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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.

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1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Balance of Payments of the Russian Federation (Analytical Presentation)

Table 1.1

(millions of US dollars)

	Q1 2023	Q2 2023	Q3 2023	Q4 2023	2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	2024	Q1 2025
CURRENT ACCOUNT	14,708	7,629	15,259	11,800	49,397	24,882	17,267	7,790	13,228	63,167	17,727
Goods	29,644	26,287	33,400	32,330	121,662	35,213	35,686	30,865	31,592	133,356	30,106
Exports	104,262	103,442	109,091	107,953	424,748	101,865	106,424	109,080	115,717	433,087	96,007
Imports	74,618	77,155	75,691	75,622	303,086	66,653	70,738	78,215	84,125	299,731	65,900
Services	–7,744	–9,024	–10,592	–8,779	–36,140	–6,785	–9,283	–12,428	–9,961	–38,457	–7,791
Exports	9,747	10,262	9,433	11,030	40,472	10,716	9,983	10,916	11,390	43,006	10,126
Transport	3,582	3,681	3,403	3,521	14,187	3,492	3,447	3,506	3,493	13,938	3,251
Travel	1,582	1,919	1,646	1,652	6,798	1,591	2,058	2,205	1,741	7,597	1,692
Other services	4,583	4,662	4,385	5,857	19,487	5,633	4,477	5,205	6,156	21,471	5,183
Imports	17,491	19,286	20,025	19,809	76,611	17,501	19,266	23,344	21,351	81,462	17,917
Transport	3,815	3,851	3,882	3,680	15,228	3,509	3,750	3,788	3,824	14,872	3,558
Travel	7,597	8,720	10,581	7,885	34,783	7,433	9,299	12,610	9,515	38,858	8,564
Other services	6,079	6,715	5,562	8,244	26,600	6,559	6,216	6,946	8,011	27,732	5,796
Compensation of employees	–1,183	–1,250	–1,172	–1,201	–4,806	–1,397	–1,702	–1,723	–1,540	–6,363	–1,485
Investment income	–3,998	–7,286	–4,570	–6,238	–22,092	–1,276	–6,812	–8,277	–6,040	–22,406	–2,010
Receivable	8,589	9,032	7,039	6,904	31,565	6,374	5,097	5,546	5,737	22,755	4,959
Payable	12,586	16,319	11,609	13,142	53,656	7,650	11,909	13,823	11,777	45,160	6,968
Direct investment	–5,936	–3,338	–5,811	–4,582	–19,667	–3,035	–5,745	–5,563	–4,927	–19,270	–3,618
Receivable	4,948	5,950	3,786	3,273	17,958	2,641	1,738	1,638	2,044	8,061	1,424
Payable	10,884	9,288	9,598	7,855	37,625	5,676	7,483	7,201	6,971	27,331	5,042
Portfolio investment	–567	–5,579	–904	–3,203	–10,254	–463	–2,614	–5,248	–2,781	–11,105	–593
Receivable	351	345	311	441	1,447	394	288	360	278	1,320	200
Payable	918	5,924	1,215	3,644	11,701	856	2,902	5,608	3,059	12,425	793
Other investment	2,505	1,631	2,146	1,547	7,829	2,222	1,546	2,533	1,668	7,969	2,201
Receivable	3,289	2,737	2,943	3,190	12,159	3,340	3,071	3,548	3,415	13,374	3,335
Payable	784	1,107	797	1,643	4,331	1,118	1,525	1,015	1,747	5,404	1,133
Rent	1	23	11	10	45	11	9	11	22	53	9
Secondary income	–2,013	–1,122	–1,817	–4,322	–9,273	–884	–631	–657	–845	–3,017	–1,103
CAPITAL ACCOUNT	–64	–46	–48	–1,268	–1,426	–46	–104	–74	–35	–258	–53

Table 1.1 (end)

(millions of US dollars)

	Q1 2023	Q2 2023	Q3 2023	Q4 2023	2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	2024	Q1 2025
Balance from current and capital accounts	14,644	7,583	15,211	10,532	47,970	24,837	17,163	7,716	13,193	62,909	17,674
Balance from financial account	12,210	4,741	12,076	9,655	38,682	22,545	9,736	5,984	14,912	53,177	9,610
Direct investment	8,849	3,821	3,660	4,421	20,751	5,521	876	145	1,548	8,089	–4,136
Net acquisition of financial assets	562	3,234	4,429	2,481	10,706	–266	–1,280	–1,911	3,444	–13	1,739
Equity and investment fund shares	8,289	5,696	5,541	5,103	24,629	3,408	–298	14	1,446	4,569	986
Debt instruments	–7,728	–2,462	–1,111	–2,622	–13,923	–3,674	–982	–1,925	1,998	–4,583	753
Net incurrence of liabilities	–8,287	–587	769	–1,940	–10,045	–5,787	–2,156	–2,057	1,897	–8,102	5,875
Equity and investment fund shares	2,513	1,535	4,404	–1,967	6,486	522	55	606	5,036	6,218	2,580
Debt instruments	–10,800	–2,123	–3,635	27	–16,531	–6,309	–2,211	–2,662	–3,139	–14,320	3,295
Portfolio investment	2,677	–109	3,614	–1,249	4,934	–424	542	–89	–54	–25	–751
Net acquisition of financial assets	–1,391	–1,582	928	–2,227	–4,272	–805	–737	–3,606	–2,663	–7,811	–60
Equity and investment fund shares	343	525	816	781	2,465	704	378	–184	–183	715	–3
Debt securities	–1,734	–2,107	112	–3,007	–6,736	–1,509	–1,116	–3,422	–2,479	–8,526	–57
Net incurrence of liabilities	–4,068	–1,473	–2,686	–978	–9,205	–381	–1,279	–3,518	–2,609	–7,786	691
Equity and investment fund shares	–128	–446	–1,377	–476	–2,427	–28	–436	–2,966	975	–2,455	282
Debt securities	–3,941	–1,027	–1,309	–502	–6,778	–353	–843	–552	–3,584	–5,332	409
Financial derivatives (other than reserves) and employee stock options	–772	–87	–176	52	–983	484	114	547	901	2,045	801
Net acquisition of financial assets	–942	–461	–466	–336	–2,204	–320	–463	–424	–248	–1,454	–445
Net incurrence of liabilities	–169	–374	–290	–387	–1,221	–804	–577	–970	–1,149	–3,499	–1,246
Other investment	6,580	2,546	7,249	7,627	24,001	23,873	9,526	8,587	4,879	46,865	19,566
Net acquisition of financial assets	7,405	9,759	17,664	2,306	37,134	26,527	16,221	16,775	16,957	76,481	17,537
Other equity	2	1	2	2	7	–3	0	–6	1	–8	–1
Loans, currency and deposits	832	–2,019	10,988	152	9,953	17,586	7,664	6,341	–979	30,613	16,611
Other accounts receivable	6,570	11,777	6,675	2,152	27,175	8,944	8,558	10,440	17,935	45,876	927
Net incurrence of liabilities	825	7,214	10,415	–5,321	13,133	2,655	6,695	8,188	12,079	29,615	–2,028
Other equity	–4	0	0	–4	–9	0	0	3	–1	2	–3
Loans, currency and deposits	–141	1,318	3,709	–8,250	–3,364	–4,826	1,587	6,013	105	2,880	–5,007
Other accounts payable	950	5,876	6,697	2,928	16,450	7,485	5,106	2,180	11,994	26,765	2,992
Special drawing rights	21	20	9	6	56	–5	2	–10	–19	–32	–10
Reserve assets	–5,123	–1,431	–2,271	–1,195	–10,020	–6,908	–1,322	–3,207	7,639	–3,797	–5,870
Net errors and omissions	–2,434	–2,842	–3,135	–877	–9,288	–2,292	–7,427	–1,732	1,719	–9,732	–8,063

Note. Minor discrepances 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)

	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025
Total	385,081	358,361	340,880	324,046	318,289	307,510	315,908	309,142	290,832	317,547
General Government	46,104	40,435	36,851	31,798	32,710	31,776	32,264	30,444	19,324	21,983
Federal Government	46,087	40,420	36,842	31,790	32,703	31,769	32,261	30,441	19,322	21,982
New Russian Debt	45,855	40,188	36,610	31,559	32,469	31,538	32,029	30,209	19,090	21,750
Loans	1,412	1,238	1,099	1,124	1,115	1,083	1,175	1,079	987	1,192
Foreign currency bonds	16,307	16,144	16,083	14,980	14,808	14,724	14,602	14,399	9,099	9,102
Eurobonds	16,222	16,084	16,029	14,939	14,767	14,692	14,570	14,375	9,083	9,089
Eurobonds (related to the second London Club debt restructuring)	85	60	54	41	41	32	32	24	15	13
Ruble denominated bonds	28,119	22,797	19,418	15,445	16,537	15,720	16,243	14,720	8,995	11,446
OFZ	28,119	22,797	19,418	15,445	16,537	15,720	16,243	14,720	8,995	11,446
Eurobonds	0	0	0	0	0	0	0	0	0	0
Other	17	10	10	10	10	10	10	10	10	10
Debt of the former USSR	231	231	232	232	233	232	232	232	232	232
Local Government	17	16	9	8	7	7	3	3	2	0
Loans	0	0	0	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0	0	0	0
Ruble denominated bonds	17	16	9	8	7	7	3	3	2	0

Table 1.2 (end)

(millions of US dollars)

	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025
Central bank and banks	94,181	92,201	92,965	93,682	94,756	90,836	97,590	100,518	95,530	101,096
Debt liabilities to direct investors and to direct investment enterprises	3,908	4,008	3,936	3,838	3,451	3,197	3,045	2,012	2,001	1,929
Debt securities	1,788	1,289	1,233	1,196	1,345	1,483	1,759	1,376	1,316	1,714
Loans, currency and deposits	60,923	59,593	59,513	61,075	62,485	59,211	65,760	69,668	66,116	70,405
Other	27,562	27,312	28,282	27,572	27,475	26,944	27,026	27,461	26,097	27,047
Other sectors	244,796	225,724	211,064	198,566	190,824	184,898	186,055	178,180	175,978	194,468
Debt liabilities to direct investors and to direct investment enterprises	96,958	82,654	74,296	67,329	69,065	60,961	58,978	55,713	48,534	53,389
Debt securities	7,033	6,813	5,943	5,256	2,792	2,331	2,409	2,417	2,385	2,973
Loans, currency and deposits	119,997	115,577	108,090	100,022	91,233	86,649	84,541	77,677	70,523	72,664
Other	20,808	20,680	22,735	25,959	27,734	34,957	40,127	42,373	54,537	65,443

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.

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)

	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025
Total	385,081	358,361	340,880	324,046	318,289	307,510	315,908	309,142	290,832	317,547
Foreign Currency	261,287	248,751	234,157	225,350	213,574	207,607	203,759	199,728	184,068	188,014
Domestic Currency	123,794	109,610	106,722	98,695	104,714	99,903	112,150	109,413	106,764	129,533
General Government	46,104	40,435	36,851	31,798	32,710	31,776	32,264	30,444	19,324	21,983
Foreign Currency	17,968	17,623	17,424	16,345	16,166	16,049	16,018	15,721	10,327	10,536
Short-term	17	10	10	10	10	10	10	10	10	10
Long-term	17,951	17,613	17,415	16,335	16,156	16,039	16,009	15,710	10,318	10,527
Domestic Currency	28,136	22,812	19,426	15,453	16,544	15,727	16,246	14,723	8,997	11,446
Short-term	0	0	0	0	0	0	0	0	0	0
Long-term	28,136	22,812	19,426	15,453	16,544	15,727	16,246	14,723	8,997	11,446
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	90,273	88,194	89,028	89,844	91,305	87,639	94,544	98,506	93,529	99,167
Foreign Currency	59,860	58,368	56,493	54,978	54,026	51,840	51,621	51,280	45,596	43,570
Short-term	14,394	13,550	13,684	12,927	13,207	11,833	13,374	15,535	12,004	9,876
Long-term	45,467	44,818	42,810	42,051	40,820	40,007	38,247	35,745	33,592	33,694
Domestic Currency	30,412	29,826	32,535	34,866	37,279	35,799	42,923	47,226	47,933	55,597
Short-term	26,605	26,692	29,987	32,569	34,757	33,341	40,254	44,874	45,562	52,905
Long-term	3,808	3,133	2,548	2,297	2,521	2,457	2,669	2,352	2,371	2,692

Table 1.3 (end)

(millions of US dollars)

	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	147,838	143,070	136,769	131,237	121,758	123,937	127,077	122,466	127,444	141,079
Foreign Currency	105,572	104,504	99,710	96,884	88,876	91,016	89,113	88,054	88,441	92,049
Short-term	12,269	13,974	14,674	18,111	18,231	23,372	24,422	25,786	31,424	35,721
Long-term	93,304	90,530	85,036	78,773	70,645	67,644	64,691	62,267	57,016	56,328
Domestic Currency	42,266	38,566	37,058	34,353	32,882	32,921	37,964	34,413	39,004	49,030
Short-term	17,002	15,572	17,372	17,248	18,063	19,280	23,644	21,211	27,246	34,906
Long-term	25,263	22,994	19,686	17,105	14,819	13,641	14,321	13,201	11,758	14,124
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	100,866	86,662	78,232	71,167	72,516	64,158	62,023	57,726	50,535	55,319
Foreign Currency	77,886	68,256	60,530	57,143	54,506	48,701	47,007	44,674	39,704	41,858
Domestic Currency	22,979	18,407	17,702	14,024	18,010	15,457	15,017	13,052	10,830	13,461

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.

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)

	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025
Total Liabilities	385,081	358,361	340,880	324,046	318,289	307,510	315,908	309,142	290,832	317,547
Short-term	73,889	71,608	78,671	83,172	90,762	92,650	105,289	110,365	117,804	138,427
Long-term	311,191	286,753	262,209	240,873	227,527	214,860	210,619	198,776	173,028	179,120
General Government	46,104	40,435	36,851	31,798	32,710	31,776	32,264	30,444	19,324	21,983
Short-term	17	10	10	10	10	10	10	10	10	10
Debt securities	0	0	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0	0	0
Other liabilities	17	10	10	10	10	10	10	10	10	10
Long-term	46,087	40,425	36,841	31,788	32,700	31,766	32,254	30,434	19,314	21,973
Debt securities	44,443	38,956	35,510	30,432	31,352	30,451	30,848	29,122	18,095	20,548
Loans, currency and deposits	1,644	1,469	1,331	1,356	1,348	1,315	1,407	1,311	1,219	1,425
Other liabilities	0	0	0	0	0	0	0	0	0	0
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	90,273	88,194	89,028	89,844	91,305	87,639	94,544	98,506	93,529	99,167
Short-term	40,999	40,242	43,671	45,496	47,964	45,174	53,628	60,409	57,566	62,781
Debt securities	180	2	1	1	1	1	5	6	0	0
Loans, currency and deposits	37,523	37,499	39,338	41,568	44,666	42,140	50,323	57,402	55,148	60,173
Other liabilities	3,296	2,741	4,332	3,927	3,297	3,033	3,301	3,001	2,417	2,607
Long-term	49,274	47,952	45,357	44,348	43,341	42,465	40,916	38,097	35,963	36,386
Debt securities	1,608	1,287	1,232	1,196	1,344	1,482	1,753	1,371	1,316	1,714
Loans, currency and deposits	23,401	22,094	19,833	19,177	17,474	16,735	15,101	11,918	10,642	9,898
Other liabilities	24,265	24,571	24,292	23,975	24,523	24,248	24,062	24,808	24,005	24,775

Table 1.4 (end)

(millions of US dollars)

	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	147,838	143,070	136,769	131,237	121,758	123,937	127,077	122,466	127,444	141,079
Short-term	29,271	29,546	32,046	35,359	36,294	42,652	48,065	46,998	58,670	70,627
Debt securities	55	59	193	182	187	34	39	95	64	136
Loans, currency and deposits	8,408	8,808	9,117	9,219	8,374	7,661	7,899	4,530	4,069	5,049
Other liabilities	20,808	20,680	22,735	25,959	27,734	34,957	40,127	42,373	54,537	65,442
Long-term	118,567	113,523	104,723	95,878	85,464	81,285	79,011	75,469	68,774	70,452
Debt securities	6,979	6,754	5,750	5,074	2,605	2,298	2,370	2,322	2,321	2,837
Loans, currency and deposits	111,588	106,769	98,973	90,803	82,859	78,987	76,642	73,147	66,453	67,615
Other liabilities	0	0	0	0	0	0	0	0	0	0
Direct investment	100,866	86,662	78,232	71,167	72,516	64,158	62,023	57,726	50,535	55,319
Banks	3,908	4,008	3,936	3,838	3,451	3,197	3,045	2,012	2,001	1,929
Direct investor in direct investment enterprises	42	41	37	35	37	36	36	34	83	108
Direct investment enterprises in direct investor (reverse investment)	14	71	65	14	26	6	2	2	6	5
Between fellow enterprises	3,852	3,897	3,834	3,789	3,388	3,155	3,007	1,976	1,912	1,816
Other sectors	96,958	82,654	74,296	67,329	69,065	60,961	58,978	55,713	48,534	53,389
Direct investor in direct investment enterprises	27,770	24,984	24,559	22,566	24,900	23,378	21,935	19,970	16,545	18,100
Direct investment enterprises in direct investor (reverse investment)	51,903	42,482	38,031	36,482	34,940	30,558	30,664	29,932	26,803	29,682
Between fellow enterprises	17,285	15,189	11,705	8,280	9,225	7,025	6,379	5,811	5,186	5,607

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.

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)

	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025
Net International Investment Position	768,059	809,215	814,034	834,769	856,450	873,966	869,453	940,912	946,794	937,489
Assets	1,601,843	1,596,482	1,549,785	1,512,077	1,554,063	1,551,308	1,557,267	1,578,459	1,545,698	1,633,870
Direct investment	381,194	369,490	335,209	308,916	315,349	303,560	294,071	279,861	269,367	282,370
Equity and investment fund shares	298,317	290,301	264,792	243,433	247,645	240,384	230,100	219,462	211,297	220,853
Debt instruments	82,877	79,189	70,418	65,482	67,704	63,177	63,971	60,399	58,070	61,517
Portfolio investment	80,641	73,944	73,812	70,078	67,951	68,754	61,424	50,704	48,953	50,245
Equity and investment fund shares	21,847	24,091	26,575	26,905	29,779	33,021	30,369	26,399	25,613	27,323
Debt securities	58,794	49,854	47,238	43,173	38,172	35,732	31,055	24,306	23,340	22,923
Financial derivatives (other than reserves) and employee stock options	1,282	1,002	1,033	733	393	388	329	305	255	191
Other investment	556,736	558,166	557,313	563,329	571,778	588,232	607,944	613,852	618,055	653,707
Other equity	8,575	8,587	8,579	8,570	8,590	8,575	8,568	8,590	8,555	8,571
Loans, currency and deposits	406,757	406,456	398,275	403,135	409,603	422,592	432,725	437,424	428,767	454,031
Other accounts receivable	141,404	143,123	150,460	151,625	153,586	157,064	166,652	167,838	180,732	191,105
Reserve assets	581,989	593,879	582,418	569,021	598,592	590,374	593,498	633,737	609,068	647,358
Liabilities	833,783	787,266	735,751	677,309	697,613	677,342	687,813	637,547	598,905	696,381
Direct investment	442,045	406,566	365,712	317,343	334,801	316,387	315,609	280,628	258,393	311,471
Equity and investment fund shares	341,179	319,903	287,479	246,176	262,285	252,229	253,586	222,902	207,859	256,153
Debt instruments	100,866	86,662	78,232	71,167	72,516	64,158	62,023	57,726	50,535	55,319
Portfolio investment	155,097	151,012	145,463	139,807	148,190	147,979	149,170	134,560	118,638	143,930
Equity and investment fund shares	104,129	106,828	106,331	106,562	115,612	116,584	118,427	108,675	101,368	122,658
Debt securities	50,968	44,184	39,131	33,244	32,578	31,395	30,743	25,885	17,269	21,272
Financial derivatives (other than reserves) and employee stock options	1,282	1,018	1,014	945	800	449	453	426	234	173
Other investment	235,360	228,671	223,563	219,214	213,822	212,527	222,581	221,933	221,639	240,806
Other equity	4,410	4,030	3,601	3,220	3,537	3,440	3,711	3,433	3,139	3,813
Loans, currency and deposits	182,564	176,639	168,593	162,123	154,721	146,838	151,371	148,308	137,532	144,159
Other accounts payable	24,269	23,601	27,222	29,988	31,193	38,202	43,610	45,570	57,312	68,744
Special drawing rights (Net incurrence of liabilities)	24,118	24,401	24,147	23,883	24,371	24,046	23,889	24,622	23,657	24,091

[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).

