

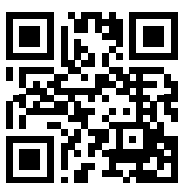


Bank of Russia

No. 5

**BANK OF RUSSIA
STATISTICAL
BULLETIN**

Moscow
2024



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No. 5 (372)
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The Central Bank of the Russian Federation
107016, Moscow, Neglinnaya str., 12, Bldg C

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

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

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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	Q2 2023	Q3 2023	Q4 2023	2023
CURRENT ACCOUNT	24,111	17,602	35,740	47,500	124,953	71,047	77,095	48,116	41,420	237,678	15,427	7,374	15,923	11,500	50,224
Goods	30,420	39,152	54,477	69,066	193,114	84,798	95,082	72,844	62,842	315,567	30,432	26,204	33,306	30,984	120,926
Exports	93,306	114,628	132,098	154,129	494,161	154,559	151,824	141,666	144,028	592,077	105,092	103,405	109,093	106,633	424,223
Imports	62,886	75,476	77,621	85,063	301,047	69,761	56,741	68,822	81,186	276,510	74,660	77,201	75,787	75,649	303,297
Services	-3,029	-4,070	-6,886	-6,335	-20,320	-3,531	-3,622	-6,715	-8,374	-22,242	-7,628	-8,987	-9,704	-7,790	-34,108
Exports	11,488	13,014	14,091	16,961	55,555	13,880	11,077	11,367	12,309	48,632	9,835	10,360	9,691	11,323	41,209
Transport	3,724	4,323	4,709	5,334	18,091	4,219	3,647	3,551	3,509	14,926	3,691	3,807	3,671	3,813	14,982
Travel	762	1,013	1,038	1,178	3,991	1,060	1,389	1,582	1,574	5,604	1,561	1,892	1,635	1,623	6,711
Other services	7,002	7,678	8,344	10,450	33,473	8,601	6,041	6,234	7,226	28,102	4,583	4,662	4,385	5,886	19,516
Imports	14,517	17,085	20,978	23,296	75,876	17,411	14,699	18,082	20,683	70,874	17,464	19,347	19,394	19,112	75,317
Transport	3,572	4,044	4,092	4,420	16,128	3,526	3,149	3,598	3,809	14,082	3,862	4,032	3,949	3,890	15,733
Travel	1,311	2,048	4,578	3,470	11,407	2,634	3,474	6,863	7,823	20,793	7,523	8,601	9,884	6,970	32,978
Other services	9,634	10,992	12,308	15,407	48,341	11,251	8,076	7,621	9,051	35,999	6,079	6,714	5,562	8,253	26,607
Compensation of employees	115	76	33	-46	178	89	-386	-943	-1,302	-2,542	-1,244	-1,270	-1,153	-1,244	-4,911
Investment income	-1,573	-16,948	-10,468	-14,273	-43,262	-8,975	-11,334	-15,000	-9,198	-44,508	-3,997	-7,285	-4,568	-6,285	-22,136
Receivable	13,350	14,506	22,739	27,238	77,834	9,027	8,434	8,707	9,820	35,988	8,589	9,032	7,040	6,962	31,623
Payable	14,923	31,454	33,207	41,511	121,096	18,002	19,767	23,708	19,019	80,496	12,586	16,318	11,608	13,247	53,759
Direct investment	-1,992	-9,194	-8,564	-9,869	-29,619	-9,930	-8,481	-8,187	-4,861	-31,459	-5,936	-3,338	-5,811	-4,663	-19,748
Receivable	10,635	11,506	19,682	24,170	65,994	5,967	5,645	5,599	6,618	23,829	4,948	5,950	3,786	3,332	18,016
Payable	12,628	20,700	28,247	34,038	95,613	15,896	14,126	13,786	11,480	55,288	10,884	9,288	9,598	7,994	37,765
Portfolio investment	-415	-8,202	-2,674	-5,118	-16,408	-423	-3,706	-8,398	-6,172	-18,700	-567	-5,579	-904	-3,205	-10,256
Receivable	756	1,172	1,116	1,030	4,074	703	509	517	493	2,222	351	345	311	439	1,445
Payable	1,170	9,374	3,790	6,147	20,482	1,126	4,216	8,915	6,665	20,922	918	5,924	1,215	3,644	11,701
Other investment	834	448	770	713	2,765	1,378	854	1,584	1,835	5,651	2,506	1,631	2,147	1,583	7,867
Receivable	1,959	1,828	1,941	2,038	7,766	2,357	2,279	2,591	2,709	9,937	3,289	2,737	2,943	3,192	12,161
Payable	1,125	1,380	1,171	1,326	5,001	979	1,426	1,007	873	4,286	783	1,106	796	1,608	4,294
Rent	17	21	11	20	68	18	4	2	4	28	1	23	11	10	45
Secondary income	-1,839	-629	-1,427	-930	-4,825	-1,351	-2,650	-2,071	-2,553	-8,625	-2,137	-1,311	-1,968	-4,175	-9,591
CAPITAL ACCOUNT	221	-28	-48	-20	125	-22	-1,147	-1,929	-1,482	-4,580	-65	-46	-48	-1,260	-1,420

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	Q2 2023	Q3 2023	Q4 2023	2023
Balance from current and capital accounts	24,331	17,574	35,692	47,480	125,078	71,025	75,948	46,188	39,937	233,098	15,362	7,328	15,875	10,239	48,805
Balance from financial account	23,948	18,369	33,545	48,192	124,055	68,336	74,988	44,473	39,282	227,079	12,920	4,624	12,793	12,962	43,299
Direct investment	3,183	3,279	4,254	14,717	25,433	263	10,838	9,789	5,824	26,715	8,841	3,821	3,756	4,328	20,747
<i>Net acquisition of financial assets</i>	9,094	8,706	20,246	27,837	65,883	-21,654	-4,631	6,803	6,396	-13,086	554	3,234	4,525	1,253	9,567
Equity and investment fund shares	5,875	8,268	19,382	34,460	67,985	-17,123	-4,933	11,032	12,902	1,878	8,282	5,696	5,636	5,229	24,843
Debt instruments	3,219	437	864	-6,622	-2,103	-4,531	302	-4,229	-6,506	-14,964	-7,728	-2,462	-1,111	-3,976	-15,277
<i>Net incurrence of liabilities</i>	5,911	5,427	15,992	13,120	40,450	-21,918	-15,469	-2,986	572	-39,801	-8,287	-587	769	-3,075	-11,180
Equity and investment fund shares	6,720	4,459	13,597	14,606	39,383	-13,655	-8,368	2,035	7,918	-12,070	2,513	1,535	4,404	-1,827	6,626
Debt instruments	-809	968	2,395	-1,486	1,067	-8,263	-7,101	-5,021	-7,346	-27,731	-10,800	-2,123	-3,635	-1,248	-17,806
Portfolio investment	11,251	5,284	630	14,919	32,084	7,442	188	990	12,592	21,211	2,677	-109	3,614	-1,248	4,934
<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	-1,582	928	-2,227	-4,271
Equity and investment fund shares	3,654	2,173	2,445	3,281	11,553	-2,148	-371	-306	-604	-3,429	343	525	816	781	2,465
Debt securities	1,033	1,860	1,001	2,507	6,401	-943	-1,254	-2,022	-3,161	-7,380	-1,734	-2,107	112	-3,007	-6,736
<i>Net incurrence of liabilities</i>	-6,563	-1,252	2,816	-9,131	-14,130	-10,533	-1,814	-3,318	-16,356	-32,021	-4,068	-1,473	-2,686	-978	-9,205
Equity and investment fund shares	-3,333	-528	-2,842	-4,333	-11,036	-5,155	-1,066	-1,803	-8,494	-16,519	-128	-446	-1,377	-476	-2,427
Debt securities	-3,231	-724	5,658	-4,798	-3,094	-5,378	-748	-1,515	-7,862	-15,501	-3,941	-1,027	-1,309	-502	-6,778
Financial derivatives (other than reserves) and employee stock options	328	152	-724	-451	-696	-2,836	-65	-407	-161	-3,469	-772	-87	-176	52	-983
<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	-461	-466	-336	-2,204
<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	-374	-290	-387	-1,221
Other investment	5,475	1,141	-238	-2,670	3,708	74,084	62,871	32,307	20,613	189,875	7,297	2,428	7,871	11,025	28,622
<i>Net acquisition of financial assets</i>	8,887	7,359	24,007	4,006	44,259	85,262	31,154	24,288	11,524	152,228	8,093	9,614	18,279	6,131	42,117
Other equity	15	236	4	63	318	5	-3	-2	56	56	2	1	2	2	7
Loans, currency and deposits	9,633	-666	12,929	2,514	24,410	44,561	28,211	11,685	-12,027	72,430	679	-2,123	11,588	1,710	11,854
Other accounts receivable	-760	7,789	11,073	1,428	19,530	40,695	2,946	12,605	23,495	79,742	7,412	11,735	6,690	4,419	30,257
<i>Net incurrence of liabilities</i>	3,412	6,218	24,245	6,676	40,551	11,178	-31,716	-8,019	-9,089	-37,647	796	7,186	10,408	-4,895	13,495
Other equity	1	8	4,113	-3	4,120	10	0	0	-2	8	-4	0	0	-4	-9
Loans, currency and deposits	2,253	-1,624	1,276	2,533	4,438	-10	-12,002	-2,156	-5,616	-19,784	-126	1,346	3,704	-7,952	-3,028
Other accounts payable	1,158	7,835	1,311	4,146	14,450	11,172	-19,733	-5,901	-3,517	-17,978	906	5,819	6,695	3,056	16,476
Special drawing rights	-1	0	17,544	1	17,544	6	19	38	45	108	21	20	9	6	56
Reserve assets	3,712	8,512	29,623	21,678	63,525	-10,617	1,156	1,795	414	-7,253	-5,123	-1,431	-2,271	-1,195	-10,020
Net errors and omissions	-383	795	-2,146	712	-1,023	-2,689	-960	-1,714	-656	-6,019	-2,442	-2,704	-3,082	2,722	-5,506

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	30.06.2023	30.09.2023	31.12.2023
Total	467,605	460,604	474,129	497,049	488,415	462,130	486,717	441,258	385,081	358,753	340,800	323,865	316,847
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104	40,435	36,851	31,798	32,710
Federal Government	65,163	61,222	62,707	67,912	63,268	53,192	74,533	66,868	46,087	40,420	36,842	31,790	32,703
New Russian Debt	64,791	60,851	62,371	67,576	62,967	52,891	74,232	66,569	45,855	40,188	36,610	31,559	32,469
Loans	485	520	501	527	1,501	1,384	2,094	1,886	1,412	1,238	1,099	1,124	1,115
Foreign currency bonds	21,071	20,415	20,587	20,531	19,959	18,550	18,035	16,943	16,307	16,144	16,083	14,980	14,808
<i>Eurobonds</i>	20,919	20,138	20,276	20,267	19,686	18,324	17,810	16,849	16,222	16,084	16,029	14,939	14,767
<i>Eurobonds (related to the second London Club debt restructuring)</i>	152	277	310	265	274	226	225	94	85	60	54	41	41
Ruble denominated bonds	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119	22,797	19,418	15,445	16,537
<i>OFZ</i>	43,190	39,877	41,250	46,488	41,483	32,938	54,085	47,722	28,119	22,797	19,418	15,445	16,537
<i>Eurobonds</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	44	39	34	29	24	19	18	18	17	10	10	10	10
Debt of the former USSR	372	371	336	336	301	301	301	300	231	231	232	232	233
Local Government	93	89	99	94	84	74	36	31	17	16	9	8	7
Loans	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0	0	0	0	0	0	0
Ruble denominated bonds	93	89	99	94	84	74	36	31	17	16	9	8	7

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	30.06.2023	30.09.2023	31.12.2023
Central bank and banks	84,930	89,236	90,104	110,086	114,683	118,617	113,259	105,140	94,181	92,216	93,003	93,711	94,746
Debt liabilities to direct investors and to direct investment enterprises	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079	3,908	4,008	3,936	3,838	3,451
Debt securities	3,599	3,555	3,761	3,833	3,552	3,562	5,104	4,407	1,788	1,289	1,233	1,196	1,345
Loans, currency and deposits	65,157	69,208	71,277	73,449	78,119	71,832	74,154	69,621	60,923	59,607	59,551	61,105	62,475
Other	11,590	10,848	10,974	28,184	28,249	36,667	29,825	27,032	27,562	27,312	28,283	27,572	27,475
Other sectors	317,418	310,057	321,219	318,957	310,379	290,247	298,890	269,219	244,796	226,102	210,946	198,356	189,392
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	82,654	74,296	67,329	67,386
Debt securities	8,563	8,498	9,171	8,984	8,631	6,368	9,430	7,572	7,033	6,813	5,943	5,256	2,792
Loans, currency and deposits	153,259	153,852	152,908	149,548	141,152	135,524	140,610	128,746	119,997	115,577	108,090	100,022	91,677
Other	17,396	18,410	26,605	27,287	29,973	32,804	27,387	23,975	20,808	21,058	22,618	25,749	27,537

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	30.06.2023	30.09.2023	31.12.2023
Total	467,605	460,604	474,129	497,049	488,415	462,130	486,717	441,258	385,081	358,753	340,800	323,865	316,847
Foreign Currency	338,591	337,021	340,623	357,846	353,152	345,865	306,918	277,846	261,287	248,906	233,881	224,814	207,937
Domestic Currency	129,014	123,583	133,506	139,203	135,263	116,265	179,799	163,412	123,794	109,847	106,919	99,051	108,910
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104	40,435	36,851	31,798	32,710
Foreign Currency	21,973	21,344	21,457	21,423	21,786	20,254	20,448	19,147	17,968	17,623	17,424	16,345	16,166
Short-term	44	39	34	29	24	19	18	18	17	10	10	10	10
Long-term	21,928	21,306	21,424	21,395	21,762	20,235	20,430	19,129	17,951	17,613	17,415	16,335	16,156
Domestic Currency	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753	28,136	22,812	19,426	15,453	16,544
Short-term	0	0	0	0	0	0	0	0	0	0	0	0	0
Long-term	43,284	39,966	41,349	46,582	41,567	33,012	54,120	47,753	28,136	22,812	19,426	15,453	16,544
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	80,346	83,610	86,012	105,466	109,919	112,061	109,083	101,061	90,273	88,208	89,067	89,873	91,295
Foreign Currency	59,628	63,525	66,488	84,663	87,489	88,340	72,832	65,826	59,860	58,368	56,493	54,978	56,725
Short-term	20,089	23,056	25,480	26,945	29,887	33,580	19,186	16,600	14,394	13,550	13,684	12,927	15,905
Long-term	39,539	40,468	41,007	57,718	57,601	54,760	53,646	49,227	45,467	44,818	42,810	42,051	40,820
Domestic Currency	20,718	20,086	19,525	20,802	22,431	23,721	36,251	35,234	30,412	29,840	32,574	34,895	34,570
Short-term	14,247	13,901	13,550	14,990	16,873	18,791	29,732	28,783	26,605	26,706	30,026	32,598	32,049
Long-term	6,471	6,184	5,974	5,813	5,558	4,930	6,519	6,451	3,808	3,133	2,548	2,297	2,521

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	30.06.2023	30.09.2023	31.12.2023
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	179,218	180,760	188,683	185,819	179,756	174,695	177,427	160,293	147,838	143,448	136,651	131,027	122,006
Foreign Currency	141,745	143,881	145,154	143,711	137,281	139,920	124,260	108,672	105,572	104,660	99,434	96,475	81,093
Short-term	15,840	17,374	20,608	22,684	23,692	27,890	21,086	13,901	12,269	14,130	14,398	17,702	17,675
Long-term	125,905	126,506	124,546	121,027	113,589	112,031	103,174	94,770	93,304	90,530	85,036	78,773	63,418
Domestic Currency	37,473	36,880	43,529	42,108	42,475	34,775	53,167	51,621	42,266	38,788	37,217	34,552	40,913
Short-term	7,205	6,813	11,867	10,501	12,766	10,828	14,326	18,803	17,002	15,794	17,530	17,448	18,311
Long-term	30,268	30,066	31,662	31,607	29,709	23,947	38,841	32,818	25,263	22,994	19,686	17,105	22,601
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	86,662	78,232	71,167	70,837
Foreign Currency	115,245	108,271	107,524	108,049	106,597	97,350	89,378	84,201	77,886	68,256	60,530	57,017	53,953
Domestic Currency	27,539	26,652	29,104	29,710	28,790	24,757	36,260	28,804	22,979	18,407	17,702	14,150	16,884

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	30.06.2023	30.09.2023	31.12.2023
Total Liabilities	467,605	460,604	474,129	497,049	488,415	462,130	486,717	441,258	385,081	358,753	340,800	323,865	316,847
Short-term	61,854	66,256	77,628	83,220	92,501	97,650	90,106	81,771	73,889	72,001	78,591	82,992	88,887
Long-term	405,751	394,348	396,501	413,829	395,913	364,480	396,611	359,487	311,191	286,753	262,209	240,873	227,961
General Government	65,256	61,311	62,806	68,005	63,353	53,266	74,568	66,899	46,104	40,435	36,851	31,798	32,710
Short-term	44	39	34	29	24	19	18	18	17	10	10	10	10
Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Other liabilities	44	39	34	29	24	19	18	18	17	10	10	10	10
Long-term	65,212	61,272	62,773	67,977	63,329	53,247	74,550	66,882	46,087	40,425	36,841	31,788	32,700
Debt securities	64,355	60,382	61,935	67,114	61,526	51,562	72,156	64,695	44,443	38,956	35,510	30,432	31,352
Loans, currency and deposits	857	891	837	863	1,803	1,685	2,395	2,186	1,644	1,469	1,331	1,356	1,348
Other liabilities	0	0	0	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	86,012	105,466	109,919	112,061	109,083	101,061	90,273	88,208	89,067	89,873	91,295
Short-term	34,336	36,958	39,031	41,935	46,760	52,371	48,918	45,383	40,999	40,256	43,709	45,525	47,954
Debt securities	607	602	598	606	589	522	559	388	180	2	1	1	1
Loans, currency and deposits	30,766	34,009	35,707	38,728	43,349	40,291	42,754	41,389	37,523	37,513	39,377	41,597	44,656
Other liabilities	2,963	2,346	2,726	2,601	2,822	11,558	5,605	3,606	3,296	2,741	4,332	3,927	3,297
Long-term	46,010	46,653	46,982	63,530	63,159	59,691	60,165	55,678	49,274	47,952	45,357	44,348	43,341
Debt securities	2,992	2,952	3,164	3,226	2,962	3,040	4,544	4,019	1,608	1,287	1,232	1,196	1,344
Loans, currency and deposits	34,391	35,199	35,570	34,721	34,770	31,541	31,400	28,233	23,401	22,094	19,833	19,177	17,474
Other liabilities	8,627	8,501	8,248	25,583	25,427	25,109	24,220	23,426	24,265	24,571	24,292	23,975	24,523

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	30.06.2023	30.09.2023	31.12.2023
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	179,218	180,760	188,683	185,819	179,756	174,695	177,427	160,293	147,838	143,448	136,651	131,027	122,006
Short-term	23,045	24,187	32,475	33,185	36,458	38,718	35,413	32,705	29,271	29,925	31,928	35,149	35,987
Debt securities	17	18	55	59	17	11	17	15	55	59	193	182	187
Loans, currency and deposits	5,633	5,759	5,816	5,841	6,469	5,904	8,008	8,715	8,408	8,808	9,117	9,219	8,263
Other liabilities	17,395	18,410	26,604	27,286	29,972	32,803	27,387	23,975	20,808	21,058	22,618	25,749	27,537
Long-term	156,173	156,573	156,208	152,633	143,298	135,978	142,015	127,588	118,567	113,523	104,723	95,878	86,019
Debt securities	8,546	8,480	9,115	8,925	8,614	6,357	9,413	7,557	6,979	6,754	5,750	5,074	2,605
Loans, currency and deposits	147,626	148,092	147,092	143,708	134,683	129,620	132,602	120,031	111,588	106,769	98,973	90,803	83,415
Other liabilities	1	1	1	1	1	1	0	0	0	0	0	0	0
Direct investment	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	100,866	86,662	78,232	71,167	70,837
Banks	4,584	5,626	4,091	4,621	4,764	6,556	4,176	4,079	3,908	4,008	3,936	3,838	3,451
Direct investor in direct investment enterprises	41	33	55	32	48	46	45	44	42	41	37	35	37
Direct investment enterprises in direct investor (reverse investment)	23	17	16	13	18	11	12	27	14	71	65	14	26
Between fellow enterprises	4,519	5,576	4,020	4,575	4,698	6,499	4,119	4,008	3,852	3,897	3,834	3,789	3,388
Other sectors	138,200	129,296	132,536	133,138	130,624	115,552	121,462	108,926	96,958	82,654	74,296	67,329	67,386
Direct investor in direct investment enterprises	36,480	33,969	36,572	37,244	34,743	29,800	36,975	30,177	27,770	24,984	24,559	22,566	24,000
Direct investment enterprises in direct investor (reverse investment)	74,400	72,320	73,421	74,340	72,164	65,441	61,567	58,070	51,903	42,482	38,031	36,482	34,635
Between fellow enterprises	27,320	23,008	22,543	21,555	23,717	20,311	22,920	20,679	17,285	15,189	11,705	8,280	8,752

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	30.06.2023	30.09.2023	31.12.2023
Net International Investment Position	516,731	460,621	463,071	444,548	486,585	608,537	491,413	595,296	768,059	810,669	813,167	835,713	857,511
Assets	1,569,086	1,528,295	1,585,189	1,631,339	1,659,508	1,602,144	1,708,829	1,597,834	1,601,843	1,598,327	1,548,839	1,512,841	1,554,258
Direct investment	471,840	446,884	467,172	479,346	487,004	389,758	479,644	414,655	381,194	369,483	335,202	309,136	313,127
Equity and investment fund shares	371,129	345,323	363,734	376,250	392,802	306,316	373,718	321,764	298,317	290,293	264,784	243,484	245,845
Debt instruments	100,711	101,560	103,438	103,097	94,202	83,442	105,925	92,891	82,877	79,189	70,418	65,652	67,282
Portfolio investment	107,874	111,954	120,952	112,455	117,413	93,742	90,114	86,018	80,641	73,944	73,812	70,078	68,712
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	26,575	26,905	29,779
Debt securities	85,651	84,751	88,082	80,853	82,940	66,696	65,890	64,438	58,794	49,854	47,238	43,173	38,932
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	1,033	733	393
Other investment	386,863	389,306	397,980	417,739	418,020	504,617	551,936	554,644	556,736	560,019	556,374	563,872	573,435
Other equity	8,266	8,265	8,508	8,502	8,559	8,553	8,517	8,485	8,575	8,587	8,579	8,570	8,590
Loans, currency and deposits	334,032	338,178	338,572	348,449	347,710	394,830	424,784	420,645	406,757	406,303	398,017	403,476	410,034
Other accounts receivable	44,565	42,863	50,899	60,788	61,751	101,234	118,635	125,514	141,404	145,130	149,778	151,826	154,811
Reserve assets	595,774	573,322	591,745	614,122	630,627	606,409	584,121	540,688	581,989	593,879	582,418	569,021	598,592
Liabilities	1,052,355	1,067,674	1,122,118	1,186,791	1,172,922	993,607	1,217,416	1,002,538	833,783	787,659	735,672	677,128	696,747
Direct investment	539,747	547,653	568,495	594,851	610,083	513,576	677,306	540,823	442,045	406,566	365,712	317,343	333,698
Equity and investment fund shares	396,962	412,731	431,868	457,092	474,695	391,468	551,667	427,818	341,179	319,903	287,479	246,176	262,861
Debt instruments	142,784	134,922	136,627	137,759	135,387	122,107	125,638	113,005	100,866	86,662	78,232	71,167	70,837
Portfolio investment	255,925	261,023	284,829	302,717	273,636	191,978	257,129	202,848	155,097	151,012	145,463	139,807	148,190
Equity and investment fund shares	169,351	183,483	204,848	218,064	197,807	134,291	171,832	131,044	104,129	106,828	106,331	106,562	115,612
Debt securities	86,574	77,540	79,980	84,654	75,828	57,686	85,297	71,804	50,968	44,184	39,131	33,244	32,578
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	1,014	945	800
Other investment	248,418	253,343	262,746	283,575	283,446	282,189	280,406	256,945	235,360	229,063	223,483	219,034	214,059
Other equity	115	96	111	4,215	4,128	3,658	6,017	5,368	4,410	4,030	3,601	3,220	3,537
Loans, currency and deposits	219,273	223,951	225,022	223,861	221,073	209,041	217,159	200,553	182,564	176,653	168,631	162,152	155,155
Other accounts payable	20,860	21,257	29,521	30,083	32,995	44,543	33,252	27,873	24,269	23,979	27,104	29,778	30,996
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	24,147	23,883	24,371

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
2021	494,161	148.2	426,416	150.9	67,745	133.2	301,047	125.4	268,604	125.2	32,443	127.2	193,114	157,812	35,303
2022	592,077	119.8	x	x	x	x	276,510	91.8	x	x	x	x	315,567	x	x
2023	424,223	71.7	x	x	x	x	303,297	109.7	x	x	x	x	120,926	x	x
2023															
Q1	105,092	68.0	x	x	x	x	74,660	107.0	x	x	x	x	30,432	x	x
Q2	103,405	68.1	x	x	x	x	77,201	136.1	x	x	x	x	26,204	x	x
Q3	109,093	77.0	x	x	x	x	75,787	110.1	x	x	x	x	33,306	x	x
Q4	106,633	74.0	x	x	x	x	75,649	93.2	x	x	x	x	30,984	x	x
January	33,561	71.4	x	x	x	x	24,118	100.1	x	x	x	x	9,444	x	x
February	30,585	59.4	x	x	x	x	22,546	83.3	x	x	x	x	8,039	x	x
March	40,945	73.0	x	x	x	x	27,996	150.5	x	x	x	x	12,949	x	x
April	31,577	65.4	x	x	x	x	24,804	148.5	x	x	x	x	6,773	x	x
May	37,362	75.3	x	x	x	x	26,944	142.9	x	x	x	x	10,418	x	x
June	34,466	63.9	x	x	x	x	25,453	120.2	x	x	x	x	9,013	x	x
July	31,660	68.9	x	x	x	x	25,490	117.7	x	x	x	x	6,170	x	x
August	37,144	75.9	x	x	x	x	25,452	108.3	x	x	x	x	11,691	x	x
September	40,289	86.1	x	x	x	x	24,845	105.0	x	x	x	x	15,444	x	x
October	34,250	77.6	x	x	x	x	23,457	93.2	x	x	x	x	10,793	x	x
November	33,737	74.8	x	x	x	x	24,334	92.6	x	x	x	x	9,402	x	x
December	38,646	70.5	x	x	x	x	27,858	93.7	x	x	x	x	10,788	x	x

Table 1.6 (end)

(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
2024															
Q1	101,177	96.3	x	x	x	x	66,789	89.5	x	x	x	x	34,388	x	x
January	28,587	85.2	x	x	x	x	21,230	88.0	x	x	x	x	7,357	x	x
February	30,841	100.8	x	x	x	x	22,624	100.3	x	x	x	x	8,218	x	x
March	41,749	102.0	x	x	x	x	22,936	81.9	x	x	x	x	18,813	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
30.09	569,021	428,522	400,619	23,029	4,874	140,499
31.10	576,083	427,402	399,420	23,095	4,886	148,680
30.11	592,352	440,475	412,261	23,310	4,904	151,878
31.12	598,592	442,734	414,244	23,539	4,951	155,858
2024						
31.01	585,448	433,931	405,596	23,412	4,923	151,516
29.02	582,636	430,115	401,988	23,245	4,882	152,521
31.03	590,374	424,335	396,186	23,264	4,885	166,039
30.04	597,911	422,015	393,916	23,234	4,865	175,896

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)*

	30.04.2024
A. Official reserves assets	597,911.3
(1) foreign currency reserves (in convertible foreign currencies)	393,377.1
(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	4,865.4
(3) SDRs	23,233.7
(4) gold	175,896.2
— volume in millions of fine troy ounces	75.1
(5) other reserve assets (specify)	538.9
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	538.9
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)

	30.04.2024			
	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)	–333.4	–333.4	—	—
— outflows related to repos (–)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (–)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (–)	–333.4	–333.4	—	—
— 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)

	30.04.2024			
	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)

	30.04.2024
(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	55.2
— lent or repoed and included in Section I	—
— lent or repoed but not included in Section I	–149.0
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	204.3
(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 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	22.4
Q2 2021	21.3
Q3 2021	20.6
Q4 2021	20.1
Q1 2022	18.8
Q2 2022	19.2
Q3 2022	18.3
Q4 2022	20.1
Q1 2023	20.2
Q2 2023	18.5
Q3 2023	17.7
Q4 2023	19.0
Q1 2024 ²	19.2

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

Table 1.10

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
2022								
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	16,920.5	31,527.0	15,614.7	15,912.4	48,447.6	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
30.09	17,349.6	31,635.0	15,254.8	16,380.3	48,984.6	41,612.7	23,510.2	18,102.5
31.10	17,214.1	31,415.9	14,955.0	16,460.9	48,630.0	42,504.7	24,479.7	18,025.0
30.11	16,873.0	31,010.3	14,486.1	16,524.3	47,883.4	44,663.5	25,855.1	18,808.4
31.12	17,134.0	32,551.8	16,053.9	16,497.9	49,685.7	48,699.6	27,385.8	21,313.8
2024								
31.01	16,756.4	31,838.8	15,078.7	16,760.1	48,595.1	49,221.5	28,042.9	21,178.6
29.02	16,708.8	32,659.9	15,733.5	16,926.4	49,368.8	50,053.3	28,615.0	21,438.3
31.03	16,622.3	32,715.6	15,937.1	16,778.6	49,338.0	50,257.8	29,394.6	20,863.2
30.04	16,738.2	33,381.3	16,076.8	17,304.4	50,119.4	52,988.0	30,335.4	22,652.6

Table 1.10 (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
2022				
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
30.09	90,597.3	0.5	10.0	20.6
31.10	91,134.7	0.6	10.6	20.5
30.11	92,546.9	1.5	12.3	20.4
31.12	98,385.4	6.3	19.4	19.4
2024				
31.01	97,816.7	−0.6	18.7	19.0
29.02	99,422.0	1.6	20.7	18.4
31.03	99,595.8	0.2	20.9	17.4
30.04	103,107.4	3.5	25.1	21.8

Table 1.11

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
31.12.2022	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
30.09	24,782.9	18,349.7	3,269.4	271.7	2,892.1	0.0
31.10	24,837.4	18,216.8	3,009.6	271.7	3,339.4	0.0
30.11	24,960.9	17,911.9	5,020.5	271.7	1,756.7	0.0
31.12	26,506.8	18,320.7	4,530.5	271.7	3,383.9	0.0
2024						
31.01	25,632.9	17,754.8	4,821.2	273.2	2,783.7	0.0
29.02	24,619.0	17,753.8	4,358.3	273.2	2,233.7	0.0
31.03	26,376.7	17,680.9	4,982.2	504.3	3,209.3	0.0
30.04	26,638.6	17,876.8	4,572.6	504.2	3,685.0	0.0

Table 1.11 (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
2024						
01.04	26,376.7	17,680.9	4,982.2	504.3	3,209.3	0.0
02.04	26,374.0	17,661.5	4,868.6	504.3	3,339.6	0.0
03.04	25,982.4	17,677.0	4,441.0	504.3	3,360.0	0.0
04.04	26,572.6	17,693.3	3,950.0	504.3	4,425.0	0.0
05.04	26,504.5	17,713.0	3,734.1	504.3	4,553.1	0.0
08.04	26,714.2	17,735.2	3,499.6	504.3	4,975.0	0.0
09.04	27,079.4	17,726.3	2,823.8	504.3	6,024.9	0.0
10.04	26,892.2	17,742.3	2,149.7	504.3	6,495.8	0.0
11.04	26,277.3	17,752.6	4,622.7	504.3	3,397.7	0.0
12.04	26,202.9	17,785.2	4,552.5	504.3	3,360.8	0.0
15.04	26,381.2	17,822.6	4,712.5	504.3	3,341.7	0.0
16.04	26,724.6	17,824.1	5,038.5	504.3	3,357.6	0.0
17.04	26,238.3	17,846.4	4,499.5	504.3	3,388.1	0.0
18.04	26,270.6	17,863.0	4,267.3	504.3	3,636.0	0.0
19.04	26,359.0	17,873.4	4,372.9	504.3	3,608.4	0.0
22.04	26,572.8	17,879.7	4,593.4	504.3	3,595.4	0.0
23.04	26,600.0	17,844.3	4,659.0	504.2	3,592.4	0.0
24.04	26,039.2	17,840.7	4,110.1	504.2	3,584.1	0.0
25.04	26,112.2	17,844.9	4,071.3	504.2	3,691.9	0.0
26.04	25,954.4	17,851.4	3,987.9	504.2	3,610.7	0.0
27.04	25,582.2	17,861.4	3,724.6	504.2	3,491.9	0.0

¹ At market value.

Central Bank Survey

Table 1.12

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
NET FOREIGN ASSETS	38,875,112	39,475,879	41,110,028	43,505,685	45,521,456	44,616,652	47,897,567	50,796,144	52,801,672	52,421,411	50,834,362	49,856,103
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	5,257,537	4,939,882	5,280,020	5,811,589
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	-7,679,650	-8,238,788	-8,317,819	-8,621,958
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	1,383,795	1,344,898	1,313,921	1,472,100
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	25,800,961	24,782,853	24,837,440	24,960,896
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	18,358,779	18,349,678	18,216,768	17,911,927
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	7,442,182	6,433,174	6,620,672	7,048,969
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	7,442,182	6,433,174	6,620,672	7,048,969
Required reserves	145,932	145,929	265,379	265,379	265,339	271,330	271,330	271,316	271,721	271,712	271,712	271,712
Debt securities	—	—	—	—	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	42,242	37,830	265,691	791,279	56,373	98,396	69,865	69,356	109,285	84,661	90,120	147,288
Transferable deposits	30,992	30,540	30,440	30,624	31,773	30,536	31,465	30,476	30,090	30,511	29,860	29,658
Other financial institutions	19,968	19,788	19,788	20,065	20,979	21,057	20,954	20,091	19,777	19,551	19,648	19,632
Nonfinancial organizations	11,025	10,752	10,653	10,559	10,794	9,480	10,511	10,385	10,313	10,960	10,212	10,026
Households	0	0	0	0	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	79,195	54,150	60,260	117,630
Other financial institutions	11,250	7,290	235,250	760,655	24,600	67,860	38,400	38,880	79,195	54,150	60,260	117,630
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)	13,367,217	13,935,365	15,351,394	17,418,542	19,252,982	18,582,463	21,601,827	24,060,707	25,853,107	25,599,889	24,182,924	23,409,650

Table 1.12 (end)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024
NET FOREIGN ASSETS	50,787,527	49,453,387	50,821,869	51,818,929	52,191,068
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	5,879,364	3,724,247	3,719,402	5,425,056	5,021,661
NET CLAIMS ON GENERAL GOVERNMENT	−6,792,202	−5,545,496	−6,680,336	−6,822,589	−6,369,054
CLAIMS ON OTHER SECTORS	1,559,460	1,535,431	1,503,714	1,848,225	1,759,176
MONETARY BASE	26,506,798	25,632,912	24,619,018	26,376,668	26,638,586
Currency in circulation	18,320,696	17,754,782	17,753,779	17,680,913	17,876,761
Liabilities to other depository corporations	8,186,103	7,878,130	6,865,239	8,695,756	8,761,825
Deposits, of which	8,186,103	7,878,130	6,865,239	8,695,756	8,761,825
Required reserves	271,712	273,228	273,228	504,337	504,209
Debt securities	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	147,895	156,510	216,240	223,064	186,397
Transferable deposits	33,510	33,960	33,244	35,508	34,064
Other financial institutions	22,592	23,555	22,919	22,736	23,365
Nonfinancial organizations	10,919	10,406	10,325	12,771	10,699
Households	0	0	0	0	0
Other deposits	114,385	122,550	182,996	187,556	152,333
Other financial institutions	114,385	122,550	182,996	187,556	152,333
Nonfinancial organizations	0	0	0	0	0
Households	0	0	0	0	0
OTHER ITEMS (NET)	24,779,455	23,378,147	24,529,391	25,669,888	25,777,868

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

Table 1.13

Other Depository Corporations Survey

(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	105,590,910
<i>in rubles</i>	90,392,243	89,986,404	91,449,379	92,809,245	94,616,117	96,734,141
<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 corporations	12,640,976	12,137,676	12,484,528	12,442,326	12,655,061	13,427,818
<i>in rubles</i>	10,957,387	10,296,479	10,505,023	10,567,487	10,683,837	11,378,340
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	2,822,201

Table 1.13 (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 corporations	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 corporations	902,038	1,042,565	952,020	871,809	884,512	1,028,981
Nonfinancial corporations	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 corporations	2,848,310	3,107,323	3,194,884	3,262,044	3,289,301	3,029,831
Nonfinancial corporations	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 corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Other financial corporations	318,438	325,171	328,239	408,931	422,922	469,104
Nonfinancial corporations	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	14,113,001
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 1.13 (cont.)

