-927	-2,246	-2,734	-9,611	-3,250	-578
Loans, currency and deposits	-2,878	-2,586	-1,152	-3,907	-10,523	1,080	-4,895
Other liabilities	2,804	5,033	-905	3,948	10,879	-10	-10,474
<b>NET ACQUISITION OF FINANCIAL ASSETS ('+' – INCREASE, '-' – DECREASE)</b>	22,340	21,071	65,747	50,612	159,770	32,057	25,735
General government	441	1,770	-171	1,601	3,642	739	1,165
Banks and central bank <sup>1</sup>	6,953	620	33,445	18,476	59,494	-5,374	14,111
Direct investment	107	-199	465	261	634	678	-1,043
Loans, currency and deposits	4,952	-5,747	9,691	-919	7,977	276	26,411
Other assets <sup>1</sup>	1,893	6,567	23,288	19,134	50,883	-6,327	-11,257
Other sectors	14,946	18,680	32,473	30,535	96,634	36,693	10,459
Direct investment	8,987	8,905	19,781	27,576	65,248	-23,229	-9,364
Portfolio investment	3,299	3,200	3,470	4,011	13,980	-3,153	33
Other assets	2,661	6,576	9,223	-1,053	17,406	63,074	19,790
<b>Net errors and omissions</b>	-10	1,008	-1,859	785	-76	-3,172	1,647

<sup>1</sup> Including reserve assets.



Table 1.2

## 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
		1	2	3	4	5	6	7
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	22.7	17.7	-2.1	-19.8	5.0	28.8	25.2	-1.3
2020	50.3	21.7	-4.5	-26.2	28.6	16.0	-16.4	3.8
2021	74.2	6.1	-4.0	-10.1	68.1	96.3	28.4	-0.1
Q1 2019	24.1	12.3	9.2	-3.2	11.8	14.9	5.7	-2.5
Q2 2019	-0.2	13.3	6.6	-6.7	-13.5	0.9	13.0	1.4
Q3 2019	-1.9	2.0	-5.8	-7.9	-4.0	-0.1	5.5	-1.7
Q4 2019	0.7	-9.9	-12.0	-2.1	10.6	13.1	1.0	1.5
Q1 2020	19.1	9.3	2.5	-6.8	9.8	3.5	-6.6	0.3
Q2 2020	12.5	7.2	-2.0	-9.2	5.3	12.1	6.3	0.4
Q3 2020	8.5	-5.1	-7.4	-2.2	13.6	3.1	-13.0	2.5
Q4 2020	10.2	10.3	2.4	-7.9	-0.1	-2.7	-3.1	0.6
Q1 2021	17.5	3.0	3.2	0.3	14.5	15.1	0.6	0.0
Q2 2021	6.1	-3.6	-7.9	-4.3	9.7	18.8	8.1	1.0
Q3 2021	28.0	4.0	3.9	-0.2	24.0	32.4	10.3	-1.9
Q4 2021	22.6	2.7	-3.2	-5.9	19.9	30.1	9.4	0.8

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

Table 1.3

## External Debt of the Russian Federation

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
<b>Total</b>	467,605	462,222	472,936	490,064	482,131	451,633	470,724
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568
Federal Government	65,163	61,222	62,707	67,912	63,268	53,192	74,533
<b>New Russian Debt</b>	64,791	60,851	62,371	67,576	62,967	52,891	74,232
Loans	485	520	501	527	1,501	1,384	2,094
Foreign currency bonds	21,071	20,415	20,587	20,531	19,959	18,550	18,035
<i>Eurobonds</i>	20,919	20,138	20,276	20,267	19,686	18,324	17,810
<i>Eurobonds (related to the second London Club debt restructuring)</i>	152	277	310	265	274	226	225
Ruble denominated bonds	43,190	39,877	41,250	46,488	41,483	32,938	54,085
<i>OFZ</i>	43,190	39,877	41,250	46,488	41,483	32,938	54,085
<i>Eurobonds</i>	0	0	0	0	0	0	0
Other	44	39	34	29	24	19	18
<b>Debt of the former USSR</b>	372	371	336	336	301	301	301
Local Government	93	89	99	94	84	74	36
Loans	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0
Ruble denominated bonds	93	89	99	94	84	74	36

Table 1.3 (end)

*(millions of US dollars)*

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
<b>Central bank and banks</b>	84,930	89,206	89,996	109,885	114,417	117,694	111,566
Debt liabilities to direct investors and to direct investment enterprises	4,584	5,626	4,091	4,621	4,764	6,556	4,176
Debt securities	3,599	3,555	3,761	3,833	3,552	2,982	4,312
Loans, currency and deposits	65,157	69,178	71,169	73,248	77,853	71,490	73,254
Other	11,590	10,848	10,974	28,184	28,249	36,667	29,825
<b>Other sectors</b>	317,418	311,705	320,134	312,173	304,362	280,673	284,589
Debt liabilities to direct investors and to direct investment enterprises	138,200	129,296	132,536	133,138	130,624	115,552	121,673
Debt securities	8,563	8,498	9,171	8,984	8,631	6,368	9,430
Loans, currency and deposits	153,259	153,852	152,908	149,548	141,152	135,524	140,310
Other	17,396	20,059	25,519	20,503	23,955	23,230	13,177

## 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 1.4

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

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
<b>Total</b>	467,605	462,222	472,936	490,064	482,131	451,633	470,724
Foreign Currency	339,448	339,038	340,727	353,847	349,696	340,259	298,048
Domestic Currency	128,156	123,184	132,210	136,217	132,436	111,374	172,676
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568
Foreign Currency	21,973	21,344	21,457	21,423	21,786	20,254	20,448
<i>Short-term</i>	44	39	34	29	24	19	18
<i>Long-term</i>	21,928	21,306	21,424	21,395	21,762	20,235	20,430
Domestic Currency	43,284	39,966	41,349	46,582	41,567	33,012	54,120
<i>Short-term</i>	0	0	0	0	0	0	0
<i>Long-term</i>	43,284	39,966	41,349	46,582	41,567	33,012	54,120
<b>Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	80,346	83,580	85,905	105,264	109,653	111,138	107,390
Foreign Currency	59,628	63,525	66,488	84,663	87,489	88,340	72,832
<i>Short-term</i>	20,089	23,056	25,481	26,945	29,887	33,580	19,186
<i>Long-term</i>	39,539	40,468	41,007	57,718	57,601	54,760	53,646
Domestic Currency	20,718	20,055	19,417	20,601	22,165	22,798	34,559
<i>Short-term</i>	14,247	13,871	13,442	14,789	16,607	18,448	28,832
<i>Long-term</i>	6,471	6,184	5,974	5,813	5,558	4,350	5,727

Table 1.4 (end)

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	179,218	182,408	187,598	179,035	173,738	165,122	162,917
Foreign Currency	142,602	145,898	145,257	139,712	133,825	134,314	115,406
<i>Short-term</i>	16,697	19,392	20,712	18,685	20,236	22,119	11,825
<i>Long-term</i>	125,905	126,506	124,546	121,027	113,589	112,196	103,581
Domestic Currency	36,616	36,510	42,341	39,323	39,913	30,808	47,510
<i>Short-term</i>	6,348	6,444	10,678	7,717	10,205	7,026	9,352
<i>Long-term</i>	30,268	30,066	31,662	31,607	29,709	23,782	38,159
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	142,784	134,922	136,627	137,759	135,387	122,107	125,849
Foreign Currency	115,245	108,271	107,524	108,049	106,597	97,350	89,362
Domestic Currency	27,539	26,652	29,104	29,710	28,790	24,757	36,487

## 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 1.5

## External Debt of the Russian Federation by Maturity and Financial Instruments

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
<b>Total Liabilities</b>	467,605	462,222	472,936	490,064	482,131	451,633	470,724
<b>Short-term</b>	61,854	67,873	76,435	76,235	86,218	87,734	74,973
<b>Long-term</b>	405,751	394,348	396,501	413,829	395,913	363,900	395,751
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568
Short-term	44	39	34	29	24	19	18
Debt securities	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0
Other liabilities	44	39	34	29	24	19	18
Long-term	65,212	61,272	62,773	67,977	63,329	53,247	74,550
Debt securities	64,355	60,382	61,935	67,114	61,526	51,562	72,156
Loans, currency and deposits	857	891	837	863	1,803	1,685	2,395
Other liabilities	0	0	0	0	0	0	0
<b>Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	80,346	83,580	85,905	105,264	109,653	111,138	107,390
Short-term	34,336	36,927	38,923	41,734	46,494	52,028	48,018
Debt securities	607	602	598	606	589	522	559
Loans, currency and deposits	30,766	33,979	35,599	38,527	43,084	39,948	41,853
Other liabilities	2,963	2,346	2,726	2,601	2,822	11,558	5,605
Long-term	46,010	46,653	46,982	63,530	63,159	59,110	59,373
Debt securities	2,992	2,952	3,164	3,226	2,962	2,460	3,752
Loans, currency and deposits	34,391	35,199	35,570	34,721	34,770	31,541	31,400
Other liabilities	8,627	8,501	8,248	25,583	25,427	25,109	24,220

**Table 1.5 (end)**  
(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	179,218	182,408	187,598	179,035	173,738	165,122	162,917
Short-term	23,045	25,836	31,390	26,401	30,440	29,144	21,176
Debt securities	17	18	55	59	17	11	17
Loans, currency and deposits	5,633	5,759	5,816	5,841	6,469	5,904	7,982
Other liabilities	17,395	20,058	25,519	20,502	23,955	23,230	13,177
Long-term	156,173	156,573	156,208	152,633	143,298	135,978	141,740
Debt securities	8,546	8,480	9,115	8,925	8,614	6,357	9,413
Loans, currency and deposits	147,626	148,092	147,092	143,708	134,683	129,620	132,328
Other liabilities	1	1	1	1	1	1	0
<b>Direct investment</b>	142,784	134,922	136,627	137,759	135,387	122,107	125,849
<i>Banks</i>	4,584	5,626	4,091	4,621	4,764	6,556	4,176
Direct investor in direct investment enterprises	41	33	55	32	48	46	45
Direct investment enterprises in direct investor (reverse investment)	23	17	16	13	18	11	12
Between fellow enterprises	4,519	5,576	4,020	4,575	4,698	6,499	4,119
<i>Other sectors</i>	138,200	129,296	132,536	133,138	130,624	115,552	121,673
Direct investor in direct investment enterprises	36,480	33,969	36,572	37,244	34,743	29,800	36,799
Direct investment enterprises in direct investor (reverse investment)	74,400	72,320	73,421	74,340	72,164	65,441	61,550
Between fellow enterprises	27,320	23,008	22,543	21,555	23,717	20,311	23,324

## 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

## International Investment Position of the Russian Federation.<sup>1</sup> Main Components

*(millions of US dollars)*

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
<b>Net International Investment Position</b>	516,731	459,313	461,740	443,283	484,828	611,237	510,850
<b>Assets</b>	1,569,086	1,528,605	1,582,665	1,623,089	1,651,467	1,599,260	1,720,613
<b>Direct investment</b>	471,840	446,884	467,172	479,346	487,004	397,915	501,611
Equity and investment fund shares	371,129	345,323	363,734	376,250	392,802	314,473	396,763
Debt instruments	100,711	101,560	103,438	103,097	94,202	83,442	104,849
<b>Portfolio investment</b>	107,874	111,954	120,952	112,455	117,413	93,742	88,598
Equity and investment fund shares	22,222	27,203	32,870	31,602	34,473	27,075	24,120
Debt securities	85,651	84,751	88,082	80,853	82,940	66,667	64,477
<b>Other investment<sup>2</sup></b>	393,598	396,445	402,796	417,165	416,423	501,194	546,282
Other equity	8,266	8,265	8,508	8,502	8,559	8,553	8,517
Loans, currency and deposits	334,032	338,111	338,400	348,136	347,277	395,507	429,708
Other accounts receivable <sup>2</sup>	51,301	50,068	55,887	60,528	60,587	97,133	108,057
<b>Reserve assets</b>	595,774	573,322	591,745	614,122	630,627	606,409	584,121
<b>Liabilities</b>	1,052,355	1,069,292	1,120,925	1,179,806	1,166,639	988,023	1,209,762
<b>Direct investment</b>	539,747	547,653	568,495	594,851	610,083	521,288	692,156
Equity and investment fund shares	396,962	412,731	431,868	457,092	474,695	399,181	566,307
Debt instruments	142,784	134,922	136,627	137,759	135,387	122,107	125,849
<b>Portfolio investment</b>	255,925	261,023	284,829	302,717	273,636	188,598	250,036
Equity and investment fund shares	169,351	183,483	204,848	218,064	197,807	131,492	165,531
Debt securities	86,574	77,540	79,980	84,654	75,828	57,106	84,505
<b>Other investment<sup>2</sup></b>	256,684	260,616	267,601	282,237	282,920	278,137	267,570
Other equity	115	96	111	4,215	4,128	3,658	6,017
Loans, currency and deposits	219,273	223,920	224,914	223,659	220,808	208,699	215,958
Other accounts payable <sup>2</sup>	29,125	28,561	34,484	28,946	32,735	40,834	21,616
Special drawing rights (Net incurrence of liabilities)	8,170	8,039	8,091	25,417	25,250	24,946	23,979

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

<sup>2</sup> Including financial derivatives.

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 1.7

**International Reserves of the Russian Federation<sup>1</sup>***(millions of US dollars)*

	International reserves
1	2
<b>2019</b>	
31.12	554,359
<b>2020</b>	
31.01	562,306
29.02	570,381
31.03	563,473
30.04	566,012
31.05	566,134
30.06	568,872
31.07	591,753
31.08	594,422
30.09	583,426
31.10	582,845
30.11	582,676
31.12	595,774
<b>2021</b>	
31.01	590,685
28.02	586,266
31.03	573,322
30.04	590,476
31.05	605,232
30.06	591,745
31.07	601,003
31.08	618,181
30.09	614,122
31.10	624,237
30.11	622,501
31.12	630,627
<b>2022</b>	
31.01	630,207
28.02	617,133
31.03	606,409
30.04	593,052
31.05	587,423
30.06	584,121
31.07	576,904
31.08	565,660
30.09	540,688
31.10	547,194

<sup>1</sup> International Reserves are compiled on the basis of the methodology set out in the 6<sup>th</sup> 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 1.8

**International Reserves Adequacy (International Reserves in Months of Import)**

Period	Actual amount of the international reserves expressed in months of import <sup>1</sup>
1	2
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	19.2
Q2 2020	20.5
Q3 2020	22.3
Q4 2020	23.5
Q1 2021	22.3
Q2 2021	21.2
Q3 2021	20.5
Q4 2021	19.9
Q1 2022	18.7
Q2 2022	19.0
Q3 2022 <sup>2</sup>	18.3

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

## Central Bank Survey

Table 1.9

(millions of rubles, end of period)

	Dec, 2019	Jan, 2020	Feb, 2020	Mar, 2020	Apr, 2020	May, 2020	June, 2020	July, 2020	Aug, 2020	Sep, 2020	Oct, 2020	Nov, 2020
NET FOREIGN ASSETS	33,617,727	34,734,766	36,683,789	42,931,259	40,867,045	39,223,419	38,946,212	42,501,802	43,436,468	45,503,607	45,231,824	43,225,962
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	6,194,091	6,219,066	5,991,018	6,218,463	3,891,166	3,576,837	3,130,364	3,238,919	3,246,585	3,284,112	3,913,030	4,755,447
NET CLAIMS ON GENERAL GOVERNMENT	-11,764,584	-11,741,678	-12,667,202	-14,611,546	-13,144,515	-12,446,438	-10,886,120	-11,271,337	-11,403,522	-11,782,883	-12,487,969	-12,418,791
CLAIMS ON OTHER SECTORS	1,785,250	1,789,910	1,753,281	1,728,949	1,735,623	1,704,481	1,684,213	1,681,499	1,644,962	1,632,004	1,619,134	1,614,612
MONETARY BASE	16,822,061	17,300,223	17,094,496	17,771,111	17,620,545	17,443,538	18,265,446	18,490,677	18,492,194	18,524,263	18,209,797	18,632,178
Currency in circulation	10,616,110	10,241,472	10,448,127	11,167,509	11,736,243	12,004,581	12,419,469	12,620,977	12,746,208	12,849,632	12,943,543	12,917,642
Liabilities to other depository corporations	6,205,951	7,058,751	6,646,369	6,603,602	5,884,301	5,438,957	5,845,977	5,869,700	5,745,986	5,674,631	5,266,253	5,714,535
Deposits, of which	4,269,289	5,005,917	4,790,016	5,073,190	4,378,255	4,340,997	5,145,739	5,169,644	4,920,756	4,861,206	4,572,589	5,111,901
Required reserves	617,402	617,570	612,664	621,612	664,723	671,332	656,331	646,650	659,151	673,175	686,160	699,004
Debt securities	1,936,662	2,052,834	1,856,353	1,530,412	1,506,046	1,097,960	700,238	700,056	825,231	813,426	693,665	602,635
DEPOSITS INCLUDED IN BROAD MONEY	36,650	27,817	51,533	33,786	41,312	51,537	33,788	26,697	39,545	26,640	24,584	37,234
Transferable deposits	14,204	13,930	13,773	13,651	14,062	19,437	13,148	12,627	33,035	14,010	15,104	20,444
Other financial institutions	1,555	1,867	0	0	2,736	7,946	2,563	1,992	22,279	3,741	4,030	9,455
Nonfinancial organizations	12,649	12,062	13,773	13,651	11,326	11,492	10,584	10,635	10,756	10,269	11,074	10,989
Households	0	0	0	0	0	0	0	0	0	0	0	0
Other deposits	22,446	13,887	37,760	20,135	27,250	32,100	20,640	14,070	6,510	12,630	9,480	16,790
Other financial institutions	22,446	13,887	37,760	20,135	27,250	32,100	20,640	14,070	6,510	12,630	9,480	16,790
Nonfinancial organizations	0	0	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0
OTHER ITEMS (NET)	12,973,773	13,674,024	14,614,857	18,462,228	15,687,461	14,563,223	14,575,435	17,633,510	18,392,754	20,085,937	20,041,640	18,507,818

Table 1.9 (cont.)

(millions of rubles, end of period)

	Dec, 2020	Jan, 2021	Feb, 2021	Mar, 2021	Apr, 2021	May, 2021	June, 2021	July, 2021	Aug, 2021	Sep, 2021	Oct, 2021	Nov, 2021
NET FOREIGN ASSETS	43,031,366	43,988,548	42,113,466	42,426,023	42,949,162	43,570,421	41,879,446	43,003,372	43,226,639	42,481,887	41,854,267	44,397,451
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	4,214,670	4,707,680	3,449,627	3,695,386	3,459,782	3,283,571	3,170,726	3,476,576	3,221,078	3,009,577	3,647,232	3,826,592
NET CLAIMS ON GENERAL GOVERNMENT	-11,992,688	-12,762,211	-10,438,188	-10,657,499	-10,574,243	-10,211,848	-10,446,733	-10,820,094	-11,152,430	-10,896,057	-11,735,237	-12,678,012
CLAIMS ON OTHER SECTORS	1,581,602	1,577,698	1,583,223	1,530,746	1,534,074	1,520,062	1,511,898	1,504,864	1,494,920	1,478,491	1,479,313	1,456,280
MONETARY BASE	18,472,410	18,370,747	19,210,515	19,415,884	19,405,885	19,790,689	19,298,147	19,680,705	19,370,770	19,492,723	19,357,565	19,556,640
Currency in circulation	13,419,606	13,180,872	13,320,493	13,314,281	13,710,528	13,516,000	13,542,492	13,733,291	13,759,777	13,859,408	13,822,835	13,718,672
Liabilities to other depository corporations	5,052,804	5,189,876	5,890,022	6,101,603	5,695,357	6,274,689	5,755,655	5,947,414	5,610,994	5,633,314	5,534,730	5,837,968
Deposits, of which	4,482,842	4,638,174	5,346,841	5,460,823	5,041,427	5,601,927	5,133,708	5,355,846	5,039,406	5,035,242	5,073,316	5,676,724
Required reserves	713,611	720,667	721,987	740,903	748,776	771,826	772,330	773,268	777,843	788,360	794,417	799,894
Debt securities	569,962	551,701	543,181	640,780	653,930	672,762	621,946	591,568	571,587	598,072	461,414	161,243
DEPOSITS INCLUDED IN BROAD MONEY	19,512	17,550	58,104	20,050	24,044	50,734	39,602	36,850	49,400	31,658	30,242	58,823
Transferable deposits	14,552	14,625	37,524	14,420	15,094	17,364	15,447	18,790	18,260	17,098	17,562	19,143
Other financial institutions	3,641	3,812	26,911	4,028	4,603	6,856	4,936	0	8,379	6,428	0	8,621
Nonfinancial organizations	10,911	10,813	10,613	10,391	10,491	10,508	10,511	18,790	9,881	10,670	17,562	10,522
Households	0	0	0	0	0	0	0	0	0	0	0	0
Other deposits	4,960	2,925	20,580	5,630	8,950	33,370	24,155	18,060	31,140	14,560	12,680	39,680
Other financial institutions	4,960	2,925	20,580	5,630	8,950	33,370	24,155	18,060	31,140	14,560	12,680	39,680
Nonfinancial organizations	0	0	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0
OTHER ITEMS (NET)	18,343,027	19,123,418	17,439,508	17,558,722	17,938,847	18,320,783	16,777,588	17,447,163	17,370,037	16,549,518	15,857,768	17,386,847

Table 1.9 (end)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022	June, 2022	July, 2022	Aug, 2022	Sep, 2022
NET FOREIGN ASSETS	44,590,764	46,687,215	48,974,927	48,451,721	40,051,107	35,224,417	28,421,547	33,625,938	32,462,266	29,451,474
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	3,712,711	3,914,778	11,928,995	5,681,827	4,568,988	3,992,003	3,736,824	3,403,460	3,805,647	4,976,650
NET CLAIMS ON GENERAL GOVERNMENT	-12,288,074	-13,798,137	-17,711,954	-15,451,469	-12,630,581	-10,466,872	-8,118,600	-9,164,408	-8,875,651	-8,030,272
CLAIMS ON OTHER SECTORS	1,415,177	1,403,233	1,424,872	1,758,724	1,328,607	1,312,943	1,270,164	1,263,920	1,270,450	1,262,831
MONETARY BASE	20,338,906	19,802,757	22,376,899	19,186,595	18,344,818	18,663,666	19,167,718	19,136,502	19,830,114	21,095,547
Currency in circulation	14,068,108	13,784,147	15,815,119	14,842,324	14,347,550	13,970,606	14,033,273	14,141,757	14,228,481	15,158,417
Liabilities to other depository corporations	6,270,798	6,018,610	6,561,779	4,344,271	3,997,267	4,693,060	5,134,445	4,994,745	5,601,632	5,937,130
Deposits, of which	6,270,798	6,018,610	6,561,779	4,344,271	3,997,267	4,693,060	5,134,445	4,994,745	5,601,632	5,937,130
Required reserves	815,263	825,406	843,263	150,012	162,182	145,929	145,929	145,961	145,961	145,925
Debt securities	—	—	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	25,663	27,555	74,419	39,644	43,697	72,195	37,083	41,867	73,605	37,630
Transferable deposits	17,423	20,865	20,449	31,004	33,012	33,530	30,523	30,567	31,425	30,190
Other financial institutions	6,369	10,178	9,882	20,656	21,092	22,933	20,256	20,014	20,863	19,881
Nonfinancial organizations	11,054	10,687	10,568	10,348	11,919	10,597	10,267	10,553	10,562	10,309
Households	0	0	0	0	0	0	0	0	0	0
Other deposits	8,240	6,690	53,970	8,640	10,685	38,665	6,560	11,300	42,180	7,440
Other financial institutions	8,240	6,690	53,970	8,640	10,685	38,665	6,560	11,300	42,180	7,440
Nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0
OTHER ITEMS (NET)	17,066,009	18,376,777	22,165,522	21,214,564	14,929,606	11,326,630	6,105,134	9,950,541	8,758,993	6,527,506

Table 1.10

## Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2019	Jan, 2020	Feb, 2020	Mar, 2020	Apr, 2020	May, 2020
NET FOREIGN ASSETS	7,187,944	7,576,151	8,259,998	9,388,008	9,378,629	9,288,700
CLAIMS ON CENTRAL BANK	7,165,132	7,812,908	7,424,842	7,531,661	6,710,229	6,235,887
NET CLAIMS ON GENERAL GOVERNMENT	457,732	-452,738	112,286	148,316	-30,374	208,119
CLAIMS ON OTHER SECTORS	67,226,663	66,974,075	68,008,202	70,793,121	70,695,273	70,390,947
<i>in rubles</i>	59,530,414	59,285,459	59,863,085	61,430,656	61,826,796	61,850,867
<i>in foreign currency</i>	7,696,249	7,688,616	8,145,117	9,362,465	8,868,477	8,540,080
Claims on other financial institutions	8,901,195	8,454,864	8,876,456	9,210,113	9,429,116	9,287,185
<i>in rubles</i>	7,457,827	7,077,508	7,375,789	7,524,982	7,767,443	7,738,532
of which: Loans	4,858,886	4,587,951	4,750,057	5,066,473	5,165,298	5,066,394
<i>in foreign currency</i>	1,443,368	1,377,356	1,500,666	1,685,130	1,661,674	1,548,653
of which: Loans	964,176	1,024,474	1,059,541	1,106,643	1,079,810	1,077,668
Claims on nonfinancial organizations	39,225,060	39,272,636	39,660,956	41,772,061	41,575,157	41,364,216
<i>in rubles</i>	33,101,378	33,090,672	33,149,738	34,244,834	34,515,079	34,515,702
of which: Loans	28,909,996	28,884,483	28,907,739	29,794,292	30,268,150	30,231,825
<i>in foreign currency</i>	6,123,682	6,181,964	6,511,218	7,527,227	7,060,078	6,848,514
of which: Loans	5,941,898	5,998,565	6,320,995	7,288,650	6,831,690	6,625,308
Claims on households	19,100,407	19,246,575	19,470,790	19,810,947	19,691,000	19,739,546
<i>in rubles</i>	18,971,209	19,117,280	19,337,558	19,660,839	19,544,274	19,596,633
of which: Loans	18,971,209	19,117,280	19,337,558	19,660,839	19,544,274	19,596,633
<i>in foreign currency</i>	129,198	129,295	133,232	150,108	146,726	142,913
of which: Loans	129,198	129,295	133,232	150,108	146,726	142,913
LIABILITIES TO CENTRAL BANK	2,910,108	2,911,169	2,927,152	3,781,078	3,468,977	3,140,970
DEPOSITS INCLUDED IN BROAD MONEY	54,803,124	54,363,735	55,726,041	58,018,209	57,176,426	56,567,834
<i>in rubles</i>	41,965,212	41,106,127	41,591,820	42,052,205	41,998,406	41,807,130
Transferable deposits	14,189,067	13,854,556	14,339,341	14,881,710	15,065,292	15,242,642
Other financial institutions	510,281	518,554	546,225	535,709	468,490	484,987
Nonfinancial organizations	6,808,571	6,992,360	7,163,850	7,511,808	7,162,120	7,238,851
Households	6,870,216	6,343,642	6,629,266	6,834,194	7,434,681	7,518,804
Other deposits	27,776,144	27,251,571	27,252,479	27,170,495	26,933,115	26,564,489
Other financial institutions	1,534,635	1,599,403	1,584,238	1,613,532	1,695,901	1,598,363
Nonfinancial organizations	7,843,690	7,262,216	7,213,007	7,343,904	7,289,710	7,192,652
Households	18,397,819	18,389,953	18,455,234	18,213,059	17,947,504	17,773,473
<i>in foreign currency</i>	12,837,912	13,257,608	14,134,221	15,966,004	15,178,019	14,760,703
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,837,912	13,257,608	14,134,221	15,966,004	15,178,019	14,760,703
Other financial institutions	235,925	244,494	259,069	325,558	358,454	335,085
Nonfinancial organizations	6,794,094	7,127,764	7,738,342	8,894,641	8,498,545	8,306,571
Households	5,807,894	5,885,350	6,136,810	6,745,805	6,321,020	6,119,048
DEBT SECURITIES INCLUDED IN BROAD MONEY	37,314	37,511	35,182	29,709	28,514	27,591
DEPOSITS EXCLUDED FROM BROAD MONEY	1,242,139	1,269,231	1,298,930	1,456,839	1,456,690	1,477,050
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,991,800	1,982,329	2,092,361	2,000,441	2,061,989	2,029,503
OTHER ITEMS (NET)	21,052,985	21,346,421	21,725,663	22,574,829	22,561,161	22,880,706
Escrow accounts of households <sup>1</sup>	138,773	165,528	203,208	252,873	296,712	333,304

Table 1.10 (cont.)

(millions of rubles, end of period)

	June, 2020	July, 2020	Aug, 2020	Sep, 2020	Oct, 2020	Nov, 2020
<b>NET FOREIGN ASSETS</b>	8,785,157	8,955,110	8,926,465	9,490,843	9,249,149	9,589,850
CLAIMS ON CENTRAL BANK	6,751,069	6,673,695	6,541,893	6,452,383	6,052,900	6,498,670
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	448,485	472,804	743,325	1,037,325	1,343,509	2,004,628
<b>CLAIMS ON OTHER SECTORS</b>	71,086,124	71,942,184	73,042,083	74,231,849	75,024,218	75,554,558
<i>in rubles</i>	62,596,879	63,105,128	63,959,983	64,685,240	65,558,256	66,123,988
<i>in foreign currency</i>	8,489,245	8,837,056	9,082,100	9,546,609	9,465,961	9,430,571
Claims on other financial institutions	9,726,567	9,751,663	10,044,366	10,593,899	10,453,096	10,852,434
<i>in rubles</i>	8,157,102	8,162,598	8,381,952	8,728,416	8,617,707	8,821,663
of which: Loans	5,262,305	5,436,795	5,576,188	5,906,578	5,951,189	5,907,404
<i>in foreign currency</i>	1,569,466	1,589,065	1,662,413	1,865,483	1,835,389	2,030,771
of which: Loans	1,124,744	1,200,063	1,254,552	1,407,604	1,397,293	1,336,766
Claims on nonfinancial organizations	41,449,717	41,973,862	42,394,873	42,681,450	43,227,324	43,237,361
<i>in rubles</i>	34,672,126	34,865,077	35,114,818	35,143,846	35,738,990	35,972,132
of which: Loans	30,278,320	30,488,362	30,737,319	30,747,799	31,275,708	31,445,116
<i>in foreign currency</i>	6,777,591	7,108,785	7,280,055	7,537,603	7,488,334	7,265,229
of which: Loans	6,556,340	6,876,298	7,044,939	7,292,795	7,243,295	7,026,164
Claims on households	19,909,839	20,216,659	20,602,844	20,956,501	21,343,797	21,464,763
<i>in rubles</i>	19,767,652	20,077,452	20,463,212	20,812,978	21,201,560	21,330,192
of which: Loans	19,767,652	20,077,452	20,463,212	20,812,978	21,201,560	21,330,192
<i>in foreign currency</i>	142,188	139,206	139,632	143,523	142,238	134,571
of which: Loans	142,188	139,206	139,632	143,523	142,238	134,571
<b>LIABILITIES TO CENTRAL BANK</b>	2,689,675	2,779,933	2,800,231	2,823,631	3,451,011	4,252,274
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	57,135,575	57,928,944	58,811,668	60,338,282	59,991,804	60,338,320
<i>in rubles</i>	42,842,470	42,842,872	43,303,357	43,924,410	43,689,307	43,950,786
Transferable deposits	16,287,767	16,257,766	17,043,062	17,426,605	17,449,476	18,239,735
Other financial institutions	500,427	516,485	564,291	570,265	553,231	606,550
Nonfinancial organizations	7,703,198	7,518,246	8,023,361	8,139,800	8,088,136	8,542,508
Households	8,084,142	8,223,035	8,455,410	8,716,539	8,808,109	9,090,677
Other deposits	26,554,704	26,585,106	26,260,295	26,497,805	26,239,832	25,711,051
Other financial institutions	1,518,742	1,706,108	1,673,731	1,692,683	1,738,854	1,712,930
Nonfinancial organizations	7,281,450	7,142,416	7,083,338	7,509,515	7,543,890	7,401,087
Households	17,754,512	17,736,582	17,503,225	17,295,606	16,957,088	16,597,034
<i>in foreign currency</i>	14,293,104	15,086,073	15,508,311	16,413,872	16,302,496	16,387,534
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	14,293,104	15,086,073	15,508,311	16,413,872	16,302,496	16,387,534
Other financial institutions	384,809	415,743	383,788	366,539	418,513	362,825
Nonfinancial organizations	7,819,440	8,277,905	8,649,948	9,235,302	9,131,588	9,464,437
Households	6,088,856	6,392,425	6,474,575	6,812,031	6,752,395	6,560,272
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	24,072	21,441	20,547	19,903	18,852	18,170
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	1,639,602	1,707,447	1,830,478	576,270	2,090,057	2,280,773
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	1,917,461	1,894,071	1,923,143	2,114,990	2,143,979	2,243,870
<b>OTHER ITEMS (NET)</b>	23,664,450	23,711,956	23,867,699	25,339,324	23,974,074	24,514,298
Escrow accounts of households <sup>1</sup>	393,398	466,237	559,840	679,255	835,991	1,007,555

Table 1.10 (cont.)

(millions of rubles, end of period)

	Dec, 2020	Jan, 2021	Feb, 2021	Mar, 2021	Apr, 2021	May, 2021
<b>NET FOREIGN ASSETS</b>	8,936,117	9,569,031	9,269,674	9,192,343	9,110,425	8,962,942
CLAIMS ON CENTRAL BANK	5,949,881	5,943,320	6,673,986	6,848,325	6,547,802	7,041,998
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	4,409,532	4,339,524	2,740,430	2,121,287	1,469,627	709,331
CLAIMS ON OTHER SECTORS	76,476,409	76,716,163	77,234,859	78,110,637	79,419,201	80,451,726
<i>in rubles</i>	67,092,326	67,035,394	67,841,201	68,848,072	70,190,914	71,409,202
<i>in foreign currency</i>	9,384,083	9,680,769	9,393,659	9,262,565	9,228,287	9,042,524
Claims on other financial institutions	11,574,929	11,465,486	11,645,197	11,583,675	11,774,643	11,936,220
<i>in rubles</i>	9,367,249	9,156,797	9,403,081	9,469,624	9,664,730	9,866,080
of which: Loans	6,002,569	5,942,641	6,122,981	6,284,550	6,512,442	6,575,617
<i>in foreign currency</i>	2,207,681	2,308,690	2,242,116	2,114,051	2,109,912	2,070,141
of which: Loans	1,569,384	1,600,446	1,580,571	1,581,669	1,565,396	1,506,346
Claims on nonfinancial organizations	43,312,962	43,475,762	43,536,982	44,038,851	44,715,324	45,102,262
<i>in rubles</i>	36,248,545	36,218,527	36,496,288	37,001,440	37,701,520	38,235,012
of which: Loans	31,341,171	31,334,726	31,519,104	31,808,024	32,359,890	32,910,085
<i>in foreign currency</i>	7,064,417	7,257,236	7,040,694	7,037,412	7,013,805	6,867,251
of which: Loans	6,829,023	7,018,035	6,803,739	6,790,536	6,772,743	6,634,335
Claims on households	21,588,518	21,774,914	22,052,680	22,488,111	22,929,234	23,413,243
<i>in rubles</i>	21,476,532	21,660,070	21,941,832	22,377,008	22,824,664	23,308,111
of which: Loans	21,476,532	21,660,070	21,941,832	22,377,008	22,824,664	23,308,111
<i>in foreign currency</i>	111,986	114,844	110,848	111,103	104,571	105,132
of which: Loans	111,986	114,844	110,848	111,103	104,571	105,132
<b>LIABILITIES TO CENTRAL BANK</b>	3,718,336	4,200,166	2,941,117	3,180,957	2,932,800	2,756,588
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	62,727,863	62,478,066	62,798,165	62,806,347	63,374,114	63,523,128
<i>in rubles</i>	46,108,651	45,151,741	45,582,042	45,671,845	46,322,390	46,391,030
Transferable deposits	19,247,130	19,076,556	19,582,256	19,614,087	20,155,354	20,507,007
Other financial institutions	505,031	560,316	572,540	556,178	560,223	604,633
Nonfinancial organizations	8,393,428	8,850,014	9,067,392	8,971,570	8,620,652	9,187,583
Households	10,348,672	9,666,226	9,942,324	10,086,339	10,974,479	10,714,790
Other deposits	26,861,521	26,075,185	25,999,787	26,057,758	26,167,035	25,884,024
Other financial institutions	1,761,553	1,761,427	1,758,315	1,827,033	1,883,729	1,809,292
Nonfinancial organizations	8,414,395	7,827,634	7,914,764	8,069,405	8,174,155	8,177,233
Households	16,685,573	16,486,124	16,326,707	16,161,321	16,109,151	15,897,499
<i>in foreign currency</i>	16,619,213	17,326,326	17,216,123	17,134,502	17,051,724	17,132,098
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	16,619,213	17,326,326	17,216,123	17,134,502	17,051,724	17,132,098
Other financial institutions	414,163	398,301	449,121	450,174	427,634	424,690
Nonfinancial organizations	9,591,529	10,133,695	10,134,834	10,017,669	10,018,932	10,147,428
Households	6,613,520	6,794,330	6,632,168	6,666,659	6,605,158	6,559,980
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	13,503	13,229	12,477	9,794	7,610	6,993
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	1,266,266	1,230,861	1,285,052	1,252,424	1,287,496	1,272,381
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	2,486,493	2,481,568	2,530,869	2,495,433	2,616,817	2,546,524
<b>OTHER ITEMS (NET)</b>	25,559,477	26,164,148	26,351,269	26,527,638	26,328,219	27,060,382
Escrow accounts of households <sup>1</sup>	1,177,404	1,238,725	1,393,437	1,578,955	1,787,740	1,967,025



Table 1.10 (cont.)