Note. Minor discrepances 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
2022	592,077	119.8	x	x	x	x	276,510	91.8	x	x	x	x	315,567	x	x
2023	424,748	71.7	x	x	x	x	303,086	109.6	x	x	x	x	121,662	x	x
2024	433,087	102.0	x	x	x	x	299,731	98.9	x	x	x	x	133,356	x	x
2024															
Q1	101,865	97.7	x	x	x	x	66,653	89.3	x	x	x	x	35,213	x	x
Q2	106,424	102.9	x	x	x	x	70,738	91.7	x	x	x	x	35,686	x	x
Q3	109,080	100.0	x	x	x	x	78,215	103.3	x	x	x	x	30,865	x	x
Q4	115,717	107.2	x	x	x	x	84,125	111.2	x	x	x	x	31,592	x	x
January	28,598	87.0	x	x	x	x	21,325	88.5	x	x	x	x	7,273	x	x
February	31,771	103.8	x	x	x	x	22,716	100.8	x	x	x	x	9,055	x	x
March	41,497	101.7	x	x	x	x	22,612	80.8	x	x	x	x	18,885	x	x
April	34,092	107.9	x	x	x	x	22,332	90.1	x	x	x	x	11,760	x	x
May	36,658	98.1	x	x	x	x	24,510	91.0	x	x	x	x	12,148	x	x
June	35,674	103.5	x	x	x	x	23,896	94.0	x	x	x	x	11,779	x	x
July	35,667	112.6	x	x	x	x	25,507	100.2	x	x	x	x	10,160	x	x
August	34,601	93.1	x	x	x	x	25,758	101.3	x	x	x	x	8,844	x	x
September	38,812	96.4	x	x	x	x	26,951	108.7	x	x	x	x	11,861	x	x
October	37,426	109.0	x	x	x	x	28,189	120.5	x	x	x	x	9,237	x	x
November	39,044	114.5	x	x	x	x	26,772	110.0	x	x	x	x	12,271	x	x
December	39,247	99.4	x	x	x	x	29,163	104.6	x	x	x	x	10,084	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
2025															
Q1	96,007	94.2	x	x	x	x	65,900	98.9	x	x	x	x	30,106	x	x
Q2	100,045	94.0	x	x	x	x	72,844	103.0	x	x	x	x	27,201	x	x
January	29,803	104.2	x	x	x	x	22,341	104.8	x	x	x	x	7,462	x	x
February	31,710	99.8	x	x	x	x	20,751	91.3	x	x	x	x	10,959	x	x
March	34,493	83.1	x	x	x	x	22,808	100.9	x	x	x	x	11,685	x	x
April	**34,059**	**99.9**	x	x	x	x	**24,857**	**111.3**	x	x	x	x	**9,201**	x	x
May	**33,149**	**90.4**	x	x	x	x	**24,408**	**99.6**	x	x	x	x	**8,741**	x	x
June	32,837	92.0	x	x	x	x	23,578	98.7	x	x	x	x	9,259	x	x

Notes.

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

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

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

Table 1.7

International Reserves of the Russian Federation[1]

(millions of US dollars)

Date	International reserves	Of which				
		foreign exchange reserves	of which			gold
			foreign exchange	SDRs	reserve position in IMF	
1	2	3	4	5	6	7
2022						
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
31.05	599,040	423,163	395,089	23,218	4,856	175,877
30.06	593,498	418,972	390,981	23,150	4,841	174,527
31.07	602,050	422,457	394,092	23,460	4,904	179,593
31.08	613,715	424,901	396,302	23,659	4,940	188,814
30.09	633,737	433,973	405,081	23,902	4,990	199,764
31.10	631,573	423,874	395,427	23,535	4,912	207,699
30.11	616,486	418,342	390,350	23,163	4,829	198,144
31.12	609,068	413,361	385,567	23,000	4,794	195,707
2025						
31.01	620,764	414,239	386,377	23,057	4,805	206,526
28.02	632,355	414,971	387,128	23,045	4,798	217,384
31.03	647,358	418,407	390,071	23,454	4,882	228,950
30.04	680,271	433,234	404,242	23,997	4,995	247,036
31.05	680,379	432,168	403,276	23,918	4,973	248,211
30.06	688,731	440,012	410,682	24,282	5,048	248,719
31.07	681,489	432,970	403,974	24,006	4,990	248,519

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

Table 1.8

International Reserves and Foreign Currency Liquidity — Russia

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

(millions of US dollars, end of period)

	31.07.2025
A. Official reserves assets	681,488.8
(1) foreign currency reserves (in convertible foreign currencies)	403,389.1
(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	4,989.7
(3) SDRs	24,005.9
(4) gold	248,518.7
— volume in millions of fine troy ounces	74.9
(5) other reserve assets (specify)	585.4
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	585.4
B. Other foreign currency assets (specify)	—
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	—
— loans not included in official reserve assets	—
— financial derivatives not included in official reserve assets	—
— gold not included in official reserve assets	—
— other	—

Table 1.8 (cont.)

II. Predetermined short-term net drains on foreign currency assets (nominal value)

(millions of US dollars)

	31.07.2025			
	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)	–362.2	–362.2	—	—
— outflows related to repos (–)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (–)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (–)	–362.2	–362.2	—	—
— other accounts receivable (+)	—	—	—	—

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

Table 1.8 (cont.)

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

(millions of US dollars)

	31.07.2025			
	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options (puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (–)	—	—	—	—
— BIS (–)	—	—	—	—
— IMF (–)	—	—	—	—
— other international organizations (–)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (–)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (–)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—	—	—	—
(a) short positions	—	—	—	—
(i) bought puts	—	—	—	—
(ii) written calls	—	—	—	—
(b) long positions	—	—	—	—
(i) bought calls	—	—	—	—
(ii) written puts	—	—	—	—
PRO MEMORIA: In-the-money options	—	—	—	—
(1) At current exchange rate	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(2) +5% (depreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(3) –5% (appreciation of 5%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(4) +10% (depreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(5) –10% (appreciation of 10%)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—
(6) Other (specify)	—	—	—	—
(a) short position	—	—	—	—
(b) long position	—	—	—	—

Table 1.8 (end)

IV. Memo items

(millions of US dollars)

	31.07.2025
(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	221.9
— lent or repoed and included in Section I	—
— lent or repoed but not included in Section I	—
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I	221.9
(e) financial derivative assets (net, marked to market)	—
— forwards	—
— futures	—
— swaps	—
— options	—
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	—
— aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)	—
(a) short positions (–)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	—
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed at least once a year:	
(a) currency composition of reserves (by groups of currencies)[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 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	18.9
Q1 2024	19.1
Q2 2024	19.5
Q3 2024	20.5
Q4 2024	19.2
Q1 2025	20.4
Q2 2025[2]	21.3

[1] According to international practice, the minimum reserve adequacy benchmark is three months.

[2] Estimated value.

Money Supply (National Definition)

Table 1.10

(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
2023								
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
31.05	16,750.9	33,236.2	16,780.1	16,456.2	49,987.1	52,531.9	30,965.0	21,567.0
30.06	16,705.8	33,570.7	17,129.8	16,440.9	50,276.5	53,280.7	31,657.4	21,623.3
31.07	16,782.1	34,316.2	17,443.5	16,872.7	51,098.3	53,253.0	31,957.5	21,295.5
31.08	16,801.4	33,795.0	17,235.3	16,559.7	50,596.4	55,646.3	33,038.2	22,608.1
30.09	16,797.4	34,034.3	17,116.6	16,917.7	50,831.7	56,803.1	33,936.5	22,866.6
31.10	16,795.7	32,796.2	16,369.5	16,426.7	49,591.9	59,355.9	35,534.7	23,821.2
30.11	16,730.6	31,799.2	15,667.2	16,131.9	48,529.8	62,495.4	37,146.1	25,349.3
31.12	17,274.0	34,441.5	17,531.2	16,910.6	51,715.5	65,540.9	39,384.0	26,156.9
2025								
31.01	16,807.3	34,257.5	16,478.2	17,779.3	51,064.8	65,513.0	39,987.5	25,525.5
28.02	16,635.3	34,951.4	16,790.2	18,161.2	51,586.7	66,110.9	40,805.3	25,305.6
31.03	16,396.8	34,738.1	16,800.3	17,937.8	51,134.9	65,364.1	41,452.6	23,911.5
30.04	16,539.3	34,491.7	17,568.8	16,922.9	51,031.1	66,506.1	42,246.2	24,259.9
31.05	16,506.8	34,875.1	17,544.9	17,330.1	51,381.9	66,837.2	42,502.4	24,334.9
30.06	16,701.5	35,709.9	18,054.3	17,655.7	52,411.4	66,683.3	42,774.0	23,909.3
31.07	16,938.9	35,597.2	18,333.3	17,263.9	52,536.1	67,508.5	43,198.6	24,309.8

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
2023				
31.12	98,385.4	6.3	19.4	19.4
2024				
31.01	97,816.7	–0.6	–0.6	19.0
29.02	99,422.0	1.6	1.1	18.4
31.03	99,595.8	0.2	1.2	17.4
30.04	103,107.4	3.5	4.8	21.8
31.05	102,519.1	–0.6	4.2	18.9
30.06	103,557.2	1.0	5.3	18.7
31.07	104,351.3	0.8	6.1	18.2
31.08	106,242.7	1.8	8.0	17.9
30.09	107,634.8	1.3	9.4	18.8
31.10	108,947.9	1.2	10.7	19.5
30.11	111,025.2	1.9	12.8	20.0
31.12	117,256.4	5.6	19.2	19.2
2025				
31.01	116,577.8	–0.6	–0.6	19.2
28.02	117,697.6	1.0	0.4	18.4
31.03	116,499.0	–1.0	–0.6	17.0
30.04	117,537.1	0.9	0.2	14.0
31.05	118,219.1	0.6	0.8	15.3
30.06	119,094.7	0.7	1.6	15.0
31.07	120,044.5	0.8	2.4	15.0

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]
31.12.2016	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	—
31.12.2022	24,428.6	16,347.7	2,983.6	145.9	4,951.4	—
31.12.2023	26,506.8	18,320.7	4,530.5	271.7	3,383.9	—
2024						
31.01	25,632.9	17,754.8	4,821.2	273.2	2,783.7	—
29.02	24,619.0	17,753.8	4,358.3	273.2	2,233.7	—
31.03	26,376.7	17,680.9	4,982.2	504.3	3,209.3	—
30.04	26,638.6	17,876.8	4,572.6	504.2	3,685.0	—
31.05	26,774.6	17,760.9	5,420.9	504.2	3,088.6	—
30.06	25,823.1	17,763.0	4,001.8	504.1	3,554.2	—
31.07	27,976.7	17,889.2	3,230.9	504.0	6,352.7	—
31.08	28,140.8	17,913.4	5,509.1	504.0	4,214.2	—
30.09	28,531.5	17,883.6	5,254.9	504.0	4,888.9	—
31.10	28,254.4	17,897.8	2,994.9	504.0	6,857.7	—
30.11	28,183.8	17,846.0	5,132.4	504.0	4,701.4	—
31.12	27,958.4	18,511.2	4,708.8	499.3	4,239.0	—
2025						
31.01	27,869.5	17,895.1	5,593.7	499.7	3,880.9	—
28.02	27,089.9	17,693.3	5,781.0	499.7	3,115.9	—
31.03	26,937.3	17,436.7	5,761.1	560.8	3,178.8	—
30.04	25,400.8	17,675.5	4,040.6	560.8	3,123.9	—
31.05	25,810.0	17,575.0	4,714.3	560.8	2,959.9	—
30.06	26,659.4	17,789.7	5,232.7	554.8	3,082.3	—
31.07	28,721.5	17,986.5	7,156.9	554.8	3,023.4	—

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]
2025						
01.07	26,659.4	17,789.7	5,232.7	554.8	3,082.3	—
02.07	26,349.0	17,799.4	5,072.9	554.8	2,922.0	—
03.07	26,172.3	17,819.1	4,906.2	554.8	2,892.3	—
04.07	26,408.3	17,851.8	5,044.1	554.8	2,957.6	—
07.07	26,563.5	17,894.0	5,251.6	554.8	2,863.2	—
08.07	26,623.1	17,900.4	5,202.1	554.8	2,965.8	—
09.07	27,197.9	17,927.4	5,340.3	554.8	3,375.4	—
10.07	26,795.0	17,957.5	4,817.2	554.8	3,465.5	—
11.07	26,677.4	17,993.3	4,430.7	554.8	3,698.7	—
14.07	26,476.0	18,026.8	4,157.8	554.8	3,736.6	—
15.07	26,244.5	18,028.1	3,802.9	554.8	3,858.7	—
16.07	26,464.0	18,046.5	4,073.5	554.8	3,789.3	—
17.07	26,433.6	18,052.8	3,736.5	554.8	4,089.6	—
18.07	26,384.9	18,062.5	3,916.7	554.8	3,851.0	—
21.07	26,417.1	18,079.9	3,761.1	554.8	4,021.4	—
22.07	26,453.0	18,052.3	3,362.8	554.8	4,483.2	—
23.07	26,369.7	18,039.5	3,397.8	554.8	4,377.6	—
24.07	26,708.0	18,027.0	3,250.9	554.8	4,875.4	—
25.07	26,556.4	18,016.3	3,142.1	554.8	4,843.3	—
28.07	26,674.2	18,011.9	2,962.8	554.8	5,144.8	—
29.07	27,202.9	17,972.0	5,696.2	554.8	2,980.0	—
30.07	26,968.5	17,959.3	5,430.7	554.8	3,023.7	—
31.07	28,660.9	17,955.0	7,196.0	554.8	2,955.1	—

[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 corporations	19,968	19,788	19,788	20,065	20,979	21,057	20,954	20,091	19,777	19,551	19,648	19,632
Non-financial corporations	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 corporations	11,250	7,290	235,250	760,655	24,600	67,860	38,400	38,880	79,195	54,150	60,260	117,630
Non-financial corporations	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 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024	June, 2024	July, 2024	Aug, 2024	Sep, 2024	Oct, 2024	Nov, 2024
NET FOREIGN ASSETS	50,787,527	49,453,387	50,821,869	51,818,929	52,191,068	51,158,105	48,335,793	49,273,752	53,193,774	55,911,223	58,397,113	63,102,311
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	5,879,364	3,724,247	3,719,402	5,425,056	5,021,661	5,145,008	4,436,358	6,674,422	7,184,998	8,213,513	7,717,900	7,587,649
NET CLAIMS ON GENERAL GOVERNMENT	–6,792,202	–5,545,496	–6,680,336	–6,822,589	–6,369,054	–6,377,531	–5,870,706	–5,992,245	–6,376,230	–7,687,218	–7,968,207	–8,137,118
CLAIMS ON OTHER SECTORS	1,559,460	1,535,431	1,503,714	1,848,225	1,759,176	2,032,564	1,747,370	1,877,271	1,727,931	1,924,708	1,927,668	1,820,527
MONETARY BASE	26,506,798	25,632,912	24,619,018	26,376,668	26,638,586	26,774,558	25,823,098	27,976,744	28,140,758	28,531,494	28,254,397	28,183,754
Currency in circulation	18,320,696	17,754,782	17,753,779	17,680,913	17,876,761	17,760,907	17,762,972	17,889,158	17,913,444	17,883,638	17,897,798	17,845,957
Liabilities to other depository corporations	8,186,103	7,878,130	6,865,239	8,695,756	8,761,825	9,013,651	8,060,126	10,087,586	10,227,314	10,647,856	10,356,599	10,337,798
Deposits, of which	8,186,103	7,878,130	6,865,239	8,695,756	8,761,825	9,013,651	8,060,126	10,087,586	10,227,314	10,647,856	10,356,599	10,337,798
Required reserves	271,712	273,228	273,228	504,337	504,209	504,208	504,073	504,038	504,034	504,034	504,034	504,034
Debt securities	—	—	—	—	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	147,895	156,510	216,240	223,064	186,397	216,434	208,148	259,493	285,137	277,853	275,898	350,246
Transferable deposits	33,510	33,960	33,244	35,508	34,064	31,907	34,370	32,746	32,362	35,160	30,926	33,322
Other financial corporations	22,592	23,555	22,919	22,736	23,365	22,475	24,029	23,166	22,495	21,387	21,418	21,204
Non-financial corporations	10,919	10,406	10,325	12,771	10,699	9,433	10,341	9,580	9,867	13,773	9,508	12,119
Households	0	0	0	0	0	0	0	0	0	0	0	0
Other deposits	114,385	122,550	182,996	187,556	152,333	184,527	173,778	226,747	252,775	242,693	244,972	316,923
Other financial corporations	114,385	122,550	182,996	187,556	152,333	184,527	173,778	226,747	252,775	242,693	244,972	316,923
Non-financial corporations	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)	24,779,455	23,378,147	24,529,391	25,669,888	25,777,868	24,967,153	22,617,569	23,596,963	27,304,578	29,552,879	31,544,178	35,839,368

Table 1.12 (end)

(millions of rubles, end of period)

	Dec, 2024	Jan, 2025	Feb, 2025	Mar, 2025	Apr, 2025	May, 2025	June, 2025	July, 2025
NET FOREIGN ASSETS	58,814,369	57,823,250	52,834,374	51,718,321	53,048,519	51,149,023	51,674,588	53,319,353
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	6,855,335	5,629,991	5,011,039	4,954,490	3,287,816	3,550,228	4,454,921	6,249,286
NET CLAIMS ON GENERAL GOVERNMENT	–6,913,645	–5,967,142	–5,526,680	–5,492,255	–5,497,795	–5,079,195	–5,056,785	–4,893,552
CLAIMS ON OTHER SECTORS	1,670,833	1,727,720	1,693,423	1,699,857	1,716,917	1,700,112	1,699,904	1,723,065
MONETARY BASE	27,958,428	27,869,464	27,089,864	26,937,302	25,400,813	25,809,994	26,659,409	28,721,504
Currency in circulation	18,511,250	17,895,143	17,693,322	17,436,700	17,675,509	17,575,010	17,789,661	17,986,464
Liabilities to other depository corporations	9,447,178	9,974,321	9,396,542	9,500,602	7,725,304	8,234,984	8,869,747	10,735,039
Deposits, of which	9,447,178	9,974,321	9,396,542	9,500,602	7,725,304	8,234,984	8,869,747	10,735,039
Required reserves	499,307	499,718	499,693	560,791	560,787	560,784	554,776	554,770
Debt securities	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	310,778	332,332	408,257	409,014	373,551	441,798	459,685	415,392
Transferable deposits	25,541	22,193	22,605	45,099	22,822	22,365	22,545	23,818
Other financial corporations	23,573	21,105	21,563	44,107	21,806	21,267	21,087	21,260
Non-financial corporations	1,969	1,088	1,043	993	1,017	1,098	1,458	2,558
Households	0	0	0	0	0	0	0	0
Other deposits	285,236	310,139	385,652	363,914	350,728	419,432	437,140	391,574
Other financial corporations	285,236	310,139	385,652	363,914	350,728	419,432	437,140	391,574
Non-financial corporations	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0
OTHER ITEMS (NET)	32,157,687	31,012,022	26,514,034	25,534,098	26,781,093	25,068,378	25,653,535	27,261,257

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	8,109,387	8,939,211	8,910,221	8,448,486	8,582,367	8,555,480
CLAIMS ON NONRESIDENTS	13,123,106	13,771,282	14,054,862	13,544,421	13,965,112	13,832,221
LIABILITIES TO NONRESIDENTS	5,013,719	4,832,072	5,144,641	5,095,934	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	2,790,426	3,652,112	4,918,787	3,000,330	3,374,370	2,568,634
Claims on federal government	12,417,751	12,737,839	13,058,020	13,279,321	13,389,242	13,583,749
Debt securities	12,356,512	12,676,718	12,995,920	13,218,214	13,328,136	13,517,279
in rubles	11,651,430	11,965,156	12,229,195	12,411,097	12,496,405	12,724,292
in foreign currency	705,082	711,562	766,725	807,116	831,730	792,987
Loans	61,239	61,121	62,101	61,108	61,106	66,471
in rubles	61,194	61,076	62,051	61,059	61,053	66,420
in foreign currency	45	46	50	49	54	51
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Claims on state and local government	580,498	535,874	541,928	510,531	517,897	473,698
Debt securities	340,738	340,646	338,264	334,050	337,774	333,679
in rubles	340,738	340,646	338,264	334,050	337,774	333,679
in foreign currency	—	—	—	—	—	—
Loans	239,759	195,228	203,664	176,480	180,123	140,019
in rubles	239,637	195,107	203,533	176,346	179,983	139,879
in foreign currency	122	121	131	134	140	140
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
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
in rubles	6,311,197	5,326,852	5,643,961	4,987,629	5,759,352	5,684,366
in foreign currency	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
in rubles	2,330,000	2,614,047	1,748,056	3,671,240	2,958,058	3,377,536
in foreign currency	—	—	—	—	—	—
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
in rubles	1,419,215	1,524,631	1,148,790	1,984,960	1,666,372	2,281,438
in foreign currency	—	—	1	1	2	1
Other liabilities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	98,640,404	98,475,525	100,567,888	101,829,759	103,972,596	106,095,013
in rubles	90,579,698	90,261,572	91,706,077	93,261,321	95,139,806	97,203,700
in foreign currency	8,060,707	8,213,954	8,861,811	8,568,438	8,832,790	8,891,313
Claims on other financial corporations	13,177,985	12,699,384	13,055,967	12,698,424	13,128,471	13,905,014
in rubles	11,058,471	10,416,303	10,607,035	10,700,669	11,127,931	11,820,600
Debt securities	1,762,677	1,729,183	1,744,663	1,737,490	1,813,330	1,746,836
Loans	7,184,780	6,774,243	6,827,280	6,929,682	7,115,833	7,210,388
Other claims	2,111,014	1,912,877	2,035,092	2,033,497	2,198,769	2,863,376