(millions of rubles, end of period)

MEMO ITEM

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
HOUSEHOLDS LOANS	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
mortgages	14,057,908	14,136,306	14,350,131	14,648,808	14,953,699	15,282,346
car loans	1,211,285	1,221,099	1,232,204	1,251,609	1,283,763	1,321,914
consumer loans	12,277,777	12,323,837	12,383,608	12,555,949	12,708,203	12,917,989
other loans	759,110	758,362	754,285	792,263	820,535	855,849
accrued interest claims ²	450,846	450,167	434,214	449,639	459,034	460,235
<i>in foreign currency</i>	54,005	53,134	55,137	55,954	56,349	54,277
mortgages	9,129	8,891	9,397	9,447	9,734	9,298
other loans	37,439	36,866	37,955	38,606	38,583	37,042
accrued interest claims ²	7,437	7,377	7,785	7,901	8,032	7,937

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
NET FOREIGN ASSETS	8,902,929	8,765,026	9,230,141	8,975,114	8,822,469	8,141,502
CLAIMS ON NONRESIDENTS	14,391,692	14,657,084	15,500,506	15,498,341	14,984,185	14,247,099
LIABILITIES TO NONRESIDENTS	5,488,763	5,892,058	6,270,365	6,523,226	6,161,717	6,105,597
CLAIMS ON CENTRAL BANK	8,008,872	7,833,056	8,423,747	7,433,531	7,623,544	8,088,096
NET CLAIMS ON GENERAL GOVERNMENT	1,299,607	761,097	793,317	958,033	−370,915	−431,767
Claims on federal government	13,527,687	13,981,036	14,137,843	14,053,341	14,052,915	14,130,263
Debt securities	13,461,213	13,914,681	14,071,532	13,999,513	13,999,089	14,076,434
in rubles	12,624,381	13,040,848	13,152,081	13,206,620	13,242,840	13,352,158
in foreign currency	836,832	873,833	919,451	792,893	756,249	724,276
Loans	66,475	66,354	66,311	53,828	53,826	53,829
in rubles	66,420	66,297	66,250	53,766	53,767	53,772
in foreign currency	55	58	61	62	59	56
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Claims on state and local government	456,900	458,106	438,692	436,663	445,014	420,096
Debt securities	316,624	314,654	311,074	305,272	290,511	274,133
in rubles	316,624	314,654	311,074	305,272	290,511	274,133
in foreign currency	—	—	—	—	—	—
Loans	140,276	143,452	127,619	131,391	154,503	145,964
in rubles	140,126	143,295	127,453	131,223	154,343	145,811
in foreign currency	150	157	166	168	160	153
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Liabilities to federal government	10,454,662	11,365,780	11,193,749	11,044,962	12,430,534	12,346,486
Deposits	6,358,628	6,759,761	7,548,914	7,001,023	7,938,402	7,962,803
in rubles	6,201,380	6,598,940	7,386,664	6,830,225	7,768,326	7,789,894
in foreign currency	157,247	160,821	162,250	170,798	170,076	172,910
Other liabilities	4,096,034	4,606,019	3,644,835	4,043,939	4,492,132	4,383,683
in rubles	4,096,034	4,606,019	3,644,835	4,043,939	4,492,132	4,383,683
in foreign currency	—	—	—	—	—	—
Liabilities to state and local government	2,230,318	2,312,265	2,589,470	2,487,010	2,438,310	2,635,640
Deposits	2,230,318	2,312,265	2,589,470	2,487,010	2,438,310	2,635,640
in rubles	2,230,317	2,312,263	2,589,469	2,487,009	2,438,309	2,635,640
in foreign currency	1	2	1	1	1	—
Other liabilities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	107,709,373	110,921,892	114,045,626	116,470,426	118,328,381	120,518,670
in rubles	98,460,372	100,876,998	103,487,339	105,764,748	108,000,772	110,220,783
in foreign currency	9,249,001	10,044,894	10,558,287	10,705,678	10,327,610	10,297,887
Claims on other financial corporations	13,769,802	14,480,419	15,223,891	15,659,956	15,901,653	16,614,443
in rubles	11,698,990	12,358,585	12,951,630	13,257,638	13,481,274	14,106,017
Debt securities	1,356,014	1,535,766	1,550,403	1,473,506	1,533,078	1,452,696
Loans	7,394,402	7,580,701	7,975,563	8,283,266	8,441,577	8,887,799
Other claims	2,948,574	3,242,118	3,425,664	3,500,866	3,506,619	3,765,521

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
<i>in foreign currency</i>	2,070,812	2,121,835	2,272,261	2,402,318	2,420,379	2,508,427
Debt securities	698,524	686,455	726,077	760,130	746,180	711,830
Loans	1,187,640	1,206,144	1,293,378	1,335,652	1,433,311	1,525,216
Other claims	184,648	229,235	252,806	306,536	240,888	271,381
Claims on nonfinancial corporations	62,415,971	64,346,831	65,716,056	66,737,997	67,612,830	68,545,541
<i>in rubles</i>	55,293,557	56,479,369	57,485,772	58,488,684	59,756,134	60,803,433
Debt securities	2,329,370	2,255,198	2,248,683	2,246,639	2,225,224	2,335,824
Loans	48,930,531	50,119,216	51,088,493	52,175,512	53,525,251	54,313,369
Other claims	4,033,656	4,104,955	4,148,596	4,066,533	4,005,659	4,154,239
<i>in foreign currency</i>	7,122,414	7,867,462	8,230,284	8,249,314	7,856,697	7,742,108
Debt securities	483,458	525,201	548,878	553,085	474,363	506,164
Loans	6,461,504	7,160,578	7,495,504	7,508,900	7,243,738	7,102,945
Other claims	177,453	181,683	185,902	187,329	138,595	132,999
Claims on households	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898	35,358,687
<i>in rubles</i>	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
Debt securities	—	—	—	—	—	—
Loans	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
Other claims	—	—	—	—	—	—
<i>in foreign currency</i>	55,775	55,597	55,742	54,047	50,534	47,352
Debt securities	—	—	—	—	—	—
Loans	55,775	55,597	55,742	54,047	50,534	47,352
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,789,513	4,906,924	5,232,452	4,914,314	5,253,757	5,783,806
DEPOSITS INCLUDED IN BROAD MONEY	83,923,814	85,367,113	87,955,190	88,710,766	88,696,601	89,803,272
<i>in rubles</i>	70,286,376	70,978,719	72,624,162	73,163,088	73,830,483	75,526,568
Transferable deposits	31,495,583	32,240,687	32,303,228	31,604,533	31,386,031	30,980,664
Other financial corporations	1,130,011	1,123,098	1,186,638	1,162,285	1,208,824	1,270,417
Nonfinancial corporations	14,750,917	15,038,745	15,400,311	15,187,487	15,222,185	15,224,193
Households	15,614,655	16,078,844	15,716,279	15,254,761	14,955,022	14,486,054
Other deposits	38,790,793	38,738,031	40,320,934	41,558,555	42,444,452	44,545,904
Other financial corporations	3,229,766	3,236,682	3,299,319	3,213,802	3,306,453	3,492,655
Nonfinancial corporations	14,129,073	13,955,775	14,542,698	14,834,570	14,658,321	15,198,124
Households	21,431,953	21,545,575	22,478,917	23,510,183	24,479,678	25,855,125
<i>in foreign currency</i>	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117	14,276,704
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117	14,276,704
Other financial corporations	341,439	367,730	395,490	483,693	403,758	366,538
Nonfinancial corporations	9,423,345	10,051,352	10,876,835	11,015,145	10,643,454	10,258,719
Households	3,872,655	3,969,312	4,058,703	4,048,841	3,818,905	3,651,447
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,370	4,340	4,316	4,288	4,243	4,198
DEPOSITS EXCLUDED FROM BROAD MONEY	1,571,596	1,600,865	1,576,667	1,569,937	1,522,043	1,542,163
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,896,943	3,000,304	2,965,554	2,986,864	3,044,897	2,925,902
SHARES AND OTHER EQUITY	14,551,644	14,919,002	15,422,835	15,758,373	16,077,709	16,334,929
OTHER ITEMS (NET)	18,182,900	18,482,522	19,335,818	19,892,562	19,804,229	19,922,230
Escrow accounts of households ¹	4,402,909	4,536,088	4,855,557	5,259,161	5,457,873	5,710,630

Table 1.13 (cont.)

(millions of rubles, end of period)

MEMO ITEM

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
HOUSEHOLDS LOANS	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898	35,358,687
<i>in rubles</i>	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
mortgages	15,644,292	15,846,191	16,425,372	17,092,351	17,582,937	17,910,290
car loans	1,361,732	1,431,854	1,493,483	1,541,516	1,607,190	1,657,761
consumer loans	13,117,501	13,372,004	13,704,060	13,902,869	14,057,087	14,192,585
other loans	889,012	922,211	955,138	1,003,196	1,033,447	1,071,203
accrued interest claims ²	455,289	466,784	471,883	478,495	482,703	479,495
<i>in foreign currency</i>	55,775	55,597	55,742	54,047	50,534	47,352
mortgages	9,871	9,896	10,210	10,168	9,274	8,721
other loans	37,680	37,379	36,952	35,343	33,253	30,348
accrued interest claims ²	8,224	8,322	8,580	8,536	8,007	8,283

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024
NET FOREIGN ASSETS	7,815,603	7,639,970	7,591,712	8,077,644	7,905,738
CLAIMS ON NONRESIDENTS	13,829,407	13,729,730	13,818,027	14,207,510	14,141,397
LIABILITIES TO NONRESIDENTS	6,013,804	6,089,760	6,226,315	6,129,866	6,235,659
CLAIMS ON CENTRAL BANK	9,373,077	8,876,784	7,910,455	9,754,572	9,900,685
NET CLAIMS ON GENERAL GOVERNMENT	2,214,413	-17,561	2,173,283	839,765	2,563,835
Claims on federal government	14,053,468	14,140,540	14,334,810	14,432,517	14,460,162
Debt securities	13,999,691	14,086,890	14,281,154	14,383,229	14,410,875
<i>in rubles</i>	13,280,841	13,363,761	13,541,529	13,666,679	13,695,567
<i>in foreign currency</i>	718,850	723,129	739,625	716,550	715,308
Loans	53,777	53,650	53,656	49,288	49,287
<i>in rubles</i>	53,721	53,594	53,598	49,229	49,229
<i>in foreign currency</i>	57	57	58	59	58
Other claims	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
Claims on state and local government	518,544	468,941	439,237	423,389	434,776
Debt securities	255,816	254,987	248,777	249,962	246,534
<i>in rubles</i>	255,816	254,987	248,777	249,962	246,534
<i>in foreign currency</i>	—	—	—	—	—
Loans	262,728	213,954	190,460	173,427	188,242
<i>in rubles</i>	262,574	213,800	190,303	173,270	188,085
<i>in foreign currency</i>	154	153	157	158	157
Other claims	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
Liabilities to federal government	10,895,719	12,761,084	10,775,901	11,819,901	10,507,220
Deposits	6,859,609	8,694,431	7,811,677	9,725,752	8,367,980
<i>in rubles</i>	6,720,969	8,539,346	7,666,490	9,584,293	8,225,395
<i>in foreign currency</i>	138,640	155,085	145,187	141,459	142,585
Other liabilities	4,036,110	4,066,653	2,964,224	2,094,149	2,139,240
<i>in rubles</i>	4,036,110	4,066,653	2,964,224	2,094,149	2,139,240
<i>in foreign currency</i>	—	—	—	—	—
Liabilities to state and local government	1,461,879	1,865,959	1,824,863	2,196,240	1,823,884
Deposits	1,461,879	1,865,959	1,824,863	2,196,240	1,823,884
<i>in rubles</i>	1,461,878	1,865,957	1,824,860	2,196,239	1,823,883
<i>in foreign currency</i>	1	3	3	1	1
Other liabilities	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
CLAIMS ON OTHER SECTORS	122,382,875	122,700,004	124,323,844	126,310,096	128,543,734
<i>in rubles</i>	111,621,406	112,022,673	113,095,227	114,882,944	116,783,315
<i>in foreign currency</i>	10,761,469	10,677,331	11,228,616	11,427,153	11,760,419
Claims on other financial corporations	17,660,543	17,140,470	17,651,889	18,342,418	18,584,005
<i>in rubles</i>	15,024,645	14,635,658	15,133,736	15,867,259	16,061,076
Debt securities	2,035,583	1,826,350	1,850,565	2,145,182	2,016,115
Loans	9,206,051	9,038,272	9,260,395	9,395,732	9,653,803
Other claims	3,783,011	3,771,036	4,022,776	4,326,345	4,391,157

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024
<i>in foreign currency</i>	2,635,898	2,504,813	2,518,154	2,475,159	2,522,929
Debt securities	758,242	730,154	738,970	726,956	698,121
Loans	1,665,871	1,635,141	1,668,058	1,600,481	1,570,140
Other claims	211,785	139,517	111,126	147,721	254,668
Claims on nonfinancial corporations	69,264,882	69,875,695	70,711,131	71,373,385	72,763,783
<i>in rubles</i>	61,185,369	61,748,415	62,046,159	62,466,193	63,570,036
Debt securities	2,631,803	2,787,536	2,797,336	2,258,104	2,287,941
Loans	54,481,287	54,794,435	54,980,784	55,833,297	56,778,165
Other claims	4,072,279	4,166,444	4,268,039	4,374,793	4,503,930
<i>in foreign currency</i>	8,079,513	8,127,280	8,664,972	8,907,192	9,193,747
Debt securities	544,172	574,888	589,484	583,455	577,321
Loans	7,402,429	7,479,243	8,000,809	8,249,279	8,543,490
Other claims	132,912	73,148	74,678	74,458	72,935
Claims on households	35,457,451	35,683,839	35,960,824	36,594,293	37,195,947
<i>in rubles</i>	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203
Debt securities	—	—	—	—	—
Loans	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203
Other claims	—	—	—	—	—
<i>in foreign currency</i>	46,058	45,239	45,491	44,802	43,744
Debt securities	—	—	—	—	—
Loans	46,058	45,239	45,491	44,802	43,744
Other claims	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	5,850,771	3,693,707	3,688,766	5,393,614	4,989,304
DEPOSITS INCLUDED IN BROAD MONEY	95,197,053	94,860,071	96,915,333	97,256,113	100,668,306
<i>in rubles</i>	81,103,509	80,903,784	82,496,965	82,750,344	86,182,824
Transferable deposits	32,518,258	31,804,807	32,626,705	32,680,134	33,347,200
Other financial corporations	1,231,041	1,360,836	1,327,628	1,297,312	1,340,759
Nonfinancial corporations	15,233,332	15,365,319	15,565,559	15,445,763	15,929,607
Households	16,053,885	15,078,652	15,733,518	15,937,060	16,076,834
Other deposits	48,585,251	49,098,976	49,870,260	50,070,210	52,835,624
Other financial corporations	3,668,785	4,028,486	4,159,694	4,116,955	4,047,841
Nonfinancial corporations	17,530,678	17,027,608	17,095,568	16,558,669	18,452,427
Households	27,385,788	28,042,882	28,614,998	29,394,587	30,335,355
<i>in foreign currency</i>	14,093,544	13,956,287	14,418,368	14,505,769	14,485,483
Transferable deposits	—	—	—	—	—
Other financial corporations	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—
Households	—	—	—	—	—
Other deposits	14,093,544	13,956,287	14,418,368	14,505,769	14,485,483
Other financial corporations	450,934	394,187	431,716	455,115	460,932
Nonfinancial corporations	9,644,383	9,618,718	9,977,792	10,019,902	10,054,479
Households	3,998,226	3,943,383	4,008,860	4,030,752	3,970,072
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,163	4,149	4,128	4,100	4,075
DEPOSITS EXCLUDED FROM BROAD MONEY	1,543,622	1,493,302	1,619,760	1,579,971	1,442,906
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,785,942	2,988,195	2,734,838	2,750,132	2,791,031
SHARES AND OTHER EQUITY	16,269,866	16,506,119	17,179,950	17,392,896	17,926,404
OTHER ITEMS (NET)	20,134,551	19,653,655	19,856,518	20,605,250	21,091,966
Escrow accounts of households ¹	5,573,817	5,511,373	5,500,278	5,591,887	5,716,036

Table 1.13 (end)

(millions of rubles, end of period)

MEMO ITEM

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024
HOUSEHOLDS LOANS	35,457,451	35,683,839	35,960,824	36,594,293	37,195,947
<i>in rubles</i>	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203
mortgages	18,198,262	18,324,876	18,404,599	18,632,546	18,896,116
car loans	1,714,878	1,751,890	1,819,522	1,911,250	1,987,349
consumer loans	13,908,540	14,031,198	14,165,036	14,414,492	14,662,114
other loans	1,099,732	1,038,543	1,042,329	1,071,370	1,081,798
accrued interest claims ²	489,980	492,093	483,846	519,833	524,826
<i>in foreign currency</i>	46,058	45,239	45,491	44,802	43,744
mortgages	8,635	8,187	8,308	8,169	8,003
other loans	30,062	29,808	29,743	29,212	28,459
accrued interest claims ²	7,361	7,244	7,440	7,421	7,282

¹ Escrow accounts for the contracts for participation in shared-equity construction and for purchases of real estate.² Balances of accrued, not received interest on loans.

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

Table 1.14

Depository Corporations Survey

(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	53,348,339
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	106,871,220
<i>in rubles</i>	91,565,096	91,165,413	92,631,095	93,989,294	95,776,696	97,896,630
<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 corporations	13,811,187	13,445,640	13,798,031	13,740,282	13,941,441	14,702,877
<i>in rubles</i>	12,127,598	11,470,026	11,681,347	11,742,092	11,839,059	12,535,581
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 corporations	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 bankikg 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 corporations	922,006	1,062,353	971,808	891,874	905,491	1,050,038
Nonfinancial corporations	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 corporations	2,859,560	3,114,613	3,430,134	4,022,699	3,313,901	3,097,691
Nonfinancial corporations	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 corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Other financial corporations	318,438	325,171	328,239	408,931	422,922	469,104
Nonfinancial corporations	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	50,939,713
Escrow accounts of households ¹	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851	4,303,040

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
NET FOREIGN ASSETS	56,800,496	59,561,170	62,031,813	61,396,525	59,656,831	57,997,605
NET CLAIMS ON GENERAL GOVERNMENT	-6,065,905	-7,064,653	-6,886,333	-7,280,755	-8,688,734	-9,053,725
CLAIMS ON OTHER SECTORS	108,964,071	112,228,588	115,429,420	117,815,325	119,642,303	121,990,770
<i>in rubles</i>	99,637,245	102,050,914	104,674,383	106,963,073	109,202,258	111,572,011
<i>in foreign currency</i>	9,326,825	10,177,674	10,755,038	10,852,252	10,440,045	10,418,759
Claims on other financial corporations	15,019,446	15,782,223	16,600,634	16,997,191	17,208,573	18,079,121
<i>in rubles</i>	12,870,811	13,527,609	14,131,625	14,448,302	14,675,762	15,449,825
of which: Loans	8,481,714	8,668,396	9,063,791	9,380,476	9,539,423	10,132,396
<i>in foreign currency</i>	2,148,635	2,254,613	2,469,008	2,548,889	2,532,812	2,629,296
of which: Loans	1,187,640	1,206,144	1,293,378	1,335,652	1,433,311	1,525,216
Claims on nonfinancial corporations	62,421,024	64,351,725	65,723,108	66,745,661	67,619,831	68,552,963
<i>in rubles</i>	55,298,609	56,484,261	57,492,821	58,496,344	59,763,132	60,810,852
of which: Loans	48,930,531	50,119,216	51,088,493	52,175,512	53,525,251	54,313,369
<i>in foreign currency</i>	7,122,416	7,867,463	8,230,287	8,249,316	7,856,699	7,742,111
of which: Loans	6,461,504	7,160,578	7,495,504	7,508,900	7,243,738	7,102,945
Claims on households	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898	35,358,687
<i>in rubles</i>	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
of which: Loans	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
<i>in foreign currency</i>	55,775	55,597	55,742	54,047	50,534	47,352
of which: Loans	55,775	55,597	55,742	54,047	50,534	47,352
BROAD MONEY LIABILITIES	100,918,588	102,686,774	105,446,247	106,149,278	106,005,110	106,827,792
MONEY SUPPLY (National Definition)	87,276,779	88,294,039	90,110,902	90,597,312	91,134,749	92,546,889
<i>in rubles</i>						
Currency outside bankikg system	16,920,538	17,245,965	17,377,456	17,349,562	17,214,146	16,873,033
Transferable deposits	31,527,048	32,271,163	32,333,318	31,635,045	31,415,892	31,010,322
Other financial corporations	1,150,965	1,143,189	1,206,415	1,181,836	1,228,472	1,290,049
Nonfinancial corporations	14,761,428	15,049,130	15,410,624	15,198,447	15,232,398	15,234,219
Households	15,614,655	16,078,844	15,716,279	15,254,761	14,955,022	14,486,054
Other deposits	38,829,193	38,776,911	40,400,129	41,612,705	42,504,712	44,663,534
Other financial corporations	3,268,166	3,275,562	3,378,514	3,267,952	3,366,713	3,610,285
Nonfinancial corporations	14,129,073	13,955,775	14,542,698	14,834,570	14,658,321	15,198,124
Households	21,431,953	21,545,575	22,478,917	23,510,183	24,479,678	25,855,125
<i>in foreign currency</i>	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117	14,276,705
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117	14,276,705
Other financial corporations	341,439	367,730	395,490	483,693	403,758	366,538
Nonfinancial corporations	9,423,345	10,051,352	10,876,835	11,015,145	10,643,454	10,258,719
Households	3,872,655	3,969,312	4,058,703	4,048,841	3,818,905	3,651,447
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,370	4,340	4,316	4,288	4,243	4,198
DEPOSITS EXCLUDED FROM BROAD MONEY	1,571,596	1,600,865	1,576,667	1,569,937	1,522,043	1,542,163
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,896,943	3,000,304	2,965,554	2,986,864	3,044,897	2,925,902
OTHER ITEMS (NET)	54,311,534	57,437,163	60,586,433	61,225,015	60,038,350	59,638,792
Escrow accounts of households ¹	4,402,909	4,536,088	4,855,557	5,259,161	5,457,873	5,710,630

Table 1.14 (end)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024
NET FOREIGN ASSETS	58,603,130	57,093,357	58,413,581	59,896,573	60,096,806
NET CLAIMS ON GENERAL GOVERNMENT	−4,577,789	−5,563,057	−4,507,053	−5,982,824	−3,805,219
CLAIMS ON OTHER SECTORS	123,942,335	124,235,435	125,827,557	128,158,321	130,302,910
<i>in rubles</i>	113,097,646	113,506,113	114,578,639	116,363,488	118,331,458
<i>in foreign currency</i>	10,844,689	10,729,323	11,248,918	11,794,833	11,971,453
Claims on other financial corporations	19,214,246	18,666,151	19,145,231	20,180,178	20,333,097
<i>in rubles</i>	16,495,131	16,109,350	16,606,779	17,337,341	17,599,137
of which: Loans	10,580,061	10,411,973	10,634,224	10,760,838	11,083,225
<i>in foreign currency</i>	2,719,115	2,556,801	2,538,452	2,842,837	2,733,960
of which: Loans	1,665,871	1,635,141	1,668,058	1,600,481	1,570,140
Claims on nonfinancial corporations	69,270,639	69,885,445	70,721,502	71,383,851	72,773,867
<i>in rubles</i>	61,191,123	61,758,163	62,056,528	62,476,657	63,580,118
of which: Loans	54,481,287	54,794,435	54,980,784	55,833,297	56,778,165
<i>in foreign currency</i>	8,079,516	8,127,282	8,664,974	8,907,194	9,193,749
of which: Loans	7,402,429	7,479,243	8,000,809	8,249,279	8,543,490
Claims on households	35,457,451	35,683,839	35,960,824	36,594,293	37,195,947
<i>in rubles</i>	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203
of which: Loans	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203
<i>in foreign currency</i>	46,058	45,239	45,491	44,802	43,744
of which: Loans	46,058	45,239	45,491	44,802	43,744
BROAD MONEY LIABILITIES	112,483,068	111,777,102	113,844,521	114,105,622	117,596,935
MONEY SUPPLY (National Definition)	98,385,362	97,816,666	99,422,025	99,595,753	103,107,378
<i>in rubles</i>					
Currency outside bankikg system	17,133,957	16,756,372	16,708,821	16,622,345	16,738,157
Transferable deposits	32,551,769	31,838,768	32,659,949	32,715,641	33,381,264
Other financial corporations	1,253,632	1,384,391	1,350,547	1,320,048	1,364,124
Nonfinancial corporations	15,244,251	15,375,725	15,575,884	15,458,534	15,940,305
Households	16,053,885	15,078,652	15,733,518	15,937,060	16,076,834
Other deposits	48,699,636	49,221,526	50,053,256	50,257,766	52,987,957
Other financial corporations	3,783,170	4,151,036	4,342,690	4,304,511	4,200,174
Nonfinancial corporations	17,530,678	17,027,608	17,095,568	16,558,669	18,452,427
Households	27,385,788	28,042,882	28,614,998	29,394,587	30,335,355
<i>in foreign currency</i>	14,093,544	13,956,287	14,418,368	14,505,769	14,485,483
Transferable deposits	—	—	—	—	—
Other financial corporations	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—
Households	—	—	—	—	—
Other deposits	14,093,544	13,956,287	14,418,368	14,505,769	14,485,483
Other financial corporations	450,934	394,187	431,716	455,115	460,932
Nonfinancial corporations	9,644,383	9,618,718	9,977,792	10,019,902	10,054,479
Households	3,998,226	3,943,383	4,008,860	4,030,752	3,970,072
DEBT SECURITIES INCLUDED IN BROAD MONEY	4,163	4,149	4,128	4,100	4,075
DEPOSITS EXCLUDED FROM BROAD MONEY	1,543,622	1,493,302	1,619,760	1,579,971	1,442,906
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,785,942	2,988,195	2,734,838	2,750,132	2,791,031
OTHER ITEMS (NET)	61,155,043	59,507,136	61,534,966	63,636,344	64,763,626
Escrow accounts of households ¹	5,573,817	5,511,373	5,500,278	5,591,887	5,716,036

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 1.15

Other Financial Corporations Survey

(millions of rubles, end of period)

	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023
Net foreign assets	5,046,698	5,270,847	5,102,065	5,060,247	6,348,843	6,316,832	4,472,775	4,516,197	7,121,467	7,609,781	8,277,378	7,902,205	7,609,733
Claims on banking system	9,047,016	9,282,066	9,532,775	9,981,274	10,313,673	9,226,933	9,241,835	9,355,115	11,027,061	14,603,592	14,656,296	15,782,009	17,108,181
Net claims on general government	3,306,473	3,116,240	3,423,993	3,387,339	3,765,234	3,870,533	3,545,702	3,459,867	3,494,822	3,590,856	4,316,663	4,170,198	4,427,899
Claims on other sectors	32,293,638	32,757,322	33,858,224	35,242,745	33,779,994	37,272,594	39,789,733	41,928,630	43,721,525	45,856,024	48,559,080	51,181,003	55,419,956
Nonfinancial organizations	30,907,535	31,414,335	32,527,255	33,940,808	32,119,928	35,687,323	38,190,230	40,167,322	41,817,816	43,946,777	46,645,324	48,987,154	52,791,992
Households	1,386,103	1,342,986	1,330,969	1,301,937	1,660,067	1,585,271	1,599,503	1,761,308	1,903,709	1,909,248	1,913,756	2,193,849	2,627,964
Securities other than shares	1,615,115	1,594,420	1,572,921	1,611,434	2,057,520	1,925,165	1,985,833	2,267,834	3,610,335	3,662,046	3,962,545	4,597,363	5,270,402
Loans	15,977,065	16,101,895	16,466,423	17,202,887	17,816,045	18,509,449	17,451,550	18,625,028	18,640,028	18,814,822	19,581,525	20,983,360	22,582,091
Credit institutions	8,378,820	8,675,222	8,827,958	9,157,349	9,372,153	9,282,278	8,279,729	8,721,687	8,318,560	8,051,488	8,582,042	9,618,918	10,871,921
Insurance technical reserves	6,485,109	6,634,109	6,699,327	6,772,548	6,975,608	7,051,722	6,874,049	6,932,007	7,165,078	7,183,710	7,212,252	7,224,121	7,677,859
Net equity of households in life insurance reserves	1,337,448	1,369,517	1,408,343	1,446,007	1,480,624	1,483,673	1,354,529	1,395,931	1,432,816	1,455,074	1,487,571	1,526,314	1,564,164
Net equity of households in pension funds	4,240,398	4,247,308	4,253,753	4,251,115	4,382,646	4,388,254	4,381,527	4,370,959	4,540,171	4,527,594	4,520,782	4,511,011	4,862,603
Prepaid premiums/reserves against outstanding claims	907,262	1,017,283	1,037,231	1,075,426	1,112,338	1,179,796	1,137,993	1,165,117	1,192,092	1,201,042	1,203,899	1,186,795	1,251,092
of which: credit institutions	65,178	61,387	60,625	56,928	58,487	54,270	47,332	47,270	43,073	36,926	36,794	27,105	30,731
Other items (net)	25,616,536	26,096,051	27,178,386	28,084,737	27,358,571	29,200,556	30,738,613	31,434,941	35,949,434	41,999,675	45,053,094	46,230,571	49,035,419

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

Financial Sector Survey

Table 1.16

(millions of rubles, end of period)

	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023
Net foreign assets	57,014,181	56,889,213	55,335,500	56,340,000	59,605,860	67,891,660	42,077,259	43,455,906	54,592,508	60,122,066	65,077,873	69,298,730	66,212,863
Domestic claims	92,919,868	93,868,109	97,292,597	100,266,439	103,363,514	104,845,255	111,091,139	118,898,406	128,342,701	133,255,224	140,754,462	148,888,580	159,998,156
Net claims on general government	-4,276,684	-5,419,973	-5,842,813	-7,424,428	-5,237,478	-10,495,570	-4,704,364	-3,219,799	-759,729	-1,420,649	-1,749,242	-3,110,557	-149,890
Claims on other sectors	97,196,552	99,288,083	103,135,409	107,690,867	108,600,992	115,340,824	115,795,503	122,118,205	129,102,430	134,675,874	142,503,704	151,999,138	160,148,046
Nonfinancial organizations	74,221,931	75,456,985	77,834,954	81,096,734	80,594,189	86,707,639	87,331,820	92,510,643	98,387,790	103,012,403	109,066,348	115,732,815	122,062,631
Households	22,974,621	23,831,097	25,300,455	26,594,133	28,006,804	28,633,185	28,463,683	29,607,562	30,714,640	31,663,470	33,437,356	36,266,322	38,085,415
Currency outside financial sector	12,512,631	12,558,582	12,775,068	13,075,315	13,188,451	13,821,895	13,280,943	14,161,609	15,422,907	15,800,208	16,900,784	17,329,600	17,118,579
Deposits	61,069,366	60,994,361	61,386,773	63,110,532	68,176,987	69,467,969	65,232,983	69,330,139	76,328,914	77,972,723	80,617,610	85,255,786	91,231,044
Securities other than shares	1,558,542	1,576,914	1,729,872	1,744,679	1,946,142	1,711,475	1,675,711	1,426,193	1,817,379	2,217,855	2,497,437	3,363,469	3,157,334
Loans	6,106,537	5,991,836	6,221,701	6,661,526	7,116,618	7,967,467	7,974,288	8,763,621	9,222,304	9,664,607	9,912,171	10,267,232	10,336,159
Insurance technical reserves	6,419,930	6,572,722	6,638,702	6,715,620	6,917,121	6,997,451	6,826,717	6,884,737	7,122,005	7,146,784	7,175,458	7,197,015	7,647,128
Other items (net)	62,267,043	63,062,908	63,875,981	65,298,767	65,624,055	72,770,656	58,177,756	61,788,013	73,021,699	80,575,113	88,728,875	94,774,208	96,720,775

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. MONETARY POLICY INSTRUMENTS

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

The Bank of Russia Annual Balance Sheet		
	2023	2022
ASSETS		
Foreign currency-denominated assets and precious metals	50,878,106	39,033,812
Credits and deposits	6,290,151	4,730,797
Securities	437,072	469,645
Claims on IMF	3,667,640	2,842,329
Other assets	245,589	146,671
Total assets	61,518,558	47,223,254
LIABILITIES		
Cash in circulation	18,321,231	16,348,149
Funds in accounts with the Bank of Russia	15,819,435	15,405,486
Liabilities to IMF	3,328,299	2,542,657
Other liabilities	220,512	184,245
Total liabilities	37,689,477	34,480,537
CAPITAL AND PROFIT		
Capital, total, of which:	23,688,638	12,742,717
authorized capital	3,000	3,000
provision and funds	25,548,442	14,602,429
loss of previous years	(1,862,804)	(1,140,995)
losses in the reporting year	0	(721,717)
Profit in the reporting year	140,443	0
Total liabilities, capital and profit	61,518,558	47,223,254

Table 2.1 (end)
(millions of rubles)

The Bank of Russia Balance Sheet											
	for 31.05.2023	for 30.06.2023	for 31.07.2023	for 31.08.2023	for 30.09.2023	for 31.10.2023	for 30.11.2023	for 31.01.2024	for 29.02.2024	for 31.03.2024	for 30.04.2024
ASSETS											
Foreign currency-denominated assets and precious metals	44,885,907	48,241,582	51,074,566	53,062,427	52,673,268	51,032,172	50,068,578	49,592,200	50,773,226	51,719,533	52,055,625
Credits and deposits	4,964,258	4,973,356	5,117,266	5,476,516	5,187,848	5,487,405	6,126,978	4,140,022	4,168,432	5,875,398	5,561,966
Securities	439,586	439,582	437,751	435,230	438,830	429,134	433,745	408,540	407,089	403,961	397,731
Claims on IMF	3,262,173	3,535,595	3,742,878	3,866,036	3,891,509	3,730,958	3,603,908	3,625,868	3,714,192	3,728,845	3,696,011
Other assets	287,433	249,439	293,429	359,221	308,272	273,173	283,516	1,235,074	208,732	536,409	739,561
Total assets	53,839,357	57,439,554	60,665,890	63,199,430	62,499,727	60,952,842	60,516,725	59,001,704	59,271,671	62,264,146	62,450,894
LIABILITIES											
Cash in circulation	17,338,871	17,797,937	18,195,004	18,359,304	18,350,206	18,217,298	17,912,460	17,755,322	17,754,320	17,681,456	17,877,305
Funds in accounts with the Bank of Russia	15,214,745	15,017,204	15,128,454	15,564,812	15,093,906	15,332,902	16,151,761	13,893,001	13,885,368	15,814,134	15,337,417
Liabilities to IMF	2,939,968	3,197,999	3,374,451	3,488,766	3,506,167	3,346,506	3,239,049	3,267,361	3,325,544	3,352,371	3,335,751
Other liabilities	5,603,148	8,683,789	11,225,356	13,043,923	12,806,823	11,313,511	10,470,830	397,382	617,801	1,692,461	2,176,697
Total liabilities	41,096,732	44,696,929	47,923,265	50,456,805	49,757,102	48,210,217	47,774,100	35,313,066	35,583,033	38,540,422	38,727,170
CAPITAL											
Capital	12,742,625	12,742,625	12,742,625	12,742,625	12,742,625	12,742,625	12,742,625	23,688,638	23,688,638	23,723,724	23,723,724
Total liabilities and capital	53,839,357	57,439,554	60,665,890	63,199,430	62,499,727	60,952,842	60,516,725	59,001,704	59,271,671	62,264,146	62,450,894

Table 2.2

The Bank of Russia Key Rate¹

(% p.a.)

Period	Rate
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
30.10.2023	15.00
18.12.2023	16.00

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				excluding longterm liabilities		on other longterm liabilities	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
01.01.2017 — 30.11.2017	5.00	7.00	5.00	7.00	5.00	6.00	5.00	7.00	5.00	7.00
	To banks with universal licence, to nonbanking credit institutions									
01.12.2017 — 31.07.2018	5.00	7.00	5.00	7.00	5.00	6.00	5.00	7.00	5.00	7.00
01.08.2018 — 31.03.2019	5.00	8.00	5.00	8.00	5.00	7.00	5.00	8.00	5.00	8.00
01.04.2019 — 30.06.2019	4.75	8.00	4.75	8.00	4.75	7.00	4.75	8.00	4.75	8.00
01.07.2019 — 02.03.2022	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00
03.03.2022 — 31.03.2022	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
	To banks with base licence									
01.12.2017 — 31.07.2018	5.00	7.00	5.00	7.00	1.00	6.00	1.00	7.00	1.00	7.00
01.08.2018 — 31.03.2019	5.00	8.00	5.00	8.00	1.00	7.00	1.00	8.00	1.00	8.00
01.04.2019 — 30.06.2019	4.75	8.00	4.75	8.00	1.00	7.00	1.00	8.00	1.00	8.00
01.07.2019 — 02.03.2022	4.75	8.00	4.75	8.00	1.00	8.00	1.00	8.00	1.00	8.00
03.03.2022 — 31.03.2022	2.00	2.00	2.00	2.00	1.00	2.00	1.00	2.00	1.00	2.00

(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.

Table 2.5

Adjustment Ratios for Reservable Liabilities and Required Reserves

Adjustment ratio (to credit institutions' liabilities on debt securities issued)				
Effective period	Amount			
01.11.2009 — 31.12.2015	0.2			
01.01.2016 — 31.03.2022	0.2			
01.04.2022 —	0.2			
Ratio for operations involving a credit institution — central counterparty				
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)	0.2	0.2	—	—
01.04.2023 — 31.03.2024 (for calculating required reserves from April 2023)	0.2	—	0.2	0.05
01.04.2024 — (for calculating required reserves from April 2024)	0.25	—	0.4	0.07
Adjustment of required reserves for a credit institution's vault cash				
Effective period	Amount			
01.11.2009 — 31.12.2015	Actual average balances in Russian rubles in credit institutions' vaults for a reporting period, but no more than 25% of the amount of required reserves in Russian rubles			
01.01.2016 — 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
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
11.10.2023 — 14.11.2023	4,562.5
15.11.2023 — 12.12.2023	4,595.6
13.12.2023 — 16.01.2024	4,564.6
17.01.2024 — 13.02.2024	4,647.3
14.02.2024 — 12.03.2024	4,712.3
13.03.2024 — 09.04.2024	4,571.8
10.04.2024 — 07.05.2024	4,581.9
08.05.2024 — 04.06.2024	4,677.0

Table 2.7

Interest Rates on Monetary Policy Instruments¹

(% p.a.)

Start date	Interest rate on Deposit standing facilities	Max Bid Rate on Deposit auctions	Min Bid Rate on Repo auctions			Min Bid Rate on Loan auctions (non-marketable assets)	Interest rates on Lending standing facilities				
			main and fine-tuning	for 1 month	for 1 year		Primary mechanism ²	Supplementary mechanism ³	loans, repos and FX swaps for 1 day	Lombard loans ⁴ and loans secured by non-marketable assets for terms from 2 to 90 days	loans secured by non-marketable assets for terms over 90 days
1	2	3	4	5	6	7	8	9	10	11	12
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
18.09.2023	12.00	13.00	13.00	13.10	13.25	13.25	—	—	14.00	14.00	14.75
16.10.2023	12.00	13.00	13.00	13.10	13.25	13.25	14.00	14.75	—	—	—
30.10.2023	14.00	15.00	15.00	15.10	15.25	15.25	16.00	16.75	—	—	—
18.12.2023	15.00	16.00	16.00	16.10	16.25	16.25	17.00	17.75	—	—	—

¹ And interest rates on the Supplementary mechanism of liquidity provision. Set by the Board of Directors of the Bank of Russia.² Repos for 1 day, loans for terms from 1 to 30 days. And interest rate on FX swaps for 1 day.³ Repos for terms from 1 to 180 days, loans secured by non-marketable assets for terms from 1 to 180 days.⁴ From 25 March 2022.

