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CONTENTS

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

1.1. Balance of Payments of the Russian Federation*	5
1.2. External Debt of the Russian Federation*	7
1.3. External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity*	9
1.4. External Debt of the Russian Federation by Maturity and Financial Instruments*	11
1.5. International Investment Position of the Russian Federation. Main Components*	13
1.6. Merchandise Trade of the Russian Federation (per Balance of Payments Methodology)	14
1.7. International Reserves of the Russian Federation*	15
1.8. International Reserves and Foreign Currency Liquidity – Russia	16
1.9. International Reserves Adequacy (International Reserves in Months of Import)	20
1.10. Central Bank Survey*	21
1.11. Credit Institutions Survey	23
1.12. Banking System Survey*	31
1.13. Money Supply (National Definition)	35
1.14. Monetary Base (Broad Definition)	37
1.15. Other Financial Institutions Survey	39
1.16. Financial Sector Survey	41

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

2.1. The Bank of Russia Balance Sheet	43
2.2. The Bank of Russia Key Rate*	44
2.3. Required Reserves Ratios	45
2.4. Required Reserve Averaging Ratios set by the Bank of Russia	47
2.5. Adjustment Ratios for Reservable Liabilities and Required Reserves	48
2.6. Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia	49
2.7. Interest Rates on Monetary Policy Instruments of the Bank of Russia	50
2.8. Interest Rates on the Bank of Russia's Special Facilities	51
2.9. Liquidity Provided by the Bank of Russia through Lending, Repo and FX Swap Operations	52
2.10. Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds	54
2.11. Results of Main Bank of Russia Auctions	55
2.12. Results of Bank of Russia Fine-Tuning Auctions	56
2.13. Results of Bank of Russia Long-Term Repo Auctions	57

3. FINANCIAL MARKETS

3.1. Interbank Money Market	
3.1.1. Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)	58
3.1.2. Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)	59
3.1.3. Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)*	60
3.1.4. Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)*	61
3.1.5. Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations	62
3.1.6. Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity	63
3.2. Exchange Rates and Reference Prices of Precious Metals	
3.2.1. Official Exchange Rate of US Dollar Against Ruble*	64
3.2.2. Official Exchange Rate of Euro Against Ruble*	66
3.2.3. Official Exchange Rate: Rubles per US Dollar (as of end of month)	68
3.2.4. Monthly Average Official Rates: Rubles per US Dollar	69
3.2.5. Reference Prices of Refined Precious Metals	70
3.3. Stock Exchange Trade by Types of Securities and Financial Derivatives	71
3.4. Main Stock Market Indicators*	72

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description	
4.1.1. Quantitative Characteristics of Operating Credit Institutions	73
4.1.2. Data on Provisional Administrations Assigned to Credit Institutions Whose Banking Licences Have Been Revoked	75
4.1.3. Number of Credit Institutions with Nonresidents Equity	76
4.1.4. Credit Institutions Grouped by the Share of Nonresidents Equity	77
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	78
4.1.6. Data on Provisional Administrations Assigned to Non-Bank Financial Institutions Whose Licences Have Been Revoked (Cancelled)	80
4.1.7. Selected Performance Indicators of Credit Institutions (Credit Institutions Ranked by Size of Assets)	81
4.1.8. Financial Performance of Credit Institutions	82
4.2. Borrowings	
4.2.1. Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions	83
4.2.2. Funds (Deposits) of Individuals Accepted by Credit Institutions	84
4.2.3. Funds of Legal Entities Accepted by Credit Institutions	85
4.2.4. Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Rubles	87
4.2.5. Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in US Dollars and Euros	88
4.2.6. Savings (Deposit) Certificates, Bonds and Bills of Exchange Issued by Credit Institutions	89
4.3. Lending	
4.3.1. Loans, Deposits, and Other Funds Provided to Corporate Clients, Individuals and Credit Institutions	91
4.3.2. Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions	93
4.3.3. Weighted Average Interest Rates on Loans to Individuals in Rubles	94
4.3.4. Weighted Average Interest Rates on Loans to Individuals in US Dollars	95
4.3.5. Weighted Average Interest Rates on Loans to Individuals in Euros	96
4.3.6. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles	97
4.3.7. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars	98
4.3.8. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros	99
4.3.9. Loans Extended to Small, Medium-Sized Businesses	100
4.3.10. Housing Loans Granted to Resident Individuals	101
4.3.11. Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon	103
4.3.12. Mortgage Loans Granted to Resident Individuals Against the Pledge of Claims Under Share Construction Participation Agreements	105
4.3.13. Investment Portfolio of Credit Institutions	107
4.4. Credit Institutions' Claims and Liabilities on Financial Derivatives	108
4.5. Main Indicators of Subjects of Collective Investment and Insurance Business Performance	
4.5.1. Main Indicators of Private Pension Funds' Performance	109
4.5.2. Private Pension Funds' Pension Reserves Generation	110
4.5.3. Private Pension Funds' Pension Accruals Flows	111
4.5.4. Main Indicators of Unit Investment Funds' Performance	113
4.5.5. Insurers' Premiums and Payoffs by Types of Insurance	115

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

5.1. Selected Indicators on Payment Card Transactions.....	123
5.2. Funds Transfers Carried Out Through the BRPS, Transfer Services.....	124

6. REGIONAL SECTION¹

6.1. Institutional Characteristics	
6.1.1. Number of Credit Institutions with Nonresidents Equity.....	125
6.1.2. Credit Institutions Grouped by the Share of Nonresidents Equity.....	126
6.1.3. Number and Volume of Issues (Additional Issues) of Russian Currency-Denominated Issue-Grade Securities of Russian Issuers (Including Credit Institutions).....	127
6.1.4. Number and Volume of Issues (Additional Issues) of Foreign Currency-Denominated Bonds of Russian Issuers (Including Bonds of Credit Institutions).....	130
6.2. Borrowings	
6.2.1. Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals.....	133
6.2.2. Funds of Individual Entrepreneurs.....	137
6.3. Funds Allocation	
6.3.1. Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use.....	139
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.....	143
6.3.3. Outstanding Amount of Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use.....	147
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.....	151
6.3.5. Overdue Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use.....	155
6.3.6. Overdue Loans on Foreign Currency-Denominated Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use.....	159
6.3.7. Loans Extended to Small, Medium-Sized Businesses.....	163
6.3.8. Outstanding Amount of Loans Granted to Resident Individuals.....	167
6.3.9. Selected Indicators of Loans in Rubles Granted to Resident Individuals.....	171
6.3.10. Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals.....	175
6.4. Data on the Activity of Insurers and Private Pension Funds	
6.4.1. Insurers' Premiums and Payoffs.....	179
6.4.2. Private Pension Funds' Performance.....	181

7. SUMMARY METHODOLOGY..... 184

¹ 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	Q1 2023
CURRENT ACCOUNT	22,402	17,270	35,499	46,943	122,114	70,929	76,678	47,518	40,952	236,077	14,786
Goods	28,726	38,839	54,248	68,524	190,337	84,751	95,030	72,540	61,803	314,124	30,228
<i>Exports</i>	93,312	114,894	132,113	154,031	494,350	154,540	151,815	141,362	143,117	590,835	104,555
<i>Imports</i>	64,587	76,055	77,864	85,507	304,013	69,790	56,785	68,822	81,314	276,711	74,327
Services	-3,043	-4,089	-6,899	-6,351	-20,383	-3,598	-3,653	-6,995	-8,313	-22,557	-7,601
<i>Exports</i>	11,488	13,014	14,089	16,959	55,550	13,859	11,050	11,335	12,284	48,529	9,717
Transport	3,724	4,323	4,709	5,334	18,091	4,218	3,644	3,548	3,507	14,917	3,633
Travel	762	1,013	1,036	1,176	3,986	1,046	1,373	1,562	1,562	5,543	1,539
Other services	7,002	7,678	8,344	10,450	33,473	8,595	6,033	6,226	7,215	28,069	4,545
<i>Imports</i>	14,531	17,103	20,988	23,310	75,933	17,457	14,703	18,330	20,596	71,086	17,318
Transport	3,586	4,063	4,103	4,433	16,185	3,671	3,268	3,651	3,913	14,503	4,052
Travel	1,311	2,048	4,578	3,470	11,407	2,558	3,411	6,801	7,499	20,269	7,158
Other services	9,634	10,992	12,308	15,407	48,341	11,228	8,024	7,877	9,184	36,314	6,108
Compensation of employees	115	76	33	-46	178	82	-420	-889	-1,276	-2,503	-1,223
Investment income	-1,573	-16,948	-10,468	-14,273	-43,262	-8,975	-11,656	-15,066	-8,992	-44,690	-4,714
Receivable	13,350	14,506	22,739	27,238	77,834	9,027	8,153	8,630	10,001	35,811	7,898
Payable	14,923	31,454	33,207	41,511	121,096	18,002	19,810	23,695	18,993	80,500	12,613
<i>Direct investment</i>	-1,992	-9,194	-8,564	-9,869	-29,619	-9,930	-8,756	-8,252	-4,710	-31,647	-6,654
Receivable	10,635	11,506	19,682	24,170	65,994	5,967	5,365	5,522	6,798	23,651	4,257
Payable	12,628	20,700	28,247	34,038	95,613	15,896	14,120	13,773	11,508	55,298	10,911
<i>Portfolio investment</i>	-415	-8,202	-2,674	-5,118	-16,408	-423	-3,754	-8,398	-6,117	-18,694	-568
Receivable	756	1,172	1,116	1,030	4,074	703	509	517	494	2,223	351
Payable	1,170	9,374	3,790	6,147	20,482	1,126	4,264	8,915	6,611	20,916	918
<i>Other investment</i>	834	448	770	713	2,765	1,378	854	1,584	1,835	5,651	2,508
Receivable	1,959	1,828	1,941	2,038	7,766	2,357	2,279	2,591	2,709	9,937	3,291
Payable	1,125	1,380	1,171	1,326	5,001	979	1,426	1,007	873	4,286	783
Rent	17	21	11	20	68	18	4	2	4	28	1
Secondary income	-1,839	-629	-1,427	-930	-4,825	-1,348	-2,627	-2,075	-2,274	-8,324	-1,903
CAPITAL ACCOUNT	221	-28	-48	-20	125	-22	-1,147	-1,929	-1,482	-4,580	-189

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	Q1 2023
Net lending (+) / net borrowing (-) (balance from current and capital accounts)	22,623	17,243	35,450	46,923	122,239	70,907	75,531	45,590	39,470	231,497	14,597
Net lending (+) / net borrowing (-) (balance from financial account)	22,674	18,322	33,681	47,813	122,490	67,875	79,349	43,940	39,113	230,277	13,250
Direct investment	3,183	3,279	4,254	14,717	25,433	256	10,570	9,771	6,330	26,928	8,446
<i>Net acquisition of financial assets</i>	9,094	8,706	20,246	27,837	65,883	-21,654	-4,905	6,770	6,673	-13,116	197
Equity and investment fund shares	5,875	8,268	19,382	34,460	67,985	-17,123	-5,206	10,999	13,179	1,848	7,944
Debt instruments	3,219	437	864	-6,622	-2,103	-4,531	302	-4,229	-6,506	-14,964	-7,746
<i>Net incurrence of liabilities</i>	5,911	5,427	15,992	13,120	40,450	-21,910	-15,475	-3,002	343	-40,043	-8,248
Equity and investment fund shares	6,720	4,459	13,597	14,606	39,383	-13,647	-8,374	2,020	7,689	-12,312	2,544
Debt instruments	-809	968	2,395	-1,486	1,067	-8,263	-7,101	-5,021	-7,346	-27,731	-10,792
Portfolio investment	11,251	5,284	630	14,919	32,084	7,357	2,825	1,097	11,926	23,205	2,679
<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	-1,391
Equity and investment fund shares	3,654	2,173	2,445	3,281	11,553	-2,148	-371	-306	-604	-3,429	343
Debt securities	1,033	1,860	1,001	2,507	6,401	-943	-1,254	-2,022	-3,161	-7,380	-1,734
<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	-4,070
Equity and investment fund shares	-3,333	-528	-2,842	-4,333	-11,036	-5,155	-3,704	-1,915	-7,817	-18,591	-127
Debt securities	-3,231	-724	5,658	-4,798	-3,094	-5,293	-747	-1,510	-7,873	-15,423	-3,943
Financial derivatives (other than reserves) and employee stock options	328	152	-724	-451	-696	-2,836	-65	-407	-161	-3,469	-772
<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	-942
<i>Net incurrence of liabilities</i>	-4,683	-4,879	-5,066	-8,359	-22,988	-10,556	-2,406	-913	-577	-14,451	-169
Other investment	4,201	1,095	-103	-3,050	2,143	73,715	64,863	31,685	20,604	190,867	8,021
<i>Net acquisition of financial assets</i>	9,269	4,652	18,366	4,245	36,533	80,720	33,540	24,548	9,127	147,934	9,723
Other equity	15	236	4	63	318	5	-3	-2	56	56	2
Loans, currency and deposits	9,633	-666	12,929	2,514	24,410	44,282	28,313	17,501	-11,309	78,787	2,067
Other accounts receivable	-378	5,082	5,433	1,667	11,804	36,433	5,230	7,048	20,379	69,091	7,654
<i>Net incurrence of liabilities</i>	5,069	3,557	18,469	7,295	34,390	7,005	-31,324	-7,137	-11,477	-42,933	1,702
Other equity	1	8	4,113	-3	4,120	10	0	0	-2	8	-4
Loans, currency and deposits	2,254	-1,624	1,277	2,534	4,440	-40	-11,880	-2,106	-5,613	-19,639	1,372
Other accounts payable	2,814	5,174	-4,465	4,763	8,286	7,029	-19,462	-5,070	-5,907	-23,410	314
Special drawing rights	-1	0	17,544	1	17,544	6	19	38	45	108	21
Reserve assets	3,712	8,512	29,623	21,678	63,525	-10,617	1,156	1,795	414	-7,253	-5,123
Net errors and omissions	51	1,080	-1,770	890	251	-3,032	3,818	-1,649	-357	-1,220	-1,347

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	31.03.2023
Total	467,605	462,252	473,044	490,266	482,400	451,934	475,851	437,854	380,626	354,751
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104	40,435
Federal Government	65,163	61,222	62,707	67,912	63,268	53,192	74,533	66,868	46,087	40,420
New Russian Debt	64,791	60,851	62,371	67,576	62,967	52,891	74,232	66,569	45,855	40,188
Loans	485	520	501	527	1,501	1,384	2,094	1,886	1,412	1,238
Foreign currency bonds	21,071	20,415	20,587	20,531	19,959	18,550	18,035	16,943	16,307	16,144
<i>Eurobonds</i>	20,919	20,138	20,276	20,267	19,686	18,324	17,810	16,849	16,222	16,084
<i>Eurobonds (related to the second London Club debt restructuring)</i>	152	277	310	265	274	226	225	94	85	60
Ruble denominated bonds	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119	22,797
<i>OFZ</i>	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119	22,797
<i>Eurobonds</i>	0	0	0	0	0	0	0	0	0	0
Other	44	39	34	29	24	19	18	18	17	10
Debt of the former USSR	372	371	336	336	301	301	301	300	231	231
Local Government	93	89	99	94	84	74	36	31	17	16
Loans	0	0	0	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0	0	0	0
Ruble denominated bonds	93	89	99	94	84	74	36	31	17	16

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	31.03.2023
Central bank and banks	84,930	89,236	90,104	110,088	114,685	118,009	112,578	104,676	93,637	91,629
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	4,008
Debt securities	3,599	3,555	3,761	3,833	3,552	2,982	4,312	3,792	1,119	355
Loans, currency and deposits	65,157	69,208	71,278	73,450	78,122	71,805	74,265	69,773	61,049	59,955
Other	11,590	10,848	10,974	28,184	28,249	36,667	29,825	27,032	27,562	27,312
Other sectors	317,418	311,705	320,134	312,173	304,362	280,659	288,704	266,279	240,885	222,687
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	96,958	82,676
Debt securities	8,563	8,498	9,171	8,984	8,631	6,368	9,430	7,572	7,033	6,661
Loans, currency and deposits	153,259	153,852	152,908	149,548	141,152	135,524	140,610	128,746	119,997	116,871
Other	17,396	20,059	25,519	20,503	23,955	23,216	17,201	21,034	16,897	16,479

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	31.03.2023
Total	467,605	462,252	473,044	490,266	482,400	451,934	475,851	437,854	380,626	354,751
Foreign Currency	339,448	339,038	340,726	353,847	349,696	339,781	300,271	276,518	258,478	247,714
Domestic Currency	128,156	123,214	132,318	136,419	132,704	112,154	175,580	161,336	122,149	107,037
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104	40,435
Foreign Currency	21,973	21,344	21,457	21,423	21,786	20,254	20,448	19,147	17,968	17,623
<i>Short-term</i>	44	39	34	29	24	19	18	18	17	10
<i>Long-term</i>	21,928	21,306	21,424	21,395	21,762	20,235	20,430	19,129	17,951	17,613
Domestic Currency	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753	28,136	22,812
<i>Short-term</i>	0	0	0	0	0	0	0	0	0	0
<i>Long-term</i>	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753	28,136	22,812
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	80,346	83,610	86,013	105,467	109,922	111,453	108,402	100,597	89,730	87,621
Foreign Currency	59,628	63,525	66,488	84,663	87,489	88,340	72,832	65,826	59,860	58,368
<i>Short-term</i>	20,089	23,056	25,480	26,945	29,887	33,580	19,186	16,600	14,394	13,550
<i>Long-term</i>	39,539	40,468	41,007	57,718	57,601	54,760	53,646	49,227	45,467	44,818
Domestic Currency	20,718	20,086	19,525	20,804	22,433	23,113	35,570	34,770	29,869	29,253
<i>Short-term</i>	14,247	13,902	13,551	14,991	16,875	18,763	29,844	28,934	26,731	27,054
<i>Long-term</i>	6,471	6,184	5,974	5,813	5,558	4,350	5,727	5,836	3,138	2,199

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	31.03.2023
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	179,218	182,408	187,598	179,035	173,738	165,108	167,242	157,352	143,927	140,011
Foreign Currency	142,602	145,898	145,257	139,712	133,825	133,836	117,612	107,344	102,763	103,456
<i>Short-term</i>	16,697	19,392	20,712	18,685	20,236	21,805	14,439	12,573	9,459	11,643
<i>Long-term</i>	125,905	126,506	124,546	121,027	113,589	112,031	103,174	94,770	93,304	91,814
Domestic Currency	36,616	36,510	42,341	39,323	39,913	31,272	49,629	50,009	41,164	36,554
<i>Short-term</i>	6,348	6,444	10,678	7,717	10,205	7,325	10,788	17,191	15,900	13,687
<i>Long-term</i>	30,268	30,066	31,662	31,607	29,709	23,947	38,841	32,818	25,263	22,867
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	100,866	86,684
Foreign Currency	115,245	108,271	107,524	108,049	106,597	97,350	89,378	84,201	77,886	68,267
Domestic Currency	27,539	26,652	29,104	29,710	28,790	24,757	36,260	28,804	22,979	18,417

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	31.03.2023
Total Liabilities	467,605	462,252	473,044	490,266	482,400	451,934	475,851	437,854	380,626	354,751
Short-term	61,854	67,904	76,543	76,438	86,486	88,035	80,031	78,982	70,104	67,751
Long-term	405,751	394,348	396,501	413,829	395,913	363,900	395,819	358,872	310,522	287,000
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104	40,435
Short-term	44	39	34	29	24	19	18	18	17	10
Debt securities	0	0	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0	0	0
Other liabilities	44	39	34	29	24	19	18	18	17	10
Long-term	65,212	61,272	62,773	67,977	63,329	53,247	74,550	66,882	46,087	40,425
Debt securities	64,355	60,382	61,935	67,114	61,526	51,562	72,156	64,695	44,443	38,956
Loans, currency and deposits	857	891	837	863	1,803	1,685	2,395	2,186	1,644	1,469
Other liabilities	0	0	0	0	0	0	0	0	0	0
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	80,346	83,610	86,013	105,467	109,922	111,453	108,402	100,597	89,730	87,621
Short-term	34,336	36,958	39,031	41,937	46,763	52,343	49,029	45,534	41,124	40,603
Debt securities	607	602	598	606	589	522	559	388	180	2
Loans, currency and deposits	30,766	34,009	35,707	38,729	43,352	40,263	42,865	41,540	37,648	37,861
Other liabilities	2,963	2,346	2,726	2,601	2,822	11,558	5,605	3,606	3,296	2,741
Long-term	46,010	46,653	46,982	63,530	63,159	59,110	59,373	55,062	48,605	47,018
Debt securities	2,992	2,952	3,164	3,226	2,962	2,460	3,752	3,404	939	353
Loans, currency and deposits	34,391	35,199	35,570	34,721	34,770	31,541	31,400	28,233	23,401	22,094
Other liabilities	8,627	8,501	8,248	25,583	25,427	25,109	24,220	23,426	24,265	24,571

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	31.03.2023
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	179,218	182,408	187,598	179,035	173,738	165,108	167,242	157,353	143,927	140,011
Short-term	23,045	25,836	31,390	26,401	30,440	29,130	25,227	29,765	25,360	25,330
Debt securities	17	18	55	59	17	11	17	15	55	54
Loans, currency and deposits	5,633	5,759	5,816	5,841	6,469	5,904	8,008	8,715	8,408	8,797
Other liabilities	17,395	20,058	25,519	20,502	23,955	23,215	17,201	21,034	16,897	16,479
Long-term	156,173	156,573	156,208	152,633	143,298	135,978	142,015	127,588	118,567	114,681
Debt securities	8,546	8,480	9,115	8,925	8,614	6,357	9,413	7,557	6,979	6,607
Loans, currency and deposits	147,626	148,092	147,092	143,708	134,683	129,620	132,602	120,031	111,588	108,074
Other liabilities	1	1	1	1	1	1	0	0	0	0
Direct investment	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	100,866	86,684
<i>Banks</i>	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079	3,908	4,008
Direct investor in direct investment enterprises	41	33	55	32	48	46	45	44	42	41
Direct investment enterprises in direct investor (reverse investment)	23	17	16	13	18	11	12	27	14	71
Between fellow enterprises	4,519	5,576	4,020	4,575	4,698	6,499	4,119	4,008	3,852	3,897
<i>Other sectors</i>	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,926	96,958	82,676
Direct investor in direct investment enterprises	36,480	33,969	36,572	37,244	34,743	29,800	36,975	30,516	27,770	24,999
Direct investment enterprises in direct investor (reverse investment)	74,400	72,320	73,421	74,340	72,164	65,441	61,567	57,731	51,903	42,498
Between fellow enterprises	27,320	23,008	22,543	21,555	23,717	20,311	22,920	20,679	17,285	15,179

Notes.

Included is the indebtedness in domestic and foreign currencies.

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

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

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

Table 1.5

International Investment Position of the Russian Federation.¹

Main Components

(millions of US dollars)

	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023
Net International Investment Position	516,731	459,349	461,804	443,394	484,993	609,482	500,893	595,077	768,201	824,371
Assets	1,569,086	1,528,672	1,582,837	1,623,402	1,651,900	1,590,037	1,700,096	1,588,089	1,590,025	1,596,563
Direct investment	471,840	446,884	467,172	479,346	487,004	389,682	481,070	414,707	381,569	377,767
Equity and investment fund shares	371,129	345,323	363,734	376,250	392,802	306,240	375,145	321,816	297,339	295,859
Debt instruments	100,711	101,560	103,438	103,097	94,202	83,442	105,925	92,891	84,229	81,908
Portfolio investment	107,874	111,954	120,952	112,455	117,413	93,742	90,114	86,018	80,641	73,944
Equity and investment fund shares	22,222	27,203	32,870	31,602	34,473	27,045	24,224	21,580	21,847	24,091
Debt securities	85,651	84,751	88,082	80,853	82,940	66,696	65,890	64,438	58,794	49,854
Financial derivatives (other than reserves) and employee stock options	6,736	6,829	7,341	7,677	6,444	7,618	3,014	1,829	1,282	1,002
Other investment	386,863	389,683	395,627	409,801	410,412	492,587	541,776	544,846	544,544	549,971
Other equity	8,266	8,265	8,508	8,502	8,559	8,553	8,517	8,485	8,575	8,587
Loans, currency and deposits	334,032	338,178	338,572	348,449	347,710	394,550	424,606	426,287	413,115	414,651
Other accounts receivable	44,565	43,240	48,547	52,851	54,143	89,483	108,653	110,074	122,854	126,733
Reserve assets	595,774	573,322	591,745	614,122	630,627	606,409	584,121	540,688	581,989	593,879
Liabilities	1,052,355	1,069,322	1,121,033	1,180,008	1,166,907	980,555	1,199,203	993,012	821,824	772,192
Direct investment	539,747	547,653	568,495	594,851	610,083	513,519	677,217	540,445	439,815	402,426
Equity and investment fund shares	396,962	412,731	431,868	457,092	474,695	391,412	551,579	427,439	338,949	315,742
Debt instruments	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	100,866	86,684
Portfolio investment	255,925	261,023	284,829	302,717	273,636	188,598	249,079	196,489	149,153	142,629
Equity and investment fund shares	169,351	183,483	204,848	218,064	197,807	131,492	164,574	125,301	98,855	99,611
Debt securities	86,574	77,540	79,980	84,654	75,828	57,106	84,505	71,189	50,299	43,018
Financial derivatives (other than reserves) and employee stock options	8,265	5,655	6,048	5,648	5,757	5,864	2,575	1,921	1,282	1,018
Other investment	248,418	254,991	261,661	276,793	277,431	272,574	270,332	254,156	231,575	226,119
Other equity	115	96	111	4,215	4,128	3,658	6,017	5,368	4,410	4,024
Loans, currency and deposits	219,273	223,951	225,022	223,862	221,076	209,014	217,270	200,705	182,689	178,294
Other accounts payable	20,860	22,906	28,436	23,298	26,978	34,956	23,066	24,932	20,357	19,400
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	24,401

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

Notes.

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

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

Table 1.6

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	592,064	119.8	x	x	x	x	276,510	91.0	x	x	x	x	315,554	x	x
2022															
Q1	154,559	165.6	x	x	x	x	69,761	108.0	x	x	x	x	84,798	x	x
Q2	151,824	132.1	x	x	x	x	56,741	74.6	x	x	x	x	95,082	x	x
Q3	141,666	107.2	x	x	x	x	68,822	88.4	x	x	x	x	72,844	x	x
Q4	144,016	93.5	x	x	x	x	81,186	94.9	x	x	x	x	62,830	x	x
2023															
Q1	104,856	67.8	x	x	x	x	74,690	107.1	x	x	x	x	30,166	x	x
Q2	103,682	68.3	x	x	x	x	76,237	134.4	x	x	x	x	27,445	x	x
January	33,507	71.3	x	x	x	x	24,112	100.1	x	x	x	x	9,395	x	x
February	30,508	59.3	x	x	x	x	22,538	83.2	x	x	x	x	7,970	x	x
March	40,842	72.9	x	x	x	x	28,040	150.8	x	x	x	x	12,802	x	x
April	31,789	65.8	x	x	x	x	24,693	147.9	x	x	x	x	7,096	x	x
May	37,528	75.6	x	x	x	x	26,218	139.0	x	x	x	x	11,311	x	x
June	34,365	63.8	x	x	x	x	25,326	119.6	x	x	x	x	9,039	x	x
July	30,877	67.2	x	x	x	x	25,210	116.4	x	x	x	x	5,667	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 Federation¹*(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
2021						
31.12	630,627	497,557	468,075	24,218	5,264	133,070
2022						
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
2023						
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
30.06	582,418	439,503	411,329	23,246	4,928	142,915
31.07	589,966	444,183	415,640	23,552	4,991	145,783
31.08	581,659	436,921	408,794	23,213	4,914	144,738

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

Table 1.8

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)

	31.08.2023
A. Official reserves assets	581,658.7
(1) foreign currency reserves (in convertible foreign currencies)	408,220.9
(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	4,913.5
(3) SDRs	23,213.1
(4) gold	144,737.5
— volume in millions of fine troy ounces	75.0
(5) other reserve assets (specify)	573.6
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	573.6
B. Other foreign currency assets (specify)	—
— 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)*

	31.08.2023			
	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 ¹	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)	-339.9	-339.9	—	—
— outflows related to repos (-)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (-)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (-)	-339.9	-339.9	—	—
— other accounts receivable (+)	—	—	—	—

¹ 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)

	31.08.2023			
	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)

	31.08.2023
(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	-1,288.2
— lent or repoed and included in Section I	-1.2
— lent or repoed but not included in Section I	-1,496.4
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	209.5
(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) ¹	—
— currencies in SDR basket ²	—
— currencies not in SDR basket	—
— by individual currencies (optional)	—

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

Table 1.9

International Reserves Adequacy (International Reserves in Months of Import)

Period	Actual amount of the international reserves expressed in months of import ¹
1	2
Q1 2012	14.6
Q2 2012	14.5
Q3 2012	14.7
Q4 2012	14.5
Q1 2013	14.0
Q2 2013	13.4
Q3 2013	13.4
Q4 2013	13.0
Q1 2014	12.5
Q2 2014	12.4
Q3 2014	12.0
Q4 2014	10.8
Q1 2015	10.8
Q2 2015	12.3
Q3 2015	14.3
Q4 2015	15.7
Q1 2016	17.2
Q2 2016	17.8
Q3 2016	18.2
Q4 2016	17.0
Q1 2017	17.2
Q2 2017	16.7
Q3 2017	16.4
Q4 2017	15.9
Q1 2018	16.2
Q2 2018	15.8
Q3 2018	15.9
Q4 2018	16.4
Q1 2019	17.2
Q2 2019	18.3
Q3 2019	18.5
Q4 2019	18.9
Q1 2020	19.2
Q2 2020	20.5
Q3 2020	22.3
Q4 2020	23.5
Q1 2021	22.3
Q2 2021	21.2
Q3 2021	20.5
Q4 2021	19.9
Q1 2022	18.8
Q2 2022	19.1
Q3 2022	18.3
Q4 2022	20.1
Q1 2023	20.2
Q2 2023 ²	18.6

¹ According to international practice, the minimum reserve adequacy benchmark is three months.² 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	May, 2023	June, 2023	July, 2023
NET FOREIGN ASSETS	38,875,112	39,475,879	41,110,028	43,505,685	45,521,456	44,643,656	47,927,254	50,827,346
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	4,681,908	5,234,338	5,525,303	4,953,238	4,905,555	4,863,988	4,814,112	4,931,757
NET CLAIMS ON GENERAL GOVERNMENT	-6,891,839	-7,855,415	-8,351,253	-7,763,776	-9,573,244	-7,878,746	-7,365,512	-7,825,750
CLAIMS ON OTHER SECTORS	1,172,854	1,313,428	1,318,895	1,303,400	1,291,737	1,280,309	1,254,698	1,306,697
MONETARY BASE	24,428,576	24,195,036	23,985,888	23,788,725	22,836,149	24,201,344	24,929,172	25,078,784
Currency in circulation	16,347,658	16,167,790	16,421,526	16,661,022	17,154,839	17,338,366	17,797,425	18,194,483
Liabilities to other depository corporations	8,080,917	8,027,247	7,564,361	7,127,704	5,681,310	6,862,977	7,131,747	6,884,301
Deposits, of which	8,080,917	8,027,247	7,564,361	7,127,704	5,681,310	6,862,977	7,131,747	6,884,301
Required reserves	145,932	145,929	265,379	265,379	265,339	271,330	271,330	271,316
Debt securities	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	42,242	37,830	265,691	791,279	56,373	98,396	69,865	69,356
Transferable deposits	30,992	30,540	30,440	30,624	31,773	30,536	31,465	30,476
Other financial institutions	19,968	19,788	19,788	20,065	20,979	21,057	20,954	20,091
Nonfinancial organizations	11,025	10,752	10,653	10,559	10,794	9,480	10,511	10,385
Households	0	0	0	0	0	0	0	0
Other deposits	11,250	7,290	235,250	760,655	24,600	67,860	38,400	38,880
Other financial institutions	11,250	7,290	235,250	760,655	24,600	67,860	38,400	38,880
Nonfinancial organizations	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0
OTHER ITEMS (NET)	13,367,217	13,935,365	15,351,394	17,418,542	19,252,982	18,609,467	21,631,514	24,091,909