(millions of rubles, end of period)

	June, 2021	July, 2021	Aug, 2021	Sep, 2021	Oct, 2021	Nov, 2021
NET FOREIGN ASSETS	8,353,989	8,522,001	8,860,954	8,797,866	8,554,040	9,248,771
CLAIMS ON CENTRAL BANK	6,513,522	6,743,907	6,403,581	6,424,447	6,339,221	6,605,712
NET CLAIMS ON GENERAL GOVERNMENT	1,179,927	134,738	374,904	84,289	213,012	640,173
CLAIMS ON OTHER SECTORS	81,049,524	82,028,268	83,276,334	84,418,657	85,373,703	86,664,904
<i>in rubles</i>	72,427,187	73,341,214	74,284,258	75,533,565	76,719,847	77,521,650
<i>in foreign currency</i>	8,622,336	8,687,054	8,992,076	8,885,092	8,653,856	9,143,254
Claims on other financial institutions	11,776,129	11,744,492	11,659,302	11,972,952	11,848,737	12,207,978
<i>in rubles</i>	9,682,962	9,643,681	9,498,881	9,753,141	9,731,993	9,971,668
of which: Loans	6,534,302	6,590,422	6,507,497	6,685,010	6,664,597	6,790,726
<i>in foreign currency</i>	2,093,167	2,100,811	2,160,421	2,219,810	2,116,744	2,236,310
of which: Loans	1,482,049	1,551,275	1,642,786	1,663,306	1,677,944	1,686,068
Claims on nonfinancial organizations	45,303,909	45,884,999	46,750,178	47,153,509	47,822,596	48,543,655
<i>in rubles</i>	38,873,559	39,395,297	40,013,706	40,581,274	41,373,156	41,726,360
of which: Loans	33,527,857	34,066,591	34,433,636	34,967,787	35,729,258	36,047,926
<i>in foreign currency</i>	6,430,350	6,489,703	6,736,472	6,572,235	6,449,440	6,817,294
of which: Loans	6,191,096	6,250,046	6,462,726	6,301,046	6,181,104	6,532,732
Claims on households	23,969,486	24,398,777	24,866,853	25,292,196	25,702,371	25,913,271
<i>in rubles</i>	23,870,666	24,302,236	24,771,670	25,199,150	25,614,698	25,823,622
of which: Loans	23,870,666	24,302,236	24,771,670	25,199,150	25,614,698	25,823,622
<i>in foreign currency</i>	98,820	96,541	95,183	93,046	87,672	89,650
of which: Loans	98,820	96,541	95,183	93,046	87,672	89,650
LIABILITIES TO CENTRAL BANK	2,643,744	2,949,594	2,681,415	2,467,746	3,108,503	3,282,332
DEPOSITS INCLUDED IN BROAD MONEY	63,220,589	63,097,378	64,313,544	65,159,270	64,859,603	67,292,087
<i>in rubles</i>	46,757,814	46,404,223	46,798,170	47,487,270	47,762,908	49,299,502
Transferable deposits	20,951,782	20,561,730	20,772,644	20,833,985	20,763,535	21,571,229
Other financial institutions	563,211	586,020	590,648	595,683	681,162	692,986
Nonfinancial organizations	9,486,796	8,904,811	9,147,408	9,176,684	9,034,664	9,849,516
Households	10,901,774	11,070,899	11,034,588	11,061,619	11,047,709	11,028,727
Other deposits	25,806,032	25,842,493	26,025,526	26,653,284	26,999,373	27,728,273
Other financial institutions	1,872,153	1,798,292	1,842,586	1,996,887	1,947,501	1,976,224
Nonfinancial organizations	8,153,694	8,304,335	8,294,872	8,601,937	8,847,905	9,374,919
Households	15,780,185	15,739,866	15,888,068	16,054,459	16,203,967	16,377,130
<i>in foreign currency</i>	16,462,776	16,693,155	17,515,374	17,672,001	17,096,694	17,992,584
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	16,462,776	16,693,155	17,515,374	17,672,001	17,096,694	17,992,584
Other financial institutions	448,087	459,093	463,570	498,159	428,550	501,857
Nonfinancial organizations	9,484,761	9,647,977	10,414,468	10,508,173	10,132,262	10,727,013
Households	6,529,928	6,586,086	6,637,336	6,665,669	6,535,882	6,763,715
DEBT SECURITIES INCLUDED IN BROAD MONEY	6,516	6,412	6,916	6,847	6,074	5,966
DEPOSITS EXCLUDED FROM BROAD MONEY	1,273,051	1,282,048	1,278,346	1,282,055	1,290,246	1,334,749
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,561,730	2,645,561	2,673,439	2,700,512	2,682,040	2,722,807
OTHER ITEMS (NET)	27,391,332	27,447,921	27,962,112	28,108,829	28,533,511	28,521,619
Escrow accounts of households <sup>1</sup>	2,172,328	2,350,919	2,501,647	2,633,116	2,778,656	2,945,857

Table 1.10 (cont.)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
NET FOREIGN ASSETS	8,666,253	8,978,824	11,695,909	13,123,107	11,422,197	11,393,458
CLAIMS ON CENTRAL BANK	7,140,939	6,779,519	9,939,092	5,353,985	4,828,000	5,431,300
NET CLAIMS ON GENERAL GOVERNMENT	3,285,362	2,416,066	4,534,910	1,085,366	164,348	-638,524
CLAIMS ON OTHER SECTORS	87,522,166	88,180,602	91,234,024	91,502,832	90,572,619	89,423,026
<i>in rubles</i>	78,354,435	78,417,540	80,053,326	80,187,900	80,589,480	80,559,641
<i>in foreign currency</i>	9,167,731	9,763,062	11,180,698	11,314,932	9,983,139	8,863,385
Claims on other financial institutions	12,702,399	12,646,861	13,572,689	13,438,829	12,969,441	12,510,995
<i>in rubles</i>	10,360,911	10,036,982	10,103,017	9,825,116	9,609,652	9,457,530
of which: Loans	6,817,216	6,822,510	7,020,600	6,879,130	6,655,971	6,355,570
<i>in foreign currency</i>	2,341,488	2,609,879	3,469,672	3,613,714	3,359,789	3,053,464
of which: Loans	1,780,752	1,709,086	1,809,642	1,627,127	1,526,193	1,481,229
Claims on nonfinancial organizations	48,473,030	48,947,080	50,640,380	51,016,061	50,788,311	50,145,056
<i>in rubles</i>	41,735,895	41,886,177	43,033,526	43,417,469	44,253,554	44,415,457
of which: Loans	36,023,524	36,095,324	37,061,656	37,456,069	38,274,324	38,613,210
<i>in foreign currency</i>	6,737,135	7,060,903	7,606,854	7,598,592	6,534,757	5,729,599
of which: Loans	6,453,217	6,769,766	7,298,619	7,298,321	6,264,605	5,478,848
Claims on households	26,346,737	26,586,661	27,020,955	27,047,941	26,814,867	26,766,975
<i>in rubles</i>	26,257,629	26,494,382	26,916,782	26,945,315	26,726,273	26,686,653
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,315	26,726,273	26,686,653
<i>in foreign currency</i>	89,108	92,279	104,172	102,626	88,594	80,321
of which: Loans	89,108	92,279	104,172	102,626	88,594	80,321
LIABILITIES TO CENTRAL BANK	3,179,351	3,389,510	11,381,975	5,140,619	4,041,777	3,477,640
DEPOSITS INCLUDED IN BROAD MONEY	70,529,705	70,934,638	71,641,754	71,615,955	70,127,498	69,615,892
<i>in rubles</i>	53,026,843	52,255,873	52,671,939	54,329,561	54,913,145	55,687,742
Transferable deposits	22,790,884	22,849,285	23,314,544	21,007,427	20,717,980	21,453,368
Other financial institutions	644,701	706,689	842,416	756,209	678,942	692,053
Nonfinancial organizations	10,264,156	11,146,764	11,755,478	11,701,752	11,198,560	11,918,824
Households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491
Other deposits	30,235,959	29,406,588	29,357,394	33,322,134	34,195,165	34,234,374
Other financial institutions	2,287,697	2,162,347	2,115,214	2,250,292	2,248,241	2,212,225
Nonfinancial organizations	10,779,355	9,884,878	10,181,529	11,252,910	11,120,499	10,941,667
Households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483
<i>in foreign currency</i>	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Other financial institutions	482,156	455,336	555,149	393,695	461,488	406,917
Nonfinancial organizations	10,304,891	11,355,632	11,757,112	10,976,179	9,759,714	8,934,869
Households	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,768	5,723	5,652	5,345	5,133	5,065
DEPOSITS EXCLUDED FROM BROAD MONEY	1,307,642	1,313,066	1,382,623	1,486,962	1,309,476	1,264,872
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,737,193	2,704,408	2,656,866	2,637,742	2,616,045	2,615,600
OTHER ITEMS (NET)	28,855,060	28,007,666	30,335,065	30,178,666	28,887,236	28,630,190
Escrow accounts of households <sup>1</sup>	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.10 (end)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022
NET FOREIGN ASSETS	9,182,937	10,767,014	10,625,111	9,488,235
CLAIMS ON CENTRAL BANK	5,874,773	5,746,029	6,348,470	6,920,657
NET CLAIMS ON GENERAL GOVERNMENT	-131,466	581,818	1,080,768	1,350,606
CLAIMS ON OTHER SECTORS	88,001,232	89,923,776	91,435,516	91,989,452
<i>in rubles</i>	80,860,361	81,919,855	84,167,646	85,534,254
<i>in foreign currency</i>	7,140,871	8,003,921	7,267,870	6,455,198
Claims on other financial institutions	11,999,405	12,271,356	12,293,896	11,803,858
<i>in rubles</i>	9,506,370	9,495,015	10,002,307	10,117,122
of which: Loans	6,260,181	6,388,381	6,838,701	6,848,239
<i>in foreign currency</i>	2,493,035	2,776,341	2,291,589	1,686,736
of which: Loans	1,240,581	1,473,949	1,147,920	1,103,806
Claims on nonfinancial organizations	49,137,647	50,510,303	51,717,852	52,339,339
<i>in rubles</i>	44,554,146	45,342,663	46,796,407	47,622,981
of which: Loans	38,866,731	39,469,552	40,907,280	41,821,740
<i>in foreign currency</i>	4,583,501	5,167,640	4,921,445	4,716,359
of which: Loans	4,373,598	4,937,507	4,670,807	4,373,587
Claims on households	26,864,180	27,142,117	27,423,768	27,846,254
<i>in rubles</i>	26,799,845	27,082,176	27,368,932	27,794,151
of which: Loans	26,799,845	27,082,176	27,368,932	27,794,151
<i>in foreign currency</i>	64,335	59,940	54,836	52,103
of which: Loans	64,335	59,940	54,836	52,103
LIABILITIES TO CENTRAL BANK	3,215,437	2,874,259	3,273,963	4,442,070
DEPOSITS INCLUDED IN BROAD MONEY	67,466,502	70,391,298	72,132,546	71,920,324
<i>in rubles</i>	56,293,048	57,392,653	59,777,803	60,884,173
Transferable deposits	23,134,258	24,224,375	25,502,328	26,396,449
Other financial institutions	767,379	745,143	1,010,435	745,957
Nonfinancial organizations	12,157,939	12,984,192	13,578,026	14,218,433
Households	10,208,940	10,495,039	10,913,866	11,432,059
Other deposits	33,158,791	33,168,278	34,275,475	34,487,724
Other financial institutions	2,212,519	2,275,040	2,285,202	2,581,974
Nonfinancial organizations	10,748,306	10,606,440	11,779,497	12,334,743
Households	20,197,965	20,286,798	20,210,776	19,571,008
<i>in foreign currency</i>	11,173,454	12,998,645	12,354,743	11,036,151
Transferable deposits	—	—	—	—
Other financial institutions	—	—	—	—
Nonfinancial organizations	—	—	—	—
Households	—	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743	11,036,151
Other financial institutions	257,469	320,674	312,291	273,168
Nonfinancial organizations	7,208,365	8,411,840	8,022,790	7,342,812
Households	3,707,620	4,266,132	4,019,662	3,420,171
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,046	4,925	5,002	4,797
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,427	1,328,979	1,207,860	1,224,401
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,656,960	2,677,136	2,772,282	2,737,213
OTHER ITEMS (NET)	28,362,105	29,742,041	30,098,212	29,420,146
Escrow accounts of households <sup>1</sup>	3,829,831	3,879,229	3,945,643	4,046,487

<sup>1</sup> Escrow accounts for the contracts for participation in shared-equity construction and for purchases of real estate.

Table 1.11

## Banking System Survey

(millions of rubles, end of period)

	Dec, 2019	Jan, 2020	Feb, 2020	Mar, 2020	Apr, 2020	May, 2020
NET FOREIGN ASSETS	40,805,671	42,310,917	44,943,787	52,319,268	50,245,673	48,512,118
NET CLAIMS ON GENERAL GOVERNMENT	-11,306,852	-12,194,416	-12,554,916	-14,463,231	-13,174,889	-12,238,320
CLAIMS ON OTHER SECTORS	69,011,912	68,763,985	69,761,484	72,522,070	72,430,896	72,095,428
<i>in rubles</i>	61,315,663	61,075,368	61,616,365	63,159,604	63,562,418	63,555,348
<i>in foreign currency</i>	7,696,249	7,688,617	8,145,119	9,362,466	8,868,478	8,540,080
Claims on other financial institutions	10,684,825	10,239,670	10,624,835	10,934,024	11,160,217	10,987,608
<i>in rubles</i>	9,241,456	8,862,313	9,124,169	9,248,893	9,498,544	9,438,955
of which: Loans	6,567,893	6,297,237	6,425,753	6,719,006	6,818,669	6,690,479
<i>in foreign currency</i>	1,443,368	1,377,356	1,500,666	1,685,130	1,661,674	1,548,653
of which: Loans	964,176	1,024,474	1,059,541	1,106,643	1,079,810	1,077,668
Claims on nonfinancial organizations	39,226,681	39,277,740	39,665,859	41,777,099	41,579,679	41,368,275
<i>in rubles</i>	33,102,998	33,095,775	33,154,638	34,249,872	34,519,600	34,519,760
of which: Loans	28,909,996	28,884,483	28,907,739	29,794,292	30,268,150	30,231,825
<i>in foreign currency</i>	6,123,682	6,181,965	6,511,220	7,527,228	7,060,079	6,848,515
of which: Loans	5,941,898	5,998,565	6,320,995	7,288,650	6,831,690	6,625,308
Claims on households	19,100,407	19,246,575	19,470,790	19,810,947	19,691,000	19,739,546
<i>in rubles</i>	18,971,209	19,117,280	19,337,558	19,660,839	19,544,274	19,596,633
of which: Loans	18,971,209	19,117,280	19,337,558	19,660,839	19,544,274	19,596,633
<i>in foreign currency</i>	129,198	129,295	133,232	150,108	146,726	142,913
of which: Loans	129,198	129,295	133,232	150,108	146,726	142,913
BROAD MONEY LIABILITIES	64,535,533	63,918,052	65,483,586	68,322,715	68,158,249	67,856,294
MONEY SUPPLY (National Definition)	51,660,306	50,622,932	51,314,183	52,327,002	52,951,716	53,068,000
<i>in rubles</i>						
Currency outside bankikg system	9,658,444	9,488,988	9,670,830	10,241,011	10,911,997	11,209,333
Transferable deposits	14,203,272	13,868,485	14,353,114	14,895,361	15,079,354	15,262,079
Other financial institutions	511,836	520,422	546,225	535,709	471,227	492,933
Nonfinancial organizations	6,821,220	7,004,422	7,177,623	7,525,458	7,173,446	7,250,343
Households	6,870,216	6,343,642	6,629,266	6,834,194	7,434,681	7,518,804
Other deposits	27,798,590	27,265,458	27,290,239	27,190,630	26,960,365	26,596,589
Other financial institutions	1,557,081	1,613,290	1,621,998	1,633,667	1,723,151	1,630,463
Nonfinancial organizations	7,843,690	7,262,216	7,213,007	7,343,904	7,289,710	7,192,652
Households	18,397,819	18,389,953	18,455,234	18,213,059	17,947,504	17,773,473
<i>in foreign currency</i>	12,837,913	13,257,608	14,134,221	15,966,004	15,178,019	14,760,703
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,837,913	13,257,608	14,134,221	15,966,004	15,178,019	14,760,703
Other financial institutions	235,925	244,494	259,069	325,558	358,454	335,085
Nonfinancial organizations	6,794,094	7,127,764	7,738,342	8,894,641	8,498,545	8,306,571
Households	5,807,894	5,885,350	6,136,810	6,745,805	6,321,020	6,119,048
DEBT SECURITIES INCLUDED IN BROAD MONEY <sup>1</sup>	37,314	37,511	35,182	29,709	28,514	27,591
DEPOSITS EXCLUDED FROM BROAD MONEY	1,242,139	1,269,231	1,298,930	1,456,839	1,456,690	1,477,050
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,991,800	1,982,329	2,092,361	2,000,441	2,061,989	2,029,503
OTHER ITEMS (NET)	30,741,259	31,710,874	33,275,478	38,598,112	37,824,753	37,006,380
Escrow accounts of households <sup>2</sup>	138,773	165,528	203,208	252,873	296,712	333,304

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2020	July, 2020	Aug, 2020	Sep, 2020	Oct, 2020	Nov, 2020
NET FOREIGN ASSETS	47,731,369	51,456,912	52,362,934	54,994,450	54,480,973	52,815,812
NET CLAIMS ON GENERAL GOVERNMENT	-10,437,636	-10,798,533	-10,660,196	-10,745,557	-11,144,459	-10,414,163
CLAIMS ON OTHER SECTORS	72,770,336	73,623,683	74,687,045	75,863,853	76,643,352	77,169,170
<i>in rubles</i>	64,281,091	64,786,627	65,604,944	66,317,243	67,177,390	67,738,599
<i>in foreign currency</i>	8,489,245	8,837,056	9,082,101	9,546,610	9,465,962	9,430,571
Claims on other financial institutions	11,407,143	11,429,845	11,686,181	12,222,931	12,069,691	12,464,868
<i>in rubles</i>	9,837,677	9,840,781	10,023,767	10,357,448	10,234,302	10,434,098
of which: Loans	6,866,703	7,033,776	7,135,345	7,450,350	7,485,573	7,433,180
<i>in foreign currency</i>	1,569,466	1,589,065	1,662,413	1,865,483	1,835,389	2,030,771
of which: Loans	1,124,744	1,200,063	1,254,552	1,407,604	1,397,293	1,336,766
Claims on nonfinancial organizations	41,453,354	41,977,179	42,398,020	42,684,422	43,229,863	43,239,538
<i>in rubles</i>	34,675,762	34,868,394	35,117,964	35,146,818	35,741,528	35,974,309
of which: Loans	30,278,320	30,488,362	30,737,319	30,747,799	31,275,708	31,445,116
<i>in foreign currency</i>	6,777,592	7,108,785	7,280,055	7,537,604	7,488,335	7,265,229
of which: Loans	6,556,340	6,876,298	7,044,939	7,292,795	7,243,295	7,026,164
Claims on households	19,909,839	20,216,659	20,602,844	20,956,501	21,343,797	21,464,763
<i>in rubles</i>	19,767,652	20,077,452	20,463,212	20,812,978	21,201,560	21,330,192
of which: Loans	19,767,652	20,077,452	20,463,212	20,812,978	21,201,560	21,330,192
<i>in foreign currency</i>	142,188	139,206	139,632	143,523	142,238	134,571
of which: Loans	142,188	139,206	139,632	143,523	142,238	134,571
BROAD MONEY LIABILITIES	68,709,809	69,794,905	70,823,052	72,457,672	72,192,972	72,528,320
MONEY SUPPLY (National Definition)	54,392,633	54,687,392	55,294,194	56,023,897	55,871,624	56,122,616
<i>in rubles</i>						
Currency outside bankikg system	11,516,375	11,817,824	11,951,292	12,072,847	12,157,733	12,134,597
Transferable deposits	16,300,914	16,270,393	17,076,097	17,440,614	17,464,579	18,260,179
Other financial institutions	502,991	518,476	586,570	574,006	557,261	616,005
Nonfinancial organizations	7,713,782	7,528,882	8,034,117	8,150,069	8,099,209	8,553,497
Households	8,084,142	8,223,035	8,455,410	8,716,539	8,808,109	9,090,677
Other deposits	26,575,344	26,599,176	26,266,805	26,510,435	26,249,312	25,727,841
Other financial institutions	1,539,382	1,720,178	1,680,241	1,705,313	1,748,334	1,729,720
Nonfinancial organizations	7,281,450	7,142,416	7,083,338	7,509,515	7,543,890	7,401,087
Households	17,754,512	17,736,582	17,503,225	17,295,606	16,957,088	16,597,034
<i>in foreign currency</i>	14,293,104	15,086,073	15,508,311	16,413,872	16,302,496	16,387,534
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	14,293,104	15,086,073	15,508,311	16,413,872	16,302,496	16,387,534
Other financial institutions	384,809	415,743	383,788	366,539	418,513	362,825
Nonfinancial organizations	7,819,440	8,277,905	8,649,948	9,235,302	9,131,588	9,464,437
Households	6,088,856	6,392,425	6,474,575	6,812,031	6,752,395	6,560,272
DEBT SECURITIES INCLUDED IN BROAD MONEY <sup>1</sup>	24,072	21,441	20,547	19,903	18,852	18,170
DEPOSITS EXCLUDED FROM BROAD MONEY	1,639,602	1,707,447	1,830,478	1,255,525	2,090,057	2,280,773
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,917,461	1,894,071	1,923,143	2,114,990	2,143,979	2,243,870
OTHER ITEMS (NET)	37,797,198	40,885,638	41,813,109	44,284,559	43,552,858	42,517,854
Escrow accounts of households <sup>2</sup>	393,398	466,237	559,840	679,255	835,991	1,007,555

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2020	Jan, 2021	Feb, 2021	Mar, 2021	Apr, 2021	May, 2021
<b>NET FOREIGN ASSETS</b>	51,967,483	53,557,579	51,383,140	51,618,366	52,059,587	52,533,362
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	-7,583,157	-8,422,687	-7,697,758	-8,536,213	-9,104,615	-9,502,516
<b>CLAIMS ON OTHER SECTORS</b>	78,058,011	78,293,861	78,818,082	79,641,383	80,953,275	81,971,788
<i>in rubles</i>	68,673,928	68,613,091	69,424,421	70,378,817	71,724,987	72,929,263
<i>in foreign currency</i>	9,384,084	9,680,769	9,393,661	9,262,566	9,228,288	9,042,525
Claims on other financial institutions	13,155,098	13,038,807	13,224,231	13,110,623	13,304,785	13,453,031
<i>in rubles</i>	10,947,417	10,730,118	10,982,115	10,996,572	11,194,873	11,382,890
of which: Loans	7,494,277	7,427,887	7,609,956	7,719,387	7,948,967	8,001,411
<i>in foreign currency</i>	2,207,681	2,308,690	2,242,116	2,114,051	2,109,912	2,070,141
of which: Loans	1,569,384	1,600,446	1,580,571	1,581,669	1,565,396	1,506,346
Claims on nonfinancial organizations	43,314,396	43,480,140	43,541,171	44,042,650	44,719,256	45,105,514
<i>in rubles</i>	36,249,978	36,222,903	36,500,474	37,005,237	37,705,451	38,238,263
of which: Loans	31,341,171	31,334,726	31,519,104	31,808,024	32,359,890	32,910,085
<i>in foreign currency</i>	7,064,417	7,257,236	7,040,697	7,037,412	7,013,805	6,867,251
of which: Loans	6,829,023	7,018,035	6,803,739	6,790,536	6,772,743	6,634,335
Claims on households	21,588,518	21,774,914	22,052,680	22,488,111	22,929,234	23,413,243
<i>in rubles</i>	21,476,532	21,660,070	21,941,832	22,377,008	22,824,664	23,308,111
of which: Loans	21,476,532	21,660,070	21,941,832	22,377,008	22,824,664	23,308,111
<i>in foreign currency</i>	111,986	114,844	110,848	111,103	104,571	105,132
of which: Loans	111,986	114,844	110,848	111,103	104,571	105,132
<b>BROAD MONEY LIABILITIES</b>	75,284,817	74,937,934	75,406,832	75,405,905	76,265,655	76,333,157
<b>MONEY SUPPLY (National Definition)</b>	58,652,102	57,598,379	58,178,232	58,261,610	59,206,321	59,194,066
<i>in rubles</i>						
Currency outside bankikg system	12,523,939	12,429,089	12,538,085	12,569,715	12,859,888	12,752,303
Transferable deposits	19,261,682	19,091,181	19,619,780	19,628,507	20,170,448	20,524,370
Other financial institutions	508,672	564,128	599,451	560,206	564,826	611,489
Nonfinancial organizations	8,404,339	8,860,827	9,078,005	8,981,962	8,631,143	9,198,091
Households	10,348,672	9,666,226	9,942,324	10,086,339	10,974,479	10,714,790
Other deposits	26,866,481	26,078,110	26,020,367	26,063,388	26,175,985	25,917,394
Other financial institutions	1,766,513	1,764,352	1,778,895	1,832,663	1,892,679	1,842,662
Nonfinancial organizations	8,414,395	7,827,634	7,914,764	8,069,405	8,174,155	8,177,233
Households	16,685,573	16,486,124	16,326,707	16,161,321	16,109,151	15,897,499
<i>in foreign currency</i>	16,619,213	17,326,326	17,216,123	17,134,502	17,051,724	17,132,098
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	16,619,213	17,326,326	17,216,123	17,134,502	17,051,724	17,132,098
Other financial institutions	414,163	398,301	449,121	450,174	427,634	424,690
Nonfinancial organizations	9,591,529	10,133,695	10,134,834	10,017,669	10,018,932	10,147,428
Households	6,613,520	6,794,330	6,632,168	6,666,659	6,605,158	6,559,980
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY<sup>1</sup></b>	13,503	13,229	12,477	9,794	7,610	6,993
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	1,266,266	1,230,861	1,285,052	1,252,424	1,287,496	1,272,381
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	2,486,493	2,481,568	2,530,869	2,495,433	2,616,817	2,546,524
<b>OTHER ITEMS (NET)</b>	43,404,761	44,778,391	43,280,711	43,569,775	43,738,279	44,850,572
Escrow accounts of households <sup>2</sup>	1,177,404	1,238,725	1,393,437	1,578,955	1,787,740	1,967,025

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2021	July, 2021	Aug, 2021	Sep, 2021	Oct, 2021	Nov, 2021
NET FOREIGN ASSETS	50,233,435	51,525,373	52,087,593	51,279,753	50,408,307	53,646,221
NET CLAIMS ON GENERAL GOVERNMENT	-9,266,806	-10,685,356	-10,777,527	-10,811,767	-11,522,225	-12,037,839
CLAIMS ON OTHER SECTORS	82,561,421	83,533,132	84,771,254	85,897,148	86,853,016	88,121,184
<i>in rubles</i>	73,939,085	74,846,078	75,779,178	77,012,056	78,199,159	78,977,929
<i>in foreign currency</i>	8,622,337	8,687,055	8,992,076	8,885,092	8,653,857	9,143,255
Claims on other financial institutions	13,284,237	13,246,285	13,151,555	13,449,026	13,325,724	13,662,183
<i>in rubles</i>	11,191,070	11,145,474	10,991,134	11,229,215	11,208,980	11,425,873
of which: Loans	7,951,067	7,999,984	7,904,549	8,069,022	8,049,286	8,158,719
<i>in foreign currency</i>	2,093,167	2,100,811	2,160,421	2,219,810	2,116,744	2,236,310
of which: Loans	1,482,049	1,551,275	1,642,786	1,663,306	1,677,944	1,686,068
Claims on nonfinancial organizations	45,307,699	45,888,070	46,752,846	47,155,926	47,824,922	48,545,730
<i>in rubles</i>	38,877,348	39,398,367	40,016,374	40,583,691	41,375,481	41,728,435
of which: Loans	33,527,857	34,066,591	34,433,636	34,967,787	35,729,258	36,047,926
<i>in foreign currency</i>	6,430,350	6,489,703	6,736,472	6,572,235	6,449,441	6,817,295
of which: Loans	6,191,096	6,250,046	6,462,726	6,301,046	6,181,104	6,532,732
Claims on households	23,969,486	24,398,777	24,866,853	25,292,196	25,702,371	25,913,271
<i>in rubles</i>	23,870,666	24,302,236	24,771,670	25,199,150	25,614,698	25,823,622
of which: Loans	23,870,666	24,302,236	24,771,670	25,199,150	25,614,698	25,823,622
<i>in foreign currency</i>	98,820	96,541	95,183	93,046	87,672	89,650
of which: Loans	98,820	96,541	95,183	93,046	87,672	89,650
BROAD MONEY LIABILITIES	76,053,182	76,079,312	77,339,236	78,284,998	77,916,477	80,311,070
MONEY SUPPLY (National Definition)	59,583,890	59,379,745	59,816,946	60,606,151	60,813,709	62,312,520
<i>in rubles</i>						
Currency outside bankikg system	12,786,474	12,938,672	12,969,377	13,087,223	13,020,558	12,954,194
Transferable deposits	20,967,228	20,580,520	20,790,904	20,851,084	20,781,097	21,590,373
Other financial institutions	568,147	586,020	599,027	602,111	681,162	701,608
Nonfinancial organizations	9,497,307	8,923,601	9,157,289	9,187,354	9,052,226	9,860,038
Households	10,901,774	11,070,899	11,034,588	11,061,619	11,047,709	11,028,727
Other deposits	25,830,187	25,860,553	26,056,666	26,667,844	27,012,053	27,767,953
Other financial institutions	1,896,308	1,816,352	1,873,726	2,011,447	1,960,181	2,015,904
Nonfinancial organizations	8,153,694	8,304,335	8,294,872	8,601,937	8,847,905	9,374,919
Households	15,780,185	15,739,866	15,888,068	16,054,459	16,203,967	16,377,130
<i>in foreign currency</i>	16,462,776	16,693,155	17,515,374	17,672,001	17,096,694	17,992,584
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	16,462,776	16,693,155	17,515,374	17,672,001	17,096,694	17,992,584
Other financial institutions	448,087	459,093	463,570	498,159	428,550	501,857
Nonfinancial organizations	9,484,761	9,647,977	10,414,468	10,508,173	10,132,262	10,727,013
Households	6,529,928	6,586,086	6,637,336	6,665,669	6,535,882	6,763,715
DEBT SECURITIES INCLUDED IN BROAD MONEY <sup>1</sup>	6,516	6,412	6,916	6,847	6,074	5,966
DEPOSITS EXCLUDED FROM BROAD MONEY	1,273,051	1,282,048	1,278,346	1,282,055	1,290,246	1,334,749
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,561,730	2,645,561	2,673,439	2,700,512	2,682,040	2,722,807
OTHER ITEMS (NET)	43,640,087	44,366,227	44,790,299	44,097,569	43,850,335	45,360,940
Escrow accounts of households <sup>2</sup>	2,172,328	2,350,919	2,501,647	2,633,116	2,778,656	2,945,857

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
NET FOREIGN ASSETS	53,257,017	55,666,039	60,670,836	61,574,828	51,473,304	46,617,875
NET CLAIMS ON GENERAL GOVERNMENT	-9,002,712	-11,382,071	-13,177,045	-14,366,103	-12,466,233	-11,105,396
CLAIMS ON OTHER SECTORS	88,937,343	89,583,835	92,658,896	93,261,556	91,901,226	90,735,969
<i>in rubles</i>	79,769,612	79,820,773	81,445,147	81,523,707	81,918,086	81,872,584
<i>in foreign currency</i>	9,167,731	9,763,062	11,213,749	11,737,849	9,983,140	8,863,385
Claims on other financial institutions	14,116,345	14,046,009	14,993,377	15,193,293	14,294,234	13,819,717
<i>in rubles</i>	11,774,858	11,436,130	11,490,656	11,156,663	10,934,445	10,766,253
of which: Loans	8,144,489	8,137,058	8,323,639	8,138,833	7,909,885	7,594,930
<i>in foreign currency</i>	2,341,488	2,609,879	3,502,722	4,036,630	3,359,789	3,053,464
of which: Loans	1,780,752	1,709,086	1,809,642	1,627,127	1,526,193	1,481,229
Claims on nonfinancial organizations	48,474,261	48,951,165	50,644,564	51,020,321	50,792,125	50,149,277
<i>in rubles</i>	41,737,126	41,890,261	43,037,709	43,421,728	44,257,368	44,419,678
of which: Loans	36,023,524	36,095,324	37,061,656	37,456,069	38,274,324	38,613,210
<i>in foreign currency</i>	6,737,135	7,060,903	7,606,855	7,598,593	6,534,757	5,729,599
of which: Loans	6,453,217	6,769,766	7,298,619	7,298,321	6,264,605	5,478,848
Claims on households	26,346,737	26,586,661	27,020,955	27,047,941	26,814,867	26,766,975
<i>in rubles</i>	26,257,629	26,494,382	26,916,782	26,945,315	26,726,273	26,686,653
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,315	26,726,273	26,686,653
<i>in foreign currency</i>	89,108	92,279	104,172	102,626	88,594	80,321
of which: Loans	89,108	92,279	104,172	102,626	88,594	80,321
BROAD MONEY LIABILITIES	83,761,495	83,994,776	85,635,181	85,495,275	83,694,767	82,926,630
MONEY SUPPLY (National Definition)	66,252,865	65,310,289	66,659,714	68,203,535	68,475,281	68,993,415
<i>in rubles</i>						
Currency outside bankikg system	13,200,359	13,026,861	13,913,356	13,834,330	13,518,440	13,233,478
Transferable deposits	22,808,307	22,870,149	23,334,994	21,038,431	20,750,991	21,486,898
Other financial institutions	651,070	716,867	852,298	776,865	700,034	714,985
Nonfinancial organizations	10,275,210	11,157,451	11,766,045	11,712,100	11,210,480	11,929,421
Households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491
Other deposits	30,244,199	29,413,278	29,411,364	33,330,774	34,205,850	34,273,039
Other financial institutions	2,295,937	2,169,037	2,169,184	2,258,932	2,258,926	2,250,890
Nonfinancial organizations	10,779,355	9,884,878	10,181,529	11,252,910	11,120,499	10,941,667
Households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483
<i>in foreign currency</i>	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Other financial institutions	482,156	455,336	555,149	393,695	461,488	406,917
Nonfinancial organizations	10,304,891	11,355,632	11,757,112	10,976,179	9,759,714	8,934,869
Households	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364
DEBT SECURITIES INCLUDED IN BROAD MONEY <sup>1</sup>	5,768	5,723	5,652	5,345	5,133	5,065
DEPOSITS EXCLUDED FROM BROAD MONEY	1,307,642	1,313,066	1,382,623	1,486,962	1,309,476	1,264,872
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,737,193	2,704,408	2,656,866	2,637,742	2,616,045	2,615,600
OTHER ITEMS (NET)	45,385,317	45,855,552	50,478,017	50,850,302	43,288,010	39,441,346
Escrow accounts of households <sup>2</sup>	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684



Table 1.11 (end)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022
NET FOREIGN ASSETS	37,604,484	44,392,953	43,087,377	38,939,709
NET CLAIMS ON GENERAL GOVERNMENT	-8,250,066	-8,582,590	-7,794,884	-6,679,666
CLAIMS ON OTHER SECTORS	89,271,396	91,187,696	92,705,966	93,252,283
<i>in rubles</i>	82,130,524	83,183,774	85,419,176	86,743,864
<i>in foreign currency</i>	7,140,871	8,003,922	7,286,790	6,508,418
Claims on other financial institutions	13,265,626	13,530,470	13,559,812	13,062,708
<i>in rubles</i>	10,772,591	10,754,130	11,249,303	11,322,752
of which: Loans	7,457,714	7,578,677	8,015,446	7,987,960
<i>in foreign currency</i>	2,493,035	2,776,341	2,310,509	1,739,956
of which: Loans	1,240,581	1,473,949	1,147,920	1,103,806
Claims on nonfinancial organizations	49,141,590	50,515,108	51,722,386	52,343,321
<i>in rubles</i>	44,558,089	45,347,468	46,800,940	47,626,961
of which: Loans	38,866,731	39,469,552	40,907,280	41,821,740
<i>in foreign currency</i>	4,583,501	5,167,641	4,921,445	4,716,360
of which: Loans	4,373,598	4,937,507	4,670,807	4,373,587
Claims on households	26,864,180	27,142,117	27,423,768	27,846,254
<i>in rubles</i>	26,799,845	27,082,176	27,368,932	27,794,151
of which: Loans	26,799,845	27,082,176	27,368,932	27,794,151
<i>in foreign currency</i>	64,335	59,940	54,836	52,103
of which: Loans	64,335	59,940	54,836	52,103
BROAD MONEY LIABILITIES	80,801,744	83,828,940	85,693,000	86,137,788
MONEY SUPPLY (National Definition)	69,623,245	70,825,370	73,333,255	75,096,840
<i>in rubles</i>				
Currency outside bankikg system	13,293,115	13,390,850	13,481,847	14,175,037
Transferable deposits	23,164,780	24,254,942	25,533,753	26,426,639
Other financial institutions	787,635	765,157	1,031,298	765,837
Nonfinancial organizations	12,168,205	12,994,745	13,588,589	14,228,742
Households	10,208,940	10,495,039	10,913,866	11,432,059
Other deposits	33,165,351	33,179,578	34,317,655	34,495,164
Other financial institutions	2,219,079	2,286,340	2,327,382	2,589,414
Nonfinancial organizations	10,748,306	10,606,440	11,779,497	12,334,743
Households	20,197,965	20,286,798	20,210,776	19,571,008
<i>in foreign currency</i>	11,173,454	12,998,645	12,354,743	11,036,151
Transferable deposits	—	—	—	—
Other financial institutions	—	—	—	—
Nonfinancial organizations	—	—	—	—
Households	—	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743	11,036,151
Other financial institutions	257,469	320,674	312,291	273,168
Nonfinancial organizations	7,208,365	8,411,840	8,022,790	7,342,812
Households	3,707,620	4,266,132	4,019,662	3,420,171
DEBT SECURITIES INCLUDED IN BROAD MONEY <sup>1</sup>	5,046	4,925	5,002	4,797
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,427	1,328,979	1,207,860	1,224,401
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,656,960	2,677,136	2,772,282	2,737,213
OTHER ITEMS (NET)	33,945,682	39,163,003	38,325,318	35,412,924
Escrow accounts of households <sup>2</sup>	3,829,831	3,879,229	3,945,643	4,046,487

<sup>1</sup> Certificates of deposit and savings certificates.<sup>2</sup> Escrow accounts for the contracts for participation in shared-equity construction and for purchases of real estate.

Table 1.12

## 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
<b>2020</b>								
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
<b>2021</b>								
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
30.11	12,954.2	21,590.4	11,028.7	10,561.6	34,544.6	27,768.0	16,377.1	11,390.8
31.12	13,200.4	22,808.3	11,882.0	10,926.3	36,008.7	30,244.2	17,168.9	13,075.3
<b>2022</b>								
31.01	13,026.9	22,870.1	10,995.8	11,874.3	35,897.0	29,413.3	17,359.4	12,053.9
28.02	13,913.4	23,335.0	10,716.7	12,618.3	37,248.3	29,411.4	17,060.7	12,350.7
31.03	13,834.3	21,038.4	8,549.5	12,489.0	34,872.8	33,330.8	19,818.9	13,511.8
30.04	13,518.4	20,751.0	8,840.5	11,910.5	34,269.4	34,205.9	20,826.4	13,379.4
31.05	13,233.5	21,486.9	8,842.5	12,644.4	34,720.4	34,273.0	21,080.5	13,192.6
30.06	13,293.1	23,164.8	10,208.9	12,955.8	36,457.9	33,165.4	20,198.0	12,967.4
31.07	13,390.8	24,254.9	10,495.0	13,759.9	37,645.8	33,179.6	20,286.8	12,892.8
31.08	13,481.8	25,533.8	10,913.9	14,619.9	39,015.6	34,317.7	20,210.8	14,106.9
30.09	14,175.0	26,426.6	11,432.1	14,994.6	40,601.7	34,495.2	19,571.0	14,924.2
31.10	14,669.8	26,653.1	11,575.9	15,077.3	41,323.0	34,313.5	19,516.2	14,797.3

Table 1.12 (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
<b>2020</b>				
31.12	58,652.1	4.5	13.5	13.5
<b>2021</b>				
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
30.11	62,312.5	2.5	6.2	11.0
31.12	66,252.9	6.3	13.0	13.0
<b>2022</b>				
31.01	65,310.3	-1.4	-1.4	13.4
28.02	66,659.7	2.1	0.6	14.6
31.03	68,203.5	2.3	2.9	17.1
30.04	68,475.3	0.4	3.4	15.7
31.05	68,993.4	0.8	4.1	16.6
30.06	69,623.2	0.9	5.1	16.8
31.07	70,825.4	1.7	6.9	19.3
31.08	73,333.3	3.5	10.7	22.6
30.09	75,096.8	2.4	13.3	23.9
31.10	75,636.5	0.7	14.2	24.4

Table 1.13

## Monetary Base (Broad Definition)

(billions of rubles)

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 <sup>1</sup>
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
31.12.2021	20,338.9	14,068.1	2,650.6	815.3	2,805.0	0.0
<b>2022</b>						
31.01	19,802.8	13,784.1	3,762.4	825.4	1,430.8	0.0
28.02	22,376.9	15,815.1	2,847.1	843.3	2,871.4	0.0
31.03	19,186.6	14,842.3	1,086.4	150.0	3,107.8	0.0
30.04	18,344.8	14,347.5	1,019.9	162.2	2,815.2	0.0
31.05	18,663.7	13,970.6	1,796.5	145.9	2,750.7	0.0
30.06	19,167.7	14,033.3	1,808.5	145.9	3,180.0	0.0
31.07	19,136.5	14,141.8	2,022.8	146.0	2,825.9	0.0
31.08	19,830.1	14,228.5	2,042.1	146.0	3,413.6	0.0
30.09	21,095.5	15,158.4	2,835.6	145.9	2,955.6	0.0
31.10	20,814.8	15,489.4	2,720.4	145.9	2,459.1	0.0

Table 1.13 (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 <sup>1</sup>
<b>2022</b>						
03.10	21,095.5	15,158.4	2,835.6	145.9	2,955.6	0.0
04.10	21,069.9	15,217.0	2,827.0	145.9	2,880.0	0.0
05.10	21,245.4	15,245.6	2,844.5	145.9	3,009.5	0.0
06.10	21,192.6	15,262.1	2,873.0	145.9	2,911.6	0.0
07.10	21,301.5	15,305.2	2,911.1	145.9	2,939.2	0.0
10.10	21,181.5	15,339.0	2,840.8	145.9	2,855.9	0.0
11.10	20,829.3	15,355.7	2,473.1	145.9	2,854.5	0.0
12.10	20,797.3	15,389.4	2,087.0	145.9	3,175.0	0.0
13.10	20,382.1	15,435.3	2,019.0	145.9	2,781.9	0.0
14.10	20,494.4	15,479.9	2,063.3	145.9	2,805.4	0.0
17.10	20,539.6	15,512.6	2,070.5	145.9	2,810.6	0.0
18.10	20,738.6	15,524.7	2,209.3	145.9	2,858.7	0.0
19.10	20,740.7	15,537.1	2,161.8	145.9	2,895.9	0.0
20.10	20,691.9	15,539.2	2,296.9	145.9	2,709.9	0.0
21.10	20,834.3	15,556.9	2,419.7	145.9	2,711.8	0.0
24.10	21,019.2	15,563.0	2,657.6	145.9	2,652.7	0.0
25.10	20,951.8	15,535.2	2,132.7	145.9	3,138.0	0.0
26.10	20,301.5	15,526.0	1,818.3	145.9	2,811.3	0.0
27.10	20,436.8	15,509.7	2,046.4	145.9	2,734.8	0.0
28.10	20,354.4	15,506.0	2,228.2	145.9	2,474.2	0.0
31.10	20,700.4	15,507.5	2,633.9	145.9	2,413.1	0.0

<sup>1</sup> At market value.

