

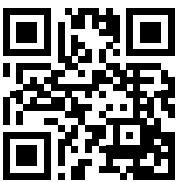


Bank of Russia

No. 6

**BANK OF RUSSIA  
STATISTICAL  
BULLETIN**

Moscow  
2023



**Bank of Russia Statistical Bulletin**  
**No. 6 (361)**  
**2023**

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**Publisher and distributor:**

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

fax 8 (495) 637-45-60,

e-mail: [sales01@1prime.ru](mailto:sales01@1prime.ru), [www.1prime.ru](http://www.1prime.ru)

Printed by “Tipografiya “Vozrojdienie”

117105, Moscow, Varshavskoye highway, 37a, building 2

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<sup>1</sup> The data do not include statistics on the Donetsk People's Republic, the Lugansk People's Republic, the Zaporozhye Region and the Kherson Region.

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	Q4 2022	2022
<b>CURRENT ACCOUNT</b>	22,432	17,300	35,528	47,002	122,263	69,810	77,229	48,451	37,528	233,019
Goods	28,726	38,839	54,248	68,524	190,337	82,993	94,118	72,623	58,243	307,978
<i>Exports</i>	93,312	114,894	132,113	154,031	494,350	154,540	151,780	141,418	140,590	588,329
<i>Imports</i>	64,587	76,055	77,864	85,507	304,013	71,547	57,662	68,796	82,347	280,351
Services	-3,014	-4,059	-6,869	-6,291	-20,234	-3,598	-3,494	-6,900	-8,209	-22,200
<i>Exports</i>	11,518	13,044	14,119	17,019	55,700	13,859	11,050	11,335	12,269	48,514
Transport	3,724	4,323	4,709	5,334	18,091	4,218	3,644	3,548	3,507	14,917
Travel	762	1,013	1,036	1,176	3,986	1,046	1,373	1,562	1,562	5,543
Other services	7,032	7,708	8,374	10,510	33,623	8,595	6,033	6,226	7,200	28,054
<i>Imports</i>	14,532	17,103	20,989	23,310	75,934	17,457	14,544	18,236	20,477	70,714
Transport	3,586	4,063	4,103	4,434	16,186	3,671	3,196	3,597	3,867	14,330
Travel	1,311	2,048	4,578	3,470	11,407	2,558	3,411	6,801	7,499	20,269
Other services	9,634	10,992	12,308	15,407	48,341	11,228	7,938	7,838	9,112	36,116
Compensation of employees	115	76	33	-46	178	82	-420	-889	-1,276	-2,503
Investment income	-1,573	-16,948	-10,468	-14,273	-43,262	-8,337	-10,326	-14,278	-8,957	-41,898
Receivable	13,350	14,506	22,739	27,238	77,834	9,052	7,542	7,904	9,968	34,465
Payable	14,923	31,454	33,207	41,511	121,096	17,389	17,868	22,181	18,925	76,364
<i>Direct investment</i>	-1,992	-9,194	-8,564	-9,869	-29,619	-9,291	-7,426	-7,464	-4,640	-28,820
Receivable	10,635	11,506	19,682	24,170	65,994	5,993	4,753	4,796	6,807	22,349
Payable	12,628	20,700	28,247	34,038	95,613	15,284	12,179	12,259	11,447	51,169
<i>Portfolio investment</i>	-415	-8,202	-2,674	-5,118	-16,408	-423	-3,754	-8,398	-6,115	-18,691
Receivable	756	1,172	1,116	1,030	4,074	703	509	517	497	2,225
Payable	1,170	9,374	3,790	6,147	20,482	1,126	4,264	8,915	6,611	20,916
<i>Other investment</i>	834	448	770	713	2,765	1,378	854	1,584	1,798	5,613
Receivable	1,959	1,828	1,941	2,038	7,766	2,357	2,279	2,591	2,664	9,891
Payable	1,125	1,380	1,171	1,326	5,001	979	1,426	1,007	866	4,278
Rent	17	21	11	20	68	18	4	2	4	28
Secondary income	-1,839	-629	-1,427	-930	-4,825	-1,348	-2,653	-2,107	-2,277	-8,386
<b>CAPITAL ACCOUNT</b>	221	-28	-48	-20	125	-22	-1,147	-1,929	-1,482	-4,580

Table 1.1 (end)  
(millions of US dollars)

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	2022
<b>Net lending (+) / net borrowing (-) (balance from current and capital accounts)</b>	22,653	17,272	35,480	46,983	122,388	69,788	76,082	46,523	36,046	228,439
<b>Net lending (+) / net borrowing (-) (balance from financial account)</b>	22,674	18,322	33,681	47,813	122,490	66,578	79,896	44,232	36,098	226,805
<b>Direct investment</b>	3,183	3,279	4,254	14,717	25,433	796	11,851	10,181	6,261	29,088
<i>Net acquisition of financial assets</i>	9,094	8,706	20,246	27,837	65,883	-21,628	-5,516	6,044	7,056	-14,045
Equity and investment fund shares	5,875	8,268	19,382	34,460	67,985	-17,098	-5,818	10,273	13,518	876
Debt instruments	3,219	437	864	-6,622	-2,103	-4,531	302	-4,229	-6,463	-14,921
<i>Net incurrence of liabilities</i>	5,911	5,427	15,992	13,120	40,450	-22,424	-17,367	-4,137	795	-43,133
Equity and investment fund shares	6,720	4,459	13,597	14,606	39,383	-14,161	-10,267	839	7,700	-15,888
Debt instruments	-809	968	2,395	-1,486	1,067	-8,263	-7,101	-4,976	-6,905	-27,245
<b>Portfolio investment</b>	11,251	5,284	630	14,919	32,084	7,357	2,825	1,097	11,926	23,205
<i>Net acquisition of financial assets</i>	4,687	4,033	3,447	5,788	17,954	-3,091	-1,626	-2,328	-3,765	-10,809
Equity and investment fund shares	3,654	2,173	2,445	3,281	11,553	-2,148	-371	-306	-604	-3,429
Debt securities	1,033	1,860	1,001	2,507	6,401	-943	-1,254	-2,022	-3,161	-7,380
<i>Net incurrence of liabilities</i>	-6,563	-1,252	2,816	-9,131	-14,130	-10,449	-4,451	-3,425	-15,691	-34,015
Equity and investment fund shares	-3,333	-528	-2,842	-4,333	-11,036	-5,155	-3,704	-1,915	-7,817	-18,591
Debt securities	-3,231	-724	5,658	-4,798	-3,094	-5,293	-747	-1,510	-7,873	-15,423
<b>Financial derivatives (other than reserves) and employee stock options</b>	328	152	-724	-451	-696	-2,836	-65	-242	-72	-3,215
<i>Net acquisition of financial assets</i>	-4,355	-4,727	-5,790	-8,810	-23,683	-13,392	-2,471	-1,320	-737	-17,920
<i>Net incurrence of liabilities</i>	-4,683	-4,879	-5,066	-8,359	-22,988	-10,556	-2,406	-1,078	-666	-14,705
<b>Other investment</b>	4,201	1,095	-103	-3,050	2,143	71,878	64,129	31,402	17,569	184,979
<i>Net acquisition of financial assets</i>	9,269	4,652	18,366	4,245	36,533	80,707	33,666	24,111	8,497	146,981
Other equity	15	236	4	63	318	5	-3	-2	56	56
Loans, currency and deposits	9,633	-666	12,929	2,514	24,410	44,269	28,475	17,133	-10,918	78,959
Other accounts receivable	-378	5,082	5,433	1,667	11,804	36,433	5,194	6,980	19,359	67,966
<i>Net incurrence of liabilities</i>	5,069	3,557	18,469	7,295	34,390	8,829	-30,463	-7,291	-9,073	-37,998
Other equity	1	8	4,113	-3	4,120	10	0	0	-2	8
Loans, currency and deposits	2,254	-1,624	1,277	2,534	4,440	-41	-11,909	-2,193	-5,626	-19,769
Other accounts payable	2,814	5,174	-4,465	4,763	8,286	8,854	-18,572	-5,137	-3,489	-18,345
Special drawing rights	-1	0	17,544	1	17,544	6	19	38	45	108
<b>Reserve assets</b>	3,712	8,512	29,623	21,678	63,525	-10,617	1,156	1,795	414	-7,253
<b>Net errors and omissions</b>	22	1,050	-1,799	830	102	-3,210	3,814	-2,291	52	-1,634

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



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	31.12.2022
<b>Total</b>	467,605	462,227	473,074	490,271	482,354	453,539	479,173	434,899	380,545
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104
Federal Government	65,163	61,222	62,707	67,912	63,268	53,192	74,533	66,868	46,087
<b>New Russian Debt</b>	64,791	60,851	62,371	67,576	62,967	52,891	74,232	66,569	45,855
Loans	485	520	501	527	1,501	1,384	2,094	1,886	1,412
Foreign currency bonds	21,071	20,415	20,587	20,531	19,959	18,550	18,035	16,943	16,307
<i>Eurobonds</i>	20,919	20,138	20,276	20,267	19,686	18,324	17,810	16,849	16,222
<i>Eurobonds (related to the second London Club debt restructuring)</i>	152	277	310	265	274	226	225	94	85
Ruble denominated bonds	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119
<i>OFZ</i>	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119
<i>Eurobonds</i>	0	0	0	0	0	0	0	0	0
Other	44	39	34	29	24	19	18	18	17
<b>Debt of the former USSR</b>	372	371	336	336	301	301	301	300	231
Local Government	93	89	99	94	84	74	36	31	17
Loans	0	0	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0	0	0
Ruble denominated bonds	93	89	99	94	84	74	36	31	17

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	31.12.2022
<b>Central bank and banks</b>	84,930	89,236	90,104	110,088	114,685	118,008	112,540	104,551	93,450
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	3,908
Debt securities	3,599	3,555	3,761	3,833	3,552	2,982	4,312	3,792	1,119
Loans, currency and deposits	65,157	69,208	71,278	73,450	78,122	71,804	74,227	69,648	60,862
Other	11,590	10,848	10,974	28,184	28,249	36,667	29,825	27,032	27,562
<b>Other sectors</b>	317,418	311,680	320,164	312,178	304,316	282,265	292,064	263,449	240,992
Debt liabilities to direct investors and to direct investment enterprises	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,926	97,644
Debt securities	8,563	8,498	9,171	8,984	8,631	6,368	9,430	7,572	6,969
Loans, currency and deposits	153,259	153,852	152,908	149,548	141,152	135,524	140,610	128,746	120,230
Other	17,396	20,033	25,549	20,507	23,910	24,822	20,562	18,204	16,149

## 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	31.12.2022
<b>Total</b>	467,605	462,227	473,074	490,271	482,354	453,539	479,173	434,899	380,545
Foreign Currency	339,448	338,187	339,864	352,962	348,797	340,111	301,907	273,691	258,473
Domestic Currency	128,156	124,040	133,210	137,310	133,557	113,428	177,265	161,208	122,073
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104
Foreign Currency	21,973	21,344	21,457	21,423	21,786	20,254	20,448	19,147	17,968
Short-term	44	39	34	29	24	19	18	18	17
Long-term	21,928	21,306	21,424	21,395	21,762	20,235	20,430	19,129	17,951
Domestic Currency	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753	28,136
Short-term	0	0	0	0	0	0	0	0	0
Long-term	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753	28,136
<b>Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	80,346	83,610	86,013	105,467	109,922	111,452	108,364	100,472	89,542
Foreign Currency	59,628	63,525	66,488	84,663	87,489	88,340	72,832	65,826	59,860
Short-term	20,089	23,056	25,481	26,945	29,887	33,580	19,186	16,600	14,394
Long-term	39,539	40,468	41,007	57,718	57,601	54,760	53,646	49,227	45,467
Domestic Currency	20,718	20,086	19,525	20,804	22,433	23,112	35,532	34,646	29,682
Short-term	14,247	13,902	13,550	14,991	16,875	18,762	29,805	28,810	26,543
Long-term	6,471	6,184	5,974	5,813	5,558	4,350	5,727	5,836	3,138

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	31.12.2022
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	179,218	182,383	187,628	179,040	173,693	166,713	170,602	154,522	143,348
Foreign Currency	142,602	145,048	144,395	138,826	132,926	134,166	119,249	104,517	102,166
<i>Short-term</i>	16,697	18,541	19,849	17,800	19,337	22,135	16,076	9,747	8,859
<i>Long-term</i>	125,905	126,506	124,546	121,027	113,589	112,031	103,174	94,770	93,307
Domestic Currency	36,616	37,336	43,233	40,213	40,767	32,548	51,353	50,006	41,182
<i>Short-term</i>	6,348	7,269	11,571	8,607	11,058	8,601	12,512	17,188	15,752
<i>Long-term</i>	30,268	30,066	31,662	31,607	29,709	23,947	38,841	32,818	25,430
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	101,551
Foreign Currency	115,245	108,271	107,524	108,049	106,597	97,350	89,378	84,201	78,479
Domestic Currency	27,539	26,652	29,104	29,710	28,790	24,757	36,260	28,804	23,073

## 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	31.12.2022
<b>Total Liabilities</b>	467,605	462,227	473,074	490,271	482,354	453,539	479,173	434,899	380,545
<b>Short-term</b>	61,854	67,879	76,573	76,443	86,441	89,639	83,354	76,027	69,192
<b>Long-term</b>	405,751	394,348	396,501	413,829	395,913	363,900	395,819	358,872	311,354
<b>General Government</b>	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104
Short-term	44	39	34	29	24	19	18	18	17
Debt securities	0	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0	0
Other liabilities	44	39	34	29	24	19	18	18	17
Long-term	65,212	61,272	62,773	67,977	63,329	53,247	74,550	66,882	46,087
Debt securities	64,355	60,382	61,935	67,114	61,526	51,562	72,156	64,695	44,443
Loans, currency and deposits	857	891	837	863	1,803	1,685	2,395	2,186	1,644
Other liabilities	0	0	0	0	0	0	0	0	0
<b>Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	80,346	83,610	86,013	105,467	109,922	111,452	108,364	100,472	89,542
Short-term	34,336	36,958	39,031	41,937	46,763	52,342	48,991	45,410	40,937
Debt securities	607	602	598	606	589	522	559	388	180
Loans, currency and deposits	30,766	34,009	35,707	38,729	43,352	40,262	42,827	41,416	37,461
Other liabilities	2,963	2,346	2,726	2,601	2,822	11,558	5,605	3,606	3,296
Long-term	46,010	46,653	46,982	63,530	63,159	59,110	59,373	55,062	48,605
Debt securities	2,992	2,952	3,164	3,226	2,962	2,460	3,752	3,404	939
Loans, currency and deposits	34,391	35,199	35,570	34,721	34,770	31,541	31,400	28,233	23,401
Other liabilities	8,627	8,501	8,248	25,583	25,427	25,109	24,220	23,426	24,265

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	31.12.2022
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	179,218	182,383	187,628	179,040	173,693	166,713	170,602	154,522	143,348
Short-term	23,045	25,811	31,420	26,406	30,395	30,736	28,587	26,935	24,612
Debt securities	17	18	55	59	17	11	17	15	54
Loans, currency and deposits	5,633	5,759	5,816	5,841	6,469	5,904	8,008	8,715	8,409
Other liabilities	17,395	20,033	25,548	20,507	23,909	24,821	20,562	18,204	16,149
Long-term	156,173	156,573	156,208	152,633	143,298	135,978	142,015	127,588	118,736
Debt securities	8,546	8,480	9,115	8,925	8,614	6,357	9,413	7,557	6,915
Loans, currency and deposits	147,626	148,092	147,092	143,708	134,683	129,620	132,602	120,031	111,821
Other liabilities	1	1	1	1	1	1	0	0	0
<b>Direct investment</b>	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	101,551
<i>Banks</i>	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079	3,908
Direct investor in direct investment enterprises	41	33	55	32	48	46	45	44	42
Direct investment enterprises in direct investor (reverse investment)	23	17	16	13	18	11	12	27	14
Between fellow enterprises	4,519	5,576	4,020	4,575	4,698	6,499	4,119	4,008	3,852
<i>Other sectors</i>	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,926	97,644
Direct investor in direct investment enterprises	36,480	33,969	36,572	37,244	34,743	29,800	36,975	30,516	27,932
Direct investment enterprises in direct investor (reverse investment)	74,400	72,320	73,421	74,340	72,164	65,441	61,567	57,731	52,135
Between fellow enterprises	27,320	23,008	22,543	21,555	23,717	20,311	22,920	20,679	17,576

## 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.<sup>1</sup>

### Main Components

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
<b>Net International Investment Position</b>	516,731	459,374	461,774	443,389	485,038	598,433	481,685	601,309	770,363
<b>Assets</b>	1,569,086	1,528,672	1,582,837	1,623,402	1,651,900	1,590,615	1,701,585	1,604,705	1,613,202
<b>Direct investment</b>	471,840	446,884	467,172	479,346	487,004	390,272	482,450	430,695	397,789
Equity and investment fund shares	371,129	345,323	363,734	376,250	392,802	306,830	376,525	337,804	312,906
Debt instruments	100,711	101,560	103,438	103,097	94,202	83,442	105,925	92,891	84,884
<b>Portfolio investment</b>	107,874	111,954	120,952	112,455	117,413	93,742	90,114	86,018	80,641
Equity and investment fund shares	22,222	27,203	32,870	31,602	34,473	27,045	24,224	21,580	21,847
Debt securities	85,651	84,751	88,082	80,853	82,940	66,696	65,890	64,438	58,794
<b>Financial derivatives (other than reserves) and employee stock options</b>	6,736	6,829	7,341	7,677	6,444	7,618	3,014	1,829	1,282
<b>Other investment</b>	386,863	389,683	395,627	409,801	410,412	492,574	541,885	545,474	551,501
Other equity	8,266	8,265	8,508	8,502	8,559	8,553	8,517	8,485	8,575
Loans, currency and deposits	334,032	338,178	338,572	348,449	347,710	394,538	424,756	425,988	408,009
Other accounts receivable	44,565	43,240	48,547	52,851	54,143	89,483	108,612	111,001	134,916
<b>Reserve assets</b>	595,774	573,322	591,745	614,122	630,627	606,409	584,121	540,688	581,989
<b>Liabilities</b>	1,052,355	1,069,297	1,121,063	1,180,013	1,166,862	992,182	1,219,900	1,003,396	842,839
<b>Direct investment</b>	539,747	547,653	568,495	594,851	610,083	523,541	694,592	553,783	461,596
Equity and investment fund shares	396,962	412,731	431,868	457,092	474,695	401,434	568,954	440,778	360,045
Debt instruments	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	101,551
<b>Portfolio investment</b>	255,925	261,023	284,829	302,717	273,636	188,598	249,079	196,489	149,089
Equity and investment fund shares	169,351	183,483	204,848	218,064	197,807	131,492	164,574	125,301	98,855
Debt securities	86,574	77,540	79,980	84,654	75,828	57,106	84,505	71,189	50,234
<b>Financial derivatives (other than reserves) and employee stock options</b>	8,265	5,655	6,048	5,648	5,757	5,864	2,575	1,921	1,282
<b>Other investment</b>	248,418	254,966	261,691	276,797	277,386	274,178	273,654	251,202	230,872
Other equity	115	96	111	4,215	4,128	3,658	6,017	5,368	4,410
Loans, currency and deposits	219,273	223,951	225,022	223,862	221,076	209,013	217,232	200,580	182,736
Other accounts payable	20,860	22,881	28,466	23,303	26,932	36,561	26,426	22,102	19,609
Special drawing rights (Net incurrence of liabilities)	8,170	8,039	8,091	25,417	25,250	24,946	23,979	23,152	24,118

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

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

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

(millions of US dollars)

	Exports (FOB)						Imports (FOB)						Trade balance		
	total	% of the corresponding period of the previous year	of which				total	% of the corresponding period of the previous year	of which				total	of which	
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2019	419,721	94.5	363,319	93.8	56,402	99.5	253,877	102.0	225,971	101.6	27,906	105.1	165,845	137,348	28,496
2020	333,530	79.5	282,656	77.8	50,873	90.2	240,089	94.6	214,587	95.0	25,502	91.4	93,441	68,069	25,372
2021	494,350	148.2	426,991	151.1	67,359	132.4	304,014	126.6	271,680	126.6	32,332	126.8	190,336	155,311	35,027
2022	<b>590,835</b>	<b>119.5</b>	x	x	x	x	<b>276,711</b>	<b>91.0</b>	x	x	x	x	<b>314,124</b>	x	x
<b>2022</b>															
Q1	154,540	165.6	x	x	x	x	<b>69,790</b>	<b>108.1</b>	x	x	x	x	<b>84,751</b>	x	x
Q2	<b>151,815</b>	132.1	x	x	x	x	<b>56,785</b>	<b>74.7</b>	x	x	x	x	<b>95,030</b>	x	x
Q3	<b>141,362</b>	107.0	x	x	x	x	<b>68,822</b>	88.4	x	x	x	x	<b>72,540</b>	x	x
Q4	<b>143,117</b>	<b>92.9</b>	x	x	x	x	<b>81,314</b>	<b>95.1</b>	x	x	x	x	<b>61,803</b>	x	x
<b>2023</b>															
Q1	<b>104,555</b>	<b>67.7</b>	x	x	x	x	<b>74,327</b>	<b>106.5</b>	x	x	x	x	<b>30,228</b>	x	x
January	<b>33,324</b>	<b>71.1</b>	x	x	x	x	<b>24,055</b>	<b>99.8</b>	x	x	x	x	<b>9,269</b>	x	x
February	<b>30,396</b>	<b>59.1</b>	x	x	x	x	<b>22,605</b>	<b>83.2</b>	x	x	x	x	<b>7,791</b>	x	x
March	<b>40,835</b>	<b>72.6</b>	x	x	x	x	<b>27,667</b>	<b>149.4</b>	x	x	x	x	<b>13,168</b>	x	x
April	31,286	64.6	x	x	x	x	23,035	137.2	x	x	x	x	8,251	x	x

Notes.

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

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

'x' — the publication of statistics by group of countries has been suspended.



Table 1.7

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

Date	International reserves	Of which				gold
		foreign exchange reserves	of which			
			foreign exchange	SDRs	reserve position in IMF	
1	2	3	4	5	6	7
<b>2021</b>						
31.12	630,627	497,557	468,075	24,218	5,264	133,070
<b>2022</b>						
31.01	630,207	497,951	468,631	24,085	5,235	132,256
28.02	617,133	475,898	446,537	24,138	5,224	141,235
31.03	606,409	464,328	435,224	23,927	5,178	142,081
30.04	593,052	452,066	423,754	23,274	5,037	140,986
31.05	587,423	449,268	420,884	23,366	5,018	138,155
30.06	584,121	448,221	420,279	23,002	4,940	135,900
31.07	576,904	445,749	417,868	22,953	4,929	131,155
31.08	565,660	434,604	407,207	22,555	4,842	131,056
30.09	540,688	416,938	389,952	22,216	4,769	123,750
31.10	547,194	422,772	395,685	22,318	4,768	124,423
30.11	567,289	436,291	408,590	22,827	4,874	130,998
31.12	581,989	445,912	417,806	23,161	4,945	136,077
<b>2023</b>						
31.01	597,035	453,093	424,541	23,529	5,023	143,942
28.02	574,247	438,683	410,650	23,105	4,928	135,564
31.03	593,879	446,868	418,406	23,459	5,003	147,011
30.04	595,787	447,187	418,628	23,559	5,000	148,599
31.05	584,175	438,344	410,313	23,127	4,903	145,832

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

Table 1.8

## International Reserves and Foreign Currency Liquidity – Russia

### I. Official Reserves Assets and Other Foreign Currency Assets (Approximate Market Value)

*(millions of US dollars, end of period)*

	31.05.2023
<b>A. Official reserves assets</b>	<b>584,175.4</b>
(1) foreign currency reserves (in convertible foreign currencies)	409,772.8
(a) securities	x
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits with:	x
(i) other national central banks, BIS and IMF	x
(ii) banks headquartered in the reporting country	—
of which: located abroad	—
(iii) banks headquartered outside the reporting country	x
of which: located in the reporting country	—
(2) IMF reserve position	4,903.3
(3) SDRs	23,127.0
(4) gold	145,831.7
— volume in millions of fine troy ounces	74.9
(5) other reserve assets (specify)	540.5
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	540.5
<b>B. Other foreign currency assets (specify)</b>	<b>—</b>
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	—
— loans not included in official reserve assets	—
— financial derivatives not included in official reserve assets	—
— gold not included in official reserve assets	—
— other	—

Table 1.8 (cont.)

**II. Predetermined short-term net drains on foreign currency assets (nominal value)***(millions of US dollars)*

	31.05.2023			
	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits <sup>1</sup>	0.0	0.0	0.0	0.0
— outflows (-), principal	0.0	0.0	0.0	0.0
— outflows (-), interest	0.0	0.0	0.0	0.0
— inflows (+), principal	0.0	0.0	0.0	0.0
— inflows (+), interest	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (-)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (-)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (-)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (-)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

<sup>1</sup> Starting from 01.07.2022 zero values are indicated, as no outflow of funds in foreign currency is expected (Order of the Ministry of Finance of 22.06.2022 No. 240 'On the Temporary Procedure for the Execution of State Debt Obligations of the Russian Federation on State Securities of the Russian Federation, the denominated value of which is indicated in foreign currency').

Table 1.8 (cont.)

## III. Contingent short-term net drains on foreign currency assets (nominal value)

(millions of US dollars)

	31.05.2023			
	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options (puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (–)	—	—	—	—
— BIS (–)	—	—	—	—
— IMF (–)	—	—	—	—
— other international organizations (–)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (–)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (–)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—	—	—	—
(a) short positions	—	—	—	—
(i) bought puts	—	—	—	—
(ii) written calls	—	—	—	—
(b) long positions	—	—	—	—
(i) bought calls	—	—	—	—
(ii) written puts	—	—	—	—
PRO MEMORIA: In-the-money options	—	—	—	—
(1) At current exchange rate	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(2) +5% (depreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(3) –5% (appreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(4) +10% (depreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(5) –10% (appreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(6) Other (specify)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—

Table 1.8 (end)

## IV. Memo items

(millions of US dollars)

	31.05.2023
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—
— derivatives (forwards, futures, or options contracts)	—
— short positions	—
— long positions	—
— other instruments	—
(c) pledged assets	—
— included in reserve assets	—
— included in other foreign currency assets	—
(d) securities lent and on repo	-926.0
— lent or repoed and included in Section I	-1.2
— lent or repoed but not included in Section I	-1,465.7
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	540.9
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (-)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed at least once a year:	
(a) currency composition of reserves (by groups of currencies) <sup>1</sup>	—
— currencies in SDR basket <sup>2</sup>	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

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

Table 1.9

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

Period	Actual amount of the international reserves expressed in months of import <sup>1</sup>
1	2
Q1 2012	14.6
Q2 2012	14.5
Q3 2012	14.7
Q4 2012	14.5
Q1 2013	14.0
Q2 2013	13.4
Q3 2013	13.4
Q4 2013	13.0
Q1 2014	12.5
Q2 2014	12.4
Q3 2014	12.0
Q4 2014	10.8
Q1 2015	10.8
Q2 2015	12.3
Q3 2015	14.3
Q4 2015	15.7
Q1 2016	17.2
Q2 2016	17.8
Q3 2016	18.2
Q4 2016	17.0
Q1 2017	17.2
Q2 2017	16.7
Q3 2017	16.4
Q4 2017	15.9
Q1 2018	16.2
Q2 2018	15.8
Q3 2018	15.9
Q4 2018	16.4
Q1 2019	17.2
Q2 2019	18.3
Q3 2019	18.5
Q4 2019	18.9
Q1 2020	19.2
Q2 2020	20.5
Q3 2020	22.3
Q4 2020	23.5
Q1 2021	22.3
Q2 2021	21.2
Q3 2021	20.5
Q4 2021	19.9
Q1 2022	18.7
Q2 2022	19.0
Q3 2022	18.2
Q4 2022	19.9
Q1 2023 <sup>2</sup>	20.5

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

## Central Bank Survey

Table 1.10

(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 1.10 (end)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023
<b>NET FOREIGN ASSETS</b>	38,875,112	39,475,879	41,110,028	43,505,685	45,521,456
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	4,681,908	5,234,338	5,525,303	4,953,238	4,905,555
NET CLAIMS ON GENERAL GOVERNMENT	-6,891,839	-7,855,415	-8,351,253	-7,763,776	-9,573,244
CLAIMS ON OTHER SECTORS	1,172,854	1,313,428	1,318,895	1,303,400	1,291,737
<b>MONETARY BASE</b>	24,428,576	24,195,036	23,985,888	23,788,725	22,836,149
Currency in circulation	16,347,658	16,167,790	16,421,526	16,661,022	17,154,839
Liabilities to other depository corporations	8,080,917	8,027,247	7,564,361	7,127,704	5,681,310
Deposits, of which	8,080,917	8,027,247	7,564,361	7,127,704	5,681,310
Required reserves	145,932	145,929	265,379	265,379	265,339
Debt securities	—	—	—	—	—
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	42,242	37,830	265,691	791,279	56,373
Transferable deposits	30,992	30,540	30,440	30,624	31,773
Other financial institutions	19,968	19,788	19,788	20,065	20,979
Nonfinancial organizations	11,025	10,752	10,653	10,559	10,794
Households	0	0	0	0	0
Other deposits	11,250	7,290	235,250	760,655	24,600
Other financial institutions	11,250	7,290	235,250	760,655	24,600
Nonfinancial organizations	0	0	0	0	0
Households	0	0	0	0	0
<b>OTHER ITEMS (NET)</b>	13,367,217	13,935,365	15,351,394	17,418,542	19,252,982

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



Table 1.11

## 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 NONRESIDENTS	14,680,498	15,255,673	18,242,538	19,512,356	16,740,482	16,121,928
LIABILITIES TO NONRESIDENTS	6,014,245	6,276,849	6,546,628	6,389,249	5,318,284	4,728,470
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
Debt securities	1,441,039	1,260,680	1,050,052	1,142,521	1,047,705	1,268,074
Loans	6,817,216	6,822,510	7,020,600	6,879,130	6,655,971	6,355,570
Other claims	2,102,657	1,953,792	2,032,364	1,803,452	1,905,976	1,833,886

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
<i>in foreign currency</i>	2,341,488	2,609,879	3,469,672	3,613,714	3,359,789	3,053,464
Debt securities	43,066	45,147	47,319	48,302	40,777	36,172
Loans	1,780,752	1,709,086	1,809,642	1,627,127	1,526,193	1,481,229
Other claims	517,671	855,647	1,612,711	1,938,285	1,792,819	1,536,063
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
Debt securities	2,146,206	2,132,975	2,290,370	2,164,323	2,158,542	1,920,057
Loans	36,023,524	36,095,324	37,061,656	37,456,066	38,274,324	38,613,210
Other claims	3,566,165	3,657,877	3,681,500	3,797,074	3,820,689	3,882,191
<i>in foreign currency</i>	6,737,135	7,060,903	7,606,854	7,598,592	6,534,757	5,729,599
Debt securities	57,177	58,213	65,334	65,161	56,515	49,576
Loans	6,453,217	6,769,766	7,298,619	7,298,321	6,264,605	5,478,848
Other claims	226,740	232,924	242,901	235,110	213,637	201,175
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
Debt securities	—	—	—	—	—	—
Loans	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	89,108	92,279	104,172	102,626	88,594	80,321
Debt securities	—	—	—	—	—	—
Loans	89,108	92,279	104,172	102,626	88,594	80,321
Other claims	—	—	—	—	—	—
<b>LIABILITIES TO CENTRAL BANK</b>	<b>3,179,351</b>	<b>3,389,510</b>	<b>11,381,975</b>	<b>5,140,619</b>	<b>4,041,777</b>	<b>3,477,640</b>
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	<b>70,529,705</b>	<b>70,934,638</b>	<b>71,641,754</b>	<b>71,615,955</b>	<b>70,127,498</b>	<b>69,615,892</b>
<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
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	<b>5,768</b>	<b>5,723</b>	<b>5,652</b>	<b>5,345</b>	<b>5,133</b>	<b>5,065</b>
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	<b>1,307,642</b>	<b>1,313,066</b>	<b>1,382,623</b>	<b>1,494,229</b>	<b>1,310,618</b>	<b>1,274,252</b>
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	<b>2,737,193</b>	<b>2,704,408</b>	<b>2,656,866</b>	<b>2,637,742</b>	<b>2,616,045</b>	<b>2,619,118</b>
<b>SHARES AND OTHER EQUITY</b>	<b>12,316,289</b>	<b>11,108,809</b>	<b>11,485,799</b>	<b>11,098,908</b>	<b>10,442,017</b>	<b>10,136,989</b>
<b>OTHER ITEMS (NET)</b>	<b>16,538,771</b>	<b>16,898,857</b>	<b>18,849,266</b>	<b>19,072,446</b>	<b>18,444,077</b>	<b>18,480,304</b>
Escrow accounts of households <sup>1</sup>	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
<b>NET FOREIGN ASSETS</b>	9,182,937	10,767,014	10,625,111	9,488,235	9,098,268	8,844,118
<b>CLAIMS ON NONRESIDENTS</b>	13,267,738	15,335,019	14,972,795	13,774,318	13,438,413	13,008,399
<b>LIABILITIES TO NONRESIDENTS</b>	4,084,800	4,568,005	4,347,684	4,286,083	4,340,144	4,164,281
<b>CLAIMS ON CENTRAL BANK</b>	5,874,773	5,746,029	6,348,470	6,920,657	6,145,185	6,651,219
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	-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>	—	—	—	—	—	—
<b>CLAIMS ON OTHER SECTORS</b>	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
Debt securities	1,387,894	1,168,372	1,332,085	1,418,253	1,364,266	1,386,793
Loans	6,260,181	6,388,381	6,838,701	6,848,239	6,903,644	6,914,889
Other claims	1,858,295	1,938,262	1,831,522	1,850,630	1,951,101	1,925,431

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
<i>in foreign currency</i>	2,493,035	2,776,341	2,291,589	1,686,736	1,711,717	1,571,061
Debt securities	25,683	30,631	39,024	39,274	82,112	194,111
Loans	1,240,581	1,473,949	1,147,920	1,103,806	1,154,627	1,158,720
Other claims	1,226,771	1,271,761	1,104,645	543,656	474,978	218,230
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
Debt securities	1,898,682	2,088,566	2,081,975	1,990,999	1,950,738	1,963,833
Loans	38,866,731	39,469,552	40,907,280	41,821,740	43,336,868	44,080,106
Other claims	3,788,734	3,784,546	3,807,152	3,810,241	3,893,904	3,849,763
<i>in foreign currency</i>	4,583,501	5,167,640	4,921,445	4,716,359	4,901,979	4,924,166
Debt securities	28,052	32,881	54,863	149,364	224,609	258,456
Loans	4,373,598	4,937,507	4,670,807	4,373,587	4,514,931	4,508,559
Other claims	181,851	197,253	195,775	193,407	162,439	157,152
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
Debt securities	—	—	—	—	—	—
Loans	26,799,845	27,082,176	27,368,932	27,794,151	28,062,167	28,389,433
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	64,335	59,940	54,836	52,103	52,702	52,554
Debt securities	—	—	—	—	—	—
Loans	64,335	59,940	54,836	52,103	52,702	52,554
Other claims	—	—	—	—	—	—
<b>LIABILITIES TO CENTRAL BANK</b>	<b>3,215,437</b>	<b>2,874,259</b>	<b>3,273,963</b>	<b>4,442,070</b>	<b>4,453,129</b>	<b>4,944,346</b>
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	<b>67,466,502</b>	<b>70,391,298</b>	<b>72,132,546</b>	<b>71,920,324</b>	<b>71,944,398</b>	<b>72,973,333</b>
<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
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	<b>5,046</b>	<b>4,925</b>	<b>5,002</b>	<b>4,797</b>	<b>4,760</b>	<b>4,720</b>
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	<b>1,221,428</b>	<b>1,328,979</b>	<b>1,226,005</b>	<b>1,243,735</b>	<b>1,278,127</b>	<b>1,263,256</b>
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	<b>2,656,960</b>	<b>2,677,136</b>	<b>2,772,282</b>	<b>2,737,213</b>	<b>2,652,617</b>	<b>2,571,911</b>
<b>SHARES AND OTHER EQUITY</b>	<b>10,409,050</b>	<b>11,274,157</b>	<b>11,836,067</b>	<b>11,946,853</b>	<b>11,839,655</b>	<b>12,665,710</b>
<b>OTHER ITEMS (NET)</b>	<b>17,953,055</b>	<b>18,467,884</b>	<b>18,243,999</b>	<b>17,453,959</b>	<b>18,213,562</b>	<b>17,428,730</b>
Escrow accounts of households <sup>1</sup>	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023
<b>NET FOREIGN ASSETS</b>	8,595,929	9,247,551	9,441,835	9,006,600	8,779,480
CLAIMS ON NONRESIDENTS	13,609,648	14,090,465	14,586,843	14,102,722	14,162,224
LIABILITIES TO NONRESIDENTS	5,013,719	4,842,914	5,145,008	5,096,122	5,382,745
CLAIMS ON CENTRAL BANK	8,993,037	8,834,002	8,409,449	7,969,324	6,594,439
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	2,637,288	3,458,825	4,592,697	2,752,271	3,151,665
Claims on federal government	12,266,764	12,546,745	12,734,451	13,033,826	13,170,773
Debt securities	12,205,526	12,485,624	12,672,351	12,972,718	13,109,666
<i>in rubles</i>	11,494,466	11,775,720	11,906,855	12,188,446	12,281,798
<i>in foreign currency</i>	711,059	709,904	765,496	784,272	827,869
Loans	61,239	61,121	62,101	61,108	61,106
<i>in rubles</i>	61,194	61,076	62,051	61,059	61,053
<i>in foreign currency</i>	45	46	50	49	54
Other claims	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
Claims on state and local government	578,345	533,681	539,408	507,967	513,661
Debt securities	338,586	338,453	335,744	331,487	333,538
<i>in rubles</i>	338,586	338,453	335,744	331,487	333,538
<i>in foreign currency</i>	—	—	—	—	—
Loans	239,759	195,228	203,664	176,480	180,123
<i>in rubles</i>	239,637	195,107	203,533	176,346	179,983
<i>in foreign currency</i>	122	121	131	134	140
Other claims	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
Liabilities to federal government	8,788,607	8,096,970	7,532,371	8,804,561	8,866,395
Deposits	6,458,607	5,482,922	5,784,314	5,133,322	5,908,337
<i>in rubles</i>	6,311,197	5,326,852	5,643,961	4,987,629	5,759,352
<i>in foreign currency</i>	147,410	156,070	140,354	145,692	148,985
Other liabilities	2,330,000	2,614,047	1,748,056	3,671,240	2,958,058
<i>in rubles</i>	2,330,000	2,614,047	1,748,056	3,671,240	2,958,058
<i>in foreign currency</i>	—	—	—	—	—
Liabilities to state and local government	1,419,215	1,524,632	1,148,791	1,984,960	1,666,374
Deposits	1,419,215	1,524,632	1,148,791	1,984,960	1,666,374
<i>in rubles</i>	1,419,215	1,524,631	1,148,790	1,984,960	1,666,372
<i>in foreign currency</i>	—	—	1	1	2
Other liabilities	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
<b>CLAIMS ON OTHER SECTORS</b>	98,019,238	97,746,853	99,838,230	101,256,732	103,419,723
<i>in rubles</i>	90,392,243	89,986,404	91,449,379	92,809,245	94,616,117
<i>in foreign currency</i>	7,626,995	7,760,449	8,388,851	8,447,486	8,803,606
Claims on other financial institutions	12,640,976	12,137,676	12,484,528	12,442,326	12,655,061
<i>in rubles</i>	10,957,387	10,296,479	10,505,023	10,567,487	10,683,837
Debt securities	1,609,075	1,590,638	1,615,594	1,580,802	1,423,141
Loans	7,184,780	6,774,243	6,827,280	6,929,682	7,115,833
Other claims	2,163,532	1,931,598	2,062,149	2,057,002	2,144,863

Table 1.11 (end)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023
<i>in foreign currency</i>	1,683,589	1,841,197	1,979,505	1,874,840	1,971,225
Debt securities	359,118	404,217	476,625	557,659	632,344
Loans	1,133,780	1,172,492	1,087,704	1,121,806	1,180,591
Other claims	190,692	264,489	415,176	195,374	158,289
Claims on nonfinancial organizations	56,567,331	56,666,271	58,144,123	59,060,183	60,483,079
<i>in rubles</i>	50,677,930	50,800,153	51,789,915	52,543,490	53,707,047
Debt securities	1,999,364	1,952,382	1,895,734	1,956,909	2,188,649
Loans	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921
Other claims	3,860,560	3,862,785	3,889,934	3,809,297	3,855,477
<i>in foreign currency</i>	5,889,401	5,866,118	6,354,208	6,516,693	6,776,032
Debt securities	410,787	416,242	403,099	426,259	450,330
Loans	5,313,607	5,285,241	5,778,946	5,911,914	6,142,459
Other claims	165,007	164,635	172,164	178,520	183,243
Claims on households	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582
<i>in rubles</i>	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234
Debt securities	—	—	—	—	—
Loans	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234
Other claims	—	—	—	—	—
<i>in foreign currency</i>	54,005	53,134	55,137	55,954	56,349
Debt securities	—	—	—	—	—
Loans	54,005	53,134	55,137	55,954	56,349
Other claims	—	—	—	—	—
<b>LIABILITIES TO CENTRAL BANK</b>	4,658,226	5,210,959	5,502,058	4,935,727	4,881,895
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	79,232,793	79,091,888	81,207,778	81,159,669	81,547,617
<i>in rubles</i>	66,910,048	66,822,630	68,113,583	68,202,476	68,337,657
Transferable deposits	28,551,772	29,572,800	30,013,970	29,500,287	29,485,086
Other financial institutions	902,038	1,042,565	952,020	871,809	884,512
Nonfinancial organizations	13,634,249	15,619,383	15,499,402	14,721,775	14,321,289
Households	14,015,484	12,910,852	13,562,548	13,906,703	14,279,284
Other deposits	38,358,276	37,249,830	38,099,613	38,702,189	38,852,571
Other financial institutions	2,848,310	3,107,323	3,194,884	3,262,044	3,289,301
Nonfinancial organizations	15,233,228	13,729,920	14,302,472	14,638,482	14,369,146
Households	20,276,739	20,412,587	20,602,257	20,801,663	21,194,125
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960
Transferable deposits	—	—	—	—	—
Other financial institutions	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—
Households	—	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960
Other financial institutions	318,438	325,171	328,239	408,931	422,922
Nonfinancial organizations	8,197,439	8,208,974	8,840,220	8,783,708	9,035,102
Households	3,806,868	3,735,114	3,925,736	3,764,554	3,751,936
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	4,690	4,655	4,496	4,459	4,426
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	1,403,464	1,569,492	1,593,126	1,532,600	1,539,261
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	2,648,829	2,554,163	2,705,203	2,713,051	2,769,745
<b>SHARES AND OTHER EQUITY</b>	12,978,777	13,433,558	13,411,343	13,399,370	13,415,879
<b>OTHER ITEMS (NET)</b>	17,318,713	17,422,517	17,858,208	17,240,068	17,786,484
Escrow accounts of households <sup>1</sup>	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851

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

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

Table 1.12

## 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 <sup>1</sup>	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684



Table 1.12 (cont.)

