

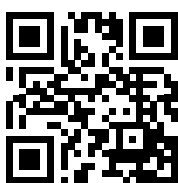


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2023



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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	Q3 2022
CURRENT ACCOUNT	22,427	17,311	35,537	46,994	122,270	69,480	78,473	48,044
Goods and services	25,694	34,780	47,394	62,220	170,088	79,072	91,801	65,591
<i>Exports</i>	104,812	127,939	146,246	171,037	550,035	168,161	163,188	152,048
<i>Imports</i>	79,118	93,159	98,853	108,817	379,947	89,090	71,388	86,457
Primary income	-1,442	-16,851	-10,424	-14,300	-43,016	-8,275	-10,774	-15,228
<i>Receivable</i>	14,236	15,522	23,753	28,280	81,791	9,951	8,313	8,424
<i>Payable</i>	15,678	32,372	34,177	42,580	124,807	18,226	19,087	23,652
Secondary income	-1,825	-618	-1,432	-926	-4,802	-1,317	-2,554	-2,318
<i>Receivable</i>	2,312	4,109	3,600	4,458	14,478	2,595	2,643	3,395
<i>Payable</i>	4,137	4,727	5,032	5,383	19,279	3,912	5,197	5,713
CAPITAL ACCOUNT	221	-28	-48	-20	125	-22	739	619
Net lending (+) / net borrowing (-) (Balance from current and capital accounts)	22,648	17,283	35,489	46,975	122,395	69,458	79,212	48,663
Net lending (+) / net borrowing (-) (Balance from financial account)	22,637	18,292	33,631	47,759	122,319	66,441	82,061	45,145

Table 1.1 (end)
(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022	Q3 2022
NET INCURRENCE OF LIABILITIES ('+' – INCREASE, '-' – DECREASE)	-297	2,779	32,117	2,853	37,451	-34,605	-55,539	-3,291
General government	-3,267	-799	5,186	-3,791	-2,672	-5,214	-647	-1,384
Central bank and banks	2,411	-4,512	16,634	-2,778	11,756	-2,145	-22,872	-1,589
Direct investment	1,575	-1,144	1,391	1,005	2,827	2,388	-2,530	1,036
Loans, currency and deposits	5,089	949	2,330	5,273	13,640	-1,357	-8,450	-46
Other liabilities	-4,253	-4,317	12,913	-9,056	-4,712	-3,176	-11,892	-2,580
Other sectors	559	8,090	10,297	9,422	28,368	-27,246	-32,020	-318
Direct investment	4,337	6,570	14,600	12,115	37,623	-24,813	-14,837	-4,726
Portfolio investment	-3,704	-927	-2,246	-2,734	-9,611	-3,250	-578	-1,444
Loans, currency and deposits	-2,878	-2,586	-1,152	-3,907	-10,523	1,080	-4,932	-3,978
Other liabilities	2,804	5,033	-905	3,948	10,879	-264	-11,672	9,831
NET ACQUISITION OF FINANCIAL ASSETS ('+' – INCREASE, '-' – DECREASE)	22,340	21,071	65,747	50,612	159,770	31,836	26,522	41,854
General government	441	1,770	-171	1,601	3,642	739	1,165	2,057
Central bank and banks ¹	6,953	620	33,445	18,476	59,494	-5,374	14,111	4,864
Direct investment	107	-199	465	261	634	678	-1,043	-34
Loans, currency and deposits	4,952	-5,747	9,691	-919	7,977	276	26,411	4,862
Other assets ¹	1,893	6,567	23,288	19,134	50,883	-6,327	-11,257	35
Other sectors	14,946	18,680	32,473	30,535	96,634	36,471	11,246	34,933
Direct investment	8,987	8,905	19,781	27,576	65,248	-23,229	-9,457	601
Portfolio investment	3,299	3,200	3,470	4,011	13,980	-3,153	33	-861
Other assets	2,661	6,576	9,223	-1,053	17,406	62,853	20,670	35,194
Net errors and omissions	-10	1,008	-1,859	785	-76	-3,017	2,849	-3,519

¹ Including reserve assets.

Table 1.2

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	30.09.2022
Total	467,605	462,222	472,936	490,064	482,131	451,413	469,268	434,123
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899
Federal Government	65,163	61,222	62,707	67,912	63,268	53,192	74,533	66,868
New Russian Debt	64,791	60,851	62,371	67,576	62,967	52,891	74,232	66,569
Loans	485	520	501	527	1,501	1,384	2,094	1,886
Foreign currency bonds	21,071	20,415	20,587	20,531	19,959	18,550	18,035	16,943
<i>Eurobonds</i>	20,919	20,138	20,276	20,267	19,686	18,324	17,810	16,849
<i>Eurobonds (related to the second London Club debt restructuring)</i>	152	277	310	265	274	226	225	94
Ruble denominated bonds	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722
<i>OFZ</i>	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722
<i>Eurobonds</i>	0	0	0	0	0	0	0	0
Other	44	39	34	29	24	19	18	18
Debt of the former USSR	372	371	336	336	301	301	301	300
Local Government	93	89	99	94	84	74	36	31
Loans	0	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0	0
Ruble denominated bonds	93	89	99	94	84	74	36	31

Table 1.2 (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	30.09.2022
Central bank and banks	84,930	89,206	89,996	109,885	114,417	117,764	111,718	103,746
Debt liabilities to direct investors and to direct investment enterprises	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079
Debt securities	3,599	3,555	3,761	3,833	3,552	2,982	4,312	3,792
Loans, currency and deposits	65,157	69,178	71,169	73,248	77,853	71,560	73,405	68,843
Other	11,590	10,848	10,974	28,184	28,249	36,667	29,825	27,032
Other sectors	317,418	311,705	320,134	312,173	304,362	280,383	282,982	263,477
Debt liabilities to direct investors and to direct investment enterprises	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,396
Debt securities	8,563	8,498	9,171	8,984	8,631	6,368	9,430	7,568
Loans, currency and deposits	153,259	153,852	152,908	149,548	141,152	135,524	140,610	129,307
Other	17,396	20,059	25,519	20,503	23,955	22,939	11,479	18,206

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 1.3

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	30.09.2022
Total	467,605	462,222	472,936	490,064	482,131	451,413	469,268	434,123
Foreign Currency	339,448	339,038	340,727	353,847	349,696	339,747	296,747	274,638
Domestic Currency	128,156	123,184	132,210	136,217	132,436	111,666	172,521	159,485
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899
Foreign Currency	21,973	21,344	21,457	21,423	21,786	20,254	20,448	19,147
<i>Short-term</i>	44	39	34	29	24	19	18	18
<i>Long-term</i>	21,928	21,306	21,424	21,395	21,762	20,235	20,430	19,129
Domestic Currency	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753
<i>Short-term</i>	0	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	47,753
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	80,346	83,580	85,905	105,264	109,653	111,209	107,542	99,667
Foreign Currency	59,628	63,525	66,488	84,663	87,489	88,340	72,832	65,826
<i>Short-term</i>	20,089	23,056	25,481	26,945	29,887	33,580	19,186	16,600
<i>Long-term</i>	39,539	40,468	41,007	57,718	57,601	54,760	53,646	49,227
Domestic Currency	20,718	20,055	19,417	20,601	22,165	22,868	34,710	33,840
<i>Short-term</i>	14,247	13,871	13,442	14,789	16,607	18,518	28,983	28,005
<i>Long-term</i>	6,471	6,184	5,974	5,813	5,558	4,350	5,727	5,836

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	30.09.2022
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	179,218	182,408	187,598	179,035	173,738	164,831	161,519	155,081
Foreign Currency	142,602	145,898	145,257	139,712	133,825	133,802	114,089	106,065
<i>Short-term</i>	16,697	19,392	20,712	18,685	20,236	21,607	10,515	10,829
<i>Long-term</i>	125,905	126,506	124,546	121,027	113,589	112,196	103,574	95,236
Domestic Currency	36,616	36,510	42,341	39,323	39,913	31,029	47,431	49,016
<i>Short-term</i>	6,348	6,444	10,678	7,717	10,205	7,247	8,990	16,269
<i>Long-term</i>	30,268	30,066	31,662	31,607	29,709	23,782	38,441	32,747
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	142,784	134,922	136,627	137,759	135,387	122,107	125,638	112,475
Foreign Currency	115,245	108,271	107,524	108,049	106,597	97,350	89,378	83,600
Domestic Currency	27,539	26,652	29,104	29,710	28,790	24,757	36,260	28,876

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 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	30.09.2022
Total Liabilities	467,605	462,222	472,936	490,064	482,131	451,413	469,268	434,123
Short-term	61,854	67,873	76,435	76,235	86,218	87,514	73,449	75,413
Long-term	405,751	394,348	396,501	413,829	395,913	363,900	395,819	358,710
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899
Short-term	44	39	34	29	24	19	18	18
Debt securities	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0
Other liabilities	44	39	34	29	24	19	18	18
Long-term	65,212	61,272	62,773	67,977	63,329	53,247	74,550	66,882
Debt securities	64,355	60,382	61,935	67,114	61,526	51,562	72,156	64,695
Loans, currency and deposits	857	891	837	863	1,803	1,685	2,395	2,186
Other liabilities	0	0	0	0	0	0	0	0
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	80,346	83,580	85,905	105,264	109,653	111,209	107,542	99,667
Short-term	34,336	36,927	38,923	41,734	46,494	52,099	48,169	44,604
Debt securities	607	602	598	606	589	522	559	388
Loans, currency and deposits	30,766	33,979	35,599	38,527	43,084	40,019	42,005	40,610
Other liabilities	2,963	2,346	2,726	2,601	2,822	11,558	5,605	3,606
Long-term	46,010	46,653	46,982	63,530	63,159	59,110	59,373	55,062
Debt securities	2,992	2,952	3,164	3,226	2,962	2,460	3,752	3,404
Loans, currency and deposits	34,391	35,199	35,570	34,721	34,770	31,541	31,400	28,233
Other liabilities	8,627	8,501	8,248	25,583	25,427	25,109	24,220	23,426

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	30.09.2022
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	179,218	182,408	187,598	179,035	173,738	164,831	161,519	155,081
Short-term	23,045	25,836	31,390	26,401	30,440	28,854	19,505	27,098
Debt securities	17	18	55	59	17	11	17	15
Loans, currency and deposits	5,633	5,759	5,816	5,841	6,469	5,904	8,008	8,877
Other liabilities	17,395	20,058	25,519	20,502	23,955	22,939	11,479	18,206
Long-term	156,173	156,573	156,208	152,633	143,298	135,978	142,015	127,983
Debt securities	8,546	8,480	9,115	8,925	8,614	6,357	9,413	7,553
Loans, currency and deposits	147,626	148,092	147,092	143,708	134,683	129,620	132,602	120,430
Other liabilities	1	1	1	1	1	1	0	0
Direct investment	142,784	134,922	136,627	137,759	135,387	122,107	125,638	112,475
<i>Banks</i>	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079
Direct investor in direct investment enterprises	41	33	55	32	48	46	45	44
Direct investment enterprises in direct investor (reverse investment)	23	17	16	13	18	11	12	27
Between fellow enterprises	4,519	5,576	4,020	4,575	4,698	6,499	4,119	4,008
<i>Other sectors</i>	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,396
Direct investor in direct investment enterprises	36,480	33,969	36,572	37,244	34,743	29,800	36,975	30,377
Direct investment enterprises in direct investor (reverse investment)	74,400	72,320	73,421	74,340	72,164	65,441	61,567	57,564
Between fellow enterprises	27,320	23,008	22,543	21,555	23,717	20,311	22,920	20,455

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

International Investment Position of the Russian Federation.¹ 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	30.09.2022
Net International Investment Position	516,731	459,313	461,740	443,283	484,828	600,384	491,802	619,231
Assets	1,569,086	1,528,605	1,582,665	1,623,089	1,651,467	1,589,660	1,699,292	1,618,257
Direct investment	471,840	446,884	467,172	479,346	487,004	388,829	474,935	418,128
Equity and investment fund shares	371,129	345,323	363,734	376,250	392,802	305,387	369,380	324,561
Debt instruments	100,711	101,560	103,438	103,097	94,202	83,442	105,555	93,567
Portfolio investment	107,874	111,954	120,952	112,455	117,413	93,742	88,598	86,407
Equity and investment fund shares	22,222	27,203	32,870	31,602	34,473	27,075	24,120	21,580
Debt securities	85,651	84,751	88,082	80,853	82,940	66,667	64,477	64,827
Financial derivatives (other than reserves) and employee stock options	6,736	6,829	7,341	7,677	6,444	7,618	3,014	1,829
Other investment	386,863	389,616	395,455	409,488	409,979	493,062	548,624	571,205
Other equity	8,266	8,265	8,508	8,502	8,559	8,553	8,517	8,485
Loans, currency and deposits	334,032	338,111	338,400	348,136	347,277	395,340	432,628	441,915
Other accounts receivable	44,565	43,240	48,547	52,851	54,143	89,169	107,479	120,805
Reserve assets	595,774	573,322	591,745	614,122	630,627	606,409	584,121	540,688
Liabilities	1,052,355	1,069,292	1,120,925	1,179,806	1,166,638	989,275	1,207,490	999,027
Direct investment	539,747	547,653	568,495	594,851	610,083	522,761	692,087	549,661
Equity and investment fund shares	396,962	412,731	431,868	457,092	474,695	400,653	566,449	437,185
Debt instruments	142,784	134,922	136,627	137,759	135,387	122,107	125,638	112,475
Portfolio investment	255,925	261,023	284,829	302,717	273,636	188,598	249,079	196,485
Equity and investment fund shares	169,351	183,483	204,848	218,064	197,807	131,492	164,574	125,301
Debt securities	86,574	77,540	79,980	84,654	75,828	57,106	84,505	71,185
Financial derivatives (other than reserves) and employee stock options	8,265	5,655	6,048	5,648	5,757	5,864	2,575	1,921
Other investment	248,418	254,960	261,553	276,590	277,163	272,053	263,749	250,959
Other equity	115	96	111	4,215	4,128	3,658	6,017	5,368
Loans, currency and deposits	219,273	223,920	224,914	223,659	220,808	208,769	216,410	200,336
Other accounts payable	20,860	22,906	28,436	23,298	26,978	34,679	17,344	22,104
Special drawing rights (Net incurrence of liabilities)	8,170	8,039	8,091	25,417	25,250	24,946	23,979	23,152

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

Notes.

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

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

Table 1.6

International Reserves of the Russian Federation¹*(millions of US dollars)*

Date	International reserves
1	2
2020	
31.12	595,774
2021	
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
2022	
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
30.11	567,289
31.12	581,989

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

Table 1.7

International Reserves Adequacy (International Reserves in Months of Import)

Period	Actual amount of the international reserves expressed in months of import ¹
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	18.2
Q4 2022 ²	20.2

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

Table 1.8

Central Bank Survey

(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	Oct, 2022	Nov, 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	31,949,833	32,911,317
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	5,000,140	5,497,519
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	-8,876,968	-9,043,437
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	1,220,974	1,198,957
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	20,814,819	21,391,334
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	15,489,357	15,558,925
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	5,325,462	5,832,409
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	5,325,462	5,832,409
Required reserves	815,263	825,406	843,263	150,012	162,182	145,929	145,929	145,961	145,961	145,925	145,924	145,934
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	36,493	79,225
Transferable deposits	17,423	20,865	20,449	31,004	33,012	33,530	30,523	30,567	31,425	30,190	31,068	62,850
Other financial institutions	6,369	10,178	9,882	20,656	21,092	22,933	20,256	20,014	20,863	19,881	20,495	52,268
Nonfinancial organizations	11,054	10,687	10,568	10,348	11,919	10,597	10,267	10,553	10,562	10,309	10,572	10,581
Households	0	0	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	5,425	16,375
Other financial institutions	8,240	6,690	53,970	8,640	10,685	38,665	6,560	11,300	42,180	7,440	5,425	16,375
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)	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	8,442,667	9,093,797

Table 1.9

Credit Institutions Survey

(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 federal government	10,072,168	9,626,058	9,883,135	9,857,117	9,707,685	9,573,823
Debt securities	10,010,780	9,564,789	9,821,864	9,795,744	9,646,280	9,512,413
<i>in rubles</i>	9,261,206	8,841,689	8,835,113	8,904,331	8,912,314	8,869,478
<i>in foreign currency</i>	749,575	723,099	986,751	891,413	733,966	642,935
Loans	61,388	61,270	61,271	61,373	61,406	61,410
<i>in rubles</i>	61,388	61,266	61,262	61,373	61,355	61,360
<i>in foreign currency</i>	—	4	9	—	51	50
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	898,179	849,827	808,331	760,131	751,766	749,876
Debt securities	436,857	436,850	424,077	402,188	406,194	421,293
<i>in rubles</i>	436,857	436,850	424,077	402,188	406,194	421,293
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	461,322	412,977	384,254	357,942	345,572	328,583
<i>in rubles</i>	461,186	412,835	384,101	357,788	345,441	328,467
<i>in foreign currency</i>	136	143	153	154	130	116
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	6,236,259	6,348,679	4,625,108	7,556,788	8,304,519	8,627,330
Deposits	5,093,659	5,401,940	4,017,254	7,185,747	7,296,493	6,634,316
<i>in rubles</i>	5,071,204	5,343,705	3,962,500	7,073,342	7,078,870	6,442,081
<i>in foreign currency</i>	22,455	58,235	54,755	112,405	217,624	192,235
Other liabilities	1,142,600	946,739	607,853	371,041	1,008,026	1,993,014
<i>in rubles</i>	1,142,600	946,739	607,853	371,041	1,008,026	1,993,014
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	1,448,727	1,711,140	1,531,449	1,975,094	1,990,585	2,334,893
Deposits	1,448,727	1,711,140	1,531,449	1,975,094	1,990,585	2,334,893
<i>in rubles</i>	1,448,727	1,711,139	1,531,448	1,975,093	1,990,584	2,334,892
<i>in foreign currency</i>	1	1	1	1	1	—
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	87,522,166	88,180,602	91,234,024	91,502,786	90,572,619	89,423,026
<i>in rubles</i>	78,354,435	78,417,540	80,053,326	80,187,854	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	13,438,817	12,969,441	12,510,995
<i>in rubles</i>	10,360,911	10,036,982	10,103,017	9,825,103	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

Table 1.9 (cont.)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
Claims on nonfinancial organizations	48,473,030	48,947,080	50,640,380	51,016,056	50,788,311	50,145,056
<i>in rubles</i>	41,735,895	41,886,177	43,033,526	43,417,463	44,253,555	44,415,457
of which: Loans	36,023,524	36,095,324	37,061,656	37,456,066	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	27,047,914	26,814,867	26,766,975
<i>in rubles</i>	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,288	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	1,494,229	1,310,618	1,274,252
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,737,193	2,704,408	2,656,866	2,637,742	2,616,045	2,619,118
OTHER ITEMS (NET)	28,855,060	28,007,666	30,335,065	30,171,354	28,886,093	28,617,293
Escrow accounts of households ¹	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.9 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
NET FOREIGN ASSETS	9,182,937	10,767,014	10,625,111	9,488,235	9,098,268	8,844,118
CLAIMS ON CENTRAL BANK	5,874,773	5,746,029	6,348,470	6,920,657	6,145,185	6,651,219
NET CLAIMS ON GENERAL GOVERNMENT	-131,466	581,818	1,080,768	1,350,606	1,013,709	1,298,639
Claims on federal government	9,801,539	9,673,043	9,708,265	9,563,141	9,763,971	10,743,289
Debt securities	9,740,168	9,611,613	9,646,821	9,501,735	9,702,553	10,681,870
<i>in rubles</i>	9,239,199	9,016,533	9,023,620	8,925,541	9,086,117	10,056,667
<i>in foreign currency</i>	500,969	595,080	623,202	576,193	616,435	625,203
Loans	61,371	61,430	61,443	61,406	61,418	61,420
<i>in rubles</i>	61,339	61,387	61,397	61,370	61,378	61,379
<i>in foreign currency</i>	32	43	46	36	40	41
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	609,867	538,063	522,429	514,645	498,564	478,457
Debt securities	403,952	399,902	396,513	389,994	374,892	355,762
<i>in rubles</i>	403,952	399,902	396,513	389,994	374,892	355,762
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	205,915	138,161	125,916	124,650	123,672	122,696
<i>in rubles</i>	205,821	138,055	125,811	124,551	123,565	122,589
<i>in foreign currency</i>	94	107	105	100	107	106
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	8,361,357	7,296,882	6,761,374	6,509,360	6,960,834	7,782,852
Deposits	5,637,328	4,748,794	4,761,333	4,517,322	5,035,816	6,063,305
<i>in rubles</i>	5,486,107	4,570,607	4,587,261	4,354,660	4,875,021	5,907,381
<i>in foreign currency</i>	151,221	178,187	174,072	162,662	160,795	155,924
Other liabilities	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
<i>in rubles</i>	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
Deposits	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
<i>in rubles</i>	2,181,514	2,332,402	2,388,549	2,217,818	2,287,990	2,140,255
<i>in foreign currency</i>	—	4	3	1	1	1
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	88,001,232	89,923,776	91,435,516	91,989,452	94,129,084	95,058,029
<i>in rubles</i>	80,860,361	81,919,855	84,167,646	85,534,254	87,462,687	88,510,247
<i>in foreign currency</i>	7,140,871	8,003,921	7,267,870	6,455,198	6,666,397	6,547,782
Claims on other financial institutions	11,999,405	12,271,356	12,293,896	11,803,858	11,930,727	11,798,173
<i>in rubles</i>	9,506,370	9,495,015	10,002,307	10,117,122	10,219,010	10,227,112
of which: Loans	6,260,181	6,388,381	6,838,701	6,848,239	6,903,644	6,914,889
<i>in foreign currency</i>	2,493,035	2,776,341	2,291,589	1,686,736	1,711,717	1,571,061
of which: Loans	1,240,581	1,473,949	1,147,920	1,103,806	1,154,627	1,158,720

Table 1.9 (end)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
Claims on nonfinancial organizations	49,137,647	50,510,303	51,717,852	52,339,339	54,083,488	54,817,868
<i>in rubles</i>	44,554,146	45,342,663	46,796,407	47,622,981	49,181,510	49,893,702
of which: Loans	38,866,731	39,469,552	40,907,280	41,821,740	43,336,868	44,080,106
<i>in foreign currency</i>	4,583,501	5,167,640	4,921,445	4,716,359	4,901,979	4,924,166
of which: Loans	4,373,598	4,937,507	4,670,807	4,373,587	4,514,931	4,508,559
Claims on households	26,864,180	27,142,117	27,423,768	27,846,254	28,114,869	28,441,987
<i>in rubles</i>	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
of which: Loans	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
<i>in foreign currency</i>	64,335	59,940	54,836	52,103	52,702	52,554
of which: Loans	64,335	59,940	54,836	52,103	52,702	52,554
LIABILITIES TO CENTRAL BANK	3,215,437	2,874,259	3,273,963	4,442,070	4,453,129	4,944,346
DEPOSITS INCLUDED IN BROAD MONEY	67,466,502	70,391,298	72,132,546	71,920,324	71,944,398	72,973,333
<i>in rubles</i>	56,293,048	57,392,653	59,777,803	60,884,173	60,930,152	62,053,739
Transferable deposits	23,134,258	24,224,375	25,502,328	26,396,449	26,622,079	26,681,475
Other financial institutions	767,379	745,143	1,010,435	745,957	793,358	870,810
Nonfinancial organizations	12,157,939	12,984,192	13,578,026	14,218,433	14,252,836	13,857,149
Households	10,208,940	10,495,039	10,913,866	11,432,059	11,575,884	11,953,515
Other deposits	33,158,791	33,168,278	34,275,475	34,487,724	34,308,073	35,372,264
Other financial institutions	2,212,519	2,275,040	2,285,202	2,581,974	2,584,875	2,634,809
Nonfinancial organizations	10,748,306	10,606,440	11,779,497	12,334,743	12,206,974	13,157,364
Households	20,197,965	20,286,798	20,210,776	19,571,008	19,516,224	19,580,090
<i>in foreign currency</i>	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Other financial institutions	257,469	320,674	312,291	273,168	268,020	314,280
Nonfinancial organizations	7,208,365	8,411,840	8,022,790	7,342,812	7,300,618	7,226,230
Households	3,707,620	4,266,132	4,019,662	3,420,171	3,445,609	3,379,084
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,046	4,925	5,002	4,797	4,760	4,720
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,428	1,328,979	1,226,005	1,243,735	1,278,127	1,263,256
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,656,960	2,677,136	2,772,282	2,737,213	2,652,617	2,571,911
OTHER ITEMS (NET)	28,362,104	29,742,041	30,080,066	29,400,812	30,053,217	30,094,440
Escrow accounts of households ¹	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709

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

Table 1.10

Banking System Survey

(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	93,261,510	91,901,226	90,735,969
<i>in rubles</i>	79,769,612	79,820,773	81,445,147	81,523,661	81,918,087	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	15,193,280	14,294,234	13,819,717
<i>in rubles</i>	11,774,858	11,436,130	11,490,656	11,156,651	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	51,020,316	50,792,125	50,149,277
<i>in rubles</i>	41,737,126	41,890,261	43,037,709	43,421,723	44,257,368	44,419,678
of which: Loans	36,023,524	36,095,324	37,061,656	37,456,066	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	27,047,914	26,814,867	26,766,975
<i>in rubles</i>	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
of which: Loans	26,257,629	26,494,382	26,916,782	26,945,288	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	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	1,494,229	1,310,618	1,274,252
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,737,193	2,704,408	2,656,866	2,637,742	2,616,045	2,619,118
OTHER ITEMS (NET)	45,385,317	45,855,552	50,478,017	50,842,989	43,286,867	39,428,449
Escrow accounts of households ¹	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	Oct, 2022	Nov, 2022
NET FOREIGN ASSETS	37,604,484	44,392,953	43,087,377	38,939,709	41,048,101	41,755,435
NET CLAIMS ON GENERAL GOVERNMENT	-8,250,066	-8,582,590	-7,794,884	-6,679,666	-7,863,259	-7,744,798
CLAIMS ON OTHER SECTORS	89,271,396	91,187,696	92,705,966	93,252,283	95,350,059	96,256,986
<i>in rubles</i>	82,130,524	83,183,774	85,419,176	86,743,864	88,670,199	89,706,796
<i>in foreign currency</i>	7,140,871	8,003,922	7,286,790	6,508,418	6,679,860	6,550,189
Claims on other financial institutions	13,265,626	13,530,470	13,559,812	13,062,708	13,147,777	12,993,938
<i>in rubles</i>	10,772,591	10,754,130	11,249,303	11,322,752	11,422,599	11,420,470
of which: Loans	7,457,714	7,578,677	8,015,446	7,987,960	8,038,580	8,039,200
<i>in foreign currency</i>	2,493,035	2,776,341	2,310,509	1,739,956	1,725,178	1,573,468
of which: Loans	1,240,581	1,473,949	1,147,920	1,103,806	1,154,627	1,158,720
Claims on nonfinancial organizations	49,141,590	50,515,108	51,722,386	52,343,321	54,087,412	54,821,060
<i>in rubles</i>	44,558,089	45,347,468	46,800,940	47,626,961	49,185,433	49,896,893
of which: Loans	38,866,731	39,469,552	40,907,280	41,821,740	43,336,868	44,080,106
<i>in foreign currency</i>	4,583,501	5,167,641	4,921,445	4,716,360	4,901,980	4,924,167
of which: Loans	4,373,598	4,937,507	4,670,807	4,373,587	4,514,931	4,508,559
Claims on households	26,864,180	27,142,117	27,423,768	27,846,254	28,114,869	28,441,987
<i>in rubles</i>	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
of which: Loans	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
<i>in foreign currency</i>	64,335	59,940	54,836	52,103	52,702	52,554
of which: Loans	64,335	59,940	54,836	52,103	52,702	52,554
BROAD MONEY LIABILITIES	80,801,744	83,828,940	85,693,000	86,137,788	86,655,466	87,797,565
MONEY SUPPLY (National Definition)	69,623,245	70,825,370	73,333,255	75,096,840	75,636,460	76,873,251
<i>in rubles</i>						
Currency outside bankikg system	13,293,115	13,390,850	13,481,847	14,175,037	14,669,816	14,740,288
Transferable deposits	23,164,780	24,254,942	25,533,753	26,426,639	26,653,146	26,744,325
Other financial institutions	787,635	765,157	1,031,298	765,837	813,853	923,079
Nonfinancial organizations	12,168,205	12,994,745	13,588,589	14,228,742	14,263,409	13,867,731
Households	10,208,940	10,495,039	10,913,866	11,432,059	11,575,884	11,953,515
Other deposits	33,165,351	33,179,578	34,317,655	34,495,164	34,313,498	35,388,639
Other financial institutions	2,219,079	2,286,340	2,327,382	2,589,414	2,590,300	2,651,184
Nonfinancial organizations	10,748,306	10,606,440	11,779,497	12,334,743	12,206,974	13,157,364
Households	20,197,965	20,286,798	20,210,776	19,571,008	19,516,224	19,580,090
<i>in foreign currency</i>	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Other financial institutions	257,469	320,674	312,291	273,168	268,020	314,280
Nonfinancial organizations	7,208,365	8,411,840	8,022,790	7,342,812	7,300,618	7,226,230
Households	3,707,620	4,266,132	4,019,662	3,420,171	3,445,609	3,379,084
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,046	4,925	5,002	4,797	4,760	4,720
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,428	1,328,979	1,226,005	1,243,735	1,278,127	1,263,256
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,656,960	2,677,136	2,772,282	2,737,213	2,652,617	2,571,911
OTHER ITEMS (NET)	33,945,681	39,163,003	38,307,172	35,393,590	37,948,691	38,634,891
Escrow accounts of households ¹	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709

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

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

Table 1.11

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
2021								
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
2022								
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
30.11	14,740.3	26,744.3	11,953.5	14,790.8	41,484.6	35,388.6	19,580.1	15,808.5
31.12	15,435.7	28,582.8	14,015.5	14,567.3	44,018.5	38,369.5	20,276.7	18,092.8

Table 1.11 (end)

	M2 Money supply (5+6)	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
		9	10	11	12
2021				
31.12	66,252.9	6.3	13.0	13.0
2022				
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
30.11	76,873.3	1.6	16.0	23.4
31.12	82,388.0	7.2	24.4	24.4

Table 1.12

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 ¹
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
2022						
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
30.11	21,391.3	15,558.9	2,056.8	145.9	3,629.6	0.0
31.12	24,428.6	16,347.7	2,983.6	145.9	4,951.4	0.0

Table 1.12 (end)

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

Date	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks ¹
2022						
01.12	21,391.3	15,558.9	2,056.8	145.9	3,629.6	0.0
02.12	21,340.6	15,589.9	1,806.8	145.9	3,798.0	0.0
05.12	21,690.1	15,615.7	2,132.4	145.9	3,796.0	0.0
06.12	21,770.0	15,612.1	2,228.4	145.9	3,783.6	0.0
07.12	22,269.2	15,637.3	2,636.8	145.9	3,849.2	0.0
08.12	22,032.7	15,659.1	2,019.9	145.9	4,207.8	0.0
09.12	21,469.7	15,713.7	1,464.6	145.9	4,145.5	0.0
12.12	22,185.2	15,762.3	2,021.2	145.9	4,255.8	0.0
13.12	21,984.0	15,768.8	1,815.8	145.9	4,253.5	0.0
14.12	22,044.3	15,786.3	1,707.1	145.9	4,405.0	0.0
15.12	21,846.5	15,811.5	2,390.5	145.9	3,498.6	0.0
16.12	21,608.1	15,866.5	2,080.6	145.9	3,515.1	0.0
19.12	21,744.6	15,923.9	2,244.7	145.9	3,430.1	0.0
20.12	21,620.7	15,936.4	2,097.3	145.9	3,441.1	0.0
21.12	21,800.2	15,953.7	2,155.5	145.9	3,545.1	0.0
22.12	21,873.5	15,966.8	2,200.0	145.9	3,560.8	0.0
23.12	21,992.5	16,014.2	2,204.3	145.9	3,628.1	0.0
26.12	22,758.5	16,082.1	2,921.0	145.9	3,609.5	0.0
27.12	22,073.1	16,122.9	2,167.5	145.9	3,636.8	0.0
28.12	22,248.1	16,190.4	1,925.5	145.9	3,986.2	0.0
29.12	22,794.6	16,279.4	2,106.8	145.9	4,262.5	0.0

¹ At market value.