Table 1.14

**Other Financial Institutions Survey (by selected number of financial intermediaries)***(millions of rubles, end of period)*

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Net foreign assets	474,790	441,593	471,830	477,430	430,131	284,627
Claims on banking system	5,054,964	5,138,458	5,158,967	5,286,846	5,227,021	5,222,256
Net claims on general government	2,188,217	2,280,746	2,253,410	2,232,603	2,292,481	2,326,201
Claims on other sectors	3,658,677	3,635,830	3,771,890	3,771,686	3,857,743	3,876,551
Other financial and nonfinancial institutions	3,592,649	3,569,940	3,701,086	3,695,283	3,785,826	3,796,823
Households	66,028	65,890	70,803	76,402	71,917	79,728
Securities other than shares	6,220	6,154	3,189	66	66	0
Loans	1,412,734	1,392,581	1,369,198	1,312,259	1,244,914	1,177,851
Credit institutions	2,510	933	926	3,442	6,421	4,437
Insurance technical reserves	6,808,685	6,880,983	6,953,272	7,164,125	7,259,920	7,132,371
Net equity of households in life insurance reserves	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673	1,354,529
Net equity of households in pension funds	4,252,340	4,259,471	4,256,834	4,388,364	4,394,479	4,388,473
Prepaid premiums/reserves against outstanding claims	1,186,828	1,213,169	1,250,432	1,295,137	1,381,768	1,389,370
of which: credit institutions	61,387	60,625	56,928	58,487	54,270	47,332
Other items (net)	3,149,009	3,216,908	3,330,438	3,292,114	3,302,476	3,399,413

Table 1.15

**Financial Sector Survey (by selected number of financial intermediaries)***(millions of rubles, end of period)*

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Net foreign assets	52,093,157	50,675,028	51,751,583	53,734,447	62,004,959	37,889,112
Domestic claims	74,274,804	76,514,413	78,406,978	83,255,008	82,405,527	84,611,523
Net claims on general government	-6,347,996	-6,986,060	-8,558,357	-6,770,109	-12,073,622	-5,923,865
Claims on other sectors	80,622,799	83,500,474	86,965,335	90,025,118	94,479,149	90,535,389
Other financial institutions (except public financial corporations, insurance companies and private pension funds) and nonfinancial organizations	58,068,660	59,465,098	61,602,336	63,601,979	67,359,290	63,591,481
Households	22,554,139	24,035,376	25,362,999	26,423,139	27,119,858	26,943,908
Currency outside financial sector	12,569,524	12,786,290	13,087,011	13,200,227	13,834,179	13,292,971
Deposits	63,158,587	63,586,655	65,529,776	70,835,285	72,061,142	67,621,115
Securities other than shares	1,792,116	1,810,389	1,903,145	1,870,629	1,846,499	1,893,622
Loans	15,598	15,091	24,467	21,747	18,846	15,898
Insurance technical reserves	6,747,298	6,820,358	6,896,345	7,105,637	7,205,650	7,085,039
Other items (net)	42,084,837	42,170,659	42,717,817	43,955,930	49,444,170	32,591,991

Table 1.16

## Other Financial Institutions Survey

*(millions of rubles, end of period)*

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Net foreign assets	4,611,829	5,649,956	5,032,622	6,091,409	5,804,446
Claims on banking system	7,725,585	8,135,310	8,205,319	8,447,481	8,870,171
Net claims on general government	2,278,887	2,240,258	2,254,609	2,430,938	2,900,208
Claims on other sectors	27,881,211	27,178,434	27,998,283	29,278,329	36,184,122
Nonfinancial organizations	26,629,057	25,947,450	26,833,626	28,159,267	34,813,550
Households	1,252,154	1,230,984	1,164,657	1,119,062	1,370,572
Securities other than shares	1,164,968	1,236,254	1,320,292	1,248,283	1,630,486
Loans	11,725,775	12,593,005	12,666,085	12,994,782	17,389,324
Credit institutions	6,701,164	7,526,679	7,649,378	8,172,069	8,616,386
Insurance technical reserves	5,924,883	6,084,395	6,097,335	6,220,812	6,485,098
Net equity of households in life insurance reserves	1,109,389	1,162,139	1,191,358	1,284,255	1,337,448
Net equity of households in pension funds	4,001,621	4,042,767	4,044,432	4,043,017	4,240,398
Prepaid premiums/reserves against outstanding claims	813,873	879,489	861,545	893,540	907,252
of which: credit institutions	79,298	71,318	68,023	63,453	65,178
Other items (net)	23,681,885	23,290,303	23,407,120	25,784,279	28,254,039



Table 1.16 (end)

*(millions of rubles, end of period)*

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Net foreign assets	6,078,160	6,109,675	6,083,468	7,310,523	6,806,346
Claims on banking system	9,065,177	9,175,767	9,491,604	10,126,907	9,848,946
Net claims on general government	3,084,711	3,414,392	3,298,808	4,253,090	3,265,018
Claims on other sectors	36,707,906	37,328,591	38,175,769	38,325,547	37,683,485
Nonfinancial organizations	35,384,335	36,013,633	36,883,293	36,665,501	36,098,193
Households	1,323,571	1,314,958	1,292,476	1,660,046	1,585,292
Securities other than shares	1,484,823	1,525,091	1,473,546	2,001,273	1,927,092
Loans	17,442,281	17,751,862	18,189,159	18,361,983	18,394,978
Credit institutions	8,883,216	8,827,958	9,157,349	9,372,153	9,282,278
Insurance technical reserves	6,634,101	6,699,322	6,772,538	6,975,603	7,051,718
Net equity of households in life insurance reserves	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673
Net equity of households in pension funds	4,247,308	4,253,753	4,251,115	4,382,646	4,388,254
Prepaid premiums/reserves against outstanding claims	1,017,276	1,037,226	1,075,416	1,112,333	1,179,791
of which: credit institutions	61,387	60,625	56,928	58,487	54,270
Other items (net)	29,374,748	30,052,149	30,614,405	32,677,209	30,230,009

## Financial Sector Survey

Table 1.17

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Net foreign assets	45,417,501	57,969,224	52,763,991	61,085,859	57,771,929
Domestic claims	77,180,333	76,543,508	81,178,449	84,604,632	96,404,086
Net claims on general government	-9,027,965	-12,222,972	-8,183,027	-8,314,619	-4,682,949
Claims on other sectors	86,208,298	88,766,481	89,361,476	92,919,251	101,087,035
Nonfinancial organizations	65,855,737	67,724,549	68,286,980	70,843,689	78,127,946
Households	20,352,561	21,041,931	21,074,496	22,075,563	22,959,090
Currency outside financial sector	9,646,474	10,229,502	11,502,601	12,059,325	12,512,631
Deposits	53,684,054	56,859,522	56,167,909	58,754,162	61,069,366
Securities other than shares	1,392,193	1,432,108	1,208,120	1,444,358	1,744,495
Loans	3,315,604	3,413,793	3,412,308	3,278,941	7,281,230
Insurance technical reserves	5,845,585	6,013,077	6,029,311	6,157,360	6,419,920
Other items (net)	48,713,924	56,564,730	55,622,190	63,996,345	65,148,374

Table 1.17 (end)

(millions of rubles, end of period)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Net foreign assets	57,696,526	56,343,110	57,363,222	60,567,539	68,381,175
Domestic claims	97,787,164	100,753,361	103,110,931	108,396,923	104,650,663
Net claims on general government	-5,451,501	-5,852,414	-7,512,959	-4,749,622	-11,101,085
Claims on other sectors	103,238,666	106,605,775	110,623,890	113,146,545	115,751,748
Nonfinancial organizations	79,426,984	81,321,332	84,039,219	85,139,762	87,118,515
Households	23,811,682	25,284,443	26,584,672	28,006,782	28,633,234
Currency outside financial sector	12,558,582	12,775,068	13,075,315	13,188,451	13,821,895
Deposits	60,994,361	61,386,773	63,110,532	68,176,987	69,467,969
Securities other than shares	1,728,746	1,510,146	1,714,620	1,815,820	1,683,961
Loans	7,124,227	7,507,139	7,647,799	7,662,556	7,852,996
Insurance technical reserves	6,572,715	6,638,697	6,715,611	6,917,115	6,997,446
Other items (net)	66,505,060	67,278,648	68,210,276	71,203,532	73,207,570

## 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)

	For 28.02.2022	For 31.03.2022	For 30.04.2022	For 31.05.2022	For 30.06.2022	For 31.07.2022	For 31.08.2022	For 30.09.2022	For 31.10.2022
Assets									
Foreign currency-denominated assets and precious metals	50,015,766	48,315,007	39,862,386	35,082,980	28,285,458	33,463,890	32,774,564	29,745,334	32,057,460
Credits and deposits	11,807,056	5,163,228	3,480,775	2,910,551	2,642,001	2,334,528	3,136,953	4,233,784	4,244,835
Securities	1,042,788	1,044,872	1,034,742	1,036,946	1,078,339	1,083,517	1,082,197	1,077,767	1,074,635
Claims on IMF	3,528,944	3,524,348	2,884,222	2,577,383	2,070,717	2,447,298	2,381,350	2,206,015	2,410,100
Other assets	436,693	1,641,408	3,829,273	6,839,392	11,959,822	8,101,843	8,414,193	10,707,691	8,769,012
<b>Total assets</b>	<b>66,831,247</b>	<b>59,688,863</b>	<b>51,091,398</b>	<b>48,447,252</b>	<b>46,036,337</b>	<b>47,431,076</b>	<b>47,789,257</b>	<b>47,970,591</b>	<b>48,556,042</b>
Liabilities									
Cash in circulation	15,815,567	14,842,774	14,348,005	13,971,065	14,033,733	14,142,221	14,228,952	15,158,898	15,489,840
Funds in accounts with the Bank of Russia	26,644,668	20,407,303	17,173,983	15,669,731	13,686,364	14,618,635	14,958,360	14,414,987	14,523,354
Liabilities to IMF	3,309,898	3,166,582	2,785,541	2,306,297	1,880,202	2,210,970	2,145,454	1,971,026	2,171,280
Other liabilities	4,853,977	5,065,067	576,825	293,115	228,994	252,206	249,447	218,636	164,524
<b>Total liabilities</b>	<b>50,624,110</b>	<b>43,481,726</b>	<b>34,884,354</b>	<b>32,240,208</b>	<b>29,829,293</b>	<b>31,224,032</b>	<b>31,582,213</b>	<b>31,763,547</b>	<b>32,348,998</b>
Capital									
Capital	16,207,137	16,207,137	16,207,044	16,207,044	16,207,044	16,207,044	16,207,044	16,207,044	16,207,044
<b>Total liabilities and capital</b>	<b>66,831,247</b>	<b>59,688,863</b>	<b>51,091,398</b>	<b>48,447,252</b>	<b>46,036,337</b>	<b>47,431,076</b>	<b>47,789,257</b>	<b>47,970,591</b>	<b>48,556,042</b>

Table 2.2

## The Bank of Russia Key Rate<sup>1</sup>

(% p.a.)

Period	Rate
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
20.12.2021	8.50
14.02.2022	9.50
28.02.2022	20.00
11.04.2022	17.00
04.05.2022	14.00
27.05.2022	11.00
14.06.2022	9.50
25.07.2022	8.00
19.09.2022	7.50

<sup>1</sup> 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 – 02.03.2022	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00
03.03.2022 – 31.03.2022	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
	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 – 02.03.2022	4.75	8.00	4.75	8.00	1.00	8.00	1.00	8.00	1.00	8.00
03.03.2022 – 31.03.2022	2.00	2.00	2.00	2.00	1.00	2.00	1.00	2.00	1.00	2.00

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					
01.04.2022 – 30.04.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.05.2022 – 31.07.2022	2.00	4.00	2.00	4.00	2.00	4.00
01.08.2022 <sup>1</sup> –	3.00	5.00	3.00	5.00	3.00	5.00
	To nonbanking credit institutions					
01.04.2022 – 30.04.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.05.2022 – 31.07.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.08.2022 <sup>1</sup> –	3.00	5.00	3.00	5.00	3.00	5.00
	To banks with base licence					
01.04.2022 – 30.04.2022	1.00	2.00	1.00	2.00	1.00	2.00
01.05.2022 – 31.07.2022	1.00	4.00	1.00	4.00	1.00	4.00
01.08.2022 <sup>1</sup> –	1.00	5.00	1.00	5.00	1.00	5.00

<sup>1</sup> To be first applied to required reserve amounts for August 2022.

Table 2.4

## Required Reserve Averaging Ratios Set by the Bank of Russia

Effective date	Banks <sup>1</sup>	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	—	—	—
03.03.2022	0.90	1.00	—	—	—

<sup>1</sup> For 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 — 31.03.2022	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 (beginning from the time of calculating required reserves for April 2022)	0.1	0.1
01.07.2022 — (beginning from the time of calculating required reserves for July 2022)	0.2	0.2
Adjustment of required reserves for a credit institution's vault cash		
Effective period	Amount	
01.11.2009 — 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 as of a reporting date in the vault of a credit institution with a basic licence and actual average balances in Russian rubles for a reporting period in the vault of a credit institution with a universal licence and non-bank credit institutions, 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
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
08.12.2021 — 11.01.2022	3,207.4
12.01.2022 — 08.02.2022	3,244.6
09.02.2022 — 08.03.2022	3,304.6
09.03.2022 — 12.04.2022	1,283.1
13.04.2022 — 17.05.2022	1,420.9
18.05.2022 — 14.06.2022	1,325.5
15.06.2022 — 12.07.2022	1,631.2
13.07.2022 — 09.08.2022	1,568.7
10.08.2022 — 13.09.2022	1,562.1
14.09.2022 — 11.10.2022	2,320.5
12.10.2022 — 15.11.2022	2,323.3
16.11.2022 — 13.12.2022	2,305.2



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 for more than 1 day	
			main and fine-tuning	1 month	1 year			lombard loans <sup>1</sup> and loans secured by non-marketable assets for 2 to 90 days	loans secured by non-marketable assets for more than 90 days
1	2	3	4	5	6	7	8	9	10
17.06.2019	6.50	7.50	7.50	—	—	7.75	8.50	9.25	9.25
29.07.2019	6.25	7.25	7.25	—	—	7.50	8.25	9.00	9.00
09.09.2019	6.00	7.00	7.00	—	—	7.25	8.00	8.75	8.75
28.10.2019	5.50	6.50	6.50	—	—	6.75	7.50	8.25	8.25
16.12.2019	5.25	6.25	6.25	—	—	6.50	7.25	8.00	8.00
10.02.2020	5.00	6.00	6.00	—	—	6.25	7.00	7.75	7.75
27.04.2020	4.50	5.50	5.50	—	—	5.75	6.50	7.25	7.25
14.05.2020	4.50	5.50	5.50	5.60	5.75	5.75	6.50	7.25	7.25
22.06.2020	3.50	4.50	4.50	4.60	4.75	4.75	5.50	6.25	6.25
27.07.2020	3.25	4.25	4.25	4.35	4.50	4.50	5.25	6.00	6.00
22.03.2021	3.50	4.50	4.50	4.60	4.75	4.75	5.50	6.25	6.25
26.04.2021	4.00	5.00	5.00	5.10	5.25	5.25	6.00	6.75	6.75
15.06.2021	4.50	5.50	5.50	5.60	5.75	5.75	6.50	7.25	7.25
26.07.2021	5.50	6.50	6.50	6.60	6.75	6.75	7.50	8.25	8.25
13.09.2021	5.75	6.75	6.75	6.85	7.00	7.00	7.75	8.50	8.50
25.10.2021	6.50	7.50	7.50	7.60	7.75	7.75	8.50	9.25	9.25
20.12.2021	7.50	8.50	8.50	8.60	8.75	8.75	9.50	10.25	10.25
14.02.2022	8.50	9.50	9.50	9.60	9.75	9.75	10.50	11.25	11.25
28.02.2022	19.00	20.00	20.00	20.10	20.25	20.25	21.00	21.00	21.75
11.04.2022	16.00	17.00	17.00	17.10	17.25	17.25	18.00	18.00	18.75
04.05.2022	13.00	14.00	14.00	14.10	14.25	14.25	15.00	15.00	15.75
27.05.2022	10.00	11.00	11.00	11.10	11.25	11.25	12.00	12.00	12.75
14.06.2022	8.50	9.50	9.50	9.60	9.75	9.75	10.50	10.50	11.25
25.07.2022	7.00	8.00	8.00	8.10	8.25	8.25	9.00	9.00	9.75
19.09.2022	6.50	7.50	7.50	7.60	7.75	7.75	8.50	8.50	9.25

<sup>1</sup> Since 25 March 2022.

Table 2.8

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

(% p.a.)

Start date	SME Support <sup>1</sup>	Non-Commodity Export Support (EXIAR) <sup>2</sup>	Support of Large Investment Projects <sup>3</sup>	Leasing Development Support <sup>4</sup>	Economy Support Amid the COVID-19 Pandemic <sup>5</sup>	SME Support (unsecured loans) <sup>6</sup>
1	2	3	4	5	6	7
28.10.2019	6.50	6.50	5.50	6.50	—	—
16.12.2019	6.25	6.25	5.25	6.25	—	—
10.02.2020	6.00	6.00	5.00	6.00	—	—
23.03.2020	4.00	6.00	5.00	6.00	4.00	—
27.04.2020	4.00	5.50	4.50	5.50	3.50	—
22.06.2020	4.00	4.50	3.50	4.50	2.50	—
27.07.2020	4.00	4.25	3.25	4.25	2.25	—
22.03.2021	4.00	4.50	3.50	4.50	—	—
26.04.2021	4.00	5.00	4.00	5.00	—	—
15.06.2021	4.00	5.50	4.50	5.50	—	—
26.07.2021	5.00	6.50	5.50	—	—	—
13.09.2021	5.25	6.50	5.75	—	—	—
25.10.2021	6.00	6.50	6.50	—	—	—
01.11.2021	6.00	6.50	6.50	—	4.00	—
20.12.2021	7.00	6.50	7.50	—	4.00	—
14.02.2022	8.00	6.50	8.50	—	4.00	—
28.02.2022	18.50	6.50	9.00	—	4.00	—
11.03.2022	18.50	6.50	9.00	—	4.00	9.50
15.03.2022	9.50	6.50	9.00	—	4.00	9.50
11.04.2022	9.50	6.50	9.00	—	4.00	9.50
02.05.2022	9.50	6.50	9.00	—	—	9.50
14.06.2022	9.50	6.50	8.50	—	—	9.50
15.07.2022	8.00	6.50	8.50	—	—	9.50
25.07.2022	6.50	6.50	7.00	—	—	9.50
19.09.2022	6.00	6.50	6.50	—	—	9.50

<sup>1</sup> The interest rates on loans secured by guarantees of JSC Russian Small and Medium Business Corporation. Also, before 22 August 2021 the interest rate on loans secured by credit claims of JSC SME Bank on banks and microfinance organizations under the Programme for Financial Support of Small and Medium-size Enterprises Development for lending to SMEs and on leasing companies ceding property to SMEs under lease agreements.

<sup>2</sup> Loans secured by credit claims on agreements backed by insurance contracts of JSC EXIAR.

<sup>3</sup> Projects are selected in compliance with the rules established by Regulation 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 Attracted to Carry out Investment Projects' or Regulation 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'.

<sup>4</sup> Loans secured by credit claims on leasing companies, since 1 July 2021 the provision of loans has been discontinued.

<sup>5</sup> Since 1 November 2021, the interest rate on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation granted to support SMEs operating in various industries of Russia's economy most affected by COVID-19 (loans provided from 1 November to 30 December 2021 and from 24 January to 1 May 2022). Until 30 September 2020, the interest rate on Bank of Russia unsecured loans granted to support SME lending, and until 30 November 2020, the interest rate on Bank of Russia unsecured loans or loans secured by guarantees of JSC Russian Small and Medium Business Corporation to support lending for urgent needs and for maintaining employment.

<sup>6</sup> The interest rates on unsecured loans to support lending to SMEs (provision from 11 March to 30 December 2022).

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)												special facilities
		overnight loans	repos	FX swaps	lombard loans			loans secured by non-marketable assets						
					1 day	2–30 days	31–90 days	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	14	15
<b>2022</b>														
03.10	241,782.66	5.20	9,531.71	—	500.00	1,400.00	46,500.00	700,000.00	400,000.00	111,306.10	—	220.00	10.00	344,154.82
04.10	262,794.25	—	5,310.03	—	500.00	2,401.00	56,862.00	730,000.00	400,000.00	61,306.10	—	220.00	10.00	341,386.78
05.10	93,773.39	—	6,441.01	—	—	4,201.00	56,862.00	620,000.00	400,000.00	86,306.10	—	220.00	10.00	341,320.22
06.10	466,999.34	—	6,860.23	—	—	3,201.00	56,862.00	800,000.00	400,145.00	101,521.10	—	220.00	10.00	341,532.75
07.10	79,410.06	—	6,659.48	—	—	2,600.00	56,862.00	1,111,070.00	200,145.00	101,521.10	—	220.00	10.00	341,251.42
10.10	634,862.22	—	6,809.31	—	—	2,600.00	56,862.00	888,000.00	200,145.00	129,023.10	—	220.00	10.00	340,752.55
11.10	631,186.98	—	6,823.94	—	—	2,600.00	55,862.00	900,000.00	145.00	84,023.10	—	220.00	10.00	340,282.56
12.10	594,189.86	—	7,061.92	—	—	2,600.00	56,162.00	940,000.00	145.00	59,023.10	—	220.00	10.00	336,131.52
13.10	476,164.93	—	6,393.99	—	—	4,600.00	56,162.00	250,000.00	145.00	59,023.10	—	220.00	10.00	336,026.86
14.10	296,589.76	—	5,771.45	—	—	4,330.00	56,956.60	333,000.00	145.00	58,923.10	—	220.00	10.00	335,780.80
17.10	587,486.68	—	4,924.11	—	—	5,230.00	57,794.07	400,000.00	145.00	128,923.10	—	220.00	10.00	333,680.01
18.10	549,144.56	—	3,715.78	—	—	5,580.00	59,194.07	670,000.00	145.00	58,548.10	—	220.00	10.00	333,793.41
19.10	471,157.23	—	3,716.60	—	—	5,430.00	59,194.07	600,001.00	145.00	108,783.10	—	220.00	10.00	334,423.99
20.10	701,055.45	—	3,717.45	—	—	5,430.00	59,194.07	500,002.10	145.00	113,908.10	60.00	220.00	10.00	334,098.29
21.10	1,406,024.16	—	3,090.37	—	—	6,100.00	59,194.07	750,000.00	145.00	113,908.10	125.00	220.00	10.00	334,090.83
24.10	635,831.79	—	2,529.45	—	—	6,460.00	59,995.73	785,000.00	145.00	113,908.10	125.00	220.00	10.00	334,087.17
25.10	1,797,230.45	—	2,029.81	—	—	6,190.00	59,995.73	750,000.00	145.00	113,908.10	125.00	220.00	10.00	333,717.44
26.10	735,358.61	—	1,530.01	—	—	5,890.00	61,838.56	750,000.00	145.00	114,818.10	125.00	220.00	10.00	333,839.03
27.10	417,604.59	—	1,530.44	—	—	6,210.00	61,838.56	250,000.00	145.00	114,818.10	125.00	245.00	10.00	335,167.44
28.10	187,803.66	—	1,530.69	—	—	5,710.00	61,838.56	—	145.00	154,818.10	125.00	245.00	10.00	338,100.40
31.10	197,945.00	—	1,331.03	—	—	4,210.00	62,106.56	600,000.00	145.00	134,768.10	125.00	220.00	10.00	328,226.25

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	16	17	18	19
<b>2022</b>				
03.10	0.00	0.00	219,564.07	—
04.10	0.00	0.00	219,564.07	—
05.10	0.00	0.00	219,564.07	—
06.10	0.00	0.00	219,564.07	—
07.10	0.00	0.00	219,564.07	—
10.10	0.00	0.00	219,564.07	—
11.10	0.00	0.00	219,564.07	—
12.10	0.00	0.00	219,564.07	—
13.10	0.00	0.00	419,524.07	—
14.10	0.00	0.00	419,524.07	—
17.10	0.00	0.00	419,524.07	—
18.10	0.00	0.00	419,524.07	—
19.10	0.00	0.00	419,524.07	—
20.10	0.00	0.00	419,524.07	—
21.10	0.00	0.00	419,524.07	—
24.10	0.00	0.00	419,524.07	—
25.10	0.00	0.00	419,524.07	—
26.10	0.00	0.00	419,524.07	—
27.10	0.00	0.00	419,524.07	—
28.10	0.00	0.00	419,524.07	—
31.10	0.00	0.00	419,524.07	—

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
<b>2022</b>				
03.10	1,291.03	—	1,663.91	—
04.10	1,215.38	—	1,663.91	—
05.10	1,344.87	—	1,663.91	—
06.10	1,521.59	—	1,390.00	—
07.10	1,549.21	—	1,390.00	—
10.10	1,465.85	—	1,390.00	—
11.10	1,464.52	—	1,390.00	—
12.10	1,785.03	—	1,390.00	—
13.10	1,421.89	—	1,360.00	—
14.10	1,445.42	—	1,360.00	—
17.10	1,450.62	—	1,360.00	—
18.10	1,498.74	—	1,360.00	—
19.10	1,535.87	—	1,360.00	—
20.10	1,979.99	—	729.87	—
21.10	1,981.96	—	729.87	—
24.10	1,922.82	—	729.87	—
25.10	2,408.09	—	729.87	—
26.10	2,081.44	—	729.87	—
27.10	1,664.80	—	1,070.00	—
28.10	1,404.22	—	1,070.00	—
31.10	1,343.09	—	1,070.00	—

Table 2.11

**Results of Main Bank of Russia Auctions**

Auction date	Auction type	Settlement date / date of the first leg	Maturity date / date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5	6
04.10.2022	depository	05.10.2022	12.10.2022	7.33	1,390.00
11.10.2022	depository	12.10.2022	19.10.2022	7.30	1,360.00
18.10.2022	depository	19.10.2022	26.10.2022	7.09	730.00
25.10.2022	depository	26.10.2022	02.11.2022	7.12	1,070.00

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
13.09.2022	depositary	1	7.87	775.02

Note. In October 2022, no auctions were held.

Table 2.13

## 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
11.10.2021	13.10.2021	10.11.2021	7.06	100.00
11.10.2021	13.10.2021	12.10.2022	7.00	0.02
08.11.2021	10.11.2021	09.11.2022	7.75	0.27
08.11.2021	10.11.2021	08.12.2021	7.62	100.00
06.12.2021	08.12.2021	12.01.2022	7.80	100.00
06.12.2021	08.12.2021	07.12.2022	7.75	0.02
10.01.2022	12.01.2022	11.01.2023	8.77	100.00
10.01.2022	12.01.2022	16.02.2022	8.90	30.01
14.02.2022	16.02.2022	15.02.2023	9.75	0.02
14.02.2022	16.02.2022	23.03.2022	9.90	100.00
21.03.2022	23.03.2022	20.04.2022	20.16	11.16
21.03.2022	23.03.2022	22.03.2023	20.25	10.17
18.04.2022	20.04.2022	18.05.2022	17.10	0.02
18.04.2022	20.04.2022	19.04.2023	17.25	7.04
16.05.2022	18.05.2022	22.06.2022	14.10	100.00
16.05.2022	18.05.2022	17.05.2023	14.25	1.19
20.06.2022	22.06.2022	20.07.2022	9.60	100.00
20.06.2022	22.06.2022	21.06.2023	9.75	0.01
18.07.2022	20.07.2022	17.08.2022	9.60	0.02
18.07.2022	20.07.2022	19.07.2023	9.75	1.02
15.08.2022	17.08.2022	14.09.2022	8.15	3.42
15.08.2022	17.08.2022	16.08.2023	8.25	0.31
12.09.2022	14.09.2022	13.09.2023	8.25	100.00
12.09.2022	14.09.2022	12.10.2022	8.10	0.02
10.10.2022	12.10.2022	09.11.2022	7.60	100.00
10.10.2022	12.10.2022	11.10.2023	7.75	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
<b>2022</b>																		
January	8.29	8.35	8.50	8.96	—	—	8.24	8.32	—	9.46	—	—	8.30	—	—	—	—	—
February	9.57	9.27	9.90	9.70	—	—	9.67	9.24	—	9.50	—	—	9.62	—	—	—	—	—
March	19.87	24.00	—	—	22.07	—	19.86	—	—	—	—	—	21.21	—	—	—	—	—
April	17.08	19.22	—	21.27	—	—	17.11	—	—	—	—	—	19.37	—	—	—	—	—
May	13.25	13.88	15.75	15.31	15.66	—	13.23	—	—	—	—	—	—	—	—	—	—	—
June	9.63	—	—	—	9.76	—	9.64	—	—	—	—	—	10.52	—	—	—	—	—
July	8.90	9.18	9.46	13.25	—	10.65	8.90	8.23	—	—	—	—	9.36	—	—	—	—	—
August	7.94	8.23	—	9.37	—	—	7.95	8.19	—	—	—	—	7.98	—	—	—	—	—
September	7.68	7.96	7.96	—	—	—	7.67	8.25	—	—	—	—	7.76	—	—	—	—	—
October	7.67	7.81	—	—	—	—	7.69	7.73	—	—	—	—	7.66	—	—	—	—	—
November	7.31	7.82	—	—	—	—	7.31	7.79	—	—	—	—	7.27	—	—	—	—	—

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
<b>2022</b>						
January	0.10	0.26	0.22	—	—	—
February	0.12	0.15	0.44	—	—	—
March	0.27	—	—	—	—	—
April	0.35	—	—	—	—	—
May	0.77	—	—	—	—	—
June	1.22	—	—	—	—	—
July	1.58	—	1.64	—	—	3.44
August	2.33	2.15	2.18	—	—	—
September	—	0.91	2.66	—	—	—
October	—	2.27	—	—	—	—
November	3.47	2.97	—	—	—	—

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
<b>2022</b>																		
01.11	7.56	7.78	—	—	—	—	7.58	—	—	—	—	—	7.57	—	—	—	—	—
02.11	7.56	7.90	—	—	—	—	7.56	7.90	—	—	—	—	7.60	—	—	—	—	—
03.11	7.62	8.50	—	—	—	—	7.62	—	—	—	—	—	7.52	—	—	—	—	—
07.11	7.63	7.90	—	—	—	—	7.64	—	—	—	—	—	7.54	—	—	—	—	—
08.11	7.58	7.96	—	—	—	—	7.59	7.96	—	—	—	—	—	—	—	—	—	—
09.11	7.61	7.90	—	—	—	—	7.63	7.90	—	—	—	—	—	—	—	—	—	—
10.11	7.51	7.69	—	—	—	—	7.52	7.69	—	—	—	—	—	—	—	—	—	—
11.11	7.17	8.05	—	—	—	—	7.10	—	—	—	—	—	—	—	—	—	—	—
14.11	6.95	—	—	—	—	—	6.91	—	—	—	—	—	6.90	—	—	—	—	—
15.11	7.12	—	—	—	—	—	7.08	—	—	—	—	—	—	—	—	—	—	—
16.11	7.50	—	—	—	—	—	7.51	—	—	—	—	—	—	—	—	—	—	—
17.11	7.53	—	—	—	—	—	7.53	—	—	—	—	—	—	—	—	—	—	—
18.11	7.52	7.47	—	—	—	—	7.54	—	—	—	—	—	7.52	—	—	—	—	—
21.11	7.38	—	—	—	—	—	7.37	—	—	—	—	—	7.52	—	—	—	—	—
22.11	7.23	—	—	—	—	—	7.21	—	—	—	—	—	7.40	—	—	—	—	—
23.11	6.98	7.50	—	—	—	—	6.94	7.50	—	—	—	—	—	—	—	—	—	—
24.11	6.89	—	—	—	—	—	6.87	—	—	—	—	—	6.94	—	—	—	—	—
25.11	7.02	—	—	—	—	—	7.05	—	—	—	—	—	6.94	—	—	—	—	—
28.11	7.05	7.35	—	—	—	—	7.08	—	—	—	—	—	7.00	—	—	—	—	—
29.11	7.06	—	—	—	—	—	7.08	—	—	—	—	—	7.00	—	—	—	—	—
30.11	7.13	—	—	—	—	—	7.16	—	—	—	—	—	7.04	—	—	—	—	—

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
<b>2022</b>						
01.11	—	—	—	—	—	—
02.11	—	—	—	—	—	—
03.11	3.47	—	—	—	—	—
07.11	—	—	—	—	—	—
08.11	—	—	—	—	—	—
09.11	—	3.84	—	—	—	—
10.11	—	—	—	—	—	—
11.11	—	—	—	—	—	—
14.11	—	2.58	—	—	—	—
15.11	—	—	—	—	—	—
16.11	—	—	—	—	—	—
17.11	—	—	—	—	—	—
18.11	—	—	—	—	—	—
21.11	—	—	—	—	—	—
22.11	—	—	—	—	—	—
23.11	—	—	—	—	—	—
24.11	—	—	—	—	—	—
25.11	—	—	—	—	—	—
28.11	—	2.48	—	—	—	—
29.11	—	—	—	—	—	—
30.11	—	—	—	—	—	—

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
<b>2022</b>								
January	646,901	932,843	631,168	204,235	72,828	4,481	10,943	—
February	651,730	<b>791,552</b>	608,798	177,866	66,405	4,351	3,457	7
March	634,911	843,441	242,875	106,502	19,529	33,558	6,016	8
April	522,918	1,197,166	232,339	52,975	18,034	34,979	15,807	0
May	507,223	1,419,769	151,009	16,066	8,900	303	18,938	—
June	547,237	1,052,002	585,388	12,801	36,685	11,453	16,536	—
July	511,021	1,068,164	44,414	23,524	10,957	41,015	9,791	985
August	688,248	1,046,440	39,307	24,364	11,075	22,524	22,850	1,524
September	569,219	926,668	23,375	35,050	18,859	1,193	34,712	2,269
October	650,399	1,284,252	18,621	7,855	18,924	79	29,368	21,989

Table 3.1.6

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

(millions of rubles)

	October 2022							
	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
Overnight	524,188	1,066,829	4,372	4,821	15,367	79	8,864	10,941
1 week <sup>1</sup>	87,610	157,603	6,798	968	3,528	—	7,721	5,742
2 weeks <sup>1</sup>	4,091	8,919	3,012	1,023	—	—	7,298	—
1 month <sup>2</sup>	4,091	15,559	2,750	310	29	—	5,205	2,530
2 months <sup>2</sup>	6,235	—	—	—	—	—	12	—
3 months <sup>3</sup>	9,963	12,338	73	—	—	—	268	2,090
6 months <sup>3</sup>	265	6	73	—	—	—	—	—
Over 6 months	7,064	2,857	58	—	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	6,892	20,141	1,484	733	—	—	—	686

<sup>1</sup> Standard term +/- 2 calendar days.<sup>2</sup> Standard term +/- 5 calendar days.<sup>3</sup> 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.

## 3.2. Exchange Rates and Reference Prices of Precious Metals

Table 3.2.1

### 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
<b>2021</b>															
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	74.1373	74.1567	74.0400	74.3566
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
December	74.8926	73.9746	74.0637	73.7426	73.7426	73.7426	73.6694	74.1399	73.8453	73.5998	73.6059	73.6059	73.6059	73.4107	73.4698
<b>2022</b>															
January	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	75.1315	74.8355	74.5277	74.5686	75.7668
February	77.4702	77.1302	76.4849	76.6501	76.0509	76.0509	76.0509	75.6806	75.3042	74.8015	74.7241	74.9867	74.9867	74.9867	76.5762
March	93.5589	91.7457	103.2487	111.7564	105.8124	105.8124	105.8124	105.8124	105.8124	116.0847	120.3785	116.7517	116.7517	116.7517	115.1963
April	83.4097	83.4285	83.4285	83.4285	83.5932	83.3520	82.5962	76.2547	74.8501	74.8501	74.8501	79.1596	79.6274	79.8471	81.2880
May	71.0237	71.0237	71.0237	71.0237	69.4160	66.2378	67.3843	67.3843	67.3843	67.3843	67.3843	68.8389	65.7916	63.7799	63.7799
June	61.6069	61.4733	61.5750	61.9659	61.9659	61.9659	61.1094	60.9565	60.2282	58.3895	57.7780	57.7780	57.7780	57.7780	57.0926
July	52.5123	53.7676	53.7676	53.7676	55.0858	58.5118	62.9110	63.1427	61.2664	61.2664	61.2664	61.3045	58.8541	58.5322	58.2568
August	61.3101	62.0506	60.1595	60.2374	60.2580	60.3696	60.3696	60.3696	60.3164	60.3814	60.4542	60.6229	60.8993	60.8993	60.8993
September	60.2386	60.2370	60.3713	60.3713	60.3713	60.9033	60.8544	61.1814	60.8010	60.4696	60.4696	60.4696	60.4568	60.0676	59.7751
October	55.2987	55.2987	55.2987	57.5664	58.7913	59.4043	60.2534	61.2475	61.2475	61.2475	62.3126	63.6840	63.7559	63.4917	63.0558
November	61.6229	61.4275	61.6175	62.0955	62.0955	62.0955	62.0955	62.0955	61.2367	60.9774	61.0611	61.2434	60.2179	60.2179	60.3982

**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
<b>2021</b>																
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	—
December	73.8510	73.5708	73.7330	73.7330	73.7330	74.2947	73.8206	73.7901	73.3583	73.1886	73.1886	73.1886	73.2329	73.4959	73.6514	74.2926
<b>2022</b>																
January	75.7668	75.7668	76.0404	76.3347	76.8697	76.4408	76.6903	76.6903	76.6903	77.3649	78.6422	78.9437	78.9470	77.8174	77.8174	77.8174
February	76.1660	75.0141	75.7527	75.7619	75.7619	75.7619	76.7671	80.4194	80.4194	86.9288	83.5485	83.5485	83.5485	—	—	—
March	111.4823	108.0521	104.8012	103.9524	103.9524	103.9524	104.6819	104.0741	103.1618	96.0458	95.6618	95.6618	95.6618	93.7125	86.2843	84.0851
April	80.0437	80.0437	80.0437	79.4529	79.0287	77.0809	74.9990	73.5050	73.5050	73.5050	73.3611	72.7089	72.8764	72.2953	71.0237	—
May	63.7799	63.4445	63.5428	63.5643	62.4031	58.8862	58.8862	58.8862	58.2087	56.9690	56.2996	62.0495	66.4029	66.4029	66.4029	63.0975
June	56.6624	56.8691	56.7101	56.7101	56.7101	56.1727	54.7081	53.2788	53.3578	53.3234	53.3234	53.3234	53.3641	52.9699	51.1580	—
July	57.8323	57.8323	57.8323	56.5616	55.4370	54.8491	56.4783	57.3917	57.3917	57.3917	57.7821	58.6605	60.2198	60.2031	61.3101	61.3101
August	61.3747	61.4247	60.7552	59.9570	59.1321	59.1321	59.1321	59.7419	59.8963	59.9974	59.7699	60.0924	60.0924	60.0924	60.3636	60.3677
September	59.6663	60.0316	60.0316	60.0316	60.1662	60.0158	60.8685	59.8318	58.1006	58.1006	58.1006	57.9990	58.1756	58.4485	57.4130	—
October	63.0558	63.0558	61.7634	61.7032	61.5905	61.5018	61.1958	61.1958	61.1958	61.1629	61.3326	61.4277	61.3589	61.5343	61.5343	61.5343
November	60.3116	60.3484	60.3894	60.3741	60.3741	60.3741	60.7379	60.6566	60.5043	60.3866	60.4797	60.4797	60.4797	60.7520	61.0742	—



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	
<b>2021</b>																
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	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	
December	84.8234	83.8354	83.8105	83.2406	83.2406	83.2406	83.1138	83.7114	83.3640	83.3444	83.1158	83.1158	83.1158	82.8660	82.8299	
<b>2022</b>																
January	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	85.1315	84.8784	84.6709	85.4556	86.8894
February	86.5032	86.7869	86.2826	86.5610	87.1163	87.1163	87.1163	86.5181	85.8920	85.3784	85.3798	85.3574	85.3574	85.3574	86.8451	
March	104.4772	102.9112	114.5544	124.0161	116.5312	115.6212	115.6212	115.6212	115.6212	126.4395	132.9581	128.9523	128.9523	128.9523	127.2343	
April	92.4930	92.1468	92.1468	92.1468	92.3872	91.7289	90.5998	83.2930	81.7064	81.7064	81.7064	85.9752	86.7939	86.7219	88.0024	
May	74.5589	74.5589	74.5589	74.5589	72.7815	70.0662	71.0963	71.0963	71.0963	71.0963	71.0963	72.6314	68.7835	65.7939	65.7939	
June	62.7397	63.6629	64.9053	65.9191	65.9191	65.9191	64.8669	64.5699	63.9380	62.0934	60.9656	60.9656	60.9656	60.9656	59.2481	
July	54.6405	56.3584	56.3584	56.3584	57.1836	60.1618	64.3260	64.1349	62.0499	62.0499	62.0499	61.8056	58.7643	58.9002	58.3432	
August	62.5695	63.2468	61.2656	61.1243	61.0872	61.3610	61.3610	61.3610	61.1615	61.5542	61.7040	62.5156	62.5355	62.5355	62.5355	
September	60.2141	60.2842	60.2187	60.2187	60.2187	60.1408	60.4929	60.5458	60.6952	60.8571	60.8571	60.8571	61.3127	60.9364	59.8368	
October	52.7379	52.7379	52.7379	54.3947	56.1725	58.0613	58.2392	59.9756	59.9756	59.9756	60.8019	62.3481	62.5867	62.5903	62.4695	
November	61.1196	60.9668	60.9216	60.6071	60.6071	60.6071	60.6071	60.9013	60.8231	61.2445	61.0037	61.5416	61.5416	61.5416	62.1554	

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
<b>2021</b>																
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	—
December	83.2375	83.1571	83.5026	83.5026	83.5026	83.6187	83.3213	83.1541	83.1223	82.9300	82.9300	82.9300	82.9363	83.2194	83.2040	84.0695
<b>2022</b>																
January	86.8894	86.8894	86.8609	87.0216	87.1318	86.8215	86.9054	86.9054	86.9054	87.5925	88.9286	89.1511	88.4680	86.6419	86.6419	86.6419
February	86.2656	85.3060	86.1308	86.1489	86.1489	86.1489	87.3379	90.8820	90.8820	97.7688	93.5994	93.5994	93.5994	—	—	—
March	122.4522	118.7601	115.9311	114.3996	114.3996	114.3996	115.6002	114.7833	113.2613	105.4679	105.2662	105.2662	105.2662	102.6714	96.0085	93.6960
April	87.0715	87.0715	87.0715	86.4289	85.9674	83.2705	81.2239	80.0249	80.0249	80.0249	77.4651	76.6670	75.9224	75.3117	74.5589	—
May	65.7939	65.8166	66.3644	66.6135	64.9358	60.8953	60.8953	60.8953	60.3851	58.8705	57.9210	64.4392	69.4353	69.4353	69.4353	64.7170
June	59.1204	58.9568	59.3299	59.3299	59.3299	58.8003	57.4566	55.8307	55.9886	55.9640	55.9640	55.9640	56.0535	55.8886	53.8580	—
July	57.8851	57.8851	57.8851	57.1526	56.4463	55.8260	57.1133	57.7608	57.7608	57.7608	58.6741	59.4068	61.0032	61.2171	62.5695	62.5695
August	62.5056	62.3551	61.8322	60.8957	59.3934	59.3934	59.3934	59.5344	59.3304	59.5082	59.5983	59.8784	59.8784	59.8784	59.9608	60.5752
September	59.6196	59.8740	59.8740	59.8740	60.0426	60.0507	60.2110	58.9388	56.4751	56.4751	56.4751	55.9278	55.9953	55.7232	55.4064	—
October	62.4695	62.4695	60.5608	60.5300	60.1086	60.4371	59.8378	59.8378	59.8378	60.1575	60.4648	61.5682	61.5718	61.1328	61.1328	61.1328
November	62.6297	62.6675	62.5712	62.4484	62.4484	62.4484	62.1245	62.1774	62.2850	62.7814	62.8762	62.8762	62.8762	63.3008	63.3882	—

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	0.2050	0.2540	0.3980	0.4470	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	74.9818	74.2926
2022	77.8174	83.5485	84.0851	71.0237	63.0975	51.1580	61.3101	60.3677	57.4130	61.5343		

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	4.50	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	5.90	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	72.59	73.72
2022	75.87	77.34	103.68	77.81	64.64	57.18	58.08	60.35	59.79	60.86		

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
<b>2022</b>				
01.11	3,265.15	38.09	1,882.16	3,780.17
02.11	3,236.92	37.85	1,846.57	3,631.91
03.11	3,259.32	39.62	1,881.99	3,801.63
04.11	3,293.19	39.49	1,912.57	3,707.34
08.11	3,296.57	39.31	1,864.46	3,719.07
09.11	3,291.53	40.52	1,903.61	3,644.51
10.11	3,295.46	40.74	1,923.90	3,671.11
11.11	3,377.36	41.98	1,955.24	3,717.51
12.11	3,377.92	40.83	1,970.90	3,664.94
15.11	3,416.39	41.71	2,019.52	3,945.83
16.11	3,430.01	41.63	1,964.27	3,885.88
17.11	3,436.85	42.57	2,000.39	4,043.47
18.11	3,442.39	42.62	1,974.57	4,019.04
19.11	3,413.57	40.91	1,917.78	3,849.14
22.11	3,420.47	41.19	1,925.43	3,841.09
23.11	3,394.05	40.25	1,920.90	3,681.89
24.11	3,390.49	41.38	1,939.42	3,655.14
25.11	3,378.45	41.29	1,906.53	3,649.97
26.11	3,413.32	41.92	1,921.13	3,694.49
29.11	3,421.75	41.67	1,912.20	3,539.24
30.11	3,429.49	42.17	1,963.58	3,642.44

Table 3.3

## Foreign Exchange Trades at the Main Trading Session of Moscow Exchange

1	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 <sup>1</sup>	tomorrow <sup>2</sup>	today <sup>1</sup>	tomorrow <sup>2</sup>		
2	3	4	5	6	7	
<b>2020</b>						
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
<b>2021</b>						
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
November	73.0304	73.1171	17,767.1	67,941.2	83.1444	13,249.9
December	73.7551	73.8212	17,028.3	57,624.3	83.3664	14,839.0
<b>2022</b>						
January	76.8226	76.8601	14,735.8	76,669.3	87.0011	13,163.5
February	78.7458	78.3009	18,013.6	94,565.6	89.6948	15,537.2
March	104.4207	102.3702	19,529.5	21,891.6	110.9745	13,093.3
April	76.8509	76.6735	20,480.5	22,054.5	82.0296	22,203.5
May	63.1202	62.3303	20,780.5	36,596.6	63.7916	31,351.4
June	56.4219	56.2681	25,160.3	38,184.8	59.7778	27,607.4
July	58.6743	58.3627	26,102.6	41,844.7	59.2632	26,631.2
August	60.3454	60.3935	18,952.6	35,286.5	61.1202	29,883.5
September	59.2322	59.3563	20,623.6	35,074.0	58.5732	25,713.1
October	61.5746	61.5727	19,121.6	25,713.2	60.4516	25,863.7

<sup>1</sup> Settlement time not later than the transaction day.<sup>2</sup> Settlement time not later than the business day following the transaction day.