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	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	3,179,351	3,389,510	11,381,975	5,140,619	4,041,777	3,477,640
DEPOSITS INCLUDED IN BROAD MONEY	70,529,705	70,934,638	71,641,754	71,615,955	70,127,498	69,615,892
<i>in rubles</i>	53,026,843	52,255,873	52,671,939	54,329,561	54,913,145	55,687,742
Transferable deposits	22,790,884	22,849,285	23,314,544	21,007,427	20,717,980	21,453,368
Other financial institutions	644,701	706,689	842,416	756,209	678,942	692,053
Nonfinancial organizations	10,264,156	11,146,764	11,755,478	11,701,752	11,198,560	11,918,824
Households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491
Other deposits	30,235,959	29,406,588	29,357,394	33,322,134	34,195,165	34,234,374
Other financial institutions	2,287,697	2,162,347	2,115,214	2,250,292	2,248,241	2,212,225
Nonfinancial organizations	10,779,355	9,884,878	10,181,529	11,252,910	11,120,499	10,941,667
Households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483
<i>in foreign currency</i>	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Other financial institutions	482,156	455,336	555,149	393,695	461,488	406,917
Nonfinancial organizations	10,304,891	11,355,632	11,757,112	10,976,179	9,759,714	8,934,869
Households	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,768	5,723	5,652	5,345	5,133	5,065
DEPOSITS EXCLUDED FROM BROAD MONEY	1,307,642	1,313,066	1,382,623	1,494,229	1,310,618	1,274,252
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,737,193	2,704,408	2,656,866	2,637,742	2,616,045	2,619,118
SHARES AND OTHER EQUITY	12,316,289	11,108,809	11,485,799	11,098,908	10,442,017	10,136,989
OTHER ITEMS (NET)	16,538,771	16,898,857	18,849,266	19,072,446	18,444,077	18,480,304
Escrow accounts of households ¹	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
NET FOREIGN ASSETS	9,182,937	10,767,014	10,625,111	9,488,235	9,098,268	8,844,118
CLAIMS ON NONRESIDENTS	13,267,738	15,335,019	14,972,795	13,774,318	13,438,413	13,008,399
LIABILITIES TO NONRESIDENTS	4,084,800	4,568,005	4,347,684	4,286,083	4,340,144	4,164,281
CLAIMS ON CENTRAL BANK	5,874,773	5,746,029	6,348,470	6,920,657	6,145,185	6,651,219
NET CLAIMS ON GENERAL GOVERNMENT	-131,466	581,818	1,080,768	1,350,606	1,013,709	1,298,639
Claims on federal government	9,801,539	9,673,043	9,708,265	9,563,141	9,763,971	10,743,289
Debt securities	9,740,168	9,611,613	9,646,821	9,501,735	9,702,553	10,681,870
<i>in rubles</i>	9,239,199	9,016,533	9,023,620	8,925,541	9,086,117	10,056,667
<i>in foreign currency</i>	500,969	595,080	623,202	576,193	616,435	625,203
Loans	61,371	61,430	61,443	61,406	61,418	61,420
<i>in rubles</i>	61,339	61,387	61,397	61,370	61,378	61,379
<i>in foreign currency</i>	32	43	46	36	40	41
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Claims on state and local government	609,867	538,063	522,429	514,645	498,564	478,457
Debt securities	403,952	399,902	396,513	389,994	374,892	355,762
<i>in rubles</i>	403,952	399,902	396,513	389,994	374,892	355,762
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	205,915	138,161	125,916	124,650	123,672	122,696
<i>in rubles</i>	205,821	138,055	125,811	124,551	123,565	122,589
<i>in foreign currency</i>	94	107	105	100	107	106
Other claims	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to federal government	8,361,357	7,296,882	6,761,374	6,509,360	6,960,834	7,782,852
Deposits	5,637,328	4,748,794	4,761,333	4,517,322	5,035,816	6,063,305
<i>in rubles</i>	5,486,107	4,570,607	4,587,261	4,354,660	4,875,021	5,907,381
<i>in foreign currency</i>	151,221	178,187	174,072	162,662	160,795	155,924
Other liabilities	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
<i>in rubles</i>	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
<i>in foreign currency</i>	—	—	—	—	—	—
Liabilities to state and local government	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
Deposits	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
<i>in rubles</i>	2,181,514	2,332,402	2,388,549	2,217,818	2,287,990	2,140,255
<i>in foreign currency</i>	—	4	3	1	1	1
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	88,001,232	89,923,776	91,435,516	91,989,452	94,129,084	95,058,029
<i>in rubles</i>	80,860,361	81,919,855	84,167,646	85,534,254	87,462,687	88,510,247
<i>in foreign currency</i>	7,140,871	8,003,921	7,267,870	6,455,198	6,666,397	6,547,782
Claims on other financial institutions	11,999,405	12,271,356	12,293,896	11,803,858	11,930,727	11,798,173
<i>in rubles</i>	9,506,370	9,495,015	10,002,307	10,117,122	10,219,010	10,227,112
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	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	3,215,437	2,874,259	3,273,963	4,442,070	4,453,129	4,944,346
DEPOSITS INCLUDED IN BROAD MONEY	67,466,502	70,391,298	72,132,546	71,920,324	71,944,398	72,973,333
<i>in rubles</i>	56,293,048	57,392,653	59,777,803	60,884,173	60,930,152	62,053,739
Transferable deposits	23,134,258	24,224,375	25,502,328	26,396,449	26,622,079	26,681,475
Other financial institutions	767,379	745,143	1,010,435	745,957	793,358	870,810
Nonfinancial organizations	12,157,939	12,984,192	13,578,026	14,218,433	14,252,836	13,857,149
Households	10,208,940	10,495,039	10,913,866	11,432,059	11,575,884	11,953,515
Other deposits	33,158,791	33,168,278	34,275,475	34,487,724	34,308,073	35,372,264
Other financial institutions	2,212,519	2,275,040	2,285,202	2,581,974	2,584,875	2,634,809
Nonfinancial organizations	10,748,306	10,606,440	11,779,497	12,334,743	12,206,974	13,157,364
Households	20,197,965	20,286,798	20,210,776	19,571,008	19,516,224	19,580,090
<i>in foreign currency</i>	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Transferable deposits	—	—	—	—	—	—
Other financial institutions	—	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Other financial institutions	257,469	320,674	312,291	273,168	268,020	314,280
Nonfinancial organizations	7,208,365	8,411,840	8,022,790	7,342,812	7,300,618	7,226,230
Households	3,707,620	4,266,132	4,019,662	3,420,171	3,445,609	3,379,084
DEBT SECURITIES INCLUDED IN BROAD MONEY	5,046	4,925	5,002	4,797	4,760	4,720
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,428	1,328,979	1,226,005	1,243,735	1,278,127	1,263,256
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,656,960	2,677,136	2,772,282	2,737,213	2,652,617	2,571,911
SHARES AND OTHER EQUITY	10,409,050	11,274,157	11,836,067	11,946,853	11,839,655	12,665,710
OTHER ITEMS (NET)	17,953,055	18,467,884	18,243,999	17,453,959	18,213,562	17,428,730
Escrow accounts of households ¹	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	May, 2023
NET FOREIGN ASSETS	8,595,929	9,247,551	9,441,835	9,006,600	8,779,480	8,731,687
CLAIMS ON NONRESIDENTS	13,609,648	14,090,465	14,586,843	14,102,722	14,162,224	14,008,428
LIABILITIES TO NONRESIDENTS	5,013,719	4,842,914	5,145,008	5,096,122	5,382,745	5,276,741
CLAIMS ON CENTRAL BANK	8,993,037	8,834,002	8,409,449	7,969,324	6,594,439	7,716,086
NET CLAIMS ON GENERAL GOVERNMENT	2,637,288	3,458,825	4,592,697	2,752,271	3,151,665	2,239,632
Claims on federal government	12,266,764	12,546,745	12,734,451	13,033,826	13,170,773	13,257,645
Debt securities	12,205,526	12,485,624	12,672,351	12,972,718	13,109,666	13,191,174
<i>in rubles</i>	11,494,466	11,775,720	11,906,855	12,188,446	12,281,798	12,404,320
<i>in foreign currency</i>	711,059	709,904	765,496	784,272	827,869	786,855
Loans	61,239	61,121	62,101	61,108	61,106	66,471
<i>in rubles</i>	61,194	61,076	62,051	61,059	61,053	66,420
<i>in foreign currency</i>	45	46	50	49	54	51
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	470,800
Debt securities	338,586	338,453	335,744	331,487	333,538	330,781
<i>in rubles</i>	338,586	338,453	335,744	331,487	333,538	330,781
<i>in foreign currency</i>	—	—	—	—	—	—
Loans	239,759	195,228	203,664	176,480	180,123	140,019
<i>in rubles</i>	239,637	195,107	203,533	176,346	179,983	139,879
<i>in foreign currency</i>	122	121	131	134	140	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	9,207,375
Deposits	6,458,607	5,482,922	5,784,314	5,133,322	5,908,337	5,829,838
<i>in rubles</i>	6,311,197	5,326,852	5,643,961	4,987,629	5,759,352	5,684,366
<i>in foreign currency</i>	147,410	156,070	140,354	145,692	148,985	145,473
Other liabilities	2,330,000	2,614,047	1,748,056	3,671,240	2,958,058	3,377,536
<i>in rubles</i>	2,330,000	2,614,047	1,748,056	3,671,240	2,958,058	3,377,536
<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	2,281,439
Deposits	1,419,215	1,524,632	1,148,791	1,984,960	1,666,374	2,281,439
<i>in rubles</i>	1,419,215	1,524,631	1,148,790	1,984,960	1,666,372	2,281,438
<i>in foreign currency</i>	—	—	1	1	2	1
Other liabilities	—	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	98,019,238	97,746,853	99,838,230	101,256,732	103,419,723	104,879,978
<i>in rubles</i>	90,392,243	89,986,404	91,449,379	92,809,245	94,616,117	96,023,208
<i>in foreign currency</i>	7,626,995	7,760,449	8,388,851	8,447,486	8,803,606	8,856,770
Claims on other financial institutions	12,640,976	12,137,676	12,484,528	12,442,326	12,655,061	12,716,885
<i>in rubles</i>	10,957,387	10,296,479	10,505,023	10,567,487	10,683,837	10,667,407
Debt securities	1,609,075	1,590,638	1,615,594	1,580,802	1,423,141	1,345,751
Loans	7,184,780	6,774,243	6,827,280	6,929,682	7,115,833	7,210,388
Other claims	2,163,532	1,931,598	2,062,149	2,057,002	2,144,863	2,111,269

Table 1.11 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
<i>in foreign currency</i>	1,683,589	1,841,197	1,979,505	1,874,840	1,971,225	2,049,478
Debt securities	359,118	404,217	476,625	557,659	632,344	616,759
Loans	1,133,780	1,172,492	1,087,704	1,121,806	1,180,591	1,178,009
Other claims	190,692	264,489	415,176	195,374	158,289	254,709
Claims on nonfinancial organizations	56,567,331	56,666,271	58,144,123	59,060,183	60,483,079	61,270,481
<i>in rubles</i>	50,677,930	50,800,153	51,789,915	52,543,490	53,707,047	54,517,466
Debt securities	1,999,364	1,952,382	1,895,734	1,956,909	2,188,649	2,267,263
Loans	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921	48,307,809
Other claims	3,860,560	3,862,785	3,889,934	3,809,297	3,855,477	3,942,395
<i>in foreign currency</i>	5,889,401	5,866,118	6,354,208	6,516,693	6,776,032	6,753,015
Debt securities	410,787	416,242	403,099	426,259	450,330	461,312
Loans	5,313,607	5,285,241	5,778,946	5,911,914	6,142,459	6,120,138
Other claims	165,007	164,635	172,164	178,520	183,243	171,565
Claims on households	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582	30,892,612
<i>in rubles</i>	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
Debt securities	—	—	—	—	—	—
Loans	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	54,005	53,134	55,137	55,954	56,349	54,277
Debt securities	—	—	—	—	—	—
Loans	54,005	53,134	55,137	55,954	56,349	54,277
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,658,226	5,210,959	5,502,058	4,935,727	4,881,895	4,839,425
DEPOSITS INCLUDED IN BROAD MONEY	79,232,793	79,091,888	81,207,778	81,159,669	81,547,617	82,650,243
<i>in rubles</i>	66,910,048	66,822,630	68,113,583	68,202,476	68,337,657	69,613,452
Transferable deposits	28,551,772	29,572,800	30,013,970	29,500,287	29,485,086	31,003,348
Other financial institutions	902,038	1,042,565	952,020	871,809	884,512	1,028,981
Nonfinancial organizations	13,634,249	15,619,383	15,499,402	14,721,775	14,321,289	15,216,379
Households	14,015,484	12,910,852	13,562,548	13,906,703	14,279,284	14,757,987
Other deposits	38,358,276	37,249,830	38,099,613	38,702,189	38,852,571	38,610,105
Other financial institutions	2,848,310	3,107,323	3,194,884	3,262,044	3,289,301	3,029,831
Nonfinancial organizations	15,233,228	13,729,920	14,302,472	14,638,482	14,369,146	14,231,300
Households	20,276,739	20,412,587	20,602,257	20,801,663	21,194,125	21,348,974
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
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	13,036,791
Other financial institutions	318,438	325,171	328,239	408,931	422,922	469,104
Nonfinancial organizations	8,197,439	8,208,974	8,840,220	8,783,708	9,035,102	8,887,422
Households	3,806,868	3,735,114	3,925,736	3,764,554	3,751,936	3,680,265
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496	4,459	4,426	4,500
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,569,492	1,593,126	1,532,600	1,539,261	1,591,881
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163	2,705,203	2,713,051	2,769,745	2,810,242
SHARES AND OTHER EQUITY	12,978,777	13,433,558	13,411,343	13,399,370	13,415,879	13,402,068
OTHER ITEMS (NET)	17,318,713	17,422,517	17,858,208	17,240,068	17,786,484	18,269,024
Escrow accounts of households ¹	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851	4,303,040

Table 1.11 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023
NET FOREIGN ASSETS	8,902,226	8,765,026
CLAIMS ON NONRESIDENTS	14,392,160	14,657,084
LIABILITIES TO NONRESIDENTS	5,489,935	5,892,058
CLAIMS ON CENTRAL BANK	8,009,126	7,833,056
NET CLAIMS ON GENERAL GOVERNMENT	1,299,607	761,097
Claims on federal government	13,527,687	13,981,036
Debt securities	13,461,213	13,914,681
<i>in rubles</i>	12,624,381	13,040,848
<i>in foreign currency</i>	836,832	873,833
Loans	66,475	66,354
<i>in rubles</i>	66,420	66,297
<i>in foreign currency</i>	55	58
Other claims	—	—
<i>in rubles</i>	—	—
<i>in foreign currency</i>	—	—
Claims on state and local government	456,900	458,106
Debt securities	316,624	314,654
<i>in rubles</i>	316,624	314,654
<i>in foreign currency</i>	—	—
Loans	140,276	143,452
<i>in rubles</i>	140,126	143,295
<i>in foreign currency</i>	150	157
Other claims	—	—
<i>in rubles</i>	—	—
<i>in foreign currency</i>	—	—
Liabilities to federal government	10,454,662	11,365,780
Deposits	6,358,628	6,759,761
<i>in rubles</i>	6,201,380	6,598,940
<i>in foreign currency</i>	157,247	160,821
Other liabilities	4,096,034	4,606,019
<i>in rubles</i>	4,096,034	4,606,019
<i>in foreign currency</i>	—	—
Liabilities to state and local government	2,230,318	2,312,265
Deposits	2,230,318	2,312,265
<i>in rubles</i>	2,230,317	2,312,263
<i>in foreign currency</i>	1	2
Other liabilities	—	—
<i>in rubles</i>	—	—
<i>in foreign currency</i>	—	—
CLAIMS ON OTHER SECTORS	106,950,228	110,095,657
<i>in rubles</i>	97,699,279	100,050,763
<i>in foreign currency</i>	9,250,949	10,044,894
Claims on other financial institutions	12,969,494	13,654,185
<i>in rubles</i>	10,898,681	11,532,350
Debt securities	1,356,014	1,535,766
Loans	7,397,340	7,580,701
Other claims	2,145,327	2,415,884

Table 1.11 (end)

(millions of rubles, end of period)

	June, 2023	July, 2023
<i>in foreign currency</i>	2,070,812	2,121,835
Debt securities	698,524	686,455
Loans	1,187,640	1,206,144
Other claims	184,648	229,235
Claims on nonfinancial organizations	62,452,218	64,346,831
<i>in rubles</i>	55,328,099	56,479,369
Debt securities	2,329,370	2,255,198
Loans	48,964,274	50,119,216
Other claims	4,034,455	4,104,955
<i>in foreign currency</i>	7,124,118	7,867,462
Debt securities	483,458	525,201
Loans	6,463,135	7,160,578
Other claims	177,525	181,683
Claims on households	31,528,516	32,094,641
<i>in rubles</i>	31,472,498	32,039,044
Debt securities	—	—
Loans	31,472,498	32,039,044
Other claims	—	—
<i>in foreign currency</i>	56,018	55,597
Debt securities	—	—
Loans	56,018	55,597
Other claims	—	—
LIABILITIES TO CENTRAL BANK	4,839,614	4,906,924
DEPOSITS INCLUDED IN BROAD MONEY	83,923,814	85,367,113
<i>in rubles</i>	70,286,376	70,978,719
Transferable deposits	31,495,583	32,240,687
Other financial institutions	1,130,011	1,123,098
Nonfinancial organizations	14,750,917	15,038,745
Households	15,614,655	16,078,844
Other deposits	38,790,793	38,738,031
Other financial institutions	3,229,766	3,236,682
Nonfinancial organizations	14,129,073	13,955,775
Households	21,431,953	21,545,575
<i>in foreign currency</i>	13,637,438	14,388,394
Transferable deposits	—	—
Other financial institutions	—	—
Nonfinancial organizations	—	—
Households	—	—
Other deposits	13,637,438	14,388,394
Other financial institutions	341,439	367,730
Nonfinancial organizations	9,423,345	10,051,352
Households	3,872,655	3,969,312
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,370	4,340
DEPOSITS EXCLUDED FROM BROAD MONEY	1,573,208	1,600,865
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,896,950	3,000,304
SHARES AND OTHER EQUITY	13,686,045	14,919,002
OTHER ITEMS (NET)	18,237,186	17,656,288
Escrow accounts of households ¹	4,402,909	4,536,088

¹ 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 ¹	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 ¹	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709

Table 1.12 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
NET FOREIGN ASSETS	47,471,041	48,723,430	50,551,862	52,512,285	54,300,936	53,375,343
NET CLAIMS ON GENERAL GOVERNMENT	-4,254,551	-4,396,590	-3,758,555	-5,011,505	-6,421,579	-5,639,114
CLAIMS ON OTHER SECTORS	99,192,092	99,060,281	101,157,125	102,560,132	104,711,460	106,160,287
<i>in rubles</i>	91,565,096	91,165,413	92,631,095	93,989,294	95,776,696	97,185,697
<i>in foreign currency</i>	7,626,996	7,894,868	8,526,030	8,570,838	8,934,764	8,974,590
Claims on other financial institutions	13,811,187	13,445,640	13,798,031	13,740,282	13,941,441	13,991,945
<i>in rubles</i>	12,127,598	11,470,026	11,681,347	11,742,092	11,839,059	11,824,648
of which: Loans	8,283,944	7,873,472	7,926,980	8,028,408	8,195,883	8,290,902
<i>in foreign currency</i>	1,683,589	1,975,615	2,116,683	1,998,190	2,102,382	2,167,297
of which: Loans	1,133,780	1,172,492	1,087,704	1,121,806	1,180,591	1,178,009
Claims on nonfinancial organizations	56,569,974	56,671,734	58,149,515	59,065,627	60,488,437	61,275,731
<i>in rubles</i>	50,680,572	50,805,616	51,795,305	52,548,933	53,712,403	54,522,715
of which: Loans	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921	48,307,809
<i>in foreign currency</i>	5,889,402	5,866,119	6,354,210	6,516,694	6,776,034	6,753,016
of which: Loans	5,313,607	5,285,241	5,778,946	5,911,914	6,142,459	6,120,138
Claims on households	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582	30,892,612
<i>in rubles</i>	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
of which: Loans	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
<i>in foreign currency</i>	54,005	53,134	55,137	55,954	56,349	54,277
of which: Loans	54,005	53,134	55,137	55,954	56,349	54,277
BROAD MONEY LIABILITIES	94,715,449	94,495,615	97,054,599	97,775,018	97,850,378	99,238,609
MONEY SUPPLY (National Definition)	82,388,014	82,221,702	83,955,908	84,813,366	84,635,992	86,197,318
<i>in rubles</i>						
Currency outside bankkig system	15,435,724	15,361,243	15,576,634	15,819,611	16,241,962	16,485,469
Transferable deposits	28,582,764	29,603,340	30,044,411	29,530,911	29,516,858	31,033,884
Other financial institutions	922,006	1,062,353	971,808	891,874	905,491	1,050,038
Nonfinancial organizations	13,645,274	15,630,135	15,510,055	14,732,334	14,332,083	15,225,859
Households	14,015,484	12,910,852	13,562,548	13,906,703	14,279,284	14,757,987
Other deposits	38,369,526	37,257,120	38,334,863	39,462,844	38,877,171	38,677,965
Other financial institutions	2,859,560	3,114,613	3,430,134	4,022,699	3,313,901	3,097,691
Nonfinancial organizations	15,233,228	13,729,920	14,302,472	14,638,482	14,369,146	14,231,300
Households	20,276,739	20,412,587	20,602,257	20,801,663	21,194,125	21,348,974
<i>in foreign currency</i>	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
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	13,036,791
Other financial institutions	318,438	325,171	328,239	408,931	422,922	469,104
Nonfinancial organizations	8,197,439	8,208,974	8,840,220	8,783,708	9,035,102	8,887,422
Households	3,806,868	3,735,114	3,925,736	3,764,554	3,751,936	3,680,265
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496	4,459	4,426	4,500
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,569,492	1,593,126	1,532,600	1,539,261	1,591,881
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,648,829	2,554,163	2,705,203	2,713,051	2,769,745	2,810,242
OTHER ITEMS (NET)	43,640,840	44,767,851	46,597,505	48,040,243	50,431,433	50,255,785
Escrow accounts of households ¹	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851	4,303,040

Table 1.12 (end)

(millions of rubles, end of period)

	June, 2023	July, 2023
NET FOREIGN ASSETS	56,829,479	59,592,372
NET CLAIMS ON GENERAL GOVERNMENT	-6,065,905	-7,064,653
CLAIMS ON OTHER SECTORS	108,204,925	111,402,354
<i>in rubles</i>	98,876,152	101,224,680
<i>in foreign currency</i>	9,328,774	10,177,674
Claims on other financial institutions	14,219,138	14,955,988
<i>in rubles</i>	12,070,503	12,701,375
of which: Loans	8,484,653	8,668,396
<i>in foreign currency</i>	2,148,636	2,254,613
of which: Loans	1,187,640	1,206,144
Claims on nonfinancial organizations	62,457,271	64,351,725
<i>in rubles</i>	55,333,151	56,484,261
of which: Loans	48,964,274	50,119,216
<i>in foreign currency</i>	7,124,120	7,867,463
of which: Loans	6,463,135	7,160,578
Claims on households	31,528,516	32,094,641
<i>in rubles</i>	31,472,498	32,039,044
of which: Loans	31,472,498	32,039,044
<i>in foreign currency</i>	56,018	55,597
of which: Loans	56,018	55,597
BROAD MONEY LIABILITIES	100,918,334	102,686,774
MONEY SUPPLY (National Definition)	87,276,525	88,294,039
<i>in rubles</i>		
Currency outside bankikg system	16,920,284	17,245,965
Transferable deposits	31,527,048	32,271,163
Other financial institutions	1,150,965	1,143,189
Nonfinancial organizations	14,761,428	15,049,130
Households	15,614,655	16,078,844
Other deposits	38,829,193	38,776,911
Other financial institutions	3,268,166	3,275,562
Nonfinancial organizations	14,129,073	13,955,775
Households	21,431,953	21,545,575
<i>in foreign currency</i>	13,637,438	14,388,394
Transferable deposits	—	—
Other financial institutions	—	—
Nonfinancial organizations	—	—
Households	—	—
Other deposits	13,637,438	14,388,394
Other financial institutions	341,439	367,730
Nonfinancial organizations	9,423,345	10,051,352
Households	3,872,655	3,969,312
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,370	4,340
DEPOSITS EXCLUDED FROM BROAD MONEY	1,573,208	1,600,865
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,896,950	3,000,304
OTHER ITEMS (NET)	53,580,008	56,642,130
Escrow accounts of households ¹	4,402,909	4,536,088

¹ 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
2021								
31.12	13,200.4	22,808.3	11,882.0	10,926.3	36,008.7	30,244.2	17,168.9	13,075.3
2022								
31.01	13,026.9	22,870.1	10,995.8	11,874.3	35,897.0	29,413.3	17,359.4	12,053.9
28.02	13,913.4	23,335.0	10,716.7	12,618.3	37,248.3	29,411.4	17,060.7	12,350.7
31.03	13,834.3	21,038.4	8,549.5	12,489.0	34,872.8	33,330.8	19,818.9	13,511.8
30.04	13,518.4	20,751.0	8,840.5	11,910.5	34,269.4	34,205.9	20,826.4	13,379.4
31.05	13,233.5	21,486.9	8,842.5	12,644.4	34,720.4	34,273.0	21,080.5	13,192.6
30.06	13,293.1	23,164.8	10,208.9	12,955.8	36,457.9	33,165.4	20,198.0	12,967.4
31.07	13,390.8	24,254.9	10,495.0	13,759.9	37,645.8	33,179.6	20,286.8	12,892.8
31.08	13,481.8	25,533.8	10,913.9	14,619.9	39,015.6	34,317.7	20,210.8	14,106.9
30.09	14,175.0	26,426.6	11,432.1	14,994.6	40,601.7	34,495.2	19,571.0	14,924.2
31.10	14,669.8	26,653.1	11,575.9	15,077.3	41,323.0	34,313.5	19,516.2	14,797.3
30.11	14,740.3	26,744.3	11,953.5	14,790.8	41,484.6	35,388.6	19,580.1	15,808.5
31.12	15,435.7	28,582.8	14,015.5	14,567.3	44,018.5	38,369.5	20,276.7	18,092.8
2023								
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
30.06	16,920.3	31,527.0	15,614.7	15,912.4	48,447.3	38,829.2	21,432.0	17,397.2
31.07	17,246.0	32,271.2	16,078.8	16,192.3	49,517.1	38,776.9	21,545.6	17,231.3
31.08	17,377.5	32,333.3	15,716.3	16,617.0	49,710.8	40,400.1	22,478.9	17,921.2

Table 1.13 (end)

Date	M2 Money supply, billions of rubles (5+6)	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
		9	10	11	12
2021				
31.12	66,252.9	6.3	13.0	13.0
2022				
31.01	65,310.3	-1.4	-1.4	13.4
28.02	66,659.7	2.1	0.6	14.6
31.03	68,203.5	2.3	2.9	17.1
30.04	68,475.3	0.4	3.4	15.7
31.05	68,993.4	0.8	4.1	16.6
30.06	69,623.2	0.9	5.1	16.8
31.07	70,825.4	1.7	6.9	19.3
31.08	73,333.3	3.5	10.7	22.6
30.09	75,096.8	2.4	13.3	23.9
31.10	75,636.5	0.7	14.2	24.4
30.11	76,873.3	1.6	16.0	23.4
31.12	82,388.0	7.2	24.4	24.4
2023				
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
30.06	87,276.5	1.3	5.9	25.4
31.07	88,294.0	1.2	7.2	24.7
31.08	90,110.9	2.1	9.4	22.9

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 ¹
31.12.2015	11,043.8	8,522.2	1,594.0	369.8	557.8	—
31.12.2016	11,882.7	8,789.8	1,822.7	484.7	785.5	—
31.12.2017	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4
31.12.2018	16,063.4	10,312.5	1,898.2	575.3	1,903.5	1,373.9
31.12.2019	16,822.1	10,616.1	2,625.5	617.4	1,026.4	1,936.7
31.12.2020	18,472.4	13,419.6	2,548.5	713.6	1,220.7	570.0
31.12.2021	20,338.9	14,068.1	2,650.6	815.3	2,805.0	0.0
2022						
31.01	19,802.8	13,784.1	3,762.4	825.4	1,430.8	0.0
28.02	22,376.9	15,815.1	2,847.1	843.3	2,871.4	0.0
31.03	19,186.6	14,842.3	1,086.4	150.0	3,107.8	0.0
30.04	18,344.8	14,347.5	1,019.9	162.2	2,815.2	0.0
31.05	18,663.7	13,970.6	1,796.5	145.9	2,750.7	0.0
30.06	19,167.7	14,033.3	1,808.5	145.9	3,180.0	0.0
31.07	19,136.5	14,141.8	2,022.8	146.0	2,825.9	0.0
31.08	19,830.1	14,228.5	2,042.1	146.0	3,413.6	0.0
30.09	21,095.5	15,158.4	2,835.6	145.9	2,955.6	0.0
31.10	20,814.8	15,489.4	2,720.4	145.9	2,459.1	0.0
30.11	21,391.3	15,558.9	2,056.8	145.9	3,629.6	0.0
31.12	24,428.6	16,347.7	2,983.6	145.9	4,951.4	0.0
2023						
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
30.06	24,929.2	17,797.4	4,105.3	271.3	2,755.1	0.0
31.07	25,078.8	18,194.5	3,966.7	271.3	2,646.3	0.0
31.08	25,801.0	18,358.8	4,563.3	271.7	2,607.2	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 ¹
2023						
01.08	25,078.8	18,194.5	3,966.7	271.3	2,646.3	0.0
02.08	24,880.1	18,207.2	3,533.8	271.3	2,867.8	0.0
03.08	24,720.3	18,232.6	3,305.2	271.3	2,911.2	0.0
04.08	24,905.2	18,267.4	3,395.9	271.3	2,970.6	0.0
07.08	24,765.6	18,304.1	3,340.0	271.3	2,850.1	0.0
08.08	24,673.8	18,289.4	2,939.5	271.3	3,173.5	0.0
09.08	24,804.3	18,305.1	2,270.3	271.3	3,957.5	0.0
10.08	24,825.1	18,326.0	3,834.4	271.3	2,393.4	0.0
11.08	24,842.8	18,363.7	3,691.0	271.3	2,516.7	0.0
14.08	24,927.1	18,403.5	3,758.5	271.3	2,493.8	0.0
15.08	32,366.5	18,400.0	11,343.3	271.3	2,351.9	0.0
16.08	24,921.2	18,422.2	3,691.1	271.3	2,536.7	0.0
17.08	24,963.8	18,455.9	3,768.7	271.3	2,467.8	0.0
18.08	24,973.2	18,488.3	3,790.8	271.7	2,422.3	0.0
21.08	25,348.2	18,519.2	4,099.9	271.7	2,457.4	0.0
22.08	25,701.0	18,485.8	4,505.8	271.7	2,437.7	0.0
23.08	25,434.6	18,468.8	4,141.2	271.7	2,552.8	0.0
24.08	25,344.0	18,448.6	4,115.7	271.7	2,508.0	0.0
25.08	25,489.5	18,434.7	4,295.4	271.7	2,487.6	0.0
28.08	25,409.1	18,418.2	4,356.7	271.7	2,362.4	0.0
29.07	25,774.6	18,364.9	4,769.8	271.7	2,368.2	0.0
30.08	25,485.3	18,349.0	4,307.7	271.7	2,556.9	0.0
31.08	25,536.2	18,334.4	4,427.0	271.7	2,503.0	0.0

¹ At market value.

Table 1.15

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
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 1.15 (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.

Table 1.16

Financial Sector 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	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 1.16 (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	For 30.06.2023	For 31.07.2023	For 31.08.2023
ASSETS								
Foreign currency-denominated assets and precious metals	39,618,898	41,244,739	43,621,443	45,701,883	44,885,907	48,241,582	51,074,566	53,062,427
Credits and deposits	5,166,800	5,607,914	5,050,614	5,005,128	4,964,258	4,973,356	5,117,266	5,476,516
Securities	440,406	438,703	436,139	437,259	439,586	439,582	437,751	435,230
Claims on IMF	2,860,284	3,039,001	3,153,192	3,311,978	3,262,173	3,535,595	3,742,878	3,866,036
Other assets	393,077	332,738	298,280	302,563	287,433	249,439	293,429	359,221
Total assets	48,479,465	50,663,095	52,559,668	54,758,811	53,839,357	57,439,554	60,665,890	63,199,430
LIABILITIES								
Cash in circulation	16,168,281	16,422,018	16,661,513	17,155,339	17,338,871	17,797,937	18,195,004	18,359,304
Funds in accounts with the Bank of Russia	16,228,451	16,485,508	15,941,576	15,609,401	15,214,745	15,017,204	15,128,454	15,564,812
Liabilities to IMF	2,588,977	2,732,893	2,844,353	2,942,007	2,939,968	3,197,999	3,374,451	3,488,766
Other liabilities	733,559	2,279,959	4,369,509	6,309,439	5,603,148	8,683,789	11,225,356	13,043,923
Total liabilities	35,719,268	37,920,378	39,816,951	42,016,186	41,096,732	44,696,929	47,923,265	50,456,805
CAPITAL								
Capital	12,760,197	12,742,717	12,742,717	12,742,625	12,742,625	12,742,625	12,742,625	12,742,625
Total liabilities and capital	48,479,465	50,663,095	52,559,668	54,758,811	53,839,357	57,439,554	60,665,890	63,199,430

Table 2.2

The Bank of Russia Key Rate¹

(% p.a.)

Period	Rate
05.11.2014	9.50
12.12.2014	10.50
16.12.2014	17.00
02.02.2015	15.00
16.03.2015	14.00
05.05.2015	12.50
16.06.2015	11.50
03.08.2015	11.00
14.06.2016	10.50
19.09.2016	10.00
27.03.2017	9.75
02.05.2017	9.25
19.06.2017	9.00
18.09.2017	8.50
30.10.2017	8.25
18.12.2017	7.75
12.02.2018	7.50
26.03.2018	7.25
17.09.2018	7.50
17.12.2018	7.75
17.06.2019	7.50
29.07.2019	7.25
09.09.2019	7.00
28.10.2019	6.50
16.12.2019	6.25
10.02.2020	6.00
27.04.2020	5.50
22.06.2020	4.50
27.07.2020	4.25
22.03.2021	4.50
26.04.2021	5.00
15.06.2021	5.50
26.07.2021	6.50
13.09.2021	6.75
25.10.2021	7.50
20.12.2021	8.50
14.02.2022	9.50
28.02.2022	20.00
11.04.2022	17.00
04.05.2022	14.00
27.05.2022	11.00
14.06.2022	9.50
25.07.2022	8.00
19.09.2022	7.50
24.07.2023	8.50
15.08.2023	12.00
18.09.2023	13.00

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

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 ¹ —	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 ¹ —	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 ¹ —	1.00	6.00	8.50	1.00	6.00	8.50	1.00	6.00	8.50

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

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

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
12.07.2023 — 08.08.2023	4,255.8
09.08.2023 — 12.09.2023	4,385.3
13.09.2023 — 10.10.2023	4,503.9

Table 2.7

Interest Rates on Monetary Policy Instruments of the Bank of Russia

(% p.a.)

Start date	Interest rate on standing deposit facilities	Maximum rate submitted at deposit auctions	Minimum rate submitted at repo auctions			Minimum rate submitted at loan auctions	Interest rate on standing overnight loans, repos and FX swaps	Interest rate on standing lending facilities for more than 1 day	
			main and fine-tuning	1 month	1 year			lombard loans ¹ and loans secured by non-marketable assets for 2 to 90 days	loans secured by non-marketable assets for more than 90 days
1	2	3	4	5	6	7	8	9	10
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
24.07.2023	7.50	8.50	8.50	8.60	8.75	8.75	9.50	9.50	10.25
15.08.2023	11.00	12.00	12.00	12.10	12.25	12.25	13.00	13.00	13.75

¹ Since 25 March 2022.

Table 2.8

Interest Rates on the Bank of Russia's Special Facilities

(% p.a.)