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
in foreign currency	2,119,514	2,283,081	2,448,932	1,997,755	2,000,539	2,084,414
Debt securities	795,042	846,101	946,052	680,574	661,658	651,696
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	56,651,489	56,833,236	58,302,342	59,377,113	60,562,543	61,297,387
in rubles	50,764,301	50,955,497	51,944,600	52,862,383	53,786,641	54,544,766
Debt securities	2,182,677	2,195,101	2,134,767	2,218,826	2,217,741	2,270,576
Loans	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921	48,307,809
Other claims	3,763,617	3,775,410	3,805,586	3,866,273	3,905,979	3,966,381
in foreign currency	5,887,188	5,877,738	6,357,742	6,514,729	6,775,902	6,752,621
Debt securities	408,575	427,862	406,632	424,295	450,200	460,918
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
in rubles	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	—	—	—	—	—	—
in foreign currency	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	79,091,884	81,207,778	81,159,423	81,547,617	82,650,243
in rubles	66,910,048	66,822,626	68,113,583	68,202,230	68,337,657	69,613,452
Transferable deposits	28,551,772	29,572,800	30,013,970	29,500,041	29,485,086	31,003,348
Other financial corporations	902,038	1,042,565	952,020	871,562	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	37,249,826	38,099,613	38,702,189	38,852,571	38,610,105
Other financial corporations	2,848,310	3,107,320	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
in foreign currency	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 SEQURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496	4,459	4,426	4,500
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,566,770	1,590,695	1,530,460	1,539,261	1,591,881
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	2,603,203	2,518,768	2,660,383	2,662,453	2,718,150	2,766,001
SHARES AND OTHER EQUITY	13,672,004	14,448,415	14,216,632	14,090,653	14,441,421	15,062,850
OTHER ITEMS (NET)	16,958,874	17,059,399	17,624,303	16,864,741	17,391,002	18,020,312
Escrow accounts of households	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)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
NET FOREIGN ASSETS	8,599,315	8,567,778	9,032,668	8,800,139	8,352,243	7,690,198
CLAIMS ON NONRESIDENTS	14,088,078	14,461,018	15,303,033	15,323,365	14,513,959	13,795,795
LIABILITIES TO NONRESIDENTS	5,488,763	5,893,240	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	1,698,838	799,736	1,026,769	1,204,574	–98,073	–129,479
Claims on federal government	13,922,487	14,013,677	14,367,126	14,293,488	14,324,437	14,431,197
Debt securities	13,856,013	13,947,323	14,300,815	14,239,660	14,270,611	14,377,369
in rubles	12,994,846	13,048,942	13,385,382	13,435,844	13,511,336	13,635,856
in foreign currency	861,167	898,380	915,433	803,816	759,275	741,513
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	461,331	464,103	442,861	443,057	446,334	421,449
Debt securities	321,055	320,651	315,243	311,666	291,830	275,486
in rubles	321,055	320,651	315,243	311,666	291,830	275,486
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	108,118,878	111,451,236	114,478,449	116,988,338	118,838,339	120,986,012
in rubles	98,830,724	101,362,411	103,879,394	106,245,910	108,472,333	110,645,520
in foreign currency	9,288,154	10,088,824	10,599,056	10,742,428	10,366,005	10,340,493
Claims on other financial corporations	14,259,278	15,051,556	15,763,031	16,300,392	16,488,522	17,318,165
in rubles	12,147,806	12,882,908	13,443,583	13,854,337	14,024,118	14,761,103
Debt securities	1,752,933	1,949,024	1,950,741	1,898,418	1,896,511	1,906,519
Loans	7,394,402	7,580,701	7,975,563	8,283,266	8,441,577	8,887,799
Other claims	3,000,472	3,353,184	3,517,278	3,672,652	3,686,029	3,966,784

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
in foreign currency	2,111,472	2,168,648	2,319,448	2,446,055	2,464,405	2,557,062
Debt securities	739,183	733,268	773,265	803,867	790,205	760,465
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	62,336,000	64,305,038	65,609,740	66,615,472	67,535,918	68,309,161
in rubles	55,215,092	56,440,459	57,385,875	58,373,147	59,684,851	60,573,083
Debt securities	2,205,785	2,171,358	2,131,210	2,114,931	2,133,310	2,138,950
Loans	48,930,531	50,119,216	51,088,493	52,175,512	53,525,285	54,313,403
Other claims	4,078,777	4,149,885	4,166,171	4,082,703	4,026,256	4,120,730
in foreign currency	7,120,908	7,864,579	8,223,865	8,242,326	7,851,067	7,736,077
Debt securities	481,951	522,317	542,459	546,098	468,768	500,167
Loans	6,461,504	7,160,578	7,495,504	7,508,900	7,243,704	7,102,911
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
in rubles	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	—	—	—	—	—	—
in foreign currency	55,775	55,597	55,742	54,047	50,534	47,353
Debt securities	—	—	—	—	—	—
Loans	55,775	55,597	55,742	54,047	50,534	47,353
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
in rubles	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
in foreign currency	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 SEQURITIES 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 SEQURITIES EXCLUDED FROM BROAD MONEY	2,850,509	2,953,240	2,913,052	2,937,276	2,988,169	2,866,951
SHARES AND OTHER EQUITY	15,489,907	15,737,696	16,422,060	16,862,309	16,908,159	17,203,493
OTHER ITEMS (NET)	17,796,195	18,081,627	18,857,897	19,427,690	19,343,080	19,430,942
Escrow accounts of households	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)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
NET FOREIGN ASSETS	7,289,484	7,155,549	7,073,930	7,562,648	7,419,130	7,274,264
CLAIMS ON NONRESIDENTS	13,303,288	13,245,310	13,300,246	13,692,514	13,654,789	13,571,610
LIABILITIES TO NONRESIDENTS	6,013,804	6,089,760	6,226,315	6,129,866	6,235,659	6,297,346
CLAIMS ON CENTRAL BANK	9,660,077	8,876,784	7,910,455	9,754,572	9,900,685	10,023,905
NET CLAIMS ON GENERAL GOVERNMENT	2,579,187	**296,964**	**2,486,604**	**1,134,659**	2,802,008	386,797
Claims on federal government	14,413,106	**14,447,379**	**14,638,264**	**14,722,505**	14,693,643	14,773,799
Debt securities	14,359,328	**14,393,729**	**14,584,607**	**14,673,218**	14,644,356	14,724,478
in rubles	13,623,787	**13,658,411**	**13,830,175**	**13,935,031**	13,914,405	14,000,602
in foreign currency	735,541	735,318	754,432	738,187	729,951	723,876
Loans	53,777	53,650	53,656	49,288	49,287	49,322
in rubles	53,721	53,594	53,598	49,229	49,229	49,265
in foreign currency	57	57	58	59	58	57
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Claims on state and local government	523,680	476,628	449,105	428,295	439,468	402,274
Debt securities	260,952	262,674	258,645	254,868	251,226	241,526
in rubles	260,952	262,674	258,645	254,868	251,226	241,526
in foreign currency	—	—	—	—	—	—
Loans	262,728	213,954	190,460	173,427	188,242	160,748
in rubles	262,574	213,800	190,303	173,270	188,085	160,595
in foreign currency	154	153	157	158	157	153
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Liabilities to federal government	10,895,719	12,761,084	10,775,901	11,819,901	10,507,220	12,352,575
Deposits	6,859,609	8,694,431	7,811,677	9,725,752	8,367,980	10,038,652
in rubles	6,720,969	8,539,346	7,666,490	9,584,293	8,225,395	9,911,743
in foreign currency	138,640	155,085	145,187	141,459	142,585	126,909
Other liabilities	4,036,110	4,066,653	2,964,224	2,094,149	2,139,240	2,313,924
in rubles	4,036,110	4,066,653	2,964,224	2,094,149	2,139,240	2,313,924
in foreign currency	—	—	—	—	—	—
Liabilities to state and local government	1,461,879	1,865,959	1,824,863	2,196,240	1,823,884	2,436,701
Deposits	1,461,879	1,865,959	1,824,863	2,196,240	1,823,884	2,436,701
in rubles	1,461,878	1,865,957	1,824,860	2,196,239	1,823,883	2,436,701
in foreign currency	1	3	3	1	1	—
Other liabilities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	122,727,232	**123,260,190**	**124,718,590**	**126,937,968**	**129,248,846**	131,420,663
in rubles	111,915,158	**112,536,818**	**113,445,559**	**115,419,201**	**117,400,872**	119,646,811
in foreign currency	10,812,074	10,723,372	11,273,031	11,518,766	11,847,974	11,773,852
Claims on other financial corporations	18,327,579	18,167,778	18,578,979	19,104,547	19,391,452	19,768,893
in rubles	15,637,322	15,615,257	16,013,756	16,528,825	16,772,033	17,288,857
Debt securities	2,592,926	2,626,212	2,659,289	2,710,896	2,616,523	2,722,384
Loans	9,206,051	9,038,272	9,260,395	9,395,732	9,653,803	9,960,706
Other claims	3,838,345	3,950,773	4,094,073	4,422,197	4,501,707	4,605,767

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
in foreign currency	2,690,257	2,552,522	2,565,223	2,575,722	2,619,418	2,480,036
Debt securities	812,601	777,864	786,039	827,520	794,611	768,719
Loans	1,665,871	1,635,141	1,668,058	1,600,481	1,570,140	1,541,290
Other claims	211,785	139,517	111,126	147,721	254,668	170,028
Claims on nonfinancial corporations	68,942,202	**69,408,573**	**70,178,788**	**71,239,127**	**72,661,447**	73,780,234
in rubles	60,866,444	**61,282,962**	**61,516,471**	**62,340,885**	**63,476,635**	64,530,004
Debt securities	2,367,270	2,381,034	2,338,329	2,216,418	2,192,457	2,171,188
Loans	54,481,287	54,794,435	54,980,784	55,833,297	56,778,165	57,838,140
Other claims	4,017,887	**4,107,493**	**4,197,358**	**4,291,170**	**4,506,014**	4,520,676
in foreign currency	8,075,758	8,125,612	8,662,317	8,898,242	9,184,812	9,250,230
Debt securities	540,418	573,220	586,829	574,505	568,386	583,987
Loans	7,402,429	7,479,243	8,000,809	8,249,279	8,543,490	8,600,992
Other claims	132,912	73,148	74,678	74,458	72,935	65,250
Claims on households	35,457,451	35,683,839	35,960,824	36,594,293	37,195,947	37,871,536
in rubles	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203	37,827,951
Debt securities	—	—	—	—	—	—
Loans	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203	37,827,951
Other claims	—	—	—	—	—	—
in foreign currency	46,058	45,239	45,491	44,802	43,744	43,586
Debt securities	—	—	—	—	—	—
Loans	46,058	45,239	45,491	44,802	43,744	43,586
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	5,850,771	3,693,707	3,688,766	5,393,614	4,989,304	5,111,512
DEPOSITS INCLUDED IN BROAD MONEY	95,197,053	94,860,071	96,915,333	97,256,113	100,668,306	99,987,845
in rubles	81,103,509	80,903,784	82,496,965	82,750,344	86,182,824	85,551,753
Transferable deposits	32,518,258	31,804,807	32,626,705	32,680,134	33,347,200	33,204,336
Other financial corporations	1,231,041	1,360,836	1,327,628	1,297,312	1,340,759	1,421,743
Nonfinancial corporations	15,233,332	15,365,319	15,565,559	15,445,763	15,929,607	15,002,502
Households	16,053,885	15,078,652	15,733,518	15,937,060	16,076,834	16,780,091
Other deposits	48,585,251	49,098,976	49,870,260	50,070,210	52,835,624	52,347,417
Other financial corporations	3,668,785	4,028,486	4,159,694	4,116,955	4,047,841	4,374,164
Nonfinancial corporations	17,530,678	17,027,608	17,095,568	16,558,669	18,452,427	17,008,282
Households	27,385,788	28,042,882	28,614,998	29,394,587	30,335,355	30,964,971
in foreign currency	14,093,544	13,956,287	14,418,368	14,505,769	14,485,483	14,436,092
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	14,436,092
Other financial corporations	450,934	394,187	431,716	455,115	460,932	432,817
Nonfinancial corporations	9,644,383	9,618,718	9,977,792	10,019,902	10,054,479	10,099,247
Households	3,998,226	3,943,383	4,008,860	4,030,752	3,970,072	3,904,028
DEBT SEQURITIES INCLUDED IN BROAD MONEY	4,163	4,149	4,128	4,100	4,075	4,053
DEPOSITS EXCLUDED FROM BROAD MONEY	1,543,622	1,493,302	1,560,248	1,579,971	1,442,906	1,576,198
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	2,731,824	2,934,922	2,691,098	2,705,448	2,740,632	2,980,757
SHARES AND OTHER EQUITY	17,157,365	**17,318,881**	**17,855,465**	**18,246,893**	18,849,870	18,657,478
OTHER ITEMS (NET)	19,771,182	19,284,457	19,474,541	20,203,707	20,675,576	20,809,796
Escrow accounts of households	5,573,817	5,511,373	5,500,278	5,591,887	5,716,036	6,070,074

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2024	July, 2024	Aug, 2024	Sep, 2024	Oct, 2024	Nov, 2024
NET FOREIGN ASSETS	6,472,800	6,469,058	6,761,891	6,671,576	6,574,053	7,346,120
CLAIMS ON NONRESIDENTS	12,744,391	12,948,976	13,086,316	13,369,246	13,618,381	14,452,389
LIABILITIES TO NONRESIDENTS	6,271,591	6,479,917	6,324,425	6,697,670	7,044,328	7,106,269
CLAIMS ON CENTRAL BANK	9,117,504	11,194,830	11,339,548	11,734,375	11,458,921	11,453,439
NET CLAIMS ON GENERAL GOVERNMENT	463,368	–18,675	–163,176	–30,838	–886,820	–541,474
Claims on federal government	14,685,830	14,541,105	14,856,177	14,986,323	14,879,113	15,091,646
Debt securities	14,666,802	14,540,054	14,855,124	14,985,290	14,878,041	15,090,567
in rubles	13,986,318	13,854,324	14,133,621	14,262,641	14,132,305	14,263,944
in foreign currency	680,484	685,730	721,503	722,649	745,736	826,623
Loans	19,028	1,051	1,053	1,033	1,072	1,079
in rubles	18,974	996	995	974	1,011	1,011
in foreign currency	54	55	58	59	62	68
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Claims on state and local government	391,093	376,229	371,627	370,061	348,690	340,149
Debt securities	217,323	212,277	205,000	200,868	193,002	174,491
in rubles	217,323	212,277	205,000	200,868	193,002	174,491
in foreign currency	—	—	—	—	—	—
Loans	173,771	163,952	166,627	169,192	155,688	165,658
in rubles	173,624	163,805	166,471	169,034	155,522	165,657
in foreign currency	146	147	156	158	166	1
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Liabilities to federal government	12,368,500	12,334,905	12,775,877	13,070,472	13,370,428	13,291,163
Deposits	10,420,914	10,425,883	10,433,728	10,657,460	10,829,630	10,851,624
in rubles	10,298,160	10,282,829	10,286,709	10,503,647	10,704,103	10,746,028
in foreign currency	122,754	143,054	147,019	153,813	125,528	105,596
Other liabilities	1,947,587	1,909,022	2,342,149	2,413,012	2,540,797	2,439,539
in rubles	1,947,587	1,909,022	2,342,149	2,413,012	2,540,797	2,439,539
in foreign currency	—	—	—	—	—	—
Liabilities to state and local government	2,245,055	2,601,104	2,615,103	2,316,749	2,744,195	2,682,106
Deposits	2,245,055	2,601,104	2,615,103	2,316,749	2,744,195	2,682,106
in rubles	2,245,054	2,601,103	2,615,103	2,316,749	2,744,193	2,682,105
in foreign currency	—	—	1	1	2	1
Other liabilities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	132,514,507	134,782,748	137,703,206	139,632,521	142,244,982	144,592,423
in rubles	121,653,112	123,746,107	126,457,062	128,417,210	130,937,374	132,180,207
in foreign currency	10,861,395	11,036,642	11,246,143	11,215,310	11,307,608	12,412,216
Claims on other financial corporations	19,451,031	19,577,182	20,173,307	20,499,300	20,976,304	21,530,423
in rubles	17,210,784	17,302,040	17,937,593	18,172,012	18,677,630	19,140,006
Debt securities	2,659,420	2,852,764	2,868,125	3,132,872	3,261,174	3,206,165
Loans	9,869,419	10,171,314	10,587,893	10,639,330	11,129,703	11,286,518
Other claims	4,681,945	4,277,961	4,481,575	4,399,810	4,286,753	4,647,324

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2024	July, 2024	Aug, 2024	Sep, 2024	Oct, 2024	Nov, 2024
in foreign currency	2,240,247	2,275,142	2,235,714	2,327,288	2,298,674	2,390,417
Debt securities	724,769	718,304	690,410	712,151	697,637	756,575
Loans	1,452,500	1,516,295	1,482,539	1,581,789	1,568,865	1,561,449
Other claims	62,978	40,543	62,765	33,348	32,172	72,392
Claims on nonfinancial corporations	74,189,024	76,023,022	77,906,640	79,311,222	81,253,967	83,704,842
in rubles	65,609,415	67,303,010	68,938,658	70,465,937	72,287,597	73,728,051
Debt securities	2,115,005	2,284,217	2,309,966	2,316,939	2,142,397	2,195,106
Loans	58,918,282	60,381,997	61,984,877	63,449,129	65,434,701	66,762,285
Other claims	4,576,128	4,636,795	4,643,815	4,699,869	4,710,499	4,770,661
in foreign currency	8,579,610	8,720,012	8,967,982	8,845,285	8,966,370	9,976,791
Debt securities	575,607	578,135	598,896	500,825	532,330	574,653
Loans	7,944,453	8,080,285	8,306,526	8,296,161	8,381,284	9,351,625
Other claims	59,550	61,592	62,560	48,299	52,756	50,513
Claims on households	38,874,452	39,182,545	39,623,258	39,821,998	40,014,711	39,357,158
in rubles	38,832,913	39,141,057	39,580,811	39,779,261	39,972,147	39,312,149
Debt securities	—	—	—	—	—	—
Loans	38,832,913	39,141,057	39,580,811	39,779,261	39,972,147	39,312,149
Other claims	—	—	—	—	—	—
in foreign currency	41,539	41,488	42,447	42,738	42,564	45,009
Debt securities	—	—	—	—	—	—
Loans	41,539	41,488	42,447	42,738	42,564	45,009
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,401,675	6,642,632	7,153,102	8,180,726	7,684,087	7,552,613
DEPOSITS INCLUDED IN BROAD MONEY	99,891,180	100,885,777	102,886,988	104,682,715	106,331,744	109,427,234
in rubles	86,643,258	87,309,713	89,156,080	90,559,615	91,876,227	93,944,320
Transferable deposits	33,536,304	34,283,444	33,762,594	33,999,166	32,765,257	31,765,851
Other financial corporations	1,451,868	1,526,050	1,462,483	1,559,218	1,536,695	1,447,132
Nonfinancial corporations	14,954,644	15,313,932	15,064,838	15,323,301	14,859,042	14,651,486
Households	17,129,793	17,443,462	17,235,273	17,116,647	16,369,521	15,667,233
Other deposits	53,106,954	53,026,269	55,393,487	56,560,449	59,110,970	62,178,469
Other financial corporations	4,357,988	4,217,124	4,646,259	4,805,509	5,039,903	5,611,997
Nonfinancial corporations	17,091,541	16,851,612	17,709,036	17,818,447	18,536,323	19,420,416
Households	31,657,426	31,957,533	33,038,192	33,936,493	35,534,744	37,146,056
in foreign currency	13,247,922	13,576,064	13,730,907	14,123,101	14,455,517	15,482,915
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	13,247,922	13,576,064	13,730,907	14,123,101	14,455,517	15,482,915
Other financial corporations	474,763	410,277	407,263	426,889	463,333	464,599
Nonfinancial corporations	9,119,111	9,509,528	9,543,378	9,875,034	10,089,104	10,876,675
Households	3,654,048	3,656,259	3,780,266	3,821,178	3,903,080	4,141,640
DEBT SEQURITIES INCLUDED IN BROAD MONEY	4,030	4,001	3,971	3,959	3,934	3,918
DEPOSITS EXCLUDED FROM BROAD MONEY	1,578,481	1,584,091	1,608,936	1,597,701	1,574,455	1,604,493
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	3,041,068	2,922,989	2,925,583	3,007,640	2,956,339	2,817,991
SHARES AND OTHER EQUITY	18,402,231	18,343,313	18,664,032	18,844,026	18,705,407	19,326,289
OTHER ITEMS (NET)	21,249,513	22,045,156	22,398,855	21,690,866	22,135,170	22,117,971
Escrow accounts of households	6,510,912	6,615,238	6,671,137	6,707,186	6,642,776	6,711,201