Table 3.4

## Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

Period	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
<b>2019</b>												
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	...	...
<b>2020</b>												
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	...	...
<b>2021</b>												
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	...	...
Q4	121,901,373.5	35,293,454.8	69,424,477.6	408,938.1	15,197,206.5	2,956,310.2	12,240,896.3	1,577,296.5	1,550,419.8	26,876.7	...	...
<b>2022</b>												
Q1	125,032,074.0	28,958,529.1	82,494,985.4	519,653.0	12,361,956.9	2,471,697.0	9,890,259.8	696,949.6	685,227.9	11,721.8	...	...
Q2	89,864,405.9	12,650,941.4	74,063,248.4	541,704.9	2,484,207.3	855,473.1	1,628,734.2	124,304.0	117,618.6	6,685.4	...	...
Q3	83,826,236.5	11,521,418.3	69,365,359.1	317,860.2	2,465,615.3	627,442.2	1,838,173.1	155,983.6	147,174.2	8,809.3	...	...

Table 3.5

## Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles <sup>1</sup>
1	2	3	4
<b>2022</b>			
03.10	2,041.96	1,091.87	54.94
04.10	2,046.42	1,100.14	54.58
05.10	2,029.88	1,061.97	61.85
06.10	2,020.63	1,044.82	40.93
07.10	1,944.75	1,005.04	56.98
10.10	1,916.97	963.88	64.72
11.10	1,949.46	964.67	38.48
12.10	1,951.65	954.53	34.10
13.10	1,955.20	968.34	31.95
14.10	1,950.98	990.66	29.55
17.10	2,012.85	1,027.83	40.08
18.10	2,032.40	1,039.76	47.22
19.10	1,978.40	1,010.24	44.63
20.10	2,025.51	1,041.56	44.18
21.10	2,043.71	1,050.57	48.28
24.10	2,063.95	1,062.66	38.81
25.10	2,130.65	1,090.96	52.59
26.10	2,120.58	1,088.59	53.39
27.10	2,164.64	1,105.71	52.49
28.10	2,167.70	1,113.75	51.04
31.10	2,166.61	1,111.68	37.57

<sup>1</sup> 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

	2021			2022									
	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	372	370	370	368	364	365	364	363	363	363	361	362	361
of which:													
— banks, of which	337	335	335	333	330	331	331	330	329	329	328	328	327
— with a universal licence	231	232	232	230	227	229	229	228	227	227	225	225	225
— with a basic licence	106	103	103	103	103	102	102	102	102	102	103	103	102
— nonbanking credit institutions	35	35	35	35	34	34	33	33	34	34	33	34	34
Credit institutions licensed to perform the following:													
— to attract funds of individuals	308	306	306	304	302	303	303	302	301	301	300	300	299
— to conduct operations in foreign currency	366	364	364	363	359	360	359	358	358	358	357	359	358
— to conduct operations with precious metals	167	166	166	165	164	164	165	164	164	164	164	166	166
Credit institutions included in the register of banks participating in the compulsory deposit insurance system, — total	312	310	310	308	306	307	306	305	304	304	303	303	302
Registered authorized capital of operating credit institutions (billions of rubles)	2,825	2,826	2,830	2,856	2,872	2,877	2,877	2,863	2,861	2,896	2,960	2,963	2,964
Branches of operating credit institutions in Russia — total	475	473	471	470	470	467	466	456	454	455	456	459	461
of which Sberbank branches	87	87	87	87	87	87	87	86	86	86	86	86	86
Branches of credit institutions operating abroad	4	4	4	4	4	4	4	4	6	6	6	6	4
Representative offices of operating Russian credit institutions — total	184	185	183	183	181	181	182	181	181	178	171	170	167
of which:													
— in Russia	164	165	163	163	161	161	161	161	161	158	152	151	148
— in foreign countries	20	20	20	20	20	20	21	20	20	20	19	19	19

Table 4.11 (end)

	2021			2022									
	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	26,423	26,318	26,202	26,173	25,992	25,773	25,669	25,533	25,435	25,404	25,274	24,789	24,659
of which:													
— additional offices <sup>1</sup>	18,613	18,588	18,536	18,522	18,480	25,486	25,382	25,245	25,147	25,116	24,986	24,501	24,368
of which Sberbank	12,696	12,679	12,667	12,659	12,635	13,212	13,189	13,119	13,039	12,989	12,937	12,410	12,350
— mobile cash offices	643	630	620	617	614	—	—	—	—	—	—	—	—
of which Sberbank	85	85	85	85	85	—	—	—	—	—	—	—	—
— credit and cash offices	2,080	2,070	2,074	2,066	1,970	—	—	—	—	—	—	—	—
of which Sberbank	—	—	—	—	—	—	—	—	—	—	—	—	—
— operations offices	4,799	4,742	4,685	4,681	4,638	—	—	—	—	—	—	—	—
of which Sberbank	530	529	526	526	524	—	—	—	—	—	—	—	—
— mobile banking vehicles	288	288	287	287	290	287	287	288	288	288	288	288	291
of which Sberbank	283	283	282	282	285	282	282	283	283	283	283	283	283
Credit institutions under liquidation — total	375	375	373	372	371	369	370	369	360	354	350	349	345
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	11	10	9	8	8	8	8	8	7	7	8	8	9
— compulsory liquidation	33	33	31	30	30	30	32	30	26	24	24	24	22
— bankruptcy	331	332	333	334	333	331	330	331	327	323	318	317	314

<sup>1</sup> In compliance with Bank of Russia Ordinance No. 5775-U, dated 12 April 2021, 'On the Procedure for Credit Institutions (Branches Thereof) to Open Additional Offices, on the Procedure for Entering Information Thereon in the State Register of Credit Institutions, and on the List of Banking Operations to Which Additional Offices Are Entitled', since 1 April 2022 internal structural units of credit institutions (cash operations departments outside cash settlement centres, credit and cash offices and operations offices excluding mobile banking vehicles) are replaced with an additional office being of a universal type.

Table 4.1.2

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

No.	30.09.2022			
	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	JSC "Crosna-Bank"	2607	12.08.2022	12.08.2022

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 <sup>1</sup>				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	
<b>2018</b>						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
<b>2019</b>						
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)
<b>2020</b>						
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)
<b>2021</b>						
31.03	120 (7)	102 (7)	89 (6)	11	10	7
30.09	118 (6)	98 (6)	85 (5)	11	10	9
31.12	115 (6)	96 (6)	84 (5)	10	9	9
<b>2022</b>						
30.09	112 (5)	93 (5)	81 (4)	10	9	9

<sup>1</sup> 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 4.1.4

## Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity										
	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%		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
<b>2017</b>											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
<b>2018</b>											
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)
<b>2019</b>											
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)
<b>2020</b>											
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)
<b>2021</b>											
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 <sup>1</sup>	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)
31.12	21	18.3	18	15.6	10	8.7	12 (4)	10.4	54 (2)	47.0	115 (6)
<b>2022</b>											
30.09	22	19.7	17	15.2	10	8.9	11 (3)	9.8	52 (2)	46.4	112 (5)

<sup>1</sup> 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 4.1.5

## Number of Non-credit Financial Institutions, Self-Regulatory Organizations, Other Financial Market Participants and Persons Providing Professional Services in the Financial Market

(units)

	2022					
	31.05	30.06	31.07	31.08	30.09	31.10
<b>Insurance agents</b>	219	220	220	220	219	219
of which:						
Insurance companies	144	144	144	143	143	143
of which national reinsurance company	1	1	1	1	1	1
mutual insurance companies	17	17	17	18	19	19
insurance brokers	58	59	59	59	57	57
<b>Associations of insurance agents</b>	20	20	20	20	20	20
<b>Professional securities market participants</b>	507	507	516	518	524	521
of which:						
brokers	254	254	255	256	254	256
of which						
customer's brokers	4	4	4	4	3	3
commodities brokers	—	—	—	—	—	—
forex dealers	4	4	4	4	4	4
dealers	277	276	278	277	276	279
trustees	179	178	181	182	182	183
depositories	251	252	252	253	252	254
registrars	31	31	31	31	31	31
investment advisers	169	173	181	184	188	185
<b>Infrastructures</b>	88	88	89	88	88	89
of which:						
clearing houses	6	6	6	6	6	6
trade organisers	7	7	7	7	7	7
of which						
exchanges	6	6	6	6	6	6
trading systems	1	1	1	1	1	1
commodity delivery operators	4	4	4	4	4	4
repositories	2	2	2	2	2	2
central depository	1	1	1	1	1	1
central counterparties	3	3	3	3	3	3
information agencies	5	5	5	5	5	5
investment platform operators	61	62	63	62	62	63
financial platform operators	6	5	5	5	6	6
operators of information systems issuing digital financial assets	3	3	3	3	3	3
<b>National Payment System Entities</b>	24	24	24	24	24	25
of which:						
payment system operators	22	22	22	22	22	23
nationally important payment system operators <sup>1</sup>	2	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—	—
<b>Collective investment market entities</b>	332	331	332	334	334	333
of which:						
non-governmental pension funds	40	40	40	40	40	40
joint-stock investment funds	2	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	262	261	262	264	264	263
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	28	28	28	28	28	28

Table 4.1.5 (end)

(units)

	2022					
	31.05	30.06	31.07	31.08	30.09	31.10
<b>Microfinance agents and cooperatives</b>	5,762	5,685	5,621	5,559	5,506	5,466
of which:						
microfinance organizations	1,269	1,259	1,248	1,238	1,220	1,199
of which:						
microfinance companies	37	37	37	36	36	35
microcredit companies	1,232	1,222	1,211	1,202	1,184	1,164
housing savings cooperatives	48	46	45	44	44	44
consumer credit cooperatives	1,653	1,624	1,596	1,575	1,557	1,544
agricultural consumer credit cooperatives	669	663	659	652	649	646
pawnshops	2,123	2,093	2,073	2,050	2,036	2,033
<b>Self-regulatory organizations</b>	16	16	16	16	16	16
of which:						
financial market self-regulatory organizations	14	14	14	14	14	14
of which:						
brokers	2	2	2	2	2	2
dealers	2	2	2	2	2	2
managers	2	2	2	2	2	2
depositories	2	2	2	2	2	2
registrars	1	1	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	1	1
specialised depositories	2	2	2	2	2	2
non-governmental pension funds	1	1	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1	1	1
insurance brokers	1	1	1	1	1	1
mutual insurance companies	—	—	—	—	—	—
microfinance organizations	2	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2	2
housing savings cooperatives	—	—	—	—	—	—
agricultural consumer credit cooperatives	3	3	3	3	3	3
forex dealers	1	1	1	1	1	1
investment advisers	3	3	3	3	3	3
self-regulatory organizations of actuaries	2	2	2	2	2	2
<b>Persons providing professional services in the financial market<sup>2</sup></b>	109	109	108	108	108	110
of which:						
credit history bureaus	7	7	7	7	7	7
of which qualified credit history bureau	4	4	4	4	4	4
responsible actuaries	95	95	95	96	96	98
credit rating agencies	4	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	3	3	2	1	1	1
<b>Management companies of special-purpose vehicles</b>	58	59	63	64	68	70

<sup>1</sup> 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.

<sup>2</sup> In accordance with Article 76.9-5 of Federal Law No. 86-FZ, dated 10 July 2002, 'On the Central Bank of the Russian Federation (Bank of Russia)'.

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

No.	30.09.2022		
	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 insurance companies after revocation of licences			
1	"NIG – "ROSENERGO", LTD	03.12.2020	14.02.2022



## 4.2. Borrowings

Table 4.2.1

### Funds (Deposits) of Individuals Accepted by Credit Institutions

(millions of rubles)

1	Individuals' funds (deposits) <sup>1</sup>							
	total	by maturity						
		demand deposits <sup>1</sup>	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	
<b>2021</b>								
31.12	34,694,763	13,982,585	110,861	338,836	812,109	8,084,275	9,643,907	1,722,191
<b>2022</b>								
31.01	34,204,659	13,140,493	76,557	434,708	778,400	8,323,140	9,776,044	1,675,316
28.02	33,465,210	13,166,261	75,701	451,896	770,593	8,210,530	9,336,015	1,454,213
31.03	33,267,488	9,776,947	64,960	1,705,810	9,973,915	6,410,159	4,472,887	862,809
30.04	33,593,585	9,776,900	282,050	1,340,516	11,213,610	6,156,920	4,019,716	803,874
31.05	33,263,603	9,647,167	76,332	1,175,774	11,769,056	5,992,520	3,815,237	787,517
30.06	32,935,944	10,776,678	272,551	969,099	8,452,258	7,335,452	4,202,311	927,595
31.07	33,812,021	11,136,721	93,629	1,192,337	7,979,133	7,807,330	4,507,043	1,095,828
31.08	33,779,218	11,419,531	59,011	990,986	7,594,276	7,998,187	4,638,763	1,078,464
30.09	33,141,673	11,947,937	143,208	710,905	6,053,313	7,679,564	5,579,449	1,027,296

<sup>1</sup> Including current accounts without individuals' escrow accounts under equity construction agreements.

Table 4.2.2

Funds of Legal Entities Accepted by Credit Institutions<sup>1</sup>

(millions of rubles)

1	Deposits and other funds raised from legal entities <sup>2</sup>									Loans, deposits and other funds raised from credit institutions
	total	by maturity							memo: deposits of individual entrepreneurs	
		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	11	
<b>2021</b>										
31.12	29,832,309	1,424,727	6,355,451	6,006,835	3,621,699	2,866,578	2,076,306	7,480,712	254,944	11,354,903
<b>2022</b>										
31.01	29,316,973	1,457,006	6,408,202	5,017,024	3,593,052	2,890,992	2,184,944	7,765,754	221,156	11,112,463
28.02	27,963,021	991,332	5,864,042	4,219,243	3,860,498	2,831,695	2,188,392	8,007,818	203,095	9,948,674
31.03	32,244,527	1,183,441	11,064,381	4,233,263	3,628,582	2,605,145	1,610,236	7,919,478	264,911	8,988,676
30.04	31,218,581	1,041,960	10,161,272	5,477,922	3,583,887	2,349,969	1,688,066	6,915,505	277,067	7,876,843
31.05	30,581,205	1,052,523	8,945,446	6,741,838	3,610,998	2,408,390	1,565,542	6,256,468	265,056	8,613,487
30.06	28,576,844	1,082,013	7,199,754	7,443,096	3,358,207	2,561,956	1,478,423	5,453,395	249,306	8,074,140
31.07	29,120,924	1,046,628	8,043,373	6,808,662	2,903,636	2,625,141	1,666,471	6,027,014	251,946	9,486,890
31.08	28,743,191	1,043,569	8,207,476	5,744,418	3,311,672	2,890,424	1,613,449	5,932,182	251,114	9,336,579
30.09	28,862,060	742,461	8,951,000	5,329,510	3,344,235	3,145,918	1,620,141	5,728,795	252,452	9,181,262

<sup>1</sup> Except funds on accounts, float and debts on factoring, forfaiting operations.<sup>2</sup> 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
<b>2022</b>																			
January	5.45	5.95	6.82	5.03	5.16	4.98	5.11	5.08	7.67	7.65	7.67	7.26	8.19	9.00	9.20	7.32	8.09	7.30	8.09
February	5.47	6.08	6.76	7.05	6.27	6.20	6.31	6.37	8.12	8.35	8.13	8.33	9.34	9.87	9.51	8.38	8.63	8.07	8.63
March	10.21	12.65	16.92	19.69	19.76	16.00	18.67	18.79	9.74	8.50	9.63	17.60	19.31	18.95	11.80	17.65	16.14	16.08	16.14
April	7.55	14.38	16.37	14.30	15.84	9.93	13.87	14.03	9.41	8.46	9.31	14.84	15.99	16.02	13.21	14.88	12.71	13.58	12.84
May	4.23	7.59	8.29	8.38	9.81	6.05	7.99	8.06	8.19	8.45	8.20	11.08	12.06	12.03	10.96	11.12	10.16	14.41	10.36
June	2.08	6.33	7.64	7.82	6.76	7.30	6.92	6.97	8.53	8.44	8.52	7.88	8.60	8.87	8.58	7.91	8.56	7.82	8.54
July	2.04	4.61	5.35	6.45	6.24	6.21	6.11	6.21	7.40	7.71	7.44	7.37	7.68	8.45	8.10	7.39	8.21	8.02	8.21
August	2.42	3.47	4.20	4.77	4.78	5.92	5.00	5.06	6.76	6.74	6.75	6.52	7.25	7.58	7.84	6.56	7.76	7.38	7.76
September	1.90	3.45	4.50	5.09	5.29	6.12	5.49	5.55	7.07	6.35	7.05	6.30	7.03	7.50	7.80	6.34	7.99	5.67	7.99

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
<b>in US dollars</b>																			
<b>2022</b>																			
January	0.05	0.43	0.46	0.36	0.30	0.38	0.39	0.40	0.76	1.31	0.83	0.20	0.42	0.44	0.68	0.33	1.18	—	1.18
February	0.53	0.49	0.47	0.23	3.29	0.46	0.83	0.86	0.73	1.38	0.78	0.19	0.22	0.42	0.83	0.32	1.24	—	1.24
March	0.07	3.92	5.93	5.90	6.64	5.23	6.33	6.35	1.92	1.52	1.88	1.43	1.93	1.78	2.70	1.44	0.62	—	0.62
April	0.17	1.64	2.04	2.00	2.31	1.22	1.88	1.93	1.00	1.16	1.04	0.54	1.43	1.45	0.73	0.56	0.42	—	0.42
May	0.07	0.12	0.16	0.43	1.33	0.69	0.64	0.68	1.33	1.15	1.26	0.54	0.39	0.54	0.51	0.49	0.27	—	0.27
June	0.04	0.04	0.31	0.86	0.50	1.48	0.70	0.71	1.21	1.01	1.12	0.21	0.53	0.89	0.44	0.39	1.53	—	1.53
July	0.02	0.02	1.75	0.45	0.54	0.58	0.52	0.55	1.27	0.44	0.88	0.13	0.30	0.62	0.18	0.23	—	—	—
August	0.01	0.01	0.41	0.70	0.22	0.57	0.26	0.28	0.59	—	0.59	0.43	0.73	0.26	0.18	0.29	—	—	—
September	0.01	0.01	0.49	0.66	0.19	0.20	0.18	0.19	0.75	—	0.75	—	—	0.29	—	0.29	—	—	—
<b>in euros</b>																			
<b>2022</b>																			
January	0.01	0.01	—	0.10	0.12	0.20	0.05	0.20	0.37	0.53	0.41	—	0.12	—	0.16	0.13	—	—	—
February	0.01	0.01	—	0.10	2.30	0.21	0.11	0.87	0.40	0.38	0.38	—	0.14	—	0.37	0.15	—	—	—
March	0.01	0.11	3.64	4.60	4.71	4.45	4.65	4.66	2.23	1.36	2.18	2.04	2.92	2.01	1.00	1.60	1.80	—	1.80
April	0.01	0.29	3.55	1.64	2.36	1.22	2.22	2.24	1.38	1.17	1.26	1.75	1.48	0.73	0.50	1.72	—	—	—
May	0.01	0.01	—	0.62	0.88	0.83	0.78	0.85	1.09	0.94	1.04	0.52	3.61	0.46	0.57	1.07	—	—	—
June	0.02	0.02	—	0.62	0.38	1.22	0.45	0.46	0.85	0.84	0.85	0.55	0.76	0.88	—	0.85	—	—	—
July	0.01	0.01	—	0.30	0.31	0.69	0.38	0.40	0.99	—	0.99	0.76	—	—	—	0.76	—	—	—
August	0.02	0.02	—	—	0.16	0.62	0.18	0.20	0.51	—	0.51	—	—	0.70	—	0.70	—	—	—
September	0.01	0.01	—	—	0.16	0.41	0.16	0.18	0.52	—	0.52	—	—	0.25	—	0.25	—	—	—

Table 4.2.5

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

(millions of rubles)

1	Deposit certificates							Savings certificates						
	total	of which by maturity						total <sup>1</sup>	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 and savings certificates issued for redemption	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	11	12	13	14	15	
<b>2021</b>														
31.12	7	0	0	0	0	0	0	5,287	<b>5,255</b>	0	0	0	0	32
<b>2022</b>														
31.01	7	0	0	0	0	0	0	5,245	<b>5,213</b>	0	0	0	0	32
28.02	5	0	0	0	0	0	0	5,183	<b>5,151</b>	0	0	0	0	32
31.03	5	0	0	0	0	0	0	4,899	<b>4,867</b>	0	0	0	0	32
30.04	5	0	0	0	0	0	0	4,709	<b>4,677</b>	0	0	0	0	32
31.05	5	0	0	0	0	0	0	4,648	<b>4,616</b>	0	0	0	0	32
30.06	35	0	30	0	0	0	0	4,603	<b>4,571</b>	0	0	0	0	32
31.07	35	0	30	0	0	0	0	4,490	<b>4,459</b>	0	0	0	0	32
31.08	155	0	150	0	0	0	0	4,451	<b>4,420</b>	0	0	0	0	32
30.09	5	0	0	0	0	0	0	4,400	4,369	0	0	0	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
<b>2021</b>						
31.12	2,798,513	17,143	65,715	530,213	2,185,442	318,343
<b>2022</b>						
31.01	2,793,824	0	68,011	527,654	2,182,374	321,581
28.02	2,724,104	0	63,122	528,143	2,129,878	351,873
31.03	2,686,305	0	59,262	525,750	2,097,428	401,822
30.04	2,600,444	0	47,373	505,303	2,035,874	439,875
31.05	2,578,202	0	47,161	504,236	2,007,744	427,582
30.06	2,513,456	0	42,887	488,812	1,962,986	411,271
31.07	2,509,888	0	33,756	449,411	1,986,487	422,930
31.08	2,497,088	0	36,852	458,514	1,975,418	384,506
30.09	2,451,986	3,557	34,533	445,308	1,948,000	384,294

<sup>1</sup> Includes Account No. 522 "Savings certificates issued" and Account No. 52404 "Savings certificates issued for redemption".

## 4.3. Lending

Table 4.3.1

### Loans, Deposits, and Other Funds<sup>1</sup> Provided to Corporate Clients and Individuals

(millions of rubles)

1	Loans and other funds provided to corporate clients and individuals								
	total	individuals	of which						
			total	corporate clients					
				of which by maturity					
2	3	4	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	10
<b>2021</b>									
31.12	77,089,778	25,067,579	51,945,452	5,924,330	896,613	1,985,875	4,407,334	9,427,361	26,374,214
<b>2022</b>									
31.01	77,942,368	25,310,894	52,557,982	5,982,974	902,702	1,968,067	4,557,704	9,482,404	26,709,668
28.02	80,655,501	25,748,059	54,823,118	6,154,194	1,121,914	1,967,457	4,993,320	10,106,153	27,463,809
31.03	80,611,452	25,763,397	54,765,582	5,092,229	1,472,833	2,152,871	5,100,874	10,322,126	27,280,377
30.04	78,287,804	25,522,979	52,696,827	5,219,035	840,450	2,113,048	5,403,542	10,145,752	25,805,884
31.05	76,910,097	25,475,970	51,375,544	5,119,321	606,417	1,908,866	5,649,831	10,159,869	24,833,842
30.06	75,306,311	25,572,932	49,688,586	4,778,910	616,632	1,773,821	5,751,805	10,225,699	23,751,506
31.07	77,769,769	25,824,601	51,893,581	5,091,068	630,382	1,868,828	5,931,956	10,481,697	25,041,384
31.08	79,186,443	26,103,429	53,036,881	4,871,830	908,361	1,832,605	6,189,289	10,648,724	25,735,402
30.09	80,485,967	26,513,635	53,932,767	4,946,381	934,238	2,072,418	6,176,031	11,134,724	25,887,821

<sup>1</sup> Beginning on 1 February 2021 — takes into account acquired claims.

Table 4.3.2

## 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
<b>2022</b>																
January	21.64	21.12	16.14	14.68	15.33	13.92	11.23	11.50	—	15.36	14.72	12.60	12.98	13.00	14.48	14.36
February	22.14	18.03	15.37	14.93	15.48	14.16	11.13	11.39	—	15.83	15.39	13.68	13.89	13.72	15.00	14.88
March	27.21	27.11	19.00	24.35	24.32	19.64	10.93	11.41	—	28.04	27.05	21.35	21.68	21.17	25.20	24.90
April	30.47	19.46	20.77	26.11	25.79	21.38	14.40	15.20	—	14.70	18.02	21.34	21.08	20.63	23.85	23.64
May	25.82	26.54	20.77	24.79	24.65	20.63	14.39	15.14	—	20.48	21.64	20.57	20.61	18.49	20.53	20.42
June	32.82	15.02	18.89	20.83	21.23	18.85	13.30	13.90	—	16.00	—	18.00	17.99	14.23	17.46	17.29
July	14.94	21.10	18.38	17.46	18.08	16.41	12.13	12.56	—	—	18.70	18.18	18.20	14.95	16.28	16.22
August	23.50	27.65	18.67	17.11	18.48	16.22	11.85	12.26	—	20.41	18.35	18.19	18.20	14.82	15.89	15.84
September	30.67	14.22	18.63	16.47	18.35	16.05	11.42	11.80	—	—	17.69	17.31	17.32	14.30	15.33	15.28



Table 4.3.3

## 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
<b>2022</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	5.10	—	5.10	—	—	—	—	—	—	—	—
March	—	—	—	12.26	12.26	10.98	5.62	5.65	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	10.39	10.39	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.4

## Weighted Average Interest Rates on Loans to Individuals in Euros

(% p.a.)

1	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
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>2022</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.5

## 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
<b>2022</b>																
January	9.70	10.41	10.52	9.09	9.84	10.78	8.60	9.77	11.95	11.04	10.07	10.36	11.10	10.27	9.81	10.04
February	11.72	11.69	11.13	10.89	11.46	10.56	10.45	10.53	12.01	11.58	10.61	10.81	11.53	11.03	11.36	11.18
March	18.39	21.72	20.45	16.13	18.70	14.08	11.98	13.15	12.12	17.99	16.81	12.19	13.33	12.46	13.29	12.91
April	16.78	19.54	18.38	11.93	15.20	11.82	14.08	12.90	12.13	18.94	16.91	13.08	13.64	12.15	14.35	13.11
May	13.92	16.21	16.28	11.52	13.60	12.78	10.98	11.97	12.09	16.70	16.11	12.65	13.24	12.79	12.23	12.51
June	11.43	13.10	12.80	10.25	11.43	9.55	9.94	9.71	11.48	14.45	13.23	11.01	11.92	11.05	10.95	11.01
July	10.42	11.65	11.76	9.49	10.57	10.18	9.20	9.75	10.11	13.89	12.62	10.25	11.03	10.86	9.88	10.44
August	9.78	10.32	10.88	8.51	9.81	8.92	<b>8.01</b>	<b>8.46</b>	11.54	10.43	11.65	9.77	10.58	10.16	<b>9.74</b>	<b>9.96</b>
September	9.44	10.32	10.74	7.78	9.46	8.84	8.72	8.79	10.01	10.46	11.30	9.67	10.44	10.26	9.68	9.95

Table 4.3.6

## 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
<b>2022</b>																
January	1.21	2.59	3.71	2.89	2.61	4.51	4.60	4.58	—	3.20	3.32	3.88	3.62	4.69	—	4.69
February	1.60	2.73	3.50	2.91	2.87	4.34	4.59	4.47	—	2.50	6.44	4.81	4.41	5.30	—	5.30
March	1.99	10.58	7.76	12.71	7.61	7.40	7.54	7.41	—	—	—	6.10	6.10	7.39	—	7.39
April	2.56	4.08	6.57	4.35	4.70	4.80	4.73	4.73	—	—	—	3.59	3.59	9.37	—	9.37
May	2.34	4.89	6.57	5.31	5.48	5.71	9.09	6.47	—	—	—	—	—	8.98	—	8.98
June	3.44	4.13	5.83	6.05	4.89	4.53	9.21	5.86	—	—	—	—	—	5.50	—	5.50
July	3.71	—	7.64	7.12	<b>6.78</b>	5.96	5.51	5.51	—	—	—	—	—	—	—	—
August	4.55	—	6.31	7.37	6.95	4.18	5.46	5.41	—	—	—	—	—	5.57	—	5.57
September	—	—	5.62	6.90	6.64	4.40	5.22	5.21	—	—	5.51	—	5.51	6.22	—	6.22

Table 4.3.7

## 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
<b>2022</b>																
January	0.13	0.38	3.56	3.20	0.94	2.79	3.45	3.01	—	3.76	3.27	—	3.45	—	—	—
February	0.78	1.61	3.99	2.40	1.72	2.90	3.58	2.95	—	3.38	2.70	—	2.89	2.72	—	2.72
March	—	5.56	12.46	—	7.93	—	—	—	—	—	—	—	—	—	—	—
April	1.91	4.63	4.85	4.63	4.18	—	—	—	—	—	—	—	—	—	—	—
May	1.72	1.34	2.70	—	1.52	—	—	—	—	—	—	—	—	—	—	—
June	1.70	1.05	1.99	3.30	1.27	—	—	—	—	—	—	—	—	—	—	—
July	—	—	4.64	4.80	4.71	—	—	—	—	—	—	—	—	—	—	—
August	—	—	4.04	5.75	4.72	—	—	—	—	—	—	—	—	—	—	—
September	1.95	—	—	6.15	2.19	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.8

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

Date	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
<b>2020</b>												
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
<b>2021</b>												
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	<b>5,951,996</b>	<b>572,308</b>	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
31.10	941,224	75,829	35,193	0	6,619,739	606,509	266,033	693	596,297	26,522	14,798	13
30.11	935,611	87,461	2,540	0	<b>6,847,522</b>	<b>624,278</b>	279,623	730	602,136	27,223	20,668	19
31.12	1,328,458	108,441	7,899	7	7,142,823	655,342	267,667	723	584,333	27,306	25,617	19
<b>2022</b>												
31.01	798,524	56,686	2,006	0	7,326,317	653,957	279,533	748	589,963	28,627	25,971	19
28.02	960,168	74,173	4,471	0	7,642,436	668,572	284,219	795	591,141	29,299	26,218	20
31.03	815,581	61,061	450	0	7,785,369	661,941	282,794	792	588,661	29,516	18,342	20
30.04	784,373	58,736	24,539	1	8,004,524	667,211	231,929	664	594,288	29,542	14,662	42
31.05	663,850	54,264	12,433	0	8,172,252	667,431	219,523	251	600,247	29,794	11,772	38
30.06	944,318	66,647	182	1	8,410,564	678,073	170,652	81	583,067	29,704	9,076	33
31.07	836,025	<b>66,544</b>	90,972	2	<b>7,783,963</b>	678,629	167,495	66	<b>515,371</b>	27,745	9,730	37
31.08	<b>921,727</b>	75,671	37,384	0	8,127,871	692,786	197,992	65	518,008	27,926	9,452	37
30.09	1,034,826	79,392	57,979	0	8,457,484	710,000	240,607	61	514,306	27,987	8,532	35

Table 4.3.9

## Housing Loans Granted to Resident Individuals

Date	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
<b>2020</b>						
31.12	211,835	560,683	9,292,031	74,894	225.0	7.36
<b>2021</b>						
31.01	95,242	259,946	9,376,452	75,492	227.6	7.23
28.02	145,244	403,958	9,560,962	74,706	229.6	7.27
31.03	178,412	501,595	9,791,979	74,043	233.6	7.24
30.04	191,736	551,353	10,071,434	72,666	237.8	7.30
31.05	148,693	434,112	10,283,733	72,660	240.3	7.30
30.06	179,011	545,480	10,576,222	70,563	243.7	7.07
31.07	151,700	433,339	10,782,019	69,360	242.8	7.67
31.08	151,052	439,334	10,968,749	68,971	244.5	7.78
30.09	158,007	477,431	11,208,347	67,154	246.6	7.73
31.10	162,041	501,482	11,433,941	65,602	250.5	7.70
30.11	157,820	510,760	11,455,360	64,608	254.1	7.59
31.12	192,692	641,585	11,765,807	61,816	257.0	7.81
<b>2022</b>						
31.01	95,122	327,061	11,903,742	61,849	262.2	7.87
28.02	135,881	477,189	12,175,865	61,494	264.3	8.10
31.03	163,078	521,528	12,447,019	59,372	266.0	8.05
30.04	49,636	161,926	12,436,181	58,450	263.0	7.65
31.05	36,820	140,186	12,424,531	58,397	271.5	6.17
30.06	65,718	253,805	12,514,146	57,891	269.6	6.36
31.07	91,853	341,811	12,686,657	57,219	274.7	6.67
31.08	122,148	458,214	12,798,344	58,158	277.5	6.68
30.09	136,874	518,376	13,097,525	58,468	281.2	6.71
31.10	127,543	448,487	13,323,198	58,465	279.6	7.38

Table 4.3.9 (end)

Date	In foreign currency					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	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				
			total	of which overdue loans			
1	8	9	10	11	12	13	
<b>2020</b>							
31.12	1	295,503	17,327	6,976	6.0	2.00	
<b>2021</b>							
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	
30.11	2	39,391	12,885	5,189	145.9	5.21	
31.12	3	3,719,830	16,045	4,928	61.9	5.00	
<b>2022</b>							
31.01	2	70,239	16,636	5,102	115.6	8.95	
28.02	2	11,738	17,379	5,209	79.0	7.55	
31.03	1	1,261	16,626	5,088	24.0	5.00	
30.04	2	10,710	13,719	4,220	63.1	10.01	
31.05	1	2,912	11,697	3,811	171.8	4.50	
30.06	0	0	6,573	3,114	0.0	0.00	
31.07	0	0	7,321	3,532	0.0	0.00	
31.08	0	0	6,988	3,429	0.0	0.00	
30.09	0	0	6,321	3,092	0.0	0.00	
31.10	0	0	6,564	3,245	0.0	0.00	



Table 4.3.10

## Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

Date	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
<b>2020</b>							
31.12	211,564	560,284	9,274,488	71,826	225.1	7.36	211,988
<b>2021</b>							
31.01	95,100	259,707	9,359,084	72,428	227.7	7.23	218,209
28.02	144,983	403,303	9,543,403	71,657	229.8	7.26	214,516
31.03	178,113	501,004	9,774,503	71,057	233.8	7.23	217,757
30.04	191,426	550,907	10,054,588	69,709	237.9	7.30	222,558
31.05	148,464	433,830	10,268,330	69,485	240.4	7.30	227,008
30.06	178,720	544,951	10,561,380	67,398	243.9	7.07	249,831
31.07	151,422	433,085	10,767,828	66,400	242.9	7.67	250,234
31.08	150,792	439,015	10,954,970	66,128	244.6	7.78	265,429
30.09	157,723	476,775	11,194,726	64,508	246.8	7.73	263,848
31.10	161,784	500,588	11,419,177	62,970	250.9	7.70	258,613
30.11	157,595	510,573	11,441,782	62,050	254.2	7.59	253,372
31.12	192,410	641,337	11,752,902	59,471	257.1	7.81	250,806
<b>2022</b>							
31.01	94,978	326,917	11,891,298	59,529	262.2	7.87	247,464
28.02	135,656	476,852	12,163,516	59,195	264.5	8.10	245,631
31.03	162,763	521,273	12,434,955	57,078	266.1	8.05	240,889
30.04	49,370	161,602	12,424,416	56,232	263.4	7.64	238,052
31.05	36,603	139,688	12,412,577	56,196	272.3	6.17	234,821
30.06	65,439	253,458	12,502,338	55,692	269.9	6.36	231,296
31.07	91,591	341,580	12,674,934	55,003	274.8	6.67	228,564
31.08	121,868	457,702	12,786,657	55,965	277.8	6.67	224,724
30.09	136,599	518,113	13,086,606	56,279	281.3	6.71	221,422
31.10	127,318	448,308	13,312,447	56,291	279.7	7.38	216,288

Table 4.3.10 (end)

Date	In foreign currency						memo: receivables on housing mortgage loans acquired by credit institutions, total, millions 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, %	
			total	of which overdue loans			
1	9	10	11	12	13	14	15
<b>2020</b>							
31.12	0	0	16,326	6,429	0.0	0.00	7,178
<b>2021</b>							
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
30.11	1	22,495	12,289	4,708	121.3	6.00	4,548
31.12	1	3,714,630	15,506	4,505	62.0	5.00	4,328
<b>2022</b>							
31.01	1	66,348	16,078	4,660	121.0	9.00	4,482
28.02	0	0	16,788	4,752	0.0	0.00	4,639
31.03	0	0	16,054	4,648	0.0	0.00	4,504
30.04	2	10,710	13,277	3,850	63.1	10.01	3,667
31.05	0	0	11,308	3,482	0.0	0.00	3,035
30.06	0	0	6,275	2,853	0.0	0.00	2,324
31.07	0	0	6,979	3,231	0.0	0.00	2,547
31.08	0	0	6,653	3,134	0.0	0.00	2,398
30.09	0	0	6,004	2,811	0.0	0.00	2,142
31.10	0	0	6,226	2,943	0.0	0.00	2,361

Table 4.3.11

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

Date	In rubles					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	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				
			total	of which overdue loans			
1	2	3	4	5	6	7	
<b>2020</b>							
31.12	50,074	168,010	2,145,941	6,555	229.0	5.83	
<b>2021</b>							
31.01	25,812	91,382	2,172,072	6,772	232.2	5.86	
28.02	36,553	135,131	2,222,028	6,764	236.1	5.92	
31.03	42,493	159,602	2,273,480	6,823	244.1	5.91	
30.04	46,184	177,946	2,346,496	6,677	247.5	5.83	
31.05	36,818	144,413	2,400,269	6,656	250.9	5.62	
30.06	52,891	214,640	2,495,812	6,344	252.5	5.48	
31.07	28,229	109,218	2,516,160	6,228	250.8	6.23	
31.08	32,572	127,118	2,541,217	6,231	251.4	6.39	
30.09	37,269	151,108	2,582,941	6,044	252.9	6.24	
31.10	39,204	160,983	2,640,212	5,836	257.2	6.00	
30.11	43,329	181,310	2,715,060	5,741	261.5	5.83	
31.12	54,644	227,947	2,816,529	5,398	262.8	5.88	
<b>2022</b>							
31.01	31,469	133,065	2,857,667	5,365	267.4	5.93	
28.02	43,397	187,968	2,935,573	5,356	270.3	5.94	
31.03	62,337	229,430	3,014,141	5,185	271.0	5.54	
30.04	20,353	89,713	2,970,435	4,982	279.1	5.59	
31.05	15,195	86,874	2,957,608	4,817	291.8	3.81	
30.06	21,976	133,524	2,953,390	4,783	294.1	3.74	
31.07	26,599	157,811	2,995,057	4,733	297.9	3.73	
31.08	<b>32,385</b>	<b>191,142</b>	<b>3,078,311</b>	4,862	<b>302.4</b>	<b>3.64</b>	
30.09	36,303	213,429	3,173,259	4,871	305.8	3.49	
31.10	27,481	144,083	3,208,232	4,915	305.8	3.68	

Table 4.3.11 (end)

Date	In foreign currency					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	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				
			total	of which overdue loans			
1	8	9	10	11	12	13	
<b>2020</b>							
31.12	0	0	418	344	0.0	0.00	
<b>2021</b>							
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	
30.11	0	0	300	187	0.0	0.00	
31.12	0	0	274	165	0.0	0.00	
<b>2022</b>							
31.01	0	0	270	167	0.0	0.00	
28.02	0	0	290	179	0.0	0.00	
31.03	0	0	278	181	0.0	0.00	
30.04	0	0	212	143	0.0	0.00	
31.05	0	0	178	127	0.0	0.00	
30.06	0	0	140	103	0.0	0.00	
31.07	0	0	122	78	0.0	0.00	
31.08	0	0	95	51	0.0	0.00	
30.09	0	0	90	49	0.0	0.00	
31.10	0	0	86	42	0.0	0.00	

Table 4.3.12

## Investment Portfolio of Credit Institutions

(millions of rubles)

1	Gross investments in debt securities (including loss provisions, revaluation and cost adjustment)			Gross investments in equity securities (including loss provisions, revaluation and cost adjustment)
	total	of which		
		debt securities transferred that do not qualify for the derecognition	investments in unpledged debt securities at balance-sheet value (excluding revaluation and cost adjustment)	
2	3	4	5	
<b>2021</b>				
31.12	16,824,258	3,400,102	13,719,838	427,197
<b>2022</b>				
31.01	16,765,023	3,369,439	13,945,698	466,822
28.02	16,477,306	5,889,180	11,726,010	390,386
31.03	16,772,025	3,959,441	13,476,928	438,287
30.04	16,045,590	4,036,976	12,599,825	451,585
31.05	15,732,370	4,664,928	11,631,451	444,344
30.06	15,338,875	4,913,436	10,841,006	390,399
31.07	15,438,272	5,251,621	10,558,787	395,749
31.08	15,636,743	4,356,925	11,680,153	406,906
30.09	15,437,940	4,439,309	11,527,950	369,401

Table 4.4

**Credit Institutions' Claims and Liabilities on Financial Derivatives***(millions of rubles)*

	Derivatives (claims, at fair value)	Derivatives (liabilities, at fair value)
1	2	3
<b>2021</b>		
31.12	1,008,389	989,454
<b>2022</b>		
31.01	1,389,800	1,240,141
28.02	3,990,627	3,577,505
31.03	2,095,511	1,554,588
30.04	1,192,025	952,094
31.05	991,030	845,353
30.06	1,016,302	939,897
31.07	823,846	674,621
31.08	679,111	651,233
30.09	719,360	710,565

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

Table 4.5.1

### Main Indicators of Private Pension Funds' Performance

1	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 which receiving pension			total	of which receiving pension		total (comprise funded pension, term pension benefits, one-off benefits)	of which one-off benefit, persons
2	3	4	5	6	7	8	9	10	11	
<b>2021</b>										
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
Q3	1,541,650.99	6,202,536	1,544,775	57,344.43	3,027,813.92	36,912,914	103,411	325,698	12,712.54	11,602.28
Q4	1,543,149.10	6,161,242	1,484,414	75,088.32	3,004,970.29	36,808,018	105,444	382,496	17,149.90	15,602.46
<b>2022</b>										
Q1	1,556,887.28	6,208,514	1,512,114	19,485.21	2,985,359.78	36,733,143	108,117	53,765	5,208.57	4,816.81
Q2	1,603,168.27	6,216,695	1,506,929	38,779.61	3,039,497.82	36,680,863	114,208	128,922	13,124.43	12,283.24

Table 4.5.2

### Private Pension Funds' Pension Reserves Generation

(millions of rubles)

1	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 reporting year	Pension reserves at the end of the year
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	1,377,782.35	110,033.21	2,690.43	81,011.00	85,910.47	1,474,036.09
2021	1,452,556.52	131,547.68	2,795.49	57,363.26	89,840.67	1,543,149.10

Table 4.5.3

## Private Pension Funds' Pension Accruals Flows

(millions of rubles)

1	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			
	2	of which			6	of which			10	of which		
		3	funds of instalments contributions towards co-financing of pension savings			7	funds of instalments contributions towards co-financing of pension savings			11	funds of instalments contributions towards co-financing of pension savings	
			4	5			8	9			12	13
total	maternity capital (a portion of maternity (family) capital), including investment returns	total	including contributions disbursed from the National Welfare Fund	total	maternity capital (a portion of maternity (family) capital), including investment returns	total	including contributions disbursed from the National Welfare Fund	total	maternity capital (a portion of maternity (family) capital), including investment returns	total	including contributions disbursed from the National Welfare Fund	
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
2021	4,708.35	144.66	2,690.99	1,235.54	4,717.03	0.94	136.60	63.87	5,472.80	17.83	338.98	161.61



**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	maternity capital (a portion of maternity (family) capital), including investment returns	of which			total	of which			
			total	including contributions disbursed from the National Welfare Fund			funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
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
2021	4,824.64	1.45	139.20	64.67	128,733.28	23,508.31	1,066.96	480.48	15,602.46	6,358.41

Table 4.5.4

## Main Indicators of Unit Investment Funds' Performance

Period	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
<b>2018</b>										
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
<b>2019</b>										
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
<b>2020</b>										
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
<b>2021</b>										
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
Q3	6,745.9	3,848.7	1,707.6	1,077.3	112.3	6,901,039.3	161,197.4	899,717.4	92,842.7	5,747,281.7
Q4	8,735.6	5,626.0	1,913.9	1,078.8	116.9	7,129,893.1	212,655.3	920,832.4	97,927.2	5,898,478.2
<b>2022</b>										
Q1'	8,971.0	5,798.0	1,976.5	1,078.0	118.5	6,368,158.8	112,747.4	475,029.5	34,527.1	5,745,854.8
Q2'	9,067.0	5,875.9	1,985.0	1,078.0	128.1	6,717,517.4	125,007.4	535,998.5	46,910.5	6,009,600.9

Table 4.5.4 (end)

Period	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
<b>2018</b>										
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
<b>2019</b>										
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
<b>2020</b>										
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
<b>2021</b>										
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
Q3	292,913.6	28,926.5	105,772.4	9,398.2	148,816.5	119,702.4	1,999.5	62,530.8	11,038.6	44,133.6
Q4	462,126.9	51,013.2	111,827.5	8,127.1	291,159.0	108,237.3	1,366.2	76,118.0	2,812.3	27,940.8
<b>2022</b>										
Q1 <sup>1</sup>	239,440.2	14,299.1	24,910.8	1,468.2	198,762.1	54,489.9	8,049.0	34,543.9	1,977.6	9,919.4
Q2 <sup>1</sup>	447,517.3	5,408.7	24,217.6	2,431.7	415,459.4	88,912.9	9,737.2	42,556.5	1,121.2	35,498.0

<sup>1</sup> Data on the indicator 'Net Asset Values of Unit Investment Funds' are given for assessed assets exclusive of blocked assets. For a number of funds, net asset value estimate is used due to the fact that in the first and second quarters of 2022, some unit investment funds did not calculate a number of indicators from Forms 0420502/0420872 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)' and 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)' due to the relaxation measures introduced by the Bank of Russia in connection with the situation existing in the financial market. The figures presented cannot be fully compared with the figures for historical periods.