Note. Interest rates on auction-based longer-term repos and loans are floating; on one-year repos — from 14.05.2020, on one-month repos — from 09.01.2023. Interest rates on standing facilities for terms over 1 day are floating.

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
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
03.01.2023	6.00	6.50	6.50	—	—	—
24.07.2023	7.00	6.50	7.50	—	—	—
15.08.2023	10.50	6.50	9.00	—	—	—
18.09.2023	11.50	6.50	9.00	—	—	—
30.10.2023	13.50	6.50	9.00	—	—	—
18.12.2023	14.50	6.50	9.00	—	—	—
01.03.2024	14.50	14.50	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 and Repo Operations

(millions of rubles)

Date	Repo auctions			Intraday loans (in a day)	Primary mechanism standing facilities								
	fine-tuning	1 week	longer-terms		overnight loans	repos PM	Lombard loans ¹				loans secured by non-marketable assets PM ²		
						1 day	1 day	2—30 days	31—90 days	1 day	2—30 days	31—90 days	
1	2	3	4	5	6	7	8	9	10	11	12	13	
2024													
01.04	—	—	400,000.00	929,961.69	—	56,701.41	—	29,300.00	—	1,400,000.00	636,700.00	—	
02.04	—	—	400,000.00	1,106,709.34	—	17,321.25	—	12,000.00	—	950,000.00	636,700.00	—	
03.04	—	—	400,000.00	935,209.67	—	17,292.29	—	9,000.00	—	650,000.00	636,700.00	—	
04.04	—	—	400,000.00	1,298,539.94	—	17,317.69	—	9,000.00	—	850,000.00	636,700.00	—	
05.04	—	—	400,000.00	1,503,293.82	—	16,815.03	—	9,000.00	—	920,000.00	636,700.00	—	
08.04	—	—	400,000.00	2,186,812.39	—	16,820.82	—	3,000.00	—	1,250,000.00	636,700.00	—	
09.04	—	—	400,000.00	2,517,740.52	—	16,359.20	—	3,000.00	—	1,400,000.00	636,700.00	—	
10.04	—	—	400,000.00	674,235.14	—	16,339.71	1,800.00	3,000.00	—	1,460,000.00	636,700.00	—	
11.04	—	—	400,000.00	1,430,602.75	—	16,343.75	0.10	3,000.00	—	635,000.00	636,700.00	—	
12.04	—	—	400,000.00	169,066.42	—	16,322.62	—	3,000.00	—	805,000.00	630,000.00	—	
15.04	—	—	400,000.00	606,741.72	—	16,310.24	—	3,000.00	—	785,000.00	630,000.00	—	
16.04	—	—	400,000.00	227,437.60	—	16,342.97	—	3,000.00	—	1,135,000.00	630,000.00	—	
17.04	—	—	400,000.00	1,086,006.80	—	16,351.70	—	3,000.00	—	845,000.00	630,000.00	—	
18.04	—	—	300,000.00	632,425.36	—	16,360.42	—	1,500.00	—	860,000.00	630,000.00	—	
19.04	—	—	300,000.00	886,032.55	—	16,360.68	—	1,500.00	—	1,275,000.00	430,000.00	—	
22.04	—	—	300,000.00	633,759.93	—	16,373.75	—	—	—	1,360,000.00	430,000.00	—	
23.04	—	—	300,000.00	844,018.38	—	16,393.65	—	—	—	1,510,000.00	430,000.00	—	
24.04	—	—	300,000.00	1,437,793.39	—	16,399.12	—	—	—	960,000.00	430,000.00	—	
25.04	—	—	300,000.00	1,206,980.07	—	16,405.78	—	—	—	1,050,000.00	430,000.00	—	
26.04	—	—	300,000.00	2,761,883.55	—	16,414.36	—	—	—	880,000.00	430,000.00	—	
27.04	—	—	300,000.00	2,700,102.63	—	15,598.31	—	—	—	925,000.00	385,000.00	—	
30.04	—	—	300,000.00	—	—	55,713.80	—	7,800.00	—	1,270,000.00	436,700.00	—	

Table 2.9 (end)
(millions of rubles)

Date	Supplementary mechanism standing facilities and Special facilities								
	repos SM			loans secured by non-marketable assets SM ³					Special facilities
	1 day	2—90 days	91—180 days	1 day	2—90 days	91—180 days	181—365 days	366—549 days	
1	14	15	16	17	18	19	20	21	22
2024									
01.04	—	—	—	—	126,000.00	35,280.86	—	—	294,274.30
02.04	—	—	—	—	126,000.00	35,279.69	—	—	291,848.54
03.04	—	—	—	—	126,000.00	35,279.66	—	—	294,183.85
04.04	—	—	—	—	126,000.00	35,279.66	—	—	293,918.10
05.04	—	—	—	—	126,000.00	35,279.66	—	—	293,276.96
08.04	—	—	—	—	126,000.00	35,279.44	—	—	292,344.74
09.04	—	—	—	—	126,000.00	35,279.44	—	—	292,283.34
10.04	—	—	—	—	126,000.00	279.44	—	—	291,639.74
11.04	—	—	—	—	126,000.00	279.44	—	—	291,560.70
12.04	—	—	—	—	126,000.00	279.44	—	—	291,503.53
15.04	—	—	—	—	126,000.00	279.44	—	—	290,741.01
16.04	—	—	—	—	126,000.00	278.16	—	—	290,683.14
17.04	—	—	—	—	59,000.00	278.16	—	—	290,365.01
18.04	—	—	—	—	59,000.00	278.16	—	—	290,329.01
19.04	—	—	—	—	59,000.00	278.16	—	—	290,055.53
22.04	—	—	—	—	59,000.00	278.16	—	—	289,960.25
23.04	—	—	—	—	59,000.00	273.61	—	—	291,362.90
24.04	—	—	—	—	29,000.00	273.61	—	—	291,214.21
25.04	—	—	—	—	—	273.61	—	—	291,164.38
26.04	—	—	—	—	—	263.61	—	—	290,878.10
27.04	—	—	—	—	—	263.61	—	—	290,297.94
30.04	—	—	—	—	180,000.00	258.91	—	—	290,794.85

¹ From October 16, 2023 Lombard loans can be provided for terms from 1 to 30 days.
The series also includes Lombard loans which were provided before this date.

² Loans PM secured by non-marketable assets can be provided for terms from 1 to 30 days.
The series also includes loans secured by non-marketable assets which were provided before 16 October 2023 at the key rate + 100 bps.

³ Loans SM secured by non-marketable assets can be provided for terms from 1 to 180 days.
The series also includes loans secured by non-marketable assets which were provided before 16 October 2023 at the key rate + 175 bps.

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
2024				
01.04	1,081.32	—	2,123.38	—
02.04	1,212.53	—	2,123.38	—
03.04	1,232.95	—	2,123.38	—
04.04	914.99	—	3,510.00	—
05.04	1,044.23	—	3,508.89	—
08.04	1,466.21	—	3,508.84	—
09.04	1,056.09	1,460.00	3,508.84	—
10.04	1,076.84	1,910.00	3,508.84	—
11.04	827.67	—	2,570.00	—
12.04	790.84	—	2,570.00	—
15.04	771.67	—	2,569.99	—
16.04	787.65	—	2,569.98	—
17.04	818.10	—	2,569.98	—
18.04	826.02	—	2,810.00	—
19.04	798.43	—	2,809.95	—
22.04	788.48	—	2,806.94	—
23.04	785.51	—	2,806.94	—
24.04	777.66	—	2,806.44	—
25.04	1,019.80	—	2,672.09	—
26.04	938.92	—	2,671.83	—
27.04	822.12	—	2,669.83	—
28.04	991.53	—	2,669.58	—
30.04	991.62	—	2,669.58	—

Table 2.11

Results of Main Bank of Russia Auctions

Auction date	Auction type	Settlement date / date of the first leg	Maturity date / date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5	6
02.04.2024	depository	03.04.2024	10.04.2024	15.89	3,510.00
09.04.2024	depository	10.04.2024	17.04.2024	15.85	2,570.00
16.04.2024	depository	17.04.2024	24.04.2024	15.88	2,810.00
23.04.2024	depository	24.04.2024	02.05.2024	15.86	2,672.09

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
08.04.2024	depositary	1	15.84	1,460.00
09.04.2024	depositary	1	15.84	1,910.00

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
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
11.09.2023	13.09.2023	11.10.2023	12.26	100.00
09.10.2023	11.10.2023	15.11.2023	13.15	100.00
13.11.2023	15.11.2023	13.12.2023	15.16	100.00
11.12.2023	13.12.2023	17.01.2024	15.15	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
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	—	—	—	—	—
October	13.08	13.33	14.16	—	—	—	13.13	14.19	—	—	—	—	12.87	—	—	—	—	—
November	14.79	15.19	15.24	—	—	—	14.78	—	16.04	—	—	—	14.81	—	—	—	—	—
December	15.18	15.32	15.94	16.59	—	—	15.16	16.09	16.17	16.59	—	—	15.13	—	—	—	—	—
2024																		
January	15.68	15.74	17.38	17.47	—	—	15.66	16.47	16.79	17.47	—	—	15.74	—	—	—	—	—
February	15.79	15.75	17.05	—	—	—	15.76	16.20	—	—	—	—	15.93	—	—	—	—	—
March	15.55	15.92	16.49	—	—	—	15.52	—	—	—	—	—	15.69	—	—	—	—	—
April	15.70	16.86	—	—	—	—	15.71	—	—	—	—	—	15.60	—	—	—	—	—
May	16.01	16.93	17.04	—	—	—	16.02	16.05	—	—	—	—	15.96	—	—	—	—	—

Table 3.1.2

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

(% p.a.)

1	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
2	3	4	5	6	7	
2023						
January	—	—	—	—	—	—
February	4.55	—	—	—	—	—
March	—	—	—	—	—	—
April	—	—	—	—	—	—
May	—	—	4.95	—	—	—
June	—	—	—	—	—	—
July	—	—	—	—	—	—
August	—	—	—	—	—	—
September	—	5.44	—	—	—	—
October	—	—	—	—	—	—
November	2.19	5.27	5.29	—	—	—
December	5.16	—	—	—	—	—
2024						
January	4.62	—	—	—	—	—
February	3.98	—	—	—	—	—
March	3.45	—	—	—	—	—
April	4.74	—	—	—	—	—
May	3.77	—	5.27	—	—	—

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
2024																		
02.05	15.85	16.05	16.01	—	—	—	15.88	16.05	—	—	—	—	15.80	—	—	—	—	—
03.05	15.99	—	—	—	—	—	16.02	—	—	—	—	—	—	—	—	—	—	—
06.05	16.11	—	—	—	—	—	16.15	—	—	—	—	—	16.08	—	—	—	—	—
07.05	16.21	—	—	—	—	—	16.23	—	—	—	—	—	15.96	—	—	—	—	—
08.05	16.12	16.44	—	—	—	—	16.13	—	—	—	—	—	—	—	—	—	—	—
13.05	15.98	—	—	—	—	—	15.96	—	—	—	—	—	16.09	—	—	—	—	—
14.05	16.12	—	—	—	—	—	16.13	—	—	—	—	—	16.00	—	—	—	—	—
15.05	16.04	—	—	—	—	—	16.06	—	—	—	—	—	—	—	—	—	—	—
16.05	15.95	—	—	—	—	—	15.95	—	—	—	—	—	—	—	—	—	—	—
17.05	16.07	—	17.49	—	—	—	16.08	—	—	—	—	—	—	—	—	—	—	—
20.05	15.95	—	17.42	—	—	—	15.96	—	—	—	—	—	—	—	—	—	—	—
21.05	15.95	—	—	—	—	—	15.96	—	—	—	—	—	—	—	—	—	—	—
22.05	15.95	17.66	—	—	—	—	15.96	—	—	—	—	—	—	—	—	—	—	—
23.05	15.95	—	17.25	—	—	—	15.96	—	—	—	—	—	—	—	—	—	—	—
24.05	15.92	—	—	—	—	—	15.92	—	—	—	—	—	15.84	—	—	—	—	—
27.05	15.91	—	—	—	—	—	15.92	—	—	—	—	—	15.73	—	—	—	—	—
28.05	15.98	—	—	—	—	—	16.00	—	—	—	—	—	15.79	—	—	—	—	—
29.05	15.97	17.55	—	—	—	—	15.98	—	—	—	—	—	—	—	—	—	—	—
30.05	16.01	—	—	—	—	—	16.01	—	—	—	—	—	15.99	—	—	—	—	—
31.05	16.13	—	—	—	—	—	16.13	—	—	—	—	—	16.32	—	—	—	—	—

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
2024						
02.05	3.33	—	—	—	—	—
03.05	4.53	—	—	—	—	—
06.05	4.54	—	—	—	—	—
07.05	4.54	—	—	—	—	—
08.05	4.61	—	—	—	—	—
13.05	4.35	—	—	—	—	—
14.05	3.99	—	—	—	—	—
15.05	3.94	—	—	—	—	—
16.05	2.97	—	—	—	—	—
17.05	3.26	—	—	—	—	—
20.05	3.46	—	—	—	—	—
21.05	3.82	—	—	—	—	—
22.05	4.03	—	—	—	—	—
23.05	2.77	—	—	—	—	—
24.05	3.76	—	—	—	—	—
27.05	—	—	—	—	—	—
28.05	2.50	—	—	—	—	—
29.05	4.17	—	—	—	—	—
30.05	3.97	—	—	—	—	—
31.05	3.15	—	—	—	—	—

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	1,191,136	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	1,773,959	26,469	68,238	16,351	1,648	35,797	39,897
September	1,140,147	1,962,971	38,998	46,057	17,790	1,798	21,879	46,704
October	1,416,021	1,952,058	37,100	45,423	16,957	2,424	16,767	30,801
November	1,326,525	1,810,448	33,410	37,006	13,972	2,206	9,596	48,678
December	1,500,299	1,848,935	23,224	43,256	21,209	1,795	27,749	38,825
2024								
January	1,454,144	1,719,075	25,134	41,690	30,504	41	29,895	46,902
February	1,292,796	1,978,001	31,695	39,986	28,410	230	18,114	38,939
March	1,098,565	1,718,090	21,843	35,277	29,511	344	40,966	69,800
April	1,167,505	1,693,434	22,962	40,703	18,690	512	63,255	54,078

Table 3.1.6

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

Maturity	April 2024							
	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	954,941	1,399,781	1,918	23,178	430	509	26,180	37,495
1 week ¹	101,497	160,104	9,683	850	12,244	2	19,681	3,044
2 weeks ¹	1,917	13,253	2,661	13	2,930	—	5,093	3,042
1 month ²	60,177	25,671	1,502	12,546	191	—	3,017	2,538
2 months ²	3,156	14,631	—	—	—	—	3,183	365
3 months ³	24,774	22,750	1	—	—	—	1,325	1,244
6 months ³	4,286	13	20	—	—	—	—	411
Over 6 months	11,166	1,570	110	202	14	—	42	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	5,590	55,662	7,067	3,916	2,880	—	4,735	5,937

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
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	96.5668	96.0755	97.3999	97.2794	98.2066	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
October	97.4147	97.4147	98.4785	99.2677	99.4555	99.6762	100.4911	100.4911	100.4911	101.3598	99.9349	99.9808	96.9948	97.3075	97.3075
November	92.0226	93.2801	93.1730	93.0351	93.0351	93.0351	93.0351	92.4151	92.1973	91.9266	92.0535	92.0535	92.0535	92.1185	91.2570
December	88.5819	89.7619	89.7619	89.7619	90.6728	91.5823	92.7826	92.5654	91.6402	91.6402	91.6402	90.9846	90.2158	89.8926	89.6741
2024															
January	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	89.6883	90.4040	89.3939	88.7818	88.1324	88.1324	88.1324
February	89.6678	90.2299	90.6626	90.6626	90.6626	91.2434	90.6842	91.1514	91.2561	90.8901	90.8901	90.8901	91.0758	91.2057	91.4316
March	90.8423	91.3336	91.3336	91.3336	91.3534	91.1604	90.3412	90.7493	90.7493	90.7493	90.7493	90.6252	90.8818	91.5449	91.6359
April	92.3660	92.2914	92.5254	92.3892	92.3058	92.4155	92.4155	92.4155	92.5810	92.7463	93.2198	93.7196	93.4419	93.4419	93.4419
May	91.7791	91.7791	92.0538	91.6918	91.6918	91.6918	91.3124	91.1231	91.8239	91.8239	91.8239	91.8239	91.8239	91.6330	91.3591

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
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	—
October	97.3075	97.2865	97.3458	97.3724	97.3074	95.9053	95.9053	95.9053	94.7081	93.5224	93.1507	93.5616	93.2174	93.2174	93.2174	93.2435
November	89.4565	88.9466	89.1237	89.1237	89.1237	88.4954	87.8701	88.1648	88.1206	88.8133	88.8133	88.8133	88.7045	88.6102	88.8841	—
December	89.6966	89.6966	89.6966	90.4162	90.0870	90.4056	91.7062	91.9389	91.9389	91.9389	91.9690	91.7069	91.7051	90.3041	89.6883	89.6883
2024																
January	87.6772	87.6457	88.3540	88.6610	88.5896	88.5896	88.5896	87.9724	87.9199	88.2829	88.6562	89.5159	89.5159	89.5159	89.6090	89.2887
February	91.8237	92.5492	92.5492	92.5492	92.4102	92.3490	92.4387	92.7519	92.7519	92.7519	92.7519	92.6321	92.0425	91.8692	—	—
March	91.8700	91.8700	91.8700	91.9829	92.2243	92.6861	91.9499	92.6118	92.6118	92.6118	92.7761	92.5745	92.5919	92.2628	92.3660	92.3660
April	93.5891	94.0742	94.3242	94.0922	93.4409	93.4409	93.4409	93.2519	93.2918	92.5058	92.1314	92.0134	91.7791	91.7791	91.7791	—
May	91.2573	90.9239	90.9873	90.9873	90.9873	90.6537	90.4082	90.1887	90.2486	89.7026	89.7026	89.7026	88.6852	88.4375	89.2589	89.7869

Table 3.2.2

(rubles/euro)

Official Exchange Rate of Euro Against Ruble

[illegible]

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
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	—
October	102.5523	102.5200	102.7527	102.9059	102.6255	101.4257	101.4257	101.4257	100.3030	99.5534	98.6543	98.7376	98.3504	98.3504	98.3504	98.6164
November	97.1334	96.5921	96.7692	96.7692	96.7692	96.6597	96.2561	96.1475	96.2273	96.9187	96.9187	96.9187	97.1594	97.0659	97.6503	—
December	98.4186	98.4186	98.4186	98.7578	98.5764	99.0480	100.5113	101.2863	101.2863	101.2863	101.5781	101.1178	101.3451	100.5506	99.1919	99.1919
2024																
January	96.0682	95.6007	96.0531	96.5882	96.3835	96.3835	96.3835	95.8854	95.8266	96.1657	96.6365	97.0945	97.0945	97.0945	96.9777	96.7895
February	98.4099	99.3523	99.3523	99.3523	99.4889	99.5589	99.8968	100.4425	100.4425	100.4425	100.4425	100.1776	99.9214	99.4500	—	—
March	99.9718	99.9718	99.9718	100.2432	100.1047	100.6139	100.3650	100.2170	100.2170	100.2170	100.3651	100.4121	100.2704	99.7057	99.5299	99.5299
April	99.7934	99.9341	100.2787	100.5316	99.5797	99.5797	99.5797	99.3648	99.5609	98.9118	98.7079	98.7187	98.0270	98.0270	98.0270	—
May	98.8267	98.8978	98.7776	98.7776	98.7776	98.5842	98.2971	97.8989	97.8788	97.0954	97.0954	97.0954	96.3034	96.2383	96.8910	97.1347

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	93.2435	88.8841	89.6883
2024	89.2887	91.8692	92.3660	91.7791	89.7869							

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	97.01	90.57	90.76
2024	88.98	91.61	91.69	92.89	90.87							

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
2024				
03.05	6,814.03	78.37	2,805.70	2,787.94
04.05	6,747.43	77.34	2,794.66	2,750.44
07.05	6,735.95	77.80	2,827.14	2,800.71
08.05	6,721.99	77.64	2,821.28	2,794.91
09.05	6,847.93	80.48	2,878.40	2,884.30
14.05	6,989.40	84.38	2,916.61	2,928.39
15.05	6,884.35	82.61	2,951.95	2,887.33
16.05	6,909.10	83.41	2,978.00	2,848.90
17.05	6,891.61	84.23	3,066.51	2,949.58
18.05	6,954.63	86.79	3,106.68	2,957.49
21.05	7,002.57	86.50	3,104.03	2,882.52
22.05	7,035.06	92.42	3,072.37	2,915.41
23.05	7,038.28	91.73	3,056.21	2,986.62
24.05	6,986.66	92.31	3,055.34	2,913.16
25.05	6,798.61	88.08	2,993.60	2,849.40
28.05	6,679.72	87.22	2,922.58	2,760.05
29.05	6,661.07	86.98	2,914.41	2,752.34
30.05	6,745.75	90.55	3,010.36	2,786.52
31.05	6,764.58	92.40	2,996.41	2,756.81

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

Period	Volume of trade — total (3+4+5+6+9)	Of which										
		share	bonds	investment units	futures			options				
					total (7+8)	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
1	2	3	4	5	6	7	8	9	10	11	12	13
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	...
Q3	130,923,737.5	17,459,284.7	108,493,496.3	844,792.7	3,878,104.4	1,145,873.2	2,732,231.2	248,059.4	214,763.7	29,691.9	3,603.9	...
Q4	138,736,106.3	17,300,472.1	116,560,222.9	1,484,141.6	3,184,120.3	1,205,768.7	1,978,351.5	207,149.4	184,387.3	16,419.8	6,342.4	0.2
2024												
Q1	125,644,496.0	18,860,404.2	103,044,694.5	1,205,763.3	2,346,939.9	985,711.9	1,361,228.0	186,694.1	159,184.9	17,816.6	9,633.9	58.7

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
2024			
01.04	3,363.29	1,147.83	158.42
02.04	3,371.29	1,147.95	164.95
03.04	3,395.59	1,157.39	136.88
04.04	3,407.57	1,163.76	130.51
05.04	3,395.37	1,155.91	106.41
08.04	3,417.38	1,162.30	145.94
09.04	3,414.26	1,158.44	154.97
10.04	3,439.11	1,159.39	115.17
11.04	3,439.53	1,162.36	94.81
12.04	3,456.24	1,165.53	109.12
15.04	3,472.19	1,166.92	122.20
16.04	3,462.94	1,155.46	110.56
17.04	3,454.07	1,154.28	117.94
18.04	3,455.82	1,160.60	97.27
19.04	3,470.88	1,173.68	102.63
22.04	3,479.17	1,174.17	134.80
23.04	3,439.42	1,163.50	141.06
24.04	3,428.93	1,171.06	93.03
25.04	3,439.76	1,178.69	82.62
26.04	3,449.77	1,186.79	94.43
27.04	3,465.85	1,182.25	84.07
29.04	3,478.08	1,177.42	58.62
30.04	3,469.83	1,174.68	52.59

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

	2023									2024			
	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04
Credit institutions authorised to carry out banking operations (operating) — total	361	360	361	360	360	360	360	360	361	360	358	356	356
of which:													
— banks, of which	326	325	325	324	324	324	324	324	324	323	321	320	320
— with a universal licence	226	225	225	225	225	224	224	224	224	223	222	222	222
— with a basic licence	100	100	100	99	99	100	100	100	100	100	99	98	98
— nonbanking credit institutions	35	35	36	36	36	36	36	36	37	37	37	36	36
Credit institutions licensed to perform the following:													
— to attract funds of individuals	300	299	299	298	298	298	298	298	298	297	295	294	294
— to conduct operations in foreign currency	359	358	359	358	358	358	358	358	359	358	356	354	354
— to conduct operations with precious metals	172	171	173	173	173	173	173	174	176	175	176	175	175
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	303	302	302	301	301	301	301	301	301	300	298	297	297
Registered authorized capital of operating credit institutions (billions of rubles)	3,139	3,099	3,099	3,150	3,150	3,408	3,409	3,410	3,410	3,397	3,396	3,396	3,396
Branches of operating credit institutions in Russia — total	442	437	434	434	433	430	424	421	417	410	408	408	407
of which Sberbank branches	86	86	86	86	86	86	86	86	86	86	86	86	86
Branches of credit institutions operating abroad	4	4	4	4	4	4	4	4	4	4	4	4	4
Representative offices of operating Russian credit institutions — total	151	151	150	151	150	150	150	151	150	147	145	145	145
of which:													
— in Russia	133	133	132	133	132	132	132	132	131	130	129	129	129
— in foreign countries	18	18	18	18	18	18	18	19	19	17	16	16	16

Table 4.1.1 (end)

	2023									2024			
	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04
Internal structural units of credit institutions (branches) — total	24,455	24,266	24,327	24,206	24,168	24,150	24,227	24,546	24,829	24,750	24,758	24,760	24,663
of which:													
— additional offices	24,157	23,966	24,017	23,893	23,855	23,842	23,917	24,235	24,518	24,439	24,432	24,448	24,347
of which Sberbank	12,070	12,014	11,975	11,916	11,860	11,812	11,764	11,713	11,665	11,666	11,664	11,665	11,616
— mobile offices	298	300	310	313	313	308	310	311	311	311	326	312	316
of which Sberbank	288	290	300	303	303	298	300	301	301	301	316	302	306
Credit institutions under liquidation — total	325	322	322	320	319	319	318	318	318	317	317	317	320
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	7	6	6	6	6	5	4	3	3	3	3	3	3
— compulsory liquidation	17	15	15	15	14	14	14	14	14	14	14	14	17
— bankruptcy	301	301	301	299	299	300	300	301	301	300	300	300	300

Table 4.1.2

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

No.	31.03.2024			
	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	QIWI Bank (JSC)	2241	21.02.2024	21.02.2024
2	"GEFEST" Bank Ltd	1046	28.02.2024	28.02.2024
3	Bank Strela (JSC)	2152	22.03.2024	22.03.2024

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 Russia¹				
		universal		basic		for non-bank credit institutions
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
2018						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
2019						
31.03	139 (12)	115 (11)	100 (10)	16	14	8 (1)
30.06	138 (12)	114 (11)	99 (10)	16	14	8 (1)
30.09	137 (11)	112 (10)	97 (9)	17	15	8 (1)
31.12	133 (11)	110 (10)	95 (9)	15	13	8 (1)
2020						
31.03	132 (10)	109 (9)	94 (8)	15	13	8 (1)
30.06	132 (11)	108 (9)	94 (8)	15	13	9 (2)
30.09	130 (10)	107 (9)	93 (8)	15	13	8 (1)
31.12	124 (9)	104 (8)	90 (7)	12	11	8 (1)
2021						
31.03	120 (7)	102 (7)	89 (6)	11	10	7
30.09	118 (6)	98 (6)	85 (5)	11	10	9
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
2023						
30.09	99 (3)	85 (3)	74 (2)	7	7	7
31.12	96 (2)	81 (2)	71 (1)	8	7	7

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

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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity										
	up to including 1%		more than 1% up to including 20%		more than 20% up to including 50%		more than 50%, but less than 100%		100%		total
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
1	2	3	4	5	6	7	8	9	10	11	12
2017											
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
2018											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17 (9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
2019											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)
2020											
31.03	23	17.4	22	16.7	14	10.6	14 (7)	10.6	59 (3)	44.7	132 (10)
30.06	22	16.7	22	16.7	13	9.8	17 (8)	12.9	58 (3)	43.9	132 (11)
30.09	21	16.2	22	16.9	13	10.0	15 (6)	11.5	59 (4)	45.4	130 (10)
31.12	21	16.9	19	15.3	12	9.7	15 (6)	12.1	57 (3)	46.0	124 (9)
2021											
31.03	22	18.3	19	15.8	12	10.0	14 (5)	11.7	53 (2)	44.2	120 (7)
30.09	24	20.3	18 ¹	15.3	11	9.3	12 (4)	10.2	53 (2)	44.9	118 (6)
31.12	21	18.3	18	15.6	10	8.7	12 (4)	10.4	54 (2)	47.0	115 (6)
2022											
30.09	22	19.7	17	15.2	10	8.9	11 (3)	9.8	52 (2)	46.4	112 (5)
31.12	21	19.4	17	15.7	10	9.3	11 (3)	10.2	49 (2)	45.4	108 (5)
2023											
30.09	21	21.2	16	16.2	9	9.1	8 (1)	8.1	45 (2)	45.4	99 (3)
31.12	20	20.8	16	16.7	9	9.4	7	7.3	44 (2)	45.8	96 (2)

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			2024			
	31.10	30.11	31.12	31.01	29.02	31.03	30.04
Insurance agents	210	210	211	211	212	212	210
of which:							
Insurance companies	132	132	132	132	133	133	133
of which national reinsurance company	1	1	1	1	1	1	1
mutual insurance companies	21	20	21	21	21	21	20
insurance brokers	57	58	58	58	58	58	57
Associations of insurance agents	18	18	18	18	18	18	18
Professional securities market participants	512	512	513	509	508	511	511
of which:							
brokers	254	255	254	253	253	253	252
of which:							
customer's brokers	3	3	3	3	3	3	3
commodities brokers	1	1	1	1	1	1	1
forex dealers	4	4	4	4	4	4	4
dealers	283	283	282	281	282	280	280
trustees	184	183	183	184	183	182	180
depositories	253	253	255	254	254	255	255
registrars	31	31	31	31	31	31	31
investment advisers	174	175	175	172	170	174	177
Infrastructures	110	110	113	115	117	120	119
of which:							
clearing houses	6	6	7	7	7	7	7
trade organisers	7	7	7	7	7	7	7
of which:							
exchanges	6	6	6	6	6	6	6
trading systems	1	1	1	1	1	1	1
commodity delivery operators	4	4	4	4	4	4	4
repositories	2	2	2	2	2	2	2
central depository	1	1	1	1	1	1	1
central counterparties	3	3	4	4	4	4	4
information agencies	5	5	5	5	5	5	5
investment platform operators	76	76	78	80	82	84	83
financial platform operators	9	9	9	9	9	9	9
operators of information systems issuing digital financial assets	10	10	10	10	10	11	11
digital financial asset exchange operators	1	1	1	1	1	2	2
National Payment System Entities	27	27	27	27	27	28	33
of which:							
payment system operators	25	25	25	25	24	24	24
nationally important payment system operators ¹	2	2	2	2	2	2	2
operators of foreign payment systems	—	—	—	—	—	—	—
payment acceptance operators	—	—	—	—	1	2	7
Collective investment market entities	345	344	347	347	349	356	360
of which:							
non-governmental pension funds	37	37	37	37	37	37	36
joint-stock investment funds	2	2	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	280	279	282	282	284	290	295
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	26	26	26	26	26	27	27

Table 4.1.5 (end)

(units)

	2023			2024			
	31.10	30.11	31.12	31.01	29.02	31.03	30.04
Microfinance agents and cooperatives	4,993	4,959	4,941	4,937	4,917	4,910	4,886
of which:							
microfinance organizations	1,035	1,022	1,009	1,005	997	987	978
of which:							
microfinance companies	35	35	37	37	37	37	38
microcredit companies	1,000	987	972	968	960	950	940
housing savings cooperatives	41	39	39	39	39	40	40
consumer credit cooperatives	1,419	1,417	1,410	1,407	1,400	1,394	1,387
agricultural consumer credit cooperatives	604	599	595	594	593	591	583
pawnshops	1,894	1,882	1,888	1,892	1,888	1,898	1,898
Self-regulatory organizations	15	15	15	15	15	15	14
of which:							
financial market self-regulatory organizations	13	13	13	13	13	13	12
of which:							
brokers	1	1	1	1	1	1	1
dealers	1	1	1	1	1	1	1
managers	1	1	1	1	1	1	1
depositories	1	1	1	1	1	1	1
registrars	1	1	1	1	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1	1	1	1
specialised depositories	1	1	1	1	1	1	1
non-governmental pension funds	1	1	1	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1	1	1	1
insurance brokers	1	1	1	1	1	1	1
mutual insurance companies	—	—	—	—	—	—	—
microfinance organizations	2	2	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2	2	2
housing savings cooperatives	—	—	—	—	—	—	—
agricultural consumer credit cooperatives	3	3	3	3	3	3	2
forex dealers	1	1	1	1	1	1	1
investment advisers	2	2	2	2	2	2	2
self-regulatory organizations of actuaries	2	2	2	2	2	2	2
Persons providing professional services in the financial market²	129	133	135	136	140	141	145
of which:							
audit organizations providing auditing services to socially important organizations in the financial market	18	21	22	23	27	27	31
credit history bureaus	6	6	6	6	6	6	6
of which qualified credit history bureau	4	4	4	4	4	4	4
responsible actuaries ³	101	102	103	103	103	104	104
credit rating agencies	4	4	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	—	—	—	—	—	—	—
Management companies of special-purpose vehicles	91	96	97	100	108	110	115
Participants in the partnership financing experiment⁴	3	4	7	8	11	13	18

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)'.

³ Information to be provided on persons engaged in actuarial activity whose data is recorded by the Bank of Russia in the unified register of authorised actuaries.

⁴ In accordance with Federal Law No. 417-FZ, dated 4 August 2023, 'On Conducting an Experiment for Establishing a Special Regulation in Order to Create Necessary Conditions for Providing Partnership Financing in Individual Constituent Territories of the Russian Federation and on Amending Certain Laws of the Russian Federation'.

Table 4.1.6

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

No.	31.03.2024		
	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 31.03.2024						
	1—5	6—10	11—20	21—50	51—100	101—356	total
Assets							
Net assets (net of loss provisions and profit tax), millions of rubles	111,299,752	23,304,308	17,728,398	11,874,174	4,818,298	2,809,655	171,834,585
Corporate loans ¹ (to non-financial and financial (other than credit) institutions), millions of rubles	52,332,022	12,369,348	5,922,085	2,578,696	1,602,632	638,280	75,443,064
Loans to individuals ¹ , millions of rubles	24,602,274	2,988,792	3,181,926	3,095,343	676,940	297,962	34,843,238
Capital and financial performance							
Equity capital, millions of rubles	10,465,128	2,213,091	1,856,957	1,689,381	−696,849	690,923	16,218,630
Capital adequacy N1.0, %	11.9	12.8	13.9	18.6	−18.9	31.0	12.1
Provisions for possible losses, including adjustment, millions of rubles	5,511,553	1,608,069	793,748	881,489	1,371,783	195,380	10,362,022
Provisions for possible losses, excluding adjustment, millions of rubles	5,989,979	1,732,572	780,077	919,972	1,526,174	240,326	11,189,099
Current year net profit (after tax), millions of rubles	467,299	133,073	115,335	93,654	47,164	42,378	898,903
Return on assets, %	2.0	1.6	2.4	2.9	4.5	4.1	2.2
Return on balance sheet capital, %	22.9	20.8	23.0	21.2	−30.4	16.9	24.9
Liabilities							
Individuals' funds (deposits) ² , millions of rubles	33,496,238	4,549,389	4,156,675	2,954,292	1,141,775	725,898	47,024,267
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	31,767,957	10,293,931	6,292,875	4,279,259	1,616,241	896,529	55,146,792
Loans received from the Bank of Russia, millions of rubles	2,916,703	155,487	180,515	102,630	1,449,639	5,816	4,810,791

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	2,362,850	2,404,100	83.4	41,250	16.6
2022	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
August	2,371,571	2,401,683	83.4	30,112	16.6
September	2,667,432	2,701,084	86.0	33,652	14.0
October	2,923,227	2,959,714	86.5	36,487	13.5
November	3,191,915	3,238,378	87.0	46,463	13.0
December	3,368,500	3,428,982	88.9	60,482	11.1
2024					
January	354,297	360,303	87.6	6,006	12.4
February	628,780	637,536	84.7	8,756	15.3
March	898,903	910,220	86.6	11,316	13.4

¹ Net profit (after taxes) is indicated unadjusted for dividends received from resident subsidiary credit institutions.

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 Institutions¹

(millions of rubles)

Date	Total	of which			
		federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
1	2	3	4	5	6
2022					
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
30.09	228,622	183,306	29,230	15,833	253
31.10	223,934	181,507	27,335	14,952	140
30.11	225,017	184,092	25,411	15,309	204
31.12	184,170	147,464	21,574	14,949	183
2024					
31.01	208,548	162,750	21,144	23,597	1,057
29.02	207,431	149,971	24,037	33,010	413
31.03	184,157	145,858	21,623	15,425	1,252
30.04	190,745	147,455	27,250	14,512	1,529

¹ Including the State Development Corporation VEB.RF.