(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 <sup>1</sup>	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709



Table 1.12 (end)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023
NET FOREIGN ASSETS	47,471,041	48,723,430	50,551,862	52,512,285	54,300,936
NET CLAIMS ON GENERAL GOVERNMENT	-4,254,551	-4,396,590	-3,758,555	-5,011,505	-6,421,579
CLAIMS ON OTHER SECTORS	99,192,092	99,060,281	101,157,125	102,560,132	104,711,460
<i>in rubles</i>	91,565,096	91,165,413	92,631,095	93,989,294	95,776,696
<i>in foreign currency</i>	7,626,996	7,894,868	8,526,030	8,570,838	8,934,764
Claims on other financial institutions	13,811,187	13,445,640	13,798,031	13,740,282	13,941,441
<i>in rubles</i>	12,127,598	11,470,026	11,681,347	11,742,092	11,839,059
of which: Loans	8,283,944	7,873,472	7,926,980	8,028,408	8,195,883
<i>in foreign currency</i>	1,683,589	1,975,615	2,116,683	1,998,190	2,102,382
of which: Loans	1,133,780	1,172,492	1,087,704	1,121,806	1,180,591
Claims on nonfinancial organizations	56,569,974	56,671,734	58,149,515	59,065,627	60,488,437
<i>in rubles</i>	50,680,572	50,805,616	51,795,305	52,548,933	53,712,403
of which: Loans	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921
<i>in foreign currency</i>	5,889,402	5,866,119	6,354,210	6,516,694	6,776,034
of which: Loans	5,313,607	5,285,241	5,778,946	5,911,914	6,142,459
Claims on households	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582
<i>in rubles</i>	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234
of which: Loans	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234
<i>in foreign currency</i>	54,005	53,134	55,137	55,954	56,349
of which: Loans	54,005	53,134	55,137	55,954	56,349
BROAD MONEY LIABILITIES	94,715,449	94,495,615	97,054,599	97,775,018	97,850,378
MONEY SUPPLY (National Definition)	82,388,014	82,221,702	83,955,908	84,813,366	84,635,992
<i>in rubles</i>					
Currency outside bankikg system	15,435,724	15,361,243	15,576,634	15,819,611	16,241,962
Transferable deposits	28,582,764	29,603,340	30,044,411	29,530,911	29,516,858
Other financial institutions	922,006	1,062,353	971,808	891,874	905,491
Nonfinancial organizations	13,645,274	15,630,135	15,510,055	14,732,334	14,332,083
Households	14,015,484	12,910,852	13,562,548	13,906,703	14,279,284
Other deposits	38,369,526	37,257,120	38,334,863	39,462,844	38,877,171
Other financial institutions	2,859,560	3,114,613	3,430,134	4,022,699	3,313,901
Nonfinancial organizations	15,233,228	13,729,920	14,302,472	14,638,482	14,369,146
Households	20,276,739	20,412,587	20,602,257	20,801,663	21,194,125
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960
Transferable deposits	—	—	—	—	—
Other financial institutions	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—
Households	—	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960
Other financial institutions	318,438	325,171	328,239	408,931	422,922
Nonfinancial organizations	8,197,439	8,208,974	8,840,220	8,783,708	9,035,102
Households	3,806,868	3,735,114	3,925,736	3,764,554	3,751,936
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496	4,459	4,426
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,569,492	1,593,126	1,532,600	1,539,261
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163	2,705,203	2,713,051	2,769,745
OTHER ITEMS (NET)	43,640,840	44,767,851	46,597,505	48,040,243	50,431,433
Escrow accounts of households <sup>1</sup>	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851

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

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

Table 1.13

## Money Supply (National Definition)

(billions of rubles)

Date	Cash (M0 monetary aggregate)	Transferable deposits	Including		Monetary aggregate M1 (1+2)	Other deposits	Including	
			households	nonfinancial organizations, financial institutions (except for credit ones)			households	nonfinancial organizations, financial institutions (except for credit ones)
	1	2	3	4	5	6	7	8
<b>2021</b>								
31.12	13,200.4	22,808.3	11,882.0	10,926.3	36,008.7	30,244.2	17,168.9	13,075.3
<b>2022</b>								
31.01	13,026.9	22,870.1	10,995.8	11,874.3	35,897.0	29,413.3	17,359.4	12,053.9
28.02	13,913.4	23,335.0	10,716.7	12,618.3	37,248.3	29,411.4	17,060.7	12,350.7
31.03	13,834.3	21,038.4	8,549.5	12,489.0	34,872.8	33,330.8	19,818.9	13,511.8
30.04	13,518.4	20,751.0	8,840.5	11,910.5	34,269.4	34,205.9	20,826.4	13,379.4
31.05	13,233.5	21,486.9	8,842.5	12,644.4	34,720.4	34,273.0	21,080.5	13,192.6
30.06	13,293.1	23,164.8	10,208.9	12,955.8	36,457.9	33,165.4	20,198.0	12,967.4
31.07	13,390.8	24,254.9	10,495.0	13,759.9	37,645.8	33,179.6	20,286.8	12,892.8
31.08	13,481.8	25,533.8	10,913.9	14,619.9	39,015.6	34,317.7	20,210.8	14,106.9
30.09	14,175.0	26,426.6	11,432.1	14,994.6	40,601.7	34,495.2	19,571.0	14,924.2
31.10	14,669.8	26,653.1	11,575.9	15,077.3	41,323.0	34,313.5	19,516.2	14,797.3
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
<b>2023</b>								
31.01	15,361.2	29,603.3	12,910.9	16,692.5	44,964.6	37,257.1	20,412.6	16,844.5
28.02	15,576.6	30,044.4	13,562.5	16,481.9	45,621.0	38,334.9	20,602.3	17,732.6
31.03	15,819.6	29,530.9	13,906.7	15,624.2	45,350.5	39,462.8	20,801.7	18,661.2
30.04	16,242.0	29,516.9	14,279.3	15,237.6	45,758.8	38,877.2	21,194.1	17,683.0
31.05	16,485.5	31,033.9	14,758.0	16,275.9	47,519.4	38,678.0	21,349.0	17,329.0

Table 1.13 (end)

Date	M2 Money supply, billions of rubles (5+6) 9	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
		10	11	12
<b>2021</b>				
31.12	66,252.9	6.3	13.0	13.0
<b>2022</b>				
31.01	65,310.3	-1.4	-1.4	13.4
28.02	66,659.7	2.1	0.6	14.6
31.03	68,203.5	2.3	2.9	17.1
30.04	68,475.3	0.4	3.4	15.7
31.05	68,993.4	0.8	4.1	16.6
30.06	69,623.2	0.9	5.1	16.8
31.07	70,825.4	1.7	6.9	19.3
31.08	73,333.3	3.5	10.7	22.6
30.09	75,096.8	2.4	13.3	23.9
31.10	75,636.5	0.7	14.2	24.4
30.11	76,873.3	1.6	16.0	23.4
31.12	82,388.0	7.2	24.4	24.4
<b>2023</b>				
31.01	82,221.7	-0.2	-0.2	25.9
28.02	83,955.9	2.1	1.9	25.9
31.03	84,813.4	1.0	2.9	24.4
30.04	84,636.0	-0.2	2.7	23.6
31.05	86,197.3	1.8	4.6	24.9

Table 1.14

## Monetary Base (Broad Definition)

(billions of rubles)

Date	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
31.12.2015	11,043.8	8,522.2	1,594.0	369.8	557.8	—
31.12.2016	11,882.7	8,789.8	1,822.7	484.7	785.5	—
31.12.2017	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4
31.12.2018	16,063.4	10,312.5	1,898.2	575.3	1,903.5	1,373.9
31.12.2019	16,822.1	10,616.1	2,625.5	617.4	1,026.4	1,936.7
31.12.2020	18,472.4	13,419.6	2,548.5	713.6	1,220.7	570.0
31.12.2021	20,338.9	14,068.1	2,650.6	815.3	2,805.0	0.0
<b>2022</b>						
31.01	19,802.8	13,784.1	3,762.4	825.4	1,430.8	0.0
28.02	22,376.9	15,815.1	2,847.1	843.3	2,871.4	0.0
31.03	19,186.6	14,842.3	1,086.4	150.0	3,107.8	0.0
30.04	18,344.8	14,347.5	1,019.9	162.2	2,815.2	0.0
31.05	18,663.7	13,970.6	1,796.5	145.9	2,750.7	0.0
30.06	19,167.7	14,033.3	1,808.5	145.9	3,180.0	0.0
31.07	19,136.5	14,141.8	2,022.8	146.0	2,825.9	0.0
31.08	19,830.1	14,228.5	2,042.1	146.0	3,413.6	0.0
30.09	21,095.5	15,158.4	2,835.6	145.9	2,955.6	0.0
31.10	20,814.8	15,489.4	2,720.4	145.9	2,459.1	0.0
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
<b>2023</b>						
31.01	24,195.0	16,167.8	2,074.5	145.9	5,806.9	0.0
28.02	23,985.9	16,421.5	2,238.4	265.4	5,060.6	0.0
31.03	23,788.7	16,661.0	3,317.0	265.4	3,545.3	0.0
30.04	22,836.1	17,154.8	2,407.3	265.3	3,008.6	0.0
31.05	24,201.3	17,338.4	3,345.5	271.3	3,246.2	0.0

Table 1.14 (end)

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

Date	Broad monetary base	Including				
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia	the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
<b>2023</b>						
02.05	22,836.1	17,154.8	2,407.3	265.3	3,008.6	0.0
03.05	23,655.3	17,131.4	3,279.4	265.3	2,979.2	0.0
04.05	24,662.0	17,155.1	4,472.5	265.3	2,769.2	0.0
05.05	24,073.3	17,199.8	3,838.5	265.3	2,769.7	0.0
10.05	23,837.6	17,244.0	3,425.0	265.3	2,903.3	0.0
11.05	24,381.1	17,242.4	3,693.9	265.3	3,179.5	0.0
12.05	24,270.9	17,272.2	3,554.4	265.3	3,178.9	0.0
15.05	24,467.4	17,325.7	3,642.0	265.3	3,234.3	0.0
16.05	24,546.0	17,334.9	2,854.3	265.3	4,091.4	0.0
17.05	24,834.2	17,353.0	2,939.9	265.3	4,275.9	0.0
18.05	24,565.4	17,369.4	4,171.2	265.3	2,759.5	0.0
19.05	24,486.0	17,380.0	3,982.6	265.3	2,858.1	0.0
22.05	24,594.3	17,398.9	3,968.2	271.3	2,955.9	0.0
23.05	24,412.9	17,366.4	3,903.9	271.3	2,871.3	0.0
24.05	24,449.0	17,353.7	4,038.1	271.3	2,785.9	0.0
25.05	24,411.1	17,338.5	4,185.7	271.3	2,615.6	0.0
26.05	24,469.3	17,335.5	4,218.5	271.3	2,644.0	0.0
29.05	24,577.7	17,338.5	4,216.5	271.3	2,751.3	0.0
30.05	23,715.0	17,321.9	3,428.6	271.3	2,693.1	0.0
31.05	23,900.0	17,321.5	3,543.7	271.3	2,763.5	0.0

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

Table 1.15

## 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
Net foreign assets	352,073	379,612	391,428	462,645	455,997	474,790	441,593	471,830
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
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
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
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
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
Households	67,148	69,194	71,170	70,636	65,888	66,028	65,890	70,803
Securities other than shares	6,445	6,514	6,147	6,217	6,152	6,220	6,154	3,189
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
Credit institutions	5,313	7,083	7,439	3,543	771	2,510	933	926
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
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
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
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
of which: credit institutions	79,298	56,036	68,023	63,453	65,178	61,387	60,625	56,928
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

Table 1.15 (end)

(millions of rubles, end of period)

	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
Net foreign assets	477,430	430,131	284,627	280,834	273,902	256,596
Claims on banking system	5,286,846	5,227,021	5,222,256	5,217,786	5,247,525	6,044,246
Net claims on general government	2,232,603	2,292,481	2,326,201	2,355,722	2,564,562	2,679,258
Claims on other sectors	3,771,686	3,857,743	3,876,551	4,065,950	4,144,161	4,255,163
Other financial institutions	1,277,449	1,333,922	1,341,787	1,439,495	1,530,445	1,611,829
Nonfinancial organizations	2,417,834	2,451,904	2,455,036	2,551,859	2,541,057	2,577,493
Households	76,402	71,917	79,728	74,596	72,659	65,841
Securities other than shares	66	66	0	0	0	0
Loans	1,312,259	1,244,914	1,177,851	1,124,283	1,080,585	1,080,913
Credit institutions	3,442	6,421	4,437	8,471	4,415	5,963
Insurance technical reserves	7,164,125	7,259,920	7,132,371	7,279,744	7,379,743	7,292,884
Net equity of households in life insurance reserves	1,480,624	1,483,673	1,354,529	1,382,263	1,432,816	1,455,074
Net equity of households in pension funds	4,388,364	4,394,479	4,388,473	4,377,905	4,547,552	4,535,640
Prepaid premiums/reserves against outstanding claims	1,295,137	1,381,768	1,389,370	1,519,576	1,399,375	1,302,170
of which: credit institutions	58,487	54,270	47,332	47,257	43,073	36,926
Other items (net)	3,292,114	3,302,476	3,399,413	3,516,265	3,769,823	4,861,465

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

Table 1.16

## 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
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
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
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
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
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
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
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
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
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
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
Loans	14,151	17,031	16,218	16,687	15,616	15,598	15,091	24,467
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
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



Table 1.16 (end)

(millions of rubles, end of period)

	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
Net foreign assets	53,734,447	62,004,959	37,889,112	39,220,543	47,744,943	52,768,881
Domestic claims	83,255,008	82,405,527	84,611,523	90,437,622	99,204,853	101,216,430
Net claims on general government	-6,770,109	-12,073,622	-5,923,865	-4,323,944	-1,689,989	-2,332,247
Claims on other sectors	90,025,118	94,479,149	90,535,389	94,761,566	100,894,842	103,548,677
Other financial institutions	12,709,883	13,887,070	11,994,855	11,945,536	12,900,221	12,085,494
Nonfinancial organizations	50,892,095	53,472,219	51,596,626	54,895,180	59,111,031	61,643,120
Households	26,423,139	27,119,858	26,943,908	27,920,850	28,883,590	29,820,064
Currency outside financial sector	13,200,227	13,834,179	13,292,971	14,174,869	15,435,589	15,819,442
Deposits	70,835,285	72,061,142	67,621,115	72,095,999	78,706,942	81,405,845
Securities other than shares	1,870,629	1,846,499	1,893,622	1,983,950	1,905,030	2,005,573
Loans	21,747	18,846	15,898	16,076	16,856	16,067
Insurance technical reserves	7,105,637	7,205,650	7,085,039	7,232,487	7,336,670	7,255,959
Other items (net)	43,955,930	49,444,170	32,591,991	34,154,784	43,548,710	47,482,425

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

Table 1.17

## 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
Net foreign assets	4,611,829	5,649,956	5,032,622	6,091,409	5,571,228	6,126,271	6,003,033	5,968,346
Claims on banking system	7,725,585	8,135,310	8,205,319	8,447,481	8,883,384	9,348,413	9,415,911	9,804,916
Net claims on general government	2,278,887	2,240,258	2,254,609	2,430,938	2,961,891	3,875,676	4,283,601	4,199,080
Claims on other sectors	27,881,211	27,178,434	27,998,283	29,278,329	32,273,840	34,872,381	35,529,635	36,350,508
Nonfinancial organizations	26,629,057	25,947,450	26,833,626	28,159,267	31,009,879	33,529,393	34,198,664	35,048,561
Households	1,252,154	1,230,984	1,164,657	1,119,062	1,263,961	1,342,988	1,330,970	1,301,948
Securities other than shares	1,164,968	1,236,254	1,320,292	1,248,283	1,599,974	1,526,390	1,499,998	1,561,129
Loans	11,725,775	12,593,005	12,666,085	12,994,782	15,000,043	16,508,634	16,824,128	17,283,484
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
Insurance technical reserves	5,924,883	6,084,395	6,097,335	6,220,812	6,485,109	6,634,109	6,699,327	6,772,548
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
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
Prepaid premiums/reserves against outstanding claims	813,873	879,489	861,545	893,540	907,262	1,017,283	1,037,231	1,075,426
of which: credit institutions	79,298	71,318	68,023	63,453	65,178	61,387	60,625	56,928
Other items (net)	23,681,885	23,290,303	23,407,120	25,784,279	26,605,217	29,553,609	30,208,726	30,705,690

Table 1.17 (end)

(millions of rubles, end of period)

	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Net foreign assets	7,310,523	6,918,415	4,675,336	4,730,366	5,843,881
Claims on banking system	10,126,907	10,273,706	9,991,078	10,329,503	11,027,061
Net claims on general government	4,253,090	3,451,239	3,290,506	3,179,929	3,497,519
Claims on other sectors	38,325,547	39,425,962	39,480,226	39,019,556	42,990,822
Nonfinancial organizations	36,665,501	37,840,669	37,883,304	37,258,232	41,086,919
Households	1,660,046	1,585,292	1,596,922	1,761,325	1,903,902
Securities other than shares	2,001,273	1,927,370	1,985,352	2,278,974	3,610,335
Loans	18,361,983	17,995,488	16,747,151	17,314,611	17,914,286
Credit institutions	9,372,153	9,282,278	8,279,729	8,721,687	9,084,341
Insurance technical reserves	6,975,608	7,051,722	6,874,049	6,932,007	7,165,078
Net equity of households in life insurance reserves	1,480,624	1,483,673	1,354,529	1,395,931	1,432,816
Net equity of households in pension funds	4,382,646	4,388,254	4,381,527	4,370,959	4,540,171
Prepaid premiums/reserves against outstanding claims	1,112,338	1,179,796	1,137,993	1,165,117	1,192,092
of which: credit institutions	58,487	54,270	47,332	47,270	43,073
Other items (net)	32,677,204	33,094,742	31,830,594	30,733,762	34,669,583

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

## Financial Sector Survey

Table 1.18

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
Net foreign assets	45,417,501	57,969,224	52,763,991	61,085,859	57,538,711	57,744,637	56,236,468	57,248,100
Domestic claims	77,180,333	76,543,508	81,178,449	84,604,632	92,555,487	96,742,605	99,823,613	102,185,943
Net claims on general government	-9,027,965	-12,222,972	-8,183,027	-8,314,619	-4,621,266	-4,660,536	-4,983,206	-6,612,688
Claims on other sectors	86,208,298	88,766,481	89,361,476	92,919,251	97,176,753	101,403,142	104,806,819	108,798,630
Nonfinancial organizations	65,855,737	67,724,549	68,286,980	70,843,689	74,324,275	77,572,043	79,506,363	82,204,487
Households	20,352,561	21,041,931	21,074,496	22,075,563	22,852,478	23,831,099	25,300,456	26,594,144
Currency outside financial sector	9,646,474	10,229,502	11,502,601	12,059,325	12,512,042	12,558,582	12,775,068	13,075,315
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
Securities other than shares	1,392,193	1,432,108	1,208,120	1,444,358	1,487,186	1,549,146	1,703,584	1,716,910
Loans	3,315,604	3,413,793	3,412,308	3,278,941	4,891,949	6,190,580	6,579,405	6,742,123
Insurance technical reserves	5,845,585	6,013,077	6,029,311	6,157,360	6,419,930	6,572,722	6,638,702	6,715,620
Other items (net)	48,713,924	56,564,730	55,622,190	63,996,345	63,713,725	66,621,852	66,976,549	68,073,542

Table 1.18 (end)

(millions of rubles, end of period)

	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Net foreign assets	60,567,539	68,493,243	42,279,821	43,670,075	53,314,922
Domestic claims	108,396,923	106,579,327	110,526,435	115,709,394	127,614,695
Net claims on general government	-4,749,622	-10,914,864	-4,959,560	-3,499,737	-757,032
Claims on other sectors	113,146,545	117,494,191	115,485,995	119,209,131	128,371,726
Nonfinancial organizations	85,139,762	88,860,985	87,024,894	89,601,552	97,656,893
Households	28,006,782	28,633,206	28,461,102	29,607,578	30,714,833
Currency outside financial sector	13,188,451	13,821,895	13,280,943	14,161,609	15,422,907
Deposits	68,176,987	69,467,969	65,232,983	69,330,139	75,691,041
Securities other than shares	1,919,904	1,683,978	1,647,815	1,400,254	1,817,379
Loans	7,662,556	7,453,506	7,269,889	7,453,204	7,730,782
Insurance technical reserves	6,917,121	6,997,451	6,826,717	6,884,737	7,122,005
Other items (net)	71,099,444	75,647,771	58,547,909	60,149,526	73,145,502

Note. 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 31.01.2023	For 28.02.2023	For 31.03.2023	For 30.04.2023	For 31.05.2023
<b>ASSETS</b>					
Foreign currency-denominated assets and precious metals	39,618,898	41,244,739	43,621,443	45,701,883	44,885,907
Credits and deposits	5,166,800	5,607,914	5,050,614	5,005,128	4,964,258
Securities	440,406	438,703	436,139	437,259	439,586
Claims on IMF	2,860,284	3,039,001	3,153,192	3,311,978	3,262,173
Other assets	393,077	332,738	298,280	302,563	287,433
<b>Total assets</b>	<b>48,479,465</b>	<b>50,663,095</b>	<b>52,559,668</b>	<b>54,758,811</b>	<b>53,839,357</b>
<b>LIABILITIES</b>					
Cash in circulation	16,168,281	16,422,018	16,661,513	17,155,339	17,338,871
Funds in accounts with the Bank of Russia	16,228,451	16,485,508	15,941,576	15,609,401	15,214,745
Liabilities to IMF	2,588,977	2,732,893	2,844,353	2,942,007	2,939,968
Other liabilities	733,559	2,279,959	4,369,509	6,309,439	5,603,148
<b>Total liabilities</b>	<b>35,719,268</b>	<b>37,920,378</b>	<b>39,816,951</b>	<b>42,016,186</b>	<b>41,096,732</b>
<b>CAPITAL</b>					
Capital	12,760,197	12,742,717	12,742,717	12,742,625	12,742,625
<b>Total liabilities and capital</b>	<b>48,479,465</b>	<b>50,663,095</b>	<b>52,559,668</b>	<b>54,758,811</b>	<b>53,839,357</b>

Table 2.2

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

(% p.a.)

Period	Rate
05.11.2014	9.50
12.12.2014	10.50
16.12.2014	17.00
02.02.2015	15.00
16.03.2015	14.00
05.05.2015	12.50
16.06.2015	11.50
03.08.2015	11.00
14.06.2016	10.50
19.09.2016	10.00
27.03.2017	9.75
02.05.2017	9.25
19.06.2017	9.00
18.09.2017	8.50
30.10.2017	8.25
18.12.2017	7.75
12.02.2018	7.50
26.03.2018	7.25
17.09.2018	7.50
17.12.2018	7.75
17.06.2019	7.50
29.07.2019	7.25
09.09.2019	7.00
28.10.2019	6.50
16.12.2019	6.25
10.02.2020	6.00
27.04.2020	5.50
22.06.2020	4.50
27.07.2020	4.25
22.03.2021	4.50
26.04.2021	5.00
15.06.2021	5.50
26.07.2021	6.50
13.09.2021	6.75
25.10.2021	7.50
20.12.2021	8.50
14.02.2022	9.50
28.02.2022	20.00
11.04.2022	17.00
04.05.2022	14.00
27.05.2022	11.00
14.06.2022	9.50
25.07.2022	8.00
19.09.2022	7.50

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

## Required Reserves Ratios

Table 2.3

(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		in rubles	in foreign currency	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
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

(percent)

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 — 28.02.2023	3.00	5.00	3.00	5.00	3.00	5.00
01.03.2023 — 31.03.2023	4.00	7.00	4.00	7.00	4.00	7.00
	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 — 28.02.2023	3.00	5.00	3.00	5.00	3.00	5.00
01.03.2023 — 31.03.2023	4.00	7.00	4.00	7.00	4.00	7.00
	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 — 28.02.2023	1.00	5.00	1.00	5.00	1.00	5.00
01.03.2023 — 31.03.2023	1.00	7.00	1.00	7.00	1.00	7.00



**Table 2.3 (end)**  
(percent)

Effective period	Ratio for liabilities to non-resident legal entities			Ratio for liabilities to individuals			Ratio for other liabilities		
	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies	in rubles	in foreign currencies (except in unfriendly states' currencies)	in unfriendly states' currencies
	To banks with universal licence								
01.04.2023 — 31.05.2023	4.00	5.50	7.50	4.00	5.50	7.50	4.00	5.50	7.50
01.06.2023 <sup>1</sup> —	4.50	6.00	8.50	4.50	6.00	8.50	4.50	6.00	8.50
	To nonbanking credit institutions								
01.04.2023 — 31.05.2023	4.00	5.50	7.50	4.00	5.50	7.50	4.00	5.50	7.50
01.06.2023 <sup>1</sup> —	4.50	6.00	8.50	4.50	6.00	8.50	4.50	6.00	8.50
	To banks with base licence								
01.04.2023 — 31.05.2023	1.00	5.50	7.50	1.00	5.50	7.50	1.00	5.50	7.50
01.06.2023 <sup>1</sup> —	1.00	6.00	8.50	1.00	6.00	8.50	1.00	6.00	8.50

<sup>1</sup> To be first applied to required reserve amounts for June 2023.

Table 2.4

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

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

<sup>1</sup> For banks with a universal licence and banks with a basic licence beginning on 1 December 2017.

Table 2.5

## Adjustment Ratios for Reservable Liabilities and Required Reserves

Adjustment ratio to credit institutions' liabilities on debt securities issued				
Effective period	Amount			
01.11.2009 — 31.03.2022	0.2			
01.04.2022 —	0.2			
Ratio for operations involving a credit institution — central counterparty				
Effective period	Amount			
	for liabilities in Russian rubles	for liabilities in foreign currencies	for liabilities in foreign currencies	
			except liabilities in unfriendly states' currencies	for liabilities in unfriendly states' currencies
01.04.2022 — 30.06.2022 (for calculating required reserves from April through June 2022)	0.1	0.1	—	—
01.07.2022 — 31.03.2023 (for calculating required reserves from July 2022 through March 2023)	0.2	0.2	—	—
01.04.2023 — (for calculating required reserves from April 2023)	0.2	—	0.2	0.05
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 credit institutions' vaults for a reporting period, but no more than 25% of the amount of required reserves in Russian rubles			
01.04.2022 —	Actual balances in Russian rubles as of a reporting date in the vaults of credit institutions with a basic licence and actual average balances in Russian rubles for a reporting period in the vaults of credit institutions with a universal licence and non-bank credit institutions, but no more than 25% of the amount of required reserves 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
15.02.2023 — 14.03.2023	2,402.1
15.03.2023 — 11.04.2023	2,453.2
12.04.2023 — 16.05.2023	3,547.9
17.05.2023 — 13.06.2023	3,611.6
14.06.2023 — 11.07.2023	3,621.4

Table 2.7

## Interest Rates on Monetary Policy Instruments of the Bank of Russia

(% p.a.)

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

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

Table 2.8

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

(% p.a.)

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

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

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

<sup>3</sup> Projects are selected in compliance with the rules established by Regulation of the Government of the Russian Federation No. 1016, dated 14 December 2010, 'On Approving the Rules to Select Investment Projects and Principals for the Provision of the Russian Federation State Guarantees on Loans or Bonded Loans Attracted to Carry out Investment Projects' or Regulation of the Government of the Russian Federation No. 1044, dated 11 October 2014, 'On Approving the Programme to Support Investment Projects Implemented in the Russian Federation Based on Project Financing'.

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

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

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

Table 2.9

## Liquidity Provided by the Bank of Russia through Lending, Repo and FX Swap Operations

(millions of rubles)

Date	Intraday loans (in a day)	Standing facilities (start of business)												special facilities
		overnight loans	repos	FX swaps	lombard loans			loans secured by non-marketable assets						
					1 day	2–30 days	31–90 days	1 day	2–30 days	31–90 days	91–180 days	181–365 days	366–549 days	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2023</b>														
02.05	1,123,850.93	—	4,069.89	—	—	7,600.00	32,061.63	140,000.00	—	125,691.00	—	744.00	10.00	336,303.69
03.05	758,979.32	—	5,665.50	—	—	6,400.00	29,361.63	—	—	71,691.00	—	744.00	10.00	336,419.14
04.05	198,491.58	4.53	—	—	—	6,400.00	29,961.63	—	—	50,691.00	—	744.00	10.00	337,155.16
05.05	472,761.64	—	—	—	—	6,300.00	23,961.63	—	—	70,691.00	—	744.00	10.00	336,918.37
10.05	236,225.17	—	1,000.00	—	—	5,300.00	23,061.63	—	—	50,691.00	—	744.00	10.00	335,849.97
11.05	255,227.25	—	—	—	—	5,300.00	22,761.63	—	—	130,691.00	—	744.00	10.00	335,631.10
12.05	261,942.60	—	—	—	—	4,200.00	19,335.53	—	—	55,691.00	—	744.00	10.00	334,942.92
15.05	1,008,228.62	—	—	—	—	3,200.00	20,335.53	—	—	70,691.00	—	744.00	10.00	335,799.69
16.05	461,232.33	—	—	—	—	3,400.00	21,740.28	—	—	20,673.00	—	744.00	10.00	335,344.00
17.05	443,802.71	—	—	—	0.10	3,600.00	21,640.28	33,000.00	—	50,673.00	—	744.00	10.00	334,202.52
18.05	124,650.83	—	—	—	—	4,600.00	18,240.28	—	—	30,673.00	—	744.00	10.00	336,512.70
19.05	201,467.55	—	—	—	—	3,000.00	11,784.28	—	—	673.00	—	744.00	10.00	337,353.81
22.05	143,844.94	—	—	—	—	—	11,684.28	—	—	60,673.00	—	744.00	10.00	332,961.45
23.05	187,499.13	—	—	—	—	—	10,084.28	—	—	60,673.00	—	744.00	10.00	330,792.30
24.05	301,966.11	—	—	—	—	—	10,084.28	—	—	55,673.00	—	744.00	10.00	335,580.45
25.05	70,783.63	—	—	—	—	—	9,284.28	—	—	35,673.00	—	744.00	10.00	337,179.01
26.05	148,776.09	4.18	—	—	—	—	9,679.53	—	—	50,656.00	—	744.00	10.00	340,840.73
29.05	798,410.80	—	—	—	—	—	9,179.53	—	—	140,656.00	—	744.00	10.00	340,135.69
30.05	581,360.62	120.96	0.84	—	—	—	7,826.68	250,000.00	—	255,656.00	—	744.00	10.00	338,008.34
31.05	667,496.36	143.41	—	—	—	600.00	9,326.68	350,000.00	—	210,656.00	—	744.00	10.00	338,363.35

Table 2.9 (end)  
(millions of rubles)

Date	At auction (start of business)			
	repo auctions			loan auctions
	fine-tuning operations	1 week	long-term	
1	16	17	18	19
<b>2023</b>				
02.05	—	—	1,653,731.95	—
03.05	—	—	1,653,731.95	—
04.05	—	—	1,653,731.95	—
05.05	—	—	1,653,731.95	—
10.05	—	—	1,653,731.95	—
11.05	—	—	1,653,731.95	—
12.05	—	—	1,653,731.95	—
15.05	—	—	1,653,731.95	—
16.05	—	—	1,653,731.95	—
17.05	—	—	1,653,731.95	—
18.05	—	—	1,401,063.50	—
19.05	—	—	1,401,063.50	—
22.05	—	—	1,401,063.50	—
23.05	—	—	1,401,063.50	—
24.05	—	—	1,401,063.50	—
25.05	—	—	1,401,063.50	—
26.05	—	—	1,401,063.50	—
29.05	—	—	1,401,063.50	—
30.05	—	—	1,401,063.50	—
31.05	—	—	1,401,063.50	—



Table 2.10

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

(billions of rubles, start of business)

Date	Deposits with the Bank of Russia			Bank of Russia bonds
	overnight standing deposit facilities	at auction		
		fine-tuning operations	1 week	
1	2	3	4	5
<b>2023</b>				
02.05	1,016.64	—	1,990.00	—
03.05	987.62	—	1,990.00	—
04.05	791.69	—	1,977.49	—
05.05	792.19	—	1,977.49	—
08.05	925.83	—	1,977.49	—
10.05	950.30	—	1,977.49	—
11.05	849.31	—	2,330.18	—
12.05	848.76	—	2,330.18	—
15.05	904.15	—	2,330.18	—
16.05	781.16	980.10	2,330.18	—
17.05	970.51	975.18	2,330.18	—
18.05	739.49	—	2,020.00	—
19.05	838.06	—	2,020.00	—
22.05	935.90	—	2,020.00	—
23.05	851.34	—	2,020.00	—
24.05	765.87	—	2,020.00	—
25.05	965.58	—	1,650.00	—
26.05	994.02	—	1,650.00	—
29.05	1,101.33	—	1,650.00	—
30.05	1,043.13	—	1,650.00	—
31.05	1,113.52	—	1,650.00	—

Table 2.11

**Results of Main Bank of Russia Auctions**

Auction date	Auction type	Settlement date / date of the first leg	Maturity date / date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5	6
02.05.2023	depository	03.05.2023	10.05.2023	7.47	1,977.89
10.05.2023	depository	10.05.2023	17.05.2023	7.47	2,330.18
16.05.2023	depository	17.05.2023	24.05.2023	7.45	2,020.00
23.05.2023	depository	24.05.2023	31.05.2023	7.40	1,650.00
30.05.2023	depository	31.05.2023	07.06.2023	7.45	2,401.55

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
15.05.2023	depositary	1	7.40	980.10
16.05.2023	depositary	1	7.43	975.18

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
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
09.01.2023	11.01.2023	17.01.2024	7.75	100.00
09.01.2023	11.01.2023	15.02.2023	7.60	1,500.00
13.02.2023	15.02.2023	22.03.2023	7.60	1,000.00
13.02.2023	15.02.2023	14.02.2024	7.75	100.00
20.03.2023	22.03.2023	19.04.2023	7.60	1,000.00
20.03.2023	22.03.2023	20.03.2024	7.75	100.00
17.04.2023	19.04.2023	17.04.2024	7.75	100.00
17.04.2023	19.04.2023	17.05.2023	7.60	851.48
15.05.2023	17.05.2023	21.06.2023	7.60	500.00
15.05.2023	17.05.2023	15.05.2024	7.75	100.00

### 3. FINANCIAL MARKETS

#### 3.1. Interbank Money Market

Table 3.1.1

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
<b>2022</b>																		
January	8.29	8.35	8.50	8.96	—	—	8.24	8.32	—	9.46	—	—	8.30	—	—	—	—	—
February	9.57	9.27	9.90	9.70	—	—	9.67	9.24	—	9.50	—	—	9.62	—	—	—	—	—
March	19.87	24.00	—	—	22.07	—	19.86	—	—	—	—	—	21.21	—	—	—	—	—
April	17.08	19.22	—	21.27	—	—	17.11	—	—	—	—	—	19.37	—	—	—	—	—
May	13.25	13.88	15.75	15.31	15.66	—	13.23	—	—	—	—	—	—	—	—	—	—	—
June	9.63	—	—	—	9.76	—	9.64	—	—	—	—	—	10.52	—	—	—	—	—
July	8.90	9.18	9.46	13.25	—	10.65	8.90	8.23	—	—	—	—	9.36	—	—	—	—	—
August	7.94	8.23	—	9.37	—	—	7.95	8.19	—	—	—	—	7.98	—	—	—	—	—
September	7.68	7.96	7.96	—	—	—	7.67	8.25	—	—	—	—	7.76	—	—	—	—	—
October	7.67	7.81	—	—	—	—	7.69	7.73	—	—	—	—	7.66	—	—	—	—	—
November	7.31	7.82	—	—	—	—	7.31	7.79	—	—	—	—	7.27	—	—	—	—	—
December	7.31	7.63	7.62	—	—	—	7.33	7.59	7.47	—	—	—	7.23	—	—	—	—	—
<b>2023</b>																		
January	7.00	7.60	—	—	—	—	7.00	—	—	—	—	—	6.91	—	—	—	—	—
February	7.11	7.60	—	—	—	—	7.12	7.60	—	—	—	—	7.07	—	—	—	—	—
March	7.35	7.51	8.40	—	—	—	7.36	—	—	—	—	—	7.30	—	—	—	—	—
April	7.16	7.72	8.10	—	—	—	7.13	—	—	—	—	—	7.11	—	—	—	—	—
May	7.25	7.60	8.70	—	—	—	7.27	7.61	7.87	—	—	—	7.12	—	—	—	—	—
June	7.33	7.76	8.81	—	—	—	7.36	7.85	—	—	—	—	7.26	—	—	—	—	—

Table 3.1.2

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

(% p.a.)

1	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
2	3	4	5	6	7	
<b>2022</b>						
January	0.10	0.26	0.22	—	—	—
February	0.12	0.15	0.44	—	—	—
March	0.27	—	—	—	—	—
April	0.35	—	—	—	—	—
May	0.77	—	—	—	—	—
June	1.22	—	—	—	—	—
July	1.58	—	1.64	—	—	3.44
August	2.33	2.15	2.18	—	—	—
September	—	0.91	2.66	—	—	—
October	—	2.27	—	—	—	—
November	3.47	2.97	—	—	—	—
December	4.29	—	3.79	—	—	—
<b>2023</b>						
January	—	—	—	—	—	—
February	4.55	—	—	—	—	—
March	—	—	—	—	—	—
April	—	—	—	—	—	—
May	—	—	4.95	—	—	—
June	—	—	—	—	—	—

Table 3.1.3

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

(% p.a.)