Start date	SME Support ¹	Non-Commodity Export Support (EXIAR) ²	Support of Large Investment Projects ³	Leasing Development Support ⁴	Economy Support Amid the COVID-19 Pandemic ⁵	SME Support (unsecured loans) ⁶
1	2	3	4	5	6	7
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
24.07.2023	7.00	6.50	7.50	—	—	—
15.08.2023	10.50	6.50	9.00	—	—	—

¹ The interest rates on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation and from 20 June 2023 on Bank of Russia loans secured by federal government bonds. 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.

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

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

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

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

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

Table 2.9

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

(millions of rubles)

Date	Intraday loans (in a day)	Standing facilities (start of business)												special facilities
		overnight loans	repos	FX swaps	lombard loans			loans secured by non-marketable assets						
					1 day	2–30 days	31–90 days	1 day	2–30 days	31–90 days	91–180 days	181–365 days	366–549 days	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2023														
01.08	1,159,639.46	—	2,977.17	—	0.10	2,160.00	8,348.52	600,000.00	—	120,600.00	—	362.25	—	342,918.08
02.08	1,687,834.72	—	2,997.67	—	—	2,160.00	6,448.52	100,000.00	—	50,600.00	—	94.75	—	343,851.55
03.08	665,917.18	—	3,603.55	—	—	1,830.00	6,148.52	90,000.00	—	50,600.00	—	93.65	—	349,280.08
04.08	459,321.60	—	4,076.61	—	—	1,840.00	7,448.52	70,000.00	—	80,600.00	—	93.65	—	348,592.57
07.08	608,084.00	6.03	4,592.73	—	—	1,840.00	7,648.52	—	—	50,600.00	—	93.65	—	348,367.80
08.08	1,185,086.02	—	4,964.80	—	—	1,840.00	7,950.11	—	—	50,600.00	—	91.65	—	345,931.53
09.08	1,137,262.93	56.22	3,530.34	—	—	1,840.00	7,950.11	188,000.00	—	30,600.00	—	91.65	—	348,688.55
10.08	675,816.16	—	4,607.03	—	—	1,860.00	8,728.66	70,000.00	—	50,588.89	—	91.65	—	349,056.40
11.08	1,130,618.03	—	514.78	—	—	1,870.00	9,370.26	67,200.00	—	588.89	—	91.65	—	348,220.02
14.08	1,044,582.44	—	1,542.63	—	—	1,870.00	10,870.26	40,000.10	—	70,588.89	—	91.65	—	348,061.71
15.08	914,496.06	—	477,816.97	—	41,000.00	1,870.00	12,370.26	7,009,000.00	—	588.89	—	91.65	—	344,929.52
16.08	873,852.37	—	3,099.39	—	—	1,870.00	12,770.26	50,000.00	—	70,588.89	—	90.55	—	342,150.74
17.08	245,397.71	—	3,112.48	—	—	1,890.00	14,812.51	—	—	85,579.86	—	90.55	—	344,165.55
18.08	438,269.18	—	2,701.18	—	—	1,900.00	12,770.26	—	—	30,579.86	—	90.55	—	343,973.82
20.08	0.42	5.28	2,701.18	—	—	1,900.00	11,770.26	370,000.00	—	50,575.67	—	90.55	—	343,704.02
21.08	641,098.26	5.28	3,048.39	—	—	1,900.00	11,770.26	370,000.00	—	50,575.67	—	90.55	—	343,704.02
22.08	266,899.75	—	1,782.70	—	—	1,900.00	12,770.26	700,000.00	—	50,546.19	—	33.55	—	343,701.96
23.08	384,674.80	1.43	603.63	—	—	1,900.00	11,128.66	340,000.00	—	100,546.19	—	33.55	—	343,540.86
24.08	438,640.44	—	838.71	—	—	1,915.00	11,128.66	300,000.00	—	100,546.05	—	32.35	—	344,351.47
25.08	334,547.74	—	598.72	—	—	1,925.00	11,428.66	600,000.00	—	50,546.05	—	32.35	—	344,042.66
28.08	1,486,618.50	—	598.54	—	—	1,920.00	13,428.66	450,000.00	—	80,521.05	—	32.35	—	344,167.43
29.08	987,365.30	—	600.75	—	—	1,920.00	12,428.66	1,214,500.00	—	185,521.05	—	28.73	—	344,086.73
30.08	797,998.51	—	—	—	—	1,920.00	11,928.66	650,000.00	—	175,505.24	—	28.73	—	343,442.41
31.08	1,209,533.92	—	—	—	—	1,930.00	11,580.14	700,000.00	—	200,505.24	—	28.73	—	342,919.09

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
2023				
01.08	—	—	1,200,010.00	—
02.08	—	—	1,200,010.00	—
03.08	—	—	1,200,010.00	—
04.08	—	—	1,200,010.00	—
07.08	—	—	1,200,010.00	—
08.08	—	—	1,200,010.00	—
09.08	—	—	1,200,010.00	—
10.08	—	—	1,200,010.00	—
11.08	—	—	1,200,010.00	—
14.08	—	—	1,200,010.00	—
15.08	—	—	1,200,010.00	—
16.08	—	—	1,200,010.00	—
17.08	—	—	1,200,000.00	—
18.08	—	—	1,200,000.00	—
20.08	—	—	1,200,000.00	—
21.08	—	—	1,200,000.00	—
22.08	—	—	1,200,000.00	—
23.08	—	—	1,200,000.00	—
24.08	—	—	1,200,000.00	—
25.08	—	—	1,200,000.00	—
28.08	—	—	1,200,000.00	—
29.08	—	—	1,200,000.00	—
30.08	—	—	1,200,000.00	—
31.08	—	—	1,200,000.00	—

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
2023				
01.08	895.64	—	1,748.66	—
02.08	1,117.08	—	1,748.66	—
03.08	951.50	—	1,959.72	—
04.08	1,010.93	—	1,959.72	—
07.08	890.42	—	1,959.72	—
08.08	1,213.83	—	1,959.72	—
09.08	790.08	1,207.74	1,959.72	—
10.08	1,103.39	—	1,290.00	—
11.08	1,226.72	—	1,290.00	—
14.08	1,203.76	—	1,290.00	—
15.08	1,061.89	—	1,290.00	—
16.08	1,246.71	—	1,290.00	—
17.08	997.78	—	1,470.00	—
18.08	952.30	—	1,470.00	—
21.08	987.45	—	1,470.00	—
22.08	967.72	—	1,470.00	—
23.08	1,082.83	—	1,470.00	—
24.08	1,188.00	—	1,320.00	—
25.08	1,167.64	—	1,320.00	—
28.08	1,042.41	—	1,320.00	—
29.08	1,048.19	—	1,320.00	—
30.08	1,236.89	—	1,320.00	—
31.08	1,073.14	—	1,429.91	—

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
01.08.2023	depository	02.08.2023	09.08.2023	8.44	1,960.02
08.08.2023	depository	09.08.2023	16.08.2023	8.26	1,290.00
15.08.2023	depository	16.08.2023	23.08.2023	11.61	1,470.00
22.08.2023	depository	23.08.2023	30.08.2023	11.56	1,320.00
29.08.2023	depository	30.08.2023	06.09.2023	11.51	1,430.00

Table 2.12

Results of Bank of Russia Fine-Tuning Auctions

Auction date	Auction type depositary	Maturity (days)	Weighted average rate (% p.a.)	Amount (billions of rubles)
1	2	3	4	5
08.08.2023	depositary	1	8.39	1,207.91

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
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
19.06.2023	21.06.2023	19.07.2023	7.60	300.00
19.06.2023	21.06.2023	19.06.2024	7.75	100.00
17.07.2023	19.07.2023	17.07.2024	7.75	100.00
17.07.2023	19.07.2023	16.08.2023	7.63	100.00
14.08.2023	16.08.2023	13.09.2023	8.69	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
2022																		
January	8.29	8.35	8.50	8.96	—	—	8.24	8.32	—	9.46	—	—	8.30	—	—	—	—	—
February	9.57	9.27	9.90	9.70	—	—	9.67	9.24	—	9.50	—	—	9.62	—	—	—	—	—
March	19.87	24.00	—	—	22.07	—	19.86	—	—	—	—	—	21.21	—	—	—	—	—
April	17.08	19.22	—	21.27	—	—	17.11	—	—	—	—	—	19.37	—	—	—	—	—
May	13.25	13.88	15.75	15.31	15.66	—	13.23	—	—	—	—	—	—	—	—	—	—	—
June	9.63	—	—	—	9.76	—	9.64	—	—	—	—	—	10.52	—	—	—	—	—
July	8.90	9.18	9.46	13.25	—	10.65	8.90	8.23	—	—	—	—	9.36	—	—	—	—	—
August	7.94	8.23	—	9.37	—	—	7.95	8.19	—	—	—	—	7.98	—	—	—	—	—
September	7.68	7.96	7.96	—	—	—	7.67	8.25	—	—	—	—	7.76	—	—	—	—	—
October	7.67	7.81	—	—	—	—	7.69	7.73	—	—	—	—	7.66	—	—	—	—	—
November	7.31	7.82	—	—	—	—	7.31	7.79	—	—	—	—	7.27	—	—	—	—	—
December	7.31	7.63	7.62	—	—	—	7.33	7.59	7.47	—	—	—	7.23	—	—	—	—	—
2023																		
January	7.00	7.60	—	—	—	—	7.00	—	—	—	—	—	6.91	—	—	—	—	—
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	—	—	—	—	—
July	7.83	7.83	9.03	9.71	—	11.81	7.85	—	8.81	—	—	—	7.71	—	—	—	—	—
August	10.33	10.62	—	9.34	—	—	10.35	10.17	—	9.34	—	—	10.27	—	—	—	—	—
September	12.28	12.73	12.73	—	—	—	12.31	—	12.92	—	—	—	12.11	—	—	—	—	—

Table 3.1.2

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
2022						
January	0.10	0.26	0.22	—	—	—
February	0.12	0.15	0.44	—	—	—
March	0.27	—	—	—	—	—
April	0.35	—	—	—	—	—
May	0.77	—	—	—	—	—
June	1.22	—	—	—	—	—
July	1.58	—	1.64	—	—	3.44
August	2.33	2.15	2.18	—	—	—
September	—	0.91	2.66	—	—	—
October	—	2.27	—	—	—	—
November	3.47	2.97	—	—	—	—
December	4.29	—	3.79	—	—	—
2023						
January	—	—	—	—	—	—
February	4.55	—	—	—	—	—
March	—	—	—	—	—	—
April	—	—	—	—	—	—
May	—	—	4.95	—	—	—
June	—	—	—	—	—	—
July	—	—	—	—	—	—
August	—	—	—	—	—	—
September	—	5.44	—	—	—	—

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
2023																		
01.09	11.90	—	12.37	—	—	—	11.93	—	—	—	—	—	11.80	—	—	—	—	—
04.09	11.95	—	—	—	—	—	11.99	—	—	—	—	—	11.81	—	—	—	—	—
05.09	11.97	—	12.69	—	—	—	12.06	—	12.69	—	—	—	11.84	—	—	—	—	—
06.09	11.91	—	—	—	—	—	11.93	—	—	—	—	—	11.84	—	—	—	—	—
07.09	11.89	—	—	—	—	—	11.92	—	—	—	—	—	11.73	—	—	—	—	—
08.09	11.86	—	—	—	—	—	11.85	—	—	—	—	—	11.77	—	—	—	—	—
11.09	11.91	—	—	—	—	—	11.94	—	—	—	—	—	11.72	—	—	—	—	—
12.09	12.05	—	—	—	—	—	12.10	—	—	—	—	—	11.61	—	—	—	—	—
13.09	12.42	12.46	—	—	—	—	12.54	—	—	—	—	—	11.82	—	—	—	—	—
14.09	12.49	—	—	—	—	—	12.60	—	—	—	—	—	12.00	—	—	—	—	—
15.09	12.32	—	—	—	—	—	12.36	—	—	—	—	—	12.06	—	—	—	—	—
18.09	12.67	—	—	—	—	—	12.68	—	—	—	—	—	12.56	—	—	—	—	—
19.09	12.53	—	13.14	—	—	—	12.52	—	13.14	—	—	—	12.59	—	—	—	—	—
20.09	12.57	—	—	—	—	—	12.59	—	—	—	—	—	12.43	—	—	—	—	—
21.09	12.47	—	—	—	—	—	12.46	—	—	—	—	—	12.31	—	—	—	—	—
22.09	12.39	—	—	—	—	—	12.37	—	—	—	—	—	12.37	—	—	—	—	—
25.09	12.38	—	—	—	—	—	12.37	—	—	—	—	—	12.35	—	—	—	—	—
26.09	12.39	—	—	—	—	—	12.38	—	—	—	—	—	12.34	—	—	—	—	—
27.09	12.55	13.12	—	—	—	—	12.52	—	—	—	—	—	12.48	—	—	—	—	—
28.09	12.68	—	—	—	—	—	12.75	—	—	—	—	—	12.38	—	—	—	—	—
29.09	12.60	12.60	—	—	—	—	12.63	—	—	—	—	—	12.53	—	—	—	—	—

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
2023						
01.09	—	—	—	—	—	—
04.09	—	—	—	—	—	—
05.09	—	—	—	—	—	—
06.09	—	—	—	—	—	—
07.09	—	—	—	—	—	—
08.09	—	—	—	—	—	—
11.09	—	5.30	—	—	—	—
12.09	—	—	—	—	—	—
13.09	—	—	—	—	—	—
14.09	—	—	—	—	—	—
15.09	—	—	—	—	—	—
18.09	—	—	—	—	—	—
19.09	—	5.45	—	—	—	—
20.09	—	—	—	—	—	—
21.09	—	—	—	—	—	—
22.09	—	—	—	—	—	—
25.09	—	—	—	—	—	—
26.09	—	5.57	—	—	—	—
27.09	—	—	—	—	—	—
28.09	—	—	—	—	—	—
29.09	—	—	—	—	—	—

Table 3.1.5

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

Period	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
2023								
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	1,252,892	18,777	38,711	20,742	1,085	6,436	45,002
April	1,034,478	1,220,073	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
June	1,285,753	1,330,504	23,376	33,601	18,378	1,172	23,332	42,763
July	1,153,421	1,529,282	18,052	52,193	19,397	1,066	42,720	40,212
August	1,157,938	1,767,115	26,469	67,659	16,351	1,642	35,797	39,896

Table 3.1.6

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

(millions of rubles)

Maturity	August 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	871,764	1,391,886	4,308	50,485	9,038	1,642	18,532	21,900
1 week ¹	223,932	309,551	17,061	—	6,828	—	5,817	13,682
2 weeks ¹	3,115	24,335	635	—	233	—	3,043	393
1 month ²	29,382	14,998	4,017	17,145	3	—	5,793	2,277
2 months ²	5,237	152	—	—	—	—	287	2
3 months ³	9,668	11,085	208	26	—	—	1,099	908
6 months ³	699	3,033	—	—	27	—	933	287
Over 6 months	7,267	—	—	—	—	—	175	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	6,873	12,074	239	3	223	—	117	446

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

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

3.2. Exchange Rates and Reference Prices of Precious Metals

Table 3.2.1

Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2022															
January	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	74.2926	75.1315	74.8355	74.5277	74.5686	75.7668
February	77.4702	77.1302	76.4849	76.6501	76.0509	76.0509	76.0509	75.6806	75.3042	74.8015	74.7241	74.9867	74.9867	74.9867	76.5762
March	93.5589	91.7457	103.2487	111.7564	105.8124	105.8124	105.8124	105.8124	105.8124	116.0847	120.3785	116.7517	116.7517	116.7517	115.1963
April	83.4097	83.4285	83.4285	83.4285	83.5932	83.3520	82.5962	76.2547	74.8501	74.8501	74.8501	79.1596	79.6274	79.8471	81.2880
May	71.0237	71.0237	71.0237	71.0237	69.4160	66.2378	67.3843	67.3843	67.3843	67.3843	67.3843	68.8389	65.7916	63.7799	63.7799
June	61.6069	61.4733	61.5750	61.9659	61.9659	61.9659	61.1094	60.9565	60.2282	58.3895	57.7780	57.7780	57.7780	57.7780	57.0926
July	52.5123	53.7676	53.7676	53.7676	55.0858	58.5118	62.9110	63.1427	61.2664	61.2664	61.2664	61.3045	58.8541	58.5322	58.2568
August	61.3101	62.0506	60.1595	60.2374	60.2580	60.3696	60.3696	60.3696	60.3164	60.3814	60.4542	60.6229	60.8993	60.8993	60.8993
September	60.2386	60.2370	60.3713	60.3713	60.3713	60.9033	60.8544	61.1814	60.8010	60.4696	60.4696	60.4696	60.4568	60.0676	59.7751
October	55.2987	55.2987	55.2987	57.5664	58.7913	59.4043	60.2534	61.2475	61.2475	61.2475	62.3126	63.6840	63.7559	63.4917	63.0558
November	61.6229	61.4275	61.6175	62.0955	62.0955	62.0955	62.0955	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
2023															
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
July	88.3844	88.3844	88.3844	89.3255	89.5450	90.3380	92.5695	91.6879	91.6879	91.6879	91.4931	90.5045	90.6253	90.1757	90.1190
August	91.5923	91.7755	92.8410	93.7792	94.8076	94.8076	94.8076	94.8076	96.5668	96.0755	97.3999	97.2794	98.2066	98.2066	101.0399
September	96.3344	96.3411	96.3411	96.3411	96.6199	97.5383	97.8439	98.1961	97.9241	97.9241	97.9241	96.5083	94.7035	95.9794	96.1609

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
2022																
January	75.7668	75.7668	76.0404	76.3347	76.8697	76.4408	76.6903	76.6903	76.6903	77.3649	78.6422	78.9437	78.9470	77.8174	77.8174	77.8174
February	76.1660	75.0141	75.7527	75.7619	75.7619	75.7619	76.7671	80.4194	80.4194	86.9288	83.5485	83.5485	83.5485	—	—	—
March	111.4823	108.0521	104.8012	103.9524	103.9524	103.9524	104.6819	104.0741	103.1618	96.0458	95.6618	95.6618	95.6618	93.7125	86.2843	84.0851
April	80.0437	80.0437	80.0437	79.4529	79.0287	77.0809	74.9990	73.5050	73.5050	73.5050	73.3611	72.7089	72.8764	72.2953	71.0237	—
May	63.7799	63.4445	63.5428	63.5643	62.4031	58.8862	58.8862	58.8862	58.2087	56.9690	56.2996	62.0495	66.4029	66.4029	66.4029	63.0975
June	56.6624	56.8691	56.7101	56.7101	56.7101	56.1727	54.7081	53.2788	53.3578	53.3234	53.3234	53.3234	53.3641	52.9699	51.1580	—
July	57.8323	57.8323	57.8323	56.5616	55.4370	54.8491	56.4783	57.3917	57.3917	57.3917	57.7821	58.6605	60.2198	60.2031	61.3101	61.3101
August	61.3747	61.4247	60.7552	59.9570	59.1321	59.1321	59.1321	59.7419	59.8963	59.9974	59.7699	60.0924	60.0924	60.0924	60.3636	60.3677
September	59.6663	60.0316	60.0316	60.0316	60.1662	60.0158	60.8685	59.8318	58.1006	58.1006	58.1006	57.9990	58.1756	58.4485	57.4130	—
October	63.0558	63.0558	61.7634	61.7032	61.5905	61.5018	61.1958	61.1958	61.1958	61.1629	61.3326	61.4277	61.3589	61.5343	61.5343	61.5343
November	60.3116	60.3484	60.3894	60.3741	60.3741	60.3741	60.7379	60.6566	60.5043	60.3866	60.4797	60.4797	60.4797	60.7520	61.0742	—
December	64.3015	64.6078	64.6078	64.6078	66.3474	69.0037	70.5256	72.1306	68.6760	68.6760	68.6760	68.4487	69.9346	71.3261	71.9778	70.3375
2023																
January	67.5744	68.2892	68.6644	68.8728	68.8467	68.6656	68.6656	68.6656	68.6288	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	—
July	90.1190	90.1190	90.4217	90.6906	91.2046	90.8545	90.3846	90.3846	90.3846	90.4890	90.0945	90.0468	90.0225	90.9783	90.9783	90.9783
August	97.4217	96.7045	93.7460	93.4047	93.4047	93.4047	94.1424	94.1185	94.4421	94.4007	94.7117	94.7117	94.7117	95.4717	95.7070	95.9283
September	96.6338	96.6338	96.6338	96.6472	96.2236	96.6172	96.0762	96.0419	96.0419	96.0419	96.1456	96.2378	96.5000	97.0018	97.4147	—

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
2022															
January	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	84.0695	85.1315	84.8784	84.6709	85.4556	86.8894
February	86.5032	86.7869	86.2826	86.5610	87.1163	87.1163	87.1163	86.5181	85.8920	85.3784	85.3798	85.3574	85.3574	85.3574	86.8451
March	104.4772	102.9112	114.5544	124.0161	116.5312	115.6212	115.6212	115.6212	115.6212	126.4395	132.9581	128.9523	128.9523	128.9523	127.2343
April	92.4930	92.1468	92.1468	92.1468	92.3872	91.7289	90.5998	83.2930	81.7064	81.7064	81.7064	85.9752	86.7939	86.7219	88.0024
May	74.5589	74.5589	74.5589	74.5589	72.7815	70.0662	71.0963	71.0963	71.0963	71.0963	71.0963	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
2023															
January	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.6553	75.0785	74.5438	74.1361	72.7908	73.1131
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
July	96.0195	96.0195	96.0195	97.2582	97.7382	98.4144	100.7163	99.8189	99.8189	99.8189	100.4155	99.6775	99.8890	100.6788	101.1992
August	100.9428	100.6988	101.9268	102.5310	103.8379	103.8379	103.8379	106.0543	105.4352	106.8897	107.1563	107.9723	107.9723	107.9723	110.6847
September	104.9407	104.6108	104.6108	104.6108	104.4171	104.9043	105.0789	105.2776	104.8872	104.8872	104.8872	103.5332	101.5646	103.1066	103.2289

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
2022																
January	86.8894	86.8894	86.8609	87.0216	87.1318	86.8215	86.9054	86.9054	86.9054	87.5925	88.9286	89.1511	88.4680	86.6419	86.6419	86.6419
February	86.2656	85.3060	86.1308	86.1489	86.1489	86.1489	87.3379	90.8820	90.8820	97.7688	93.5994	93.5994	93.5994	—	—	—
March	122.4522	118.7601	115.9311	114.3996	114.3996	114.3996	115.6002	114.7833	113.2613	105.4679	105.2662	105.2662	105.2662	102.6714	96.0085	93.6960
April	87.0715	87.0715	87.0715	86.4289	85.9674	83.2705	81.2239	80.0249	80.0249	80.0249	77.4651	76.6670	75.9224	75.3117	74.5589	—
May	65.7939	65.8166	66.3644	66.6135	64.9358	60.8953	60.8953	60.8953	60.3851	58.8705	57.9210	64.4392	69.4353	69.4353	69.4353	64.7170
June	59.1204	58.9568	59.3299	59.3299	59.3299	58.8003	57.4566	55.8307	55.9886	55.9640	55.9640	55.9640	56.0535	55.8886	53.8580	—
July	57.8851	57.8851	57.8851	57.1526	56.4463	55.8260	57.1133	57.7608	57.7608	57.7608	58.6741	59.4068	61.0032	61.2171	62.5695	62.5695
August	62.5056	62.3551	61.8322	60.8957	59.3934	59.3934	59.3934	59.5344	59.3304	59.5082	59.5983	59.8784	59.8784	59.8784	59.9608	60.5752
September	59.6196	59.8740	59.8740	59.8740	60.0426	60.0507	60.2110	58.9388	56.4751	56.4751	56.4751	55.9278	55.9953	55.7232	55.4064	—
October	62.4695	62.4695	60.5608	60.5300	60.1086	60.4371	59.8378	59.8378	59.8378	60.1575	60.4648	61.5682	61.5718	61.1328	61.1328	61.1328
November	62.6297	62.6675	62.5712	62.4484	62.4484	62.4484	62.1245	62.1774	62.2850	62.7814	62.8762	62.8762	62.8762	63.3008	63.3882	—
December	68.4470	68.7798	68.7798	68.7798	70.6196	73.3389	75.0914	76.6446	73.0407	73.0407	73.0407	72.6226	74.1829	75.6600	76.0765	75.6553
2023																
January	73.1131	73.8298	74.2646	74.5882	74.4058	74.3434	74.3434	74.3434	74.7307	74.6948	74.9564	75.3348	75.4062	75.4062	75.4062	75.7799
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	—
July	101.1992	101.1992	101.6496	102.0271	102.4441	101.8330	100.6562	100.6562	100.6562	100.3614	99.6918	99.7156	100.2173	99.9586	99.9586	99.9586
August	106.5736	105.6591	102.1810	101.4802	101.4802	101.4802	102.5719	102.7530	102.2452	102.4719	102.2586	102.2586	102.2586	103.2434	103.4765	104.4496
September	103.0358	103.0358	103.0358	103.0945	102.9211	103.3699	102.3606	102.2485	102.2485	102.2485	102.2453	101.9888	101.9780	102.0979	103.1631	—

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	87.0341	90.9783	95.9283	97.4147			

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	83.15	90.42	95.26	96.65			

Table 3.2.5

Reference Prices of Refined Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
2023				
01.09	6,031.99	76.25	3,047.67	3,831.26
02.09	6,016.15	76.00	3,035.49	3,794.36
05.09	6,028.12	76.56	3,053.59	3,811.55
06.09	6,074.92	75.37	3,010.49	3,860.33
07.09	6,059.03	74.07	2,972.74	3,790.63
08.09	6,068.06	74.11	2,888.72	3,791.65
09.09	6,039.60	72.44	2,846.09	3,800.04
12.09	5,981.60	71.40	2,792.53	3,745.09
13.09	5,861.06	70.35	2,749.44	3,699.41
14.09	5,889.42	70.66	2,777.23	3,740.00
15.09	5,916.79	70.81	2,785.57	3,815.09
16.09	5,908.45	70.34	2,805.48	3,911.52
19.09	5,989.90	71.65	2,880.45	3,946.24
20.09	5,950.65	71.76	2,892.57	3,857.79
21.09	6,010.40	72.47	2,944.78	3,951.23
22.09	6,002.85	71.89	2,912.85	3,990.88
23.09	5,913.17	71.76	2,831.53	3,835.07
26.09	5,957.73	73.11	2,905.68	3,941.22
27.09	5,955.71	72.90	2,843.49	3,839.80
28.09	5,916.71	71.41	2,810.91	3,763.39
29.09	5,885.88	71.07	2,822.40	3,870.28
30.09	5,867.87	70.63	2,821.89	3,899.28

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
2020												
Q1	90,943,684.1	19,535,529.7	60,986,770.6	69,728.0	9,243,208.6	1,221,470.3	8,021,738.3	1,108,447.2	1,100,002.3	8,445.0	...	...
Q2	91,766,552.6	18,613,213.0	64,690,473.2	90,451.3	7,672,620.9	792,132.5	6,880,488.4	699,794.2	694,509.2	5,285.1	...	...
Q3	99,206,570.2	20,680,174.0	69,824,585.7	103,350.9	7,856,519.8	816,862.7	7,039,657.1	741,939.9	735,596.1	6,343.8	...	...
Q4	103,855,918.4	23,112,433.8	70,629,248.9	290,858.7	9,000,256.2	1,131,663.6	7,868,592.6	823,121.0	812,946.3	10,174.7	...	...
2021												
Q1	92,984,173.7	25,952,969.4	54,955,570.0	329,280.4	10,800,645.3	1,278,774.0	9,521,871.2	945,708.6	932,706.0	13,002.6	...	...
Q2	102,708,345.4	29,185,881.0	62,639,796.5	320,611.7	9,691,241.4	1,215,966.5	8,475,274.9	870,814.8	855,486.4	15,328.4	...	...
Q3	109,403,124.6	29,868,400.4	67,882,715.1	315,615.7	10,297,042.3	1,630,658.1	8,666,384.3	1,039,351.1	1,019,941.8	19,409.2	...	...
Q4	121,901,373.5	35,293,454.8	69,424,477.6	408,938.1	15,197,206.5	2,956,310.2	12,240,896.3	1,577,296.5	1,550,419.8	26,876.7	...	...
2022												
Q1	125,032,074.0	28,958,529.1	82,494,985.4	519,653.0	12,361,956.9	2,471,697.0	9,890,259.8	696,949.6	685,227.9	11,721.8	...	...
Q2	89,864,405.9	12,650,941.4	74,063,248.4	541,704.9	2,484,207.3	855,473.1	1,628,734.2	124,304.0	117,618.6	6,685.4	...	...
Q3	83,826,236.5	11,521,418.3	69,365,359.1	317,860.2	2,465,615.3	627,442.2	1,838,173.1	155,983.6	147,174.2	8,809.3	...	...
Q4	98,979,114.1	8,714,812.0	87,467,844.0	590,988.5	2,059,965.2	619,739.8	1,440,225.4	145,504.4	135,712.1	9,792.3	...	...
2023												
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	...
Q2	94,135,996.2	11,900,768.4	78,503,359.8	454,601.7	3,043,915.3	1,121,983.6	1,921,931.7	233,350.9	208,867.1	22,037.8	2,446.0	...