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

Table 4.2.2

Funds (Deposits) of Individuals Accepted by Credit Institutions

(millions of rubles)

Date	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 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 to 3 years	over 3 years
1	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
31.08	40,414,790	36,282,173	14,511,467	32,365	1,309,725	4,965,114	8,052,117	6,476,528	934,855	4,132,618	1,544,575	851	25,306	561,222	785,576	865,965	349,123
30.09	40,878,986	36,770,170	14,039,228	58,313	2,077,810	5,894,051	7,819,241	6,067,974	813,553	4,108,816	1,545,608	1,362	22,912	508,469	786,039	889,122	355,304
31.10	41,297,735	37,420,367	13,746,386	53,310	1,866,223	6,781,958	8,301,642	5,913,870	756,978	3,877,368	1,459,489	751	19,500	471,461	741,147	853,210	331,810
30.11	41,977,469	38,271,192	13,271,351	81,908	1,265,625	6,965,609	10,037,946	5,915,732	733,020	3,706,277	1,377,807	4,210	17,163	448,127	728,882	814,626	315,462
31.12	44,920,859	41,160,809	14,817,299	59,063	1,075,212	7,117,010	11,556,846	5,807,119	728,260	3,760,050	1,398,181	1,253	22,878	449,897	748,521	639,258	500,063
2024																	
31.01	44,867,087	40,869,747	13,849,401	37,325	881,043	7,016,346	12,761,378	5,641,234	683,020	3,997,340	1,678,445	1,405	22,349	426,029	759,235	633,893	475,983
29.02	46,110,681	42,051,781	14,548,433	98,183	944,210	6,220,585	14,096,460	5,464,882	679,028	4,058,900	1,681,521	1,399	27,516	429,692	781,532	651,263	485,978
31.03	47,024,267	42,945,218	14,753,404	43,235	929,638	6,029,050	15,207,087	5,311,918	670,884	4,079,049	1,713,801	934	27,288	410,781	707,849	739,532	478,864

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)

Date	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 to 3 years	over 3 years
1	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
31.08	40,711,955	32,154,726	1,172,553	10,445,899	10,873,155	3,455,377	3,520,128	1,073,912	1,613,702
30.09	40,928,954	32,214,221	1,169,322	10,507,670	11,240,205	3,392,119	3,279,359	1,043,863	1,581,683
31.10	42,002,828	33,630,448	1,163,713	10,778,273	13,176,133	2,857,104	3,102,271	971,132	1,581,823
30.11	42,893,543	34,690,802	1,166,685	13,448,239	11,539,172	2,584,488	3,270,690	1,107,474	1,574,054
31.12	43,461,872	35,262,963	662,680	11,005,884	14,057,005	2,690,664	3,941,833	1,314,115	1,590,782
2024									
31.01	45,201,676	37,169,533	652,757	10,527,104	14,787,317	3,453,322	4,850,261	1,313,134	1,585,638
29.02	43,631,496	35,335,020	859,460	11,640,500	10,823,349	4,108,994	4,996,584	1,380,009	1,526,124
31.03	44,542,625	36,195,912	863,674	12,391,367	9,469,918	5,029,610	5,541,815	1,391,122	1,508,408

Table 4.2.3 (end)

(millions of rubles)

Date	Deposits and other funds raised from legal entities ²								Memo: deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions	
	in foreign currency											
	total	by maturity							in rubles	in foreign currency	in rubles	in foreign currency
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years				
1	11	12	13	14	15	16	17	18	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
31.08	8,557,229	66,410	809,455	699,094	514,515	1,043,257	303,602	5,120,895	395,026	1,501	13,520,859	1,890,056
30.09	8,714,732	68,139	901,616	555,356	573,737	1,029,110	316,779	5,269,994	447,595	1,767	13,730,634	1,858,816
31.10	8,372,381	63,990	800,951	635,366	561,686	951,500	295,253	5,063,635	456,021	2,042	14,840,190	1,857,502
30.11	8,202,741	61,061	782,840	651,921	577,943	925,727	289,309	4,913,940	507,678	2,369	14,597,720	2,007,772
31.12	8,198,909	61,872	647,963	657,261	665,447	554,048	301,464	5,310,853	659,130	2,555	14,991,222	2,152,024
2024												
31.01	8,032,143	61,185	562,540	682,215	587,023	584,934	292,414	5,261,834	628,801	2,364	14,455,180	2,154,657
29.02	8,296,477	60,412	662,036	673,000	614,133	540,965	339,262	5,406,670	648,488	2,947	16,075,928	2,194,807
31.03	8,346,713	60,383	562,338	798,718	597,183	545,743	341,505	5,440,842	681,653	2,903	14,916,018	2,104,677

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 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 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	
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	
August	3.75	4.55	5.72	8.90	9.03	7.65	8.58	8.64	8.38	8.13	8.36	9.14	9.81	10.15	10.91	9.17	8.74	9.59	8.79	
September	4.06	5.52	6.85	9.92	9.80	8.76	9.40	9.47	9.32	10.83	9.46	11.19	12.37	12.43	13.17	11.25	12.57	12.46	12.57	
October	3.84	6.31	8.55	9.19	10.46	10.19	9.96	10.06	10.18	9.61	10.14	11.95	13.13	13.35	14.48	12.01	13.61	12.66	13.60	
November	4.11	6.83	8.91	9.46	12.15	12.30	11.64	11.73	12.56	10.70	12.40	13.65	14.77	14.82	15.94	13.71	15.07	14.84	15.07	
December	4.69	8.07	11.01	10.76	12.84	13.57	12.78	12.89	12.01	10.34	11.90	14.35	15.42	16.10	16.60	14.43	15.41	15.03	15.41	
2024																				
January	6.52	9.08	13.46	12.92	14.23	14.89	14.32	14.49	12.28	11.23	12.19	14.56	15.62	16.12	16.10	14.64	15.84	—	15.84	
February	6.86	9.61	11.51	13.43	14.79	14.96	14.45	14.61	12.30	8.02	11.78	14.63	15.77	16.23	16.58	14.70	11.93	—	11.93	
March	5.13	6.42	12.89	13.21	14.46	15.03	14.47	14.67	12.50	9.61	12.23	14.63	15.57	16.19	16.58	14.70	11.36	14.72	11.52	

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 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 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	—	—	—	
August	0.01	0.67	1.03	2.36	1.22	1.27	1.33	1.34	1.25	—	1.25	0.65	1.43	1.53	1.75	0.84	—	—	—	
September	0.01	0.40	1.00	2.52	1.03	1.30	1.37	1.39	1.28	—	1.28	0.66	2.15	1.27	1.34	0.82	—	—	—	
October	0.01	0.44	1.10	1.89	1.97	2.88	2.28	2.31	1.63	—	1.63	0.51	1.69	1.28	1.25	0.68	—	—	—	
November	0.01	0.92	1.01	1.73	1.92	0.86	1.27	1.30	1.92	—	1.92	0.54	2.10	1.61	0.59	0.71	1.04	—	1.04	
December	0.00	0.40	1.08	1.66	1.37	2.13	1.96	2.00	1.70	—	1.70	0.57	1.41	1.59	1.71	0.76	—	—	—	
2024																				
January	0.01	0.01	—	1.93	1.97	1.98	1.96	1.97	2.55	—	2.55	0.61	1.62	1.93	—	0.91	—	—	—	
February	0.01	0.01	—	0.69	2.29	0.66	0.89	0.91	1.78	—	1.78	0.75	1.52	1.83	0.41	0.89	—	—	—	
March	0.03	0.03	—	1.99	1.81	1.40	1.43	1.53	1.67	—	1.67	0.41	2.12	0.82	—	0.61	—	—	—	

Table 4.2.5 (end)

(% 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 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 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 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	—	—	—
August	0.01	0.01	—	1.67	1.12	2.44	1.81	2.08	1.38	—	1.38	0.64	1.61	0.48	0.69	1.55	—	—	—
September	0.01	0.01	—	1.53	0.69	1.50	0.92	1.12	1.17	—	1.17	—	0.45	0.43	0.81	0.47	—	—	—
October	0.01	0.01	—	0.18	0.88	1.90	1.18	1.39	0.85	—	0.85	0.22	0.43	0.70	0.78	0.43	—	—	—
November	0.01	0.01	—	1.75	1.25	1.24	1.10	1.25	1.06	—	1.06	0.65	0.35	0.68	0.93	0.46	—	—	—
December	0.01	0.01	—	—	1.10	1.42	1.21	1.24	1.64	—	1.64	0.97	0.31	—	0.33	0.38	—	—	—
2024																			
January	0.01	0.01	—	—	1.12	2.93	2.78	2.79	1.53	—	1.53	0.18	0.33	0.46	0.56	0.25	—	—	—
February	0.01	0.01	—	—	1.15	2.11	1.19	1.38	1.39	—	1.39	0.55	0.46	0.25	0.17	0.44	—	—	—
March	0.04	0.04	—	—	1.18	1.75	1.48	1.56	1.24	—	1.24	0.86	0.68	0.18	—	0.51	—	—	—

Table 4.2.6

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

(millions of rubles)

Date	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 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 to 3 years	over 3 years
1	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
31.08	0	0	0	0	0	0	0	3,979	3,948	0	0	0	0	0	31
30.09	0	0	0	0	0	0	0	3,953	3,922	0	0	0	0	0	31
31.10	0	0	0	0	0	0	0	3,912	3,881	0	0	0	0	0	31
30.11	0	0	0	0	0	0	0	3,871	3,840	0	0	0	0	0	31
31.12	0	0	0	0	0	0	0	3,840	3,808	0	0	0	0	0	31
2024															
31.01	0	0	0	0	0	0	0	3,826	3,795	0	0	0	0	0	31
29.02	0	0	0	0	0	0	0	3,806	3,775	0	0	0	0	0	31
31.03	0	0	0	0	0	0	0	3,781	3,750	0	0	0	0	0	31

Table 4.2.6 (end)
(millions of rubles)

Date	Bonds					Banking bill and bank acceptance
	total	of which by maturity				
		up to 180 days	181 days to 1 year	1 to 3 years	over 3 years	
1	17	18	19	20	21	22
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
31.08	1,896,591	17,016	38,701	671,535	1,089,210	400,760
30.09	1,927,682	17,193	39,744	674,391	1,064,572	403,796
31.10	1,817,955	24,665	39,052	631,104	976,780	398,793
30.11	1,721,914	26,761	38,621	629,327	976,122	407,815
31.12	1,713,250	65,675	42,476	648,416	955,429	351,462
2024						
31.01	1,791,015	32,029	43,707	666,665	928,292	352,292
29.02	1,747,692	33,196	49,228	694,277	880,167	300,915
31.03	1,761,760	40,259	47,773	695,187	878,147	282,437

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)

Date	Loans and other funds provided to corporate clients and individuals in rubles									Loans, deposits, and other funds provided to credit institutions in rubles
	total	of which								
		individuals	corporate clients							
			total	of which by maturity						
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	
1	2	3	4	5	6	7	8	9	10	11
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
31.08	88,141,344	31,479,160	56,662,184	3,862,164	937,599	2,477,633	6,426,793	13,410,888	26,984,404	13,360,956
30.09	90,546,256	32,406,819	58,139,437	4,042,346	813,770	2,623,215	6,781,125	13,566,324	27,814,090	13,484,707
31.10	92,640,563	33,121,305	59,519,258	3,990,134	953,585	2,756,860	6,884,341	14,016,774	28,469,025	14,797,094
30.11	94,259,454	33,653,065	60,606,388	4,175,072	937,633	2,671,378	6,963,389	14,373,520	29,003,345	14,546,636
31.12	95,086,607	33,726,769	61,359,838	4,551,522	840,875	2,430,654	7,093,380	14,417,236	29,683,548	15,099,722
2024										
31.01	95,400,393	33,962,427	61,437,966	4,442,354	820,552	2,387,310	7,032,289	14,501,361	29,814,154	14,630,179
29.02	95,910,682	34,239,193	61,671,490	4,565,962	804,145	2,402,293	6,979,476	14,513,806	29,992,223	16,123,535
31.03	97,732,245	34,810,239	62,922,006	4,736,736	788,564	2,323,257	7,436,438	14,669,342	30,557,067	14,934,978

Table 4.3.1 (end)
(millions of rubles)

Date	Loans and other funds provided to corporate clients and individuals in foreign currency									Loans, deposits, and other funds provided to credit institutions in foreign currency
	total	of which								
		individuals	corporate clients							
			total	of which by maturity						
				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	
1	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
31.08	11,771,858	37,023	11,710,138	1,670,154	35,835	252,365	307,482	1,267,158	7,676,268	2,589,832
30.09	11,898,754	36,979	11,837,429	1,654,753	59,195	284,302	347,810	1,343,952	7,663,877	2,576,947
31.10	11,568,283	34,776	11,513,941	1,698,335	87,866	290,880	383,266	1,340,942	7,259,127	2,466,673
30.11	11,389,504	32,865	11,339,096	1,749,297	85,576	261,193	435,589	1,330,611	7,063,286	2,494,321
31.12	11,887,746	32,235	11,838,321	1,922,909	100,632	372,562	583,976	1,353,625	7,112,179	2,576,845
2024										
31.01	11,820,565	32,094	11,788,471	1,872,139	109,788	388,626	592,553	1,358,031	7,081,029	2,633,667
29.02	12,438,511	32,713	12,405,799	2,056,081	128,319	426,809	646,426	1,437,900	7,316,997	2,599,132
31.03	12,554,056	32,999	12,521,058	2,051,239	172,430	411,239	608,499	1,408,353	7,490,785	2,501,312

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)

Date	Outstanding amounts of loans and other funds provided to corporate clients ²		Outstanding amounts of loans and other funds granted to individuals	
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
1	2	3	4	5
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
31.08	68,372,322	3,063,577	31,516,184	1,225,422
30.09	69,976,866	2,982,106	32,443,798	1,225,556
31.10	71,033,199	2,902,064	33,156,081	1,232,799
30.11	71,945,485	2,895,595	33,685,930	1,229,726
31.12	73,198,160	2,735,062	33,759,004	1,197,651
2024				
31.01	73,226,437	2,826,251	33,994,521	1,220,159
29.02	74,077,288	2,806,850	34,271,905	1,231,114
31.03	75,443,064	2,789,114	34,843,238	1,236,212

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 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 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
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
August	28.95	32.25	19.07	16.86	19.89	15.55	11.87	12.12	—	—	16.03	12.74	12.83	12.95	14.69	14.65
September	34.69	17.22	19.47	17.22	20.60	17.03	11.97	12.25	—	—	18.86	14.47	14.58	14.21	15.97	15.93
October	31.55	30.96	19.45	17.69	20.94	18.07	13.06	13.37	—	—	18.11	10.31	10.55	13.52	16.37	16.30
November	36.72	18.30	21.74	18.38	21.29	18.92	13.19	13.50	—	13.23	20.14	9.65	9.80	13.92	17.61	17.51
December	18.02	34.71	20.32	19.15	21.03	17.69	13.37	13.62	—	12.17	11.82	10.34	10.55	11.58	18.11	17.81
2024																
January	34.42	37.27	23.25	20.46	23.01	19.97	17.30	17.50	—	—	—	10.68	10.68	11.85	18.65	18.35
February	37.43	24.24	19.66	21.04	23.45	20.92	18.32	18.51	—	—	—	10.90	10.90	12.50	18.40	18.16
March	32.26	36.85	21.08	21.16	24.31	20.56	17.14	17.37	—	—	—	10.68	10.68	11.93	17.99	17.71

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% p.a.)

[illegible]

(% p.a.)

Weighted Average Interest Rates on Loans to Individuals in Euros

[illegible]

Table 4.3.6

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

	Total								of which to small, medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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 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
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
August	10.80	11.72	12.72	12.79	12.24	11.34	11.15	11.24	9.01	12.72	12.14	15.18	13.98	12.63	11.79	12.18
September	13.62	13.30	13.75	13.84	13.64	12.03	11.99	12.01	15.11	13.15	12.89	15.18	14.07	13.74	13.18	13.45
October	14.48	13.78	15.36	14.09	14.45	12.61	12.35	12.48	14.04	13.35	14.13	13.94	13.90	13.69	13.24	13.43
November	15.44	15.36	16.59	13.42	15.25	12.84	11.85	12.46	17.10	15.76	15.24	12.36	13.98	14.68	13.49	14.10
December	16.02	17.50	17.42	14.25	16.11	14.40	13.86	14.09	13.79	16.32	16.76	12.46	14.62	16.57	14.55	15.54
2024																
January	17.12	17.47	17.73	14.90	16.83	15.64	13.03	14.34	16.85	17.84	17.02	14.38	16.13	16.57	13.84	15.20
February	16.38	17.54	17.70	16.54	16.84	15.68	13.79	14.89	13.21	17.02	17.15	15.74	15.66	15.75	14.46	15.10
March	17.07	17.59	17.97	16.62	17.24	15.38	14.55	15.00	16.06	16.95	17.52	14.57	16.22	15.73	16.05	15.89

(% p.a.)

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

[illegible]

(% p.a.)

[illegible]

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
2022												
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
31.08	1,535,277	126,217	1,012	0	10,728,250	985,885	103,080	49	544,883	34,330	30,167	7
30.09	1,574,799	128,275	1,242	0	11,403,057	1,024,089	103,623	48	545,410	35,160	29,856	8
31.10	1,731,066	135,882	3,205	0	11,740,119	1,053,598	100,474	45	540,272	36,886	28,488	7
30.11	1,368,725	131,005	10,612	0	12,150,491	1,078,110	105,476	45	593,677	39,104	28,141	7
31.12	1,841,163	144,425	13,313	0	12,316,921	1,099,052	116,146	45	602,352	41,126	17,648	7
2024												
31.01	933,709	91,546	1,422	0	12,354,571	1,097,710	138,118	44	626,425	44,858	17,341	7
29.02	1,211,640	108,672	5,098	0	12,545,211	1,110,519	139,936	45	641,490	48,525	12,071	7
31.03	1,522,807	130,817	2,096	0	12,916,208	1,139,504	153,754	45	645,054	52,816	12,210	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
2022						
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	216,259	849,297	16,237,499	59,002	294.0	8.04
30.09	238,363	955,352	16,906,304	59,002	298.6	7.92
31.10	200,503	769,865	17,399,539	60,279	296.2	8.35
30.11	189,258	726,323	17,728,848	61,451	299.2	8.18
31.12	196,988	785,588	18,017,344	60,084	302.2	7.91
2024						
31.01	75,960	271,889	18,146,783	62,261	294.3	8.41
29.02	95,733	333,061	18,227,300	63,293	292.0	9.28
31.03	117,189	447,534	18,455,541	63,791	299.5	8.41
30.04	123,373	465,953	18,608,661	65,704	298.2	8.41

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
2022						
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
30.09	0	0	7,742	3,924	0.0	0.00
31.10	0	0	7,013	3,413	0.0	0.00
30.11	0	0	6,636	3,261	0.0	0.00
31.12	0	0	6,577	3,226	0.0	0.00
2024						
31.01	0	0	6,228	2,939	0.0	0.00
29.02	0	0	6,359	3,034	0.0	0.00
31.03	0	0	6,247	2,978	0.0	0.00
30.04	0	0	6,126	2,932	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
2022							
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	167,819	626,742	15,442,345	56,543	288.8	8.45	201,947
31.07	170,538	646,509	15,646,424	56,681	291.1	8.25	199,767
31.08	216,073	849,113	16,228,975	57,149	294.0	8.04	196,397
30.09	238,197	955,195	16,897,845	57,150	298.7	7.92	194,506
31.10	200,364	769,637	17,391,606	58,485	296.3	8.35	191,334
30.11	189,084	726,080	17,720,944	59,672	299.3	8.18	189,347
31.12	196,868	785,457	18,009,664	58,346	302.3	7.91	188,598
2024							
31.01	75,910	271,759	18,138,853	60,188	294.8	8.40	186,023
29.02	95,561	332,814	18,219,365	61,234	292.1	9.28	185,235
31.03	117,026	447,277	18,447,763	61,831	299.6	8.41	184,783
30.04	123,231	465,801	18,600,980	63,751	298.3	8.41	295,136

Table 4.3.11 (end)

Date	In foreign currency						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	9	10	11	12	13	14	15
2022							
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
30.09	0	0	7,341	3,571	0.0	0.00	2,828
31.10	0	0	6,629	3,075	0.0	0.00	2,645
30.11	0	0	6,272	2,940	0.0	0.00	2,449
31.12	0	0	6,219	2,910	0.0	0.00	2,416
2024							
31.01	0	0	5,877	2,631	0.0	0.00	2,310
29.02	0	0	5,963	2,681	0.0	0.00	2,345
31.03	0	0	5,857	2,631	0.0	0.00	2,313
30.04	0	0	5,740	2,588	0.0	0.00	2,263

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
2022						
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
30.09	93,048	464,655	4,284,393	5,213	312.7	5.83
31.10	72,959	360,791	4,483,350	5,422	311.4	6.14
30.11	76,790	374,363	4,669,672	5,618	313.9	6.12
31.12	86,482	435,484	4,917,826	5,581	316.0	6.12
2024						
31.01	25,831	128,458	4,852,015	5,856	312.9	6.10
29.02	27,615	139,462	4,747,583	6,066	312.0	6.35
31.03	42,200	223,464	4,732,673	6,208	316.4	6.29
30.04	43,135	223,712	4,768,308	6,443	314.2	6.23

Table 4.3.12 (end)

Date	In foreign currency					
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
2022						
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
30.09	0	0	73	48	0.0	0.00
31.10	0	0	72	49	0.0	0.00
30.11	0	0	69	47	0.0	0.00
31.12	0	0	68	46	0.0	0.00
2024						
31.01	0	0	46	24	0.0	0.00
29.02	0	0	46	25	0.0	0.00
31.03	0	0	46	25	0.0	0.00
30.04	0	0	45	25	0.0	0.00

Table 4.3.13

Investment Portfolio of Credit Institutions

(millions of rubles)

Date	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)	
1	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
31.08	21,067,565	8,166,562	13,546,312	374,120
30.09	20,806,725	8,552,631	13,015,105	463,717
31.10	20,673,244	8,609,013	12,869,965	462,869
30.11	20,837,617	8,719,790	12,861,713	468,916
31.12	21,668,573	8,464,409	13,877,061	475,543
2024				
31.01	21,755,570	8,202,392	14,209,888	506,041
29.02	21,888,044	6,987,581	15,638,338	494,132
31.03	21,785,747	6,156,441	16,378,656	517,845

Table 4.4

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

Date	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
31.08	812,834	691,088
30.09	821,328	674,091
31.10	724,469	605,986
30.11	649,146	515,362
31.12	620,473	487,125
2024		
31.01	599,349	461,108
29.02	605,374	460,462
31.03	556,547	432,740

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

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

	Private pension provision				Benefits under mandatory pension insurance					
	pension reserves, millions of rubles	number of participants, persons		payouts of pensions, millions of rubles	pension savings, millions of rubles	number of insured persons, persons		number of insured persons who received a one-off benefit, persons	payouts of pensions, millions of rubles	
		total	of which receiving pension			total	of which receiving pension		total	of which one-off benefit, persons
1	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
Q3	1,801,765.14	6,241,797	1,484,443	61,200.44	3,288,314.95	36,325,285	141,617	535,824	32,630.15	30,994.72
Q4	1,823,784.04	6,058,998	1,475,731	81,436.94	3,279,496.21	36,265,411	147,527	630,010	44,293.16	41,949.46

Table 4.5.2

Private Pension Funds' Pension Reserves Generation

(millions of rubles)

	Pension reserves at the beginning of the year	Pension contributions, acted in reporting year	Earmarked receipts in reporting year	Pension reserves investment returns	Payouts made in the repoting year	Pension reserves at of the end of the year
1	2	3	4	5	6	7
2017	1,062,685.25	103,251.44	187.84	55,902.97	69,380.55	1,184,069.01
2018	1,080,077.97	97,411.68	5,859.55	52,128.00	69,698.31	1,267,959.20
2019	1,264,008.18	111,735.55	2,022.49	102,800.77	93,490.93	1,386,694.94
2020	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
2023	1,665,300.97	146,029.40	2,631.80	132,316.22	106,859.93	1,823,784.04

Table 4.5.3

Private Pension Funds' Pension Accruals Flows

(millions of rubles)

	Pension savings received from the Pension and Social Insurance Fund of the Russian Federation				Pension accruals received by the other pension funds				Pension savings transferred to the Pension and Social Insurance Fund of the Russian Federation			
	total	of which			total	of which			total	of which		
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings	
			total	including contributions disbursed from the National Welfare Fund			total	including contributions disbursed from the National Welfare Fund			total	including contribution disbursed from the National Welfare Fund
1	2	3	4	5	6	7	8	9	10	11	12	13
2017	222,835.65	79.44	6,921.24	3,358.28	322,890.73	57.20	4,357.42	2,013.72	3,245.44	31.00	193.86	90.34
2018	130,189.70	107.96	5,495.33	2,640.22	106,967.88	18.44	1,061.67	495.28	3,401.35	33.60	225.94	106.23
2019	45,334.06	104.18	4,699.97	2,329.70	72,473.94	14.96	1,345.63	467.78	4,818.48	18.76	319.19	147.02
2020	16,244.26	62.59	3,481.08	1,654.81	17,103.12	5.60	338.28	158.64	8,201.10	14.81	429.32	204.57
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
2023	2,557.22	242.49	1,253.10	635.56	3,976.32	5.21	113.48	52.58	6,731.41	27.19	326.13	154.48

Table 4.5.3 (end)
(millions of rubles)

	Pension accruals transferred to other private pension funds				Pension savings investment returns	Payouts from pension savings				
	total	of which				total	of which			
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings				funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
			total	including contributions disbursed from the National Welfare Fund						
1	14	15	16	17	18	19	20	21	22	23
2017	66,593.75	10.58	713.34	334.84	82,454.58	11,181.98	278.99	84.07	7,775.26	3,043.66
2018	90,942.65	16.46	955.38	444.86	–21,735.04	14,910.82	472.67	152.39	10,847.80	3,437.96
2019	72,382.20	14.65	1,180.56	465.53	270,057.86	18,704.72	721.81	257.78	4,305.42	13,419.71
2020	16,539.74	5.11	326.97	153.36	179,627.15	20,995.72	902.84	365.65	14,915.39	4,811.84
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
2023	3,995.19	5.21	113.47	52.59	277,734.31	51,430.76	1,590.57	753.13	41,949.46	7,137.60

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 ¹					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 ²	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 ²	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 ²	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 ²	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 ²	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 ²	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
Q3 ²	11,026.7	7,304.9	2,147.6	1,078.7	495.5	10,162,652.6	216,087.6	745,185.9	153,330.2	9,048,049.0
Q4 ²	11,976.4	7,695.4	2,013.4	1,078.9	1,188.7	12,391,506.7	354,940.0	773,108.3	191,162.0	11,072,296.3

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 ²	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 ²	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 ²	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 ²	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 ²	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 ²	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
Q3 ²	1,029,090.2	56,515.7	124,590.9	72,296.9	775,686.7	260,192.2	13,955.1	121,803.1	1,595.1	122,838.9
Q4 ²	1,908,151.2	160,214.6	112,463.8	39,982.6	1,595,490.2	183,540.5	16,362.8	111,352.1	10,539.8	45,285.8

¹ Data are given exclusive of additional closed funds with blocked assets.² Data on the indicator 'Net Asset Values of Unit Investment Funds' are given for assessed assets exclusive of blocked assets due to the fact that some unit investment funds did not calculate a number of indicators from Forms 0420502/0420872 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)' and 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)'. The data presented cannot be fully compared with the data for historical periods.

Table 4.5.5

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

Insurance type	Q1 2024	
	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) — total	200,431.4	113,566.2
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	151,594.7	63,967.9
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	127,814.6	55,701.5
of which:		
investment life insurance — total	22,567.0	26,391.6
of which:		
for up to 1 year, inclusive	17,097.1	2,074.0
for 1 through 3 years	1,078.9	8,870.7
for 3 through 5 years	2,089.7	13,661.4
for 5 through 10 years	87.9	1,736.2
for over 10 years or for an indefinite period	2,213.5	49.2
credit life insurance — total	18,714.8	3,469.3
of which:		
for up to 1 year, inclusive	4,154.9	601.6
for 1 through 3 years	3,043.8	223.6
for 3 through 5 years	7,592.6	2,232.9
for 5 through 10 years	3,804.3	392.4
for over 10 years or for an indefinite period	119.2	18.9
endowment life insurance — total	85,829.9	25,800.9
of which:		
for up to 1 year, inclusive	46,885.2	8,128.6
for 1 through 3 years	18,082.2	5,067.4
for 3 through 5 years	13,872.2	5,061.0
for 5 through 10 years	5,228.9	6,639.4
for over 10 years or for an indefinite period	1,761.3	904.5
high risk life insurance — total	655.6	30.6
of which:		
for up to 1 year, inclusive	244.0	5.2
for 1 through 3 years	86.7	4.3
for 3 through 5 years	323.2	14.7
for 5 through 10 years	0.0	6.1
for over 10 years or for an indefinite period	1.7	0.3
other life insurance — total	47.3	9.1
of which:		
for up to 1 year, inclusive	31.9	0.4
for 1 through 3 years	5.6	1.1
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.1	0.0
for over 10 years or for an indefinite period	9.7	7.6

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	23,780.1	8,266.4
of which:		
investment life insurance — total	0.0	0.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0
credit life insurance — total	2,553.3	1,587.1
of which:		
for up to 1 year, inclusive	35.3	48.0
for 1 through 3 years	68.0	22.2
for 3 through 5 years	140.4	66.6
for 5 through 10 years	504.7	340.1
for over 10 years or for an indefinite period	1,804.9	1,110.2
endowment life insurance — total	20,451.7	6,435.8
of which:		
for up to 1 year, inclusive	45.4	18.8
for 1 through 3 years	1,585.4	76.5
for 3 through 5 years	10,984.6	3,186.8
for 5 through 10 years	4,447.8	1,763.6
for over 10 years or for an indefinite period	3,388.4	1,390.2
risk life insurance — total	199.9	68.6
of which:		
for up to 1 year, inclusive	21.8	5.5
for 1 through 3 years	6.1	17.8
for 3 through 5 years	65.9	13.7
for 5 through 10 years	4.0	0.2
for over 10 years or for an indefinite period	102.3	31.3
other life insurance — total	575.1	174.9
of which:		
for up to 1 year, inclusive	0.1	0.0
for 1 through 3 years	0.5	0.0
for 3 through 5 years	0.4	0.0
for 5 through 10 years	0.5	0.0
for over 10 years or for an indefinite period	573.6	174.9
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	48,836.7	49,598.3
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium— total	40,699.0	40,981.0
of which:		
investment life insurance — total	30,276.3	34,925.3
of which:		
for up to 1 year, inclusive	2,625.9	1,846.0
for 1 through 3 years	5,213.3	4,577.5
for 3 through 5 years	15,873.6	14,212.7
for 5 through 10 years	2,021.6	9,779.0
for over 10 years or for an indefinite period	4,541.9	4,510.2
credit life insurance — total	25.1	0.0
of which:		
for up to 1 year, inclusive	10.2	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 1 through 3 years	14.9	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	10,315.5	6,053.8
of which:		
for up to 1 year, inclusive	3,561.9	1,754.8
for 1 through 3 years	5,268.3	759.9
for 3 through 5 years	1,032.6	2,463.2
for 5 through 10 years	194.6	829.4
for over 10 years or for an indefinite period	258.0	246.5
risk life insurance — total	80.6	0.7
of which:		
for up to 1 year, inclusive	80.5	0.0
for 1 through 3 years	0.1	0.6
for 3 through 5 years	0.0	0.1
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0
other life insurance — total	1.5	1.2
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	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	1.5	1.2
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments — total	8,137.7	8,617.3
of which:		
investment life insurance — total	598.6	230.7
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	–0.2	0.2
for 3 through 5 years	375.9	146.9
for 5 through 10 years	215.6	78.0
for over 10 years or for an indefinite period	7.3	5.6
credit life insurance — total	–5.0	104.3
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	15.3
for 5 through 10 years	–5.0	58.5
for over 10 years or for an indefinite period	0.0	30.6
endowment life insurance — total	7,435.1	8,263.9
of which:		
for up to 1 year, inclusive	–0.1	0.2
for 1 through 3 years	12.9	12.3
for 3 through 5 years	1,343.7	2,466.7
for 5 through 10 years	2,800.6	3,165.5
for over 10 years or for an indefinite period	3,277.9	2,619.2
risk life insurance — total	15.4	2.3
of which:		
for up to 1 year, inclusive	9.2	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	0.2	0.1
for 5 through 10 years	0.4	0.2
for over 10 years or for an indefinite period	5.5	2.0
other life insurance — total	93.7	16.2
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	0.0
for 5 through 10 years	0.2	0.0
for over 10 years or for an indefinite period	93.4	16.2
Voluntary pension insurance — total	392.9	312.0
of which:		
voluntary pension insurance with a lump-sum payment of an insurance premium— total	4.1	132.5
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	1.5
for over 10 years or for an indefinite period	4.1	130.9
voluntary pension insurance with the payment of an insurance premium in instalments — total	388.8	179.5
of which:		
for up to 1 year, inclusive	0.0	12.3
for 1 through 3 years	0.2	0.0
for 3 through 5 years	0.9	3.9
for 5 through 10 years	13.8	13.8
for over 10 years or for an indefinite period	373.9	149.5
Voluntary personal insurance (excluding life insurance) — total	116,420.0	48,177.0
of which:		
voluntary accident and sickness insurance — total	38,856.7	8,371.5
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	1,189.1	700.5
voluntary accident and sickness insurance of passengers	816.9	4.5
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	33.7	0.5
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	4,018.4	1,591.6
voluntary accident and sickness insurance of tax officials	0.1	1.1
voluntary accident and sickness insurance of other citizens	32,798.5	6,073.2
voluntary medical insurance — total	77,563.3	39,805.5
of which:		
voluntary medical insurance of individuals travelling abroad	1,350.0	517.6
voluntary medical insurance by employers of their employees	52,904.9	35,364.1
voluntary medical insurance of other citizens	23,308.4	3,923.8
Voluntary general property insurance — total	183,583.2	56,888.6
of which:		
voluntary insurance of property — total	153,972.9	50,515.7
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) — total	71,393.3	34,049.2
of which:		
voluntary insurance of motor vehicles	70,729.2	33,853.0
voluntary insurance of other land vehicles (excluding railway vehicles)	664.2	196.2
voluntary insurance of railway vehicles	799.1	229.7

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of aircraft	3,339.1	421.7
voluntary insurance of vessels — total	4,473.6	414.3
of which:		
voluntary insurance of sea vessels	4,194.9	307.3
voluntary insurance of inland vessels	278.7	107.0
voluntary insurance of cargo	10,913.4	1,854.5
voluntary agricultural insurance — total	1,791.7	924.8
of which:		
voluntary government agricultural insurance — total	1,378.3	544.8
of which:		
voluntary agricultural crop insurance	838.5	369.3
voluntary agricultural insurance of perennial plantings	12.0	87.1
voluntary agricultural insurance of livestock	515.2	88.4
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	12.5	0.0
voluntary non-government agricultural insurance — total	413.5	380.0
of which:		
voluntary agricultural crop insurance	22.6	308.8
voluntary agricultural insurance of perennial plantings	2.2	0.0
voluntary agricultural insurance of livestock	301.7	71.2
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	87.0	0.0
voluntary insurance of other assets of legal entities — total	35,319.2	9,459.0
of which:		
voluntary insurance of goods in storage	563.7	22.1
voluntary insurance of assets used in construction and installation works	8,023.5	1,374.2
voluntary insurance of other assets of legal entities	26,732.0	8,062.8
voluntary insurance of other assets of individuals — total	25,943.3	3,162.5
of which:		
voluntary insurance of individuals' houses	10,205.2	1,681.4
voluntary insurance of household assets	3,822.5	611.0
voluntary insurance of other assets of individuals	11,915.6	870.2
voluntary insurance of third party liability insurance — total	14,206.4	1,869.8
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	1,179.8	339.2
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	1,026.3	314.8
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	153.4	24.4
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.1	0.0
voluntary third party liability insurance of owners of railway vehicles	51.1	16.1
voluntary third party liability insurance of owners of aircraft	1,104.6	25.3
voluntary third party liability insurance of owners of vessels — total	2,872.6	202.0
of which:		
voluntary third party liability insurance of owners of sea vessels	2,590.0	158.7

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	282.6	43.2
voluntary third party liability insurance of operators of hazardous facilities — total	718.0	147.3
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	52.4	1.5
voluntary third party liability insurance of operators of hydraulic structures	1.9	0.0
voluntary third party liability insurance of operators of other hazardous facilities	663.8	145.8
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	1,210.5	144.7
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	632.5	6.8
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	578.0	137.9
voluntary third party liability insurance for damage caused — total	6,605.5	881.4
of which:		
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	523.7	70.2
voluntary third party liability insurance of public notaries for damage caused	34.2	0.7
voluntary third party liability insurance of appraisers for damage caused	35.1	0.0
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	10.4	0.0
voluntary third party liability insurance of other persons for damage caused	6,002.0	810.6
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	464.3	113.7
of which:		
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	1.9	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	1.1	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.1	0.0
voluntary third party liability insurance of audit organizations and individual auditors for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of borrowers under credit/loan agreements for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of developers in relation to the transfer of residential premises to participants in equity construction under equity construction agreements for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of travel operators under agreements for the sale of tourism products for failure to perform or improper performance of contractual obligations	48.6	0.0
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	412.5	113.7
voluntary business risk insurance	4,915.4	3,252.7

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance — total	10,488.4	1,250.4
of which:		
voluntary insurance of financial risks of individuals travelling abroad	1,262.9	340.4
voluntary insurance of creditors' financial risks	59.7	48.5
voluntary insurance of other persons' financial risks	9,165.9	861.5
Mandatory government life and health insurance of servicemen and similar categories — total	3,311.6	537.6
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	2,604.7	531.6
mandatory government life and health insurance of internal affairs personnel	0.0	2.2
mandatory government life and health insurance of the State Fire Service personnel	329.2	0.0
mandatory government life and health insurance of the personnel of the bodies responsible for the control of narcotic drugs and psychotropic substances circulation	0.0	0.0
mandatory government life and health insurance of the personnel of the institutions and bodies of the penal system	377.7	1.7
mandatory government life and health insurance of the national guard personnel	0.0	2.0
mandatory government life and health insurance of the personnel of enforcement agencies	0.0	0.1
Mandatory third party liability insurance of owners of vehicles	72,903.2	52,290.9
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	1,006.0	94.8
of which:		
mandatory third party liability insurance of the owner of a hazardous production facility for causing damage as a result of an accident at the said facility	828.6	90.8
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	86.5	3.0
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	20.4	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	70.6	1.0
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	377.3	188.5
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	65.9	7.2
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	56.6	4.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	9.4	3.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	10.9	0.2
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	4.6	0.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	6.3	0.0

Table 4.5.5 (end)

(millions of rubles)

1	2	3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by sea vessels	1.7	0.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels — total	4.2	1.3
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	3.4	1.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets on tourist travel routes	0.8	0.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by motor vehicles — total	283.2	169.6
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	152.9	66.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	43.3	36.2
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	23.8	7.9
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets in regular urban bus services with passenger pick-up and drop-off only at established stopping points along regular transportation routes	63.2	59.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	7.2	7.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	4.1	2.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during off-street transportation	0.0	0.0
Collection of funds based on court judgements.	0.0	–31.9