Table 1.13

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

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022
Net foreign assets	352,073	379,612	391,428	462,645	455,997	474,790	441,593	471,830	477,430	430,131	284,627	280,834
Claims on banking system	5,247,676	5,202,433	5,210,406	5,121,894	5,114,859	5,054,964	5,138,458	5,158,967	5,286,846	5,227,021	5,222,256	5,217,786
Net claims on general government	1,734,622	1,779,076	1,734,337	1,882,123	2,030,010	2,188,217	2,280,746	2,253,410	2,232,603	2,292,481	2,326,201	2,355,722
Claims on other sectors	3,226,883	3,362,342	3,588,014	3,661,303	3,574,373	3,658,677	3,635,830	3,771,890	3,771,686	3,857,743	3,876,551	4,065,950
Other financial institutions	1,069,628	1,113,315	1,120,247	1,226,163	1,122,556	1,206,997	1,204,815	1,244,699	1,277,449	1,333,922	1,341,787	1,439,495
Nonfinancial organizations	2,090,107	2,179,834	2,396,597	2,364,504	2,385,928	2,385,652	2,365,124	2,456,387	2,417,834	2,451,904	2,455,036	2,551,859
Households	67,148	69,194	71,170	70,636	65,888	66,028	65,890	70,803	76,402	71,917	79,728	74,596
Securities other than shares	6,445	6,514	6,147	6,217	6,152	6,220	6,154	3,189	66	66	0	0
Loans	1,687,967	1,636,409	1,587,820	1,523,784	1,467,881	1,412,734	1,392,581	1,369,198	1,312,259	1,244,914	1,177,851	1,124,283
Credit institutions	5,313	7,083	7,439	3,543	771	2,510	933	926	3,442	6,421	4,437	8,471
Insurance technical reserves	6,088,915	6,249,442	6,284,103	6,419,699	6,680,334	6,808,685	6,880,983	6,953,272	7,164,125	7,259,920	7,132,371	7,279,744
Net equity of households in life insurance reserves	1,109,389	1,162,139	1,191,358	1,284,255	1,337,448	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673	1,354,529	1,382,263
Net equity of households in pension funds	4,004,851	4,046,529	4,048,777	4,047,361	4,244,935	4,252,340	4,259,471	4,256,834	4,388,364	4,394,479	4,388,473	4,377,905
Prepaid premiums/reserves against outstanding claims	974,675	1,040,774	1,043,969	1,088,082	1,097,951	1,186,828	1,213,169	1,250,432	1,295,137	1,381,768	1,389,370	1,519,576
of which: credit institutions	79,298	56,036	68,023	63,453	65,178	61,387	60,625	56,928	58,487	54,270	47,332	47,257
Other items (net)	2,777,926	2,831,098	3,046,114	3,178,266	3,020,871	3,149,009	3,216,908	3,330,438	3,292,114	3,302,476	3,399,413	3,516,265

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

Table 1.14

Financial Sector Survey (by selected number of financial intermediaries)

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022
Net foreign assets	41,157,744	52,698,879	48,122,797	55,457,095	52,423,479	52,093,157	50,675,028	51,751,583	53,734,447	62,004,959	37,889,112	39,220,543
Domestic claims	59,908,150	60,451,774	64,909,165	67,952,674	73,389,795	74,274,804	76,514,413	78,406,978	83,255,008	82,405,527	84,611,523	90,437,622
Net claims on general government	-9,572,230	-12,684,154	-8,703,299	-8,863,434	-5,553,147	-6,347,996	-6,986,060	-8,558,357	-6,770,109	-12,073,622	-5,923,865	-4,323,944
Claims on other sectors	69,480,380	73,135,929	73,612,464	76,816,108	78,942,942	80,622,799	83,500,474	86,965,335	90,025,118	94,479,149	90,535,389	94,761,566
Other financial institutions	8,996,037	9,298,855	9,781,503	10,740,046	11,588,213	11,640,359	11,792,275	11,990,022	12,709,883	13,887,070	11,994,855	11,945,536
Nonfinancial organizations	41,316,788	43,956,933	43,849,952	45,048,925	45,700,324	46,428,301	47,672,823	49,612,313	50,892,095	53,472,219	51,596,626	54,895,180
Households	19,167,555	19,880,141	19,981,009	21,027,136	21,654,406	22,554,139	24,035,376	25,362,999	26,423,139	27,119,858	26,943,908	27,920,850
Currency outside financial sector	9,657,863	10,240,118	11,515,359	12,071,694	12,523,791	12,569,524	12,786,290	13,087,011	13,200,227	13,834,179	13,292,971	14,174,869
Deposits	55,035,056	58,507,529	57,755,353	60,626,236	63,060,156	63,158,587	63,586,655	65,529,776	70,835,285	72,061,142	67,621,115	72,095,999
Securities other than shares	1,376,400	1,365,838	1,244,139	1,435,793	1,761,693	1,792,116	1,810,389	1,903,145	1,870,629	1,846,499	1,893,622	1,983,950
Loans	14,151	17,031	16,218	16,687	15,616	15,598	15,091	24,467	21,747	18,846	15,898	16,076
Insurance technical reserves	6,009,617	6,193,406	6,216,080	6,356,246	6,615,156	6,747,298	6,820,358	6,896,345	7,105,637	7,205,650	7,085,039	7,232,487
Other items (net)	28,972,807	36,826,731	36,284,813	42,903,113	41,836,863	42,084,837	42,170,659	42,717,817	43,955,930	49,444,170	32,591,991	34,154,784

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

Table 1.15

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Net foreign assets	4,611,829	5,649,956	5,032,622	6,091,409	5,804,446	6,078,160	6,109,675	6,083,468	7,310,523	6,747,365	4,740,280
Claims on banking system	7,725,585	8,135,310	8,205,319	8,447,481	8,870,171	9,065,177	9,175,767	9,491,604	10,126,907	10,409,407	10,134,875
Net claims on general government	2,278,887	2,240,258	2,254,609	2,430,938	2,900,208	3,084,711	3,414,392	3,298,808	4,253,090	3,302,990	3,187,030
Claims on other sectors	27,881,211	27,178,434	27,998,283	29,278,329	36,184,122	36,707,906	37,328,591	38,175,769	38,325,547	39,872,497	39,672,156
Nonfinancial organizations	26,629,057	25,947,450	26,833,626	28,159,267	34,813,550	35,384,335	36,013,633	36,883,293	36,665,501	38,287,204	38,075,234
Households	1,252,154	1,230,984	1,164,657	1,119,062	1,370,572	1,323,571	1,314,958	1,292,476	1,660,046	1,585,292	1,596,922
Securities other than shares	1,164,968	1,236,254	1,320,292	1,248,283	1,630,486	1,484,823	1,525,091	1,473,546	2,001,273	1,927,092	1,985,352
Loans	11,725,775	12,593,005	12,666,085	12,994,782	17,389,324	17,442,281	17,751,862	18,189,159	18,361,983	18,111,415	17,024,806
Credit institutions	6,701,164	7,526,679	7,649,378	8,172,069	8,616,386	8,883,216	8,827,958	9,157,349	9,372,153	9,282,278	8,279,729
Insurance technical reserves	5,924,883	6,084,395	6,097,335	6,220,812	6,485,098	6,634,101	6,699,322	6,772,538	6,975,603	7,051,722	6,874,049
Net equity of households in life insurance reserves	1,109,389	1,162,139	1,191,358	1,284,255	1,337,448	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	4,001,621	4,042,767	4,044,432	4,043,017	4,240,398	4,247,308	4,253,753	4,251,115	4,382,646	4,388,254	4,381,527
Prepaid premiums/reserves against outstanding claims	813,873	879,489	861,545	893,540	907,252	1,017,276	1,037,226	1,075,416	1,112,333	1,179,796	1,137,993
of which: credit institutions	79,298	71,318	68,023	63,453	65,178	61,387	60,625	56,928	58,487	54,270	47,332
Other items (net)	23,681,885	23,290,303	23,407,120	25,784,279	28,254,039	29,374,748	30,052,149	30,614,405	32,677,209	33,242,030	31,850,134

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

Financial Sector Survey

Table 1.16

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Net foreign assets	45,417,501	57,969,224	52,763,991	61,085,859	57,771,929	57,696,526	56,343,110	57,363,222	60,567,539	68,322,193	42,344,765
Domestic claims	77,180,333	76,543,508	81,178,449	84,604,632	96,404,086	97,787,164	100,753,361	103,110,931	108,396,923	106,877,613	110,614,889
Net claims on general government	-9,027,965	-12,222,972	-8,183,027	-8,314,619	-4,682,949	-5,451,501	-5,852,414	-7,512,959	-4,749,622	-11,063,112	-5,063,036
Claims on other sectors	86,208,298	88,766,481	89,361,476	92,919,251	101,087,035	103,238,666	106,605,775	110,623,890	113,146,545	117,940,726	115,677,926
Nonfinancial organizations	65,855,737	67,724,549	68,286,980	70,843,689	78,127,946	79,426,984	81,321,332	84,039,219	85,139,762	89,307,520	87,216,824
Households	20,352,561	21,041,931	21,074,496	22,075,563	22,959,090	23,811,682	25,284,443	26,584,672	28,006,782	28,633,206	28,461,102
Currency outside financial sector	9,646,474	10,229,502	11,502,601	12,059,325	12,512,631	12,558,582	12,775,068	13,075,315	13,188,451	13,821,895	13,280,653
Deposits	53,684,054	56,859,522	56,167,909	58,754,162	61,069,366	60,994,361	61,386,773	63,110,532	68,176,987	69,467,969	65,232,983
Securities other than shares	1,392,193	1,432,108	1,208,120	1,444,358	1,744,495	1,728,746	1,510,146	1,714,620	1,815,820	1,683,961	1,647,815
Loans	3,315,604	3,413,793	3,412,308	3,278,941	7,281,230	7,124,227	7,507,139	7,647,799	7,662,556	7,569,433	7,547,544
Insurance technical reserves	5,845,585	6,013,077	6,029,311	6,157,360	6,419,920	6,572,715	6,638,697	6,715,611	6,917,115	6,997,451	6,826,717
Other items (net)	48,713,924	56,564,730	55,622,190	63,996,345	65,148,374	66,505,060	67,278,648	68,210,276	71,203,532	75,659,097	58,423,942

Notes. Data can be updated due to changes in reporting data, the emergence of new sources of information, methodological changes.

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	For 30.11.2022
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	32,957,814
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	4,784,682
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	909,276
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	2,438,498
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	8,204,789
Total assets	66,831,247	59,688,863	51,091,398	48,447,252	46,036,337	47,431,076	47,789,257	47,970,591	48,556,042	49,295,059
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	15,559,416
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	15,182,956
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	2,186,500
Other liabilities	4,853,977	5,065,067	576,825	293,115	228,994	252,206	249,447	218,636	164,524	159,143
Total liabilities	50,624,110	43,481,726	34,884,354	32,240,208	29,829,293	31,224,032	31,582,213	31,763,547	32,348,998	33,088,015
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	16,207,044
Total liabilities and capital	66,831,247	59,688,863	51,091,398	48,447,252	46,036,337	47,431,076	47,789,257	47,970,591	48,556,042	49,295,059

Table 2.2

The Bank of Russia Key Rate¹

(% 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

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

Table 2.3

Required Reserves Ratios

(percent)

Effective period	Ratio for liabilities to non-resident legal entities				Ratio for liabilities to individuals		Ratio for other liabilities			
	excluding longterm liabilities		on other longterm liabilities				excluding longterm liabilities		on other longterm liabilities	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
01.01.2017 – 30.11.2017	5.00	7.00	5.00	7.00	5.00	6.00	5.00	7.00	5.00	7.00
	To banks with universal licence, to nonbanking credit institutions									
01.12.2017 – 31.07.2018	5.00	7.00	5.00	7.00	5.00	6.00	5.00	7.00	5.00	7.00
01.08.2018 – 31.03.2019	5.00	8.00	5.00	8.00	5.00	7.00	5.00	8.00	5.00	8.00
01.04.2019 – 30.06.2019	4.75	8.00	4.75	8.00	4.75	7.00	4.75	8.00	4.75	8.00
01.07.2019 – 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 ¹ –	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 ¹ –	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 ¹ –	1.00	5.00	1.00	5.00	1.00	5.00

¹ 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 ¹	Non-bank credit institutions	Settlement non-bank credit institutions and settlement centres of the organised securities market	Non-bank credit institutions authorised to transfer funds without opening bank accounts and other related bank operations	Non-bank credit institutions conducting deposit and credit operations
01.08.2004	0.20	—	0.20	—	0.20
01.11.2004	0.20	—	1.00	—	0.20
01.10.2006	0.30	—	1.00	—	0.30
01.11.2007	0.40	—	1.00	—	0.40
01.03.2008	0.45	—	1.00	—	0.45
01.07.2008	0.50	—	1.00	—	0.50
01.09.2008	0.55	—	1.00	—	0.55
01.10.2008	0.60	—	1.00	—	0.60
01.01.2012	0.60	—	1.00	1.00	0.60
10.12.2013	0.70	—	1.00	1.00	0.70
10.09.2015	0.80	—	1.00	1.00	1.00
01.01.2016	0.80	1.00	—	—	—
03.03.2022	0.90	1.00	—	—	—

¹ 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
14.12.2022 — 17.01.2023	2,322.1
18.01.2023 — 14.02.2023	2,431.6

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 ¹ 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

¹ Since 25 March 2022.

Table 2.8

Interest Rates on the Bank of Russia's Special Facilities

(% p.a.)

Start date	SME Support ¹	Non-Commodity Export Support (EXIAR) ²	Support of Large Investment Projects ³	Leasing Development Support ⁴	Economy Support Amid the COVID-19 Pandemic ⁵	SME Support (unsecured loans) ⁶
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

¹ 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.

² Loans secured by credit claims on agreements backed by insurance contracts of JSC EXIAR.

³ 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'.

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

⁵ 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.

⁶ 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
2022														
01.12	1,287,718.38	—	584.14	—	—	7,600.00	57,485.69	—	—	158,654.00	400.00	500.00	10.00	344,680.89
02.12	510,452.65	18.02	0.00	—	—	9,000.00	57,485.69	—	—	188,654.00	400.00	500.00	10.00	338,916.72
05.12	923,752.36	—	783.40	—	—	9,950.00	57,485.69	—	—	158,654.00	400.00	500.00	10.00	338,580.07
06.12	448,383.01	—	2,070.49	—	—	9,950.00	56,010.69	—	100.00	159,654.00	400.00	500.00	10.00	337,607.15
07.12	307,709.97	—	2,171.20	—	—	9,350.00	54,936.19	—	100.00	144,654.00	400.00	280.00	10.00	335,611.85
08.12	2,073,548.70	—	2,136.48	—	—	8,450.00	55,539.24	—	—	103,654.00	400.00	280.00	10.00	335,454.24
09.12	1,470,893.09	—	2,064.27	—	—	8,850.00	57,240.14	—	—	88,654.00	400.00	280.00	10.00	335,366.98
12.12	708,182.64	—	1,887.65	—	—	8,350.00	57,740.14	360,000.00	—	88,654.00	400.00	280.00	10.00	335,051.55
13.12	885,381.22	—	1,604.05	—	—	7,850.00	56,030.14	430,000.00	—	86,399.00	400.00	280.00	10.00	334,621.91
14.12	443,701.36	—	2,091.30	—	10.00	7,500.00	55,727.09	387,350.00	—	86,339.00	400.00	280.00	10.00	333,549.50
15.12	1,228,185.65	0.08	2,206.15	—	—	7,500.00	54,437.99	—	—	37,435.00	400.00	280.00	10.00	333,291.04
16.12	999,727.25	—	2,210.94	—	—	9,500.00	54,237.99	—	—	61,749.00	400.00	280.00	10.00	332,925.00
19.12	1,800,091.27	—	2,231.06	—	—	10,400.00	54,737.99	—	—	51,749.00	400.00	280.00	10.00	326,014.05
20.12	1,284,157.14	—	2,155.54	—	—	9,400.00	55,937.99	—	—	124,749.00	400.00	280.00	10.00	325,294.58
21.12	775,964.36	2.19	707.79	—	—	9,900.00	58,862.09	—	—	121,749.00	400.00	280.00	10.00	328,056.74
22.12	1,095,068.38	7.97	713.11	—	—	10,000.00	42,079.20	0.10	—	102,795.30	400.00	280.00	10.00	327,739.98
23.12	808,266.60	—	388.15	—	0.00	11,140.00	43,235.05	—	—	102,595.30	400.00	280.00	10.00	334,778.34
26.12	2,438,559.43	—	388.18	—	—	12,290.00	46,452.05	—	—	37,595.30	400.00	280.00	10.00	334,993.33
27.12	2,731,806.25	—	393.53	—	500.00	12,600.00	46,917.05	—	—	162,020.30	400.00	280.00	10.00	343,613.05
28.12	2,713,335.90	—	836.24	—	—	12,000.00	144,347.05	—	—	231,908.60	400.00	280.00	10.00	342,935.56
29.12	2,355,516.17	1,467.00	1,154.74	—	—	14,500.00	88,047.05	306,000.00	—	231,964.10	400.00	280.00	10.00	332,957.53
30.12	276,490.10	—	3,127.12	—	80.00	11,200.00	118,709.80	—	—	226,967.02	400.00	744.00	10.00	333,272.64

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
2022				
01.12	0.00	0.00	1,811,503.89	—
02.12	0.00	0.00	1,811,503.89	—
05.12	0.00	0.00	1,811,503.89	—
06.12	0.00	0.00	1,811,503.89	—
07.12	0.00	0.00	1,811,503.89	—
08.12	0.00	0.00	1,519,484.07	—
09.12	0.00	0.00	1,519,484.07	—
12.12	0.00	0.00	1,519,484.07	—
13.12	0.00	0.00	1,519,484.07	—
14.12	0.00	0.00	1,519,484.07	—
15.12	0.00	0.00	1,519,484.07	—
16.12	0.00	0.00	1,519,484.07	—
19.12	0.00	0.00	1,519,484.07	—
20.12	0.00	0.00	1,519,484.07	—
21.12	0.00	0.00	1,519,484.07	—
22.12	0.00	0.00	1,519,484.07	—
23.12	0.00	0.00	1,519,484.07	—
26.12	0.00	0.00	1,519,484.07	—
27.12	0.00	0.00	1,519,484.07	—
28.12	0.00	0.00	1,519,484.07	—
29.12	0.00	0.00	1,519,484.07	—
30.12	0.00	0.00	1,519,484.07	—

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
2022				
01.12	1,090.38	—	2,539.25	—
02.12	1,258.77	—	2,539.25	—
05.12	1,256.77	—	2,539.25	—
06.12	1,244.35	—	2,539.25	—
07.12	1,309.95	—	2,539.25	—
08.12	1,144.42	—	3,063.33	—
09.12	1,082.17	—	3,063.33	—
12.12	1,192.48	—	3,063.33	—
13.12	1,190.16	—	3,063.33	—
14.12	1,341.62	—	3,063.33	—
15.12	998.59	—	2,500.00	—
16.12	1,015.06	—	2,500.00	—
19.12	930.09	—	2,500.00	—
20.12	941.05	—	2,500.00	—
21.12	1,045.10	—	2,500.00	—
22.12	1,041.77	—	2,519.05	—
23.12	1,109.03	—	2,519.05	—
26.12	1,090.45	—	2,519.05	—
27.12	1,117.80	—	2,519.05	—
28.12	1,467.18	—	2,519.05	—
29.12	1,747.36	—	2,515.15	—
30.12	1,382.72	—	2,515.15	—

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
06.12.2022	depository	07.12.2022	14.12.2022	7.46	3,063.33
13.12.2022	depository	14.12.2022	21.12.2022	7.40	2,500.00
20.12.2022	depository	21.12.2022	28.12.2022	7.42	2,520.00
27.12.2022	depository	28.12.2022	11.01.2023	7.44	2,515.15

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
30.12.2022	depositary	6	7.38	1,106.52

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
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
07.11.2022	09.11.2022	07.12.2022	7.60	1,392.00
07.11.2022	09.11.2022	15.11.2023	7.75	100.00
05.12.2022	07.12.2022	13.12.2023	7.75	100.00
05.12.2022	07.12.2022	11.01.2023	7.60	1,000.00

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
2022																		
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	—	—	—	—	—
December	7.31	7.63	7.62	—	—	—	7.33	7.59	7.47	—	—	—	7.23	—	—	—	—	—
2023																		
January	7.00	7.60	—	—	—	—	7.00	—	—	—	—	—	6.91	—	—	—	—	—

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
2022						
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	—	—	—	—
December	4.29	—	3.79	—	—	—
2023						
January	—	—	—	—	—	—

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
2022																		
01.12	7.16	8.20	—	—	—	—	7.18	—	—	—	—	—	—	—	—	—	—	—
02.12	7.36	—	—	—	—	—	7.37	—	—	—	—	—	—	—	—	—	—	—
05.12	7.26	7.67	—	—	—	—	7.27	—	—	—	—	—	—	—	—	—	—	—
06.12	7.21	7.55	—	—	—	—	7.19	—	—	—	—	—	7.13	—	—	—	—	—
07.12	7.25	—	—	—	—	—	7.26	—	—	—	—	—	—	—	—	—	—	—
08.12	7.26	7.15	—	—	—	—	7.27	—	—	—	—	—	—	—	—	—	—	—
09.12	7.30	—	—	—	—	—	7.31	—	—	—	—	—	7.27	—	—	—	—	—
12.12	7.22	7.64	—	—	—	—	7.22	—	—	—	—	—	—	—	—	—	—	—
13.12	7.19	7.75	—	—	—	—	7.19	—	—	—	—	—	—	—	—	—	—	—
14.12	7.24	7.57	—	—	—	—	7.26	7.58	—	—	—	—	—	—	—	—	—	—
15.12	7.27	7.62	7.57	—	—	—	7.32	—	7.57	—	—	—	7.22	—	—	—	—	—
16.12	7.40	7.50	—	—	—	—	7.45	—	—	—	—	—	7.26	—	—	—	—	—
19.12	7.38	—	—	—	—	—	7.40	—	—	—	—	—	7.27	—	—	—	—	—
20.12	7.42	7.67	—	—	—	—	7.46	—	—	—	—	—	7.30	—	—	—	—	—
21.12	7.40	7.59	—	—	—	—	7.43	7.59	—	—	—	—	7.28	—	—	—	—	—
22.12	7.36	—	—	—	—	—	7.37	—	—	—	—	—	7.30	—	—	—	—	—
23.12	7.33	—	—	—	—	—	7.34	—	—	—	—	—	7.27	—	—	—	—	—
26.12	7.38	—	—	—	—	—	7.40	—	—	—	—	—	7.24	—	—	—	—	—
27.12	7.32	—	—	—	—	—	7.35	—	—	—	—	—	7.15	—	—	—	—	—
28.12	7.36	—	7.86	—	—	—	7.38	—	—	—	—	—	7.20	—	—	—	—	—
29.12	7.36	—	7.36	—	—	—	7.36	—	7.37	—	—	—	7.08	—	—	—	—	—
30.12	7.40	—	7.68	—	—	—	7.41	—	—	—	—	—	—	—	—	—	—	—

Table 3.1.3 (end)

(% 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
2023																		
09.01	7.36	—	—	—	—	—	7.36	—	—	—	—	—	—	—	—	—	—	—
10.01	7.25	—	—	—	—	—	7.27	—	—	—	—	—	—	—	—	—	—	—
11.01	7.02	7.26	—	—	—	—	7.01	—	—	—	—	—	—	—	—	—	—	—
12.01	6.90	—	—	—	—	—	6.89	—	—	—	—	—	6.83	—	—	—	—	—
13.01	6.77	—	—	—	—	—	6.76	—	—	—	—	—	6.77	—	—	—	—	—
16.01	6.85	—	—	—	—	—	6.86	—	—	—	—	—	6.79	—	—	—	—	—
17.01	6.94	—	—	—	—	—	6.92	—	—	—	—	—	7.11	—	—	—	—	—
18.01	6.99	—	—	—	—	—	7.00	—	—	—	—	—	6.92	—	—	—	—	—
19.01	6.96	—	—	—	—	—	6.97	—	—	—	—	—	6.94	—	—	—	—	—
20.01	6.95	—	—	—	—	—	6.95	—	—	—	—	—	6.93	—	—	—	—	—
23.01	6.98	7.93	—	—	—	—	6.99	—	—	—	—	—	6.93	—	—	—	—	—
24.01	6.95	—	—	—	—	—	6.95	—	—	—	—	—	6.93	—	—	—	—	—
25.01	6.97	—	—	—	—	—	6.98	—	—	—	—	—	6.93	—	—	—	—	—
26.01	6.96	—	—	—	—	—	6.96	—	—	—	—	—	6.93	—	—	—	—	—
27.01	6.97	—	—	—	—	—	6.99	—	—	—	—	—	6.90	—	—	—	—	—
30.01	7.00	—	—	—	—	—	7.02	—	—	—	—	—	6.88	—	—	—	—	—
31.01	7.14	—	—	—	—	—	7.16	—	—	—	—	—	6.95	—	—	—	—	—

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
2022						
01.12	—	—	—	—	—	—
02.12	—	—	—	—	—	—
05.12	—	—	—	—	—	—
06.12	—	—	—	—	—	—
07.12	—	—	—	—	—	—
08.12	—	—	—	—	—	—
09.12	—	—	—	—	—	—
12.12	—	—	—	—	—	—
13.12	—	—	—	—	—	—
14.12	—	—	—	—	—	—
15.12	—	—	—	—	—	—
16.12	—	—	—	—	—	—
19.12	—	—	—	—	—	—
20.12	—	—	—	—	—	—
21.12	—	—	—	—	—	—
22.12	—	—	—	—	—	—
23.12	—	—	—	—	—	—
26.12	—	—	—	—	—	—
27.12	—	—	—	—	—	—
28.12	—	—	3.79	—	—	—
29.12	4.29	—	—	—	—	—
30.12	—	—	—	—	—	—

Table 3.1.4 (end)

(% 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
1	2	3	4	5	6	7
2023						
09.01	—	—	—	—	—	—
10.01	—	—	—	—	—	—
11.01	—	—	—	—	—	—
12.01	—	—	—	—	—	—
13.01	—	—	—	—	—	—
16.01	—	—	—	—	—	—
17.01	—	—	—	—	—	—
18.01	—	—	—	—	—	—
19.01	—	—	—	—	—	—
20.01	—	—	—	—	—	—
23.01	—	—	—	—	—	—
24.01	—	—	—	—	—	—
25.01	—	—	—	—	—	—
26.01	—	—	—	—	—	—
27.01	—	—	—	—	—	—
30.01	—	—	—	—	—	—
31.01	—	—	—	—	—	—

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
2022								
January	646,901	932,842	631,168	204,235	72,826	4,481	10,943	—
February	651,730	791,551	608,798	177,866	66,401	4,351	3,457	7
March	634,911	843,422	242,875	106,502	19,528	33,558	6,016	8
April	522,918	1,197,159	232,339	52,975	18,033	34,979	15,794	0
May	507,223	1,419,768	151,009	16,066	8,900	303	18,927	—
June	547,237	1,052,002	585,388	12,801	36,684	11,453	16,536	—
July	511,021	1,068,164	44,414	23,524	10,957	41,015	9,791	985
August	688,248	1,046,439	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	2,268
October	650,875	1,284,251	18,621	7,855	18,924	79	29,368	21,890
November	818,154	1,121,353	21,540	8,934	12,855	1,312	19,866	23,495
December	963,427	1,186,063	25,871	17,542	14,781	7,305	27,392	23,619

Table 3.1.6

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

(millions of rubles)

	December 2022							
	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
Overnight	799,417	957,056	8,766	9,260	5,996	7,301	7,556	11,061
1 week ¹	77,413	122,225	2,811	—	2,792	—	4,212	4,581
2 weeks ¹	25,108	28,800	3,825	—	395	—	3,803	5,387
1 month ²	15,069	14,314	3,898	8,271	538	—	3,655	1,440
2 months ²	3,219	40	28	—	—	—	—	—
3 months ³	19,847	16,290	286	11	877	4	954	796
6 months ³	110	1,368	71	—	402	—	—	243
Over 6 months	1,673	910	164	—	1,027	—	407	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	21,572	45,059	6,022	—	2,753	—	6,805	112

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

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

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
2021															
January	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	73.8757	74.5157	74.2663	73.5264	73.7961
February	76.2527	75.5053	75.9051	76.0801	75.7293	75.1107	75.1107	75.1107	74.2602	74.1192	73.8526	73.7579	73.9378	73.9378	73.9378
March	74.4373	74.0448	74.5755	73.5187	73.7864	74.4275	74.4275	74.4275	74.4275	74.2640	74.0393	73.4996	73.5081	73.5081	73.5081
April	75.6373	75.8073	76.0734	76.0734	76.0734	76.6052	76.3802	77.7730	77.1011	77.1657	77.1657	77.1657	77.5104	77.2535	75.6826
May	74.8451	74.8451	74.8451	74.8451	75.2567	74.8617	74.5770	74.1373	74.1373	74.1373	74.1373	74.1567	74.0400	74.3566	73.9968
June	73.2965	73.2411	73.4979	73.2636	73.2721	73.2721	73.2721	72.9294	72.8256	72.0829	72.1974	71.6797	71.6797	71.6797	71.6797
July	72.7234	72.9086	73.6175	73.6175	73.6175	73.3540	73.2660	74.0580	75.1952	74.4675	74.4675	74.4675	74.6336	74.0589	74.1236
August	73.1388	73.1388	73.0156	72.8724	72.7857	73.1680	73.1304	73.1304	73.1304	73.5078	73.5962	73.9695	73.5671	73.4721	73.4721
September	73.2781	73.1912	72.8491	72.8545	72.8545	72.8545	72.9538	73.1909	73.4421	73.1290	72.7600	72.7600	72.7600	73.0841	72.7171
October	72.6642	72.9215	72.9215	72.9215	72.9239	72.5686	72.5682	72.2854	71.9882	71.9882	71.9882	71.6373	71.8801	71.8577	71.7846
November	70.5200	71.0863	71.4783	71.4876	71.4876	71.4876	71.4876	71.4876	71.3975	71.2866	70.6950	71.1964	71.8118	71.8118	71.8118
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
2022															
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
December	60.8803	61.1479	61.7749	61.7749	61.7749	62.1849	62.9103	62.9372	62.5722	62.3813	62.3813	62.3813	62.7674	63.2120	63.3590
2023															
January	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3375	70.3002	69.6094	69.0202	67.7775	67.5744