Table 3.4

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles ¹
1	2	3	4
2023			
01.08	3,093.64	1,055.79	158.39
02.08	3,106.46	1,040.15	134.68
03.08	3,147.80	1,046.57	155.23
04.08	3,092.44	1,015.74	242.84
07.08	3,084.08	1,017.03	147.49
08.08	3,085.31	999.80	131.21
09.08	3,099.52	1,004.72	100.57
10.08	3,148.86	1,017.71	128.49
11.08	3,155.51	1,000.89	104.87
14.08	3,131.00	1,009.43	230.80
15.08	3,115.25	1,010.19	154.89
16.08	3,049.46	1,014.61	158.84
17.08	3,059.02	1,028.93	98.99
18.08	3,111.22	1,047.03	93.89
21.08	3,139.93	1,057.02	116.88
22.08	3,164.25	1,057.56	128.92
23.08	3,146.20	1,051.15	141.43
24.08	3,137.37	1,043.51	75.12
25.08	3,157.33	1,043.84	74.71
28.08	3,198.72	1,057.97	118.96
29.08	3,211.36	1,059.98	165.55
30.08	3,212.68	1,052.06	133.27
31.08	3,227.99	1,059.17	126.03

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

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Quantitative Characteristics of Operating Credit Institutions

	2022						2023							
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08
Credit institutions authorised to carry out banking operations (operating) — total	363	361	362	361	361	361	361	362	362	361	360	361	360	360
of which:														
— banks, of which	329	328	328	327	326	326	326	327	327	326	325	325	324	324
— with a universal licence	227	225	225	225	226	225	225	226	226	226	225	225	225	225
— with a basic licence	102	103	103	102	100	101	101	101	101	100	100	100	99	99
— nonbanking credit institutions	34	33	34	34	35	35	35	35	35	35	35	36	36	36
Credit institutions licensed to perform the following:														
— to attract funds of individuals	301	300	300	299	300	300	300	301	301	300	299	299	298	298
— to conduct operations in foreign currency	358	357	359	358	358	359	359	360	360	359	358	359	358	358
— to conduct operations with precious metals	164	164	166	166	167	170	170	172	172	172	171	173	173	173
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	304	303	303	302	303	303	303	304	304	303	302	302	301	301
Registered authorized capital of operating credit institutions (billions of rubles)	2,896	2,960	2,963	2,964	2,964	2,964	2,981	3,004	3,006	3,139	3,099	3,099	3,150	3,150
Branches of operating credit institutions in Russia — total	455	456	459	461	459	449	448	446	443	442	437	434	434	433
of which Sberbank branches	86	86	86	86	86	86	86	86	86	86	86	86	86	86
Branches of credit institutions operating abroad	6	6	6	4	4	4	4	4	4	4	4	4	4	4
Representative offices of operating Russian credit institutions — total	178	171	170	167	163	162	158	155	152	151	151	150	151	150
of which:														
— in Russia	158	152	151	148	144	143	139	137	134	133	133	132	133	132
— in foreign countries	20	19	19	19	19	19	19	18	18	18	18	18	18	18

Table 4.11 (end)

	2022						2023							
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08
Internal structural units of credit institutions (branches) — total	25,404	25,274	24,789	24,659	24,578	24,519	24,490	24,510	24,478	24,455	24,266	24,327	24,206	24,168
of which:														
— additional offices	25,116	24,986	24,501	24,368	24,284	24,221	24,192	24,212	24,180	24,157	23,966	24,017	23,893	23,855
of which Sberbank	12,989	12,937	12,410	12,350	12,302	12,256	12,209	12,157	12,110	12,070	12,014	11,975	11,916	11,860
— mobile banking vehicles	288	288	288	291	294	298	298	298	298	298	300	310	313	313
of which Sberbank	283	283	283	283	284	288	288	288	288	288	290	300	303	303
Credit institutions under liquidation — total	354	350	349	345	343	339	338	337	332	325	322	322	320	319
including, under the procedure of:														
— voluntarily liquidation following the decision of the stockholders (equity holders)	7	8	8	9	9	9	9	9	7	7	6	6	6	6
— compulsory liquidation	24	24	24	22	21	20	19	18	18	17	15	15	15	14
— bankruptcy	323	318	317	314	313	310	310	310	307	301	301	301	299	299

Table 4.1.2

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

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

Table 4.1.3

Number of Credit Institutions with Nonresidents Equity

(units)

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

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

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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

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

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

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

Table 4.1.5

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

(units)

	2023					
	31.03	30.04	31.05	30.06	31.07	31.08
Insurance agents	211	210	209	209	211	210
of which:						
Insurance companies	136	135	135	135	134	133
of which national reinsurance company	1	1	1	1	1	1
mutual insurance companies	18	18	17	18	21	21
insurance brokers	57	57	57	56	56	56
Associations of insurance agents	20	18	18	18	18	18
Professional securities market participants	512	513	513	513	513	514
of which:						
brokers	253	253	253	252	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	278	280	280	279	281	282
trustees	177	178	179	181	182	184
depositories	252	253	250	250	252	252
registrars	31	31	31	31	31	31
investment advisers	178	180	179	179	177	175
Infrastructures	99	99	100	104	107	106
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	70	70	70	71	73	72
financial platform operators	7	7	8	9	9	9
operators of information systems issuing digital financial assets	5	5	5	8	9	10
digital financial asset exchange operators	—	—	—	—	—	1
National Payment System Entities	25	26	26	26	26	27
of which:						
payment system operators	23	24	24	24	24	25
nationally important payment system operators ¹	2	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—	—
Collective investment market entities	336	338	342	342	342	345
of which:						
non-governmental pension funds	38	38	38	37	37	37
joint-stock investment funds	2	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	268	271	275	276	275	278
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	28	27	27	27	28	28

Table 4.1.5 (end)

(units)

	2023					
	31.03	30.04	31.05	30.06	31.07	31.08
Microfinance agents and cooperatives	5,212	5,173	5,141	5,115	5,087	5,074
of which:						
microfinance organizations	1,109	1,087	1,079	1,070	1,056	1,055
of which:						
microfinance companies	34	34	34	34	34	34
microcredit companies	1,075	1,053	1,045	1,036	1,022	1,021
housing savings cooperatives	43	42	41	41	41	42
consumer credit cooperatives	1,489	1,482	1,475	1,462	1,454	1,449
agricultural consumer credit cooperatives	634	630	630	629	626	620
pawnshops	1,937	1,932	1,916	1,913	1,910	1,908
Self-regulatory organizations	16	16	15	15	15	15
of which:						
financial market self-regulatory organizations	14	14	13	13	13	13
of which:						
brokers	2	2	1	1	1	1
dealers	2	2	1	1	1	1
managers	2	2	1	1	1	1
depositories	2	2	1	1	1	1
registrars	1	1	—	—	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1	1	1
specialised depositories	2	2	1	1	1	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
Persons providing professional services in the financial market²	117	119	119	120	125	125
of which:						
audit organizations providing auditing services to socially important organizations in the financial market	7	10	10	11	15	15
credit history bureaus	7	6	6	6	6	6
of which qualified credit history bureau	4	4	4	4	4	4
responsible actuaries	98	98	98	98	100	100
credit rating agencies	4	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	1	1	1	1	—	—
Management companies of special-purpose vehicles	76	78	79	80	85	86

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

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

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

No.	30.09.2023		
	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 31.07.2023						
	1–5	6–10	11–20	21–50	51–100	101–360	total
Assets							
Net assets (net of loss provisions and profit tax), millions of rubles	96,444,256	21,705,570	15,524,439	10,332,993	4,945,283	2,835,727	151,788,267
Corporate loans ¹ (to non-financial and financial (other than credit) institutions), millions of rubles	45,224,675	11,961,890	4,510,222	3,197,151	1,054,892	676,450	66,625,279
Loans to individuals ¹ , millions of rubles	21,312,819	3,008,599	2,768,511	2,521,782	643,343	281,719	30,536,773
Capital and financial performance							
Equity capital, millions of rubles	8,950,358	2,327,565	1,923,033	–307,974	634,010	662,738	14,189,731
Capital adequacy N1.0, %	11.8	14.1	18.6	–3.4	19.5	30.7	12.1
Provisions for possible losses, including adjustment, millions of rubles	5,130,829	1,747,268	693,271	2,173,158	227,068	204,036	10,175,630
Provisions for possible losses, excluding adjustment, millions of rubles	5,706,341	1,799,440	649,251	2,416,357	292,338	248,917	11,112,643
Current year net profit (after tax), millions of rubles	1,197,526	225,850	238,093	203,482	80,990	72,261	2,018,202
Return on assets, %	2.5	1.8	3.1	3.2	3.1	4.5	2.6
Return on balance sheet capital, %	27.1	19.8	26.5	–74.0	24.0	19.5	29.0
Liabilities							
Individuals' funds (deposits) ² , millions of rubles	27,825,542	4,561,616	3,120,229	2,484,994	1,142,047	760,249	39,894,676
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	26,762,944	9,199,928	6,414,778	3,531,172	1,834,375	927,039	48,670,235
Loans received from the Bank of Russia, millions of rubles	2,282,370	232,420	22,877	1,618,729	117,204	9,306	4,282,907

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

² 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 ¹ "+" / loss "-", millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions, millions of rubles	Share of loss-making credit institutions, %
1	2	3	4	5	6
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
2021					
January	204,735	212,728	74.9	7,993	25.1
February	372,998	385,060	70.7	12,062	29.3
March	577,636	590,770	74.4	13,134	25.6
April	778,661	792,160	70.3	13,499	29.7
May	994,646	1,010,275	70.5	15,629	29.5
June	1,198,724	1,219,166	75.7	20,442	24.3
July	1,427,996	1,448,043	75.9	20,047	24.1
August	1,672,506	1,691,516	78.8	19,010	21.2
September	1,868,839	1,890,962	79.5	22,123	20.5
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
2022					
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
2023					
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
May	1,377,604	1,396,125	80.8	18,522	19.2
June	1,691,672	1,713,552	80.9	21,879	19.1
July	2,018,202	2,041,683	83.1	23,482	16.9

¹ 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	
2021					
31.12	33,307	5,463	2,432	24,572	839
2022					
31.01	71,378	43,095	2,812	24,986	485
28.02	59,052	39,704	3,456	14,755	1,137
31.03	114,477	96,792	2,661	14,811	213
30.04	223,626	205,740	4,267	13,186	433
31.05	198,623	181,797	4,702	12,051	72
30.06	163,875	145,353	7,820	9,796	907
31.07	195,095	172,497	11,404	10,538	656
31.08	195,363	168,706	15,841	10,059	756
30.09	181,259	159,008	11,377	10,230	645
31.10	182,879	158,904	12,452	10,917	605
30.11	177,941	155,055	12,067	10,531	288
31.12	241,474	195,618	20,673	25,175	8
2023					
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
30.06	217,465	174,179	27,587	14,825	874
31.07	224,469	176,332	32,429	15,248	460
31.08	228,953	175,251	37,200	16,351	150

Table 4.2.2

Funds (Deposits) of Individuals Accepted by Credit Institutions

(millions of rubles)

1	Individuals' funds (deposits) ¹																
	total	in rubles								in foreign currency							
		total	by maturity							total	by maturity						
			demand deposits ¹	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		demand deposits ¹	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
2022																	
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
2023																	
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
31.05	38,172,995	34,425,672	13,670,069	40,866	581,381	3,789,013	8,438,851	6,935,278	970,214	3,747,323	1,500,096	658	14,993	479,865	593,647	826,236	331,828
30.06	39,276,814	35,333,032	14,503,063	135,051	453,378	3,682,315	8,428,440	7,118,325	1,012,461	3,943,782	1,552,389	824	13,689	515,702	696,780	803,954	360,442
31.07	39,894,676	35,851,328	14,936,283	42,638	534,897	3,845,638	8,523,507	6,963,656	1,004,709	4,043,348	1,544,318	1,282	19,937	545,382	763,422	826,910	342,096

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

Table 4.2.3

Funds of Legal Entities Accepted by Credit Institutions¹

(millions of rubles)

1	Deposits and other funds raised from legal entities ²								
	total	in rubles							
		total	by maturity						
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	
2022									
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
2023									
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
31.05	35,927,764	29,054,678	638,598	8,629,325	9,530,875	3,392,537	4,172,539	1,112,878	1,577,926
30.06	37,501,775	30,207,601	1,221,178	8,941,621	9,890,339	3,552,125	3,836,979	1,158,759	1,606,600
31.07	39,135,058	31,210,152	1,221,044	9,512,811	10,532,345	3,437,292	3,743,254	1,136,819	1,626,588

Table 4.2.3 (end)
(millions of rubles)

	Deposits and other funds raised from legal entities ²								Memo: deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions	
	in foreign currency											
	total	by maturity							in rubles	in foreign currency	in rubles	in foreign currency
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
2022												
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
2023												
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
31.05	6,873,086	65,494	690,587	477,645	385,845	821,715	276,330	4,155,468	341,825	1,005	11,307,920	1,656,133
30.06	7,294,174	63,592	753,534	452,140	300,872	932,984	273,240	4,517,812	356,478	1,218	11,382,033	1,646,180
31.07	7,924,906	66,815	803,732	534,807	416,141	1,017,532	290,483	4,795,395	346,733	1,479	12,230,928	1,921,796

¹ Except funds on accounts, float and debts on factoring, forfaiting operations.

² 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
2022																			
January	5.45	5.95	6.82	5.03	5.16	4.98	5.11	5.08	7.67	7.65	7.67	7.26	8.19	9.00	9.20	7.32	8.09	7.30	8.09
February	5.47	6.08	6.76	7.05	6.27	6.20	6.31	6.37	8.12	8.35	8.13	8.33	9.34	9.87	9.51	8.38	8.63	8.07	8.63
March	10.21	12.65	16.92	19.69	19.76	16.00	18.67	18.79	9.74	8.50	9.63	17.60	19.31	18.95	11.80	17.65	16.14	16.08	16.14
April	7.55	14.38	16.37	14.30	15.84	9.93	13.87	14.03	9.41	8.46	9.31	14.84	15.99	16.02	13.21	14.88	12.71	13.58	12.84
May	4.23	7.59	8.29	8.38	9.81	6.05	7.99	8.06	8.19	8.45	8.20	11.08	12.06	12.03	10.96	11.12	10.16	14.41	10.36
June	2.08	6.33	7.64	7.82	6.76	7.30	6.92	6.97	8.53	8.44	8.52	7.88	8.60	8.87	8.58	7.91	8.56	7.82	8.54
July	2.04	4.61	5.35	6.45	6.24	6.21	6.11	6.21	7.40	7.71	7.44	7.37	7.68	8.45	8.10	7.39	8.21	8.02	8.21
August	2.42	3.47	4.20	4.77	4.78	5.92	5.00	5.06	6.76	6.74	6.75	6.52	7.25	7.58	7.84	6.56	7.76	7.38	7.76
September	1.90	3.45	4.50	5.09	5.29	6.12	5.49	5.55	7.07	6.35	7.05	6.30	7.03	7.50	7.80	6.34	7.99	5.67	7.99
October	3.18	3.09	3.02	4.60	4.98	5.89	5.12	5.17	7.29	6.08	7.25	6.42	7.30	7.53	8.20	6.48	8.34	4.87	8.29
November	3.38	3.69	4.06	4.78	5.05	6.17	5.25	5.35	7.31	6.08	7.27	6.35	7.42	7.63	8.27	6.40	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
2023																			
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
May	3.39	3.30	3.21	4.64	5.56	6.03	5.44	5.52	7.29	7.40	7.29	6.16	7.23	7.60	8.31	6.23	7.26	5.62	7.26
June	3.05	3.82	4.24	4.58	5.00	6.05	5.35	5.40	7.31	7.55	7.33	6.24	7.23	7.97	8.07	6.31	7.54	6.91	7.54
July	3.38	3.32	3.28	4.70	5.71	6.41	5.69	5.75	7.45	7.53	7.46	6.75	7.68	8.57	8.68	6.81	6.82	7.89	6.90

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
in US dollars																			
2023																			
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	—	—	—
May	0.18	0.18	—	0.98	1.38	2.09	1.68	1.73	1.37	—	1.37	1.40	1.38	2.30	0.35	1.41	0.42	—	0.42
June	0.01	0.07	0.93	0.92	1.30	1.59	1.35	1.42	1.19	—	1.19	0.68	1.10	1.90	0.36	0.78	0.13	—	0.13
July	0.01	0.12	0.92	1.00	1.96	0.92	1.27	1.40	1.38	—	1.38	0.51	1.75	1.28	1.53	0.74	—	—	—
in euros																			
2023																			
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	—	—	—
May	0.01	0.01	—	—	1.03	1.19	1.02	1.05	1.93	—	1.93	0.41	0.33	0.10	—	0.35	—	—	—
June	0.01	0.01	—	1.90	0.80	0.75	0.76	0.78	1.36	—	1.36	0.36	0.42	—	—	0.38	0.91	—	0.91
July	0.01	0.01	—	1.34	0.76	1.30	0.76	0.98	2.16	—	2.16	—	0.30	0.51	0.76	0.39	—	—	—

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 ¹	of which by maturity						
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		savings certificates issued for redemption	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
2022															
31.12	5	0	0	0	0	0	0	4,303	4,271	0	0	0	0	0	32
2023															
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
31.05	100	0	100	0	0	0	0	4,057	4,025	0	0	0	0	0	32
30.06	0	0	0	0	0	0	0	4,029	3,998	0	0	0	0	0	31
31.07	0	0	0	0	0	0	0	4,001	3,970	0	0	0	0	0	31

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	
2022						
31.12	2,481,487	7,313	16,367	505,691	1,945,312	444,781
2023						
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
31.05	1,946,544	11,592	31,543	715,136	1,140,559	396,114
30.06	1,901,693	12,811	32,555	700,132	1,115,582	386,975
31.07	1,954,198	13,157	32,982	700,115	1,109,902	404,512

¹ 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 Funds¹ 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			
2022											
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	
2023											
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	
31.05	82,438,423	29,371,594	53,066,829	3,804,085	832,027	2,216,846	5,944,858	12,796,441	24,863,731	11,480,317	
30.06	83,998,648	29,971,707	54,026,941	4,001,113	807,760	2,272,250	5,955,983	12,802,933	25,592,851	11,615,391	
31.07	85,947,143	30,500,292	55,446,851	3,858,589	908,566	2,299,541	6,137,886	13,405,657	26,263,115	12,205,302	

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	
2022										
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
2023										
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
31.05	10,220,114	29,216	10,162,395	1,595,324	47,252	124,111	245,708	1,168,671	6,533,007	1,924,305
30.06	10,824,598	35,838	10,760,859	1,644,056	46,085	140,983	266,311	1,208,888	6,994,799	2,016,272
31.07	11,241,653	36,481	11,178,428	1,698,295	57,652	161,443	278,792	1,199,688	7,314,948	2,402,536

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

Table 4.3.2

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

(millions of rubles)

1	Outstanding amounts of loans and other funds provided to corporate clients ²		Outstanding amounts of loans and other funds granted to individuals	
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
2	3	4	5	
2022				
31.12	58,676,772	2,921,154	27,437,807	1,151,748
2023				
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
31.05	63,229,225	3,057,166	29,400,810	1,208,309
30.06	64,787,801	3,053,788	30,007,545	1,211,148
31.07	66,625,279	3,041,108	30,536,773	1,222,387

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

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in Rubles

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2022																
January	21.64	21.12	16.14	14.68	15.33	13.92	11.23	11.50	—	15.36	14.72	12.60	12.98	13.00	14.48	14.36
February	22.14	18.03	15.37	14.93	15.48	14.16	11.13	11.39	—	15.83	15.39	13.68	13.89	13.72	15.00	14.88
March	27.21	27.11	19.00	24.35	24.32	19.64	10.93	11.41	—	28.04	27.05	21.35	21.68	21.17	25.20	24.90
April	30.47	19.46	20.77	26.11	25.79	21.38	14.40	15.20	—	14.70	18.02	21.34	21.08	20.63	23.85	23.64
May	25.82	26.54	20.77	24.79	24.65	20.63	14.39	15.14	—	20.48	21.64	20.57	20.61	18.49	20.53	20.42
June	32.82	15.02	18.89	20.83	21.23	18.85	13.30	13.90	—	16.00	—	18.00	17.99	14.23	17.46	17.29
July	14.94	21.10	18.38	17.46	18.08	16.41	12.13	12.56	—	—	18.70	18.18	18.20	14.95	16.28	16.22
August	23.50	27.65	18.67	17.11	18.48	16.22	11.85	12.26	—	20.41	18.35	18.19	18.20	14.82	15.89	15.84
September	30.67	14.22	18.63	16.47	18.35	16.05	11.42	11.80	—	—	17.69	17.31	17.32	14.30	15.33	15.28
October	27.65	28.66	20.42	16.14	17.98	15.83	11.70	12.06	—	17.04	16.42	16.14	16.18	12.81	14.89	14.78
November	30.96	13.99	20.18	17.12	19.11	16.47	11.72	12.14	—	14.54	19.01	16.20	16.33	13.00	14.60	14.53
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
2023																
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
May	29.24	30.67	18.74	16.60	19.69	15.59	12.46	12.68	—	—	17.41	12.51	12.62	13.96	14.01	14.01
June	31.15	15.13	18.45	16.47	19.42	15.48	12.30	12.51	—	—	16.32	11.24	11.33	13.13	13.91	13.89
July	18.54	30.49	16.98	16.44	19.04	15.21	12.12	12.33	—	—	17.44	11.01	11.10	12.95	13.88	13.86

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
2022																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	5.10	—	5.10	—	—	—	—	—	—	—	—
March	—	—	—	12.26	12.26	10.98	5.62	5.65	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	10.39	10.39	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
2022																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
2022																
January	9.70	10.41	10.52	9.09	9.84	10.78	8.60	9.77	11.95	11.04	10.07	10.36	11.10	10.27	9.81	10.04
February	11.72	11.69	11.13	10.89	11.46	10.56	10.45	10.53	12.01	11.58	10.61	10.81	11.53	11.03	11.36	11.18
March	18.39	21.72	20.45	16.13	18.70	14.08	11.98	13.15	12.12	17.99	16.81	12.19	13.33	12.46	13.29	12.91
April	16.78	19.54	18.38	11.93	15.20	11.82	14.08	12.90	12.13	18.94	16.91	13.08	13.64	12.15	14.35	13.11
May	13.92	16.21	16.28	11.52	13.60	12.78	10.98	11.97	12.09	16.70	16.11	12.65	13.24	12.79	12.23	12.51
June	11.43	13.10	12.80	10.25	11.43	9.55	9.94	9.71	11.48	14.45	13.23	11.01	11.92	11.05	10.95	11.01
July	10.42	11.65	11.76	9.49	10.57	10.18	9.20	9.75	10.11	13.89	12.62	10.25	11.03	10.86	9.88	10.44
August	9.78	10.32	10.88	8.51	9.81	8.92	8.01	8.46	11.54	10.43	11.65	9.77	10.58	10.16	9.74	9.96
September	9.44	10.32	10.74	7.78	9.46	8.84	8.72	8.79	10.01	10.46	11.30	9.67	10.44	10.26	9.68	9.95
October	9.45	10.27	10.42	7.31	9.18	9.03	9.10	9.07	11.06	10.28	11.18	9.19	10.23	10.22	10.64	10.48
November	8.43	10.43	10.29	7.83	9.33	9.41	7.96	8.62	9.53	10.38	10.68	9.14	10.16	10.24	9.83	10.05
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
2023																
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
May	9.33	10.10	10.88	9.18	9.83	9.75	8.60	9.09	9.75	11.46	11.30	11.50	10.84	11.02	10.23	10.62
June	9.16	10.10	10.40	8.34	9.46	9.70	9.30	9.47	9.87	10.99	10.99	11.28	10.72	10.90	11.07	11.01
July	9.36	10.63	10.70	8.55	9.71	9.94	8.98	9.37	10.64	11.59	11.00	11.76	11.42	10.13	10.38	10.23

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
2022																
January	1.21	2.59	3.71	2.89	2.61	4.51	4.60	4.58	—	3.20	3.32	3.88	3.62	4.69	—	4.69
February	1.60	2.73	3.50	2.91	2.87	4.34	4.59	4.47	—	2.50	6.44	4.81	4.41	5.30	—	5.30
March	1.99	10.58	7.76	12.71	7.61	7.40	7.54	7.41	—	—	—	6.10	6.10	7.39	—	7.39
April	2.56	4.08	6.57	4.35	4.70	4.80	4.73	4.73	—	—	—	3.59	3.59	9.37	—	9.37
May	2.34	4.89	6.57	5.31	5.48	5.71	9.09	6.47	—	—	—	—	—	8.98	—	8.98
June	3.44	4.13	5.83	6.05	4.89	4.53	9.21	5.86	—	—	—	—	—	5.50	—	5.50
July	3.71	—	7.64	7.12	6.78	5.96	5.51	5.51	—	—	—	—	—	—	—	—
August	4.55	—	6.31	7.37	6.95	4.18	5.46	5.41	—	—	—	—	—	5.57	—	5.57
September	—	—	5.62	6.90	6.64	4.40	5.22	5.21	—	—	5.51	—	5.51	6.22	—	6.22
October	4.96	—	6.20	6.10	5.23	5.17	—	5.17	—	—	5.59	3.89	5.02	—	—	—
November	5.51	—	5.01	—	5.34	5.55	—	5.55	—	—	—	—	—	—	—	—
December	—	5.37	—	6.56	5.41	6.63	—	6.63	—	—	—	6.56	6.56	7.76	—	7.76
2023																
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
May	—	—	—	7.16	7.16	—	—	—	—	—	—	7.16	7.16	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
2022																
January	0.13	0.38	3.56	3.20	0.94	2.79	3.45	3.01	—	3.76	3.27	—	3.45	—	—	—
February	0.78	1.61	3.99	2.40	1.72	2.90	3.58	2.95	—	3.38	2.70	—	2.89	2.72	—	2.72
March	—	5.56	12.46	—	7.93	—	—	—	—	—	—	—	—	—	—	—
April	1.91	4.63	4.85	4.63	4.18	—	—	—	—	—	—	—	—	—	—	—
May	1.72	1.34	2.70	—	1.52	—	—	—	—	—	—	—	—	—	—	—
June	1.70	1.05	1.99	3.30	1.27	—	—	—	—	—	—	—	—	—	—	—
July	—	—	4.64	4.80	4.71	—	—	—	—	—	—	—	—	—	—	—
August	—	—	4.04	5.75	4.72	—	—	—	—	—	—	—	—	—	—	—
September	1.95	—	—	6.15	2.19	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	2.40	—	5.48	—	2.42	—	—	—	—	—	—	—	—	—	—	—
December	—	2.97	—	—	2.97	—	—	—	—	—	—	—	—	—	—	—
2023																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	3.44	—	—	—	3.44	—	—	—	—	—	—	—	—	—	—	—
March	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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
2021												
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
2022												
31.01	798,524	56,686	2,006	0	7,326,317	653,957	279,533	748	589,963	28,627	25,971	19
28.02	960,168	74,173	4,471	0	7,642,436	668,572	284,219	795	591,141	29,299	26,218	20
31.03	815,581	61,061	450	0	7,785,369	661,941	282,794	792	588,661	29,516	18,342	20
30.04	784,373	58,736	24,539	1	8,004,524	667,211	231,929	664	594,288	29,542	14,662	42
31.05	663,850	54,264	12,433	0	8,172,252	667,431	219,523	251	600,247	29,794	11,772	38
30.06	944,318	66,647	182	1	8,410,564	678,073	170,652	81	583,067	29,704	9,076	33
31.07	836,025	66,544	90,972	2	7,783,963	678,629	167,495	66	515,371	27,745	9,730	37
31.08	921,727	75,671	37,384	0	8,127,871	692,786	197,992	65	518,008	27,926	9,452	37
30.09	1,029,413	79,348	57,979	0	8,457,484	710,000	240,607	61	514,306	27,987	8,532	35
31.10	1,105,443	71,292	400	0	8,832,449	714,433	189,184	65	527,259	28,298	1,709	17
30.11	962,620	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
2023												
31.01	695,265	64,169	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
31.05	1,198,116	112,790	6,435	0	10,904,984	894,392	207,801	45	543,792	34,603	10,867	6
30.06	1,366,552	118,262	9,480	0	11,227,404	930,301	217,097	49	540,928	35,693	12,008	7
31.07	1,291,865	119,421	6,892	0	10,209,168	949,292	98,374	49	547,620	33,822	28,776	7

Note. The data do not include statistics on the Donetsk People's Republic, the Lugansk People's Republic, the Zaporozhye Region and the Kherson Region.

Table 4.3.10

Housing Loans Granted to Resident Individuals

Date	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, millions rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue debt		
1	2	3	4	5	6	7
2021						
31.12	192,692	641,585	11,765,807	61,816	257.0	7.81
2022						
31.01	95,122	327,061	11,903,853	61,875	262.2	7.87
28.02	135,881	477,189	12,175,992	61,522	264.3	8.10
31.03	163,078	521,528	12,447,133	59,390	266.0	8.05
30.04	49,636	161,926	12,436,289	58,465	263.0	7.65
31.05	36,820	140,186	12,424,644	58,413	271.5	6.17
30.06	65,718	253,805	12,514,054	57,901	269.6	6.36
31.07	91,864	341,888	12,686,975	57,230	274.7	6.67
31.08	122,148	458,214	12,798,727	58,171	277.5	6.68
30.09	136,874	518,376	13,098,567	58,481	281.2	6.71
31.10	127,561	448,533	13,326,562	58,517	279.6	7.38
30.11	129,023	470,962	13,533,292	58,630	283.4	7.12
31.12	176,449	697,251	13,848,612	57,536	289.3	6.65
2023						
31.01	77,366	281,744	13,930,343	58,479	284.8	7.86
28.02	114,865	422,559	14,147,170	59,359	287.4	8.05
31.03	154,240	569,644	14,447,971	58,147	287.3	8.18
30.04	153,581	566,457	14,755,312	58,215	286.1	8.52
31.05	158,063	580,619	15,087,428	58,845	288.9	8.40
30.06	168,043	627,013	15,451,210	58,436	288.8	8.45
31.07	170,762	646,776	15,655,105	58,567	291.0	8.25
31.08	216,262	849,313	16,237,831	59,002	294.0	8.04

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
2021						
31.12	3	3,719,830	16,045	4,928	61.9	5.00
2022						
31.01	2	70,239	16,669	5,134	115.6	8.95
28.02	2	11,738	17,414	5,244	79.0	7.55
31.03	1	1,261	16,662	5,123	24.0	5.00
30.04	2	10,710	13,749	4,250	63.1	10.01
31.05	1	2,912	11,724	3,838	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
2023						
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
30.06	0	0	7,556	3,816	0.0	0.00
31.07	0	0	7,564	3,767	0.0	0.00
31.08	0	0	7,805	3,871	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
2021							
31.12	192,410	641,337	11,752,902	59,471	257.1	7.81	250,806
2022							
31.01	94,982	326,952	11,891,395	59,552	262.2	7.87	247,950
28.02	135,663	476,900	12,163,639	59,216	264.5	8.10	246,102
31.03	162,766	521,283	12,435,067	57,090	266.1	8.05	241,349
30.04	49,371	161,604	12,424,527	56,241	263.4	7.64	238,509
31.05	36,603	139,688	12,412,689	56,206	272.3	6.17	235,112
30.06	65,439	253,458	12,502,252	55,694	269.9	6.36	231,570
31.07	91,602	341,657	12,675,271	55,008	274.8	6.67	228,844
31.08	121,868	457,702	12,787,081	55,974	277.8	6.67	224,991
30.09	136,599	518,113	13,087,640	56,287	281.3	6.71	221,684
31.10	127,336	448,354	13,315,685	56,339	279.7	7.38	216,547
30.11	128,813	470,681	13,522,514	56,490	283.6	7.11	217,669
31.12	176,247	696,876	13,838,288	55,432	289.4	6.65	219,621
2023							
31.01	77,309	281,648	13,920,286	56,401	284.9	7.86	216,021
28.02	114,644	422,392	14,137,214	57,269	287.5	8.05	212,917
31.03	153,984	569,416	14,438,267	56,085	287.4	8.18	210,541
30.04	153,343	566,257	14,746,054	56,191	286.2	8.52	207,645
31.05	157,841	580,470	15,078,364	56,813	288.9	8.40	203,982
30.06	167,818	626,710	15,442,313	56,543	288.9	8.45	201,947
31.07	170,538	646,509	15,646,392	56,681	291.1	8.25	199,767
31.08	216,076	849,129	16,229,276	57,149	294.0	8.04	196,397

Table 4.3.11 (end)

Date	In foreign currency						memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	
			total	of which overdue loans			
1	9	10	11	12	13	14	15
2021							
31.12	1	3,714,630	15,506	4,505	62.0	5.00	4,328
2022							
31.01	1	66,348	16,111	4,693	121.0	9.00	4,482
28.02	0	0	16,823	4,787	0.0	0.00	4,639
31.03	0	0	16,089	4,684	0.0	0.00	4,504
30.04	2	10,710	13,307	3,880	63.1	10.01	3,667
31.05	0	0	11,335	3,509	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
2023							
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	2,540
30.06	0	0	7,155	3,458	0.0	0.00	2,716
31.07	0	0	7,145	3,393	0.0	0.00	2,751
31.08	0	0	7,366	3,479	0.0	0.00	2,845

Table 4.3.12

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

Date	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	2	3	4	5	6	7
2021						
31.12	54,644	227,947	2,816,529	5,398	262.8	5.88
2022						
31.01	31,470	133,068	2,857,661	5,365	267.4	5.93
28.02	43,399	187,978	2,935,554	5,356	270.3	5.94
31.03	62,337	229,430	3,014,137	5,185	271.0	5.54
30.04	20,353	89,713	2,970,433	4,982	279.1	5.59
31.05	15,192	86,860	2,957,593	4,817	291.8	3.81
30.06	21,976	133,524	2,954,682	4,790	294.1	3.74
31.07	26,669	158,292	2,996,970	4,740	297.9	3.73
31.08	32,665	193,294	3,082,219	4,879	302.7	3.59
30.09	36,305	213,433	3,177,405	4,888	305.8	3.49
31.10	27,471	144,025	3,211,644	4,925	305.9	3.68
30.11	34,688	181,883	3,283,653	4,890	306.9	3.55
31.12	57,354	311,822	3,389,313	4,719	311.3	3.50
2023						
31.01	20,117	104,650	3,380,497	4,863	308.8	4.82
28.02	32,286	164,986	3,433,524	4,944	308.1	5.21
31.03	45,324	219,800	3,525,702	4,922	307.9	5.57
30.04	41,597	200,407	3,575,938	4,890	304.9	6.04
31.05	43,422	209,975	3,654,449	4,981	307.6	6.06
30.06	45,135	221,848	3,710,917	5,031	307.9	6.12
31.07	51,152	248,871	3,810,429	5,059	308.3	6.06
31.08	75,836	369,204	3,991,936	5,249	309.2	5.92

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	
2021							
31.12	0	0	274	165	0.0	0.00	
2022							
31.01	0	0	270	167	0.0	0.00	
28.02	0	0	290	179	0.0	0.00	
31.03	0	0	278	181	0.0	0.00	
30.04	0	0	212	143	0.0	0.00	
31.05	0	0	178	127	0.0	0.00	
30.06	0	0	140	103	0.0	0.00	
31.07	0	0	122	78	0.0	0.00	
31.08	0	0	95	51	0.0	0.00	
30.09	0	0	90	49	0.0	0.00	
31.10	0	0	86	42	0.0	0.00	
30.11	0	0	85	41	0.0	0.00	
31.12	0	0	84	40	0.0	0.00	
2023							
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	
30.06	0	0	67	43	0.0	0.00	
31.07	0	0	69	45	0.0	0.00	
31.08	0	0	72	48	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)		4
2	3	4	5	
2022				
31.12	19,058,345	6,201,350	13,231,793	361,616
2023				
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
31.05	19,868,167	7,434,425	12,881,833	399,680
30.06	20,257,225	8,179,282	12,563,654	407,841
31.07	20,944,449	9,007,692	12,494,509	427,787

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
2022		
31.12	602,869	504,839
2023		
31.01	554,486	447,222
28.02	556,351	471,316
31.03	546,136	459,612
30.04	615,725	518,044
31.05	618,761	520,197
30.06	806,643	700,943
31.07	805,238	693,328

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	
2021										
Q1	1,495,531.87	6,185,732	1,560,326	18,764.52	2,961,686.53	37,031,756	97,928	44,562	3,577.40	3,236.83
Q2	1,517,743.50	6,191,837	1,553,017	37,836.38	2,996,764.39	36,976,116	100,595	88,605	7,690.56	6,978.30
Q3	1,541,650.99	6,202,536	1,544,775	57,344.43	3,027,813.92	36,912,914	103,411	325,698	12,712.54	11,602.28
Q4	1,543,149.10	6,161,242	1,484,414	75,088.32	3,004,970.29	36,808,018	105,444	382,496	17,149.90	15,602.46
2022										
Q1	1,556,887.28	6,208,514	1,512,114	19,485.21	2,985,359.78	36,733,143	108,117	53,765	5,208.57	4,816.81
Q2	1,603,168.27	6,216,695	1,506,929	38,779.61	3,039,497.82	36,680,863	114,208	128,922	13,124.43	12,283.24
Q3	1,628,730.41	6,226,595	1,505,488	58,819.04	3,075,751.05	36,628,104	118,948	390,206	23,435.60	22,113.74
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
2023										
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
Q2	1,767,133.64	6,261,903	1,492,927	40,221.23	3,247,287.18	36,384,578	135,520	164,674	20,483.01	19,454.15

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

Table 4.5.4

Main Indicators of Unit Investment Funds' Performance

Period	Number of holders of investment shares in unit investment funds, thousands of units					Value of net assets of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of unit investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	2	3	4	5	6	7	8	9	10	11
2019										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4
Q2	1,693.1	16.3	591.6	1,074.3	11.0	3,622,865.4	6,228.0	337,000.2	48,869.1	3,230,768.1
Q3	1,756.1	28.7	641.4	1,074.2	11.8	3,944,250.9	11,141.4	373,888.1	49,612.0	3,509,609.4
Q4	1,897.9	70.7	741.9	1,073.8	11.5	4,469,685.6	16,893.1	454,705.8	52,054.1	3,946,032.6
2020										
Q1	2,038.0	130.3	821.6	1,073.7	12.4	4,190,495.4	23,647.2	477,686.7	52,524.7	3,636,636.8
Q2	2,247.9	266.8	891.8	1,073.9	15.5	4,399,038.6	31,648.7	532,320.8	54,529.3	3,780,539.8
Q3	2,893.3	772.4	1,008.7	1,073.9	38.3	4,811,698.9	47,996.3	601,118.7	59,988.9	4,102,595.0
Q4	3,638.0	1,358.5	1,144.1	1,074.0	61.3	5,040,083.3	85,841.4	667,297.6	66,449.2	4,220,495.2
2021										
Q1	4,701.3	2,184.2	1,337.6	1,075.2	104.3	5,556,746.8	111,819.3	757,738.8	74,232.2	4,612,956.6
Q2	5,566.7	2,884.7	1,506.5	1,076.2	99.3	6,153,631.4	132,798.6	833,142.7	93,508.1	5,094,182.1
Q3	6,745.9	3,848.7	1,707.6	1,077.3	112.3	6,901,039.3	161,197.4	899,717.4	92,842.7	5,747,281.7
Q4	8,735.6	5,626.0	1,913.9	1,078.8	116.9	7,129,893.1	212,655.3	920,832.4	97,927.2	5,898,478.2
2022										
Q1'	8,971.0	5,798.0	1,976.5	1,078.0	118.5	6,368,158.8	112,747.4	475,029.5	34,527.1	5,745,854.8
Q2'	9,067.0	5,875.9	1,985.0	1,078.0	128.1	6,717,517.4	125,007.4	535,998.5	46,910.5	6,009,600.9
Q3'	9,170.7	5,916.3	2,041.0	1,078.5	134.9	6,443,485.9	120,030.8	515,203.4	42,340.9	5,765,910.8
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
2023										
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
Q2'	10,069.9	6,583.2	2,261.2	1,078.2	147.3	8,900,910.0	172,756.4	717,323.7	100,677.8	7,910,152.1