Date	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)					
	term of credit																	
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
<b>2023</b>																		
01.06	7.47	—	—	—	—	—	7.57	—	—	—	—	—	7.20	—	—	—	—	—
02.06	7.51	—	—	—	—	—	7.58	—	—	—	—	—	7.24	—	—	—	—	—
05.06	7.53	—	—	—	—	—	7.61	—	—	—	—	—	7.21	—	—	—	—	—
06.06	7.48	—	—	—	—	—	7.55	—	—	—	—	—	7.23	—	—	—	—	—
07.06	7.37	—	—	—	—	—	7.41	—	—	—	—	—	7.29	—	—	—	—	—
08.06	7.35	7.94	—	—	—	—	7.38	7.94	—	—	—	—	7.28	—	—	—	—	—
09.06	7.32	—	—	—	—	—	7.35	—	—	—	—	—	7.32	—	—	—	—	—
13.06	7.35	7.26	—	—	—	—	7.31	—	—	—	—	—	7.53	—	—	—	—	—
14.06	7.35	7.70	—	—	—	—	7.37	—	—	—	—	—	7.29	—	—	—	—	—
15.06	7.34	8.05	10.00	—	—	—	7.36	—	—	—	—	—	7.28	—	—	—	—	—
16.06	7.32	7.73	—	—	—	—	7.34	—	—	—	—	—	7.27	—	—	—	—	—
19.06	7.24	7.95	—	—	—	—	7.25	—	—	—	—	—	7.23	—	—	—	—	—
20.06	7.20	—	—	—	—	—	7.22	—	—	—	—	—	7.19	—	—	—	—	—
21.06	7.22	7.64	—	—	—	—	7.24	—	—	—	—	—	7.18	—	—	—	—	—
22.06	7.18	—	—	—	—	—	7.16	—	—	—	—	—	7.24	—	—	—	—	—
23.06	7.13	7.57	—	—	—	—	7.15	—	—	—	—	—	7.12	—	—	—	—	—
26.06	7.19	—	—	—	—	—	7.24	—	—	—	—	—	7.19	—	—	—	—	—
27.06	7.17	7.88	—	—	—	—	7.20	7.88	—	—	—	—	7.18	—	—	—	—	—
28.06	7.35	7.95	—	—	—	—	7.40	—	—	—	—	—	7.28	—	—	—	—	—
29.06	7.43	—	7.62	—	—	—	7.45	—	—	—	—	—	7.40	—	—	—	—	—
30.06	7.47	7.67	—	—	—	—	7.49	7.73	—	—	—	—	—	—	—	—	—	—

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
1	2	3	4	5	6	7
<b>2023</b>						
01.06	—	—	—	—	—	—
02.06	—	—	—	—	—	—
05.06	—	—	—	—	—	—
06.06	—	—	—	—	—	—
07.06	—	—	—	—	—	—
08.06	—	—	—	—	—	—
09.06	—	—	—	—	—	—
13.06	—	—	—	—	—	—
14.06	—	—	—	—	—	—
15.06	—	—	—	—	—	—
16.06	—	—	—	—	—	—
19.06	—	—	—	—	—	—
20.06	—	—	—	—	—	—
21.06	—	—	—	—	—	—
22.06	—	—	—	—	—	—
23.06	—	—	—	—	—	—
26.06	—	—	—	—	—	—
27.06	—	—	—	—	—	—
28.06	—	—	—	—	—	—
29.06	—	—	—	—	—	—
30.06	—	—	—	—	—	—



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
1	2	3	4	5	6	7	8	9
<b>2023</b>								
January	902,329	1,189,139	29,122	15,461	16,413	5,299	5,416	26,791
February	955,877	1,064,640	20,309	29,644	20,132	1,663	33,792	28,538
March	1,062,054	<b>1,252,892</b>	18,777	38,711	20,742	1,085	6,436	45,002
April	1,034,478	<b>1,220,073</b>	21,316	104,118	15,648	3,021	9,001	58,244
May	1,191,104	1,254,018	21,475	30,658	20,347	1,171	19,878	42,802

Table 3.1.6

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

*(millions of rubles)*

	May 2023							
	Russian ruble (RUB)		US dollar (USD)		Euro (EUR)		Others	
	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO	deposit operations	REPO
1	2	3	4	5	6	7	8	9
Overnight	951,158	856,008	5,151	21,508	12,288	1,171	7,766	30,441
1 week <sup>1</sup>	199,366	304,644	4,702	—	7,120	—	9,102	7,675
2 weeks <sup>1</sup>	8,141	23,015	3,485	—	—	—	137	41
1 month <sup>2</sup>	4,913	25,770	3,098	9,150	216	—	2,501	3,023
2 months <sup>2</sup>	1,533	496	200	—	663	—	—	1,051
3 months <sup>3</sup>	18,128	7,799	200	—	60	—	14	568
6 months <sup>3</sup>	414	3,125	—	—	—	—	—	—
Over 6 months	2,366	—	—	—	—	—	28	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	5,087	33,159	4,640	—	—	—	330	4

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

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

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

Table 3.2.1

### Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2022</b>															
January	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	75.1315	74.8355	74.5277	74.5686	75.7668
February	77.4702	77.1302	76.4849	76.6501	76.0509	76.0509	76.0509	75.6806	75.3042	74.8015	74.7241	74.9867	74.9867	74.9867	76.5762
March	93.5589	91.7457	103.2487	111.7564	105.8124	105.8124	105.8124	105.8124	105.8124	116.0847	120.3785	116.7517	116.7517	116.7517	115.1963
April	83.4097	83.4285	83.4285	83.4285	83.5932	83.3520	82.5962	76.2547	74.8501	74.8501	74.8501	79.1596	79.6274	79.8471	81.2880
May	71.0237	71.0237	71.0237	71.0237	69.4160	66.2378	67.3843	67.3843	67.3843	67.3843	67.3843	68.8389	65.7916	63.7799	63.7799
June	61.6069	61.4733	61.5750	61.9659	61.9659	61.9659	61.1094	60.9565	60.2282	58.3895	57.7780	57.7780	57.7780	57.7780	57.0926
July	52.5123	53.7676	53.7676	53.7676	55.0858	58.5118	62.9110	63.1427	61.2664	61.2664	61.2664	61.3045	58.8541	58.5322	58.2568
August	61.3101	62.0506	60.1595	60.2374	60.2580	60.3696	60.3696	60.3696	60.3164	60.3814	60.4542	60.6229	60.8993	60.8993	60.8993
September	60.2386	60.2370	60.3713	60.3713	60.3713	60.9033	60.8544	61.1814	60.8010	60.4696	60.4696	60.4696	60.4568	60.0676	59.7751
October	55.2987	55.2987	55.2987	57.5664	58.7913	59.4043	60.2534	61.2475	61.2475	61.2475	62.3126	63.6840	63.7559	63.4917	63.0558
November	61.6229	61.4275	61.6175	62.0955	62.0955	62.0955	62.0955	61.2367	60.9774	61.0611	61.2434	60.2179	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
<b>2023</b>															
January	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	67.5744
February	70.5174	70.1217	70.0414	70.3847	70.3847	70.3847	70.5991	70.8924	71.5763	72.8949	72.7923	72.7923	72.7923	73.6307	73.8645
March	74.8932	75.2513	75.4729	75.4592	75.4592	75.4592	75.4728	75.4577	75.4577	75.9028	75.9406	75.9406	75.9406	75.4609	75.1927
April	77.3233	77.3233	77.3233	77.9510	79.3563	79.4961	80.6713	82.3988	82.3988	82.3988	81.7441	82.1799	82.0934	81.6758	81.5045
May	80.5093	80.5093	79.9609	79.3071	78.6139	76.8207	76.8207	76.8207	76.8207	76.8207	76.6929	75.8846	77.2041	77.2041	77.2041
June	80.9942	80.9657	80.8756	80.8756	80.8756	81.3294	81.2502	81.4581	82.0930	82.6417	82.6417	82.6417	82.6417	83.6405	84.3249

**Table 3.2.1 (end)**  
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2022</b>																
January	75.7668	75.7668	76.0404	76.3347	76.8697	76.4408	76.6903	76.6903	76.6903	77.3649	78.6422	78.9437	78.9470	77.8174	77.8174	77.8174
February	76.1660	75.0141	75.7527	75.7619	75.7619	75.7619	76.7671	80.4194	80.4194	86.9288	83.5485	83.5485	83.5485	—	—	—
March	111.4823	108.0521	104.8012	103.9524	103.9524	103.9524	104.6819	104.0741	103.1618	96.0458	95.6618	95.6618	95.6618	93.7125	86.2843	84.0851
April	80.0437	80.0437	80.0437	79.4529	79.0287	77.0809	74.9990	73.5050	73.5050	73.5050	73.3611	72.7089	72.8764	72.2953	71.0237	—
May	63.7799	63.4445	63.5428	63.5643	62.4031	58.8862	58.8862	58.8862	58.2087	56.9690	56.2996	62.0495	66.4029	66.4029	66.4029	63.0975
June	56.6624	56.8691	56.7101	56.7101	56.7101	56.1727	54.7081	53.2788	53.3578	53.3234	53.3234	53.3234	53.3641	52.9699	51.1580	—
July	57.8323	57.8323	57.8323	56.5616	55.4370	54.8491	56.4783	57.3917	57.3917	57.3917	57.7821	58.6605	60.2198	60.2031	61.3101	61.3101
August	61.3747	61.4247	60.7552	59.9570	59.1321	59.1321	59.1321	59.7419	59.8963	59.9974	59.7699	60.0924	60.0924	60.0924	60.3636	60.3677
September	59.6663	60.0316	60.0316	60.0316	60.1662	60.0158	60.8685	59.8318	58.1006	58.1006	58.1006	57.9990	58.1756	58.4485	57.4130	—
October	63.0558	63.0558	61.7634	61.7032	61.5905	61.5018	61.1958	61.1958	61.1958	61.1629	61.3326	61.4277	61.3589	61.5343	61.5343	61.5343
November	60.3116	60.3484	60.3894	60.3741	60.3741	60.3741	60.7379	60.6566	60.5043	60.3866	60.4797	60.4797	60.4797	60.7520	61.0742	—
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
<b>2023</b>																
January	67.5744	68.2892	68.6644	68.8728	68.8467	68.6656	68.6656	68.6656	68.6288	68.7529	68.9573	69.1263	69.3372	69.3372	69.3372	69.5927
February	74.2077	74.7638	74.7588	74.7588	74.7588	74.0432	74.8596	74.7087	74.7087	74.7087	74.7087	74.7087	75.4323	—	—	—
March	75.7457	76.4095	76.6044	76.6044	76.6044	77.2422	76.8373	76.9561	76.3072	76.4479	76.4479	76.4479	76.5662	76.5939	76.9781	77.0863
April	81.5045	81.5045	81.6279	81.6028	81.6549	81.6188	81.4863	81.4863	81.4863	81.2745	81.5499	81.6274	81.5601	80.5093	80.5093	—
May	79.1004	79.9798	80.7642	80.0366	79.9093	79.9093	79.9093	79.9379	80.1665	79.9669	79.9841	79.9667	79.9667	79.9667	80.0555	80.6872
June	83.9611	83.6498	83.6498	83.6498	83.9866	84.2336	84.2467	83.6077	84.0793	84.0793	84.0793	84.6642	85.0504	85.6192	87.0341	—

Table 3.2.2

## Official Exchange Rate of Euro Against Ruble

(rubles/euro)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2022</b>															
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	72.6314	68.7835	65.7939	65.7939
June	62.7397	63.6629	64.9053	65.9191	65.9191	65.9191	64.8669	64.5699	63.9380	62.0934	60.9656	60.9656	60.9656	60.9656	59.2481
July	54.6405	56.3584	56.3584	56.3584	57.1836	60.1618	64.3260	64.1349	62.0499	62.0499	62.0499	61.8056	58.7643	58.9002	58.3432
August	62.5695	63.2468	61.2656	61.1243	61.0872	61.3610	61.3610	61.3610	61.1615	61.5542	61.7040	62.5156	62.5355	62.5355	62.5355
September	60.2141	60.2842	60.2187	60.2187	60.2187	60.1408	60.4929	60.5458	60.6952	60.8571	60.8571	60.8571	61.3127	60.9364	59.8368
October	52.7379	52.7379	52.7379	54.3947	56.1725	58.0613	58.2392	59.9756	59.9756	59.9756	60.8019	62.3481	62.5867	62.5903	62.4695
November	61.1196	60.9668	60.9216	60.6071	60.6071	60.6071	60.6071	60.6071	60.9013	60.8231	61.2445	61.0037	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
<b>2023</b>															
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
February	76.3004	76.2245	76.9564	76.7344	76.7344	76.7344	76.0347	75.9087	76.8344	78.3223	78.0542	78.0542	78.0542	78.6710	79.3355
March	79.5134	80.1008	80.1897	80.0469	80.0469	80.0469	80.2353	80.5496	80.5496	80.1372	80.4009	80.4009	80.4009	80.6102	80.5192
April	84.1116	84.1116	84.1116	84.6185	86.7207	87.0954	88.1294	90.2892	90.2892	90.2892	89.1737	89.7271	89.7599	90.0035	90.1637
May	88.3712	88.3712	87.6556	87.5750	86.9986	84.9073	84.9073	84.9073	84.9073	84.9073	84.1498	82.8877	84.2500	84.2500	84.2500
June	86.5009	86.5764	87.1010	87.1010	87.1010	87.0318	86.9519	87.1651	88.0379	89.0057	89.0057	89.0057	89.0057	90.3899	91.0668

Table 3.2.2 (end)

(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2022</b>																
January	86.8894	86.8894	86.8609	87.0216	87.1318	86.8215	86.9054	86.9054	86.9054	87.5925	88.9286	89.1511	88.4680	86.6419	86.6419	86.6419
February	86.2656	85.3060	86.1308	86.1489	86.1489	86.1489	87.3379	90.8820	90.8820	97.7688	93.5994	93.5994	93.5994	—	—	—
March	122.4522	118.7601	115.9311	114.3996	114.3996	114.3996	115.6002	114.7833	113.2613	105.4679	105.2662	105.2662	105.2662	102.6714	96.0085	93.6960
April	87.0715	87.0715	87.0715	86.4289	85.9674	83.2705	81.2239	80.0249	80.0249	80.0249	77.4651	76.6670	75.9224	75.3117	74.5589	—
May	65.7939	65.8166	66.3644	66.6135	64.9358	60.8953	60.8953	60.8953	60.3851	58.8705	57.9210	64.4392	69.4353	69.4353	69.4353	64.7170
June	59.1204	58.9568	59.3299	59.3299	59.3299	58.8003	57.4566	55.8307	55.9886	55.9640	55.9640	55.9640	56.0535	55.8886	53.8580	—
July	57.8851	57.8851	57.8851	57.1526	56.4463	55.8260	57.1133	57.7608	57.7608	57.7608	58.6741	59.4068	61.0032	61.2171	62.5695	62.5695
August	62.5056	62.3551	61.8322	60.8957	59.3934	59.3934	59.3934	59.5344	59.3304	59.5082	59.5983	59.8784	59.8784	59.8784	59.9608	60.5752
September	59.6196	59.8740	59.8740	59.8740	60.0426	60.0507	60.2110	58.9388	56.4751	56.4751	56.4751	55.9278	55.9953	55.7232	55.4064	—
October	62.4695	62.4695	60.5608	60.5300	60.1086	60.4371	59.8378	59.8378	59.8378	60.1575	60.4648	61.5682	61.5718	61.1328	61.1328	61.1328
November	62.6297	62.6675	62.5712	62.4484	62.4484	62.4484	62.1245	62.1774	62.2850	62.7814	62.8762	62.8762	62.8762	63.3008	63.3882	—
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
<b>2023</b>																
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
February	79.5654	79.9764	79.6104	79.6104	79.6104	79.1330	79.7588	79.5716	79.5716	79.5716	79.5716	79.5716	79.6230	—	—	—
March	80.8763	81.1418	81.4635	81.4635	81.4635	82.3736	82.5428	82.9670	83.1452	82.3923	82.3923	82.3923	82.2913	82.7750	83.4859	83.7639
April	90.1637	90.1637	89.6590	89.5713	89.3736	89.4638	89.3495	89.3495	89.3495	89.4589	90.0332	90.1436	90.2023	88.3712	88.3712	—
May	86.0862	87.1619	87.5749	86.4964	86.2770	86.2770	86.2770	86.4963	86.5502	86.1995	85.8767	85.9190	85.9190	85.9190	85.9013	86.5119
June	90.9665	91.6329	91.6329	91.6329	91.7966	92.0745	92.0014	91.9430	91.4933	91.4933	91.4933	92.2969	93.1373	93.8644	95.1052	—

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
2023	69.5927	75.4323	77.0863	80.5093	80.6872							

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
2023	69.23	73.00	76.08	80.88	78.94							



Table 3.2.5

## Reference Prices of Refined Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
<b>2023</b>				
01.06	5,084.22	60.56	2,674.33	3,689.90
02.06	5,113.54	60.54	2,610.92	3,618.32
03.06	5,133.72	61.08	2,610.61	3,567.49
06.06	5,133.50	62.45	2,633.10	3,710.40
07.06	5,119.10	61.32	2,656.66	3,683.28
08.06	5,125.91	61.92	2,692.27	3,684.84
09.06	5,192.52	62.25	2,731.73	3,724.12
10.06	5,224.71	62.89	2,710.13	3,669.30
14.06	5,251.55	65.10	2,670.28	3,576.51
15.06	5,298.59	65.58	2,689.42	3,719.64
16.06	5,279.51	64.31	2,640.02	3,765.68
17.06	5,250.65	62.95	2,632.92	3,679.10
20.06	5,291.78	64.78	2,665.13	3,774.92
21.06	5,284.05	64.86	2,662.13	3,772.48
22.06	5,228.80	64.38	2,611.08	3,786.61
23.06	5,176.24	62.03	2,550.96	3,610.05
24.06	5,190.30	61.15	2,535.61	3,565.53
27.06	5,255.39	60.81	2,515.14	3,481.46
28.06	5,258.04	62.35	2,523.88	3,614.92
29.06	5,282.19	62.86	2,546.27	3,619.83
30.06	5,340.10	63.27	2,546.37	3,427.81

Table 3.3

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

(millions of rubles)

Period	Volume of trade — total (3+4+5+6+9)	Of which										
		share	bonds	investment units	futures			options				
					total (7+8)	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>2019</b>												
Q1	72,211,931.4	11,302,483.7	55,593,281.9	9,367.4	4,629,127.6	896,242.4	3,732,885.2	677,670.8	670,818.6	6,852.2	...	...
Q2	75,390,936.2	13,427,583.5	56,034,204.9	15,724.1	5,154,575.8	1,270,053.6	3,884,522.2	758,847.9	743,069.4	15,778.5	...	...
Q3	74,359,016.7	16,019,523.2	51,827,041.2	33,932.1	5,601,503.1	1,089,968.0	4,511,535.1	877,017.1	862,094.2	14,922.9	...	...
Q4	82,510,019.0	18,728,995.2	57,322,712.9	138,608.8	5,475,101.2	1,100,343.4	4,374,757.8	844,600.9	831,417.1	13,183.8	...	...
<b>2020</b>												
Q1	90,943,684.1	19,535,529.7	60,986,770.6	69,728.0	9,243,208.6	1,221,470.3	8,021,738.3	1,108,447.2	1,100,002.3	8,445.0	...	...
Q2	91,766,552.6	18,613,213.0	64,690,473.2	90,451.3	7,672,620.9	792,132.5	6,880,488.4	699,794.2	694,509.2	5,285.1	...	...
Q3	99,206,570.2	20,680,174.0	69,824,585.7	103,350.9	7,856,519.8	816,862.7	7,039,657.1	741,939.9	735,596.1	6,343.8	...	...
Q4	103,855,918.4	23,112,433.8	70,629,248.9	290,858.7	9,000,256.2	1,131,663.6	7,868,592.6	823,121.0	812,946.3	10,174.7	...	...
<b>2021</b>												
Q1	92,984,173.7	25,952,969.4	54,955,570.0	329,280.4	10,800,645.3	1,278,774.0	9,521,871.2	945,708.6	932,706.0	13,002.6	...	...
Q2	102,708,345.4	29,185,881.0	62,639,796.5	320,611.7	9,691,241.4	1,215,966.5	8,475,274.9	870,814.8	855,486.4	15,328.4	...	...
Q3	109,403,124.6	29,868,400.4	67,882,715.1	315,615.7	10,297,042.3	1,630,658.1	8,666,384.3	1,039,351.1	1,019,941.8	19,409.2	...	...
Q4	121,901,373.5	35,293,454.8	69,424,477.6	408,938.1	15,197,206.5	2,956,310.2	12,240,896.3	1,577,296.5	1,550,419.8	26,876.7	...	...
<b>2022</b>												
Q1	125,032,074.0	28,958,529.1	82,494,985.4	519,653.0	12,361,956.9	2,471,697.0	9,890,259.8	696,949.6	685,227.9	11,721.8	...	...
Q2	89,864,405.9	12,650,941.4	74,063,248.4	541,704.9	2,484,207.3	855,473.1	1,628,734.2	124,304.0	117,618.6	6,685.4	...	...
Q3	83,826,236.5	11,521,418.3	69,365,359.1	317,860.2	2,465,615.3	627,442.2	1,838,173.1	155,983.6	147,174.2	8,809.3	...	...
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	...	...
<b>2023</b>												
Q1	80,328,971.6	9,645,913.0	68,019,807.1	531,858.1	1,980,688.7	777,388.0	1,203,300.7	150,704.8	138,217.8	10,954.0	1,533.0	...

Table 3.4

## Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles <sup>1</sup>
1	2	3	4
<b>2023</b>			
02.05	2,580.51	1,019.67	101.61
03.05	2,532.42	1,008.49	92.56
04.05	2,524.51	1,018.72	56.55
05.05	2,538.24	1,033.68	57.92
08.05	2,527.59	1,019.29	33.11
10.05	2,548.63	1,052.44	97.44
11.05	2,595.12	1,064.56	129.96
12.05	2,565.17	1,038.32	58.12
15.05	2,611.07	1,037.13	80.46
16.05	2,633.71	1,030.68	67.26
17.05	2,634.48	1,039.58	64.19
18.05	2,632.91	1,033.36	94.45
19.05	2,626.16	1,036.60	85.03
22.05	2,633.26	1,035.80	66.03
23.05	2,641.66	1,038.00	103.24
24.05	2,654.99	1,043.95	101.10
25.05	2,649.98	1,040.48	86.53
26.05	2,682.03	1,055.63	80.10
29.05	2,732.00	1,064.18	105.89
30.05	2,698.75	1,047.60	126.84
31.05	2,717.64	1,055.41	83.35

<sup>1</sup> Excluding transactions in the trading mode 'Performance of obligations under futures contracts'.

## 4. FINANCIAL INSTITUTIONS' PERFORMANCE

### 4.1. General Description

Table 4.1.1

#### Quantitative Characteristics of Operating Credit Institutions

	2022								2023				
	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05
Credit institutions authorised to carry out banking operations (operating) — total	363	363	363	361	362	361	361	361	361	362	362	361	360
of which:													
— banks, of which	330	329	329	328	328	327	326	326	326	327	327	326	325
— with a universal licence	228	227	227	225	225	225	226	225	225	226	226	226	225
— with a basic licence	102	102	102	103	103	102	100	101	101	101	101	100	100
— nonbanking credit institutions	33	34	34	33	34	34	35	35	35	35	35	35	35
Credit institutions licensed to perform the following:													
— to attract funds of individuals	302	301	301	300	300	299	300	300	300	301	301	300	299
— to conduct operations in foreign currency	358	358	358	357	359	358	358	359	359	360	360	359	358
— to conduct operations with precious metals	164	164	164	164	166	166	167	170	170	172	172	172	171
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	305	304	304	303	303	302	303	303	303	304	304	303	302
Registered authorized capital of operating credit institutions (billions of rubles)	2,863	2,861	2,896	2,960	2,963	2,964	2,964	2,964	2,981	3,004	3,006	3,139	3,099
Branches of operating credit institutions in Russia — total	456	454	455	456	459	461	459	449	448	446	443	442	437
of which Sberbank branches	86	86	86	86	86	86	86	86	86	86	86	86	86
Branches of credit institutions operating abroad	4	6	6	6	6	4	4	4	4	4	4	4	4
Representative offices of operating Russian credit institutions — total	181	181	178	171	170	167	163	162	158	155	152	151	151
of which:													
— in Russia	161	161	158	152	151	148	144	143	139	137	134	133	133
— in foreign countries	20	20	20	19	19	19	19	19	19	18	18	18	18

Table 4.11 (end)

	2022								2023				
	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05
Internal structural units of credit institutions (branches) — total	25,533	25,435	25,404	25,274	24,789	24,659	24,578	24,519	24,490	24,510	24,478	24,455	24,266
of which:													
— additional offices	25,245	25,147	25,116	24,986	24,501	24,368	24,284	24,221	24,192	24,212	24,180	24,157	23,966
of which Sberbank	13,119	13,039	12,989	12,937	12,410	12,350	12,302	12,256	12,209	12,157	12,110	12,070	12,014
— mobile banking vehicles	288	288	288	288	288	291	294	298	298	298	298	298	300
of which Sberbank	283	283	283	283	283	283	284	288	288	288	288	288	290
Credit institutions under liquidation — total	369	360	354	350	349	345	343	339	338	337	332	325	322
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	8	7	7	8	8	9	9	9	9	9	7	7	6
— compulsory liquidation	30	26	24	24	24	22	21	20	19	18	18	17	15
— bankruptcy	331	327	323	318	317	314	313	310	310	310	307	301	301

Table 4.1.2

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

No.	30.09.2022			
	Name of credit institution	Registration number of credit institution	Date of Bank of Russia order on revocation of licence	Date of Bank of Russia order on assignment of provisional administration
1	2	3	4	5
1	JSC "Crosna-Bank"	2607	12.08.2022	12.08.2022

Table 4.1.3

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia <sup>1</sup>				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
<b>2018</b>						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
<b>2019</b>						
31.03	139 (12)	115 (11)	100 (10)	16	14	8 (1)
30.06	138 (12)	114 (11)	99 (10)	16	14	8 (1)
30.09	137 (11)	112 (10)	97 (9)	17	15	8 (1)
31.12	133 (11)	110 (10)	95 (9)	15	13	8 (1)
<b>2020</b>						
31.03	132 (10)	109 (9)	94 (8)	15	13	8 (1)
30.06	132 (11)	108 (9)	94 (8)	15	13	9 (2)
30.09	130 (10)	107 (9)	93 (8)	15	13	8 (1)
31.12	124 (9)	104 (8)	90 (7)	12	11	8 (1)
<b>2021</b>						
31.03	120 (7)	102 (7)	89 (6)	11	10	7
30.09	118 (6)	98 (6)	85 (5)	11	10	9
31.12	115 (6)	96 (6)	84 (5)	10	9	9
<b>2022</b>						
30.09	112 (5)	93 (5)	81 (4)	10	9	9
31.12	108 (5)	91 (5)	79 (4)	8	8	9

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

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

Table 4.1.4

## Credit Institutions Grouped by the Share of Nonresidents Equity

1	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
2	3	4	5	6	7	8	9	10	11	12	
<b>2017</b>											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
<b>2018</b>											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17 (9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
<b>2019</b>											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)
<b>2020</b>											
31.03	23	17.4	22	16.7	14	10.6	14 (7)	10.6	59 (3)	44.7	132 (10)
30.06	22	16.7	22	16.7	13	9.8	17 (8)	12.9	58 (3)	43.9	132 (11)
30.09	21	16.2	22	16.9	13	10.0	15 (6)	11.5	59 (4)	45.4	130 (10)
31.12	21	16.9	19	15.3	12	9.7	15 (6)	12.1	57 (3)	46.0	124 (9)
<b>2021</b>											
31.03	22	18.3	19	15.8	12	10.0	14 (5)	11.7	53 (2)	44.2	120 (7)
30.09	24	20.3	18 <sup>1</sup>	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)
31.12	21	18.3	18	15.6	10	8.7	12 (4)	10.4	54 (2)	47.0	115 (6)
<b>2022</b>											
30.09	22	19.7	17	15.2	10	8.9	11 (3)	9.8	52 (2)	46.4	112 (5)
31.12	21	19.4	17	15.7	10	9.3	11 (3)	10.2	49 (2)	45.4	108 (5)

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

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



Table 4.1.5

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

(units)

	2022	2023				
	31.12	31.01	28.02	31.03	30.04	31.05
<b>Insurance agents</b>	215	215	214	211	210	209
of which:						
Insurance companies	140	140	139	136	135	135
of which national reinsurance company	1	1	1	1	1	1
mutual insurance companies	18	18	18	18	18	17
insurance brokers	57	57	57	57	57	57
<b>Associations of insurance agents</b>	20	20	20	20	18	18
<b>Professional securities market participants</b>	515	514	514	512	513	513
of which:						
brokers	253	254	253	253	253	253
of which						
customer's brokers	3	3	3	3	3	3
commodities brokers	1	1	1	1	1	1
forex dealers	4	4	4	4	4	4
dealers	277	277	277	278	280	280
trustees	179	179	178	177	178	179
depositories	252	252	251	252	253	250
registrars	31	31	31	31	31	31
investment advisers	179	179	180	178	180	179
<b>Infrastructures</b>	90	91	94	99	99	100
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	64	65	67	70	70	70
financial platform operators	6	6	6	7	7	8
operators of information systems issuing digital financial assets	3	3	4	5	5	5
<b>National Payment System Entities</b>	25	25	25	25	26	26
of which:						
payment system operators	23	23	23	23	24	24
nationally important payment system operators <sup>1</sup>	2	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—	—
<b>Collective investment market entities</b>	338	338	337	336	338	342
of which:						
non-governmental pension funds	39	39	39	38	38	38
joint-stock investment funds	2	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	268	268	268	268	271	275
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	29	29	28	28	27	27

Table 4.1.5 (end)

(units)

	2022	2023				
	31.12	31.01	28.02	31.03	30.04	31.05
<b>Microfinance agents and cooperatives</b>	5,341	5,306	5,247	5,212	5,173	5,141
of which:						
microfinance organizations	1,162	1,154	1,127	1,109	1,087	1,079
of which:						
microfinance companies	34	34	34	34	34	34
microcredit companies	1,128	1,120	1,093	1,075	1,053	1,045
housing savings cooperatives	44	43	43	43	42	41
consumer credit cooperatives	1,517	1,508	1,496	1,489	1,482	1,475
agricultural consumer credit cooperatives	638	638	636	634	630	630
pawnshops	1,980	1,963	1,945	1,937	1,932	1,916
<b>Self-regulatory organizations</b>	16	16	16	16	16	15
of which:						
financial market self-regulatory organizations	14	14	14	14	14	13
of which:						
brokers	2	2	2	2	2	1
dealers	2	2	2	2	2	1
managers	2	2	2	2	2	1
depositories	2	2	2	2	2	1
registrars	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	1
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	2	2	2	2	2	2
self-regulatory organizations of actuaries	2	2	2	2	2	2
<b>Persons providing professional services in the financial market<sup>2</sup></b>	112	113	114	117	119	119
of which:						
audit organizations providing auditing services to socially important organizations in the financial market	2	3	4	7	10	10
credit history bureaus	7	7	7	7	6	6
of which qualified credit history bureau	4	4	4	4	4	4
responsible actuaries	98	98	98	98	98	98
credit rating agencies	4	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	1	1	1	1	1	1
<b>Management companies of special-purpose vehicles</b>	71	73	73	76	78	79

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

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

Table 4.1.6

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

No.	30.06.2023		
	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

Table 4.1.7

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

	Breakdown of credit institutions by value of assets (descending) as 30.04.2023						
	1–5	6–10	11–20	21–50	51–100	101–361	total
<b>Assets</b>							
Net assets (net of loss provisions and profit tax), millions of rubles	88,816,697	20,093,827	14,481,961	9,766,065	4,593,251	2,722,688	140,474,490
Corporate loans <sup>1</sup> (to non-financial and financial (other than credit) institutions), millions of rubles	43,552,602	9,797,615	4,378,595	3,238,889	1,017,637	666,871	62,652,209
Loans to individuals <sup>1</sup> , millions of rubles	20,533,137	2,297,210	2,595,192	2,450,400	668,326	273,160	28,817,425
<b>Capital and financial performance</b>							
Equity capital, millions of rubles	9,477,932	1,863,522	1,864,513	–410,851	624,434	643,129	14,062,679
Capital adequacy N1.0, %	12.7	15.2	19.1	–4.5	19.4	30.1	12.6
Provisions for possible losses, including adjustment, millions of rubles	5,677,050	923,331	673,431	2,156,323	357,130	193,825	9,981,089
Provisions for possible losses, excluding adjustment, millions of rubles	6,083,974	863,872	627,364	2,420,930	389,857	249,689	10,635,686
Current year net profit (after tax), millions of rubles	702,876	97,038	132,917	75,741	64,824	31,467	1,104,863
Return on assets, %	1.8	1.1	2.9	2.2	3.0	3.7	2.0
Return on balance sheet capital, %	18.5	16.1	25.0	–43.2	23.2	16.4	21.8
<b>Liabilities</b>							
Individuals' funds (deposits) <sup>2</sup> , millions of rubles	26,588,736	3,693,315	2,959,464	2,565,516	1,246,182	668,943	37,722,157
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	28,909,114	5,823,034	6,119,886	3,509,922	1,640,320	916,712	46,918,989
Loans received from the Bank of Russia, millions of rubles	2,304,069	172,816	64,925	1,636,233	116,346	9,986	4,304,375

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

<sup>2</sup> Starting from 1 January 2021, the item 'Funds (Deposits) of individuals' is calculated without individuals' escrow accounts under equity construction agreements.

Table 4.1.8

## Financial Performance of Credit Institutions

	Total profit <sup>1</sup> "+" / loss "-", millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions, millions of rubles	Share of loss-making credit institutions, %
1	2	3	4	5	6
2019	1,715,087	1,869,609	83.0	154,521	17.0
2020	1,608,062	1,641,369	79.1	33,307	20.9
<b>2021</b>					
January	204,735	212,728	74.9	7,993	25.1
February	372,998	385,060	70.7	12,062	29.3
March	577,636	590,770	74.4	13,134	25.6
April	778,661	792,160	70.3	13,499	29.7
May	994,646	1,010,275	70.5	15,629	29.5
June	1,198,724	1,219,166	75.7	20,442	24.3
July	1,427,996	1,448,043	75.9	20,047	24.1
August	1,672,506	1,691,516	78.8	19,010	21.2
September	1,868,839	1,890,962	79.5	22,123	20.5
October	2,099,987	2,127,179	78.4	27,192	21.6
November	2,251,426	2,284,154	79.6	32,728	20.4
December	2,362,850	2,404,100	83.4	41,250	16.6
<b>2022</b>					
January	163,644	184,023	76.8	20,379	23.2
February	69,557	206,606	74.0	137,050	26.0
March	-278,629	301,503	82.0	580,132	18.0
April	-1,176,502	282,602	78.5	1,459,103	21.5
May	-1,474,522	375,110	75.4	1,849,632	24.6
June	-1,517,527	385,306	75.4	1,902,833	24.6
July	-1,251,181	477,506	78.7	1,728,687	21.3
August	-1,032,383	571,100	78.9	1,603,483	21.1
September	-826,207	674,707	78.0	1,500,914	22.0
October	-431,889	879,269	81.4	1,311,158	18.6
November	-139,048	1,061,745	82.5	1,200,793	17.5
December	203,198	1,241,778	82.5	1,038,580	17.5
<b>2023</b>					
January	257,986	284,637	78.9	26,651	21.1
February	551,212	569,232	79.2	18,021	20.8
March	881,202	904,032	81.0	22,831	19.0
April	1,104,863	1,120,741	80.5	15,878	19.5

<sup>1</sup> Net profit (after tax).

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

## 4.2. Borrowings

Table 4.2.1

### 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	
<b>2021</b>					
31.12	33,307	5,463	2,432	24,572	839
<b>2022</b>					
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	241,474	195,618	20,673	25,175	8
<b>2023</b>					
31.01	240,602	197,490	18,889	23,397	826
28.02	214,675	180,522	21,180	12,704	269
31.03	217,313	179,445	24,312	13,090	466
30.04	212,035	172,988	24,562	14,205	280
31.05	207,788	166,462	24,437	16,551	338

Table 4.2.2

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

(millions of rubles)

1	Individuals' funds (deposits) <sup>1</sup>																
	total	in rubles								in foreign currency							
		total	by maturity							total	by maturity						
			demand deposits <sup>1</sup>	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		demand deposits <sup>1</sup>	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
<b>2022</b>																	
31.12	36,619,202	32,747,603	13,006,787	40,069	760,703	4,081,961	8,118,112	5,959,679	780,292	3,871,599	1,556,206	555	9,585	578,048	551,905	835,514	339,785
<b>2023</b>																	
31.01	35,582,075	31,786,818	11,852,189	35,051	803,190	3,989,121	8,193,685	6,148,862	764,721	3,795,257	1,527,117	329	10,963	564,016	543,163	826,730	322,940
28.02	36,601,123	32,613,902	12,521,887	111,456	837,453	3,640,241	8,548,852	6,160,317	793,695	3,987,221	1,598,887	2,760	9,196	525,579	578,380	924,722	347,697
31.03	36,955,755	33,124,272	12,856,246	37,989	792,097	3,576,666	8,435,632	6,545,740	879,902	3,831,483	1,602,181	651	16,644	495,814	595,894	768,793	351,506
30.04	37,722,157	33,904,533	13,282,291	131,775	622,486	3,692,411	8,501,425	6,750,263	923,882	3,817,623	1,583,413	833	15,029	477,562	598,758	790,254	351,773

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

Table 4.2.3

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

(millions of rubles)

1	Deposits and other funds raised from legal entities <sup>2</sup>								
	total	in rubles							
		total	by maturity						
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	
<b>2022</b>									
31.12	34,976,384	28,785,200	601,332	11,469,669	6,986,267	2,406,260	3,798,439	1,386,951	2,136,281
<b>2023</b>									
31.01	31,655,815	26,424,364	179,203	10,279,286	6,847,887	2,334,014	3,840,857	1,454,340	1,488,776
28.02	31,917,456	26,157,757	141,468	10,107,235	6,161,213	2,900,081	3,937,264	1,436,913	1,473,583
31.03	35,002,611	28,639,762	135,002	11,190,855	7,340,597	3,216,169	4,035,010	1,095,126	1,627,003
30.04	35,088,523	28,322,712	534,529	8,457,490	9,150,527	3,411,205	4,051,901	1,111,356	1,605,703



**Table 4.2.3 (end)**  
(millions of rubles)

	Deposits and other funds raised from legal entities <sup>2</sup>								Memo: deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions	
	in foreign currency											
	total	by maturity							in rubles	in foreign currency	in rubles	in foreign currency
1	11	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	19	20	21	22
<b>2022</b>												
31.12	6,191,185	54,656	318,474	351,505	163,496	669,267	267,914	4,365,873	343,798	1,961	9,858,061	1,561,923
<b>2023</b>												
31.01	5,231,452	52,024	252,682	362,030	196,769	687,724	277,615	3,402,608	311,892	857	9,901,244	1,327,344
28.02	5,759,699	56,466	311,304	430,269	210,684	787,881	143,968	3,819,126	318,360	788	10,203,446	1,440,173
31.03	6,362,849	66,083	498,647	469,441	359,146	868,534	148,567	3,952,430	334,304	925	10,706,430	1,497,218
30.04	6,765,812	64,815	680,957	496,074	323,139	839,364	226,986	4,134,477	342,343	1,061	10,712,089	1,594,472

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

Table 4.2.4

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>2022</b>																			
January	5.45	5.95	6.82	5.03	5.16	4.98	5.11	5.08	7.67	7.65	7.67	7.26	8.19	9.00	9.20	7.32	8.09	7.30	8.09
February	5.47	6.08	6.76	7.05	6.27	6.20	6.31	6.37	8.12	8.35	8.13	8.33	9.34	9.87	9.51	8.38	8.63	8.07	8.63
March	10.21	12.65	16.92	19.69	19.76	16.00	18.67	18.79	9.74	8.50	9.63	17.60	19.31	18.95	11.80	17.65	16.14	16.08	16.14
April	7.55	14.38	16.37	14.30	15.84	9.93	13.87	14.03	9.41	8.46	9.31	14.84	15.99	16.02	13.21	14.88	12.71	13.58	12.84
May	4.23	7.59	8.29	8.38	9.81	6.05	7.99	8.06	8.19	8.45	8.20	11.08	12.06	12.03	10.96	11.12	10.16	14.41	10.36
June	2.08	6.33	7.64	7.82	6.76	7.30	6.92	6.97	8.53	8.44	8.52	7.88	8.60	8.87	8.58	7.91	8.56	7.82	8.54
July	2.04	4.61	5.35	6.45	6.24	6.21	6.11	6.21	7.40	7.71	7.44	7.37	7.68	8.45	8.10	7.39	8.21	8.02	8.21
August	2.42	3.47	4.20	4.77	4.78	5.92	5.00	5.06	6.76	6.74	6.75	6.52	7.25	7.58	7.84	6.56	7.76	7.38	7.76
September	1.90	3.45	4.50	5.09	5.29	6.12	5.49	5.55	7.07	6.35	7.05	6.30	7.03	7.50	7.80	6.34	7.99	5.67	7.99
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
December	3.46	3.37	3.22	5.40	5.33	5.93	5.38	5.48	7.31	6.91	7.28	6.26	7.23	8.07	7.87	6.33	8.47	5.91	8.45
<b>2023</b>																			
January	3.47	3.67	4.19	4.57	5.50	5.64	5.27	5.35	7.13	6.77	7.12	6.21	7.25	7.88	7.52	6.27	6.71	—	6.71
February	3.59	4.03	4.38	5.01	5.08	6.06	5.36	5.42	7.05	7.40	7.06	6.14	7.24	8.01	8.05	6.21	7.33	5.97	7.33
March	4.46	4.16	3.31	4.85	5.48	6.68	5.72	5.81	7.34	7.79	7.38	6.42	7.35	8.03	8.26	6.48	7.51	5.00	7.51
April	3.77	4.20	4.40	4.10	5.75	6.31	5.63	5.68	7.39	7.94	7.44	6.29	7.21	7.77	7.96	6.35	7.50	7.57	7.50

Table 4.2.5

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>in US dollars</b>																			
<b>2023</b>																			
January	0.01	0.01	0.43	0.30	1.87	0.94	1.20	1.68	0.84	—	0.84	0.69	1.07	2.50	0.66	0.95	—	—	—
February	0.01	0.01	0.49	0.64	0.30	1.02	0.36	0.38	0.85	—	0.85	0.32	0.36	0.88	0.41	0.33	—	—	—
March	0.01	0.01	—	0.71	0.52	0.92	0.72	0.72	0.83	—	0.83	0.69	0.98	0.96	0.71	0.79	—	—	—
April	0.01	0.01	—	0.54	1.14	1.22	1.14	1.18	1.13	—	1.13	0.56	1.19	0.79	0.38	0.72	—	—	—
<b>in euros</b>																			
<b>2023</b>																			
January	0.01	0.01	—	0.38	2.19	1.14	1.38	1.66	0.98	—	0.98	0.38	—	—	0.54	0.53	—	—	—
February	0.01	0.01	—	—	0.25	0.80	0.27	0.29	0.92	—	0.92	0.48	0.29	0.40	—	0.37	—	—	—
March	0.01	0.01	—	—	0.28	0.74	0.30	0.31	0.45	—	0.45	—	0.39	0.49	0.37	0.42	—	—	—
April	0.01	0.01	—	—	0.32	0.70	0.48	0.51	0.62	—	0.62	0.96	0.37	—	—	0.48	—	—	—

Table 4.2.6

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

(millions of rubles)

1	Deposit certificates							Savings certificates							
	total	of which by maturity						total <sup>1</sup>	of which by maturity						
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		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	
<b>2022</b>															
31.12	5	0	0	0	0	0	0	4,303	4,271	0	0	0	0	0	32
<b>2023</b>															
31.01	0	0	0	0	0	0	0	4,274	4,242	0	0	0	0	0	32
28.02	0	0	0	0	0	0	0	4,145	4,113	0	0	0	0	0	32
31.03	0	0	0	0	0	0	0	4,111	4,080	0	0	0	0	0	32
30.04	0	0	0	0	0	0	0	4,081	4,049	0	0	0	0	0	32

**Table 4.2.6 (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	
<b>2022</b>						
31.12	2,481,487	7,313	16,367	505,691	1,945,312	444,781
<b>2023</b>						
31.01	1,745,419	12,116	17,856	503,843	1,197,739	378,186
28.02	1,864,909	9,556	20,296	593,724	1,227,661	429,584
31.03	1,861,344	9,438	24,840	599,056	1,183,854	396,545
30.04	1,844,421	10,128	27,533	613,535	1,174,966	392,449

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

## 4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans and other funds provided to corporate clients and individuals in rubles										Loans, deposits, and other funds provided to credit institutions in rubles 11
	total 2	individuals 3	of which								
			total 4	corporate clients							
				of which by maturity							
			up to 30 days 5	31 to 90 day 6	91 to 180 days 7	181 days to 1 year 8	1 year to 3 years 9	over 3 years 10			
<b>2022</b>											
31.12	76,575,014	27,409,610	49,165,404	3,716,900	808,393	1,784,897	6,059,263	11,542,342	22,696,555	9,860,263	
<b>2023</b>											
31.01	76,559,784	27,543,816	49,015,968	3,649,847	828,517	1,722,446	5,756,190	11,577,182	22,924,904	9,830,221	
28.02	78,061,769	27,806,855	50,254,914	3,691,154	821,808	1,809,761	6,029,683	11,779,685	23,511,897	10,403,420	
31.03	79,604,156	28,300,015	51,304,141	3,703,952	832,192	1,957,532	6,232,136	12,070,931	23,929,712	10,858,450	
30.04	81,139,256	28,786,250	52,353,007	3,821,903	869,006	2,084,990	6,050,174	12,545,545	24,371,204	10,870,620	

**Table 4.3.1 (end)**  
(millions of rubles)

1	Loans and other funds provided to corporate clients and individuals in foreign currency									Loans, deposits, and other funds provided to credit institutions in foreign currency
	total	individuals	of which							
			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	20			
12	13	14	15	16	17	18	19	20	21	
<b>2022</b>										
31.12	9,565,678	28,197	9,511,367	1,622,756	23,666	91,355	263,336	923,778	6,222,377	2,125,814
<b>2023</b>										
31.01	9,494,906	27,639	9,440,754	1,606,487	17,840	87,440	248,553	1,023,013	6,081,443	1,827,747
28.02	9,887,489	29,555	9,831,261	1,710,132	31,457	100,943	238,614	1,097,953	6,239,785	1,854,554
31.03	9,959,438	30,218	9,900,189	1,721,706	33,855	115,742	250,974	1,144,121	6,217,051	1,953,204
30.04	10,360,421	31,175	10,299,203	1,777,155	50,724	119,711	240,690	1,197,955	6,471,365	1,953,234

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

Table 4.3.2

## Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions<sup>1</sup>

(millions of rubles)

1	Outstanding amounts of loans and other funds provided to corporate clients <sup>2</sup>		Outstanding amounts of loans and other funds granted to individuals	
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
2	3	4	5	
<b>2022</b>				
31.12	58,676,772	2,921,154	27,437,807	1,151,748
<b>2023</b>				
31.01	58,456,722	2,932,860	27,571,456	1,169,925
28.02	60,086,175	3,023,304	27,836,410	1,182,379
31.03	61,204,331	2,994,425	28,330,232	1,187,167
30.04	62,652,209	3,051,787	28,817,425	1,191,383

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

<sup>2</sup> Non-financial and financial (other than credit) institutions and individual entrepreneurs.