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	
2021																	
January	73.5453	73.5453	73.5453	73.9735	73.7243	73.3550	73.3694	74.3615	74.3615	74.3615	74.8569	75.6354	75.0400	76.1854	76.2527	76.2527	
February	73.3092	73.2895	73.7669	73.7755	73.9717	73.9833	73.9833	73.9833	73.9833	73.7532	73.4747	74.4373	74.4373	—	—	—	
March	73.2317	72.9619	73.1019	73.6582	74.1390	74.1390	74.1390	74.6085	75.3585	76.1535	76.1741	75.7576	75.7576	75.7576	75.8287	75.7023	
April	76.9808	75.5535	75.5535	75.5535	76.2491	76.0155	76.8198	76.4217	75.0893	75.0893	75.0893	74.7680	74.9578	74.9390	74.3823	—	
May	73.9968	73.9968	73.8537	73.6992	73.6778	73.6007	73.5803	73.5803	73.5803	73.5266	73.3963	73.4737	73.4580	73.5870	73.5870	73.5870	
June	71.8318	72.0323	72.5048	72.2216	72.2216	72.2216	73.1987	73.1661	72.6671	72.3260	72.1694	72.1694	72.1694	72.1777	72.3723	—	
July	74.2197	74.1656	74.1656	74.1656	74.3463	74.4910	74.4947	73.6945	73.7663	73.7663	73.7663	74.0980	73.8471	73.6088	73.1904	73.1388	
August	73.4721	73.3920	73.4753	73.4633	74.1503	74.3640	74.3640	74.3640	74.0666	73.9465	73.7428	73.9908	73.9866	73.9866	73.9866	73.5744	
September	72.8520	72.4329	72.5602	72.5602	72.5602	73.3315	73.2067	72.8806	72.7245	73.0081	73.0081	73.0081	72.6613	72.5083	72.7608	—	
October	71.2371	71.2371	71.2371	71.1714	70.9674	71.0555	70.9904	70.8623	70.8623	70.8623	70.1345	69.5526	69.8104	70.5207	70.5200	70.5200	
November	72.2724	72.5553	72.8228	72.6022	72.7617	72.7617	72.7617	73.4506	74.8327	74.3726	74.6004	75.5873	75.5873	75.5873	74.9818	—	
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	
2022																	
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	—	
December	64.3015	64.6078	64.6078	64.6078	66.3474	69.0037	70.5256	72.1306	68.6760	68.6760	68.6760	68.4487	69.9346	71.3261	71.9778	70.3375	
2023																	
January	67.5744	68.2892	68.6644	68.8728	68.8467	68.6656	68.6656	68.6656	68.6656	68.6288	68.7529	68.9573	69.1263	69.3372	69.3372	69.3372	69.5927

Official Exchange Rate of Euro Against Ruble

Table 3.2.2

(rubles/euro)

	Days of the month															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
2021																
January	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.7932	90.8123	90.3227	89.7831	89.6475	
February	92.2963	91.5426	91.6250	91.5624	90.9206	89.8850	89.8850	89.8850	89.4019	89.5286	89.5684	89.4388	89.6052	89.6052	89.6052	
March	90.3743	89.4461	89.5652	88.8768	88.9421	88.9334	88.9334	88.9334	88.9334	88.1736	87.9587	87.7585	87.7981	87.7981	87.7981	
April	88.7452	88.9523	89.5916	89.5916	89.5916	89.9958	90.1821	92.3321	91.6192	91.7809	91.7809	91.7809	92.0669	91.9162	90.5391	
May	90.5850	90.5850	90.5850	90.5850	90.4510	89.7742	89.6788	89.5060	89.5060	89.5060	89.5060	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	
2022																
January	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	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	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	
December	63.0504	63.8279	64.9868	64.9868	64.9868	65.5205	66.1087	65.8966	65.6762	65.8407	65.8407	65.8407	66.2700	66.7017	67.4478	
2023																
January	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.0785	74.5438	74.1361	72.7908	73.1131	73.1131

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
2021																
January	89.2546	89.2546	89.2546	89.3304	89.2064	89.1483	88.9677	90.4087	90.4087	90.4087	91.1458	91.6701	91.2186	92.1310	92.2963	92.2963
February	88.9754	88.9441	89.0809	88.8700	89.5427	89.6604	89.6604	89.6604	89.6604	89.6691	89.4995	90.3743	90.3743	—	—	—
March	87.3508	86.9852	86.9693	88.1173	88.4330	88.4330	88.4330	88.6573	89.7670	90.0515	89.9768	89.2576	89.2576	89.2576	89.3490	88.8821
April	92.2307	90.4602	90.4602	90.4602	91.4760	91.7507	92.2913	92.0423	90.4676	90.4676	90.4676	90.4468	90.4666	90.4289	90.1513	—
May	89.6249	89.6249	89.6584	89.9057	90.1006	89.7708	89.9446	89.9446	89.9446	89.6877	89.9545	89.9392	89.6555	89.6731	89.6731	89.6731
June	87.2110	87.3536	86.7012	85.9943	85.9943	85.9943	86.8942	87.0677	86.7137	86.3283	86.1919	86.1919	86.1919	86.1657	86.2026	—
July	87.8316	87.5673	87.5673	87.5673	87.6097	87.7727	87.5983	86.9227	86.8451	86.8451	86.8451	87.3171	86.9919	86.9173	86.8624	86.9913
August	86.2195	86.5072	86.4804	86.1210	86.6150	86.8646	86.8646	86.8646	86.7838	86.8058	86.5814	87.0576	87.0304	87.0304	87.0304	86.8104
September	86.0674	85.3622	85.4614	85.4614	85.4614	85.8785	85.8568	85.4889	85.2040	85.6823	85.6823	85.6823	85.0355	84.6752	84.8755	—
October	82.7276	82.7276	82.7276	82.4592	82.6841	82.6162	82.6399	82.4979	82.4979	82.4979	81.7418	80.7019	81.0289	81.8393	82.2898	82.2898
November	82.7736	82.5244	82.3553	82.2583	82.5845	82.5845	82.5845	82.7715	84.1718	83.6394	83.6793	84.9526	84.9526	84.9526	84.4820	—
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
2022																
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	—
December	68.4470	68.7798	68.7798	68.7798	70.6196	73.3389	75.0914	76.6446	73.0407	73.0407	73.0407	72.6226	74.1829	75.6600	76.0765	75.6553
2023																
January	73.1131	73.8298	74.2646	74.5882	74.4058	74.3434	74.3434	74.3434	74.7307	74.6948	74.9564	75.3348	75.4062	75.4062	75.4062	75.7799

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	61.0742	70.3375

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	60.87	65.34

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
2023				
10.01	4,186.35	53.01	2,425.20	4,032.20
11.01	4,204.85	53.38	2,443.89	4,012.72
12.01	4,168.82	52.18	2,405.45	3,998.73
13.01	4,080.03	52.02	2,397.01	3,843.92
14.01	4,089.96	51.49	2,350.72	3,860.65
17.01	4,187.24	51.98	2,320.69	3,818.06
18.01	4,231.99	53.36	2,337.86	3,874.36
19.01	4,237.75	53.36	2,331.67	3,826.33
20.01	4,251.41	53.53	2,363.99	3,935.55
21.01	4,235.59	51.76	2,262.84	3,715.47
24.01	4,247.23	52.67	2,259.42	3,819.39
25.01	4,232.69	52.33	2,292.24	3,775.46
26.01	4,258.35	52.57	2,323.44	3,777.81
27.01	4,291.13	52.07	2,309.14	3,849.30
28.01	4,307.90	52.86	2,300.58	3,783.02
31.01	4,302.74	53.08	2,259.83	3,673.90

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 ¹	tomorrow ²	today ¹	tomorrow ²		
2	3	4	5	6	7	
2020						
January	62.0006	62.0769	12,789.0	46,778.3	68.6665	14,807.4
February	64.3630	64.3545	15,110.1	68,762.8	70.0945	15,688.8
March	74.2097	74.0694	22,152.9	99,961.1	81.2555	17,387.8
April	75.0472	75.2005	16,882.4	74,341.6	81.7308	12,737.3
May	72.4634	72.5539	11,676.4	50,026.0	79.0365	9,950.7
June	69.3295	69.3283	15,271.6	53,425.6	78.0365	11,257.9
July	71.5640	71.5927	14,455.7	54,363.5	82.2288	11,282.8
August	73.9127	73.8768	13,423.4	49,664.2	87.4186	9,094.2
September	76.1628	76.2717	17,193.7	69,904.0	89.6636	11,839.4
October	77.6804	77.7051	15,888.5	65,853.3	91.3814	11,581.5
November	76.8625	76.7961	15,543.3	72,477.6	90.8698	11,395.5
December	74.1374	74.1718	19,795.8	75,669.3	90.1897	14,433.0
2021						
January	74.5141	74.5457	11,328.0	63,439.8	90.4812	9,643.8
February	74.3677	74.3977	11,629.5	62,723.1	89.9896	8,998.9
March	74.5500	74.4903	17,542.3	79,619.5	88.7110	11,304.6
April	76.0928	76.1808	17,200.3	67,979.9	91.0725	12,024.8
May	73.8983	73.9000	10,351.3	46,056.6	89.8174	9,258.2
June	72.5426	72.5590	14,150.7	56,530.2	87.2693	11,474.1
July	73.9646	73.9838	13,441.3	55,209.9	87.4047	10,626.4
August	73.5845	73.6113	12,690.9	45,002.2	86.6116	11,226.2
September	72.8548	72.8854	13,458.2	47,067.4	85.7168	11,772.1
October	71.1427	71.2858	14,374.3	53,872.5	82.6531	12,880.9
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
2022						
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
November	60.8892	60.8193	13,389.3	25,773.6	62.0945	19,407.2
December	66.2831	66.9059	15,553.5	33,637.7	70.0185	21,818.7

¹ Settlement time not later than the transaction day.² 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
2019												
Q1	72,211,931.4	11,302,483.7	55,593,281.9	9,367.4	4,629,127.6	896,242.4	3,732,885.2	677,670.8	670,818.6	6,852.2	...	...
Q2	75,390,936.2	13,427,583.5	56,034,204.9	15,724.1	5,154,575.8	1,270,053.6	3,884,522.2	758,847.9	743,069.4	15,778.5	...	...
Q3	74,359,016.7	16,019,523.2	51,827,041.2	33,932.1	5,601,503.1	1,089,968.0	4,511,535.1	877,017.1	862,094.2	14,922.9	...	...
Q4	82,510,019.0	18,728,995.2	57,322,712.9	138,608.8	5,475,101.2	1,100,343.4	4,374,757.8	844,600.9	831,417.1	13,183.8	...	...
2020												
Q1	90,943,684.1	19,535,529.7	60,986,770.6	69,728.0	9,243,208.6	1,221,470.3	8,021,738.3	1,108,447.2	1,100,002.3	8,445.0	...	...
Q2	91,766,552.6	18,613,213.0	64,690,473.2	90,451.3	7,672,620.9	792,132.5	6,880,488.4	699,794.2	694,509.2	5,285.1	...	...
Q3	99,206,570.2	20,680,174.0	69,824,585.7	103,350.9	7,856,519.8	816,862.7	7,039,657.1	741,939.9	735,596.1	6,343.8	...	...
Q4	103,855,918.4	23,112,433.8	70,629,248.9	290,858.7	9,000,256.2	1,131,663.6	7,868,592.6	823,121.0	812,946.3	10,174.7	...	...
2021												
Q1	92,984,173.7	25,952,969.4	54,955,570.0	329,280.4	10,800,645.3	1,278,774.0	9,521,871.2	945,708.6	932,706.0	13,002.6	...	...
Q2	102,708,345.4	29,185,881.0	62,639,796.5	320,611.7	9,691,241.4	1,215,966.5	8,475,274.9	870,814.8	855,486.4	15,328.4	...	...
Q3	109,403,124.6	29,868,400.4	67,882,715.1	315,615.7	10,297,042.3	1,630,658.1	8,666,384.3	1,039,351.1	1,019,941.8	19,409.2	...	...
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	...	...
2022												
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	...	...
Q4	98,979,114.1	8,714,812.0	87,467,844.0	590,988.5	2,059,965.2	619,739.8	1,440,225.4	145,504.4	135,712.1	9,792.3	...	...

Table 3.5

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles ¹
1	2	3	4
2022			
01.12	2,187.29	1,123.63	27.24
02.12	2,180.44	1,107.55	27.96
05.12	2,208.28	1,114.69	45.22
06.12	2,196.24	1,097.09	32.57
07.12	2,192.88	1,098.93	33.85
08.12	2,184.43	1,096.63	28.39
09.12	2,177.85	1,099.12	23.05
12.12	2,173.16	1,088.86	24.94
13.12	2,174.38	1,088.97	32.24
14.12	2,159.81	1,060.74	30.08
15.12	2,126.80	1,042.01	39.62
16.12	2,132.75	1,038.63	29.24
19.12	2,129.98	991.38	42.15
20.12	2,119.37	967.24	46.53
21.12	2,116.13	940.03	41.31
22.12	2,122.91	969.70	33.22
23.12	2,124.02	963.51	26.39
26.12	2,139.21	977.29	30.10
27.12	2,150.92	960.51	31.37
28.12	2,139.77	933.76	31.19
29.12	2,147.06	936.80	25.56
30.12	2,154.12	970.60	25.22

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

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Quantitative Characteristics of Operating Credit Institutions

	2021	2022											
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12
Credit institutions authorised to carry out banking operations (operating), — total	370	368	364	365	364	363	363	363	361	362	361	361	361
of which:													
— banks, of which	335	333	330	331	331	330	329	329	328	328	327	326	326
— with a universal licence	232	230	227	229	229	228	227	227	225	225	225	226	225
— with a basic licence	103	103	103	102	102	102	102	102	103	103	102	100	101
— nonbanking credit institutions	35	35	34	34	33	33	34	34	33	34	34	35	35
Credit institutions licensed to perform the following:													
— to attract funds of individuals	306	304	302	303	303	302	301	301	300	300	299	300	300
— to conduct operations in foreign currency	364	363	359	360	359	358	358	358	357	359	358	358	359
— to conduct operations with precious metals	166	165	164	164	165	164	164	164	164	166	166	167	170
Credit institutions included in the register of banks participating in the compulsory deposit insurance system, — total	310	308	306	307	306	305	304	304	303	303	302	303	303
Registered authorized capital of operating credit institutions (billions of rubles)	2,830	2,856	2,872	2,877	2,877	2,863	2,861	2,896	2,960	2,963	2,964	2,964	2,964
Branches of operating credit institutions in Russia — total	471	470	470	467	466	456	454	455	456	459	461	459	449
of which Sberbank branches	87	87	87	87	87	86	86	86	86	86	86	86	86
Branches of credit institutions operating abroad	4	4	4	4	4	4	6	6	6	6	4	4	4
Representative offices of operating Russian credit institutions — total	183	183	181	181	182	181	181	178	171	170	167	163	162
of which:													
— in Russia	163	163	161	161	161	161	161	158	152	151	148	144	143
— in foreign countries	20	20	20	20	21	20	20	20	19	19	19	19	19

Table 4.11 (end)

	2021	2022											
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12
Internal structural units of credit institutions (branches) — total	26,202	26,173	25,992	25,773	25,669	25,533	25,435	25,404	25,274	24,789	24,659	24,578	24,519
of which:													
— additional offices ¹	18,536	18,522	18,480	25,486	25,382	25,245	25,147	25,116	24,986	24,501	24,368	24,284	24,221
of which Sberbank	12,667	12,659	12,635	13,212	13,189	13,119	13,039	12,989	12,937	12,410	12,350	12,302	12,256
— mobile cash offices	620	617	614	—	—	—	—	—	—	—	—	—	—
of which Sberbank	85	85	85	—	—	—	—	—	—	—	—	—	—
— credit and cash offices	2,074	2,066	1,970	—	—	—	—	—	—	—	—	—	—
of which Sberbank	—	—	—	—	—	—	—	—	—	—	—	—	—
— operations offices	4,685	4,681	4,638	—	—	—	—	—	—	—	—	—	—
of which Sberbank	526	526	524	—	—	—	—	—	—	—	—	—	—
— mobile banking vehicles	287	287	290	287	287	288	288	288	288	288	291	294	298
of which Sberbank	282	282	285	282	282	283	283	283	283	283	283	284	288
Credit institutions under liquidation — total	373	372	371	369	370	369	360	354	350	349	345	343	339
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	9	8	8	8	8	8	7	7	8	8	9	9	9
— compulsory liquidation	31	30	30	30	32	30	26	24	24	24	22	21	20
— bankruptcy	333	334	333	331	330	331	327	323	318	317	314	313	310

¹ 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 ¹				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	
2018						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
2019						
31.03	139 (12)	115 (11)	100 (10)	16	14	8 (1)
30.06	138 (12)	114 (11)	99 (10)	16	14	8 (1)
30.09	137 (11)	112 (10)	97 (9)	17	15	8 (1)
31.12	133 (11)	110 (10)	95 (9)	15	13	8 (1)
2020						
31.03	132 (10)	109 (9)	94 (8)	15	13	8 (1)
30.06	132 (11)	108 (9)	94 (8)	15	13	9 (2)
30.09	130 (10)	107 (9)	93 (8)	15	13	8 (1)
31.12	124 (9)	104 (8)	90 (7)	12	11	8 (1)
2021						
31.03	120 (7)	102 (7)	89 (6)	11	10	7
30.09	118 (6)	98 (6)	85 (5)	11	10	9
31.12	115 (6)	96 (6)	84 (5)	10	9	9
2022						
30.09	112 (5)	93 (5)	81 (4)	10	9	9

¹ Data are grouped by type of licence issued in compliance with Federal Law No. 92-FZ, dated 1 May 2017, 'On Amending Certain Laws of the Russian Federation'.
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
2017											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
2018											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17 (9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
2019											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)
2020											
31.03	23	17.4	22	16.7	14	10.6	14 (7)	10.6	59 (3)	44.7	132 (10)
30.06	22	16.7	22	16.7	13	9.8	17 (8)	12.9	58 (3)	43.9	132 (11)
30.09	21	16.2	22	16.9	13	10.0	15 (6)	11.5	59 (4)	45.4	130 (10)
31.12	21	16.9	19	15.3	12	9.7	15 (6)	12.1	57 (3)	46.0	124 (9)
2021											
31.03	22	18.3	19	15.8	12	10.0	14 (5)	11.7	53 (2)	44.2	120 (7)
30.09	24	20.3	18 ¹	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)
31.12	21	18.3	18	15.6	10	8.7	12 (4)	10.4	54 (2)	47.0	115 (6)
2022											
30.09	22	19.7	17	15.2	10	8.9	11 (3)	9.8	52 (2)	46.4	112 (5)

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

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

Table 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					
	31.07	31.08	30.09	31.10	30.11	31.12
Insurance agents	220	220	219	219	216	215
of which:						
Insurance companies	144	143	143	143	141	140
of which national reinsurance company	1	1	1	1	1	1
mutual insurance companies	17	18	19	19	19	18
insurance brokers	59	59	57	57	56	57
Associations of insurance agents	20	20	20	20	20	20
Professional securities market participants	516	518	524	521	522	515
of which:						
brokers	255	256	254	256	253	253
of which						
customer's brokers	4	4	3	3	3	3
commodities brokers	—	—	—	—	—	1
forex dealers	4	4	4	4	4	4
dealers	278	277	276	279	278	277
trustees	181	182	182	183	181	179
depositories	252	253	252	254	254	252
registrars	31	31	31	31	31	31
investment advisers	181	184	188	185	185	179
Infrastructures	89	88	88	89	89	90
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	63	62	62	63	63	64
financial platform operators	5	5	6	6	6	6
operators of information systems issuing digital financial assets	3	3	3	3	3	3
National Payment System Entities	24	24	24	25	25	25
of which:						
payment system operators	22	22	22	23	23	23
nationally important payment system operators ¹	2	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—	—
Collective investment market entities	332	334	334	333	334	338
of which:						
non-governmental pension funds	40	40	40	40	39	39
joint-stock investment funds	2	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	262	264	264	263	264	268
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	28	28	28	28	29	29

Table 4.1.5 (end)

(units)

	2022					
	31.07	31.08	30.09	31.10	30.11	31.12
Microfinance agents and cooperatives	5,621	5,559	5,506	5,466	5,416	5,341
of which:						
microfinance organizations	1,248	1,238	1,220	1,199	1,185	1,162
of which:						
microfinance companies	37	36	36	35	34	34
microcredit companies	1,211	1,202	1,184	1,164	1,151	1,128
housing savings cooperatives	45	44	44	44	44	44
consumer credit cooperatives	1,596	1,575	1,557	1,544	1,532	1,517
agricultural consumer credit cooperatives	659	652	649	646	644	638
pawnshops	2,073	2,050	2,036	2,033	2,011	1,980
Self-regulatory organizations	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	2
self-regulatory organizations of actuaries	2	2	2	2	2	2
Persons providing professional services in the financial market²	108	108	108	110	110	112
of which:						
audit organizations providing auditing services to socially important organizations in the financial market	—	—	—	—	—	2
credit history bureaus	7	7	7	7	7	7
of which qualified credit history bureau	4	4	4	4	4	4
responsible actuaries	95	96	96	98	98	98
credit rating agencies	4	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	2	1	1	1	1	1
Management companies of special-purpose vehicles	63	64	68	70	71	71

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

² 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)'.

Table 4.1.6

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

No.	31.12.2022		
	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) ¹							
	total	by maturity						
		demand deposits ¹	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	
2021								
31.12	34,694,763	13,982,585	110,861	338,836	812,109	8,084,275	9,643,907	1,722,191
2022								
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
31.10	33,278,927	12,075,863	46,853	755,617	5,190,883	8,193,173	5,984,456	1,032,082
30.11	33,563,634	12,352,936	125,112	620,549	4,785,523	8,436,743	6,225,196	1,017,576

¹ Including current accounts without individuals' escrow accounts under equity construction agreements.

Table 4.2.2

Funds of Legal Entities Accepted by Credit Institutions¹

(millions of rubles)

1	Deposits and other funds raised from legal entities ²									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	
2021										
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
2022										
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
31.10	29,845,013	778,632	9,485,092	5,318,189	3,117,804	3,439,947	1,722,417	5,982,932	249,424	10,187,732
30.11	31,347,053	651,701	11,210,156	5,395,313	2,721,765	3,810,588	1,710,362	5,847,170	268,605	9,132,731

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

Table 4.2.3

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2022																			
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
October	3.18	3.09	3.02	4.60	4.98	5.89	5.12	5.17	7.29	6.08	7.25	6.42	7.30	7.53	8.20	6.48	8.34	4.87	8.29
November	3.38	3.69	4.06	4.78	5.05	6.17	5.25	5.35	7.31	6.08	7.27	6.35	7.42	7.63	8.27	6.4	7.79	5.96	7.78

Table 4.2.4

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
in US dollars																			
2022																			
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	—	—	—
October	0.01	0.01	0.49	0.65	1.14	0.40	0.85	0.96	0.94	—	0.94	1.43	1.78	—	—	1.52	—	—	—
November	0.01	0.02	0.48	0.70	1.60	0.63	1.01	1.08	0.96	—	0.96	1.19	2.24	2.66	—	1.52	—	—	—
in euros																			
2022																			
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	—	—	—
October	0.01	0.01	—	0.90	0.97	0.26	0.78	0.86	0.93	—	0.93	—	—	—	1.25	1.25	—	—	—
November	0.02	0.02	—	—	1.41	0.22	1.08	1.37	0.91	—	0.91	—	—	0.77	—	0.77	—	—	—

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 ¹	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		savings certificates issued for redemption	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	12	13	14	15	16	
2021															
31.12	7	0	0	0	0	0	0	5,287	5,255	0	0	0	0	0	32
2022															
31.01	7	0	0	0	0	0	0	5,245	5,213	0	0	0	0	0	32
28.02	5	0	0	0	0	0	0	5,183	5,151	0	0	0	0	0	32
31.03	5	0	0	0	0	0	0	4,899	4,867	0	0	0	0	0	32
30.04	5	0	0	0	0	0	0	4,709	4,677	0	0	0	0	0	32
31.05	5	0	0	0	0	0	0	4,648	4,616	0	0	0	0	0	32
30.06	35	0	30	0	0	0	0	4,603	4,571	0	0	0	0	0	32
31.07	35	0	30	0	0	0	0	4,490	4,459	0	0	0	0	0	32
31.08	155	0	150	0	0	0	0	4,451	4,420	0	0	0	0	0	32
30.09	5	0	0	0	0	0	0	4,400	4,369	0	0	0	0	0	32
31.10	5	0	0	0	0	0	0	4,366	4,335	0	0	0	0	0	32
30.11	5	0	0	0	0	0	0	4,330	4,298	0	0	0	0	0	32

Table 4.2.5 (end)
(millions of rubles)

1	Bonds					Banking bill and bank acceptance 22
	total 17	of which by maturity				
		up to 180 days 18	181 days to 1 year 19	1 year to 3 years 20	over 3 years 21	
2021						
31.12	2,798,513	17,143	65,715	530,213	2,185,442	318,343
2022						
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
31.10	2,426,282	4,178	27,182	433,201	1,908,423	394,425
30.11	2,563,615	6,067	28,427	521,224	1,932,911	399,975

¹ Includes Account No. 522 'Savings certificates issued' and Account No. 52404 'Savings certificates issued for redemption'.

Table 4.2.6

Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	Total	of which			
		federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	6	
2021					
31.12	33,307	5,463	2,432	24,572	839
2022					
31.01	71,378	43,095	2,812	24,986	485
28.02	59,052	39,704	3,456	14,755	1,137
31.03	114,477	96,792	2,661	14,811	213
30.04	223,626	205,740	4,267	13,186	433
31.05	198,623	181,797	4,702	12,051	72
30.06	163,875	145,353	7,820	9,796	907
31.07	195,095	172,497	11,404	10,538	656
31.08	195,363	168,706	15,841	10,059	756
30.09	181,259	159,008	11,377	10,230	645
31.10	182,879	158,904	12,452	10,917	605
30.11	177,941	155,055	12,067	10,531	288
31.12	193,291	147,435	20,673	25,175	8

4.3. Lending

Table 4.3.1

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

(millions of rubles)

	Loans and other funds provided to corporate clients and individuals									
	total	of which								
		individuals	corporate clients							
			total	of which by maturity						
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
1	2	3	4	5	6	7	8	9	10	
2021										
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	
2022										
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	
31.10	82,591,087	26,775,110	55,774,180	5,094,036	797,212	2,195,717	6,424,007	11,612,609	26,836,154	
30.11	83,450,149	27,092,650	56,314,528	5,007,406	772,515	2,205,614	6,404,505	11,824,028	27,279,426	

¹ 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.)