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
2019										
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2
Q2	105,745.7	2,307.2	31,395.5	3,830.5	68,212.5	36,037.2	0.3	25,670.7	360.6	10,005.6
Q3	314,970.4	4,638.2	49,664.5	806.7	259,861.0	36,924.3	48.3	21,606.0	170.9	15,099.1
Q4	270,485.8	5,310.0	85,873.4	1,905.3	177,397.2	53,273.6	251.3	23,419.7	578.9	29,023.7
2020										
Q1	234,478.0	7,633.9	82,835.7	446.1	143,562.2	52,077.5	829.2	39,032.9	2,983.8	9,231.5
Q2	119,021.8	6,169.1	47,910.0	2,878.3	62,064.5	44,322.6	87.4	22,721.2	1,692.9	19,821.0
Q3	220,353.3	13,399.1	76,185.1	3,163.3	127,605.9	58,252.2	117.7	38,068.7	736.2	19,329.7
Q4	281,166.0	35,647.4	96,235.0	6,845.3	142,438.3	98,541.0	496.3	56,119.0	653.9	41,271.9
2021										
Q1	487,506.6	26,857.7	115,246.0	7,730.3	337,672.6	62,253.5	1,176.5	45,630.5	200.2	15,246.3
Q2	261,684.7	23,383.4	105,951.4	26,597.2	105,752.7	74,294.0	5,537.2	49,183.5	4,696.2	14,877.0
Q3	292,913.6	28,926.5	105,772.4	9,398.2	148,816.5	119,702.4	1,999.5	62,530.8	11,038.6	44,133.6
Q4	462,126.9	51,013.2	111,827.5	8,127.1	291,159.0	108,237.3	1,366.2	76,118.0	2,812.3	27,940.8
2022										
Q1'	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'	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'	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'	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
2023										
Q1'	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
Q2'	388,536.6	16,389.0	101,172.0	30,617.2	240,358.4	146,348.7	11,830.6	84,287.8	4,190.3	46,040.1

¹ Data on the indicator 'Net Asset Values of Unit Investment Funds' are given for assessed assets exclusive of blocked assets. For a number of funds, net asset value estimate is used due to the fact that 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	H1 2023	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) — total	341,313.6	224,342.1
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	258,774.1	111,412.2
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	219,850.1	102,949.8
of which:		
investment life insurance — total	36,484.9	60,382.4
of which:		
for up to 1 year, inclusive	18,745.0	176.9
for 1 through 3 years	4,352.0	38,764.8
for 3 through 5 years	11,796.2	20,997.2
for 5 through 10 years	1,396.0	410.0
for over 10 years or for an indefinite period	195.8	33.5
credit life insurance — total	99,076.6	6,838.2
of which:		
for up to 1 year, inclusive	5,132.3	653.7
for 1 through 3 years	15,502.0	453.1
for 3 through 5 years	73,119.8	4,675.6
for 5 through 10 years	5,260.2	993.5
for over 10 years or for an indefinite period	62.4	62.3
endowment life insurance — total	82,439.7	35,644.7
of which:		
for up to 1 year, inclusive	15,683.0	21,276.7
for 1 through 3 years	20,800.6	3,080.2
for 3 through 5 years	23,319.9	6,480.0
for 5 through 10 years	21,077.1	4,604.0
for over 10 years or for an indefinite period	1,559.1	203.7
high risk life insurance — total	1,749.3	68.7
of which:		
for up to 1 year, inclusive	367.1	27.8
for 1 through 3 years	202.2	7.8
for 3 through 5 years	1,153.3	27.4
for 5 through 10 years	23.7	4.3
for over 10 years or for an indefinite period	3.0	1.4
other life insurance — total	99.5	16.0
of which:		
for up to 1 year, inclusive	21.2	1.3
for 1 through 3 years	50.2	1.8
for 3 through 5 years	1.6	0.6
for 5 through 10 years	0.3	0.0
for over 10 years or for an indefinite period	26.2	12.3

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	38,924.0	8,462.4
of which:		
investment life insurance — total	0.1	0.4
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.1	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.4
credit life insurance — total	7,987.3	2,734.6
of which:		
for up to 1 year, inclusive	170.7	16.1
for 1 through 3 years	117.5	56.2
for 3 through 5 years	361.2	137.9
for 5 through 10 years	1,526.5	624.4
for over 10 years or for an indefinite period	5,811.5	1,899.9
endowment life insurance — total	29,096.6	5,243.2
of which:		
for up to 1 year, inclusive	86.1	70.8
for 1 through 3 years	891.2	47.0
for 3 through 5 years	13,904.0	1,547.0
for 5 through 10 years	7,701.8	1,634.6
for over 10 years or for an indefinite period	6,513.5	1,943.7
risk life insurance — total	858.7	197.2
of which:		
for up to 1 year, inclusive	39.6	26.4
for 1 through 3 years	18.2	104.6
for 3 through 5 years	579.6	21.6
for 5 through 10 years	12.9	0.2
for over 10 years or for an indefinite period	208.6	44.4
other life insurance — total	981.4	286.9
of which:		
for up to 1 year, inclusive	0.4	0.3
for 1 through 3 years	1.2	9.6
for 3 through 5 years	1.1	0.0
for 5 through 10 years	1.8	1.8
for over 10 years or for an indefinite period	976.9	275.2
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	82,539.5	112,929.9
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	59,752.1	94,493.4
of which:		
investment life insurance — total	42,519.1	83,003.7
of which:		
for up to 1 year, inclusive	1,601.3	991.8
for 1 through 3 years	7,226.0	12,288.2
for 3 through 5 years	19,800.7	56,510.2
for 5 through 10 years	3,067.6	12,144.9
for over 10 years or for an indefinite period	10,823.5	1,068.7
credit life insurance — total	0.2	0.0
of which:		
for up to 1 year, inclusive	0.2	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	17,127.9	11,480.5
of which:		
for up to 1 year, inclusive	743.2	354.0
for 1 through 3 years	6,389.7	614.2
for 3 through 5 years	8,077.8	7,115.0
for 5 through 10 years	1,747.4	2,855.4
for over 10 years or for an indefinite period	169.8	542.0
risk life insurance — total	98.4	2.2
of which:		
for up to 1 year, inclusive	98.0	0.0
for 1 through 3 years	0.4	1.8
for 3 through 5 years	0.0	0.1
for 5 through 10 years	0.0	0.3
for over 10 years or for an indefinite period	0.0	0.0
other life insurance — total	6.5	7.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	3.4	3.5
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	1.5
for over 10 years or for an indefinite period	3.0	2.0
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	22,787.4	18,436.4
of which:		
investment life insurance — total	1,334.2	362.8
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	141.7	2.7
for 3 through 5 years	1,178.6	291.1
for 5 through 10 years	13.3	65.9
for over 10 years or for an indefinite period	0.6	3.1
credit life insurance — total	74.3	4.5
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	74.3	4.5
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	21,179.0	18,038.9
of which:		
for up to 1 year, inclusive	6.0	2.5
for 1 through 3 years	105.6	31.2
for 3 through 5 years	5,755.3	7,190.5
for 5 through 10 years	7,295.8	5,487.7
for over 10 years or for an indefinite period	8,016.4	5,327.0
risk life insurance — total	16.9	5.1
of which:		
for up to 1 year, inclusive	1.9	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	0.5	0.3
for 5 through 10 years	1.0	0.2
for over 10 years or for an indefinite period	13.4	4.6
other life insurance — total	183.0	25.2
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	0.1	0.0
for 5 through 10 years	0.6	0.3
for over 10 years or for an indefinite period	182.2	25.0
Voluntary pension insurance — total	1,422.8	797.7
of which:		
voluntary pension insurance with with a lump-sum payment of an insurance premium— total	721.4	243.2
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	0.1
for 5 through 10 years	0.3	5.6
for over 10 years or for an indefinite period	721.1	237.6
voluntary pension insurance with the payment of an insurance premium in instalments — total	701.4	554.5
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.7	0.3
for 3 through 5 years	2.0	12.4
for 5 through 10 years	28.2	76.6
for over 10 years or for an indefinite period	670.6	465.2
Voluntary personal insurance (excluding life insurance) — total	236,784.7	94,883.0
of which:		
voluntary accident and sickness insurance — total	111,688.9	15,084.0
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	1,925.0	882.7
voluntary accident and sickness insurance of passengers	1,145.4	19.8
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	41.9	1.0
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	8,183.9	2,882.4
voluntary accident and sickness insurance of tax officials	0.7	4.0
voluntary accident and sickness insurance of other citizens	100,392.0	11,294.1
voluntary medical insurance — total	125,095.8	79,799.0
of which:		
voluntary medical insurance of individuals travelling abroad	2,327.4	811.2
voluntary medical insurance by employers of their employees	103,027.8	69,694.3
voluntary medical insurance of other citizens	19,740.6	9,293.5
Voluntary general property insurance — total	330,574.3	93,483.8
of which:		
voluntary insurance of property — total	279,224.2	86,470.2
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) — total	120,490.0	62,144.2
of which:		
voluntary insurance of motor vehicles	119,232.9	61,766.9
voluntary insurance of other land vehicles (excluding railway vehicles)	1,257.1	377.3
voluntary insurance of railway vehicles	1,224.8	435.4

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of aircraft	6,272.3	2,406.5
voluntary insurance of vessels — total	5,346.3	1,370.7
of which:		
voluntary insurance of sea vessels	4,811.5	1,178.5
voluntary insurance of inland vessels	534.8	192.1
voluntary insurance of cargo	17,527.9	3,608.9
voluntary agricultural insurance — total	5,799.8	941.0
of which:		
voluntary government agricultural insurance — total	5,063.1	721.9
of which:		
voluntary agricultural crop insurance	3,501.9	666.3
voluntary agricultural insurance of perennial plantings	208.7	6.2
voluntary agricultural insurance of livestock	1,316.1	49.4
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	36.3	0.0
voluntary non-government agricultural insurance — total	736.7	219.1
of which:		
voluntary agricultural crop insurance	121.7	165.1
voluntary agricultural insurance of perennial plantings	11.4	0.0
voluntary agricultural insurance of livestock	512.2	54.0
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	91.4	0.0
voluntary insurance of other assets of legal entities — total	71,601.2	10,433.9
of which:		
voluntary insurance of goods in storage	912.6	56.3
voluntary insurance of assets used in construction and installation works	21,035.1	1,392.8
voluntary insurance of other assets of legal entities	49,653.4	8,984.8
voluntary insurance of other assets of individuals — total	50,962.0	5,129.7
of which:		
voluntary insurance of individuals' houses	20,449.6	3,180.8
voluntary insurance of household assets	5,637.5	755.6
voluntary insurance of other assets of individuals	24,874.8	1,193.2
voluntary insurance of third party liability insurance — total	25,086.5	3,732.7
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	2,257.5	701.1
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	1,501.8	534.1
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	755.2	167.0
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.5	0.0
voluntary third party liability insurance of owners of railway vehicles	62.9	9.5
voluntary third party liability insurance of owners of aircraft	1,668.1	85.1
voluntary third party liability insurance of owners of vessels — total	4,331.8	479.9
of which:		
voluntary third party liability insurance of owners of sea vessels	3,857.1	379.9

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	474.7	100.0
voluntary third party liability insurance of operators of hazardous facilities — total	1,266.4	44.0
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	192.4	8.8
voluntary third party liability insurance of operators of hydraulic structures	2.2	0.0
voluntary third party liability insurance of operators of other hazardous facilities	1,071.8	35.2
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	2,074.6	330.8
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	831.9	17.0
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	1,242.6	313.8
voluntary third party liability insurance for damage caused — total	12,387.8	1,929.7
of which:		
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	910.9	74.8
voluntary third party liability insurance of public notaries for damage caused	57.4	171
voluntary third party liability insurance of appraisers for damage caused	49.0	73.3
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	13.5	0.0
voluntary third party liability insurance of other persons for damage caused	11,356.9	1,764.5
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	1,037.3	152.7
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	4.8	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	2.0	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.2	0.0
voluntary third party liability insurance of audit organizations and individual auditors for failure to perform or improper performance of contractual obligations	0.2	0.0
voluntary third party liability insurance of borrowers under credit/loan agreements for failure to perform or improper performance of contractual obligations	-0.1	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	77.7	10.3
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	952.5	142.4
voluntary business risk insurance	9,985.3	1,702.6

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance — total	16,278.4	1,578.2
of which:		
voluntary insurance of financial risks of individuals travelling abroad	1,792.0	606.1
voluntary insurance of creditors' financial risks	106.8	0.5
voluntary insurance of other persons' financial risks	14,379.6	971.6
Mandatory government life and health insurance of servicemen and similar categories — total	8,693.3	1,070.6
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	4,678.6	925.7
mandatory government life and health insurance of internal affairs personnel	3,000.3	25.4
mandatory government life and health insurance of the State Fire Service personnel	656.4	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	358.0	11.2
mandatory government life and health insurance of the national guard personnel	0.0	107.3
mandatory government life and health insurance of the personnel of enforcement agencies	0.0	1.0
Mandatory third party liability insurance of owners of vehicles	151,928.9	79,795.2
Mandatory third party liability insurance of the owner of a hazardous facility for causing damage as a result of an accident at the hazardous facility — total	1,390.0	119.7
of which:		
mandatory third party liability insurance of the owner of a hazardous production facility for causing damage as a result of an accident at the said facility	1,096.9	119.3
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	176.9	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	24.1	0.0
mandatory third party liability insurance of the owner of a lift, lift platform for the disabled, escalator (excluding escalators in metro stations), a passenger conveyor (moving walkway) for causing damage as a result of an accident thereon	92.0	0.4
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	1,015.9	399.1
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	72.4	16.3
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	51.7	10.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	20.7	6.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	21.9	18.6
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	6.2	8.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	15.7	9.9

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	7.9	0.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels — total	23.6	4.3
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	19.5	4.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets on tourist travel routes	4.1	0.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by motor vehicles — total	842.1	331.8
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	347.7	103.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	188.9	60.0
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	67.2	14.0
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	238.3	154.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	32.6	16.7
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	11.1	8.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during off-street transportation	4.2	2.4
Collection of funds based on court judgements.	0.0	-305.6

Note. 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.

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

Table 5.1

Selected Indicators on Payment Card Transactions¹

Period	Individuals						Legal entities					
	the number of payment cards ² , thousands of units	the number of payment cards in use ³ , thousands of units	total value of operations conducted using payment cards, millions of rubles	of which			the number of payment cards ² , thousands of units	the number of payment cards in use ³ , 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
2023												
Q1	400,985	245,308	35,845,142	6,934,618	11,714,250	17,196,273	7,142	2,458	1,026,465	423,436	520,176	82,853
Q2	410,772	252,464	41,169,731	8,298,033	13,062,276	19,809,422	7,246	2,964	1,099,804	479,986	518,604	101,214

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

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

³ 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 ¹							
	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
2023								
Q1	1,648.0	759,229.8	1.5	685,579.4	402.5	68,268.0	1,244.0	5,382.3
Q2	2,091.2	762,034.3	1.7	678,258.9	448.9	76,828.5	1,640.6	6,946.9

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

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

6. REGIONAL SECTION

6.1. Institutional Characteristics

Table 6.1.1

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia ¹				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
THE RUSSIAN FEDERATION						
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
CENTRAL FEDERAL DISTRICT						
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
Moscow and Moscow Region						
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
NORTH-WESTERN FEDERAL DISTRICT						
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	—	—	—
SOUTHERN FEDERAL DISTRICT						
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	—
NORTH CAUCASIAN FEDERAL DISTRICT						
30.09.2021	1	—	—	1	1	—
31.12.2021	1	—	—	1	1	—
30.09.2022	1	—	—	1	1	—
31.12.2022	1	—	—	1	1	—
VOLGA FEDERAL DISTRICT						
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
URALS FEDERAL DISTRICT						
30.09.2021	5	5	5	—	—	—
31.12.2021	5	5	5	—	—	—
30.09.2022	4	4	4	—	—	—
31.12.2022	4	4	4	—	—	—
SIBERIAN FEDERAL DISTRICT						
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	—
FAR-EASTERN FEDERAL DISTRICT						
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	—

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

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

Table 6.1.2

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

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

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

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

Table 6.1.3

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

	Q2 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	682	2,170,065.94	256	1,081,499.90	426	1,088,566.04
CENTRAL FEDERAL DISTRICT	407	1,706,038.83	131	888,263.58	276	817,775.25
Belgorod Region	1	0.49	1	0.49	–	–
Bryansk Region	1	0.05	1	0.05	–	–
Vladimir Region	–	–	–	–	–	–
Voronezh Region	2	802.75	2	802.75	–	–
Ivanovo Region	1	2.25	1	2.25	–	–
Kaluga Region	1	–	1	–	–	–
Kostroma Region	1	16.60	1	16.60	–	–
Kursk Region	2	88.90	2	88.90	–	–
Lipetsk Region	–	–	–	–	–	–
Moscow Region	18	37,466.57	18	37,466.57	–	–
Orel Region	1	11.90	1	11.90	–	–
Ryazan Region	2	135.50	2	135.50	–	–
Smolensk Region	–	–	–	–	–	–
Tambov Region	2	119.21	2	119.21	–	–
Tver Region	4	427.13	4	427.13	–	–
Tula Region	2	191.74	2	191.74	–	–
Yaroslavl Region	–	–	–	–	–	–
Moscow	369	1,666,775.74	93	849,000.49	276	817,775.25
NORTH-WESTERN FEDERAL DISTRICT	141	244,210.89	39	103,210.89	102	141,000.00
Republic of Karelia	1	51.34	1	51.34	–	–
Republic of Komi	5	679.64	5	679.64	–	–
Arkhangelsk Region	2	200.84	2	200.84	–	–
Nenets Autonomous Area	–	–	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	2	200.84	2	200.84	–	–

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	—	—	—	—	—	—
Kaliningrad Region	3	3,020.68	3	3,020.68	—	—
Leningrad Region	1	0.30	1	0.30	—	—
Murmansk Region	1	955.71	1	955.71	—	—
Novgorod Region	2	313.33	2	313.33	—	—
Pskov Region	1	707.07	1	707.07	—	—
Saint Petersburg	125	238,281.98	23	97,281.98	102	141,000.00
SOUTHERN FEDERAL DISTRICT	11	1,154.36	11	1,154.36	—	—
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	2	1,077.89	2	1,077.89	—	—
Krasnodar Territory	2	1.11	2	1.11	—	—
Astrakhan Region	—	—	—	—	—	—
Volgograd Region	3	15.03	3	15.03	—	—
Rostov Region	4	60.33	4	60.33	—	—
Sevastopol	—	—	—	—	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	6	18,533.69	6	18,533.69	—	—
Republic of Daghestan	2	8.16	2	8.16	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	1	19.03	1	19.03	—	—
Karachay-Cherkess Republic	1	10,000.00	1	10,000.00	—	—
Republic of North Ossetia — Alania	1	6.50	1	6.50	—	—
Chechen Republic	1	8,500.00	1	8,500.00	—	—
Stavropol Territory	—	—	—	—	—	—
VOLGA FEDERAL DISTRICT	23	4,918.03	22	4,718.03	1	200.00
Republic of Bashkortostan	4	257.99	4	257.99	—	—
Mari El Republic	1	7.94	1	7.94	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	5	2,200.05	5	2,200.05	—	—
Udmurt Republic	—	—	—	—	—	—
Chuvash Republic — Chuvashia	5	236.57	4	36.57	1	200.00
Perm Territory	—	—	—	—	—	—
Kirov Region	—	—	—	—	—	—
Nizhny Novgorod Region	3	2,192.51	3	2,192.51	—	—
Orenburg Region	1	0.28	1	0.28	—	—
Penza Region	2	17.95	2	17.95	—	—
Samara Region	1	4.67	1	4.67	—	—
Saratov Region	—	—	—	—	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	1	0.07	1	0.07	—	—
URALS FEDERAL DISTRICT	63	146,007.29	17	33,917.72	46	112,089.57
Kurgan Region	2	621.91	2	621.91	—	—
Sverdlovsk Region	9	33,127.52	9	33,127.52	—	—
Tyumen Region	52	112,257.86	6	168.29	46	112,089.57
Khanty-Mansi Autonomous Area — Yugra	1	164.30	1	164.30	—	—
Yamal-Nenets Autonomous Area	46	112,089.57	—	—	46	112,089.57
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	5	3.99	5	3.99	—	—
Chelyabinsk Region	—	—	—	—	—	—
SIBERIAN FEDERAL DISTRICT	15	25,809.12	15	25,809.12	—	—
Altai Republic	—	—	—	—	—	—
Republic of Tuva	1	2,229.91	1	2,229.91	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	1	1.46	1	1.46	—	—
Krasnoyarsk Territory	3	1,541.03	3	1,541.03	—	—
Irkutsk Region	2	84.54	2	84.54	—	—
Kemerovo Region — Kuzbass	—	—	—	—	—	—
Novosibirsk Region	1	40.85	1	40.85	—	—
Omsk Region	3	316.41	3	316.41	—	—
Tomsk Region	4	21,594.92	4	21,594.92	—	—
FAR-EASTERN FEDERAL DISTRICT	16	23,393.73	15	5,892.51	1	17,501.22
Republic of Buryatia	—	—	—	—	—	—
Republic of Sakha (Yakutia)	5	22,033.85	4	4,532.63	1	17,501.22
Trans-Baikal Territory	—	—	—	—	—	—
Kamchatka Territory	2	158.51	2	158.51	—	—
Primorye Territory	4	500.32	4	500.32	—	—
Khabarovsk Territory	1	1.60	1	1.60	—	—
Amur Region	—	—	—	—	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	2	670.99	2	670.99	—	—
Jewish Autonomous Region	1	20.37	1	20.37	—	—
Chukotka Autonomous Area	1	8.09	1	8.09	—	—

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	Q2 2023		
	2 currency type	3 number of registered issues (additional issues) of bonds, units	4 volume of registered issues (additional issues) of bonds, millions of foreign currency
THE RUSSIAN FEDERATION	US dollar	10	3,739.73
	Euro	1	8.48
	British pound sterling	1	27.90
	Chinese yuan	26	4,250.00
	Swiss franc	1	331.85
CENTRAL FEDERAL DISTRICT	US dollar	4	1,075.00
	Euro	1	8.48
	British pound sterling	1	27.90
	Chinese yuan	15	2,250.00
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	4	1,075.00
	Euro	1	8.48
	British pound sterling	1	27.90
	Chinese yuan	15	2,250.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	6	2,664.73
	Swiss franc	1	331.85
	Chinese yuan	11	2,000.00
Republic of Karelia		—	—
Republic of Komi		—	—
Arkhangelsk Region		—	—
Nenets Autonomous Area		—	—
Arkhangelsk Region, excluding Nenets Autonomous Area		—	—
Vologda Region		—	—
Kaliningrad Region		—	—
Leningrad Region		—	—
Murmansk Region		—	—
Novgorod Region		—	—
Pskov Region		—	—
Saint Petersburg	US dollar	6	2,664.73
	Swiss franc	1	331.85
	Chinese yuan	11	2,000.00

Table 6.1.4 (end)

1	2	3	4
SOUTHERN FEDERAL DISTRICT		—	—
Republic of Adygeya (Adygeya)		—	—
Republic of Kalmykia		—	—
Republic of Crimea		—	—
Krasnodar Territory		—	—
Astrakhan Region		—	—
Volgograd Region		—	—
Rostov Region		—	—
Sevastopol		—	—
NORTH CAUCASIAN FEDERAL DISTRICT		—	—
Republic of Daghestan		—	—
Republic of Ingushetia		—	—
Kabardino-Balkar Republic		—	—
Karachay-Cherkess Republic		—	—
Republic of North Ossetia — Alania		—	—
Chechen Republic		—	—
Stavropol Territory		—	—
VOLGA FEDERAL DISTRICT		—	—
Republic of Bashkortostan		—	—
Mari El Republic		—	—
Republic of Mordovia		—	—
Republic of Tatarstan (Tatarstan)		—	—
Udmurt Republic		—	—
Chuvash Republic — Chuvashia		—	—
Perm Territory		—	—
Kirov Region		—	—
Nizhny Novgorod Region		—	—
Orenburg Region		—	—
Penza Region		—	—
Samara Region		—	—
Saratov Region		—	—
Ulyanovsk Region		—	—
URALS FEDERAL DISTRICT		—	—
Kurgan Region		—	—
Sverdlovsk Region		—	—
Tyumen Region		—	—
Khanty-Mansi Autonomous Area — Yugra		—	—
Yamal-Nenets Autonomous Area		—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area		—	—
Chelyabinsk Region		—	—
SIBERIAN FEDERAL DISTRICT		—	—
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 Individuals¹

(millions of rubles)

	31.08.2023									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities ²		deposits and other funds of individuals ³		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	93,168,264	17,087,917	17,363,655	2,861,970	25,207,611	8,426,447	36,225,312	4,429,443	4,855,424	0
CENTRAL FEDERAL DISTRICT	56,594,684	13,484,651	10,791,557	2,009,333	18,323,693	7,294,255	16,823,708	2,898,170	2,662,943	0
Belgorod Region	473,923	29,713	44,690	5,440	95,588	10,704	298,338	12,832	18,929	0
Bryansk Region	244,119	10,701	35,817	2,635	21,647	1,275	163,584	6,502	12,686	0
Vladimir Region	394,257	13,341	69,610	1,553	32,242	544	261,772	10,830	16,471	0
Voronezh Region	769,785	46,036	103,328	7,375	121,855	7,175	477,157	30,724	37,181	0
Ivanovo Region	228,130	10,310	23,385	1,198	12,825	303	170,099	8,489	8,844	0
Kaluga Region	375,244	22,912	57,439	8,348	71,416	4,361	204,746	9,861	11,848	0
Kostroma Region	550,952	6,105	15,971	1,287	378,856	744	103,222	3,948	5,864	0
Kursk Region	247,539	14,930	26,625	938	37,304	433	161,559	13,310	10,805	0
Lipetsk Region	281,400	14,533	34,864	2,837	39,557	3,047	185,951	8,382	10,688	0
Moscow Region	3,391,726	262,921	527,385	42,244	402,989	89,482	2,119,045	125,758	240,240	0
Orel Region	165,414	12,728	18,473	856	14,648	7,729	115,651	3,939	10,366	0
Ryazan Region	338,156	14,740	64,611	4,264	24,520	1,255	215,004	8,696	22,733	0
Smolensk Region	242,592	12,095	60,579	3,698	20,983	626	142,214	7,535	10,049	0
Tambov Region	198,237	5,133	28,092	396	20,795	73	132,767	4,520	6,623	0
Tver Region	316,299	11,387	44,182	771	33,858	521	215,438	9,837	13,566	0
Tula Region	517,604	25,436	150,749	7,571	46,107	5,670	277,849	11,403	26,004	0
Yaroslavl Region	463,285	23,745	98,742	4,482	49,221	242	285,338	18,379	17,166	0
Moscow	47,396,023	12,947,885	9,387,014	1,913,442	16,899,284	7,160,069	11,293,975	2,603,227	2,182,880	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	9,039,221	1,188,604	1,977,756	442,784	1,831,260	233,149	4,410,488	480,080	511,196	0
Republic of Karelia	158,777	7,537	16,100	1,758	11,505	218	116,672	5,165	8,684	0
Republic of Komi	244,709	16,574	18,506	7,250	34,860	0	172,682	8,978	11,852	0
Arkhangelsk Region	381,128	11,377	64,074	1,578	30,625	0	249,784	9,490	27,035	0
Nenets Autonomous Area	30,191	577	1,311	0	448	0	22,577	575	5,251	0
Arkhangelsk Region, excluding Nenets Autonomous Area	350,937	10,800	62,763	1,578	30,177	0	227,207	8,914	21,785	0
Vologda Region	397,158	301,285	57,987	157,371	96,345	132,126	216,282	11,234	13,094	0
Kaliningrad Region	381,494	40,071	58,629	8,479	36,689	2,477	251,583	27,629	18,305	0
Leningrad Region	368,749	14,585	34,261	3,920	62,072	867	247,004	9,311	15,557	0
Murmansk Region	315,660	40,442	32,642	10,843	24,119	1,834	234,422	14,895	13,644	0
Novgorod Region	133,663	5,853	19,894	432	13,060	264	92,097	5,011	3,657	0
Pskov Region	128,467	4,441	15,661	415	12,627	135	89,123	3,751	6,783	0
Saint Petersburg	6,529,416	746,438	1,660,002	250,737	1,509,357	95,228	2,740,838	384,615	392,585	0
SOUTHERN FEDERAL DISTRICT	4,376,156	400,226	679,581	76,718	553,629	158,711	2,551,477	156,808	284,948	0
Republic of Adygeya (Adygeya)	49,948	1,399	4,058	5	2,002	0	34,774	1,310	5,749	0
Republic of Kalmykia	23,448	517	1,742	17	616	0	16,390	479	2,789	0
Republic of Crimea	283,951	2,884	46,102	995	19,839	0	162,372	1,783	15,993	0
Krasnodar Territory	1,957,820	272,713	225,273	36,947	350,486	157,353	1,086,133	74,502	142,742	0
Astrakhan Region	165,181	5,672	22,044	586	3,932	95	116,988	4,790	14,561	0
Volgograd Region	507,573	28,201	76,851	9,264	29,796	174	349,481	18,122	27,481	0
Rostov Region	1,317,396	88,003	292,391	28,815	144,380	1,090	737,035	55,104	71,865	0
Sevastopol	70,840	837	11,120	89	2,578	0	48,304	719	3,767	0
NORTH CAUCASIAN FEDERAL DISTRICT	965,112	30,663	139,556	4,878	66,644	964	638,172	22,546	65,806	0
Republic of Dagestan	156,853	2,055	18,659	241	3,968	86	116,742	1,533	9,670	0
Republic of Ingushetia	10,923	385	2,397	19	323	0	7,329	357	582	0
Kabardino-Balkar Republic	70,795	2,219	7,574	384	6,577	0	50,600	1,753	3,020	0
Karachay-Cherkess Republic	29,018	593	3,322	20	586	0	21,319	548	1,753	0
Republic of North Ossetia — Alania	82,512	1,812	8,787	60	2,145	0	60,621	1,701	7,812	0
Chechen Republic	55,019	1,158	16,254	207	4,325	29	28,727	292	2,746	0
Stavropol Territory	559,992	22,439	82,561	3,947	48,721	849	352,834	16,363	40,224	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	9,187,991	549,403	1,834,239	101,994	1,551,330	104,839	4,942,089	319,676	500,679	0
Republic of Bashkortostan	828,415	33,530	125,344	5,826	73,680	2,122	527,373	24,590	70,639	0
Mari El Republic	129,631	2,959	12,941	485	11,345	159	92,323	2,180	8,184	0
Republic of Mordovia	139,539	7,193	14,101	1,940	16,433	1,481	95,929	3,546	8,644	0
Republic of Tatarstan (Tatarstan)	2,190,109	112,003	476,368	18,807	765,296	20,532	771,558	66,355	84,569	0
Udmurt Republic	433,308	17,311	127,918	4,440	42,666	1,156	213,592	11,212	33,705	0
Chuvash Republic — Chuvashia	318,800	9,950	53,894	1,261	23,790	1,058	196,603	7,322	33,674	0
Perm Territory	826,913	57,676	168,315	16,097	144,103	10,322	438,973	29,826	46,775	0
Kirov Region	301,950	8,002	51,901	1,356	26,800	953	189,272	5,371	14,520	0
Nizhny Novgorod Region	1,309,007	98,585	321,159	21,109	170,835	31,003	719,475	42,833	59,820	0
Orenburg Region	409,162	11,961	69,506	1,010	36,718	1,588	268,017	9,137	18,808	0
Penza Region	307,573	7,918	42,575	351	19,041	108	190,359	6,128	40,777	0
Samara Region	1,148,846	146,244	203,242	23,547	169,151	32,148	692,596	88,183	48,494	0
Saratov Region	531,401	23,406	78,747	4,383	34,506	2,209	360,682	15,884	20,867	0
Ulyanovsk Region	313,336	12,667	88,228	1,383	16,966	0	185,337	7,110	11,203	0
URALS FEDERAL DISTRICT	5,777,730	491,202	789,480	52,617	1,945,955	89,370	2,512,314	341,007	343,725	0
Kurgan Region	121,417	4,132	14,123	1,510	8,666	240	83,665	2,230	9,526	0
Sverdlovsk Region	1,825,204	152,533	335,574	29,976	317,378	65,045	943,961	53,460	140,339	0
Tyumen Region	2,812,338	263,815	217,412	2,566	1,485,487	7,248	905,268	251,902	152,136	0
Khanty-Mansi Autonomous Area — Yugra	1,737,099	234,951	83,660	411	1,235,164	4,328	364,694	229,006	34,342	0
Yamal-Nenets Autonomous Area	446,051	7,550	34,797	104	116,457	30	236,749	7,048	47,850	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	629,188	21,313	98,955	2,052	133,865	2,890	303,825	15,847	69,944	0
Chelyabinsk Region	1,018,772	70,722	222,370	18,564	134,424	16,837	579,421	33,416	41,724	0
SIBERIAN FEDERAL DISTRICT	4,577,764	332,179	774,683	95,609	642,317	102,721	2,702,315	126,128	274,879	0
Altai Republic	26,849	426	2,122	62	6,055	0	15,241	340	1,731	0
Republic of Tuva	24,674	293	2,500	0	1,023	0	14,638	274	4,792	0
Republic of Khakassia	85,962	5,761	9,242	573	4,209	351	59,058	4,750	7,795	0
Altai Territory	459,190	21,316	73,392	3,802	68,224	5,559	267,797	11,553	28,648	0

Table 6.2.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	858,257	40,412	143,654	8,518	129,312	12,249	489,659	18,513	61,486	0
Irkutsk Region	592,257	86,854	75,816	23,853	63,605	44,177	398,926	17,383	27,568	0
Kemerovo Region — Kuzbass	703,709	47,747	116,035	12,406	137,714	15,628	401,821	18,983	31,265	0
Novosibirsk Region	1,114,311	86,658	221,987	30,272	172,731	20,065	586,607	33,847	87,602	0
Omsk Region	436,696	28,766	88,047	15,152	29,400	1,044	283,490	11,542	15,023	0
Tomsk Region	275,859	13,945	41,889	971	30,044	3,648	185,078	8,944	8,971	0
FAR-EASTERN FEDERAL DISTRICT	2,649,607	610,990	376,804	78,036	292,784	442,437	1,644,749	85,026	211,248	0
Republic of Buryatia	143,668	4,649	14,378	1,059	5,166	616	101,418	2,643	14,272	0
Republic of Sakha (Yakutia)	281,748	16,261	52,860	1,101	27,912	10,414	162,340	4,565	20,436	0
Trans-Baikal Territory	177,797	6,146	28,138	460	9,675	2,594	117,539	2,971	12,903	0
Kamchatka Territory	155,653	11,286	22,217	4,275	13,649	1,912	104,365	4,639	7,303	0
Primorye Territory	776,352	493,097	114,145	39,321	97,695	413,428	450,825	38,304	82,796	0
Khabarovsk Territory	458,137	24,484	57,385	7,484	37,520	1,924	309,769	14,620	35,819	0
Amur Region	224,937	16,074	29,929	6,315	18,776	4,488	146,154	3,656	17,260	0
Magadan Region	106,200	8,588	10,818	1,345	29,346	3,707	58,751	3,513	3,502	0
Sakhalin Region	274,000	28,862	40,764	16,567	50,820	3,072	156,447	8,981	14,058	0
Jewish Autonomous Region	26,461	578	1,273	46	1,251	31	21,128	490	1,534	0
Chukotka Autonomous Area	24,653	964	4,895	63	973	252	16,013	644	1,366	0
OUTSIDE THE RUSSIAN FEDERATION	15,178	23,224	9,961	17,354	0	542	4,133	3,526	0	0

¹ Including the State Development Corporation VEB.RF.