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	442,378	—	166,962,943	33,309,635	54,389,291	79,264,016	6,904	—	4,729,862	1,924,121	2,398,174	407,567
2023												
Q1	400,988	245,309	35,845,787	6,934,618	11,714,258	17,196,911	7,142	2,458	1,026,465	423,436	520,176	82,853
Q2	410,774	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
Q3	424,921	259,813	44,311,678	8,854,762	14,376,399	21,080,517	7,202	2,817	1,252,929	525,697	626,197	101,036
Q4	442,378	270,083	45,635,746	9,222,222	15,236,358	21,177,166	6,904	2,874	1,350,664	495,002	733,198	122,464

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	8,909.4	3,532,532.8	7.2	3,176,790.4	1,776.0	324,825.3	7,126.2	30,917.1
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
Q3	2,345.3	942,367.8	1.8	851,704.3	449.3	82,411.4	1,894.2	8,252.0
Q4	2,824.9	1,068,900.9	2.1	961,247.7	475.3	97,317.4	2,347.4	10,335.8
2024								
Q1	2,883.8	891,700.3	2.0	799,371.8	386.8	81,859.4	2,495.0	10,469.1

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 Russia¹				
		universal		basic		for non-bank credit institutions
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
THE RUSSIAN FEDERATION						
30.09.2022	112 (5)	93 (5)	81 (4)	10	9	9
31.12.2022	108 (5)	91 (5)	79 (4)	8	8	9
30.09.2023	99 (3)	85 (3)	74 (2)	7	7	7
31.12.2023	96 (2)	81 (2)	71 (1)	8	7	7
CENTRAL FEDERAL DISTRICT						
30.09.2022	80 (5)	69 (5)	57 (4)	3	2	8
31.12.2022	77 (5)	67 (5)	55 (4)	2	2	8
30.09.2023	69 (3)	62 (3)	51 (2)	1	1	6
31.12.2023	69 (2)	61 (2)	51 (1)	2	1	6
Moscow and Moscow Region						
30.09.2022	78 (5)	68 (5)	56 (4)	3	2	7
31.12.2022	75 (5)	66 (5)	54 (4)	2	2	7
30.09.2023	67 (3)	61 (3)	50 (2)	1	1	5
31.12.2023	67 (2)	60 (2)	50 (1)	2	1	5
NORTH-WESTERN FEDERAL DISTRICT						
30.09.2022	8	7	7	1	1	—
31.12.2022	7	7	7	—	—	—
30.09.2023	7	7	7	—	—	—
31.12.2023	6	6	6	—	—	—
SOUTHERN FEDERAL DISTRICT						
30.09.2022	3	1	1	2	2	—
31.12.2022	3	1	1	2	2	—
30.09.2023	3	1	1	2	2	—
31.12.2023	3	1	1	2	2	—
NORTH CAUCASIAN FEDERAL DISTRICT						
30.09.2022	1	—	—	1	1	—
31.12.2022	1	—	—	1	1	—
30.09.2023	1	—	—	1	1	—
31.12.2023	1	—	—	1	1	—
VOLGA FEDERAL DISTRICT						
30.09.2022	9	7	7	1	1	1
31.12.2022	9	7	7	1	1	1
30.09.2023	8	6	6	1	1	1
31.12.2023	7	5	5	1	1	1
URALS FEDERAL DISTRICT						
30.09.2022	4	4	4	—	—	—
31.12.2022	4	4	4	—	—	—
30.09.2023	4	4	4	—	—	—
31.12.2023	3	3	3	—	—	—
SIBERIAN FEDERAL DISTRICT						
30.09.2022	3	2	2	1	1	—
31.12.2022	3	2	2	1	1	—
30.09.2023	3	2	2	1	1	—
31.12.2023	3	2	2	1	1	—
FAR-EASTERN FEDERAL DISTRICT						
30.09.2022	4	3	3	1	1	—
31.12.2022	4	3	3	1	1	—
30.09.2023	4	3	3	1	1	—
31.12.2023	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 then 1% up to including 20%	More then 20% up to including 50%	More then 50%, but less then 100%	100%
THE RUSSIAN FEDERATION					
30.09.2022	22	17	10	11 (3)	52 (2)
31.12.2022	21	17	10	11 (3)	49 (2)
30.09.2023	21	16	9	8 (1)	45 (2)
31.12.2023	20	16	9	7	44 (2)
CENTRAL FEDERAL DISTRICT					
30.09.2022	12	7	4	8 (3)	49 (2)
31.12.2022	12	7	4	8 (3)	46 (2)
30.09.2023	11	7	4	5 (1)	42 (2)
31.12.2023	11	7	4	4	41 (2)
Moscow and Moscow Region					
30.09.2022	12	5	4	8 (3)	49 (2)
31.12.2022	12	5	4	8 (3)	46 (2)
30.09.2023	11	5	4	5 (1)	42 (2)
31.12.2023	11	5	4	4	41 (2)
NORTH-WESTERN FEDERAL DISTRICT					
30.09.2022	4	1	1	—	2
31.12.2022	3	1	1	—	2
30.09.2023	3	1	1	—	2
31.12.2023	3	1	1	—	2
SOUTHERN FEDERAL DISTRICT					
30.09.2022	—	1	1	1	—
31.12.2022	—	1	1	1	—
30.09.2023	—	1	1	1	—
31.12.2023	—	1	1	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
30.09.2022	1	—	—	—	—
31.12.2022	1	—	—	—	—
30.09.2023	1	—	—	—	—
31.12.2023	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
30.09.2022	3	4	1	1	—
31.12.2022	3	4	1	1	—
30.09.2023	3	3	1	1	—
31.12.2023	3	3	1	1	—
URALS FEDERAL DISTRICT					
30.09.2022	1	1	2	—	—
31.12.2022	1	1	2	—	—
30.09.2023	2	1	1	—	—
31.12.2023	1	1	1	—	—
SIBIRIAN FEDERAL DISTRICT					
30.09.2022	1	2	—	—	—
31.12.2022	1	2	—	—	—
30.09.2023	1	2	—	—	—
31.12.2023	1	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
30.09.2022	—	1	1	1	1
31.12.2022	—	1	1	1	1
30.09.2023	—	1	1	1	1
31.12.2023	—	1	1	1	1

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

Table 6.1.3

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

	Q1 2024					
	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	544	1,511,424.15	261	284,305.32	283	1,227,118.83
CENTRAL FEDERAL DISTRICT	235	1,208,133.33	108	159,328.23	127	1,048,805.10
Belgorod Region	2	241.65	2	241.65	—	—
Bryansk Region	4	50.06	3	0.06	1	50.00
Vladimir Region	1	230.00	1	230.00	—	—
Voronezh Region	—	—	—	—	—	—
Ivanovo Region	1	0.05	1	0.05	—	—
Kaluga Region	3	4,000.01	3	4,000.01	—	—
Kostroma Region	2	0.02	2	0.02	—	—
Kursk Region	1	212.53	1	212.53	—	—
Lipetsk Region	1	9.91	1	9.91	—	—
Moscow Region	15	17,377.08	14	15,377.08	1	2,000.00
Orel Region	—	—	—	—	—	—
Ryazan Region	—	—	—	—	—	—
Smolensk Region	—	—	—	—	—	—
Tambov Region	—	—	—	—	—	—
Tver Region	1	395.06	1	395.06	—	—
Tula Region	2	11.10	2	11.10	—	—
Yaroslavl Region	4	91.78	4	91.78	—	—
Moscow	198	1,185,514.08	73	138,758.98	125	1,046,755.10
NORTH-WESTERN FEDERAL DISTRICT	185	173,516.09	40	28,516.09	145	145,000.00
Republic of Karelia	3	6.72	3	6.72	—	—
Republic of Komi	1	50.00	1	50.00	—	—
Arkhangelsk Region	1	0.19	1	0.19	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	1	0.19	1	0.19	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	—	—	—	—	—	—
Kaliningrad Region	6	441.19	6	441.19	—	—
Leningrad Region	1	103.32	1	103.32	—	—
Murmansk Region	1	0.55	1	0.55	—	—
Novgorod Region	—	—	—	—	—	—
Pskov Region	—	—	—	—	—	—
Saint Petersburg	172	172,914.12	27	27,914.12	145	145,000.00
SOUTHERN FEDERAL DISTRICT	18	1,899.99	18	1,899.99	—	—
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	4	693.70	4	693.70	—	—
Krasnodar Territory	6	200.13	6	200.13	—	—
Astrakhan Region	1	206.09	1	206.09	—	—
Volgograd Region	1	257.13	1	257.13	—	—
Rostov Region	5	342.94	5	342.94	—	—
Sevastopol	1	200.00	1	200.00	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	8	254.08	8	254.08	—	—
Republic of Daghestan	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	3	0.03	3	0.03	—	—
Stavropol Territory	5	254.05	5	254.05	—	—
VOLGA FEDERAL DISTRICT	41	15,932.16	39	15,532.16	2	400.00
Republic of Bashkortostan	2	611.16	2	611.16	—	—
Mari El Republic	1	9.69	1	9.69	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	8	4,552.81	8	4,552.81	—	—
Udmurt Republic	1	582.94	1	582.94	—	—
Chuvash Republic — Chuvashia	3	481.95	1	81.95	2	400.00
Perm Territory	1	6,300.00	1	6,300.00	—	—
Kirov Region	2	88.46	2	88.46	—	—
Nizhny Novgorod Region	9	1,702.57	9	1,702.57	—	—
Orenburg Region	1	1,500.00	1	1,500.00	—	—
Penza Region	4	65.81	4	65.81	—	—
Samara Region	6	35.96	6	35.96	—	—
Saratov Region	3	0.81	3	0.81	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	—	—	—	—	—	—
URALS FEDERAL DISTRICT	28	39,243.33	21	25,929.97	7	13,313.36
Kurgan Region	2	6,560.00	2	6,560.00	—	—
Sverdlovsk Region	8	8,602.96	8	8,602.96	—	—
Tyumen Region	17	20,480.37	10	7,167.01	7	13,313.36
Khanty-Mansi Autonomous Area — Yugra	1	32.32	1	32.32	—	—
Yamal-Nenets Autonomous Area	10	20,013.37	3	6,700.01	7	13,313.36
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	6	434.68	6	434.68	—	—
Chelyabinsk Region	1	3,600.00	1	3,600.00	—	—
SIBERIAN FEDERAL DISTRICT	12	36,560.24	11	36,548.24	1	12.00
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	1	923.97	1	923.97	—	—
Krasnoyarsk Territory	6	5,807.66	6	5,807.66	—	—
Irkutsk Region	—	—	—	—	—	—
Kemerovo Region — Kuzbass	1	0.01	1	0.01	—	—
Novosibirsk Region	3	16.10	2	4.10	1	12.00
Omsk Region	—	—	—	—	—	—
Tomsk Region	1	29,812.50	1	29,812.50	—	—
FAR-EASTERN FEDERAL DISTRICT	17	35,884.93	16	16,296.56	1	19,588.37
Republic of Buryatia	1	51.92	1	51.92	—	—
Republic of Sakha (Yakutia)	5	23,435.96	4	3,847.59	1	19,588.37
Trans-Baikal Territory	—	—	—	—	—	—
Kamchatka Territory	1	102.32	1	102.32	—	—
Primorye Territory	5	7,223.29	5	7,223.29	—	—
Khabarovsk Territory	2	18.00	2	18.00	—	—
Amur Region	1	4,645.32	1	4,645.32	—	—
Magadan Region	1	0.90	1	0.90	—	—
Sakhalin Region	1	407.22	1	407.22	—	—
Jewish Autonomous Region	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—

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

Table 6.1.4

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

	Q1 2024		
	currency type	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of foreign currency
1	2	3	4
THE RUSSIAN FEDERATION	US dollar	4	2,906.41
	Chinese yuan	22	2,125.00
	Swiss franc	2	600.00
	UAE Dirham	1	2,200.00
CENTRAL FEDERAL DISTRICT	US dollar	2	625.00
	Chinese yuan	22	2,125.00
	Swiss franc	1	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	2	625.00
	Chinese yuan	22	2,125.00
	Swiss franc	1	250.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	2	2,281.41
	Swiss franc	1	350.00
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	2	2,281.41
	Swiss franc	1	350.00

Table 6.1.4 (cont.)

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	UAE Dirham	1	2,200.00
Altai Republic		—	—
Republic of Tuva		—	—
Republic of Khakassia		—	—
Altai Territory		—	—
Krasnoyarsk Territory	UAE Dirham	1	2,200.00
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)

	30.04.2024									
	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	106,871,788	15,942,595	18,195,151	2,600,807	30,394,148	8,171,791	43,834,981	4,016,642	5,715,041	0
CENTRAL FEDERAL DISTRICT	64,807,495	12,977,936	11,487,140	1,784,906	22,480,132	7,492,003	20,710,888	2,659,789	3,032,196	0
Belgorod Region	556,109	28,233	41,645	3,552	99,590	12,209	372,143	11,315	23,373	0
Bryansk Region	288,621	9,803	37,061	2,568	26,461	1,205	199,680	5,773	14,750	0
Vladimir Region	437,336	15,998	62,250	2,700	29,720	2,493	310,427	10,440	19,683	0
Voronezh Region	905,618	47,587	101,402	8,324	156,176	9,823	570,268	28,651	45,409	0
Ivanovo Region	269,630	11,238	24,329	2,395	18,099	130	202,327	8,444	11,506	0
Kaluga Region	394,973	19,500	65,496	6,188	42,818	4,234	245,111	8,763	13,775	0
Kostroma Region	432,041	5,357	15,311	986	237,039	686	126,138	3,580	6,484	0
Kursk Region	296,761	13,158	26,526	534	45,453	376	198,183	11,751	13,340	0
Lipetsk Region	351,637	38,847	41,276	4,337	59,605	26,557	221,401	7,712	17,302	0
Moscow Region	3,996,566	257,371	564,837	42,410	506,478	98,214	2,532,654	111,631	279,188	0
Orel Region	190,155	5,203	15,194	936	20,735	423	137,201	3,708	10,214	0
Ryazan Region	411,150	20,112	69,796	2,735	36,900	9,352	259,304	7,445	32,720	0
Smolensk Region	269,194	10,426	53,029	3,006	21,819	609	171,028	6,561	12,469	0
Tambov Region	237,129	4,990	33,842	957	23,386	0	159,164	3,915	9,211	0
Tver Region	378,444	10,684	48,915	990	45,135	514	258,794	8,945	16,006	0
Tula Region	596,786	20,858	164,544	2,677	47,694	7,166	330,495	10,021	32,629	0
Yaroslavl Region	505,525	23,173	78,994	4,323	55,885	1,289	336,151	16,649	19,960	0
Moscow	54,289,820	12,435,398	10,042,693	1,695,288	21,007,138	7,316,722	14,080,420	2,394,485	2,454,179	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	10,158,878	962,589	1,965,722	377,179	2,139,979	134,580	5,219,347	414,268	517,825	0
Republic of Karelia	179,635	6,395	13,213	1,381	13,739	219	136,379	4,449	10,650	0
Republic of Komi	250,844	12,223	17,350	4,139	16,440	0	198,647	7,831	11,445	0
Arkhangelsk Region	418,750	9,736	53,344	587	33,428	197	289,333	8,679	30,411	0
Nenets Autonomous Area	29,167	540	1,260	0	415	0	21,568	538	5,291	0
Arkhangelsk Region, excluding Nenets Autonomous Area	389,583	9,195	52,084	587	33,014	197	267,765	8,141	25,121	0
Vologda Region	472,196	187,433	70,707	105,094	110,720	66,263	261,155	10,585	14,606	0
Kaliningrad Region	448,129	30,408	65,314	7,270	46,707	939	298,481	20,820	20,460	0
Leningrad Region	415,195	12,710	33,780	3,496	60,676	693	293,150	8,152	17,129	0
Murmansk Region	351,396	46,757	26,690	20,592	27,584	1,912	270,847	11,886	14,870	0
Novgorod Region	152,253	5,358	17,363	635	15,794	23	108,629	4,582	5,667	0
Pskov Region	147,174	4,008	13,905	343	14,576	196	105,278	3,376	8,691	0
Saint Petersburg	7,323,306	647,562	1,654,055	233,641	1,800,316	64,138	3,257,449	333,907	383,896	0
SOUTHERN FEDERAL DISTRICT	5,254,335	385,688	720,006	77,205	654,104	163,058	3,133,916	134,901	438,920	0
Republic of Adygeya (Adygeya)	59,243	1,184	3,394	11	2,360	1	40,943	1,132	9,208	0
Republic of Kalmykia	27,310	463	1,697	3	516	0	19,161	440	4,199	0
Republic of Crimea	356,955	2,515	53,620	492	21,746	451	215,664	1,490	27,806	0
Krasnodar Territory	2,348,928	265,728	272,776	42,360	397,650	153,947	1,317,377	63,132	212,314	0
Astrakhan Region	208,788	7,710	30,528	2,914	8,341	0	136,922	4,151	25,057	0
Volgograd Region	586,249	28,611	71,775	7,793	39,842	3,789	410,970	16,296	39,718	0
Rostov Region	1,568,778	78,787	274,920	23,629	178,694	4,871	926,427	47,597	111,593	0
Sevastopol	98,083	690	11,297	3	4,956	0	66,452	664	9,025	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,117,297	28,441	139,123	5,752	81,719	452	753,287	19,993	87,514	0
Republic of Dagestan	170,515	2,055	15,764	123	3,693	376	130,526	1,383	12,100	0
Republic of Ingushetia	11,666	353	1,633	17	376	0	8,461	329	909	0
Kabardino-Balkar Republic	78,557	2,000	7,154	384	8,789	0	55,513	1,550	3,827	0
Karachay-Cherkess Republic	33,759	532	3,072	0	854	0	24,876	512	2,594	0
Republic of North Ossetia — Alania	95,842	1,556	8,527	25	1,802	0	71,571	1,483	10,715	0
Chechen Republic	68,307	867	18,606	43	4,778	0	38,113	252	3,779	0
Stavropol Territory	658,649	21,078	84,368	5,158	61,428	76	424,228	14,483	53,590	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	10,553,758	474,494	1,854,724	93,772	1,698,431	84,098	5,922,985	279,044	636,647	0
Republic of Bashkortostan	955,894	31,994	114,880	5,837	85,361	2,526	631,273	22,448	92,872	0
Mari El Republic	153,668	2,537	12,074	279	16,550	45	111,008	2,093	8,900	0
Republic of Mordovia	166,936	6,560	14,861	1,680	21,854	1,444	115,672	3,325	9,397	0
Republic of Tatarstan (Tatarstan)	2,416,447	90,741	476,171	18,205	728,294	22,134	923,843	48,715	133,307	0
Udmurt Republic	476,072	14,329	123,390	4,272	37,594	116	260,990	9,544	36,763	0
Chuvash Republic — Chuvashia	387,625	9,289	57,561	1,333	40,990	733	236,577	6,967	40,205	0
Perm Territory	959,724	38,853	156,548	8,144	181,893	3,036	526,972	26,928	62,007	0
Kirov Region	365,687	7,192	58,703	1,138	44,579	702	225,700	4,986	16,790	0
Nizhny Novgorod Region	1,541,482	90,332	372,714	24,519	199,634	24,004	859,490	38,079	68,483	0
Orenburg Region	478,484	10,069	66,761	1,258	51,537	394	319,303	8,190	22,904	0
Penza Region	362,924	6,925	43,850	652	28,483	30	230,271	5,652	42,114	0
Samara Region	1,320,562	125,670	203,037	13,382	189,443	27,607	828,690	81,232	63,903	0
Saratov Region	619,666	25,332	79,880	8,874	47,716	1,113	430,585	14,583	24,010	0
Ulyanovsk Region	348,587	14,671	74,293	4,200	24,503	214	222,611	6,302	14,993	0
URALS FEDERAL DISTRICT	6,644,621	466,395	888,300	97,574	2,218,625	35,098	2,933,512	321,966	419,605	0
Kurgan Region	140,385	2,888	11,808	312	8,765	236	100,233	2,158	13,571	0
Sverdlovsk Region	2,180,725	147,736	419,760	83,254	386,537	8,773	1,116,858	49,246	178,934	0
Tyumen Region	3,153,480	247,117	223,656	2,725	1,679,603	4,214	1,026,725	239,124	170,068	0
Khanty-Mansi Autonomous Area — Yugra	2,166,085	221,180	72,367	388	1,548,460	216	462,095	220,094	61,966	0
Yamal-Nenets Autonomous Area	309,279	5,057	33,019	30	40,033	0	198,719	4,897	28,541	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	678,117	20,880	118,270	2,307	91,110	3,999	365,911	14,133	79,561	0
Chelyabinsk Region	1,170,031	68,654	233,077	11,283	143,720	21,875	689,696	31,439	57,031	0
SIBERIAN FEDERAL DISTRICT	5,225,542	287,640	748,165	67,994	722,369	98,459	3,220,426	109,311	339,335	0
Altai Republic	30,912	375	1,860	43	8,353	0	17,808	299	1,701	0
Republic of Tuva	35,488	262	3,477	0	550	0	17,327	252	12,633	0
Republic of Khakassia	103,367	5,364	9,901	600	5,977	276	72,377	4,424	9,816	0
Altai Territory	520,813	16,877	71,671	2,747	77,813	5,574	319,174	8,226	30,605	0

Table 6.2.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	976,070	60,140	148,733	6,788	146,703	35,403	579,733	17,201	66,273	0
Irkutsk Region	685,352	35,190	78,785	11,362	75,730	7,600	467,732	15,172	36,082	0
Kemerovo Region — Kuzbass	735,508	45,802	92,104	16,246	104,454	14,594	478,072	14,347	42,486	0
Novosibirsk Region	1,311,017	94,654	210,584	24,488	231,687	31,778	706,649	30,621	108,438	0
Omsk Region	501,828	16,215	82,225	4,786	37,539	55	341,009	10,411	18,979	0
Tomsk Region	325,187	12,760	48,824	932	33,562	3,179	220,545	8,358	12,322	0
FAR-EASTERN FEDERAL DISTRICT	3,109,864	359,412	391,971	96,425	398,789	164,043	1,940,620	77,370	242,999	0
Republic of Buryatia	170,050	3,091	15,456	478	7,827	29	120,453	2,287	18,182	0
Republic of Sakha (Yakutia)	312,068	7,418	47,878	2,757	34,667	393	183,277	4,107	26,737	0
Trans-Baikal Territory	205,541	7,455	26,548	4,488	10,697	0	140,439	2,863	18,411	0
Kamchatka Territory	179,794	9,617	22,440	3,346	22,645	2,226	117,430	3,909	9,397	0
Primorye Territory	946,980	241,534	121,501	36,985	155,094	158,577	546,444	35,542	90,434	0
Khabarovsk Territory	544,820	19,999	61,286	4,682	51,225	1,258	367,423	13,526	45,267	0
Amur Region	265,590	21,541	33,261	7,478	29,145	1,172	171,463	3,345	16,649	0
Magadan Region	115,365	8,960	8,307	5,749	32,457	0	65,214	3,187	3,627	0
Sakhalin Region	309,402	38,801	47,644	30,390	52,012	388	185,178	7,697	11,255	0
Jewish Autonomous Region	29,995	431	1,143	12	1,251	0	24,689	407	1,790	0
Chukotka Autonomous Area	30,259	565	6,508	61	1,769	0	18,611	500	1,249	0
OUTSIDE THE RUSSIAN FEDERATION	18,122	57,954	11,515	53,462	268	46	5,192	3,159	509	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)

	30.04.2024		
	Total	in rubles	in foreign currency and precious metals
1	2	3	4
THE RUSSIAN FEDERATION	2,091,978	2,060,783	31,195
CENTRAL FEDERAL DISTRICT	829,842	815,529	14,313
Belgorod Region	18,765	18,672	93
Bryansk Region	10,196	10,076	119
Vladimir Region	14,679	14,515	164
Voronezh Region	30,610	30,454	157
Ivanovo Region	13,074	12,973	101
Kaluga Region	9,662	9,589	74
Kostroma Region	8,923	8,909	13
Kursk Region	12,919	12,808	111
Lipetsk Region	11,562	11,439	123
Moscow Region	106,968	106,322	647
Orel Region	6,574	6,524	50
Ryazan Region	11,807	11,624	183
Smolensk Region	8,761	8,713	48
Tambov Region	11,134	11,111	23
Tver Region	9,163	9,089	75
Tula Region	14,530	14,472	58
Yaroslavl Region	13,097	12,929	169
Moscow	517,416	505,310	12,107
NORTH-WESTERN FEDERAL DISTRICT	204,836	201,120	3,716
Republic of Karelia	5,368	5,325	43
Republic of Komi	6,632	6,499	132
Arkhangelsk Region	11,699	11,679	20
Nenets Autonomous Area	631	631	0
Arkhangelsk Region, excluding Nenets Autonomous Area	11,068	11,048	20
Vologda Region	12,895	12,819	76
Kaliningrad Region	15,919	15,731	188
Leningrad Region	9,446	9,428	18
Murmansk Region	7,717	7,674	43
Novgorod Region	4,451	4,424	27
Pskov Region	4,400	4,366	34
Saint Petersburg	126,308	123,174	3,133
SOUTHERN FEDERAL DISTRICT	245,881	243,231	2,650
Republic of Adygeya (Adygeya)	3,257	3,256	1
Republic of Kalmykia	1,702	1,701	1
Republic of Crimea	17,898	17,898	0
Krasnodar Territory	117,356	116,041	1,315
Astrakhan Region	7,326	7,314	11
Volgograd Region	22,278	21,992	286
Rostov Region	70,700	69,665	1,035
Sevastopol	5,365	5,364	1
NORTH CAUCASIAN FEDERAL DISTRICT	53,280	52,319	961
Republic of Dagestan	8,096	8,084	12
Republic of Ingushetia	274	274	0
Kabardino-Balkar Republic	3,170	3,143	27
Karachay-Cherkess Republic	2,304	2,304	0
Republic of North Ossetia — Alania	2,998	2,997	2

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	2,513	2,513	0
Stavropol Territory	33,925	33,006	920
VOLGA FEDERAL DISTRICT	298,293	295,258	3,034
Republic of Bashkortostan	29,125	28,636	489
Mari El Republic	4,922	4,898	24
Republic of Mordovia	4,982	4,947	35
Republic of Tatarstan (Tatarstan)	42,398	42,064	334
Udmurt Republic	16,400	16,257	143
Chuvash Republic — Chuvashia	11,510	11,453	57
Perm Territory	30,396	30,170	226
Kirov Region	19,339	19,194	145
Nizhny Novgorod Region	38,437	37,709	727
Orenburg Region	17,389	17,319	70
Penza Region	17,518	17,466	52
Samara Region	29,418	28,987	431
Saratov Region	24,833	24,616	217
Ulyanovsk Region	11,625	11,542	84
URALS FEDERAL DISTRICT	156,544	153,558	2,986
Kurgan Region	5,727	5,592	135
Sverdlovsk Region	57,639	56,422	1,217
Tyumen Region	47,987	47,837	150
Khanty-Mansi Autonomous Area — Yugra	19,103	19,047	56
Yamal-Nenets Autonomous Area	8,098	8,095	3
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	20,786	20,696	90
Chelyabinsk Region	45,192	43,707	1,484
SIBERIAN FEDERAL DISTRICT	175,018	172,401	2,617
Altai Republic	1,173	1,152	21
Republic of Tuva	1,465	1,461	4
Republic of Khakassia	5,123	5,101	22
Altai Territory	21,166	21,008	157
Krasnoyarsk Territory	32,119	31,952	167
Irkutsk Region	25,777	25,487	290
Kemerovo Region — Kuzbass	17,134	17,075	59
Novosibirsk Region	41,020	39,596	1,425
Omsk Region	21,079	20,667	412
Tomsk Region	8,962	8,902	59
FAR-EASTERN FEDERAL DISTRICT	128,284	127,367	918
Republic of Buryatia	7,878	7,720	159
Republic of Sakha (Yakutia)	19,048	19,000	48
Trans-Baikal Territory	8,965	8,931	33
Kamchatka Territory	7,791	7,744	47
Primorye Territory	31,692	31,265	427
Khabarovsk Territory	18,260	18,180	80
Amur Region	14,512	14,445	67
Magadan Region	4,192	4,186	6
Sakhalin Region	12,731	12,684	47
Jewish Autonomous Region	1,098	1,095	2
Chukotka Autonomous Area	2,118	2,116	1
OUTSIDE THE RUSSIAN FEDERATION	636	636	0

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 March 2024											
	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	7,582,469	190,872	144,720	779,000	56,329	159,148	334,731	524,225	1,400,373	755,700	2,545,255	836,835
CENTRAL FEDERAL DISTRICT	4,953,058	33,833	8,469	331,577	15,279	47,808	191,047	333,549	696,074	461,881	2,420,446	421,563
Belgorod Region	25,812	1,115	0	5,116	18	3,206	1,357	581	10,209	418	226	3,567
Bryansk Region	16,206	0	0	7,412	0	1,899	758	177	2,170	758	61	2,971
Vladimir Region	11,735	8	0	5,248	174	284	473	275	1,795	802	52	2,624
Voronezh Region	32,268	115	0	5,581	239	5,917	2,665	1,254	7,747	3,147	178	5,425
Ivanovo Region	8,369	0	0	3,252	8	128	503	125	1,752	390	38	2,175
Kaluga Region	14,133	11	0	5,381	0	849	936	311	3,214	350	86	2,996
Kostroma Region	4,734	0	0	1,437	97	70	219	226	942	404	251	1,088
Kursk Region	20,180	9,500	0	2,868	1	3,099	272	125	2,336	225	96	1,658
Lipetsk Region	32,746	1	0	6,401	184	16,219	584	440	6,180	635	53	2,051
Moscow Region	532,616	55	7	71,754	9,410	1,374	93,613	5,807	172,644	44,706	74,689	58,564
Orel Region	14,070	2	0	7,661	98	1,804	347	173	2,185	693	56	1,051
Ryazan Region	15,766	0	0	4,106	96	2,528	1,670	237	4,185	578	49	2,319
Smolensk Region	21,882	1	0	4,561	36	282	688	690	5,993	360	303	8,969
Tambov Region	13,127	0	0	701	509	5,731	443	227	3,279	66	24	2,147
Tver Region	20,382	10	6	9,090	12	734	1,249	226	5,469	701	721	2,169
Tula Region	51,893	362	0	35,915	340	1,722	1,707	307	6,323	2,020	144	3,054
Yaroslavl Region	33,947	5	0	12,935	2,317	1,057	2,201	620	8,635	1,593	421	4,163
Moscow	4,083,190	22,648	8,456	142,159	1,741	905	81,362	321,748	451,018	404,034	2,343,001	314,574

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	876,428	9,336	8,801	96,840	8,782	5,891	30,798	133,267	307,302	78,862	64,522	140,828
Republic of Karelia	25,289	252	0	4,331	264	67	534	153	542	188	595	18,362
Republic of Komi	11,014	8,818	8,801	182	0	49	171	195	545	194	112	748
Arkhangelsk Region	7,870	0	0	2,662	322	102	1,295	361	1,685	338	51	1,054
Nenets Autonomous Area	106	0	0	2	0	0	4	5	10	39	6	39
Arkhangelsk Region, excluding Nenets Autonomous Area	7,764	0	0	2,661	322	102	1,290	356	1,674	299	45	1,015
Vologda Region	12,168	0	0	2,631	508	452	711	562	3,022	932	179	3,170
Kaliningrad Region	43,249	65	0	6,626	381	3,091	1,669	1,009	3,393	1,962	21,572	3,479
Leningrad Region	38,470	5	0	13,822	98	631	2,730	862	6,379	8,381	416	5,146
Murmansk Region	6,658	55	0	188	1,625	6	126	2,189	656	91	774	948
Novgorod Region	6,012	7	0	1,463	276	664	236	76	1,508	49	55	1,678
Pskov Region	3,950	6	0	735	0	773	256	112	983	213	126	746
Saint Petersburg	721,749	129	0	64,197	5,307	57	23,070	127,748	288,588	66,513	40,642	105,498
SOUTHERN FEDERAL DISTRICT	357,953	279	224	39,671	7,182	20,834	18,658	8,233	141,193	70,016	8,258	43,630
Republic of Adygeya (Adygeya)	3,546	10	0	1,197	5	421	384	62	623	427	19	398
Republic of Kalmykia	1,476	0	0	18	410	69	51	94	418	72	25	320
Republic of Crimea	15,808	0	0	1,028	376	465	1,874	372	4,752	2,057	662	4,222
Krasnodar Territory	205,615	44	0	15,628	4,841	11,295	10,381	4,360	72,854	59,065	5,418	21,730
Astrakhan Region	4,179	2	2	706	0	396	883	529	1,002	299	50	311
Volgograd Region	20,175	32	32	6,745	28	1,413	2,069	288	4,356	1,555	108	3,583
Rostov Region	103,706	191	191	14,194	1,449	6,714	2,703	2,462	56,525	6,345	1,702	11,422
Sevastopol	3,446	0	0	155	73	61	312	66	663	196	275	1,644
NORTH CAUCASIAN FEDERAL DISTRICT	50,885	59	0	12,147	74	12,114	4,488	1,881	10,614	2,177	689	6,642
Republic of Dagestan	1,354	0	0	206	0	101	306	21	168	190	52	310
Republic of Ingushetia	36	0	0	1	0	18	2	1	2	0	0	12
Kabardino-Balkar Republic	2,112	0	0	943	2	380	205	28	403	21	15	116
Karachay-Cherkess Republic	969	7	0	191	0	255	47	153	184	17	25	91
Republic of North Ossetia — Alania	7,654	0	0	43	0	6,804	351	33	181	32	87	121
Chechen Republic	1,037	48	0	27	0	17	27	32	365	24	128	369
Stavropol Territory	37,723	4	0	10,736	72	4,539	3,550	1,613	9,312	1,894	381	5,623

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	512,975	32,050	30,999	134,569	3,204	34,326	39,851	10,695	105,969	54,098	12,317	85,896
Republic of Bashkortostan	47,946	1,185	636	14,136	19	3,215	3,253	587	9,416	6,184	463	9,488
Mari El Republic	4,714	0	0	957	0	497	1,239	113	637	120	110	1,041
Republic of Mordovia	7,356	0	0	3,098	130	183	171	252	1,269	227	261	1,763
Republic of Tatarstan (Tatarstan)	117,965	6,709	6,709	29,696	585	7,837	14,851	2,419	19,033	9,165	3,801	23,867
Udmurt Republic	27,055	3,910	3,904	9,573	19	2,299	524	349	2,477	4,381	257	3,265
Chuvash Republic — Chuvashia	12,557	0	0	5,107	18	653	1,363	112	2,719	787	462	1,334
Perm Territory	45,180	2,034	1,867	16,526	266	379	3,153	1,576	7,173	6,990	1,974	5,109
Kirov Region	9,799	10	10	915	43	1,806	535	417	2,459	762	243	2,607
Nizhny Novgorod Region	104,135	83	0	27,107	1,499	1,436	4,980	1,503	29,331	18,767	1,346	18,083
Orenburg Region	33,431	16,126	16,117	4,140	108	1,628	916	848	4,687	460	426	4,092
Penza Region	19,573	0	0	3,584	29	7,447	1,427	476	3,423	1,627	94	1,466
Samara Region	44,910	513	366	8,611	183	3,044	5,005	891	13,990	2,648	2,047	7,979
Saratov Region	25,193	1,446	1,389	6,494	216	3,105	1,705	636	7,544	725	388	2,936
Ulyanovsk Region	13,161	33	0	4,624	88	795	730	514	1,811	1,256	445	2,865
URALS FEDERAL DISTRICT	379,294	74,809	73,230	95,014	5,284	18,476	20,607	8,042	43,224	33,821	21,152	58,864
Kurgan Region	8,346	2	1	3,798	790	562	521	210	535	785	46	1,095
Sverdlovsk Region	123,748	212	0	43,257	1,468	1,173	7,525	3,289	23,637	14,246	2,963	25,978
Tyumen Region	186,238	73,330	73,229	31,719	2,629	15,752	9,638	3,414	7,800	15,201	16,098	10,657
Khanty-Mansi Autonomous Area — Yugra	82,037	68,047	67,952	323	744	19	4,535	1,158	2,740	704	212	3,554
Yamal-Nenets Autonomous Area	25,269	5,268	5,268	174	67	23	1,338	1,268	637	610	15,060	823
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	78,933	15	8	31,222	1,817	15,709	3,766	988	4,422	13,886	826	6,281
Chelyabinsk Region	60,962	1,265	0	16,241	397	990	2,922	1,129	11,252	3,589	2,045	21,133
SIBERIAN FEDERAL DISTRICT	263,442	7,911	6,363	53,514	8,410	17,134	15,083	10,824	62,793	20,810	6,695	60,269
Altai Republic	3,790	0	0	64	13	59	50	60	2,854	72	44	575
Republic of Tuva	1,061	180	0	26	0	37	318	42	176	14	140	127
Republic of Khakassia	2,493	127	0	188	1	43	452	51	531	246	34	819
Altai Territory	25,961	786	0	5,617	19	3,773	1,006	673	6,147	2,787	310	4,842
Krasnoyarsk Territory	48,656	155	68	10,041	7,101	4,055	3,835	1,670	7,111	3,574	1,149	9,966
Irkutsk Region	29,069	3,429	3,170	2,632	966	654	1,662	1,382	7,589	3,538	589	6,627
Kemerovo Region — Kuzbass	42,985	2,310	2,282	18,140	118	2,137	695	2,938	9,369	1,258	1,137	4,883