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	
2022																
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
October	27.65	28.66	20.42	16.14	17.98	15.83	11.70	12.06	—	17.04	16.42	16.14	16.18	12.81	14.89	14.78
November	30.96	13.99	20.18	17.12	19.11	16.47	11.72	12.14	—	14.54	19.01	16.20	16.33	13.00	14.60	14.53

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
2022																
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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
2022																
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	8.01	8.46	11.54	10.43	11.65	9.77	10.58	10.16	9.74	9.96
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
October	9.45	10.27	10.42	7.31	9.18	9.03	9.10	9.07	11.06	10.28	11.18	9.19	10.23	10.22	10.64	10.48
November	8.43	10.43	10.29	7.83	9.33	9.41	7.96	8.62	9.53	10.38	10.68	9.14	10.16	10.24	9.83	10.05

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
2022																
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	6.78	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
October	4.96	—	6.20	6.10	5.23	5.17	—	5.17	—	—	5.59	3.89	5.02	—	—	—
November	5.51	—	5.01	—	5.34	5.55	—	5.55	—	—	—	—	—	—	—	—

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
2022																
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	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	2.40	—	5.48	—	2.42	—	—	—	—	—	—	—	—	—	—	—

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
2021												
31.01	1,328,458	108,441	7,899	7	7,142,823	655,342	267,667	723	584,333	27,306	25,617	19
2022												
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	66,544	90,972	2	7,783,963	678,629	167,495	66	515,371	27,745	9,730	37
31.08	921,727	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
31.10	1,105,443	71,292	400	0	8,832,449	714,433	189,184	65	527,259	28,298	1,709	17
30.11	962,242	90,441	172	0	9,115,833	734,575	188,742	66	540,812	28,601	1,706	17

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
2021						
31.12	192,692	641,585	11,765,807	61,816	257.0	7.81
2022						
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	12,513,941	57,884	269.6	6.36
31.07	91,864	341,888	12,686,725	57,217	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	13,323,629	58,462	279.6	7.38
30.11	129,023	470,962	13,531,034	58,616	283.4	7.12
31.12	176,449	697,251	13,845,378	57,521	289.3	6.65

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	
2021							
31.12	3	3,719,830	16,045	4,928	61.9	5.00	
2022							
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	6,556	3,239	0.0	0.00	
30.11	0	0	6,407	3,204	0.0	0.00	
31.12	0	0	7,065	3,621	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
2021							
31.12	192,410	641,337	11,752,902	59,471	257.1	7.81	250,806
2022							
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	12,502,133	55,685	269.9	6.36	231,286
31.07	91,602	341,657	12,675,002	55,000	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	13,312,878	56,289	279.7	7.38	216,288
30.11	128,813	470,681	13,520,239	56,482	283.5	7.11	217,420
31.12	176,244	696,871	13,835,060	55,426	289.4	6.65	219,374

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
2021							
31.12	1	3,714,630	15,506	4,505	62.0	5.00	4,328
2022							
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	6,217	2,937	0.0	0.00	2,362
30.11	0	0	6,071	2,904	0.0	0.00	2,267
31.12	0	0	6,689	3,284	0.0	0.00	2,440

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	
2021							
31.12	54,644	227,947	2,816,529	5,398	262.8	5.88	
2022							
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	2,954,683	4,790	294.1	3.74	
31.07	26,669	158,292	2,996,882	4,740	297.9	3.73	
31.08	32,665	193,294	3,081,952	4,879	302.7	3.59	
30.09	36,305	213,433	3,176,529	4,888	305.8	3.49	
31.10	27,481	144,083	3,210,351	4,922	305.8	3.68	
30.11	34,688	181,883	3,281,691	4,890	306.9	3.55	
31.12	57,353	311,821	3,386,435	4,719	311.3	3.50	

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	
2021							
31.12	0	0	274	165	0.0	0.00	
2022							
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	
30.11	0	0	85	41	0.0	0.00	
31.12	0	0	84	40	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	
2021				
31.12	16,824,258	3,400,102	13,719,838	427,197
2022				
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
31.10	15,877,572	4,954,776	11,393,545	377,026
30.11	16,951,675	5,947,262	11,459,470	394,518

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
2021		
31.12	1,008,389	989,454
2022		
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
31.10	589,839	570,541
30.11	540,498	513,597

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	
2021										
Q1	1,495,531.87	6,185,732	1,560,326	18,764.52	2,961,686.53	37,031,756	97,928	44,562	3,577.40	3,236.83
Q2	1,517,743.50	6,191,837	1,553,017	37,836.38	2,996,764.39	36,976,116	100,595	88,605	7,690.56	6,978.30
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
2022										
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
Q3	1,628,730.41	6,226,595	1,505,488	58,819.04	3,075,751.05	36,628,104	118,948	390,206	23,435.60	22,113.74

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		
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings	
			total	including contributions disbursed from the National Welfare Fund			total	including contributions disbursed from the National Welfare Fund			total	including contributions disbursed from the National Welfare Fund
3	4	5	7	8	9	11	12	13				
2017	222,835.65	79.44	6,921.24	3,358.28	322,890.73	57.20	4,357.42	2,013.72	3,245.44	31.00	193.86	90.34
2018	130,189.70	107.96	5,495.33	2,640.22	106,967.88	18.44	1,061.67	495.28	3,401.35	33.60	225.94	106.23
2019	45,334.06	104.18	4,699.97	2,329.70	72,473.94	14.96	1,345.63	467.78	4,818.48	18.76	319.19	147.02
2020	16,244.26	62.59	3,481.08	1,654.81	17,103.12	5.60	338.28	158.64	8,201.10	14.81	429.32	204.57
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	of which				total	of which			
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings				funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
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
2018										
Q1	1,555.8	—	469.0	1,077.6	9.3	3,015,944.3	—	259,294.7	22,246.8	2,734,402.8
Q2	1,610.1	—	523.3	1,077.4	9.4	3,107,103.3	—	303,714.7	25,211.6	2,778,177.0
Q3	1,646.8	0.3	558.8	1,078.0	9.7	3,189,556.9	212.8	317,469.3	29,455.1	2,842,419.7
Q4	1,660.3	3.2	570.8	1,076.2	10.2	3,341,756.8	1,018.0	315,353.5	31,234.6	2,994,150.7
2019										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4
Q2	1,693.1	16.3	591.6	1,074.3	11.0	3,622,865.4	6,228.0	337,000.2	48,869.1	3,230,768.1
Q3	1,756.1	28.7	641.4	1,074.2	11.8	3,944,250.9	11,141.4	373,888.1	49,612.0	3,509,609.4
Q4	1,897.9	70.7	741.9	1,073.8	11.5	4,469,685.6	16,893.1	454,705.8	52,054.1	3,946,032.6
2020										
Q1	2,038.0	130.3	821.6	1,073.7	12.4	4,190,495.4	23,647.2	477,686.7	52,524.7	3,636,636.8
Q2	2,247.9	266.8	891.8	1,073.9	15.5	4,399,038.6	31,648.7	532,320.8	54,529.3	3,780,539.8
Q3	2,893.3	772.4	1,008.7	1,073.9	38.3	4,811,698.9	47,996.3	601,118.7	59,988.9	4,102,595.0
Q4	3,638.0	1,358.5	1,144.1	1,074.0	61.3	5,040,083.3	85,841.4	667,297.6	66,449.2	4,220,495.2
2021										
Q1	4,701.3	2,184.2	1,337.6	1,075.2	104.3	5,556,746.8	111,819.3	757,738.8	74,232.2	4,612,956.6
Q2	5,566.7	2,884.7	1,506.5	1,076.2	99.3	6,153,631.4	132,798.6	833,142.7	93,508.1	5,094,182.1
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
2022										
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
Q3'	9,170.7	5,916.3	2,041.0	1,078.5	134.9	6,443,485.9	120,030.8	515,203.4	42,340.9	5,765,910.8

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
2018										
Q1	119,530.0	—	47,862.3	1,611.2	70,056.5	33,651.6	—	11,639.3	35.5	21,976.8
Q2	116,322.5	—	54,511.2	3,618.5	58,192.8	23,820.1	—	13,823.1	808.4	9,188.5
Q3	56,282.7	200.0	35,319.1	1,772.0	18,991.6	42,123.3	0.0	25,234.2	123.2	16,765.9
Q4	105,384.0	830.8	26,796.8	2,740.5	75,016.0	61,640.6	0.0	29,469.6	223.6	31,947.4
2019										
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2
Q2	105,745.7	2,307.2	31,395.5	3,830.5	68,212.5	36,037.2	0.3	25,670.7	360.6	10,005.6
Q3	314,970.4	4,638.2	49,664.5	806.7	259,861.0	36,924.3	48.3	21,606.0	170.9	15,099.1
Q4	270,485.8	5,310.0	85,873.4	1,905.3	177,397.2	53,273.6	251.3	23,419.7	578.9	29,023.7
2020										
Q1	234,478.0	7,633.9	82,835.7	446.1	143,562.2	52,077.5	829.2	39,032.9	2,983.8	9,231.5
Q2	119,021.8	6,169.1	47,910.0	2,878.3	62,064.5	44,322.6	87.4	22,721.2	1,692.9	19,821.0
Q3	220,353.3	13,399.1	76,185.1	3,163.3	127,605.9	58,252.2	117.7	38,068.7	736.2	19,329.7
Q4	281,166.0	35,647.4	96,235.0	6,845.3	142,438.3	98,541.0	496.3	56,119.0	653.9	41,271.9
2021										
Q1	487,506.6	26,857.7	115,246.0	7,730.3	337,672.6	62,253.5	1,176.5	45,630.5	200.2	15,246.3
Q2	261,684.7	23,383.4	105,951.4	26,597.2	105,752.7	74,294.0	5,537.2	49,183.5	4,696.2	14,877.0
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
2022										
Q1 ¹	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 ¹	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
Q3 ¹	274,798.2	12,896.2	51,356.8	7,937.8	202,607.4	267,901.6	15,858.2	40,410.7	3,092.3	208,540.3

¹ 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		9 months 2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3	4	5
Voluntary life insurance (excluding pension insurance) — total	217,514.7	159,408.1	358,130.3	250,162.0
of which:				
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	127,363.5	63,338.0	227,075.6	98,747.8
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	188,633.7	86,391.7
of which:				
investment life insurance — total	22,424.4	37,912.3	44,608.7	56,220.2
of which:				
for up to 1 year, inclusive	3,512.7	276.4	13,710.8	360.6
for 1 through 3 years	11,367.6	22,343.8	15,452.6	34,022.2
for 3 through 5 years	5,789.0	14,795.3	13,162.8	21,040.6
for 5 through 10 years	736.2	380.2	1,261.1	609.5
for over 10 years or for an indefinite period	1,018.9	116.6	1,021.4	187.3
credit life insurance — total	36,177.8	7,067.5	73,046.5	10,637.4
of which:				
for up to 1 year, inclusive	2,907.6	923.0	4,707.7	1,430.7
for 1 through 3 years	5,284.0	615.6	10,485.3	883.8
for 3 through 5 years	24,511.3	4,286.3	50,097.8	6,422.9
for 5 through 10 years	3,490.8	1,329.4	7,697.5	1,821.3
for over 10 years or for an indefinite period	-15.9	-86.8	58.1	78.7
endowment life insurance — total	46,537.0	9,871.5	67,497.5	19,287.1
of which:				
for up to 1 year, inclusive	15,799.7	4,250.0	25,835.9	7,931.5
for 1 through 3 years	21,368.3	2,863.4	26,420.7	4,677.5
for 3 through 5 years	8,009.5	1,900.8	12,784.4	4,154.2
for 5 through 10 years	1,332.4	815.7	2,369.6	2,392.4
for over 10 years or for an indefinite period	27.1	41.6	87.0	131.5
high risk life insurance — total	1,939.4	183.6	3,304.8	223.5
of which:				
for up to 1 year, inclusive	396.2	120.0	648.0	138.2
for 1 through 3 years	559.7	19.0	830.6	22.0
for 3 through 5 years	749.2	36.6	1,333.1	52.7
for 5 through 10 years	231.4	6.0	506.8	8.5
for over 10 years or for an indefinite period	2.8	2.0	-13.7	2.1
other life insurance — total	97.4	15.3	176.2	23.5
of which:				
for up to 1 year, inclusive	18.9	1.4	40.6	1.9
for 1 through 3 years	55.1	2.2	97.2	2.8
for 3 through 5 years	0.0	0.0	0.0	0.0
for 5 through 10 years	0.0	0.0	0.0	0.0
for over 10 years or for an indefinite period	23.4	11.7	38.4	18.8

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
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	38,441.9	12,356.1
of which:				
investment life insurance — total	0.3	0.0	0.2	0.0
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	0.0	0.0	0.0	0.0
for 3 through 5 years	0.3	0.0	0.2	0.0
for 5 through 10 years	0.0	0.0	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0	0.0	0.0
credit life insurance — total	8,627.5	2,461.4	13,144.0	3,727.5
of which:				
for up to 1 year, inclusive	96.9	31.7	147.9	41.1
for 1 through 3 years	213.8	66.8	327.6	84.1
for 3 through 5 years	390.3	124.3	626.5	187.7
for 5 through 10 years	1,609.0	848.9	2,509.5	1,257.8
for over 10 years or for an indefinite period	6,317.6	1,389.6	9,532.5	2,156.8
endowment life insurance — total	10,410.9	5,369.4	23,520.9	7,973.1
of which:				
for up to 1 year, inclusive	158.6	188.0	215.7	285.6
for 1 through 3 years	167.5	68.1	304.3	90.7
for 3 through 5 years	6,151.8	2,272.4	10,751.6	3,046.4
for 5 through 10 years	2,748.2	1,258.6	6,478.5	2,063.9
for over 10 years or for an indefinite period	1,184.9	1,582.3	5,770.8	2,486.4
risk life insurance — total	348.2	195.4	548.1	278.4
of which:				
for up to 1 year, inclusive	72.6	109.6	100.6	123.6
for 1 through 3 years	28.6	7.3	50.6	44.6
for 3 through 5 years	71.1	33.5	118.7	40.0
for 5 through 10 years	12.6	0.2	23.2	1.9
for over 10 years or for an indefinite period	163.3	44.9	254.9	68.2
other life insurance — total	800.6	261.5	1,228.8	377.1
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	0.0	0.0	0.0	0.0
for 3 through 5 years	0.0	0.0	0.0	0.0
for 5 through 10 years	0.0	0.0	0.0	0.0
for over 10 years or for an indefinite period	800.6	261.5	1,228.8	377.1
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	131,054.8	151,414.3
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	83,176.4	126,708.1
of which:				
investment life insurance — total	28,066.8	72,994.0	39,772.0	115,746.9
of which:				
for up to 1 year, inclusive	584.4	24.5	584.5	78.2
for 1 through 3 years	12,994.3	16,074.6	18,563.2	25,505.2
for 3 through 5 years	11,942.0	49,373.4	14,540.8	79,932.7
for 5 through 10 years	2,491.5	7,372.1	2,460.7	10,013.8
for over 10 years or for an indefinite period	54.5	149.5	3,622.7	216.9
credit life insurance — total	59.1	0.0	60.8	0.0
of which:				
for up to 1 year, inclusive	3.5	0.0	5.3	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
for 1 through 3 years	3.3	0.0	3.3	0.0
for 3 through 5 years	21.1	0.0	21.1	0.0
for 5 through 10 years	31.2	0.0	31.2	0.0
for over 10 years or for an indefinite period	0.0	0.0	0.0	0.0
endowment life insurance — total	26,965.0	7,313.7	42,973.4	10,684.5
of which:				
for up to 1 year, inclusive	27.0	1.2	1,894.5	1,655.8
for 1 through 3 years	3,841.6	8.1	7,208.8	190.3
for 3 through 5 years	14,201.1	4,093.6	21,331.8	5,369.0
for 5 through 10 years	8,237.6	2,604.1	11,612.3	2,756.4
for over 10 years or for an indefinite period	657.7	606.7	926.0	712.9
risk life insurance — total	297.6	182.7	354.0	261.4
of which:				
for up to 1 year, inclusive	241.8	105.0	293.6	171.9
for 1 through 3 years	33.8	13.2	35.4	20.3
for 3 through 5 years	5.6	1.0	8.6	1.7
for 5 through 10 years	15.3	3.8	15.2	4.9
for over 10 years or for an indefinite period	1.2	59.6	1.2	62.8
other life insurance — total	10.3	8.4	16.1	15.3
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	6.6	4.7	10.0	10.2
for 3 through 5 years	0.0	0.0	0.0	0.0
for 5 through 10 years	0.0	1.5	0.0	2.3
for over 10 years or for an indefinite period	3.7	2.2	6.1	2.7
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	47,878.4	24,706.2
of which:				
investment life insurance — total	1,208.3	424.9	2,088.3	724.9
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	-0.1	148.1	0.6	298.3
for 3 through 5 years	876.7	173.8	1,461.9	300.3
for 5 through 10 years	319.9	100.0	606.6	123.3
for over 10 years or for an indefinite period	11.8	3.0	19.2	3.2
credit life insurance — total	56.8	3.8	63.4	6.7
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	0.0	0.0	0.0	0.0
for 3 through 5 years	0.0	0.0	0.0	0.0
for 5 through 10 years	56.8	3.8	63.4	6.7
for over 10 years or for an indefinite period	0.0	0.0	0.0	0.0
endowment life insurance — total	33,280.4	15,112.3	45,414.0	23,932.5
of which:				
for up to 1 year, inclusive	9.2	1.7	56.9	34.4
for 1 through 3 years	37.4	1.0	57.0	8.8
for 3 through 5 years	7,253.4	6,124.1	12,156.4	10,348.1
for 5 through 10 years	12,972.5	4,450.5	17,518.1	6,649.1
for over 10 years or for an indefinite period	13,007.9	4,535.0	15,625.6	6,892.1
risk life insurance — total	48.5	10.7	73.9	12.7
of which:				
for up to 1 year, inclusive	15.1	0.0	29.1	0.0
for 1 through 3 years	0.0	0.0	0.0	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
for 3 through 5 years	1.9	0.4	2.1	0.4
for 5 through 10 years	10.3	4.3	12.2	4.6
for over 10 years or for an indefinite period	21.3	6.0	30.5	7.8
other life insurance — total	158.4	19.6	238.8	29.3
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	0.0	0.0	0.0	0.0
for 3 through 5 years	0.2	0.0	0.2	0.0
for 5 through 10 years	0.9	0.0	1.4	0.0
for over 10 years or for an indefinite period	157.4	19.6	237.2	29.3
Voluntary pension insurance — total	792.2	1,610.5	1,130.4	3,016.5
of which:				
voluntary pension insurance with a lump-sum payment of an insurance premium— total	31.3	235.4	32.8	346.5
of which:				
for up to 1 year, inclusive	0.0	0.0	0.0	0.0
for 1 through 3 years	0.7	0.1	0.7	0.1
for 3 through 5 years	0.0	0.1	0.0	0.1
for 5 through 10 years	21.2	6.2	21.2	7.8
for over 10 years or for an indefinite period	9.4	229.0	10.9	338.4
voluntary pension insurance with the payment of an insurance premium in instalments — total	760.9	1,375.1	1,097.5	2,670.0
of which:				
for up to 1 year, inclusive	1.2	0.0	1.8	0.1
for 1 through 3 years	0.0	0.1	0.0	0.1
for 3 through 5 years	0.8	10.0	1.3	13.3
for 5 through 10 years	27.4	43.5	42.8	61.8
for over 10 years or for an indefinite period	731.4	1,321.5	1,051.7	2,594.7
Voluntary personal insurance (excluding life insurance) — total	219,960.9	89,603.4	318,748.8	137,953.9
of which:				
voluntary accident and sickness insurance — total	79,959.1	17,024.0	141,964.7	25,474.4
of which:				
voluntary accident and sickness insurance of individuals travelling abroad	1,205.0	652.3	2,136.9	929.0
voluntary accident and sickness insurance of passengers	868.9	20.8	1,466.7	26.9
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	85.1	2.6	105.0	4.3
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	7,692.8	3,553.7	11,074.2	5,077.3
voluntary accident and sickness insurance of tax officials	12.2	12.0	12.4	14.2
voluntary accident and sickness insurance of other citizens	70,095.0	12,782.5	127,169.5	19,422.7
voluntary medical insurance — total	140,001.8	72,579.5	176,784.1	112,479.5
of which:				
voluntary medical insurance of individuals travelling abroad	2,736.8	993.4	4,199.4	871.7
voluntary medical insurance by employers of their employees	113,252.7	59,651.3	139,352.7	92,307.6
voluntary medical insurance of other citizens	24,012.3	11,934.8	33,232.0	19,300.3
Voluntary general property insurance — total	287,437.6	90,285.7	439,298.5	138,041.1
of which:				
voluntary insurance of property — total	240,745.6	83,532.6	369,811.3	128,788.3
of which:				
voluntary insurance of land vehicles (excluding railway vehicles) — total	103,326.4	61,454.2	160,597.3	91,024.7
of which:				
voluntary insurance of motor vehicles	102,236.1	60,957.7	158,970.4	90,302.7
voluntary insurance of other land vehicles (excluding railway vehicles)	1,090.3	496.5	1,626.9	721.9
voluntary insurance of railway vehicles	956.5	439.4	1,219.9	577.6

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
voluntary insurance of aircraft	6,357.1	1,748.4	9,377.1	2,521.5
voluntary insurance of vessels — total	4,012.3	1,343.9	6,289.2	2,035.6
of which:				
voluntary insurance of sea vessels	3,677.0	1,104.1	5,648.1	1,733.0
voluntary insurance of inland vessels	335.3	239.9	641.2	302.6
voluntary insurance of cargo	13,535.1	1,814.8	20,394.2	2,946.1
voluntary agricultural insurance — total	5,710.1	1,560.8	8,213.5	1,980.3
of which:				
voluntary government agricultural insurance — total	5,083.6	956.7	7,113.1	1,194.5
of which:				
voluntary agricultural crop insurance	3,566.9	749.7	4,862.5	932.5
voluntary agricultural insurance of perennial plantings	105.3	0.0	76.5	0.0
voluntary agricultural insurance of livestock	1,395.9	207.0	2,156.5	261.5
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	15.5	0.0	17.6	0.6
voluntary non-government agricultural insurance — total	626.5	604.1	1,100.4	785.8
of which:				
voluntary agricultural crop insurance	74.1	209.7	111.9	245.3
voluntary agricultural insurance of perennial plantings	14.5	0.2	14.0	0.2
voluntary agricultural insurance of livestock	559.5	343.0	789.8	472.1
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	-21.6	51.3	184.7	68.2
voluntary insurance of other assets of legal entities — total	69,467.9	9,807.3	104,558.9	19,676.4
of which:				
voluntary insurance of goods in storage	773.0	505.4	1,181.2	739.7
voluntary insurance of assets used in construction and installation works	16,907.1	1,483.4	26,529.8	2,923.2
voluntary insurance of other assets of legal entities	51,787.8	7,818.5	76,847.9	16,013.6
voluntary insurance of other assets of individuals — total	37,380.2	5,363.8	59,161.2	8,026.1
of which:				
voluntary insurance of individuals' houses	12,660.1	3,072.6	22,344.2	4,582.9
voluntary insurance of household assets	5,649.1	982.2	8,869.7	1,516.9
voluntary insurance of other assets of individuals	19,071.0	1,309.0	27,947.2	1,926.3
voluntary insurance of third party liability insurance — total	21,199.6	3,447.9	32,122.9	5,189.4
of which:				
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	2,584.4	1,017.9	3,906.2	1,398.0
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	1,970.0	922.1
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	1,935.4	476.0
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.7	0.0	0.8	0.0
voluntary third party liability insurance of owners of railway vehicles	2.9	5.8	3.5	56.5
voluntary third party liability insurance of owners of aircraft	1,005.9	77.3	2,091.5	123.3
voluntary third party liability insurance of owners of vessels — total	2,937.8	397.0	4,192.6	596.1
of which:				
voluntary third party liability insurance of owners of sea vessels	2,503.6	381.8	3,568.8	568.3

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
voluntary third party liability insurance of owners of inland vessels	434.3	15.2	623.8	27.8
voluntary third party liability insurance of operators of hazardous facilities — total	980.5	49.2	2,058.6	85.5
of which:				
voluntary third party liability insurance of operators of hazardous production facilities	56.4	13.8	311.7	16.1
voluntary third party liability insurance of operators of hydraulic structures	1.0	0.0	1.3	0.0
voluntary third party liability insurance of operators of other hazardous facilities	923.2	35.4	1,745.6	69.3
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	1,652.3	274.0	2,258.6	391.8
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	861.3	75.6
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	899.1	216.6	1,397.3	316.1
voluntary third party liability insurance for damage caused — total	10,690.1	1,400.6	15,734.3	2,126.2
of which:				
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	864.7	91.8	1,308.4	183.3
voluntary third party liability insurance of public notaries for damage caused	41.6	17.3	88.4	19.1
voluntary third party liability insurance of appraisers for damage caused	60.6	4.9	85.3	6.3
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	17.1	2.8	39.5	2.9
voluntary third party liability insurance of other persons for damage caused	9,706.1	1,283.8	14,212.6	1,914.6
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	1,345.7	226.0	1,877.7	412.0
of which:				
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	0.0	0.0	0.1	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	5.5	0.0	7.8	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	2.4	0.0	3.7	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.2	0.0	0.4	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	0.2	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	-0.3	0.8
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	-1.0	206.7
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	100.5	2.5
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	1,248.9	124.2	1,766.3	201.9
voluntary business risk insurance	10,413.0	1,004.3	14,263.0	1,411.5

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3	4	5
voluntary financial risk insurance — total	15,079.4	2,300.9	23,101.2	2,651.9
of which:				
voluntary insurance of financial risks of individuals travelling abroad	1,628.9	810.4	2,395.6	683.3
voluntary insurance of creditors' financial risks	10.9	0.3	105.4	0.6
voluntary insurance of other persons' financial risks	13,439.6	1,490.1	20,600.3	1,968.0
Mandatory government life and health insurance of servicemen and similar categories — total	17,312.9	1,008.9	17,312.9	1,544.6
of which:				
mandatory government life and health insurance of servicemen and citizens called up for military training	6,887.0	867.0	6,887.0	1,305.4
mandatory government life and health insurance of internal affairs personnel	6,040.5	59.3	6,040.5	81.3
mandatory government life and health insurance of the State Fire Service personnel	1,073.7	0.0	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	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	1,305.8	48.3
mandatory government life and health insurance of the national guard personnel	1,846.4	0.0	1,846.4	0.0
mandatory government life and health insurance of the personnel of enforcement agencies	159.5	41.0	159.5	109.3
Mandatory third party liability insurance of owners of vehicles	117,999.4	80,584.6	191,260.9	116,552.4
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	2,121.5	245.6
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	1,653.5	244.7
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	324.7	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	33.8	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	109.6	0.9
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	1,190.0	315.7	1,618.1	493.0
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	86.4	14.7
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	61.0	9.0
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	25.4	5.7
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	56.6	0.7
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	24.7	0.7
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	31.8	0.0

Table 4.5.5 (end)

(millions of rubles)

1	2	3	4	5
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	11.3	21.5
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	30.6	0.8
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	27.0	0.4
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	3.6	0.4
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	1,359.4	427.8
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	573.6	112.6
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	278.4	76.9
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	102.1	48.7
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	405.2	189.6
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	51.0	16.2
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	22.8	11.4
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	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	-1,686.7	0.0
Collection of funds based on court judgements.	0.0	-306.8	0.0	-1,116.2

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

1	Total payments		Of which payments effected											
			by the payment system of the Bank of Russia ¹		by credit institutions ²		of which							
	by non-bank settlement credit institutions						by credit institutions through correspondent accounts opened with other credit institutions ³		between various divisions of one credit institution ³		within one division of a credit institution ³			
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
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
2020														
Q1	1,273,278.9	486,659.6	401,145.8	392,954.2	872,133.1	93,705.4	3,390.1	569.3	35,953.3	3,285.6	221,331.5	48,448.3	611,458.2	41,402.2
Q2	1,203,350.3	477,644.7	383,204.4	388,346.5	820,145.9	89,298.2	2,970.1	1,135.9	34,683.6	2,695.8	199,799.0	44,359.6	582,693.2	41,106.9
Q3	1,405,589.3	511,670.5	471,010.3	405,497.7	934,579.0	106,172.8	3,226.6	945.8	46,597.7	3,630.4	229,276.0	53,151.9	655,478.7	48,444.7
Q4	1,572,728.4	604,239.8	588,685.5	470,786.2	984,042.9	133,453.6	3,816.5	1,083.6	48,258.5	5,192.2	256,936.8	65,670.3	675,031.1	61,507.5
2021														
Q1	1,388,779.6	513,899.5	487,611.5	404,227.7	901,168.1	109,671.8	2,841.7	688.2	36,868.1	4,048.5	228,879.6	58,015.0	632,578.7	46,920.1
Q2	1,599,013.7	593,073.0	607,145.6	463,771.5	991,868.1	129,301.5	2,568.0	938.1	42,477.8	5,434.4	261,266.4	70,666.7	685,555.9	52,262.3
Q3	1,735,821.6	661,632.8	680,693.6	517,395.3	1,055,127.9	144,237.5	2,667.5	884.6	48,237.9	5,587.8	274,077.4	81,414.6	730,145.1	56,350.5
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

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

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

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

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

Table 5.2

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

	The Bank of Russia payment system ¹						Credit institutions payment systems ²					
	total		of which				total		of which			
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based payments		number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
1	2	3	4	5	6	7	8	9	10	11	12	13
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
2020												
Q1	401,145.8	392,954.2	401,087.1	392,807.6	58.7	146.6	872,133.1	93,705.4	801,710.4	91,781.3	70,422.7	1,924.1
Q2	383,204.4	388,346.5	383,137.2	388,191.1	67.2	155.4	820,145.9	89,298.1	758,770.5	86,993.8	61,375.4	2,304.3
Q3	471,010.3	405,497.7	470,901.7	405,392.1	108.6	105.6	934,578.9	106,172.8	868,136.6	103,253.5	66,442.3	2,919.3
Q4	588,685.5	470,786.2	588,603.5	470,599.3	82.0	186.9	984,042.9	133,453.7	930,392.2	131,106.5	53,650.7	2,347.2
2021												
Q1	487,611.5	404,227.7	487,562.5	404,080.5	49.0	147.2	901,168.1	109,671.7	840,814.9	107,498.2	60,353.2	2,173.5
Q2	607,145.5	463,771.5	607,085.5	463,692.5	60.1	79.0	991,868.1	129,301.4	935,654.6	126,990.0	56,213.5	2,311.4
Q3	680,693.6	517,395.3	680,597.5	517,322.0	96.2	73.3	1,055,127.9	144,237.5	999,558.5	142,154.5	55,569.4	2,083.0
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

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

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

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

Table 5.3

Selected Indicators on Bank Card Transactions¹

	Individuals					
	the number of bank cards ² , thousands of units	the number of bank cards in use ³ , 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
2020						
Q1	284,298	194,845	23,065,644	6,428,680	7,050,443	9,586,521
Q2	284,768	190,304	22,146,751	5,881,009	6,559,992	9,705,750
Q3	293,095	201,396	27,125,086	7,145,853	8,343,933	11,635,301
Q4	301,055	209,459	30,455,044	7,336,134	9,239,002	13,879,909
2021						
Q1	307,730	209,313	27,053,350	6,035,065	8,794,819	12,223,467
Q2	314,808	216,385	31,555,071	7,054,014	9,954,742	14,546,315
Q3	319,813	224,300	33,941,798	7,413,260	10,812,750	15,715,788
Q4	329,107	231,461	36,583,616	7,508,382	11,804,759	17,270,474
2022						
Q1	341,148	237,299	35,350,553	7,079,171	11,238,884	17,032,499
Q2	367,997	241,720	35,540,215	6,669,538	11,093,420	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 ² , thousands of units	the number of bank cards in use ³ , 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
2020						
Q1	4,117	1,897	893,428	372,573	507,183	13,672
Q2	4,140	1,769	776,892	343,549	415,784	17,559
Q3	4,273	2,040	989,578	423,882	536,717	28,980
Q4	4,568	2,209	1,244,885	484,684	720,983	39,218
2021						
Q1	4,699	2,252	1,131,590	372,685	721,360	37,545
Q2	4,936	2,239	1,259,413	434,274	775,157	49,981
Q3	5,267	2,386	1,461,839	471,238	931,445	59,156
Q4	5,597	2,565	1,879,651	524,544	1,282,085	73,022
2022						
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

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

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

³ 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.

Table 5.4

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

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

Table 5.4 (end)

	by transfer services ²							
	total funds transfers		including carried out through					
			urgent transfer service		non-urgent transfer service		fast payment service	
	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles
1	10	11	12	13	14	15	16	17
2 nd 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

¹ 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'.