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2024	Jan, 2025	Feb, 2025	Mar, 2025	Apr, 2025	May, 2025
NET FOREIGN ASSETS	6,138,251	6,708,843	6,255,506	6,092,399	**6,053,311**	**5,818,098**
CLAIMS ON NONRESIDENTS	12,933,749	13,271,153	12,542,092	12,176,159	**12,329,404**	**11,807,721**
LIABILITIES TO NONRESIDENTS	6,795,498	6,562,311	6,286,586	6,083,760	6,276,093	5,989,623
CLAIMS ON CENTRAL BANK	11,087,491	11,062,446	10,454,763	10,540,701	8,861,709	9,303,362
NET CLAIMS ON GENERAL GOVERNMENT	4,709,496	3,587,891	4,986,727	3,752,979	**3,785,788**	**4,168,703**
Claims on federal government	17,390,562	17,070,458	17,385,934	17,255,491	**17,352,824**	**17,690,485**
Debt securities	17,389,556	17,069,586	17,385,068	17,254,652	**17,351,987**	**17,689,649**
in rubles	16,617,450	16,343,967	16,744,677	16,651,702	**16,750,489**	**17,107,890**
in foreign currency	772,106	725,619	640,391	602,950	601,498	**581,759**
Loans	1,006	873	866	838	837	835
in rubles	942	811	810	785	785	786
in foreign currency	64	62	56	53	52	50
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Claims on state and local government	524,202	435,244	423,613	396,634	382,505	**405,248**
Debt securities	173,227	171,422	165,037	163,283	159,628	**154,690**
in rubles	173,227	171,422	165,037	163,283	159,628	**154,690**
in foreign currency	—	—	—	—	—	—
Loans	350,975	263,822	258,576	233,351	222,878	250,558
in rubles	350,975	263,822	258,575	233,351	222,877	250,558
in foreign currency	1	1	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Liabilities to federal government	11,539,967	11,749,999	10,992,595	11,762,147	11,399,946	11,371,083
Deposits	10,601,767	10,018,084	10,432,564	11,559,108	10,818,203	11,003,810
in rubles	10,597,939	10,001,680	10,394,275	11,513,022	10,770,949	10,967,753
in foreign currency	3,828	16,404	38,289	46,086	47,254	36,057
Other liabilities	938,200	1,731,916	560,031	203,039	581,743	367,273
in rubles	938,200	1,731,916	560,031	203,039	581,743	367,273
in foreign currency	—	—	—	—	—	—
Liabilities to state and local government	1,665,301	2,167,813	1,830,225	2,137,000	2,549,594	2,555,946
Deposits	1,665,301	2,167,813	1,830,225	2,137,000	2,549,594	2,555,946
in rubles	1,665,301	2,167,812	1,830,224	2,136,999	2,549,594	2,555,946
in foreign currency	1	1	—	—	—	—
Other liabilities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	144,567,705	143,291,791	142,521,142	143,044,308	**144,587,192**	**145,311,729**
in rubles	133,193,654	132,098,199	132,228,000	133,052,044	**134,476,891**	**135,455,897**
in foreign currency	11,374,051	11,193,591	10,293,142	9,992,264	10,110,301	**9,855,833**
Claims on other financial corporations	22,809,088	22,466,953	22,115,545	22,341,195	**22,644,506**	**22,431,011**
in rubles	20,275,738	19,907,997	19,609,657	19,851,266	**20,021,498**	**19,900,954**
Debt securities	3,979,430	4,052,324	3,972,814	3,918,354	4,059,353	**4,015,837**
Loans	11,601,166	11,405,750	11,215,676	11,405,303	11,275,446	10,933,336
Other claims	4,695,141	4,449,923	4,421,167	4,527,609	**4,686,699**	**4,951,781**

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2024	Jan, 2025	Feb, 2025	Mar, 2025	Apr, 2025	May, 2025
in foreign currency	2,533,351	2,558,956	2,505,888	2,489,929	2,623,008	**2,530,057**
Debt securities	718,291	697,332	629,309	506,822	419,122	**406,697**
Loans	1,346,099	1,323,864	1,159,438	1,137,199	1,169,396	1,079,152
Other claims	468,961	537,760	717,141	845,907	1,034,490	1,044,208
Claims on nonfinancial corporations	82,842,312	82,078,407	81,785,790	82,027,331	**83,231,810**	**84,013,212**
in rubles	74,046,098	73,487,359	74,037,884	74,562,816	**75,781,479**	**76,723,368**
Debt securities	2,441,096	2,661,205	2,643,449	2,842,361	3,044,711	**3,178,234**
Loans	66,721,989	65,992,663	66,467,969	66,814,874	67,757,014	68,539,418
Other claims	4,883,013	4,833,491	4,926,465	4,905,581	**4,979,754**	**5,005,716**
in foreign currency	8,796,214	8,591,047	7,747,906	7,464,515	7,450,331	**7,289,845**
Debt securities	543,863	526,913	485,916	477,520	460,473	**436,062**
Loans	8,204,906	8,018,098	7,210,734	6,945,794	6,946,671	6,811,720
Other claims	47,445	46,037	51,256	41,201	43,187	42,062
Claims on households	38,916,305	38,746,431	38,619,807	38,675,782	38,710,876	38,867,506
in rubles	38,871,818	38,702,843	38,580,460	38,637,962	38,673,914	38,831,575
Debt securities	—	—	—	—	—	—
Loans	38,871,818	38,702,843	38,580,460	38,637,962	38,673,914	38,831,575
Other claims	—	—	—	—	—	—
in foreign currency	44,486	43,589	39,347	37,819	36,962	35,931
Debt securities	—	—	—	—	—	—
Loans	44,486	43,589	39,347	37,819	36,962	35,931
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	6,818,169	5,588,718	4,968,074	4,910,100	3,241,321	3,502,606
DEPOSITS INCLUDED IN BROAD MONEY	113,549,585	113,294,846	113,173,901	111,779,399	112,544,552	112,907,471
in rubles	99,671,604	99,438,150	100,654,036	99,693,192	100,624,230	101,270,494
Transferable deposits	34,415,916	34,235,298	34,928,767	34,693,007	34,468,907	34,852,706
Other financial corporations	1,398,608	1,566,251	1,516,404	1,472,986	1,451,939	1,408,894
Nonfinancial corporations	15,486,066	16,190,860	16,622,198	16,419,703	15,448,179	15,898,862
Households	17,531,242	16,478,186	16,790,165	16,800,318	17,568,790	17,544,950
Other deposits	65,255,689	65,202,852	65,725,269	65,000,185	66,155,323	66,417,788
Other financial corporations	5,571,488	5,619,430	5,492,974	5,319,241	5,144,793	5,142,850
Nonfinancial corporations	20,300,156	19,595,932	19,427,015	18,228,323	18,764,329	18,772,568
Households	39,384,044	39,987,491	40,805,280	41,452,621	42,246,201	42,502,369
in foreign currency	13,877,981	13,856,696	12,519,865	12,086,207	11,920,321	11,636,977
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	13,877,981	13,856,696	12,519,865	12,086,207	11,920,321	11,636,977
Other financial corporations	408,484	410,039	303,663	292,596	279,129	270,856
Nonfinancial corporations	9,618,139	9,713,080	8,861,716	8,566,224	8,449,793	8,275,389
Households	3,851,358	3,733,577	3,354,485	3,227,387	3,191,399	3,090,732
DEBT SEQURITIES INCLUDED IN BROAD MONEY	3,885	3,840	3,824	3,807	3,797	3,788
DEPOSITS EXCLUDED FROM BROAD MONEY	1,625,360	1,579,190	1,604,271	1,567,758	1,622,650	1,580,883
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	3,065,513	3,050,412	3,069,947	2,989,808	**3,226,857**	**3,252,072**
SHARES AND OTHER EQUITY	19,559,356	19,965,262	19,849,038	20,473,310	**20,474,745**	**20,769,394**
OTHER ITEMS (NET)	21,881,075	21,168,701	21,549,084	21,706,204	**22,174,076**	**22,585,677**
Escrow accounts of households	6,128,071	6,017,040	6,184,506	6,273,462	6,338,708	6,547,703

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2025	July, 2025
NET FOREIGN ASSETS	**5,710,097**	6,071,096
CLAIMS ON NONRESIDENTS	**11,624,862**	12,263,876
LIABILITIES TO NONRESIDENTS	**5,914,765**	6,192,780
CLAIMS ON CENTRAL BANK	9,958,158	11,782,816
NET CLAIMS ON GENERAL GOVERNMENT	**4,794,124**	4,771,324
Claims on federal government	**17,900,539**	17,985,154
Debt securities	**17,899,727**	17,984,340
in rubles	**17,317,819**	17,363,853
in foreign currency	581,908	620,487
Loans	**811**	814
in rubles	**762**	762
in foreign currency	50	52
Other claims	—	—
in rubles	—	—
in foreign currency	—	—
Claims on state and local government	**463,808**	446,150
Debt securities	**148,941**	146,778
in rubles	**148,941**	146,778
in foreign currency	—	—
Loans	314,867	299,372
in rubles	314,866	299,372
in foreign currency	—	—
Other claims	—	—
in rubles	—	—
in foreign currency	—	—
Liabilities to federal government	11,439,932	11,250,066
Deposits	11,058,893	10,903,746
in rubles	11,030,883	10,865,367
in foreign currency	28,010	38,379
Other liabilities	381,039	346,320
in rubles	381,039	346,320
in foreign currency	—	—
Liabilities to state and local government	2,130,291	2,409,913
Deposits	2,130,291	2,409,913
in rubles	2,130,291	2,409,913
in foreign currency	—	—
Other liabilities	—	—
in rubles	—	—
in foreign currency	—	—
CLAIMS ON OTHER SECTORS	**146,050,344**	148,149,734
in rubles	**136,138,038**	137,560,193
in foreign currency	**9,912,305**	10,589,541
Claims on other financial corporations	**22,583,571**	23,370,248
in rubles	**20,106,050**	20,561,978
Debt securities	**4,171,046**	4,352,140
Loans	10,940,496	11,194,821
Other claims	**4,994,507**	5,015,017

Table 1.13 (end)

(millions of rubles, end of period)

	June, 2025	July, 2025
in foreign currency	**2,477,521**	2,808,270
Debt securities	**402,548**	447,731
Loans	**1,086,222**	1,161,420
Other claims	**988,751**	1,199,118
Claims on nonfinancial corporations	**84,586,934**	85,949,398
in rubles	**77,187,451**	78,204,145
Debt securities	**3,372,068**	3,541,299
Loans	**68,719,491**	69,493,776
Other claims	**5,095,892**	5,169,070
in foreign currency	**7,399,483**	7,745,253
Debt securities	**538,558**	558,084
Loans	6,818,617	7,142,484
Other claims	42,307	44,685
Claims on households	38,879,838	38,830,088
in rubles	38,844,537	38,794,070
Debt securities	—	—
Loans	38,844,537	38,794,070
Other claims	—	—
in foreign currency	35,301	36,018
Debt securities	—	—
Loans	35,301	36,018
Other claims	—	—
LIABILITIES TO CENTRAL BANK	4,412,349	6,207,532
DEPOSITS INCLUDED IN BROAD MONEY	113,497,832	114,895,603
in rubles	101,933,594	102,690,221
Transferable deposits	35,687,405	35,573,335
Other financial corporations	1,497,111	1,415,385
Nonfinancial corporations	16,135,998	15,824,678
Households	18,054,296	18,333,271
Other deposits	66,246,189	67,116,886
Other financial corporations	5,218,209	5,301,386
Nonfinancial corporations	18,253,942	18,616,869
Households	42,774,038	43,198,632
in foreign currency	11,564,238	12,205,382
Transferable deposits	—	—
Other financial corporations	—	—
Nonfinancial corporations	—	—
Households	—	—
Other deposits	11,564,238	12,205,382
Other financial corporations	256,998	260,171
Nonfinancial corporations	8,206,230	8,703,024
Households	3,101,011	3,242,186
DEBT SEQURITIES INCLUDED IN BROAD MONEY	3,775	3,755
DEPOSITS EXCLUDED FROM BROAD MONEY	1,612,456	1,761,889
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	**3,275,241**	3,387,406
SHARES AND OTHER EQUITY	**21,126,386**	20,181,446
OTHER ITEMS (NET)	**22,584,682**	24,337,340
Escrow accounts of households	6,595,119	6,707,553

Note. In July 2025, data were recalculated from the 01.01.2015 due methodological changes in calculating of securities portfolio (including updating the sector of issuers, changing the priority of information sources) and the emergence of new information sources.

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
BROAD MONEY LIABILITIES (M2X)	94,715,449	94,495,611	97,054,599	97,774,772	97,850,378	99,238,609
MONETARY AGGREGATE M0	15,435,724	15,361,243	15,576,634	15,819,611	16,241,962	16,485,469
Transferable deposits of households	14,015,484	12,910,852	13,562,548	13,906,703	14,279,284	14,757,987
Transferable deposits of non-financial corporations	13,645,274	15,630,135	15,510,055	14,732,334	14,332,083	15,225,859
Transferable deposits of other financial corporations	922,006	1,062,353	971,808	891,628	905,491	1,050,038
MONETARY AGGREGATE M1	44,018,488	44,964,583	45,621,045	45,350,276	45,758,821	47,519,353
Other deposits of households	20,276,739	20,412,587	20,602,257	20,801,663	21,194,125	21,348,974
Other deposits of non-financial corporations	15,233,228	13,729,920	14,302,472	14,638,482	14,369,146	14,231,300
Other deposits of other financial corporations	2,859,560	3,114,610	3,430,134	4,022,699	3,313,901	3,097,691
MONETARY AGGREGATE M2	82,388,014	82,221,699	83,955,908	84,813,119	84,635,992	86,197,318
Deposists of households in foreign currency	3,806,868	3,735,114	3,925,736	3,764,554	3,751,936	3,680,265
Deposits of non-financial corporations in foreign currency	8,197,439	8,208,974	8,840,220	8,783,708	9,035,102	8,887,422
Deposits of other financial corporations in foreign currency	318,438	325,171	328,239	408,931	422,922	469,104
Certificates of deposit and savings certificates	4,690	4,655	4,496	4,459	4,426	4,500
BROAD MONEY SUPPLY SOURCES						
NET FOREIGN ASSETS	46,984,499	48,415,090	50,020,248	51,954,171	54,103,823	53,172,132
NET CLAIMS ON GENERAL GOVERNMENT	–4,101,413	–4,203,303	–3,432,466	–4,763,446	–6,198,874	–5,310,113
CREDIT TO ECONOMY	99,813,258	99,788,953	101,886,783	103,133,176	105,264,333	107,375,322
in rubles	91,752,550	91,440,581	92,887,792	94,441,386	96,300,385	98,366,189
in foreign currency	8,060,708	8,348,373	8,998,990	8,691,790	8,963,949	9,009,133
Claims on other financial corporations	14,348,196	14,007,349	14,369,470	13,996,397	14,414,850	15,180,074
Loans	9,417,724	9,045,964	9,014,684	9,150,214	9,376,475	9,468,911
in rubles	8,283,944	7,873,472	7,926,980	8,028,408	8,195,883	8,290,902
in foreign currency	1,133,780	1,172,492	1,087,704	1,121,806	1,180,591	1,178,009
Debt securities	2,557,719	2,575,284	2,690,715	2,418,065	2,474,988	2,398,532
in rubles	1,762,677	1,729,183	1,744,663	1,737,490	1,813,330	1,746,836
in foreign currency	795,042	846,101	946,052	680,574	661,658	651,696
Other claims	2,372,753	2,386,101	2,664,071	2,428,118	2,563,387	3,312,630
in rubles	2,182,061	1,987,194	2,111,717	2,109,393	2,273,940	2,940,102
in foreign currency	190,692	398,907	552,354	318,725	289,447	372,528
Claims on non-financial corporations	56,654,132	56,838,699	58,307,734	59,382,556	60,567,901	61,302,637
Loans	50,131,614	50,270,227	51,783,193	52,689,199	53,805,379	54,427,947
in rubles	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921	48,307,809
in foreign currency	5,313,607	5,285,241	5,778,946	5,911,914	6,142,459	6,120,138
Debt securities	2,591,251	2,622,964	2,541,399	2,643,121	2,667,942	2,731,495
in rubles	2,182,677	2,195,101	2,134,767	2,218,826	2,217,741	2,270,576
in foreign currency	408,575	427,862	406,632	424,295	450,200	460,918
Other claims	3,931,267	3,945,509	3,983,142	4,050,236	4,094,580	4,143,195
in rubles	3,766,259	3,780,872	3,810,976	3,871,715	3,911,335	3,971,629
in foreign currency	165,008	164,636	172,165	178,521	183,245	171,566
Claims on households	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582	30,892,612
Loans	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582	30,892,612
in rubles	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
in foreign currency	54,005	53,134	55,137	55,954	56,349	54,277
Debt securities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
OTHER BROAD MONEY SUPPLY SOURCES						
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,566,770	1,590,695	1,530,460	1,539,261	1,591,881
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,603,203	2,518,768	2,660,383	2,662,453	2,718,150	2,766,001
OTHER ITEMS (NET)	43,974,228	45,419,590	47,168,889	48,356,217	51,061,493	51,640,851
Escrow accounts of households[1]	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851	4,303,040

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
in rubles	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	855,850
accrued interest claims	450,846	450,167	434,214	449,639	459,034	460,235
in foreign currency	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	7,437	7,377	7,785	7,901	8,032	7,937

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
BROAD MONEY LIABILITIES (M2X)	100,918,588	102,686,774	105,446,247	106,149,278	106,005,110	106,827,792
MONETARY AGGREGATE M0	16,920,538	17,245,965	17,377,456	17,349,562	17,214,146	16,873,033
Transferable deposits of households	15,614,655	16,078,844	15,716,279	15,254,761	14,955,022	14,486,054
Transferable deposits of non-financial corporations	14,761,428	15,049,130	15,410,624	15,198,447	15,232,398	15,234,219
Transferable deposits of other financial corporations	1,150,965	1,143,189	1,206,415	1,181,836	1,228,472	1,290,049
MONETARY AGGREGATE M1	48,447,587	49,517,128	49,710,774	48,984,607	48,630,037	47,883,355
Other deposits of households	21,431,953	21,545,575	22,478,917	23,510,183	24,479,678	25,855,125
Other deposits of non-financial corporations	14,129,073	13,955,775	14,542,698	14,834,570	14,658,321	15,198,124
Other deposits of other financial corporations	3,268,166	3,275,562	3,378,514	3,267,952	3,366,713	3,610,285
MONETARY AGGREGATE M2	87,276,779	88,294,039	90,110,902	90,597,312	91,134,749	92,546,889
Deposists of households in foreign currency	3,872,655	3,969,312	4,058,703	4,048,841	3,818,905	3,651,447
Deposits of non-financial corporations in foreign currency	9,423,345	10,051,352	10,876,835	11,015,145	10,643,454	10,258,719
Deposits of other financial corporations in foreign currency	341,439	367,730	395,490	483,693	403,758	366,538
Certificates of deposit and savings certificates	4,370	4,340	4,316	4,288	4,243	4,198
BROAD MONEY SUPPLY SOURCES						
NET FOREIGN ASSETS	56,496,882	59,363,922	61,834,340	61,221,550	59,186,605	57,546,301
NET CLAIMS ON GENERAL GOVERNMENT	–5,666,674	–7,026,014	–6,652,881	–7,034,214	–8,415,892	–8,751,437
CREDIT TO ECONOMY	109,373,576	112,757,932	115,862,244	118,333,236	120,152,260	122,458,112
in rubles	100,007,597	102,536,328	105,066,438	107,444,235	109,673,819	111,996,747
in foreign currency	9,365,979	10,221,604	10,795,806	10,889,001	10,478,440	10,461,365
Claims on other financial corporations	15,508,922	16,353,360	17,139,774	17,637,627	17,795,443	18,782,843
Loans	9,669,354	9,874,540	10,357,169	10,716,128	10,972,734	11,657,612
in rubles	8,481,714	8,668,396	9,063,791	9,380,476	9,539,423	10,132,396
in foreign currency	1,187,640	1,206,144	1,293,378	1,335,652	1,433,311	1,525,216
Debt securities	2,492,116	2,682,292	2,724,006	2,702,285	2,686,717	2,666,985
in rubles	1,752,933	1,949,024	1,950,741	1,898,418	1,896,511	1,906,519
in foreign currency	739,183	733,268	773,265	803,867	790,205	760,465
Other claims	3,347,451	3,796,527	4,058,599	4,219,213	4,135,992	4,458,246
in rubles	3,084,980	3,434,513	3,609,046	3,766,106	3,782,671	4,065,995
in foreign currency	262,471	362,014	449,554	453,107	353,321	392,251
Claims on non-financial corporations	62,341,053	64,309,932	65,616,792	66,623,136	67,542,919	68,316,583
Loans	55,392,035	57,279,794	58,583,997	59,684,412	60,768,989	61,416,314
in rubles	48,930,531	50,119,216	51,088,493	52,175,512	53,525,285	54,313,403
in foreign currency	6,461,504	7,160,578	7,495,504	7,508,900	7,243,704	7,102,911
Debt securities	2,687,736	2,693,675	2,673,669	2,661,029	2,602,078	2,639,118
in rubles	2,205,785	2,171,358	2,131,210	2,114,931	2,133,310	2,138,950
in foreign currency	481,951	522,317	542,459	546,098	468,768	500,167
Other claims	4,261,283	4,336,462	4,359,125	4,277,696	4,171,852	4,261,151
in rubles	4,083,829	4,154,778	4,173,220	4,090,364	4,033,254	4,128,149
in foreign currency	177,454	181,685	185,905	187,331	138,598	133,001
Claims on households	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898	35,358,687
Loans	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898	35,358,687
in rubles	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
in foreign currency	55,775	55,597	55,742	54,047	50,534	47,353
Debt securities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
OTHER BROAD MONEY SUPPLY SOURCES						
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	2,850,509	2,953,240	2,913,052	2,937,276	2,988,169	2,866,951
OTHER ITEMS (NET)	54,863,091	57,854,962	61,107,737	61,864,080	60,407,651	60,016,069
Escrow accounts of households[1]	4,402,909	4,536,088	4,855,557	5,259,161	5,457,873	5,710,630

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
in rubles	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	17,910,291
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	1,071,202
accrued interest claims	455,289	466,784	471,883	478,495	482,703	479,495
in foreign currency	55,775	55,597	55,742	54,047	50,534	47,353
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	30,349
accrued interest claims	8,224	8,322	8,580	8,536	8,007	8,283