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	60,711	71	0	10,362	44	2,075	5,225	2,485	17,809	7,193	2,991	12,456
Omsk Region	21,916	2	0	4,539	76	2,536	774	957	6,466	839	182	5,543
Tomsk Region	26,801	850	843	1,906	72	1,765	1,066	566	4,739	1,287	120	14,430
FAR-EASTERN FEDERAL DISTRICT	188,435	32,596	16,633	15,668	8,114	2,566	14,200	17,734	33,204	34,035	11,176	19,143
Republic of Buryatia	7,402	1,164	0	592	0	55	747	289	2,596	1,063	70	827
Republic of Sakha (Yakutia)	22,908	10,237	4,164	343	4,132	48	1,273	2,026	2,230	430	260	1,930
Trans-Baikal Territory	8,152	3,594	0	105	0	46	1,644	251	895	460	40	1,117
Kamchatka Territory	9,680	0	0	1,569	243	58	198	298	2,626	1,023	2,984	680
Primorye Territory	52,833	16	1	9,999	1,276	556	3,105	4,824	11,998	5,494	7,063	8,502
Khabarovsk Territory	35,448	277	0	1,996	1,580	82	3,262	8,307	6,950	8,953	561	3,479
Amur Region	24,806	969	0	785	517	1,548	1,156	546	1,669	16,018	92	1,505
Magadan Region	7,212	3,137	0	19	44	0	19	770	2,968	17	11	225
Sakhalin Region	18,811	12,469	12,469	186	321	162	2,778	376	1,196	571	52	699
Jewish Autonomous Region	647	318	0	72	0	10	14	4	57	1	8	164
Chukotka Autonomous Area	536	414	0	3	0	0	5	44	17	4	35	15

Table 6.3.2

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

(millions of rubles)

	Volume loans for March 2024											
	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	469,207	145,029	135,099	206,617	0	311	71	5,948	34,693	25,092	51,446	0
CENTRAL FEDERAL DISTRICT	233,918	0	0	157,539	0	0	71	0	14,826	11,589	49,894	0
Belgorod Region	3,233	0	0	752	0	0	0	0	2,481	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	911	0	0	911	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	1,058	0	0	1,058	0	0	0	0	0	0	0	0
Lipetsk Region	27	0	0	0	0	0	0	0	27	0	0	0
Moscow Region	11,952	0	0	11,923	0	0	0	0	29	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	1,320	0	0	1,320	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	215,418	0	0	141,575	0	0	71	0	12,290	11,589	49,894	0

Table 6.3.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	8,970	2,124	2,124	6,735	0	0	0	0	110	0	0	0
Republic of Bashkortostan	0	0	0	0	0	0	0	0	0	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	153	0	0	82	0	0	0	0	71	0	0	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	781	0	0	741	0	0	0	0	40	0	0	0
Orenburg Region	8,036	2,124	2,124	5,911	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	0	0	0	0	0	0	0	0	0	0	0	0
Saratov Region	0	0	0	0	0	0	0	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	23,970	3,649	1,991	20,049	0	0	0	0	13	0	259	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	158	0	0	145	0	0	0	0	13	0	0	0
Tyumen Region	22,154	1,991	1,991	19,904	0	0	0	0	0	0	259	0
Khanty-Mansi Autonomous Area — Yugra	1,991	1,991	1,991	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	20,163	0	0	19,904	0	0	0	0	0	0	259	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	1,659	1,659	0	0	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	136,727	130,722	130,722	1,278	0	0	0	0	4,727	0	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	30,516	30,410	30,410	106	0	0	0	0	0	0	0	0
Irkutsk Region	1,014	0	0	1,014	0	0	0	0	0	0	0	0
Kemerovo Region — Kuzbass	4,202	211	211	0	0	0	0	0	3,991	0	0	0

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	100,995	100,101	100,101	158	0	0	0	0	735	0	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	11,696	8,533	261	192	0	0	0	1,040	678	0	1,254	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	1	0	0	0	0	0	0	0	1	0	0	0
Kamchatka Territory	1,141	0	0	0	0	0	0	0	0	0	1,141	0
Primorye Territory	2,021	0	0	192	0	0	0	1,040	677	0	112	0
Khabarovsk Territory	2,590	2,590	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	5,943	5,943	261	0	0	0	0	0	0	0	0	0

Table 6.3.3

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

(millions of rubles)

	Outstanding loans as 31.03.2024											
	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	58,953,977	2,732,338	1,751,916	12,567,581	1,483,457	2,680,977	3,750,325	3,706,086	6,977,546	12,120,550	12,480,763	454,355
CENTRAL FEDERAL DISTRICT	31,800,004	518,495	193,790	4,340,791	691,551	1,048,561	2,136,361	2,199,253	3,110,971	7,377,706	10,122,467	253,847
Belgorod Region	303,483	37,477	0	125,391	412	64,148	8,711	9,148	47,063	6,567	3,059	1,507
Bryansk Region	189,081	11	0	47,906	651	104,526	2,693	1,667	11,849	15,233	2,044	2,502
Vladimir Region	143,309	382	1	83,157	2,555	8,492	5,627	4,352	14,024	18,748	4,149	1,824
Voronezh Region	502,474	680	0	113,352	3,467	168,482	33,472	11,699	83,035	79,828	5,067	3,393
Ivanovo Region	65,865	0	0	26,878	161	5,137	5,222	1,518	11,407	12,919	1,199	1,424
Kaluga Region	216,935	417	0	91,675	106	59,363	17,903	2,726	25,163	14,432	2,908	2,242
Kostroma Region	58,822	17	0	27,435	323	3,458	2,721	3,077	6,049	12,514	2,686	543
Kursk Region	335,437	59,497	0	148,731	362	101,626	3,898	2,444	11,485	4,394	1,770	1,230
Lipetsk Region	277,956	25	0	96,853	328	131,776	8,214	5,422	18,599	14,126	1,425	1,189
Moscow Region	4,425,920	402	25	621,735	221,440	55,022	435,731	261,518	578,700	984,192	1,231,227	35,953
Orel Region	108,442	59	0	36,695	275	41,204	4,768	1,470	15,253	7,097	788	834
Ryazan Region	323,106	96,023	0	76,647	1,664	49,031	27,025	3,145	50,140	16,095	1,991	1,345
Smolensk Region	62,352	38	2	18,186	766	5,855	3,465	7,637	16,686	5,095	2,585	2,040
Tambov Region	175,454	10	0	33,850	1,208	95,297	3,678	1,728	35,995	2,241	551	896
Tver Region	192,630	143	139	72,214	92	40,429	15,589	2,660	26,797	17,229	16,340	1,136
Tula Region	572,303	6,765	0	453,559	2,269	43,275	11,280	2,605	30,392	17,026	2,931	2,201
Yaroslavl Region	306,009	33	0	156,926	6,043	19,855	13,137	9,089	30,183	21,006	47,662	2,076
Moscow	23,540,424	316,516	193,624	2,109,600	449,429	51,585	1,533,229	1,867,349	2,098,152	6,128,966	8,794,085	191,513

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	8,164,870	509,667	498,612	2,615,435	92,844	129,875	446,493	432,808	1,450,902	1,534,272	913,393	39,181
Republic of Karelia	54,420	1,447	0	24,661	3,861	1,631	4,988	1,314	3,958	3,660	5,707	3,194
Republic of Komi	79,455	39,658	39,611	20,709	26	1,878	1,500	3,229	6,371	4,155	1,096	833
Arkhangelsk Region	326,302	12,417	12,092	263,400	4,601	3,362	14,036	4,648	8,077	10,813	4,007	940
Nenets Autonomous Area	19,014	12,092	12,092	16	964	5	109	146	195	5,380	80	28
Arkhangelsk Region, excluding Nenets Autonomous Area	307,288	326	0	263,384	3,638	3,358	13,927	4,502	7,882	5,433	3,927	912
Vologda Region	207,573	37	0	90,271	1,941	7,213	3,982	2,910	11,324	19,319	69,036	1,539
Kaliningrad Region	565,621	3,871	0	121,497	1,817	35,214	19,267	6,674	27,230	23,850	323,993	2,208
Leningrad Region	1,682,713	107	0	882,134	12,778	33,660	35,489	34,754	30,006	646,191	3,894	3,700
Murmansk Region	134,385	4,342	0	4,078	21,896	91	33,568	19,440	6,965	3,005	40,280	720
Novgorod Region	86,016	29	0	60,014	1,044	6,619	1,046	1,299	13,012	1,537	690	727
Pskov Region	70,249	6	0	19,170	381	38,218	2,909	1,084	2,933	3,123	1,788	636
Saint Petersburg	4,958,136	447,753	446,910	1,129,501	44,501	1,989	329,708	357,455	1,341,026	818,619	462,900	24,685
SOUTHERN FEDERAL DISTRICT	3,517,547	9,712	6,918	660,040	79,681	418,647	214,543	251,235	821,875	873,288	162,582	25,944
Republic of Adygeya (Adygeya)	30,246	205	12	6,477	5	5,592	5,651	456	2,248	8,535	863	213
Republic of Kalmykia	11,228	1	0	711	3,020	1,400	952	934	2,840	754	440	175
Republic of Crimea	173,561	6	0	21,580	12,648	8,578	22,781	30,298	26,070	32,464	16,561	2,574
Krasnodar Territory	2,153,691	583	104	237,696	38,474	234,135	118,547	162,450	575,749	674,108	99,229	12,719
Astrakhan Region	69,891	1,990	2	4,723	325	10,419	14,809	14,567	7,785	13,235	1,693	344
Volgograd Region	246,878	2,470	2,445	128,795	465	37,707	20,535	4,410	26,782	15,526	7,483	2,704
Rostov Region	810,232	4,457	4,354	258,738	22,233	118,723	28,316	37,615	174,200	125,301	34,623	6,028
Sevastopol	21,821	0	0	1,322	2,511	2,092	2,952	504	6,200	3,364	1,689	1,186
NORTH CAUCASIAN FEDERAL DISTRICT	539,538	1,340	19	138,085	2,131	178,530	43,804	17,154	95,239	44,527	14,599	4,130
Republic of Dagestan	37,593	54	6	14,406	0	5,698	7,828	723	5,834	1,799	1,001	251
Republic of Ingushetia	5,505	0	0	1,986	0	2,919	181	8	361	14	34	3
Kabardino-Balkar Republic	31,275	12	0	9,610	6	13,658	945	415	4,305	1,453	714	157
Karachay-Cherkess Republic	33,514	283	0	9,500	1	5,716	4,460	1,936	3,665	6,777	1,083	93
Republic of North Ossetia — Alania	32,583	822	0	2,764	23	18,497	2,830	1,779	2,775	1,261	1,729	103
Chechen Republic	19,437	126	5	3,161	10	6,404	1,415	222	3,462	3,659	823	156
Stavropol Territory	379,631	44	8	96,658	2,090	125,639	26,145	12,071	74,838	29,565	9,215	3,367

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	4,849,043	160,993	125,706	1,967,942	87,242	498,361	378,649	214,021	547,785	758,020	187,118	48,913
Republic of Bashkortostan	521,794	17,421	2,529	240,135	3,990	42,104	56,538	9,576	50,863	88,558	7,060	5,548
Mari El Republic	78,329	2	0	12,055	151	49,178	6,163	1,177	6,092	1,917	909	685
Republic of Mordovia	72,299	466	0	30,540	438	24,754	3,324	1,786	4,608	3,562	1,999	820
Republic of Tatarstan (Tatarstan)	983,136	9,707	9,650	399,792	10,813	73,269	126,312	22,052	86,605	174,991	67,881	11,713
Udmurt Republic	268,814	7,760	7,745	125,767	767	24,060	6,434	7,935	15,735	72,405	6,052	1,898
Chuvash Republic — Chuvashia	88,389	1	0	31,860	351	10,545	14,627	2,072	9,857	14,862	3,503	710
Perm Territory	835,353	11,032	7,683	403,585	1,712	15,888	30,780	99,222	34,885	180,008	54,173	4,067
Kirov Region	70,544	53	20	19,513	395	22,045	3,938	2,581	11,169	7,932	1,639	1,279
Nizhny Novgorod Region	654,289	419	77	221,795	33,662	32,140	35,641	23,482	189,605	92,946	15,357	9,243
Orenburg Region	306,494	67,960	52,333	122,658	20,482	30,653	16,468	9,721	19,263	12,274	4,161	2,854
Penza Region	198,088	50	0	29,037	793	87,283	22,859	3,970	19,326	30,906	2,751	1,113
Samara Region	489,392	32,292	31,981	233,637	4,092	40,570	39,327	18,744	60,372	45,144	9,776	5,438
Saratov Region	203,279	13,784	13,688	67,506	8,920	35,800	10,027	9,038	29,427	20,037	6,787	1,953
Ulyanovsk Region	78,841	45	0	30,061	676	10,072	6,210	2,662	9,979	12,478	5,069	1,589
URALS FEDERAL DISTRICT	4,362,697	626,277	564,492	1,705,297	64,955	110,050	197,723	121,458	281,314	538,749	685,162	31,714
Kurgan Region	62,122	21	2	27,920	5,095	9,869	3,605	1,817	4,522	6,913	1,651	709
Sverdlovsk Region	1,666,256	4,748	84	963,135	23,014	17,750	70,949	37,323	151,105	267,181	117,037	14,015
Tyumen Region	1,928,641	563,995	563,843	366,763	27,956	58,153	83,219	68,082	50,596	175,246	528,638	5,993
Khanty-Mansi Autonomous Area — Yugra	456,314	319,626	319,490	3,214	8,821	304	30,950	42,383	14,200	23,803	11,262	1,751
Yamal-Nenets Autonomous Area	889,073	229,143	229,138	112,376	3,201	97	12,010	16,383	6,101	4,521	504,681	558
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	583,255	15,225	15,216	251,173	15,934	57,752	40,260	9,315	30,295	146,922	12,695	3,684
Chelyabinsk Region	705,678	57,513	562	347,480	8,889	24,279	39,949	14,236	75,091	89,409	37,836	10,997
SIBERIAN FEDERAL DISTRICT	2,706,995	201,171	144,437	705,753	332,053	204,968	199,160	117,571	462,577	355,017	90,079	38,646
Altai Republic	10,359	0	0	954	52	405	507	499	6,777	437	362	366
Republic of Tuva	6,098	557	0	262	0	197	1,256	306	2,676	160	538	147
Republic of Khakassia	23,112	1,762	800	1,638	72	1,009	8,767	768	4,013	3,805	580	697
Altai Territory	196,794	21,199	0	47,174	934	54,647	6,756	6,510	27,089	26,176	3,092	3,218
Krasnoyarsk Territory	783,862	39,971	35,166	265,655	226,056	29,772	37,061	16,523	64,942	77,623	19,924	6,335
Irkutsk Region	357,265	40,669	12,939	47,130	100,908	8,776	24,431	10,437	69,889	36,512	14,535	3,978
Kemerovo Region — Kuzbass	472,348	89,519	88,611	167,256	672	22,427	17,862	18,417	98,907	38,062	16,129	3,098

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	514,437	3,881	3,497	86,881	1,624	34,557	78,483	55,264	82,402	136,932	27,406	7,008
Omsk Region	154,709	16	1	58,169	968	21,551	17,818	4,365	24,407	20,163	4,029	3,223
Tomsk Region	188,011	3,597	3,424	30,635	766	31,627	6,218	4,482	81,475	15,148	3,485	10,576
FAR-EASTERN FEDERAL DISTRICT	3,013,283	704,683	217,941	434,237	133,000	91,985	133,593	352,587	206,883	638,970	305,364	11,980
Republic of Buryatia	126,717	2,042	9	12,842	36	3,046	8,410	2,240	17,251	77,123	2,624	1,104
Republic of Sakha (Yakutia)	353,550	212,904	173,568	5,689	49,257	780	23,937	21,597	27,280	4,900	4,769	2,437
Trans-Baikal Territory	289,031	230,917	0	2,042	497	729	8,151	2,495	8,326	33,783	1,365	726
Kamchatka Territory	132,693	81	0	7,928	8,608	2,619	3,960	13,948	10,497	15,213	69,422	417
Primorye Territory	738,663	549	1	169,283	3,319	33,619	36,380	118,580	61,389	143,327	168,414	3,802
Khabarovsk Territory	603,846	32,761	2	106,294	5,589	25,674	21,739	164,089	36,644	200,644	8,350	2,062
Amur Region	366,133	8,126	0	124,271	46,363	24,507	6,363	5,105	8,594	140,872	1,141	790
Magadan Region	184,779	144,292	0	1,629	7,499	30	352	5,538	18,495	516	6,322	105
Sakhalin Region	175,370	44,361	44,361	3,959	8,141	741	24,083	18,331	10,545	22,003	42,801	405
Jewish Autonomous Region	7,968	5,911	0	175	5	202	91	105	796	508	70	105
Chukotka Autonomous Area	34,533	22,737	0	124	3,687	37	127	560	7,067	82	86	28

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 31.03.2024											
	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	8,004,955	1,676,836	1,248,802	3,181,252	23	4,133	192	97,328	399,221	921,052	1,724,918	0
CENTRAL FEDERAL DISTRICT	3,222,514	63,453	10,045	1,332,167	0	1,823	153	8,018	86,142	471,832	1,258,926	0
Belgorod Region	52,484	34,816	0	5,291	0	0	0	0	12,377	0	0	0
Bryansk Region	4	0	0	0	0	0	0	4	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	117,480	0	0	117,480	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	9,600	0	0	3,761	0	0	0	0	0	5,839	0	0
Kostroma Region	97	0	0	97	0	0	0	0	0	0	0	0
Kursk Region	33,084	1,378	0	31,706	0	0	0	0	0	0	0	0
Lipetsk Region	2,927	0	0	950	0	0	0	0	1,977	0	0	0
Moscow Region	339,155	2,729	2,729	43,260	0	1,748	0	6,181	742	20,747	263,749	0
Orel Region	701	0	0	14	0	0	0	0	687	0	0	0
Ryazan Region	1,433	0	0	0	0	0	0	0	0	1,433	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	1,011	0	0	1,011	0	0	0	0	0	0	0	0
Tver Region	1,396	0	0	1,396	0	0	0	0	0	0	0	0
Tula Region	6,969	0	0	6,969	0	0	0	0	0	0	0	0
Yaroslavl Region	4,801	0	0	0	0	75	0	0	0	0	4,727	0
Moscow	2,651,372	24,530	7,316	1,120,233	0	0	153	1,833	70,360	443,812	990,451	0

Table 6.3.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	1,003,109	3,537	3,537	368,926	0	457	0	56,798	292,281	175,076	106,034	0
Republic of Karelia	14,199	0	0	10,753	0	0	0	0	0	0	3,447	0
Republic of Komi	3,537	3,537	3,537	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	12,261	0	0	2,239	0	0	0	0	585	0	9,436	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	12,261	0	0	2,239	0	0	0	0	585	0	9,436	0
Vologda Region	102,335	0	0	102,335	0	0	0	0	0	0	0	0
Kaliningrad Region	53,331	0	0	15,389	0	457	0	78	37,018	388	0	0
Leningrad Region	31,462	0	0	16,232	0	0	0	15,218	9	2	0	0
Murmansk Region	102,237	0	0	0	0	0	0	8,882	407	0	92,948	0
Novgorod Region	14,118	0	0	14,118	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	669,629	0	0	207,860	0	0	0	32,619	254,262	174,685	203	0
SOUTHERN FEDERAL DISTRICT	200,214	7,647	7,647	181,998	0	1,009	0	201	8,885	475	0	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	148,764	0	0	143,475	0	0	0	201	4,613	475	0	0
Astrakhan Region	1,009	0	0	0	0	1,009	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	50,441	7,647	7,647	38,523	0	0	0	0	4,272	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	17,431	0	0	17,431	0	0	0	0	0	0	0	0
Republic of Daghestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	5,504	0	0	5,504	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia — Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	4,537	0	0	4,537	0	0	0	0	0	0	0	0
Stavropol Territory	7,389	0	0	7,389	0	0	0	0	0	0	0	0

Table 6.3.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	662,190	347,394	347,394	291,703	23	0	0	5,222	1,322	16,526	0	0
Republic of Bashkortostan	62	0	0	62	0	0	0	0	0	0	0	0
Mari El Republic	1,385	0	0	1,385	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	972	0	0	598	0	0	0	0	374	0	0	0
Udmurt Republic	338,946	338,946	338,946	0	0	0	0	0	0	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	132,145	0	0	131,949	0	0	0	0	0	196	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	25,046	0	0	2,787	0	0	0	5,222	707	16,329	0	0
Orenburg Region	96,141	8,448	8,448	87,670	23	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	48,922	0	0	48,922	0	0	0	0	0	0	0	0
Saratov Region	18,570	0	0	18,329	0	0	0	0	241	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	1,058,968	689,243	636,090	339,753	0	0	0	0	240	443	29,289	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	175,756	0	0	175,073	0	0	0	0	240	443	0	0
Tyumen Region	803,949	636,090	636,090	138,569	0	0	0	0	0	0	29,289	0
Khanty-Mansi Autonomous Area — Yugra	10,356	10,356	10,356	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	743,671	625,734	625,734	88,648	0	0	0	0	0	0	29,289	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	49,922	0	0	49,922	0	0	0	0	0	0	0	0
Chelyabinsk Region	79,263	53,153	0	26,110	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	907,885	261,425	242,192	567,351	0	0	38	0	6,807	72,260	4	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	647,782	45,386	30,410	546,534	0	0	0	0	75	55,787	0	0
Irkutsk Region	40,315	4,257	0	19,582	0	0	0	0	0	16,472	4	0
Kemerovo Region— Kuzbass	32,656	27,714	27,714	0	0	0	0	0	4,942	0	0	0

Table 6.3.4 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	187,125	184,068	184,068	1,235	0	0	38	0	1,783	0	0	0
Omsk Region	8	0	0	0	0	0	0	0	7	0	1	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	932,643	304,136	1,896	81,923	0	844	0	27,089	3,545	184,440	330,666	0
Republic of Buryatia	26,990	0	0	0	0	0	0	0	0	26,990	0	0
Republic of Sakha (Yakutia)	17,474	17,474	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	12,426	12,425	0	0	0	0	0	0	1	0	0	0
Kamchatka Territory	120,350	26,989	0	3,704	0	0	0	0	0	0	89,657	0
Primorye Territory	245,024	0	0	19,329	0	844	0	25,154	3,544	8,451	187,701	0
Khabarovsk Territory	164,936	92,558	0	0	0	0	0	0	0	27,223	45,155	0
Amur Region	179,950	0	0	58,174	0	0	0	0	0	121,777	0	0
Magadan Region	2,074	2,074	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	12,374	1,570	1,570	716	0	0	0	1,935	0	0	8,153	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	151,046	151,046	326	0	0	0	0	0	0	0	0	0

Table 6.3.5

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

(millions of rubles)

	Overdue loans as 31.03.2024											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	2,568,470	33,103	27,138	371,193	17,161	87,435	213,439	41,509	346,677	497,128	942,880	17,945
CENTRAL FEDERAL DISTRICT	1,822,916	14,238	13,433	158,941	6,054	19,433	110,233	17,043	192,383	393,247	904,640	6,705
Belgorod Region	10,081	0	0	5,746	0	1,014	163	235	1,369	810	661	85
Bryansk Region	4,402	2	0	2,801	0	87	39	77	347	920	80	48
Vladimir Region	9,919	1	1	6,632	3	1,591	138	78	518	123	790	45
Voronezh Region	15,473	0	0	2,540	0	96	340	285	11,359	459	175	219
Ivanovo Region	3,101	0	0	348	0	19	183	58	929	1,460	71	33
Kaluga Region	36,227	219	0	29,703	6	193	1,299	133	634	2,811	1,158	71
Kostroma Region	547	0	0	77	0	16	63	44	313	14	9	11
Kursk Region	6,623	10	0	4,681	289	72	414	71	858	80	43	104
Lipetsk Region	2,851	3	0	166	5	21	267	228	1,706	130	185	141
Moscow Region	155,549	27	0	12,293	595	6,381	34,963	7,468	19,044	51,366	22,407	1,004
Orel Region	5,020	0	0	3,726	0	24	444	80	318	181	171	76
Ryazan Region	4,505	3	0	916	1	915	643	266	1,223	377	82	80
Smolensk Region	2,688	4	0	993	1	281	240	235	605	128	67	133
Tambov Region	3,187	0	0	1,106	15	218	524	57	1,083	33	26	125
Tver Region	2,520	0	0	1,310	5	29	83	114	781	69	63	66
Tula Region	4,400	1	0	1,044	1	1,377	297	191	830	105	410	144
Yaroslavl Region	14,117	13	0	220	2,108	6,149	2,009	1,762	657	828	274	97
Moscow	1,541,707	13,956	13,433	84,638	3,026	950	68,123	5,660	149,809	333,351	877,969	4,224

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	193,045	12,342	12,121	51,717	930	6,210	21,006	3,631	57,534	27,879	9,458	2,338
Republic of Karelia	1,189	14	0	159	0	665	49	47	158	39	22	37
Republic of Komi	4,527	29	29	575	1	57	81	62	2,376	1,245	35	64
Arkhangelsk Region	14,297	12,092	12,092	43	4	59	55	60	171	90	1,644	79
Nenets Autonomous Area	12,126	12,092	12,092	0	0	0	1	2	23	1	5	3
Arkhangelsk Region, excluding Nenets Autonomous Area	2,171	0	0	43	4	59	54	58	148	89	1,639	76
Vologda Region	4,544	0	0	126	0	68	243	207	1,386	2,361	69	84
Kaliningrad Region	11,047	0	0	5,445	0	2,549	765	368	1,271	525	69	55
Leningrad Region	20,295	0	0	8,594	0	1,445	1,824	388	4,666	3,176	119	83
Murmansk Region	914	0	0	71	0	3	45	24	577	35	61	99
Novgorod Region	2,229	0	0	806	0	1,104	40	57	158	20	22	22
Pskov Region	993	0	0	105	0	226	135	76	350	54	14	34
Saint Petersburg	133,009	206	0	35,793	924	35	17,769	2,342	46,421	20,333	7,405	1,780
SOUTHERN FEDERAL DISTRICT	107,475	2,089	56	27,085	7,350	12,578	12,771	10,154	13,229	15,168	5,382	1,669
Republic of Adygeya (Adygeya)	718	0	0	22	0	39	125	25	98	279	109	21
Republic of Kalmykia	742	0	0	20	0	311	85	48	164	42	57	15
Republic of Crimea	3,538	0	0	636	1	178	103	680	692	1,014	86	148
Krasnodar Territory	42,048	92	51	8,561	7,021	8,765	4,419	657	5,832	3,624	2,199	879
Astrakhan Region	10,837	1,988	0	42	324	266	2,879	38	640	4,564	52	43
Volgograd Region	10,961	0	0	304	1	2,588	3,148	134	1,449	736	2,432	168
Rostov Region	38,107	9	5	17,483	3	430	1,842	8,565	4,244	4,789	388	353
Sevastopol	523	0	0	16	0	1	169	8	109	120	60	41
NORTH CAUCASIAN FEDERAL DISTRICT	66,068	887	0	26,602	0	7,020	7,526	664	12,614	7,888	2,568	298
Republic of Dagestan	19,508	47	0	11,024	0	2,347	3,832	132	1,873	64	148	42
Republic of Ingushetia	667	0	0	78	0	316	126	0	130	7	7	1
Kabardino-Balkar Republic	5,491	9	0	3,327	0	548	149	130	1,140	80	83	25
Karachay-Cherkess Republic	11,693	0	0	1,729	0	456	1,876	24	999	6,551	41	17
Republic of North Ossetia — Alania	1,693	807	0	105	0	115	195	36	315	68	37	15
Chechen Republic	5,761	24	0	360	0	2,977	651	10	1,300	427	7	4
Stavropol Territory	21,255	0	0	9,978	0	261	696	331	6,858	692	2,244	195

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	139,108	515	506	34,253	1,092	9,245	21,913	3,863	31,896	26,236	6,642	3,452
Republic of Bashkortostan	21,896	80	75	2,221	380	780	3,808	440	2,809	10,357	502	518
Mari El Republic	3,899	0	0	1,027	0	2	299	70	2,400	25	40	35
Republic of Mordovia	2,414	1	0	1,177	0	614	23	28	305	143	29	95
Republic of Tatarstan (Tatarstan)	20,516	2	0	5,925	4	581	2,122	1,111	3,704	5,778	391	897
Udmurt Republic	2,465	10	10	227	93	36	156	176	555	59	1,041	114
Chuvash Republic — Chuvashia	3,997	0	0	355	302	25	138	117	218	2,689	67	86
Perm Territory	6,769	215	214	852	3	394	372	239	2,693	1,437	276	288
Kirov Region	2,026	0	0	720	241	147	185	68	464	58	77	68
Nizhny Novgorod Region	8,107	1	0	929	0	183	1,203	212	4,464	401	322	392
Orenburg Region	27,870	1	0	11,290	0	3,023	10,802	187	1,191	684	354	339
Penza Region	2,378	0	0	283	0	229	456	111	595	464	56	184
Samara Region	17,410	2	2	3,117	10	504	1,524	830	7,067	2,842	1,312	204
Saratov Region	14,360	204	204	4,182	9	2,700	484	173	4,222	146	2,081	158
Ulyanovsk Region	5,001	0	0	1,948	51	28	341	102	1,209	1,155	93	75
URALS FEDERAL DISTRICT	90,309	36	22	47,226	21	1,490	11,555	1,620	16,954	2,989	7,145	1,271
Kurgan Region	2,106	0	0	1,570	0	99	97	38	200	13	57	31
Sverdlovsk Region	12,140	5	0	1,386	2	177	2,425	412	3,676	592	3,014	451
Tyumen Region	52,716	31	22	28,419	14	86	7,497	915	10,131	1,439	3,892	292
Khanty-Mansi Autonomous Area — Yugra	8,125	9	0	359	4	28	1,748	495	1,087	1,107	3,166	121
Yamal-Nenets Autonomous Area	5,586	6	6	33	5	3	3,897	257	687	74	570	55
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	39,005	16	16	28,028	6	55	1,852	162	8,357	258	156	116
Chelyabinsk Region	23,347	0	0	15,851	5	1,127	1,536	256	2,947	945	182	498
SIBERIAN FEDERAL DISTRICT	97,366	1,147	1,000	15,896	1,653	8,247	21,772	3,234	15,655	22,285	5,833	1,643
Altai Republic	1,092	0	0	6	0	50	41	16	936	8	19	18
Republic of Tuva	281	0	0	12	0	19	16	34	143	2	41	15
Republic of Khakassia	669	0	0	115	0	137	44	57	236	29	27	23
Altai Territory	8,396	6	0	438	7	6,320	217	114	642	426	109	117
Krasnoyarsk Territory	19,378	9	0	7,112	23	940	1,869	1,770	2,353	4,887	154	262
Irkutsk Region	10,288	121	0	441	1,258	217	1,186	195	1,513	353	4,823	181
Kemerovo Region — Kuzbass	18,573	1,008	1,000	247	7	66	630	283	1,298	14,743	122	170

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	17,907	4	0	4,578	4	253	5,088	374	5,269	1,466	414	457
Omsk Region	17,921	0	0	1,219	355	225	12,477	185	2,849	223	42	346
Tomsk Region	2,860	0	0	1,728	0	20	205	206	416	149	81	55
FAR-EASTERN FEDERAL DISTRICT	52,184	1,849	0	9,472	61	23,212	6,663	1,299	6,411	1,435	1,213	568
Republic of Buryatia	1,259	0	0	134	3	12	168	57	372	411	72	31
Republic of Sakha (Yakutia)	2,518	340	0	294	2	43	782	122	614	134	97	90
Trans-Baikal Territory	972	3	0	108	0	57	114	41	529	52	36	31
Kamchatka Territory	416	3	0	31	0	1	130	29	122	23	62	14
Primorye Territory	8,459	0	0	3,058	2	1,365	239	548	2,470	354	315	107
Khabarovsk Territory	34,812	1,316	0	5,599	5	21,708	4,179	316	824	371	384	110
Amur Region	881	109	0	12	49	4	104	75	322	52	109	45
Magadan Region	309	0	0	0	0	4	133	16	105	1	32	18
Sakhalin Region	2,362	0	0	213	0	14	800	86	1,012	29	96	111
Jewish Autonomous Region	94	0	0	15	0	3	12	7	32	6	8	10
Chukotka Autonomous Area	101	77	0	7	0	0	0	0	10	2	3	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)

	Overdue loans as 31.03.2024											
	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	114,840	37,650	37,650	25,789	23	75	87	222	13,062	33,048	4,883	0
CENTRAL FEDERAL DISTRICT	56,232	8,012	8,012	40	0	75	48	0	10,803	32,375	4,879	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	1,379	697	697	0	0	0	0	0	682	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	75	0	0	0	0	75	0	0	0	0	0	0
Moscow	54,778	7,316	7,316	40	0	0	48	0	10,121	32,375	4,879	0

(millions of rubles)

[illegible]

Table 6.3.6 (end)

(millions of rubles)

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

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.03.2024											
	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	1,522,807	130,817	2,096	0	12,916,208	1,139,504	153,754	45	645,054	52,816	12,210	7
CENTRAL FEDERAL DISTRICT	681,952	34,383	1,558	0	5,749,954	296,663	70,513	38	391,713	14,199	9,922	0
Belgorod Region	8,239	1,727	0	0	66,839	12,673	0	0	3,354	558	0	0
Bryansk Region	5,378	1,388	0	0	49,287	11,528	4	0	1,416	344	0	0
Vladimir Region	5,932	1,008	0	0	58,821	9,877	0	0	2,272	703	0	0
Voronezh Region	18,899	1,987	0	0	207,251	27,338	0	0	13,593	781	0	0
Ivanovo Region	5,561	817	0	0	41,230	7,528	0	0	1,020	326	0	0
Kaluga Region	5,398	697	0	0	58,215	7,045	5,839	0	7,943	484	0	0
Kostroma Region	3,306	848	0	0	24,903	6,888	0	0	300	146	0	0
Kursk Region	4,959	893	0	0	50,992	9,241	0	0	1,938	281	0	0
Lipetsk Region	6,626	831	0	0	66,619	7,339	0	0	1,498	388	0	0
Moscow Region	138,860	7,582	29	0	1,010,651	62,464	2,277	0	55,550	3,641	209	0
Orel Region	4,006	732	0	0	36,270	6,952	0	0	4,494	211	0	0
Ryazan Region	8,311	1,197	0	0	82,253	7,720	1,433	0	2,145	350	0	0
Smolensk Region	6,914	653	0	0	32,123	6,040	0	0	1,774	301	0	0
Tambov Region	4,367	830	0	0	35,857	7,281	0	0	1,531	264	0	0
Tver Region	8,875	1,019	0	0	66,486	5,893	0	0	840	350	0	0
Tula Region	8,565	940	0	0	65,211	9,826	0	0	2,105	543	0	0
Yaroslavl Region	10,564	1,188	0	0	68,634	6,957	4,801	0	2,437	274	75	0
Moscow	427,193	10,047	1,530	0	3,728,313	84,072	56,158	38	287,503	4,256	9,638	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	146,109	11,767	70	0	1,292,616	88,492	12,198	0	53,483	3,988	78	0
Republic of Karelia	2,995	724	0	0	26,223	3,871	0	0	205	109	0	0
Republic of Komi	1,927	624	0	0	17,229	5,364	0	0	3,268	306	0	0
Arkhangelsk Region	3,939	903	0	0	60,393	7,944	679	0	365	274	0	0
Nenets Autonomous Area	78	42	0	0	5,871	425	0	0	31	17	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	3,860	861	0	0	54,522	7,518	679	0	334	256	0	0
Vologda Region	6,372	1,017	0	0	47,074	9,019	0	0	1,372	346	0	0
Kaliningrad Region	15,416	1,003	0	0	107,528	7,829	182	0	2,874	373	78	0
Leningrad Region	11,797	1,528	0	0	148,281	10,711	9	0	4,230	629	0	0
Murmansk Region	2,445	610	39	0	26,148	4,914	1,896	0	540	129	0	0
Novgorod Region	2,123	433	0	0	10,752	3,030	0	0	984	118	0	0
Pskov Region	2,224	346	0	0	28,035	3,122	0	0	750	214	0	0
Saint Petersburg	96,871	4,581	31	0	820,953	32,688	9,431	0	38,895	1,490	0	0
SOUTHERN FEDERAL DISTRICT	155,766	20,575	50	0	1,478,712	183,871	2,107	0	45,158	7,502	2,007	0
Republic of Adygeya (Adygeya)	2,607	445	0	0	25,306	3,572	0	0	583	160	0	0
Republic of Kalmykia	1,470	601	0	0	10,704	4,135	0	0	429	273	0	0
Republic of Crimea	9,466	1,393	0	0	90,922	9,218	0	0	2,560	424	0	0
Krasnodar Territory	93,480	9,146	0	0	929,693	85,580	0	0	18,628	3,362	0	0
Astrakhan Region	3,832	823	50	0	45,588	7,407	100	0	5,277	477	0	0
Volgograd Region	10,492	1,821	0	0	97,949	17,018	0	0	8,150	1,007	0	0
Rostov Region	32,123	5,882	0	0	264,984	54,218	2,007	0	9,087	1,704	2,007	0
Sevastopol	2,295	463	0	0	13,567	2,723	0	0	446	94	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	28,009	4,459	0	0	261,684	45,740	0	0	19,737	3,858	0	0
Republic of Dagestan	1,128	379	0	0	15,669	4,273	0	0	1,736	678	0	0
Republic of Ingushetia	36	10	0	0	3,741	207	0	0	155	88	0	0
Kabardino-Balkar Republic	1,467	384	0	0	22,755	5,135	0	0	1,048	723	0	0
Karachay-Cherkess Republic	888	217	0	0	18,732	1,726	0	0	4,250	182	0	0
Republic of North Ossetia — Alania	7,653	212	0	0	24,296	2,765	0	0	1,228	242	0	0
Chechen Republic	519	210	0	0	6,291	2,714	0	0	229	146	0	0
Stavropol Territory	16,318	3,047	0	0	170,200	28,919	0	0	11,092	1,799	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	220,429	22,849	40	0	1,731,615	205,264	904	0	57,244	8,853	196	0
Republic of Bashkortostan	22,183	2,773	0	0	277,048	25,005	0	0	6,981	1,425	0	0
Mari El Republic	3,283	435	0	0	19,947	4,176	0	0	2,852	147	0	0
Republic of Mordovia	2,864	473	0	0	25,320	4,155	0	0	909	229	0	0
Republic of Tatarstan (Tatarstan)	45,575	2,858	0	0	314,231	27,299	0	0	6,724	998	0	0
Udmurt Republic	12,083	1,658	0	0	124,711	11,508	0	0	1,085	434	0	0
Chuvash Republic — Chuvashia	7,095	727	0	0	57,649	9,514	0	0	602	273	0	0
Perm Territory	22,291	2,547	0	0	144,774	23,497	196	0	2,947	819	196	0
Kirov Region	6,686	1,095	0	0	38,879	8,675	0	0	1,301	302	0	0
Nizhny Novgorod Region	32,286	3,102	40	0	244,149	23,018	707	0	3,609	695	0	0
Orenburg Region	8,601	1,350	0	0	81,413	17,647	0	0	13,837	726	0	0
Penza Region	9,442	1,157	0	0	91,449	12,112	0	0	1,348	467	0	0
Samara Region	26,607	1,725	0	0	174,446	14,416	0	0	7,326	816	0	0
Saratov Region	12,869	2,025	0	0	86,139	17,270	0	0	6,100	1,250	0	0
Ulyanovsk Region	8,566	924	0	0	51,459	6,969	0	0	1,624	273	0	0
URALS FEDERAL DISTRICT	111,419	11,585	13	0	883,621	99,380	663	0	29,878	4,392	0	0
Kurgan Region	4,216	687	0	0	30,393	6,109	0	0	1,943	217	0	0
Sverdlovsk Region	46,590	4,473	13	0	393,782	29,945	663	0	5,327	1,145	0	0
Tyumen Region	36,261	3,590	0	0	279,091	37,031	0	0	16,493	2,161	0	0
Khanty-Mansi Autonomous Area — Yugra	12,011	1,192	0	0	72,432	15,215	0	0	3,214	1,184	0	0
Yamal-Nenets Autonomous Area	3,134	967	0	0	24,194	9,105	0	0	3,774	441	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	21,115	1,431	0	0	182,465	12,712	0	0	9,505	536	0	0
Chelyabinsk Region	24,353	2,834	0	0	180,355	26,295	0	0	6,116	869	0	0
SIBERIAN FEDERAL DISTRICT	121,784	16,226	171	0	913,200	135,661	1,320	7	34,513	6,710	7	7
Altai Republic	812	157	0	0	5,315	1,707	0	0	250	109	0	0
Republic of Tuva	640	445	0	0	5,234	3,533	0	0	234	216	0	0
Republic of Khakassia	1,766	510	0	0	19,682	4,919	0	0	575	303	0	0
Altai Territory	16,803	2,544	0	0	117,236	20,744	0	0	7,734	556	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	21,960	3,022	0	0	146,558	23,124	75	0	4,759	1,244	0	0
Irkutsk Region	15,036	2,273	0	0	100,578	19,882	0	0	2,691	892	0	0
Kemerovo Region — Kuzbass	9,735	1,586	0	0	68,949	13,116	0	0	2,389	595	0	0
Novosibirsk Region	38,108	2,480	171	0	335,568	22,944	1,238	0	11,015	1,941	0	0
Omsk Region	11,604	2,467	0	0	73,596	18,079	7	7	3,684	532	7	7
Tomsk Region	5,319	742	0	0	40,484	7,613	0	0	1,182	323	0	0
FAR-EASTERN FEDERAL DISTRICT	57,340	8,974	194	0	604,806	84,432	66,050	0	13,328	3,314	0	0
Republic of Buryatia	2,641	930	0	0	25,106	8,063	0	0	567	358	0	0
Republic of Sakha (Yakutia)	7,195	1,311	0	0	55,392	11,693	24	0	903	457	0	0
Trans-Baikal Territory	3,192	871	1	0	26,375	8,033	1	0	679	355	0	0
Kamchatka Territory	3,667	519	0	0	45,337	6,289	3,704	0	364	208	0	0
Primorye Territory	21,633	2,208	193	0	249,199	20,071	51,511	0	3,785	796	0	0
Khabarovsk Territory	9,076	809	0	0	92,096	11,646	8,736	0	4,152	397	0	0
Amur Region	3,913	1,043	0	0	31,233	8,284	0	0	560	278	0	0
Magadan Region	1,408	316	0	0	17,854	1,981	2,074	0	233	86	0	0
Sakhalin Region	3,819	710	0	0	52,566	6,532	0	0	1,928	322	0	0
Jewish Autonomous Region	621	241	0	0	7,518	1,219	0	0	62	38	0	0
Chukotka Autonomous Area	173	16	0	0	2,130	623	0	0	95	17	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