Table 4.3.3

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

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2022</b>																
January	21.64	21.12	16.14	14.68	15.33	13.92	11.23	11.50	—	15.36	14.72	12.60	12.98	13.00	14.48	14.36
February	22.14	18.03	15.37	14.93	15.48	14.16	11.13	11.39	—	15.83	15.39	13.68	13.89	13.72	15.00	14.88
March	27.21	27.11	19.00	24.35	24.32	19.64	10.93	11.41	—	28.04	27.05	21.35	21.68	21.17	25.20	24.90
April	30.47	19.46	20.77	26.11	25.79	21.38	14.40	15.20	—	14.70	18.02	21.34	21.08	20.63	23.85	23.64
May	25.82	26.54	20.77	24.79	24.65	20.63	14.39	15.14	—	20.48	21.64	20.57	20.61	18.49	20.53	20.42
June	32.82	15.02	18.89	20.83	21.23	18.85	13.30	13.90	—	16.00	—	18.00	17.99	14.23	17.46	17.29
July	14.94	21.10	18.38	17.46	18.08	16.41	12.13	12.56	—	—	18.70	18.18	18.20	14.95	16.28	16.22
August	23.50	27.65	18.67	17.11	18.48	16.22	11.85	12.26	—	20.41	18.35	18.19	18.20	14.82	15.89	15.84
September	30.67	14.22	18.63	16.47	18.35	16.05	11.42	11.80	—	—	17.69	17.31	17.32	14.30	15.33	15.28
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
December	14.15	19.02	18.92	16.63	17.43	15.94	11.22	11.56	—	—	17.81	17.02	17.04	13.13	14.52	14.48
<b>2023</b>																
January	31.00	30.35	19.90	16.37	19.53	15.73	12.93	13.18	—	16.27	18.76	16.75	17.28	12.85	14.39	14.33
February	31.21	18.21	18.99	16.08	19.13	15.47	12.19	12.45	—	—	17.38	15.36	15.45	12.97	14.45	14.40
March	29.74	30.37	18.81	15.81	18.96	15.55	12.19	12.43	—	—	14.40	16.34	16.20	13.26	14.35	14.33
April	31.10	14.57	18.29	16.42	19.48	15.68	12.22	12.45	—	—	18.14	16.44	16.51	14.15	14.10	14.11

Table 4.3.4

## Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2022</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	5.10	—	5.10	—	—	—	—	—	—	—	—
March	—	—	—	12.26	12.26	10.98	5.62	5.65	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	10.39	10.39	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.5

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

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2022</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.6

## Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

	Total								of which to small, medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2022</b>																
January	9.70	10.41	10.52	9.09	9.84	10.78	8.60	9.77	11.95	11.04	10.07	10.36	11.10	10.27	9.81	10.04
February	11.72	11.69	11.13	10.89	11.46	10.56	10.45	10.53	12.01	11.58	10.61	10.81	11.53	11.03	11.36	11.18
March	18.39	21.72	20.45	16.13	18.70	14.08	11.98	13.15	12.12	17.99	16.81	12.19	13.33	12.46	13.29	12.91
April	16.78	19.54	18.38	11.93	15.20	11.82	14.08	12.90	12.13	18.94	16.91	13.08	13.64	12.15	14.35	13.11
May	13.92	16.21	16.28	11.52	13.60	12.78	10.98	11.97	12.09	16.70	16.11	12.65	13.24	12.79	12.23	12.51
June	11.43	13.10	12.80	10.25	11.43	9.55	9.94	9.71	11.48	14.45	13.23	11.01	11.92	11.05	10.95	11.01
July	10.42	11.65	11.76	9.49	10.57	10.18	9.20	9.75	10.11	13.89	12.62	10.25	11.03	10.86	9.88	10.44
August	9.78	10.32	10.88	8.51	9.81	8.92	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
December	8.93	9.80	10.41	7.50	8.93	8.62	8.51	8.56	10.04	11.54	10.63	8.71	9.91	10.38	9.49	9.89
<b>2023</b>																
January	9.53	9.99	10.85	9.03	9.79	9.22	7.42	8.23	9.86	11.32	10.80	10.29	10.29	9.69	8.29	8.88
February	9.19	10.15	10.85	8.59	9.54	9.59	7.64	8.95	10.06	11.73	10.92	9.79	10.36	10.21	9.60	9.87
March	9.27	10.32	10.70	8.68	9.59	9.55	8.08	8.88	10.03	11.16	11.03	9.27	10.14	10.57	10.11	10.33
April	9.42	10.20	10.62	9.37	9.86	9.38	8.88	9.11	10.30	10.62	11.01	10.25	10.49	10.26	9.74	9.98

Table 4.3.7

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

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2022</b>																
January	1.21	2.59	3.71	2.89	2.61	4.51	4.60	4.58	—	3.20	3.32	3.88	3.62	4.69	—	4.69
February	1.60	2.73	3.50	2.91	2.87	4.34	4.59	4.47	—	2.50	6.44	4.81	4.41	5.30	—	5.30
March	1.99	10.58	7.76	12.71	7.61	7.40	7.54	7.41	—	—	—	6.10	6.10	7.39	—	7.39
April	2.56	4.08	6.57	4.35	4.70	4.80	4.73	4.73	—	—	—	3.59	3.59	9.37	—	9.37
May	2.34	4.89	6.57	5.31	5.48	5.71	9.09	6.47	—	—	—	—	—	8.98	—	8.98
June	3.44	4.13	5.83	6.05	4.89	4.53	9.21	5.86	—	—	—	—	—	5.50	—	5.50
July	3.71	—	7.64	7.12	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	—	—	—	—	—	—	—	—
December	—	5.37	—	6.56	5.41	6.63	—	6.63	—	—	—	6.56	6.56	7.76	—	7.76
<b>2023</b>																
January	5.40	—	6.55	6.25	5.70	5.92	—	5.92	—	—	—	—	—	6.23	—	6.23
February	5.72	7.03	—	6.20	6.89	6.03	—	6.03	—	—	—	—	—	—	—	—
March	—	—	—	5.02	5.02	5.82	—	5.82	—	—	—	—	—	—	—	—
April	—	—	—	—	—	5.91	—	5.91	—	—	—	—	—	5.57	—	5.57

Table 4.3.8

## Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>2022</b>																
January	0.13	0.38	3.56	3.20	0.94	2.79	3.45	3.01	—	3.76	3.27	—	3.45	—	—	—
February	0.78	1.61	3.99	2.40	1.72	2.90	3.58	2.95	—	3.38	2.70	—	2.89	2.72	—	2.72
March	—	5.56	12.46	—	7.93	—	—	—	—	—	—	—	—	—	—	—
April	1.91	4.63	4.85	4.63	4.18	—	—	—	—	—	—	—	—	—	—	—
May	1.72	1.34	2.70	—	1.52	—	—	—	—	—	—	—	—	—	—	—
June	1.70	1.05	1.99	3.30	1.27	—	—	—	—	—	—	—	—	—	—	—
July	—	—	4.64	4.80	4.71	—	—	—	—	—	—	—	—	—	—	—
August	—	—	4.04	5.75	4.72	—	—	—	—	—	—	—	—	—	—	—
September	1.95	—	—	6.15	2.19	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	2.40	—	5.48	—	2.42	—	—	—	—	—	—	—	—	—	—	—
December	—	2.97	—	—	2.97	—	—	—	—	—	—	—	—	—	—	—
<b>2023</b>																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	3.44	—	—	—	3.44	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.9

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

Date	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>2021</b>												
31.12	1,328,458	108,441	7,899	7	7,142,823	655,342	267,667	723	584,333	27,306	25,617	19
<b>2022</b>												
31.01	798,524	56,686	2,006	0	7,326,317	653,957	279,533	748	589,963	28,627	25,971	19
28.02	960,168	74,173	4,471	0	7,642,436	668,572	284,219	795	591,141	29,299	26,218	20
31.03	815,581	61,061	450	0	7,785,369	661,941	282,794	792	588,661	29,516	18,342	20
30.04	784,373	58,736	24,539	1	8,004,524	667,211	231,929	664	594,288	29,542	14,662	42
31.05	663,850	54,264	12,433	0	8,172,252	667,431	219,523	251	600,247	29,794	11,772	38
30.06	944,318	66,647	182	1	8,410,564	678,073	170,652	81	583,067	29,704	9,076	33
31.07	836,025	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	<b>1,029,413</b>	<b>79,348</b>	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	<b>962,620</b>	90,441	172	0	9,115,833	734,575	188,742	66	540,812	28,601	1,706	17
31.12	1,354,300	107,339	1,430	0	9,391,864	759,815	218,774	62	531,304	28,725	6,652	5
<b>2023</b>												
31.01	<b>695,265</b>	<b>64,169</b>	8,032	0	9,425,828	762,592	193,719	62	540,489	30,016	6,654	5
28.02	848,087	83,034	1,962	0	9,654,047	783,791	203,566	66	538,187	31,420	14,604	6
31.03	1,246,559	116,904	1,554	0	10,085,632	823,685	186,069	44	533,618	32,023	11,652	6
30.04	1,162,215	112,037	1,008	0	10,495,734	862,757	204,783	46	537,700	32,918	11,371	6

Table 4.3.10

## Housing Loans Granted to Resident Individuals

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, millions rubles	outstanding amount of granted loans, millions rubles				
			total	of which overdue debt			
1	2	3	4	5	6	7	
<b>2021</b>							
31.12	192,692	641,585	11,765,807	61,816	257.0	7.81	
<b>2022</b>							
31.01	95,122	327,061	11,903,742	61,849	262.2	7.87	
28.02	135,881	477,189	12,175,865	61,494	264.3	8.10	
31.03	163,078	521,528	12,447,019	59,372	266.0	8.05	
30.04	49,636	161,926	12,436,181	58,450	263.0	7.65	
31.05	36,820	140,186	12,424,531	58,397	271.5	6.17	
30.06	65,718	253,805	12,513,941	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	127,561	448,533	13,324,994	58,504	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	
<b>2023</b>							
31.01	77,366	281,744	13,927,097	58,464	284.8	7.86	
28.02	114,865	422,559	14,143,753	59,344	287.4	8.05	
31.03	154,240	569,644	14,444,490	58,133	287.3	8.18	
30.04	153,581	566,457	14,751,803	58,203	286.1	8.52	
31.05	158,063	580,619	15,087,397	58,832	288.9	8.40	



Table 4.3.10 (end)

Date	In foreign currency					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
<b>2021</b>						
31.12	3	3,719,830	16,045	4,928	61.9	5.00
<b>2022</b>						
31.01	2	70,239	16,636	5,102	115.6	8.95
28.02	2	11,738	17,379	5,209	79.0	7.55
31.03	1	1,261	16,626	5,088	24.0	5.00
30.04	2	10,710	13,719	4,220	63.1	10.01
31.05	1	2,912	11,697	3,811	171.8	4.50
30.06	0	0	6,573	3,114	0.0	0.00
31.07	0	0	7,321	3,532	0.0	0.00
31.08	0	0	6,988	3,429	0.0	0.00
30.09	0	0	6,321	3,092	0.0	0.00
31.10	0	0	6,556	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
<b>2023</b>						
31.01	0	0	6,906	3,565	0.0	0.00
28.02	0	0	7,293	3,778	0.0	0.00
31.03	0	0	7,334	3,803	0.0	0.00
30.04	0	0	7,551	3,910	0.0	0.00
31.05	0	0	7,163	3,628	0.0	0.00

Table 4.3.11

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

Date	In rubles						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	2	3	4	5	6	7	8
<b>2021</b>							
31.12	192,410	641,337	11,752,902	59,471	257.1	7.81	250,806
<b>2022</b>							
31.01	94,978	326,917	11,891,298	59,529	262.2	7.87	247,464
28.02	135,656	476,852	12,163,516	59,195	264.5	8.10	245,631
31.03	162,763	521,273	12,434,955	57,078	266.1	8.05	240,889
30.04	49,370	161,602	12,424,416	56,232	263.4	7.64	238,052
31.05	36,603	139,688	12,412,577	56,196	272.3	6.17	234,821
30.06	65,439	253,458	12,502,133	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	127,336	448,354	13,314,243	56,331	279.7	7.38	216,288
30.11	128,813	470,681	13,520,239	56,482	283.6	7.11	217,420
31.12	176,244	696,871	13,835,068	55,426	289.4	6.65	219,374
<b>2023</b>							
31.01	77,308	281,644	13,917,038	56,392	284.9	7.86	215,785
28.02	114,644	422,392	14,133,809	57,259	287.5	8.05	212,689
31.03	153,984	569,416	14,434,792	56,076	287.4	8.18	210,318
30.04	153,320	566,147	14,742,432	56,184	286.3	8.52	207,427
31.05	157,841	580,470	15,078,325	56,805	288.9	8.40	203,779

Table 4.3.11 (end)

Date	In foreign currency						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	9	10	11	12	13	14	15
<b>2021</b>							
31.12	1	3,714,630	15,506	4,505	62.0	5.00	4,328
<b>2022</b>							
31.01	1	66,348	16,078	4,660	121.0	9.00	4,482
28.02	0	0	16,788	4,752	0.0	0.00	4,639
31.03	0	0	16,054	4,648	0.0	0.00	4,504
30.04	2	10,710	13,277	3,850	63.1	10.01	3,667
31.05	0	0	11,308	3,482	0.0	0.00	3,035
30.06	0	0	6,275	2,853	0.0	0.00	2,324
31.07	0	0	6,979	3,231	0.0	0.00	2,547
31.08	0	0	6,653	3,134	0.0	0.00	2,398
30.09	0	0	6,004	2,811	0.0	0.00	2,142
31.10	0	0	6,217	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
<b>2023</b>							
31.01	0	0	6,535	3,232	0.0	0.00	2,356
28.02	0	0	6,893	3,418	0.0	0.00	2,505
31.03	0	0	6,926	3,436	0.0	0.00	2,522
30.04	0	0	7,140	3,541	0.0	0.00	2,594
31.05	0	0	6,758	3,265	0.0	0.00	2,539

Table 4.3.12

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

Date	In rubles					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	2	3	4	5	6	7	
<b>2021</b>							
31.12	54,644	227,947	2,816,529	5,398	262.8	5.88	
<b>2022</b>							
31.01	31,469	133,065	2,857,667	5,365	267.4	5.93	
28.02	43,397	187,968	2,935,573	5,356	270.3	5.94	
31.03	62,337	229,430	3,014,141	5,185	271.0	5.54	
30.04	20,353	89,713	2,970,435	4,982	279.1	5.59	
31.05	15,195	86,874	2,957,608	4,817	291.8	3.81	
30.06	21,976	133,524	2,954,683	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	27,471	144,025	3,210,452	4,925	305.9	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	
<b>2023</b>							
31.01	20,117	104,650	3,377,609	4,863	308.8	4.82	
28.02	32,286	164,986	3,430,513	4,944	308.1	5.21	
31.03	45,324	219,800	3,522,661	4,922	307.9	5.57	
30.04	41,593	200,390	3,572,865	4,890	304.9	6.04	
31.05	43,422	209,975	3,654,455	4,981	307.6	6.06	

Table 4.3.12 (end)

Date	In foreign currency					weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles				
			total	of which overdue loans			
1	8	9	10	11	12	13	
<b>2021</b>							
31.12	0	0	274	165	0.0	0.00	
<b>2022</b>							
31.01	0	0	270	167	0.0	0.00	
28.02	0	0	290	179	0.0	0.00	
31.03	0	0	278	181	0.0	0.00	
30.04	0	0	212	143	0.0	0.00	
31.05	0	0	178	127	0.0	0.00	
30.06	0	0	140	103	0.0	0.00	
31.07	0	0	122	78	0.0	0.00	
31.08	0	0	95	51	0.0	0.00	
30.09	0	0	90	49	0.0	0.00	
31.10	0	0	86	42	0.0	0.00	
30.11	0	0	85	41	0.0	0.00	
31.12	0	0	84	40	0.0	0.00	
<b>2023</b>							
31.01	0	0	83	39	0.0	0.00	
28.02	0	0	90	43	0.0	0.00	
31.03	0	0	88	40	0.0	0.00	
30.04	0	0	92	42	0.0	0.00	
31.05	0	0	64	42	0.0	0.00	

Table 4.3.13

## Investment Portfolio of Credit Institutions

*(millions of rubles)*

1	Gross investments in debt securities (including loss provisions, revaluation and cost adjustment)			Gross investments in equity securities (including loss provisions, revaluation and cost adjustment)
	total	of which		
		debt securities transferred that do not qualify for the derecognition	investments in unpledged debt securities at balance-sheet value (excluding revaluation and cost adjustment)	
2	3	4	5	
<b>2022</b>				
31.12	19,058,345	6,201,350	13,231,793	361,616
<b>2023</b>				
31.01	19,304,930	7,092,721	12,593,965	351,001
28.02	19,521,801	5,613,088	14,338,755	361,143
31.03	19,404,393	7,775,118	12,077,875	386,475
30.04	19,722,295	7,122,678	13,049,612	395,685

Table 4.4

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

	Derivatives (claims, at fair value)	Derivatives (liabilities, at fair value)
1	2	3
<b>2022</b>		
31.12	602,869	504,839
<b>2023</b>		
31.01	554,486	447,222
28.02	556,351	471,316
31.03	546,136	459,612
30.04	615,725	518,044

## 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	of which one-off benefit, persons
2	3	4	5	6	7	8	9	10	11	
<b>2021</b>										
Q1	1,495,531.87	6,185,732	1,560,326	18,764.52	2,961,686.53	37,031,756	97,928	44,562	3,577.40	3,236.83
Q2	1,517,743.50	6,191,837	1,553,017	37,836.38	2,996,764.39	36,976,116	100,595	88,605	7,690.56	6,978.30
Q3	1,541,650.99	6,202,536	1,544,775	57,344.43	3,027,813.92	36,912,914	103,411	325,698	12,712.54	11,602.28
Q4	1,543,149.10	6,161,242	1,484,414	75,088.32	3,004,970.29	36,808,018	105,444	382,496	17,149.90	15,602.46
<b>2022</b>										
Q1	1,556,887.28	6,208,514	1,512,114	19,485.21	2,985,359.78	36,733,143	108,117	53,765	5,208.57	4,816.81
Q2	1,603,168.27	6,216,695	1,506,929	38,779.61	3,039,497.82	36,680,863	114,208	128,922	13,124.43	12,283.24
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
Q4	1,666,867.53	6,245,830	1,501,254	78,258.76	3,090,923.74	36,574,017	124,736	473,573	33,365.30	31,495.09
<b>2023</b>										
Q1	1,710,075.06	6,245,947	1,501,279	20,351.75	3,158,637.49	36,442,815	129,467	77,178	9,392.62	8,914.78



Table 4.5.2

## Private Pension Funds' Pension Reserves Generation

*(millions of rubles)*

	Pension reserves at the beginning of the year	Pension contributions, acted in reporting year	Earmarked receipts in reporting year	Pension reserves investment returns	Payouts made in the reporting year	Pension reserves at of the end of the year
1	2	3	4	5	6	7
2017	1,062,685.25	103,251.44	187.84	55,902.97	69,380.55	1,184,069.01
2018	1,080,077.97	97,411.68	5,859.55	52,128.00	69,698.31	1,267,959.20
2019	1,264,008.18	111,735.55	2,022.49	102,800.77	93,490.93	1,386,694.94
2020	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
2022	1,565,282.24	130,141.83	3,295.59	85,470.70	100,930.99	1,666,867.53

Table 4.5.3

## Private Pension Funds' Pension Accruals Flows

(millions of rubles)

1	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds				Pension accruals transferred to the Pension Fund of the Russian Federation			
	2	of which			6	of which			10	of which		
		3	funds of instalments contributions towards co-financing of pension savings			7	funds of instalments contributions towards co-financing of pension savings			11	funds of instalments contributions towards co-financing of pension savings	
			4	5			8	9			12	13
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
2022	5,392.28	238.50	2,377.54	975.00	4,904.27	4.12	143.05	67.36	5,995.38	21.03	326.05	155.44

**Table 4.5.3 (end)**  
(millions of rubles)

	Pension accruals transferred to other private pension funds				Pension savings investment returns	Payouts from pension savings				
	total	maternity capital (a portion of maternity (family) capital), including investment returns	of which			total	of which			
			total	including contributions disbursed from the National Welfare Fund			funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
1	14	15	16	17	18	19	20	21	22	23
2017	66,593.75	10.58	713.34	334.84	82,454.58	11,181.98	278.99	84.07	7,775.26	3,043.66
2018	90,942.65	16.46	955.38	444.86	-21,735.04	14,910.82	472.67	152.39	10,847.80	3,437.96
2019	72,382.20	14.65	1,180.56	465.53	270,057.86	18,704.72	721.81	257.78	4,305.42	13,419.71
2020	16,539.74	5.11	326.97	153.36	179,627.15	20,995.72	902.84	365.65	14,915.39	4,811.84
2021	4,824.64	1.45	139.20	64.67	128,733.28	23,508.31	1,066.96	480.48	15,602.46	6,358.41
2022	4,904.10	4.12	143.05	67.36	137,287.20	40,653.17	1,264.98	605.23	31,495.09	7,287.87

## Main Indicators of Unit Investment Funds' Performance

Period	Number of holders of investment shares in unit investment funds, thousands of units					Value of net assets of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of unit investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	2	3	4	5	6	7	8	9	10	11
<b>2018</b>										
Q1	1,555.8	—	469.0	1,077.6	9.3	3,015,944.3	—	259,294.7	22,246.8	2,734,402.8
Q2	1,610.1	—	523.3	1,077.4	9.4	3,107,103.3	—	303,714.7	25,211.6	2,778,177.0
Q3	1,646.8	0.3	558.8	1,078.0	9.7	3,189,556.9	212.8	317,469.3	29,455.1	2,842,419.7
Q4	1,660.3	3.2	570.8	1,076.2	10.2	3,341,756.8	1,018.0	315,353.5	31,234.6	2,994,150.7
<b>2019</b>										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4
Q2	1,693.1	16.3	591.6	1,074.3	11.0	3,622,865.4	6,228.0	337,000.2	48,869.1	3,230,768.1
Q3	1,756.1	28.7	641.4	1,074.2	11.8	3,944,250.9	11,141.4	373,888.1	49,612.0	3,509,609.4
Q4	1,897.9	70.7	741.9	1,073.8	11.5	4,469,685.6	16,893.1	454,705.8	52,054.1	3,946,032.6
<b>2020</b>										
Q1	2,038.0	130.3	821.6	1,073.7	12.4	4,190,495.4	23,647.2	477,686.7	52,524.7	3,636,636.8
Q2	2,247.9	266.8	891.8	1,073.9	15.5	4,399,038.6	31,648.7	532,320.8	54,529.3	3,780,539.8
Q3	2,893.3	772.4	1,008.7	1,073.9	38.3	4,811,698.9	47,996.3	601,118.7	59,988.9	4,102,595.0
Q4	3,638.0	1,358.5	1,144.1	1,074.0	61.3	5,040,083.3	85,841.4	667,297.6	66,449.2	4,220,495.2
<b>2021</b>										
Q1	4,701.3	2,184.2	1,337.6	1,075.2	104.3	5,556,746.8	111,819.3	757,738.8	74,232.2	4,612,956.6
Q2	5,566.7	2,884.7	1,506.5	1,076.2	99.3	6,153,631.4	132,798.6	833,142.7	93,508.1	5,094,182.1
Q3	6,745.9	3,848.7	1,707.6	1,077.3	112.3	6,901,039.3	161,197.4	899,717.4	92,842.7	5,747,281.7
Q4	8,735.6	5,626.0	1,913.9	1,078.8	116.9	7,129,893.1	212,655.3	920,832.4	97,927.2	5,898,478.2
<b>2022</b>										
Q1'	8,971.0	5,798.0	1,976.5	1,078.0	118.5	6,368,158.8	112,747.4	475,029.5	34,527.1	5,745,854.8
Q2'	9,067.0	5,875.9	1,985.0	1,078.0	128.1	6,717,517.4	125,007.4	535,998.5	46,910.5	6,009,600.9
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
Q4'	9,261.7	5,956.8	2,079.0	1,078.3	147.6	7,660,489.1	141,338.6	581,363.8	60,932.3	6,876,854.3
<b>2023</b>										
Q1'	9,650.7	6,249.4	2,162.9	1,078.2	160.2	8,130,503.6	154,515.1	630,521.2	64,820.1	7,280,647.2

Table 4.5.4 (end)

Period	Issue of investment shares of unit investment funds, millions of rubles					Redemption of investment shares of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	12	13	14	15	16	17	18	19	20	21
<b>2018</b>										
Q1	119,530.0	—	47,862.3	1,611.2	70,056.5	33,651.6	—	11,639.3	35.5	21,976.8
Q2	116,322.5	—	54,511.2	3,618.5	58,192.8	23,820.1	—	13,823.1	808.4	9,188.5
Q3	56,282.7	200.0	35,319.1	1,772.0	18,991.6	42,123.3	0.0	25,234.2	123.2	16,765.9
Q4	105,384.0	830.8	26,796.8	2,740.5	75,016.0	61,640.6	0.0	29,469.6	223.6	31,947.4
<b>2019</b>										
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2
Q2	105,745.7	2,307.2	31,395.5	3,830.5	68,212.5	36,037.2	0.3	25,670.7	360.6	10,005.6
Q3	314,970.4	4,638.2	49,664.5	806.7	259,861.0	36,924.3	48.3	21,606.0	170.9	15,099.1
Q4	270,485.8	5,310.0	85,873.4	1,905.3	177,397.2	53,273.6	251.3	23,419.7	578.9	29,023.7
<b>2020</b>										
Q1	234,478.0	7,633.9	82,835.7	446.1	143,562.2	52,077.5	829.2	39,032.9	2,983.8	9,231.5
Q2	119,021.8	6,169.1	47,910.0	2,878.3	62,064.5	44,322.6	87.4	22,721.2	1,692.9	19,821.0
Q3	220,353.3	13,399.1	76,185.1	3,163.3	127,605.9	58,252.2	117.7	38,068.7	736.2	19,329.7
Q4	281,166.0	35,647.4	96,235.0	6,845.3	142,438.3	98,541.0	496.3	56,119.0	653.9	41,271.9
<b>2021</b>										
Q1	487,506.6	26,857.7	115,246.0	7,730.3	337,672.6	62,253.5	1,176.5	45,630.5	200.2	15,246.3
Q2	261,684.7	23,383.4	105,951.4	26,597.2	105,752.7	74,294.0	5,537.2	49,183.5	4,696.2	14,877.0
Q3	292,913.6	28,926.5	105,772.4	9,398.2	148,816.5	119,702.4	1,999.5	62,530.8	11,038.6	44,133.6
Q4	462,126.9	51,013.2	111,827.5	8,127.1	291,159.0	108,237.3	1,366.2	76,118.0	2,812.3	27,940.8
<b>2022</b>										
Q1 <sup>1</sup>	239,440.2	14,299.1	24,910.8	1,468.2	198,762.1	54,489.9	8,049.0	34,543.9	1,977.6	9,919.4
Q2 <sup>1</sup>	447,517.3	5,408.7	24,217.6	2,431.7	415,459.4	88,912.9	9,737.2	42,556.5	1,121.2	35,498.0
Q3 <sup>1</sup>	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
Q4 <sup>1</sup>	850,978.8	14,714.9	36,384.8	5,428.8	794,450.3	86,880.8	10,343.7	44,768.1	2,339.0	29,430.1
<b>2023</b>										
Q1 <sup>1</sup>	273,906.3	11,552.7	51,449.2	504.4	210,400.0	92,305.9	9,054.5	50,063.1	1,811.0	31,377.2

<sup>1</sup> Data on the indicator 'Net Asset Values of Unit Investment Funds' are given for assessed assets exclusive of blocked assets. For a number of funds, net asset value estimate is used due to the fact that some unit investment funds did not calculate a number of indicators (due to the relaxation measures introduced by the Bank of Russia) 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)'. 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	Q1 2023 <sup>1</sup>	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) — total	148,038.2	115,437.6
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	112,718.2	57,180.8
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	96,108.0	53,217.7
of which:		
investment life insurance — total	18,211.1	32,980.3
of which:		
for up to 1 year, inclusive	10,513.7	99.1
for 1 through 3 years	1,978.0	22,856.3
for 3 through 5 years	5,533.6	9,877.6
for 5 through 10 years	185.9	124.7
for over 10 years or for an indefinite period	0.0	22.6
credit life insurance — total	41,459.0	3,150.8
of which:		
for up to 1 year, inclusive	1,972.1	336.1
for 1 through 3 years	6,965.5	213.5
for 3 through 5 years	30,480.2	2,138.5
for 5 through 10 years	2,015.4	427.8
for over 10 years or for an indefinite period	25.8	34.9
endowment life insurance — total	35,623.1	17,043.1
of which:		
for up to 1 year, inclusive	5,775.4	11,839.0
for 1 through 3 years	7,616.9	1,009.5
for 3 through 5 years	14,092.3	2,814.5
for 5 through 10 years	7,759.7	1,289.5
for over 10 years or for an indefinite period	378.7	90.6
high risk life insurance — total	768.2	34.2
of which:		
for up to 1 year, inclusive	186.1	17.6
for 1 through 3 years	105.1	3.5
for 3 through 5 years	465.6	10.9
for 5 through 10 years	10.5	1.3
for over 10 years or for an indefinite period	0.9	0.9
other life insurance — total	46.6	9.3
of which:		
for up to 1 year, inclusive	10.7	1.3
for 1 through 3 years	19.9	1.3
for 3 through 5 years	1.5	0.6
for 5 through 10 years	0.3	0.0
for over 10 years or for an indefinite period	14.2	6.2

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments — total	16,610.2	3,963.1
of which:		
investment life insurance — total	0.0	0.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0
credit life insurance — total	4,546.7	1,336.3
of which:		
for up to 1 year, inclusive	128.2	4.4
for 1 through 3 years	112.6	25.3
for 3 through 5 years	207.7	64.1
for 5 through 10 years	839.1	301.8
for over 10 years or for an indefinite period	3,259.1	940.7
endowment life insurance — total	11,211.9	2,379.2
of which:		
for up to 1 year, inclusive	44.5	32.9
for 1 through 3 years	354.7	24.3
for 3 through 5 years	5,822.7	671.2
for 5 through 10 years	2,661.9	645.3
for over 10 years or for an indefinite period	2,328.2	1,005.5
risk life insurance — total	370.7	100.2
of which:		
for up to 1 year, inclusive	8.7	7.2
for 1 through 3 years	9.3	60.7
for 3 through 5 years	239.3	10.8
for 5 through 10 years	8.2	0.2
for over 10 years or for an indefinite period	105.1	21.3
other life insurance — total	480.8	147.5
of which:		
for up to 1 year, inclusive	0.2	0.2
for 1 through 3 years	0.8	7.0
for 3 through 5 years	0.9	0.0
for 5 through 10 years	0.8	1.8
for over 10 years or for an indefinite period	478.1	138.4
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	35,320.0	58,256.8
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	21,600.8	49,102.4
of which:		
investment life insurance — total	13,735.6	38,366.9
of which:		
for up to 1 year, inclusive	658.2	926.4
for 1 through 3 years	4,120.8	8,618.5
for 3 through 5 years	6,482.1	23,468.8
for 5 through 10 years	38.8	5,111.2
for over 10 years or for an indefinite period	2,435.7	241.8
credit life insurance — total	0.1	0.0
of which:		
for up to 1 year, inclusive	0.1	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	7,676.6	10,683.6
of which:		
for up to 1 year, inclusive	70.1	220.3
for 1 through 3 years	2,780.3	356.7
for 3 through 5 years	3,950.9	7,287.5
for 5 through 10 years	792.1	2,632.4
for over 10 years or for an indefinite period	83.3	186.7
risk life insurance — total	186.4	48.3
of which:		
for up to 1 year, inclusive	186.1	38.7
for 1 through 3 years	0.3	4.8
for 3 through 5 years	0.0	0.3
for 5 through 10 years	0.0	1.3
for over 10 years or for an indefinite period	0.0	3.2
other life insurance — total	2.1	3.7
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	1.8
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.7
for over 10 years or for an indefinite period	2.1	1.2
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments — total	13,719.2	9,154.3
of which:		
investment life insurance — total	678.4	183.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	-0.3	0.9
for 3 through 5 years	379.4	154.4
for 5 through 10 years	292.5	26.8
for over 10 years or for an indefinite period	6.9	0.9
credit life insurance — total	70.9	24.1
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.5	0.0
for 5 through 10 years	35.0	12.0
for over 10 years or for an indefinite period	35.5	12.1
endowment life insurance — total	12,875.8	8,930.8
of which:		
for up to 1 year, inclusive	32.6	16.4
for 1 through 3 years	1.3	13.0
for 3 through 5 years	3,159.8	3,804.1
for 5 through 10 years	4,880.7	2,599.7
for over 10 years or for an indefinite period	4,801.4	2,497.6
risk life insurance — total	13.5	3.3
of which:		
for up to 1 year, inclusive	0.8	0.0
for 1 through 3 years	0.0	0.0



Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 3 through 5 years	0.8	0.1
for 5 through 10 years	2.8	1.1
for over 10 years or for an indefinite period	9.2	2.1
other life insurance — total	80.6	13.1
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.3	0.0
for over 10 years or for an indefinite period	80.2	13.1
Voluntary pension insurance — total	321.5	408.3
of which:		
voluntary pension insurance with a lump-sum payment of an insurance premium— total	–9.8	126.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	4.0
for over 10 years or for an indefinite period	–9.8	121.9
voluntary pension insurance with the payment of an insurance premium in instalments — total	331.3	282.4
of which:		
for up to 1 year, inclusive	0.1	0.0
for 1 through 3 years	0.3	0.0
for 3 through 5 years	0.7	16.4
for 5 through 10 years	5.9	29.8
for over 10 years or for an indefinite period	324.3	236.1
Voluntary personal insurance (excluding life insurance) — total	147,755.7	43,078.4
of which:		
voluntary accident and sickness insurance — total	56,014.7	7,131.8
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	1,022.4	381.7
voluntary accident and sickness insurance of passengers	588.8	8.6
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	27.9	0.4
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	3,967.0	1,336.9
voluntary accident and sickness insurance of tax officials	0.3	2.7
voluntary accident and sickness insurance of other citizens	50,408.3	5,401.5
voluntary medical insurance — total	91,741.0	35,946.5
of which:		
voluntary medical insurance of individuals travelling abroad	20,844.7	351.9
voluntary medical insurance by employers of their employees	59,302.7	29,972.2
voluntary medical insurance of other citizens	11,593.6	5,622.5
Voluntary general property insurance — total	177,165.5	44,620.2
of which:		
voluntary insurance of property — total	145,224.7	40,999.7
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) — total	58,446.4	29,378.8
of which:		
voluntary insurance of motor vehicles	57,849.4	29,224.1
voluntary insurance of other land vehicles (excluding railway vehicles)	597.0	154.7
voluntary insurance of railway vehicles	706.7	242.5

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of aircraft	3,131.6	1,959.6
voluntary insurance of vessels — total	3,117.9	632.9
of which:		
voluntary insurance of sea vessels	2,899.6	519.0
voluntary insurance of inland vessels	218.3	113.9
voluntary insurance of cargo	8,674.6	936.7
voluntary agricultural insurance — total	1,885.8	512.5
of which:		
voluntary government agricultural insurance — total	1,596.2	436.1
of which:		
voluntary agricultural crop insurance	629.6	380.6
voluntary agricultural insurance of perennial plantings	60.8	6.2
voluntary agricultural insurance of livestock	890.8	49.4
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	14.9	0.0
voluntary non-government agricultural insurance — total	289.6	76.4
of which:		
voluntary agricultural crop insurance	51.3	43.7
voluntary agricultural insurance of perennial plantings	2.3	0.0
voluntary agricultural insurance of livestock	258.4	32.7
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	-22.4	0.0
voluntary insurance of other assets of legal entities — total	40,128.2	5,481.2
of which:		
voluntary insurance of goods in storage	393.9	26.1
voluntary insurance of assets used in construction and installation works	11,613.8	977.7
voluntary insurance of other assets of legal entities	28,120.5	4,477.4
voluntary insurance of other assets of individuals — total	29,133.6	1,855.5
of which:		
voluntary insurance of individuals' houses	7,102.2	1,169.1
voluntary insurance of household assets	2,911.9	363.6
voluntary insurance of other assets of individuals	19,119.5	322.8
voluntary insurance of third party liability insurance — total	13,489.1	1,864.0
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	1,019.5	367.5
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	703.1	241.1
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	316.3	126.4
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.1	0.0
voluntary third party liability insurance of owners of railway vehicles	31.2	1.9
voluntary third party liability insurance of owners of aircraft	681.6	41.6
voluntary third party liability insurance of owners of vessels — total	1,701.9	180.6
of which:		
voluntary third party liability insurance of owners of sea vessels	1,513.5	171.9

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	188.4	8.7
voluntary third party liability insurance of operators of hazardous facilities — total	858.3	9.2
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	151.0	5.3
voluntary third party liability insurance of operators of hydraulic structures	1.9	0.0
voluntary third party liability insurance of operators of other hazardous facilities	705.5	3.9
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	1,323.5	101.6
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	657.8	5.5
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	665.7	96.1
voluntary third party liability insurance for damage caused — total	7,301.3	1,086.7
of which:		
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	479.1	36.5
voluntary third party liability insurance of public notaries for damage caused	23.1	6.1
voluntary third party liability insurance of appraisers for damage caused	29.1	4.3
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	10.2	0.0
voluntary third party liability insurance of other persons for damage caused	6,759.8	1,039.9
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	571.8	74.9
of which:		
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	–0.1	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	4.0	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	0.8	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.1	0.0
voluntary third party liability insurance of audit organizations and individual auditors for failure to perform or improper performance of contractual obligations	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	0.0	0.0
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	0.0	0.0
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	23.5	10.1
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	543.3	64.8
voluntary business risk insurance	6,221.4	1,061.5

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance — total	12,230.2	694.9
of which:		
voluntary insurance of financial risks of individuals travelling abroad	5,734.5	308.6
voluntary insurance of creditors' financial risks	13.4	0.3
voluntary insurance of other persons' financial risks	6,482.3	386.0
Mandatory government life and health insurance of servicemen and similar categories — total	4,876.5	514.8
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	3,376.3	430.4
mandatory government life and health insurance of internal affairs personnel	1,500.2	15.3
mandatory government life and health insurance of the State Fire Service personnel	0.0	0.1
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	0.0
mandatory government life and health insurance of the personnel of the institutions and bodies of the penal system	0.0	7.7
mandatory government life and health insurance of the national guard personnel	0.0	60.8
mandatory government life and health insurance of the personnel of enforcement agencies	0.0	0.6
Mandatory third party liability insurance of owners of vehicles	68,957.2	40,924.4
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	778.1	56.8
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	644.9	56.4
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	76.2	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	13.6	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	43.4	0.4
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	461.2	188.7
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	58.3	8.3
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	51.5	5.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	6.8	3.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	9.9	5.2
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	6.0	0.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	3.9	4.7

Table 4.5.5 (end)

(millions of rubles)

1	2	3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by sea vessels	2.1	0.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels — total	3.2	0.0
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	2.9	0.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets on tourist travel routes	0.4	0.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by motor vehicles — total	374.3	162.8
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	159.0	51.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	63.9	32.7
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	25.4	4.7
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	126.0	74.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	8.9	5.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	4.5	5.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during off-street transportation	0.0	2.0
Collection of funds based on court judgements.	0.0	123.7

<sup>1</sup> Following the entry into force of Bank of Russia Ordinance No. 6315-U, dated 14 November 2022, 'On the Forms, Timeframe and Procedure for Compiling and Submitting Insurance Companies' Reporting to the Bank of Russia', amendments were introduced into the methodology for compiling indicators in reporting form 0420162 'Data on the Activity of Insurers'. In particular, starting from the data for the first quarter of 2023, reporting form 0420162 shows the amount of insurance premiums under insurance contracts subject to payment over the reporting period in accordance with the terms of insurance contracts. Starting from 2023 Q1 data, in certain cases, the amount of insurance premiums may be not fully comparable with the indicators for the corresponding periods of the previous year due to the specified changes.