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
BROAD MONEY LIABILITIES (M2X)	112,483,068	111,777,102	113,844,521	114,105,622	117,596,935	116,959,233
MONETARY AGGREGATE M0	17,133,957	16,756,372	16,708,821	16,622,345	16,738,157	16,750,900
Transferable deposits of households	16,053,885	15,078,652	15,733,518	15,937,060	16,076,834	16,780,091
Transferable deposits of non-financial corporations	15,244,251	15,375,725	15,575,884	15,458,534	15,940,305	15,011,935
Transferable deposits of other financial corporations	1,253,632	1,384,391	1,350,547	1,320,048	1,364,124	1,444,218
MONETARY AGGREGATE M1	49,685,726	48,595,140	49,368,769	49,337,987	50,119,421	49,987,143
Other deposits of households	27,385,788	28,042,882	28,614,998	29,394,587	30,335,355	30,964,971
Other deposits of non-financial corporations	17,530,678	17,027,608	17,095,568	16,558,669	18,452,427	17,008,282
Other deposits of other financial corporations	3,783,170	4,151,036	4,342,690	4,304,511	4,200,174	4,558,691
MONETARY AGGREGATE M2	98,385,362	97,816,666	99,422,025	99,595,753	103,107,378	102,519,088
Deposists of households in foreign currency	3,998,226	3,943,383	4,008,860	4,030,752	3,970,072	3,904,028
Deposits of non-financial corporations in foreign currency	9,644,383	9,618,718	9,977,792	10,019,902	10,054,479	10,099,247
Deposits of other financial corporations in foreign currency	450,934	394,187	431,716	455,115	460,932	432,817
Certificates of deposit and savings certificates	4,163	4,149	4,128	4,100	4,075	4,053
BROAD MONEY SUPPLY SOURCES						
NET FOREIGN ASSETS	58,077,010	56,608,936	57,895,800	59,381,577	59,610,198	58,432,368
NET CLAIMS ON GENERAL GOVERNMENT	–4,213,015	**–5,248,531**	**–4,193,732**	**–5,687,930**	–3,567,046	–5,990,734
CREDIT TO ECONOMY	124,286,692	**124,795,621**	**126,222,303**	**128,786,193**	131,008,022	133,453,227
in rubles	113,391,398	**114,020,258**	**114,928,971**	**116,899,746**	118,949,015	121,252,451
in foreign currency	10,895,294	10,775,364	11,293,332	11,886,447	12,059,007	12,200,777
Claims on other financial corporations	19,881,282	19,693,459	20,072,321	20,942,307	21,140,544	21,791,412
Loans	12,245,931	12,047,114	12,302,282	12,361,319	12,653,365	12,987,075
in rubles	10,580,061	10,411,973	10,634,224	10,760,838	11,083,225	11,445,785
in foreign currency	1,665,871	1,635,141	1,668,058	1,600,481	1,570,140	1,541,290
Debt securities	3,405,527	3,404,075	3,445,327	3,538,415	3,411,134	3,491,103
in rubles	2,592,926	2,626,212	2,659,289	2,710,896	2,616,523	2,722,384
in foreign currency	812,601	777,864	786,039	827,520	794,611	768,719
Other claims	4,229,824	4,242,270	4,324,711	5,042,573	5,076,045	5,313,234
in rubles	3,934,821	4,050,764	4,193,287	4,527,174	4,610,346	4,716,284
in foreign currency	295,003	191,506	131,425	515,399	465,699	596,951
Claims on non-financial corporations	68,947,959	**69,418,323**	**70,189,159**	**71,249,593**	72,671,531	73,790,279
Loans	61,883,716	62,273,679	62,981,593	64,082,576	65,321,655	66,439,132
in rubles	54,481,287	54,794,435	54,980,784	55,833,297	56,778,165	57,838,140
in foreign currency	7,402,429	7,479,243	8,000,809	8,249,279	8,543,490	8,600,992
Debt securities	2,907,687	2,954,254	2,925,158	2,790,923	2,760,843	2,755,175
in rubles	2,367,270	2,381,034	2,338,329	2,216,418	2,192,457	2,171,188
in foreign currency	540,418	573,220	586,829	574,505	568,386	583,987
Other claims	4,156,555	**4,190,391**	**4,282,408**	**4,376,094**	4,589,033	4,595,972
in rubles	4,023,641	**4,117,240**	**4,207,727**	**4,301,634**	4,516,095	4,530,719
in foreign currency	132,915	73,151	74,681	74,460	72,937	65,252
Claims on households	35,457,451	35,683,839	35,960,824	36,594,293	37,195,947	37,871,536
Loans	35,457,451	35,683,839	35,960,824	36,594,293	37,195,947	37,871,536
in rubles	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203	37,827,951
in foreign currency	46,058	45,239	45,491	44,802	43,744	43,586
Debt securities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
OTHER BROAD MONEY SUPPLY SOURCES						
DEPOSITS EXCLUDED FROM BROAD MONEY	1,543,622	1,493,302	1,560,248	1,579,971	1,442,906	1,576,198
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,731,824	2,934,922	2,691,098	2,705,448	2,740,632	2,980,757
OTHER ITEMS (NET)	61,392,173	**59,950,701**	**61,828,503**	**64,088,798**	65,270,701	64,400,684
Escrow accounts of households[1]	5,573,817	5,511,373	5,500,278	5,591,887	5,716,036	6,070,074

MEMO ITEM

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
HOUSEHOLDS LOANS	35,457,451	35,683,839	35,960,824	36,594,293	37,195,947	37,871,536
in rubles	35,411,392	35,638,600	35,915,332	36,549,491	37,152,203	37,827,951
mortgages	18,198,262	18,325,131	18,404,922	18,632,866	18,896,311	19,163,377
car loans	1,714,878	1,751,890	1,819,522	1,911,250	1,987,349	2,085,852
consumer loans	13,908,540	14,031,198	14,165,036	14,414,492	14,662,114	14,947,927
other loans	1,099,732	1,038,286	1,042,006	1,071,050	1,081,603	1,100,319
accrued interest claims	489,980	492,093	483,846	519,833	524,826	530,476
in foreign currency	46,058	45,239	45,491	44,802	43,744	43,586
mortgages	8,635	8,187	8,308	8,169	8,003	7,113
other loans	30,062	29,808	29,743	29,212	28,459	29,523
accrued interest claims	7,361	7,244	7,440	7,421	7,282	6,950

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2024	July, 2024	Aug, 2024	Sep, 2024	Oct, 2024	Nov, 2024
BROAD MONEY LIABILITIES (M2X)	116,809,177	117,931,405	119,977,538	121,761,893	123,407,307	126,511,988
MONETARY AGGREGATE M0	16,705,819	16,782,133	16,801,442	16,797,365	16,795,730	16,730,591
Transferable deposits of households	17,129,793	17,443,462	17,235,273	17,116,647	16,369,521	15,667,233
Transferable deposits of non-financial corporations	14,964,985	15,323,512	15,074,705	15,337,074	14,868,550	14,663,605
Transferable deposits of other financial corporations	1,475,897	1,549,216	1,484,978	1,580,605	1,558,113	1,468,336
MONETARY AGGREGATE M1	50,276,493	51,098,324	50,596,398	50,831,691	49,591,913	48,529,764
Other deposits of households	31,657,426	31,957,533	33,038,192	33,936,493	35,534,744	37,146,056
Other deposits of non-financial corporations	17,091,541	16,851,612	17,709,036	17,818,447	18,536,323	19,420,416
Other deposits of other financial corporations	4,531,766	4,443,871	4,899,034	5,048,202	5,284,875	5,928,920
MONETARY AGGREGATE M2	103,557,225	104,351,339	106,242,659	107,634,833	108,947,855	111,025,156
Deposists of households in foreign currency	3,654,048	3,656,259	3,780,266	3,821,178	3,903,080	4,141,640
Deposits of non-financial corporations in foreign currency	9,119,111	9,509,528	9,543,378	9,875,034	10,089,104	10,876,675
Deposits of other financial corporations in foreign currency	474,763	410,277	407,263	426,889	463,333	464,599
Certificates of deposit and savings certificates	4,030	4,001	3,971	3,959	3,934	3,918
BROAD MONEY SUPPLY SOURCES						
NET FOREIGN ASSETS	54,808,593	55,742,810	59,955,665	62,582,799	64,971,166	70,448,431
NET CLAIMS ON GENERAL GOVERNMENT	–5,407,337	–6,010,920	–6,539,406	–7,718,056	–8,855,027	–8,678,592
CREDIT TO ECONOMY	134,261,877	136,660,019	139,431,137	141,557,229	144,172,650	146,412,950
in rubles	123,244,549	125,399,928	128,110,482	130,008,656	132,526,765	133,773,174
in foreign currency	11,017,328	11,260,091	11,320,654	11,548,573	11,645,884	12,639,776
Claims on other financial corporations	21,188,858	21,388,255	21,835,431	22,359,074	22,839,351	23,289,012
Loans	12,796,737	13,167,488	13,557,035	13,642,933	14,126,867	14,283,762
in rubles	11,344,237	11,651,193	12,074,497	12,061,143	12,558,003	12,722,313
in foreign currency	1,452,500	1,516,295	1,482,539	1,581,789	1,568,865	1,561,449
Debt securities	3,384,189	3,571,069	3,558,535	3,845,023	3,958,811	3,962,740
in rubles	2,659,420	2,852,764	2,868,125	3,132,872	3,261,174	3,206,165
in foreign currency	724,769	718,304	690,410	712,151	697,637	756,575
Other claims	5,007,932	4,649,698	4,719,860	4,871,119	4,753,672	5,042,511
in rubles	4,789,024	4,385,708	4,582,586	4,504,510	4,383,226	4,742,561
in foreign currency	218,908	263,990	137,275	366,608	370,446	299,949
Claims on non-financial corporations	74,198,566	76,089,220	77,972,448	79,376,156	81,318,588	83,766,780
Loans	66,862,735	68,462,282	70,291,402	71,745,291	73,815,985	76,113,909
in rubles	58,918,282	60,381,997	61,984,877	63,449,129	65,434,701	66,762,285
in foreign currency	7,944,453	8,080,285	8,306,526	8,296,161	8,381,284	9,351,625
Debt securities	2,690,612	2,862,353	2,908,862	2,817,764	2,674,727	2,769,759
in rubles	2,115,005	2,284,217	2,309,966	2,316,939	2,142,397	2,195,106
in foreign currency	575,607	578,135	598,896	500,825	532,330	574,653
Other claims	4,645,220	4,764,585	4,772,183	4,813,102	4,827,876	4,883,111
in rubles	4,585,668	4,702,992	4,709,621	4,764,801	4,775,118	4,832,596
in foreign currency	59,552	61,593	62,562	48,301	52,758	50,515
Claims on households	38,874,452	39,182,545	39,623,258	39,821,998	40,014,711	39,357,158
Loans	38,874,452	39,182,545	39,623,258	39,821,998	40,014,711	39,357,158
in rubles	38,832,913	39,141,057	39,580,811	39,779,261	39,972,147	39,312,149
in foreign currency	41,539	41,488	42,447	42,738	42,564	45,009
Debt securities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2024	July, 2024	Aug, 2024	Sep, 2024	Oct, 2024	Nov, 2024
OTHER BROAD MONEY SUPPLY SOURCES						
DEPOSITS EXCLUDED FROM BROAD MONEY	1,578,481	1,584,091	1,608,936	1,597,701	1,574,455	1,604,493
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	3,041,068	2,922,989	2,925,583	3,007,640	2,956,339	2,817,991
OTHER ITEMS (NET)	62,234,406	63,953,424	68,335,338	70,054,738	72,350,689	77,248,317
Escrow accounts of households[1]	6,510,912	6,615,238	6,671,137	6,707,186	6,642,776	6,711,201

MEMO ITEM

	June, 2024	July, 2024	Aug, 2024	Sep, 2024	Oct, 2024	Nov, 2024
HOUSEHOLDS LOANS	38,874,452	39,182,545	39,623,258	39,821,998	40,014,711	39,357,158
in rubles	38,832,913	39,141,057	39,580,811	39,779,261	39,972,147	39,312,149
mortgages	19,752,364	19,717,539	19,841,225	19,799,660	19,941,480	20,022,883
car loans	2,173,300	2,284,099	2,387,077	2,511,476	2,560,171	2,591,234
consumer loans	15,242,177	15,442,640	15,627,338	15,734,563	15,656,160	14,887,019
other loans	1,116,627	1,137,037	1,148,862	1,158,197	1,214,964	1,211,043
accrued interest claims	548,445	559,742	576,309	575,365	599,372	599,970
in foreign currency	41,539	41,488	42,447	42,738	42,564	45,009
mortgages	6,675	6,607	6,826	6,805	6,934	7,352
other loans	28,214	27,881	28,490	28,764	28,290	29,835
accrued interest claims	6,650	7,000	7,131	7,169	7,340	7,822

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2024	Jan, 2025	Feb, 2025	Mar, 2025	Apr, 2025	May, 2025
BROAD MONEY LIABILITIES (M2X)	131,138,254	130,438,287	130,221,307	128,589,037	129,461,222	129,859,900
MONETARY AGGREGATE M0	17,274,006	16,807,267	16,635,323	16,396,816	16,539,321	16,506,842
Transferable deposits of households	17,531,242	16,478,186	16,790,165	16,800,318	17,568,790	17,544,950
Transferable deposits of non-financial corporations	15,488,034	16,191,948	16,623,240	16,420,696	15,449,195	15,899,960
Transferable deposits of other financial corporations	1,422,180	1,587,356	1,537,967	1,517,092	1,473,744	1,430,161
MONETARY AGGREGATE M1	51,715,463	51,064,759	51,586,696	51,134,923	51,031,051	51,381,914
Other deposits of households	39,384,044	39,987,491	40,805,280	41,452,621	42,246,201	42,502,369
Other deposits of non-financial corporations	20,300,156	19,595,932	19,427,015	18,228,323	18,764,329	18,772,568
Other deposits of other financial corporations	5,856,724	5,929,569	5,878,626	5,683,155	5,495,521	5,562,283
MONETARY AGGREGATE M2	117,256,388	116,577,751	117,697,618	116,499,022	117,537,103	118,219,134
Deposists of households in foreign currency	3,851,358	3,733,577	3,354,485	3,227,387	3,191,399	3,090,732
Deposits of non-financial corporations in foreign currency	9,618,139	9,713,080	8,861,716	8,566,224	8,449,793	8,275,389
Deposits of other financial corporations in foreign currency	408,484	410,039	303,663	292,596	279,129	270,856
Certificates of deposit and savings certificates	3,885	3,840	3,824	3,807	3,797	3,788
BROAD MONEY SUPPLY SOURCES						
NET FOREIGN ASSETS	64,952,619	64,532,092	59,089,880	57,810,721	**59,101,830**	**56,967,121**
NET CLAIMS ON GENERAL GOVERNMENT	–2,204,149	–2,379,251	–539,954	–1,739,276	**–1,712,007**	**–910,491**
CREDIT TO ECONOMY	146,238,539	145,019,511	144,214,565	144,744,165	**146,304,108**	**147,011,842**
in rubles	134,773,156	133,692,179	133,832,653	134,658,858	**136,090,454**	**137,073,842**
in foreign currency	11,465,383	11,327,331	10,381,911	10,085,307	10,213,655	**9,938,000**
Claims on other financial corporations	24,420,296	24,130,517	23,743,971	23,975,456	**24,296,392**	**24,066,502**
Loans	14,368,439	14,158,402	13,810,912	13,984,857	13,894,475	13,469,887
in rubles	13,022,340	12,834,539	12,651,473	12,847,657	12,725,079	12,390,735
in foreign currency	1,346,099	1,323,864	1,159,438	1,137,199	1,169,396	1,079,152
Debt securities	4,697,721	4,749,656	4,602,123	4,425,176	4,478,475	**4,422,534**
in rubles	3,979,430	4,052,324	3,972,814	3,918,354	4,059,353	**4,015,837**
in foreign currency	718,291	697,332	629,309	506,822	419,122	**406,697**
Other claims	5,354,136	5,222,459	5,330,937	5,565,423	**5,923,442**	**6,174,082**
in rubles	4,793,846	4,550,961	4,525,028	4,626,474	**4,785,599**	**5,047,707**
in foreign currency	560,291	671,498	805,909	938,949	1,137,843	1,126,374
Claims on non-financial corporations	82,901,938	82,142,563	81,850,786	82,092,927	**83,296,841**	**84,077,833**
Loans	74,926,895	74,010,761	73,678,704	73,760,668	74,703,685	75,351,138
in rubles	66,721,989	65,992,663	66,467,969	66,814,874	67,757,014	68,539,418
in foreign currency	8,204,906	8,018,098	7,210,734	6,945,794	6,946,671	6,811,720
Debt securities	2,984,959	3,188,118	3,129,365	3,319,881	3,505,184	**3,614,297**
in rubles	2,441,096	2,661,205	2,643,449	2,842,361	3,044,711	**3,178,234**
in foreign currency	543,863	526,913	485,916	477,520	460,473	**436,062**
Other claims	4,990,084	4,943,684	5,042,718	5,012,378	**5,087,972**	**5,112,399**
in rubles	4,942,637	4,897,646	4,991,460	4,971,176	**5,044,784**	**5,070,336**
in foreign currency	47,447	46,039	51,258	41,202	43,188	42,064
Claims on households	38,916,305	38,746,431	38,619,807	38,675,782	38,710,876	38,867,506
Loans	38,916,305	38,746,431	38,619,807	38,675,782	38,710,876	38,867,506
in rubles	38,871,818	38,702,843	38,580,460	38,637,962	38,673,914	38,831,575
in foreign currency	44,486	43,589	39,347	37,819	36,962	35,931
Debt securities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2024	Jan, 2025	Feb, 2025	Mar, 2025	Apr, 2025	May, 2025
OTHER BROAD MONEY SUPPLY SOURCES						
DEPOSITS EXCLUDED FROM BROAD MONEY	1,625,360	1,579,190	1,604,271	1,567,758	1,622,650	1,580,883
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	3,065,513	3,050,412	3,069,947	2,989,808	**3,226,857**	**3,252,072**
OTHER ITEMS (NET)	73,157,882	72,104,462	67,868,967	67,669,007	**69,383,203**	**68,375,616**
Escrow accounts of households[1]	6,128,071	6,017,040	6,184,506	6,273,462	6,338,708	6,547,703

MEMO ITEM

	Dec, 2024	Jan, 2025	Feb, 2025	Mar, 2025	Apr, 2025	May, 2025
HOUSEHOLDS LOANS	38,916,305	38,746,431	38,619,807	38,675,782	38,710,876	38,867,506
in rubles	38,871,818	38,702,843	38,580,460	38,637,962	38,673,914	38,831,575
mortgages	20,093,580	19,989,291	20,037,216	20,102,111	20,210,828	20,328,739
car loans	2,602,189	2,593,347	2,572,718	2,570,850	2,581,055	2,593,242
consumer loans	14,385,822	14,359,792	14,234,102	14,199,531	14,109,149	14,125,834
other loans	1,184,526	1,138,096	1,126,796	1,110,662	1,116,135	1,089,390
accrued interest claims	605,701	622,317	609,628	654,808	656,746	694,371
in foreign currency	44,486	43,589	39,347	37,819	36,962	35,931
mortgages	6,541	6,365	5,671	5,323	5,050	4,811
other loans	30,732	30,158	27,288	26,346	25,811	25,174
accrued interest claims	7,213	7,066	6,388	6,150	6,101	5,946

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2025	July, 2025
BROAD MONEY LIABILITIES (M2X)	130,662,751	132,253,651
MONETARY AGGREGATE M0	16,701,458	16,938,900
Transferable deposits of households	18,054,296	18,333,271
Transferable deposits of non-financial corporations	16,137,456	15,827,236
Transferable deposits of other financial corporations	1,518,198	1,436,645
MONETARY AGGREGATE M1	52,411,408	52,536,054
Other deposits of households	42,774,038	43,198,632
Other deposits of non-financial corporations	18,253,942	18,616,869
Other deposits of other financial corporations	5,655,349	5,692,959
MONETARY AGGREGATE M2	119,094,737	120,044,514
Deposists of households in foreign currency	3,101,011	3,242,186
Deposits of non-financial corporations in foreign currency	8,206,230	8,703,024
Deposits of other financial corporations in foreign currency	256,998	260,171
Certificates of deposit and savings certificates	3,775	3,755
BROAD MONEY SUPPLY SOURCES		
NET FOREIGN ASSETS	**57,384,685**	59,390,449
NET CLAIMS ON GENERAL GOVERNMENT	**–262,661**	–122,228
CREDIT TO ECONOMY	**147,750,247**	149,872,799
in rubles	**137,765,274**	139,193,217
in foreign currency	**9,984,973**	10,679,583
Claims on other financial corporations	**24,219,135**	25,029,530
Loans	**13,490,165**	13,826,985
in rubles	12,403,943	12,665,565
in foreign currency	**1,086,222**	1,161,420
Debt securities	**4,573,594**	4,799,872
in rubles	**4,171,046**	4,352,140
in foreign currency	**402,548**	447,731
Other claims	**6,155,375**	6,402,673
in rubles	**5,093,957**	5,113,514
in foreign currency	**1,061,418**	1,289,159
Claims on non-financial corporations	**84,651,274**	86,013,181
Loans	**75,538,109**	76,636,259
in rubles	**68,719,491**	69,493,776
in foreign currency	6,818,617	7,142,484
Debt securities	**3,910,627**	4,099,384
in rubles	**3,372,068**	3,541,299
in foreign currency	**538,558**	558,084
Other claims	**5,202,539**	5,277,538
in rubles	**5,160,231**	5,232,852
in foreign currency	42,308	44,686
Claims on households	38,879,838	38,830,088
Loans	38,879,838	38,830,088
in rubles	38,844,537	38,794,070
in foreign currency	35,301	36,018
Debt securities	—	—
in rubles	—	—
in foreign currency	—	—
Other claims	—	—
in rubles	—	—
in foreign currency	—	—

Table 1.14 (end)

(millions of rubles, end of period)

	June, 2025	July, 2025
OTHER BROAD MONEY SUPPLY SOURCES		
DEPOSITS EXCLUDED FROM BROAD MONEY	1,612,456	1,761,889
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	**3,275,241**	3,387,406
OTHER ITEMS (NET)	**69,321,823**	71,731,935
Escrow accounts of households[1]	6,595,119	6,707,553

MEMO ITEM

	June, 2025	July, 2025
HOUSEHOLDS LOANS	38,879,838	38,830,088
in rubles	38,844,537	38,794,070
mortgages	20,399,742	20,331,817
car loans	2,658,983	2,719,401
consumer loans	14,009,050	13,940,778
other loans	1,083,710	1,085,514
accrued interest claims	693,052	716,561
in foreign currency	35,301	36,018
mortgages	4,699	4,828
other loans	24,913	25,617
accrued interest claims	5,689	5,573

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

Note. In July 2025, data were recalculated from the 01.01.2015 due methodological changes in calculating of securities portfolio (including updating the sector of issuers, changing the priority of information sources) and the emergence of new information sources.