	30.04.2024											
	Rubles						Foreign currency					
	total	including					total	including				
		housing loans	of which: mortgage loans					housing loans	of which: mortgage loans			
			total	including overdue loans	of which: against the pledge of claims under share construction participation agreements				total	including overdue loans	of which: against the pledge of claims under share construction participation agreements	
total					including overdue loans	total					including overdue loans	
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	34,677,539	18,608,661	18,600,980	63,751	4,768,308	6,443	20,186	6,126	5,740	2,588	45	25
CENTRAL FEDERAL DISTRICT	10,455,652	5,760,175	5,757,460	22,750	1,602,977	1,943	16,426	4,904	4,574	2,072	26	9
Belgorod Region	282,751	138,365	138,297	456	33,627	28	22	2	2	0	0	0
Bryansk Region	187,143	94,050	94,010	303	22,631	7	16	9	8	8	0	0
Vladimir Region	233,884	113,740	113,692	297	27,094	24	24	18	18	13	0	0
Voronezh Region	435,033	226,068	225,994	914	51,460	165	29	5	5	5	0	0
Ivanovo Region	143,994	68,927	68,918	256	15,440	49	10	2	2	2	0	0
Kaluga Region	246,552	132,086	132,060	405	24,600	25	39	30	29	28	0	0
Kostroma Region	104,494	52,767	52,730	120	10,253	3	4	0	0	0	0	0
Kursk Region	193,938	93,979	93,937	255	20,151	3	9	2	2	0	0	0
Lipetsk Region	196,470	91,311	91,296	316	20,344	37	3	0	0	0	0	0
Moscow Region	2,783,149	1,541,000	1,540,516	6,711	402,102	505	2,378	1,458	1,365	808	6	2
Orel Region	130,390	64,692	64,671	176	14,522	22	6	1	1	0	0	0
Ryazan Region	223,841	120,527	120,516	363	36,158	40	14	7	7	7	0	0
Smolensk Region	161,699	79,384	79,364	355	17,463	34	58	7	0	0	0	0
Tambov Region	155,965	72,460	72,436	332	14,848	16	9	0	0	0	0	0
Tver Region	250,725	129,351	129,345	462	26,366	31	25	10	10	10	0	0
Tula Region	317,347	162,019	161,998	557	46,228	38	61	49	29	0	0	0
Yaroslavl Region	219,015	109,809	109,753	416	23,483	37	18	12	12	5	0	0
Moscow	4,189,262	2,469,639	2,467,926	10,058	796,208	878	13,700	3,292	3,084	1,185	20	7

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	3,891,118	2,150,176	2,149,764	6,748	562,132	874	1,489	669	661	296	3	0
Republic of Karelia	135,009	63,932	63,922	113	13,189	16	5	1	1	0	0	0
Republic of Komi	196,877	97,746	97,679	238	20,229	20	16	1	1	0	0	0
Arkhangelsk Region	268,973	143,377	143,341	224	34,851	16	22	2	2	0	0	0
Nenets Autonomous Area	12,480	5,985	5,984	7	1,372	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	256,493	137,392	137,356	217	33,479	16	22	2	2	0	0	0
Vologda Region	231,119	112,898	112,855	316	21,966	61	2	1	1	1	0	0
Kaliningrad Region	227,600	117,201	117,170	951	24,336	18	110	32	32	14	0	0
Leningrad Region	545,591	292,520	292,507	1,124	76,251	183	171	81	81	39	2	0
Murmansk Region	197,292	87,198	87,190	139	23,286	26	26	5	5	0	0	0
Novgorod Region	105,289	49,696	49,683	112	10,758	22	5	0	0	0	0	0
Pskov Region	101,116	45,927	45,922	133	11,744	29	4	1	1	0	0	0
Saint Petersburg	1,882,252	1,139,681	1,139,495	3,398	325,522	483	1,129	545	537	243	1	0
SOUTHERN FEDERAL DISTRICT	3,314,287	1,698,143	1,697,393	6,767	508,368	1,318	372	131	130	50	0	0
Republic of Adygeya (Adygeya)	95,859	42,065	42,053	202	13,819	54	4	0	0	0	0	0
Republic of Kalmykia	81,016	43,734	43,727	133	13,281	23	0	0	0	0	0	0
Republic of Crimea	144,039	75,265	75,265	93	23,060	16	24	2	2	0	0	0
Krasnodar Territory	1,459,836	766,959	766,686	3,718	254,143	944	181	71	70	19	0	0
Astrakhan Region	203,588	101,623	101,598	340	27,268	21	12	7	7	5	0	0
Volgograd Region	414,623	196,854	196,739	565	50,157	41	38	3	3	0	0	0
Rostov Region	867,078	443,275	442,957	1,607	118,684	207	112	48	48	25	0	0
Sevastopol	48,249	28,368	28,368	109	7,956	12	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,088,009	515,607	515,366	4,080	122,035	196	181	30	26	9	0	0
Republic of Dagestan	192,161	95,496	95,494	1,361	25,227	85	7	0	0	0	0	0
Republic of Ingushetia	16,644	4,343	4,342	126	1,024	0	0	0	0	0	0	0
Kabardino-Balkar Republic	97,788	44,230	44,171	296	8,366	7	105	0	0	0	0	0
Karachay-Cherkess Republic	73,150	35,273	35,245	317	5,257	15	0	0	0	0	0	0
Republic of North Ossetia — Alania	116,432	56,231	56,205	605	15,304	12	8	2	0	0	0	0
Chechen Republic	83,489	35,422	35,422	574	5,582	9	1	0	0	0	0	0
Stavropol Territory	508,346	244,612	244,487	802	61,275	67	60	29	26	9	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	6,257,524	3,332,827	3,330,609	9,296	774,475	755	437	148	146	83	0	0
Republic of Bashkortostan	1,019,078	567,496	567,276	1,493	134,232	128	23	4	4	0	0	0
Mari El Republic	114,036	60,461	60,452	114	12,976	13	3	0	0	0	0	0
Republic of Mordovia	125,939	68,588	68,523	130	18,202	2	9	7	7	0	0	0
Republic of Tatarstan (Tatarstan)	1,076,551	612,535	612,027	1,351	140,589	141	18	4	4	2	0	0
Udmurt Republic	373,421	212,718	212,565	549	55,855	39	18	1	1	0	0	0
Chuvash Republic — Chuvashia	253,706	149,854	149,813	347	44,364	28	14	3	3	0	0	0
Perm Territory	589,371	303,867	303,583	1,008	76,263	93	92	55	53	51	0	0
Kirov Region	226,362	118,284	118,225	351	22,962	20	6	0	0	0	0	0
Nizhny Novgorod Region	600,942	301,030	300,787	800	67,325	43	70	10	10	2	0	0
Orenburg Region	417,617	211,915	211,867	624	34,654	38	15	7	7	7	0	0
Penza Region	233,439	128,541	128,335	320	40,897	26	9	7	7	0	0	0
Samara Region	605,484	289,913	289,614	1,247	65,059	111	119	28	28	10	0	0
Saratov Region	403,275	192,901	192,838	668	34,938	49	36	21	21	11	0	0
Ulyanovsk Region	218,302	114,725	114,704	294	26,159	24	7	3	3	0	0	0
URALS FEDERAL DISTRICT	3,404,011	1,843,323	1,842,884	5,101	451,905	414	450	61	61	4	0	0
Kurgan Region	156,439	77,699	77,681	246	18,037	23	1	0	0	0	0	0
Sverdlovsk Region	1,067,719	582,694	582,593	1,896	163,646	154	133	49	49	4	0	0
Tyumen Region	1,458,191	832,318	832,176	1,849	204,416	166	273	5	5	0	0	0
Khanty-Mansi Autonomous Area — Yugra	682,030	401,455	401,412	900	87,481	99	6	5	5	0	0	0
Yamal-Nenets Autonomous Area	254,617	139,072	139,057	264	36,882	19	10	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	521,545	291,792	291,707	684	80,053	47	257	0	0	0	0	0
Chelyabinsk Region	721,663	350,613	350,435	1,111	65,806	72	43	6	6	0	0	0
SIBERIAN FEDERAL DISTRICT	3,951,488	2,005,913	2,005,170	6,050	438,827	620	322	141	102	54	16	16
Altai Republic	41,120	13,798	13,797	43	3,093	0	1	0	0	0	0	0
Republic of Tuva	121,281	70,877	70,874	185	20,670	29	0	0	0	0	0	0
Republic of Khakassia	117,400	57,978	57,952	137	12,311	18	0	0	0	0	0	0
Altai Territory	416,941	204,755	204,720	489	45,683	43	10	0	0	0	0	0

Table 6.3.8 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	744,898	388,557	388,271	1,483	88,721	152	55	29	29	29	16	16
Irkutsk Region	583,650	279,345	279,271	962	47,885	70	60	23	23	0	0	0
Kemerovo Region — Kuzbass	529,472	231,536	231,452	551	53,081	49	78	51	17	1	0	0
Novosibirsk Region	776,068	451,075	450,958	1,442	111,571	231	68	20	18	15	0	0
Omsk Region	388,479	192,424	192,351	474	34,071	13	44	17	15	8	0	0
Tomsk Region	232,179	115,567	115,525	284	21,743	15	8	2	1	1	0	0
FAR-EASTERN FEDERAL DISTRICT	2,315,448	1,302,497	1,302,335	2,958	307,588	322	508	43	40	19	0	0
Republic of Buryatia	214,225	110,246	110,224	258	28,702	9	3	2	2	2	0	0
Republic of Sakha (Yakutia)	397,736	253,219	253,186	533	54,958	116	4	1	1	0	0	0
Trans-Baikal Territory	235,077	117,195	117,157	244	24,062	9	7	4	4	0	0	0
Kamchatka Territory	98,275	48,643	48,633	91	10,666	7	3	2	2	0	0	0
Primorye Territory	523,226	299,161	299,142	703	83,085	60	434	18	15	4	0	0
Khabarovsk Territory	359,974	206,039	206,021	457	55,187	43	29	8	8	6	0	0
Amur Region	218,215	127,090	127,076	261	21,153	19	0	0	0	0	0	0
Magadan Region	53,487	28,053	28,051	59	5,238	10	0	0	0	0	0	0
Sakhalin Region	166,711	89,160	89,155	265	19,068	34	25	8	8	8	0	0
Jewish Autonomous Region	29,366	13,648	13,646	56	3,142	5	0	0	0	0	0	0
Chukotka Autonomous Area	19,156	10,044	10,043	31	2,326	10	0	0	0	0	0	0

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	April 2024												
	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	2,449,082	123,373	465,953	298.2	8.41	123,231	465,801	298.3	8.41	43,135	223,712	314.2	6.23
CENTRAL FEDERAL DISTRICT	744,447	29,461	140,211	302.2	8.69	29,454	140,181	302.2	8.69	11,214	72,500	317.8	6.48
Belgorod Region	21,400	1,047	3,666	300.8	8.26	1,047	3,666	300.8	8.26	320	1,593	323.2	5.91
Bryansk Region	14,006	794	2,450	300.6	8.71	793	2,444	300.5	8.72	287	1,232	320.4	6.57
Vladimir Region	19,253	951	2,833	295.5	9.22	951	2,833	295.5	9.22	247	1,193	314.4	6.51
Voronezh Region	35,498	1,860	6,320	304.0	8.27	1,860	6,320	304.0	8.27	656	2,803	315.0	6.60
Ivanovo Region	12,132	627	1,954	286.3	9.25	627	1,954	286.3	9.25	164	800	308.2	6.22
Kaluga Region	16,923	895	3,024	302.1	8.88	895	3,024	302.1	8.88	205	1,104	321.1	6.65
Kostroma Region	7,938	512	1,475	297.1	8.93	510	1,469	298.0	8.92	155	646	312.6	6.30
Kursk Region	15,536	760	2,485	290.1	8.54	760	2,485	290.1	8.54	193	901	311.5	6.09
Lipetsk Region	16,458	772	2,474	298.2	8.58	772	2,474	298.2	8.58	282	1,314	315.9	6.20
Moscow Region	179,998	6,999	35,414	305.5	8.73	6,999	35,414	305.5	8.73	2,562	17,563	320.4	6.38
Orel Region	10,337	504	1,671	294.7	8.88	504	1,671	294.7	8.88	167	786	311.0	6.56
Ryazan Region	16,065	878	3,190	312.5	8.44	878	3,190	312.5	8.44	414	1,949	324.9	6.67
Smolensk Region	12,595	657	1,981	291.9	8.76	657	1,981	291.9	8.76	223	917	306.0	6.42
Tambov Region	12,693	662	2,077	288.4	8.90	662	2,077	288.4	8.90	233	982	305.7	6.19
Tver Region	17,991	972	3,211	299.3	8.80	972	3,211	299.3	8.80	271	1,328	313.8	6.85
Tula Region	23,232	1,466	4,931	310.8	7.76	1,466	4,931	310.8	7.76	592	2,678	329.1	5.82
Yaroslavl Region	17,239	972	2,994	289.1	8.38	971	2,993	289.2	8.38	263	1,169	303.4	6.18
Moscow	295,154	8,133	58,063	302.4	8.78	8,130	58,046	302.5	8.78	3,980	33,539	317.1	6.61

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	262,366	12,684	49,664	292.1	8.22	12,680	49,644	292.2	8.22	4,860	23,596	308.0	6.10
Republic of Karelia	9,620	427	1,413	270.4	9.14	427	1,413	270.4	9.14	130	593	302.1	6.25
Republic of Komi	13,236	628	1,977	286.6	9.07	627	1,977	286.6	9.07	183	921	306.4	6.51
Arkhangelsk Region	19,006	1,308	4,483	258.6	5.71	1,308	4,483	258.6	5.71	460	1,926	275.0	4.99
Nenets Autonomous Area	734	33	104	294.5	7.61	33	104	294.5	7.61	16	69	297.1	5.79
Arkhangelsk Region, excluding Nenets Autonomous Area	18,272	1,275	4,379	257.8	5.66	1,275	4,379	257.8	5.66	444	1,856	274.2	4.96
Vologda Region	16,890	989	2,668	277.6	9.01	989	2,668	277.6	9.01	296	1,126	286.2	6.22
Kaliningrad Region	18,134	1,061	3,475	293.7	8.06	1,059	3,457	294.9	8.05	357	1,389	304.0	6.34
Leningrad Region	35,036	1,537	6,006	303.3	8.11	1,537	6,006	303.3	8.11	610	3,001	316.6	6.00
Murmansk Region	14,491	706	2,224	259.0	9.53	706	2,224	259.0	9.53	199	916	292.9	6.10
Novgorod Region	8,021	447	1,273	279.6	9.18	447	1,273	279.6	9.18	132	513	301.7	7.02
Pskov Region	7,843	432	1,301	290.0	8.50	431	1,300	290.2	8.50	193	703	304.5	6.32
Saint Petersburg	120,089	5,149	24,843	302.2	8.30	5,149	24,843	302.2	8.30	2,300	12,508	315.3	6.15
SOUTHERN FEDERAL DISTRICT	240,186	12,994	47,537	314.1	8.02	12,979	47,522	314.2	8.01	5,272	25,337	328.6	6.33
Republic of Adygeya (Adygeya)	6,705	303	1,141	318.8	7.79	303	1,141	318.8	7.79	144	660	331.1	6.39
Republic of Kalmykia	5,057	199	957	304.3	8.21	199	957	304.3	8.21	85	566	323.1	6.58
Republic of Crimea	12,295	752	2,824	311.8	7.71	752	2,824	311.8	7.71	385	1,737	320.2	6.55
Krasnodar Territory	103,050	5,404	21,941	324.2	7.80	5,401	21,938	324.2	7.80	2,362	12,379	338.1	6.21
Astrakhan Region	13,811	958	2,850	311.2	8.24	958	2,850	311.2	8.24	308	1,317	320.7	6.32
Volgograd Region	30,946	1,474	4,793	294.1	8.52	1,470	4,788	294.3	8.52	607	2,618	313.9	6.24
Rostov Region	64,502	3,663	12,157	305.4	8.29	3,655	12,151	305.6	8.29	1,274	5,551	319.0	6.55
Sevastopol	3,819	241	874	314.3	7.53	241	874	314.3	7.53	107	508	327.9	6.13
NORTH CAUCASIAN FEDERAL DISTRICT	80,008	4,936	12,866	310.0	9.37	4,935	12,865	310.0	9.37	1,304	5,807	323.9	6.33
Republic of Dagestan	15,375	931	2,023	318.2	10.39	931	2,023	318.2	10.39	174	942	337.0	5.92
Republic of Ingushetia	1,430	141	150	334.0	12.45	141	150	334.0	12.45	9	49	318.3	6.66
Kabardino-Balkar Republic	7,086	357	1,033	299.2	9.69	357	1,033	299.2	9.69	71	393	327.7	6.74
Karachay-Cherkess Republic	4,843	291	823	303.6	9.84	291	823	303.6	9.84	59	244	328.1	6.10
Republic of North Ossetia — Alania	8,247	361	1,293	318.0	8.60	361	1,293	318.0	8.60	128	640	331.2	5.72
Chechen Republic	7,178	863	1,106	303.2	13.27	863	1,106	303.2	13.27	45	276	316.7	6.95
Stavropol Territory	35,851	1,992	6,437	308.9	8.34	1,991	6,437	308.9	8.34	818	3,263	318.5	6.48

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	460,108	25,983	85,998	300.9	8.54	25,951	85,972	300.9	8.54	8,031	37,868	319.0	6.20
Republic of Bashkortostan	66,411	4,791	15,363	308.8	8.43	4,791	15,363	308.8	8.43	1,361	6,615	325.4	6.43
Mari El Republic	9,103	521	1,526	292.1	8.31	521	1,526	292.1	8.31	181	739	305.8	6.36
Republic of Mordovia	9,773	452	1,593	296.4	8.97	452	1,593	296.4	8.97	161	849	317.4	7.01
Republic of Tatarstan (Tatarstan)	74,732	4,238	16,616	310.2	8.21	4,208	16,594	310.5	8.21	1,131	6,466	328.8	6.24
Udmurt Republic	26,626	1,934	5,890	305.2	7.76	1,934	5,890	305.2	7.76	752	2,889	324.0	6.19
Chuvash Republic — Chuvashia	19,468	1,027	3,575	301.6	8.42	1,027	3,575	301.6	8.42	465	2,125	317.9	6.33
Perm Territory	46,878	2,656	8,037	297.9	8.58	2,656	8,037	297.9	8.58	840	3,794	317.7	5.92
Kirov Region	17,754	937	3,036	299.9	8.15	937	3,036	299.9	8.15	295	1,375	317.4	5.45
Nizhny Novgorod Region	50,946	2,246	7,990	286.9	8.77	2,245	7,985	287.0	8.77	661	3,463	305.8	6.25
Orenburg Region	27,609	1,580	4,588	294.6	9.14	1,580	4,588	294.6	9.14	433	1,728	311.9	6.38
Penza Region	16,183	913	2,987	300.8	7.80	913	2,987	300.8	7.80	439	1,777	314.0	6.02
Samara Region	48,003	2,264	7,260	288.5	9.62	2,263	7,260	288.5	9.62	615	2,836	310.1	6.01
Saratov Region	30,475	1,474	4,495	292.7	9.40	1,474	4,495	292.7	9.40	324	1,644	312.8	6.14
Ulyanovsk Region	16,147	950	3,041	303.7	8.24	950	3,041	303.7	8.24	373	1,569	321.9	6.09
URALS FEDERAL DISTRICT	233,361	14,273	45,842	295.2	8.75	14,191	45,784	295.6	8.75	5,024	21,146	312.9	6.48
Kurgan Region	10,855	680	1,743	296.7	8.91	680	1,743	296.7	8.91	259	903	309.5	6.31
Sverdlovsk Region	78,045	4,709	15,662	294.3	8.57	4,704	15,658	294.4	8.57	1,979	8,252	307.5	6.57
Tyumen Region	89,399	5,142	18,697	307.1	8.61	5,142	18,697	307.1	8.61	1,939	8,510	322.2	6.42
Khanty-Mansi Autonomous Area — Yugra	39,833	2,169	8,193	302.8	8.89	2,169	8,193	302.8	8.89	857	3,799	317.4	6.37
Yamal-Nenets Autonomous Area	14,595	769	3,281	292.9	9.43	769	3,281	292.9	9.43	336	1,607	311.6	6.80
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	34,972	2,204	7,224	318.4	7.96	2,204	7,224	318.4	7.96	746	3,103	333.6	6.28
Chelyabinsk Region	55,062	3,742	9,741	273.7	9.35	3,665	9,686	275.3	9.34	847	3,481	303.5	6.47
SIBERIAN FEDERAL DISTRICT	279,645	15,076	50,196	295.1	8.74	15,075	50,193	295.1	8.74	4,499	21,182	312.6	6.28
Altai Republic	3,305	198	447	285.6	9.02	198	447	285.6	9.02	27	131	312.2	6.00
Republic of Tuva	7,795	1,111	2,984	291.4	6.68	1,111	2,984	291.4	6.68	247	1,272	270.0	3.51
Republic of Khakassia	8,150	505	1,397	300.2	8.45	505	1,397	300.2	8.45	85	385	328.9	6.05
Altai Territory	30,211	1,736	5,095	293.1	8.98	1,736	5,095	293.1	8.98	515	2,238	311.8	6.48
Krasnoyarsk Territory	49,387	2,560	9,251	293.0	8.59	2,560	9,251	293.0	8.59	828	4,106	313.2	6.47

Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	42,321	2,076	6,577	291.8	9.38	2,076	6,577	291.8	9.38	517	2,245	307.6	6.72
Kemerovo Region — Kuzbass	39,829	1,711	5,370	285.8	9.42	1,710	5,367	285.8	9.41	548	2,500	311.4	6.47
Novosibirsk Region	52,672	3,030	11,447	304.1	8.29	3,030	11,447	304.1	8.29	1,180	5,556	319.8	6.38
Omsk Region	29,219	1,330	4,594	298.7	9.53	1,330	4,594	298.7	9.53	347	1,709	323.0	6.21
Tomsk Region	16,757	819	3,033	291.3	8.83	819	3,033	291.3	8.83	205	1,040	315.6	6.28
FAR-EASTERN FEDERAL DISTRICT	148,962	7,966	33,639	266.2	6.28	7,966	33,639	266.2	6.28	2,931	16,276	273.5	4.60
Republic of Buryatia	15,997	1,009	3,708	266.8	6.30	1,009	3,708	266.8	6.30	368	1,826	270.6	4.70
Republic of Sakha (Yakutia)	21,509	1,286	6,108	259.1	5.14	1,286	6,108	259.1	5.14	488	2,985	264.0	3.92
Trans-Baikal Territory	16,477	905	3,315	268.7	6.85	905	3,315	268.7	6.85	313	1,540	273.9	4.59
Kamchatka Territory	6,891	268	1,093	273.6	8.83	268	1,093	273.6	8.83	85	425	293.1	5.71
Primorye Territory	33,472	1,816	7,898	267.4	5.98	1,816	7,898	267.4	5.98	730	4,050	274.9	4.61
Khabarovsk Territory	23,927	1,218	5,048	267.6	6.93	1,218	5,048	267.6	6.93	540	3,026	267.5	4.53
Amur Region	13,292	726	3,097	272.3	6.41	726	3,097	272.3	6.41	182	1,053	296.0	5.35
Magadan Region	3,426	115	487	262.9	7.42	115	487	262.9	7.42	28	151	308.2	5.91
Sakhalin Region	10,661	467	2,269	261.1	6.16	467	2,269	261.1	6.16	144	941	274.2	4.93
Jewish Autonomous Region	2,195	108	376	259.6	6.37	108	376	259.6	6.37	32	160	279.6	3.63
Chukotka Autonomous Area	1,115	48	240	280.1	6.91	48	240	280.1	6.91	21	119	329.3	6.40

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	April 2024												
	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			
1	2	3	4	5	6	7	8	9	10	number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
THE RUSSIAN FEDERATION	61	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	48	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	8	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	39	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	8	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	1	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)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic — Chuvashia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	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	1	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	1	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	1	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	1	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Jewish Autonomous Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chukotka Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

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

Table 6.4.1

Insurers' Premiums and Payoffs

(millions of rubles)

	Q1 2024	
	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3
THE RUSSIAN FEDERATION	578,243.6	271,986.7
CENTRAL FEDERAL DISTRICT ¹	365,526.4	148,904.5
Belgorod Region	1,903.8	1,284.7
Bryansk Region	1,208.6	975.5
Vladimir Region	2,032.1	1,124.1
Voronezh Region	3,871.1	2,518.0
Ivanovo Region	1,205.1	780.4
Kaluga Region	1,687.9	983.8
Kostroma Region	756.3	468.6
Kursk Region	1,319.9	888.8
Lipetsk Region	1,562.3	1,035.8
Moscow Region	16,902.2	10,280.8
Orel Region	794.3	488.7
Ryazan Region	1,670.2	905.0
Smolensk Region	1,462.3	940.1
Tambov Region	933.4	608.5
Tver Region	1,479.4	913.5
Tula Region	2,466.4	1,260.1
Yaroslavl Region	2,279.8	1,541.5
Moscow	321,990.0	121,906.6
NORTH-WESTERN FEDERAL DISTRICT	52,815.2	29,594.2
Republic of Karelia	943.3	478.6
Republic of Komi	1,601.5	955.6
Arkhangelsk Region	2,156.6	1,292.4
Nenets Autonomous Area	47.4	24.4
Arkhangelsk Region, excluding Nenets Autonomous Area	2,109.2	1,267.9
Vologda Region	2,393.0	1,275.0
Kaliningrad Region	2,614.5	1,275.9
Leningrad Region	1,900.1	1,088.9
Murmansk Region	1,483.9	875.8
Novgorod Region	772.3	447.8
Pskov Region	591.1	402.7
Saint Petersburg	38,358.9	21,501.6
SOUTHERN FEDERAL DISTRICT	25,185.4	14,064.0
Republic of Adygeya (Adygeya)	322.4	178.7
Republic of Kalmykia	151.4	92.7
Republic of Crimea	1,189.3	556.8
Krasnodar Territory	11,127.0	5,837.1
Astrakhan Region	1,182.9	1,828.5
Volgograd Region	3,778.1	1,938.7
Rostov Region	7,222.1	3,507.0
Sevastopol	212.3	124.5
NORTH CAUCASIAN FEDERAL DISTRICT	5,117.3	3,897.6
Republic of Dagestan	821.8	997.0
Republic of Ingushetia	50.7	94.6
Kabardino-Balkar Republic	383.4	314.9
Karachay-Cherkess Republic	173.3	194.3
Republic of North Ossetia — Alania	262.9	177.8
Chechen Republic	210.5	271.7
Stavropol Territory	3,214.7	1,847.2

Table 6.4.1 (end)

(millions of rubles)

1	2	3
VOLGA FEDERAL DISTRICT	55,341.2	31,955.6
Republic of Bashkortostan	7,312.6	4,592.7
Mari El Republic	902.1	544.7
Republic of Mordovia	1,005.4	486.3
Republic of Tatarstan (Tatarstan)	10,353.7	5,326.4
Udmurt Republic	2,719.7	1,404.5
Chuvash Republic — Chuvashia	1,716.3	1,119.3
Perm Territory	5,891.2	3,144.0
Kirov Region	2,336.0	1,046.1
Nizhny Novgorod Region	7,458.5	3,802.7
Orenburg Region	2,534.8	1,696.8
Penza Region	1,448.4	1,148.1
Samara Region	6,878.3	4,430.5
Saratov Region	3,150.7	2,018.8
Ulyanovsk Region	1,633.7	1,194.7
URALS FEDERAL DISTRICT	31,431.5	15,424.2
Kurgan Region	974.0	540.6
Sverdlovsk Region	10,078.5	4,792.8
Tyumen Region	12,048.4	6,448.4
Khanty-Mansi Autonomous Area — Yugra	4,497.8	2,974.2
Yamal-Nenets Autonomous Area	1,545.4	818.1
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	6,005.2	2,656.1
Chelyabinsk Region	8,330.6	3,642.4
SIBERIAN FEDERAL DISTRICT	28,991.2	18,980.5
Altai Republic	194.6	93.2
Republic of Tuva	180.6	135.5
Republic of Khakassia	739.3	365.9
Altai Territory	2,386.6	2,077.2
Krasnoyarsk Territory	5,475.2	3,147.6
Irkutsk Region	3,972.7	2,738.3
Kemerovo Region — Kuzbass	4,342.9	2,511.4
Novosibirsk Region	7,211.1	4,529.9
Omsk Region	2,704.4	2,194.3
Tomsk Region	1,783.8	1,187.2
FAR-EASTERN FEDERAL DISTRICT	13,677.0	9,138.9
Republic of Buryatia	829.3	665.6
Republic of Sakha (Yakutia)	1,209.6	742.9
Trans-Baikal Territory	821.5	613.5
Kamchatka Territory	608.1	356.6
Primorye Territory	4,646.5	2,858.8
Khabarovsk Territory	3,198.0	2,381.6
Amur Region	881.6	618.3
Magadan Region	322.2	242.8
Sakhalin Region	982.8	575.1
Jewish Autonomous Region	89.7	65.6
Chukotka Autonomous Area	87.6	18.1
OUTSIDE THE RUSSIAN FEDERATION	181.9	69.0

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.