² Excluding funds of individual entrepreneurs.

³ Excluding escrow account funds.

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

Table 6.2.2

Funds of Individual Entrepreneurs

(millions of rubles)

1	31.08.2023		
	2	3	4
	Total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	1,867,822	1,835,081	32,740
CENTRAL FEDERAL DISTRICT	717,586	701,223	16,363
Belgorod Region	14,877	14,775	102
Bryansk Region	9,856	9,732	124
Vladimir Region	13,528	13,373	155
Voronezh Region	27,283	27,156	127
Ivanovo Region	12,470	12,363	108
Kaluga Region	9,376	9,288	87
Kostroma Region	8,032	8,020	12
Kursk Region	10,801	10,723	78
Lipetsk Region	9,804	9,673	131
Moscow Region	91,365	90,283	1,082
Orel Region	5,978	5,895	83
Ryazan Region	10,694	10,572	122
Smolensk Region	8,266	8,181	84
Tambov Region	9,503	9,479	24
Tver Region	8,679	8,613	66
Tula Region	14,153	14,105	48
Yaroslavl Region	11,325	11,165	159
Moscow	441,597	427,829	13,769
NORTH-WESTERN FEDERAL DISTRICT	181,316	177,687	3,630
Republic of Karelia	5,476	5,389	87
Republic of Komi	6,415	6,281	135
Arkhangelsk Region	8,846	8,823	23
Nenets Autonomous Area	596	596	0
Arkhangelsk Region, excluding Nenets Autonomous Area	8,250	8,228	23
Vologda Region	11,444	11,366	79
Kaliningrad Region	14,879	14,679	200
Leningrad Region	9,189	9,141	48
Murmansk Region	7,087	6,999	87
Novgorod Region	4,304	4,279	26
Pskov Region	3,941	3,898	43
Saint Petersburg	109,735	106,831	2,903
SOUTHERN FEDERAL DISTRICT	239,235	236,204	3,031
Republic of Adygeya (Adygeya)	3,312	3,276	37
Republic of Kalmykia	1,867	1,867	0
Republic of Crimea	16,934	16,934	1
Krasnodar Territory	118,447	116,809	1,638
Astrakhan Region	7,167	7,163	4
Volgograd Region	22,458	22,185	273
Rostov Region	64,851	63,773	1,078
Sevastopol	4,198	4,197	1
NORTH CAUCASIAN FEDERAL DISTRICT	52,035	51,218	817
Republic of Dagestan	7,383	7,378	4
Republic of Ingushetia	234	234	0
Kabardino-Balkar Republic	2,930	2,902	28
Karachay-Cherkess Republic	1,950	1,948	1
Republic of North Ossetia — Alania	3,010	3,009	0

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	2,686	2,685	2
Stavropol Territory	33,842	33,061	782
VOLGA FEDERAL DISTRICT	263,622	260,505	3,117
Republic of Bashkortostan	27,580	27,438	143
Mari El Republic	4,614	4,579	35
Republic of Mordovia	4,256	4,222	34
Republic of Tatarstan (Tatarstan)	36,462	35,976	486
Udmurt Republic	14,343	14,151	193
Chuvash Republic — Chuvashia	10,096	10,025	71
Perm Territory	26,802	26,643	159
Kirov Region	17,613	17,513	100
Nizhny Novgorod Region	32,091	31,340	751
Orenburg Region	15,086	15,063	23
Penza Region	14,969	14,369	600
Samara Region	26,329	26,075	254
Saratov Region	22,460	22,279	181
Ulyanovsk Region	10,919	10,832	87
URALS FEDERAL DISTRICT	137,780	135,444	2,336
Kurgan Region	5,044	4,947	97
Sverdlovsk Region	50,769	49,399	1,371
Tyumen Region	43,512	43,178	334
Khanty-Mansi Autonomous Area — Yugra	16,313	16,260	52
Yamal-Nenets Autonomous Area	8,868	8,703	166
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	18,331	18,215	116
Chelyabinsk Region	38,455	37,920	534
SIBERIAN FEDERAL DISTRICT	160,185	158,056	2,129
Altai Republic	1,617	1,612	5
Republic of Tuva	1,655	1,642	13
Republic of Khakassia	5,376	5,341	35
Altai Territory	20,066	19,909	157
Krasnoyarsk Territory	29,516	29,398	118
Irkutsk Region	23,947	23,820	128
Kemerovo Region — Kuzbass	15,307	15,213	94
Novosibirsk Region	35,646	34,641	1,005
Omsk Region	19,256	18,760	496
Tomsk Region	7,799	7,721	78
FAR-EASTERN FEDERAL DISTRICT	116,064	114,745	1,318
Republic of Buryatia	8,095	7,902	192
Republic of Sakha (Yakutia)	17,036	16,966	70
Trans-Baikal Territory	9,116	9,075	41
Kamchatka Territory	8,208	7,894	314
Primorye Territory	27,806	27,333	472
Khabarovsk Territory	16,312	16,241	71
Amur Region	12,440	12,351	89
Magadan Region	3,526	3,525	1
Sakhalin Region	11,121	11,061	61
Jewish Autonomous Region	1,049	1,045	4
Chukotka Autonomous Area	1,355	1,353	2
OUTSIDE THE RUSSIAN FEDERATION	40	40	0

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

6.3. Funds Allocations

Table 6.3.1

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

(millions of rubles)

	Volume loans for July 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	6,244,022	151,483	113,488	1,116,998	76,292	121,162	290,399	278,294	1,143,611	809,776	1,609,915	646,092
CENTRAL FEDERAL DISTRICT	3,564,037	27,118	15,616	384,700	20,355	44,175	152,644	156,509	575,604	489,837	1,456,772	256,322
Belgorod Region	70,621	605	0	41,439	293	4,604	1,859	525	17,057	321	232	3,685
Bryansk Region	20,566	0	0	4,047	0	10,862	495	134	1,696	202	230	2,901
Vladimir Region	14,668	11	0	6,242	241	443	940	259	2,282	1,270	106	2,875
Voronezh Region	42,879	51	0	10,389	176	7,001	2,813	1,400	10,174	4,975	254	5,647
Ivanovo Region	8,047	0	0	2,858	6	156	487	108	1,824	442	113	2,053
Kaluga Region	17,902	22	0	5,583	0	453	1,307	342	6,690	353	97	3,055
Kostroma Region	5,692	0	0	2,927	19	92	415	374	644	169	84	969
Kursk Region	23,432	5,008	0	8,771	6	5,229	489	575	1,839	80	90	1,344
Lipetsk Region	22,999	3	0	9,495	17	3,870	780	431	4,679	1,494	104	2,127
Moscow Region	451,453	109	0	73,257	10,261	1,201	16,647	42,530	139,271	36,526	80,371	51,280
Orel Region	7,831	13	0	1,930	59	1,221	912	185	2,322	130	32	1,029
Ryazan Region	19,446	6	0	6,557	69	2,723	1,997	514	4,640	520	89	2,331
Smolensk Region	15,761	0	0	2,930	123	84	550	486	5,766	378	45	5,399
Tambov Region	11,198	0	0	1,453	351	3,087	367	202	3,695	79	31	1,933
Tver Region	21,290	0	0	8,678	139	849	1,400	264	7,141	379	652	1,787
Tula Region	44,051	276	0	28,249	2,382	1,143	1,964	203	5,070	947	145	3,672
Yaroslavl Region	28,720	0	0	10,756	700	605	3,607	576	6,583	861	794	4,240
Moscow	2,737,479	21,016	15,616	159,140	5,513	552	115,616	107,403	354,231	440,710	1,373,303	159,996

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	794,252	11,412	10,802	174,998	6,829	5,529	36,367	64,971	162,034	140,217	69,340	122,557
Republic of Karelia	63,466	221	0	1,552	366	184	416	154	389	158	471	59,556
Republic of Komi	5,920	1,802	1,790	1,319	8	4	263	251	1,279	107	64	824
Arkhangelsk Region	8,472	82	0	3,444	152	28	1,328	541	1,264	341	268	1,023
Nenets Autonomous Area	293	0	0	0	0	0	8	30	18	4	209	24
Arkhangelsk Region, excluding Nenets Autonomous Area	8,179	82	0	3,444	152	28	1,320	511	1,246	337	60	999
Vologda Region	97,773	1	0	90,055	271	255	718	265	2,296	660	229	3,023
Kaliningrad Region	47,996	45	0	6,243	296	1,557	1,138	188	8,906	1,258	23,875	4,489
Leningrad Region	124,315	0	0	26,699	270	1,342	4,101	2,970	4,091	80,512	660	3,671
Murmansk Region	11,381	205	0	159	378	0	1,050	5,684	1,269	476	1,192	968
Novgorod Region	10,348	5	0	6,838	294	234	387	59	1,108	84	46	1,292
Pskov Region	5,161	0	0	1,402	10	1,746	258	69	730	170	96	679
Saint Petersburg	419,420	9,051	9,011	37,286	4,784	179	26,708	54,789	140,701	56,452	42,438	47,031
SOUTHERN FEDERAL DISTRICT	384,792	665	589	80,241	7,232	25,215	12,770	6,895	137,217	54,662	14,823	45,071
Republic of Adygeya (Adygeya)	2,657	30	0	1,062	3	207	275	35	320	461	12	252
Republic of Kalmykia	1,016	0	0	26	2	85	36	18	206	357	14	272
Republic of Crimea	17,156	331	328	1,063	1,700	358	1,606	315	4,874	1,695	1,213	4,002
Krasnodar Territory	184,752	41	3	21,880	1,856	13,094	6,027	2,875	59,682	46,399	9,471	23,426
Astrakhan Region	2,899	1	1	98	8	409	708	71	922	353	31	299
Volgograd Region	17,243	0	0	5,412	51	2,660	1,099	202	3,396	1,261	82	3,080
Rostov Region	156,217	262	257	50,648	3,482	8,233	2,923	3,373	67,387	3,761	3,849	12,299
Sevastopol	2,851	0	0	52	129	169	95	7	430	376	150	1,442
NORTH CAUCASIAN FEDERAL DISTRICT	48,550	50	6	10,555	8,353	8,006	3,135	554	8,231	1,681	1,153	6,832
Republic of Dagestan	1,772	6	6	200	0	183	240	68	307	176	161	429
Republic of Ingushetia	116	0	0	0	0	92	0	0	19	3	0	1
Kabardino-Balkar Republic	1,755	0	0	366	5	421	75	87	539	23	65	175
Karachay-Cherkess Republic	2,170	0	0	325	0	761	118	2	862	8	41	53
Republic of North Ossetia — Alania	1,158	0	0	58	0	303	303	30	144	3	197	121
Chechen Republic	793	30	0	7	0	17	49	1	316	98	107	168
Stavropol Territory	40,786	14	0	9,599	8,348	6,230	2,349	366	6,043	1,370	581	5,885

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	478,096	7,474	5,634	144,966	3,860	21,823	37,526	22,125	97,324	43,403	14,278	85,316
Republic of Bashkortostan	49,988	1,971	513	16,236	39	1,556	5,636	773	9,470	5,392	648	8,269
Mari El Republic	4,782	0	0	1,047	126	1,179	606	106	697	183	52	787
Republic of Mordovia	7,205	0	0	3,250	50	898	309	326	905	42	107	1,318
Republic of Tatarstan (Tatarstan)	114,229	1,255	1,255	30,299	423	5,296	12,432	2,411	25,440	7,225	7,562	21,886
Udmurt Republic	23,355	985	985	10,654	66	1,092	598	300	2,108	3,479	331	3,742
Chuvash Republic — Chuvashia	9,353	0	0	3,971	68	415	1,475	197	1,250	795	110	1,072
Perm Territory	57,981	1,219	1,203	23,310	195	376	2,413	14,081	5,674	3,136	2,574	5,004
Kirov Region	9,268	2	0	2,255	1	748	573	313	2,755	545	176	1,901
Nizhny Novgorod Region	94,894	29	1	27,064	799	1,812	4,789	1,013	22,139	16,251	1,153	19,845
Orenburg Region	15,281	363	75	3,463	404	1,406	679	345	4,058	742	152	3,671
Penza Region	14,805	34	0	2,576	93	2,748	1,125	202	3,865	1,956	220	1,987
Samara Region	43,244	503	500	11,809	1,291	1,798	4,737	647	10,567	2,297	715	8,879
Saratov Region	22,915	1,114	1,102	6,159	170	2,026	1,538	715	6,419	778	399	3,598
Ulyanovsk Region	10,796	0	0	2,873	136	475	617	697	1,977	582	80	3,358
URALS FEDERAL DISTRICT	321,973	22,055	12,977	105,372	9,530	3,789	16,924	5,644	43,248	36,860	31,931	46,621
Kurgan Region	5,176	0	0	1,793	265	616	611	160	569	334	67	761
Sverdlovsk Region	159,551	104	25	70,264	4,350	705	6,966	2,342	25,794	23,892	2,458	22,675
Tyumen Region	86,080	12,997	12,952	5,283	4,091	1,163	7,125	2,407	7,030	9,795	26,586	9,603
Khanty-Mansi Autonomous Area — Yugra	23,431	11,078	11,033	313	2,023	31	2,702	894	2,560	540	280	3,012
Yamal-Nenets Autonomous Area	31,141	1,912	1,912	121	741	16	522	511	573	483	25,639	623
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	31,508	7	7	4,849	1,327	1,116	3,902	1,003	3,897	8,773	667	5,968
Chelyabinsk Region	71,165	8,954	0	28,033	824	1,305	2,221	734	9,855	2,839	2,819	13,582
SIBERIAN FEDERAL DISTRICT	430,506	67,432	64,419	178,274	9,141	9,030	16,617	6,905	57,945	17,743	6,658	60,762
Altai Republic	3,781	0	0	216	9	23	11	67	2,824	14	28	588
Republic of Tuva	605	0	0	10	0	13	85	17	268	13	39	160
Republic of Khakassia	3,469	327	0	53	37	45	679	280	492	517	84	954
Altai Territory	20,683	640	0	4,733	76	2,241	795	435	4,284	1,357	319	5,802
Krasnoyarsk Territory	151,587	461	53	118,221	6,380	1,337	3,286	1,026	6,125	2,821	2,506	9,423
Irkutsk Region	34,750	8,856	7,388	3,860	605	611	2,955	586	5,895	2,875	467	8,041
Kemerovo Region — Kuzbass	58,830	1,585	1,439	31,195	536	1,489	820	964	15,542	1,362	1,728	3,609

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	112,532	54,936	54,936	11,674	977	849	5,789	1,806	16,050	6,339	1,088	13,024
Omsk Region	20,232	0	0	5,372	251	1,722	1,113	1,037	4,128	1,295	133	5,180
Tomsk Region	24,037	627	603	2,940	270	699	1,084	685	2,337	1,150	266	13,980
FAR-EASTERN FEDERAL DISTRICT	221,815	15,276	3,445	37,892	10,992	3,595	14,417	14,691	62,009	25,372	14,960	22,610
Republic of Buryatia	15,396	11	5	8,678	0	87	864	77	4,135	591	49	905
Republic of Sakha (Yakutia)	22,727	4,354	3,319	422	3,871	15	1,964	985	2,771	245	98	8,002
Trans-Baikal Territory	11,750	3,703	0	80	8	60	639	158	1,176	4,733	80	1,112
Kamchatka Territory	10,263	1	0	553	1,812	1,492	214	239	2,283	2,058	1,092	518
Primorye Territory	86,893	26	0	25,361	242	653	2,259	3,419	35,118	3,643	9,198	6,974
Khabarovsk Territory	34,413	1,520	0	1,679	2,651	241	2,085	6,703	10,428	5,220	583	3,303
Amur Region	16,839	185	0	850	694	992	2,086	763	1,577	8,418	54	1,221
Magadan Region	6,889	5,239	0	1	754	1	7	171	577	12	11	115
Sakhalin Region	12,789	121	121	232	355	44	4,288	2,114	1,196	447	3,713	280
Jewish Autonomous Region	244	0	0	2	0	11	10	14	22	5	14	166
Chukotka Autonomous Area	3,613	118	0	33	604	0	2	49	2,727	0	67	14

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)

1	Volume loans for July 2023											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	779,123	2,432	181	503,565	0	0	18	0	7,963	113,930	151,215	0
CENTRAL FEDERAL DISTRICT	190,557	0	0	30,465	0	0	18	0	6,076	6,102	147,895	0
Belgorod Region	3,045	0	0	1,142	0	0	0	0	1,903	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	1,879	0	0	1,879	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	404	0	0	404	0	0	0	0	0	0	0	0
Lipetsk Region	1,166	0	0	1,166	0	0	0	0	0	0	0	0
Moscow Region	8	0	0	0	0	0	0	0	8	0	0	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	184,053	0	0	25,873	0	0	18	0	4,165	6,102	147,895	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 31.07.2023											
	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	51,942,940	2,446,538	1,525,576	12,144,706	1,456,815	2,685,918	3,179,202	2,756,637	5,997,583	10,831,617	10,084,687	359,238
CENTRAL FEDERAL DISTRICT	27,981,875	490,387	179,778	4,622,143	690,797	1,102,500	1,713,687	1,525,018	2,660,545	6,816,537	8,172,235	188,027
Belgorod Region	325,936	28,179	0	150,829	415	82,418	9,812	5,396	37,669	6,855	2,795	1,567
Bryansk Region	181,019	0	0	30,267	685	116,238	4,110	1,237	8,829	16,605	1,213	1,835
Vladimir Region	135,677	379	0	76,084	2,972	8,323	6,461	3,772	14,803	17,528	3,642	1,713
Voronezh Region	443,115	709	0	91,714	2,458	164,254	29,112	9,144	58,205	79,806	4,422	3,291
Ivanovo Region	55,013	0	0	22,238	128	5,764	3,373	1,131	8,497	11,899	908	1,075
Kaluga Region	194,739	329	0	87,348	267	41,213	16,117	2,452	24,915	16,772	2,731	2,595
Kostroma Region	86,794	6	0	27,311	193	3,586	2,656	2,436	5,071	44,006	1,077	451
Kursk Region	380,469	96,204	0	151,014	157	113,014	4,012	2,052	7,475	3,899	1,805	839
Lipetsk Region	260,567	6	0	74,159	188	141,379	5,237	2,626	16,879	17,879	1,127	1,086
Moscow Region	3,679,221	350	25	559,158	202,884	63,195	337,952	253,383	493,978	747,714	996,788	23,819
Orel Region	100,463	33	0	29,136	165	45,324	8,457	1,116	12,638	2,196	672	727
Ryazan Region	284,169	102,018	0	68,482	1,369	47,391	22,003	2,413	24,260	13,448	1,596	1,189
Smolensk Region	47,797	22	0	13,176	822	5,561	4,686	3,589	13,996	3,130	807	2,007
Tambov Region	186,119	5	0	34,826	1,204	105,855	3,763	1,722	34,945	2,347	570	883
Tver Region	159,361	0	0	66,527	212	37,492	9,809	2,037	23,589	8,699	10,091	905
Tula Region	531,681	4,832	0	390,476	27,977	48,767	14,680	2,102	22,924	15,106	2,739	2,079
Yaroslavl Region	283,913	16	0	154,616	7,151	19,104	16,594	8,667	19,092	19,668	37,322	1,683
Moscow	20,645,822	257,300	179,753	2,594,783	441,549	53,623	1,214,854	1,219,741	1,832,781	5,788,982	7,101,929	140,281

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	6,798,548	259,925	250,741	2,275,574	92,174	126,911	411,177	355,808	1,237,830	1,280,071	720,338	38,739
Republic of Karelia	50,347	698	0	15,166	1,846	2,045	4,759	1,200	3,330	6,174	5,966	9,163
Republic of Komi	64,584	34,037	34,000	12,571	18	1,695	1,332	3,623	5,868	3,871	886	685
Arkhangelsk Region	297,299	12,522	12,092	239,159	3,440	3,193	13,418	5,122	7,430	4,717	7,679	618
Nenets Autonomous Area	17,611	12,092	12,092	4	600	0	103	187	273	357	3,974	22
Arkhangelsk Region, excluding Nenets Autonomous Area	279,688	431	0	239,155	2,840	3,193	13,315	4,935	7,157	4,360	3,706	596
Vologda Region	191,546	28	0	141,255	1,977	6,900	4,141	2,223	11,061	16,757	5,541	1,662
Kaliningrad Region	457,436	4,400	619	92,802	1,137	37,472	17,604	5,806	29,186	29,418	237,164	2,447
Leningrad Region	1,320,194	370	14	732,307	15,486	34,831	45,372	20,200	26,364	433,895	9,227	2,143
Murmansk Region	120,551	3,310	0	1,088	21,939	107	24,282	9,888	6,247	3,065	49,981	646
Novgorod Region	57,717	12	0	34,237	1,276	6,700	1,154	611	12,035	574	618	499
Pskov Region	66,115	1	0	21,135	407	33,533	4,148	773	2,534	2,213	1,055	318
Saint Petersburg	4,172,759	204,549	204,017	985,854	44,649	434	294,967	306,363	1,133,774	779,388	402,223	20,559
SOUTHERN FEDERAL DISTRICT	3,078,149	10,392	7,627	683,314	67,638	398,673	193,763	206,253	765,446	586,682	144,260	21,730
Republic of Adygeya (Adygeya)	21,635	125	0	6,040	3	4,405	2,673	364	1,410	6,052	398	164
Republic of Kalmykia	5,928	0	0	532	6	1,345	1,057	340	1,561	660	301	126
Republic of Crimea	140,705	1,625	1,617	20,254	2,091	7,646	15,417	25,191	34,021	19,375	12,776	2,309
Krasnodar Territory	1,787,157	599	211	223,798	35,583	221,840	116,922	142,467	533,008	424,445	78,078	10,417
Astrakhan Region	56,260	1,991	3	4,762	2,244	10,611	11,391	2,576	8,513	12,152	1,736	284
Volgograd Region	211,840	2,604	2,574	100,658	426	41,044	15,601	4,246	21,258	14,386	9,926	1,693
Rostov Region	839,834	3,449	3,221	326,411	26,996	109,829	29,853	30,639	161,522	105,394	40,076	5,666
Sevastopol	14,790	0	0	860	288	1,952	849	430	4,153	4,219	969	1,070
NORTH CAUCASIAN FEDERAL DISTRICT	541,715	1,406	37	164,683	9,250	166,135	43,094	12,030	95,846	34,733	10,698	3,840
Republic of Dagestan	33,722	56	6	13,329	0	4,841	6,310	1,516	5,277	1,201	902	290
Republic of Ingushetia	4,776	0	0	1,817	0	2,336	310	36	242	12	21	2
Kabardino-Balkar Republic	30,708	18	0	9,072	35	13,115	1,081	685	4,370	1,450	696	185
Karachay-Cherkess Republic	34,582	255	0	9,460	2	6,314	3,836	1,428	4,613	7,912	695	67
Republic of North Ossetia — Alania	24,420	827	0	1,763	39	14,008	2,317	1,655	1,881	653	1,177	100
Chechen Republic	15,757	175	0	3,211	7	6,744	1,224	127	2,123	1,655	412	78
Stavropol Territory	397,750	75	31	126,032	9,167	118,777	28,016	6,582	77,340	21,851	6,794	3,119

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	4,309,837	111,515	78,123	1,661,741	87,374	493,872	350,727	189,623	440,710	765,768	167,599	40,907
Republic of Bashkortostan	398,376	15,716	1,792	149,848	4,449	37,100	55,524	8,494	36,581	79,945	5,904	4,814
Mari El Republic	80,934	1	0	17,194	187	49,773	4,831	899	5,405	1,609	535	500
Republic of Mordovia	64,751	168	0	22,681	323	25,798	3,482	1,475	3,774	3,576	2,892	581
Republic of Tatarstan (Tatarstan)	853,081	6,091	6,030	264,813	12,575	67,183	104,152	23,917	89,977	219,715	54,221	10,437
Udmurt Republic	218,262	11,443	11,079	84,560	656	21,411	5,187	6,527	12,839	69,667	4,410	1,561
Chuvash Republic — Chuvashia	77,545	0	0	26,761	738	9,370	16,257	1,688	9,215	10,811	2,115	588
Perm Territory	720,919	5,735	3,445	328,632	1,158	14,874	28,030	87,311	27,930	171,823	52,232	3,195
Kirov Region	74,592	50	0	24,943	527	24,156	4,938	2,112	9,907	5,454	1,588	915
Nizhny Novgorod Region	631,800	247	4	267,870	32,663	35,031	35,957	18,129	137,207	85,384	10,873	8,439
Orenburg Region	246,382	49,108	33,255	87,381	21,147	32,814	15,572	8,052	14,394	12,180	3,965	1,768
Penza Region	186,272	251	0	27,086	704	86,725	18,813	2,909	13,981	32,340	2,388	1,077
Samara Region	471,950	10,411	10,270	244,105	3,463	43,337	38,843	17,373	46,563	45,424	18,263	4,168
Saratov Region	204,034	12,270	12,249	83,699	8,277	35,435	11,774	8,266	24,363	11,212	7,080	1,657
Ulyanovsk Region	80,938	22	0	32,168	505	10,864	7,367	2,471	8,572	16,628	1,132	1,207
URALS FEDERAL DISTRICT	4,121,527	678,559	601,755	1,632,987	70,347	95,253	153,060	100,931	216,097	549,897	601,071	23,325
Kurgan Region	54,731	9	0	21,885	6,088	10,093	3,454	1,105	4,332	5,615	1,561	590
Sverdlovsk Region	1,653,101	4,171	67	973,611	24,371	17,830	51,743	27,955	112,939	330,643	97,429	12,410
Tyumen Region	1,843,168	601,124	601,045	359,157	29,178	39,763	75,994	61,829	41,763	161,500	467,984	4,875
Khanty-Mansi Autonomous Area — Yugra	358,636	230,909	230,834	3,209	9,209	271	25,412	41,367	11,404	23,859	11,413	1,582
Yamal-Nenets Autonomous Area	944,890	370,126	370,122	86,236	4,809	62	12,848	13,986	5,819	3,371	447,175	457
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	539,642	89	89	269,712	15,160	39,430	37,734	6,476	24,540	134,270	9,396	2,836
Chelyabinsk Region	570,526	73,255	643	278,334	10,709	27,567	21,869	10,042	57,063	52,139	34,097	5,450
SIBERIAN FEDERAL DISTRICT	2,574,619	291,427	243,837	678,995	297,303	205,109	193,234	96,616	352,816	351,253	75,928	31,938
Altai Republic	11,463	0	0	1,866	40	405	299	338	6,902	258	778	575
Republic of Tuva	4,608	646	545	192	0	172	644	254	2,125	136	334	105
Republic of Khakassia	21,572	2,538	1,550	1,165	55	1,027	9,363	918	3,823	1,558	583	541
Altai Territory	173,925	19,004	0	40,204	920	55,620	6,113	4,430	20,536	22,569	1,861	2,667
Krasnoyarsk Territory	781,697	45,953	38,704	330,568	177,089	29,162	39,135	12,588	37,367	85,320	20,062	4,453
Irkutsk Region	333,939	41,046	21,846	39,654	114,927	9,340	27,536	7,801	33,798	43,653	12,329	3,853
Kemerovo Region — Kuzbass	434,531	112,122	111,436	121,373	952	21,560	15,374	13,523	96,654	36,219	14,537	2,218

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	524,547	68,413	68,123	66,940	1,508	38,533	68,490	48,391	70,267	136,585	19,479	5,942
Omsk Region	141,456	6	1	55,806	1,020	20,962	20,764	4,242	20,487	13,104	2,426	2,639
Tomsk Region	146,882	1,699	1,632	21,228	792	28,328	5,515	4,130	60,856	11,851	3,538	8,943
FAR-EASTERN FEDERAL DISTRICT	2,536,670	602,926	163,677	425,270	141,931	97,466	120,460	270,358	228,293	446,675	192,558	10,732
Republic of Buryatia	114,035	894	13	18,247	33	3,876	6,011	1,191	15,844	65,076	1,912	951
Republic of Sakha (Yakutia)	303,055	176,298	151,309	4,827	48,577	715	20,853	16,669	25,258	2,849	3,925	3,083
Trans-Baikal Territory	266,989	191,542	0	1,770	978	1,248	8,126	1,518	8,090	51,719	1,232	766
Kamchatka Territory	100,039	994	0	6,684	4,841	2,201	1,819	4,702	9,747	12,046	56,658	346
Primorye Territory	668,086	579	0	161,679	3,053	38,408	34,446	112,140	100,366	102,849	111,640	2,927
Khabarovsk Territory	490,624	32,330	3	97,429	21,411	25,811	17,795	104,037	34,600	147,316	8,434	1,463
Amur Region	281,824	9,442	0	127,049	48,897	24,218	8,082	3,310	7,543	50,906	1,685	692
Magadan Region	170,701	153,971	0	865	5,685	20	485	2,230	6,496	184	687	77
Sakhalin Region	101,347	11,938	11,852	6,459	5,711	753	22,524	23,938	9,889	13,587	6,181	368
Jewish Autonomous Region	5,335	3,887	0	91	9	174	249	89	603	134	59	39
Chukotka Autonomous Area	34,635	21,051	500	170	2,735	45	71	534	9,857	10	143	20

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 31.07.2023											
	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	6,824,577	1,484,183	1,127,645	2,724,051	320	3,904	1,185	94,462	274,604	861,642	1,380,227	0
CENTRAL FEDERAL DISTRICT	2,773,945	50,937	9,903	1,124,835	0	1,906	1,146	9,943	51,442	435,989	1,097,748	0
Belgorod Region	43,139	34,312	0	6,924	0	0	0	0	1,903	0	0	0
Bryansk Region	21	0	0	0	0	0	0	21	0	0	0	0
Vladimir Region	187	0	0	187	0	0	0	0	0	0	0	0
Voronezh Region	116,709	0	0	116,709	0	0	0	0	0	0	0	0
Ivanovo Region	75	0	0	0	0	75	0	0	0	0	0	0
Kaluga Region	9,951	0	0	4,021	0	0	0	0	0	5,929	0	0
Kostroma Region	126	0	0	126	0	0	0	0	0	0	0	0
Kursk Region	27,749	1,357	0	26,392	0	0	0	0	0	0	0	0
Lipetsk Region	9,852	0	0	9,852	0	0	0	0	0	0	0	0
Moscow Region	283,597	2,697	2,697	22,682	0	1,756	0	6,422	1,325	24,613	224,103	0
Orel Region	1,371	0	0	1,371	0	0	0	0	0	0	0	0
Ryazan Region	1,799	0	0	0	0	0	0	0	0	1,799	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	626	0	0	626	0	0	0	0	0	0	0	0
Tver Region	1,984	0	0	1,984	0	0	0	0	0	0	0	0
Tula Region	2,130	0	0	2,130	0	0	0	0	0	0	0	0
Yaroslavl Region	4,731	0	0	0	0	75	0	0	0	0	4,656	0
Moscow	2,269,899	12,572	7,206	931,830	0	0	1,146	3,500	48,214	403,647	868,989	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 31.07.2023											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	2,669,181	53,376	47,967	395,028	18,827	103,070	202,498	36,034	349,314	513,367	981,273	16,393
CENTRAL FEDERAL DISTRICT	1,862,969	14,907	14,114	163,348	5,785	24,219	101,856	15,521	195,565	402,661	932,837	6,271
Belgorod Region	10,163	0	0	5,845	0	1,164	136	167	1,332	855	605	59
Bryansk Region	4,342	0	0	2,801	0	80	41	69	308	915	73	55
Vladimir Region	10,623	0	0	6,664	3	1,861	135	193	605	376	762	24
Voronezh Region	16,457	0	0	3,200	0	76	268	280	11,591	709	71	261
Ivanovo Region	3,400	0	0	363	0	464	129	69	784	1,528	43	21
Kaluga Region	38,994	236	0	32,579	9	188	1,365	82	544	2,810	1,124	56
Kostroma Region	723	0	0	72	2	12	41	37	533	10	6	10
Kursk Region	2,890	0	0	440	0	1,025	375	57	762	66	74	91
Lipetsk Region	2,878	3	0	148	5	8	267	161	1,856	134	170	126
Moscow Region	157,863	24	0	15,159	599	9,682	29,884	7,157	19,565	52,486	22,449	859
Orel Region	5,701	0	0	3,857	0	20	457	61	892	195	151	68
Ryazan Region	4,551	3	0	984	1	937	675	202	1,166	449	59	75
Smolensk Region	2,602	0	0	1,002	1	335	211	234	545	109	55	111
Tambov Region	4,109	0	0	2,000	25	204	576	35	1,024	35	19	191
Tver Region	2,923	0	0	1,841	5	40	50	79	761	28	35	84
Tula Region	4,254	37	0	915	2	1,042	245	137	1,358	60	356	104
Yaroslavl Region	13,454	13	0	192	2,108	5,634	2,010	1,737	537	867	272	83
Moscow	1,577,041	14,591	14,114	85,286	3,025	1,446	64,993	4,765	151,401	341,028	906,513	3,993