Table 4.5.5

## Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

Insurance type	H1 2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) — total	217,514.7	159,408.1
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	217,514.7	159,408.1
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium — total	107,176.0	55,050.2
of which:		
investment life insurance — total	22,424.4	37,912.3
of which:		
for up to 1 year, inclusive	3,512.7	276.4
for 1 through 3 years	11,367.6	22,343.8
for 3 through 5 years	5,789.0	14,795.3
for 5 through 10 years	736.2	380.2
for over 10 years or for an indefinite period	1,018.9	116.6
credit life insurance — total	36,177.8	7,067.5
of which:		
for up to 1 year, inclusive	2,907.6	923.0
for 1 through 3 years	5,284.0	615.6
for 3 through 5 years	24,511.3	4,286.3
for 5 through 10 years	3,490.8	1,329.4
for over 10 years or for an indefinite period	-15.9	-86.8
endowment life insurance — total	46,537.0	9,871.5
of which:		
for up to 1 year, inclusive	15,799.7	4,250.0
for 1 through 3 years	21,368.3	2,863.4
for 3 through 5 years	8,009.5	1,900.8
for 5 through 10 years	1,332.4	815.7
for over 10 years or for an indefinite period	271	41.6
high risk life insurance — total	1,939.4	183.6
of which:		
for up to 1 year, inclusive	396.2	120.0
for 1 through 3 years	559.7	19.0
for 3 through 5 years	749.2	36.6
for 5 through 10 years	231.4	6.0
for over 10 years or for an indefinite period	2.8	2.0
other life insurance — total	97.4	15.3
of which:		
for up to 1 year, inclusive	18.9	1.4
for 1 through 3 years	55.1	2.2
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	23.4	11.7

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments — total	20,187.5	8,287.7
of which:		
investment life insurance — total	0.3	0.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.3	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0
credit life insurance — total	8,627.5	2,461.4
of which:		
for up to 1 year, inclusive	96.9	31.7
for 1 through 3 years	213.8	66.8
for 3 through 5 years	390.3	124.3
for 5 through 10 years	1,609.0	848.9
for over 10 years or for an indefinite period	6,317.6	1,389.6
endowment life insurance — total	10,410.9	5,369.4
of which:		
for up to 1 year, inclusive	158.6	188.0
for 1 through 3 years	167.5	68.1
for 3 through 5 years	6,151.8	2,272.4
for 5 through 10 years	2,748.2	1,258.6
for over 10 years or for an indefinite period	1,184.9	1,582.3
risk life insurance — total	348.2	195.4
of which:		
for up to 1 year, inclusive	72.6	109.6
for 1 through 3 years	28.6	7.3
for 3 through 5 years	71.1	33.5
for 5 through 10 years	12.6	0.2
for over 10 years or for an indefinite period	163.3	44.9
other life insurance — total	800.6	261.5
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	800.6	261.5
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	90,151.2	96,070.1
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium— total	55,398.7	80,498.8
of which:		
investment life insurance — total	28,066.8	72,994.0
of which:		
for up to 1 year, inclusive	584.4	24.5
for 1 through 3 years	12,994.3	16,074.6
for 3 through 5 years	11,942.0	49,373.4
for 5 through 10 years	2,491.5	7,372.1
for over 10 years or for an indefinite period	54.5	149.5
credit life insurance — total	59.1	0.0
of which:		
for up to 1 year, inclusive	3.5	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 1 through 3 years	3.3	0.0
for 3 through 5 years	21.1	0.0
for 5 through 10 years	31.2	0.0
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	26,965.0	7,313.7
of which:		
for up to 1 year, inclusive	27.0	1.2
for 1 through 3 years	3,841.6	8.1
for 3 through 5 years	14,201.1	4,093.6
for 5 through 10 years	8,237.6	2,604.1
for over 10 years or for an indefinite period	657.7	606.7
risk life insurance — total	297.6	182.7
of which:		
for up to 1 year, inclusive	241.8	105.0
for 1 through 3 years	33.8	13.2
for 3 through 5 years	5.6	1.0
for 5 through 10 years	15.3	3.8
for over 10 years or for an indefinite period	1.2	59.6
other life insurance — total	10.3	8.4
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	6.6	4.7
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	1.5
for over 10 years or for an indefinite period	3.7	2.2
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments — total	34,752.5	15,571.3
of which:		
investment life insurance — total	1,208.3	424.9
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	-0.1	148.1
for 3 through 5 years	876.7	173.8
for 5 through 10 years	319.9	100.0
for over 10 years or for an indefinite period	11.8	3.0
credit life insurance — total	56.8	3.8
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	56.8	3.8
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	33,280.4	15,112.3
of which:		
for up to 1 year, inclusive	9.2	1.7
for 1 through 3 years	37.4	1.0
for 3 through 5 years	7,253.4	6,124.1
for 5 through 10 years	12,972.5	4,450.5
for over 10 years or for an indefinite period	13,007.9	4,535.0
risk life insurance — total	48.5	10.7
of which:		
for up to 1 year, inclusive	15.1	0.0
for 1 through 3 years	0.0	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 3 through 5 years	1.9	0.4
for 5 through 10 years	10.3	4.3
for over 10 years or for an indefinite period	21.3	6.0
other life insurance — total	158.4	19.6
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.2	0.0
for 5 through 10 years	0.9	0.0
for over 10 years or for an indefinite period	157.4	19.6
Voluntary pension insurance — total	792.2	1,610.5
of which:		
voluntary pension insurance with with a lump-sum payment of an insurance premium— total	31.3	235.4
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	21.2	6.2
for over 10 years or for an indefinite period	9.4	229.0
voluntary pension insurance with the payment of an insurance premium in instalments — total	760.9	1,375.1
of which:		
for up to 1 year, inclusive	1.2	0.0
for 1 through 3 years	0.0	0.1
for 3 through 5 years	0.8	10.0
for 5 through 10 years	27.4	43.5
for over 10 years or for an indefinite period	731.4	1,321.5
Voluntary personal insurance (excluding life insurance) — total	219,960.9	89,603.4
of which:		
voluntary accident and sickness insurance — total	79,959.1	17,024.0
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	1,205.0	652.3
voluntary accident and sickness insurance of passengers	868.9	20.8
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	85.1	2.6
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	7,692.8	3,553.7
voluntary accident and sickness insurance of tax officials	12.2	12.0
voluntary accident and sickness insurance of other citizens	70,095.0	12,782.5
voluntary medical insurance — total	140,001.8	72,579.5
of which:		
voluntary medical insurance of individuals travelling abroad	2,736.8	993.4
voluntary medical insurance by employers of their employees	113,252.7	59,651.3
voluntary medical insurance of other citizens	24,012.3	11,934.8
Voluntary general property insurance — total	287,437.6	90,285.7
of which:		
voluntary insurance of property — total	240,745.6	83,532.6
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) — total	103,326.4	61,454.2
of which:		
voluntary insurance of motor vehicles	102,236.1	60,957.7
voluntary insurance of other land vehicles (excluding railway vehicles)	1,090.3	496.5
voluntary insurance of railway vehicles	956.5	439.4

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of aircraft	6,357.1	1,748.4
voluntary insurance of vessels — total	4,012.3	1,343.9
of which:		
voluntary insurance of sea vessels	3,677.0	1,104.1
voluntary insurance of inland vessels	335.3	239.9
voluntary insurance of cargo	13,535.1	1,814.8
voluntary agricultural insurance — total	5,710.1	1,560.8
of which:		
voluntary government agricultural insurance — total	5,083.6	956.7
of which:		0.0
voluntary agricultural crop insurance	3,566.9	749.7
voluntary agricultural insurance of perennial plantings	105.3	0.0
voluntary agricultural insurance of livestock	1,395.9	207.0
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	15.5	0.0
voluntary non-government agricultural insurance — total	626.5	604.1
of which:		
voluntary agricultural crop insurance	74.1	209.7
voluntary agricultural insurance of perennial plantings	14.5	0.2
voluntary agricultural insurance of livestock	559.5	343.0
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	-21.6	51.3
voluntary insurance of other assets of legal entities — total	69,467.9	9,807.3
of which:		
voluntary insurance of goods in storage	773.0	505.4
voluntary insurance of assets used in construction and installation works	16,907.1	1,483.4
voluntary insurance of other assets of legal entities	51,787.8	7,818.5
voluntary insurance of other assets of individuals — total	37,380.2	5,363.8
of which:		
voluntary insurance of individuals' houses	12,660.1	3,072.6
voluntary insurance of household assets	5,649.1	982.2
voluntary insurance of other assets of individuals	19,071.0	1,309.0
voluntary insurance of third party liability insurance — total	21,199.6	3,447.9
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	2,584.4	1,017.9
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	1,298.1	624.4
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	1,285.6	393.6
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.7	0.0
voluntary third party liability insurance of owners of railway vehicles	2.9	5.8
voluntary third party liability insurance of owners of aircraft	1,005.9	77.3
voluntary third party liability insurance of owners of vessels — total	2,937.8	397.0
of which:		
voluntary third party liability insurance of owners of sea vessels	2,503.6	381.8



Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	434.3	15.2
voluntary third party liability insurance of operators of hazardous facilities — total	980.5	49.2
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	56.4	13.8
voluntary third party liability insurance of operators of hydraulic structures	1.0	0.0
voluntary third party liability insurance of operators of other hazardous facilities	923.2	35.4
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	1,652.3	274.0
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	753.2	57.5
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	899.1	216.6
voluntary third party liability insurance for damage caused — total	10,690.1	1,400.6
of which:		
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	864.7	91.8
voluntary third party liability insurance of public notaries for damage caused	41.6	17.3
voluntary third party liability insurance of appraisers for damage caused	60.6	4.9
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	17.1	2.8
voluntary third party liability insurance of other persons for damage caused	9,706.1	1,283.8
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	1,345.7	226.0
of which:		
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	5.5	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	2.4	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.2	0.0
voluntary third party liability insurance of audit organizations and individual auditors for failure to perform or improper performance of contractual obligations	0.1	0.0
voluntary third party liability insurance of borrowers under credit/loan agreements for failure to perform or improper performance of contractual obligations	-0.2	0.6
voluntary third party liability insurance of developers in relation to the transfer of residential premises to participants in equity construction under equity construction agreements for failure to perform or improper performance of contractual obligations	-1.0	100.2
voluntary third party liability insurance of travel operators under agreements for the sale of tourism products for failure to perform or improper performance of contractual obligations	89.8	1.0
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	1,248.9	124.2
voluntary business risk insurance	10,413.0	1,004.3

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance — total	15,079.4	2,300.9
of which:		
voluntary insurance of financial risks of individuals travelling abroad	1,628.9	810.4
voluntary insurance of creditors' financial risks	10.9	0.3
voluntary insurance of other persons' financial risks	13,439.6	1,490.1
Mandatory government life and health insurance of servicemen and similar categories — total	17,312.9	1,008.9
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	6,887.0	867.0
mandatory government life and health insurance of internal affairs personnel	6,040.5	59.3
mandatory government life and health insurance of the State Fire Service personnel	1,073.7	0.0
mandatory government life and health insurance of the personnel of the bodies responsible for the control of narcotic drugs and psychotropic substances circulation	0.0	0.3
mandatory government life and health insurance of the personnel of the institutions and bodies of the penal system	1,305.8	41.4
mandatory government life and health insurance of the national guard personnel	1,846.4	0.0
mandatory government life and health insurance of the personnel of enforcement agencies	159.5	41.0
Mandatory third party liability insurance of owners of vehicles	117,999.4	80,584.6
Mandatory third party liability insurance of the owner of a hazardous facility for causing damage as a result of an accident at the hazardous facility — total	1,768.3	171.3
of which:		
mandatory third party liability insurance of the owner of a hazardous production facility for causing damage as a result of an accident at the said facility	1,377.9	170.9
mandatory third party liability insurance of the owner of a hydraulic structure for causing damage as a result of an accident at the said structure	279.6	0.0
mandatory third party liability insurance of the owner of a liquid motor fuel station for causing damage as a result of an accident at the said station	28.1	0.0
mandatory third party liability insurance of the owner of a lift, lift platform for the disabled, escalator (excluding escalators in metro stations), a passenger conveyor (moving walkway) for causing damage as a result of an accident thereon	82.7	0.4
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	1,190.0	315.7
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	87.8	9.0
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by long-distance trains	61.0	4.8
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	26.8	4.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	34.8	0.6
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	8.5	0.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	26.2	0.0

Table 4.5.5 (end)

(millions of rubles)

1	2	3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by sea vessels	6.7	0.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels — total	28.0	0.2
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by suburban, in-city, sightseeing, transit and local transport routes and crossings	24.7	0.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets on tourist travel routes	3.3	0.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by motor vehicles — total	962.6	286.8
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during long-distance and international bus services	411.1	89.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	230.3	49.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during urban bus services in accordance with orders and regular bus services in urban traffic with passenger pick-up and drop-off in any places not prohibited by traffic regulations on regular transportation routes	68.7	24.9
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets in regular urban bus services with passenger pick-up and drop-off only at established stopping points along regular transportation routes	252.5	123.5
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	48.6	10.8
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	21.5	8.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during off-street transportation	0.0	0.0
Insurance premiums, accurate information on which is not available due to the late acquisition of primary accounting records.	-1,718.8	0.0
Collection of funds based on court judgements.	0.0	-306.8

Note. Any discrepancies between totals and sums in the table may be 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 <sup>1</sup>		by credit institutions <sup>2</sup>		of which							
							by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions <sup>3</sup>		between various divisions of one credit institution <sup>3</sup>		within one division of a credit institution <sup>3</sup>	
	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
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
2021	6,761,557.9	2,578,411.1	2,643,926.0	2,018,178.6	4,117,631.9	560,232.5	10,898.7	3,986.2	181,934.8	24,111.5	1,074,723.4	303,948.5	2,850,075.0	228,186.4
<b>2020</b>														
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
<b>2021</b>														
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
Q4	2,037,943.0	809,806.0	868,475.3	632,784.2	1,169,467.7	177,021.9	2,821.5	1,475.3	54,351.0	9,040.9	310,499.9	93,852.2	801,795.3	72,653.5

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 <sup>1</sup>						Credit institutions payment systems <sup>2</sup>					
	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
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
2021	2,643,926.0	2,018,178.6	2,643,634.9	2,017,655.6	291.2	523.0	4,117,631.9	560,232.5	3,880,201.4	547,833.5	237,430.4	12,399.0
<b>2020</b>												
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
<b>2021</b>												
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
Q4	868,475.3	632,784.2	868,389.4	632,560.6	85.9	223.5	1,169,467.7	177,021.9	1,104,173.4	171,190.7	65,294.3	5,831.1

<sup>1</sup> 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.

<sup>2</sup> 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 Transactions<sup>1</sup>

	Individuals					
	the number of bank cards <sup>2</sup> , thousands of units	the number of bank cards in use <sup>3</sup> , 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
2020	301,055	—	102,792,525	26,791,676	31,193,370	44,807,480
2021	329,107	—	129,133,835	28,010,720	41,367,070	59,756,044
<b>2020</b>						
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
<b>2021</b>						
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
Q4	329,107	231,461	36,583,616	7,508,382	11,804,759	17,270,474
<b>2022</b>						
Q1	341,148	237,299	35,350,553	7,079,171	11,238,884	17,032,499
Q2	367,997	241,720	<b>35,540,215</b>	6,669,538	<b>11,093,420</b>	17,777,257
Q3	377,382	243,650	38,154,630	7,683,519	11,901,580	18,569,531

Table 5.3 (end)

1	Legal entities					
	the number of bank cards <sup>2</sup> , thousands of units	the number of bank cards in use <sup>3</sup> , 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
8	9	10	11	12	13	
2020	4,568	—	3,904,783	1,624,687	2,180,667	99,430
2021	5,597	—	5,732,492	1,802,741	3,710,047	219,704
<b>2020</b>						
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
<b>2021</b>						
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
Q4	5,597	2,565	1,879,651	524,544	1,282,085	73,022
<b>2022</b>						
Q1	5,977	2,538	1,586,572	401,947	1,120,054	64,572
Q2	6,255	2,492	1,516,974	449,968	997,119	69,887
Q3	6,594	2,563	1,267,729	496,707	689,581	81,441

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

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

<sup>3</sup> Including data on the number of bank cards used to conduct at least one transaction during a quarter.

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

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

	By payment systems <sup>1</sup>							
	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
1 <sup>st</sup> 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 <sup>2</sup>							
	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
2 <sup>nd</sup> 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
2021	2,643.9	2,018,178.6	5.1	1,749,089.5	1,770.4	264,041.3	868.4	5,047.9

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

<sup>2</sup> In accordance with the Bank of Russia Regulation No. 732-P, dated 24 September 2020, 'On the Bank of Russia Payment System'.

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

## 6. REGIONAL SECTION

## 6.1. Institutional Characteristics

Table 6.1.1

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia <sup>1</sup>				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	
<b>THE RUSSIAN FEDERATION</b>						
31.03.2021	120 (7)	102 (7)	89 (6)	11	10	7
30.09.2021	118 (6)	98 (6)	85 (5)	11	10	9
31.12.2021	115 (6)	96 (6)	84 (5)	10	9	9
30.09.2022	112 (5)	93 (5)	81 (4)	10	9	9
<b>CENTRAL FEDERAL DISTRICT</b>						
31.03.2021	84 (6)	75 (6)	62 (5)	3	2	6
30.09.2021	83 (5)	72 (5)	59 (4)	3	2	8
31.12.2021	82 (5)	71 (5)	59 (4)	3	2	8
30.09.2022	80 (5)	69 (5)	57 (4)	3	2	8
<b>Moscow and Moscow Region</b>						
31.03.2021	83 (5)	74 (5)	61 (4)	3	2	6
30.09.2021	82 (5)	71 (5)	58 (4)	3	2	8
31.12.2021	81 (5)	70 (5)	58 (4)	3	2	8
30.09.2022	78 (5)	68 (5)	56 (4)	3	2	7
<b>NORTH-WESTERN FEDERAL DISTRICT</b>						
31.03.2021	9	8	8	1	1	—
30.09.2021	8	7	7	1	1	—
31.12.2021	8	7	7	1	1	—
30.09.2022	8	7	7	1	1	—
<b>SOUTHERN FEDERAL DISTRICT</b>						
31.03.2021	3	1	1	2	2	—
30.09.2021	3	1	1	2	2	—
31.12.2021	3	1	1	2	2	—
30.09.2022	3	1	1	2	2	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>						
31.03.2021	1	—	—	1	1	—
30.09.2021	1	—	—	1	1	—
31.12.2021	1	—	—	1	1	—
30.09.2022	1	—	—	1	1	—
<b>VOLGA FEDERAL DISTRICT</b>						
31.03.2021	11 (1)	8 (1)	8 (1)	2	2	1
30.09.2021	11 (1)	8 (1)	8 (1)	2	2	1
31.12.2021	10 (1)	8 (1)	8 (1)	1	1	1
30.09.2022	9	7	7	1	1	1
<b>URALS FEDERAL DISTRICT</b>						
31.03.2021	5	5	5	—	—	—
30.09.2021	5	5	5	—	—	—
31.12.2021	4	4	4	—	—	—
30.09.2022	4	4	4	—	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>						
31.03.2021	3	2	2	1	1	—
30.09.2021	3	2	2	1	1	—
31.12.2021	3	2	2	1	1	—
30.09.2022	3	2	2	1	1	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>						
31.03.2021	4	3	3	1	1	—
30.09.2021	4	3	3	1	1	—
31.12.2021	4	3	3	1	1	—
30.09.2022	4	3	3	1	1	—

<sup>1</sup> 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 6.1.2

## 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%
<b>THE RUSSIAN FEDERATION</b>					
31.03.2021	22	19	12	14 (5)	53 (2)
30.09.2021	24	18 <sup>1</sup>	11	12 (4)	53 (2)
31.12.2021	21	18	10	12 (4)	54 (2)
30.09.2022	22	17	10	11 (3)	52 (2)
<b>CENTRAL FEDERAL DISTRICT</b>					
31.03.2021	11	8	5	9 (4)	51 (2)
30.09.2021	12	7	5	8 (3)	51 (2)
31.12.2021	11	8	4	8 (3)	51 (2)
30.09.2022	12	7	4	8 (3)	49 (2)
<b>Moscow and Moscow Region</b>					
31.03.2021	11	8	5	8 (3)	51 (2)
30.09.2021	12	6	5	8 (3)	51 (2)
31.12.2021	11	6	4	8 (3)	51 (2)
30.09.2022	12	5	4	8 (3)	49 (2)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
31.03.2021	4	1	1	1	2
30.09.2021	4	1	1	—	2
31.12.2021	4	1	1	—	2
30.09.2022	4	1	1	—	2
<b>SOUTHERN FEDERAL DISTRICT</b>					
31.03.2021	—	1	1	1	—
30.09.2021	—	1	1	1	—
31.12.2021	—	1	1	1	—
30.09.2022	—	1	1	1	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
31.03.2021	1	—	—	—	—
30.09.2021	1	—	—	—	—
31.12.2021	1	—	—	—	—
30.09.2022	1	—	—	—	—
<b>VOLGA FEDERAL DISTRICT</b>					
31.03.2021	3	5	1	2 (1)	—
30.09.2021	3	5	1	2 (1)	—
31.12.2021	3	4	1	2 (1)	—
30.09.2022	3	4	1	1	—
<b>URALS FEDERAL DISTRICT</b>					
31.03.2021	2	1	2	—	—
30.09.2021	2	1	2	—	—
31.12.2021	1	1	2	—	—
30.09.2022	1	1	2	—	—
<b>SIBIRIAN FEDERAL DISTRICT</b>					
31.03.2021	1	2	—	—	—
30.09.2021	1	2	—	—	—
31.12.2021	1	2	—	—	—
30.09.2022	1	2	—	—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
31.03.2021	—	1	2	1	—
30.09.2021	1	1	1	1	—
31.12.2021	—	1	1	1	1
30.09.2022	—	1	1	1	1

<sup>1</sup> 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 6.1.3

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

	Q3 2022					
	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	515	646,573.15	313	170,399.25	202	476,173.90
CENTRAL FEDERAL DISTRICT	253	461,995.29	135	81,623.69	118	380,371.60
Belgorod Region	2	16.79	2	16.79	—	—
Bryansk Region	—	—	—	—	—	—
Vladimir Region	2	5.01	2	5.01	—	—
Voronezh Region	4	4,242.07	4	4,242.07	—	—
Ivanovo Region	1	500.00	1	500.00	—	—
Kaluga Region	4	1,008.07	4	1,008.07	—	—
Kostroma Region	—	—	—	—	—	—
Kursk Region	2	8.16	2	8.16	—	—
Lipetsk Region	1	2.00	1	2.00	—	—
Moscow Region	17	1,967.52	17	1,967.52	—	—
Orel Region	1	247.00	1	247.00	—	—
Ryazan Region	2	157.13	2	157.13	—	—
Smolensk Region	—	—	—	—	—	—
Tambov Region	1	5.22	1	5.22	—	—
Tver Region	3	33.08	3	33.08	—	—
Tula Region	3	1,218.51	3	1,218.51	—	—
Yaroslavl Region	3	117.89	3	117.89	—	—
Moscow	207	452,466.84	89	72,095.24	118	380,371.60
NORTH-WESTERN FEDERAL DISTRICT	107	81,717.43	27	2,617.43	80	79,100.00
Republic of Karelia	—	—	—	—	—	—
Republic of Komi	2	84.83	2	84.83	—	—
Arkhangelsk Region	5	371.67	5	371.67	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	5	371.67	5	371.67	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	2	177.16	1	77.16	1	100.00
Kaliningrad Region	—	—	—	—	—	—
Leningrad Region	4	741.75	4	741.75	—	—
Murmansk Region	—	—	—	—	—	—
Novgorod Region	1	512.00	1	512.00	—	—
Pskov Region	—	—	—	—	—	—
Saint Petersburg	93	79,830.02	14	830.02	79	79,000.00
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>22</b>	<b>2,138.47</b>	<b>22</b>	<b>2,138.47</b>	<b>—</b>	<b>—</b>
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	4	1,449.35	4	1,449.35	—	—
Krasnodar Territory	4	121.07	4	121.07	—	—
Astrakhan Region	3	343.33	3	343.33	—	—
Volgograd Region	4	102.27	4	102.27	—	—
Rostov Region	5	99.08	5	99.08	—	—
Sevastopol	2	23.37	2	23.37	—	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>45</b>	<b>1,257.43</b>	<b>45</b>	<b>1,257.43</b>	<b>—</b>	<b>—</b>
Republic of Daghestan	41	312.60	41	312.60	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	1	253.25	1	253.25	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	1	638.39	1	638.39	—	—
Stavropol Territory	2	53.19	2	53.19	—	—
<b>VOLGA FEDERAL DISTRICT</b>	<b>37</b>	<b>37,725.69</b>	<b>37</b>	<b>37,725.69</b>	<b>—</b>	<b>—</b>
Republic of Bashkortostan	2	12.69	2	12.69	—	—
Mari El Republic	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	6	6,248.30	6	6,248.30	—	—
Udmurt Republic	1	250.00	1	250.00	—	—
Chuvash Republic — Chuvashia	3	157.54	3	157.54	—	—
Perm Territory	2	1,372.54	2	1,372.54	—	—
Kirov Region	1	429.19	1	429.19	—	—
Nizhny Novgorod Region	4	8,256.10	4	8,256.10	—	—
Orenburg Region	5	0.12	5	0.12	—	—
Penza Region	4	859.27	4	859.27	—	—
Samara Region	3	1.10	3	1.10	—	—
Saratov Region	4	38.84	4	38.84	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	2	20,100.00	2	20,100.00	—	—
<b>URALS FEDERAL DISTRICT</b>	<b>19</b>	<b>30,327.17</b>	<b>17</b>	<b>28,027.17</b>	<b>2</b>	<b>2,300.00</b>
Kurgan Region	—	—	—	—	—	—
Sverdlovsk Region	9	2,871.94	7	571.94	2	2,300.00
Tyumen Region	8	413.95	8	413.95	—	—
Khanty-Mansi Autonomous Area — Yugra	2	359.26	2	359.26	—	—
Yamal-Nenets Autonomous Area	1	13.87	1	13.87	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	5	40.82	5	40.82	—	—
Chelyabinsk Region	2	27,041.28	2	27,041.28	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>17</b>	<b>25,623.07</b>	<b>15</b>	<b>11,220.77</b>	<b>2</b>	<b>14,402.30</b>
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	—	—	—	—	—	—
Krasnoyarsk Territory	4	10,002.90	4	10,002.90	—	—
Irkutsk Region	4	634.35	4	634.35	—	—
Kemerovo Region — Kuzbass	—	—	—	—	—	—
Novosibirsk Region	4	14,902.39	2	500.09	2	14,402.30
Omsk Region	4	82.43	4	82.43	—	—
Tomsk Region	1	1.00	1	1.00	—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>15</b>	<b>5,788.60</b>	<b>15</b>	<b>5,788.60</b>	<b>—</b>	<b>—</b>
Republic of Buryatia	—	—	—	—	—	—
Republic of Sakha (Yakutia)	6	1,479.47	6	1,479.47	—	—
Trans-Baikal Territory	1	1.50	1	1.50	—	—
Kamchatka Territory	2	2,560.64	2	2,560.64	—	—
Primorye Territory	3	1,680.45	3	1,680.45	—	—
Khabarovsk Territory	2	17.99	2	17.99	—	—
Amur Region	1	48.56	1	48.56	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	—	—	—	—	—	—
Jewish Autonomous Region	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—

Table 6.1.4

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

	Q3 2022		
	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	11	12,842.00
	euro	1	100.00
	pound sterling	1	850.00
CENTRAL FEDERAL DISTRICT	US dollar	10	12,092.00
	euro	1	100.00
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	10	12,092.00
	euro	1	100.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	1	750.00
	pound sterling	1	850.00
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	1	750.00
	pound sterling	1	850.00
SOUTHERN FEDERAL DISTRICT		–	–
	Republic of Adygeya (Adygeya)		–
	Republic of Kalmykia		–
	Republic of Crimea		–
	Krasnodar Territory		–
	Astrakhan Region		–
	Volograd Region		–
	Rostov Region		–
	Sevastopol		–

Table 6.1.4 (end)

1	2	3	4
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>		—	—
Republic of Dagestan		—	—
Republic of Ingushetia		—	—
Kabardino-Balkar Republic		—	—
Karachay-Cherkess Republic		—	—
Republic of North Ossetia — Alania		—	—
Chechen Republic		—	—
Stavropol Territory		—	—
<b>VOLGA FEDERAL DISTRICT</b>		—	—
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		—	—
<b>URALS FEDERAL DISTRICT</b>		—	—
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		—	—
<b>SIBERIAN FEDERAL DISTRICT</b>		—	—
Altai Republic		—	—
Republic of Tuva		—	—
Republic of Khakassia		—	—
Altai Territory		—	—
Krasnoyarsk Territory		—	—
Irkutsk Region		—	—
Kemerovo Region — Kuzbass		—	—
Novosibirsk Region		—	—
Omsk Region		—	—
Tomsk Region		—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>		—	—
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		—	—



## 6.2. Borrowings

Table 6.2.1

### Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals<sup>1</sup>

(millions of rubles)

	31.10.2022									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities <sup>2</sup>		deposits and other funds of individuals <sup>3</sup>		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	76,477,442	12,257,511	15,582,081	3,337,235	20,279,006	4,199,872	33,868,876	3,678,605	4,107,007	0
CENTRAL FEDERAL DISTRICT	45,965,607	9,431,837	9,596,412	2,087,570	14,779,195	3,952,261	13,686,070	2,438,562	2,306,154	0
Belgorod Region	437,250	28,580	42,162	10,536	99,352	4,708	271,168	12,250	12,071	0
Bryansk Region	203,620	10,298	29,105	4,434	21,147	275	134,853	5,270	11,378	0
Vladimir Region	335,447	13,104	52,881	2,172	36,397	38	224,174	8,489	11,789	0
Voronezh Region	632,870	38,166	87,618	11,294	90,239	1,055	397,459	24,935	34,580	0
Ivanovo Region	195,718	10,336	21,221	2,331	14,516	102	144,048	7,545	6,644	0
Kaluga Region	315,526	12,396	58,862	3,579	45,266	796	174,667	7,655	11,501	0
Kostroma Region	436,696	4,688	13,826	841	286,929	385	86,492	3,324	4,039	0
Kursk Region	211,082	11,569	23,504	1,641	32,882	56	135,761	9,613	9,662	0
Lipetsk Region	253,876	17,719	44,939	10,813	30,513	131	160,744	6,466	8,800	0
Moscow Region	2,710,144	212,719	430,039	51,796	197,898	47,628	1,787,001	107,043	214,864	0
Orel Region	142,158	5,308	13,914	1,545	13,784	195	99,683	3,291	9,509	0
Ryazan Region	277,190	20,037	47,639	12,222	22,950	374	183,205	7,088	15,298	0
Smolensk Region	200,022	10,976	55,226	3,441	12,879	105	119,104	7,183	6,966	0
Tambov Region	171,897	5,473	21,089	1,918	22,323	35	114,838	3,399	5,730	0
Tver Region	274,800	11,555	36,769	3,609	37,910	27	182,591	7,697	10,432	0
Tula Region	424,880	23,546	118,663	12,124	41,528	65	229,351	10,637	22,971	0
Yaroslavl Region	380,264	24,758	76,334	5,456	39,782	412	239,001	18,469	15,739	0
Moscow	38,362,166	8,970,609	8,422,622	1,947,818	13,732,902	3,895,875	9,001,931	2,188,209	1,894,181	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	7,777,510	1,002,590	1,871,314	500,742	1,505,712	68,124	3,670,883	404,702	485,930	0
Republic of Karelia	136,378	7,071	15,381	1,504	9,541	1	99,455	4,475	7,555	0
Republic of Komi	196,864	9,533	14,830	2,605	19,558	0	148,437	6,552	8,797	0
Arkhangelsk Region	332,695	9,594	61,146	1,693	25,567	0	216,050	7,620	21,692	0
Nenets Autonomous Area	24,091	438	1,309	0	779	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	308,604	9,157	59,837	1,693	24,787	0	216,050	7,620	21,692	0
Vologda Region	375,313	188,472	48,154	147,814	117,657	30,573	185,947	9,472	12,135	0
Kaliningrad Region	317,772	36,362	46,697	12,583	40,025	1,368	199,953	21,880	19,871	0
Leningrad Region	288,577	12,639	24,360	3,410	36,312	1,293	208,690	7,392	12,518	0
Murmansk Region	254,760	31,111	29,300	12,573	8,692	71	196,252	10,862	11,670	0
Novgorod Region	119,684	4,516	22,100	451	13,707	338	77,578	3,556	2,961	0
Pskov Region	107,638	3,720	13,224	722	11,025	0	75,318	2,878	5,055	0
Saint Petersburg	5,647,829	699,572	1,596,121	317,388	1,223,629	34,480	2,263,205	330,013	383,676	0
<b>SOUTHERN FEDERAL DISTRICT</b>	3,565,089	246,365	658,606	95,866	425,261	11,007	2,061,497	131,695	184,495	0
Republic of Adygeya (Adygeya)	38,455	1,004	2,869	5	1,695	0	29,071	950	2,129	0
Republic of Kalmykia	18,434	445	1,608	6	694	0	12,928	415	2,109	0
Republic of Crimea	244,826	2,488	47,546	717	18,001	0	128,222	1,676	16,254	0
Krasnodar Territory	1,639,280	137,557	319,180	57,442	266,117	10,666	859,710	65,392	79,207	0
Astrakhan Region	131,592	5,185	15,443	770	2,943	3	97,802	4,194	8,814	0
Volgograd Region	407,884	24,603	59,419	7,799	20,219	59	291,690	16,014	18,662	0
Rostov Region	1,027,940	74,366	202,887	29,042	113,416	279	603,698	42,460	55,155	0
Sevastopol	56,679	717	9,654	86	2,176	0	38,375	595	2,165	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	783,048	28,425	122,056	7,652	56,278	547	519,728	18,273	45,975	0
Republic of Dagestan	127,304	3,771	17,102	2,143	4,692	0	92,585	1,310	7,204	0
Republic of Ingushetia	8,985	367	2,239	12	54	0	6,054	343	421	0
Kabardino-Balkar Republic	57,434	1,740	9,478	177	4,167	0	40,004	1,489	1,705	0
Karachay-Cherkess Republic	23,802	480	2,575	21	629	0	18,026	416	991	0
Republic of North Ossetia — Alania	63,299	1,468	6,703	36	1,041	0	48,918	1,384	4,575	0
Chechen Republic	47,269	1,392	17,308	750	3,128	0	22,317	244	2,371	0
Stavropol Territory	454,955	19,207	66,651	4,513	42,568	547	291,824	13,086	28,708	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>VOLGA FEDERAL DISTRICT</b>	7,685,215	509,584	1,538,097	172,076	1,315,086	46,408	4,136,732	266,727	430,891	0
Republic of Bashkortostan	731,493	34,635	112,795	8,466	103,777	3,955	437,989	20,962	55,737	0
Mari El Republic	108,921	3,223	10,814	678	14,711	537	75,428	1,879	4,681	0
Republic of Mordovia	118,367	5,311	11,733	903	17,557	1,412	79,660	2,728	6,263	0
Republic of Tatarstan (Tatarstan)	1,791,881	124,686	388,004	39,069	593,837	20,082	653,623	60,959	79,406	0
Udmurt Republic	370,728	13,681	111,126	4,479	40,007	58	180,360	8,648	28,660	0
Chuvash Republic — Chuvashia	251,910	8,410	40,546	1,359	18,392	463	160,838	6,281	24,346	0
Perm Territory	631,991	70,964	117,843	40,015	84,053	4,929	372,169	24,938	38,349	0
Kirov Region	252,244	7,746	49,220	2,140	21,553	505	158,989	4,434	9,055	0
Nizhny Novgorod Region	1,113,228	70,875	292,679	31,422	121,746	1,218	609,217	35,878	64,132	0
Orenburg Region	334,703	12,551	46,602	4,194	38,985	188	221,289	7,877	14,623	0
Penza Region	256,763	10,240	35,810	4,137	15,908	63	159,258	4,920	34,730	0
Samara Region	1,012,625	113,939	213,428	24,815	165,235	12,936	570,711	67,771	39,356	0
Saratov Region	475,717	23,108	63,581	8,522	64,568	63	302,320	13,861	18,914	0
Ulyanovsk Region	234,644	10,215	43,918	1,877	14,757	0	154,880	5,590	12,638	0
<b>URALS FEDERAL DISTRICT</b>	4,612,658	402,591	716,868	95,532	1,404,783	55,764	2,095,666	242,346	273,323	0
Kurgan Region	98,567	3,859	11,794	1,750	6,941	169	69,316	1,792	6,588	0
Sverdlovsk Region	1,426,639	140,164	284,368	47,957	192,533	43,462	787,827	45,501	108,976	0
Tyumen Region	2,225,743	190,669	262,013	18,283	1,064,671	2,297	739,896	168,245	120,213	0
Khanty-Mansi Autonomous Area — Yugra	1,191,764	165,520	63,978	15,331	775,820	45	0	0	0	0
Yamal-Nenets Autonomous Area	492,595	5,898	113,533	76	148,230	21	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	541,383	19,251	84,503	2,877	140,621	2,231	739,896	168,245	120,213	0
Chelyabinsk Region	861,709	67,898	158,693	27,542	140,638	9,837	498,626	26,809	37,547	0
<b>SIBERIAN FEDERAL DISTRICT</b>	3,827,097	311,291	679,428	151,157	558,152	42,935	2,236,942	106,067	204,949	0
Altai Republic	16,569	567	1,786	238	990	0	11,868	295	775	0
Republic of Tuva	16,810	290	2,296	1	387	0	11,428	264	1,484	0
Republic of Khakassia	67,378	4,635	7,029	976	2,911	0	48,616	3,176	4,256	0
Altai Territory	373,189	20,327	54,081	5,722	58,612	6,962	223,599	7,142	20,744	0

**Table 6.2.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	724,797	52,064	131,330	19,290	110,119	15,453	408,329	16,205	44,231	0
Irkutsk Region	513,485	63,487	73,971	33,475	60,258	14,408	333,865	14,613	24,482	0
Kemerovo Region — Kuzbass	612,516	37,825	109,063	20,855	131,898	130	335,466	16,230	23,763	0
Novosibirsk Region	894,678	100,058	186,272	60,031	133,329	3,546	474,530	30,492	64,582	0
Omsk Region	369,874	19,330	74,532	7,772	33,462	202	234,671	10,336	10,889	0
Tomsk Region	237,801	12,706	39,068	2,798	26,186	2,235	154,569	7,314	9,744	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2,261,218</b>	<b>324,830</b>	<b>399,299</b>	<b>226,640</b>	<b>234,539</b>	<b>22,826</b>	<b>1,354,352</b>	<b>70,233</b>	<b>175,290</b>	<b>0</b>
Republic of Buryatia	106,069	12,387	10,098	9,177	3,619	566	75,262	2,309	10,869	0
Republic of Sakha (Yakutia)	233,118	8,993	43,067	1,056	23,267	3,789	133,822	3,927	18,388	0
Trans-Baikal Territory	137,765	5,603	21,962	748	7,084	2,420	93,737	2,293	8,453	0
Kamchatka Territory	137,689	12,903	22,179	8,593	12,351	416	90,585	3,597	5,943	0
Primorye Territory	649,615	64,075	115,525	29,369	69,740	1,413	368,718	30,956	70,293	0
Khabarovsk Territory	391,654	20,623	57,161	6,382	31,125	1,697	259,735	12,076	29,798	0
Amur Region	173,761	12,461	24,564	3,354	11,798	4,573	115,572	3,516	12,506	0
Magadan Region	87,755	11,271	15,606	1,704	6,480	6,601	58,688	2,920	3,324	0
Sakhalin Region	300,959	174,605	83,153	166,092	68,168	554	126,632	7,713	13,445	0
Jewish Autonomous Region	22,338	536	2,174	10	249	39	17,962	472	1,119	0
Chukotka Autonomous Area	20,495	1,372	3,811	157	659	757	13,640	454	1,152	0
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>22,086</b>	<b>11,095</b>	<b>14,119</b>	<b>10,558</b>	<b>2</b>	<b>433</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>1</sup> Including the State Development Corporation VEB.RF.

<sup>2</sup> Excluding funds of individual entrepreneurs.

<sup>3</sup> Excluding escrow account funds.