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

### Selected Indicators on Payment Card Transactions<sup>1</sup>

Period	Individuals						Legal entities					
	the number of payment cards <sup>2</sup> , thousands of units	the number of payment cards in use <sup>3</sup> , thousands of units	total value of operations conducted using payment cards, millions of rubles	of which			the number of payment cards <sup>2</sup> , thousands of units	the number of payment cards in use <sup>3</sup> , thousands of units	total value of operations conducted using payment cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles				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	8	9	10	11	12	13
<b>2023</b>												
Q1	400,985	245,308	35,845,142	6,934,618	11,714,250	17,196,273	7,103	2,457	1,026,312	423,287	520,172	82,853

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

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

<sup>3</sup> Including data on the number of payment 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 5.2

## Funds Transfers Carried Out Through the BRPS, Transfer Services

Period	By transfer services <sup>1</sup>							
	total funds transfers		including carried out through:					
			urgent transfer service		non-urgent transfer service		fast payment service	
	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles
1	2	3	4	5	6	7	8	9
<b>2023</b>								
Q1	1,648.0	759,229.8	1.5	685,579.4	402.5	68,268.0	1,244.0	5,382.3

<sup>1</sup> In accordance with the Bank of Russia Regulation No. 732-P, dated 24 September 2020, 'On the Bank of Russia Payment System'.

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

## 6. REGIONAL SECTION

## 6.1. Institutional Characteristics

Table 6.1.1

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia <sup>1</sup>				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
<b>THE RUSSIAN FEDERATION</b>						
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
31.12.2022	108 (5)	91 (5)	79 (4)	8	8	9
<b>CENTRAL FEDERAL DISTRICT</b>						
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
31.12.2022	77 (5)	67 (5)	55 (4)	2	2	8
<b>Moscow and Moscow Region</b>						
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
31.12.2022	75 (5)	66 (5)	54 (4)	2	2	7
<b>NORTH-WESTERN FEDERAL DISTRICT</b>						
30.09.2021	8	7	7	1	1	—
31.12.2021	8	7	7	1	1	—
30.09.2022	8	7	7	1	1	—
31.12.2022	7	7	7	—	—	—
<b>SOUTHERN FEDERAL DISTRICT</b>						
30.09.2021	3	1	1	2	2	—
31.12.2021	3	1	1	2	2	—
30.09.2022	3	1	1	2	2	—
31.12.2022	3	1	1	2	2	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>						
30.09.2021	1	—	—	1	1	—
31.12.2021	1	—	—	1	1	—
30.09.2022	1	—	—	1	1	—
31.12.2022	1	—	—	1	1	—
<b>VOLGA FEDERAL DISTRICT</b>						
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
31.12.2022	9	7	7	1	1	1
<b>URALS FEDERAL DISTRICT</b>						
30.09.2021	5	5	5	—	—	—
31.12.2021	5	5	5	—	—	—
30.09.2022	4	4	4	—	—	—
31.12.2022	4	4	4	—	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>						
30.09.2021	3	2	2	1	1	—
31.12.2021	3	2	2	1	1	—
30.09.2022	3	2	2	1	1	—
31.12.2022	3	2	2	1	1	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>						
30.09.2021	4	3	3	1	1	—
31.12.2021	4	3	3	1	1	—
30.09.2022	4	3	3	1	1	—
31.12.2022	4	3	3	1	1	—

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

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



Table 6.1.2

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to including 1%	More than 1% up to including 20%	More than 20% up to including 50%	More than 50%, but less than 100%	100%
<b>THE RUSSIAN FEDERATION</b>					
30.09.2021	24	18 <sup>1</sup>	11	12 (4)	53 (2)
31.12.2021	21	18	10	12 (4)	54 (2)
30.09.2022	22	17	10	11 (3)	52 (2)
31.12.2022	21	17	10	11 (3)	49 (2)
<b>CENTRAL FEDERAL DISTRICT</b>					
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)
31.12.2022	12	7	4	8 (3)	46 (2)
<b>Moscow and Moscow Region</b>					
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)
31.12.2022	12	5	4	8 (3)	46 (2)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
30.09.2021	4	1	1	—	2
31.12.2021	4	1	1	—	2
30.09.2022	4	1	1	—	2
31.12.2022	3	1	1	—	2
<b>SOUTHERN FEDERAL DISTRICT</b>					
30.09.2021	—	1	1	1	—
31.12.2021	—	1	1	1	—
30.09.2022	—	1	1	1	—
31.12.2022	—	1	1	1	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
30.09.2021	1	—	—	—	—
31.12.2021	1	—	—	—	—
30.09.2022	1	—	—	—	—
31.12.2022	1	—	—	—	—
<b>VOLGA FEDERAL DISTRICT</b>					
30.09.2021	3	5	1	2 (1)	—
31.12.2021	3	4	1	2 (1)	—
30.09.2022	3	4	1	1	—
31.12.2022	3	4	1	1	—
<b>URALS FEDERAL DISTRICT</b>					
30.09.2021	2	1	2	—	—
31.12.2021	1	1	2	—	—
30.09.2022	1	1	2	—	—
31.12.2022	1	1	2	—	—
<b>SIBIRIAN FEDERAL DISTRICT</b>					
30.09.2021	1	2	—	—	—
31.12.2021	1	2	—	—	—
30.09.2022	1	2	—	—	—
31.12.2022	1	2	—	—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
30.09.2021	1	1	1	1	—
31.12.2021	—	1	1	1	1
30.09.2022	—	1	1	1	1
31.12.2022	—	1	1	1	1

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

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

Table 6.1.3

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

	Q1 2023					
	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	359	1,436,617.09	210	626,868.28	149	809,748.81
CENTRAL FEDERAL DISTRICT	177	800,550.93	112	87,677.91	65	712,873.02
Belgorod Region	—	—	—	—	—	—
Bryansk Region	2	51.97	1	1.97	1	50.00
Vladimir Region	1	3.48	1	3.48	—	—
Voronezh Region	2	0.21	2	0.21	—	—
Ivanovo Region	2	20.24	2	20.24	—	—
Kaluga Region	4	2,520.00	4	2,520.00	—	—
Kostroma Region	3	239.43	3	239.43	—	—
Kursk Region	2	3.66	2	3.66	—	—
Lipetsk Region	2	1,330.35	2	1,330.35	—	—
Moscow Region	26	12,353.06	26	12,353.06	—	—
Orel Region	—	—	—	—	—	—
Ryazan Region	2	103.40	2	103.40	—	—
Smolensk Region	1	52.59	1	52.59	—	—
Tambov Region	—	—	—	—	—	—
Tver Region	2	300.03	2	300.03	—	—
Tula Region	3	302.18	3	302.18	—	—
Yaroslavl Region	4	40.80	4	40.80	—	—
Moscow	121	783,229.53	57	70,406.51	64	712,823.02
NORTH-WESTERN FEDERAL DISTRICT	110	406,878.89	29	325,878.89	81	81,000.00
Republic of Karelia	1	45.87	1	45.87	—	—
Republic of Komi	2	200.91	2	200.91	—	—
Arkhangelsk Region	1	42.80	1	42.80	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	1	42.80	1	42.80	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	2	28.52	2	28.52	—	—
Kaliningrad Region	2	80.15	2	80.15	—	—
Leningrad Region	6	1,972.77	6	1,972.77	—	—
Murmansk Region	—	—	—	—	—	—
Novgorod Region	1	0.50	1	0.50	—	—
Pskov Region	—	—	—	—	—	—
Saint Petersburg	95	404,507.37	14	323,507.37	81	81,000.00
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>17</b>	<b>93,896.39</b>	<b>17</b>	<b>93,896.39</b>	<b>—</b>	<b>—</b>
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	—	—	—	—	—	—
Krasnodar Territory	4	83,582.64	4	83,582.64	—	—
Astrakhan Region	2	189.33	2	189.33	—	—
Volgograd Region	1	553.91	1	553.91	—	—
Rostov Region	8	9,552.51	8	9,552.51	—	—
Sevastopol	2	18.00	2	18.00	—	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>2</b>	<b>2,100.37</b>	<b>2</b>	<b>2,100.37</b>	<b>—</b>	<b>—</b>
Republic of Daghestan	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	1	300.37	1	300.37	—	—
Stavropol Territory	1	1,800.00	1	1,800.00	—	—
<b>VOLGA FEDERAL DISTRICT</b>	<b>19</b>	<b>2,241.81</b>	<b>17</b>	<b>1,121.81</b>	<b>2</b>	<b>1,120.00</b>
Republic of Bashkortostan	2	1,371.59	1	381.59	1	990.00
Mari El Republic	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	4	464.17	4	464.17	—	—
Udmurt Republic	1	1.10	1	1.10	—	—
Chuvash Republic — Chuvashia	3	186.27	3	186.27	—	—
Perm Territory	1	7.42	1	7.42	—	—
Kirov Region	—	—	—	—	—	—
Nizhny Novgorod Region	3	154.08	2	24.08	1	130.00
Orenburg Region	—	—	—	—	—	—
Penza Region	1	26.01	1	26.01	—	—
Samara Region	3	30.21	3	30.21	—	—
Saratov Region	1	0.96	1	0.96	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	—	—	—	—	—	—
<b>URALS FEDERAL DISTRICT</b>	<b>12</b>	<b>81,412.80</b>	<b>12</b>	<b>81,412.80</b>	<b>—</b>	<b>—</b>
Kurgan Region	—	—	—	—	—	—
Sverdlovsk Region	3	2,510.96	3	2,510.96	—	—
Tyumen Region	3	8,507.24	3	8,507.24	—	—
Khanty-Mansi Autonomous Area — Yugra	1	2,866.23	1	2,866.23	—	—
Yamal-Nenets Autonomous Area	—	—	—	—	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	2	5,641.01	2	5,641.01	—	—
Chelyabinsk Region	6	70,394.60	6	70,394.60	—	—
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>5</b>	<b>278.82</b>	<b>5</b>	<b>278.82</b>	<b>—</b>	<b>—</b>
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	—	—	—
Irkutsk Region	1	275.30	1	275.30	—	—
Kemerovo Region — Kuzbass	—	—	—	—	—	—
Novosibirsk Region	3	3.51	3	3.51	—	—
Omsk Region	—	—	—	—	—	—
Tomsk Region	1	0.01	1	0.01	—	—
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>17</b>	<b>49,257.08</b>	<b>16</b>	<b>34,501.29</b>	<b>1</b>	<b>14,755.79</b>
Republic of Buryatia	1	61.39	1	61.39	—	—
Republic of Sakha (Yakutia)	4	15,717.36	3	961.57	1	14,755.79
Trans-Baikal Territory	4	1.60	4	1.60	—	—
Kamchatka Territory	2	1,396.60	2	1,396.60	—	—
Primorye Territory	4	1,994.72	4	1,994.72	—	—
Khabarovsk Territory	2	30,085.41	2	30,085.41	—	—
Amur Region	—	—	—	—	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	—	—	—	—	—	—
Jewish Autonomous Region	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—

Table 6.1.4

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

1	Q1 2023		
	currency type	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of foreign currency
2	3	4	
THE RUSSIAN FEDERATION	US dollar	8	6,860.45
	Euro	9	6,106.15
	British pound sterling	1	556.40
	Chinese yuan	49	10,900.00
	Swiss franc	1	500.00
CENTRAL FEDERAL DISTRICT	US dollar	1	232.18
	Chinese yuan	44	5,900.00
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	1	232.18
	Chinese yuan	44	5,900.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	7	6,628.27
	Euro	9	6,106.15
	British pound sterling	1	556.40
	Chinese yuan	5	5,000.00
	Swiss franc	1	500.00
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	7	6,628.27
	Euro	9	6,106.15
	British pound sterling	1	556.40
	Chinese yuan	5	5,000.00
	Swiss franc	1	500.00

Table 6.1.4 (end)

1	2	3	4
<b>SOUTHERN FEDERAL DISTRICT</b>		—	—
Republic of Adygeya (Adygeya)		—	—
Republic of Kalmykia		—	—
Republic of Crimea		—	—
Krasnodar Territory		—	—
Astrakhan Region		—	—
Volgograd Region		—	—
Rostov Region		—	—
Sevastopol		—	—
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>		—	—
Republic of Daghestan		—	—
Republic of Ingushetia		—	—
Kabardino-Balkar Republic		—	—
Karachay-Cherkess Republic		—	—
Republic of North Ossetia — Alania		—	—
Chechen Republic		—	—
Stavropol Territory		—	—
<b>VOLGA FEDERAL DISTRICT</b>		—	—
Republic of Bashkortostan		—	—
Mari El Republic		—	—
Republic of Mordovia		—	—
Republic of Tatarstan (Tatarstan)		—	—
Udmurt Republic		—	—
Chuvash Republic — Chuvashia		—	—
Perm Territory		—	—
Kirov Region		—	—
Nizhny Novgorod Region		—	—
Orenburg Region		—	—
Penza Region		—	—
Samara Region		—	—
Saratov Region		—	—
Ulyanovsk Region		—	—
<b>URALS FEDERAL DISTRICT</b>		—	—
Kurgan Region		—	—
Sverdlovsk Region		—	—
Tyumen Region		—	—
Khanty-Mansi Autonomous Area — Yugra		—	—
Yamal-Nenets Autonomous Area		—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area		—	—
Chelyabinsk Region		—	—
<b>SIBERIAN FEDERAL DISTRICT</b>		—	—
Altai Republic		—	—
Republic of Tuva		—	—
Republic of Khakassia		—	—
Altai Territory		—	—
Krasnoyarsk Territory		—	—
Irkutsk Region		—	—
Kemerovo Region — Kuzbass		—	—
Novosibirsk Region		—	—
Omsk Region		—	—
Tomsk Region		—	—

Table 6.1.4 (end)

1	2	3	4
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 Individuals<sup>1</sup>

(millions of rubles)

	31.05.2023									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities <sup>2</sup>		deposits and other funds of individuals <sup>3</sup>		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	87,208,051	14,429,349	16,905,411	2,525,830	22,912,225	6,737,036	34,399,521	4,000,327	4,302,561	0
CENTRAL FEDERAL DISTRICT	52,986,709	11,182,057	10,471,699	1,723,988	16,755,877	5,796,631	15,989,658	2,579,761	2,423,559	0
Belgorod Region	443,351	29,613	48,720	9,993	83,213	6,233	281,360	12,569	14,959	0
Bryansk Region	232,555	11,161	35,988	3,727	19,166	1,103	155,920	6,034	12,211	0
Vladimir Region	370,073	16,081	69,248	1,694	27,605	257	246,985	11,284	13,974	0
Voronezh Region	737,694	40,795	97,067	7,088	121,045	5,750	457,313	27,223	36,436	0
Ivanovo Region	217,245	9,356	23,259	1,139	12,318	256	162,981	7,575	7,475	0
Kaluga Region	390,818	20,598	74,360	7,306	79,340	3,622	196,336	9,337	11,566	0
Kostroma Region	396,821	4,978	17,921	623	228,594	606	98,672	3,639	5,227	0
Kursk Region	241,735	13,993	27,352	1,647	39,398	308	154,970	11,772	9,226	0
Lipetsk Region	292,411	15,121	36,401	5,569	59,725	1,548	178,888	7,735	8,031	0
Moscow Region	3,199,818	236,132	547,848	41,444	311,874	73,367	2,031,135	115,929	215,312	0
Orel Region	159,977	28,313	16,494	3,218	18,490	21,100	110,541	3,782	8,790	0
Ryazan Region	321,755	14,894	62,599	5,620	24,032	530	205,677	8,306	19,105	0
Smolensk Region	238,302	11,676	73,364	3,597	13,979	470	135,720	7,324	8,305	0
Tambov Region	193,396	4,694	32,740	370	15,617	107	127,599	4,076	7,808	0
Tver Region	309,393	10,496	44,221	897	38,377	354	206,234	9,013	12,072	0
Tula Region	519,929	25,786	177,843	9,002	42,681	4,915	264,863	11,065	20,821	0
Yaroslavl Region	447,120	23,089	102,266	4,630	44,075	976	274,613	16,773	15,224	0
Moscow	44,274,315	10,665,281	8,984,010	1,616,424	15,576,348	5,675,131	10,699,849	2,306,325	1,997,018	0



Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>8,371,309</b>	<b>1,025,427</b>	<b>1,794,438</b>	<b>314,205</b>	<b>1,644,963</b>	<b>233,861</b>	<b>4,210,992</b>	<b>446,719</b>	<b>454,111</b>	<b>0</b>
Republic of Karelia	152,462	7,607	16,450	1,685	11,904	184	111,652	5,107	7,720	0
Republic of Komi	215,120	13,474	18,476	5,373	12,306	0	168,964	7,728	8,999	0
Arkhangelsk Region	382,829	10,503	78,807	1,398	29,997	0	240,537	8,861	24,363	0
Nenets Autonomous Area	30,165	563	2,002	0	334	0	22,366	561	4,856	0
Arkhangelsk Region, excluding Nenets Autonomous Area	352,665	9,940	76,805	1,398	29,664	0	218,171	8,299	19,507	0
Vologda Region	381,677	255,705	58,059	80,668	93,333	163,984	207,635	10,524	11,147	0
Kaliningrad Region	358,293	37,111	54,789	7,537	37,038	2,894	232,861	25,877	20,058	0
Leningrad Region	334,131	13,336	23,857	3,696	53,065	642	235,904	8,541	13,165	0
Murmansk Region	296,010	35,338	27,957	9,448	15,852	1,527	230,459	13,546	11,740	0
Novgorod Region	129,316	5,350	20,717	470	13,173	223	87,870	4,505	3,663	0
Pskov Region	120,067	3,979	14,663	367	11,016	120	84,628	3,381	6,075	0
Saint Petersburg	6,001,403	643,023	1,480,662	203,561	1,367,280	64,286	2,610,480	358,649	347,180	0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>3,994,928</b>	<b>385,725</b>	<b>615,932</b>	<b>110,472</b>	<b>525,005</b>	<b>119,556</b>	<b>2,354,451</b>	<b>148,195</b>	<b>237,533</b>	<b>0</b>
Republic of Adygeya (Adygeya)	45,463	1,278	3,680	10	1,812	0	32,377	1,198	4,634	0
Republic of Kalmykia	21,106	484	1,570	8	578	0	15,052	453	2,405	0
Republic of Crimea	256,401	2,715	43,298	907	17,892	0	146,063	1,697	13,203	0
Krasnodar Territory	1,794,451	272,173	216,545	78,561	345,945	118,865	986,684	70,812	118,614	0
Astrakhan Region	153,563	5,241	21,306	717	3,445	0	110,277	4,346	11,696	0
Volgograd Region	483,107	26,136	81,621	7,764	24,872	189	333,488	17,503	21,777	0
Rostov Region	1,177,640	76,943	237,399	22,408	128,264	502	687,317	51,556	62,271	0
Sevastopol	63,197	755	10,511	99	2,195	0	43,192	629	2,933	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>902,602</b>	<b>29,130</b>	<b>136,663</b>	<b>4,894</b>	<b>65,417</b>	<b>1,495</b>	<b>596,943</b>	<b>20,622</b>	<b>55,362</b>	<b>0</b>
Republic of Dagestan	145,633	2,617	18,744	160	3,916	723	107,936	1,459	8,355	0
Republic of Ingushetia	10,058	348	2,311	16	85	0	6,891	320	542	0
Kabardino-Balkar Republic	65,752	1,864	8,603	159	6,253	0	45,861	1,631	2,345	0
Karachay-Cherkess Republic	27,580	536	3,589	13	520	0	20,241	490	1,404	0
Republic of North Ossetia — Alania	75,870	1,712	8,084	38	1,385	0	57,164	1,629	6,364	0
Chechen Republic	52,789	949	16,474	180	3,988	0	27,165	240	2,637	0
Stavropol Territory	524,921	21,104	78,859	4,328	49,270	771	331,685	14,854	33,716	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
<b>VOLGA FEDERAL DISTRICT</b>	<b>8,734,745</b>	<b>567,667</b>	<b>1,929,506</b>	<b>122,303</b>	<b>1,351,224</b>	<b>113,022</b>	<b>4,685,447</b>	<b>311,010</b>	<b>436,744</b>	<b>0</b>
Republic of Bashkortostan	794,657	35,565	120,306	6,412	82,313	4,771	498,957	23,329	65,866	0
Mari El Republic	122,781	2,838	11,486	305	12,164	386	87,790	1,996	7,073	0
Republic of Mordovia	128,870	6,491	12,426	1,620	14,754	1,350	91,550	3,293	6,363	0
Republic of Tatarstan (Tatarstan)	2,037,236	145,475	506,731	25,767	632,668	34,384	724,961	79,172	76,772	0
Udmurt Republic	410,764	15,455	124,782	3,794	39,069	842	203,074	10,375	30,490	0
Chuvash Republic — Chuvashia	296,866	8,719	52,315	1,429	21,957	403	185,633	6,530	27,800	0
Perm Territory	748,311	53,566	170,961	8,160	90,242	17,271	422,603	27,213	40,938	0
Kirov Region	297,643	7,784	63,179	1,587	25,460	612	179,691	5,024	11,668	0
Nizhny Novgorod Region	1,275,083	98,171	346,786	33,871	160,301	21,043	685,163	40,190	50,666	0
Orenburg Region	396,397	11,889	63,321	1,905	48,389	601	254,769	9,103	14,936	0
Penza Region	294,602	9,703	43,837	2,581	18,809	80	181,321	5,755	36,740	0
Samara Region	1,114,235	138,293	247,108	28,069	147,289	29,407	648,360	78,156	39,215	0
Saratov Region	514,125	22,729	76,912	5,684	40,162	1,872	345,202	14,547	18,263	0
Ulyanovsk Region	303,175	10,990	89,356	1,118	17,646	0	176,375	6,328	9,954	0
<b>URALS FEDERAL DISTRICT</b>	<b>5,317,137</b>	<b>436,115</b>	<b>786,735</b>	<b>52,183</b>	<b>1,680,663</b>	<b>78,353</b>	<b>2,406,604</b>	<b>295,789</b>	<b>288,168</b>	<b>0</b>
Kurgan Region	115,905	3,316	15,045	634	8,282	433	80,291	2,073	7,583	0
Sverdlovsk Region	1,654,188	136,266	337,861	28,714	238,772	55,314	892,014	48,665	122,920	0
Tyumen Region	2,573,467	230,619	229,711	7,398	1,297,391	6,035	866,408	215,349	126,616	0
Khanty-Mansi Autonomous Area — Yugra	1,568,469	203,688	73,298	5,335	1,097,790	3,393	346,497	193,965	29,340	0
Yamal-Nenets Autonomous Area	452,460	6,953	37,463	100	127,598	26	234,680	6,490	42,410	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	552,538	19,978	118,950	1,963	72,002	2,616	285,231	14,894	54,867	0
Chelyabinsk Region	973,577	65,915	204,117	15,437	136,219	16,571	567,890	29,702	31,049	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>4,402,583</b>	<b>319,462</b>	<b>777,542</b>	<b>88,294</b>	<b>640,249</b>	<b>103,969</b>	<b>2,591,685</b>	<b>119,931</b>	<b>227,558</b>	<b>0</b>
Altai Republic	21,189	389	1,953	27	3,116	0	13,707	331	1,365	0
Republic of Tuva	22,015	279	2,359	0	481	0	14,210	260	3,462	0
Republic of Khakassia	77,674	5,276	6,999	783	3,633	227	56,282	4,113	5,702	0
Altai Territory	449,937	21,778	76,531	3,859	77,638	7,147	255,693	10,390	21,304	0

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

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	815,002	66,563	147,178	8,008	109,464	36,685	474,548	20,740	51,449	0
Irkutsk Region	577,763	61,444	81,581	16,556	61,888	28,080	385,868	15,840	25,321	0
Kemerovo Region — Kuzbass	705,416	40,769	115,131	16,759	163,996	5,249	386,521	18,048	25,300	0
Novosibirsk Region	1,035,624	94,459	208,930	37,597	156,738	23,083	555,109	31,129	74,226	0
Omsk Region	431,044	15,411	95,420	3,012	32,478	653	271,800	10,887	12,329	0
Tomsk Region	266,920	13,095	41,459	1,693	30,816	2,846	177,947	8,192	7,099	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2,498,037</b>	<b>483,767</b>	<b>392,896</b>	<b>109,492</b>	<b>248,827</b>	<b>290,149</b>	<b>1,563,741</b>	<b>78,299</b>	<b>179,527</b>	<b>0</b>
Republic of Buryatia	137,387	4,123	19,996	991	3,904	253	94,528	2,544	12,436	0
Republic of Sakha (Yakutia)	271,083	7,045	51,683	891	23,214	1,648	160,468	4,331	18,785	0
Trans-Baikal Territory	170,698	5,778	30,481	1,165	8,081	1,931	113,633	2,558	10,500	0
Kamchatka Territory	149,045	10,617	21,214	4,833	13,078	1,478	101,759	4,081	6,003	0
Primorye Territory	733,724	348,253	119,637	33,969	93,870	276,923	421,739	35,210	69,769	0
Khabarovsk Territory	431,225	20,080	58,486	4,907	32,523	1,182	293,036	13,605	30,331	0
Amur Region	204,456	12,551	27,958	3,059	14,496	3,846	137,000	3,463	13,653	0
Magadan Region	94,519	5,470	7,918	491	22,060	1,650	57,431	3,307	3,373	0
Sakhalin Region	253,941	68,737	49,019	59,122	35,241	1,238	146,305	8,168	12,280	0
Jewish Autonomous Region	25,935	471	1,603	10	1,151	0	20,991	451	1,123	0
Chukotka Autonomous Area	26,023	640	4,900	54	1,211	0	16,851	582	1,275	0
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>14,813</b>	<b>27,516</b>	<b>10,342</b>	<b>22,388</b>	<b>0</b>	<b>774</b>	<b>4,154</b>	<b>3,292</b>	<b>0</b>	<b>0</b>

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

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

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

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

Table 6.2.2

## Funds of Individual Entrepreneurs

(millions of rubles)

1	31.05.2023		
	2	3	4
	Total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	1,656,604	1,623,884	32,721
<b>CENTRAL FEDERAL DISTRICT</b>	<b>639,316</b>	<b>623,988</b>	<b>15,328</b>
Belgorod Region	14,057	13,969	89
Bryansk Region	8,988	8,878	109
Vladimir Region	11,753	11,658	96
Voronezh Region	23,394	23,227	167
Ivanovo Region	11,027	10,864	163
Kaluga Region	8,225	8,138	88
Kostroma Region	7,453	7,436	17
Kursk Region	10,513	10,412	101
Lipetsk Region	9,044	8,909	135
Moscow Region	82,271	81,288	983
Orel Region	5,482	5,389	94
Ryazan Region	9,797	9,704	93
Smolensk Region	6,694	6,590	105
Tambov Region	9,031	9,020	11
Tver Region	8,073	8,054	19
Tula Region	11,573	11,520	53
Yaroslavl Region	9,777	9,624	153
Moscow	392,164	379,309	12,855
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>162,623</b>	<b>158,289</b>	<b>4,334</b>
Republic of Karelia	4,587	4,517	69
Republic of Komi	6,085	5,869	216
Arkhangelsk Region	8,523	8,502	20
Nenets Autonomous Area	601	601	0
Arkhangelsk Region, excluding Nenets Autonomous Area	7,921	7,901	20
Vologda Region	10,498	10,438	60
Kaliningrad Region	12,445	12,267	178
Leningrad Region	7,596	7,553	43
Murmansk Region	6,317	6,232	86
Novgorod Region	3,680	3,632	48
Pskov Region	3,312	3,278	35
Saint Petersburg	99,580	96,002	3,578
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>197,866</b>	<b>194,828</b>	<b>3,038</b>
Republic of Adygeya (Adygeya)	2,929	2,896	33
Republic of Kalmykia	1,456	1,454	2
Republic of Crimea	13,612	13,611	1
Krasnodar Territory	93,085	91,376	1,709
Astrakhan Region	6,298	6,268	30
Volgograd Region	20,138	19,871	267
Rostov Region	56,853	55,858	995
Sevastopol	3,495	3,494	1
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>45,104</b>	<b>44,373</b>	<b>731</b>
Republic of Dagestan	6,366	6,361	6
Republic of Ingushetia	210	210	0
Kabardino-Balkar Republic	2,612	2,588	24
Karachay-Cherkess Republic	1,783	1,780	3
Republic of North Ossetia — Alania	2,756	2,755	0

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	2,329	2,328	1
Stavropol Territory	29,048	28,350	697
<b>VOLGA FEDERAL DISTRICT</b>	<b>234,675</b>	<b>231,451</b>	<b>3,224</b>
Republic of Bashkortostan	24,439	24,280	158
Mari El Republic	4,057	4,019	37
Republic of Mordovia	3,624	3,574	50
Republic of Tatarstan (Tatarstan)	33,066	32,553	513
Udmurt Republic	12,499	12,349	151
Chuvash Republic — Chuvashia	8,584	8,508	76
Perm Territory	22,076	21,964	112
Kirov Region	16,170	15,823	347
Nizhny Novgorod Region	26,713	26,165	547
Orenburg Region	14,072	13,981	91
Penza Region	13,726	13,030	696
Samara Region	24,867	24,621	246
Saratov Region	21,511	21,355	156
Ulyanovsk Region	9,272	9,228	44
<b>URALS FEDERAL DISTRICT</b>	<b>125,823</b>	<b>122,880</b>	<b>2,944</b>
Kurgan Region	4,673	4,552	122
Sverdlovsk Region	45,687	44,933	754
Tyumen Region	41,717	41,412	305
Khanty-Mansi Autonomous Area — Yugra	16,376	16,296	80
Yamal-Nenets Autonomous Area	8,698	8,558	140
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	16,643	16,559	85
Chelyabinsk Region	33,746	31,983	1,763
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>145,730</b>	<b>143,807</b>	<b>1,923</b>
Altai Republic	1,032	1,019	13
Republic of Tuva	1,463	1,451	11
Republic of Khakassia	4,887	4,789	98
Altai Territory	17,942	17,784	158
Krasnoyarsk Territory	28,416	28,315	101
Irkutsk Region	20,794	20,674	119
Kemerovo Region — Kuzbass	13,614	13,544	69
Novosibirsk Region	32,343	31,424	919
Omsk Region	17,811	17,449	362
Tomsk Region	7,430	7,358	72
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>105,467</b>	<b>104,268</b>	<b>1,199</b>
Republic of Buryatia	6,476	6,246	230
Republic of Sakha (Yakutia)	16,199	16,131	68
Trans-Baikal Territory	7,769	7,729	40
Kamchatka Territory	6,986	6,840	145
Primorye Territory	25,631	25,188	443
Khabarovsk Territory	14,709	14,644	65
Amur Region	11,166	11,024	142
Magadan Region	3,343	3,339	4
Sakhalin Region	10,570	10,512	58
Jewish Autonomous Region	850	849	2
Chukotka Autonomous Area	1,768	1,767	2
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>41</b>	<b>41</b>	<b>0</b>

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

## 6.3. Funds Allocations

Table 6.3.1

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

(millions of rubles)

	Volume loans for April 2023											
	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	4,990,482	153,353	83,311	945,677	70,774	123,516	243,555	266,932	997,357	535,762	1,066,574	586,982
CENTRAL FEDERAL DISTRICT	2,819,007	44,570	15,298	310,062	10,026	37,634	132,509	173,917	580,248	314,514	945,957	269,572
Belgorod Region	52,928	20,005	0	6,679	40	5,124	1,390	1,519	14,881	365	171	2,754
Bryansk Region	11,591	0	0	5,250	2	1,389	451	132	1,434	293	58	2,582
Vladimir Region	18,763	0	0	8,751	292	597	720	163	4,437	584	379	2,839
Voronezh Region	25,786	45	0	3,868	57	5,173	1,470	1,140	6,693	2,812	181	4,345
Ivanovo Region	7,901	0	0	3,191	11	182	329	120	1,149	916	58	1,944
Kaluga Region	16,004	6	0	5,050	27	595	856	431	6,137	337	118	2,448
Kostroma Region	3,857	0	0	866	0	254	293	266	917	207	46	1,007
Kursk Region	11,497	0	0	4,274	60	3,622	199	132	1,492	149	129	1,439
Lipetsk Region	17,500	0	0	3,866	52	4,669	523	253	3,765	2,379	85	1,907
Moscow Region	361,237	37	3	72,258	3,701	1,373	23,116	10,875	118,612	34,080	47,177	50,007
Orel Region	8,593	0	0	2,346	77	2,593	930	259	1,521	114	59	695
Ryazan Region	13,463	2	0	3,366	114	2,640	1,098	285	3,303	414	150	2,091
Smolensk Region	15,487	0	0	1,431	347	133	392	766	3,996	166	62	8,194
Tambov Region	11,703	0	0	1,285	263	4,260	306	81	3,344	57	98	2,011
Tver Region	14,958	0	0	4,648	12	1,072	1,037	96	5,410	391	569	1,723
Tula Region	65,172	303	0	50,406	2,884	1,399	1,006	164	4,448	1,232	135	3,196
Yaroslavl Region	30,364	0	0	12,951	549	285	4,784	1,406	5,128	655	1,184	3,422
Moscow	2,132,204	24,173	15,296	119,575	1,537	2,276	93,609	155,829	393,582	269,361	895,295	176,967

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>488,353</b>	<b>320</b>	<b>80</b>	<b>124,302</b>	<b>11,745</b>	<b>5,726</b>	<b>25,698</b>	<b>34,332</b>	<b>111,341</b>	<b>46,210</b>	<b>59,400</b>	<b>69,278</b>
Republic of Karelia	20,813	154	0	4,544	386	55	451	81	476	264	687	13,714
Republic of Komi	3,635	82	80	1,309	1	9	369	236	772	96	52	708
Arkhangelsk Region	13,169	0	0	9,123	273	104	919	304	1,095	357	318	676
Nenets Autonomous Area	328	0	0	0	0	0	10	32	11	35	217	22
Arkhangelsk Region, excluding Nenets Autonomous Area	12,841	0	0	9,123	273	104	908	272	1,083	322	101	654
Vologda Region	18,614	2	0	10,314	756	374	720	298	2,354	633	335	2,828
Kaliningrad Region	48,604	44	0	7,793	450	1,253	1,284	215	8,768	1,596	23,394	3,805
Leningrad Region	76,616	0	0	48,714	3,096	948	5,015	474	4,298	10,715	787	2,569
Murmansk Region	2,470	0	0	81	69	10	76	59	786	74	595	719
Novgorod Region	5,843	0	0	468	318	626	230	76	2,717	68	35	1,303
Pskov Region	5,535	0	0	1,084	0	2,219	245	82	825	156	101	823
Saint Petersburg	293,055	37	0	40,873	6,396	127	16,390	32,505	89,249	32,249	33,096	42,133
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>286,936</b>	<b>778</b>	<b>681</b>	<b>72,729</b>	<b>3,875</b>	<b>20,009</b>	<b>14,194</b>	<b>6,500</b>	<b>90,972</b>	<b>27,458</b>	<b>13,258</b>	<b>37,164</b>
Republic of Adygeya (Adygeya)	1,735	0	0	860	0	217	50	82	174	161	9	182
Republic of Kalmykia	632	0	0	6	0	76	84	18	175	18	15	241
Republic of Crimea	15,847	618	618	1,603	1,597	585	1,339	1,004	3,316	1,855	856	3,074
Krasnodar Territory	117,503	93	6	16,886	1,146	8,769	8,078	2,214	37,275	20,933	3,408	18,701
Astrakhan Region	4,277	0	0	262	11	447	483	627	1,482	625	73	267
Volgograd Region	16,457	12	12	5,288	40	2,308	518	238	4,367	1,162	63	2,462
Rostov Region	127,520	55	44	47,788	941	7,236	3,601	2,286	43,911	2,411	8,758	10,533
Sevastopol	2,964	0	0	36	140	370	41	30	272	293	76	1,705
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>31,506</b>	<b>0</b>	<b>0</b>	<b>7,161</b>	<b>59</b>	<b>7,114</b>	<b>1,564</b>	<b>1,181</b>	<b>6,259</b>	<b>1,034</b>	<b>711</b>	<b>6,423</b>
Republic of Dagestan	1,742	0	0	322	0	284	230	17	316	58	87	427
Republic of Ingushetia	160	0	0	1	0	155	0	0	2	0	1	1
Kabardino-Balkar Republic	2,600	0	0	1,285	0	516	20	104	498	14	35	128
Karachay-Cherkess Republic	1,758	0	0	346	0	572	198	11	561	10	34	27
Republic of North Ossetia — Alania	1,866	0	0	174	0	424	252	613	190	11	89	112
Chechen Republic	345	0	0	23	0	35	56	57	59	10	3	102
Stavropol Territory	23,034	0	0	5,009	59	5,128	809	379	4,632	931	462	5,625

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	498,952	23,416	19,875	169,853	2,268	33,247	33,551	11,834	80,030	49,382	10,242	85,129
Republic of Bashkortostan	42,989	788	226	12,496	25	2,813	3,615	560	8,572	6,668	359	7,093
Mari El Republic	4,119	0	0	673	3	1,080	385	114	839	175	61	789
Republic of Mordovia	5,301	0	0	2,338	43	579	111	187	888	17	22	1,115
Republic of Tatarstan (Tatarstan)	102,245	4,949	4,949	20,920	182	5,926	13,892	3,793	17,045	11,276	4,892	19,370
Udmurt Republic	32,291	1,604	1,590	8,918	71	4,953	429	380	2,075	9,893	170	3,797
Chuvash Republic — Chuvashia	8,877	0	0	4,099	58	400	1,293	132	1,054	523	255	1,065
Perm Territory	42,445	3,177	1,313	21,904	60	716	2,010	900	4,934	2,202	2,305	4,237
Kirov Region	7,895	9	0	1,500	8	1,001	502	322	2,361	365	218	1,611
Nizhny Novgorod Region	112,702	42	0	38,836	1,023	2,436	3,406	2,526	21,347	14,004	565	28,517
Orenburg Region	45,763	11,020	10,016	22,812	147	2,733	648	783	4,041	447	288	2,844
Penza Region	14,351	7	0	2,394	111	4,231	1,586	418	2,363	1,452	101	1,689
Samara Region	47,709	1,243	1,234	22,255	215	3,259	2,950	669	8,155	1,417	527	7,020
Saratov Region	19,492	577	548	5,777	183	2,376	1,709	501	4,921	338	397	2,715
Ulyanovsk Region	12,772	1	0	4,932	139	744	1,018	550	1,433	606	83	3,267
<b>URALS FEDERAL DISTRICT</b>	350,195	39,363	38,531	165,390	5,855	5,373	14,031	5,141	32,034	25,437	16,804	40,768
Kurgan Region	5,762	0	0	2,256	400	710	269	119	588	654	79	687
Sverdlovsk Region	181,581	499	5	114,642	2,081	1,629	4,670	2,003	17,094	15,416	2,289	21,258
Tyumen Region	111,013	38,535	38,526	27,798	2,412	1,557	7,121	2,252	5,302	7,497	11,002	7,537
Khanty-Mansi Autonomous Area — Yugra	42,042	32,576	32,567	233	441	21	2,825	910	2,137	466	205	2,229
Yamal-Nenets Autonomous Area	19,823	5,952	5,952	104	745	1	717	484	611	288	10,019	901
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	49,149	7	7	27,462	1,227	1,535	3,579	858	2,554	6,742	778	4,407
Chelyabinsk Region	51,839	328	0	20,693	961	1,478	1,971	767	9,050	1,870	3,433	11,286
<b>SIBERIAN FEDERAL DISTRICT</b>	316,101	13,656	3,968	72,293	30,388	12,084	13,039	8,511	59,506	44,599	6,112	55,914
Altai Republic	4,506	0	0	375	12	32	36	40	3,123	18	129	741
Republic of Tuva	962	373	373	13	0	11	112	33	237	25	15	142
Republic of Khakassia	1,898	327	0	42	49	74	221	94	351	28	62	651
Altai Territory	23,208	911	0	5,149	163	3,371	1,102	620	5,356	1,726	209	4,601
Krasnoyarsk Territory	56,475	306	264	28,164	769	2,697	2,993	1,055	6,378	2,813	2,298	9,002
Irkutsk Region	69,413	3,657	809	2,285	27,448	571	2,210	1,049	6,030	18,529	477	7,157
Kemerovo Region — Kuzbass	51,279	7,490	1,984	21,501	514	1,406	382	999	10,579	3,585	1,295	3,528



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

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	62,647	53	0	7,669	1,165	1,755	3,473	3,345	15,644	15,707	1,267	12,570
Omsk Region	20,694	2	2	5,636	176	1,586	1,245	893	5,203	1,281	233	4,440
Tomsk Region	25,017	538	538	1,460	92	580	1,264	383	6,607	886	125	13,084
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>199,430</b>	<b>31,249</b>	<b>4,877</b>	<b>23,887</b>	<b>6,559</b>	<b>2,329</b>	<b>8,967</b>	<b>25,517</b>	<b>36,968</b>	<b>27,129</b>	<b>14,089</b>	<b>22,735</b>
Republic of Buryatia	5,888	6	0	527	6	123	380	452	1,461	1,996	43	894
Republic of Sakha (Yakutia)	26,850	4,420	4,301	193	2,847	11	1,469	2,061	1,463	213	6,135	8,038
Trans-Baikal Territory	18,445	7,730	0	96	106	53	1,950	121	1,013	6,192	70	1,115
Kamchatka Territory	5,581	22	0	358	395	72	205	60	1,487	899	1,567	516
Primorye Territory	69,389	3	0	17,486	97	845	1,799	14,107	17,967	4,730	5,499	6,855
Khabarovsk Territory	33,887	3,919	0	3,897	1,096	129	859	5,644	10,351	3,693	451	3,847
Amur Region	15,798	580	0	835	260	1,046	1,403	439	1,041	9,125	70	998
Magadan Region	17,128	13,868	0	111	1,237	0	25	977	810	42	11	46
Sakhalin Region	5,371	373	373	357	215	26	838	1,589	1,282	214	237	239
Jewish Autonomous Region	419	106	0	3	0	23	30	19	37	26	1	173
Chukotka Autonomous Area	675	222	204	24	300	0	8	48	56	0	4	13

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 April 2023											
	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	159,906	4,046	1,835	35,444	0	93	0	0	1,879	5,015	113,430	0
CENTRAL FEDERAL DISTRICT	134,924	257	0	22,026	0	0	0	0	1,028	654	110,959	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	1,007	0	0	1,007	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	243	0	0	243	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	2,281	0	0	2,277	0	0	0	0	4	0	0	0
Orel Region	13	0	0	0	0	0	0	0	13	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	147	0	0	147	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	131,232	257	0	18,352	0	0	0	0	1,010	654	110,959	0