² 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 ¹				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
THE RUSSIAN FEDERATION						
31.03.2021	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
CENTRAL FEDERAL DISTRICT						
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
Moscow and Moscow Region						
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
NORTH-WESTERN FEDERAL DISTRICT						
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	—
SOUTHERN FEDERAL DISTRICT						
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	—
NORTH CAUCASIAN FEDERAL DISTRICT						
31.03.2021	1	—	—	1	1	—
30.09.2021	1	—	—	1	1	—
31.12.2021	1	—	—	1	1	—
30.09.2022	1	—	—	1	1	—
VOLGA FEDERAL DISTRICT						
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
URALS FEDERAL DISTRICT						
31.03.2021	5	5	5	—	—	—
30.09.2021	5	5	5	—	—	—
31.12.2021	4	4	4	—	—	—
30.09.2022	4	4	4	—	—	—
SIBERIAN FEDERAL DISTRICT						
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	—
FAR-EASTERN FEDERAL DISTRICT						
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	—

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

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

Table 6.1.2

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%
THE RUSSIAN FEDERATION					
31.03.2021	22	19	12	14 (5)	53 (2)
30.09.2021	24	18 ¹	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)
CENTRAL FEDERAL DISTRICT					
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)
Moscow and Moscow Region					
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)
NORTH-WESTERN FEDERAL DISTRICT					
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
SOUTHERN FEDERAL DISTRICT					
31.03.2021	—	1	1	1	—
30.09.2021	—	1	1	1	—
31.12.2021	—	1	1	1	—
30.09.2022	—	1	1	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
31.03.2021	1	—	—	—	—
30.09.2021	1	—	—	—	—
31.12.2021	1	—	—	—	—
30.09.2022	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
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	—
URALS FEDERAL DISTRICT					
31.03.2021	2	1	2	—	—
30.09.2021	2	1	2	—	—
31.12.2021	1	1	2	—	—
30.09.2022	1	1	2	—	—
SIBIRIAN FEDERAL DISTRICT					
31.03.2021	1	2	—	—	—
30.09.2021	1	2	—	—	—
31.12.2021	1	2	—	—	—
30.09.2022	1	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
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

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

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

Table 6.1.3

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

	Q4 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	556	4,048,107.00	333	2,290,896.82	223	1,757,210.18
CENTRAL FEDERAL DISTRICT	264	3,782,149.69	157	2,140,305.50	107	1,641,844.19
Belgorod Region	6	169.96	6	169.96	—	—
Bryansk Region	5	98.21	5	98.21	—	—
Vladimir Region	1	1.20	1	1.20	—	—
Voronezh Region	4	36,766.05	4	36,766.05	—	—
Ivanovo Region	1	300.00	—	—	1	300.00
Kaluga Region	—	—	—	—	—	—
Kostroma Region	3	24.22	3	24.22	—	—
Kursk Region	—	—	—	—	—	—
Lipetsk Region	—	—	—	—	—	—
Moscow Region	26	18,690.44	23	13,480.44	3	5,210.00
Orel Region	2	15.85	2	15.85	—	—
Ryazan Region	2	7,647.64	2	7,647.64	—	—
Smolensk Region	1	2.67	1	2.67	—	—
Tambov Region	—	—	—	—	—	—
Tver Region	2	939.18	2	939.18	—	—
Tula Region	2	8.18	2	8.18	—	—
Yaroslavl Region	1	0.70	1	0.70	—	—
Moscow	208	3,717,485.39	105	2,081,151.20	103	1,636,334.19
NORTH-WESTERN FEDERAL DISTRICT	165	185,381.36	50	70,381.36	115	115,000.00
Republic of Karelia	2	11.69	2	11.69	—	—
Republic of Komi	1	44.79	1	44.79	—	—
Arkhangelsk Region	5	305.77	5	305.77	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	5	305.77	5	305.77	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	—	—	—	—	—	—
Kaliningrad Region	17	1,072.38	17	1,072.38	—	—
Leningrad Region	4	204.26	4	204.26	—	—
Murmansk Region	2	124.14	2	124.14	—	—
Novgorod Region	—	—	—	—	—	—
Pskov Region	1	30.00	1	30.00	—	—
Saint Petersburg	133	183,588.33	18	68,588.33	115	115,000.00
SOUTHERN FEDERAL DISTRICT	27	19,608.05	27	19,608.05	—	—
Republic of Adygeya (Adygeya)	1	2.86	1	2.86	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	6	7,422.84	6	7,422.84	—	—
Krasnodar Territory	8	11,376.81	8	11,376.81	—	—
Astrakhan Region	1	429.14	1	429.14	—	—
Volgograd Region	4	167.12	4	167.12	—	—
Rostov Region	6	208.28	6	208.28	—	—
Sevastopol	1	1.00	1	1.00	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	4	483.51	4	483.51	—	—
Republic of Daghestan	1	460.00	1	460.00	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	—	—	—	—	—	—
Stavropol Territory	3	23.51	3	23.51	—	—
VOLGA FEDERAL DISTRICT	21	18,002.46	21	18,002.46	—	—
Republic of Bashkortostan	2	1,268.39	2	1,268.39	—	—
Mari El Republic	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	6	2,225.08	6	2,225.08	—	—
Udmurt Republic	—	—	—	—	—	—
Chuvash Republic — Chuvashia	—	—	—	—	—	—
Perm Territory	2	12,000.00	2	12,000.00	—	—
Kirov Region	1	63.13	1	63.13	—	—
Nizhny Novgorod Region	4	1,910.93	4	1,910.93	—	—
Orenburg Region	1	0.01	1	0.01	—	—
Penza Region	1	500.00	1	500.00	—	—
Samara Region	2	31.00	2	31.00	—	—
Saratov Region	1	2.92	1	2.92	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	1	1.00	1	1.00	—	—
URALS FEDERAL DISTRICT	24	9,633.11	24	9,633.11	—	—
Kurgan Region	1	48.00	1	48.00	—	—
Sverdlovsk Region	5	6,825.17	5	6,825.17	—	—
Tyumen Region	18	2,759.94	18	2,759.94	—	—
Khanty-Mansi Autonomous Area — Yugra	9	1,625.13	9	1,625.13	—	—
Yamal-Nenets Autonomous Area	2	420.15	2	420.15	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	7	714.66	7	714.66	—	—
Chelyabinsk Region	—	—	—	—	—	—
SIBERIAN FEDERAL DISTRICT	23	6,502.16	23	6,502.16	—	—
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	2	54.21	2	54.21	—	—
Krasnoyarsk Territory	8	141.97	8	141.97	—	—
Irkutsk Region	2	6.87	2	6.87	—	—
Kemerovo Region — Kuzbass	2	0.04	2	0.04	—	—
Novosibirsk Region	5	157.65	5	157.65	—	—
Omsk Region	2	3,301.11	2	3,301.11	—	—
Tomsk Region	2	2,840.31	2	2,840.31	—	—
FAR-EASTERN FEDERAL DISTRICT	28	26,346.66	27	25,980.67	1	365.99
Republic of Buryatia	—	—	—	—	—	—
Republic of Sakha (Yakutia)	5	4,491.18	5	4,491.18	—	—
Trans-Baikal Territory	3	70.29	3	70.29	—	—
Kamchatka Territory	1	176.50	1	176.50	—	—
Primorye Territory	11	20,761.35	11	20,761.35	—	—
Khabarovsk Territory	—	—	—	—	—	—
Amur Region	1	0.06	1	0.06	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	6	821.58	5	455.59	1	365.99
Jewish Autonomous Region	1	25.70	1	25.70	—	—
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)

1	Q4 2022		
	2 currency type	3 number of registered issues (additional issues) of bonds, units	4 volume of registered issues (additional issues) of bonds, millions of foreign currency
THE RUSSIAN FEDERATION	US dollar	17	13,105.04
	Euro	5	3,700.00
	Chinese yuan	49	9,000.00
CENTRAL FEDERAL DISTRICT	US dollar	6	3,051.61
	Euro	1	450.00
	Chinese yuan	47	7,000.00
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	6	3,051.61
	Euro	1	450.00
	Chinese yuan	47	7,000.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	10	9,553.43
	Euro	4	3,250.00
	Chinese yuan	2	2,000.00
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	10	9,553.43
	Euro	4	3,250.00
	Chinese yuan	2	2,000.00
SOUTHERN FEDERAL DISTRICT		—	—
Republic of Adygeya (Adygeya)		—	—
Republic of Kalmykia		—	—
Republic of Crimea		—	—
Krasnodar Territory		—	—
Astrakhan Region		—	—

Table 6.1.4 (end)

1	2	3	4
Volgograd Region		—	—
Rostov Region		—	—
Sevastopol		—	—
NORTH CAUCASIAN FEDERAL DISTRICT		—	—
Republic of Daghestan		—	—
Republic of Ingushetia		—	—
Kabardino-Balkar Republic		—	—
Karachay-Cherkess Republic		—	—
Republic of North Ossetia — Alania		—	—
Chechen Republic		—	—
Stavropol Territory		—	—
VOLGA FEDERAL DISTRICT		—	—
Republic of Bashkortostan		—	—
Mari El Republic		—	—
Republic of Mordovia		—	—
Republic of Tatarstan (Tatarstan)		—	—
Udmurt Republic		—	—
Chuvash Republic — Chuvashia		—	—
Perm Territory		—	—
Kirov Region		—	—
Nizhny Novgorod Region		—	—
Orenburg Region		—	—
Penza Region		—	—
Samara Region		—	—
Saratov Region		—	—
Ulyanovsk Region		—	—
URALS FEDERAL DISTRICT	US dollar	1	500.00
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	US dollar	1	500.00
SIBERIAN FEDERAL DISTRICT		—	—
Altai Republic		—	—
Republic of Tuva		—	—
Republic of Khakassia		—	—
Altai Territory		—	—
Krasnoyarsk Territory		—	—
Irkutsk Region		—	—
Kemerovo Region — Kuzbass		—	—
Novosibirsk Region		—	—
Omsk Region		—	—
Tomsk Region		—	—
FAR-EASTERN FEDERAL DISTRICT		—	—
Republic of Buryatia		—	—
Republic of Sakha (Yakutia)		—	—
Trans-Baikal Territory		—	—
Kamchatka Territory		—	—
Primorye Territory		—	—
Khabarovsk Territory		—	—
Amur Region		—	—
Magadan Region		—	—
Sakhalin Region		—	—
Jewish Autonomous Region		—	—
Chukotka Autonomous Area		—	—

6.2. Borrowings

Table 6.2.1

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

(millions of rubles)

	31.12.2022									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities ²		deposits and other funds of individuals ³		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	83,512,526	13,561,405	15,334,016	3,159,829	24,123,822	5,198,949	32,727,226	4,087,333	4,027,481	0
CENTRAL FEDERAL DISTRICT	50,757,641	10,369,609	9,411,971	1,852,496	17,860,226	4,799,691	15,136,519	2,694,799	2,330,809	0
Belgorod Region	465,400	25,469	39,409	6,404	104,160	5,125	293,778	13,445	13,482	0
Bryansk Region	225,657	11,891	30,906	4,782	26,787	826	147,921	5,984	10,998	0
Vladimir Region	366,603	15,122	56,306	1,932	45,527	9	241,743	10,380	11,160	0
Voronezh Region	681,671	42,076	91,186	12,583	100,928	1,320	435,161	27,220	29,156	0
Ivanovo Region	215,090	9,589	21,905	1,318	17,016	156	158,158	7,749	7,396	0
Kaluga Region	360,700	14,565	72,019	4,326	58,452	1,208	191,666	8,614	11,167	0
Kostroma Region	382,527	5,686	14,436	1,161	222,033	389	95,137	3,710	4,541	0
Kursk Region	233,852	13,365	25,242	2,225	39,828	130	149,781	10,749	8,331	0
Lipetsk Region	270,660	16,691	43,190	8,687	37,258	402	173,377	7,270	7,080	0
Moscow Region	2,985,428	245,486	443,955	56,575	275,770	65,299	1,961,053	116,767	216,259	0
Orel Region	150,475	9,369	12,865	906	15,002	4,488	107,964	3,721	8,879	0
Ryazan Region	304,356	21,186	50,392	12,413	28,486	483	200,095	7,907	15,657	0
Smolensk Region	211,387	12,908	49,493	4,873	15,456	71	132,402	7,687	7,358	0
Tambov Region	184,406	4,634	27,208	657	17,971	0	124,519	3,838	6,069	0
Tver Region	302,107	12,212	37,608	2,012	43,355	1,224	200,897	8,753	12,037	0
Tula Region	476,027	27,209	126,581	15,072	58,957	85	253,590	11,189	22,982	0
Yaroslavl Region	421,831	28,476	86,290	6,431	50,012	459	258,862	20,797	16,709	0
Moscow	42,519,463	9,853,678	8,182,980	1,710,137	16,703,227	4,718,018	10,010,415	2,419,020	1,921,549	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	8,113,153	1,085,587	1,843,003	484,487	1,585,877	119,389	3,975,890	452,363	445,097	0
Republic of Karelia	151,745	8,619	16,109	2,154	13,747	113	108,947	5,020	7,635	0
Republic of Komi	205,977	12,430	16,338	4,508	14,971	84	160,366	7,477	8,438	0
Arkhangelsk Region	368,781	10,180	75,986	1,489	26,834	0	233,566	8,413	23,128	0
Nenets Autonomous Area	26,696	495	1,161	0	943	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	342,086	9,685	74,825	1,489	25,891	0	233,566	8,413	23,128	0
Vologda Region	328,108	214,304	41,790	167,746	64,835	35,800	199,784	10,077	10,555	0
Kaliningrad Region	337,238	37,319	50,329	9,251	37,334	2,627	220,284	24,790	16,777	0
Leningrad Region	291,460	13,674	22,887	4,453	27,065	494	221,783	8,153	11,880	0
Murmansk Region	288,480	36,006	30,476	14,068	15,142	87	221,371	12,081	11,356	0
Novgorod Region	126,691	5,106	20,045	463	15,378	183	84,709	4,241	3,058	0
Pskov Region	117,717	4,032	12,694	550	14,034	72	82,471	3,256	4,831	0
Saint Petersburg	5,896,956	743,916	1,556,349	279,805	1,356,536	79,930	2,442,608	368,856	347,438	0
SOUTHERN FEDERAL DISTRICT	3,812,834	331,768	596,472	96,593	532,393	77,659	2,252,393	148,851	186,262	0
Republic of Adygeya (Adygeya)	42,368	1,128	3,032	5	1,740	0	32,099	1,080	2,851	0
Republic of Kalmykia	20,433	497	1,669	7	718	0	14,803	467	2,106	0
Republic of Crimea	274,008	2,745	45,147	843	29,499	0	148,028	1,804	15,883	0
Krasnodar Territory	1,697,004	221,599	210,264	66,242	346,495	77,149	933,662	73,245	88,192	0
Astrakhan Region	147,134	5,761	17,282	935	5,154	0	108,812	4,628	8,516	0
Volgograd Region	445,749	25,635	63,167	7,800	28,146	70	318,481	17,113	17,918	0
Rostov Region	1,124,121	73,635	245,681	20,661	118,453	441	654,244	49,885	48,363	0
Sevastopol	62,017	767	10,229	100	2,187	0	42,266	630	2,432	0
NORTH CAUCASIAN FEDERAL DISTRICT	884,397	29,985	141,891	6,798	62,453	706	590,679	20,324	41,973	0
Republic of Dagestan	149,122	2,489	19,760	542	5,127	132	109,820	1,489	7,272	0
Republic of Ingushetia	13,011	426	3,834	14	93	0	8,405	402	454	0
Kabardino-Balkar Republic	62,590	1,937	7,916	222	5,606	0	44,541	1,634	1,902	0
Karachay-Cherkess Republic	27,575	530	3,284	23	654	0	20,896	461	991	0
Republic of North Ossetia — Alania	73,021	1,669	7,830	37	1,223	0	56,075	1,561	5,235	0
Chechen Republic	59,240	903	18,875	158	4,805	0	30,473	275	2,322	0
Stavropol Territory	499,838	22,032	80,391	5,802	44,946	574	320,470	14,502	23,796	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	8,277,892	529,406	1,568,271	152,093	1,507,408	55,737	4,495,256	300,648	399,949	0
Republic of Bashkortostan	761,877	37,365	103,042	7,470	107,148	4,863	473,357	23,739	53,690	0
Mari El Republic	118,784	3,458	9,679	802	16,112	363	84,223	2,137	5,185	0
Republic of Mordovia	121,875	6,142	10,329	1,682	15,008	1,116	86,175	3,043	6,722	0
Republic of Tatarstan (Tatarstan)	1,982,788	132,133	412,426	34,975	701,927	17,587	711,563	73,650	71,115	0
Udmurt Republic	396,230	14,429	115,227	3,983	45,866	115	196,671	9,792	26,363	0
Chuvash Republic — Chuvashia	280,104	9,001	45,228	1,297	27,110	724	175,279	6,643	23,401	0
Perm Territory	702,250	53,409	160,341	20,607	77,161	4,768	409,232	26,870	32,882	0
Kirov Region	268,019	8,109	40,427	2,030	28,828	462	173,306	5,005	8,699	0
Nizhny Novgorod Region	1,217,465	75,322	298,211	30,240	178,279	2,738	654,891	39,412	57,202	0
Orenburg Region	364,002	12,264	47,962	2,882	49,107	258	240,791	8,805	12,401	0
Penza Region	279,132	11,820	37,083	3,413	23,252	1,684	172,636	5,459	33,587	0
Samara Region	1,004,351	129,636	168,799	31,852	142,026	20,990	618,457	74,459	41,149	0
Saratov Region	512,054	25,778	62,156	9,716	73,563	70	330,570	15,343	16,164	0
Ulyanovsk Region	268,961	10,540	57,361	1,144	22,021	0	168,105	6,291	11,389	0
URALS FEDERAL DISTRICT	5,157,846	449,355	779,880	88,334	1,675,865	76,642	2,302,139	274,245	258,671	0
Kurgan Region	110,774	4,839	11,242	2,423	10,351	198	77,866	2,019	6,707	0
Sverdlovsk Region	1,574,667	154,916	311,565	47,979	243,736	52,350	855,521	50,990	104,886	0
Tyumen Region	2,504,847	204,872	277,480	8,006	1,251,354	3,073	813,713	191,657	113,804	0
Khanty-Mansi Autonomous Area — Yugra	1,468,859	176,618	78,076	4,601	1,013,120	495	0	0	0	0
Yamal-Nenets Autonomous Area	480,670	6,623	111,655	62	111,771	25	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	555,317	21,631	87,749	3,342	126,463	2,554	813,713	191,657	113,804	0
Chelyabinsk Region	967,557	84,728	179,593	29,927	170,424	21,021	555,039	29,578	33,273	0
SIBERIAN FEDERAL DISTRICT	4,103,479	351,354	653,423	172,091	613,872	48,407	2,469,251	118,057	203,861	0
Altai Republic	21,504	406	1,719	31	3,991	0	13,743	340	925	0
Republic of Tuva	20,697	291	2,535	1	720	0	14,332	263	1,552	0
Republic of Khakassia	74,338	4,883	7,034	540	4,147	0	53,445	3,759	4,676	0
Altai Territory	424,851	20,220	54,051	5,511	85,085	6,099	246,155	8,043	21,712	0

Table 6.2.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	768,845	78,528	130,299	39,599	104,413	17,616	453,503	19,986	46,947	0
Irkutsk Region	553,223	70,198	67,042	41,695	70,703	11,867	369,116	15,565	22,754	0
Kemerovo Region — Kuzbass	613,296	36,465	97,738	17,989	109,743	126	368,473	17,682	23,422	0
Novosibirsk Region	957,347	106,994	176,951	60,299	157,837	6,588	521,696	33,402	61,268	0
Omsk Region	402,757	19,805	74,253	3,871	42,135	3,634	257,951	10,863	10,803	0
Tomsk Region	266,622	13,564	41,802	2,556	35,097	2,477	170,838	8,154	9,803	0
FAR-EASTERN FEDERAL DISTRICT	2,405,285	414,341	339,105	306,935	285,728	20,717	1,505,099	78,047	160,859	0
Republic of Buryatia	123,148	3,894	12,007	387	4,833	596	88,436	2,597	10,020	0
Republic of Sakha (Yakutia)	258,535	8,418	44,334	987	25,471	2,672	153,354	4,448	17,249	0
Trans-Baikal Territory	154,051	6,924	21,477	1,277	7,854	3,059	108,491	2,449	8,399	0
Kamchatka Territory	147,415	11,812	17,877	6,794	17,424	701	99,007	3,969	5,708	0
Primorye Territory	678,664	69,334	105,991	30,584	74,927	1,587	408,006	34,853	61,695	0
Khabarovsk Territory	416,715	22,307	56,367	7,282	32,891	1,439	282,625	13,093	28,437	0
Amur Region	191,221	15,638	24,368	3,174	14,285	4,272	130,847	3,810	10,632	0
Magadan Region	93,611	9,822	6,431	1,824	22,981	4,568	57,750	3,396	3,121	0
Sakhalin Region	292,831	264,045	44,373	254,565	82,901	804	140,761	8,382	13,276	0
Jewish Autonomous Region	24,895	577	1,428	11	1,016	35	20,238	520	1,089	0
Chukotka Autonomous Area	24,200	1,569	4,451	50	1,145	985	15,583	530	1,232	0
OUTSIDE THE RUSSIAN FEDERATION	62,362	15,351	9,971	14,732	35	466	0	0	0	0

¹ Including the State Development Corporation VEB.RF.

² Excluding funds of individual entrepreneurs.

³ Excluding escrow account funds.

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

Table 6.2.2

Funds of Individual Entrepreneurs

(millions of rubles)

1	31.12.2022		
	2	3	4
	Total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	1,572,548	1,537,145	35,404
CENTRAL FEDERAL DISTRICT	609,308	592,443	16,866
Belgorod Region	13,686	13,596	90
Bryansk Region	8,844	8,737	107
Vladimir Region	11,287	11,163	125
Voronezh Region	23,184	22,884	300
Ivanovo Region	10,341	10,223	117
Kaluga Region	7,762	7,609	153
Kostroma Region	7,206	7,180	26
Kursk Region	10,305	10,229	76
Lipetsk Region	9,253	9,104	149
Moscow Region	74,751	73,464	1,287
Orel Region	5,628	5,501	127
Ryazan Region	9,223	9,129	95
Smolensk Region	6,511	6,397	114
Tambov Region	8,129	8,107	22
Tver Region	7,716	7,682	34
Tula Region	11,130	11,055	75
Yaroslavl Region	9,180	8,996	184
Moscow	375,171	361,388	13,783
NORTH-WESTERN FEDERAL DISTRICT	159,483	155,390	4,093
Republic of Karelia	5,184	5,053	132
Republic of Komi	5,704	5,544	160
Arkhangelsk Region	8,730	8,698	32
Nenets Autonomous Area	588	588	0
Arkhangelsk Region, excluding Nenets Autonomous Area	8,142	8,110	32
Vologda Region	10,434	10,364	70
Kaliningrad Region	11,728	11,526	202
Leningrad Region	7,470	7,354	116
Murmansk Region	6,587	6,508	79
Novgorod Region	3,415	3,318	97
Pskov Region	3,482	3,428	53
Saint Petersburg	96,749	93,597	3,152
SOUTHERN FEDERAL DISTRICT	179,771	176,428	3,343
Republic of Adygeya (Adygeya)	2,586	2,582	4
Republic of Kalmykia	1,110	1,108	2
Republic of Crimea	13,236	13,235	1
Krasnodar Territory	84,711	82,784	1,927
Astrakhan Region	6,241	6,196	46
Volgograd Region	16,770	16,568	202
Rostov Region	51,057	49,897	1,160
Sevastopol	4,060	4,057	3
NORTH CAUCASIAN FEDERAL DISTRICT	44,038	43,300	738
Republic of Dagestan	6,864	6,847	17
Republic of Ingushetia	208	208	0
Kabardino-Balkar Republic	2,568	2,547	22
Karachay-Cherkess Republic	1,717	1,708	9
Republic of North Ossetia — Alania	2,583	2,568	15

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	2,453	2,448	5
Stavropol Territory	27,645	26,973	671
VOLGA FEDERAL DISTRICT	216,170	212,642	3,529
Republic of Bashkortostan	21,985	21,814	171
Mari El Republic	3,458	3,419	39
Republic of Mordovia	3,486	3,444	42
Republic of Tatarstan (Tatarstan)	29,107	28,529	578
Udmurt Republic	11,541	11,380	161
Chuvash Republic — Chuvashia	8,490	8,433	57
Perm Territory	21,418	21,075	343
Kirov Region	15,330	14,964	366
Nizhny Novgorod Region	25,264	24,699	565
Orenburg Region	12,899	12,776	122
Penza Region	12,568	11,920	648
Samara Region	21,935	21,692	243
Saratov Region	19,352	19,204	148
Ulyanovsk Region	9,337	9,291	46
URALS FEDERAL DISTRICT	113,951	111,655	2,296
Kurgan Region	4,610	4,471	139
Sverdlovsk Region	42,234	41,336	898
Tyumen Region	39,581	39,281	300
Khanty-Mansi Autonomous Area — Yugra	15,508	15,435	73
Yamal-Nenets Autonomous Area	8,698	8,575	123
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	15,375	15,271	104
Chelyabinsk Region	27,526	26,567	958
SIBERIAN FEDERAL DISTRICT	141,392	138,245	3,147
Altai Republic	1,117	1,106	11
Republic of Tuva	1,492	1,474	18
Republic of Khakassia	5,015	4,894	121
Altai Territory	16,791	16,682	108
Krasnoyarsk Territory	27,261	26,968	293
Irkutsk Region	21,449	21,262	187
Kemerovo Region — Kuzbass	13,125	13,058	67
Novosibirsk Region	30,801	29,463	1,338
Omsk Region	16,677	15,744	932
Tomsk Region	7,665	7,593	72
FAR-EASTERN FEDERAL DISTRICT	108,434	107,042	1,392
Republic of Buryatia	7,708	7,550	158
Republic of Sakha (Yakutia)	17,667	17,571	96
Trans-Baikal Territory	7,614	7,572	42
Kamchatka Territory	7,443	7,174	269
Primorye Territory	24,904	24,398	506
Khabarovsk Territory	15,188	15,076	112
Amur Region	10,829	10,705	124
Magadan Region	3,246	3,236	10
Sakhalin Region	11,168	11,095	73
Jewish Autonomous Region	888	886	2
Chukotka Autonomous Area	1,779	1,778	1
OUTSIDE THE RUSSIAN FEDERATION	41	41	0

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 November 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	4,485,487	125,629	100,540	665,196	145,741	173,798	240,595	178,663	875,186	470,869	1,049,925	559,885
CENTRAL FEDERAL DISTRICT	2,582,605	15,360	12,174	284,057	18,978	37,309	130,505	98,593	476,979	288,800	965,009	267,014
Belgorod Region	19,058	205	0	6,526	8	2,880	918	401	5,018	536	188	2,379
Bryansk Region	12,975	0	0	5,743	1	2,424	274	101	1,775	192	26	2,439
Vladimir Region	12,415	0	0	5,776	604	261	643	313	1,822	1,265	130	1,601
Voronezh Region	33,468	48	0	6,374	47	7,080	2,901	892	7,262	4,207	96	4,561
Ivanovo Region	7,283	0	0	3,667	64	69	129	110	726	491	32	1,996
Kaluga Region	14,476	6	0	4,094	38	1,151	1,778	163	3,870	202	180	2,994
Kostroma Region	3,235	0	0	807	42	97	259	116	889	107	68	850
Kursk Region	9,390	0	0	1,363	20	4,691	344	444	1,239	91	73	1,125
Lipetsk Region	21,564	0	0	9,577	54	5,473	288	392	2,589	1,453	83	1,654
Moscow Region	377,127	10	9	53,964	7,587	1,522	17,668	16,349	103,077	49,096	86,275	41,579
Orel Region	7,252	0	0	1,881	60	1,887	722	61	1,826	53	32	729
Ryazan Region	10,718	5	0	3,157	97	910	1,099	157	2,538	321	68	2,367
Smolensk Region	12,893	0	0	2,007	262	184	224	111	3,594	147	77	6,289
Tambov Region	16,010	0	0	5,410	77	5,242	257	83	2,689	82	52	2,120
Tver Region	22,702	0	0	13,207	3	795	544	77	5,926	479	352	1,318
Tula Region	30,040	96	0	17,341	175	2,024	927	114	3,825	540	128	4,869
Yaroslavl Region	36,806	0	0	17,110	2,401	295	3,195	300	3,718	676	479	8,631
Moscow	1,935,194	14,990	12,165	126,052	7,439	326	98,335	78,411	324,596	228,861	876,671	179,514

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	451,160	25,139	23,044	64,996	11,343	10,701	29,325	47,574	87,441	55,781	45,161	73,697
Republic of Karelia	15,786	114	0	2,439	49	115	320	42	620	88	158	11,841
Republic of Komi	2,972	52	44	1,176	3	71	126	148	662	111	63	559
Arkhangelsk Region	7,635	0	0	3,041	31	114	1,359	374	1,234	316	416	751
Nenets Autonomous Area	285	0	0	0	0	0	2	4	10	16	214	38
Arkhangelsk Region, excluding Nenets Autonomous Area	7,350	0	0	3,041	31	114	1,356	370	1,223	301	201	713
Vologda Region	12,133	0	0	3,702	354	271	447	245	2,022	278	213	4,601
Kaliningrad Region	43,581	75	0	5,301	433	7,616	1,240	618	7,991	1,028	15,405	3,875
Leningrad Region	34,092	0	0	12,858	139	1,372	2,149	555	5,621	8,573	394	2,431
Murmansk Region	10,414	1,825	0	121	1,123	1	2,900	52	928	346	2,488	630
Novgorod Region	4,228	0	0	508	293	127	257	39	1,682	396	38	889
Pskov Region	3,585	40	0	509	16	860	323	64	982	24	99	667
Saint Petersburg	316,733	23,033	23,000	35,341	8,902	154	20,206	45,437	65,700	44,621	25,887	47,452
SOUTHERN FEDERAL DISTRICT	233,918	1,257	1,108	31,411	11,057	24,875	14,372	4,282	85,395	22,863	3,243	35,163
Republic of Adygeya (Adygeya)	1,899	29	0	1,222	0	198	4	23	178	54	19	174
Republic of Kalmykia	458	0	0	5	3	60	80	12	108	6	8	176
Republic of Crimea	12,771	48	48	1,093	1,820	246	993	133	2,925	1,264	410	3,838
Krasnodar Territory	109,768	94	16	9,588	8,057	13,064	6,829	1,343	36,539	16,044	1,782	16,428
Astrakhan Region	3,176	0	0	61	12	237	235	902	910	204	132	483
Volgograd Region	17,470	660	660	4,821	60	1,876	1,012	165	3,294	2,919	153	2,509
Rostov Region	85,781	426	384	14,444	990	9,151	5,056	1,697	41,128	2,190	668	10,030
Sevastopol	2,594	0	0	176	113	44	165	8	312	181	71	1,524
NORTH CAUCASIAN FEDERAL DISTRICT	66,823	11	0	6,738	154	40,833	1,765	839	8,757	1,103	362	6,260
Republic of Dagestan	1,135	0	0	206	0	239	103	37	256	14	54	227
Republic of Ingushetia	203	0	0	25	0	148	5	8	8	1	0	8
Kabardino-Balkar Republic	1,311	0	0	177	0	366	47	23	344	168	24	163
Karachay-Cherkess Republic	1,224	0	0	211	0	43	507	25	360	13	50	17
Republic of North Ossetia — Alania	1,053	0	0	102	0	446	155	33	174	28	35	80
Chechen Republic	405	0	0	5	5	20	0	36	29	9	90	211
Stavropol Territory	61,492	11	0	6,013	149	39,572	947	678	7,586	871	110	5,554