Table 6.4.2

Private Pension Funds' Performance

	Q4 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	1,570,218.0	6,608,145	144,431.4	106,715.6	1,544,405	3,125,320.2	36,263,893
CENTRAL FEDERAL DISTRICT	526,900.3	1,899,622	54,085.5	34,494.1	333,999	849,379.4	8,031,439
Belgorod Region	4,109.3	56,024	467.8	330.7	5,750	35,194.4	453,681
Bryansk Region	10,374.3	40,346	871.2	489.6	6,659	18,822.2	286,321
Vladimir Region	5,077.1	34,893	678.2	401.4	4,816	28,622.5	371,189
Voronezh Region	9,077.9	80,818	987.8	720.4	12,022	38,026.1	568,762
Ivanovo Region	1,323.1	12,944	173.8	92.7	1,560	15,592.8	254,894
Kaluga Region	3,383.8	24,336	428.3	218.9	3,417	22,276.8	243,551
Kostroma Region	2,114.1	13,856	186.7	142.8	2,469	12,882.3	199,007
Kursk Region	3,597.9	46,237	375.9	238.4	6,752	20,372.7	309,951
Lipetsk Region	6,242.8	53,672	574.0	419.4	8,136	23,656.6	321,273
Moscow Region	90,069.6	225,334	7,687.3	6,809.6	46,039	200,668.5	1,413,736
Orel Region	2,515.2	20,508	277.7	151.9	2,137	13,420.6	197,697
Ryazan Region	6,385.9	32,937	679.7	396.4	7,067	21,124.4	262,149
Smolensk Region	4,595.4	26,420	457.3	291.7	4,862	17,649.7	233,077
Tambov Region	3,291.4	27,217	308.7	225.7	4,384	15,237.3	259,453
Tver Region	4,914.2	30,652	570.7	279.6	4,046	25,382.8	290,121
Tula Region	6,160.3	51,829	723.7	447.6	8,248	33,407.9	397,816
Yaroslavl Region	8,047.3	35,712	872.1	564.1	7,516	29,684.2	359,668
Moscow	355,620.5	1,085,887	37,764.5	22,273.1	198,119	277,357.6	1,609,093
NORTH-WESTERN FEDERAL DISTRICT	138,280.8	610,512	13,476.8	10,063.4	135,360	355,673.3	3,511,092
Republic of Karelia	7,123.2	30,133	649.9	444.4	8,614	15,435.6	185,897
Republic of Komi	29,208.7	59,571	1,834.5	1,729.9	15,752	31,616.3	312,435
Arkhangelsk Region	12,010.1	51,302	1,075.3	712.9	10,511	33,667.8	386,393
Nenets Autonomous Area	274.3	1,932	40.7	18.5	130	1,888.2	10,469
Arkhangelsk Region, excluding Nenets Autonomous Area	11,735.8	49,370	1,034.7	694.4	10,381	31,779.6	375,924
Vologda Region	7,182.8	72,115	590.2	676.9	24,515	33,777.3	384,351
Kaliningrad Region	3,633.1	25,388	384.0	299.1	4,347	20,247.7	281,313
Leningrad Region	15,214.6	71,676	1,906.4	1,021.4	12,390	43,864.2	412,006

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	8,455.4	46,440	819.5	550.3	6,379	26,500.9	257,521
Novgorod Region	2,189.5	14,213	235.0	132.7	1,850	14,372.7	168,187
Pskov Region	2,789.2	17,996	293.5	179.9	2,821	11,657.7	167,936
Saint Petersburg	50,474.2	221,678	5,688.4	4,316.0	48,181	124,533.0	955,053
SOUTHERN FEDERAL DISTRICT	80,855.1	403,446	6,385.5	5,760.9	76,681	248,808.5	3,669,137
Republic of Adygeya (Adygeya)	399.6	6,282	46.4	33.4	403	5,477.5	94,870
Republic of Kalmykia	219.1	6,132	25.7	16.3	270	3,083.9	61,609
Republic of Crimea	258.9	3,144	107.3	20.0	86	134.2	8,807
Krasnodar Territory	37,944.5	158,702	2,980.0	2,536.4	36,742	97,091.0	1,329,687
Astrakhan Region	13,156.6	39,435	588.6	915.6	9,511	19,600.2	327,152
Volgograd Region	13,606.8	68,516	1,125.9	1,034.4	13,027	50,269.8	768,417
Rostov Region	15,161.7	120,555	1,485.6	1,194.0	16,613	73,057.3	1,076,801
Sevastopol	107.8	680	26.2	10.9	29	94.6	1,794
NORTH CAUCASIAN FEDERAL DISTRICT	20,060.4	136,665	1,562.1	1,351.2	17,218	56,393.0	1,106,777
Republic of Daghestan	3,633.3	23,355	232.7	216.5	2,780	6,366.3	181,403
Republic of Ingushetia	53.4	1,110	5.9	4.1	49	390.6	15,197
Kabardino-Balkar Republic	876.8	9,733	95.7	64.2	868	4,778.5	126,461
Karachay-Cherkess Republic	359.6	5,137	39.8	30.2	392	2,886.5	58,937
Republic of North Ossetia — Alania	658.1	10,099	65.9	42.4	661	3,944.0	104,846
Chechen Republic	1,574.2	9,108	202.1	95.4	1,702	1,883.3	55,871
Stavropol Territory	12,905.1	78,123	920.0	898.3	10,766	36,143.8	564,062
VOLGA FEDERAL DISTRICT	235,394.3	1,485,363	22,309.8	17,329.8	359,906	650,966.8	9,040,280
Republic of Bashkortostan	35,206.7	150,373	4,155.1	2,135.7	28,242	95,772.9	1,283,147
Mari El Republic	677.1	11,099	92.0	55.2	662	11,736.2	215,342
Republic of Mordovia	2,312.7	16,004	228.9	192.2	2,968	13,984.8	205,659
Republic of Tatarstan (Tatarstan)	42,530.9	302,126	4,087.0	3,278.1	113,499	92,722.4	1,221,789
Udmurt Republic	6,309.4	47,641	717.7	562.9	11,667	37,357.9	559,779
Chuvash Republic — Chuvashia	2,221.2	27,262	282.8	178.4	2,943	23,924.1	402,022
Perm Territory	21,043.2	135,687	2,012.1	1,731.0	36,061	68,510.0	872,596
Kirov Region	4,647.6	33,631	432.8	310.9	5,141	26,748.6	397,024
Nizhny Novgorod Region	36,701.5	283,622	3,068.6	2,963.3	67,608	76,746.8	958,265
Orenburg Region	22,105.9	106,103	1,450.7	1,514.3	22,362	43,574.2	648,837
Penza Region	3,622.4	29,318	401.8	323.3	4,258	21,271.6	351,121
Samara Region	35,375.5	211,234	3,412.9	2,480.8	38,136	73,308.4	853,308
Saratov Region	19,213.3	102,742	1,566.5	1,284.4	21,687	43,836.7	716,763
Ulyanovsk Region	3,427.0	28,521	401.1	319.2	4,672	21,472.3	354,628

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	295,943.1	963,359	22,589.4	20,697.7	403,682	382,499.9	3,795,769
Kurgan Region	4,403.4	24,305	429.9	267.6	4,480	15,927.9	283,992
Sverdlovsk Region	33,414.7	214,348	2,743.9	2,481.3	44,429	122,276.8	1,334,205
Tyumen Region	238,712.8	610,784	17,466.3	16,699.1	333,579	169,953.6	1,207,620
Khanty-Mansi Autonomous Area — Yugra	124,266.8	484,870	9,809.6	10,053.5	289,351	94,005.7	585,496
Yamal-Nenets Autonomous Area	83,600.5	59,023	4,772.1	5,319.7	33,119	32,166.0	166,714
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	30,845.5	66,891	2,884.6	1,325.9	11,109	43,781.9	455,410
Chelyabinsk Region	19,412.1	113,922	1,949.3	1,249.6	21,194	74,341.5	969,952
SIBERIAN FEDERAL DISTRICT	138,593.1	692,056	13,399.9	8,814.5	129,859	380,553.5	4,913,729
Altai Republic	67.8	2,236	15.9	6.3	72	2,517.9	50,231
Republic of Tuva	43.8	1,977	13.9	2.2	9	2,845.7	65,034
Republic of Khakassia	3,493.9	13,038	334.2	202.1	2,379	9,212.9	124,425
Altai Territory	5,819.0	50,786	645.0	456.7	6,841	35,285.5	675,810
Krasnoyarsk Territory	41,467.8	200,719	3,949.5	2,620.5	29,103	77,645.2	821,660
Irkutsk Region	34,442.9	122,702	3,851.9	2,134.6	27,400	58,454.2	718,675
Kemerovo Region — Kuzbass	12,839.0	121,705	1,250.5	853.8	26,042	64,690.6	779,478
Novosibirsk Region	16,765.3	87,855	1,431.7	1,213.9	22,736	58,884.3	747,075
Omsk Region	14,064.3	61,356	1,110.2	696.1	8,743	42,784.9	623,972
Tomsk Region	9,589.3	29,682	797.2	628.4	6,534	28,232.3	307,369
FAR-EASTERN FEDERAL DISTRICT	134,161.5	416,671	10,599.6	8,203.4	87,694	200,862.6	2,194,535
Republic of Buryatia	9,509.9	43,926	894.9	537.5	6,860	19,811.7	305,613
Republic of Sakha (Yakutia)	37,116.1	50,202	1,213.9	2,293.7	25,365	26,215.5	244,606
Trans-Baikal Territory	19,796.8	71,752	1,903.6	1,009.0	11,866	22,861.2	306,909
Kamchatka Territory	725.8	5,977	99.1	99.0	579	9,527.3	76,840
Primorye Territory	15,075.4	71,556	1,469.5	1,034.4	11,943	38,364.6	449,590
Khabarovsk Territory	23,410.9	77,430	2,291.1	1,403.9	12,170	37,748.9	362,664
Amur Region	15,926.8	57,005	1,486.2	931.2	10,082	20,483.2	229,208
Magadan Region	690.4	4,911	106.5	46.2	441	5,103.8	37,269
Sakhalin Region	9,192.4	22,588	851.1	697.8	6,778	15,735.6	126,583
Jewish Autonomous Region	2,659.7	10,638	273.0	147.1	1,517	3,746.3	47,780
Chukotka Autonomous Area	57.3	686	10.7	3.5	93	1,264.4	7,473
THE CITY OF BAIKONUR ¹	3.1	37	0.3	0.2	1	181.4	1,103
FOREIGN STATES (MEMO)	2,945.7	5,117	199.9	161.1	1,242	129.9	1,518

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's 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 merchanting abroad.

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

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

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

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

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

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

Table 1.7
International Reserves of the Russian Federation

General Provisions

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

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

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

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

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

Individual Indicators Highlights

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

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

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

Part of resources of the sovereign funds of the Russian Federation, which is denominated in foreign exchange, deposited with the Bank of Russia and further invested by the Bank of Russia in foreign financial assets, is included in the international reserves of the Russian Federation.

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

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

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

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

Table 1.8
International Reserves and Foreign Currency
Liquidity – Russia

General Provisions

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

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

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

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

Individual Indicators Highlights

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

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

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

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

Table 1.9
International Reserves Adequacy
(International Reserves in Months of Import)

General Provisions

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

Individual Indicators Highlights

The international benchmark reserves adequacy is equal to three months.

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

For example, the actual amount of the international reserves in months of imports for the first quarter of 2016 will be the ratio of the amount of the international reserves of the Russian Federation on 1 April 2016 to the average monthly import of goods and services for the period Q2–Q4 2015 – Q1 2016.

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

Table 1.10
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 corporations and financial corporations (except for credit ones) and households.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents), reporting form 0409110 'Breakdowns of certain indicators of the credit institutions activity', reporting form 0420867 'Report on Performing Operations, Types and Cost of Securities Recorded in Accordance With Contracts for Providing Services of a Specialized Depository to a Management Company Engaged in Trust Management of Pension Savings that the Pension and Social Insurance Fund of the Russian Federation Transferred to it, and on Transactions That the Said Management Company Conducts Using Pension Savings'. 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 corporations – residents of the Russian Federation (RF), financial corporations (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 corporations – residents of the RF, financial corporations (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 corporations, the RF resident financial corporations (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 corporations – residents of the RF, financial corporations (except for credit ones) – residents of the RF and households – residents of the RF.

Other deposits include time deposits and interest accrued of nonfinancial corporations – residents of the RF, financial corporations (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 licenses.

Table 1.11
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.

Central Bank Survey, Other Depository Corporations Survey, Depository Corporations Survey, Other Financial Corporations Survey, Financial Sector Survey

Central Bank Survey, Other Depository Corporations Survey, Depository Corporations Survey, Other Financial Corporations Survey, Financial Sector Survey are formed in accordance with the requirements of international statistical standards for compilation macroeconomic financial indicators.

The methodological basis for compilation data in Central Bank Survey, Other Depository Corporations Survey, Depository Corporations Survey, Other Financial Corporations Survey, Financial Sector Survey are *Monetary and Financial Statistics Manual and Compilation Guide* (IMF, 2016) and *System of National Accounts Manual* (European Commission, United Nations, Organization for Economic Cooperation and Development, International Monetary Fund, World Bank, 2008). In accordance with international standards, monetary indicators are broken down by financial instruments and economic sectors in rubles and foreign currency.

Institutional sectors¹ include:

Nonresidents are institutional units that have their centre of predominant economic interest outside the Russian Federation.

Nonfinancial corporations are organizations manufacturing products and rendering nonfinancial services at market prices irrespective of their ownership form and organizational and legal structure. The sector of nonfinancial corporations also includes

unitary enterprises and agricultural consumer and production cooperatives (excluding credit and insurance) with the participation of legal entities.

Other financial corporations include investment companies, management companies, depositories, specialized depositories, stock exchanges and commodity exchanges, brokerage houses, insurance companies, mutual insurance companies, pension funds, consumer credit cooperatives, microfinance organizations, leasing companies, factoring companies, pawnshops, financial market self-regulatory organizations, insurance agents and insurance brokers which are legal entities, and other financial corporations provided other financial services.

General government comprises ministries, agencies, extra-budgetary funds, institutions, non-profit organizations involved in public administration and local administration, finance, regulation and planning of the economy, research, defense, environmental protection, internal order maintenance, provision of free or subsidized services in education, healthcare, arts and social security to households.

Households are individuals and individual entrepreneurs.

Central Bank Survey, Other Depository Corporations Survey and Depository Corporations Survey are published by the Bank of Russia on a monthly basis while Other Financial Corporations Survey and Financial Sector Survey are published quarterly.

The data in Central Bank Survey, Other Depository Corporations Survey, Depository Corporations Survey, Other Financial Corporations Survey and Financial Sector Survey may be adjusted due to changes in reporting data, new sources of information, and methodological changes.

Table 1.12
Central Bank Survey

General Provisions

The main source of data Central Bank Survey is the Bank of Russia² balance sheet. Other sources comprise: details of balance sheet accounts of the Bank of Russia, data on the international reserves of the Russian Federation, nonreserve assets and liabilities, the structure of foreign assets and liabilities of monetary authorities; data on current and deposit accounts of state corporations; data on the market value of shares in the Bank of Russia's portfolio; information on credit institutions' debt to the Bank of Russia under repurchase agreements (according to data on the Bank of Russia's operations); IMF data on financial relations with the Russian Federation.

Individual Indicators Highlights

Net foreign assets are net transactions with claims on nonresidents and liabilities to nonresidents made by monetary authorities (the Central Bank of the Russian Federation and the Government of the Russian Federation) in foreign currency, national currency and precious metals.

Claims on other depository corporations³ comprise loans, including claims for accrued interest, extended by the Bank of Russia to other depository corporations (including banks with revoked licenses), as well as overdue loans and overdue interest claims, funds extended by the Bank of Russia to other depository corporations under repo operations, deposits made by the Bank of Russia with other depository corporations, the Bank of Russia's investment in debt securities of other depository corporations and debt securities of the State Development Corporation VEB.RF, as well as the Bank of Russia's participation in other depository corporations' capital.

Net claims on general government are the Bank of Russia's claims on federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments, government extra-budgetary

¹ Institutional Sectors are classified in accordance with the System of National Accounts Manual (2008) and the Monetary and Financial Statistics Manual and Compilation Guide (2016). The classification of sectors of the economy used in compiling SNA accounts corresponds to Appendix B 'Classification of institutional sectors of the economy' to the All-Russian Classification of Forms of Incorporation OK 028-2012 (approved by Rosstandart Order No. 505-st, dated 16 October 2012).

² Bank of Russia — Central Bank of the Russian Federation.

³ Other Depository Corporations — Credit Institutions.

funds and extra-budgetary funds of the constituent entities of the Russian Federation and local governments less the Bank of Russia's liabilities to general government.

Claims on other sectors are the Bank of Russia's claims on other financial corporations and nonfinancial corporations debt securities, loans (as well as overdue debt, including overdue interest claims) to other financial corporations and nonfinancial corporations, shares of other financial corporations and nonfinancial corporations and other receivables of the Bank of Russia.

Monetary base includes currency in circulation and all the Bank of Russia's liabilities to credit institutions in rubles (see also the comment to the table 'Monetary Base (Broad Definition)').

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

Liabilities to other depository corporations: deposits (including required reserves accounts deposited by other depository corporations with the Bank of Russia, correspondent accounts, as well as other transactions of *other depository corporations* (including banks with revoked licenses) with the Bank of Russia) and debt securities (the Bank of Russia bonds in other depository corporations portfolio).

Deposits included in broad money are all funds of the organizations — residents of the Russian Federation deposited 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 used immediately as means of payment and other deposits that include resident organizations' deposits that cannot be used immediately as means of payment.

Transferable deposits are funds of organizations — residents of the Russian Federation in settlement, current and other demand accounts opened with the Bank of Russia in rubles.

Other deposits are funds of organizations — residents of the Russian Federation with the Bank of Russia in time deposit and other funds attracted for a fixed term in rubles, also all types of deposits in foreign currency, as well as accrued interest liabilities on deposit transactions.

Data on transferable and other deposits are presented across the economic sectors. Transferable and other deposits include deposits of other financial corporations and nonfinancial corporations.

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

Table 1.13
Other Depository Corporations Survey

General Provisions

The main source of data for Other Depository Corporations¹ Survey is the monthly-consolidated balance sheets for credit institutions (excluding Russian credit institutions' foreign branches) and credit institutions with revoked licenses — reporting form 0409101 'Trial Balance Sheet on the Accounting Records of a Credit Institutions'.

Other sources of information:

- the balance sheet of State Development Corporation VEB.RF;
- reporting form 0420867 'Report on Performing Operations, Types and Cost of Securities Recorded in Accordance With Contracts for Providing Services of a Specialized Depository to a Management Company Engaged in Trust Management of Pension Savings that the Pension and Social Insurance Fund of the Russian Federation Transferred to it, and on Transactions That the Said Management Company Conducts Using Pension Savings';
- reporting form 0409711 'Report on Securities and Digital Rights';
- reporting form 0409303 'Information on Loans Granted to Legal Entities';
- reporting form 0409110 'Details on Individual Indicators of a Credit Institution's Activity';
- reporting form 0409316 'Information on Loans Granted to Individuals';

- reporting form 0409115 'Information on the Quality of Assets of a Credit Institutions (Banking Group)';
- data of the Moscow exchange on trading results;
- data from the register of issues (additional issues) of securities of credit institutions, registered and cancelled by the Bank of Russia, as well as issues (additional issues) of securities earlier suspended and then renewed.

Individual Indicators Highlights

Net foreign assets are net transactions with claims on nonresidents and liabilities to nonresidents made by credit institutions in foreign currency, national currency of the Russian Federation and precious metals.

Claims on nonresidents are credit institutions' asset with nonresidents, including foreign currency — foreign cash in credit institutions' cash vaults; deposits — deposits and other funds, including correspondent accounts with nonresident banks in foreign currency, rubles and precious metals; debt securities — debt securities and bills issued by foreign governments, banks and other nonresidents; loans to nonresident legal entities and nonresident households; shares and other equity — securities of nonresidents, including investment funds shares and other forms of institutional units equity participation; other claims — investment in shares of foreign companies and banks, settlements with nonresident organizations and households, and other transactions with nonresidents.

Liabilities to nonresidents are credit institutions' liabilities with nonresidents: deposits — LORO accounts and other funds received from nonresident banks, deposits and other funds attracted from nonresident households and legal entities in foreign and national currency and precious metals, including interest accrued; debt securities — nonresident' investment in debt securities of Russian credit institutions; loans — funds received under repo operations and other funds raised from nonresident legal entities and households; other liabilities — other transactions with nonresidents, including liabilities under letters of credit and other settlements with nonresident organizations and households.

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

Net claims on general government are credit institutions' claims on federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments, government extra-budgetary funds and extra-budgetary funds of the constituent entities of the Russian Federation and local governments less credit institutions' liabilities to the general government.

Claims on general government are debt securities of federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments; loans granted to federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments, government extra-budgetary funds of the Russian Federation and extra-budgetary funds of the constituent entities of the Russian Federation; other claims — credit institutions' other accounts receivables to general government.

Liabilities to general government are deposits and funds of federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments, government extra-budgetary funds, extra-budgetary funds of the constituent entities of the Russian Federation and local governments, including funds on federal accounts, government authorities of the constituent entities of the Russian Federation and local governments accounts; other liabilities — credit institutions' other payables with general government.

Claims on other sectors are credit institutions' claims in rubles and foreign currency on other financial corporations, nonfinancial corporations and households.

¹ Other Depository Corporations — Credit Institutions.

Claims on other financial corporations are loans granted to other financial corporations in rubles, foreign currency and precious metals, including claims on accrued interest, overdue debt (including claims on overdue interest), credit institutions' investments in debt and equity securities of other financial corporations, as well as other forms of equity of other financial corporation and other receivables on settlement transactions with other financial corporations.

Claims on nonfinancial corporations are loans granted to nonfinancial corporations in rubles, foreign currency and precious metals, including claims on accrued interest, overdue debt (including claims on overdue interest), credit institutions' investments in debt and equity securities of nonfinancial corporations, as well as other forms of equity of nonfinancial corporation and other receivables on settlement transactions with nonfinancial corporations.

Claims on households are loans granted to households in rubles, foreign currency and precious metals, claims on interest accrued, and overdue debt (including claim on overdue interest).

Liabilities to central bank are credit institutions' amount outstanding on debt securities, amount outstanding of loans provided by the Bank of Russia, including accrued interest (as well as overdue debt and accrued overdue interest), as well as funds granted by the Bank of Russia to credit institutions under repo and other contacts to raise funds.

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

Transferable deposits are Russian Federation residents' funds (legal entities and households) in settlement, current and other demand accounts (including banks' card payment accounts) opened with operating credit institutions in rubles.

Other deposits are Russian Federation residents' funds (legal entities and households) in term deposits and other funds held in national currency, deposits in foreign-currency and in precious metals, including accrued interest on the deposits opened with operating credit institutions in rubles.

Transferable and other deposits include deposits of **other financial corporations, nonfinancial corporations** and **households**.

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

Deposits excluded from broad money are Russian Federation residents' funds with credit institutions which cannot be used during a certain period of time according to contractual terms or current terms of the credit institution's activities (e.g., clients' funds reserved for conducting FX buy/sell transactions, clients' funds in incomplete settlement transactions, and also all deposits of Russian residents held with credit institutions with revoked licenses).

Debt securities excluded from broad money are bonds issued by credit institutions.

Shares and other equity are own funds of credit institutions. They include authorized capital and supplementary capital, reserve and other funds formed from profit, current year financial results and profits and losses of previous years.

Other items (net) are assets and liabilities of credit institutions (which are not included in the above-mentioned items) and consolidation adjustment.

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

The **MEMO ITEM** section provides details on the item Loans to households in rubles and foreign currency with a breakdown by the lending purpose:

- mortgages;
- car loans;
- consumer loans;
- other loans;
- claims for accrued interest.

Mortgages involves housing loans, housing mortgage loans and housing mortgage loans secured by claims under equity construction contracts granted by credit institutions to households-residents of the Russian Federation in rubles and foreign currency.

Housing loans include loans granted to households-residents in order to:

- purchase and land development for upcoming housing construction (land loans);
- finance construction (including repair) works (construction loans);
- purchase housing (loans to purchase housing).

Housing mortgage loans include housing loans secured by real estate granted to households- residents in accordance with the procedure established by the law on mortgages.

Housing mortgage loans secured by claims under equity construction contracts include housing mortgage loans granted to households in accordance with the procedure established by the law on participation in shared equity construction.

Car loans are loans for purchase of motor vehicles secured by a pledge of these motor vehicles.

Consumer loans are loans for purposes not related to business activity.

Other loans are other funds granted by credit institutions for other purposes.

Claims for accrued interest are accrued (accumulated) interest on granted loans (funds) that are to be received within the time frames set in contracts or when the circumstances provided for by the contract occur.

Table 1.14
Depository Corporations Survey

General Provisions

The Depository Corporations Survey consolidates data provided in the Central Bank Survey and the Other Depository Corporations Survey (data are consolidated by netting of all mutual claims and liabilities between credit institutions and the Bank of Russia, and by adding their operations with other economic sectors and nonresidents).

Individual Indicators Highlights

Net foreign assets are net transactions with claims on nonresidents and liabilities to nonresidents made by monetary authorities (the Central Bank of the Russian Federation and the Government of the Russian Federation) and credit institutions in foreign currency, national currency and precious metals.

Net claims on general government are DCs claims on federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments, government extra-budgetary funds and extra-budgetary funds of the constituent entities of the Russian Federation and local governments less DCs liabilities to the general government.

Claims on other sectors are claims of DCs on other financial corporations, nonfinancial corporations and households, debt securities, loans, as well as accrued interest, overdue loans, (including overdue interest), and other claims.

Claims on other financial corporations are DCs loans, granted to other financial corporations in rubles, foreign currency and precious metals, including claims on accrued interest, overdue debt (including claims on overdue interest), DCs investments in debt and equity securities of other financial corporations, and other receivables.

Claims on nonfinancial corporations are DCs loans, granted to nonfinancial corporations including accrued interest, overdue loans (including accrued overdue interest), in rubles, foreign currency and precious metals, DCs investments in debt and equity securities of nonfinancial corporations, and other receivables.

Claims on households are loans, accrued interest, overdue loans (including accrued overdue interest), provided by DCs to households in national and foreign currency, and precious metals.

Broad money liabilities¹ are currency outside the banking system, all deposits of Russian Federation residents (legal entities and households) in national and foreign currencies classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits of Russian Federation residents (comprising funds that cannot be immediately used as means of payment), and also debt securities such as certificates of deposit and savings certificates issued by credit institutions.

Money supply (national definition) is the total amount of currency outside the banking system and deposits of Russian Federation residents (nonfinancial corporations, other financial corporations, households) with the banking system of the Russian Federation in rubles (see comments to the table 'Money Supply (National Definition)').

Currency outside banking system is currency in circulation issued by the Bank of Russia less currency held in cash vaults of the Bank of Russia and credit institutions.

Transferable deposits are Russian Federation residents' funds (legal entities and households) in settlement, current and other demand accounts (including banks' card payment accounts) opened with the Bank of Russia and operating credit institutions in rubles.

Other deposits are Russian Federation residents' funds (legal entities and households) in term deposits and other funds held in national currency, deposits in foreign-currency and in precious metals, including accrued interest on the deposits opened with the Bank of Russia and operating credit institutions.

Transferable and other deposits include **deposits of other financial corporations, nonfinancial corporations and households**.

Debt securities included in broad money are Russian Federation residents' funds (legal entities and households) invested in certificates of deposit and savings certificates issued by credit institutions.

Deposits excluded from broad money are Russian Federation residents' funds in credit institutions which cannot be used during a certain period of time according to contractual terms or current terms of credit institution's activities (e.g., clients' funds reserved for conducting FX buy/sell transactions, clients' funds in incomplete settlement transactions, and also all deposits of Russian residents held with credit institutions with revoked licenses).

Debt securities excluded from broad money are bonds issued by credit institutions.

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

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

Table 1.15
Other Financial Corporations Survey

General Provisions

Other financial corporations in the table include all organizations of financial sector except of the Bank of Russia and credit institutions (i.e. except of depository corporations). The table is published since 1 January 2018 and illustrates the relations between the other financial corporations and the other sectors of the economy and nonresidents. Other Financial Corporations Survey contains data of public financial corporations, insurance companies, private pension funds, securities market participants, stock (share) investments funds, microfinance organizations, credit consumer cooperatives, pawnshops and other organizations of financial sector. The sources of information include the data of quarterly reporting forms of insurers and pension funds according to federal statistical survey No. 1-FS (SK) 'Information of financial investments and liabilities of insurance companies' and No. 1-FS (NPF) 'Information of financial transactions of private pension funds', quarterly reporting of state financial corporations submitted by reporting institutions to the Bank

of Russia, reporting forms of federal statistical survey No. P-3 'Information on financial position of organizations' and No. P-6 'Information on financial investments and liabilities', reporting form of non-bank financial institutions 0420001 'Statements on operations with monetary funds carried out by non-bank financial institutions being microfinance organizations, consumer credit cooperatives, agricultural consumer credit cooperatives, pawnshops', reporting form 0420410 'Balance sheet data', reporting form 0420412 'Receivable accounts and payable accounts', reporting form 0420414 'Information on loans', reporting form 0420502 'Information on net asset value including the value of assets (property) of a stock (share) investment fund', reporting form 0420801 'Compliance with the standards on financial sustainability assessment of housing founded cooperative activity', reporting form 0420816 'Report on an agricultural consumer credit cooperative activity', reporting form 0420820 'Report on a consumer credit cooperative activity', reporting form 0420840 'Report on microfinance activity of a microfinance company', reporting form 0420846 'Report on microfinance activity of a microcredit company', form 0420890 'Report on pawnshop activity', reporting form 0420105 'Balance sheet data of an insurance broker', reporting form 0420880 'Report on credit rating agency activity'.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by the other financial corporations with nonresidents (except the Bank of Russia and credit institutions).

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

Net claims on general government include claims of the other financial corporations on the Russian Federation government, constituent entities and local authorities, government and other extra-budgetary funds less the liabilities of the other financial corporations to general government.

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

Claims on nonfinancial corporations include the other financial corporations in debt securities and shares of nonfinancial corporations, loans extended to nonfinancial corporations, other financial corporations' receivables from nonfinancial corporations, and other claims of other financial corporations on nonfinancial corporations.

Claims on households include loans extended by the other financial corporations to households and other claims.

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

Loans include credits and loans received by other financial corporations from general government, credit institutions, non-financial corporations and households.

Insurance technical reserves comprise insurance reserves of the other financial corporations, accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial corporations, with nonfinancial corporations 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.

¹ Equivalent to the indicator 'Broad money'.

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 corporations Survey. The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, other financial corporations 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 corporations with nonresidents in foreign and national currency.

Domestic claims comprise claims of the banking system and other financial corporations on nonfinancial corporations and households, and also net claims on general government.

Net claims on general government include claims of the banking system and other financial corporations on the Russian Federation government, fiscal authorities of the Russian Feder-

ation constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking system and other financial corporations to the general government.

Claims on other sectors include claims of banking system and other financial corporations on nonfinancial corporations and households.

Claims on nonfinancial corporations comprise investments by the banking system and other financial corporations in debt securities and shares issued by nonfinancial corporations, credits and loans extended to nonfinancial corporations and other accounts receivable.

Claims on households include loans and credit extended by the banking system and other financial corporations 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 corporations.

Deposits include funds held by the Russian Federation residents (nonfinancial corporations 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 corporations.

Loans are the loans extended to credit institutions and other financial corporations by nonfinancial corporations and households.

Insurance technical reserves comprise total funds of other financial corporations to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial corporations 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 corporations.

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

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

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) and interest rates on the Supplementary mechanism of liquidity provision. Interest rates on monetary policy instruments are linked to the key rate in percent per annum.

The Bank of Russia Board of Directors sets maximum rates submitted at main deposit auctions and fine-tuning deposit auctions as well as minimum rates submitted at main repo auctions and fine-tuning repo auctions at the key rate level. Interest rates

on funds extended or attracted at these auctions are fixed (they do not change if the key rate changes).

Interest rates on overnight standing facilities form the Bank of Russia interest rate corridor that helps restrict the volatility of overnight interbank rates and keep them closer to the key rate. The Bank of Russia forms its interest rate corridor symmetrically relative to the key rate by setting interest rates on overnight standing lending facilities (the Primary mechanism) at 100 bps above the key rate, and the interest rate on standing overnight deposit facilities at 100 bps below the key rate.

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 bps 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 bps above the key rate and at 1-year repo auctions – at 25 bps above the key rate. Interest rates on 1-month and 1-year repos are floating, i.e. they follow changes in the key rate (with a fixed spread determined at auction).

From 16 October 2023 the interest rates on standing lending facilities of the Primary mechanism are set by the Bank of Russia Board of Directors at 100 bps above the key rate and those of the Supplementary mechanism – at 175 bps above the key rate. The rates for terms more than 1 day 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 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 bps below the key rate.

Maximum rate submitted at deposit auctions is the highest interest rate that can be submitted by deposit auction participants. Maximum interest rates submitted at main deposit auctions (1 week) and at fine-tuning deposit auctions are set by the Bank of Russia Board of Directors equal to the key rate.

Minimum rate submitted at repo auctions is the lowest interest rate that can be submitted by repo auction participants. Minimum interest rates submitted at main repo auctions (1 week) and at fine-tuning repo auctions are set by the Bank of Russia Board of Directors equal to the key rate, while minimum interest rates submitted at 1-month repo auctions are set at 10 bps above the key rate and those at 1-year repo auctions – at 25 bps 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. Minimum interest rates submitted at loan auctions are set by the Bank of Russia Board of Directors at 25 bps above the key rate.

Interest rate on the Primary mechanism is the interest rate on overnight loans, repos for 1 day, Lombard loans and loans secured by non-marketable assets for terms from 1 to 30 days that represents the lower bound of the interest rate corridor and set by the Bank of Russia Board of Directors at 100 bps above the key rate. In addition, interest rate on FX swaps for 1 day equals interest rate on the Primary mechanism.

Interest rate on the Supplementary mechanism is the interest rate on repos and loans secured by non-marketable assets for terms from 1 to 180 days, set by the Bank of Russia Board of Directors at 175 bps above the key rate.

Interest rate on loans, repos and FX swaps for 1 day before 16 October 2023 was 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 represented the upper bound of the interest rate corridor and was set by the Bank of Russia Board of Directors at 100 bps above the key rate.

Interest rate on Lombard loans and loans secured by non-marketable assets for terms from 2 to 90 days before 16 October 2023 was the interest rate on standing lending facilities secured by non-marketable assets, and from 25 March 2022

the rate on Lombard loan facilities for terms from 2 to 90 days set by the Bank of Russia Board of Directors at 100 bps above the key rate.

Interest rate on loans secured by non-marketable assets for terms over 90 days before 16 October 2023 was the interest rate on standing lending facilities secured by non-marketable assets for terms from 91 to 549 days set by the Bank of Russia Board of Directors at 175 bps 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 and Repo 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 and repo operations broken down by instruments. The information is provided on a daily basis (business days) in millions of rubles.

Individual Indicators Highlights

Repo auctions means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions as a result of repo auctions including main repo auctions (1 week), fine-tuning repo auctions, and longer-term repo auctions, at start of business.

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.

Primary mechanism standing facilities means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions after they use Primary mechanism standing facilities broken down by repos, Lombard loans and loans secured by non-marketable assets, at start of business. In addition, the amount of funds that credit institutions borrowed through loans secured by non-marketable assets at a rate with a spread of 100 bps to the key rate before the launch of the Primary mechanism and the Supplementary mechanism of liquidity provision.

Supplementary mechanism standing facilities and Special facilities means the amount of funds extended (transferred) by the Bank of Russia and available to credit institutions after they use Supplementary mechanism standing facilities as well as Special facilities, at start of business. In addition, the amount of funds that credit institutions borrowed through loans secured by non-marketable assets at a rate with a spread of 175 bps to the key rate before the launch of the Primary mechanism and the Supplementary mechanism of liquidity provision.

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, mobile offices of credit institutions having the right to conduct banking operations — 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. Information on a professional securities market participant is subject to being entered into the register of professional securities market participants pursuant to Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3—5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

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 that are subject to being entered into the said register in accordance with Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3—5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

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 Regulation No. 805-P, dated 22 September 2022, 'On the Procedure for the Bank of Russia to License Exchanges, Trading Systems and Clearing Houses, to Maintain the Register of Exchange and

Trading System Licences, the Register of Clearing Licences and the Procedure to Provide Extracts from the Said Registers' 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 Regulation No. 805-P, dated 22 September 2022, 'On the Procedure for the Bank of Russia to License Exchanges, Trading Systems and Clearing Houses, to Maintain the Register of Exchange and Trading System Licences, the Register of Clearing Licences and the Procedure to Provide Extracts from the Said Registers' 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', Bank of Russia Regulation No. 742-P, dated 3 December 2020, 'On Information Protection Requirements to Be Observed by a Legal Entity Applying for the Status of a Financial Platform Operator, on the Maintenance of the Register of Financial Platform Operators by the Bank of Russia, and on Requirements for the Registration of Amendments to Financial Platform Rules by the Bank of Russia' and under a respective entry on their 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 Ope-

rators 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.

Digital Financial Asset Exchange Operators 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 their inclusion in the register of digital financial asset exchange 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.

Payment acceptance operators perform their activities pursuant to Federal Law No. 103-FZ, dated 3 June 2009, 'On Accepting Payments of Individuals by Payment Agents' and Bank of Russia Ordinance No. 6589-U, dated 30 October 2023, 'On the Procedure for the Bank of Russia to Maintain the Register of Payment Acceptance Operators and Assess Compliance by the Persons Specified in Part 1 of Article 3.2 of Federal Law No. 103-FZ, dated 3 June 2009, 'On Accepting Payments of Individuals by Payment Agents' with Qualification and Business Reputation Requirements, and the Persons Specified in Part 3 of Article 3.3 of Federal Law No. 103-FZ, dated 3 June 2009, 'On Accepting Payments of Individuals by Payment Agents' with the Requirements Set Forth in Part 1 of Article 3.3 of the Said Federal Law'.

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 perform their activities pursuant to Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds' and under a respective licence. Information is subject to being entered into a respective licence register

pursuant to Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3–5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

Management companies and specialized depositories perform their activities pursuant to Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds', Federal Law No. 75-FZ, dated 7 May 1998, 'On Non-governmental Pension Funds', Federal Law No. 111-FZ, dated 24 July 2002, 'On Investing Funds to Finance the Funded Pension in the Russian Federation', Federal Law No. 152-FZ, dated 11 November 2003, 'On Mortgage Securities' and under a respective licence. Information is subject to being entered into a respective licence register pursuant to Bank of Russia Regulation No. 798-P, dated 29 June 2022, 'On the Procedure for the Bank of Russia to License the Types of Professional Activity in the Securities Market Specified in Articles 3–5, 7 and 8 of Federal Law No. 39-FZ, dated 22 April 1996, 'On the Securities Market' and on the Procedure for the Bank of Russia to Maintain the Register of Professional Securities Market Participants, on the Procedure for the Bank of Russia to Make a Decision on Entering (Refusing to Enter) Information on a Person in the Unified Register of Investment Advisers, and on the Procedure for the Bank of Russia to Maintain the Said Register, as well as on the Procedure for the Bank of Russia to License Investment Funds, License Management Companies to Manage Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, License Specialized Depositories of Investment Funds, Unit Investment Funds and Non-governmental Pension Funds, and the Procedure for the Bank of Russia to Maintain the Registers of Such Licences'.

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 and foreign 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 Bank of Russia maintains the Unified Register of Self-regulatory Organizations in the Financial Market pursuant to Bank of Russia Ordinance No. 5561-U, dated 24 September 2020, 'On Maintaining the Unified Register of Self-regulatory Organizations in the Financial Market by the Bank of Russia'.

The State Register of Self-regulatory Organizations of Actuaries.

A self-regulatory organization of actuaries shall be a non-profit organization complying with the requirements established by Federal Law No. 315-FZ, dated 1 December 2007, 'On Self-regulatory Organizations', and Federal Law No. 293-FZ, dated 2 November 2013, 'On Actuarial Activities in the Russian Federation'. The purpose of its activities is to advance and regulate actuarial activities. Information about it is subject to being entered into the Unified State Register of Self-regulatory Organizations of Actuaries. It unites actuaries on a membership basis.

A non-profit organization acquires the status of a self-regulatory organization of actuaries from the date of its inclusion in the State Register of Self-regulatory Organizations of Actuaries 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 the 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. 748-P, dated 25 December 2020, 'On Requirements for Financial Standing and Business Reputation of Shareholders (Participants) in Credit History Bureaus and Persons Controlling or Exerting Material Influence

on Shareholders (Participants) in Credit History Bureaus, and on the Maintenance by the Bank of Russia of the State Register of Credit History Bureaus' and under a respective entry on their inclusion in the register of credit history bureaus.

Authorized actuaries perform their activities pursuant to Federal Law No. 293-FZ, dated 2 November 2013, 'On Actuarial Activities in the Russian Federation', 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', and under a respective entry on their inclusion in the unified register of authorized actuaries.

Credit rating agencies, branches and representative offices of foreign credit rating agencies perform their activities 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', 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', and under a respective entry on their inclusion in the register of credit rating agencies/ register of branches and representative offices of foreign credit rating agencies.

Management companies of special-purpose vehicles perform their activities pursuant to Federal Law No. FZ-39, dated 22 April 1996, 'On the Securities Market', 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', and under a respective entry on their inclusion in the register of management companies of special-purpose vehicles.

Participants in the partnership financing experiment perform their activities pursuant to Federal Law No. 417-FZ, dated 4 August 2023, 'On Conducting an Experiment for Establishing a Special Regulation in Order to Create Necessary Conditions for Providing Partnership Financing in Individual Constituent Territories of the Russian Federation' and Bank of Russia Ordinance No. 6503-U, dated 11 August 2023, 'On Maintaining by the Bank of Russia of the Register of Participants in Experiment to Set up Special Regulation to Create Special Conditions for Partnership Financing'.

Table 4.1.6
Data on Provisional Administrations
Assigned to Non-Bank Financial Institutions
Whose Licences Have Been Revoked (Cancelled)

General Provisions

The table contains data on provisional administrations operating at non-bank financial institutions whose licences have been revoked.

Provisional administrations were assigned to **insurance companies** in compliance with sub-clause 1 of Clause 6.1 of Article 184.1 of Federal Law No. 127-FZ, dated 26 October 2002, 'On Insolvency (Bankruptcy)'.

Provisional administrations were assigned to **non-governmental pension funds** in compliance with Clause 3.1 of Article 7.2 of Federal Law No. 75-FZ, dated 7 May 1998, 'On Non-Governmental Pension Funds'.

Provisional administrations were assigned to **management companies** in compliance with sub-clause 3 of Clause 1 of Article 61.4 of Federal Law No. 156-FZ, dated 29 November 2001, 'On Investment Funds' (hereinafter, Federal Law No. 156-FZ).

Provisional administrations were assigned to **specialized depositories** in compliance with Clause 1 of Article 61, sub-clause 1 of Clause 1, Clause 2 of Article 61.4 of Federal Law No. 156-FZ.

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'.

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.

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

Individual Indicators Highlights

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

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

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

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

Table 4.3.10
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 and by type of foreign currency.

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 by constituent territory of the Russian Federation and by type of foreign currency.

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).