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

Table 6.2.2

## Funds of Individual Entrepreneurs

	31.10.2022			In foreign currency and precious metals
	total	in rubles		
	1	2	3	4
THE RUSSIAN FEDERATION	1,362,354	1,332,276	30,078	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>510,774</b>	<b>496,630</b>	<b>14,144</b>	
Belgorod Region	12,098	11,894	204	
Bryansk Region	7,030	6,910	120	
Vladimir Region	9,833	9,737	97	
Voronezh Region	21,508	21,160	348	
Ivanovo Region	9,205	9,071	134	
Kaluga Region	7,352	7,217	135	
Kostroma Region	6,309	6,277	33	
Kursk Region	8,954	8,868	86	
Lipetsk Region	7,956	7,818	138	
Moscow Region	65,726	64,604	1,123	
Orel Region	5,046	4,936	110	
Ryazan Region	7,774	7,699	75	
Smolensk Region	5,702	5,606	96	
Tambov Region	7,595	7,587	8	
Tver Region	6,729	6,694	34	
Tula Region	10,153	10,074	79	
Yaroslavl Region	8,594	8,471	123	
Moscow	303,209	292,006	11,202	
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>138,790</b>	<b>134,901</b>	<b>3,889</b>	
Republic of Karelia	4,329	4,209	120	
Republic of Komi	5,094	4,878	216	
Arkhangelsk Region	7,922	7,867	56	
Nenets Autonomous Area	536	536	0	
Arkhangelsk Region, excluding Nenets Autonomous Area	7,386	7,331	56	
Vologda Region	9,367	9,276	91	
Kaliningrad Region	10,757	10,593	163	
Leningrad Region	6,405	6,305	100	
Murmansk Region	5,407	5,325	81	
Novgorod Region	3,170	3,119	51	
Pskov Region	2,881	2,839	43	
Saint Petersburg	83,458	80,490	2,968	
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>168,660</b>	<b>165,744</b>	<b>2,917</b>	
Republic of Adygeya (Adygeya)	2,621	2,617	4	
Republic of Kalmykia	1,071	1,069	3	
Republic of Crimea	12,544	12,543	2	
Krasnodar Territory	79,715	78,295	1,419	
Astrakhan Region	5,401	5,345	56	
Volgograd Region	16,646	16,304	342	
Rostov Region	47,162	46,074	1,088	
Sevastopol	3,501	3,498	3	
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>36,309</b>	<b>35,658</b>	<b>650</b>	
Republic of Dagestan	5,528	5,493	35	
Republic of Ingushetia	205	205	0	
Kabardino-Balkar Republic	2,023	2,005	18	
Karachay-Cherkess Republic	1,548	1,542	7	
Republic of North Ossetia — Alania	1,984	1,981	3	

(millions of rubles)

**Table 6.2.2 (end)**  
*(millions of rubles)*

	1	2	3	4
Chechen Republic	1,692	1,687	1,687	5
Stavropol Territory	23,328	22,746	22,746	583
<b>VOLGA FEDERAL DISTRICT</b>	<b>191,550</b>	<b>188,534</b>	<b>188,534</b>	<b>3,016</b>
Republic of Bashkortostan	19,023	18,872	18,872	151
Mari El Republic	3,122	3,089	3,089	33
Republic of Mordovia	3,088	3,031	3,031	57
Republic of Tatarstan (Tatarstan)	24,752	24,363	24,363	389
Udmurt Republic	10,097	9,954	9,954	143
Chuvash Republic — Chuvashia	7,208	7,165	7,165	43
Perm Territory	18,552	18,291	18,291	261
Kirov Region	13,494	13,052	13,052	442
Nizhny Novgorod Region	22,383	21,991	21,991	393
Orenburg Region	12,383	12,290	12,290	93
Penza Region	11,102	10,531	10,531	571
Samara Region	19,956	19,717	19,717	239
Saratov Region	18,290	18,135	18,135	155
Ulyanovsk Region	8,099	8,052	8,052	47
<b>URALS FEDERAL DISTRICT</b>	<b>101,150</b>	<b>99,348</b>	<b>99,348</b>	<b>1,801</b>
Kurgan Region	3,898	3,806	3,806	91
Sverdlovsk Region	38,649	37,912	37,912	738
Tyumen Region	33,861	33,512	33,512	350
Khanty-Mansi Autonomous Area — Yugra	13,196	13,124	13,124	72
Yamal-Nenets Autonomous Area	7,218	7,108	7,108	110
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	13,447	13,280	13,280	168
Chelyabinsk Region	24,742	24,119	24,119	623
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>124,518</b>	<b>122,176</b>	<b>122,176</b>	<b>2,342</b>
Altai Republic	1,140	1,124	1,124	15
Republic of Tuva	1,180	1,164	1,164	15
Republic of Khakassia	4,484	4,382	4,382	103
Altai Territory	15,722	15,602	15,602	120
Krasnoyarsk Territory	22,152	21,933	21,933	219
Irkutsk Region	18,711	18,523	18,523	189
Kemerovo Region — Kuzbass	11,773	11,719	11,719	54
Novosibirsk Region	27,824	26,875	26,875	949
Omsk Region	14,853	14,242	14,242	611
Tomsk Region	6,678	6,612	6,612	66
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>90,603</b>	<b>89,284</b>	<b>89,284</b>	<b>1,319</b>
Republic of Buryatia	6,185	5,973	5,973	213
Republic of Sakha (Yakutia)	14,033	13,940	13,940	93
Trans-Baikal Territory	6,301	6,279	6,279	22
Kamchatka Territory	6,753	6,523	6,523	230
Primorye Territory	21,719	21,262	21,262	456
Khabarovsk Territory	12,458	12,379	12,379	79
Amur Region	9,033	8,914	8,914	118
Magadan Region	3,035	3,015	3,015	20
Sakhalin Region	9,051	8,967	8,967	84
Jewish Autonomous Region	813	812	812	1
Chukotka Autonomous Area	1,221	1,220	1,220	1
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>0</b>

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

## 6.3. Funds Allocations

Table 6.3.1

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

(millions of rubles)

1	Volume loans for September 2022											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	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
THE RUSSIAN FEDERATION	5,064,856	165,756	117,171	910,445	66,963	126,552	280,611	189,673	1,014,493	519,618	1,238,977	551,767
CENTRAL FEDERAL DISTRICT	2,792,443	10,457	9,169	276,011	14,055	53,235	152,953	127,807	470,608	298,120	1,134,060	255,138
Belgorod Region	34,606	90	0	13,804	178	3,680	1,866	489	11,011	411	102	2,974
Bryansk Region	12,181	0	0	5,768	0	1,904	361	90	1,191	372	27	2,467
Vladimir Region	12,074	0	0	5,858	317	174	212	452	1,732	1,527	92	1,709
Voronezh Region	43,997	0	0	8,563	31	15,669	4,462	774	5,837	4,102	143	4,416
Ivanovo Region	7,271	0	0	2,845	91	103	181	44	974	1,214	23	1,794
Kaluga Region	16,825	1	0	6,349	0	548	1,019	171	5,555	690	77	2,416
Kostroma Region	3,870	0	0	1,715	27	114	167	58	577	226	4	983
Kursk Region	10,129	0	0	1,247	47	5,808	188	112	1,306	108	90	1,223
Lipetsk Region	22,413	0	0	2,955	49	11,533	346	258	5,174	217	98	1,784
Moscow Region	461,691	59	13	57,306	4,589	1,380	21,927	13,640	121,680	57,309	139,620	44,183
Orel Region	5,119	0	0	1,270	50	1,094	893	81	859	81	19	771
Ryazan Region	13,598	0	0	5,159	37	1,529	2,452	246	1,933	388	40	1,814
Smolensk Region	13,961	0	0	3,064	119	82	1,340	57	3,043	111	23	6,123
Tambov Region	15,649	0	0	2,816	56	6,211	489	118	3,445	610	21	1,884
Tver Region	11,801	0	0	3,202	52	920	301	171	4,072	807	505	1,772
Tula Region	68,672	248	0	55,349	1,493	1,580	2,125	443	2,464	707	88	4,174
Yaroslavl Region	33,408	0	0	15,834	3,415	583	2,786	273	3,982	2,244	817	3,474
Moscow	2,005,176	10,057	9,156	82,908	3,504	323	111,836	110,330	295,773	226,996	992,269	171,179

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	424,888	934	36	79,613	3,795	9,927	31,105	23,904	74,908	73,149	63,926	63,627
Republic of Karelia	11,997	58	0	1,052	166	160	343	46	283	47	331	9,512
Republic of Komi	3,345	43	36	1,452	20	25	228	216	664	105	25	567
Arkhangelsk Region	10,532	1	0	7,378	43	100	756	558	565	225	207	699
Nenets Autonomous Area	202	0	0	1	0	0	3	4	9	0	157	27
Arkhangelsk Region, excluding Nenets Autonomous Area	10,330	1	0	7,378	43	100	753	553	555	225	50	672
Vologda Region	13,482	0	0	5,477	367	297	496	223	1,566	397	162	4,497
Kaliningrad Region	57,115	87	0	22,336	67	3,913	1,530	409	8,371	743	15,823	3,836
Leningrad Region	31,697	12	0	9,300	102	4,152	1,861	1,486	4,518	7,618	200	2,448
Murmansk Region	7,819	669	0	45	131	1	2,964	60	775	563	2,075	537
Novgorod Region	3,875	5	0	839	280	549	173	48	698	43	37	1,202
Pskov Region	2,978	1	0	733	11	599	204	140	437	27	102	724
Saint Petersburg	282,048	59	0	31,000	2,608	131	22,550	20,720	57,030	63,382	44,963	39,605
<b>SOUTHERN FEDERAL DISTRICT</b>	472,222	1,101	1,034	76,816	13,406	21,883	21,665	2,781	257,345	35,513	6,299	35,414
Republic of Adygeya (Adygeya)	2,413	0	0	1,343	0	231	19	13	103	427	8	270
Republic of Kalmykia	437	0	0	0	0	75	90	13	43	5	5	205
Republic of Crimea	13,096	823	823	1,932	1,712	248	1,208	214	1,754	853	597	3,755
Krasnodar Territory	306,610	63	0	26,154	5,918	12,711	7,113	1,086	207,125	28,697	1,817	15,927
Astrakhan Region	3,553	1	0	70	6	612	1,529	40	615	108	193	379
Volgograd Region	33,084	211	211	19,493	15	1,585	3,941	177	2,616	1,916	65	3,066
Rostov Region	110,419	3	0	27,738	5,693	6,138	7,647	1,224	44,877	3,415	3,589	10,094
Sevastopol	2,610	0	0	86	63	284	119	12	212	91	25	1,718
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	32,226	73	0	7,373	175	6,900	1,851	603	8,199	637	273	6,142
Republic of Dagestan	822	0	0	87	0	109	28	37	258	89	22	192
Republic of Ingushetia	124	0	0	74	0	35	0	0	8	0	5	3
Kabardino-Balkar Republic	1,513	0	0	354	0	436	265	10	295	17	14	122
Karachay-Cherkess Republic	1,436	0	0	251	0	21	477	22	626	2	9	28
Republic of North Ossetia — Alania	1,079	18	0	168	6	300	378	35	70	15	7	81
Chechen Republic	714	55	0	279	0	7	50	17	42	40	4	220
Stavropol Territory	26,537	0	0	6,160	169	5,993	653	482	6,899	474	211	5,496



Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	456,336	7,382	3,959	190,035	8,731	18,166	30,924	6,467	71,890	34,419	10,681	77,641
Republic of Bashkortostan	49,884	3,084	307	15,646	6,296	1,834	4,037	535	6,263	3,832	269	8,088
Mari El Republic	5,528	0	0	2,638	1	518	715	85	608	229	23	713
Republic of Mordovia	5,985	212	0	2,226	111	1,271	146	40	518	54	318	1,089
Republic of Tatarstan (Tatarstan)	81,699	2,056	2,026	26,304	382	2,418	9,686	1,360	11,463	8,972	2,413	16,645
Udmurt Republic	14,395	328	318	4,833	30	748	302	221	1,610	3,282	118	2,924
Chuvash Republic — Chuvashia	9,156	0	0	3,762	185	663	969	98	1,094	1,251	84	1,049
Perm Territory	38,274	207	7	14,847	205	150	2,937	399	4,693	7,065	4,361	3,410
Kirov Region	10,270	0	0	2,974	15	1,526	846	343	1,429	1,258	75	1,804
Nizhny Novgorod Region	115,623	44	8	53,637	398	1,335	4,428	1,340	24,659	2,490	1,882	25,407
Orenburg Region	12,910	26	26	3,749	66	1,103	595	431	3,664	350	72	2,854
Penza Region	14,102	0	0	2,621	114	2,666	1,894	187	2,690	2,691	21	1,218
Samara Region	42,172	427	421	20,465	509	2,069	2,598	952	7,098	1,197	407	6,449
Saratov Region	47,152	997	845	34,541	138	1,165	1,162	177	4,568	257	550	3,597
Ulyanovsk Region	9,185	0	0	1,792	282	700	610	299	1,531	1,490	87	2,394
<b>URALS FEDERAL DISTRICT</b>	431,483	95,168	94,038	196,793	5,953	3,546	13,967	3,652	33,445	33,089	9,986	35,884
Kurgan Region	5,797	0	0	3,758	216	224	227	36	503	103	57	673
Sverdlovsk Region	142,910	274	1	76,174	3,067	618	7,220	929	22,425	13,631	1,517	17,055
Tyumen Region	222,529	94,045	94,038	86,559	1,898	870	4,787	2,107	3,735	14,241	6,186	8,098
Khanty-Mansi Autonomous Area — Yugra	54,512	46,419	46,411	165	586	57	852	609	1,361	876	109	3,478
Yamal-Nenets Autonomous Area	99,097	5,679	5,679	84,980	243	1	341	1,007	226	281	5,520	820
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	68,920	41,947	41,947	1,414	1,070	813	3,595	492	2,148	13,084	558	3,801
Chelyabinsk Region	60,248	849	0	30,301	772	1,834	1,733	580	6,782	5,113	2,227	10,058
<b>SIBERIAN FEDERAL DISTRICT</b>	265,992	9,609	7,003	71,802	8,193	10,074	18,633	7,681	52,020	27,646	3,157	57,176
Altai Republic	3,852	0	0	353	0	9	39	47	2,389	4	9	1,003
Republic of Tuva	513	120	120	9	0	11	131	34	99	8	13	90
Republic of Khakassia	6,661	454	327	3,557	6	39	1,190	175	457	21	34	727
Altai Territory	25,292	696	0	3,989	94	3,978	737	664	4,534	4,679	239	5,682
Krasnoyarsk Territory	53,029	31	13	21,559	5,803	1,738	1,860	1,750	6,588	2,646	1,294	9,759
Irkutsk Region	27,973	3,048	1,331	1,907	824	576	4,191	427	6,538	3,283	278	6,900
Kemerovo Region — Kuzbass	40,606	5,090	5,085	20,967	429	657	446	1,212	5,826	1,251	784	3,945

**Table 6.3.1 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	57,952	51	10	9,488	555	1,690	6,349	1,841	11,777	14,126	312	11,763
Omsk Region	18,783	1	0	6,953	147	1,079	670	945	4,080	1,267	82	3,560
Tomsk Region	31,329	117	117	3,022	335	296	3,022	584	9,732	361	113	13,747
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>189,267</b>	<b>41,032</b>	<b>1,932</b>	<b>12,002</b>	<b>12,655</b>	<b>2,821</b>	<b>9,513</b>	<b>16,779</b>	<b>46,079</b>	<b>17,045</b>	<b>10,595</b>	<b>20,745</b>
Republic of Buryatia	7,275	7	0	1,705	4	350	277	106	2,098	1,694	76	957
Republic of Sakha (Yakutia)	18,761	4,507	1,477	430	2,397	91	942	1,033	1,704	461	280	6,917
Trans-Baikal Territory	11,718	7,182	0	54	298	19	1,066	39	1,382	798	46	835
Kamchatka Territory	5,340	0	0	425	708	135	68	21	2,059	9	1,547	369
Primorye Territory	60,512	57	56	5,465	106	1,300	2,772	3,653	30,531	4,166	5,971	6,490
Khabarovsk Territory	36,511	1,523	0	2,222	6,616	202	584	5,846	4,992	9,140	2,409	2,978
Amur Region	6,658	32	0	972	122	678	1,604	212	1,282	115	112	1,528
Magadan Region	9,740	8,534	0	5	498	3	327	13	151	8	14	186
Sakhalin Region	12,385	431	399	720	1,587	9	1,846	5,839	918	635	139	261
Jewish Autonomous Region	273	0	0	1	0	33	3	3	11	2	0	219
Chukotka Autonomous Area	20,094	18,761	0	2	320	0	22	13	952	18	1	5

Table 6.3.2

## 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 2022											
	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	747,960	16,241	16,241	40,262	0	0	23	159	6,153	830	682,467	1,825
CENTRAL FEDERAL DISTRICT	724,294	0	0	34,412	0	0	23	0	5,329	260	682,444	1,825
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	504	0	0	504	0	0	0	0	0	0	0	0
Moscow Region	389	0	0	225	0	0	0	0	0	0	0	164
Orel Region	24	0	0	0	0	0	0	0	24	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	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	1,660	0	0	0	0	0	0	0	0	0	0	1,660
Yaroslavl Region	16	0	0	0	0	0	0	0	16	0	0	0
Moscow	721,701	0	0	33,683	0	0	23	0	5,289	260	682,444	1







Table 6.3.3

## 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 30.09.2022											
	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	42,783,074	2,495,645	1,840,742	10,000,082	1,586,185	2,735,269	2,803,343	2,157,439	4,619,237	7,677,223	8,417,218	291,434
CENTRAL FEDERAL DISTRICT	23,303,332	825,070	584,350	3,893,840	571,464	1,187,697	1,512,743	1,242,219	2,175,408	4,859,904	6,877,534	157,452
Belgorod Region	362,954	27,955	0	190,721	272	82,797	6,678	3,217	40,767	6,610	2,431	1,508
Bryansk Region	176,779	0	0	37,855	682	109,477	2,946	835	7,110	15,461	775	1,639
Vladimir Region	117,525	460	1	68,822	2,967	11,799	5,823	2,959	9,991	10,814	3,079	811
Voronezh Region	422,809	627	0	96,261	2,949	165,859	28,003	6,229	48,047	67,909	4,689	2,235
Ivanovo Region	44,186	0	0	19,515	226	2,397	2,844	785	6,229	10,275	847	1,069
Kaluga Region	186,507	269	0	87,495	325	42,468	10,984	1,820	22,088	16,844	2,837	1,377
Kostroma Region	104,265	14	0	16,731	137	2,633	2,184	836	4,304	76,521	527	378
Kursk Region	321,490	31,853	0	43,725	507	228,306	3,508	1,179	7,409	2,679	1,402	923
Lipetsk Region	239,564	3	0	65,201	552	137,799	2,999	1,596	15,928	13,514	1,121	849
Moscow Region	3,223,259	331	20	559,735	129,400	65,093	280,970	195,842	419,592	663,589	886,503	22,204
Orel Region	90,955	1	0	33,481	132	40,290	7,378	791	5,941	1,826	542	572
Ryazan Region	292,836	126,731	0	70,939	696	42,419	18,503	2,193	16,940	11,940	1,243	1,231
Smolensk Region	46,760	20	0	14,921	1,273	6,335	5,449	2,737	10,609	2,083	730	2,602
Tambov Region	202,966	0	0	45,548	362	114,183	3,951	901	34,648	2,015	523	836
Tver Region	146,038	67	66	68,971	60	32,506	8,426	1,613	19,632	8,227	5,417	1,120
Tula Region	464,346	4,852	0	335,123	25,043	47,510	13,067	4,388	16,724	11,914	3,875	1,851
Yaroslavl Region	225,445	71	0	113,123	6,508	21,571	17,368	4,412	12,894	20,332	27,796	1,371
Moscow	16,634,646	631,817	584,263	2,025,672	399,374	34,256	1,091,664	1,009,885	1,476,553	3,917,350	5,933,198	114,877

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>4,848,023</b>	<b>47,348</b>	<b>32,910</b>	<b>1,873,502</b>	<b>95,735</b>	<b>121,069</b>	<b>346,931</b>	<b>315,494</b>	<b>667,684</b>	<b>766,501</b>	<b>589,255</b>	<b>24,503</b>
Republic of Karelia	44,313	768	0	20,843	1,362	2,389	3,512	784	2,641	5,959	5,254	802
Republic of Komi	47,014	19,913	19,894	9,528	29	2,038	1,958	1,497	4,392	5,556	1,002	1,101
Arkhangelsk Region	217,229	12,294	12,092	172,139	2,707	3,308	8,821	4,511	3,983	4,682	4,219	566
Nenets Autonomous Area	13,468	12,092	12,092	5	189	0	40	60	130	190	717	46
Arkhangelsk Region, excluding Nenets Autonomous Area	203,761	203	0	172,133	2,518	3,308	8,781	4,451	3,853	4,492	3,501	520
Vologda Region	84,081	2	0	45,146	2,060	5,966	4,289	1,311	9,054	9,833	4,451	1,968
Kaliningrad Region	346,212	4,138	732	85,346	1,112	41,190	14,746	6,630	35,144	25,567	130,492	1,848
Leningrad Region	990,989	677	35	775,213	16,844	33,533	24,510	14,228	23,253	96,211	4,784	1,737
Murmansk Region	106,847	9,145	0	752	23,174	16	16,221	3,309	5,280	3,204	45,282	465
Novgorod Region	40,074	11	0	18,484	1,473	8,310	824	474	7,238	1,991	641	629
Pskov Region	49,579	28	0	16,959	390	24,041	4,034	601	2,038	499	630	361
Saint Petersburg	2,921,683	372	159	729,093	46,585	277	268,017	282,150	574,660	613,000	392,502	15,027
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2,670,595</b>	<b>7,583</b>	<b>5,127</b>	<b>610,621</b>	<b>68,457</b>	<b>377,992</b>	<b>171,974</b>	<b>92,780</b>	<b>715,063</b>	<b>450,995</b>	<b>155,795</b>	<b>19,335</b>
Republic of Adygeya (Adygeya)	17,797	33	0	6,958	0	4,164	1,895	232	734	3,264	318	197
Republic of Kalmykia	11,131	0	0	455	0	1,079	675	145	592	7,863	220	102
Republic of Crimea	111,800	1,675	1,668	7,222	8,540	6,907	10,765	21,539	33,435	14,741	5,113	1,863
Krasnodar Territory	1,487,109	762	409	185,020	32,246	223,619	91,792	37,899	501,745	285,469	119,595	8,962
Astrakhan Region	51,237	1,989	0	7,085	2,225	8,248	10,904	1,056	5,261	12,444	1,709	316
Volgograd Region	200,016	1,108	1,075	79,204	412	36,153	19,636	4,560	22,256	30,657	4,202	1,829
Rostov Region	779,125	2,017	1,974	323,657	24,727	96,257	35,533	26,829	147,200	93,877	23,948	5,080
Sevastopol	12,381	0	0	1,019	307	1,565	775	519	3,840	2,680	690	987
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>444,070</b>	<b>1,402</b>	<b>22</b>	<b>138,720</b>	<b>2,914</b>	<b>170,799</b>	<b>37,877</b>	<b>8,261</b>	<b>46,944</b>	<b>27,369</b>	<b>6,958</b>	<b>2,826</b>
Republic of Dagestan	29,436	53	1	13,349	0	2,994	5,685	1,813	4,281	577	433	249
Republic of Ingushetia	2,737	0	0	1,640	0	476	391	31	170	1	22	6
Kabardino-Balkar Republic	28,384	18	0	9,951	30	10,685	859	473	4,123	1,462	636	149
Karachay-Cherkess Republic	30,846	250	0	9,044	3	5,033	3,887	909	3,932	7,584	149	54
Republic of North Ossetia — Alania	16,778	833	0	1,758	31	7,466	2,271	880	1,619	979	862	77
Chechen Republic	15,619	168	0	4,180	12	6,456	976	37	2,754	928	66	41
Stavropol Territory	320,269	79	21	98,798	2,839	137,688	23,807	4,118	30,065	15,838	4,788	2,251



Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	3,703,944	71,047	42,713	1,467,717	96,585	486,038	315,163	160,002	319,307	623,088	130,264	34,731
Republic of Bashkortostan	391,443	11,502	1,830	158,871	12,790	43,467	53,516	6,810	28,109	66,358	5,681	4,338
Mari El Republic	81,753	4	0	16,040	94	52,638	4,857	632	4,927	1,696	544	321
Republic of Mordovia	65,509	314	0	22,252	382	28,067	4,563	735	2,826	3,219	2,697	454
Republic of Tatarstan (Tatarstan)	694,947	7,176	7,124	247,056	23,330	66,991	85,890	19,925	50,855	153,495	33,043	7,186
Udmurt Republic	148,000	8,100	8,079	56,270	535	21,530	2,552	6,113	9,105	38,296	4,195	1,305
Chuvash Republic — Chuvashia	73,568	0	0	23,829	902	9,165	11,370	1,080	10,391	14,138	2,214	480
Perm Territory	534,308	2,896	2,087	177,187	2,183	12,956	27,375	70,202	25,719	173,006	40,478	2,307
Kirov Region	67,073	16	0	21,149	511	24,276	3,737	1,452	7,636	6,027	1,287	983
Nizhny Novgorod Region	517,132	120	26	255,041	21,009	31,785	35,319	19,047	87,695	49,818	7,365	9,934
Orenburg Region	200,519	30,192	13,461	63,939	19,731	29,395	16,176	5,554	12,514	18,004	3,454	1,560
Penza Region	186,809	75	0	31,810	829	94,216	15,363	1,848	9,886	30,492	1,512	777
Samara Region	450,779	1,177	985	254,456	3,499	31,184	37,692	18,204	42,080	39,549	20,281	2,658
Saratov Region	221,675	9,404	9,121	116,089	10,191	31,033	9,575	7,005	20,081	10,623	6,161	1,512
Ulyanovsk Region	70,430	72	0	23,729	600	9,336	7,179	1,394	7,483	18,368	1,353	916
<b>URALS FEDERAL DISTRICT</b>	3,496,028	902,446	818,905	1,175,499	78,261	96,371	143,125	79,651	179,583	377,117	446,425	17,550
Kurgan Region	50,779	13	0	24,774	5,651	8,761	4,399	583	3,406	1,965	757	471
Sverdlovsk Region	1,202,884	4,305	762	740,681	21,176	16,986	53,665	20,606	88,638	204,181	44,364	8,282
Tyumen Region	1,666,973	818,220	818,143	137,461	33,129	36,321	67,441	50,310	36,524	116,920	366,760	3,888
Khanty-Mansi Autonomous Area — Yugra	320,345	198,288	198,213	1,290	11,384	519	20,541	39,834	9,951	26,642	10,484	1,414
Yamal-Nenets Autonomous Area	848,995	382,173	382,172	86,929	5,811	24	17,219	6,704	3,543	2,800	343,267	525
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	497,633	237,758	237,758	49,241	15,934	35,779	29,681	3,772	23,030	87,478	13,009	1,949
Chelyabinsk Region	575,392	79,908	0	272,584	18,305	34,303	17,620	8,153	51,016	54,050	34,544	4,909
<b>SIBERIAN FEDERAL DISTRICT</b>	2,408,999	236,640	203,569	628,256	361,777	195,981	177,507	76,879	304,633	331,695	70,965	24,665
Altai Republic	19,068	109	0	2,577	11	332	613	340	7,046	7,447	197	396
Republic of Tuva	2,942	485	485	120	0	108	287	183	1,340	88	209	123
Republic of Khakassia	27,743	1,436	1,127	10,845	121	1,059	7,698	727	3,075	1,870	444	466
Altai Territory	160,727	12,683	0	42,518	802	52,713	4,724	3,482	16,976	23,034	1,535	2,261
Krasnoyarsk Territory	695,505	62,379	53,317	274,548	136,977	26,485	38,041	9,887	35,940	86,256	20,487	4,505
Irkutsk Region	399,095	28,808	19,417	27,243	215,644	9,123	29,432	5,168	29,293	35,246	16,096	3,042
Kemerovo Region — Kuzbass	426,392	124,324	122,895	123,704	1,192	18,840	19,116	12,912	77,367	30,385	16,818	1,733

**Table 6.3.3 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	398,185	6,067	5,989	60,244	3,310	41,541	51,400	38,494	55,538	126,076	9,983	5,532
Omsk Region	140,297	10	0	63,005	1,186	19,832	18,877	2,642	18,753	11,835	2,115	2,041
Tomsk Region	139,047	340	339	23,452	2,532	25,949	7,320	3,042	59,306	9,458	3,082	4,567
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,908,083</b>	<b>404,108</b>	<b>153,146</b>	<b>211,925</b>	<b>310,991</b>	<b>99,322</b>	<b>98,022</b>	<b>182,154</b>	<b>210,616</b>	<b>240,554</b>	<b>140,021</b>	<b>10,371</b>
Republic of Buryatia	64,830	74	0	16,176	54	4,063	7,024	578	13,342	20,626	1,673	1,219
Republic of Sakha (Yakutia)	286,652	164,264	145,836	5,198	39,162	820	15,933	13,310	20,930	20,153	3,306	3,578
Trans-Baikal Territory	134,443	114,328	1	819	1,613	1,245	3,247	656	6,959	4,012	1,036	528
Kamchatka Territory	76,292	1,175	0	7,028	5,497	1,099	1,254	1,537	8,363	3,099	46,992	249
Primorye Territory	525,351	579	405	95,741	3,164	44,196	29,244	91,255	100,339	84,761	73,738	2,333
Khabarovsk Territory	401,990	22,036	0	61,927	87,381	25,305	11,045	64,663	28,218	91,894	8,257	1,263
Amur Region	226,359	5,082	0	11,825	167,489	21,779	8,315	1,756	5,935	2,609	946	624
Magadan Region	76,792	64,871	0	76	3,159	19	1,266	565	6,088	240	363	145
Sakhalin Region	78,021	8,968	6,905	12,774	1,797	575	20,596	7,566	8,843	12,959	3,611	333
Jewish Autonomous Region	4,735	3,512	0	154	9	172	56	63	451	164	68	88
Chukotka Autonomous Area	32,618	19,221	0	208	1,666	49	42	206	11,148	37	31	10

Table 6.3.4

### 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 30.09.2022											
	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	3,963,399	921,439	709,043	1,414,034	34,112	2,703	7,495	100,503	59,870	556,892	866,350	0
CENTRAL FEDERAL DISTRICT	1,751,649	32,428	6,641	687,337	44	1,274	7,435	7,221	43,646	295,704	676,561	0
Belgorod Region	22,408	18,441	0	1,096	0	0	0	0	2,871	0	0	0
Bryansk Region	23	0	0	0	0	0	0	23	0	0	0	0
Vladimir Region	598	0	0	598	0	0	0	0	0	0	0	0
Voronezh Region	74,669	0	0	74,669	0	0	0	0	0	0	0	0
Ivanovo Region	42	0	0	0	0	42	0	0	0	0	0	0
Kaluga Region	6,753	0	0	2,831	0	0	0	0	35	3,887	0	0
Kostroma Region	171	0	0	171	0	0	0	0	0	0	0	0
Kursk Region	4,089	3,937	0	152	0	0	0	0	0	0	0	0
Lipetsk Region	22,728	0	0	22,723	0	5	0	0	0	0	0	0
Moscow Region	203,061	2,094	2,094	8,870	0	1,028	29	3,807	755	18,506	167,972	0
Orel Region	1,830	0	0	1,694	0	0	0	0	136	0	0	0
Ryazan Region	1,304	0	0	0	0	157	0	0	0	1,147	0	0
Smolensk Region	2	0	0	2	0	0	0	0	0	0	0	0
Tambov Region	2	0	0	2	0	0	0	0	0	0	0	0
Tver Region	3,404	0	0	3,404	0	0	0	0	0	0	0	0
Tula Region	2,138	0	0	2,138	0	0	0	0	0	0	0	0
Yaroslavl Region	706	0	0	0	0	42	0	0	29	0	635	0
Moscow	1,407,723	7,956	4,547	568,988	44	0	7,406	3,391	39,820	272,165	507,954	0



Table 6.3.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	422,152	222,769	222,769	174,595	23	0	0	9,492	159	15,114	0	0
Republic of Bashkortostan	19,431	0	0	19,431	0	0	0	0	0	0	0	0
Mari El Republic	901	0	0	901	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	6,526	0	0	6,526	0	0	0	0	0	0	0	0
Udmurt Republic	220,883	220,883	220,883	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	63,366	0	0	62,880	0	0	0	0	10	477	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	37,727	0	0	13,598	0	0	0	9,492	0	14,637	0	0
Orenburg Region	60,030	1,263	1,263	58,744	23	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	4,004	0	0	4,004	0	0	0	0	0	0	0	0
Saratov Region	9,284	623	623	8,511	0	0	0	0	150	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
<b>URALS FEDERAL DISTRICT</b>	667,153	461,257	410,341	189,581	0	0	0	0	12	2	16,302	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	125,413	583	0	124,825	0	0	0	0	5	0	0	0
Tyumen Region	429,228	410,341	410,341	2,585	0	0	0	0	0	0	16,302	0
Khanty-Mansi Autonomous Area — Yugra	9,188	9,188	9,188	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	372,366	356,065	356,065	0	0	0	0	0	0	0	16,302	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	47,674	45,088	45,088	2,585	0	0	0	0	0	0	0	0
Chelyabinsk Region	112,512	50,332	0	62,171	0	0	0	0	7	2	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	222,671	85,530	62,335	134,781	0	0	38	0	1,262	1,058	1	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	613	613	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	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	140,878	15,628	0	125,250	0	0	0	0	0	0	0	0
Irkutsk Region	13,616	6,955	0	6,661	0	0	0	0	0	0	0	0
Kemerovo Region— Kuzbass	14,789	10,660	10,660	2,871	0	0	0	0	1,258	0	0	0



Table 6.3.5

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

(millions of rubles)

1	Overdue loans as 30.09.2022											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	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
THE RUSSIAN FEDERATION	2,668,042	46,127	41,149	409,846	19,277	118,824	206,694	37,616	380,268	469,140	964,542	15,708
CENTRAL FEDERAL DISTRICT	1,820,387	8,340	7,528	165,614	5,920	24,928	103,229	19,826	223,150	350,569	912,803	6,008
Belgorod Region	9,418	0	0	4,982	0	1,496	139	161	1,221	762	600	58
Bryansk Region	4,467	0	0	2,823	0	80	48	51	439	906	55	66
Vladimir Region	11,631	0	0	6,888	11	2,535	132	209	625	446	756	29
Voronezh Region	18,037	0	0	2,969	0	412	278	259	12,699	1,113	51	256
Ivanovo Region	3,181	0	0	632	0	178	64	45	699	1,486	52	26
Kaluga Region	33,557	208	0	27,073	9	186	1,342	92	516	2,963	1,112	57
Kostroma Region	734	0	0	59	3	16	51	44	539	10	3	8
Kursk Region	5,961	0	0	2,898	0	1,223	236	36	1,407	59	15	87
Lipetsk Region	3,140	3	0	145	5	8	340	102	1,983	223	194	137
Moscow Region	158,585	14	0	18,465	629	8,954	28,166	7,314	20,621	49,432	24,078	913
Orel Region	5,650	0	0	3,802	0	16	459	51	897	221	141	63
Ryazan Region	4,330	33	0	1,236	1	461	630	161	1,230	435	47	95
Smolensk Region	3,305	0	0	1,643	1	358	206	200	641	127	54	76
Tambov Region	3,867	0	0	2,365	115	224	538	24	486	12	18	85
Tver Region	2,635	0	0	1,622	0	44	31	62	745	38	25	68
Tula Region	4,993	24	0	1,036	2	1,613	245	95	1,449	50	380	98
Yaroslavl Region	13,838	52	0	229	2,108	5,735	2,037	1,744	531	1,042	278	81
Moscow	1,533,058	8,006	7,528	86,747	3,034	1,390	68,289	9,176	176,422	291,243	884,945	3,806

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>197,951</b>	<b>12,681</b>	<b>12,236</b>	<b>51,859</b>	<b>952</b>	<b>9,261</b>	<b>20,333</b>	<b>2,043</b>	<b>60,066</b>	<b>29,707</b>	<b>9,021</b>	<b>2,027</b>
Republic of Karelia	2,095	238	0	138	0	1,429	37	50	150	7	15	31
Republic of Komi	3,055	134	134	491	0	30	105	34	1,110	1,074	22	55
Arkhangelsk Region	12,686	12,092	12,092	145	0	54	48	25	124	80	33	86
Nenets Autonomous Area	12,127	12,092	12,092	0	0	0	3	2	4	9	2	16
Arkhangelsk Region, excluding Nenets Autonomous Area	558	0	0	145	0	54	45	23	120	71	31	70
Vologda Region	6,858	0	0	1,220	0	444	158	150	2,074	2,643	96	73
Kaliningrad Region	12,397	0	0	5,819	0	2,553	601	359	1,830	199	1,012	25
Leningrad Region	22,283	0	0	7,818	0	3,173	1,796	248	5,700	3,386	65	97
Murmansk Region	766	0	0	95	0	0	35	33	497	16	18	71
Novgorod Region	2,556	0	0	1,031	0	1,152	68	37	110	55	83	19
Pskov Region	1,513	0	0	472	0	389	335	36	208	40	14	19
Saint Petersburg	133,742	217	10	34,631	951	37	17,151	1,072	48,263	22,206	7,665	1,551
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>124,426</b>	<b>2,407</b>	<b>372</b>	<b>35,778</b>	<b>9,553</b>	<b>14,312</b>	<b>12,296</b>	<b>8,319</b>	<b>16,007</b>	<b>18,884</b>	<b>5,301</b>	<b>1,571</b>
Republic of Adygeya (Adygeya)	1,837	2	0	1,128	0	90	108	16	82	276	122	14
Republic of Kalmykia	739	0	0	7	0	457	85	44	80	19	30	16
Republic of Crimea	1,629	0	0	71	0	248	83	669	334	83	41	99
Krasnodar Territory	46,898	413	372	9,327	7,336	9,877	3,251	326	7,825	5,316	2,416	811
Astrakhan Region	16,242	1,988	0	2,467	2,215	476	2,892	23	581	5,518	56	28
Volgograd Region	10,977	0	0	341	2	2,491	3,433	112	1,113	872	2,406	208
Rostov Region	45,311	4	0	22,258	0	671	2,202	7,131	5,847	6,622	219	357
Sevastopol	794	0	0	179	0	1	242	0	144	178	11	38
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>68,860</b>	<b>918</b>	<b>21</b>	<b>25,794</b>	<b>30</b>	<b>9,380</b>	<b>8,278</b>	<b>467</b>	<b>12,684</b>	<b>8,497</b>	<b>2,573</b>	<b>238</b>
Republic of Dagestan	20,512	49	0	11,700	0	2,593	3,902	66	1,898	126	150	28
Republic of Ingushetia	751	0	0	68	0	403	148	0	125	0	6	1
Kabardino-Balkar Republic	8,485	18	0	3,992	30	1,927	424	202	1,578	143	150	20
Karachay-Cherkess Republic	13,512	0	0	1,872	0	1,175	1,965	16	941	7,476	54	14
Republic of North Ossetia — Alania	1,772	807	0	84	0	71	358	23	307	63	49	10
Chechen Republic	5,257	24	0	35	0	3,076	745	4	1,268	98	3	3
Stavropol Territory	18,571	21	21	8,042	0	136	736	156	6,568	590	2,161	161



Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	173,514	568	566	43,620	1,044	22,183	21,460	2,724	29,008	31,181	18,700	3,026
Republic of Bashkortostan	25,222	75	75	2,285	436	7,359	2,486	261	2,707	8,818	334	461
Mari El Republic	6,583	0	0	3,030	0	739	313	21	2,425	28	8	19
Republic of Mordovia	2,635	0	0	504	0	1,333	132	17	434	144	36	35
Republic of Tatarstan (Tatarstan)	22,493	1	1	6,308	52	510	2,289	937	2,726	7,812	965	893
Udmurt Republic	1,982	10	10	170	20	31	77	171	322	50	1,039	94
Chuvash Republic — Chuvashia	4,863	0	0	374	380	17	135	48	137	3,649	40	83
Perm Territory	7,142	276	275	1,158	6	517	477	153	2,525	1,507	292	230
Kirov Region	1,976	0	0	822	0	270	230	76	454	18	48	56
Nizhny Novgorod Region	10,705	0	0	2,036	0	374	932	148	4,283	2,254	288	388
Orenburg Region	27,137	4	4	12,936	0	3,008	9,727	76	662	284	107	333
Penza Region	5,876	0	0	260	0	4,258	422	35	338	487	31	45
Samara Region	36,395	2	2	6,957	4	520	3,547	590	7,046	4,132	13,398	199
Saratov Region	16,235	200	200	6,183	0	3,234	492	163	3,509	308	2,002	144
Ulyanovsk Region	4,270	0	0	595	145	13	201	29	1,439	1,689	112	46
<b>URALS FEDERAL DISTRICT</b>	116,241	19,411	19,403	48,888	139	1,687	12,777	905	16,211	5,726	9,470	1,027
Kurgan Region	3,267	0	0	1,588	0	124	1,115	21	170	167	53	29
Sverdlovsk Region	16,164	7	0	2,026	3	245	2,478	226	2,806	3,138	4,863	373
Tyumen Region	71,858	19,404	19,403	29,100	13	82	7,733	548	9,007	1,292	4,465	215
Khanty-Mansi Autonomous Area — Yugra	27,846	19,396	19,396	441	2	16	2,277	197	666	1,045	3,729	77
Yamal-Nenets Autonomous Area	4,967	6	6	16	5	2	3,904	215	157	47	554	60
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	39,045	2	1	28,643	7	64	1,552	135	8,184	200	181	77
Chelyabinsk Region	24,951	0	0	16,173	123	1,236	1,451	112	4,228	1,129	89	410
<b>SIBERIAN FEDERAL DISTRICT</b>	116,977	1,143	1,023	29,489	1,627	12,608	22,377	2,547	17,466	22,793	5,498	1,428
Altai Republic	1,499	0	0	65	0	45	413	7	923	0	29	16
Republic of Tuva	184	0	0	9	0	14	15	18	93	2	24	9
Republic of Khakassia	391	0	0	22	0	133	26	37	113	33	8	18
Altai Territory	25,042	0	0	12,154	7	10,571	219	96	1,453	351	53	137
Krasnoyarsk Territory	18,677	0	0	5,458	1	1,108	1,812	1,633	2,672	5,714	87	192
Irkutsk Region	10,718	113	0	1,336	1,257	201	1,290	174	1,420	74	4,735	119
Kemerovo Region — Kuzbass	18,537	1,026	1,023	315	1	61	567	74	1,317	15,012	31	133

**Table 6.3.5 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	19,137	4	0	4,615	5	267	5,188	151	6,678	1,374	434	422
Omsk Region	21,045	0	0	5,100	357	193	12,566	62	2,347	35	58	326
Tomsk Region	1,747	0	0	413	0	15	281	295	451	197	39	55
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>49,686</b>	<b>659</b>	<b>0</b>	<b>8,805</b>	<b>12</b>	<b>24,464</b>	<b>5,943</b>	<b>784</b>	<b>5,676</b>	<b>1,783</b>	<b>1,175</b>	<b>384</b>
Republic of Buryatia	1,828	0	0	723	3	50	256	35	262	405	74	21
Republic of Sakha (Yakutia)	1,859	343	0	410	3	13	481	64	333	85	67	61
Trans-Baikal Territory	1,015	11	0	125	0	58	51	38	652	15	42	23
Kamchatka Territory	187	0	0	21	0	1	14	8	70	4	60	9
Primorye Territory	8,046	2	0	1,433	2	2,558	160	485	2,382	694	276	55
Khabarovsk Territory	33,588	104	0	5,825	4	21,659	4,055	38	962	404	462	76
Amur Region	759	109	0	14	1	100	104	41	290	41	23	35
Magadan Region	298	5	0	0	0	4	6	25	89	81	72	16
Sakhalin Region	1,871	0	0	211	0	21	813	44	593	13	90	86
Jewish Autonomous Region	133	0	0	40	0	0	1	7	32	42	9	1
Chukotka Autonomous Area	101	86	0	4	0	0	0	0	10	0	0	1