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	422,281	6,066	5,126	119,948	2,489	30,356	27,494	7,511	102,093	42,258	10,040	74,027
Republic of Bashkortostan	56,277	1,245	321	11,201	42	1,671	4,188	426	26,195	3,940	278	7,092
Mari El Republic	4,807	0	0	2,499	3	366	220	60	864	85	48	662
Republic of Mordovia	4,966	0	0	2,077	59	413	296	268	606	56	20	1,171
Republic of Tatarstan (Tatarstan)	91,953	1,460	1,460	29,200	538	1,670	9,242	1,728	16,082	9,377	5,078	17,578
Udmurt Republic	22,750	2,608	2,608	7,841	107	762	296	284	1,540	6,253	163	2,897
Chuvash Republic — Chuvashia	8,042	0	0	4,251	33	306	385	176	1,095	908	116	772
Perm Territory	32,313	5	5	14,058	78	240	1,585	607	4,591	5,030	2,755	3,364
Kirov Region	8,651	0	0	2,861	37	1,326	364	226	1,959	185	112	1,581
Nizhny Novgorod Region	97,125	29	21	26,566	661	1,392	3,137	1,809	30,851	9,997	505	22,178
Orenburg Region	12,933	6	1	2,274	285	1,030	653	603	3,621	413	134	3,913
Penza Region	25,527	0	0	3,144	109	16,043	1,100	177	2,265	1,330	197	1,162
Samara Region	31,867	238	236	7,065	138	2,753	4,692	379	6,770	3,059	364	6,407
Saratov Region	15,298	475	475	3,335	303	1,789	665	318	4,290	968	219	2,937
Ulyanovsk Region	9,772	0	0	3,575	96	595	671	449	1,364	655	51	2,314
URALS FEDERAL DISTRICT	292,194	53,929	53,487	89,321	4,026	14,868	13,502	5,451	31,818	27,319	18,306	33,653
Kurgan Region	11,743	8	0	7,945	803	902	425	81	474	413	51	640
Sverdlovsk Region	135,025	226	0	69,907	716	1,073	3,880	2,056	19,427	18,356	4,338	15,047
Tyumen Region	109,274	53,523	53,487	1,245	1,636	11,369	7,382	2,682	4,776	6,736	12,133	7,792
Khanty-Mansi Autonomous Area — Yugra	56,127	45,855	45,819	89	540	33	2,212	1,017	1,869	1,426	331	2,755
Yamal-Nenets Autonomous Area	22,859	7,655	7,655	166	233	0	1,867	951	447	160	10,882	497
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	30,288	13	13	990	863	11,336	3,303	713	2,460	5,151	920	4,540
Chelyabinsk Region	36,152	172	0	10,224	872	1,524	1,816	633	7,141	1,813	1,783	10,174
SIBERIAN FEDERAL DISTRICT	288,384	2,403	1,615	46,107	83,454	10,717	16,197	6,549	53,322	17,718	3,689	48,227
Altai Republic	3,893	0	0	460	0	8	37	36	2,689	7	21	636
Republic of Tuva	811	350	0	15	0	6	91	17	205	6	29	92
Republic of Khakassia	3,132	1,019	933	93	12	29	43	173	483	638	60	583
Altai Territory	21,146	294	0	5,635	74	3,115	537	426	4,481	1,691	201	4,694
Krasnoyarsk Territory	34,665	50	34	8,089	56	2,830	3,902	2,078	5,981	2,436	967	8,275
Irkutsk Region	101,062	5	0	1,858	80,865	888	2,564	687	6,167	1,628	323	6,078
Kemerovo Region — Kuzbass	37,901	598	598	15,943	787	566	787	599	12,762	1,224	1,151	3,484

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	45,402	37	0	4,768	1,324	1,443	6,693	848	9,810	8,923	576	10,979
Omsk Region	15,449	0	0	3,521	223	1,158	539	818	5,095	294	127	3,674
Tomsk Region	24,922	50	50	5,726	113	675	1,004	867	5,650	872	234	9,733
FAR-EASTERN FEDERAL DISTRICT	148,122	21,463	3,986	22,617	14,239	4,138	7,435	7,864	29,382	15,028	4,114	21,843
Republic of Buryatia	8,579	0	0	3,756	0	83	148	35	1,248	1,924	59	1,327
Republic of Sakha (Yakutia)	20,446	5,541	3,749	108	4,145	14	1,224	1,013	1,272	200	382	6,548
Trans-Baikal Territory	5,552	1,648	0	162	19	87	721	87	1,019	678	56	1,074
Kamchatka Territory	5,450	0	0	595	206	9	52	118	1,848	1,015	1,208	398
Primorye Territory	38,900	107	100	9,156	544	1,013	2,266	1,953	10,972	3,811	1,725	7,353
Khabarovsk Territory	36,287	2,213	0	5,144	7,207	197	285	3,085	7,730	6,948	446	3,032
Amur Region	12,862	851	0	3,363	771	2,724	1,840	730	896	257	30	1,401
Magadan Region	8,981	4,306	0	3	1,127	0	9	132	3,211	5	30	158
Sakhalin Region	3,893	137	137	325	221	3	726	709	1,115	184	172	302
Jewish Autonomous Region	465	0	0	4	0	8	164	2	31	6	3	249
Chukotka Autonomous Area	6,705	6,659	0	1	0	0	0	1	38	0	3	3

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 November 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	308,489	9,480	8,055	73,304	0	0	0	34	18,332	4,988	202,047	304
CENTRAL FEDERAL DISTRICT	248,643	0	0	25,265	0	0	0	0	16,039	4,988	202,047	304
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	740	0	0	740	0	0	0	0	0	0	0	0
Moscow Region	385	0	0	97	0	0	0	0	118	0	0	170
Orel Region	61	0	0	0	0	0	0	0	61	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	1	0	0	1	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	65	0	0	0	0	0	0	0	0	0	0	65
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	247,392	0	0	24,427	0	0	0	0	15,861	4,988	202,047	69

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 30.11.2022											
	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	45,114,095	2,665,598	1,952,945	10,428,236	1,614,754	2,776,561	2,977,462	2,201,661	5,225,628	8,270,859	8,672,668	280,668
CENTRAL FEDERAL DISTRICT	24,235,513	758,698	528,995	4,079,129	582,922	1,204,193	1,638,981	1,256,601	2,331,805	5,138,860	7,095,725	148,600
Belgorod Region	359,378	25,845	0	181,706	223	78,778	7,541	3,208	51,366	7,094	2,503	1,114
Bryansk Region	185,947	0	0	43,317	678	108,390	2,987	929	7,924	19,326	772	1,624
Vladimir Region	124,827	461	1	72,412	2,855	11,952	6,414	3,278	11,289	11,926	3,167	1,074
Voronezh Region	430,669	623	0	95,707	3,001	171,702	28,352	6,576	46,430	71,194	4,561	2,524
Ivanovo Region	46,432	0	0	21,851	151	2,434	2,767	841	6,323	10,211	788	1,067
Kaluga Region	191,491	265	0	88,901	369	42,473	12,650	1,505	23,886	16,961	2,895	1,586
Kostroma Region	110,383	13	0	25,220	91	2,642	2,034	912	4,651	73,898	574	349
Kursk Region	320,769	29,996	0	43,921	455	229,294	3,777	1,141	7,410	2,717	1,468	590
Lipetsk Region	252,779	3	0	70,503	194	143,634	3,173	1,923	15,715	15,729	1,014	890
Moscow Region	3,402,500	270	32	612,811	131,940	66,331	293,662	205,783	444,564	711,150	913,227	22,763
Orel Region	91,460	1	0	32,313	128	41,006	7,229	693	7,193	1,827	528	542
Ryazan Region	279,913	116,732	0	69,574	742	42,370	18,501	1,745	16,066	11,594	1,186	1,403
Smolensk Region	47,400	19	0	15,483	1,335	6,344	5,037	2,594	11,234	2,269	709	2,375
Tambov Region	212,668	0	0	49,280	378	119,966	3,448	918	35,232	2,037	554	854
Tver Region	148,876	61	61	68,563	11	33,164	8,059	1,631	21,918	8,361	6,293	814
Tula Region	484,431	4,807	0	352,932	24,089	47,944	12,785	4,161	19,860	12,074	3,806	1,973
Yaroslavl Region	229,763	67	0	114,722	10,132	21,351	16,976	4,761	12,595	20,113	27,571	1,476
Moscow	17,315,826	579,536	528,901	2,119,912	406,150	34,416	1,203,589	1,014,001	1,588,149	4,140,378	6,124,112	105,583

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	5,725,142	181,991	166,029	1,956,025	103,833	121,634	383,113	328,937	1,037,434	954,952	630,353	26,871
Republic of Karelia	46,739	762	0	19,634	1,228	2,519	4,126	863	2,751	5,973	5,026	3,856
Republic of Komi	62,536	35,033	35,016	9,871	29	2,076	1,897	1,537	4,622	5,437	978	1,055
Arkhangelsk Region	233,910	12,295	12,092	183,641	2,504	3,343	10,340	4,698	6,151	4,801	5,553	585
Nenets Autonomous Area	14,282	12,092	12,092	5	8	0	37	51	122	283	1,646	39
Arkhangelsk Region, excluding Nenets Autonomous Area	219,628	203	0	183,636	2,497	3,343	10,303	4,647	6,028	4,518	3,907	546
Vologda Region	237,054	2	0	48,413	2,074	5,901	4,516	1,402	9,093	159,576	4,465	1,610
Kaliningrad Region	368,640	4,273	732	90,700	1,348	39,854	15,896	6,289	41,593	26,387	140,508	1,792
Leningrad Region	1,039,003	680	33	809,871	16,938	34,491	27,622	14,024	22,562	106,695	4,517	1,605
Murmansk Region	118,699	10,490	0	810	23,362	14	20,472	3,348	5,335	3,017	51,407	445
Novgorod Region	40,409	11	0	18,803	1,416	8,045	924	459	7,422	2,296	649	383
Pskov Region	51,428	32	0	17,354	415	25,128	4,223	610	2,069	513	698	386
Saint Petersburg	3,526,724	118,413	118,157	756,927	54,518	264	293,096	295,707	935,837	640,256	416,552	15,155
SOUTHERN FEDERAL DISTRICT	2,722,541	9,480	6,910	608,737	75,363	377,189	179,126	93,492	733,240	481,794	145,346	18,776
Republic of Adygeya (Adygeya)	18,325	59	0	7,093	0	4,180	2,122	245	791	3,394	316	124
Republic of Kalmykia	11,215	0	0	451	3	1,106	664	144	669	7,861	220	96
Republic of Crimea	117,794	2,007	2,000	12,418	8,166	6,584	10,912	21,814	31,102	16,924	5,931	1,936
Krasnodar Territory	1,524,063	663	274	178,163	39,912	220,139	101,209	37,641	520,683	308,390	108,136	9,126
Astrakhan Region	52,666	1,989	0	6,831	2,225	8,349	10,792	1,928	5,832	12,557	1,788	377
Volgograd Region	208,133	2,571	2,539	79,967	422	37,452	18,978	4,462	24,227	34,505	4,029	1,519
Rostov Region	777,433	2,192	2,098	322,809	24,351	97,741	33,415	26,779	145,874	95,182	24,231	4,859
Sevastopol	12,914	0	0	1,006	284	1,637	1,034	478	4,061	2,980	695	740
NORTH CAUCASIAN FEDERAL DISTRICT	465,272	1,416	22	139,353	2,989	187,881	37,913	8,606	47,987	28,739	7,201	3,186
Republic of Dagestan	29,585	53	0	13,190	0	3,387	5,475	1,858	4,363	494	530	232
Republic of Ingushetia	2,997	0	0	1,618	0	748	387	36	178	2	22	6
Kabardino-Balkar Republic	28,612	18	0	9,548	30	11,210	835	501	4,175	1,543	597	157
Karachay-Cherkess Republic	31,144	250	0	9,149	3	4,851	3,995	925	4,061	7,602	255	53
Republic of North Ossetia — Alania	17,233	834	0	1,777	39	7,934	2,294	907	1,608	977	761	101
Chechen Republic	15,899	173	0	4,167	29	6,444	942	72	2,262	1,592	155	61
Stavropol Territory	339,803	87	21	99,903	2,888	153,307	23,984	4,307	31,340	16,529	4,881	2,576

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	3,852,559	73,327	45,012	1,541,410	90,917	488,375	314,779	162,101	357,568	654,295	135,970	33,818
Republic of Bashkortostan	410,746	12,683	1,844	164,821	6,662	43,911	54,127	6,939	42,011	69,704	5,581	4,307
Mari El Republic	84,206	3	0	19,709	93	52,046	4,540	595	4,742	1,625	535	317
Republic of Mordovia	66,109	214	0	23,364	359	27,884	3,880	863	3,059	3,228	2,703	556
Republic of Tatarstan (Tatarstan)	730,486	6,151	6,054	267,489	23,552	67,524	81,589	19,331	58,083	160,708	37,847	8,214
Udmurt Republic	166,848	10,596	10,562	65,756	538	21,917	2,938	6,226	8,976	44,490	4,158	1,255
Chuvash Republic — Chuvashia	76,133	0	0	25,346	909	9,248	11,967	1,225	10,791	14,071	2,158	418
Perm Territory	554,943	2,870	2,069	186,047	2,152	13,280	28,135	72,895	25,279	179,454	42,316	2,515
Kirov Region	69,125	14	0	23,578	564	24,323	3,729	1,512	7,228	6,114	1,301	763
Nizhny Novgorod Region	561,624	202	70	278,906	21,211	32,741	36,476	19,154	104,937	53,000	7,733	7,261
Orenburg Region	202,477	28,884	13,250	66,594	19,939	28,817	15,785	5,901	12,885	17,890	3,423	2,360
Penza Region	186,680	75	0	29,998	906	94,898	15,014	1,774	9,765	31,405	2,127	719
Samara Region	452,300	1,226	1,054	252,008	3,511	32,373	39,593	17,139	41,927	42,779	18,730	3,016
Saratov Region	218,818	10,346	10,109	113,765	9,871	30,142	8,949	6,887	20,291	11,235	6,045	1,288
Ulyanovsk Region	72,064	62	0	24,030	650	9,272	8,059	1,661	7,595	18,593	1,313	830
URALS FEDERAL DISTRICT	3,647,099	923,976	843,585	1,253,752	85,862	101,283	143,910	82,016	189,062	399,028	451,465	16,745
Kurgan Region	62,993	16	0	34,721	6,261	9,150	3,142	634	3,348	4,427	837	458
Sverdlovsk Region	1,294,435	3,519	754	808,860	28,652	17,102	49,433	21,990	95,711	217,259	44,259	7,649
Tyumen Region	1,709,074	842,832	842,831	137,251	32,483	37,865	71,396	51,070	37,627	124,031	370,839	3,680
Khanty-Mansi Autonomous Area — Yugra	348,320	222,718	222,718	1,326	11,371	543	22,155	39,909	10,118	28,425	10,715	1,041
Yamal-Nenets Autonomous Area	866,035	392,340	392,339	86,737	5,313	20	18,069	7,299	3,742	2,176	349,857	483
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	494,718	227,774	227,773	49,188	15,798	37,302	31,172	3,862	23,767	93,429	10,267	2,157
Chelyabinsk Region	580,598	77,608	0	272,920	18,467	37,165	19,940	8,322	52,376	53,311	35,531	4,958
SIBERIAN FEDERAL DISTRICT	2,411,582	237,602	204,578	619,577	355,614	198,799	179,547	77,765	305,173	345,433	70,001	22,072
Altai Republic	18,360	68	0	2,700	9	290	622	329	6,314	7,449	186	393
Republic of Tuva	2,927	399	0	127	0	115	159	189	1,516	85	226	111
Republic of Khakassia	30,011	2,663	2,408	11,138	88	1,059	7,708	909	3,122	2,478	444	401
Altai Territory	167,173	13,679	0	42,974	777	54,091	4,593	3,521	18,478	25,289	1,658	2,112
Krasnoyarsk Territory	689,175	61,763	53,283	261,677	136,972	28,775	38,271	10,753	35,129	91,945	19,885	4,006
Irkutsk Region	389,465	28,162	19,464	22,037	210,689	9,683	27,402	4,968	30,098	37,099	16,302	3,024
Kemerovo Region — Kuzbass	444,525	124,559	123,228	133,325	1,644	19,603	18,898	12,665	85,239	31,046	15,951	1,595

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	398,410	5,783	5,679	61,044	2,565	40,244	55,783	38,365	51,260	127,700	10,017	5,647
Omsk Region	138,015	9	0	60,905	1,130	18,752	18,779	2,728	19,984	11,700	2,124	1,905
Tomsk Region	133,521	517	516	23,650	1,739	26,188	7,332	3,337	54,033	10,641	3,208	2,877
FAR-EASTERN FEDERAL DISTRICT	2,054,386	479,108	157,813	230,252	317,254	97,208	100,095	192,143	223,359	267,761	136,606	10,601
Republic of Buryatia	74,936	30	0	10,729	58	4,150	6,285	565	14,912	35,221	1,723	1,263
Republic of Sakha (Yakutia)	286,489	172,020	150,490	5,232	37,554	805	16,279	13,539	20,580	13,840	3,417	3,224
Trans-Baikal Territory	138,409	116,547	1	959	1,568	1,300	3,064	699	7,329	5,217	1,031	694
Kamchatka Territory	80,442	1,149	0	6,876	6,119	1,070	1,026	1,593	9,249	6,405	46,692	261
Primorye Territory	534,742	377	200	102,657	3,725	42,845	31,403	92,663	103,546	84,417	70,567	2,542
Khabarovsk Territory	453,103	28,131	0	77,865	93,286	25,628	11,294	71,486	30,216	106,160	7,530	1,507
Amur Region	227,674	4,670	0	13,891	167,911	20,645	7,849	2,527	5,733	2,899	1,015	533
Magadan Region	136,198	118,023	0	81	3,707	16	1,237	691	11,357	234	736	116
Sakhalin Region	79,126	9,052	7,122	11,683	1,901	526	21,412	8,210	9,042	13,167	3,792	341
Jewish Autonomous Region	4,796	3,476	0	129	9	176	207	59	403	166	64	109
Chukotka Autonomous Area	38,470	25,631	0	150	1,418	47	39	110	10,992	35	38	11

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 30.11.2022											
	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	4,046,343	954,034	786,912	1,463,883	38,995	3,014	2,791	94,562	56,556	600,682	831,759	67
CENTRAL FEDERAL DISTRICT	1,717,853	34,307	6,983	677,264	37	1,405	2,752	7,786	41,285	320,147	632,802	67
Belgorod Region	20,517	19,662	0	784	0	0	0	0	70	0	0	0
Bryansk Region	23	0	0	0	0	0	0	23	0	0	0	0
Vladimir Region	165	0	0	165	0	0	0	0	0	0	0	0
Voronezh Region	76,618	0	0	76,618	0	0	0	0	0	0	0	0
Ivanovo Region	48	0	0	0	0	48	0	0	0	0	0	0
Kaluga Region	7,297	0	0	3,193	0	0	0	0	0	4,103	0	0
Kostroma Region	186	0	0	186	0	0	0	0	0	0	0	0
Kursk Region	4,257	4,188	0	69	0	0	0	0	0	0	0	0
Lipetsk Region	25,799	0	0	25,796	0	3	0	0	0	0	0	0
Moscow Region	209,677	2,146	2,146	10,052	0	1,140	31	4,281	963	20,017	171,047	0
Orel Region	1,510	0	0	1,447	0	0	0	0	64	0	0	0
Ryazan Region	1,401	0	0	0	0	168	0	0	0	1,233	0	0
Smolensk Region	2	0	0	2	0	0	0	0	0	0	0	0
Tambov Region	3	0	0	3	0	0	0	0	0	0	0	0
Tver Region	3,621	0	0	3,621	0	0	0	0	0	0	0	0
Tula Region	1,937	0	0	1,937	0	0	0	0	0	0	0	0
Yaroslavl Region	70	0	0	0	0	48	0	0	22	0	0	0
Moscow	1,364,725	8,311	4,837	553,392	37	0	2,722	3,482	40,166	294,794	461,755	67

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 30.11.2022											
	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	2,679,269	53,009	47,889	407,224	19,225	119,084	204,570	32,163	379,119	481,009	968,056	15,809
CENTRAL FEDERAL DISTRICT	1,834,975	15,277	14,434	165,817	5,891	25,128	99,675	14,256	222,831	362,124	918,088	5,888
Belgorod Region	9,426	0	0	4,945	0	1,494	154	154	1,239	768	611	62
Bryansk Region	4,337	0	0	2,806	1	78	46	52	322	907	57	68
Vladimir Region	11,597	0	0	6,901	11	2,483	132	209	624	447	757	33
Voronezh Region	31,370	0	0	7,063	0	156	268	262	12,342	10,969	51	259
Ivanovo Region	3,480	0	0	661	0	462	31	49	709	1,487	53	27
Kaluga Region	33,395	202	0	26,931	9	193	1,397	77	511	2,905	1,113	57
Kostroma Region	736	0	0	59	3	23	48	43	538	9	4	8
Kursk Region	3,896	0	0	697	0	1,115	443	46	1,419	59	27	90
Lipetsk Region	2,984	3	0	153	5	8	355	106	1,796	225	195	138
Moscow Region	156,301	14	0	16,530	605	8,928	28,448	7,010	20,353	49,459	23,999	955
Orel Region	5,717	0	0	3,852	0	26	463	51	901	221	140	62
Ryazan Region	4,318	33	0	1,237	1	511	650	170	1,221	356	44	96
Smolensk Region	3,258	0	0	1,553	1	358	221	207	649	126	54	88
Tambov Region	3,970	0	0	2,362	115	240	564	27	547	14	12	88
Tver Region	2,659	0	0	1,612	0	43	35	66	759	38	33	72
Tula Region	4,882	61	0	900	2	1,614	239	98	1,441	54	376	98
Yaroslavl Region	13,950	52	0	228	2,108	6,001	2,041	1,740	539	874	280	87
Moscow	1,538,698	14,912	14,434	87,326	3,029	1,392	64,140	3,890	176,921	293,205	890,282	3,602

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	196,096	12,675	12,236	52,191	949	8,510	20,284	2,071	60,011	28,788	8,593	2,025
Republic of Karelia	2,100	232	0	138	0	1,430	40	50	156	9	15	29
Republic of Komi	3,054	134	134	491	0	29	111	32	1,105	1,075	25	53
Arkhangelsk Region	14,293	12,092	12,092	156	0	54	45	25	133	80	1,637	71
Nenets Autonomous Area	12,111	12,092	12,092	0	0	0	3	1	4	9	2	1
Arkhangelsk Region, excluding Nenets Autonomous Area	2,181	0	0	156	0	54	42	24	129	71	1,635	70
Vologda Region	6,806	0	0	1,184	0	440	142	158	2,060	2,642	94	86
Kaliningrad Region	12,888	0	0	6,070	0	2,551	611	359	1,953	304	1,012	27
Leningrad Region	20,717	0	0	7,791	0	2,609	1,730	252	4,769	3,396	66	105
Murmansk Region	746	0	0	93	0	0	33	32	482	16	20	69
Novgorod Region	2,523	0	0	1,028	0	1,152	36	37	121	51	81	17
Pskov Region	940	0	0	79	0	197	338	42	209	41	15	19
Saint Petersburg	132,029	217	10	35,161	948	48	17,197	1,084	49,022	21,175	5,629	1,547
SOUTHERN FEDERAL DISTRICT	123,912	2,259	223	35,069	9,551	14,190	12,295	8,335	16,048	19,746	4,832	1,586
Republic of Adygeya (Adygeya)	1,817	2	0	1,122	0	93	114	16	62	276	119	15
Republic of Kalmykia	745	0	0	16	0	449	90	45	80	19	31	16
Republic of Crimea	2,380	0	0	70	0	250	71	669	352	832	30	106
Krasnodar Territory	46,119	264	223	8,791	7,334	9,746	3,398	322	7,811	5,690	1,928	836
Astrakhan Region	16,218	1,988	0	2,467	2,215	466	2,892	15	573	5,520	54	29
Volgograd Region	10,816	2	0	335	2	2,507	3,433	123	1,140	664	2,407	203
Rostov Region	45,006	4	0	22,090	0	678	2,050	7,147	5,877	6,567	254	339
Sevastopol	811	0	0	179	0	2	248	0	153	178	8	43
NORTH CAUCASIAN FEDERAL DISTRICT	68,838	918	21	25,650	30	9,323	7,926	491	12,576	9,136	2,543	244
Republic of Dagestan	20,152	49	0	11,487	0	2,548	3,776	70	1,916	124	152	30
Republic of Ingushetia	743	0	0	60	0	398	148	0	129	0	6	1
Kabardino-Balkar Republic	8,211	18	0	3,991	30	1,917	314	202	1,487	120	112	19
Karachay-Cherkess Republic	13,511	0	0	1,866	0	1,159	1,966	16	960	7,478	53	13
Republic of North Ossetia — Alania	1,775	807	0	104	0	79	322	32	311	61	48	11
Chechen Republic	5,799	24	0	36	0	3,078	645	5	1,242	763	4	3
Stavropol Territory	18,647	21	21	8,105	0	144	756	165	6,531	590	2,168	167

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	171,642	556	551	42,053	1,024	23,205	22,016	2,780	29,204	29,822	17,898	3,084
Republic of Bashkortostan	25,611	75	75	2,283	436	7,361	2,772	262	2,724	8,806	379	514
Mari El Republic	6,560	0	0	2,901	0	870	314	22	2,401	29	7	17
Republic of Mordovia	2,431	0	0	516	0	1,086	131	16	466	145	37	35
Republic of Tatarstan (Tatarstan)	24,318	3	0	7,018	52	1,629	2,280	946	2,727	7,842	941	877
Udmurt Republic	2,113	10	10	266	20	31	102	172	321	54	1,039	99
Chuvash Republic — Chuvashia	3,885	0	0	375	380	18	146	44	145	2,645	42	89
Perm Territory	7,038	261	260	1,114	4	517	463	149	2,515	1,500	290	225
Kirov Region	1,945	0	0	811	0	269	228	75	447	18	42	55
Nizhny Novgorod Region	10,397	0	0	2,064	0	375	924	140	4,177	2,027	303	387
Orenburg Region	27,439	4	4	12,944	0	3,091	9,968	96	680	211	107	337
Penza Region	5,866	0	0	287	0	4,257	411	35	342	472	28	34
Samara Region	33,578	2	2	4,816	0	534	3,580	626	7,156	4,079	12,574	213
Saratov Region	15,738	200	200	5,761	0	3,150	483	160	3,521	307	1,999	157
Ulyanovsk Region	4,723	0	0	896	132	17	215	37	1,583	1,685	111	46
URALS FEDERAL DISTRICT	115,426	19,400	19,387	48,097	131	1,681	12,709	887	16,357	5,670	9,426	1,067
Kurgan Region	3,295	0	0	1,591	0	124	1,108	18	199	167	59	31
Sverdlovsk Region	15,646	12	0	1,315	2	238	2,591	232	2,909	3,104	4,846	395
Tyumen Region	71,579	19,388	19,387	29,040	6	81	7,573	513	9,073	1,242	4,440	223
Khanty-Mansi Autonomous Area — Yugra	27,737	19,379	19,379	432	1	16	2,176	198	714	1,011	3,731	78
Yamal-Nenets Autonomous Area	4,889	6	6	16	5	2	3,856	210	145	30	557	61
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	38,953	2	2	28,593	0	63	1,541	104	8,214	201	152	84
Chelyabinsk Region	24,906	0	0	16,151	123	1,238	1,437	124	4,176	1,157	81	419
SIBERIAN FEDERAL DISTRICT	117,900	1,164	1,037	29,395	1,639	12,584	22,445	2,592	16,564	24,471	5,528	1,517
Altai Republic	1,432	0	0	10	0	44	413	7	922	0	20	16
Republic of Tuva	180	0	0	9	0	14	14	15	93	3	23	9
Republic of Khakassia	449	0	0	22	0	145	26	37	168	27	8	15
Altai Territory	25,071	0	0	12,226	6	10,565	241	91	1,383	356	54	151
Krasnoyarsk Territory	18,691	8	0	5,458	1	1,096	1,771	1,626	2,621	5,806	95	207
Irkutsk Region	10,668	113	0	1,330	1,257	204	1,275	176	1,371	80	4,736	126
Kemerovo Region — Kuzbass	18,463	1,039	1,037	321	1	61	578	87	1,327	14,868	37	144

Table 6.3.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	19,272	4	0	4,807	4	243	5,212	200	5,008	2,886	452	454
Omsk Region	21,837	0	0	4,769	357	198	12,622	61	3,204	243	48	335
Tomsk Region	1,835	0	0	442	13	15	292	292	466	203	54	59
FAR-EASTERN FEDERAL DISTRICT	50,481	759	0	8,952	10	24,463	7,219	751	5,528	1,253	1,148	398
Republic of Buryatia	1,854	0	0	719	3	51	263	34	274	405	84	22
Republic of Sakha (Yakutia)	1,854	343	0	375	0	14	516	66	319	97	65	61
Trans-Baikal Territory	887	11	0	126	0	57	54	36	529	16	37	20
Kamchatka Territory	298	0	0	121	0	1	18	8	77	4	60	10
Primorye Territory	8,786	2	0	1,504	2	2,553	1,330	451	2,382	208	296	59
Khabarovsk Territory	33,483	35	0	5,825	4	21,657	4,105	41	930	410	398	77
Amur Region	893	260	0	15	1	100	87	38	290	41	26	38
Magadan Region	220	10	0	3	0	4	6	20	88	0	71	18
Sakhalin Region	1,968	14	0	215	0	27	841	49	599	31	101	91
Jewish Autonomous Region	138	0	0	46	0	0	0	7	33	42	9	1
Chukotka Autonomous Area	100	86	0	4	0	0	0	0	8	0	1	0

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)

	Overdue loans as 30.11.2022											
	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	87,177	18,967	18,967	15,783	23	0	323	50	12,657	38,689	686	0
CENTRAL FEDERAL DISTRICT	51,645	4,872	4,872	26	0	0	284	0	8,183	38,053	227	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	550	35	35	0	0	0	0	0	514	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	51,095	4,837	4,837	26	0	0	284	0	7,668	38,053	226	0