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 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024[1]	Q1 2025[1]
Net foreign assets	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	7,729,123	6,593,648	6,848,065	7,514,924	6,087,541
Claims on banking system	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	17,422,781	18,683,457	19,974,517	22,122,504	21,641,845
Net claims on general government	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	4,812,322	4,854,978	4,856,752	5,837,488	6,059,935
Claims on other sectors	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	53,876,638	54,433,811	55,653,831	57,003,372	65,001,207
Nonfinancial organizations	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	51,097,228	51,707,230	52,515,242	53,583,085	58,781,405
Households[2]	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	2,779,409	2,726,582	3,138,589	3,420,286	6,219,802
Securities other than shares	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	5,346,231	5,185,304	5,460,264	6,542,296	6,758,421
Loans	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	23,846,801	25,004,287	25,560,230	26,305,689	27,623,873
Credit institutions	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	10,996,214	11,321,919	12,221,120	12,947,265	12,542,503
Insurance technical reserves	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	7,793,690	7,913,126	**8,360,991**	**8,584,488**	8,695,503
Net equity of households in life insurance reserves	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	1,634,853	1,722,418	2,165,542	2,153,342	2,285,591
Net equity of households in pension funds	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	4,856,317	4,868,561	**4,876,039**	**5,031,035**	5,276,418
Prepaid premiums/reserves against outstanding claims	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	1,302,521	1,322,147	1,319,410	1,400,111	1,133,494
of which: credit institutions	58,487	54,270	47,332	47,270	43,073	36,926	36,794	27,105	30,731	30,342	30,635	31,047	78,116	66,086
Other items (net)	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	46,854,140	46,463,177	**47,951,680**	**51,045,815**	55,712,730

[1] Preliminary data.

[2] Starting from 01.04.2025, data reflect the transition to IFRS 17 (International Financial Reporting Standard 17).

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

Table 1.16

Financial Sector Survey

(millions of rubles, end of period)

	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024[1]	Q1 2025[1]
Net foreign assets	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	67,625,695	61,854,615	69,982,926	72,998,601	63,898,261
Domestic claims	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	160,684,279	166,740,330	171,661,630	182,147,242	190,090,575
Net claims on general government	–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	–1,170,502	–847,593	–3,190,846	3,110,997	4,320,659
Claims on other sectors	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	161,854,781	167,587,923	174,852,476	179,036,245	185,769,916
Nonfinancial organizations	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	122,481,079	125,986,890	131,891,889	136,699,654	140,874,333
Households	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	39,373,702	41,601,034	42,960,587	42,336,591	44,895,584
Currency outside financial sector	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	16,602,558	16,684,362	16,776,981	17,240,912	16,378,344
Deposits	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	92,828,339	95,061,107	99,357,688	107,695,076	106,140,777
Securities other than shares	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	3,251,749	3,640,553	3,762,548	4,044,953	3,954,556
Loans	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	11,485,482	12,207,550	11,917,297	11,937,250	13,639,017
Insurance technical reserves	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	7,763,348	7,882,491	8,329,424	8,738,089	8,629,417
Other items (net)	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	96,378,499	93,118,883	101,500,619	105,489,563	105,246,725

[1] Preliminary data.

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

The Bank of Russia Balance Sheet

Table 2.1

(millions of rubles)

The Bank of Russia Annual Balance Sheet		
	2024	**2023**
ASSETS		
Foreign currency-denominated assets and precious metals	58,721,786	50,878,106
Credits and deposits	7,346,477	6,290,151
Securities	391,184	437,072
Claims on IMF	4,051,767	3,667,640
Other assets	437,476	245,589
Total assets	70,948,690	61,518,558
LIABILITIES		
Cash in circulation	18,511,834	18,321,231
Funds in accounts with the Bank of Russia	17,167,116	15,819,435
Liabilities to IMF	3,632,415	3,328,299
Other liabilities	216,102	220,512
Total liabilities	39,527,467	37,689,477
CAPITAL AND PROFIT		
Capital, total, of which:	31,221,678	23,688,638
authorized capital	3,000	3,000
provision and funds	33,063,939	25,548,442
loss of previous years	(1,845,261)	(1,862,804)
Profit in the reporting year	199,545	140,443
Total liabilities, capital and profit	70,948,690	61,518,558

Table 2.1 (end)

(millions of rules)

The Bank of Russia Balance Sheet												
	for 31.07.2024	for 31.08.2024	for 30.09.2024	for 31.10.2024	for 30.11.2024	for 31.01.2025	for 28.02.2025	for 31.03.2025	for 30.04.2025	for 31.05.2025	for 30.06.2025	for 31.07.2025
ASSETS												
Foreign currency-denominated assets and precious metals	49,280,481	53,097,640	55,794,725	58,215,761	63,022,851	57,719,920	52,631,665	51,402,481	52,678,516	50,782,373	51,321,043	52,976,981
Credits and deposits	7,192,198	7,749,542	8,725,949	8,276,588	8,247,441	6,211,057	5,511,357	5,428,465	3,741,982	3,986,683	4,899,486	6,700,145
Securities	386,826	387,075	382,912	377,329	382,077	358,091	361,373	359,920	360,827	362,902	367,386	369,763
Claims on IMF	3,501,962	3,746,244	3,833,200	3,944,510	4,317,303	3,915,842	3,515,826	3,392,345	3,383,219	3,252,489	3,297,403	3,416,414
Other assets	2,535,407	297,620	557,621	564,873	459,039	1,439,006	5,736,724	6,816,617	5,666,610	7,158,728	6,525,572	5,299,975
Total assets	62,896,874	65,278,121	69,294,407	71,379,061	76,428,711	69,643,916	67,756,945	67,399,828	65,831,154	65,543,175	66,410,890	68,763,278
LIABILITIES												
Cash in circulation	17,889,713	17,914,002	17,884,197	17,898,361	17,846,529	17,895,729	17,693,909	17,437,291	17,676,101	17,575,607	17,790,261	17,987,066
Funds in accounts with the Bank of Russia	16,509,247	16,913,701	18,597,138	18,494,681	18,856,976	16,294,006	15,288,164	15,252,782	13,400,822	13,581,256	14,217,815	15,852,698
Liabilities to IMF	3,144,942	3,361,367	3,448,941	3,542,739	3,874,875	3,507,465	3,153,252	3,063,854	3,059,995	2,913,745	2,953,280	3,033,916
Other liabilities	1,629,248	3,365,327	5,640,407	7,719,556	12,126,607	725,038	399,942	374,363	422,698	201,029	177,996	618,060
Total liabilities	39,173,150	41,554,397	45,570,683	47,655,337	52,704,987	38,422,238	36,535,267	36,128,290	34,559,616	34,271,637	35,139,352	37,491,740
CAPITAL												
Capital	23,723,724	23,723,724	23,723,724	23,723,724	23,723,724	31,221,678	31,221,678	31,271,538	31,271,538	31,271,538	31,271,538	31,271,538
Total liabilities and capital	62,896,874	65,278,121	69,294,407	71,379,061	76,428,711	69,643,916	67,756,945	67,399,828	65,831,154	65,543,175	66,410,890	68,763,278

Table 2.2

The Bank of Russia Key Rate[1]

(% p.a.)

Period	Rate
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
29.07.2024	18.00
16.09.2024	19.00
28.10.2024	21.00
09.06.2025	20.00
28.07.2025	18.00

[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

<table>
<tr><td colspan="5">Adjustment ratio (to credit institutions' liabilities on debt securities issued)</td></tr>
<tr><td>Effective period</td><td colspan="4">Amount</td></tr>
<tr><td>01.11.2009 — 31.12.2015</td><td colspan="4">0.2</td></tr>
<tr><td>01.01.2016 — 31.03.2022</td><td colspan="4">0.2</td></tr>
<tr><td>01.04.2022 —</td><td colspan="4">0.2</td></tr>
<tr><td colspan="5">Ratio for operations involving a credit institution — central counterparty</td></tr>
<tr><td rowspan="2">Effective period</td><td colspan="4">Amount</td></tr>
<tr><td>for liabilities in Russian rubles</td><td>for liabilities in foreign currencies</td><td>for liabilities in foreign currencies</td><td></td></tr>
<tr><td></td><td></td><td>except liabilities in unfriendly states' currencies</td><td>for liabilities in unfriendly states' currencies</td></tr>
<tr><td>01.04.2022 — 30.06.2022
(for calculating required reserves from April through June 2022)</td><td>0.1</td><td>0.1</td><td>—</td><td>—</td></tr>
<tr><td>01.07.2022 — 31.03.2023
(for calculating required reserves from July 2022)</td><td>0.2</td><td>0.2</td><td>—</td><td>—</td></tr>
<tr><td>01.04.2023 — 31.03.2024
(for calculating required reserves from April 2023)</td><td>0.2</td><td>—</td><td>0.2</td><td>0.05</td></tr>
<tr><td>01.04.2024 —
(for calculating required reserves from April 2024)</td><td>0.25</td><td>—</td><td>0.4</td><td>0.07</td></tr>
<tr><td colspan="5">Adjustment of required reserves for a credit institution's vault cash</td></tr>
<tr><td>Effective period</td><td colspan="4">Amount</td></tr>
<tr><td>01.11.2009 — 31.12.2015</td><td colspan="4">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</td></tr>
<tr><td>01.01.2016 — 31.03.2022</td><td colspan="4">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</td></tr>
<tr><td>01.04.2022 —</td><td colspan="4">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</td></tr>
</table>

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
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
05.06.2024 — 09.07.2024	4,742.1
10.07.2024 — 13.08.2024	4,769.3
14.08.2024 — 10.09.2024	4,746.3
11.09.2024 — 08.10.2024	4,806.6
09.10.2024 — 12.11.2024	4,925.4
13.11.2024 — 10.12.2024	5,019.5
11.12.2024 — 14.01.2025	5,136.2
15.01.2025 — 11.02.2025	5,150.2
12.02.2025 — 11.03.2025	5,181.7
12.03.2025 — 08.04.2025	5,064.8
09.04.2025 — 06.05.2025	4,995.7
07.05.2025 — 03.06.2025	4,963.4
04.06.2025 — 08.07.2025	4,960.1
09.07.2025 — 12.08.2025	4,950.9
13.08.2025 — 09.09.2025	5,003.6

Table 2.7

Interest Rates on Monetary Policy Instruments[1]

(% 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
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	—	—	—
29.07.2024	17.00	18.00	18.00	18.10	18.25	18.25	19.00	19.75	—	—	—
16.09.2024	18.00	19.00	19.00	19.10	19.25	19.25	20.00	20.75	—	—	—
28.10.2024	20.00	21.00	21.00	21.10	21.25	21.25	22.00	22.75	—	—	—
09.06.2025	19.00	20.00	20.00	20.10	20.25	20.25	21.00	21.75	—	—	—
28.07.2025	17.00	18.00	18.00	18.10	18.25	18.25	19.00	19.75	—	—	—

[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. Interst 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	Non-commodity Exports Support (EXIAR)[1]	Support of Large Investment Projects[2]	Support of Investment Projects in Individual Constituent Territories of the RF[3]	SME Support[4]	SME Support in Individual Constituent Territories of the RF[5]	SME Support (unsecured loans)[6]	Economy Support Amid the COVID-19 Pandemic[7]	Leasing Development Support[8]	Military Mortgage Support[9]
1	2	3	4	5	6	7	8	9	10
28.02.2022	6.50	9.00	20.25	18.50	—	—	4.00	—	—
11.03.2022	6.50	9.00	20.25	18.50	—	9.50	4.00	—	—
15.03.2022	6.50	9.00	20.25	9.50	—	9.50	4.00	—	—
11.04.2022	6.50	9.00	17.25	9.50	—	9.50	4.00	—	—
02.05.2022	6.50	9.00	17.25	9.50	—	9.50	—	—	—
04.05.2022	6.50	9.00	14.25	9.50	—	9.50	—	—	—
27.05.2022	6.50	9.00	11.25	9.50	—	9.50	—	—	—
14.06.2022	6.50	8.50	9.75	9.50	—	9.50	—	—	—
15.07.2022	6.50	8.50	9.75	8.00	—	9.50	—	—	—
25.07.2022	6.50	7.00	8.25	6.50	—	9.50	—	—	—
19.09.2022	6.50	6.50	7.75	6.00	—	9.50	—	—	—
01.01.2023	6.50	6.50	7.75	6.00	—	—	—	—	—
24.07.2023	6.50	7.50	8.75	7.00	—	—	—	—	—
15.08.2023	6.50	9.00	12.25	10.50	—	—	—	—	—
17.08.2023	6.50	9.00	12.25	10.50	—	—	—	—	—
18.09.2023	6.50	9.00	13.25	11.50	—	—	—	—	—
30.10.2023	6.50	9.00	15.25	13.50	—	—	—	—	—
18.12.2023	6.50	9.00	16.25	14.50	—	—	—	—	—
13.05.2024	14.50	9.00	16.25	14.50	—	—	—	—	—
29.07.2024	16.50	9.00	18.25	16.50	—	—	—	—	—
30.08.2024	16.50	9.00	18.25	16.50	14.00	—	—	—	—
16.09.2024	17.50	9.00	19.25	17.50	15.00	—	—	—	—
28.10.2024	19.50	9.00	21.25	19.50	17.00	—	—	—	—
09.06.2025	18.50	9.00	20.25	18.50	16.00	—	—	—	—
28.07.2025	16.50	9.00	18.25	16.50	14.00	—	—	—	—

[1] Bank of Russia loans secured by claims on loans backed by insurance contracts of Russian Agency for Export Credit and Investment Insurance JSC (EXIAR).

[2] Bank of Russia loans secured by claims on loans provided to finance investment projects. Projects are selected in compliance with the rules established by Russian Federation Government Resolution 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 Russian Federation Government Resolution No. 1044, dated 11 October 2014, 'On Approving the Programme to Support Investment Projects Implemented in the Russian Federation Based on Project Financing'. Bank of Russia loans provided before and on 20 May 2019 and backed by the pledge of bonds issued to finance investment projects.

[3] Unsecured loans provided by the Bank of Russia to support investment project financing.

[4] Bank of Russia loans secured by guarantees of Joint-stock company Russian Small and Medium Business Corporation (JSC RSMB Corporation); and Bank of Russia loans secured by OFZ (provided after 20 June 2023). Bank of Russia loans (provided before and on 22 August 2021) backed by claims on loans provided by JSC SME Bank to its partner banks and microfinance organizations under the SME Financial Support Programme for lending to SMEs and to its partner leasing companies for property leasing to SMEs.

[5] Bank of Russia loans secured by guarantees of JSC RSMB Corporation were provided from 30 August 2024 through **31 August 2026**.

[6] Unsecured loans Bank of Russia to support lending to SMEs in 2022 were provided from 11 March through 30 December 2022.

[7] Bank of Russia loans secured by guarantees of JSC RSMB Corporation (provided after 1 November 2021) were granted to support SMEs operating in Russian industries most affected by the COVID-19 pandemic (provided from 1 November through 30 December 2021 and from 24 January through 1 May 2022). Bank of Russia unsecured loans to support SME lending were provided before and on 30 September 2020. Bank of Russia unsecured loans or loans secured by guarantees of JSC RSMB Corporation to support lending for urgent needs and for maintaining employment were provided before and on 30 November 2020.

[8] Bank of Russia loans backed by claims on loans to leasing companies; the provision of these loans was discontinued on 1 July 2021.

[9] Bank of Russia loans backed by mortgage certificates issued under the Military Mortgage Programme; the provision of these loans was discontinued on 1 July 2016.

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
2025												
01.07	—	1,090,000.00	—	182,036.48	—	—	7,500.00	61,813.80	—	446,019.06	140,231.80	—
02.07	—	1,090,000.00	—	481,226.55	—	—	—	53,000.00	—	278,019.06	79,231.80	—
03.07	—	1,020,000.00	—	402,153.02	—	—	—	53,000.00	—	195,019.06	30,000.00	—
04.07	—	1,020,000.00	—	467,234.97	1.21	1.00	1.00	53,000.00	—	468,019.06	—	—
07.07	—	1,020,000.00	—	404,795.06	—	—	—	52,500.00	—	659,519.06	—	—
08.07	—	1,020,000.00	—	249,905.80	—	—	—	102,500.00	—	560,019.06	52,500.00	—
09.07	—	1,020,000.00	—	618,313.18	—	—	—	102,500.00	—	488,019.06	672,500.00	—
10.07	—	1,010,000.00	—	368,957.65	—	—	—	102,500.00	—	171,519.06	620,000.00	—
11.07	—	1,010,000.00	—	474,975.93	—	—	—	102,500.00	—	357,019.06	400,000.00	—
14.07	—	1,010,000.00	—	678,316.35	—	—	—	52,500.00	—	114,519.06	400,000.00	—
15.07	—	1,010,000.00	—	265,426.85	722.54	—	—	52,500.00	—	27,019.06	400,000.00	—
16.07	—	1,010,000.00	—	1,368,387.05	2.91	—	—	52,500.00	—	71,688.53	400,000.00	—
17.07	—	706,379.91	—	220,945.45	—	—	—	52,500.00	—	336,688.53	400,000.00	—
18.07	—	706,379.91	—	350,619.79	—	2,951.70	—	52,500.00	—	276,688.53	400,000.00	—
21.07	—	706,379.91	—	1,148,089.19	—	—	—	52,500.00	—	146,688.53	300,000.00	—
22.07	—	706,379.91	—	305,334.68	—	—	—	52,500.00	—	276,688.53	350,000.00	—
23.07	—	706,379.91	—	896,121.07	—	—	—	52,500.00	—	296,688.53	300,000.00	—
24.07	—	685,544.77	—	778,160.20	—	—	—	52,500.00	—	496,688.53	300,000.00	—
25.07	—	685,544.77	—	2,763,504.22	—	—	—	52,500.00	—	376,688.53	300,000.00	—
27.07	—	685,544.77	—	2.15	3.29	—	—	—	—	—	1,068,688.53	—
28.07	—	685,544.77	—	4,352,130.00	3.29	2,747.08	—	—	—	—	1,068,688.53	—
29.07	—	685,544.77	—	700,633.67	—	97,347.03	—	52,500.00	—	318,416.31	860,000.00	—
30.07	—	685,544.77	—	1,158,342.60	—	1,339.39	—	52,500.00	—	204,416.31	850,000.00	—
31.07	—	2,160,000.00	—	142,519.57	—	29,375.28	—	52,500.00	—	265,916.31	850,000.00	—

Table 2.9 (end)

(millions of rules)

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
2025									
01.07	—	—	—	2,000.00	54,000.00	63.20	—	—	257,220.00
02.07	—	—	—	—	—	63.20	—	—	257,219.91
03.07	—	—	—	—	—	63.20	—	—	257,196.47
04.07	—	—	—	—	—	63.20	—	—	257,180.96
07.07	—	—	—	—	—	39.20	—	—	260,149.11
08.07	—	—	—	12,000.00	—	39.20	—	—	260,081.26
09.07	—	—	—	30,000.00	—	35.20	—	—	263,738.16
10.07	—	—	—	—	—	35.20	—	—	263,825.08
11.07	—	—	—	—	—	35.20	—	—	263,783.30
14.07	—	—	—	—	—	35.20	—	—	265,085.56
15.07	—	—	—	—	—	35.20	—	—	263,331.15
16.07	—	—	—	—	—	35.20	—	—	262,969.67
17.07	—	—	—	—	—	34.20	—	—	262,827.65
18.07	—	—	—	—	—	34.20	—	—	262,783.23
21.07	—	—	—	—	—	34.20	—	—	262,107.23
22.07	—	—	—	—	—	34.20	—	—	261,471.71
23.07	—	—	—	—	—	34.20	—	—	260,616.72
24.07	—	—	—	—	—	34.20	—	—	260,637.51
25.07	—	—	—	—	—	34.20	—	—	261,034.03
27.07	—	—	—	—	—	31.20	—	—	261,091.58
28.07	—	—	—	—	—	31.20	—	—	261,091.58
29.07	—	—	—	11,000.00	—	31.20	—	—	261,351.07
30.07	—	—	—	—	—	24.00	—	—	261,470.90
31.07	—	—	—	—	—	24.00	—	—	261,484.18