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	196,108	12,476	12,236	56,214	941	7,266	20,715	3,273	57,977	25,648	9,429	2,169
Republic of Karelia	1,716	32	0	170	0	1,150	45	52	195	27	13	32
Republic of Komi	3,409	134	134	575	1	46	96	36	1,203	1,227	31	58
Arkhangelsk Region	17,252	12,092	12,092	3,056	0	81	38	45	149	87	1,635	69
Nenets Autonomous Area	12,115	12,092	12,092	0	0	0	3	1	6	9	2	3
Arkhangelsk Region, excluding Nenets Autonomous Area	5,138	0	0	3,056	0	81	35	43	144	79	1,634	66
Vologda Region	5,856	2	0	865	0	306	169	185	1,657	2,489	99	85
Kaliningrad Region	12,939	0	0	5,813	0	2,550	627	481	1,990	387	1,034	57
Leningrad Region	19,060	0	0	8,922	0	1,804	1,828	277	4,526	1,529	78	96
Murmansk Region	927	0	0	67	0	3	193	35	490	37	21	81
Novgorod Region	2,442	0	0	1,018	0	1,112	20	45	123	38	70	16
Pskov Region	1,069	0	0	78	0	198	373	60	284	41	13	23
Saint Petersburg	131,437	216	10	35,649	940	16	17,327	2,058	47,360	19,785	6,435	1,651
SOUTHERN FEDERAL DISTRICT	113,035	2,214	181	29,614	9,229	12,690	12,225	8,737	15,292	16,586	4,921	1,528
Republic of Adygeya (Adygeya)	646	0	0	25	0	28	106	15	69	276	110	18
Republic of Kalmykia	712	0	0	14	0	381	81	43	110	17	46	20
Republic of Crimea	3,081	0	0	528	0	155	111	688	435	999	60	105
Krasnodar Territory	42,791	222	181	8,860	7,014	8,666	3,622	448	6,666	4,576	1,884	833
Astrakhan Region	15,878	1,988	0	2,450	2,213	413	2,902	22	608	5,181	68	34
Volgograd Region	10,622	0	0	300	1	2,471	3,401	88	1,121	682	2,407	152
Rostov Region	38,689	4	0	17,421	0	576	1,768	7,432	6,167	4,674	313	334
Sevastopol	616	0	0	15	0	1	234	2	118	181	33	33
NORTH CAUCASIAN FEDERAL DISTRICT	66,147	917	21	24,608	30	8,903	7,815	582	12,209	8,276	2,535	272
Republic of Dagestan	19,647	48	0	11,045	0	2,466	3,892	108	1,810	119	122	37
Republic of Ingushetia	673	0	0	53	0	358	136	0	118	0	6	1
Kabardino-Balkar Republic	7,009	18	0	3,448	30	1,683	192	207	1,261	31	119	20
Karachay-Cherkess Republic	13,194	0	0	1,913	0	1,070	1,878	17	895	7,361	44	15
Republic of North Ossetia — Alania	1,733	807	0	128	0	101	287	18	286	60	32	14
Chechen Republic	5,171	24	0	75	0	3,064	646	10	1,242	104	4	3
Stavropol Territory	18,721	21	21	7,944	0	161	784	223	6,596	601	2,208	182

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	156,248	1,183	1,179	37,394	1,012	13,885	19,805	3,203	29,878	29,648	17,197	3,043
Republic of Bashkortostan	21,866	76	75	2,359	436	1,111	3,410	299	2,834	10,426	412	504
Mari El Republic	3,850	0	0	1,027	0	22	281	57	2,389	23	26	27
Republic of Mordovia	1,927	0	0	420	0	777	52	18	461	147	12	41
Republic of Tatarstan (Tatarstan)	22,540	2	0	6,771	4	494	2,225	1,027	2,962	7,832	343	879
Udmurt Republic	2,168	10	10	291	18	18	115	168	381	36	1,033	98
Chuvash Republic — Chuvashia	4,058	0	0	356	372	114	98	141	182	2,664	52	79
Perm Territory	7,371	889	888	887	3	478	421	211	2,474	1,517	271	220
Kirov Region	1,869	0	0	739	91	146	255	72	425	41	46	55
Nizhny Novgorod Region	8,171	0	0	1,179	0	191	1,004	156	4,364	636	293	348
Orenburg Region	28,099	1	0	13,085	0	3,466	9,534	144	765	675	101	329
Penza Region	5,255	0	0	302	0	3,447	406	45	345	630	28	52
Samara Region	29,334	2	2	4,034	0	542	1,341	647	7,140	2,924	12,493	213
Saratov Region	15,613	204	204	5,097	0	3,063	438	175	4,037	436	2,012	151
Ulyanovsk Region	4,126	0	0	848	86	19	224	43	1,119	1,661	75	50
URALS FEDERAL DISTRICT	112,949	19,219	19,214	47,539	116	1,507	12,534	1,023	16,736	5,649	7,501	1,124
Kurgan Region	3,303	0	0	1,578	0	119	1,112	39	202	157	66	30
Sverdlovsk Region	13,904	5	0	1,343	2	212	2,374	271	3,220	3,126	2,928	424
Tyumen Region	71,478	19,214	19,214	29,004	10	52	7,490	563	9,144	1,352	4,410	239
Khanty-Mansi Autonomous Area — Yugra	27,431	19,192	19,192	396	2	9	2,015	251	712	1,089	3,678	88
Yamal-Nenets Autonomous Area	4,915	6	6	19	5	4	3,887	193	149	34	562	58
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	39,132	16	16	28,589	3	40	1,588	120	8,283	229	170	93
Chelyabinsk Region	24,263	0	0	15,614	105	1,124	1,558	149	4,170	1,014	98	431
SIBERIAN FEDERAL DISTRICT	110,145	1,183	1,023	26,269	1,653	10,147	21,314	2,710	16,068	23,637	5,635	1,530
Altai Republic	1,033	0	0	7	0	42	39	6	909	0	20	11
Republic of Tuva	226	0	0	9	0	17	16	30	116	1	26	12
Republic of Khakassia	516	0	0	34	0	137	42	47	208	17	12	19
Altai Territory	20,271	0	0	9,960	7	8,174	233	118	1,203	357	81	138
Krasnoyarsk Territory	17,834	2	0	5,544	9	1,100	1,694	1,682	2,270	5,202	111	220
Irkutsk Region	9,915	158	6	525	1,257	216	1,213	115	1,369	113	4,810	139
Kemerovo Region — Kuzbass	18,349	1,018	1,016	215	17	57	598	107	1,305	14,823	58	152

Table 6.3.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	18,676	4	0	4,774	5	229	4,827	191	4,992	2,753	438	463
Omsk Region	21,400	0	0	4,538	357	166	12,475	122	3,193	187	34	330
Tomsk Region	1,925	0	0	663	0	10	179	291	503	184	47	48
FAR-EASTERN FEDERAL DISTRICT	51,579	1,279	0	10,043	61	24,451	6,234	984	5,590	1,262	1,219	456
Republic of Buryatia	1,656	0	0	497	3	47	214	49	309	405	104	27
Republic of Sakha (Yakutia)	1,989	341	0	382	6	42	527	79	369	105	67	72
Trans-Baikal Territory	849	0	0	105	0	56	74	57	493	19	23	22
Kamchatka Territory	1,277	3	0	1,073	0	0	25	12	86	7	60	11
Primorye Territory	8,424	122	0	2,151	4	2,493	195	473	2,477	134	307	69
Khabarovsk Territory	33,829	470	0	5,603	0	21,659	4,137	171	812	493	384	99
Amur Region	1,041	259	0	7	49	121	94	58	254	46	117	35
Magadan Region	337	5	0	1	0	7	152	19	90	0	46	17
Sakhalin Region	1,974	0	0	207	0	25	813	56	644	27	101	100
Jewish Autonomous Region	106	0	0	14	0	1	3	10	43	24	9	1
Chukotka Autonomous Area	98	78	0	3	0	0	0	0	12	2	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 31.07.2023											
	2	of which										
		3	4	5	6	7	8	9	10	11	12	13
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
THE RUSSIAN FEDERATION	181,166	35,144	35,144	39,191	23	0	87	220	17,959	88,000	543	0
CENTRAL FEDERAL DISTRICT	106,236	7,359	7,359	39	0	0	48	0	10,913	87,334	542	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	1,092	153	153	0	0	0	0	0	937	0	2	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	105,144	7,206	7,206	39	0	0	48	0	9,977	87,334	541	0

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.07.2023											
	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	1,291,865	119,421	6,892	0	10,209,168	949,292	98,374	49	547,620	33,822	28,776	7
CENTRAL FEDERAL DISTRICT	542,220	31,637	6,749	0	4,268,521	251,760	69,614	42	294,147	8,845	26,518	0
Belgorod Region	7,664	1,435	0	0	58,703	10,750	0	0	3,029	348	0	0
Bryansk Region	4,325	973	0	0	44,006	13,211	21	0	590	265	0	0
Vladimir Region	6,953	909	0	0	53,022	8,415	0	0	2,367	639	0	0
Voronezh Region	17,755	2,305	0	0	176,720	25,625	0	0	14,182	340	0	0
Ivanovo Region	5,458	750	0	0	33,583	6,128	75	0	771	174	0	0
Kaluga Region	5,336	837	0	0	51,377	5,497	5,929	0	7,572	231	0	0
Kostroma Region	2,945	515	0	0	20,605	4,774	0	0	455	93	0	0
Kursk Region	5,300	980	0	0	44,350	8,473	0	0	1,370	156	0	0
Lipetsk Region	5,892	815	0	0	54,960	6,512	0	0	1,357	253	0	0
Moscow Region	70,239	7,282	8	0	668,700	50,284	3,408	0	51,060	2,614	172	0
Orel Region	3,721	499	0	0	32,613	5,977	0	0	4,558	143	0	0
Ryazan Region	8,351	912	0	0	69,645	6,092	1,799	0	1,848	248	0	0
Smolensk Region	4,505	615	0	0	24,657	4,971	0	0	1,565	156	0	0
Tambov Region	3,339	573	0	0	34,383	6,827	0	0	1,564	173	0	0
Tver Region	6,461	829	0	0	45,032	4,673	0	0	854	204	0	0
Tula Region	8,907	1,108	0	0	61,600	8,040	0	0	1,886	294	0	0
Yaroslavl Region	9,437	731	0	0	49,486	5,506	4,731	0	1,676	135	0	0
Moscow	365,631	9,570	6,741	0	2,745,080	70,006	53,651	42	197,444	2,379	26,346	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	142,875	11,375	0	0	1,133,840	71,504	13,796	0	48,710	2,497	78	0
Republic of Karelia	2,791	403	0	0	25,132	3,109	730	0	475	77	0	0
Republic of Komi	2,274	960	0	0	15,501	4,512	0	0	2,025	163	0	0
Arkhangelsk Region	3,503	862	0	0	32,091	6,441	682	0	321	191	0	0
Nenets Autonomous Area	270	48	0	0	4,647	332	0	0	13	12	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	3,233	814	0	0	27,444	6,109	682	0	308	179	0	0
Vologda Region	5,085	1,093	0	0	42,022	8,113	0	0	2,380	301	0	0
Kaliningrad Region	12,642	1,127	0	0	88,006	6,781	211	0	3,663	349	78	0
Leningrad Region	14,251	1,365	0	0	149,231	8,241	0	0	2,738	306	0	0
Murmansk Region	1,981	581	0	0	22,581	3,512	1,882	0	473	108	0	0
Novgorod Region	1,743	369	0	0	8,845	2,342	0	0	885	71	0	0
Pskov Region	1,825	299	0	0	23,545	2,663	0	0	823	117	0	0
Saint Petersburg	96,780	4,315	0	0	726,886	25,790	10,291	0	34,926	815	0	0
SOUTHERN FEDERAL DISTRICT	136,314	18,581	0	0	1,110,601	154,106	1,977	0	43,371	4,685	1,977	0
Republic of Adygeya (Adygeya)	1,834	379	0	0	16,767	2,855	0	0	502	79	0	0
Republic of Kalmykia	1,006	371	0	0	5,371	2,545	0	0	344	204	0	0
Republic of Crimea	8,792	1,174	0	0	60,127	6,502	0	0	2,154	225	0	0
Krasnodar Territory	81,432	8,791	0	0	666,520	71,249	0	0	17,957	2,056	0	0
Astrakhan Region	2,662	622	0	0	36,056	6,372	0	0	5,933	504	0	0
Volgograd Region	8,878	1,506	0	0	85,854	15,874	0	0	7,571	447	0	0
Rostov Region	29,599	5,355	0	0	229,917	46,790	1,977	0	8,365	1,109	1,977	0
Sevastopol	2,113	382	0	0	9,989	1,919	0	0	545	61	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	19,910	4,201	0	0	225,135	37,749	0	0	19,732	2,473	0	0
Republic of Dagestan	1,462	450	0	0	11,633	3,648	0	0	1,545	557	0	0
Republic of Ingushetia	102	2	0	0	2,916	176	0	0	120	83	0	0
Kabardino-Balkar Republic	1,308	485	0	0	21,344	4,623	0	0	1,780	366	0	0
Karachay-Cherkess Republic	618	106	0	0	18,128	1,465	0	0	5,526	168	0	0
Republic of North Ossetia — Alania	1,062	220	0	0	16,173	2,285	0	0	1,138	189	0	0
Chechen Republic	424	286	0	0	4,711	1,838	0	0	125	71	0	0
Stavropol Territory	14,935	2,652	0	0	150,230	23,716	0	0	9,499	1,040	0	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	193,239	20,303	0	0	1,388,958	169,251	196	0	56,781	5,737	196	0
Republic of Bashkortostan	20,718	2,454	0	0	159,165	19,761	0	0	10,294	951	0	0
Mari El Republic	2,331	487	0	0	15,986	3,251	0	0	2,792	101	0	0
Republic of Mordovia	2,813	365	0	0	22,393	3,272	0	0	1,126	252	0	0
Republic of Tatarstan (Tatarstan)	43,005	2,683	0	0	275,835	22,237	0	0	7,446	514	0	0
Udmurt Republic	10,797	1,122	0	0	108,011	8,556	0	0	712	235	0	0
Chuvash Republic — Chuvashia	7,053	978	0	0	48,554	8,377	0	0	564	191	0	0
Perm Territory	16,434	2,537	0	0	112,522	19,643	196	0	2,389	635	196	0
Kirov Region	5,429	782	0	0	32,687	6,700	0	0	1,087	212	0	0
Nizhny Novgorod Region	28,880	2,252	0	0	201,078	18,538	0	0	3,431	454	0	0
Orenburg Region	6,541	1,409	0	0	73,006	15,695	0	0	12,327	578	0	0
Penza Region	8,152	1,051	0	0	80,343	10,372	0	0	754	287	0	0
Samara Region	23,884	1,666	0	0	145,723	12,361	0	0	7,082	360	0	0
Saratov Region	10,768	1,676	0	0	68,011	15,016	0	0	5,579	773	0	0
Ulyanovsk Region	6,436	841	0	0	45,644	5,471	0	0	1,198	193	0	0
URALS FEDERAL DISTRICT	93,888	10,399	0	0	785,464	80,365	910	0	26,819	2,593	0	0
Kurgan Region	3,135	587	0	0	26,342	5,344	0	0	3,111	233	0	0
Sverdlovsk Region	41,970	3,398	0	0	379,266	23,585	910	0	4,283	712	0	0
Tyumen Region	26,455	3,712	0	0	243,268	30,245	0	0	14,382	1,121	0	0
Khanty-Mansi Autonomous Area — Yugra	6,755	1,463	0	0	56,766	13,051	0	0	2,386	531	0	0
Yamal-Nenets Autonomous Area	2,265	969	0	0	20,490	7,346	0	0	3,066	303	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	17,435	1,280	0	0	166,012	9,848	0	0	8,930	287	0	0
Chelyabinsk Region	22,327	2,701	0	0	136,588	21,190	0	0	5,044	527	0	0
SIBERIAN FEDERAL DISTRICT	110,697	13,932	7	0	797,796	114,312	14	7	45,505	4,521	7	7
Altai Republic	745	139	0	0	4,853	999	0	0	177	59	0	0
Republic of Tuva	535	329	0	0	3,691	2,684	0	0	167	153	0	0
Republic of Khakassia	2,241	582	0	0	16,774	4,376	0	0	412	214	0	0
Altai Territory	13,326	1,819	0	0	106,132	18,178	0	0	16,601	362	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	20,679	2,708	0	0	141,886	19,374	0	0	3,903	761	0	0
Irkutsk Region	13,326	2,113	0	0	87,087	16,380	0	0	2,090	680	0	0
Kemerovo Region — Kuzbass	10,178	1,270	0	0	56,150	10,469	0	0	2,112	293	0	0
Novosibirsk Region	33,873	2,201	7	0	280,234	19,142	7	0	11,654	1,383	0	0
Omsk Region	10,561	1,966	0	0	66,987	15,843	7	7	6,884	278	7	7
Tomsk Region	5,232	805	0	0	34,002	6,867	0	0	1,504	338	0	0
FAR-EASTERN FEDERAL DISTRICT	52,723	8,994	136	0	498,852	70,245	11,867	0	12,554	2,471	0	0
Republic of Buryatia	2,194	585	0	0	20,495	6,677	0	0	744	403	0	0
Republic of Sakha (Yakutia)	3,930	1,043	0	0	37,534	9,550	24	0	492	296	0	0
Trans-Baikal Territory	3,411	925	0	0	20,916	6,849	0	0	530	279	0	0
Kamchatka Territory	5,443	1,766	0	0	39,398	5,480	3,912	0	1,189	93	0	0
Primorye Territory	17,317	1,949	136	0	196,858	16,852	2,369	0	4,076	469	0	0
Khabarovsk Territory	9,774	778	0	0	78,835	9,466	2,009	0	3,030	265	0	0
Amur Region	3,381	924	0	0	30,107	7,120	0	0	570	278	0	0
Magadan Region	395	105	0	0	17,838	1,375	3,234	0	276	119	0	0
Sakhalin Region	6,370	623	0	0	50,408	5,481	0	0	1,503	219	0	0
Jewish Autonomous Region	176	146	0	0	5,034	873	0	0	50	37	0	0
Chukotka Autonomous Area	331	149	0	0	1,430	523	318	0	92	13	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	31.08.2023											
	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											including overdue loans	total	including overdue loans
6	7	12	13									
THE RUSSIAN FEDERATION	30,985,461	16,237,831	16,229,276	57,149	3,991,936	5,249	24,087	7,805	7,366	3,479	72	48
CENTRAL FEDERAL DISTRICT	9,446,139	5,108,343	5,105,562	21,202	1,420,579	1,837	19,383	6,258	5,896	2,918	36	16
Belgorod Region	252,094	117,242	117,157	379	26,233	22	27	19	19	17	0	0
Bryansk Region	168,752	83,121	83,079	223	20,003	7	20	9	8	6	0	0
Vladimir Region	211,232	102,220	102,159	322	24,248	25	25	19	19	14	0	0
Voronezh Region	382,508	195,011	194,942	889	41,932	167	36	5	5	5	0	0
Ivanovo Region	128,556	61,076	61,059	262	13,515	72	11	3	3	3	0	0
Kaluga Region	222,211	118,799	118,778	439	23,155	41	43	32	30	29	0	0
Kostroma Region	93,112	46,909	46,846	93	8,795	7	5	0	0	0	0	0
Kursk Region	173,706	82,386	82,336	202	15,922	5	10	3	3	0	0	0
Lipetsk Region	176,878	81,038	81,019	284	15,270	16	3	0	0	0	0	0
Moscow Region	2,541,477	1,386,662	1,386,095	6,015	365,480	484	2,809	1,868	1,756	1,037	7	2
Orel Region	118,121	57,556	57,531	136	12,309	23	12	5	5	0	0	0
Ryazan Region	197,568	104,451	104,437	268	27,481	38	17	7	7	7	0	0
Smolensk Region	146,848	70,972	70,948	287	14,717	20	66	8	0	0	0	0
Tambov Region	140,863	65,083	65,053	288	12,861	18	13	0	0	0	0	0
Tver Region	226,845	114,908	114,901	338	22,591	32	30	11	11	11	0	0
Tula Region	278,025	136,236	136,199	413	34,325	30	70	55	34	0	0	0
Yaroslavl Region	194,643	95,277	95,214	440	20,455	53	32	17	17	9	0	0
Moscow	3,792,698	2,189,398	2,187,810	9,924	721,287	777	16,155	4,197	3,979	1,780	29	14

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	3,553,292	1,922,225	1,921,745	6,266	512,685	674	1,979	752	728	190	5	0
Republic of Karelia	125,793	57,540	57,521	131	11,358	25	5	1	1	0	0	0
Republic of Komi	188,025	92,548	92,468	258	19,246	16	17	1	1	0	0	0
Arkhangelsk Region	247,176	128,388	128,349	225	31,780	16	26	5	5	0	0	0
Nenets Autonomous Area	12,332	5,818	5,817	13	1,166	2	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	234,845	122,570	122,532	212	30,614	14	26	5	5	0	0	0
Vologda Region	210,180	100,025	99,975	297	18,359	32	9	7	7	6	0	0
Kaliningrad Region	202,576	100,111	100,098	1,153	19,127	28	143	44	44	20	0	0
Leningrad Region	498,008	263,876	263,844	913	72,285	111	205	99	98	47	2	0
Murmansk Region	185,110	79,097	79,087	164	21,148	15	18	10	10	4	0	0
Novgorod Region	95,171	44,088	44,071	91	9,234	23	5	0	0	0	0	0
Pskov Region	91,609	40,743	40,733	113	9,957	6	5	2	2	0	0	0
Saint Petersburg	1,709,644	1,015,810	1,015,599	2,919	300,191	402	1,546	583	560	113	3	0
SOUTHERN FEDERAL DISTRICT	2,830,171	1,401,379	1,400,533	5,440	392,161	861	453	179	178	70	0	0
Republic of Adygeya (Adygeya)	79,679	32,691	32,679	157	9,656	26	5	0	0	0	0	0
Republic of Kalmykia	66,017	34,418	34,410	117	9,922	18	1	0	0	0	0	0
Republic of Crimea	121,319	58,809	58,808	46	15,078	3	25	2	2	0	0	0
Krasnodar Territory	1,226,455	623,870	623,544	2,819	198,503	579	205	92	91	29	0	0
Astrakhan Region	176,727	83,714	83,684	304	18,969	13	15	8	8	6	0	0
Volgograd Region	373,897	175,202	175,105	514	40,483	50	51	7	7	0	0	0
Rostov Region	745,123	369,979	369,607	1,415	94,595	157	151	71	71	35	0	0
Sevastopol	40,955	22,696	22,696	68	4,954	14	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	923,263	428,206	427,899	2,919	90,207	124	206	36	29	10	0	0
Republic of Dagestan	155,710	78,832	78,826	794	19,355	8	8	0	0	0	0	0
Republic of Ingushetia	13,844	3,614	3,614	69	737	0	0	0	0	0	0	0
Kabardino-Balkar Republic	85,650	38,630	38,553	238	6,482	7	111	0	0	0	0	0
Karachay-Cherkess Republic	64,025	29,693	29,656	249	3,842	3	0	0	0	0	0	0
Republic of North Ossetia — Alania	99,041	45,735	45,700	507	11,418	24	10	3	0	0	0	0
Chechen Republic	68,213	28,999	28,997	256	3,995	10	1	0	0	0	0	0
Stavropol Territory	436,780	202,703	202,553	806	44,378	72	76	32	29	10	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	5,518,944	2,881,722	2,879,205	8,357	619,239	669	610	207	206	118	15	15
Republic of Bashkortostan	883,697	476,980	476,682	1,334	102,269	119	31	4	4	0	0	0
Mari El Republic	102,563	53,152	53,140	97	10,564	5	3	1	1	1	1	1
Republic of Mordovia	112,631	60,921	60,871	102	15,007	9	11	7	7	0	0	0
Republic of Tatarstan (Tatarstan)	920,094	512,538	511,947	1,212	109,880	80	83	4	4	2	0	0
Udmurt Republic	324,272	179,767	179,578	467	43,365	21	20	1	1	0	0	0
Chuvash Republic — Chuvashia	224,111	132,628	132,572	265	37,502	9	15	3	3	0	0	0
Perm Territory	525,493	265,538	265,177	1,047	62,017	119	128	84	83	80	14	14
Kirov Region	205,256	106,816	106,743	353	19,574	25	7	0	0	0	0	0
Nizhny Novgorod Region	532,308	263,004	262,714	750	56,007	43	94	25	25	11	0	0
Orenburg Region	376,081	188,135	188,078	582	27,782	29	22	8	8	8	0	0
Penza Region	207,838	111,810	111,651	211	34,401	21	14	8	8	0	0	0
Samara Region	542,166	255,331	255,052	1,113	49,349	112	130	37	37	15	0	0
Saratov Region	365,896	174,140	174,076	622	30,806	57	44	22	22	0	0	0
Ulyanovsk Region	196,537	100,961	100,922	201	20,716	20	8	3	3	0	0	0
URALS FEDERAL DISTRICT	3,074,715	1,628,958	1,628,413	4,581	358,614	289	493	111	111	47	0	0
Kurgan Region	138,635	66,806	66,783	153	12,958	5	1	0	0	0	0	0
Sverdlovsk Region	939,095	500,955	500,831	1,638	125,156	116	148	82	82	31	0	0
Tyumen Region	1,361,946	757,979	757,800	1,701	170,861	105	294	20	20	14	0	0
Khanty-Mansi Autonomous Area — Yugra	658,872	377,567	377,521	885	72,485	77	6	5	5	0	0	0
Yamal-Nenets Autonomous Area	244,355	132,412	132,391	229	33,783	2	9	9	9	9	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	458,718	248,000	247,888	587	64,593	26	278	5	5	5	0	0
Chelyabinsk Region	635,039	303,218	302,998	1,090	49,638	63	50	10	10	2	0	0
SIBERIAN FEDERAL DISTRICT	3,560,446	1,750,359	1,749,516	5,696	343,907	571	413	206	164	106	17	17
Altai Republic	36,078	10,803	10,799	48	2,026	0	1	0	0	0	0	0
Republic of Tuva	88,048	43,061	43,056	103	9,508	8	0	0	0	0	0	0
Republic of Khakassia	104,525	49,672	49,636	145	10,033	30	0	0	0	0	0	0
Altai Territory	377,373	180,926	180,876	451	34,104	38	12	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	682,694	346,365	346,123	1,471	77,905	93	59	30	30	30	17	17
Irkutsk Region	531,962	243,149	243,049	917	37,289	79	92	51	51	26	0	0
Kemerovo Region — Kuzbass	480,644	207,125	207,032	575	41,580	50	85	59	23	5	0	0
Novosibirsk Region	696,022	393,980	393,817	1,338	89,701	233	98	41	38	35	0	0
Omsk Region	351,311	172,340	172,241	409	25,940	13	56	23	20	9	0	0
Tomsk Region	211,789	102,937	102,887	239	15,821	28	9	2	1	1	0	0
FAR-EASTERN FEDERAL DISTRICT	2,078,490	1,116,639	1,116,403	2,686	254,545	224	548	56	53	21	0	0
Republic of Buryatia	187,650	88,375	88,345	280	21,597	13	3	2	2	2	0	0
Republic of Sakha (Yakutia)	355,454	217,104	217,053	612	45,768	74	5	2	2	0	0	0
Trans-Baikal Territory	211,235	99,100	99,056	230	18,363	7	7	5	5	0	0	0
Kamchatka Territory	90,682	43,632	43,620	75	8,967	4	4	2	2	0	0	0
Primorye Territory	461,066	252,040	252,011	511	69,230	37	471	28	26	4	0	0
Khabarovsk Territory	326,491	180,448	180,414	402	43,656	42	31	8	8	6	0	0
Amur Region	195,844	108,850	108,825	241	19,193	17	0	0	0	0	0	0
Magadan Region	50,227	25,767	25,762	68	5,226	1	0	0	0	0	0	0
Sakhalin Region	154,841	79,919	79,915	195	17,884	20	27	9	9	9	0	0
Jewish Autonomous Region	26,801	11,942	11,940	57	2,484	5	0	0	0	0	0	0
Chukotka Autonomous Area	18,199	9,462	9,462	16	2,177	6	0	0	0	0	0	0

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

1	August 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, %	11	12					13	14		
THE RUSSIAN FEDERATION	2,652,611	216,262	849,313	294.0	8.04	216,076	849,129	294.0	8.04	75,836	369,204	309.2	5.92
CENTRAL FEDERAL DISTRICT	811,594	49,319	246,562	295.8	8.17	49,317	246,559	295.8	8.17	18,553	111,908	310.8	6.13
Belgorod Region	22,544	1,917	6,826	292.6	8.25	1,917	6,826	292.6	8.25	667	3,037	308.2	6.23
Bryansk Region	14,796	1,361	4,481	293.6	8.27	1,361	4,481	293.6	8.27	471	1,949	314.7	6.22
Vladimir Region	18,525	1,671	5,447	288.6	8.52	1,670	5,446	288.7	8.52	502	2,189	298.2	5.91
Voronezh Region	33,268	3,105	10,249	291.5	7.94	3,105	10,249	291.5	7.94	1,202	4,583	302.5	6.04
Ivanovo Region	12,376	1,174	3,657	273.3	8.48	1,174	3,657	273.3	8.48	310	1,311	291.3	5.85
Kaluga Region	17,574	1,428	5,292	297.8	8.32	1,428	5,292	297.8	8.32	386	1,911	315.0	5.83
Kostroma Region	8,250	908	2,593	290.2	8.33	908	2,593	290.2	8.33	262	972	299.5	5.99
Kursk Region	15,261	1,377	4,590	289.5	8.17	1,377	4,590	289.5	8.17	394	1,646	304.2	6.02
Lipetsk Region	15,939	1,299	4,474	299.3	8.36	1,299	4,474	299.3	8.36	368	1,793	320.2	6.04
Moscow Region	199,751	11,340	63,025	300.8	8.20	11,340	63,025	300.8	8.20	4,157	26,943	315.5	5.97
Orel Region	9,960	845	2,871	294.8	8.13	845	2,871	294.8	8.13	274	1,223	307.3	5.80
Ryazan Region	16,121	1,521	5,157	302.8	7.97	1,521	5,157	302.8	7.97	637	2,636	318.5	5.98
Smolensk Region	12,754	1,071	3,450	290.9	8.52	1,071	3,450	290.9	8.52	362	1,452	294.1	6.25
Tambov Region	11,660	991	3,082	292.7	8.77	991	3,082	292.7	8.77	250	1,048	314.2	6.00
Tver Region	18,624	1,667	5,583	296.6	8.28	1,667	5,583	296.6	8.28	420	1,938	320.0	5.96
Tula Region	23,542	2,048	7,447	300.4	8.20	2,048	7,447	300.4	8.20	786	3,517	319.9	6.22
Yaroslavl Region	18,022	1,587	5,274	285.8	7.98	1,587	5,274	285.8	7.98	474	2,078	303.6	5.92
Moscow	342,628	14,009	103,063	294.9	8.10	14,008	103,061	294.9	8.10	6,631	51,682	309.4	6.27