**Table 6.3.2 (end)**  
*(millions of rubles)*

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	1,835	1,835	1,835	0	0	0	0	0	0	0	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>7,079</b>	<b>37</b>	<b>0</b>	<b>3,184</b>	<b>0</b>	<b>93</b>	<b>0</b>	<b>0</b>	<b>672</b>	<b>1,451</b>	<b>1,642</b>	<b>0</b>
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	1,184	0	0	0	0	0	0	0	0	0	1,184	0
Primorye Territory	4,393	0	0	3,184	0	93	0	0	672	0	445	0
Khabarovsk Territory	1,451	0	0	0	0	0	0	0	0	1,451	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	14	0	0	0	0	0	0	0	0	0	14	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	37	37	0	0	0	0	0	0	0	0	0	0

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 30.04.2023											
	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	48,917,737	2,310,023	1,464,615	11,475,647	1,418,659	2,669,272	2,906,614	2,636,902	5,774,360	10,053,015	9,309,936	363,308
CENTRAL FEDERAL DISTRICT	26,448,673	434,377	159,489	4,488,366	677,730	1,113,577	1,579,768	1,486,268	2,533,669	6,428,326	7,508,979	197,612
Belgorod Region	362,593	44,328	0	164,775	148	81,676	8,501	5,118	47,612	6,581	2,597	1,258
Bryansk Region	181,473	0	0	34,398	736	113,173	5,161	1,119	7,739	16,265	1,060	1,823
Vladimir Region	130,937	423	0	73,285	2,799	10,888	5,756	3,046	12,192	17,055	3,586	1,908
Voronezh Region	455,269	730	0	88,361	2,223	166,883	29,379	7,515	76,819	76,388	4,190	2,780
Ivanovo Region	48,056	0	0	21,622	60	2,369	3,579	966	7,024	10,575	808	1,051
Kaluga Region	189,610	298	0	87,658	268	41,878	14,813	2,319	22,020	16,049	2,743	1,564
Kostroma Region	105,585	7	0	24,164	165	3,536	2,104	1,643	4,982	67,607	938	439
Kursk Region	317,346	36,996	0	146,532	169	114,745	3,478	1,391	7,408	3,950	1,723	954
Lipetsk Region	273,618	3	0	83,852	201	147,823	3,898	2,314	14,059	19,613	934	920
Moscow Region	3,461,286	216	10	529,785	203,790	62,517	310,134	218,242	466,115	709,082	929,637	31,768
Orel Region	99,580	20	0	30,803	145	45,439	6,915	1,017	11,887	2,054	682	617
Ryazan Region	277,955	112,051	0	61,000	1,225	44,742	21,624	1,956	20,205	12,440	1,519	1,192
Smolensk Region	47,639	17	0	13,090	829	6,363	4,986	3,681	13,317	2,557	758	2,040
Tambov Region	196,457	0	0	39,883	1,122	111,721	3,712	1,094	34,896	2,657	509	862
Tver Region	139,457	0	0	51,529	71	36,395	9,144	1,923	21,689	9,272	8,424	1,010
Tula Region	507,887	4,743	0	371,921	24,027	50,310	12,721	3,786	22,208	13,647	2,599	1,925
Yaroslavl Region	270,802	31	0	149,534	4,896	20,358	12,725	7,370	17,824	19,584	36,860	1,619
Moscow	19,383,122	234,512	159,479	2,516,174	434,854	52,760	1,121,139	1,221,767	1,725,674	5,422,949	6,509,410	143,882

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	6,304,925	246,141	237,479	2,097,493	93,231	125,786	361,821	337,908	1,216,731	1,126,882	666,776	32,156
Republic of Karelia	47,820	517	0	18,787	1,087	1,846	4,145	1,049	3,167	5,892	5,013	6,316
Republic of Komi	65,501	34,706	34,682	12,434	6	1,766	1,657	3,774	5,305	3,751	851	1,251
Arkhangelsk Region	272,604	12,217	12,092	217,483	3,837	3,248	10,417	4,651	7,207	6,092	6,896	555
Nenets Autonomous Area	17,199	12,092	12,092	3	1,080	0	50	53	316	331	3,251	23
Arkhangelsk Region, excluding Nenets Autonomous Area	255,405	125	0	217,480	2,757	3,248	10,368	4,598	6,891	5,761	3,646	532
Vologda Region	119,688	11	0	73,308	1,820	6,715	3,315	2,116	9,759	16,004	4,998	1,643
Kaliningrad Region	411,565	4,480	675	82,520	881	37,670	16,606	5,755	37,764	29,026	195,000	1,865
Leningrad Region	1,193,834	646	21	698,188	15,680	35,118	39,336	15,747	23,380	356,186	7,934	1,618
Murmansk Region	108,922	3,238	0	1,008	22,274	110	20,714	4,198	5,844	2,388	48,687	460
Novgorod Region	40,988	9	0	19,061	1,330	7,243	767	573	10,003	587	657	758
Pskov Region	62,800	1	0	20,499	388	31,683	3,836	731	2,467	1,897	861	438
Saint Petersburg	3,981,201	190,315	190,010	954,204	45,929	386	261,028	299,316	1,111,834	705,060	395,879	17,251
<b>SOUTHERN FEDERAL DISTRICT</b>	2,969,958	9,857	7,010	646,075	68,204	384,523	180,989	202,046	746,785	523,108	185,847	22,525
Republic of Adygeya (Adygeya)	18,618	69	0	6,102	0	4,237	2,316	342	996	4,043	347	167
Republic of Kalmykia	4,869	0	0	471	6	1,215	1,037	179	1,181	372	286	121
Republic of Crimea	132,059	1,004	998	20,006	2,137	6,852	13,906	25,281	31,910	17,321	11,425	2,217
Krasnodar Territory	1,752,913	797	261	211,136	39,172	213,776	110,342	140,026	531,718	372,392	122,148	11,407
Astrakhan Region	56,645	1,988	0	5,450	2,231	10,558	10,506	2,619	8,063	13,127	1,789	312
Volgograd Region	201,912	2,616	2,584	91,999	376	39,929	15,104	4,252	22,864	13,248	9,956	1,568
Rostov Region	788,125	3,383	3,167	309,891	24,058	106,053	26,839	28,880	145,953	98,253	39,129	5,685
Sevastopol	14,818	0	0	1,021	223	1,902	939	469	4,098	4,352	769	1,047
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	530,293	1,244	22	180,914	2,698	159,244	37,989	10,716	92,766	32,014	8,901	3,806
Republic of Dagestan	31,328	52	0	13,111	0	4,181	5,707	1,550	4,868	870	736	254
Republic of Ingushetia	3,765	0	0	1,493	0	1,646	362	42	196	5	19	2
Kabardino-Balkar Republic	28,516	18	0	8,766	30	11,988	881	561	4,138	1,399	596	139
Karachay-Cherkess Republic	33,726	255	0	9,328	2	5,238	3,773	1,435	5,447	7,588	599	61
Republic of North Ossetia — Alania	22,965	827	0	2,028	39	13,479	1,582	1,629	1,784	711	794	92
Chechen Republic	15,068	43	0	3,370	9	6,754	1,245	122	1,885	1,381	188	70
Stavropol Territory	394,926	49	22	142,818	2,618	115,958	24,439	5,379	74,448	20,061	5,969	3,188

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	4,011,693	115,357	82,312	1,538,286	81,569	494,542	316,099	171,290	405,618	697,023	149,967	41,942
Republic of Bashkortostan	412,147	15,289	1,768	160,826	4,540	37,955	53,283	7,954	41,940	80,458	5,230	4,673
Mari El Republic	82,049	1	0	18,387	22	50,265	4,560	812	5,586	1,364	509	543
Republic of Mordovia	60,769	175	0	21,534	305	25,226	2,417	1,254	3,442	3,472	2,423	520
Republic of Tatarstan (Tatarstan)	779,660	9,299	9,282	253,265	13,125	69,521	91,985	20,681	72,527	196,758	43,188	9,311
Udmurt Republic	197,251	12,180	11,804	79,562	635	21,634	4,368	6,549	10,880	55,628	4,048	1,767
Chuvash Republic — Chuvashia	74,065	0	0	26,111	561	9,118	15,068	1,524	9,884	9,156	2,028	614
Perm Territory	600,204	5,792	3,079	228,964	1,133	14,525	27,475	74,046	26,020	168,929	50,029	3,291
Kirov Region	68,886	24	0	22,263	537	24,200	3,725	1,876	8,208	5,717	1,475	862
Nizhny Novgorod Region	557,971	230	3	235,056	25,523	35,775	32,144	18,505	128,199	62,654	8,985	10,901
Orenburg Region	241,722	48,794	33,198	85,475	21,421	30,667	15,681	7,392	15,387	10,924	3,645	2,335
Penza Region	183,845	157	0	26,765	534	90,109	17,697	2,611	12,388	30,409	2,122	1,053
Samara Region	451,483	11,450	11,304	238,175	3,473	42,971	30,100	18,219	40,710	44,679	18,246	3,460
Saratov Region	219,667	11,924	11,874	107,712	9,136	32,416	9,980	7,759	22,108	10,497	6,767	1,367
Ulyanovsk Region	81,975	43	0	34,190	625	10,159	7,615	2,106	8,340	16,379	1,273	1,245
<b>URALS FEDERAL DISTRICT</b>	3,892,149	682,803	614,985	1,515,832	75,500	92,833	144,434	95,167	194,748	518,730	549,362	22,740
Kurgan Region	51,803	2	0	22,825	5,823	9,443	2,580	870	3,776	4,662	1,370	454
Sverdlovsk Region	1,507,488	4,260	62	862,006	29,174	17,006	47,156	26,571	99,557	316,675	92,958	12,125
Tyumen Region	1,802,661	614,303	614,242	381,469	28,311	38,551	71,726	58,293	37,170	146,405	421,982	4,453
Khanty-Mansi Autonomous Area — Yugra	365,335	241,580	241,523	3,057	8,573	190	22,765	41,358	10,123	25,480	11,047	1,163
Yamal-Nenets Autonomous Area	899,661	372,636	372,632	86,021	4,554	38	12,129	12,993	5,205	3,044	402,451	589
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	537,665	87	87	292,392	15,184	38,322	36,832	3,942	21,841	117,881	8,484	2,700
Chelyabinsk Region	530,197	64,238	682	249,532	12,191	27,834	22,972	9,433	54,245	50,988	33,054	5,709
<b>SIBERIAN FEDERAL DISTRICT</b>	2,458,525	226,170	175,653	619,495	296,924	203,635	183,211	89,873	387,447	353,849	66,579	31,342
Altai Republic	11,934	4	0	2,133	41	343	319	296	7,183	221	740	656
Republic of Tuva	5,097	1,981	471	162	0	152	251	232	1,783	104	254	178
Republic of Khakassia	18,645	1,672	800	1,071	75	1,046	8,382	856	3,595	1,022	458	469
Altai Territory	172,079	17,445	0	41,141	830	56,641	6,306	4,045	19,774	21,701	1,804	2,392
Krasnoyarsk Territory	730,555	45,839	38,281	269,722	174,546	28,597	37,004	12,217	60,129	82,369	15,191	4,941
Irkutsk Region	369,241	34,514	17,897	35,945	117,384	8,972	28,045	7,084	59,748	61,878	12,089	3,582
Kemerovo Region — Kuzbass	438,941	118,334	112,060	122,910	1,142	20,420	15,344	12,837	97,838	34,224	13,680	2,211



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

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	434,023	5,224	5,015	66,092	1,244	39,991	61,362	44,779	62,372	129,947	16,849	6,162
Omsk Region	137,635	8	2	56,910	1,002	19,725	20,004	3,427	19,305	12,328	2,295	2,631
Tomsk Region	140,374	1,148	1,129	23,406	661	27,749	6,194	4,101	55,719	10,055	3,219	8,120
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2,301,522</b>	<b>594,073</b>	<b>187,665</b>	<b>389,186</b>	<b>122,803</b>	<b>95,132</b>	<b>102,302</b>	<b>243,634</b>	<b>196,597</b>	<b>373,084</b>	<b>173,524</b>	<b>11,187</b>
Republic of Buryatia	79,793	1,262	10	6,862	44	3,630	5,005	1,136	14,667	44,682	1,902	605
Republic of Sakha (Yakutia)	308,414	187,352	162,271	4,438	39,862	744	18,990	15,188	21,562	2,311	14,148	3,819
Trans-Baikal Territory	239,942	177,018	0	1,725	1,304	1,260	6,056	1,245	7,736	41,840	1,031	728
Kamchatka Territory	80,685	1,086	0	6,600	3,722	901	1,329	4,719	7,985	8,915	45,075	354
Primorye Territory	597,021	556	0	140,571	1,347	38,742	31,312	108,688	76,490	97,849	98,711	2,755
Khabarovsk Territory	440,638	24,830	0	91,607	16,862	25,833	13,215	87,729	32,805	138,055	7,928	1,774
Amur Region	253,258	9,026	0	127,591	49,384	22,973	6,143	2,124	6,961	26,926	1,505	626
Magadan Region	161,773	142,929	0	1,026	4,147	18	473	1,630	10,596	177	706	71
Sakhalin Region	103,797	25,269	25,175	8,576	4,412	813	19,491	20,706	9,607	12,153	2,432	338
Jewish Autonomous Region	5,557	4,072	0	114	9	175	239	75	555	167	54	98
Chukotka Autonomous Area	30,645	20,673	209	78	1,710	43	49	395	7,634	10	32	19

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 30.04.2023											
	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	5,642,702	1,323,615	988,018	2,080,934	306	3,645	1,666	101,112	67,249	755,878	1,308,296	0
CENTRAL FEDERAL DISTRICT	2,553,661	46,296	8,821	1,004,584	18	1,685	1,628	9,370	43,566	390,793	1,055,723	0
Belgorod Region	42,638	30,437	0	6,524	0	0	0	0	5,676	0	0	0
Bryansk Region	24	0	0	0	0	0	0	24	0	0	0	0
Vladimir Region	170	0	0	170	0	0	0	0	0	0	0	0
Voronezh Region	104,085	0	0	104,085	0	0	0	0	0	0	0	0
Ivanovo Region	66	0	0	0	0	66	0	0	0	0	0	0
Kaluga Region	9,084	0	0	3,776	0	0	0	0	0	5,307	0	0
Kostroma Region	124	0	0	124	0	0	0	0	0	0	0	0
Kursk Region	25,404	2,147	0	23,258	0	0	0	0	0	0	0	0
Lipetsk Region	9,504	0	0	9,504	0	0	0	0	0	0	0	0
Moscow Region	258,391	2,444	2,444	20,214	0	1,552	0	5,771	1,169	22,912	204,328	0
Orel Region	1,325	0	0	1,219	0	0	0	0	105	0	0	0
Ryazan Region	1,591	0	0	0	0	0	0	0	0	1,591	0	0
Smolensk Region	2	0	0	2	0	0	0	0	0	0	0	0
Tambov Region	493	0	0	493	0	0	0	0	0	0	0	0
Tver Region	1,772	0	0	1,772	0	0	0	0	0	0	0	0
Tula Region	1,935	0	0	1,935	0	0	0	0	0	0	0	0
Yaroslavl Region	74	0	0	0	0	66	0	0	8	0	0	0
Moscow	2,096,981	11,268	6,376	831,508	18	0	1,628	3,575	36,607	360,983	851,395	0





**Table 6.3.4 (end)**  
*(millions of rubles)*

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	88,334	86,638	86,638	0	0	0	38	0	0	1,658	0	0
Omsk Region	7	0	0	0	0	0	0	0	6	0	1	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>642,800</b>	<b>216,131</b>	<b>0</b>	<b>71,938</b>	<b>0</b>	<b>1,374</b>	<b>0</b>	<b>15,215</b>	<b>2,186</b>	<b>201,479</b>	<b>134,477</b>	<b>0</b>
Republic of Buryatia	10,387	0	0	0	0	0	0	0	0	10,387	0	0
Republic of Sakha (Yakutia)	32,958	32,909	0	48	0	0	0	0	0	0	0	0
Trans-Baikal Territory	11,032	11,032	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	81,842	24,635	0	3,655	0	0	0	0	0	0	53,552	0
Primorye Territory	148,810	0	0	13,507	0	1,374	0	12,300	2,186	66,656	52,786	0
Khabarovsk Territory	88,801	51,977	0	0	0	0	0	0	0	18,291	18,532	0
Amur Region	160,144	0	0	53,999	0	0	0	0	0	106,144	0	0
Magadan Region	3,193	3,007	0	0	0	0	0	0	0	0	185	0
Sakhalin Region	13,065	0	0	728	0	0	0	2,915	0	0	9,422	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	92,570	92,570	0	0	0	0	0	0	0	0	0	0

Table 6.3.5

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

(millions of rubles)

1	Overdue loans as 30.04.2023											
	2	of which										13
		3	4	5	6	7	8	9	10	11	12	
	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	2,682,161	53,655	48,327	400,379	19,251	106,166	200,722	35,101	358,412	520,382	971,453	16,639
CENTRAL FEDERAL DISTRICT	1,868,882	15,848	15,060	167,699	5,877	24,304	99,516	15,257	203,588	407,706	922,680	6,407
Belgorod Region	10,912	0	0	6,303	0	1,485	149	160	1,294	851	607	63
Bryansk Region	4,382	0	0	2,811	0	78	59	63	315	914	62	79
Vladimir Region	10,724	0	0	6,670	3	1,878	134	209	643	378	760	48
Voronezh Region	23,715	0	0	3,445	0	77	286	264	18,486	842	55	260
Ivanovo Region	3,357	0	0	347	0	463	119	57	754	1,526	37	54
Kaluga Region	39,239	202	0	32,912	9	194	1,364	72	476	2,840	1,111	59
Kostroma Region	727	0	0	62	3	12	47	42	534	9	7	9
Kursk Region	6,369	0	0	3,335	0	1,112	404	50	1,270	61	46	91
Lipetsk Region	2,908	3	0	148	5	7	270	154	1,786	222	174	138
Moscow Region	160,561	24	0	14,791	601	9,681	29,470	7,125	19,048	56,426	22,472	923
Orel Region	5,702	0	0	3,847	0	22	453	58	890	219	147	66
Ryazan Region	4,160	33	0	1,027	1	531	641	185	1,175	441	53	72
Smolensk Region	2,638	0	0	996	1	337	221	234	558	116	57	118
Tambov Region	3,770	0	0	2,002	114	249	568	32	570	25	20	190
Tver Region	2,671	0	0	1,608	5	42	45	76	743	45	36	72
Tula Region	4,214	37	0	909	2	1,052	243	99	1,360	55	356	103
Yaroslavl Region	13,456	13	0	205	2,108	5,642	2,007	1,741	508	873	272	86
Moscow	1,569,378	15,536	15,060	86,279	3,025	1,443	63,036	4,637	153,177	341,861	896,409	3,974

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	195,057	12,471	12,236	54,310	941	7,240	20,551	3,092	58,838	25,958	9,409	2,247
Republic of Karelia	1,728	29	0	189	0	1,148	41	50	203	17	20	31
Republic of Komi	3,096	134	134	490	1	36	118	35	1,116	1,077	34	55
Arkhangelsk Region	14,254	12,092	12,092	90	0	55	42	37	148	85	1,635	71
Nenets Autonomous Area	12,117	12,092	12,092	0	0	0	7	0	5	9	2	3
Arkhangelsk Region, excluding Nenets Autonomous Area	2,137	0	0	90	0	55	34	37	144	76	1,633	68
Vologda Region	6,146	2	0	1,058	0	311	170	176	1,712	2,536	93	89
Kaliningrad Region	13,013	0	0	5,840	0	2,548	622	367	1,984	575	1,027	49
Leningrad Region	19,746	0	0	9,738	0	1,751	1,811	262	4,512	1,508	63	101
Murmansk Region	745	0	0	67	0	3	27	32	501	16	19	80
Novgorod Region	2,461	0	0	1,020	0	1,116	19	46	120	44	80	16
Pskov Region	1,089	0	0	68	0	256	368	56	268	41	10	22
Saint Petersburg	132,777	214	10	35,749	939	15	17,334	2,031	48,274	20,060	6,428	1,734
<b>SOUTHERN FEDERAL DISTRICT</b>	118,910	2,255	223	33,746	9,548	12,976	12,588	8,577	14,862	17,483	5,306	1,569
Republic of Adygeya (Adygeya)	672	0	0	28	0	55	105	15	70	273	111	16
Republic of Kalmykia	710	0	0	19	0	413	83	45	80	18	35	18
Republic of Crimea	2,467	0	0	41	0	217	120	688	401	841	48	110
Krasnodar Territory	44,026	264	223	8,816	7,334	8,733	3,543	410	6,702	5,023	2,347	854
Astrakhan Region	16,270	1,988	0	2,451	2,213	435	2,894	18	652	5,543	50	25
Volgograd Region	10,752	0	0	304	1	2,533	3,444	124	1,101	685	2,408	152
Rostov Region	43,202	4	0	21,911	0	590	2,160	7,275	5,710	4,920	283	349
Sevastopol	810	0	0	176	0	1	237	1	146	181	24	45
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	66,578	919	21	24,872	30	8,981	7,782	537	12,386	8,268	2,555	251
Republic of Dagestan	19,619	49	0	11,047	0	2,494	3,799	84	1,853	119	143	32
Republic of Ingushetia	694	0	0	53	0	364	150	0	120	0	6	1
Kabardino-Balkar Republic	7,174	18	0	3,521	30	1,704	208	206	1,316	42	112	18
Karachay-Cherkess Republic	13,372	0	0	1,980	0	1,107	1,879	17	973	7,357	44	14
Republic of North Ossetia — Alania	1,890	807	0	260	0	87	302	16	303	61	42	12
Chechen Republic	5,203	24	0	66	0	3,099	645	15	1,249	99	3	3
Stavropol Territory	18,625	21	21	7,946	0	125	800	199	6,570	590	2,204	171

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	156,998	560	556	37,255	1,007	15,696	19,288	3,055	30,186	29,663	17,196	3,091
Republic of Bashkortostan	21,043	75	75	2,099	436	1,122	2,903	277	2,759	10,459	400	513
Mari El Republic	3,866	0	0	1,021	0	25	318	58	2,376	25	18	27
Republic of Mordovia	1,877	0	0	399	0	796	20	15	458	146	7	35
Republic of Tatarstan (Tatarstan)	24,684	2	0	6,665	5	2,488	2,234	1,015	3,222	7,833	353	866
Udmurt Republic	2,097	10	10	233	20	18	106	184	343	44	1,036	103
Chuvash Republic — Chuvashia	4,018	0	0	357	375	110	102	97	181	2,662	51	83
Perm Territory	6,880	263	262	1,016	2	509	430	178	2,506	1,475	271	230
Kirov Region	1,879	0	0	807	68	147	240	78	410	28	46	57
Nizhny Novgorod Region	8,697	0	0	1,106	0	182	986	143	4,627	999	288	367
Orenburg Region	27,580	1	0	13,126	0	3,336	9,583	132	736	236	105	326
Penza Region	5,257	0	0	307	0	3,451	400	37	354	618	31	57
Samara Region	29,311	2	2	4,076	0	563	1,277	629	7,127	2,929	12,501	208
Saratov Region	15,345	208	208	5,196	0	2,923	458	175	3,765	427	2,024	170
Ulyanovsk Region	4,465	0	0	846	100	26	232	39	1,323	1,784	67	47
<b>URALS FEDERAL DISTRICT</b>	113,214	19,224	19,214	47,630	137	1,529	12,606	957	16,884	5,669	7,477	1,101
Kurgan Region	3,311	0	0	1,576	0	130	1,109	36	209	157	65	29
Sverdlovsk Region	14,406	10	0	1,531	2	211	2,552	239	3,393	3,135	2,924	410
Tyumen Region	71,287	19,214	19,214	28,987	8	52	7,396	550	9,128	1,318	4,402	233
Khanty-Mansi Autonomous Area — Yugra	27,335	19,193	19,193	399	1	9	1,983	228	736	1,030	3,673	82
Yamal-Nenets Autonomous Area	4,831	6	6	17	5	3	3,812	199	142	26	564	57
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	39,121	16	16	28,570	2	41	1,600	123	8,250	262	164	94
Chelyabinsk Region	24,209	0	0	15,536	127	1,137	1,549	132	4,155	1,059	87	429
<b>SIBERIAN FEDERAL DISTRICT</b>	112,433	1,181	1,017	26,420	1,656	10,998	22,058	2,628	16,130	24,238	5,570	1,553
Altai Republic	1,038	0	0	7	0	43	39	6	914	0	20	9
Republic of Tuva	197	0	0	9	0	16	15	21	97	1	26	11
Republic of Khakassia	492	0	0	34	0	133	29	46	203	16	13	17
Altai Territory	21,383	0	0	10,241	6	9,021	236	116	1,203	355	67	138
Krasnoyarsk Territory	18,271	1	0	5,466	9	1,098	1,662	1,639	2,344	5,736	92	223
Irkutsk Region	9,869	158	1	398	1,257	212	1,264	113	1,373	184	4,781	129
Kemerovo Region — Kuzbass	18,332	1,018	1,016	220	17	63	584	112	1,309	14,808	53	149



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

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	19,494	4	0	4,815	10	230	5,529	198	5,000	2,773	432	503
Omsk Region	21,454	0	0	4,605	357	165	12,514	89	3,172	187	39	327
Tomsk Region	1,903	0	0	625	0	16	185	287	515	179	49	48
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>50,089</b>	<b>1,196</b>	<b>0</b>	<b>8,448</b>	<b>56</b>	<b>24,442</b>	<b>6,332</b>	<b>999</b>	<b>5,540</b>	<b>1,397</b>	<b>1,259</b>	<b>421</b>
Republic of Buryatia	1,852	0	0	691	6	43	245	48	291	405	99	24
Republic of Sakha (Yakutia)	1,939	341	0	377	6	38	516	71	364	95	62	69
Trans-Baikal Territory	925	3	0	112	0	108	92	53	492	19	25	21
Kamchatka Territory	358	3	0	160	0	1	19	12	85	4	64	10
Primorye Territory	7,496	21	0	1,251	4	2,471	329	434	2,497	114	314	60
Khabarovsk Territory	33,702	171	0	5,596	0	21,678	4,179	163	784	655	394	83
Amur Region	1,036	260	0	6	40	76	92	125	248	45	104	38
Magadan Region	552	319	0	3	0	4	6	19	109	0	75	16
Sakhalin Region	2,003	0	0	210	0	23	852	64	617	29	110	97
Jewish Autonomous Region	132	0	0	39	0	0	1	10	42	30	9	1
Chukotka Autonomous Area	93	78	0	2	0	0	0	0	11	0	1	1

Table 6.3.6

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

(millions of rubles)

1	Overdue loans as 30.04.2023											
	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
2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	148,077	30,964	30,964	22,167	23	0	323	195	15,932	78,045	428	0
CENTRAL FEDERAL DISTRICT	94,185	6,376	6,376	35	0	0	284	0	9,637	77,433	419	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	806	0	0	0	0	0	0	0	804	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	93,380	6,376	6,376	35	0	0	284	0	8,833	77,433	418	0





**Table 6.3.6 (end)**  
*(millions of rubles)*

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	38	0	0	0	0	0	38	0	0	0	0	0
Omsk Region	7	0	0	0	0	0	0	0	6	0	1	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>48</b>	<b>0</b>	<b>0</b>	<b>48</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	48	0	0	48	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	0	0	0	0	0	0	0	0	0	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0

Table 6.3.7

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.04.2023											
	Volume of extended loans				Outstanding amount of loans				Of which overdue loans			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	1,162,215	112,037	1,008	0	10,495,734	862,757	204,783	46	537,700	32,918	11,371	6
CENTRAL FEDERAL DISTRICT	460,971	29,544	703	0	4,722,619	228,944	173,557	40	295,435	9,106	9,256	0
Belgorod Region	9,415	1,478	0	0	58,250	9,856	0	0	3,855	313	0	0
Bryansk Region	4,348	960	0	0	40,714	12,451	24	0	618	221	0	0
Vladimir Region	5,523	868	0	0	54,137	7,797	0	0	2,415	649	0	0
Voronezh Region	15,411	2,092	0	0	205,235	23,867	0	0	11,823	355	0	0
Ivanovo Region	4,961	666	0	0	33,610	5,470	66	0	1,093	144	0	0
Kaluga Region	4,673	577	0	0	52,542	4,913	0	0	7,433	213	0	0
Kostroma Region	2,428	629	0	0	81,653	4,718	0	0	491	103	0	0
Kursk Region	5,992	1,025	1	0	50,952	7,782	9	0	1,402	141	0	0
Lipetsk Region	7,384	682	0	0	58,569	5,698	0	0	1,398	241	0	0
Moscow Region	73,483	5,978	8	0	734,772	44,583	3,016	0	55,380	2,751	128	0
Orel Region	3,045	743	0	0	28,429	5,597	0	0	4,614	138	0	0
Ryazan Region	6,275	927	0	0	63,382	5,753	1,591	0	2,211	218	0	0
Smolensk Region	4,705	654	0	0	25,938	4,427	2	0	1,803	170	0	0
Tambov Region	3,333	731	0	0	33,835	6,400	0	0	1,096	150	0	0
Tver Region	5,676	614	0	0	44,547	4,305	0	0	603	205	0	0
Tula Region	6,706	974	0	0	55,950	7,353	0	0	1,282	283	0	0
Yaroslavl Region	9,100	646	0	0	48,888	4,936	74	0	1,781	133	0	0
Moscow	288,513	9,301	695	0	3,051,219	63,040	168,775	40	196,138	2,676	9,128	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	114,976	10,301	105	0	1,032,886	64,942	11,628	0	47,136	2,402	77	0
Republic of Karelia	2,994	542	0	0	19,195	2,635	0	0	590	76	0	0
Republic of Komi	1,939	656	0	0	13,208	4,153	0	0	1,732	144	0	0
Arkhangelsk Region	3,167	885	0	0	28,949	5,762	704	0	314	171	0	0
Nenets Autonomous Area	299	43	0	0	3,872	290	0	0	19	11	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,868	842	0	0	25,076	5,472	704	0	295	160	0	0
Vologda Region	4,846	892	0	0	39,505	7,469	0	0	2,621	338	0	0
Kaliningrad Region	8,195	1,048	0	0	78,115	6,415	199	0	3,678	329	69	0
Leningrad Region	15,980	1,271	0	0	113,393	7,235	0	0	2,945	308	0	0
Murmansk Region	1,657	551	0	0	13,928	3,190	1,060	0	297	101	0	0
Novgorod Region	1,615	348	0	0	8,094	2,004	0	0	896	70	0	0
Pskov Region	1,858	316	0	0	23,272	2,449	0	0	921	130	0	0
Saint Petersburg	72,725	3,792	105	0	695,228	23,630	9,665	0	33,143	735	8	0
<b>SOUTHERN FEDERAL DISTRICT</b>	106,655	16,847	0	0	1,029,777	140,758	1,749	0	43,401	4,562	1,749	0
Republic of Adygeya (Adygeya)	919	228	0	0	14,202	2,481	0	0	526	73	0	0
Republic of Kalmykia	624	317	0	0	4,351	2,096	0	0	341	202	0	0
Republic of Crimea	8,149	926	0	0	55,154	5,804	0	0	1,969	239	0	0
Krasnodar Territory	49,306	7,497	0	0	608,362	65,590	0	0	18,354	1,930	0	0
Astrakhan Region	3,455	637	0	0	35,591	6,073	0	0	6,198	490	0	0
Volgograd Region	7,896	1,798	0	0	77,969	14,185	0	0	7,490	457	0	0
Rostov Region	34,284	5,058	0	0	224,371	42,750	1,749	0	8,091	1,119	1,749	0
Sevastopol	2,021	386	0	0	9,777	1,779	0	0	432	53	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	17,286	4,046	0	0	219,263	34,372	0	0	20,822	2,523	0	0
Republic of Dagestan	1,116	306	0	0	10,525	3,330	0	0	2,182	553	0	0
Republic of Ingushetia	160	4	0	0	3,032	156	0	0	119	83	0	0
Kabardino-Balkar Republic	1,396	432	0	0	20,493	4,076	0	0	2,000	420	0	0
Karachay-Cherkess Republic	1,245	118	0	0	19,080	1,412	0	0	5,724	179	0	0
Republic of North Ossetia — Alania	1,247	297	0	0	16,152	2,156	0	0	1,281	213	0	0
Chechen Republic	278	83	0	0	3,993	1,387	0	0	125	75	0	0
Stavropol Territory	11,844	2,806	0	0	145,989	21,855	0	0	9,391	1,000	0	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	189,428	19,996	41	0	1,324,519	153,244	237	0	61,986	5,088	196	0
Republic of Bashkortostan	20,046	2,579	0	0	163,192	18,001	0	0	10,314	871	0	0
Mari El Republic	2,075	401	0	0	15,301	2,922	0	0	2,815	92	0	0
Republic of Mordovia	1,721	335	0	0	19,004	2,962	0	0	979	254	0	0
Republic of Tatarstan (Tatarstan)	42,493	3,065	0	0	285,996	20,655	0	0	12,318	490	0	0
Udmurt Republic	16,663	1,100	0	0	85,492	7,657	0	0	768	251	0	0
Chuvash Republic — Chuvashia	6,062	714	0	0	45,390	7,488	0	0	530	180	0	0
Perm Territory	15,076	2,141	0	0	107,174	17,868	196	0	2,513	631	196	0
Kirov Region	5,272	912	0	0	33,933	6,290	0	0	1,095	186	0	0
Nizhny Novgorod Region	27,385	2,143	41	0	182,963	17,253	41	0	3,783	411	0	0
Orenburg Region	8,274	1,668	0	0	70,114	13,840	0	0	11,985	495	0	0
Penza Region	9,834	976	0	0	76,786	9,351	0	0	774	295	0	0
Samara Region	18,939	1,493	0	0	130,947	10,936	0	0	7,173	376	0	0
Saratov Region	9,744	1,672	0	0	63,252	13,084	0	0	5,451	383	0	0
Ulyanovsk Region	5,845	798	0	0	44,977	4,937	0	0	1,488	174	0	0
<b>URALS FEDERAL DISTRICT</b>	86,832	10,394	0	0	758,636	72,336	37	0	21,974	2,504	37	0
Kurgan Region	3,296	1,066	0	0	23,882	5,315	0	0	3,148	215	0	0
Sverdlovsk Region	39,041	3,420	0	0	361,794	20,851	0	0	7,001	687	0	0
Tyumen Region	23,037	3,590	0	0	250,829	27,251	0	0	7,083	1,090	0	0
Khanty-Mansi Autonomous Area — Yugra	6,011	1,297	0	0	53,062	11,809	0	0	2,805	518	0	0
Yamal-Nenets Autonomous Area	3,106	892	0	0	30,058	6,494	0	0	3,012	311	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	13,920	1,401	0	0	167,708	8,949	0	0	1,266	261	0	0
Chelyabinsk Region	21,458	2,318	0	0	122,132	18,919	37	0	4,742	511	37	0
<b>SIBERIAN FEDERAL DISTRICT</b>	117,087	13,559	0	0	797,369	104,310	6	6	34,817	4,351	6	6
Altai Republic	1,029	145	0	0	4,872	892	0	0	195	68	0	0
Republic of Tuva	444	338	0	0	2,925	2,254	0	0	158	143	0	0
Republic of Khakassia	1,120	388	0	0	15,208	3,972	0	0	408	211	0	0
Altai Territory	14,308	2,094	0	0	95,576	16,682	0	0	7,890	324	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	16,013	2,660	0	0	157,380	18,132	0	0	4,119	715	0	0
Irkutsk Region	11,682	1,968	0	0	84,698	15,235	0	0	2,221	639	0	0
Kemerovo Region — Kuzbass	16,507	1,220	0	0	62,307	9,464	0	0	2,703	285	0	0
Novosibirsk Region	40,975	1,937	0	0	277,517	16,670	0	0	12,426	1,365	0	0
Omsk Region	10,506	2,220	0	0	61,524	14,795	6	6	3,241	239	6	6
Tomsk Region	4,504	590	0	0	35,362	6,213	0	0	1,455	361	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>68,980</b>	<b>7,348</b>	<b>158</b>	<b>0</b>	<b>610,663</b>	<b>63,851</b>	<b>17,569</b>	<b>0</b>	<b>12,130</b>	<b>2,381</b>	<b>48</b>	<b>0</b>
Republic of Buryatia	4,029	533	0	0	58,316	6,230	10,387	0	1,129	392	0	0
Republic of Sakha (Yakutia)	4,248	1,067	0	0	36,821	8,733	69	0	928	310	48	0
Trans-Baikal Territory	7,860	904	0	0	50,726	6,094	0	0	588	236	0	0
Kamchatka Territory	2,228	391	0	0	33,102	3,974	604	0	268	85	0	0
Primorye Territory	18,626	1,845	121	0	197,297	15,588	2,255	0	4,198	417	0	0
Khabarovsk Territory	13,905	790	0	0	134,101	8,815	1,010	0	2,234	313	0	0
Amur Region	4,032	810	0	0	34,335	6,550	0	0	517	207	0	0
Magadan Region	11,113	102	0	0	16,327	1,279	3,007	0	494	173	0	0
Sakhalin Region	2,437	674	0	0	43,155	5,364	0	0	1,623	203	0	0
Jewish Autonomous Region	359	180	0	0	5,453	870	0	0	61	36	0	0
Chukotka Autonomous Area	142	52	37	0	1,030	352	236	0	90	9	0	0

Table 6.3.8

## Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	31.05.2023												
	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
total											including overdue loans	total	
6	7	12	13										
THE RUSSIAN FEDERATION	28,852,502	15,087,397	15,078,325	56,805	3,654,455	4,981	22,717	7,163	6,758	3,265	64	42	
CENTRAL FEDERAL DISTRICT	8,847,468	4,799,610	4,796,503	20,726	1,343,222	1,843	18,099	5,704	5,423	2,739	30	14	
Belgorod Region	234,866	107,934	107,840	373	22,851	21	27	18	18	16	0	0	
Bryansk Region	157,657	77,680	77,638	209	18,239	11	17	8	7	5	0	0	
Vladimir Region	197,282	95,755	95,690	367	22,505	28	21	16	16	12	0	0	
Voronezh Region	356,317	181,313	181,240	918	37,224	183	32	4	4	4	0	0	
Ivanovo Region	119,296	56,740	56,726	257	12,824	106	10	2	2	2	0	0	
Kaluga Region	208,369	111,680	111,657	427	21,434	44	36	27	25	25	0	0	
Kostroma Region	86,599	43,546	43,512	112	7,991	9	5	0	0	0	0	0	
Kursk Region	161,902	76,297	76,242	183	14,747	7	9	2	2	0	0	0	
Lipetsk Region	165,313	75,570	75,549	259	13,603	16	4	0	0	0	0	0	
Moscow Region	2,389,985	1,309,611	1,308,922	5,674	349,837	466	2,557	1,708	1,613	929	6	2	
Orel Region	110,999	54,230	54,203	148	11,260	31	10	5	5	0	0	0	
Ryazan Region	184,380	97,274	97,257	281	25,339	54	18	6	6	6	0	0	
Smolensk Region	137,391	66,254	66,228	283	13,617	22	57	7	0	0	0	0	
Tambov Region	131,905	61,064	61,032	233	12,022	21	12	0	0	0	0	0	
Tver Region	213,521	107,938	107,930	314	21,260	42	29	11	11	8	0	0	
Tula Region	259,470	126,489	126,447	392	30,806	26	63	48	31	0	0	0	
Yaroslavl Region	181,624	88,612	88,546	443	19,208	54	28	14	14	8	0	0	
Moscow	3,550,594	2,061,623	2,059,847	9,852	688,455	702	15,165	3,825	3,667	1,724	24	12	