Table 6.3.6

## 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)

1	Overdue loans as 30.09.2022											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	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
THE RUSSIAN FEDERATION	63,824	17,442	17,442	12,702	23	0	323	46	13,347	19,419	521	0
CENTRAL FEDERAL DISTRICT	31,406	4,547	4,547	25	0	0	284	0	7,559	18,805	186	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	483	0	0	0	0	0	0	0	482	0	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	0	0	0	0	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	30,923	4,547	4,547	25	0	0	284	0	7,077	18,805	185	0







Table 6.3.7

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.09.2022											
	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	1,034,826	79,392	57,979	0	8,457,484	710,000	240,607	61	514,306	27,987	8,532	35
CENTRAL FEDERAL DISTRICT	421,496	19,195	57,757	0	3,667,165	191,147	218,952	44	280,821	8,179	8,202	19
Belgorod Region	6,203	1,114	0	0	51,062	8,731	0	0	3,551	266	0	0
Bryansk Region	3,572	643	0	0	34,735	11,169	23	0	546	205	0	0
Vladimir Region	5,669	576	0	0	43,754	6,631	0	0	2,584	647	0	0
Voronezh Region	26,102	1,272	0	0	183,207	21,775	0	0	9,703	275	0	0
Ivanovo Region	4,936	696	0	0	30,062	4,549	42	0	880	120	0	0
Kaluga Region	4,625	386	0	0	47,854	4,320	17	0	7,340	188	0	0
Kostroma Region	1,842	669	0	0	87,891	3,495	0	0	485	98	0	0
Kursk Region	4,621	739	0	0	45,503	7,331	0	0	1,260	200	0	0
Lipetsk Region	4,103	556	0	0	45,225	4,866	0	0	1,368	195	0	0
Moscow Region	75,206	3,609	3	0	667,803	33,467	4,785	0	54,421	2,376	1	0
Orel Region	2,067	311	0	0	25,793	4,774	0	0	4,591	99	0	0
Ryazan Region	6,295	642	0	0	53,020	4,825	1,304	0	1,936	160	0	0
Smolensk Region	4,742	692	0	0	23,993	3,733	2	0	2,212	175	0	0
Tambov Region	7,361	382	0	0	31,836	5,360	0	0	848	97	0	0
Tver Region	4,956	578	0	0	30,870	3,418	0	0	485	166	0	0
Tula Region	7,672	518	0	0	51,448	6,145	0	0	1,325	225	0	0
Yaroslavl Region	9,138	330	16	0	43,650	4,372	71	0	1,746	146	0	0
Moscow	242,383	5,481	57,739	0	2,169,460	52,185	212,709	44	185,539	2,543	8,201	19

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	100,265	7,552	0	0	884,377	52,891	9,127	0	46,763	1,682	49	0
Republic of Karelia	1,662	141	0	0	17,133	2,081	0	0	691	53	0	0
Republic of Komi	1,393	501	0	0	11,673	3,379	0	0	1,672	105	0	0
Arkhangelsk Region	2,303	627	0	0	21,026	4,673	567	0	279	137	0	0
Nenets Autonomous Area	193	29	0	0	1,185	251	0	0	29	12	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,110	598	0	0	19,841	4,422	567	0	250	125	0	0
Vologda Region	6,671	746	0	0	38,218	6,289	0	0	2,953	285	0	0
Kaliningrad Region	9,304	753	0	0	71,526	5,562	180	0	2,912	138	43	0
Leningrad Region	7,922	790	0	0	82,510	5,552	0	0	2,796	185	0	0
Murmansk Region	1,528	492	0	0	11,479	2,450	1,274	0	288	83	0	0
Novgorod Region	1,197	157	0	0	7,481	1,617	0	0	940	63	0	0
Pskov Region	1,387	181	0	0	19,942	1,796	0	0	791	74	0	0
Saint Petersburg	66,900	3,164	0	0	603,388	19,491	7,106	0	33,441	559	5	0
<b>SOUTHERN FEDERAL DISTRICT</b>	105,931	12,765	0	0	825,222	114,666	3,800	0	44,277	3,772	3	0
Republic of Adygeya (Adygeya)	1,088	171	0	0	13,473	1,854	0	0	1,656	78	0	0
Republic of Kalmykia	437	113	0	0	2,916	1,343	0	0	330	208	0	0
Republic of Crimea	5,981	942	0	0	38,226	5,074	3	0	1,027	124	3	0
Krasnodar Territory	52,967	5,824	0	0	473,319	53,156	0	0	19,005	1,433	0	0
Astrakhan Region	2,920	589	0	0	30,029	4,641	0	0	6,116	410	0	0
Volgograd Region	10,237	1,077	0	0	69,439	11,775	0	0	7,576	388	0	0
Rostov Region	30,841	3,807	0	0	190,538	35,353	3,796	0	8,199	1,099	0	0
Sevastopol	1,459	242	0	0	7,283	1,470	0	0	369	32	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	16,196	2,780	0	0	183,485	27,817	0	0	20,856	2,315	0	0
Republic of Dagestan	689	331	0	0	8,483	2,700	0	0	2,568	517	0	0
Republic of Ingushetia	123	7	0	0	1,891	144	0	0	131	80	0	0
Kabardino-Balkar Republic	1,158	234	0	0	18,978	3,332	0	0	2,231	520	0	0
Karachay-Cherkess Republic	495	80	0	0	13,737	1,244	0	0	5,639	145	0	0
Republic of North Ossetia — Alania	1,030	89	0	0	10,887	1,737	0	0	1,084	199	0	0
Chechen Republic	465	54	0	0	3,443	950	0	0	74	59	0	0
Stavropol Territory	12,236	1,987	0	0	126,066	17,710	0	0	9,129	795	0	0



Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	154,094	13,996	0	0	1,150,706	124,946	206	0	60,392	4,284	196	0
Republic of Bashkortostan	16,124	2,265	0	0	142,816	14,261	0	0	12,395	721	0	0
Mari El Republic	2,438	442	0	0	14,379	2,408	0	0	2,775	62	0	0
Republic of Mordovia	2,154	235	0	0	20,023	2,223	0	0	1,088	190	0	0
Republic of Tatarstan (Tatarstan)	33,616	1,978	0	0	246,878	16,495	0	0	9,789	386	0	0
Udmurt Republic	8,040	696	0	0	59,854	5,801	0	0	689	195	0	0
Chuvash Republic — Chuvashia	5,698	443	0	0	42,131	6,090	0	0	343	127	0	0
Perm Territory	13,471	1,628	0	0	93,434	14,531	206	0	2,489	578	196	0
Kirov Region	5,607	663	0	0	31,750	5,167	0	0	1,225	200	0	0
Nizhny Novgorod Region	25,436	1,513	0	0	153,920	14,527	0	0	3,396	344	0	0
Orenburg Region	5,037	871	0	0	63,421	12,163	0	0	11,944	436	0	0
Penza Region	7,256	694	0	0	64,753	7,708	0	0	680	215	0	0
Samara Region	15,627	904	0	0	116,282	8,410	0	0	6,260	269	0	0
Saratov Region	7,754	929	0	0	57,871	11,137	0	0	5,972	439	0	0
Ulyanovsk Region	5,835	736	0	0	43,197	4,024	0	0	1,346	122	0	0
<b>URALS FEDERAL DISTRICT</b>	77,893	7,029	0	0	566,511	57,071	635	12	21,084	2,005	43	12
Kurgan Region	1,931	591	0	0	20,823	4,268	0	0	3,080	149	0	0
Sverdlovsk Region	34,331	2,345	0	0	224,301	15,957	600	12	5,807	555	15	12
Tyumen Region	25,550	2,464	0	0	213,858	21,112	0	0	7,063	895	0	0
Khanty-Mansi Autonomous Area — Yugra	4,349	1,053	0	0	56,086	9,555	0	0	2,892	405	0	0
Yamal-Nenets Autonomous Area	1,621	520	0	0	25,564	4,743	0	0	3,056	290	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	19,580	890	0	0	132,207	6,814	0	0	1,115	200	0	0
Chelyabinsk Region	16,080	1,630	0	0	107,530	15,735	35	0	5,135	406	28	0
<b>SIBERIAN FEDERAL DISTRICT</b>	107,713	10,146	0	0	711,270	86,995	4	4	30,589	3,830	4	4
Altai Republic	1,193	64	0	0	5,056	654	0	0	191	65	0	0
Republic of Tuva	393	148	0	0	2,358	1,577	0	0	120	101	0	0
Republic of Khakassia	1,804	379	0	0	14,725	3,428	0	0	289	117	0	0
Altai Territory	16,451	1,710	0	0	85,488	14,116	0	0	7,551	328	0	0

**Table 6.3.7 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	15,008	1,997	0	0	140,644	14,679	0	0	4,126	632	0	0
Irkutsk Region	13,471	1,540	0	0	79,881	12,484	0	0	2,092	529	0	0
Kemerovo Region — Kuzbass	6,731	823	0	0	52,633	7,582	0	0	2,879	224	0	0
Novosibirsk Region	37,674	1,463	0	0	237,798	14,242	0	0	8,702	1,133	0	0
Omsk Region	8,676	1,544	0	0	56,946	12,999	4	4	3,352	403	4	4
Tomsk Region	6,313	479	0	0	35,738	5,235	0	0	1,285	299	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>51,239</b>	<b>5,929</b>	<b>222</b>	<b>0</b>	<b>468,747</b>	<b>54,468</b>	<b>7,882</b>	<b>0</b>	<b>9,524</b>	<b>1,918</b>	<b>35</b>	<b>0</b>
Republic of Buryatia	1,423	551	0	0	18,602	5,608	0	0	1,075	390	0	0
Republic of Sakha (Yakutia)	3,303	846	0	0	35,255	7,286	49	0	815	247	35	0
Trans-Baikal Territory	2,682	663	0	0	13,588	5,117	2,315	0	492	218	0	0
Kamchatka Territory	1,146	349	0	0	28,261	3,105	517	0	97	70	0	0
Primorye Territory	18,173	1,298	222	0	176,919	13,069	2,199	0	3,772	342	0	0
Khabarovsk Territory	16,020	633	0	0	104,371	7,726	146	0	1,796	233	0	0
Amur Region	3,210	683	0	0	29,252	5,552	0	0	342	120	0	0
Magadan Region	1,494	131	0	0	13,898	1,025	2,584	0	230	133	0	0
Sakhalin Region	3,393	512	0	0	42,364	4,725	0	0	759	128	0	0
Jewish Autonomous Region	237	207	0	0	4,640	754	0	0	50	31	0	0
Chukotka Autonomous Area	158	55	0	0	1,599	500	73	0	97	6	0	0

Table 6.3.8

## Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	31.10.2022											
	Rubles						Foreign currency					
	2	3	including				8	9	including			
			4	5	of which: mortgage loans				10	11	of which: mortgage loans	
					total	including overdue loans					of which: against the pledge of claims under share construction participation agreements	
total											including overdue loans	total
6	7	12	13									
THE RUSSIAN FEDERATION	26,195,391	13,323,198	13,312,447	56,291	3,208,232	4,915	20,931	6,564	6,226	2,943	86	42
CENTRAL FEDERAL DISTRICT	8,119,462	4,325,200	4,321,275	19,931	1,243,882	1,830	16,701	5,260	4,991	2,465	45	10
Belgorod Region	213,848	93,215	93,103	245	18,007	23	26	15	15	11	0	0
Bryansk Region	144,089	69,172	69,122	185	16,537	8	20	6	5	4	0	0
Vladimir Region	179,467	84,918	84,846	365	20,407	24	21	13	12	9	0	0
Voronezh Region	323,659	161,163	161,074	1,025	33,179	215	33	4	4	3	0	0
Ivanovo Region	109,917	49,839	49,824	234	10,817	84	28	21	21	21	0	0
Kaluga Region	190,119	99,808	99,782	393	19,539	53	32	21	19	19	0	0
Kostroma Region	79,114	38,710	38,673	100	6,887	10	5	0	0	0	0	0
Kursk Region	146,645	66,344	66,279	184	12,629	7	9	4	4	2	0	0
Lipetsk Region	151,149	67,308	67,283	221	12,787	16	4	0	0	0	0	0
Moscow Region	2,177,805	1,172,109	1,171,257	5,443	321,022	411	2,301	1,479	1,407	779	26	1
Orel Region	101,384	48,615	48,582	151	10,206	29	9	4	4	0	0	0
Ryazan Region	166,685	85,505	85,483	305	22,423	54	13	4	4	4	0	0
Smolensk Region	126,688	59,874	59,839	271	12,214	26	61	11	5	0	0	0
Tambov Region	121,465	55,185	55,147	183	10,321	28	11	0	0	0	0	0
Tver Region	193,795	96,667	96,660	373	18,774	34	26	9	9	6	0	0
Tula Region	235,668	110,702	110,655	373	25,829	22	51	38	25	0	0	0
Yaroslavl Region	164,551	77,701	77,633	433	16,846	65	23	11	11	6	0	0
Moscow	3,293,415	1,888,366	1,886,032	9,447	655,456	722	14,028	3,620	3,445	1,601	19	9

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	3,096,971	1,651,991	1,651,406	6,247	459,628	611	1,728	640	614	201	9	0
Republic of Karelia	109,266	49,191	49,172	85	9,816	8	22	1	1	0	0	0
Republic of Komi	168,359	81,737	81,641	307	16,375	28	20	7	7	6	0	0
Arkhangelsk Region	215,807	109,047	109,009	196	24,871	13	19	4	4	0	0	0
Nenets Autonomous Area	11,123	5,270	5,268	6	998	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	204,685	103,778	103,741	189	23,873	13	19	4	4	0	0	0
Vologda Region	180,206	83,008	82,936	299	15,716	19	12	10	10	3	5	0
Kaliningrad Region	175,455	83,715	83,698	1,513	16,348	14	118	43	41	24	0	0
Leningrad Region	427,315	221,764	221,722	788	61,995	111	181	74	73	33	2	0
Murmansk Region	162,888	66,873	66,859	167	18,592	14	17	8	7	2	0	0
Novgorod Region	82,136	37,067	37,043	78	7,544	20	4	1	1	1	0	0
Pskov Region	79,496	34,642	34,633	108	7,830	3	12	2	2	0	0	0
Saint Petersburg	1,496,043	884,946	884,693	2,707	280,541	380	1,322	490	467	131	3	0
<b>SOUTHERN FEDERAL DISTRICT</b>	2,293,343	1,056,073	1,055,147	5,064	255,781	684	393	147	143	51	0	0
Republic of Adygeya (Adygeya)	63,431	23,094	23,080	154	4,795	12	4	0	0	0	0	0
Republic of Kalmykia	52,439	25,603	25,592	106	7,087	6	3	0	0	0	0	0
Republic of Crimea	97,095	45,153	45,151	75	11,361	5	15	0	0	0	0	0
Krasnodar Territory	969,255	450,506	450,113	2,387	120,833	456	190	72	72	18	0	0
Astrakhan Region	145,849	64,261	64,224	335	12,836	22	18	5	5	4	0	0
Volgograd Region	318,482	142,546	142,430	532	30,151	38	40	10	10	5	0	0
Rostov Region	614,514	287,500	287,149	1,460	65,259	138	123	59	56	25	0	0
Sevastopol	32,278	17,409	17,409	15	3,458	7	0	0	0	0	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	744,737	322,351	321,977	2,701	60,895	132	176	26	21	8	0	0
Republic of Dagestan	118,567	57,922	57,916	469	13,128	11	13	0	0	0	0	0
Republic of Ingushetia	10,885	2,758	2,756	63	541	0	0	0	0	0	0	0
Kabardino-Balkar Republic	70,231	30,486	30,387	210	4,688	11	87	0	0	0	0	0
Karachay-Cherkess Republic	51,643	22,038	21,993	442	2,440	5	0	0	0	0	0	0
Republic of North Ossetia — Alania	78,564	33,145	33,099	503	6,992	36	7	2	0	0	0	0
Chechen Republic	52,715	19,102	19,100	195	2,366	2	2	0	0	0	0	0
Stavropol Territory	362,132	156,900	156,726	818	30,741	66	68	24	21	8	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	4,628,801	2,332,363	2,329,412	8,534	467,043	663	593	151	146	85	14	14
Republic of Bashkortostan	722,892	370,316	369,922	1,327	70,084	104	29	4	4	2	0	0
Mari El Republic	86,853	43,610	43,594	102	7,229	2	4	0	0	0	0	0
Republic of Mordovia	94,334	50,534	50,471	117	11,141	8	5	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	751,514	404,364	403,608	1,250	84,184	59	143	3	3	2	0	0
Udmurt Republic	271,093	145,293	145,060	463	34,971	13	22	0	0	0	0	0
Chuvash Republic — Chuvashia	186,215	108,300	108,233	310	27,800	54	12	2	2	0	0	0
Perm Territory	442,744	215,251	214,790	990	46,865	103	103	64	59	54	12	12
Kirov Region	173,903	87,845	87,749	308	13,357	35	10	0	0	0	0	0
Nizhny Novgorod Region	451,560	216,979	216,607	824	43,093	78	78	19	19	7	0	0
Orenburg Region	320,877	155,633	155,555	596	22,269	40	17	7	7	7	0	0
Penza Region	175,125	90,313	90,152	243	26,555	23	17	8	8	3	0	0
Samara Region	467,469	214,179	214,051	1,146	37,625	64	105	26	26	10	2	2
Saratov Region	315,109	145,430	145,355	652	24,027	66	33	15	15	0	0	0
Ulyanovsk Region	169,112	84,315	84,265	205	17,844	15	16	2	2	0	0	0
<b>URALS FEDERAL DISTRICT</b>	2,586,879	1,325,168	1,324,535	4,899	265,446	268	506	77	77	28	0	0
Kurgan Region	116,031	53,474	53,442	181	9,245	16	2	0	0	0	0	0
Sverdlovsk Region	788,656	406,470	406,295	1,707	92,669	97	210	58	58	18	0	0
Tyumen Region	1,149,512	621,778	621,570	1,868	127,225	91	244	12	12	8	0	0
Khanty-Mansi Autonomous Area — Yugra	567,492	318,527	318,481	951	57,186	59	58	4	4	0	0	0
Yamal-Nenets Autonomous Area	211,375	111,459	111,435	258	25,541	10	15	5	5	5	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	370,645	191,791	191,654	658	44,498	22	171	3	3	3	0	0
Chelyabinsk Region	532,680	243,447	243,227	1,143	36,306	64	50	7	7	2	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	2,981,473	1,414,730	1,413,656	5,976	252,005	503	419	213	186	93	17	17
Altai Republic	29,596	7,887	7,883	64	1,086	1	1	0	0	0	0	0
Republic of Tuva	63,334	26,120	26,113	101	3,002	8	0	0	0	0	0	0
Republic of Khakassia	85,036	37,743	37,706	125	5,971	14	0	0	0	0	0	0
Altai Territory	317,465	146,800	146,738	439	24,481	34	13	0	0	0	0	0

**Table 6.3.8 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	572,953	282,309	282,012	1,749	59,191	107	58	19	19	19	11	11
Irkutsk Region	448,994	194,831	194,693	950	27,568	47	64	34	34	17	0	0
Kemerovo Region — Kuzbass	405,438	170,562	170,442	572	31,517	19	125	101	78	15	0	0
Novosibirsk Region	583,855	322,645	322,435	1,360	67,633	225	77	35	33	28	0	0
Omsk Region	294,335	139,707	139,572	385	19,482	24	64	24	21	14	6	6
Tomsk Region	180,466	86,127	86,063	232	12,073	25	18	1	1	1	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,743,726</b>	<b>895,322</b>	<b>895,040</b>	<b>2,940</b>	<b>203,553</b>	<b>226</b>	<b>414</b>	<b>49</b>	<b>48</b>	<b>13</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	155,161	67,369	67,327	302	16,382	12	3	1	1	1	0	0
Republic of Sakha (Yakutia)	296,075	175,351	175,294	748	38,854	101	4	1	1	0	0	0
Trans-Baikal Territory	176,232	77,644	77,592	310	13,588	12	6	5	5	0	0	0
Kamchatka Territory	78,356	36,673	36,656	78	7,661	0	4	3	3	0	0	0
Primorye Territory	384,665	200,133	200,096	530	55,993	24	318	28	26	3	0	0
Khabarovsk Territory	276,791	148,033	147,992	440	34,167	34	46	6	6	4	0	0
Amur Region	160,691	83,815	83,788	223	13,334	21	2	0	0	0	0	0
Magadan Region	43,773	22,125	22,123	62	4,707	3	0	0	0	0	0	0
Sakhalin Region	134,046	67,009	67,003	174	15,420	14	31	5	5	5	0	0
Jewish Autonomous Region	22,795	9,617	9,614	69	1,682	2	0	0	0	0	0	0
Chukotka Autonomous Area	15,140	7,554	7,554	7	1,764	2	0	0	0	0	0	0

Table 6.3.9

## Selected Indicators of Loans in Rubles Granted to Resident Individuals

	October 2022				
	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	1,623,201	127,543	448,487	279.6	7.38
CENTRAL FEDERAL DISTRICT	493,941	26,921	125,869	282.0	7.26
Belgorod Region	12,995	1,042	3,403	276.1	7.61
Bryansk Region	8,978	776	2,353	286.0	7.19
Vladimir Region	11,644	1,103	3,150	267.4	8.21
Voronezh Region	19,869	1,675	5,179	277.4	7.93
Ivanovo Region	7,356	709	2,057	260.8	8.27
Kaluga Region	11,028	903	3,162	287.4	8.17
Kostroma Region	5,215	546	1,385	289.4	7.83
Kursk Region	9,033	743	2,337	281.7	7.30
Lipetsk Region	9,747	701	2,200	274.0	8.08
Moscow Region	124,173	6,050	32,415	286.9	7.16
Orel Region	6,318	538	1,560	278.2	7.50
Ryazan Region	9,819	872	2,776	301.3	6.57
Smolensk Region	7,719	616	1,713	276.9	8.05
Tambov Region	7,350	612	1,825	285.6	7.26
Tver Region	11,779	1,004	3,279	288.2	7.58
Tula Region	13,964	1,116	3,776	288.0	7.39
Yaroslavl Region	11,137	977	2,888	267.9	7.78
Moscow	205,818	6,938	50,409	280.2	6.99

Table 6.3.9 (cont.)

1	2	3	4	5	6
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>183,365</b>	<b>11,841</b>	<b>46,864</b>	<b>284.0</b>	<b>6.69</b>
Republic of Karelia	6,781	516	1,512	272.5	7.53
Republic of Komi	9,928	908	2,554	263.4	8.16
Arkhangelsk Region	13,097	1,237	3,581	271.1	7.15
Nenets Autonomous Area	569	34	124	278.4	8.10
Arkhangelsk Region, excluding Nenets Autonomous Area	12,528	1,203	3,456	270.9	7.12
Vologda Region	11,180	1,066	2,627	267.7	8.02
Kaliningrad Region	11,128	694	2,341	267.4	8.11
Leningrad Region	24,061	1,475	6,498	297.3	6.04
Murmansk Region	11,612	871	2,829	263.2	7.41
Novgorod Region	5,237	432	1,206	278.1	6.94
Pskov Region	4,952	357	967	286.3	6.49
Saint Petersburg	85,387	4,285	22,748	291.6	6.26
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>151,723</b>	<b>11,922</b>	<b>42,885</b>	<b>295.3</b>	<b>6.76</b>
Republic of Adygeya (Adygeya)	4,147	275	975	288.0	6.35
Republic of Kalmykia	3,348	276	1,067	290.4	7.11
Republic of Crimea	6,605	420	1,542	267.1	7.60
Krasnodar Territory	65,903	4,662	19,889	311.2	6.12
Astrakhan Region	9,330	949	2,877	285.3	7.43
Volgograd Region	20,506	1,829	5,220	281.4	7.33
Rostov Region	39,288	3,340	10,550	280.3	7.52
Sevastopol	2,595	171	765	297.1	6.62
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>49,830</b>	<b>5,683</b>	<b>14,660</b>	<b>291.1</b>	<b>8.43</b>
Republic of Dagestan	8,364	994	2,628	296.8	8.63
Republic of Ingushetia	864	60	123	285.7	10.09
Kabardino-Balkar Republic	4,337	451	1,150	272.2	8.53
Karachay-Cherkess Republic	3,787	427	1,346	297.8	9.12
Republic of North Ossetia — Alania	5,294	454	1,460	289.0	8.60
Chechen Republic	4,153	1,382	1,606	291.7	10.53
Stavropol Territory	23,030	1,915	6,346	291.1	7.57



Table 6.3.9 (cont.)

1	2	3	4	5	6
<b>VOLGA FEDERAL DISTRICT</b>	<b>288,387</b>	<b>29,988</b>	<b>86,607</b>	<b>280.4</b>	<b>7.60</b>
Republic of Bashkortostan	43,981	5,194	14,649	281.7	7.73
Mari El Republic	5,589	622	1,532	275.6	7.82
Republic of Mordovia	5,631	497	1,535	294.9	6.78
Republic of Tatarstan (Tatarstan)	44,542	4,558	15,429	285.7	7.41
Udmurt Republic	16,653	2,198	5,805	285.4	6.18
Chuvash Republic — Chuvashia	11,459	1,203	3,693	289.1	7.02
Perm Territory	28,709	3,218	8,377	275.8	7.95
Kirov Region	10,670	1,205	2,994	281.4	7.44
Nizhny Novgorod Region	29,077	2,305	7,275	267.2	7.94
Orenburg Region	20,280	2,302	6,135	280.0	7.99
Penza Region	10,445	1,040	3,167	290.2	6.76
Samara Region	30,746	2,637	7,676	269.0	8.46
Saratov Region	20,373	1,946	5,452	282.7	8.00
Ulyanovsk Region	10,234	1,063	2,889	282.5	7.59
<b>URALS FEDERAL DISTRICT</b>	<b>161,094</b>	<b>16,049</b>	<b>47,825</b>	<b>272.4</b>	<b>7.99</b>
Kurgan Region	7,309	886	1,869	277.8	8.24
Sverdlovsk Region	51,021	4,882	14,201	268.9	7.92
Tyumen Region	67,441	6,119	21,922	282.4	8.03
Khanty-Mansi Autonomous Area — Yugra	31,217	2,886	10,592	275.6	8.19
Yamal-Nenets Autonomous Area	12,015	959	3,980	273.0	8.56
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	24,209	2,274	7,350	297.3	7.56
Chelyabinsk Region	35,323	4,162	9,834	254.2	7.94
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>191,947</b>	<b>17,050</b>	<b>52,354</b>	<b>270.9</b>	<b>8.14</b>
Altai Republic	2,010	120	349	261.5	7.93
Republic of Tuva	4,288	483	1,395	280.3	9.02
Republic of Khakassia	5,870	557	1,603	274.8	7.29
Altai Territory	20,342	1,986	5,326	271.0	8.42
Krasnoyarsk Territory	36,960	3,433	11,487	268.6	8.13

Table 6.3.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	29,187	2,431	7,550	263.3	8.43
Kemerovo Region — Kuzbass	27,370	2,357	6,433	260.9	7.97
Novosibirsk Region	34,593	3,026	10,143	280.2	8.17
Omsk Region	19,508	1,734	5,115	275.3	8.06
Tomsk Region	11,819	923	2,952	276.4	7.43
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>102,913</b>	<b>8,089</b>	<b>31,423</b>	<b>259.7</b>	<b>6.45</b>
Republic of Buryatia	9,879	821	2,643	256.4	6.21
Republic of Sakha (Yakutia)	14,716	1,295	5,536	251.9	6.20
Trans-Baikal Territory	10,631	839	2,865	260.5	6.56
Kamchatka Territory	4,926	316	1,254	271.6	7.24
Primorye Territory	23,272	1,725	7,012	257.6	6.11
Khabarovsk Territory	17,133	1,432	5,233	268.2	7.17
Amur Region	9,917	836	3,438	266.0	6.13
Magadan Region	2,717	181	749	253.9	5.29
Sakhalin Region	7,464	466	2,047	257.5	6.92
Jewish Autonomous Region	1,398	107	320	253.4	7.00
Chukotka Autonomous Area	862	71	327	244.6	6.13

Table 6.3.9 (cont.)

	October 2022							
	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	127,318	448,308	279.7	7.38	27,481	144,083	305.8	3.68
CENTRAL FEDERAL DISTRICT	26,913	125,841	282.1	7.26	6,364	43,152	310.2	3.49
Belgorod Region	1,042	3,403	276.1	7.61	197	977	299.6	4.08
Bryansk Region	776	2,353	286.0	7.19	143	852	307.6	3.28
Vladimir Region	1,103	3,150	267.4	8.21	174	876	285.7	4.00
Voronezh Region	1,671	5,176	277.5	7.93	347	1,479	289.8	5.25
Ivanovo Region	709	2,057	260.8	8.27	118	534	286.7	5.06
Kaluga Region	903	3,162	287.4	8.17	142	789	310.5	3.90
Kostroma Region	546	1,385	289.4	7.83	85	373	302.3	4.11
Kursk Region	743	2,337	281.7	7.30	131	675	302.1	3.84
Lipetsk Region	701	2,200	274.0	8.08	93	533	298.5	4.26
Moscow Region	6,050	32,415	286.9	7.16	1,482	11,123	315.6	3.10
Orel Region	538	1,560	278.2	7.50	104	480	314.2	3.47
Ryazan Region	872	2,776	301.3	6.57	265	1,218	327.6	3.04
Smolensk Region	616	1,713	276.9	8.05	107	473	294.4	4.16
Tambov Region	612	1,825	285.6	7.26	94	532	321.5	2.84
Tver Region	1,004	3,279	288.2	7.58	172	956	318.0	3.52
Tula Region	1,116	3,776	288.0	7.39	240	1,204	312.6	3.54
Yaroslavl Region	977	2,888	267.9	7.78	170	767	296.6	4.41
Moscow	6,934	50,384	280.3	6.99	2,300	19,311	310.6	3.45

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	11,840	46,862	284.0	6.69	3,469	18,016	315.4	3.14
Republic of Karelia	516	1,512	272.5	7.53	107	501	305.8	4.17
Republic of Komi	908	2,554	263.4	8.16	177	771	292.2	4.61
Arkhangelsk Region	1,237	3,581	271.1	7.15	348	1,439	294.0	3.93
Nenets Autonomous Area	34	124	278.4	8.10	7	35	307.1	4.64
Arkhangelsk Region, excluding Nenets Autonomous Area	1,203	3,456	270.9	7.12	341	1,404	293.7	3.91
Vologda Region	1,065	2,625	267.7	8.02	170	678	300.1	4.17
Kaliningrad Region	694	2,341	267.4	8.11	138	604	280.3	4.51
Leningrad Region	1,475	6,498	297.3	6.04	480	2,746	325.3	2.37
Murmansk Region	871	2,829	263.2	7.41	182	889	301.4	3.52
Novgorod Region	432	1,206	278.1	6.94	93	374	300.2	3.27
Pskov Region	357	967	286.3	6.49	96	378	328.4	3.28
Saint Petersburg	4,285	22,748	291.6	6.26	1,678	9,638	322.8	2.91
<b>SOUTHERN FEDERAL DISTRICT</b>	11,910	42,877	295.4	6.76	3,172	16,086	323.3	3.30
Republic of Adygeya (Adygeya)	275	975	288.0	6.35	81	360	317.5	3.01
Republic of Kalmykia	276	1,067	290.4	7.11	60	414	302.5	3.74
Republic of Crimea	420	1,542	267.1	7.60	85	411	290.7	4.45
Krasnodar Territory	4,657	19,885	311.2	6.12	1,663	8,973	334.2	3.02
Astrakhan Region	949	2,877	285.3	7.43	137	757	327.6	3.23
Volgograd Region	1,827	5,219	281.4	7.33	421	1,844	314.6	3.63
Rostov Region	3,335	10,548	280.4	7.52	674	3,047	303.7	3.87
Sevastopol	171	765	297.1	6.62	51	280	320.1	3.26
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	5,683	14,660	291.1	8.43	647	3,195	319.3	3.25
Republic of Dagestan	994	2,628	296.8	8.63	99	618	314.5	3.49
Republic of Ingushetia	60	123	285.7	10.09	4	15	321.4	6.40
Kabardino-Balkar Republic	451	1,150	272.2	8.53	31	189	338.3	3.50
Karachay-Cherkess Republic	427	1,346	297.8	9.12	27	151	336.9	2.74
Republic of North Ossetia — Alania	454	1,460	289.0	8.60	103	409	308.9	5.00
Chechen Republic	1,382	1,606	291.7	10.53	11	63	317.6	2.19
Stavropol Territory	1,915	6,346	291.1	7.57	372	1,750	320.0	2.81

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
<b>VOLGA FEDERAL DISTRICT</b>	29,914	86,557	280.6	7.60	5,548	25,543	306.2	3.70
Republic of Bashkortostan	5,193	14,648	281.7	7.73	897	4,123	308.8	3.94
Mari El Republic	622	1,532	275.6	7.82	124	417	296.7	4.29
Republic of Mordovia	497	1,535	294.9	6.78	89	516	325.7	2.59
Republic of Tatarstan (Tatarstan)	4,513	15,401	286.1	7.40	876	4,440	312.3	3.36
Udmurt Republic	2,180	5,796	285.9	6.18	572	2,291	308.6	2.64
Chuvash Republic — Chuvashia	1,202	3,687	289.2	7.01	370	1,616	309.6	4.24
Perm Territory	3,212	8,374	275.9	7.95	615	2,587	296.9	4.48
Kirov Region	1,203	2,993	281.4	7.44	193	852	318.7	3.32
Nizhny Novgorod Region	2,305	7,275	267.2	7.94	363	1,969	297.7	4.53
Orenburg Region	2,302	6,135	280.0	7.99	326	1,448	298.2	3.71
Penza Region	1,039	3,165	290.2	6.76	322	1,307	303.7	3.31
Samara Region	2,637	7,676	269.0	8.46	351	1,716	295.0	3.98
Saratov Region	1,946	5,452	282.7	8.00	231	1,335	309.0	3.12
Ulyanovsk Region	1,063	2,889	282.5	7.59	219	926	311.0	3.92
<b>URALS FEDERAL DISTRICT</b>	15,930	47,756	272.8	7.99	3,320	13,918	293.4	4.78
Kurgan Region	885	1,869	277.9	8.24	155	542	294.3	4.57
Sverdlovsk Region	4,881	14,199	268.9	7.92	1,118	4,589	288.4	5.17
Tyumen Region	6,118	21,922	282.4	8.03	1,469	6,420	297.2	4.85
Khanty-Mansi Autonomous Area — Yugra	2,885	10,592	275.6	8.19	570	2,769	290.3	4.73
Yamal-Nenets Autonomous Area	959	3,980	273.0	8.56	252	1,158	271.9	5.31
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	2,274	7,350	297.3	7.56	647	2,493	316.7	4.79
Chelyabinsk Region	4,046	9,766	255.9	7.94	578	2,367	292.4	3.90
<b>SIBERIAN FEDERAL DISTRICT</b>	17,041	52,349	271.0	8.14	3,119	14,367	296.3	4.69
Altai Republic	120	349	261.5	7.93	19	98	294.5	4.28
Republic of Tuva	483	1,395	280.3	9.02	55	275	294.1	4.10
Republic of Khakassia	557	1,603	274.8	7.29	112	526	300.0	3.72
Altai Territory	1,978	5,322	271.2	8.42	347	1,352	291.7	4.93
Krasnoyarsk Territory	3,433	11,487	268.6	8.13	795	3,712	292.5	5.05

Table 6.3.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	2,431	7,550	263.3	8.43	339	1,585	280.4	4.85
Kemerovo Region — Kuzbass	2,357	6,433	260.9	7.97	346	1,751	305.3	3.46
Novosibirsk Region	3,025	10,143	280.2	8.17	714	3,167	299.0	5.38
Omsk Region	1,734	5,115	275.3	8.06	200	1,016	310.6	4.08
Tomsk Region	923	2,952	276.4	7.43	192	886	301.9	4.16
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>8,087</b>	<b>31,406</b>	<b>259.7</b>	<b>6.45</b>	<b>1,842</b>	<b>9,807</b>	<b>266.9</b>	<b>3.26</b>
Republic of Buryatia	821	2,643	256.4	6.21	207	959	271.3	2.98
Republic of Sakha (Yakutia)	1,295	5,536	251.9	6.20	267	1,488	257.3	3.42
Trans-Baikal Territory	837	2,848	260.0	6.55	156	844	276.6	3.54
Kamchatka Territory	316	1,254	271.6	7.24	57	338	297.5	2.68
Primorye Territory	1,725	7,012	257.6	6.11	514	2,636	257.8	2.98
Khabarovsk Territory	1,432	5,233	268.2	7.17	306	1,713	271.1	3.38
Amur Region	836	3,438	266.0	6.13	149	842	282.7	3.37
Magadan Region	181	749	253.9	5.29	30	183	293.2	3.74
Sakhalin Region	466	2,047	257.5	6.92	114	595	250.0	3.76
Jewish Autonomous Region	107	320	253.4	7.00	21	83	276.2	3.35
Chukotka Autonomous Area	71	327	244.6	6.13	21	123	260.5	3.94

Table 6.3.10

## Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	October 2022												
	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, %	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	11,327	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	6,740	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Belgorod Region	89	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	42	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	31	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	48	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	43	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	40	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	19	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	12	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	949	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ryazan Region	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Smolensk Region	31	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	20	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	33	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	73	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	5,198	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	1,283	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	26	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	12	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	12	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	33	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	71	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	1,068	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>SOUTHERN FEDERAL DISTRICT</b>	615	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	17	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	312	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	18	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	26	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	199	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	24	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	220	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Daghestan	33	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia — Alania	27	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	46	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	100	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00



Table 6.310 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>VOLGA FEDERAL DISTRICT</b>	<b>956</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Bashkortostan	97	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	264	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	66	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic — Chuvashia	54	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	97	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	102	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	54	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	103	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	21	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	52	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>URALS FEDERAL DISTRICT</b>	<b>658</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Kurgan Region	40	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	230	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	235	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area — Yugra	151	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	21	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	62	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	153	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>435</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Altai Republic	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	94	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region — Kuzbass	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	134	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	48	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	118	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>420</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Buryatia	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	54	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	45	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	175	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	59	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	51	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

## 6.4. Data on the Activity of Insurers and Private Pension Funds

Table 6.4.1

### Insurers' Premiums and Payoffs

(millions of rubles)

	H1 2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3
THE RUSSIAN FEDERATION	863,599.8	422,831.6
<b>CENTRAL FEDERAL DISTRICT<sup>1</sup></b>	<b>525,076.2</b>	<b>226,577.9</b>
Belgorod Region	3,003.6	1,949.2
Bryansk Region	2,180.5	1,130.0
Vladimir Region	3,123.0	1,723.6
Voronezh Region	5,791.8	3,772.6
Ivanovo Region	2,246.7	1,254.1
Kaluga Region	2,492.0	1,594.4
Kostroma Region	1,191.6	695.8
Kursk Region	1,991.0	1,235.5
Lipetsk Region	2,888.6	2,059.0
Moscow Region	26,617.5	14,167.7
Orel Region	1,429.5	703.6
Ryazan Region	2,833.7	1,513.3
Smolensk Region	2,463.4	1,438.9
Tambov Region	1,598.0	1,107.2
Tver Region	2,621.1	1,637.6
Tula Region	3,668.0	2,202.5
Yaroslavl Region	3,313.5	2,288.3
Moscow	455,587.7	186,073.7
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>108,670.0</b>	<b>55,791.9</b>
Republic of Karelia	1,528.9	895.4
Republic of Komi	2,584.9	1,830.0
Arkhangelsk Region	3,420.1	1,948.5
Nenets Autonomous Area	43.8	18.6
Arkhangelsk Region, excluding Nenets Autonomous Area	3,376.3	1,929.9
Vologda Region	3,681.8	2,030.8
Kaliningrad Region	3,364.0	1,920.8
Leningrad Region	3,668.0	1,777.3
Murmansk Region	2,952.4	1,472.9
Novgorod Region	1,290.9	821.6
Pskov Region	1,064.7	644.5
Saint Petersburg	85,114.4	42,450.2
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>32,478.8</b>	<b>18,724.4</b>
Republic of Adygeya (Adygeya)	397.0	260.3
Republic of Kalmykia	174.8	113.1
Republic of Crimea	1,787.9	693.7
Krasnodar Territory	14,246.3	7,890.3
Astrakhan Region	2,110.4	1,356.8
Volgograd Region	4,841.4	3,263.7
Rostov Region	8,679.2	5,007.2
Sevastopol	241.8	139.3
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>7,814.4</b>	<b>6,153.5</b>
Republic of Dagestan	1,268.7	1,561.1
Republic of Ingushetia	74.6	138.4
Kabardino-Balkar Republic	697.4	394.9
Karachay-Cherkess Republic	340.8	276.2

Table 6.4.1 (end)

(millions of rubles)

1	2	3
Republic of North Ossetia — Alania	395.1	403.4
Chechen Republic	309.1	354.0
Stavropol Territory	4,728.7	3,025.5
<b>VOLGA FEDERAL DISTRICT</b>	<b>78,469.8</b>	<b>50,221.1</b>
Republic of Bashkortostan	10,250.7	6,061.3
Mari El Republic	1,228.0	885.4
Republic of Mordovia	1,441.1	904.5
Republic of Tatarstan (Tatarstan)	15,336.2	8,941.9
Udmurt Republic	3,808.7	2,529.6
Chuvash Republic — Chuvashia	2,580.7	1,659.2
Perm Territory	7,412.2	4,851.4
Kirov Region	3,488.3	1,484.0
Nizhny Novgorod Region	10,343.3	6,163.9
Orenburg Region	3,887.5	2,431.1
Penza Region	2,348.7	1,582.0
Samara Region	9,327.4	7,862.2
Saratov Region	4,287.7	2,930.0
Ulyanovsk Region	2,729.3	1,934.6
<b>URALS FEDERAL DISTRICT</b>	<b>46,419.8</b>	<b>25,459.1</b>
Kurgan Region	1,412.5	824.3
Sverdlovsk Region	13,797.0	7,691.0
Tyumen Region	20,444.0	10,742.3
Khanty-Mansi Autonomous Area — Yugra	9,783.8	5,264.0
Yamal-Nenets Autonomous Area	2,923.3	1,331.3
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	7,737.0	4,146.9
Chelyabinsk Region	10,766.2	6,201.5
<b>SIBIRIAN FEDERAL DISTRICT</b>	<b>43,886.6</b>	<b>26,880.2</b>
Altai Republic	193.5	112.3
Republic of Tuva	237.9	154.9
Republic of Khakassia	847.5	453.2
Altai Territory	4,122.7	2,418.6
Krasnoyarsk Territory	8,006.7	5,014.9
Irkutsk Region	6,910.6	5,099.0
Kemerovo Region — Kuzbass	6,549.7	3,827.3
Novosibirsk Region	9,444.2	5,808.9
Omsk Region	4,790.7	2,376.8
Tomsk Region	2,783.2	1,614.3
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>20,784.3</b>	<b>13,023.5</b>
Republic of Buryatia	1,448.8	944.7
Republic of Sakha (Yakutia)	2,175.2	901.7
Trans-Baikal Territory	1,341.1	895.1
Kamchatka Territory	848.3	581.5
Primorye Territory	6,488.7	4,565.7
Khabarovsk Territory	4,750.8	2,913.0
Amur Region	1,420.6	769.2
Magadan Region	522.9	263.5
Sakhalin Region	1,608.9	1,058.5
Jewish Autonomous Region	133.8	110.8
Chukotka Autonomous Area	45.0	19.8
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>376.3</b>	<b>156.7</b>