[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
2025				
01.07	3,082.26	—	—	—
02.07	2,921.97	—	—	—
03.07	2,892.34	—	—	—
04.07	2,957.62	—	—	—
07.07	2,863.22	—	—	—
08.07	2,965.79	—	—	—
09.07	3,375.39	—	—	—
10.07	3,465.52	—	—	—
11.07	3,698.66	—	—	—
14.07	3,736.62	—	—	—
15.07	3,858.75	—	—	—
16.07	3,789.27	—	—	—
17.07	4,089.58	—	—	—
18.07	3,850.97	—	—	—
21.07	4,021.36	—	—	—
22.07	4,483.23	—	—	—
23.07	4,377.55	—	—	—
24.07	4,875.40	—	—	—
25.07	4,843.33	—	—	—
28.07	5,144.79	—	—	—
29.07	2,979.96	—	—	—
30.07	3,023.75	—	—	—
31.07	2,955.08	—	—	—

Table 2.11

Results of Main Bank of Russia Auctions

Auction date	Auction type	Settlement date / date of the first leg	Maturity date / date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5	6
01.07.2025	repo	02.07.2025	09.07.2025	20.24	1,020.00
08.07.2025	repo	09.07.2025	16.07.2025	20.24	1,010.00
15.07.2025	repo	16.07.2025	23.07.2025	20.02	706.38
22.07.2025	repo	23.07.2025	30.07.2025	20.00	685.54
29.07.2025	repo	30.07.2025	06.08.2025	18.61	2,160.00

Table 2.12

Results of Bank of Russia Fine-Tuning Auctions

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

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
25.11.2024	27.11.2024	18.12.2024	21.52	51.01
09.12.2024	11.12.2024	15.01.2025	21.10	850.00
16.12.2024	18.12.2024	22.01.2025	21.15	319.51
23.12.2024	25.12.2024	29.01.2025	21.10	208.98
13.01.2025	15.01.2025	05.02.2025	21.10	850.00
20.01.2025	22.01.2025	12.02.2025	21.21	300.00
27.01.2025	29.01.2025	19.02.2025	21.16	200.00
03.02.2025	05.02.2025	26.02.2025	21.10	550.00
10.02.2025	12.02.2025	05.03.2025	21.10	200.00
17.02.2025	19.02.2025	12.03.2025	21.11	100.00
24.02.2025	26.02.2025	19.03.2025	21.31	250.00
03.03.2025	05.03.2025	26.03.2025	21.50	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
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	—	—	—	—	—
June	15.73	16.38	17.49	—	—	—	15.74	—	—	—	—	—	15.61	—	—	—	—	—
July	16.16	17.24	—	—	—	—	16.15	—	—	—	—	—	16.14	—	—	—	—	—
August	17.76	18.24	—	—	—	—	17.76	—	—	—	—	—	17.72	—	—	—	—	—
September	18.46	18.92	—	19.67	—	—	18.43	—	—	19.64	—	—	18.48	—	—	—	—	—
October	18.93	19.77	20.77	—	—	—	18.85	—	—	—	—	—	19.11	—	—	—	—	—
November	20.65	20.83	—	—	—	—	20.57	—	—	—	—	—	20.72	20.82	—	—	—	—
December	21.14	21.38	22.20	—	—	—	21.11	—	—	—	—	—	21.08	—	—	—	—	—
2025																		
January	20.79	21.18	—	—	—	—	20.76	21.00	—	—	—	—	20.72	—	—	—	—	—
February	20.81	21.49	—	—	—	—	20.81	—	—	—	—	—	20.80	—	—	—	—	—
March	21.33	21.55	22.65	—	—	—	21.37	—	—	—	—	—	21.25	—	—	—	—	—
April	21.07	21.58	—	—	—	—	21.09	21.28	—	—	—	—	20.96	—	—	—	—	—
May	20.76	21.18	—	21.30	—	—	20.81	—	—	21.45	—	—	20.62	—	—	—	—	—
June	20.03	20.60	—	21.04	—	—	20.06	—	—	—	—	—	19.94	—	—	—	—	—
July	19.27	20.24	18.49	19.20	—	—	19.27	19.14	—	19.20	—	—	19.19	—	—	—	—	—
August	17.73	18.60	18.23	18.03	—	—	17.74	17.82	—	—	—	—	17.70	—	—	—	—	—

Table 3.1.2

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
2024						
January	4.62	—	—	—	—	—
February	3.98	—	—	—	—	—
March	3.45	—	—	—	—	—
April	4.74	—	—	—	—	—
May	3.77	—	5.27	—	—	—
June	4.00	—	—	—	—	—
July	4.43	5.27	—	—	—	—
August	4.53	5.30	—	—	—	—
September	4.25	—	—	5.03	—	—
October	3.83	—	—	—	—	—
November	2.82	—	—	—	—	—
December	3.98	—	4.58	—	—	—
2025						
January	2.94	—	3.54	—	—	—
February	3.45	—	4.29	—	—	—
March	3.67	4.07	—	4.03	—	—
April	3.08	4.26	—	—	—	—
May	3.26	—	—	—	—	—
June	3.27	—	—	—	—	—
July	3.61	—	—	—	—	—
August	4.13	—	—	—	—	—

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
2025																		
01.08	18.06	19.12	—	—	—	—	18.07	—	—	—	—	—	18.09	—	—	—	—	—
04.08	17.98	—	—	—	—	—	17.98	—	—	—	—	—	18.03	—	—	—	—	—
05.08	17.76	—	—	—	—	—	17.76	—	—	—	—	—	17.75	—	—	—	—	—
06.08	17.79	17.87	—	—	—	—	17.79	—	—	—	—	—	17.77	—	—	—	—	—
07.08	17.77	—	—	—	—	—	17.77	—	—	—	—	—	17.76	—	—	—	—	—
08.08	17.75	—	—	—	—	—	17.75	—	—	—	—	—	17.75	—	—	—	—	—
11.08	17.63	19.71	—	18.03	—	—	17.66	—	—	—	—	—	17.55	—	—	—	—	—
12.08	17.11	—	—	—	—	—	17.10	—	—	—	—	—	17.06	—	—	—	—	—
13.08	17.71	17.79	18.23	—	—	—	17.72	17.78	—	—	—	—	17.64	—	—	—	—	—
14.08	17.76	—	—	—	—	—	17.78	—	—	—	—	—	17.74	—	—	—	—	—
15.08	17.80	20.65	—	—	—	—	17.80	—	—	—	—	—	17.77	—	—	—	—	—
18.08	17.70	—	—	—	—	—	17.71	—	—	—	—	—	17.71	—	—	—	—	—
19.08	17.70	—	—	—	—	—	17.72	—	—	—	—	—	17.69	—	—	—	—	—
20.08	17.70	17.86	—	—	—	—	17.73	17.86	—	—	—	—	17.68	—	—	—	—	—
21.08	17.73	—	—	—	—	—	17.77	—	—	—	—	—	17.63	—	—	—	—	—
22.08	17.72	—	—	—	—	—	17.76	—	—	—	—	—	17.72	—	—	—	—	—
25.08	17.70	18.02	—	—	—	—	17.72	—	—	—	—	—	17.70	—	—	—	—	—
26.08	17.72	—	—	—	—	—	17.74	—	—	—	—	—	17.62	—	—	—	—	—
27.08	17.70	18.08	—	—	—	—	17.71	—	—	—	—	—	17.66	—	—	—	—	—
28.08	17.73	19.09	—	—	—	—	17.74	—	—	—	—	—	17.68	—	—	—	—	—
29.08	17.74	17.81	—	—	—	—	17.75	—	—	—	—	—	17.62	—	—	—	—	—

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
2025						
01.08	4.03	—	—	—	—	—
04.08	4.02	—	—	—	—	—
05.08	4.02	—	—	—	—	—
06.08	4.04	—	—	—	—	—
07.08	4.01	—	—	—	—	—
08.08	4.10	—	—	—	—	—
11.08	4.09	—	—	—	—	—
12.08	4.19	—	—	—	—	—
13.08	4.19	—	—	—	—	—
14.08	4.19	—	—	—	—	—
15.08	4.20	—	—	—	—	—
18.08	4.11	—	—	—	—	—
19.08	4.05	—	—	—	—	—
20.08	4.15	—	—	—	—	—
21.08	4.18	—	—	—	—	—
22.08	4.16	—	—	—	—	—
25.08	4.13	—	—	—	—	—
26.08	4.20	—	—	—	—	—
27.08	4.18	—	—	—	—	—
28.08	4.24	—	—	—	—	—
29.08	4.25	—	—	—	—	—

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
2024								
January	1,454,144	1,719,075	25,134	41,690	30,504	41	29,895	46,902
February	1,294,846	1,978,001	31,695	39,986	28,410	230	18,114	38,939
March	1,093,815	1,718,090	21,707	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
May	1,463,789	1,793,905	30,425	36,783	13,951	92	24,258	70,911
June	1,448,477	1,620,298	25,535	25,297	19,098	220	28,757	65,325
July	1,107,292	1,618,420	22,084	27,567	36,832	—	35,237	91,733
August	1,077,650	1,447,641	24,867	15,708	37,504	—	34,676	74,941
September	1,387,497	1,559,099	24,199	20,628	57,346	—	30,954	103,614
October	1,518,977	1,535,385	25,322	27,137	46,422	—	30,945	85,351
November	1,236,854	1,649,515	24,783	22,105	30,027	—	34,079	107,528
December	1,286,554	1,928,741	27,592	31,187	16,514	—	41,337	51,409
2025								
January	1,237,995	1,946,822	23,841	32,473	11,973	—	53,920	15,123
February	1,168,187	2,239,732	22,419	14,018	8,621	—	75,341	14,534
March	1,243,750	2,437,956	18,032	13,371	10,270	—	74,755	12,530
April	1,200,998	2,361,994	25,297	15,119	8,487	—	48,375	12,588
May	1,383,553	2,228,567	29,366	23,010	9,259	—	70,449	9,698
June	1,437,006	**2,323,911**	25,197	18,112	11,293	—	33,546	**10,676**
July	1,543,338	2,259,092	31,031	18,227	9,317	—	29,844	13,373

Table 3.1.6

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

(millions of rubles)

Maturity	July 2025							
	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	1,174,268	2,031,124	18,699	—	3,125	—	19,797	10,263
1 week[1]	214,451	115,508	5,022	6,133	6,140	—	2,061	555
2 weeks[1]	12,367	3,308	2,458	139	—	—	339	—
1 month[2]	69,986	61,017	716	11,232	40	—	1,179	202
2 months[2]	4,164	1,944	225	—	—	—	—	—
3 months[3]	45,525	30,050	215	171	—	—	3,323	1,473
6 months[3]	1,283	—	—	—	—	—	407	263
Over 6 months	3,409	4,567	—	—	12	—	2,705	450
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	17,885	11,573	3,696	552	—	—	34	166

[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

Official Exchange Rate of US Dollar Against Ruble

Table 3.2.1

(rubles / US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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
June	90.1915	90.1915	90.1915	89.3755	88.7574	88.7436	88.7604	88.7606	88.7606	88.7606	88.9944	89.0214	89.0214	88.2080	89.0658
July	85.7480	87.2972	87.9921	87.9506	88.1205	88.1348	88.1348	88.1348	88.1688	88.0031	87.8551	87.9880	87.7427	87.7427	87.7427
August	86.1091	85.7833	85.7024	85.7024	85.7024	84.9471	85.1646	85.9543	86.5621	87.9920	87.9920	87.9920	89.9475	92.6592	90.0055
September	91.1868	91.1868	90.0013	88.6118	88.9288	89.7044	89.8225	89.8225	89.8225	90.3853	91.1127	91.2653	91.1096	90.9345	90.9345
October	93.2221	93.3581	94.5054	95.0262	94.8700	94.8700	94.8700	96.0649	96.1079	96.9483	97.2394	96.0686	96.0686	96.0686	96.1021
November	97.0226	97.4402	97.5499	97.5499	97.5499	98.0562	98.2236	98.0726	97.8335	97.8335	97.8335	97.9550	97.9559	98.3657	99.0180
December	107.7409	107.7409	107.1758	106.1878	104.2361	103.3837	99.4215	99.4215	99.4215	99.3759	100.0324	103.2707	103.9500	103.4305	103.4305
2025															
January	101.6797	101.6797	101.6797	101.6797	101.6797	101.6797	101.6797	101.6797	101.6797	102.2911	101.9146	101.9146	101.9146	102.7081	103.4380
February	97.8107	97.8107	97.8107	99.9433	98.5336	98.0556	96.9104	97.2762	97.2762	97.2762	96.7821	95.8024	94.0485	91.0313	90.3099
March	88.2568	88.2568	88.2568	89.2497	89.2448	89.7878	89.5724	89.1362	89.1362	89.1362	88.3872	86.5669	86.6204	86.6190	85.5694
April	85.4963	84.8707	84.5522	84.3830	84.2774	84.2774	84.2774	86.1891	85.4641	86.0923	85.0159	84.0040	84.0040	84.0040	82.7671
May	81.4933	81.4933	81.4933	81.4933	81.4933	81.9137	80.9644	80.8612	80.8612	80.8612	80.8612	80.8612	80.8883	80.5500	80.2237
June	78.6171	78.6171	79.1285	78.8549	78.5025	79.1272	79.1703	79.1703	79.1703	79.1543	78.6003	79.0028	79.0028	79.0028	79.0028
July	78.5284	78.4181	78.6540	78.7831	78.8354	78.8354	78.8354	78.7185	78.1682	78.1727	77.9029	77.8855	77.8855	77.8855	78.3722
August	80.3163	80.3289	80.3289	80.3289	79.6736	80.0490	80.1914	79.3847	79.7796	79.7796	79.7796	79.6677	79.8714	79.6032	79.7653

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
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
June	89.0658	89.0658	89.0499	87.0354	82.6282	85.4176	87.9595	87.9595	87.9595	87.3730	87.2770	87.8064	84.9640	85.7480	85.7480	—
July	87.8077	88.2824	88.0872	87.8754	88.0206	88.0206	88.0206	87.7805	87.2990	86.5502	85.4100	85.5650	85.5650	85.5650	86.5554	86.3300
August	88.7960	88.9062	88.9062	88.9062	89.5428	90.6944	91.6862	91.2881	91.6012	91.6012	91.6012	91.7745	91.4807	91.4449	91.4548	91.1868
September	90.9345	91.1423	91.4292	91.6712	92.6962	92.5848	92.5848	92.5848	92.9200	92.8622	92.3880	92.4074	92.7126	92.7126	92.7126	—
October	97.0121	97.2568	97.1490	96.4172	96.4172	96.4172	96.0924	96.5918	96.6379	96.7402	96.6657	96.6657	96.6657	97.2300	97.3261	97.0530
November	99.9971	99.9971	99.9971	99.9430	100.0348	100.2192	100.6798	102.5761	102.5761	102.5761	103.7908	105.0604	108.0104	109.5782	107.7409	—
December	103.4305	102.9125	102.9979	102.7763	103.4207	102.3438	102.3438	102.3438	101.6143	99.8729	99.6125	99.2295	100.5281	101.6797	101.6797	101.6797
2025																
January	102.8078	102.3762	102.4137	102.4137	102.4137	101.9579	99.9282	98.2804	99.0978	98.2636	98.2636	98.2636	97.1320	97.9658	98.0126	98.0062
February	90.3099	90.3099	91.4347	91.3398	90.4268	88.5103	88.1676	88.1676	88.1676	88.2065	86.6318	85.9279	87.6967	—	—	—
March	85.5694	85.5694	84.3059	81.5018	82.8487	84.3955	84.6400	84.6400	84.6400	83.8737	84.1930	84.2065	83.8347	83.6813	83.6813	83.6813
April	82.3003	82.5892	82.0200	81.1371	81.1371	81.1371	80.7597	81.4620	82.3637	82.8559	82.6549	82.6549	82.6549	82.5467	81.5616	—
May	80.3134	80.7689	80.7689	80.7689	80.4137	80.3075	79.7530	79.7357	79.7108	79.7108	79.7108	79.6588	79.6176	79.6037	78.4970	78.6171
June	79.0028	78.5067	78.7135	78.7174	78.4839	78.5016	78.5016	78.5016	78.2923	78.3892	78.1959	78.2117	78.4685	78.4685	78.4685	—
July	77.9584	77.9585	78.1856	78.3129	78.3129	78.3129	78.3274	78.0882	78.4477	78.8623	79.5527	79.5527	79.5527	79.5782	82.2197	81.8347
August	80.0224	80.0224	80.0224	80.4256	80.3466	80.1045	80.2548	80.7498	80.7498	80.7498	80.6842	80.5268	80.4421	80.2918	80.3316	80.3316

Table 3.2.2

Official Exchange Rate of Euro Against Ruble

(rubles/euro)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2024															
January	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	99.1919	98.9825	97.8745	97.5401	96.7517	96.7517	96.7517
February	97.1149	97.4009	98.6437	98.6437	98.6437	98.2279	97.4440	98.0936	98.3543	97.9364	97.9364	97.9364	98.1512	98.1917	97.8133
March	98.5447	98.7225	98.7225	98.7225	99.1061	98.9366	98.2017	98.8767	98.8767	98.8767	98.8767	99.1317	99.3561	100.1869	100.2625
April	99.5299	99.5661	99.4116	99.4277	100.0668	100.1259	100.1259	100.1259	100.2236	100.7473	101.2333	100.6793	99.7264	99.7264	99.7264
May	98.0270	98.0270	98.6447	98.5602	98.5602	98.5602	98.4730	98.3062	98.9461	98.9461	98.9461	98.9461	98.9461	98.8486	98.6682
June	97.7908	97.7908	97.7908	96.8721	96.5630	96.4443	96.5698	96.6916	96.6916	96.6916	95.6367	95.7391	95.7391	94.8324	95.1514
July	92.4184	93.9582	93.6950	94.5829	94.9836	95.5700	95.5700	95.5700	95.6624	95.3447	95.3206	95.6817	95.7588	95.7588	95.7588
August	93.5149	92.8499	92.8291	92.8291	92.8291	93.0409	93.0265	93.8419	94.1333	95.1844	95.1844	95.1844	96.6852	100.5590	100.3139
September	100.7622	100.7622	99.2613	97.8121	98.0725	99.1927	99.7156	99.7156	99.7156	99.9067	100.4995	100.7421	100.3907	100.7958	100.7958
October	104.1735	103.6502	104.4481	104.8664	104.7424	104.7424	104.7424	105.3069	105.6891	106.4175	106.5074	105.1095	105.1095	105.1095	105.4854
November	105.5231	105.8415	106.1426	106.1426	106.1426	106.8883	105.7086	105.5679	105.4510	105.4510	105.4510	104.8522	104.2533	104.2901	104.5016
December	114.3149	114.3149	112.8019	112.0200	110.2041	109.7802	106.3040	106.3040	106.3040	105.0996	106.2024	108.5588	110.4804	109.0126	109.0126
2025															
January	106.1028	106.1028	106.1028	106.1028	106.1028	106.1028	106.1028	106.1028	106.1028	105.0893	105.0464	105.0464	105.0464	104.8556	106.2493
February	102.1301	102.1301	102.1301	102.4910	102.6852	102.9215	100.6751	101.2243	101.2243	101.2243	100.4991	99.1953	98.0119	94.9221	94.8876
March	91.5655	91.5655	91.5655	92.8530	93.9034	95.7035	96.5975	96.8609	96.8609	96.8609	95.4443	93.6639	93.9710	94.2559	93.6087
April	92.4276	91.9643	91.2044	93.1608	92.9855	92.9855	92.9855	94.7742	93.7755	95.0910	94.6036	96.2163	96.2163	96.2163	94.1635
May	92.8370	92.8370	92.8370	92.8370	92.8370	92.9082	91.9169	92.1439	92.1439	92.1439	92.1439	92.1439	90.1117	89.6956	90.3821
June	89.2512	89.2512	90.3770	89.9267	89.3108	90.6635	90.3954	90.3954	90.3954	90.3666	89.7918	90.0068	90.0068	90.0068	90.0068
July	92.2672	92.7440	92.6774	93.1277	93.0103	93.0103	93.0103	92.4138	91.9667	91.4175	91.4992	91.1201	91.1201	91.1201	91.7738
August	91.8751	91.7056	91.7056	91.7056	92.3252	92.5094	93.0072	92.6636	92.8800	92.8800	92.8800	92.9485	92.8583	93.3875	93.0588