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	3,351,820	1,818,788	1,818,308	6,532	496,401	643	1,761	708	688	211	5	0
Republic of Karelia	118,962	54,322	54,304	117	10,739	13	4	1	1	0	0	0
Republic of Komi	177,392	87,626	87,544	297	17,636	22	18	1	1	0	0	0
Arkhangelsk Region	233,947	122,001	121,969	192	30,227	16	22	4	4	0	0	0
Nenets Autonomous Area	11,813	5,707	5,706	8	1,134	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	222,134	116,294	116,263	184	29,093	16	22	4	4	0	0	0
Vologda Region	196,899	93,548	93,491	315	16,870	29	8	6	6	5	0	0
Kaliningrad Region	190,829	93,204	93,191	1,526	16,952	28	123	38	37	17	0	0
Leningrad Region	469,864	249,183	249,149	915	69,499	125	179	89	89	40	2	0
Murmansk Region	174,006	74,300	74,289	174	20,112	18	16	9	8	3	0	0
Novgorod Region	89,416	41,305	41,285	82	8,634	17	4	0	0	0	0	0
Pskov Region	86,498	38,492	38,481	124	9,301	7	4	2	2	0	0	0
Saint Petersburg	1,614,007	964,807	964,606	2,789	296,432	367	1,382	557	538	146	3	0
<b>SOUTHERN FEDERAL DISTRICT</b>	2,615,662	1,273,240	1,272,360	5,275	343,883	758	456	161	155	60	0	0
Republic of Adygeya (Adygeya)	73,299	29,433	29,420	158	8,252	30	38	0	0	0	0	0
Republic of Kalmykia	59,670	30,479	30,471	117	8,536	14	1	0	0	0	0	0
Republic of Crimea	112,199	53,568	53,568	54	13,279	3	21	2	2	0	0	0
Krasnodar Territory	1,136,157	566,534	566,176	2,711	178,443	496	193	77	76	24	0	0
Astrakhan Region	162,713	75,416	75,385	271	16,372	14	15	7	7	5	0	0
Volgograd Region	349,110	162,165	162,070	497	36,048	34	43	6	6	0	0	0
Rostov Region	684,885	334,766	334,394	1,446	78,679	154	145	70	65	31	0	0
Sevastopol	37,628	20,877	20,877	21	4,273	13	0	0	0	0	0	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	847,959	388,489	388,173	2,692	79,239	112	192	32	25	8	0	0
Republic of Dagestan	140,678	71,069	71,064	632	17,418	9	6	0	0	0	0	0
Republic of Ingushetia	12,489	3,268	3,267	65	595	0	0	0	0	0	0	0
Kabardino-Balkar Republic	78,903	35,640	35,556	220	5,905	7	110	0	0	0	0	0
Karachay-Cherkess Republic	59,199	27,075	27,036	240	3,442	3	0	0	0	0	0	0
Republic of North Ossetia — Alania	90,756	41,217	41,178	526	10,188	34	9	3	0	0	0	0
Chechen Republic	61,931	25,560	25,557	236	3,449	2	1	0	0	0	0	0
Stavropol Territory	404,002	184,660	184,515	775	38,242	58	66	29	25	8	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	5,111,130	2,654,941	2,652,387	8,298	548,079	558	879	232	178	100	14	14
Republic of Bashkortostan	811,454	433,968	433,640	1,356	88,404	105	79	55	7	0	0	0
Mari El Republic	95,317	49,273	49,260	92	8,947	5	5	1	1	1	1	1
Republic of Mordovia	104,327	56,673	56,620	112	13,414	7	11	6	6	0	0	0
Republic of Tatarstan (Tatarstan)	844,513	466,878	466,256	1,177	96,900	49	354	4	4	2	0	0
Udmurt Republic	300,556	166,069	165,883	474	39,502	18	17	1	1	0	0	0
Chuvash Republic — Chuvashia	206,534	121,817	121,755	277	32,772	4	13	3	3	0	0	0
Perm Territory	488,780	246,153	245,786	1,009	54,588	98	117	75	70	67	12	12
Kirov Region	191,201	99,410	99,331	352	17,297	27	6	0	0	0	0	0
Nizhny Novgorod Region	493,166	242,589	242,281	759	49,517	44	82	21	21	10	0	0
Orenburg Region	349,922	174,200	174,134	543	24,355	30	19	8	8	8	0	0
Penza Region	192,714	102,825	102,687	217	31,111	21	17	7	7	0	0	0
Samara Region	505,882	237,470	237,246	1,077	43,454	65	112	31	31	13	2	2
Saratov Region	342,650	162,985	162,920	664	27,710	70	41	19	19	0	0	0
Ulyanovsk Region	184,115	94,630	94,589	191	20,107	14	7	3	3	0	0	0
<b>URALS FEDERAL DISTRICT</b>	2,849,063	1,505,615	1,505,023	4,674	312,097	296	500	95	95	39	0	0
Kurgan Region	127,750	61,247	61,219	154	10,703	12	2	0	0	0	0	0
Sverdlovsk Region	868,930	462,057	461,925	1,627	109,467	114	208	70	70	25	0	0
Tyumen Region	1,265,764	704,516	704,329	1,764	150,040	111	245	16	16	12	0	0
Khanty-Mansi Autonomous Area — Yugra	618,794	355,620	355,574	931	65,602	76	5	5	5	0	0	0
Yamal-Nenets Autonomous Area	226,305	122,624	122,603	246	29,223	4	8	8	8	8	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	420,666	226,272	226,152	587	55,215	30	232	4	4	4	0	0
Chelyabinsk Region	586,618	277,796	277,550	1,129	41,888	59	45	8	8	2	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	3,298,611	1,616,305	1,615,396	5,871	301,734	548	359	178	143	91	14	14
Altai Republic	33,383	9,753	9,749	52	1,702	0	1	0	0	0	0	0
Republic of Tuva	76,800	35,804	35,799	123	6,766	13	0	0	0	0	0	0
Republic of Khakassia	96,652	45,472	45,434	144	8,652	18	0	0	0	0	0	0
Altai Territory	349,863	166,576	166,524	446	29,971	39	10	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	632,318	320,575	320,320	1,621	68,199	96	50	25	25	25	14	14
Irkutsk Region	495,855	226,109	226,000	927	33,414	84	79	43	43	22	0	0
Kemerovo Region — Kuzbass	448,470	193,777	193,675	565	37,113	35	74	52	22	4	0	0
Novosibirsk Region	644,515	363,854	363,679	1,346	78,700	214	86	34	32	29	0	0
Omsk Region	324,183	158,917	158,808	409	22,907	25	50	22	19	9	0	0
Tomsk Region	196,571	95,468	95,408	238	14,309	25	8	2	1	1	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,930,790</b>	<b>1,030,410</b>	<b>1,030,176</b>	<b>2,737</b>	<b>229,799</b>	<b>224</b>	<b>470</b>	<b>53</b>	<b>51</b>	<b>17</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	171,945	79,402	79,370	279	19,164	13	3	2	2	2	0	0
Republic of Sakha (Yakutia)	326,552	199,185	199,139	653	41,832	89	4	2	2	0	0	0
Trans-Baikal Territory	195,131	90,388	90,337	245	15,843	10	6	5	5	0	0	0
Kamchatka Territory	85,662	41,338	41,326	62	8,244	5	4	2	2	0	0	0
Primorye Territory	430,817	233,069	233,037	535	62,968	33	402	28	26	3	0	0
Khabarovsk Territory	305,233	168,272	168,252	436	39,404	39	27	7	7	5	0	0
Amur Region	181,415	99,919	99,889	215	16,409	16	0	0	0	0	0	0
Magadan Region	47,303	24,512	24,510	69	4,925	0	0	0	0	0	0	0
Sakhalin Region	145,426	74,825	74,819	171	16,974	11	22	7	7	7	0	0
Jewish Autonomous Region	25,032	11,045	11,043	56	2,139	2	0	0	0	0	0	0
Chukotka Autonomous Area	16,274	8,455	8,454	16	1,898	6	0	0	0	0	0	0

Table 6.3.9

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

	May 2023												
	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	2,142,526	158,063	580,619	288.9	8.40	157,841	580,470	288.9	8.40	43,422	209,975	307.6	6.06
CENTRAL FEDERAL DISTRICT	647,787	34,830	167,463	290.3	8.55	34,822	167,456	290.3	8.55	10,377	63,457	308.0	6.27
Belgorod Region	17,466	1,232	4,138	286.0	8.43	1,232	4,138	286.0	8.43	325	1,549	300.2	6.11
Bryansk Region	11,944	958	2,908	296.7	8.68	958	2,908	296.7	8.68	244	1,154	321.3	6.47
Vladimir Region	15,208	1,283	3,795	281.4	8.93	1,279	3,793	281.6	8.93	300	1,258	299.3	6.27
Voronezh Region	27,529	2,236	7,346	289.1	8.45	2,235	7,345	289.2	8.45	636	2,522	300.6	6.13
Ivanovo Region	9,824	823	2,415	279.9	9.00	823	2,415	279.9	9.00	146	684	302.5	6.31
Kaluga Region	15,040	1,112	4,093	295.8	8.58	1,112	4,093	295.8	8.58	260	1,323	312.7	5.89
Kostroma Region	6,573	606	1,648	289.2	8.65	605	1,647	289.5	8.65	146	539	298.0	6.21
Kursk Region	12,103	957	2,834	288.1	8.74	957	2,834	288.1	8.74	166	665	311.1	6.21
Lipetsk Region	12,931	915	2,792	290.1	8.73	915	2,792	290.1	8.73	171	797	313.1	6.24
Moscow Region	167,089	8,353	43,559	293.9	8.53	8,352	43,557	293.9	8.53	2,440	15,572	309.7	6.16
Orel Region	8,344	650	2,032	284.2	8.82	650	2,032	284.2	8.82	148	616	292.6	6.35
Ryazan Region	13,249	1,021	3,505	299.6	8.44	1,021	3,505	299.6	8.44	324	1,516	320.1	6.44
Smolensk Region	10,286	732	2,121	288.7	8.61	732	2,121	288.7	8.61	181	668	307.9	5.96
Tambov Region	9,677	709	2,142	287.7	9.13	709	2,142	287.7	9.13	155	673	316.1	6.56
Tver Region	15,691	1,189	3,987	298.2	8.48	1,189	3,987	298.2	8.48	269	1,199	325.3	6.19
Tula Region	19,087	1,505	5,138	297.5	8.56	1,505	5,138	297.5	8.56	468	1,994	320.5	6.23
Yaroslavl Region	14,677	1,155	3,617	286.5	8.32	1,155	3,617	286.5	8.32	274	1,176	306.8	6.10
Moscow	261,068	9,394	69,393	287.7	8.51	9,393	69,393	287.7	8.51	3,724	29,550	305.9	6.36

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	235,973	14,674	57,349	288.6	8.22	14,667	57,343	288.6	8.22	4,581	21,738	309.8	5.87
Republic of Karelia	9,173	640	2,120	281.4	8.70	640	2,120	281.4	8.70	137	595	312.9	5.78
Republic of Komi	11,997	961	2,694	270.8	9.11	961	2,694	270.8	9.11	216	812	293.1	6.61
Arkhangelsk Region	16,165	1,291	3,982	273.4	8.78	1,291	3,982	273.4	8.78	388	1,529	283.0	6.41
Nenets Autonomous Area	680	43	145	245.2	8.95	43	145	245.2	8.95	10	44	216.3	6.11
Arkhangelsk Region, excluding Nenets Autonomous Area	15,485	1,248	3,837	274.5	8.77	1,248	3,837	274.5	8.77	378	1,485	285.0	6.41
Vologda Region	14,898	1,330	3,403	275.2	8.79	1,330	3,403	275.2	8.79	290	977	292.8	5.83
Kaliningrad Region	15,027	1,009	3,517	279.2	8.37	1,009	3,517	279.2	8.37	267	1,075	292.5	6.20
Leningrad Region	32,416	1,995	8,229	297.4	7.93	1,995	8,229	297.4	7.93	654	3,331	322.3	5.74
Murmansk Region	13,862	902	2,958	271.2	8.88	902	2,958	271.2	8.88	219	1,017	286.9	6.11
Novgorod Region	6,955	529	1,550	287.2	8.36	529	1,550	287.2	8.36	112	494	318.2	5.71
Pskov Region	6,612	463	1,389	280.6	8.28	458	1,386	281.2	8.28	137	507	301.0	5.68
Saint Petersburg	108,868	5,554	27,507	295.6	7.95	5,552	27,504	295.6	7.95	2,161	11,401	315.8	5.78
<b>SOUTHERN FEDERAL DISTRICT</b>	202,212	15,229	55,931	306.4	8.11	15,211	55,922	306.4	8.11	5,466	24,869	326.9	6.05
Republic of Adygeya (Adygeya)	5,450	375	1,289	312.6	7.57	375	1,289	312.6	7.57	150	625	337.5	5.95
Republic of Kalmykia	4,115	326	1,203	301.8	8.74	326	1,203	301.8	8.74	99	478	316.9	6.17
Republic of Crimea	9,893	612	2,347	292.9	7.99	612	2,347	292.9	7.99	236	1,138	309.6	6.05
Krasnodar Territory	88,094	6,115	26,182	320.0	7.81	6,113	26,181	320.0	7.81	2,605	12,967	337.4	5.96
Astrakhan Region	12,017	1,078	3,400	298.6	8.50	1,078	3,400	298.6	8.50	270	1,158	318.3	6.09
Volgograd Region	26,916	2,209	6,473	287.3	8.68	2,206	6,472	287.3	8.68	595	2,391	311.7	6.07
Rostov Region	52,509	4,276	14,082	294.5	8.35	4,263	14,075	294.6	8.35	1,432	5,782	315.1	6.27
Sevastopol	3,220	238	957	295.7	8.47	238	957	295.7	8.47	79	331	315.9	5.88
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	64,811	7,029	18,656	302.3	9.24	7,028	18,656	302.3	9.24	1,330	5,751	317.7	6.18
Republic of Dagestan	11,404	1,168	3,538	313.4	9.31	1,168	3,538	313.4	9.31	240	1,165	323.2	5.95
Republic of Ingushetia	1,023	63	161	273.5	10.54	63	161	273.5	10.54	6	26	309.4	6.51
Kabardino-Balkar Republic	5,648	494	1,416	283.3	9.95	494	1,416	283.3	9.95	56	277	302.4	6.67
Karachay-Cherkess Republic	4,371	438	1,360	309.1	10.16	438	1,360	309.1	10.16	54	251	324.8	5.74
Republic of North Ossetia — Alania	6,905	636	2,149	300.2	8.75	636	2,149	300.2	8.75	222	884	317.5	6.29
Chechen Republic	5,099	1,813	1,924	304.4	11.14	1,812	1,923	304.5	11.14	40	257	342.4	6.29
Stavropol Territory	30,360	2,417	8,108	300.2	8.57	2,417	8,108	300.2	8.57	712	2,891	314.2	6.22

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>VOLGA FEDERAL DISTRICT</b>	383,836	35,778	109,175	288.6	8.55	35,728	109,141	288.7	8.55	8,539	35,974	308.2	6.13
Republic of Bashkortostan	60,029	6,356	19,434	292.9	8.55	6,355	19,434	292.9	8.55	1,432	6,196	317.2	6.29
Mari El Republic	7,287	706	1,874	284.3	8.42	706	1,874	284.3	8.42	204	672	296.1	5.99
Republic of Mordovia	7,632	633	1,990	289.9	8.29	633	1,990	289.9	8.29	187	736	305.0	6.31
Republic of Tatarstan (Tatarstan)	62,330	5,855	21,099	293.6	8.28	5,811	21,071	294.0	8.28	1,333	6,500	316.1	6.11
Udmurt Republic	20,590	2,214	6,321	290.7	7.85	2,214	6,321	290.7	7.85	662	2,456	310.2	5.75
Chuvash Republic — Chuvashia	14,896	1,429	4,488	298.1	8.16	1,427	4,486	298.2	8.16	515	2,113	311.9	6.01
Perm Territory	37,728	3,684	10,182	284.2	8.62	3,684	10,182	284.2	8.62	888	3,718	305.5	6.07
Kirov Region	14,167	1,349	3,744	295.9	8.42	1,349	3,744	295.9	8.42	336	1,359	315.1	6.11
Nizhny Novgorod Region	38,885	2,814	9,355	273.8	8.46	2,813	9,355	273.8	8.46	706	3,279	287.9	6.12
Orenburg Region	25,551	2,506	6,680	287.0	9.24	2,506	6,680	287.0	9.24	450	1,500	297.1	6.12
Penza Region	13,895	1,398	4,107	297.2	8.03	1,397	4,105	297.3	8.02	547	1,871	308.4	5.84
Samara Region	40,448	3,255	9,665	279.5	9.19	3,254	9,665	279.5	9.19	620	2,703	294.1	6.28
Saratov Region	26,678	2,301	6,589	285.7	9.32	2,301	6,589	285.7	9.32	336	1,639	314.3	6.32
Ulyanovsk Region	13,717	1,278	3,646	289.1	8.58	1,278	3,646	289.1	8.58	323	1,235	311.0	6.43
<b>URALS FEDERAL DISTRICT</b>	215,766	19,616	62,396	285.1	8.51	19,484	62,306	285.5	8.51	5,380	21,930	302.0	6.30
Kurgan Region	9,655	1,092	2,616	282.2	8.92	1,091	2,613	282.6	8.92	300	933	300.2	6.43
Sverdlovsk Region	67,408	5,947	18,216	280.7	8.37	5,945	18,215	280.7	8.37	1,845	7,145	295.6	6.37
Tyumen Region	91,102	7,507	29,031	298.3	8.41	7,506	29,031	298.3	8.41	2,371	10,538	308.7	6.20
Khanty-Mansi Autonomous Area — Yugra	41,849	3,371	13,444	293.3	8.53	3,371	13,444	293.3	8.53	903	4,174	301.9	6.23
Yamal-Neenets Autonomous Area	15,890	1,210	5,401	289.9	9.09	1,210	5,401	289.9	9.09	421	2,057	292.4	6.35
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Neenets Autonomous Area	33,364	2,926	10,186	309.4	7.92	2,925	10,186	309.4	7.92	1,047	4,307	323.1	6.11
Chelyabinsk Region	47,600	5,070	12,532	261.5	8.89	4,942	12,447	263.3	8.89	864	3,313	294.7	6.42
<b>SIBERIAN FEDERAL DISTRICT</b>	256,381	20,606	67,309	285.3	8.81	20,600	67,306	285.3	8.81	4,979	21,909	306.6	6.19
Altai Republic	2,842	203	509	276.4	9.22	203	509	276.4	9.22	30	107	301.9	6.62
Republic of Tuva	5,951	618	2,313	304.2	8.42	618	2,313	304.2	8.42	207	1,006	324.9	5.73
Republic of Khakassia	8,014	729	2,286	295.0	8.14	729	2,286	295.0	8.14	199	816	323.7	5.60
Altai Territory	26,538	2,299	6,446	287.8	8.87	2,293	6,444	287.9	8.87	602	2,231	301.1	6.27
Krasnoyarsk Territory	48,237	3,793	13,097	282.7	8.93	3,793	13,097	282.7	8.93	1,010	4,749	302.6	6.32



Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	39,046	3,069	10,154	280.5	9.09	3,069	10,154	280.5	9.09	544	2,310	309.9	6.15
Kemerovo Region — Kuzbass	36,798	2,818	8,210	267.7	9.46	2,818	8,210	267.7	9.46	560	2,321	293.6	6.41
Novosibirsk Region	47,146	3,857	13,790	292.7	8.35	3,857	13,790	292.7	8.35	1,349	5,895	308.2	6.10
Omsk Region	26,438	2,115	6,802	290.5	8.95	2,115	6,802	290.5	8.95	294	1,479	313.3	6.40
Tomsk Region	15,369	1,105	3,702	288.3	8.38	1,105	3,702	288.3	8.38	184	994	310.4	6.29
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>135,761</b>	<b>10,301</b>	<b>42,341</b>	<b>266.3</b>	<b>6.84</b>	<b>10,301</b>	<b>42,341</b>	<b>266.3</b>	<b>6.84</b>	<b>2,770</b>	<b>14,345</b>	<b>273.3</b>	<b>4.47</b>
Republic of Buryatia	12,931	1,022	3,451	263.2	6.84	1,022	3,451	263.2	6.84	234	1,069	271.7	4.16
Republic of Sakha (Yakutia)	20,142	1,737	8,017	263.3	6.19	1,737	8,017	263.3	6.19	502	2,723	265.8	4.17
Trans-Baikal Territory	14,007	1,053	3,913	259.7	7.19	1,053	3,913	259.7	7.19	221	1,098	276.7	4.73
Kamchatka Territory	6,097	347	1,375	272.4	9.03	347	1,375	272.4	9.03	76	347	281.5	5.92
Primorye Territory	31,224	2,292	9,679	267.6	6.54	2,292	9,679	267.6	6.54	707	3,676	273.3	4.18
Khabarovsk Territory	22,368	1,772	7,087	270.3	7.40	1,772	7,087	270.3	7.40	560	2,869	271.9	4.33
Amur Region	12,842	1,040	4,381	267.2	6.52	1,040	4,381	267.2	6.52	237	1,271	273.6	5.09
Magadan Region	3,331	233	934	267.4	6.63	233	934	267.4	6.63	38	202	321.6	6.22
Sakhalin Region	9,553	569	2,564	265.9	7.08	569	2,564	265.9	7.08	135	743	274.9	5.15
Jewish Autonomous Region	2,062	155	590	279.0	6.84	155	590	279.0	6.84	43	254	294.9	4.36
Chukotka Autonomous Area	1,204	81	349	265.1	8.05	81	349	265.1	8.05	17	93	305.1	4.97

Table 6.3.10

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

	May 2023												
	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	65	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	47	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Belgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ryazan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Smolensk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	40	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

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

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>VOLGA FEDERAL DISTRICT</b>	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic — Chuvashia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>URALS FEDERAL DISTRICT</b>	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area — Yugra	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	0	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>SIBERIAN FEDERAL DISTRICT</b>	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	0	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region — Kuzbass	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Buryatia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	0	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)

1	2022	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
2	3	
THE RUSSIAN FEDERATION	1,816,934.1	893,962.3
<b>CENTRAL FEDERAL DISTRICT<sup>1</sup></b>	<b>1,129,131.0</b>	<b>482,538.4</b>
Belgorod Region	6,788.7	4,072.1
Bryansk Region	4,496.0	2,347.9
Vladimir Region	7,021.3	3,489.5
Voronezh Region	12,792.3	8,159.9
Ivanovo Region	4,593.2	2,558.0
Kaluga Region	5,454.7	3,247.3
Kostroma Region	2,680.2	1,447.1
Kursk Region	4,221.6	2,827.3
Lipetsk Region	6,277.4	4,053.0
Moscow Region	57,635.9	29,535.5
Orel Region	2,970.6	1,940.6
Ryazan Region	6,140.1	3,174.1
Smolensk Region	5,394.4	2,831.7
Tambov Region	3,592.4	2,298.1
Tver Region	5,916.9	3,316.6
Tula Region	7,634.3	4,923.6
Yaroslavl Region	7,163.5	4,680.2
Moscow	978,278.5	397,558.6
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>195,477.2</b>	<b>119,671.1</b>
Republic of Karelia	3,505.9	1,732.1
Republic of Komi	5,219.8	3,603.9
Arkhangelsk Region	7,415.1	3,935.9
Nenets Autonomous Area	103.2	32.6
Arkhangelsk Region, excluding Nenets Autonomous Area	7,312.0	3,903.3
Vologda Region	7,812.9	4,326.8
Kaliningrad Region	7,068.5	4,722.6
Leningrad Region	7,375.8	3,878.7
Murmansk Region	5,394.8	4,069.6
Novgorod Region	2,731.4	1,625.2
Pskov Region	2,298.6	1,372.3
Saint Petersburg	146,654.5	90,403.8
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>71,013.3</b>	<b>40,893.0</b>
Republic of Adygeya (Adygeya)	931.8	553.1
Republic of Kalmykia	453.1	224.5
Republic of Crimea	4,006.4	1,680.4
Krasnodar Territory	31,224.1	17,272.5
Astrakhan Region	4,442.3	2,929.2
Volgograd Region	10,491.9	7,022.9
Rostov Region	18,892.7	10,899.0
Sevastopol	571.0	311.6
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>17,537.7</b>	<b>12,988.2</b>
Republic of Dagestan	2,762.5	3,303.2
Republic of Ingushetia	166.1	256.0
Kabardino-Balkar Republic	1,480.4	871.9
Karachay-Cherkess Republic	713.0	592.4

Table 6.4.1 (end)

(millions of rubles)

1	2	3
Republic of North Ossetia — Alania	849.2	808.7
Chechen Republic	641.4	703.3
Stavropol Territory	10,925.1	6,452.7
<b>VOLGA FEDERAL DISTRICT</b>	<b>169,663.5</b>	<b>101,250.0</b>
Republic of Bashkortostan	21,247.4	11,950.8
Mari El Republic	2,763.3	1,756.2
Republic of Mordovia	3,158.7	1,844.6
Republic of Tatarstan (Tatarstan)	31,489.7	17,546.6
Udmurt Republic	8,227.7	4,920.3
Chuvash Republic — Chuvashia	5,563.0	3,191.8
Perm Territory	16,127.5	9,960.2
Kirov Region	7,286.6	3,174.9
Nizhny Novgorod Region	22,725.3	12,745.7
Orenburg Region	8,807.0	5,257.9
Penza Region	5,420.8	3,341.6
Samara Region	20,675.2	14,805.8
Saratov Region	9,658.5	6,480.2
Ulyanovsk Region	6,512.7	4,273.5
<b>URALS FEDERAL DISTRICT</b>	<b>92,900.4</b>	<b>52,754.7</b>
Kurgan Region	2,945.0	1,652.4
Sverdlovsk Region	30,503.8	16,516.7
Tyumen Region	37,665.2	22,542.0
Khanty-Mansi Autonomous Area — Yugra	16,045.7	10,430.5
Yamal-Nenets Autonomous Area	5,316.3	3,283.9
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	16,303.2	8,827.6
Chelyabinsk Region	21,786.4	12,043.6
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>96,230.4</b>	<b>56,100.0</b>
Altai Republic	472.3	258.6
Republic of Tuva	643.9	314.9
Republic of Khakassia	1,835.7	971.8
Altai Territory	8,930.3	5,034.8
Krasnoyarsk Territory	16,918.1	10,400.6
Irkutsk Region	14,948.9	10,322.1
Kemerovo Region — Kuzbass	14,576.8	8,108.9
Novosibirsk Region	21,310.3	12,431.2
Omsk Region	9,987.4	4,782.7
Tomsk Region	6,606.6	3,474.3
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>44,980.5</b>	<b>27,766.9</b>
Republic of Buryatia	3,141.8	1,947.0
Republic of Sakha (Yakutia)	4,799.7	2,169.3
Trans-Baikal Territory	2,907.1	1,711.9
Kamchatka Territory	1,844.3	1,261.6
Primorye Territory	14,023.2	9,931.8
Khabarovsk Territory	10,227.3	6,154.7
Amur Region	2,981.8	1,807.6
Magadan Region	1,331.7	604.2
Sakhalin Region	3,322.6	1,899.4
Jewish Autonomous Region	296.6	210.2
Chukotka Autonomous Area	104.6	69.1
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>760.7</b>	<b>289.5</b>

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

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

Table 6.4.2

## Private Pension Funds' Performance

	Q4 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	1,434,999.9	6,727,573	129,298.0	100,755.6	1,602,724	2,962,490.6	36,572,515
CENTRAL FEDERAL DISTRICT	473,008.3	1,893,782	47,784.0	31,730.7	337,600	799,287.3	8,092,853
Belgorod Region	3,697.3	60,451	441.7	297.1	5,966	33,474.9	456,808
Bryansk Region	9,250.9	40,310	845.1	465.1	6,595	17,854.0	289,112
Vladimir Region	4,609.6	36,536	553.7	358.8	5,218	27,244.3	374,620
Voronezh Region	8,226.1	82,975	837.8	727.1	12,613	35,930.1	573,080
Ivanovo Region	1,174.2	13,300	179.8	92.7	1,628	14,780.7	257,437
Kaluga Region	2,983.7	24,705	316.9	204.8	3,576	21,001.1	245,482
Kostroma Region	1,930.6	14,009	180.3	146.4	2,533	12,281.0	200,904
Kursk Region	3,255.7	47,799	333.2	218.1	7,151	19,345.2	312,423
Lipetsk Region	5,786.6	55,589	681.3	390.0	9,051	22,481.2	324,094
Moscow Region	83,367.7	222,057	7,353.5	6,228.6	46,336	189,851.8	1,437,325
Orel Region	2,276.4	20,679	236.0	157.0	2,149	12,682.8	199,245
Ryazan Region	5,772.1	34,204	583.6	375.6	7,522	19,954.5	264,342
Smolensk Region	4,162.4	26,904	381.1	289.2	5,021	16,727.4	235,116
Tambov Region	3,011.4	28,022	338.5	225.7	4,522	14,466.8	262,119
Tver Region	4,291.2	30,565	452.4	286.0	4,193	23,966.2	292,880
Tula Region	5,488.9	50,653	654.5	398.2	8,430	31,662.6	401,349
Yaroslavl Region	7,199.7	36,035	726.6	505.4	7,595	28,263.6	362,364
Moscow	316,523.8	1,068,989	32,688.0	20,365.1	197,501	257,319.2	1,604,153
NORTH-WESTERN FEDERAL DISTRICT	126,912.8	625,180	11,876.9	9,656.6	148,452	337,950.4	3,537,877
Republic of Karelia	6,508.9	29,749	549.4	436.5	8,834	14,912.2	187,876
Republic of Komi	27,826.2	71,105	1,658.3	1,835.2	26,028	30,564.1	316,477
Arkhangelsk Region	10,901.6	51,429	973.9	727.5	10,653	32,502.1	389,874
Nenets Autonomous Area	230.8	1,817	36.2	12.3	121	1,796.0	10,524
Arkhangelsk Region, excluding Nenets Autonomous Area	10,670.8	49,612	937.8	715.1	10,532	30,706.0	379,350
Vologda Region	6,809.5	73,079	522.1	620.0	25,227	32,209.8	387,538
Kaliningrad Region	3,297.0	23,994	331.3	266.6	4,370	19,131.2	283,052
Leningrad Region	13,723.5	71,836	1,456.9	1,046.6	12,907	41,835.5	418,511



Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	7,764.7	46,439	702.1	500.5	6,601	25,679.7	259,967
Novgorod Region	1,973.7	14,306	226.8	133.0	1,902	13,667.5	169,872
Pskov Region	2,526.7	19,117	235.0	184.3	3,040	11,092.5	169,583
Saint Petersburg	45,580.9	224,126	5,220.8	3,906.3	48,890	116,355.8	955,127
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>75,207.0</b>	<b>404,672</b>	<b>5,688.0</b>	<b>5,493.9</b>	<b>79,280</b>	<b>234,877.0</b>	<b>3,695,011</b>
Republic of Adygeya (Adygeya)	360.8	6,355	37.6	31.5	425	5,145.5	95,398
Republic of Kalmykia	200.1	6,580	23.5	14.8	279	2,911.3	62,102
Republic of Crimea	160.0	2,190	35.4	17.2	81	113.0	8,722
Krasnodar Territory	34,967.5	157,895	2,843.1	2,543.6	38,121	91,228.5	1,337,509
Astrakhan Region	12,774.3	39,698	498.9	909.2	9,673	18,557.8	330,085
Volgograd Region	12,723.5	69,036	915.4	886.1	13,250	47,887.8	775,653
Rostov Region	13,939.2	122,510	1,316.2	1,088.8	17,425	68,945.3	1,083,730
Sevastopol	81.6	408	17.9	2.8	26	87.8	1,812
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>18,622.1</b>	<b>139,544</b>	<b>1,318.2</b>	<b>1,398.3</b>	<b>17,684</b>	<b>53,165.9</b>	<b>1,114,329</b>
Republic of Dagestan	3,356.0	23,540	224.3	226.9	2,901	5,977.7	182,586
Republic of Ingushetia	49.3	1,113	6.9	3.5	36	372.1	15,461
Kabardino-Balkar Republic	792.7	10,088	80.6	42.6	871	4,502.1	127,308
Karachay-Cherkess Republic	326.8	5,353	28.7	22.7	394	2,720.6	59,385
Republic of North Ossetia — Alania	595.0	10,200	51.0	39.4	701	3,738.9	105,284
Chechen Republic	1,383.8	9,139	135.6	97.4	1,728	1,790.9	56,572
Stavropol Territory	12,118.5	80,111	791.1	965.8	11,053	34,063.7	567,733
<b>VOLGA FEDERAL DISTRICT</b>	<b>216,038.7</b>	<b>1,575,190</b>	<b>20,117.9</b>	<b>16,253.3</b>	<b>384,158</b>	<b>618,819.8</b>	<b>9,120,932</b>
Republic of Bashkortostan	31,672.6	153,966	4,036.5	2,073.1	29,014	91,046.3	1,293,907
Mari El Republic	595.5	11,218	78.7	56.4	662	11,145.8	217,152
Republic of Mordovia	2,151.0	16,736	200.6	179.5	3,085	13,353.7	207,834
Republic of Tatarstan (Tatarstan)	39,074.2	349,882	3,527.2	3,061.1	137,493	88,312.2	1,231,036
Udmurt Republic	5,758.8	50,213	644.4	537.2	12,518	35,533.6	564,587
Chuvash Republic — Chuvashia	1,986.9	37,887	251.1	159.6	3,042	22,738.6	405,887
Perm Territory	18,709.4	132,173	1,623.6	1,575.4	27,316	65,238.6	880,711
Kirov Region	4,256.2	34,330	401.7	304.7	5,205	25,470.4	401,108
Nizhny Novgorod Region	33,958.9	297,684	2,712.6	2,613.3	70,172	72,981.4	966,667
Orenburg Region	20,921.3	110,636	1,249.6	1,552.5	23,950	41,421.6	655,033
Penza Region	3,307.9	29,366	410.2	204.6	4,337	20,174.0	354,310
Samara Region	32,723.1	215,282	3,189.5	2,471.3	40,376	69,465.6	861,105
Saratov Region	17,806.4	106,285	1,315.7	1,217.5	22,256	41,501.3	723,625
Ulyanovsk Region	3,116.3	29,532	476.5	247.1	4,732	20,436.9	357,970

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
<b>URALS FEDERAL DISTRICT</b>	275,546.1	985,717	21,071.5	19,766.7	412,667	364,751.4	3,829,380
Kurgan Region	3,995.7	25,281	361.7	292.0	4,719	15,157.9	287,086
Sverdlovsk Region	30,986.0	222,653	2,429.8	2,418.9	47,539	116,263.3	1,346,374
Tyumen Region	222,983.8	621,468	16,556.6	15,835.4	338,859	162,577.8	1,217,133
Khanty-Mansi Autonomous Area — Yugra	116,716.5	499,517	9,202.5	9,686.2	295,165	90,580.2	589,324
Yamal-Nenets Autonomous Area	79,072.7	57,618	4,984.8	4,981.6	32,915	30,637.5	168,330
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	27,194.6	64,333	2,369.4	1,167.7	10,779	41,360.1	459,479
Chelyabinsk Region	17,580.7	116,315	1,723.4	1,220.4	21,550	70,752.4	978,787
<b>SIBERIAN FEDERAL DISTRICT</b>	125,647.1	691,476	11,952.5	8,606.9	132,783	361,667.0	4,963,878
Altai Republic	59.3	2,512	13.6	7.3	77	2,380.1	50,672
Republic of Tuva	30.2	2,060	6.4	1.8	12	2,810.9	65,669
Republic of Khakassia	3,150.2	13,083	280.8	211.1	2,435	8,796.0	126,021
Altai Territory	5,291.7	50,928	525.2	406.2	7,176	33,379.4	682,543
Krasnoyarsk Territory	38,039.4	200,967	3,564.0	2,709.1	31,002	73,981.7	829,878
Irkutsk Region	30,607.7	121,507	3,496.4	2,031.9	28,010	55,764.4	726,254
Kemerovo Region — Kuzbass	11,750.4	121,381	1,092.8	826.1	25,643	61,625.6	789,713
Novosibirsk Region	15,384.2	88,381	1,250.6	1,188.6	23,317	55,660.8	753,422
Omsk Region	10,514.6	58,545	991.3	540.9	8,028	40,538.8	629,431
Tomsk Region	10,819.6	32,112	731.4	684.0	7,083	26,729.3	310,275
<b>FAR-EASTERN FEDERAL DISTRICT</b>	124,015.2	411,994	9,488.4	7,849.2	90,099	191,795.8	2,217,106
Republic of Buryatia	8,602.1	43,421	766.7	500.1	6,988	18,890.7	308,332
Republic of Sakha (Yakutia)	36,106.2	49,702	1,253.4	2,159.5	25,224	25,357.6	246,076
Trans-Baikal Territory	17,793.2	70,663	1,649.3	1,003.3	12,378	21,813.5	311,521
Kamchatka Territory	686.3	5,971	95.7	45.9	576	9,185.7	77,697
Primorye Territory	13,788.4	71,567	1,305.0	964.4	12,656	36,374.5	453,901
Khabarovsk Territory	20,963.7	74,890	2,074.9	1,358.9	12,399	35,914.8	365,909
Amur Region	14,529.1	57,132	1,337.6	931.5	10,456	19,505.3	231,762
Magadan Region	590.6	4,885	80.1	30.3	439	4,923.6	37,843
Sakhalin Region	8,514.2	22,758	660.2	707.7	7,319	15,056.1	128,072
Jewish Autonomous Region	2,394.2	10,353	255.2	143.5	1,573	3,553.3	48,359
Chukotka Autonomous Area	47.3	652	10.3	4.2	91	1,220.8	7,634
THE CITY OF BAIKONUR <sup>1</sup>	2.6	18	0.8	0.2	1	176.0	1,149
FOREIGN STATES (MEMO)	2,728.8	5,118	167.2	221.2	1,255	114.0	1,482

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

## 7. SUMMARY METHODOLOGY

### Section 1. Main Macroeconomic and Monetary Indicators

**Table 1.1**  
**Balance of Payments of the Russian Federation**

#### General Provisions

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

The 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.

The balance of payments is compiled by the Bank of Russia based on its competence embedded in Federal Law No. 86-FZ, dated 10 July 2002, 'On the Central Bank of the Russian Federation (Bank of Russia)' (as amended), Federal Law No. 282-FZ, dated 29 November 2007, 'On Official Statistical Accounting and State Statistics System in the Russian Federation' (as amended), and provisions under Russian Federation Government Resolution No. 1226, dated 26 September 1997, 'On the Russian Federation's Adherence to the Special Data Dissemination Standard of the International Monetary Fund (IMF)', Russian Federation Government Resolution No. 849, dated 18 July 1994, 'On Procedure for Compiling and Submitting the Balance of Payments of the Russian Federation', and Russian Federation Government Directive No. 671-r, dated 6 May 2008, 'On Approving the Federal Plan of Statistical Activities'.

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 official statistics and administrative data 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 Service for State Statistics (Rosstat), Ministry of the Interior of the Russian Federation (MVD), Ministry of Civil Defence, Emergencies and Disaster Relief of the Russian Federation (MChS), Frontier Service of the Federal Security Service, Ministry of Energy (Minenergo), Ministry of Transport (Mintrans); reporting forms of credit institutions and other financial corporations; primary statistical data of non-financial corporations; Russia's trading partner country statistics; as well as the Bank of Russia's administrative data, own data and estimation system.

An exhaustive list of reporting forms used to compile the balance of payments and other information of reference are available on the Bank of Russia website in the section *Statistics. Macroeconomic Financial Statistics. External Sector Statistics*.

The table 'Balance of Payments of the Russian Federation' is the analytical presentation of the balance of payments, the template of which meets international standards and reflects the national-specific features of the formation of cross-border flows of goods, services and capital. The focus of this presentation is on the disclosure of capital flows by functional category. The presentation by functional category helps identify different economic behavior models of residents and non-residents and provide a statistical pattern of international economic interaction that is most relevant for the purposes of analysis and government regulation.

Balance of payments data for previous periods are revised mainly because of the updating of reports for previous periods, emergence of 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 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 net value of exports and imports of goods whose ownership rights were transferred within a reporting period from residents to non-residents (exports) and from non-residents to residents (imports), as well as the net value of services exports and imports which were provided by residents to non-residents (exports) and received by residents from non-residents (imports) within a reporting period.

The item 'Goods' aggregates are compiled using merchandise exports/imports transactions' data recorded by the FCS of Russia, as supplemented and adjusted, and used by the Bank of Russia in accordance with the aggregate compilation methodology.

**1.2. Primary income** represents a balance on 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 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's residents, and reduce the disposable income and potential consumption power of a donor country's residents.

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

Acquisition/disposal of non-produced non-financial assets reflects the 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, payment and receiving of 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 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 functional category: direct investment, portfolio investment, financial derivatives, other investment, and international reserves.

*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 or indirectly equity assuring him/her 10% or more of the votes in managing the direct investment enterprise. Direct investment also includes transactions of a 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, other debt instruments), 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.

*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.

**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 the *Central bank and banks*, and *Other sectors* are reflected within respective qualification groups.

For each qualification group, 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).

Data on debt liabilities to direct investors and direct investment enterprises of the *Central bank and 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 liabilities (with original maturity of one year or less) and long-term ones (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 the 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 non-residents, 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 categorized 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 official statistics and administrative data from Russia's Ministry of Finance, FCS of Russia, other ministries and agencies, local governments; reporting from credit institutions, non-credit financial corporations, depositories; primary statistical data from non-financial organizations; data of international financial organizations; and administrative data (and estimates) of the Bank of Russia.

Data for previous reporting dates are revised mainly due to the following reasons: updating of reports for previous periods,

emergence of new information sources, methodological improvements and (or) changes in the methods of compilation of certain aggregates as well as reclassification of financial instruments (aggregates).

External debt statistics of the Russian Federation are available on the 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 the Russian Federation as the legal successor 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 the IBRD, EBRD, other international organizations and governments of foreign states, indebtedness to non-residents under Eurobonds issued by the Government of the Russian Federation, and also the debt owed 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 non-residents on securities issued by Russia's Ministry of Finance and local governments and denominated in foreign currencies and rubles. Government securities are estimated at face value.

**Loans, currency and deposits** include data on indebtedness under loans drawn from non-residents by the Government of the Russian Federation, 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 credit institutions (except non-bank credit institutions which are covered within *Other sectors*) and of the 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 the 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 the liabilities of the 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' and the central bank's 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 a resident to a non-resident, and liabilities of the Bank of Russia which have accumulated in the course of SDR allocations to the Russian Federation.

**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 financial corporations (excluding banks) 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 financial corporations (excluding banks). Debt securities are recorded at face value. They include bonds, notes, non-voting preferred stocks which do not give the right to participate in the 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, other financial corporations (excluding banks) and non-financial 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**  
**Merchandise Trade of the Russian Federation**  
**(per Balance of Payments Methodology)**

#### **General Provisions**

The table includes monthly data on the merchandise trade of the Russian Federation (according to the balance of payments methodology) broken down by the CIS country and non-CIS country before 2021. In 2022, the publication of data by the group of countries was suspended. The information is published in millions of US dollars.

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

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

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

#### **Individual Indicators Highlights**

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

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

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

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

Merchandise exports and imports are presented in f.o.b. prices (under the f.o.b. terms of goods' sale, the merchandise price includes its cost and expenses on insurance, delivery and

loading of the goods aboard the means of transport at the border of the exporter's country).

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

**Table 1.7**  
**International Reserves of the Russian Federation**

#### **General Provisions**

A country's **international reserves (reserve assets)** are those external assets that are readily available to and controlled by monetary authorities for meeting balance of payments financing needs, for intervention in foreign exchange markets to affect the currency exchange rate, and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing). Reserve assets must be foreign currency assets and assets that actually exist. International reserves should be assets of high quality.

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

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

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

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

#### **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 1.8**  
**International Reserves and Foreign Currency**  
**Liquidity – Russia**

#### General Provisions

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

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

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

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

#### Individual Indicators Highlights

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

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

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

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

**Table 1.9**  
**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 Fed-

eration 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 1.10**  
**Central Bank Survey**

#### General Provisions

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

#### Individual Indicators Highlights

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

**Claims on credit institutions** comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions' debts and overdue interest on loans, investments of the Bank of Russia to credit institutions on repurchase agreement, in deposits, in debt securities, in debt securities of State Development Corporation VEB.RF, the Bank of Russia capital interest in credit institutions. Claims on credit institutions are presented across loans and deposits, debt securities, other.

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

**Claims on other sectors** are the Bank of Russia's claims on other financial institutions<sup>1</sup> and nonfinancial organizations<sup>2</sup>,

<sup>1</sup> Hereinafter financial organizations are the nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds and the public financial corporations.