<sup>1</sup> The Central Federal District indicators include data on the city of Baikonur, that is regarded as the city of federal importance, according to the Article 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 6.4.2

## Private Pension Funds' Performance

	Q2 2022						
	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	1,368,680.1	6,644,858	67,342.1	48,895.0	1,585,329	2,886,353.4	36,679,358
<b>CENTRAL FEDERAL DISTRICT</b>	<b>495,595.9</b>	<b>1,879,241</b>	<b>27,023.9</b>	<b>14,968.6</b>	<b>337,842</b>	<b>777,318.5</b>	<b>8,120,658</b>
Belgorod Region	3,042.1	60,196	213.1	143.6	6,125	32,728.7	457,715
Bryansk Region	7,902.6	40,093	276.9	235.0	6,580	17,479.2	289,862
Vladimir Region	3,791.0	36,093	239.5	181.2	5,223	26,506.4	375,808
Voronezh Region	6,750.5	82,405	423.4	394.9	12,900	35,035.4	574,385
Ivanovo Region	969.1	13,321	83.1	45.0	1,751	14,412.2	258,127
Kaluga Region	2,475.7	24,669	148.1	100.4	3,647	20,448.9	246,017
Kostroma Region	1,567.1	13,934	83.6	71.7	2,593	11,982.2	201,520
Kursk Region	2,729.2	47,811	162.5	109.6	7,345	18,904.3	313,237
Lipetsk Region	5,209.0	55,862	273.5	193.6	9,399	21,940.9	324,996
Moscow Region	77,813.7	219,441	3,699.4	2,964.6	46,593	184,624.6	1,453,560
Orel Region	1,906.9	20,472	107.0	76.8	2,184	12,438.3	199,883
Ryazan Region	4,990.4	33,510	289.2	184.1	7,622	19,487.0	264,937
Smolensk Region	3,518.0	26,768	182.5	140.0	5,082	16,351.5	235,752
Tambov Region	2,317.7	27,729	151.9	107.9	4,470	14,106.9	262,871
Tver Region	3,608.9	30,580	221.4	133.6	4,274	23,385.2	294,086
Tula Region	4,641.9	49,788	266.4	190.4	8,479	30,948.1	402,629
Yaroslavl Region	6,016.8	36,102	337.7	230.5	7,612	27,583.3	363,057
Moscow	356,345.3	1,060,467	19,864.7	9,465.6	195,963	248,955.3	1,602,216
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>113,330.7</b>	<b>624,782</b>	<b>6,198.7</b>	<b>4,639.8</b>	<b>149,784</b>	<b>329,705.2</b>	<b>3,546,111</b>
Republic of Karelia	5,326.9	29,659	270.7	217.7	8,912	14,656.5	188,358
Republic of Komi	26,179.7	71,204	779.4	923.2	26,156	30,012.3	317,723
Arkhangelsk Region	9,068.9	51,251	461.7	356.6	10,710	31,869.3	390,958
Nenets Autonomous Area	207.6	1,760	15.1	6.7	117	30,116.8	10,543
Arkhangelsk Region, excluding Nenets Autonomous Area	8,861.3	49,491	446.6	349.9	10,593	1,752.5	380,415
Vologda Region	5,992.4	72,971	234.6	303.8	25,503	31,439.4	388,547
Kaliningrad Region	2,871.9	23,607	161.1	129.4	4,381	18,544.2	283,390
Leningrad Region	11,987.8	71,728	715.3	495.6	13,082	40,386.3	416,289

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	6,744.4	46,245	345.6	246.1	6,646	25,538.6	261,254
Novgorod Region	1,688.5	14,302	128.8	65.0	1,933	13,299.9	170,178
Pskov Region	2,134.1	19,091	112.9	98.1	3,116	10,821.8	170,141
Saint Petersburg	41,336.0	224,724	2,988.6	1,804.3	49,345	113,136.8	959,273
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>68,628.8</b>	<b>399,392</b>	<b>2,681.9</b>	<b>2,695.8</b>	<b>79,924</b>	<b>228,359.0</b>	<b>3,703,130</b>
Republic of Adygeya (Adygeya)	309.6	6,281	17.4	15.2	439	5,018.1	95,554
Republic of Kalmykia	170.8	6,629	11.1	7.3	291	2,846.4	62,271
Republic of Crimea	127.2	1,869	10.0	6.7	81	104.5	8,667
Krasnodar Territory	31,760.2	156,450	1,344.8	1,264.5	38,365	88,696.3	1,339,647
Astrakhan Region	12,457.0	39,529	270.2	447.1	9,824	18,119.6	331,010
Volgograd Region	11,727.7	68,473	455.1	428.1	13,392	46,467.3	777,878
Rostov Region	12,008.9	119,827	565.8	525.4	17,505	67,043.6	1,086,458
Sevastopol	67.5	334	7.5	1.6	27	63.2	1,645
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>17,370.7</b>	<b>138,550</b>	<b>709.7</b>	<b>742.6</b>	<b>17,833</b>	<b>51,792.8</b>	<b>1,116,311</b>
Republic of Dagestan	3,166.3	23,211	130.6	115.1	2,962	5,795.9	182,870
Republic of Ingushetia	44.1	1,121	4.4	1.8	36	355.3	15,293
Kabardino-Balkar Republic	671.1	10,008	40.1	21.8	875	4,380.5	127,535
Karachay-Cherkess Republic	297.6	5,354	12.5	12.1	406	2,652.7	59,481
Republic of North Ossetia — Alania	500.0	10,148	25.6	17.7	710	3,633.9	105,581
Chechen Republic	1,273.0	8,906	64.6	50.5	1,702	1,748.2	56,660
Stavropol Territory	11,418.5	79,802	431.9	523.6	11,142	33,226.3	568,891
<b>VOLGA FEDERAL DISTRICT</b>	<b>197,190.4</b>	<b>1,513,347</b>	<b>9,804.9</b>	<b>7,951.1</b>	<b>359,235</b>	<b>602,871.1</b>	<b>9,145,637</b>
Republic of Bashkortostan	28,519.7	151,852	1,937.3	1,008.6	28,519	88,886.3	1,297,197
Mari El Republic	531.0	11,206	38.0	26.9	686	10,874.1	217,862
Republic of Mordovia	1,804.3	16,741	97.0	84.5	3,108	13,004.4	208,376
Republic of Tatarstan (Tatarstan)	36,144.8	289,552	1,586.9	1,488.3	107,443	85,723.6	1,234,286
Udmurt Republic	5,190.7	50,537	296.7	265.1	12,781	34,604.1	566,028
Chuvash Republic — Chuvashia	1,685.2	37,697	107.2	75.2	3,064	22,206.2	407,013
Perm Territory	17,114.8	131,755	914.8	768.5	27,691	63,588.2	883,446
Kirov Region	3,451.4	34,212	201.5	156.4	5,286	24,788.2	402,089
Nizhny Novgorod Region	31,714.3	301,142	1,380.4	1,259.6	72,197	71,104.2	969,540
Orenburg Region	19,696.8	110,802	692.7	771.4	24,507	40,281.7	656,799
Penza Region	2,687.9	28,786	153.3	100.6	4,325	19,697.1	355,190
Samara Region	29,903.1	213,117	1,567.0	1,234.7	42,480	67,663.5	863,146
Saratov Region	16,231.0	106,492	653.0	596.3	22,537	40,479.9	725,678
Ulyanovsk Region	2,515.6	29,456	179.0	115.2	4,611	19,969.7	358,987

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
<b>URALS FEDERAL DISTRICT</b>	259,044.3	991,473	10,644.2	9,779.6	414,598	355,396.5	3,841,530
Kurgan Region	3,298.8	25,220	168.2	124.9	4,771	14,814.7	288,192
Sverdlovsk Region	27,566.6	222,693	1,272.2	1,197.2	48,299	112,941.2	1,350,593
Tyumen Region	213,709.1	614,872	8,366.9	7,857.6	339,651	158,563.1	1,220,814
Khanty-Mansi Autonomous Area — Yugra	112,026.8	493,182	4,752.1	4,804.0	295,525	40,100.5	591,454
Yamal-Nenets Autonomous Area	77,468.6	56,517	2,561.1	2,486.5	32,859	88,224.4	168,953
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	24,213.7	65,173	1,053.7	567.0	11,267	30,238.2	460,407
Chelyabinsk Region	14,469.8	128,688	836.9	600.0	21,877	69,077.4	981,931
<b>SIBERIAN FEDERAL DISTRICT</b>	109,075.5	688,984	5,709.3	4,279.6	135,063	353,225.6	4,980,899
Altai Republic	52.1	2,452	4.9	2.2	75	2,317.4	50,755
Republic of Tuva	27.1	2,010	3.1	0.7	13	2,784.4	65,813
Republic of Khakassia	2,606.7	12,981	131.5	105.4	2,477	8,590.0	126,546
Altai Territory	4,286.2	50,405	242.0	203.6	7,342	32,611.8	684,417
Krasnoyarsk Territory	34,252.7	203,818	1,671.2	1,372.5	32,139	72,564.1	833,150
Irkutsk Region	26,210.8	120,297	1,789.3	1,021.7	28,203	54,348.4	728,365
Kemerovo Region — Kuzbass	9,719.9	119,531	511.2	406.8	26,002	60,169.0	793,217
Novosibirsk Region	12,767.8	87,907	573.2	580.2	23,612	54,141.7	755,873
Omsk Region	8,733.5	57,578	382.6	256.9	8,058	39,508.1	631,235
Tomsk Region	10,418.8	32,005	400.3	329.5	7,142	26,190.6	311,528
<b>FAR-EASTERN FEDERAL DISTRICT</b>	108,441.3	409,072	4,568.8	3,837.8	91,050	187,510.8	2,223,915
Republic of Buryatia	7,055.0	43,070	362.7	251.5	7,007	18,373.5	309,165
Republic of Sakha (Yakutia)	34,165.6	48,934	633.1	1,047.7	25,162	24,848.9	246,829
Trans-Baikal Territory	14,655.5	70,040	791.1	502.5	12,788	21,313.0	312,708
Kamchatka Territory	632.1	5,875	49.1	20.9	576	9,018.0	77,973
Primorye Territory	11,628.6	71,307	630.9	465.4	12,836	35,476.4	455,115
Khabarovsk Territory	17,832.9	74,364	974.2	661.1	12,502	35,152.5	367,106
Amur Region	12,124.3	57,078	648.0	461.8	10,655	19,038.9	232,514
Magadan Region	532.0	4,808	39.3	15.3	423	4,812.7	37,994
Sakhalin Region	7,784.6	22,645	310.9	339.7	7,409	14,809.1	128,352
Jewish Autonomous Region	1,989.2	10,333	124.5	69.5	1,599	3,467.6	48,493
Chukotka Autonomous Area	41.6	618	5.1	2.5	93	1,200.3	7,666
THE CITY OF BAIKONUR <sup>1</sup>	2.4	17	0.7	0.0	0	174.0	1,167
FOREIGN STATES (MEMO)	2,456.6	5,137	59.9	126.8	1,262	114.5	1,505

<sup>1</sup> The city of Baikonur is regarded as the city of federal importance, according to the Article 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, dated 10 July 2002 (as amended), 'On the Central Bank of the Russian Federation (Bank of Russia)', Federal Law No. 282-FZ, dated 29 November 2007 (as amended), 'On Official Statistical Accounting and State Statistics System in the Russian Federation', and Order of the Government of the Russian Federation No. 1226, dated 26 September 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.

#### Individual Indicators Highlights

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

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

**1.2. Primary income** represents a balance of compensation of employees (a balance on remuneration of resident workers that are temporarily employed in a foreign economy and earnings of

non-residents working in the Russian Federation), investment income (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 non-residents resulting from their investments in the economy of the Russian Federation), and rent which reflects a balance on income receivable and payable from leasing for the use of land and natural resources.

**1.3. Secondary income** represents a balance on current transfers between residents and non-residents.

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.

**2. Capital account** includes a balance on acquisition/disposal of non-produced non-financial assets, as well as a balance on transactions in capital transfers between the Russian Federation residents and non-residents.

Acquisition/disposal of non-produced non-financial 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)** is the residual balance on transactions with financial liabilities and assets between the Russian Federation residents and non-residents. The outcome is calculated as the difference between the aggregates of net acquisition of financial assets and net incurrence of liabilities.

**Net acquisition of financial assets ('+' – increase, '-' – decrease)** represents the difference between an increase of residents' foreign assets and a decrease thereof resulting from financial transactions.

**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, banks, central bank, and other sectors.

Within sectors identified are data on direct investment, portfolio investment, loans, cash currency and deposits, 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 the management of an enterprise located in another economy. Direct investment relationship arises when a direct investor owns directly equity assuring him/her 10% 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 form of equity (listed and unlisted stocks, shares, units, 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 non-residents' 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, cash currency and deposits* include lending and borrowing transactions, transactions between residents and non-residents with cash foreign currency, transactions in current accounts (including interbank accounts) and transactions with deposits.

*Other assets and liabilities.* All transactions with non-residents that are not classified within the sector under a separate category or financial instrument and are accounted for under other assets and other liabilities. This group includes transactions with reserve assets.

**4. Net errors and omissions** mean 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.

**Table 1.2**  
**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 1.3**  
**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 1.5 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 and 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 and banks*, and *Other sectors* broadly correspond with these indicators' characteristics set out in the comments to table 1.5.

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

**Table 1.4**  
**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 1.5 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 and 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 and banks*, and *Other sectors* correspond with these indicators' characteristics set out in the comments to table 1.5.

**Table 1.5**  
**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 non-residents, 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 and 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.

### 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 non-residents 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, currency and deposits** include data on indebtedness under loans drawn from non-residents 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' credit and interest on arrears, which are classified as other indebtedness.

**Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises).** This category includes external debt liabilities of the Bank of Russia and liabilities of credit institutions (except non-bank credit institutions which are covered within Other sectors) and of State Development Corporation VEB.RF (for the part of its commercial activity) to non-residents. External indebtedness under state credits, which is maintained on the books of State Development Corporation VEB.RF due to its fulfilment 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 non-residents on debt securities issued by banks. Securities are recorded at fair value.

**Loans, currency and deposits** include data on the Bank of Russia's and banks' indebtedness to non-residents under securities' repurchase agreements conducted without change of ownership (direct repo). The aggregate also includes banks' indebtedness to non-residents on current accounts, short- and long-term deposits, other borrowed funds drawn from non-resident banks and the Bank of Russia's indebtedness to non-residents on current accounts, and also the Bank of Russia' estimate of non-residents' cumulative holdings of cash Russian rubles (commentary to compilation of this component is available on the Bank of Russia website under directory *Statistics. IMF Special Data Dissemination Standard. Metadata*).

**Other liabilities** represent banks' indebtedness to non-residents 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 non-resident, and liabilities of the Bank of Russia, which have accumulated in the course of SDR allocations made by the IMF.

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

**Debt securities** represent indebtedness to non-residents on debt securities issued by non-financial corporations and other (non-bank) financial corporations. Debt securities are recorded at face value. They include bonds, notes, non-voting preferred stocks which do not give the right to participate in distribution of the residual value of an enterprise at its liquidation, and also mortgage claims on individuals owned by non-residents.

**Loans and deposits** include indebtedness under credits received from non-residents, including under direct repos, non-residents' current accounts with non-bank credit institutions, and financial leases.

**Other liabilities** cover indebtedness to non-residents 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 non-resident, and accounts payable to non-residents associated with goods' supplies and provision of services.

**Debt liabilities to direct investors and to direct investment enterprises.** The item includes debt liabilities vis-à-vis non-residents associated with banks and corporations within the framework of direct investment relationship, and also indebtedness on declared dividends payable to foreign direct investors.

**Table 1.6**  
**International Investment Position**  
**of the Russian Federation. Main Components**

**General Provisions**

International investment position is a statistical statement that shows at a point in time the value of financial assets of residents of the Russian Federation representing claims on non-residents and gold bullion held as reserve assets, and of liabilities to non-residents of the residents of the Russian Federation. The difference between external financial assets and liabilities is the net 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 available on the Bank of Russia website.

**Individual Indicators Highlights**

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, other investment, international reserves (reserve assets));
- by financial instrument (equity and investment fund shares, debt securities, loans, cash currency and deposits, etc.);

Data on the value of external assets and liabilities of Russian residents as of the date of the reporting period are presented **on the top of the table** as follows.

**Special Valuation Cases**

External assets and liabilities are valued primarily at market prices.

Balances on 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, including trade credits, are reflected at amortized values.

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

**Table 1.7**  
**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 sixth 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 1.8**  
**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 1 April 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.

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*.

**Table 1.9**  
**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 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 State Development Corporation VEB.RF, the Bank of Russia capital interest in credit institutions. Claims

on credit institutions are presented across loans and deposits, 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 other sectors** are the Bank of Russia's claims on other financial institutions' and nonfinancial organizations<sup>2</sup>, including debt securities of mentioned organizations, credits (including overdue debt and overdue interest) provided to other financial institutions and nonfinancial organizations, other accounts receivable of mentioned organizations and shares of other financial institutions and nonfinancial organizations.

**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).

**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 are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, and nonfinancial organizations**.

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

**Table 1.10**  
**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 State Development Corporation VEB.RF, 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, C-bonds and RU Data information 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'.

<sup>1</sup> 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.

<sup>2</sup> Hereinafter nonfinancial organizations are the ones engaged in selling goods and services and not related to the financial sector.

**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 are not included in 'Net foreign assets'.

**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' extrabudgetary funds, constituent entities' and local authorities' extrabudgetary funds less the credit institutions' liabilities to the general government.

**Claims on other sectors** include credit institutions' claims on other financial institutions and nonfinancial organizations and claims on households in national and foreign currency. The only instrument marked out among total amount of claims on other sectors is loans.

**Claims on other financial institutions** comprise loans (including arrears and overdue interest) extended to other financial institutions in national and foreign currency, credit institutions' investments in debt securities and equity of other financial institutions, other accounts receivables from other financial institutions, and investments in other equity of other financial institutions.

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

**Claims on households** comprise loans (including arrears and overdue interest) extended to individuals and individual entrepreneurs in national and foreign currency.

**Liabilities to central bank** include credit institutions' debt on debt securities, loans, extended by the Bank of Russia (including arrears and overdue interest), also funds extended by the Bank of Russia to credit institutions as repurchase agreements, and other liabilities.

**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', nonfinancial organizations' and households'.**

**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, bills and bank acceptances circulating outside the banking system.

**Other items (net)** comprise assets and liabilities, which are not included in the above-mentioned aggregates. **Escrow accounts of households** comprise funds for the contracts for participation in shared-equity construction and for purchases of real estate.

**Table 1.11**  
**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.

**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 extrabudgetary funds and other extrabudgetary funds less the banking system's liabilities to general government.

**Claims on other sectors** include claims of banking system institutions on other financial institutions and nonfinancial organizations and claims on households in national and foreign currency. The only instrument marked out among total amount of claims on other sectors is loans.

**Claims on other financial institutions** comprise credits (including arrears and overdue interest) extended by the banking system to other financial institutions in national and foreign currency, investments in securities of other financial institutions and other accounts receivable of mentioned organizations.

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

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

**Broad money liabilities** include currency outside the banking system and deposits of the Russian Federation 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 other financial (except for credit ones) institutions and nonfinancial organizations, and the RF resident households with the banking system of the RF in rubles (see comments to the table 'Money Supply (National Definition)').

<sup>1</sup> Equivalent to the indicator 'Broad money'.

**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 **deposits of other financial institutions, deposits of nonfinancial organizations and deposits of households**.

**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** 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).

**Other items (net)** comprise assets and liabilities, which are not included in the above-mentioned aggregates. **Escrow accounts of households** comprise funds for the contracts for participation in shared-equity construction and for purchases of real estate.

**Table 1.12**  
**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 O409110 '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 inter-

est 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 households 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 1.13**  
**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.

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 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** is currency in circulation issued by the Bank of Russia, excluding cash balances 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 correspondent accounts of the RF resident credit institutions with the Bank of Russia, including an averaged amount of the required reserves (see also comments on tables 2.3—2.5).

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

**Credit institutions' deposits with the Bank of Russia** are balances in credit institutions' deposit accounts with the Bank of Russia.

**Bank of Russia bonds with credit institutions** represent value of Bank of Russia bonds with credit institutions.

**Table 1.14**  
**Other Financial Institutions Survey**  
**(by Selected Number of Financial Intermediaries)**

#### General Provisions

Other Financial Institutions Survey contains data that 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 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 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.

**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 1.15**

#### **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.

**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 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.

**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 1.16**  
**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 1 January 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 O420001 'Money transactions of noncredit financial organizations', O420410 'Balance sheet data', O420412 'Receivable accounts and payable accounts of securities market participant', O420414 'Information on loans', O420502 'Information on net asset value including the value of assets (property) of the stock (share) investment fund', O420801 'Compliance with the standards on financial sustainability assessment of housing founded cooperative activity', O420816 'Report on agricultural credit consumer cooperative activity', O420820 'Report on credit consumer cooperative activity', O420846 'Report on microfinance activity of microcredit company', O420890 '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 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 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.

**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.

**Other items (net)** include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates.

**Table 1.17**  
**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.

**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 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.

**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 21 December 2015, 'Bank of Russia Accounting Policy for Accounting Purposes', Bank of Russia Regulation No. 567-P, dated 19 December 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

#### **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.

**Foreign currency-denominated assets and precious metals** are included into Bank of Russia funds in ruble terms in correspondent accounts with non-resident banks, deposit accounts placed with non-resident banks, loans to non-resident banks, and funds granted to non-resident banks under repo transactions, securities of foreign issuers purchased by the Bank of Russia as well as precious metals reserves at the reference price during the year and at the fair value as of the year-end.

**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

unrealized revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to an indicator Other liabilities).

#### **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 unrealized revaluation of foreign currency, securities or precious metals formed since the beginning of the year is reflected in this indicator, in the case of negative exceeding — in the item Other assets.

#### **Capital**

**Capital** is the sum of the authorized capital, reserves and special-purpose funds, as well as losses of previous years.

**Table 2.2**  
**The Bank of Russia Key Rate<sup>1</sup>**

### 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.

**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.

<sup>1</sup> 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).

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.

### **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' (became effective on 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 percent 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 that 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).

Since 1 March 2022, the interest rates on standing lending facilities for 2 to 90 days are set by the Bank of Russia Board of Directors at 100 bp above the key rate and those for more than 90 days – 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, and from 23 December 2016 to 31 December 2021, it was equal to overnight LIBOR rates on loans in US dollars or euros. According to the decision of the Bank of Russia Board of Directors, since 1 January 2022 the interest rate on US dollars is equal to the SOFR and that on euros – to the €STR.

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. Due to changes in external economic conditions, the Bank of Russia suspended FX swap operations.

**Interest rate on lombard loans and loans secured by non-marketable assets for 2 to 90 days** is the interest rate on standing lending facilities secured by non-marketable assets, and since 25 March 2022 the rate on lombard loan facilities for 2 to 90 days set by the Bank of Russia Board of Directors at 100 bp above the key rate.

**Interest rate on standing lending facilities secured by non-marketable assets for more than 90 days** is the interest rate on standing lending facilities secured by non-marketable assets for 91 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 Facilities**

**General Provisions**

The table shows the dynamics of interest rates (% per annum) on loans extended within special facilities of the Bank of Russia. These interest rates were established in accordance with the rules approved by the Bank of Russia Board of Directors. There are interest rates at which new loans are granted since the specified date. The special facilities of the Bank of Russia are aiming to incentivize credit institutions to grant loans to top-priority industries and economic sectors.

**Individual Indicators Highlights**

**SME Support** – the interest rate on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation. Also, up to and including 22 August 2021, the interest rate on Bank of Russia loans secured by credit claims of JSC SME Bank on credit institutions, microfinance organizations or leasing companies for lending or on ceding property to SMEs.

**Non-Commodity Export Support (EXIAR)** – the interest rate on Bank of Russia loans secured by credit claims on agreements backed by insurance contracts of JSC Russian Agency for Export Credit and Investment Insurance (JSC EXIAR).

**Support for Large Investment Projects** – the interest rate on Bank of Russia loans secured by claims on loans granted for the purpose of financing investment projects. Also, up to and including 20 May 2019, the interest rate on Bank of Russia loans secured by bonds placed for the purpose of financing investment projects.

**Leasing Development Support** – the interest rate on Bank of Russia loans secured by credit claims on leasing companies.

**Economy Support Amid the COVID-19 Pandemic** – from 1 November 2021 to 1 May 2022, the interest rate on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation granted to support lending to SMEs operating in various industries of Russia's economy most affected by COVID-19. Previously, the interest rate on Bank of Russia unsecured loans granted to support SME lending (loans provided until 30 September 2020) and on Bank of Russia unsecured loans or loans secured by guarantees of JSC Russian Small and Medium Business Corporation to support lending for urgency needs and for maintaining employment (loans provided until 30 November 2020).

**SME Support (unsecured loans)** – the interest rates on unsecured loans to support lending to SMEs (provision from 11 March to 30 December 2022).

**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 standing facilities including special facilities (broken down by repos, swaps, loans and special facilities of the Bank of Russia), at start of business. Includes loans issued under all types of special facilities of the Bank of Russia, including those introduced in the wake of the coronavirus infection. Due to changes in external economic conditions, the Bank of Russia suspended FX swap operations.

**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 Auctions**

**General Provisions**

The table contains information for the last full calendar month on the results of main Bank of Russia auctions with raising credit institutions' funds via deposit auctions or providing funds to credit institutions via repo auctions for one week. In the context of a structural liquidity surplus, the Bank of Russia holds main deposit auctions on a weekly basis; in the context of a structural liquidity deficit, the Bank of Russia holds main repo auctions on a weekly basis.

**Individual Indicators Highlights**

**Auction date** is the day when a one-week main deposit auction is held and its results are announced, usually, Tuesday.

**Auction type** is the specific type of the main auction held: a main deposit auction or a main repo auction.

**Settlement date / date of the first leg** is the day when funds are transferred to deposit accounts by credit institutions or to correspondent accounts of the credit institutions whose orders were satisfied at auction; usually, the next business day after the auction date.

**Maturity date / date of the second leg** is the day when funds are to be repaid to credit institutions or by credit institutions.

**Weighted average rate** is the average interest rate calculated as a result of the main auction and weighted by the amount of satisfied orders, in percent per annum.

**Amount of extended funds is the amount of funds to be transferred by credit institutions** to deposit accounts as a result of a deposit auction or to be provided by the Bank of Russia under repo transactions as a result of a repo auction (this indicator is not adjusted if the amount of actually transferred funds differs due to failure to execute deals), in 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 six 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 percent 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 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 percent 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 8 October 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 *Bank of Russia Bulletin* 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 8 October 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 syndicated 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 28 May 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 28 May 2003, 'On Invalidating Some Bank of Russia Regulations' repealed Bank of Russia Ordinance No. 652-U, dated 30 September 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 9 April 2008, 'On Amending Point 2 of Bank of Russia Ordinance No. 1283-U, dated 28 May 2003, 'On the Procedure for Fixing Reference Prices of Refined Precious Metals', cancelled since 1 July 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.

**Table 3.3**  
**Foreign Exchange Trades at the Main Trading Session of Moscow Exchange**

#### General Provisions

The data describes the US dollar and the euro against the ruble trades at the Main trading session of the Moscow Exchange. The trading members are Russian credit and non-credit organizations, non-resident banks, and other organizations. Trading and settlements are regulated by a 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 3.4**  
**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 22 April 1996, 'On the Securities Market', Fed-

eral Law No. 65-FZ, dated 22 April 2010, 'On Investment Funds', and Bank of Russia Ordinance No. 3565-U, dated 16 February 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 depository 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 that 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 that 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 22 September 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 1 September 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 depositary 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: [rts.micex.ru](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 2 April 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' 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 7 February 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 1 July 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 authorized 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 1 January 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 authorized 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 'non-residents' used for calculating the indicators of this table are defined in accordance with the Federal Law No. 173-FZ, dated 10 December 2003, 'On Foreign Exchange Regulation and Foreign Exchange Control'.

**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**  
**Number of Non-Credit Financial Institutions,**  
**Self-Regulatory Organizations, Other Financial Market**  
**Participants and Persons Providing Professional**  
**Services in the Financial Market**

**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, national payment system entities, collective investment market participants, microfinance market participants and cooperatives, persons providing professional services in the financial market, management companies of special purpose vehicles 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 organizations in the financial market and the self-regulatory organizations of actuaries.

**Individual Indicators Highlights**

**The Bank of Russia issues licences** to insurance agents, professional securities market participants (other than investment advisers), trade organizers (a stock exchange, trading system),

clearing houses, repositories, non-governmental pension funds, joint-stock investment funds, management companies, and specialized depositories.

**Insurance agents (insurers, mutual insurance companies, insurance brokers)** perform their activities pursuant to Federal Law No. 4015-1, dated 27 November 1992, 'On the Organization of Insurance Business in the Russian Federation' under a respective licence. Information on an insurance agent is subject to being entered into the Unified State Register of Insurance Agents pursuant to Bank of Russia Ordinance No. 5885-U, dated 16 August 2021, 'On Maintaining the Unified State Register of Insurance Agents by the Bank of Russia'.

**Professional securities market 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 22 April 1996, 'On the Securities Market', Bank of Russia Ordinance No. 4956-U, dated 2 November 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 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 170-I, dated 11 November 2015, 'On the Procedure for the Bank of Russia to License Clearing Activities and Maintain the Register of Licences' and under a respective licence.

**Trade organizers (a stock exchange, trading system)** perform their activities pursuant to Federal Law No. 325-FZ, dated 21 November 2011, 'On Organized Trades', Bank of Russia Instruction No. 169-I, dated 26 October 2015, 'On the Procedure for the Bank of Russia to License Exchanges and Trading Systems and Maintain the Register of Licences' and under a respective licence.

**Commodity pool operators** perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 194-I, dated 17 December 2018, 'On the Procedure and Conditions for the Bank of Russia to Accredit Organizations 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 22 April 1996, 'On the Securities Market', Bank of Russia Instruction No. 173-I, dated 8 June 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** performs its activities pursuant to Federal Law No. 414-FZ, dated 7 December 2011, 'On the Central Depository', Bank of Russia Ordinance No. 5606-U, dated 29 October 2020, 'On the Procedure for the Bank of Russia to Assign the Central Depository Status' and under the respective assigned status of the central counterparty.

**Central counterparties** perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 174-I, dated 29 September 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.

**Investment platform operators** perform their activities pursuant to Federal Law No. 259-FZ, dated 2 August 2019, 'On Investment Raising Using Investment Platforms and on Amending Certain Laws of the Russian Federation', Bank of Russia Ordinance No. 5342-U, dated 4 December 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 20 July 2020, 'On Performing Financial Transactions Using a Financial Platform' and under a respective entry on the inclusion in the register of financial platform operators.

**Operators of information systems issuing digital financial assets** perform their activities pursuant to Federal Law No. 259-FZ, dated 31 July 2020, 'On Digital Financial Assets, Digital Currency and on Amending Certain Laws of the Russian Federation', Bank of Russia Regulation No. 746-P, dated 16 December 2020, 'On Maintaining by the Bank of Russia of the Register of Operators of Information Systems, Which Issue Digital Financial Assets, the Register of Digital Financial Asset Exchange Operators; on the Procedure and Timeframe for Operators of Information Systems, Which Issue Digital Financial Assets, and Digital Financial Asset Exchange Operators to Submit to the Bank of Russia Information on Persons Managing Shares (Stakes) of the Specified Operators, and also on the Procedure for Submitting to and Coordinating with the Bank of Russia Amendments to the Rules of Information Systems, Which Issue Digital Financial Assets, and Amendments to the Rules of Digital Financial Asset Exchange' and under a respective entry on the inclusion in the register of information platform operators.

**National Payment System Entities:**

**Payment system operators** perform their activities pursuant to Federal Law No. 161-FZ, dated 27 June 2011, 'On the National Payment System', Bank of Russia Ordinance No. 5379-U, dated 26 December 2019, 'On Registration by the Bank of Russia of Organizations as Payment System Operators, on the Inclusion of Foreign Organizations 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'.

**Foreign payment system operators** perform their activities pursuant to Federal Law No. 161-FZ, dated 27 June 2011, 'On the National Payment System', Bank of Russia Ordinance No. 5379-U, dated 26 December 2019, 'On Registration by the Bank of Russia of Organizations as Payment System Operators, on the Inclusion of Foreign Organizations 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.

**Collective investment market participants:**

**Non-governmental pension funds** perform their activities pursuant to Federal Law No. 75-FZ, dated 7 May 1998, 'On Non-Governmental Pension Funds' and under a respective licence.

**Joint-stock investment funds, management companies and specialized depositories** perform their activities pursuant to Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds' and a respective licence.

**News agencies** perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Regulation No. 435-P, dated 13 October 2014, 'On the Accreditation of News Agencies Disclosing Information on Securities and Other Financial Instruments' and under a respective accreditation.

**Microfinance agents and cooperatives.** The Bank of Russia maintains:

**The State Register of Microfinance Organizations** pursuant to Federal Law No. 151-FZ, dated 2 July 2010, 'On Microfinance

Activities and Microfinance Organizations' and Bank of Russia Ordinance No. 5627-U, dated 19 November 2020, 'On Maintaining the State Register of Microfinance Organizations by the Bank of Russia'.

**The Register of Housing Savings Cooperatives** pursuant to Federal Law No. 215-FZ, dated 30 December 2004, 'On Housing Savings Cooperatives' and Bank of Russia Ordinance No. 3587-U, dated 11 March 2015, 'On the Procedure for the Bank of Russia to Maintain the Register of Housing Savings Cooperatives'.

**The State Register of Consumer Credit Cooperatives** pursuant to Federal Law No. 190-FZ, dated 18 July 2009, 'On Credit Cooperation' and Bank of Russia Ordinance No. 4184-U, dated 10 November 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 Organizations 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'.

**The State Register of Agricultural Consumer Credit Cooperatives** pursuant to Federal Law No. 193-FZ, dated 8 December 1995, 'On Agricultural Cooperation' and Bank of Russia Ordinance No. 4184-U, dated 10 November 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 Organizations 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'.

**The State Register of Pawnshops** pursuant to Federal Law No. 196-FZ, dated 19 July 2007, 'On Pawnshops' and Bank of Russia Ordinance No. 5626-U, dated 19 November 2020, 'On Maintaining the State Register of Pawnshops by the Bank of Russia'.

#### **Self-regulatory organizations:**

**The Unified Register of Self-Regulatory Organizations in the Financial Market.**

A self-regulatory organization in the financial market shall be a non-profit organization comprising financial organizations engaged in the following activities: brokers, dealers, managers, depositories, registrars, joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds, specialized depositories, non-governmental pension funds, insurance companies, insurance brokers, mutual insurance companies, microfinance organizations, consumer credit cooperatives, housing savings cooperatives, agricultural consumer credit cooperatives, forex-dealers, and investment advisers.

A non-profit organization acquires the status of a self-regulatory organization in the financial market from the date of its inclusion by the Bank of Russia in the unified register of self-regulatory organizations in the financial market based on its application pursuant to Federal Law No. 223-FZ, dated 13 July 2015, 'On Self-Regulatory Organizations in the Financial Market' and ceases to be a self-regulatory organization from the date of its exclusion from the said register.

**The State Register of Self-Regulatory Organizations of Actuaries** is maintained by the Bank of Russia pursuant to Federal Law No. 293-FZ, dated 2 November 2013, 'On Actuarial Activities in the Russian Federation' and Bank of Russia Ordinance No. 3424-U, dated 27 October 2014, 'On Maintaining the State Register of Self-Regulatory Organizations of Actuaries'.

**Persons providing professional services in the financial market:**

**Credit history bureaus** perform their activities pursuant to Federal Law No. 218-FZ, dated 30 December 2004, 'On Credit

Histories', Bank of Russia Regulation No. 452-P, dated 28 December 2014, 'On the Procedure for the Bank of Russia to Maintain 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.

**The Unified Register of Authorized Actuaries** is maintained by the Bank of Russia pursuant to Federal Law No. 293-FZ, dated 2 November 2013, 'On Actuarial Activities in the Russian Federation' and Bank of Russia Ordinance No. 3409-U, dated 2 October 2014, 'On Maintaining the Unified State Register of Authorized Actuaries'.

**The Register of Credit Rating Agencies, Register of Branches and Representative Offices of Foreign Credit Rating Agencies** are maintained by the Bank of Russia pursuant to Federal Law No. 222-FZ, dated 13 July 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 12 September 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'.

**Management companies of special-purpose vehicles** perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Ordinance No. 3412-U, dated 6 October 2014, 'On the Procedure for the Inclusion of Entities in the Register of Management Companies of Special-Purpose Vehicles and Exclusion of Entities from the Said Register'.

**Table 4.1.6**  
**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 **specialized 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 8 October 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

**Currency deposits 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 (hereinafter, 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 8 October 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 8 October 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 Organizations 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 31 August 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 organizations' 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 and Individuals**

### 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 8 October 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 into 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 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 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 organizations corresponds to the concepts 'other financial institutions' and 'non-financial organizations' 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).

**Table 4.3.2**  
**Weighted Average Interest Rates on Loans**  
**to Individuals in Rubles**

**Table 4.3.3**  
**Weighted Average Interest Rates on Loans**  
**to Individuals in US Dollars**

**Table 4.3.4**  
**Weighted Average Interest Rates on Loans**  
**to Individuals in Euros**

**Table 4.3.5**  
**Weighted Average Interest Rates on Loans**  
**to Nonfinancial Organizations in Rubles**

**Table 4.3.6**  
**Weighted Average Interest Rates on Loans**  
**to Nonfinancial Organizations in US Dollars**

**Table 4.3.7**  
**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 (hereinafter, 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*<sup>1</sup> 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 8 October 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 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.

<sup>1</sup> 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.

**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 24 July 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 4.3.8**

**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) (hereinafter, credit institutions), in form 0409303 'Information on Granted Funds To Legal Entities' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 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 24 July 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 4.3.9**

**Housing Loans Granted to Resident Individuals**

**Table 4.3.10**

**Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon**

**Table 4.3.11**

**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 es-

tate 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 8 October 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;

$T1...n$  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:

$$\bar{P} = \frac{\sum VP}{\sum VT}, \text{ where}$$

$\bar{P}$  is the weighted average interest rate;

$P1...n$  is the weighted average interest rate on loans granted by a credit institution No. 1...n;

$V1...n$  is the value of loans granted by a credit institution No. 1...n;

$T1...n$  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 4.3.12**

**Investment Portfolio 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 authorized capital of subsidiary and affiliated joint-stock companies and other organizations.

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 8 October 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 1 February 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 27 February 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 organizations 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 amortized cost, as well as those not redeemed in due time, denominated in Russian rubles or foreign currency. Debt securities booked at fair value are recognized 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 organization'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.

**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.

**Table 4.4**  
**Credit Institutions' Liabilities and Claims**  
**on Financial Derivatives**

#### General Provisions

The table presents data on the fair value of financial derivatives (claims and liabilities).

**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 8 October 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 O420255 '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 O420502 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)', Form O420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)', Form O420504 '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 Organization of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are data from quarterly statistical reporting form O420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 5724-U, dated 3 February 2021, 'On the Forms, Timeframe and Procedure for Compiling and Submitting Insurance Companies' Reporting 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 in 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 Indicator 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 inter-affiliate 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 Indicator 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 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 (e.g. 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 1 July 2018, decomposed by payment systems (intra-regional 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, dated 25 April 2007, 'On the Bank of Russia Real Time Gross Settlement System' and the Bank of Russia Regulation No. 384-P, dated 29 June 2012, 'On the Bank of Russia Payment System'.

From 2 July 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, dated 24 September 2020, 'On the Bank of Russia Payment System'. The urgent and non-urgent transfer services have been provided since 2 July 2018, the fast payment service has been provided since 28 January 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 Federation<sup>1</sup>, 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 No. 849, dated 13 May 2000.

### Subsection 6.1. Institutional Characteristics

**Table 6.1.1**  
**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 ‘non-residents’ used for calculating the indicators of this table are defined in accordance with the Federal Law No. 173-FZ, dated 10 December 2003, ‘On Foreign Exchange Regulation and Foreign Exchange Control’.

**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 6.1.2**  
**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 6.1.3**  
**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<sub>i</sub> is the number of securities in the issue (additional issue) of securities ‘i’ subject to placement, in pieces;

N<sub>i</sub> is the par value of one security in the issue (additional issue) of securities ‘i’ subject to placement, in rubles.

**Table 6.1.4**  
**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:

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

<sup>1</sup> 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’.

$V$  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 6.2. Borrowings

**Table 6.2.1**

### 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) (hereinafter, credit institutions) in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 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 6.2.2**

### 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) (hereinafter, credit institutions), in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 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.

## Subsection 6.3. Funds Allocations

**Table 6.3.1**

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

**Table 6.3.2**

### 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 6.3.3**

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

**Table 6.3.4**

### 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 6.3.5**

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

**Table 6.3.6**

### 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 (hereinafter, credit institutions), in form 0409303 'Information on Granted Funds To Legal Entities' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 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 6.3.7**

#### **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) (hereinafter, credit institutions), in form 0409303 ‘Information on Granted Funds To Legal Entities’ in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 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 24 July 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 6.3.8**

#### **Outstanding Amount of Loans Granted to Resident Individuals**

**Table 6.3.9**

#### **Selected Indicators of Loans in Rubles Granted to Resident Individuals**

**Table 6.3.10**

#### **Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals**

##### **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 16 July 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 30 December 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 8 October 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:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

$\bar{T}$  is the weighted average term of credit;

$T1...n$  is the weighted average maturity of loans granted by a credit institution No. 1...n;

$V1...n$  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 loans / mortgage loans extended by credit institutions during the reporting period (month) and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

$\bar{P}$  is the weighted average interest rate;

$P1...n$  is the weighted average interest rate on loans granted by a credit institution No. 1...n;

$V1...n$  is the value of loans granted by a credit institution No. 1...n;

$T1...n$  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 6.4. Data on the Activity of Insurers and Private Pension Funds

**Table 6.4.1**  
**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. 4015-1, dated 27 November 1992, 'On the Organization of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are data from quarterly statistical reporting form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 5724-U, dated 3 February 2021, 'On the Forms, Timeframe and Procedure for Compiling and Submitting Insurance Companies' Reporting 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 in 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 6.4.2**  
**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).