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	285,598	20,110	85,209	293.8	7.89	20,101	85,199	293.8	7.89	7,661	38,182	309.7	5.81
Republic of Karelia	10,588	825	2,917	277.9	8.22	824	2,915	278.0	8.22	269	1,203	297.7	6.08
Republic of Komi	15,555	1,405	4,513	283.5	8.58	1,402	4,512	283.5	8.58	472	1,922	297.4	6.15
Arkhangelsk Region	18,802	1,573	5,378	281.0	8.29	1,572	5,373	281.2	8.29	568	2,454	286.7	5.97
Nenets Autonomous Area	885	48	196	280.3	7.69	48	196	280.3	7.69	20	93	289.6	5.38
Arkhangelsk Region, excluding Nenets Autonomous Area	17,916	1,525	5,181	281.0	8.31	1,524	5,176	281.2	8.31	548	2,361	286.6	5.99
Vologda Region	18,522	1,856	5,553	281.1	8.23	1,856	5,553	281.1	8.23	512	1,989	294.9	5.81
Kaliningrad Region	17,977	1,468	5,272	288.3	7.93	1,468	5,272	288.3	7.93	529	2,031	295.1	6.06
Leningrad Region	37,782	2,581	11,486	302.8	7.66	2,581	11,486	302.8	7.66	965	5,158	320.5	5.72
Murmansk Region	16,148	1,139	4,144	269.5	8.63	1,139	4,144	269.5	8.63	370	1,670	289.4	6.18
Novgorod Region	8,398	716	2,235	287.8	8.24	716	2,235	287.8	8.24	212	897	301.2	5.96
Pskov Region	7,803	650	1,948	279.5	8.05	646	1,945	279.9	8.05	249	887	291.6	5.90
Saint Petersburg	134,024	7,897	41,764	300.9	7.68	7,897	41,764	300.9	7.68	3,515	19,970	317.5	5.70
SOUTHERN FEDERAL DISTRICT	250,181	21,035	82,297	308.4	7.71	21,019	82,276	308.4	7.71	8,607	39,561	324.3	5.76
Republic of Adygeya (Adygeya)	6,739	469	1,791	314.2	7.36	469	1,791	314.2	7.36	226	970	329.0	5.55
Republic of Kalmykia	5,895	510	2,259	311.0	8.60	510	2,259	311.0	8.60	185	985	324.2	6.14
Republic of Crimea	11,816	808	3,311	296.8	7.34	808	3,311	296.8	7.34	338	1,613	316.3	5.54
Krasnodar Territory	105,645	8,170	36,085	319.4	7.48	8,166	36,083	319.4	7.48	3,506	17,799	337.5	5.49
Astrakhan Region	15,370	1,584	5,348	305.7	8.05	1,584	5,348	305.7	8.05	526	2,107	324.2	5.81
Volgograd Region	33,117	2,952	9,726	293.4	8.13	2,948	9,724	293.5	8.13	1,099	4,456	309.4	5.90
Rostov Region	67,608	6,265	22,614	299.8	7.83	6,257	22,597	299.9	7.83	2,630	11,151	311.2	6.20
Sevastopol	3,990	277	1,164	287.2	7.98	277	1,164	287.2	7.98	97	481	298.6	5.55
NORTH CAUCASIAN FEDERAL DISTRICT	80,644	8,310	25,584	304.5	8.78	8,309	25,584	304.5	8.78	1,936	8,676	316.7	5.80
Republic of Dagestan	13,772	1,393	4,457	318.7	9.26	1,393	4,457	318.7	9.26	284	1,417	325.9	5.73
Republic of Ingushetia	1,386	81	183	307.1	9.44	81	183	307.1	9.44	19	68	322.7	6.01
Kabardino-Balkar Republic	7,183	627	1,975	297.0	8.96	627	1,975	297.0	8.96	129	617	315.1	5.52
Karachay-Cherkess Republic	5,258	530	1,669	300.9	8.86	530	1,669	300.9	8.86	78	370	313.2	5.26
Republic of North Ossetia — Alania	9,098	781	3,178	309.5	8.58	781	3,178	309.5	8.58	243	1,163	323.8	6.11
Chechen Republic	6,444	1,537	2,376	295.4	10.60	1,537	2,376	295.4	10.60	54	331	329.6	6.52
Stavropol Territory	37,503	3,361	11,746	301.4	8.24	3,360	11,746	301.5	8.24	1,129	4,710	311.7	5.77

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	479,720	49,609	164,396	294.4	8.13	49,566	164,325	294.5	8.12	15,955	68,146	310.7	5.93
Republic of Bashkortostan	77,183	9,245	30,408	298.8	8.16	9,245	30,408	298.8	8.16	2,839	12,192	317.2	6.19
Mari El Republic	9,053	949	2,977	293.7	8.03	949	2,977	293.7	8.03	357	1,382	309.1	5.87
Republic of Mordovia	9,501	864	2,928	297.8	7.89	864	2,928	297.8	7.89	320	1,450	312.3	5.74
Republic of Tatarstan (Tatarstan)	76,563	7,813	30,016	300.5	7.88	7,778	29,992	300.7	7.88	2,379	11,586	320.5	5.70
Udmurt Republic	26,338	3,200	9,567	298.7	7.51	3,198	9,552	298.8	7.50	1,233	4,474	316.7	5.62
Chuvash Republic — Chuvashia	20,311	2,334	8,038	301.2	7.80	2,334	8,038	301.2	7.80	1,041	4,436	311.4	5.83
Perm Territory	46,046	4,696	14,457	290.3	8.04	4,694	14,452	290.4	8.04	1,646	6,931	304.9	5.91
Kirov Region	17,570	1,932	5,767	293.7	8.25	1,932	5,767	293.7	8.25	581	2,357	312.5	5.88
Nizhny Novgorod Region	49,126	4,139	15,129	280.7	8.16	4,139	15,129	280.7	8.16	1,401	6,608	295.3	6.25
Orenburg Region	31,644	3,430	10,001	289.9	8.65	3,430	10,001	289.9	8.65	870	3,211	299.7	6.03
Penza Region	17,538	1,864	6,198	297.9	7.91	1,862	6,176	298.5	7.90	757	3,041	309.2	6.02
Samara Region	49,699	4,431	14,318	286.9	8.54	4,429	14,311	286.9	8.54	1,318	5,367	301.6	5.81
Saratov Region	32,377	3,027	9,443	294.6	8.92	3,027	9,443	294.6	8.92	698	3,197	314.9	6.02
Ulyanovsk Region	16,773	1,685	5,150	290.8	7.94	1,685	5,150	290.8	7.94	515	1,913	305.3	5.77
URALS FEDERAL DISTRICT	268,631	26,731	91,026	288.5	8.10	26,621	90,951	288.8	8.10	10,021	41,682	302.7	6.11
Kurgan Region	12,400	1,453	3,902	283.7	8.36	1,453	3,902	283.7	8.36	501	1,704	298.3	6.01
Sverdlovsk Region	85,170	8,134	27,784	288.1	7.86	8,134	27,784	288.1	7.86	3,492	14,168	299.1	6.11
Tyumen Region	112,369	10,187	40,657	298.7	8.07	10,186	40,655	298.7	8.07	4,243	19,088	308.9	6.13
Khanty-Mansi Autonomous Area — Yugra	50,321	4,407	18,186	293.0	8.17	4,406	18,184	293.0	8.17	1,695	7,909	301.2	6.12
Yamal-Nenets Autonomous Area	20,633	1,690	7,755	285.6	8.67	1,690	7,755	285.6	8.67	737	3,654	294.0	6.45
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	41,416	4,090	14,716	312.6	7.65	4,090	14,716	312.6	7.65	1,811	7,525	324.4	6.00
Chelyabinsk Region	58,692	6,957	18,683	268.0	8.48	6,848	18,610	269.0	8.48	1,785	6,722	293.4	6.08
SIBERIAN FEDERAL DISTRICT	313,283	28,018	97,597	290.9	8.41	28,013	97,593	290.9	8.41	8,855	39,118	307.3	5.99
Altai Republic	3,404	254	811	289.2	9.00	254	811	289.2	9.00	78	290	302.9	5.86
Republic of Tuva	8,483	1,242	3,926	313.0	8.06	1,242	3,926	313.0	8.06	290	1,477	338.7	5.77
Republic of Khakassia	9,271	903	2,933	299.4	7.88	903	2,933	299.4	7.88	312	1,268	319.0	5.64
Altai Territory	33,504	3,298	10,143	291.0	8.47	3,294	10,140	291.1	8.47	1,003	4,002	305.1	5.91
Krasnoyarsk Territory	58,586	5,098	18,895	285.4	8.47	5,098	18,895	285.4	8.47	1,770	8,574	299.9	6.20

Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	45,995	3,743	13,205	285.7	8.65	3,743	13,205	285.7	8.65	973	4,167	301.7	6.05
Kemerovo Region — Kuzbass	42,994	3,529	11,273	274.1	8.71	3,529	11,273	274.1	8.71	1,104	4,572	295.7	5.92
Novosibirsk Region	59,397	5,521	20,881	299.7	7.97	5,521	20,881	299.7	7.97	2,272	9,973	312.5	5.97
Omsk Region	32,561	2,874	9,887	296.1	8.84	2,873	9,886	296.1	8.84	659	2,841	314.5	5.93
Tomsk Region	19,088	1,556	5,642	293.6	8.35	1,556	5,642	293.6	8.35	394	1,955	316.7	5.85
FAR-EASTERN FEDERAL DISTRICT	162,960	13,130	56,642	273.2	6.85	13,130	56,642	273.2	6.85	4,248	21,930	281.9	4.82
Republic of Buryatia	16,606	1,444	5,317	273.3	6.94	1,444	5,317	273.3	6.94	427	2,010	283.1	4.64
Republic of Sakha (Yakutia)	26,424	2,413	10,914	266.0	6.24	2,413	10,914	266.0	6.24	634	3,369	276.0	4.43
Trans-Baikal Territory	17,116	1,360	5,411	276.7	7.04	1,360	5,411	276.7	7.04	401	2,052	288.7	4.89
Kamchatka Territory	7,348	485	2,154	280.4	7.96	485	2,154	280.4	7.96	152	801	289.7	5.52
Primorye Territory	35,376	2,827	12,852	272.6	6.60	2,827	12,852	272.6	6.60	1,058	5,532	279.6	4.66
Khabarovsk Territory	25,872	2,110	8,743	277.2	7.37	2,110	8,743	277.2	7.37	804	4,042	280.4	4.76
Amur Region	14,815	1,207	5,382	278.7	6.72	1,207	5,382	278.7	6.72	371	1,939	287.4	5.19
Magadan Region	3,927	244	1,040	260.3	7.21	244	1,040	260.3	7.21	78	401	286.7	6.00
Sakhalin Region	11,521	741	3,563	273.7	6.86	741	3,563	273.7	6.86	225	1,270	280.7	5.34
Jewish Autonomous Region	2,330	174	675	260.9	7.34	174	675	260.9	7.34	53	278	274.8	4.65
Chukotka Autonomous Area	1,627	125	592	284.5	8.88	125	592	284.5	8.88	45	236	309.0	5.92

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	August 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, %		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	91	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	75	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	4	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	70	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	6	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	1	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	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	5	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	4	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
NORTH CAUCASIAN FEDERAL DISTRICT	0	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	0	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
VOLGA FEDERAL DISTRICT	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)	1	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	0	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
URALS FEDERAL DISTRICT	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
SIBERIAN FEDERAL DISTRICT	2	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	0	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
FAR-EASTERN FEDERAL DISTRICT	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
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	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	1	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)

	2023			
	Q1		H1	
	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts	insurance premiums (contributions) under insurance contracts	payouts under insurance contracts
1	2	3	4	5
THE RUSSIAN FEDERATION	548,258.1	245,171.1	1,072,705.3	494,772.8
CENTRAL FEDERAL DISTRICT¹	354,625.9	133,829.7	684,036.2	269,942.4
Belgorod Region	1,727.0	1,351.1	3,802.8	2,680.9
Bryansk Region	1,094.4	766.9	2,575.1	1,380.2
Vladimir Region	1,681.1	1,004.0	3,870.4	2,086.5
Voronezh Region	3,351.6	2,116.6	7,493.3	4,482.2
Ivanovo Region	1,105.4	643.4	2,311.9	1,264.7
Kaluga Region	1,421.0	956.6	3,067.2	2,009.9
Kostroma Region	654.7	499.9	1,583.7	921.1
Kursk Region	1,043.4	653.7	2,266.9	1,393.4
Lipetsk Region	1,435.8	1,003.2	2,884.1	2,032.8
Moscow Region	15,717.6	9,916.5	38,273.4	18,084.0
Orel Region	710.5	415.8	1,707.1	976.0
Ryazan Region	1,506.1	837.3	3,194.7	1,659.5
Smolensk Region	1,514.9	1,070.8	3,717.4	2,035.6
Tambov Region	835.3	603.1	1,933.5	1,214.6
Tver Region	1,457.6	983.9	3,209.2	1,835.7
Tula Region	1,947.6	1,251.7	4,066.2	2,351.6
Yaroslavl Region	1,823.8	1,393.9	4,002.9	2,675.9
Moscow	315,576.2	108,344.4	594,021.7	220,820.3
NORTH-WESTERN FEDERAL DISTRICT	57,669.5	29,611.9	107,878.4	58,960.5
Republic of Karelia	787.2	419.0	1,854.4	915.2
Republic of Komi	1,411.8	879.6	2,651.4	1,699.3
Arkhangelsk Region	1,979.5	1,158.1	4,052.4	2,416.2
Nenets Autonomous Area	30.0	14.8	63.2	29.0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,949.5	1,143.3	3,989.2	2,387.2
Vologda Region	2,029.0	1,595.2	4,223.1	2,835.8
Kaliningrad Region	1,759.9	1,136.7	3,784.9	2,305.1
Leningrad Region	2,069.2	1,000.5	3,637.9	1,837.7
Murmansk Region	1,288.2	909.0	2,612.8	1,979.2
Novgorod Region	696.5	445.4	1,478.0	821.7
Pskov Region	582.8	411.6	1,211.2	781.4
Saint Petersburg	45,065.3	21,656.8	82,372.2	43,368.8
SOUTHERN FEDERAL DISTRICT	19,269.2	11,307.7	39,123.7	22,649.4
Republic of Adygeya (Adygeya)	273.6	146.9	548.7	282.2
Republic of Kalmykia	132.0	52.9	260.9	116.4
Republic of Crimea	1,069.3	408.2	2,187.1	877.9
Krasnodar Territory	8,396.1	4,361.3	16,948.3	9,422.5
Astrakhan Region	1,166.1	901.2	2,263.2	1,663.8
Volgograd Region	2,989.5	2,112.5	6,012.3	4,142.2
Rostov Region	5,133.0	3,267.6	10,557.8	5,993.6
Sevastopol	109.5	57.1	345.4	150.8
NORTH CAUCASIAN FEDERAL DISTRICT	4,664.4	3,293.6	9,334.2	6,748.6
Republic of Daghestan	832.1	868.0	1,534.3	1,599.2
Republic of Ingushetia	46.5	54.6	84.8	114.8
Kabardino-Balkar Republic	412.2	240.7	764.6	504.7
Karachay-Cherkess Republic	210.2	152.8	377.4	326.7

Table 6.4.1 (end)

(millions of rubles)

1	2	3	4	5
Republic of North Ossetia — Alania	252.0	163.6	478.1	331.7
Chechen Republic	132.2	162.9	265.4	340.7
Stavropol Territory	2,779.2	1,651.0	5,829.6	3,530.9
VOLGA FEDERAL DISTRICT	46,589.0	27,474.2	96,608.5	55,855.8
Republic of Bashkortostan	6,180.9	3,225.9	12,880.0	6,723.4
Mari El Republic	680.5	552.1	1,453.3	961.4
Republic of Mordovia	817.3	521.2	1,821.6	964.8
Republic of Tatarstan (Tatarstan)	9,110.4	4,418.9	18,272.5	9,658.5
Udmurt Republic	2,197.0	1,366.5	4,663.2	2,653.1
Chuvash Republic — Chuvashia	1,586.2	833.0	3,156.2	1,658.4
Perm Territory	4,644.0	2,851.0	8,846.2	5,957.5
Kirov Region	1,804.3	892.0	3,716.6	1,936.0
Nizhny Novgorod Region	5,809.0	3,163.2	12,281.5	6,576.0
Orenburg Region	2,334.0	1,725.0	4,839.9	3,254.0
Penza Region	1,361.4	956.1	2,953.5	1,767.1
Samara Region	6,020.9	4,011.6	13,057.7	7,802.8
Saratov Region	2,514.5	1,765.3	5,508.5	3,320.4
Ulyanovsk Region	1,528.4	1,192.2	3,157.7	2,622.4
URALS FEDERAL DISTRICT	27,603.7	14,233.5	55,114.9	29,446.1
Kurgan Region	778.9	441.8	3,220.8	968.1
Sverdlovsk Region	8,246.7	4,840.8	16,586.5	10,011.7
Tyumen Region	12,954.2	5,769.8	23,354.8	11,880.9
Khanty-Mansi Autonomous Area — Yugra	4,217.0	2,741.2	7,616.1	5,598.4
Yamal-Nenets Autonomous Area	4,216.8	642.1	5,890.4	1,457.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	4,520.4	2,386.5	9,848.3	4,825.3
Chelyabinsk Region	5,623.9	3,181.1	11,952.7	6,585.5
SIBERIAN FEDERAL DISTRICT	25,884.5	17,208.4	54,778.8	34,370.2
Altai Republic	128.8	76.1	271.2	151.4
Republic of Tuva	191.4	91.2	419.7	193.2
Republic of Khakassia	585.8	325.8	1,260.2	647.4
Altai Territory	2,540.6	1,772.9	5,404.8	3,348.6
Krasnoyarsk Territory	4,379.4	2,735.2	9,355.9	5,606.6
Irkutsk Region	3,966.2	2,808.8	8,430.0	5,457.2
Kemerovo Region — Kuzbass	3,867.6	2,679.9	8,325.0	5,338.4
Novosibirsk Region	5,855.4	4,046.1	12,593.5	8,276.7
Omsk Region	2,569.3	1,407.0	5,213.0	2,831.6
Tomsk Region	1,800.1	1,265.5	3,505.5	2,519.1
FAR-EASTERN FEDERAL DISTRICT	11,920.3	8,211.8	25,733.0	16,797.7
Republic of Buryatia	850.2	536.6	1,769.7	1,086.9
Republic of Sakha (Yakutia)	815.5	423.9	2,466.1	1,377.8
Trans-Baikal Territory	1,115.0	630.8	1,838.3	1,015.3
Kamchatka Territory	470.5	303.5	1,399.6	539.4
Primorye Territory	3,669.6	2,623.9	7,782.3	5,360.5
Khabarovsk Territory	2,642.9	2,239.2	5,656.7	4,521.2
Amur Region	875.9	671.1	1,775.0	1,261.6
Magadan Region	437.5	257.7	736.3	434.8
Sakhalin Region	942.6	468.3	2,063.7	1,082.3
Jewish Autonomous Region	75.7	51.9	171.2	108.6
Chukotka Autonomous Area	25.0	4.7	74.2	9.3
OUTSIDE THE RUSSIAN FEDERATION	134.2	65.0	418.2	118.9

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

Note. 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.

Table 6.4.2

Private Pension Funds' Performance

	Q2 2023						
	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	1,444,222.6	6,684,833	63,221.9	53,992.1	1,560,419	2,930,692.7	36,383,077
CENTRAL FEDERAL DISTRICT	524,416.9	1,901,043	20,049.6	17,879.2	334,307	792,537.4	8,059,804
Belgorod Region	3,309.5	60,606	228.2	170.1	5,896	33,080.4	454,624
Bryansk Region	8,872.2	40,430	445.7	242.1	6,628	17,612.4	287,117
Vladimir Region	4,088.8	35,956	327.0	224.5	4,947	26,925.0	372,318
Voronezh Region	7,231.7	83,382	476.2	347.5	12,464	35,562.0	570,127
Ivanovo Region	1,086.8	13,428	87.0	50.2	1,615	14,605.9	255,631
Kaluga Region	2,718.1	24,829	197.0	106.2	3,532	20,804.0	244,128
Kostroma Region	1,651.4	14,069	89.9	70.0	2,511	12,131.7	199,665
Kursk Region	2,956.3	47,957	182.2	125.2	7,047	19,123.3	310,759
Lipetsk Region	5,439.7	55,156	275.3	226.1	9,038	22,194.0	322,277
Moscow Region	81,037.9	223,842	3,707.3	3,579.3	46,249	188,833.6	1,445,964
Orel Region	2,045.6	20,901	135.5	75.4	2,144	12,556.8	198,305
Ryazan Region	5,459.5	34,148	339.3	196.0	7,389	20,003.0	266,184
Smolensk Region	3,765.5	27,064	221.9	145.4	4,967	16,482.3	233,317
Tambov Region	2,620.8	28,003	146.5	114.6	4,469	14,087.1	256,198
Tver Region	3,978.1	31,098	285.1	135.7	4,125	23,715.8	291,074
Tula Region	5,118.1	51,639	323.1	231.1	8,426	31,025.2	393,394
Yaroslavl Region	6,529.8	36,268	411.4	286.5	7,542	27,917.0	360,530
Moscow	376,507.1	1,072,267	12,170.9	11,553.2	195,318	255,878.0	1,598,192
NORTH-WESTERN FEDERAL DISTRICT	120,711.4	626,279	6,723.6	5,136.7	146,080	335,645.8	3,535,874
Republic of Karelia	5,671.0	29,904	339.4	225.1	8,737	14,614.0	186,452
Republic of Komi	26,969.4	70,267	919.9	917.9	25,020	29,967.4	313,856
Arkhangelsk Region	9,721.2	51,800	521.4	365.5	10,578	31,919.7	387,668
Nenets Autonomous Area	9,482.0	49,950	503.5	355.6	10,453	30,145.7	377,186
Arkhangelsk Region, excluding Nenets Autonomous Area	239.2	1,850	17.9	9.9	125	1,774.0	10,482
Vologda Region	6,118.5	72,907	294.6	355.5	24,915	31,806.7	385,430
Kaliningrad Region	3,073.8	24,469	191.8	150.0	4,369	18,953.9	281,658
Leningrad Region	13,150.9	72,202	874.3	502.6	12,656	41,213.0	413,807

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	7,154.0	46,599	401.4	283.3	6,490	25,192.5	258,828
Novgorod Region	1,811.2	14,353	119.8	67.9	1,871	13,468.7	168,618
Pskov Region	2,259.4	19,036	141.8	92.5	2,923	12,523.9	184,731
Saint Petersburg	44,781.9	224,742	2,919.3	2,176.4	48,521	115,986.2	954,826
SOUTHERN FEDERAL DISTRICT	71,196.4	406,585	2,977.4	2,901.1	77,861	231,925.3	3,667,927
Republic of Adygeya (Adygeya)	329.7	6,405	20.7	17.9	420	5,100.8	94,954
Republic of Kalmykia	184.6	6,532	11.5	8.6	281	2,881.9	61,803
Republic of Crimea	194.5	2,714	59.2	12.5	87	116.6	8,733
Krasnodar Territory	33,392.1	158,551	1,418.3	1,269.1	37,228	90,581.6	1,331,814
Astrakhan Region	12,247.1	39,742	274.0	461.9	9,624	18,364.6	328,118
Volgograd Region	12,027.2	69,270	506.8	532.0	13,149	47,364.8	771,183
Rostov Region	12,725.1	122,846	669.9	597.6	17,045	67,158.8	1,064,963
Sevastopol	96.0	525	16.8	1.4	27	356.2	6,359
NORTH CAUCASIAN FEDERAL DISTRICT	17,839.3	140,403	714.9	690.6	17,466	52,671.6	1,109,114
Republic of Dagestan	3,220.1	23,713	103.7	112.7	2,861	5,926.1	181,880
Republic of Ingushetia	46.2	1,123	2.6	2.3	48	365.5	15,218
Kabardino-Balkar Republic	714.1	10,133	40.6	34.3	872	4,463.0	126,786
Karachay-Cherkess Republic	321.7	5,347	19.5	15.0	394	2,690.4	59,041
Republic of North Ossetia — Alania	534.2	10,218	32.0	24.8	674	3,712.6	105,001
Chechen Republic	1,403.8	9,273	115.7	46.3	1,690	1,760.3	55,995
Stavropol Territory	11,599.3	80,596	400.8	455.3	10,927	33,753.8	565,193
VOLGA FEDERAL DISTRICT	208,866.5	1,513,149	10,436.8	8,737.7	354,656	611,201.0	9,061,331
Republic of Bashkortostan	31,795.1	151,400	2,026.5	1,084.1	29,037	89,873.9	1,286,870
Mari El Republic	581.7	11,298	45.4	29.6	673	11,013.4	215,971
Republic of Mordovia	1,874.1	16,742	99.5	96.5	3,057	13,164.6	206,375
Republic of Tatarstan (Tatarstan)	38,609.9	298,534	1,855.4	1,602.4	111,284	87,357.1	1,225,357
Udmurt Republic	5,500.3	49,707	333.6	298.2	11,968	35,108.5	561,467
Chuvash Republic — Chuvashia	1,865.4	38,076	136.3	92.9	3,017	22,449.3	403,232
Perm Territory	17,698.7	131,702	858.7	835.9	26,918	63,048.3	860,020
Kirov Region	3,655.8	34,248	206.4	159.6	5,165	25,118.8	398,080
Nizhny Novgorod Region	32,794.6	293,153	1,305.5	1,545.1	69,470	72,175.6	961,033
Orenburg Region	19,983.9	110,318	783.9	751.0	23,299	40,859.7	650,786
Penza Region	2,977.9	29,607	189.3	157.1	4,307	21,223.5	366,642
Samara Region	31,944.7	212,786	1,638.5	1,288.9	39,465	68,705.6	855,888
Saratov Region	16,733.8	105,923	736.0	642.9	22,105	40,538.4	713,791
Ulyanovsk Region	2,850.6	29,655	222.0	153.5	4,891	20,564.2	355,819

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	268,847.4	983,918	10,638.0	10,214.8	409,476	350,732.1	3,724,789
Kurgan Region	3,491.7	25,123	213.4	132.2	4,568	14,975.3	285,200
Sverdlovsk Region	28,592.2	222,210	1,269.7	1,238.1	46,396	106,180.1	1,257,102
Tyumen Region	221,170.5	619,871	8,168.5	8,222.5	336,919	160,487.3	1,216,143
Khanty-Mansi Autonomous Area — Yugra	27,180.6	65,398	1,335.2	659.3	10,941	41,856.1	462,685
Yamal-Nenets Autonomous Area	115,605.0	496,126	4,697.7	4,938.3	292,953	88,296.0	580,896
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	78,384.8	58,347	2,135.5	2,624.9	33,025	30,335.1	172,562
Chelyabinsk Region	15,592.9	116,714	986.4	621.9	21,593	69,089.4	966,344
SIBERIAN FEDERAL DISTRICT	117,217.5	696,859	6,402.6	4,405.7	131,815	357,647.1	4,937,779
Altai Republic	59.0	2,522	9.4	4.8	74	2,347.9	50,323
Republic of Tuva	35.3	2,081	7.5	1.7	11	2,736.9	65,177
Republic of Khakassia	2,794.6	13,227	164.9	99.3	2,409	8,678.4	124,998
Altai Territory	4,591.4	51,246	309.5	229.6	7,013	32,984.6	677,802
Krasnoyarsk Territory	36,704.6	203,184	1,875.8	1,310.3	30,049	72,966.2	824,728
Irkutsk Region	28,572.7	122,159	1,786.0	1,055.5	27,659	54,963.7	720,871
Kemerovo Region — Kuzbass	10,345.2	122,079	606.6	429.4	26,382	60,870.6	783,652
Novosibirsk Region	13,416.5	89,027	662.1	622.3	23,089	55,163.1	749,296
Omsk Region	10,039.4	59,127	602.8	288.1	7,972	40,111.7	625,789
Tomsk Region	10,658.8	32,207	377.9	364.8	7,157	26,823.8	315,143
FAR-EASTERN FEDERAL DISTRICT	115,119.0	416,451	5,274.0	4,026.3	88,755	198,058.1	2,284,598
Republic of Buryatia	7,586.3	43,985	441.9	260.9	6,915	18,648.7	306,708
Republic of Sakha (Yakutia)	35,563.0	50,075	665.0	1,107.7	25,246	24,923.6	245,573
Trans-Baikal Territory	15,892.0	71,439	944.8	494.1	12,119	21,508.2	308,245
Kamchatka Territory	685.5	6,056	44.4	43.0	567	9,026.0	77,144
Primorye Territory	12,339.5	72,019	697.8	525.4	12,396	36,001.1	450,972
Khabarovsk Territory	19,227.7	76,507	1,139.0	695.8	12,259	35,494.0	363,905
Amur Region	12,930.7	57,274	752.1	473.1	10,282	19,277.8	230,179
Magadan Region	620.8	5,000	50.7	18.3	452	4,833.8	37,451
Sakhalin Region	8,096.6	22,751	407.0	330.5	6,879	23,633.4	208,965
Jewish Autonomous Region	2,126.5	10,668	126.8	75.8	1,546	3,514.6	47,953
Chukotka Autonomous Area	50.5	677	4.5	1.7	94	1,196.8	7,503
THE CITY OF BAIKONUR ¹	2.6	19	0.0	0.0	1	273.3	1,836
FOREIGN STATES (MEMO)	2,643.5	5,137	103.0	74.2	1,255	116.1	1,501

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

7. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
Balance of Payments of the Russian Federation

General Provisions

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 **Preetermined 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 institutions¹ and nonfinancial organizations²,

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

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

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.

¹ 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

General Provisions

Other financial institutions in the table include all organizations of financial sector except of the Bank of Russia and credit institutions (i.e. except of banking system). The table is published since 1 January 2018 and illustrates the relations between the other financial institutions and the other sectors of the economy and nonresidents. Other Financial Institutions Survey contains data of public financial corporations, insurance companies, private pension funds, securities market participants, stock (share) investments funds, microfinance institutions, credit consumer cooperatives, pawnshops and other organizations of financial sector. The sources of information include the data of federal statistical forms No. 1-FS (SK) 'Insurance Company Borrowings and Investments' and No. 1-FS (NPF) 'Private Pension Fund Financial Operations' quarterly reported by insurance companies and private pension funds to the Bank of Russia, the quarterly data of public financial corporations, annual consolidated balance sheet of financial institutions, federal statistical forms P-3 'Information on financial position of organizations', P-6 'Information on financial investments and liabilities', reporting forms O420001 'Money transactions of noncredit financial organizations', O420410 'Balance sheet data', O420412 'Receivable accounts and payable accounts of securities market participant', O420414 'Information on loans', O420502 'Information on net asset value including the value of assets (property) of the stock (share) investment fund', O420801 'Compliance with the standards on financial sustainability assessment of housing founded cooperative activity', O420816 'Report on agricultural credit consumer cooperative activity', O420820 'Report on credit consumer cooperative activity', O420846 'Report on microfinance activity of microcredit company', O420890 'Report on pawnshop activity'.

Individual Indicators Highlights

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

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

Net claims on general government include claims of the other financial institutions on the Russian Federation government, constituent entities and local authorities, government and other

extrabudgetary funds less the liabilities of the other financial institutions to general government.

Claims on other sectors — claims of the other financial institutions on nonfinancial organizations and households.

Claims on nonfinancial organizations include the other financial institutions' investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

Claims on households include loans extended by the other financial institutions to households.

Securities other than shares comprise bonds and bills issued by the other financial institutions.

Loans include credits and loans received by the other financial institutions from credit institutions, nonfinancial organizations and households.

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

The survey gives data on net equity of households in life insurance reserves, net equity of households in pension funds reserves, prepaid premiums and reserves for outstanding claims.

Net equity of households in life insurance reserves is technical provisions insurance companies' reserves formed against outstanding risks under life insurance agreements.

Net equity of households in pension funds reserves comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds.

Prepaid premiums and reserves for outstanding claims include the insurance payments of credit institutions under deposit agreements with households, the amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance agreements with residents and the amount of compulsory medical insurance reserves.

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

Table 1.16
Financial Sector Survey

General Provisions

The table presents the result of consolidated data shown in the Banking System Survey and Other Financial Institutions Survey. The consolidation is made by subtracting all intersec-

toral 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 Rate¹

General Provisions

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

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

General Provisions

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

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-

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

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 auc-

tions 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 rates on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation and from 20 June 2023 on Bank of Russia loans secured by federal government bonds. 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 depositary receipts (RDRs) also may be included into the indices' Constituent List. The market capitalization contains a share of stocks outstanding in the secondary market (free-float).

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

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 0409101 'The Trial Balance of a Credit Institution' in accordance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

Individual Indicators Highlights

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 0409302 'Information on Borrowings' in compliance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

Individual Indicators Highlights

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

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

Other budget funds are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

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

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 0409101 'The Trial Balance of a Credit Institution' in accordance with Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation'.

Individual Indicators Highlights

Currency deposits by maturity – cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both residents and non-residents) with credit institutions under bank deposit agreements or bank account agreements (including savings / deposit certificates). The tables provide a breakdown of deposits by type of depositors (individuals and legal entities (corporate clients and government authorities) and by maturity. These indicators do not include funds in legal entities' settlement accounts and individual entrepreneurs' accounts, the funds of individuals' election funds, transfers from and to the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts, and balances of accounts which cannot be classified unambiguously.

Demand deposits are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms 'upon the onset of the condition (event)').

Time deposits are deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

Deposits of individuals are deposits and other funds accepted by credit institutions from individuals (including savings certificates), unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in individuals' other accounts. This indicator does not include the funds of individual entrepreneurs, individuals' election funds and transfers from and to the Russian Federation.

Deposits and other funds raised from legal entities are deposits and other funds raised (on demand or for a specified term) from government authorities and extra-budgetary funds of all levels, as well as corporate clients (financial (other than credit) and non-financial institutions of any form of incorporation (including certificates of deposit), and individual entrepreneurs),

as well as unfulfilled obligations under deposit and other borrowing arrangements.

Deposits of individual entrepreneurs are deposits, including unfulfilled obligations under these deposits, of individuals engaged in entrepreneurial activities without registering as a legal entity.

Loans, deposits and other funds accepted from credit institutions are deposits, loans and other funds raised from non-resident credit institutions and banks.

Table 4.2.4
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*¹ is the Reporting Form 0409128 'Weighted Average Interest Rates on Loans Granted by Credit Institutions', for *credits of nonfinancial organizations* – the Reporting Form 0409303 'Granted Funds to Legal Entities' compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated 8 October 2018, 'On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation'.

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

Individual Indicators Highlights

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

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

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

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

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

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

Car loans include loans extended to purchase of vehicles against the collateral of them.

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

Table 4.3.9
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'

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

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 Federation¹, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree No. 849, dated 13 May 2000.

Subsection 6.1. Institutional Characteristics

Table 6.1.1
Number of Credit Institutions
with Nonresidents Equity

General Provisions

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

Individual Indicators Highlights

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

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

Table 6.1.2
Credit Institutions Grouped by the Share
of Nonresidents Equity

General Provisions

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

Individual Indicators Highlights

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

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

General Provisions

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

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

Information is provided by quarter.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

General Provisions

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

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

Information is provided by quarter.

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

K_i is the number of securities in the issue (additional issue) of securities 'i' subject to placement in one foreign currency, in pieces;

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

Subsection 6.2. Borrowings

Table 6.2.1

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

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

Table 6.2.2

Funds of Individual Entrepreneurs

General Provisions

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

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

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

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

Individual Indicators Highlights

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

Subsection 6.3. Funds Allocations

Table 6.3.1

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

Table 6.3.2

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

Table 6.3.3

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

Table 6.3.4

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

Table 6.3.5

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

Table 6.3.6

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

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

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

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

General Provisions

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

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

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

Individual Indicators Highlights

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

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

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

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

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

General Provisions

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

credit institutions to resident individuals in rubles and foreign currency.

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

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

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

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

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

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

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

Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 6.4.1
Insurers' Premiums and Payoffs

General Provisions

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

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

Sources of the insurers' indicators are data from quarterly statistical reporting form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 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).