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.11.2022											
	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	962,242	90,441	172	0	9,115,833	734,575	188,742	66	540,812	28,601	1,706	17
CENTRAL FEDERAL DISTRICT	384,762	20,854	38	0	3,942,415	195,594	166,960	48	298,805	8,353	1,367	0
Belgorod Region	6,433	1,092	0	0	52,084	8,535	0	0	3,527	273	0	0
Bryansk Region	3,845	1,035	0	0	39,017	11,490	23	0	546	203	0	0
Vladimir Region	5,553	649	0	0	46,762	6,939	0	0	2,565	650	0	0
Voronezh Region	16,053	1,503	0	0	191,512	21,857	0	0	21,011	318	0	0
Ivanovo Region	4,998	511	0	0	31,456	4,803	48	0	1,204	124	0	0
Kaluga Region	5,761	445	0	0	50,198	4,343	11	0	7,339	179	0	0
Kostroma Region	1,783	490	0	0	85,642	3,645	0	0	494	101	0	0
Kursk Region	4,441	660	0	0	46,602	6,925	0	0	1,415	131	0	0
Lipetsk Region	5,258	540	0	0	47,508	4,907	0	0	1,396	205	0	0
Moscow Region	64,414	4,799	6	0	715,754	36,205	5,087	0	54,444	2,424	2	0
Orel Region	2,281	416	0	0	25,855	4,687	0	0	4,609	114	0	0
Ryazan Region	5,869	742	0	0	52,532	4,870	1,401	0	1,945	174	0	0
Smolensk Region	3,838	449	1	0	24,014	3,822	2	0	2,207	160	0	0
Tambov Region	3,806	500	0	0	31,204	5,242	0	0	912	108	0	0
Tver Region	4,972	558	0	0	32,803	3,621	0	0	517	171	0	0
Tula Region	6,111	753	0	0	53,803	6,172	0	0	1,367	238	0	0
Yaroslavl Region	5,906	460	0	0	43,826	4,580	70	0	2,029	150	0	0
Moscow	233,439	5,253	30	0	2,371,845	52,951	160,318	48	191,278	2,630	1,365	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	106,261	8,836	100	0	1,101,826	55,712	9,228	0	46,551	1,910	56	0
Republic of Karelia	1,603	283	0	0	18,026	2,225	0	0	699	59	0	0
Republic of Komi	1,439	678	0	0	11,796	3,580	0	0	1,678	101	0	0
Arkhangelsk Region	2,933	736	0	0	25,225	4,938	649	0	284	148	0	0
Nenets Autonomous Area	285	48	0	0	2,182	246	0	0	13	10	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,648	688	0	0	23,043	4,692	649	0	271	138	0	0
Vologda Region	4,229	762	0	0	188,418	6,358	0	0	2,913	291	0	0
Kaliningrad Region	13,001	886	0	0	74,636	5,458	172	0	3,431	283	50	0
Leningrad Region	10,649	1,031	0	0	92,144	5,991	0	0	2,860	210	0	0
Murmansk Region	1,538	469	0	0	11,381	2,756	824	0	292	83	0	0
Novgorod Region	1,260	245	0	0	7,914	1,687	0	0	912	66	0	0
Pskov Region	1,593	242	0	0	20,888	1,910	0	0	804	74	0	0
Saint Petersburg	68,016	3,503	100	0	651,399	20,808	7,583	0	32,677	595	6	0
SOUTHERN FEDERAL DISTRICT	81,652	13,893	0	0	855,863	118,237	4,156	0	45,508	3,849	0	0
Republic of Adygeya (Adygeya)	716	232	0	0	13,894	2,146	0	0	1,658	75	0	0
Republic of Kalmykia	458	197	0	0	3,013	1,451	0	0	344	209	0	0
Republic of Crimea	5,711	726	0	0	40,658	5,147	0	0	1,796	140	0	0
Krasnodar Territory	39,023	6,614	0	0	498,827	55,717	0	0	19,658	1,536	0	0
Astrakhan Region	2,585	866	0	0	31,598	5,111	0	0	6,099	401	0	0
Volgograd Region	7,384	1,062	0	0	70,945	11,769	0	0	7,438	407	0	0
Rostov Region	23,856	3,913	0	0	188,934	35,356	4,156	0	8,129	1,043	0	0
Sevastopol	1,918	283	0	0	7,994	1,541	0	0	385	38	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	15,371	3,549	0	0	190,361	29,398	0	0	21,662	2,328	0	0
Republic of Dagestan	815	296	0	0	8,833	2,808	0	0	2,579	526	0	0
Republic of Ingushetia	203	14	0	0	2,156	156	0	0	126	80	0	0
Kabardino-Balkar Republic	1,159	476	0	0	20,016	3,591	0	0	2,198	499	0	0
Karachay-Cherkess Republic	432	121	0	0	14,710	1,282	0	0	5,659	149	0	0
Republic of North Ossetia — Alania	892	174	0	0	11,118	1,757	0	0	1,122	201	0	0
Chechen Republic	249	168	0	0	4,357	1,091	0	0	741	60	0	0
Stavropol Territory	11,622	2,300	0	0	129,171	18,713	0	0	9,237	813	0	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	156,429	16,437	0	0	1,210,390	129,420	207	0	62,775	4,288	196	0
Republic of Bashkortostan	16,532	1,997	0	0	150,258	14,699	0	0	12,525	759	0	0
Mari El Republic	1,508	357	0	0	14,258	2,471	0	0	2,758	43	0	0
Republic of Mordovia	1,792	252	0	0	20,214	2,309	0	0	1,138	234	0	0
Republic of Tatarstan (Tatarstan)	35,374	2,393	0	0	258,981	17,428	0	0	11,692	394	0	0
Udmurt Republic	11,562	904	0	0	66,464	6,092	0	0	709	204	0	0
Chuvash Republic — Chuvashia	4,902	583	0	0	44,233	6,392	0	0	361	135	0	0
Perm Territory	14,598	2,276	0	0	100,136	15,642	207	0	2,484	583	196	0
Kirov Region	3,992	644	0	0	31,821	5,258	0	0	1,206	194	0	0
Nizhny Novgorod Region	21,774	1,934	0	0	168,759	15,009	0	0	3,531	365	0	0
Orenburg Region	5,799	1,167	0	0	64,551	12,197	0	0	12,000	443	0	0
Penza Region	6,257	937	0	0	67,246	7,870	0	0	683	221	0	0
Samara Region	19,403	1,273	0	0	120,976	8,828	0	0	6,523	291	0	0
Saratov Region	7,904	1,029	0	0	56,834	11,045	0	0	5,606	294	0	0
Ulyanovsk Region	5,031	691	0	0	45,658	4,179	0	0	1,560	128	0	0
URALS FEDERAL DISTRICT	78,297	7,678	0	0	593,552	59,701	299	12	21,410	2,104	45	12
Kurgan Region	2,874	523	0	0	23,342	4,292	0	0	3,109	191	0	0
Sverdlovsk Region	39,239	2,484	0	0	236,750	16,571	269	12	6,082	585	15	12
Tyumen Region	18,464	2,671	0	0	222,493	22,370	0	0	6,986	905	0	0
Khanty-Mansi Autonomous Area — Yugra	4,595	1,021	0	0	59,636	10,127	0	0	2,914	415	0	0
Yamal-Nenets Autonomous Area	2,363	692	0	0	25,939	5,058	0	0	3,003	279	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	11,506	958	0	0	136,918	7,185	0	0	1,069	210	0	0
Chelyabinsk Region	17,721	2,000	0	0	110,967	16,468	30	0	5,234	423	30	0
SIBERIAN FEDERAL DISTRICT	94,060	11,880	0	0	735,707	90,044	5	5	32,862	3,785	5	5
Altai Republic	601	107	0	0	3,983	679	0	0	190	65	0	0
Republic of Tuva	370	251	0	0	2,357	1,768	0	0	118	102	0	0
Republic of Khakassia	1,704	577	0	0	15,497	3,521	0	0	364	176	0	0
Altai Territory	12,577	1,913	0	0	90,509	14,555	0	0	7,607	261	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	14,566	2,223	0	0	145,826	15,082	0	0	4,271	609	0	0
Irkutsk Region	9,568	1,504	0	0	81,568	12,943	0	0	2,102	532	0	0
Kemerovo Region — Kuzbass	9,863	963	0	0	55,432	7,895	0	0	2,803	234	0	0
Novosibirsk Region	32,238	1,750	0	0	247,517	14,878	0	0	10,716	1,255	0	0
Omsk Region	8,028	1,891	0	0	56,629	13,189	5	5	3,340	233	5	5
Tomsk Region	4,545	701	0	0	36,389	5,535	0	0	1,350	316	0	0
FAR-EASTERN FEDERAL DISTRICT	45,408	7,315	34	0	485,719	56,469	7,888	0	11,239	1,984	37	0
Republic of Buryatia	1,824	415	0	0	18,956	5,933	0	0	1,107	399	0	0
Republic of Sakha (Yakutia)	3,063	895	0	0	34,511	7,432	53	0	849	246	37	0
Trans-Baikal Territory	2,681	916	0	0	13,956	5,521	2,463	0	504	221	0	0
Kamchatka Territory	3,052	888	0	0	30,903	3,691	489	0	208	77	0	0
Primorye Territory	16,328	1,584	34	0	179,317	13,541	2,136	0	5,185	348	0	0
Khabarovsk Territory	10,002	624	0	0	114,505	7,680	0	0	1,886	247	0	0
Amur Region	4,884	1,077	0	0	29,099	5,587	0	0	329	125	0	0
Magadan Region	1,058	179	0	0	15,004	1,144	2,748	0	158	136	0	0
Sakhalin Region	2,078	523	0	0	43,351	4,763	0	0	861	148	0	0
Jewish Autonomous Region	395	195	0	0	4,695	731	0	0	55	31	0	0
Chukotka Autonomous Area	44	18	0	0	1,422	445	0	0	97	6	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	31.12.2022														
	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	of which: against the pledge of claims under share construction participation agreements
total											including overdue loans	total			including overdue loans
6	7	12	13												
THE RUSSIAN FEDERATION	26,847,637	13,845,378	13,835,060	55,426	3,386,435	4,719	22,042	7,065	6,689	3,284	84	40			
CENTRAL FEDERAL DISTRICT	8,284,524	4,465,972	4,462,264	19,998	1,291,850	1,787	18,011	5,703	5,403	2,780	52	12			
Belgorod Region	219,785	98,577	98,470	250	20,589	22	27	19	19	14	0	0			
Bryansk Region	147,338	71,668	71,622	175	17,313	6	15	7	6	4	0	0			
Vladimir Region	183,694	88,169	88,099	389	21,355	23	20	14	14	10	0	0			
Voronezh Region	330,390	166,451	166,369	911	34,630	179	30	5	5	4	0	0			
Ivanovo Region	110,801	52,043	52,028	245	11,830	93	9	2	2	2	0	0			
Kaluga Region	194,506	103,486	103,460	393	20,201	48	35	24	22	21	0	0			
Kostroma Region	80,580	40,010	39,975	127	7,048	46	5	0	0	0	0	0			
Kursk Region	150,710	69,762	69,699	177	13,798	7	10	5	5	2	0	0			
Lipetsk Region	154,527	70,088	70,064	217	13,453	16	3	0	0	0	0	0			
Moscow Region	2,224,980	1,213,396	1,212,595	5,457	335,819	400	2,472	1,659	1,576	893	30	1			
Orel Region	103,740	50,292	50,261	148	10,893	28	9	5	5	0	0	0			
Ryazan Region	171,520	89,530	89,512	298	23,555	57	15	5	5	5	0	0			
Smolensk Region	129,448	62,086	62,054	259	13,058	22	56	12	5	0	0	0			
Tambov Region	124,130	57,244	57,208	184	11,049	21	12	0	0	0	0	0			
Tver Region	199,668	99,919	99,910	361	19,615	31	25	10	10	7	0	0			
Tula Region	241,379	115,457	115,412	365	27,809	24	58	43	28	0	0	0			
Yaroslavl Region	169,038	80,952	80,886	430	17,417	60	26	13	13	7	0	0			
Moscow	3,348,289	1,936,842	1,934,639	9,612	672,415	702	15,184	3,881	3,689	1,810	22	11			

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	3,161,205	1,700,737	1,700,165	6,286	473,575	605	1,694	700	673	212	5	0
Republic of Karelia	113,604	50,810	50,790	98	10,354	8	4	1	1	0	0	0
Republic of Komi	170,725	83,539	83,448	299	16,986	29	23	8	8	7	0	0
Arkhangelsk Region	221,984	113,849	113,812	201	27,644	16	21	5	5	0	0	0
Nenets Autonomous Area	11,357	5,366	5,365	9	1,068	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	210,627	108,482	108,447	193	26,576	16	21	5	5	0	0	0
Vologda Region	184,562	86,170	86,104	285	16,475	20	13	11	11	4	0	0
Kaliningrad Region	178,816	85,935	85,920	1,517	15,587	16	110	34	34	15	0	0
Leningrad Region	438,498	230,714	230,672	857	65,163	103	162	82	81	38	2	0
Murmansk Region	165,353	69,387	69,374	188	19,235	16	16	9	8	3	0	0
Novgorod Region	84,019	38,561	38,539	80	8,052	21	5	2	2	1	0	0
Pskov Region	81,299	35,871	35,863	100	8,326	3	5	2	2	0	0	0
Saint Petersburg	1,522,344	905,900	905,643	2,659	285,751	374	1,336	546	520	145	3	0
SOUTHERN FEDERAL DISTRICT	2,386,020	1,128,605	1,127,724	4,998	287,434	703	394	156	151	59	0	0
Republic of Adygeya (Adygeya)	66,705	25,426	25,412	146	6,231	12	4	0	0	0	0	0
Republic of Kalmykia	54,649	27,367	27,357	103	7,865	6	2	0	0	0	0	0
Republic of Crimea	100,142	47,516	47,514	82	11,325	4	18	1	1	0	0	0
Krasnodar Territory	1,021,580	491,071	490,698	2,424	142,755	485	177	71	71	21	0	0
Astrakhan Region	149,721	67,191	67,155	280	14,014	14	13	6	6	4	0	0
Volgograd Region	326,303	148,721	148,616	522	32,870	34	44	11	11	5	0	0
Rostov Region	633,018	302,454	302,113	1,423	68,722	137	136	66	62	28	0	0
Sevastopol	33,903	18,859	18,859	18	3,652	10	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	775,871	344,814	344,461	2,678	68,164	118	197	31	24	9	0	0
Republic of Dagestan	125,835	62,780	62,775	507	14,953	9	15	0	0	0	0	0
Republic of Ingushetia	11,367	2,957	2,956	64	590	0	0	0	0	0	0	0
Kabardino-Balkar Republic	72,818	32,174	32,079	200	5,084	7	106	0	0	0	0	0
Karachay-Cherkess Republic	54,138	23,850	23,807	428	2,884	3	0	0	0	0	0	0
Republic of North Ossetia — Alania	82,259	35,619	35,575	510	8,067	36	8	3	0	0	0	0
Chechen Republic	55,477	21,332	21,330	189	2,770	2	1	0	0	0	0	0
Stavropol Territory	373,977	166,104	165,941	780	33,817	62	67	28	24	9	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	4,748,255	2,429,479	2,426,569	8,239	498,378	557	531	166	160	87	13	13
Republic of Bashkortostan	745,699	390,216	389,839	1,304	76,491	103	28	7	7	0	0	0
Mari El Republic	88,726	45,186	45,171	94	7,912	1	4	0	0	0	0	0
Republic of Mordovia	97,074	52,534	52,474	118	12,227	3	4	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	775,196	423,086	422,361	1,194	88,865	43	98	3	3	2	0	0
Udmurt Republic	279,987	152,545	152,325	439	37,161	10	20	1	0	0	0	0
Chuvash Republic — Chuvashia	191,550	112,393	112,326	289	30,106	47	11	3	3	0	0	0
Perm Territory	454,136	224,621	224,194	940	49,805	91	108	70	64	59	10	10
Kirov Region	178,819	91,759	91,669	329	15,358	30	6	0	0	0	0	0
Nizhny Novgorod Region	459,668	223,407	223,048	769	44,525	45	74	21	21	8	0	0
Orenburg Region	328,844	161,751	161,677	557	23,048	25	18	7	7	7	0	0
Penza Region	179,719	94,207	94,053	230	28,309	22	15	6	6	0	0	0
Samara Region	474,438	219,620	219,397	1,122	39,397	58	101	29	29	11	2	2
Saratov Region	321,333	150,381	150,314	667	26,011	62	37	17	17	0	0	0
Ulyanovsk Region	173,066	87,771	87,722	187	19,162	14	6	3	3	0	0	0
URALS FEDERAL DISTRICT	2,645,812	1,372,314	1,371,720	4,666	282,599	255	460	88	88	34	0	0
Kurgan Region	118,872	55,691	55,663	170	9,914	16	2	0	0	0	0	0
Sverdlovsk Region	806,687	421,402	421,234	1,647	98,392	95	198	66	66	22	0	0
Tyumen Region	1,174,916	641,466	641,262	1,734	135,939	89	219	14	14	10	0	0
Khanty-Mansi Autonomous Area — Yugra	580,892	329,286	329,235	907	60,931	57	5	4	4	0	0	0
Yamal-Nenets Autonomous Area	212,141	111,474	111,452	247	26,917	10	7	6	6	6	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	381,882	200,706	200,575	581	48,092	22	206	4	4	4	0	0
Chelyabinsk Region	545,337	253,755	253,561	1,116	38,354	56	42	8	8	2	0	0
SIBERIAN FEDERAL DISTRICT	3,056,461	1,469,841	1,468,821	5,803	268,744	482	333	167	136	89	15	15
Altai Republic	30,517	8,450	8,446	61	1,363	1	1	0	0	0	0	0
Republic of Tuva	67,055	28,919	28,913	98	4,092	8	0	0	0	0	0	0
Republic of Khakassia	88,242	40,165	40,128	134	6,996	16	0	0	0	0	0	0
Altai Territory	325,291	152,214	152,158	433	26,260	29	14	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	587,028	292,954	292,666	1,600	62,749	96	45	22	22	22	12	12
Irkutsk Region	460,747	203,759	203,635	932	29,226	62	70	38	38	19	0	0
Kemerovo Region — Kuzbass	415,676	177,630	177,512	570	33,825	24	68	45	19	4	0	0
Novosibirsk Region	597,997	333,900	333,695	1,359	69,992	202	78	37	35	32	0	0
Omsk Region	300,401	143,987	143,865	384	21,016	21	48	23	20	11	3	3
Tomsk Region	183,505	87,864	87,803	233	13,224	23	10	1	1	1	0	0
FAR-EASTERN FEDERAL DISTRICT	1,789,489	933,616	933,336	2,758	215,691	212	423	56	54	15	0	0
Republic of Buryatia	159,440	70,969	70,925	288	17,551	12	2	1	1	1	0	0
Republic of Sakha (Yakutia)	303,136	181,563	181,508	710	41,007	96	4	2	2	0	0	0
Trans-Baikal Territory	180,831	81,411	81,361	254	14,085	8	6	5	5	0	0	0
Kamchatka Territory	80,271	38,196	38,179	76	8,023	0	5	3	3	0	0	0
Primorye Territory	395,543	208,803	208,755	508	59,482	25	360	31	29	3	0	0
Khabarovsk Territory	283,825	153,998	153,971	411	36,402	34	25	7	7	5	0	0
Amur Region	166,354	88,836	88,808	207	14,327	16	0	0	0	0	0	0
Magadan Region	44,697	22,873	22,871	64	4,956	3	0	0	0	0	0	0
Sakhalin Region	136,624	69,009	69,004	166	16,077	13	19	6	6	6	0	0
Jewish Autonomous Region	23,358	10,048	10,045	64	1,861	2	0	0	0	0	0	0
Chukotka Autonomous Area	15,409	7,908	7,908	8	1,919	2	0	0	0	0	0	0

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	December 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	2,095,319	176,449	697,251	289.3	6.65
CENTRAL FEDERAL DISTRICT	653,881	38,895	207,378	293.0	6.38
Belgorod Region	17,407	1,456	5,575	287.4	6.74
Bryansk Region	11,246	982	3,346	295.5	6.69
Vladimir Region	14,266	1,352	4,368	284.1	7.30
Voronezh Region	25,636	2,460	8,148	289.1	7.28
Ivanovo Region	9,423	909	2,968	276.0	6.86
Kaluga Region	14,051	1,203	4,754	291.0	6.96
Kostroma Region	6,246	666	1,978	289.1	7.23
Kursk Region	12,109	1,078	4,049	283.0	6.26
Lipetsk Region	12,322	1,060	3,533	289.7	6.89
Moscow Region	160,142	9,008	53,711	297.4	6.19
Orel Region	8,175	703	2,276	296.2	6.54
Ryazan Region	13,630	1,317	5,210	304.1	5.56
Smolensk Region	10,048	866	2,921	288.5	6.57
Tambov Region	9,244	785	2,703	291.3	6.82
Tver Region	14,997	1,376	4,965	301.1	7.04
Tula Region	18,008	1,553	5,801	294.1	6.85
Yaroslavl Region	13,982	1,256	4,073	278.0	7.26
Moscow	282,948	10,865	87,000	292.3	6.17

Table 6.3.9 (cont.)

1	2	3	4	5	6
NORTH-WESTERN FEDERAL DISTRICT	236,668	16,800	75,282	295.8	5.73
Republic of Karelia	9,068	685	2,333	273.1	7.38
Republic of Komi	11,776	1,111	3,440	274.9	7.34
Arkhangelsk Region	17,088	1,717	5,769	283.8	6.54
Nenets Autonomous Area	714	39	165	276.9	5.40
Arkhangelsk Region, excluding Nenets Autonomous Area	16,375	1,678	5,604	284.0	6.57
Vologda Region	14,314	1,532	4,263	272.3	7.77
Kaliningrad Region	13,722	930	3,498	284.0	7.56
Leningrad Region	31,472	2,185	10,587	306.2	5.15
Murmansk Region	12,555	918	3,390	273.6	6.69
Novgorod Region	6,638	621	2,043	290.5	6.04
Pskov Region	6,188	511	1,602	290.7	6.05
Saint Petersburg	113,847	6,590	38,357	304.1	5.08
SOUTHERN FEDERAL DISTRICT	202,710	17,679	70,849	304.1	5.83
Republic of Adygeya (Adygeya)	5,630	434	1,750	313.2	5.01
Republic of Kalmykia	4,274	368	1,652	307.7	5.99
Republic of Crimea	8,097	588	2,240	284.6	7.13
Krasnodar Territory	92,528	7,631	35,994	317.3	5.10
Astrakhan Region	11,793	1,242	4,094	293.6	6.91
Volgograd Region	25,867	2,433	7,550	282.7	6.82
Rostov Region	51,469	4,721	16,398	290.3	6.71
Sevastopol	3,053	262	1,171	283.4	6.44
NORTH CAUCASIAN FEDERAL DISTRICT	64,653	7,656	22,211	295.9	7.53
Republic of Dagestan	11,861	1,430	4,649	305.2	7.37
Republic of Ingushetia	1,086	105	227	318.4	8.69
Kabardino-Balkar Republic	5,423	596	1,697	280.6	7.52
Karachay-Cherkess Republic	4,257	400	1,438	288.6	8.09
Republic of North Ossetia — Alania	6,883	693	2,372	291.4	7.63
Chechen Republic	5,440	1,780	2,337	294.7	10.03
Stavropol Territory	29,703	2,652	9,491	296.1	6.87

Table 6.3.9 (cont.)

1	2	3	4	5	6
VOLGA FEDERAL DISTRICT	368,922	40,585	128,577	287.3	7.01
Republic of Bashkortostan	57,745	7,169	22,288	290.3	7.24
Mari El Republic	7,106	835	2,379	280.8	7.37
Republic of Mordovia	7,528	725	2,520	295.7	5.75
Republic of Tatarstan (Tatarstan)	57,814	6,283	22,944	292.1	6.82
Udmurt Republic	21,092	2,957	8,319	289.7	5.66
Chuvash Republic — Chuvashia	15,175	1,799	5,955	290.2	6.36
Perm Territory	36,058	4,229	11,850	280.3	7.49
Kirov Region	14,388	1,768	5,345	299.8	5.82
Nizhny Novgorod Region	35,796	3,065	10,436	277.6	7.46
Orenburg Region	25,615	2,932	8,707	284.2	7.69
Penza Region	13,645	1,461	4,841	296.5	6.14
Samara Region	37,816	3,404	10,608	276.0	7.86
Saratov Region	25,422	2,382	7,502	290.1	7.38
Ulyanovsk Region	13,722	1,576	4,884	283.0	7.07
URALS FEDERAL DISTRICT	202,911	21,644	70,955	279.9	7.54
Kurgan Region	9,119	1,163	2,855	278.5	7.35
Sverdlovsk Region	65,429	6,876	22,236	277.1	7.60
Tyumen Region	84,467	8,185	31,554	289.6	7.47
Khanty-Mansi Autonomous Area — Yugra	38,615	3,664	14,782	284.1	7.52
Yamal-Nenets Autonomous Area	15,042	1,255	5,642	283.8	7.81
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	30,810	3,266	11,131	299.9	7.24
Chelyabinsk Region	43,895	5,420	14,310	263.2	7.64
SIBERIAN FEDERAL DISTRICT	239,745	22,742	77,557	281.8	7.71
Altai Republic	2,399	194	500	262.5	8.07
Republic of Tuva	5,582	719	2,438	288.4	7.99
Republic of Khakassia	7,366	811	2,639	295.5	6.54
Altai Territory	25,463	2,554	7,823	283.1	7.74
Krasnoyarsk Territory	44,888	4,194	15,146	276.9	7.70

Table 6.3.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	35,688	3,321	10,987	273.6	8.37
Kemerovo Region — Kuzbass	33,696	3,017	9,576	271.9	7.76
Novosibirsk Region	45,480	4,396	16,314	290.6	7.50
Omsk Region	24,795	2,280	7,792	288.7	7.59
Tomsk Region	14,388	1,256	4,343	283.4	7.51
FAR-EASTERN FEDERAL DISTRICT	125,828	10,448	44,441	268.2	6.24
Republic of Buryatia	11,984	1,101	3,685	266.9	6.04
Republic of Sakha (Yakutia)	18,216	1,616	7,562	260.3	5.33
Trans-Baikal Territory	12,957	1,067	4,133	270.5	6.62
Kamchatka Territory	5,790	421	1,825	279.3	7.36
Primorye Territory	28,729	2,296	10,021	273.1	6.19
Khabarovsk Territory	20,821	1,821	7,370	274.6	6.91
Amur Region	12,525	1,111	5,195	259.0	6.08
Magadan Region	3,147	214	993	263.2	6.20
Sakhalin Region	8,923	565	2,763	266.8	6.08
Jewish Autonomous Region	1,715	147	493	260.1	6.32
Chukotka Autonomous Area	1,020	89	401	269.2	6.81

Table 6.3.9 (cont.)

	December 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	176,244	696,871	289.4	6.65	57,353	311,821	311.3	3.50
CENTRAL FEDERAL DISTRICT	38,887	207,253	293.1	6.38	13,972	98,108	315.1	3.14
Belgorod Region	1,456	5,575	287.4	6.74	476	2,614	307.5	3.85
Bryansk Region	982	3,346	295.5	6.69	266	1,450	314.2	3.25
Vladimir Region	1,350	4,367	284.2	7.30	311	1,636	308.3	3.42
Voronezh Region	2,460	8,148	289.1	7.28	822	3,353	302.9	4.84
Ivanovo Region	909	2,968	276.0	6.86	231	1,278	304.2	3.38
Kaluga Region	1,203	4,754	291.0	6.96	320	1,860	311.1	2.94
Kostroma Region	666	1,978	289.1	7.23	159	730	317.4	4.19
Kursk Region	1,078	4,049	283.0	6.26	278	1,490	310.8	2.94
Lipetsk Region	1,060	3,533	289.7	6.89	243	1,336	310.4	3.48
Moscow Region	9,008	53,711	297.4	6.19	3,317	25,553	320.2	2.76
Orel Region	703	2,276	296.2	6.54	244	1,105	316.0	3.55
Ryazan Region	1,317	5,210	304.1	5.56	574	2,988	322.6	2.87
Smolensk Region	866	2,921	288.5	6.57	262	1,356	310.4	3.31
Tambov Region	785	2,703	291.3	6.82	214	1,156	312.7	3.34
Tver Region	1,375	4,960	301.3	7.04	344	1,820	325.9	3.49
Tula Region	1,553	5,801	294.1	6.85	526	2,609	316.3	3.50
Yaroslavl Region	1,256	4,073	278.0	7.26	350	1,541	298.4	4.20
Moscow	10,860	86,880	292.7	6.17	5,035	44,234	314.3	3.10

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	16,798	75,280	295.8	5.73	6,620	39,228	319.3	2.75
Republic of Karelia	685	2,333	273.1	7.38	199	917	297.0	4.07
Republic of Komi	1,111	3,440	274.9	7.34	286	1,381	297.7	3.61
Arkhangelsk Region	1,717	5,769	283.8	6.54	669	3,021	306.9	3.83
Nenets Autonomous Area	39	165	276.9	5.40	20	101	302.0	3.21
Arkhangelsk Region, excluding Nenets Autonomous Area	1,678	5,604	284.0	6.57	649	2,920	307.1	3.86
Vologda Region	1,531	4,263	272.3	7.77	418	1,654	289.4	4.64
Kaliningrad Region	930	3,498	284.0	7.56	255	1,164	298.7	4.49
Leningrad Region	2,185	10,587	306.2	5.15	878	5,613	330.0	2.03
Murmansk Region	918	3,390	273.6	6.69	254	1,456	303.1	3.07
Novgorod Region	621	2,043	290.5	6.04	177	903	315.6	2.61
Pskov Region	511	1,602	290.7	6.05	189	821	312.9	3.02
Saint Petersburg	6,589	38,354	304.1	5.08	3,295	22,297	325.4	2.47
SOUTHERN FEDERAL DISTRICT	17,659	70,829	304.1	5.83	7,323	37,709	326.3	3.13
Republic of Adygeya (Adygeya)	434	1,750	313.2	5.01	238	1,156	328.0	3.25
Republic of Kalmykia	368	1,652	307.7	5.99	112	797	331.4	2.45
Republic of Crimea	588	2,240	284.6	7.13	182	862	305.2	3.93
Krasnodar Territory	7,624	35,981	317.4	5.10	4,078	22,232	334.5	2.82
Astrakhan Region	1,242	4,094	293.6	6.91	296	1,616	319.3	3.37
Volgograd Region	2,430	7,549	282.7	6.82	801	3,549	304.9	3.75
Rostov Region	4,711	16,392	290.4	6.71	1,513	6,972	315.9	3.77
Sevastopol	262	1,171	283.4	6.44	103	526	302.7	3.02
NORTH CAUCASIAN FEDERAL DISTRICT	7,654	22,209	295.9	7.53	1,468	7,893	320.3	3.25
Republic of Dagestan	1,430	4,649	305.2	7.37	256	1,744	332.3	2.53
Republic of Ingushetia	105	227	318.4	8.69	12	86	330.5	4.59
Kabardino-Balkar Republic	595	1,696	280.7	7.52	73	478	332.7	2.54
Karachay-Cherkess Republic	400	1,438	288.6	8.09	74	387	307.3	3.53
Republic of North Ossetia — Alania	693	2,372	291.4	7.63	227	1,025	309.2	4.33
Chechen Republic	1,780	2,337	294.7	10.03	46	350	324.5	3.67
Stavropol Territory	2,651	9,490	296.1	6.87	780	3,824	316.9	3.31

Table 6.3.9 (cont.)