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



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 1.11**  
**Credit Institutions Survey**

#### General Provisions

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

#### 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 nonresidents** — all transactions in assets made by credit institutions with nonresidents: foreign currency and deposits — cash in foreign currency in credit institutions' vaults and deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national currency and precious metals; since December 2011 — also loans to nonresident banks; debt securities — debt securities and bills issued by foreign governments, banks and other nonresidents;

loans — loans extended to non-banks — nonresidents (till December 2011 — also included loans extended to nonresident banks); equity and investment fund shares — securities of non-residents including investment funds shares and other forms of institutional units equity participation; other claims — investments in shares of foreign companies and banks, funds in settlements with non-resident legal entities and other transactions with nonresidents.

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

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

**Net claims on general government** include credit institutions' claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government' extra-budgetary 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 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.

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

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

**Table 1.12**  
**Banking System Survey**

### General Provisions

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

### Individual Indicators Highlights

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

**Net claims on general government** represent the banking system's claims on the Russian Federation government, fiscal

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

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

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

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

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

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

**Money supply (national definition)** includes all cash and deposits of the RF resident other financial (except for credit ones) institutions and nonfinancial organizations, and the RF resident households with the banking system of the RF in rubles (see comments to the table 'Money Supply (National Definition)').

**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.

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

**Table 1.13**  
**Money Supply (National Definition)**

**General Provisions**

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

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents), reporting form O409110 'Breakdowns of certain indicators of the credit institutions activity', report of the management companies 'The calculation of market value and net value of assets in which pension savings are invested'. In addition to being published in the *Bank of Russia Statistical Bulletin*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia's website.

**Individual Indicators Highlights**

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

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

**Money supply (M2)** is a sum of cash in circulation and balances in the domestic currency on current, other demand accounts (including bank card payment accounts), time deposits and 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 1.14**  
**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 1.15**  
**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 1.16**  
**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 compa-

nies 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 1.17**  
**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 1.18**  
**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** mainly include foreign currency claims on foreign financial institutions and foreign issuers of securities, as well as precious metals in physical form, coins and commemorative medals.

**Credits and deposits** mainly include credits and deposits, repo funds provided by the Bank of Russia to credit institutions, and deposits placed as part of bank bankruptcy prevention measures from the funds constituting the Fund of Banking Sector Consolidation, as well as other credits.

**Securities** represent 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 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** include Bank of Russia fixed assets, Bank of Russia claims on credit institutions with revoked licenses, claims acquired as a result of compensation to the Pension and Social Insurance Fund of the Russian Federation for a shortfall in pension savings with non-governmental pension funds not registered in the guarantee system for insured persons' rights, Bank of Russia claims on other operations, economic activity settlements and other Bank of Russia transactions, and also the excess of negative unrealized differences, which arise from the revaluation of foreign currency, securities or precious metals during a year, over positive ones. If during the year, there arises an excess of positive unrealized differences, these amounts are posted as part of **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** mainly include 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, payment system operators' funds, as well as funds of other clients of 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** mainly represent complementary Bank of Russia employee pension scheme funds, liabilities on other operations and balances of some other accounts. Other liabilities reflect the excess of positive unrealized differences, which arise from the revaluation of foreign currency, securities or precious metals during a year, over negative ones. If during the year, there arises an excess of negative unrealized differences, these amounts are posted as part of **Other assets**.

#### **Capital**

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

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

### General Provisions

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

**Table 2.3**  
**Required Reserve Ratios**  
**Table 2.4**  
**Required Reserve Averaging Ratios**  
**Set by the Bank of Russia**  
**Table 2.5**  
**Adjustment Ratios for Reservable Liabilities**  
**and Required Reserves**  
**Table 2.6**  
**Required Reserves (Averaged Amount) Held by**  
**Credit Institutions in Their Correspondent Accounts**  
**(Subaccounts) with the Bank of Russia**

### General Provisions

The table 'Required Reserve Ratios' shows changes in the ratios for required reserves for credit institutions' liabilities in Russian rubles and foreign currency.

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 (Subac-

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

counts) 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 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**  
**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', Federal Law No. 65-FZ, dated 22 April 2010, 'On Investment Funds', and Bank of Russia Ordinance No. 3565-U, dated 16 February 2015, 'On Types of Financial Derivatives'.

**Share** is an issued security that fixes the rights of its owner (shareholder) to receive part of the profit of a corporation in the form of dividends, to participate in the management of the corporation and to receive part of the property that remains after its liquidation. Shares are inscribed (registered) securities.

**Bond** is an issued security that fixes the right of its holder to receive its nominal value from the bond issuer, in the period of time provided for by such bond, or other property equivalent. A bond may likewise provide for the right of its holder to receive the interest fixed in it, on the nominal value thereof or for other property rights. The income on a bond is interest and (or) discount.

**Russian depository receipt (RDR)** is a registered security that does not have a par value, confers ownership rights to a certain number of securities (shares or bonds of a foreign issuer (underlying securities) or securities of other foreign issuer certifying the rights to shares or bonds of a foreign issuer) and carries the RDR holder's right to receive from the RDR issuer the relevant number

of underlying securities in exchange for the depository receipts and to be provided with services in relation to the exercise of rights attached to the underlying securities by the RDR holder.

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

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

- 1) the obligation of the parties or a party to the agreement to pay on a periodical basis or as a lump sum, including if a claim is made by the other party, amounts of money depending on changes in the price of commodities, securities, exchange rate of a respective currency, interest rates, inflation rate, derivatives' prices, official statistical information, physical, biological and (or) chemical indices of environmental conditions, occurrence of circumstances which give evidence of a failure to discharge or of improper discharge by one or several legal entities, governments or municipal entities of their obligations (excluding the surety agreement and the insurance agreement), or any other circumstance provided for federal laws or Bank of Russia regulations, and in respect of which it is not known whether they will occur or not, and also depending on changes in values calculated on the basis of a single value or an aggregate of several values of indices cited in this clause. This agreement may also provide for the obligation of the parties or a party to the agreement to transfer securities, commodities or currency to the other party or the obligation to make a contract that is a derivative;
- 2) the obligation of the parties or a party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell securities, currency or commodities or to make a contract which is a derivative;
- 3) the obligation of the parties or a party to the agreement to transfer the securities, currency or commodities to the other party for ownership at the earliest on the third day after making the agreement and the obligation of the other party thereto to accept and pay for the cited property, and contains an indication that such agreement is a derivative.

**Futures Agreement (Contract)** shall be deemed a contract made in the course of exchange trade which provides for the obligation of either party to the agreement to make periodical monetary payments depending on changes in the price and (or) the value of the underlying asset and (or) the occurrence of the circumstance which constitutes an underlying asset.

**Option Agreement (Contract)** shall be deemed the following:

- 1) an agreement providing for the obligation of either party to the agreement, if a claim is made by the other party, to pay on a periodical basis and (or) as a lump sum amounts of money depending on changes in the price (value) of the underlying asset or occurrence of the circumstance which is deemed to be an underlying asset;
- 2) an agreement providing for the following:
  - the obligation of either party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell the underlying securities, currency or commodity, including by way of making by a party (parties) thereto and (or) by the person (persons) in whose interests the option agreement has been made, a contract of securities purchase and sale, a contract of foreign currency purchase and sale or a contract of commodities delivery; or
  - the obligation of either party to an agreement if the other party thereto makes a claim, to make a contract that is a derivative and constitutes an underlying asset.

**Table 3.4**  
**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](http://rts.micex.ru).

## Section 4. Financial Institutions' Performance

### Subsection 4.1. General Description

**Table 4.1.1**  
**Quantitative Characteristics**  
**of Operating Credit Institutions**

#### General Provisions

The table provides data on the number and structure of credit institutions operating in the Russian Federation.

Credit institutions are subject to state registration pursuant to the Federal Law 'On the State Registration of Legal Entities and Individual Entrepreneurs'. They are registered according to the procedure established by Articles 4 and 59 of the Federal Law 'On the Central Bank of the Russian Federation (the Bank of Russia)' and Article 12 of the Federal Law 'On Banks and Banking Activities'.

The Bank of Russia makes decisions on state registration of credit institutions, grants banking licences to them and suspends and revokes such licences.

Data on the establishment, reorganization and liquidation of credit institutions and other data stipulated by federal laws are entered into a single state register of legal entities by an authorized registering body on the basis of the Bank of Russia decision on corresponding state registration. The Bank of Russia interacts with the registration authority on issues relating to the state registration of credit institutions in accordance with the procedure agreed by the Bank of Russia with the registration authority.

For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated 2 April 2010, 'On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licences'.

To fulfill its controlling and supervisory functions, the Bank of Russia keeps the State Register of Credit Institutions in accordance with the procedure established by federal laws and the Bank of Russia rules and regulations issued in pursuance of these laws.

The register of licences granted to credit institutions must be published by the Bank of Russia in the *Bank of Russia Bulletin* at least once a year. Any change or addition to the register is published by the Bank of Russia within one month from the day it was entered into the register.

Information on official registration of credit institutions, granting them licences, changes in their names, location, restructuring and liquidation are reported in the *Bank of Russia Bulletin* and placed on the Bank of Russia' website.

#### Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking credit institutions are determined by the Federal Law 'On Banks and Banking Activities' (Article 1).

**Credit institution** – legal entity authorized by a special the Bank of Russia permission (licence) to make its profits from banking activities within the framework of the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

**Bank** – credit institution having an exclusive authority for complex banking operations, namely: to accept deposits of legal entities and individuals, to invest raised funds on its behalf and at its cost on terms of repayability, chargeability, and maturity, and also to open and keep banking accounts of individuals and legal entities.

#### **Nonbanking credit institution:**

- 1) credit institution authorized exclusively for banking operations, mentioned in points 3 and 4 (only in the part of banking accounts of legal entities connected with money transfers without opening banking accounts), and also in point 5 (only in the part of money transfers without opening banking accounts) and in point 9 part one Article 5 Federal Law 'On Banks and Banking Activities' (nonbanking credit

institutions authorized for money transfers without opening banking accounts and other banking operations connected with them);

- 2) credit institution authorized for selected banking operations, established by Federal Law 'On Banks and Banking Activities'. The permissible combination of banking operations for such nonbanking institutions are specified by the Bank of Russia.
- 3) credit institution – central counterparty operating in compliance with Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activity and Central Counterparty'. The Bank of Russia establishes admissible combinations of banking operations for a non-bank credit institution – central counterparty.

**Operating credit institutions** – credit institutions registered by the Bank of Russia before 1 July 2002, or by the registration authority, and entitled to conduct banking operations.

**The Bank of Russia licence** is a special permission of the Central Bank of the Russian Federation (the Bank of Russia) on whose basis a credit institution has the right to conduct banking operations. The banking licence spells out the banking operations the given credit institution has the right to carry out, and also the currency in which these banking operations can be performed.

The following types of licences may be issued to newly created credit institutions:

- universal licence to conduct banking operations in rubles (without the right to accept individual deposits and accept and invest precious metals);
- universal licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles (without the right to accept individual deposits, accept and invest precious metals, and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- universal licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles (without the right to accept individual deposits and accept and invest precious metals);
- basic licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- basic licence to conduct banking operations in rubles (without the right to accept individual deposits, accept and invest precious metals, and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank settlement credit institutions;
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank credit institutions carrying out credit and deposit operations;
- licence to conduct banking operations in rubles or in rubles and foreign currency for nonbank credit institutions authorized for money transfers without opening accounts and other banking operations connected with them;
- licence to conduct banking operations for nonbank credit institutions, which are central counterparties.

The following types of banking licences may be issued to an operating bank for expansion of its activities:

- universal licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals;
- universal licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) and accept and invest precious metals;
- basic licence to conduct banking operations in rubles and foreign currency and accept and invest precious metals (without the right to accept individual deposits and implement collection of cash, bills, payment and settlement documents and cash service of individuals and legal entities);
- basic licence to conduct banking operations in rubles and foreign currency (with the right to accept individual deposits) and accept and invest precious metals.

**Bank with a universal licence** – bank entitled to perform banking operations specified in Part 1 of Article 5 of the Federal Law ‘On Banks and Banking Activities’.

**Bank with a basic licence** – bank entitled to perform banking operations specified in Part 1 of Article 5 of the Federal Law ‘On Banks and Banking Activities’ subject to the restrictions established by Article 5.1 of the Federal Law ‘On Banks and Banking Activities’.

**The authorized capital of a credit institution** is based on funds contributed by owners (shares and other equity) and determines the minimum amount of assets serving as a guarantee to creditors.

As of the date of application for the state registration and a licence to conduct banking operations the minimum amount of the share capital for newly created credit institution complies with Article 11 of the Federal Law ‘On Banks and Banking Activities’.

**Registered authorized capital of credit institutions** – aggregate value of credit institutions’ authorized capitals as registered in the State Register of Credit Institutions.

**Branches of credit institutions having the right to conduct banking operations** – structural units of credit institutions located separately from headquarters, which perform on their behalf a full range or selected banking transactions specified by the Bank of Russia licence.

The line ‘PJSC Sberbank branches’ shows branches of PJSC Sberbank that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before 1 January 1998, the line provided the total number of PJSC Sberbank branches as part of monthly information on credit institutions.

**Representative offices of operating credit institutions** – autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

**Additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices of credit institutions having the right to conduct banking operations** – special internal divisions of credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

**Credit institutions under liquidation** – credit institutions under liquidation pursuant to relevant decisions:

- decision of the credit institution’s stockholders (equity holders) or its body authorized to do so by the founding document taken in accordance with Clause 2 Article 61 of the Civil Code of the Russian Federation (voluntarily liquidation);
- decision of an arbitration court on the liquidation of the credit institution and appointing a liquidator taken in accordance with Article 23.1 of the Federal Law ‘On Banks and Banking Activities’ (compulsory liquidation);

- decision of an arbitration court on recognizing bankruptcy of the credit institution and appointing an interim trustee taken in accordance with the Federal Law ‘On Insolvency (Bankruptcy)’.

**Table 4.1.2**  
**Data on Provisional Administrations**  
**Assigned to Credit Institutions**  
**Whose Banking Licences Have Been Revoked**

**General Provisions**

The table contains data on provisional administrations operating at credit institutions whose licences have been revoked.

Provisional administrations were assigned to credit institutions in compliance with Clause 2 of Article 189.26 of Federal Law No. 127-FZ, dated 26 October 2002, ‘On Insolvency (Bankruptcy)’.

**Table 4.1.3**  
**Number of Credit Institutions**  
**with Nonresidents Equity**

**General Provisions**

The table contains information on the quantitative breakdown of operating credit institutions with nonresidents equity by type of banking licences.

**Individual Indicators Highlights**

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

**Credit institution with nonresidents equity** is a resident credit institution whose authorized capital is formed with the nonresidents’ participation regardless of their share in it.

**Table 4.1.4**  
**Credit Institutions Grouped by the Share**  
**of Nonresidents Equity**

**General Provisions**

The table shows the breakdown of operating credit institutions grouped by the share of nonresidents equity.

**Individual Indicators Highlights**

See the commentary to the table ‘Number of Credit Institutions with Nonresidents Equity’.

**Table 4.1.5**  
**Number of Non-Credit Financial Institutions,**  
**Self-Regulatory Organizations, Other Financial Market**  
**Participants and Persons Providing Professional**  
**Services in the Financial Market**

**General Provisions**

The table presents information on month-on-month changes as of the specified date in the number of operating insurance agents, professional securities market participants, infrastructures, national payment system entities, collective investment market participants, microfinance market participants and cooperatives, persons providing professional services in the financial market, management companies of special purpose vehicles admitted according to the procedure stipulated by Russian laws to carry out activities in the financial market, as well as information on the number of self-regulatory organizations in the financial market and the self-regulatory organizations of actuaries.

**Individual Indicators Highlights**

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

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

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

**Professional securities market participants:**

**Brokers, dealers, forex-dealers, depositories, trustees and registrars** perform their activities in accordance with Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Regulation No. 481-P, dated 27 July 2015, 'On Licensing Requirements for, and Conditions of, Professional Activity in the Securities Market, Restrictions on Holding Together Certain Types of Professional Activity in the Securities Market, and on the Procedure and Timeframe for Submitting to the Bank of Russia Reports on Terminating Obligations Related to Professional Activity in the Securities Market in Case of Cancellation of a Securities Market Professional Participant Licence', other Bank of Russia regulations and under a respective licence.

**Investment advisers** perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Ordinance No. 4956-U, dated 2 November 2018, 'On the Requirements for Investment Advisers', other Bank of Russia regulations and under a respective entry on including investment advisers in the unified register of investment advisers.

**Infrastructures:**

**Clearing houses** perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 170-I, dated 11 November 2015, 'On the Procedure for the Bank of Russia to License Clearing Activities and Maintain the Register of Licences' and under a respective licence.

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

**Commodity pool operators** perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 194-I, dated 17 December 2018, 'On the Procedure and Conditions for the Bank of Russia to Accredit Organizations Functioning as a Commodity Pool Operator, and Grounds and Procedure for Terminating the Said Accreditation' and under a respective accreditation.

**Repositories** perform their activities pursuant to Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market', Bank of Russia Instruction No. 173-I, dated 8 June 2016, 'On the Procedure for, and Conditions of, Licensing Repository Activities and on the Procedure for a Repository to Notify the Bank of Russia of the Appointment or Dismissal of the Head of a Structural Unit Set up to Conduct Repository Activities' and under a respective licence.

**The central depository** performs its activities pursuant to Federal Law No. 414-FZ, dated 7 December 2011, 'On the Central Depository', Bank of Russia Ordinance No. 5606-U, dated 29 October 2020, 'On the Procedure for the Bank of Russia to Assign the Central Depository Status' and under the respective assigned status of the central counterparty.

**Central counterparties** perform their activities pursuant to Federal Law No. 7-FZ, dated 7 February 2011, 'On Clearing, Clearing Activities and the Central Counterparty', Bank of Russia Instruction No. 174-I, dated 29 September 2016, 'On the Procedure for the Bank of Russia to Assign the Central Counterparty Status' and under the respective assigned status of the central counterparty.

**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.

**Table 4.1.7**

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

**General Provisions**

The table includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is reports of operating credit institutions submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 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'.

Starting from data as of 1 February 2019, the calculation of assets (liabilities) includes accounts which reflect the adjustment and revaluation of debit (credit) indicators and which have been included in the Chart of Accounts for Credit Institutions (Bank of Russia Regulation No. 579-P, dated 27 February 2017) from 1 January 2019.

**Individual Indicators Highlights**

**Net assets (net of loss provisions and profit tax)** — operating credit institutions' aggregate assets (balances in accounts showing credit institutions' intrabank transactions were included in assets on net basis). Beginning from 1 November 2020, this indicator is given net of loss provisions and profit tax — 'Net assets'.

**Corporate loans (to non-financial and financial (other than credit) institutions)** — outstanding amounts (overdue debt included) of non-financial and financial (other than credit) institutions and individual entrepreneurs, both residents and non-residents, to credit institutions on loans and other placements in rubles and foreign currency. This indicator does not include outstanding amounts on loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extra-budgetary funds.

**Loans to individuals** — outstanding amounts (overdue debt included) of resident and non-resident individuals (excluding individual entrepreneurs) to credit institutions on all kinds of loans and other funds in rubles and foreign currency.

The data source for the above indicators is Reporting Form 0409101 'The Trial Balance of a Credit Institution'.

**Equity capital** — credit institutions' unencumbered property. This indicator has been calculated in compliance with Bank of Russia Regulation No. 646-P, dated 4 July 2018, 'On the Methodology for Measuring Credit Institution Capital (Basel III)'. The sources of data are reports filed by Russian operating credit institutions under Form 0409123 'Own Funds (Capital) Calculation (Basel III)'.

**Capital adequacy N1.0** is the capital adequacy ratio of banks calculated as a ratio of banks' own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 199-I, dated 29 November 2019, 'On Banks' Required Ratios and Capital Adequacy Buffers for Banks with a Universal Licence' and Bank of Russia Instruction No. 183-I, dated 6 December 2017, 'On the Required Ratios of Banks with a Basic Licence'.

The data source is reports filed by Russian operating credit institutions under Form 0409135 'Information on Credit Institutions' Required Ratios and Other Performance Indicators'.

**Loss provisions** — provisions created by credit institutions for possible losses on loans, loan and similar debt, which comprise monetary claims and claims arising from transaction with financial instruments listed in Appendix No. 1 to Bank of Russia Regulation No. 590-P, dated 28 June 2017, 'On the Procedure for Making Loss Provisions by Credit Institutions for Loans, Loan and Similar Debts', provided to legal entities of any form of incorporation and to individuals, both residents and non-residents, as well as loss provisions created on the basis of professional judgement on

the risk of operations with balance sheet assets that can entail risk of losses (excluding loans, loan and similar debt), contingent credit liabilities posted to off-balance sheet accounts; interest income claims under credit claims; financial derivatives; other losses, pursuant to Bank of Russia Regulation No. 611-P, dated 23 October 2017, 'On the Procedure for Credit Institutions to Make Loss Provisions'.

Loss provisions are presented both adjusted and unadjusted.

**Current year net profit (after taxation)** — financial results of operating credit institutions (after taxation) for the period since the start of the current year. Financial results of the past year are not taken into account.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

**Return on assets** — this indicator is calculated as the ratio of the financial result (after taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' assets for the same period.

**Return on balance sheet capital** — this indicator is calculated as the ratio of the financial result (after taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' balance sheet capital for the same period.

**Individuals' funds (deposits)** — deposits and other funds accepted by credit institutions (including savings certificates), outstanding obligations under deposit and other borrowing arrangements, funds in individuals' other accounts (residents' and non-residents' funds in both rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individuals' election funds, transfers from and to the Russian Federation, interest arrears, interest accrued on deposits accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

**Corporate clients' funds (deposits and funds in the accounts of non-financial and financial (other than credit) institutions)** are deposits and other funds accepted by credit institutions, as well as funds held in settlement and other accounts of non-financial and financial (other than credit) institutions and individual entrepreneurs, including deposit certificates, outstanding obligations under deposits and other borrowing arrangements, funds of individual entrepreneurs (residents' and non-residents' funds in Russian rubles and foreign currency). This indicator does not include the funds of the Federal Treasury, financial bodies and extra-budgetary funds of the Russian Federation, constituent entities of the Russian Federation and local authorities, interest arrears, accrued interest accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

**Loans received from the Bank of Russia** — debt (overdue debt included) on loans, deposits and other funds received by credit institutions from the Bank of Russia.

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution'.

**Table 4.1.8**

**Financial Performance of Credit Institutions**

**General Provisions**

The table includes indicators characterizing the financial performance of operating credit institutions for a period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.



Beginning on 1 November 2020, these indicators are calculated based on net profit (profit after tax).

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form O409101 '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

**Total profit (+) / loss (-)** is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions over the period under review. Profit (loss) is accumulated through the year.

**Profit made by profit-making credit institutions** is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions that had profit in the period under review. Profit is accumulated through the year.

**Share of profit-making credit institutions** is the share of credit institutions that made profit or posted a zero result from their activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in the Russian Federation.

**Loss of loss-making credit institutions** is calculated by summing up the incomes received net of the expenses and profit tax of operating credit institutions that incurred losses in the period under review. Loss is accumulated through the year.

**Share of loss-making credit institutions** is the share of credit institutions that incurred net loss in the period from the beginning of the year under review in the total number of operating credit institutions registered in the Russian Federation.

### Subsection 4.2. Borrowings

**Table 4.2.1**  
**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 O409302 '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.

**Table 4.2.2**  
**Funds (Deposits) of Individuals  
Accepted by Credit Institutions**  
**Table 4.2.3**  
**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 4.2.2 and 4.2.3 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 O409101 '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 4.2.4**  
**Weighted Average Interest Rates on Deposits of**  
**Individuals and Nonfinancial Organizations in Rubles**  
**Table 4.2.5**  
**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 4.2.6**  
**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 promisor to a bill holder and gives the latter the unconditional right to make claims to the promisor in terms of the specific amount, time and place.

**Banking bill of exchange** is a bill that is mainly used for raising funds by a credit institution.

**Acceptance** is an agreement on the repayment of a bill of exchange that imposes the relevant obligation on the acceptor.

**Bank acceptance** is a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

#### **Subsection 4.3. Lending**

**Table 4.3.1**  
**Loans, Deposits, and Other Funds Provided to**  
**Corporate Clients, Individuals and Credit Institutions**

#### General Provisions

The table shows data covering major investment activity of banks, that is, extending loans, deposits, and other funds to resident and non-resident clients. The data show lending account balances as of the reporting date with a breakdown by currency (rubles and foreign currency), borrower type (individuals, legal entities, and credit institutions) and loan maturity (as indicated in credit agreements).

The data source is reports filed by Russian operating credit institutions under Form 0409101 'The Trial Balance of a Credit Institution' in compliance with Bank of Russia Ordinance No. 4927-U, dated 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 provided 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 provided 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 provided 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).

**Loans, deposits and other funds provided in rubles and foreign currency to credit institutions** are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

**Table 4.3.2**  
**Outstanding Amounts of Loans and Other Funds**  
**Granted to Corporate Clients and Individuals**  
**by Credit Institutions**

#### General Provisions

The table includes indicators characterizing overdue debt on loans and other funds granted by credit institutions to corporate clients and individuals, as well as total outstanding amounts on these funds.

The data source is reports of Russian operating credit institutions compiled under Form 0409101 'The Trial Balance of a Credit Institution' and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated 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'.

#### Individual Indicators Highlights

**Outstanding amounts of loans and other funds granted to corporate clients** are outstanding amounts (including overdue debt) of non-financial and financial (other than credit) institutions and individual entrepreneurs, both residents and non-residents, to credit institutions on all loans and other funds placed in Russian rubles, foreign currency, and precious metals.

**Outstanding amounts of loans and other funds granted to individuals** are outstanding amounts (including overdue debt) of resident and non-resident individuals to credit institutions on all loans and other funds in Russian rubles and foreign currency. Loans and other funds granted to individual entrepreneurs are not included in this indicator.

**Overdue debt on loans and other funds** are outstanding amounts on past due loans, deposits, and other placed funds granted to a relevant category of borrowers (non-financial organizations or individuals) in Russian rubles and foreign currency. Amounts of overdue interest are not included in the calculation of overdue debt indicators.

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

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

**Table 4.3.5**  
**Weighted Average Interest Rates on Loans**  
**to Individuals in Euros**

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

**Table 4.3.7**  
**Weighted Average Interest Rates on Loans**  
**to Nonfinancial Organizations in US Dollars**

**Table 4.3.8**  
**Weighted Average Interest Rates on Loans**  
**to Nonfinancial Organizations in Euros**

#### General Provisions

The tables contain weighted average interest rates on loans extended by credit institutions in rubles, in US dollars and in euros granted to financial organizations (excluding the State Development Corporation VEB.RF) and including non-bank credit institutions that are licensed to perform loan and deposit operations (hereinafter, credit institutions), non-financial organizations and individuals (excluding individual entrepreneurs) to residents as well as non-residents.

The source of information for *credits of individuals*<sup>1</sup> is the Reporting Form 0409128 'Weighted Average Interest Rates on Loans Granted by Credit Institutions', for *credits of nonfinancial organizations* – the Reporting Form 0409303 'Granted Funds to Legal Entities' compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

This information is available on the Bank of Russia's website.

#### Individual Indicators Highlights

**Weighted average interest rates on loans to individuals / nonfinancial organizations** are weighted average annual rates on loans in the reporting month and are calculated by the formula:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

$\bar{P}$  – weighted average loan interest rate;

$P1...n$  – nominal annual interest rate as included in an agreement;

$V1...n$  – amount of loan as included in an agreement.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

**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 4.3.9**  
**Loans Extended to Small, Medium-Sized Businesses**

#### General Provisions

The table contains data on ruble and foreign currency funds granted by credit institutions to the small and medium-sized businesses including individual entrepreneurs.

The source of information on credit to legal entities and entrepreneurs is report compiled by Russian credit institutions (including the State Development Corporation VEB.RF and non-bank credit institutions) (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'

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

according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

**Volume of extended loans** is the value of loans granted by credit institutions to small and medium-sized business on monthly basis.

**Outstanding amount of loans** — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

**Overdue loans** — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

**Table 4.3.10**

**Housing Loans Granted to Resident Individuals**

**Table 4.3.11**

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

**Table 4.3.12**

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

**General Provisions**

These tables show data on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions to resident individuals in rubles and foreign currency.

The category of housing loans granted to individuals comprises the following loans:

- loans granted for the purchase and development of land for housing construction;
- loans granted to finance construction;
- loans granted to buy housing.

The category of mortgage loans comprises housing loans granted to resident individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law about participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation.

The source of information has been the reports compiled by credit institutions in form 0409316 'Information on Granted Funds to Individuals', established by Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

This information is available on the Bank of Russia's website.

**Individual Indicators Highlights**

**Volume of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted to resident individuals** is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled for the reporting period (month).

**Debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements** is the balance of the debt, including overdue debt, on loans as of the reporting date.

**Overdue debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements** is the balance of overdue debt on loans as of the reporting date.

**Weighted average maturity of loans** characterizes average maturity of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions during the reporting period (month) and is calculated using the following formula:

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

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

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

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

**Weighted average interest rate on loans** characterizes average interest rates on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions during the reporting period (month) and is calculated using the following formula:

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

$\bar{P}$  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 4.3.13**

**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 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 6315-U, dated 14 November 2022, '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 the amount of insurance premiums specified in insurance contracts over the reporting period (as amended, including the refund of insurance premiums).

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**  
**Selected Indicators**  
**on Payment Card**  
**Transactions**

### General Provisions

The table shows the dynamics of transactions with payment cards issued by credit institutions and the Bank of Russia, which are made by customers in and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by credit institutions to the Bank of Russia, and the information the Bank of Russia.

### Individual Indicator Highlights

**Payment card** is a card issued by a credit institution / the Bank of Russia.

**The number of payment cards** means the actual number of payment cards handed by credit institutions and the Bank of Russia to their customers.

**The number of payment cards in use** is the number of payment cards used in transactions during a quarter.

**Payments for goods, works and services** are the payments for goods, works and services made with payment cards in and outside the territory of the Russian Federation and also customs payments made with payment cards in the territory of the Russian Federation.

**Other transactions** include payment cards transactions not related to payments for goods, works and services (e.g. card to card and card to bank account funds transfers, e-money uploads, fund transfers for charity purposes etc.).

Data on the number of payment cards issued are given as of the first day of the month following the reporting quarter.

Data on the value and volume of payment card transactions are given for the reporting quarter.

**Table 5.2**  
**Funds Transfers Carried Out Through the BRPS,**  
**Transfer Services**

### General Provisions

The table contains data on the number and value of funds transfers effected through the BRPS decomposed by speedy transfer, non-speedy transfer and faster payments service in accordance with Bank of Russia Regulation No. 732-P, dated 24 September 2020, 'On the Bank of Russia Payment System'. The speedy and non-speedy transfer services have been provided since 2 July 2018, the faster payments service has been provided since 28 January 2019.

The data sources are the reports of the Bank of Russia branches on the effected payments.

### Individual Indicator Highlights

The Bank of Russia is acting as a payment infrastructure service provider in the BRPS and a funds transfer operator. It carries out funds transfers of the BRPS participants and providing them operational, payment clearing and a settlement services for the urgent transfer service, non-urgent transfer service and settlement services for the fast payment service.

In the urgent transfer service the funds transfer instructions are accepted and processed immediately upon their arrival to the Bank of Russia.

In the non-urgent transfer service the funds transfer instructions are accepted and processed at the times determined by the BRPS schedule in accordance with the Chapter 6 of the Bank of Russia Regulation No. 732-P.

In the fast payment service the funds transfer instructions to the amounts of less than 600 thousand rubles are accepted daily on a twenty-four hour real time basis and routed immediately upon their arrival by the operations centre / payment clearing centre (National System of Payment Cards) to the BRPS where these instructions are immediately processed by the Bank of Russia.

## Section 6. Regional Section

The information in the tables of Regional Section is formed according to the federal structure of the Russian Federation<sup>1</sup>, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree No. 849, dated 13 May 2000.

### Subsection 6.1. Institutional Characteristics

**Table 6.1.1**  
**Number of Credit Institutions**  
**with Nonresidents Equity**

#### General Provisions

The table contains information on the quantitative breakdown of operating credit institutions with nonresidents equity by type of banking licences and constituent territory of the Russian Federation.

#### Individual Indicators Highlights

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

**Credit institution with nonresidents’ equity in the authorized capital** is a resident credit institution whose authorized capital is formed with the nonresidents’ participation regardless of their share in it.

**Table 6.1.2**  
**Credit Institutions Grouped by the Share**  
**of Nonresidents Equity**

#### General Provisions

The table shows the breakdown of operating credit institutions grouped by the share of nonresidents equity and constituent territory of the Russian Federation.

#### Individual Indicators Highlights

See commentary for table ‘Number of Credit Institutions with Nonresidents Equity’.

**Table 6.1.3**  
**Number and Volume of Issues**  
**(Additional Issues) of Russian Currency-Denominated**  
**Issue-Grade Securities of Russian Issuers**  
**(Including Credit Institutions)**

#### General Provisions

Pursuant to its functions, the Bank of Russia performs state registration of issues (additional issues) of issue-grade securities of issuers, including credit institutions.

The table shows the number and volume of issues (additional issues) of Russian currency-denominated shares and bonds, registered by the Bank of Russia, by constituent territory of the Russian Federation where the issuers of the above issue-grade securities are located.

Information is provided by quarter.

#### Individual Indicators Highlights

**Number of registered issues (additional issues) of issue-grade securities** is the sum total of all registered issues and additional issues of ordinary and preferred shares, issues of bonds, including convertible bonds.

**Issue of issue-grade securities** means all securities of one issuer, which provide their holders with equal scope and duration of rights and have equal par value if the par value is provided for by Russian law. An issue of issue-grade securities shall be assigned with a registration number applicable to all securities of the issue.

**Additional issue of issue-grade securities** means securities placed additionally to previously placed securities of the same issue of issue-grade securities.

**Volume of registered issues (additional issues) of issue-grade securities** is the volume of issues (additional issues) of issue-grade securities by each constituent territory of the Russian Federation at par value in the Russian currency. It is calculated using the following formula:

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

V is volume of issues (additional issues) of issue-grade securities, in rubles;

n is the total number of all registered issues (additional issues) of securities by constituent territory of the Russian Federation; K<sub>i</sub> is the number of securities in the issue (additional issue) of securities ‘i’ subject to placement, in pieces;

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

**Table 6.1.4**  
**Number and Volume of Issues**  
**(Additional Issues) of Foreign Currency-Denominated**  
**Bonds of Russian Issuers**  
**(Including Bonds of Credit Institutions)**

#### General Provisions

Pursuant to its functions, the Bank of Russia performs state registration of issues (additional issues) of bonds of issuers, including credit institutions.

The table shows the number and volume of issues (additional issues) of foreign currency-denominated bonds, registered by the Bank of Russia, by constituent territory of the Russian Federation where the issuers of the above issue-grade securities are located.

Information is provided by quarter.

#### Individual Indicators Highlights

**Number of registered issues (additional issues) of bonds** is the sum total of all registered issues and additional issues of bonds.

**Issue of issue-grade securities** means all securities of one issuer, which provide their holders with equal scope and duration of rights and have equal par value if the par value is provided for by Russian law. An issue of issue-grade securities shall be assigned with a registration number applicable to all securities of the issue.

**Additional issue of issue-grade securities** means securities placed additionally to previously placed securities of the same issue of issue-grade securities.

**Volume of registered issues (additional issues) of bonds** is the volume of issues (additional issues) of bonds by each constituent territory of the Russian Federation at par value in foreign currency.

**Volume of registered issues (additional issues) of issue-grade securities** is the volume of issues (additional issues) of issue-grade securities by each constituent territory of the Russian Federation at par value in foreign currency.

The calculation is made separately for each foreign currency using the following formula:

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

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



V is volume of issues (additional issues) of issue-grade securities, in foreign currency;

n is the total number of all registered issues (additional issues) of securities in one foreign currency by constituent territory of the Russian Federation;

$K_i$  is the number of securities in the issue (additional issue) of securities 'i' subject to placement in one foreign currency, in pieces;  $N_i$  is the par value of one security in the issue (additional issue) of securities 'i' subject to placement, in foreign currency.

## Subsection 6.2. Borrowings

**Table 6.2.1**  
**Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals**

### General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals borrowed by credit institutions as of the reporting date from customers other than credit institutions, broken down by federal district and constituent entity of the Russian Federation.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (hereinafter, credit institutions) in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

This information is available on the Bank of Russia's website.

### Individual Indicators Highlights

**Customer funds** are balances of funds in rubles, foreign currency and precious metals of customers – residents and nonresidents other than credit institutions raised by credit institutions, their branches and operational offices. The balances of funds do not include funds raised as subordinated debt (deposit, loan, bonded loan).

**Funds of organizations** are balances of current accounts of state owned public organizations and private owned organizations – residents and nonresidents in rubles and foreign currency.

**Deposits of legal entities (excluding funds of individual entrepreneurs)** are ruble and foreign currency-denominated funds of residents and nonresidents on deposits and funds raised with deposit certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

**Deposits and other funds of individuals (including escrow account funds)** are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of current accounts including escrow accounts and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

**Deposits and other funds of individuals (excluding escrow account funds)** are ruble and foreign currency-denominated funds of residents and nonresidents on deposits, balances of current accounts (excluding escrow accounts) and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

**Escrow account funds** are funds of resident and nonresident individuals opened for settlements under agreements of in share construction of apartment houses and other real estate objects in accordance with the legislation of the Russian Federation.

**Table 6.2.2**  
**Funds of Individual Entrepreneurs**

### General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles and foreign currency of individual entrepreneurs raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions) (hereinafter, credit institutions), in the form 0409302 'Information on Borrowings' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

This information is available on the Bank of Russia's website.

### Individual Indicators Highlights

**Funds of individual entrepreneurs** are rubles and foreign currency-denominated funds and deposits of individual entrepreneurs operating without setting up legal entities.

## Subsection 6.3. Funds Allocations

**Table 6.3.1**  
**Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.3.2**  
**Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.3.3**  
**Outstanding Amount of Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.3.4**  
**Outstanding Amount of Loans on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.3.5**  
**Overdue Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.3.6**  
**Overdue Loans on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

### General Provisions

These tables contain data on funds lent by credit institutions to legal entities – residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities and fund use. Regional data are grouped by borrowers' residence.

The source of information on credit to legal entities and entrepreneurs is report compiled by Russian credit institutions (including the State Development Corporation VEB.RF) and non-bank credit institutions (hereinafter, credit institutions), in form 0409303 'Information on Granted Funds To Legal Entities' in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for

Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation’.

Borrower activities correspond to the Russian Classification of Economic Activities (RCEA). In order to define borrower’s economic activity, primary occupation is used, according to data from general aggregate of the Statistical register of Federal Agency of the State’s Statistics.

This information is available on the Bank of Russia’s website.

#### **Individual Indicators Highlights**

**Volume of loans to legal entities and entrepreneurs** is the volume of loans granted by credit institutions to legal entities – residents and individual entrepreneurs on monthly basis broken down by type of economic activity and fund use.

**Outstanding amount of loans to legal entities and entrepreneurs** reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

**Overdue loans to legal entities and entrepreneurs** reflects data on the balance of overdue debt on loans extended to legal entities and individual entrepreneurs disaggregated by economic activities and fund use.

**Table 6.3.7**

#### **Loans Extended to Small, Medium-Sized Businesses**

##### **General Provisions**

The table contains data on funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation. Regional data are grouped by borrowers’ residence.

The source of information on credit to small and medium-sized business is report compiled by Russian credit institutions (including the State Development Corporation VEB.RF and non-bank credit institutions) (hereinafter, credit institutions), in form 0409303 ‘Information on Granted Funds To Legal Entities’ in compliance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, ‘On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation’.

This information is available on the Bank of Russia’s website.

##### **Individual Indicators Highlights**

**Small and medium-sized businesses** are as defined by Federal Law No. 209-FZ, dated 24 July 2007, ‘On the Development of Small and Medium-Sized Businesses in the Russian Federation’ according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

**Volume of extended loans** is value of loans granted by credit institutions to small and medium-sized business on monthly basis.

**Outstanding amount of loans** – balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

**Overdue loans** – balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

**Table 6.3.8**

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

**Table 6.3.9**

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

**Table 6.3.10**

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

##### **General Provisions**

These tables show data on loans, including housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by

credit institutions to resident individuals in rubles and foreign currency.

Loans to resident individuals are loans granted for purchasing goods (works, services) for personal, family, home or other needs not connected with any entrepreneurial activities.

The category of housing loans granted to individuals comprises the following loans:

- loans granted for the purchase and development of land for housing construction;
- loans granted to finance construction;
- loans granted to buy housing.

The category of mortgage loans comprises housing loans granted to resident individuals against a collateral of real estate according to the procedure established by the Federal Law No. 102-FZ, dated 16 July 1998, ‘On Mortgage (real estate mortgage)’.

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law, No. 214-FZ, dated 30 December 2004, ‘About participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation’.

The source of information has been the reports compiled by credit institutions in the form 0409316 ‘Information on Granted Funds to Individuals’, established by Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, ‘On the List, Forms and Procedure for Compiling and Presenting Credit Institutions’ Reporting Forms to the Central Bank of the Russian Federation’.

This information is available on the Bank of Russia’s website.

##### **Individual Indicators Highlights**

**Volume of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted to resident individuals** is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled for the reporting period (month).

**Debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements** is the balance of the debt on loans, including overdue debt as of the reporting date.

**Overdue debt on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements** is the balance of overdue debt on loans as of the reporting date.

**Weighted average maturity of loans granted since the beginning of the year** characterizes average maturity of housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions during the reporting period (month) and is calculated using the following formula:

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

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

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

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

**Weighted average interest rate on loans** characterizes average interest rates on housing loans / mortgage loans extended by credit institutions during the reporting period (month) and is calculated using the following formula:

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

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

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

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

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

The regional breakdown is compiled by grouping data by the borrowers’ residence.

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

**Table 6.4.1**  
**Insurers' Premiums and Payoffs**

### General Provisions

The table reflects volumes of insurance premiums and benefits broken down by federal district and Russian region over the reporting period.

The indicators of insurers are compiled on the basis of regular statistical reporting provided by insurance companies to the Bank of Russia in accordance with Law of the Russian Federation No. 4015-1, dated 27 November 1992, 'On the Organization of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are data from quarterly statistical reporting form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 6315-U, dated 14 November 2022, '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 the amount of insurance premiums specified in insurance contracts over the reporting period (as amended, including the refund of insurance premiums).

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).