1	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	40,527	128,413	287.6	7.01	11,637	52,306	309.2	3.77
Republic of Bashkortostan	7,165	22,281	290.3	7.24	1,928	8,594	314.9	4.11
Mari El Republic	835	2,379	280.8	7.37	249	1,005	301.8	4.55
Republic of Mordovia	725	2,520	295.7	5.75	245	1,333	318.2	3.12
Republic of Tatarstan (Tatarstan)	6,254	22,908	292.4	6.82	1,816	8,754	315.2	3.64
Udmurt Republic	2,942	8,310	290.0	5.66	1,133	4,251	311.4	2.87
Chuvash Republic — Chuvashia	1,798	5,953	290.2	6.36	763	3,336	306.8	4.05
Perm Territory	4,225	11,848	280.3	7.49	1,200	5,073	298.5	4.50
Kirov Region	1,768	5,345	299.8	5.82	543	2,536	323.9	2.46
Nizhny Novgorod Region	3,063	10,435	277.6	7.46	754	3,903	300.6	4.39
Orenburg Region	2,932	8,707	284.2	7.69	624	2,562	303.6	3.69
Penza Region	1,460	4,839	296.5	6.13	622	2,657	309.2	3.49
Samara Region	3,403	10,508	278.1	7.85	772	3,540	298.8	4.11
Saratov Region	2,382	7,502	290.1	7.38	461	2,599	316.6	2.91
Ulyanovsk Region	1,575	4,878	283.2	7.07	527	2,162	297.3	4.27
URALS FEDERAL DISTRICT	21,532	70,889	280.2	7.54	6,897	29,126	297.5	4.88
Kurgan Region	1,161	2,854	278.6	7.35	357	1,270	296.2	4.40
Sverdlovsk Region	6,876	22,236	277.1	7.60	2,531	10,072	292.8	5.39
Tyumen Region	8,183	31,552	289.6	7.47	2,891	13,047	302.6	4.73
Khanty-Mansi Autonomous Area — Yugra	3,664	14,782	284.1	7.52	1,121	5,591	298.0	4.49
Yamal-Nenets Autonomous Area	1,255	5,642	283.8	7.81	496	2,501	285.7	4.83
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	3,264	11,128	299.9	7.24	1,274	4,954	316.4	4.94
Chelyabinsk Region	5,312	14,247	264.4	7.64	1,118	4,738	293.5	4.32
SIBERIAN FEDERAL DISTRICT	22,740	77,556	281.8	7.71	6,300	29,757	301.5	4.60
Altai Republic	194	500	262.5	8.07	51	187	262.1	5.23
Republic of Tuva	718	2,438	288.4	7.99	180	909	306.1	4.04
Republic of Khakassia	811	2,639	295.5	6.54	281	1,206	324.8	3.61
Altai Territory	2,553	7,823	283.2	7.74	758	3,260	297.9	4.90
Krasnoyarsk Territory	4,194	15,146	276.9	7.70	1,327	6,564	293.4	4.99

Table 6.3.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	3,321	10,987	273.6	8.37	727	3,277	292.1	5.30
Kemerovo Region — Kuzbass	3,017	9,576	271.9	7.76	720	3,603	297.9	3.94
Novosibirsk Region	4,396	16,314	290.6	7.50	1,595	7,126	307.0	4.91
Omsk Region	2,280	7,792	288.7	7.59	415	2,266	319.6	3.30
Tomsk Region	1,256	4,343	283.4	7.51	246	1,358	303.5	4.09
FAR-EASTERN FEDERAL DISTRICT	10,447	44,441	268.2	6.24	3,136	17,693	281.5	3.45
Republic of Buryatia	1,100	3,684	266.9	6.04	314	1,567	286.6	3.08
Republic of Sakha (Yakutia)	1,616	7,562	260.3	5.33	556	3,303	266.7	3.18
Trans-Baikal Territory	1,067	4,133	270.5	6.62	277	1,514	293.2	3.45
Kamchatka Territory	421	1,825	279.3	7.36	96	589	305.0	3.49
Primorye Territory	2,296	10,021	273.1	6.19	800	4,361	280.8	3.57
Khabarovsk Territory	1,821	7,370	274.6	6.91	526	3,014	283.5	3.28
Amur Region	1,111	5,195	259.0	6.08	276	1,595	282.2	4.07
Magadan Region	214	993	263.2	6.20	55	368	287.5	4.84
Sakhalin Region	565	2,763	266.8	6.08	166	1,025	280.2	3.25
Jewish Autonomous Region	147	493	260.1	6.32	42	200	284.1	2.82
Chukotka Autonomous Area	89	401	269.2	6.81	28	157	301.7	4.19

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	December 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	16,573	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	9,175	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Belgorod Region	59	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	22	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	93	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	186	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	48	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	53	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	35	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	66	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	1,644	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	37	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	41	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	34	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	34	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	74	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	94	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	6,632	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
NORTH-WESTERN FEDERAL DISTRICT	1,682	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	21	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	22	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	19	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	62	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	172	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	97	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	25	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	1,239	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	1,066	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	21	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	62	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	527	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	39	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	95	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	308	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	828	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Daghestan	366	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	69	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia — Alania	74	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	100	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	192	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
VOLGA FEDERAL DISTRICT	1,496	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	171	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	17	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	401	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	118	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic — Chuvashia	79	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	105	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	27	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	200	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	27	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	77	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	137	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	81	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	46	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	1,006	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	361	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	238	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area — Yugra	81	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	70	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	87	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	398	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	827	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	32	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	30	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	96	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	118	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region — Kuzbass	62	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	330	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	102	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	55	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	493	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	33	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	117	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	17	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	122	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	119	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	50	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	19	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Jewish Autonomous Region	0	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		9 months 2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3	4	5
THE RUSSIAN FEDERATION	863,599.8	422,831.6	1,329,030.9	647,788.1
CENTRAL FEDERAL DISTRICT ¹	525,076.2	226,577.9	823,047.9	349,943.1
Belgorod Region	3,003.6	1,949.2	4,749.1	2,897.4
Bryansk Region	2,180.5	1,130.0	3,439.1	1,706.1
Vladimir Region	3,123.0	1,723.6	5,091.4	2,598.7
Voronezh Region	5,791.8	3,772.6	9,370.6	5,887.0
Ivanovo Region	2,246.7	1,254.1	3,477.3	1,928.2
Kaluga Region	2,492.0	1,594.4	3,974.8	2,416.4
Kostroma Region	1,191.6	695.8	1,905.3	1,060.2
Kursk Region	1,991.0	1,235.5	3,150.2	1,835.7
Lipetsk Region	2,888.6	2,059.0	4,833.3	2,953.5
Moscow Region	26,617.5	14,167.7	42,757.5	21,232.3
Orel Region	1,429.5	703.6	2,259.9	1,063.7
Ryazan Region	2,833.7	1,513.3	4,574.1	2,341.8
Smolensk Region	2,463.4	1,438.9	3,946.9	2,080.4
Tambov Region	1,598.0	1,107.2	2,539.1	1,666.1
Tver Region	2,621.1	1,637.6	4,211.3	2,461.7
Tula Region	3,668.0	2,202.5	5,664.8	3,419.5
Yaroslavl Region	3,313.5	2,288.3	5,236.5	3,459.4
Moscow	455,587.7	186,073.7	711,756.7	288,835.7
NORTH-WESTERN FEDERAL DISTRICT	108,670.0	55,791.9	150,906.8	86,882.5
Republic of Karelia	1,528.9	895.4	2,531.0	1,316.5
Republic of Komi	2,584.9	1,830.0	3,883.1	2,743.2
Arkhangelsk Region	3,420.1	1,948.5	5,217.6	2,902.6
Nenets Autonomous Area	43.8	18.6	73.2	25.2
Arkhangelsk Region, excluding Nenets Autonomous Area	3,376.3	1,929.9	5,144.5	2,877.4
Vologda Region	3,681.8	2,030.8	5,674.8	3,053.9
Kaliningrad Region	3,364.0	1,920.8	5,180.9	3,503.3
Leningrad Region	3,668.0	1,777.3	5,702.0	3,041.4
Murmansk Region	2,952.4	1,472.9	4,070.5	2,190.2
Novgorod Region	1,290.9	821.6	1,969.6	1,187.6
Pskov Region	1,064.7	644.5	1,694.6	994.7
Saint Petersburg	85,114.4	42,450.2	114,982.7	65,949.1
SOUTHERN FEDERAL DISTRICT	32,478.8	18,724.4	50,812.1	29,546.5
Republic of Adygeya (Adygeya)	397.0	260.3	637.2	388.0
Republic of Kalmykia	174.8	113.1	303.2	167.5
Republic of Crimea	1,787.9	693.7	2,850.4	1,174.2
Krasnodar Territory	14,246.3	7,890.3	22,438.2	12,492.2
Astrakhan Region	2,110.4	1,356.8	3,338.4	2,106.3
Volgograd Region	4,841.4	3,263.7	7,301.5	4,949.7
Rostov Region	8,679.2	5,007.2	13,548.2	8,047.6
Sevastopol	241.8	139.3	395.1	220.9
NORTH CAUCASIAN FEDERAL DISTRICT	7,814.4	6,153.5	12,323.2	9,455.5
Republic of Daghestan	1,268.7	1,561.1	1,975.0	2,422.2
Republic of Ingushetia	74.6	138.4	129.5	197.2
Kabardino-Balkar Republic	697.4	394.9	1,081.6	613.7
Karachay-Cherkess Republic	340.8	276.2	506.0	426.2

Table 6.4.1 (end)

(millions of rubles)

1	2	3	4	5
Republic of North Ossetia — Alania	395.1	403.4	622.6	628.8
Chechen Republic	309.1	354.0	500.8	520.5
Stavropol Territory	4,728.7	3,025.5	7,507.7	4,646.9
VOLGA FEDERAL DISTRICT	78,469.8	50,221.1	121,605.9	73,992.2
Republic of Bashkortostan	10,250.7	6,061.3	15,364.6	8,940.6
Mari El Republic	1,228.0	885.4	1,957.7	1,306.4
Republic of Mordovia	1,441.1	904.5	2,329.6	1,349.0
Republic of Tatarstan (Tatarstan)	15,336.2	8,941.9	22,915.8	12,942.6
Udmurt Republic	3,808.7	2,529.6	5,945.0	3,609.6
Chuvash Republic — Chuvashia	2,580.7	1,659.2	4,028.6	2,399.4
Perm Territory	7,412.2	4,851.4	11,707.3	7,258.5
Kirov Region	3,488.3	1,484.0	5,329.5	2,224.4
Nizhny Novgorod Region	10,343.3	6,163.9	15,545.9	9,260.4
Orenburg Region	3,887.5	2,431.1	6,309.4	3,714.2
Penza Region	2,348.7	1,582.0	3,842.4	2,337.6
Samara Region	9,327.4	7,862.2	14,986.0	11,024.0
Saratov Region	4,287.7	2,930.0	6,787.3	4,602.3
Ulyanovsk Region	2,729.3	1,934.6	4,556.8	3,023.1
URALS FEDERAL DISTRICT	46,419.8	25,459.1	68,794.6	38,387.7
Kurgan Region	1,412.5	824.3	2,165.4	1,213.7
Sverdlovsk Region	13,797.0	7,691.0	21,866.1	11,756.6
Tyumen Region	20,444.0	10,742.3	28,973.5	16,513.3
Khanty-Mansi Autonomous Area — Yugra	9,783.8	5,264.0	12,900.3	7,874.9
Yamal-Nenets Autonomous Area	2,923.3	1,331.3	4,148.2	2,184.9
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	7,737.0	4,146.9	11,925.0	6,453.5
Chelyabinsk Region	10,766.2	6,201.5	15,789.6	8,904.2
SIBERIAN FEDERAL DISTRICT	43,886.6	26,880.2	69,004.9	40,158.9
Altai Republic	193.5	112.3	332.2	177.5
Republic of Tuva	237.9	154.9	418.4	222.9
Republic of Khakassia	847.5	453.2	1,309.9	691.5
Altai Territory	4,122.7	2,418.6	6,328.8	3,581.7
Krasnoyarsk Territory	8,006.7	5,014.9	12,261.8	7,290.2
Irkutsk Region	6,910.6	5,099.0	10,450.2	7,680.8
Kemerovo Region — Kuzbass	6,549.7	3,827.3	10,497.6	5,932.3
Novosibirsk Region	9,444.2	5,808.9	15,056.2	8,529.9
Omsk Region	4,790.7	2,376.8	7,339.1	3,540.6
Tomsk Region	2,783.2	1,614.3	5,010.7	2,511.3
FAR-EASTERN FEDERAL DISTRICT	20,784.3	13,023.5	32,590.5	19,471.4
Republic of Buryatia	1,448.8	944.7	2,298.4	1,402.7
Republic of Sakha (Yakutia)	2,175.2	901.7	3,458.8	1,473.9
Trans-Baikal Territory	1,341.1	895.1	2,102.4	1,281.0
Kamchatka Territory	848.3	581.5	1,305.5	936.1
Primorye Territory	6,488.7	4,565.7	10,190.0	6,702.8
Khabarovsk Territory	4,750.8	2,913.0	7,388.2	4,369.1
Amur Region	1,420.6	769.2	2,132.9	1,224.1
Magadan Region	522.9	263.5	987.5	437.4
Sakhalin Region	1,608.9	1,058.5	2,441.5	1,454.8
Jewish Autonomous Region	133.8	110.8	210.4	160.6
Chukotka Autonomous Area	45.0	19.8	74.9	28.7
OUTSIDE THE RUSSIAN FEDERATION	376.3	156.7	593.0	221.1

¹ 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

	Q3 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	1,369,997.1	6,654,517	94,117.1	74,449.8	1,583,196	2,872,201.3	36,626,602
CENTRAL FEDERAL DISTRICT	498,452.7	1,875,464	35,610.2	22,781.0	337,693	774,697.4	8,108,823
Belgorod Region	3,069.9	60,414	325.4	216.9	6,081	32,543.2	457,253
Bryansk Region	7,912.3	40,224	447.4	350.2	6,588	17,383.4	289,459
Vladimir Region	3,832.1	36,102	397.2	276.3	5,179	26,384.0	375,209
Voronezh Region	6,763.3	82,813	624.2	555.9	12,822	34,898.9	573,647
Ivanovo Region	991.4	13,364	132.0	67.8	1,742	14,353.7	257,806
Kaluga Region	2,494.4	24,808	231.2	149.3	3,601	20,369.4	245,713
Kostroma Region	1,565.9	13,921	130.1	110.1	2,571	11,915.6	201,157
Kursk Region	2,740.5	47,854	246.3	165.4	7,263	18,794.8	312,788
Lipetsk Region	5,349.8	55,950	542.5	294.5	9,353	21,804.7	324,481
Moscow Region	77,874.8	220,919	5,353.1	4,513.6	46,575	182,904.6	1,440,714
Orel Region	1,925.2	20,577	172.8	115.6	2,170	12,356.4	199,491
Ryazan Region	5,029.0	33,635	436.8	280.3	7,619	19,397.0	264,602
Smolensk Region	3,518.4	26,839	283.4	215.4	5,054	16,259.4	235,395
Tambov Region	2,334.9	27,819	235.6	160.3	4,434	14,041.7	262,474
Tver Region	3,610.1	30,712	334.7	207.3	4,240	23,279.9	293,594
Tula Region	4,684.8	49,952	425.8	290.7	8,450	30,779.7	401,949
Yaroslavl Region	6,049.1	36,031	521.6	356.9	7,606	27,440.5	362,640
Moscow	358,706.9	1,053,530	24,770.0	14,454.5	196,345	249,790.5	1,610,451
NORTH-WESTERN FEDERAL DISTRICT	113,199.8	625,865	8,620.6	7,015.4	149,482	327,819.8	3,541,542
Republic of Karelia	5,304.4	29,673	395.1	329.4	8,863	14,509.6	188,086
Republic of Komi	26,043.2	71,314	1,140.4	1,378.9	26,105	29,720.5	317,099
Arkhangelsk Region	9,106.7	51,342	709.8	534.2	10,684	31,566.0	390,452
Nenets Autonomous Area	218.6	1,817	28.5	9.8	115	1,737.0	10,529
Arkhangelsk Region, excluding Nenets Autonomous Area	8,888.1	49,525	681.3	524.4	10,569	29,829.0	379,923
Vologda Region	5,962.4	72,987	373.5	457.1	25,344	31,282.2	388,074
Kaliningrad Region	2,873.9	23,767	235.8	195.8	4,376	18,495.3	283,208
Leningrad Region	12,003.7	71,780	1,042.1	749.4	13,046	40,178.4	415,665

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	6,769.3	46,378	529.6	370.7	6,639	25,135.5	260,435
Novgorod Region	1,693.1	14,318	179.9	98.2	1,920	13,249.9	170,042
Pskov Region	2,122.9	19,120	171.2	143.2	3,054	10,771.4	169,860
Saint Petersburg	41,320.2	225,186	3,843.2	2,758.3	49,451	112,911.1	958,621
SOUTHERN FEDERAL DISTRICT	68,509.5	402,918	4,049.7	4,060.9	79,859	227,543.1	3,699,016
Republic of Adygeya (Adygeya)	312.5	6,314	27.8	22.9	438	5,008.0	95,582
Republic of Kalmykia	173.5	6,610	17.4	11.3	287	2,834.3	62,193
Republic of Crimea	129.7	1,931	16.0	9.8	82	105.2	8,673
Krasnodar Territory	31,734.1	157,123	1,972.0	1,875.1	38,273	88,442.9	1,338,383
Astrakhan Region	12,309.0	39,635	379.6	682.1	9,789	18,030.3	330,501
Volgograd Region	11,728.9	68,898	696.6	648.0	13,404	46,247.8	776,693
Rostov Region	12,051.5	122,062	929.5	809.5	17,559	66,792.1	1,085,192
Sevastopol	70.2	345	10.8	2.1	27	82.5	1,799
NORTH CAUCASIAN FEDERAL DISTRICT	17,294.7	139,071	991.2	1,069.6	17,788	51,600.1	1,115,159
Republic of Dagestan	3,144.9	23,365	171.9	174.5	2,939	5,781.2	182,718
Republic of Ingushetia	44.5	1,119	5.6	2.6	36	354.3	15,278
Kabardino-Balkar Republic	675.5	10,047	59.8	33.2	874	4,366.6	127,417
Karachay-Cherkess Republic	298.5	5,369	19.2	17.3	401	2,640.5	59,414
Republic of North Ossetia — Alania	503.4	10,209	37.8	26.6	708	3,618.1	105,472
Chechen Republic	1,283.9	8,987	99.2	72.4	1,712	1,742.3	56,586
Stavropol Territory	11,344.1	79,975	597.7	742.8	11,118	33,097.1	568,274
VOLGA FEDERAL DISTRICT	197,295.8	1,515,515	14,436.1	12,093.1	359,332	599,751.9	9,132,828
Republic of Bashkortostan	28,835.3	153,928	2,829.7	1,543.0	28,903	88,368.4	1,295,452
Mari El Republic	534.8	11,215	56.5	41.5	693	10,811.4	217,466
Republic of Mordovia	1,796.1	16,727	144.0	128.0	3,101	12,937.8	208,081
Republic of Tatarstan (Tatarstan)	36,320.2	290,968	2,585.6	2,254.2	108,503	85,287.7	1,232,615
Udmurt Republic	5,212.6	50,463	458.6	395.0	12,779	34,420.7	565,263
Chuvash Republic — Chuvashia	1,706.9	37,988	172.0	114.0	3,059	22,077.3	406,454
Perm Territory	17,050.7	132,414	1,253.6	1,166.8	27,491	63,256.1	882,089
Kirov Region	3,454.0	34,339	301.8	229.2	5,251	24,682.0	401,601
Nizhny Novgorod Region	31,513.4	298,923	1,921.1	1,950.1	71,725	70,746.1	968,022
Orenburg Region	19,525.8	110,997	974.2	1,170.4	24,429	40,068.7	655,892
Penza Region	2,717.1	28,975	249.0	154.5	4,334	19,585.2	354,699
Samara Region	29,871.6	212,474	2,198.7	1,859.2	41,912	67,364.0	862,147
Saratov Region	16,183.2	106,559	981.6	909.6	22,471	40,300.1	724,598
Ulyanovsk Region	2,574.1	29,545	309.5	177.6	4,681	19,846.6	358,449

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	257,983.0	993,045	14,985.8	14,776.8	414,287	353,099.2	3,835,571
Kurgan Region	3,291.2	25,230	257.5	204.3	4,758	14,721.8	287,555
Sverdlovsk Region	27,453.9	222,439	1,825.7	1,810.7	48,045	112,337.5	1,348,273
Tyumen Region	212,740.1	616,054	11,667.4	11,856.6	339,757	157,306.8	1,219,092
Khanty-Mansi Autonomous Area — Yugra	111,520.6	494,486	6,849.8	7,269.0	296,014	87,383.0	590,602
Yamal-Nenets Autonomous Area	77,113.0	57,407	3,467.0	3,735.7	32,962	29,948.4	168,617
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	24,106.5	64,161	1,350.5	851.9	10,781	39,975.4	459,873
Chelyabinsk Region	14,497.7	129,322	1,235.2	905.2	21,727	68,733.0	980,651
SIBERIAN FEDERAL DISTRICT	109,242.4	691,958	8,451.4	6,420.4	134,178	351,185.8	4,971,916
Altai Republic	52.5	2,495	7.6	4.3	76	2,307.2	50,699
Republic of Tuva	28.0	2,042	4.5	1.0	12	2,734.3	65,729
Republic of Khakassia	2,608.7	13,039	199.9	158.1	2,449	8,543.9	126,370
Altai Territory	4,286.7	50,692	362.7	300.6	7,249	32,460.0	683,442
Krasnoyarsk Territory	34,415.7	203,703	2,587.7	2,034.5	31,695	72,051.5	831,358
Irkutsk Region	26,317.9	120,903	2,547.2	1,532.6	28,170	54,022.8	727,167
Kemerovo Region — Kuzbass	9,693.8	120,840	761.1	615.6	25,783	59,784.2	791,491
Novosibirsk Region	12,661.6	88,091	848.7	871.0	23,462	53,931.5	754,722
Omsk Region	8,763.5	57,995	582.9	395.7	8,053	39,330.3	630,299
Tomsk Region	10,414.0	32,158	549.0	506.9	7,229	26,020.1	310,639
FAR-EASTERN FEDERAL DISTRICT	108,016.7	410,663	6,971.0	6,232.5	90,576	186,333.3	2,220,595
Republic of Buryatia	7,093.9	43,306	560.4	373.2	7,007	18,293.4	308,817
Republic of Sakha (Yakutia)	33,582.4	49,423	989.9	1,975.1	25,119	24,557.7	246,466
Trans-Baikal Territory	14,695.8	70,347	1,183.6	759.3	12,649	21,221.1	312,124
Kamchatka Territory	644.0	5,916	72.9	32.2	566	8,935.0	77,832
Primorye Territory	11,632.5	71,525	949.4	711.3	12,764	35,336.8	454,489
Khabarovsk Territory	17,916.3	74,610	1,512.3	1,017.0	12,452	34,930.1	366,523
Amur Region	12,125.5	57,087	974.6	701.9	10,575	18,951.6	232,128
Magadan Region	542.5	4,842	57.5	23.0	433	4,772.5	37,929
Sakhalin Region	7,743.8	22,636	476.6	530.1	7,332	14,690.5	128,216
Jewish Autonomous Region	1,997.5	10,331	187.0	106.0	1,588	3,455.1	48,419
Chukotka Autonomous Area	42.4	640	6.7	3.4	91	1,189.6	7,652
THE CITY OF BAIKONUR ¹	2.4	18	0.8	0.2	1	170.7	1,152
FOREIGN STATES (MEMO)	2,415.2	5,113	79.5	183.6	1,264	111.8	1,502

¹ 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
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 1.4 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 1.4.

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

Table 1.3
**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 1.4 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 1.4.

Table 1.4
**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 1.5
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, financial derivatives, 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 1.6

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.

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 of the sovereign funds 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 1.7

**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 1.8

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 institutions¹ and nonfinancial organizations², 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 1.9
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 manage-

ment 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'.

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

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

Claims on other sectors include credit institutions' claims 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

¹ 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.

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

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 1.10
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 or-

ganizations 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)').

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 1.11
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 mac-

¹ Equivalent to the indicator 'Broad money'.

roeconomic 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 interest accrued of nonfinancial organizations — residents of the RF, financial institutions (except for credit ones) — residents of the RF and the RF resident households. The money supply in the national definition includes all cash and deposits of the RF resident nonfinancial organizations, the RF resident financial institutions (except for credit ones) and the RF resident 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 1.12
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 1.13
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 1.14
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 1.15
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 1.16
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 Rate¹

General Provisions

The Bank of Russia key rate (hereinafter, the key rate) is an interest rate for the Bank of Russia to influence interest rates in the economy, which are optimal given the situation for achieving the inflation target. The key rate is set by the Bank of Russia Board of Directors. The key rate equals the minimum/maximum rate on Bank of Russia operations to regulate banking sector liquidity (one-week auctions to provide and absorb ruble liquidity). It is also the centre of the Bank of Russia's interest rate corridor bounding the fluctuations of overnight interbank rates.

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.

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

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 depositary receipt (RDR) is a registered security that does not have a par value, confers ownership rights to a certain number of securities (shares or bonds of a foreign issuer (underlying securities) or securities of other foreign issuer certifying the rights to shares or bonds of a foreign issuer) and carries the RDR holder's right to receive from the RDR issuer the relevant number of underlying securities in exchange for the depository receipts and to be provided with services in relation to the exercise of rights attached to the underlying securities by the RDR holder.

Investment Share (Unit) is an inscribed security that certifies the right of its holder for a share in the property of a unit investment fund, the right to demand appropriate trust (fiduciary) management of the unit investment fund from its management company, and the right to get cash compensation upon termination of a trust management contract of the unit investment fund with all the holders of its investment shares (termination of the unit investment fund).

Derivative Financial Instrument (Derivative) is an agreement (contract), excluding repo contracts, which provides for one or several of the following obligations:

- 1) the obligation of the parties or a party to the agreement to pay on a periodical basis or as a lump sum, including if a claim is made by the other party, amounts of money depending on changes in the price of commodities, securities, exchange rate of a respective currency, interest rates, inflation rate, derivatives' prices, official statistical information, physical, biological and (or) chemical indices of environmental conditions, occurrence of circumstances which give evidence of a failure to discharge or of improper discharge by one or several legal entities, governments or municipal entities of their obligations (excluding the surety agreement and the insurance agreement), or any other circumstance provided for federal laws or Bank of Russia regulations, and in respect of which it is not known whether they will occur or not, and also depending on changes in values calculated on the basis of a single value or an aggregate of several values of indices cited in this clause. This agreement may also provide for the obligation of the parties or a party to the agreement to transfer securities, commodities or currency to the other party or the obligation to make a contract 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 derivate 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 depository receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

More detailed information on the calculation of the above indicators is available at the website: 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.

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.

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.

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:

Audit organizations providing auditing services to socially important organizations in the financial market perform their activities pursuant to Federal Law No. 307-FZ, dated 30 December 2008, 'On Audit Activities' and Bank of Russia Ordinance No. 6021-U, dated 20 December 2021, 'On Maintaining by the Bank of Russia of the Register of Audit Organizations Providing

Auditing Services to Socially Important Organizations 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. 6002-U, dated 1 December 2021, 'On the Procedure for the Bank of Russia to Maintain the Unified Register of Authorized Actuaries, and on the Procedure for Authorized Actuaries to Confirm their Compliance with the Requirements for Authorized Actuaries Set Forth by Federal Law No. 293-FZ, Dated 2 November 2013, 'On Actuarial Activities in the Russian Federation'.

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' and Bank of Russia Ordinance No. 6176-U, dated 29 June 2022, 'On the Procedure for the Bank of Russia to Include Companies in the Register of Management Companies of Special-purpose Vehicles and to Exclude Them 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 Ar-

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).

Table 4.2.6
Ruble, Foreign Currency and Precious Metals-
Denominated Budget Funds in Accounts
of Credit Institutions

General Provisions

This table contains data on the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (further – credit institutions) in the form 0409302 'Information on Borrowings' in compliance with Bank of Russia Ordinance No. 4927-U, dated 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

Federal budget funds are treasury accounts balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds available for settlements on separate operations.

Regional and local budget funds are treasury accounts balances of the regional budgets and local budgets.

Other budget funds are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry

of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

Extra-budgetary funds are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments' extra-budgetary funds.

Subsection 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*¹ is the Reporting Form 0409128 'Weighted Average Interest Rates on Loans Granted by Credit Institutions', for *credits of nonfinancial organizations* – the Reporting Form 0409303 'Granted Funds to Legal Entities' compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated 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.

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 estate objects and about modification of some legal acts of the Russian Federation.

The source of information has been the reports compiled by credit institutions in form 0409316 'Information on Granted Funds to Individuals', established by Bank of Russia Ordinance No. 4927-U, dated 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:

¹ The source of information for loans granted to individuals and non-financial organizations was the Reporting Form of financial organizations (excluding national corporation the State Corporation 'Bank for development and foreign economic affairs (Vnesheconombank)' and non-bank credit institutions) 0409128 'Weighted Average Interest Rates on Loans Granted by Credit Institutions' until 2019. Starting from January 2019 reporting date non-bank credit institutions started reporting by the Form 0409128.

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

\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:

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

\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.

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 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-Governmental Pension Funds'.

Table 4.5.4

Main Indicators of Unit Investment Funds' Performance

General Provisions

The table presents performance indicators of unit investment funds in the Russian Federation, broken down by types of unit investment funds: number of holders of investment shares in unit investment funds, value of net assets of unit investment funds, volume of issue of investment shares of unit investment funds, and volume of redemption of investment shares of unit investment funds.

The indicators are compiled on the basis of aggregated data from Form 0420502 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)', Form 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)', Form 0420504 'Statement of Shareholders of Joint-stock Investment Funds (Holders of Investment Shares in Unit Investment Funds)', submitted to the Bank of Russia by asset management companies of unit investment funds as prescribed in Bank of Russia Ordinance No. 4715-U, dated 8 February 2018, 'On the Forms, Procedure and Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-Governmental Pension Funds' (until 2016 — Federal Securities Commission Resolution No. 03-41/ps, dated 22 October 2003, 'On Statements of Joint-stock Investment Funds and Management Companies of Unit Investment Funds'; for 2016 — 2017 Q2 — Bank of Russia Ordinance No. 3901-U, dated 16 December 2015, 'On Terms of and Procedure for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and by the Management Company of Investment Funds, Unit Investment Funds, and Non-Governmental Pension Funds'; for 2017 Q3 — 2018 Q1 — Bank of Russia Ordinance No. 4323-U, dated 24 March 2017, 'On the Forms, Procedure and Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-Governmental Pension Funds').

Individual Indicators Highlights

Indicator **Number of Holders of Investment Shares in Unit Investment Funds** reflects the aggregate number of holders in the registers of unit investment fund shareholders.

Starting from 2016 Q1, indicator Number of Personal Accounts in the Registers of Investment Fund Shareholders is replaced with indicator Number of Holders of Investment Shares in Unit Investment Funds in order to provide reliable information on the actual number of holders of investment shares in funds (including holders whose rights for investment shares are accounted for in nominal holders' accounts, and excluding zero personal accounts in the registers of investment fund shareholders).

Indicator **Value of Net Assets of Unit Investment Funds** reflects the aggregate value of net assets of operational unit investment funds.

Indicator Issue of Investment **Shares of Unit Investment Funds** reflects the aggregate amount of issued investment shares of unit investment funds in the reporting period (the first quarter, the first six months, the first nine months and a year). The indicator is shown as accrued year-to-date total.

Indicator **Redemption of Investment Shares of Unit Investment Funds** reflects the aggregate amount of redeemed investment shares of unit investment funds in the reporting period (the first quarter, the first six month, the first nine months and a year). The indicator is shown as accrued year-to-date total.

Table 4.5.5
Insurers' Premiums and Payoffs
by Type of Insurance

General Provisions

The table reflects volumes of insurance premiums and benefits by type of insurance over the reporting period.

The indicators of insurers are compiled on the basis of regular statistical reporting provided by insurance companies to the Bank of Russia in accordance with Law of the Russian Federation No. 4015-1, dated 27 November 1992, 'On the 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 Federation¹, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree 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_i is the number of securities in the issue (additional issue) of securities ‘i’ subject to placement, in pieces;

N_i is the par value of one security in the issue (additional issue) of securities ‘i’ subject to placement, in rubles.

Table 6.1.4
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:

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

¹ Article 5 of the Russian Federation Constitution establishes that ‘the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous regions, autonomous areas which have rights as constituent entities of the Russian Federation’.

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).