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
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
June	95.1514	95.1514	95.3906	93.2994	89.0914	91.4543	94.2606	94.2606	94.2606	94.0759	93.7347	94.1131	90.9874	92.4184	92.4184	—
July	95.7849	96.2637	96.3046	96.1018	96.0371	96.0371	96.0371	95.7591	95.4598	94.3758	93.1711	93.2641	93.2641	93.2641	94.1381	93.2947
August	98.3232	97.8390	97.8390	97.8390	98.9355	100.2040	101.9508	101.6207	101.6125	101.6125	101.6125	102.4927	102.2911	102.0798	101.7714	100.7622
September	100.7958	101.2789	101.5057	102.0390	103.2490	103.3773	103.3773	103.3773	103.2191	103.4100	103.4758	103.1931	103.4694	103.4694	103.4694	—
October	105.6757	106.0844	105.7560	104.8565	104.8565	104.8565	104.4016	104.8660	104.3815	104.5139	104.8094	104.8094	104.8094	105.2229	105.4375	105.2211
November	105.7072	105.7072	105.7072	105.4606	105.7338	105.809	106.0762	107.4252	107.4252	107.4252	108.8705	110.4943	113.0947	116.1410	114.3149	—
December	109.0126	108.7016	108.3444	108.5083	107.9576	106.5444	106.5444	106.5444	105.2512	104.2310	103.9416	103.2997	105.9522	106.1028	106.1028	106.1028
2025																
January	106.0971	105.8072	104.8609	104.8609	104.8609	105.0457	103.2856	103.2419	103.6612	103.1870	103.1870	103.1870	102.7460	101.5957	102.4041	102.7782
February	94.8876	94.8876	95.8048	95.6693	94.0834	92.4831	92.0152	92.0152	92.0152	92.5162	90.9403	90.1826	92.0362	—	—	—
March	93.6087	93.6087	90.8443	87.5697	90.8257	92.4633	91.4262	91.4262	91.4262	91.5252	92.3409	92.0029	90.5441	89.6553	89.6553	89.6553
April	93.6844	93.3356	93.2513	92.2232	92.2232	92.2232	93.6714	94.0400	94.5723	94.7129	94.3593	94.3593	94.3593	93.1801	93.1730	—
May	90.1011	90.7062	90.7062	90.7062	90.5098	89.9679	91.2990	90.2004	90.5207	90.5207	90.5207	90.4644	90.9007	90.3365	88.9481	89.2512
June	90.0068	90.9438	90.7548	90.3093	89.8380	90.1356	90.1356	90.1356	89.8388	91.7370	91.0599	91.6601	92.2785	92.2785	92.2785	—
July	91.1531	90.5635	90.9716	91.0821	91.0821	91.0821	91.5138	91.7782	91.7897	93.3362	93.3508	93.3508	93.3508	93.2060	94.9976	94.9514
August	93.7094	93.7094	93.7094	94.0884	93.5604	93.4791	93.5049	93.6274	93.6274	93.6274	94.4622	93.3684	93.3428	93.4891	94.0479	94.0479

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	85.7480	86.3300	91.1868	92.7126	97.0530	107.7409	101.6797
2025	98.0062	87.6967	83.6813	81.5616	78.6171	78.4685	81.8347	80.3316				

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	88.05	87.40	88.97	91.30	96.11	100.31	102.45
2025	100.85	92.82	86.07	83.30	80.46	78.72	78.73	80.16				

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
2025				
01.08	8,532.45	97.92	3,586.71	3,243.28
02.08	8,519.72	93.54	3,372.92	3,143.06
05.08	8,573.17	93.47	3,335.16	3,143.04
06.08	8,699.01	95.61	3,394.62	3,049.76
07.08	8,702.24	96.30	3,385.19	3,044.87
08.08	8,606.27	96.41	3,374.11	2,942.77
09.08	8,679.22	98.43	3,406.28	2,959.98
12.08	8,693.69	98.08	3,401.50	2,919.97
13.08	8,618.98	96.95	3,394.79	2,940.27
14.08	8,556.51	96.46	3,419.23	2,922.72
15.08	8,628.04	99.00	3,428.75	2,877.38
16.08	8,602.98	98.58	3,480.97	2,932.97
19.08	8,624.74	97.56	3,451.96	2,911.54
20.08	8,608.26	98.38	3,453.74	2,903.52
21.08	8,587.60	98.05	3,469.09	2,902.50
22.08	8,630.03	95.66	3,452.37	2,907.94
23.08	8,666.78	97.52	3,455.49	2,881.74
26.08	8,649.23	98.59	3,473.44	2,915.72
27.08	8,632.36	98.39	3,466.66	2,910.03
28.08	8,708.24	99.36	3,491.47	2,821.62
29.08	8,715.84	98.65	3,456.55	2,813.77
30.08	8,801.00	100.56	3,473.76	2,846.16

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
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
Q2	127,496,312.9	22,280,096.1	100,652,077.3	1,217,038.7	3,115,106.2	1,124,452.5	1,990,653.7	231,994.7	207,179.8	14,286.7	10,366.1	162.1
Q3	136,174,398.6	23,352,381.7	105,666,444.5	1,987,367.4	4,855,993.1	1,480,931.6	3,375,061.5	312,211.9	280,993.5	19,540.6	10,290.6	1,387.2
Q4	149,408,712.4	23,322,735.7	116,218,235.1	2,961,812.2	6,594,675.7	1,567,236.5	5,027,439.1	311,253.8	278,197.9	18,694.7	12,712.2	1,649.0
2025												
Q1	151,562,012.4	27,557,846.6	111,901,353.6	2,981,733.6	8,714,845.3	1,693,702.4	7,021,142.9	406,233.3	379,199.7	10,672.6	14,652.0	1,709.1
Q2	159,756,499.8	26,572,718.7	122,099,160.5	2,850,828.2	7,914,128.6	1,571,894.9	6,342,233.7	319,663.7	294,927.9	9,167.2	15,498.4	70.2

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
2025			
01.07	2,848.44	1,144.28	120.88
02.07	2,815.26	1,127.56	105.28
03.07	2,823.34	1,128.94	125.75
04.07	2,801.65	1,119.52	82.59
05.07	—	—	3.04
06.07	—	—	3.38
07.07	2,756.14	1,102.97	94.06
08.07	2,755.58	1,110.51	109.27
09.07	2,696.45	1,086.62	115.96
10.07	2,732.45	1,104.94	88.16
11.07	2,642.02	1,068.61	115.66
12.07	—	—	5.17
13.07	—	—	6.55
14.07	2,714.14	1,090.96	151.65
15.07	2,756.95	1,114.06	108.87
16.07	2,777.16	1,122.22	110.22
17.07	2,761.48	1,112.64	121.42
18.07	2,784.63	1,120.15	145.13
19.07	—	—	19.15
20.07	—	—	9.45
21.07	2,821.78	1,134.88	106.24
22.07	2,825.61	1,139.90	78.01
23.07	2,841.16	1,140.92	95.32
24.07	2,807.69	1,121.55	77.38
25.07	2,772.39	1,097.84	147.45
26.07	—	—	5.92
27.07	—	—	3.75
28.07	2,730.98	1,081.10	134.70
29.07	2,758.28	1,056.83	98.16
30.07	2,726.24	1,049.46	68.06
31.07	2,732.12	1,071.61	80.81

[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

	2024						2025						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07
Credit institutions authorised to carry out banking operations (operating) — total	355	354	354	355	354	353	351	351	351	352	352	352	352
of which:													
— banks, of which	318	317	317	317	316	314	311	311	311	309	309	308	308
— with a universal licence	221	221	221	221	220	218	216	216	216	215	215	214	214
— with a basic licence	97	96	96	96	96	96	95	95	95	94	94	94	94
— nonbanking credit institutions	37	37	37	38	38	39	40	40	40	43	43	44	44
Credit institutions licensed to perform the following:													
— to attract funds of individuals	294	294	294	294	293	291	288	288	288	286	286	285	285
— to conduct operations in foreign currency	353	352	352	353	352	351	349	349	349	350	350	350	350
— to conduct operations with precious metals	176	176	178	180	181	181	180	180	180	181	180	179	179
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	297	297	297	297	296	294	291	291	291	289	289	288	288
Registered authorized capital of operating credit institutions (billions of rubles)	3,422	3,500	3,507	3,514	3,513	3,514	3,270	3,272	3,347	3,350	3,350	3,299	3,299
Branches of operating credit institutions in Russia — total	395	393	391	400	397	396	377	376	375	376	375	374	373
of which Sberbank branches	86	86	86	86	86	86	86	86	86	86	86	86	86
Foreign bank branches — total	—	—	—	—	—	—	—	—	—	—	—	0	0
Representative offices of operating Russian credit institutions — total	145	145	145	145	125	126	123	121	90	58	57	57	56
of which:													
— in Russia	128	128	128	128	108	108	105	103	72	39	39	39	38
— in foreign countries	17	17	17	17	17	18	18	18	18	19	18	18	18
Representative offices of foreign credit institutions — total	—	—	—	—	—	—	—	—	—	—	—	18	17

Table 4.1.1 (end)

	2024						2025						
	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07
Internal structural units of credit institutions (branches) — total	24,261	24,309	24,244	24,236	24,368	24,396	24,027	24,106	24,231	24,223	24,128	23,804	23,676
of which:													
— additional offices	23,928	23,973	23,907	23,900	24,032	24,050	23,671	23,742	23,865	23,857	23,762	23,443	23,313
of which Sberbank	11,467	11,409	11,355	11,295	11,238	11,192	11,139	11,095	11,039	10,987	10,907	10,839	10,745
— mobile offices	333	336	337	336	336	346	356	364	366	366	366	361	363
of which Sberbank	323	326	327	326	326	336	346	354	356	356	356	356	358
Credit institutions under liquidation — total	314	316	314	314	314	313	311	310	306	305	305	303	302
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	3	4	4	4	4	4	4	4	3	3	3	3	1
— compulsory liquidation	15	16	16	16	16	17	17	17	16	16	16	15	15
— bankruptcy	296	296	294	294	294	292	290	289	287	286	286	285	286

Table 4.1.2

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

No.	30.06.2025			
	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	Bank PTB (LLC)	2638	15.04.2025	15.04.2025
2	NCO INECO LLC	3520-K	22.05.2025	22.05.2025

Table 4.1.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia[1]				
		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	
2024						
31.12	87	75	66	7	7	5

[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'.

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity										
	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%		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
2024											
31.12	20	23.0	12	13.8	8	9.2	11	12.6	36	41.4	87

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)

	2025				
	31.03	30.04	31.05	30.06	31.07
Insurance agents	208	209	208	208	206
of which:					
Insurance companies	131	131	131	131	129
of which national reinsurance company	1	1	1	1	1
mutual insurance companies	20	20	19	19	19
insurance brokers	57	58	58	58	58
foreign insurance companies	—	—	—	0	0
Associations of insurance agents	18	18	18	18	18
Professional securities market participants	507	504	504	501	500
of which:					
brokers	253	250	250	248	250
of which:					
customer's brokers	4	4	4	4	4
commodities brokers	1	1	1	1	1
forex dealers	4	4	4	4	4
dealers	277	273	272	270	272
trustees	177	176	176	174	175
depositories	263	259	259	257	257
registrars	34	35	35	36	36
investment advisers	164	163	163	161	157
Infrastructures	140	143	142	146	145
of which:					
clearing houses	9	9	9	9	9
trade organisers	7	7	7	7	7
of which:					
exchanges	7	7	7	7	7
trading systems	0	0	0	0	0
commodity delivery operators	5	5	5	6	6
repositories	2	2	2	2	2
central depository	1	1	1	1	1
central counterparties	5	5	5	5	5
information agencies	5	5	5	5	5
investment platform operators	97	100	99	102	101
financial platform operators	11	11	11	11	11
operators of information systems issuing digital financial assets	15	15	15	15	15
digital financial asset exchange operators	2	2	2	2	2
National Payment System Entities	713	716	712	712	708
of which:					
payment system operators	28	28	28	28	28
nationally important payment system operators[1]	2	2	2	2	2
operators of foreign payment systems	0	0	0	0	0
payment acceptance operators	683	686	682	682	678
Collective investment market entities	402	403	403	408	409
of which:					
non-governmental pension funds	38	38	38	38	38
joint-stock investment funds	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	331	332	332	337	338
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	31	31	31	31	31

Table 4.1.5 (end)

(units)

	2025				
	31.03	30.04	31.05	30.06	31.07
Microfinance agents and cooperatives	4,506	4,391	4,252	4,154	3,976
of which:					
microfinance organizations	879	878	872	869	862
of which:					
microfinance companies	38	39	40	40	40
microcredit companies	841	839	832	829	822
housing savings cooperatives	44	44	43	43	42
consumer credit cooperatives	1,247	1,132	1,017	938	803
agricultural consumer credit cooperatives	479	467	464	458	433
pawnshops	1,857	1,870	1,856	1,846	1,836
Self-regulatory organizations	14	14	14	14	14
of which:					
financial market self-regulatory organizations	12	12	12	12	12
of which:					
brokers	1	1	1	1	1
dealers	1	1	1	1	1
managers	1	1	1	1	1
depositories	1	1	1	1	1
registrars	1	1	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1	1
specialised depositories	1	1	1	1	1
non-governmental pension funds	1	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1	1
insurance brokers	1	1	1	1	1
mutual insurance companies	0	0	0	0	0
microfinance organizations	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2
housing savings cooperatives	0	0	0	0	0
agricultural consumer credit cooperatives	2	2	2	2	2
forex dealers	1	1	1	1	1
investment advisers	2	2	2	2	2
payment acceptance operator	0	0	0	0	0
self-regulatory organizations of actuaries	2	2	2	2	2
Persons providing professional services in the financial market[2]	149	149	151	137	138
of which:					
audit organizations providing auditing services to socially important organizations in the financial market	41	41	41	41	41
credit history bureaus	5	5	5	5	5
of which qualified credit history bureau	4	4	4	4	4
responsible actuaries[3]	99	99	101	87	88
credit rating agencies	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	—	—	—	0	0
Management companies of special-purpose vehicles	151	156	154	156	160
Participants in the partnership financing experiment[4]	30	31	32	32	32

[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.	30.06.2025		
	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
—	—	—	—

Table 4.1.7

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

	Breakdown of credit institutions by value of assets (descending) as 30.06.2025						
	1—5	6—10	11—20	21—50	51—100	101—352	total
Assets							
Net assets (net of loss provisions and profit tax), millions of rubles	128,965,272	27,266,473	17,475,120	11,853,300	4,706,449	2,756,001	193,022,614
Corporate loans[1] (to non-financial and financial (other than credit) institutions), millions of rubles	61,648,003	13,818,122	6,589,025	2,057,187	1,100,426	694,045	85,906,808
Loans to individuals[1], millions of rubles	27,047,731	5,176,666	1,192,240	2,578,055	590,932	293,906	36,879,530
Capital and financial performance							
Equity capital, millions of rubles	12,682,016	2,582,310	1,832,027	1,787,287	713,313	–670,301	18,926,652
Capital adequacy N1.0, %	12.5	11.4	15.9	19.9	21.5	29.0	13.5
Provisions for possible losses, including adjustment, millions of rubles	6,418,685	2,022,858	608,837	768,873	293,890	202,925	10,316,068
Provisions for possible losses, excluding adjustment, millions of rubles	6,960,581	2,172,101	648,361	836,850	337,040	255,433	11,210,368
Current year net profit (after tax), millions of rubles	1,207,700	139,012	114,096	183,362	65,484	76,127	1,785,782
Return on assets, %	2.2	0.8	1.8	3.2	3.8	5.5	2.1
Return on balance sheet capital, %	26.1	10.0	18.5	22.5	25.9	22.8	22.6
Liabilities							
Individuals' funds (deposits)[2], millions of rubles	44,845,178	8,532,939	1,801,674	3,170,541	1,200,671	705,916	60,256,918
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	35,584,164	10,335,568	7,000,137	3,923,176	1,737,060	873,978	59,454,082
Loans received from the Bank of Russia, millions of rubles	2,059,707	224,112	122,949	52,846	99,540	1,723	2,560,877

[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.

Note. Data are given exclusive of the bank of non-core assets.

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	1,658,299	1,812,820	83.0	154,521	17.0
2020	1,571,930	1,605,237	79.0	33,307	21.0
2021	2,310,756	2,352,006	83.4	41,250	16.6
2022	199,038	1,237,618	82.5	1,038,580	17.5
2023					
January	257,825	284,477	78.8	26,651	21.2
February	551,126	569,147	79.2	18,021	20.8
March	876,320	899,151	81.0	22,831	19.0
April	1,099,330	1,115,208	80.5	15,878	19.5
May	1,371,826	1,390,347	80.7	18,522	19.3
June	1,679,410	1,701,289	80.8	21,879	19.2
July	1,983,361	2,006,843	83.1	23,482	16.9
August	2,328,982	2,359,093	83.3	30,112	16.7
September	2,619,738	2,653,391	86.0	33,652	14.0
October	2,845,153	2,881,640	86.4	36,487	13.6
November	3,104,718	3,151,181	87.0	46,463	13.0
December	3,282,337	3,342,819	88.9	60,482	11.1
2024					
January	352,805	358,811	87.6	6,006	12.4
February	628,345	637,100	84.6	8,756	15.4
March	898,422	909,739	86.6	11,316	13.4
April	1,198,189	1,215,455	86.3	17,266	13.7
May	1,469,777	1,500,570	86.0	30,793	14.0
June	1,813,249	1,869,926	85.6	56,678	14.4
July	2,167,458	2,232,627	86.2	65,169	13.8
August	2,618,872	2,682,001	86.7	63,130	13.3
September	2,974,857	3,036,306	88.0	61,449	12.0
October	3,333,398	3,397,670	87.4	64,272	12.6
November	3,851,610	3,884,770	88.2	33,159	11.8
December	3,991,914	4,087,276	89.7	95,363	10.3
2025					
January	285,709	322,569	82.8	36,860	17.2
February	499,310	577,674	82.6	78,364	17.4
March	743,857	844,672	85.0	100,815	15.0
April	1,004,842	1,147,941	81.6	143,099	18.4
May	1,325,667	1,485,975	82.0	160,309	18.0
June	1,785,782	1,959,874	83.3	174,092	16.7

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

Note. Data are given exclusive of the bank of non-core assets. Profit (loss) of Banks is accumulated through the year.

4.2. Borrowings

Table 4.2.1

Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions[1]

(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
2023					
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	207,433	149,971	24,040	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
31.05	178,150	131,250	27,569	18,102	1,228
30.06	172,458	126,994	31,654	12,653	1,158
31.07	199,504	147,269	36,992	13,948	1,295
31.08	205,400	150,441	38,838	14,863	1,259
30.09	200,968	155,911	28,382	15,849	827
31.10	172,404	127,485	27,087	16,275	1,556
30.11	151,194	107,243	23,713	18,489	1,749
31.12	47,245	4,202	16,527	26,098	418
2025					
31.01	58,982	18,273	15,470	24,773	465
28.02	78,538	40,155	16,316	21,691	376
31.03	86,637	47,500	17,766	19,841	1,531
30.04	89,115	49,149	18,897	20,667	402
31.05	85,832	38,319	19,898	27,340	275
30.06	88,720	29,797	24,083	32,060	2,780
31.07	109,456	39,846	31,905	35,754	1,952

[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
2024																	
31.12	57,532,754	53,641,241	16,292,504	216,482	2,308,527	7,960,606	19,924,124	6,290,688	648,310	3,891,513	1,634,514	4,749	29,893	487,829	729,772	629,687	375,069
2025																	
31.01	56,937,062	53,166,479	15,263,123	124,524	2,392,005	8,008,640	20,303,819	6,448,357	626,010	3,770,584	1,598,620	1,334	31,824	428,634	725,157	617,707	367,307
28.02	57,597,770	54,211,427	15,645,932	245,357	2,132,921	7,729,071	21,211,681	6,613,706	632,759	3,386,343	1,506,391	5,237	23,228	217,551	751,126	558,503	324,307
31.03	57,892,081	54,635,362	15,540,678	131,429	2,257,192	7,453,177	21,813,986	6,799,849	639,051	3,256,719	1,511,404	4,543	11,044	170,371	702,469	550,804	306,084
30.04	59,407,443	56,186,239	16,463,250	233,716	2,212,630	8,275,458	21,342,523	7,000,123	658,539	3,221,204	1,527,695	3,575	10,490	166,661	683,773	530,862	298,149
31.05	59,396,877	56,278,741	16,356,224	140,035	1,970,721	9,446,398	20,541,989	7,174,170	649,203	3,118,135	1,488,462	3,167	9,752	158,045	642,397	525,010	291,302
30.06	60,256,918	57,127,309	16,766,997	245,563	2,062,306	11,399,115	18,556,434	7,440,055	656,838	3,129,609	1,523,092	1,643	8,063	154,484	636,188	530,189	275,949

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

Note. Data are given exclusive of the bank of non-core assets.

Table 4.2.3

Funds of Legal Entities Accepted by Credit Institutions[1]

(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
2024									
31.12	51,886,127	43,047,968	661,486	16,444,359	9,228,964	4,271,543	9,126,878	1,726,804	1,587,934
2025									
31.01	50,903,325	42,490,120	651,675	14,884,132	9,939,725	3,827,990	9,841,337	1,751,762	1,593,497
28.02	48,794,133	41,242,625	664,749	15,680,883	8,389,094	4,006,605	9,268,320	1,684,116	1,548,857
31.03	47,824,329	40,674,689	623,961	14,751,851	7,291,059	4,565,818	10,074,845	1,842,363	1,524,792
30.04	48,143,705	41,080,492	424,789	15,358,600	6,676,014	5,214,840	10,016,853	1,877,627	1,511,768
31.05	47,347,453	40,572,986	327,377	14,378,453	6,641,226	5,126,047	10,699,206	1,872,851	1,527,827
30.06	46,643,560	39,797,904	378,803	15,348,865	6,064,456	4,811,631	9,845,198	1,840,507	1,508,444

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										
		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	in rubles	in foreign currency	in rubles	in foreign currency
1	11	12	13	14	15	16	17	18	19	20	21	22
2024												
31.12	8,838,159	218,869	402,040	1,033,613	300,972	515,565	567,332	5,799,768	1,077,618	5,402	18,946,225	1,476,689
2025												
31.01	8,413,206	210,550	351,816	798,847	278,018	519,743	689,259	5,564,973	1,068,722	5,240	15,793,423	1,336,046
28.02	7,551,508	188,484	344,850	612,197	250,179	508,050	678,633	4,969,115	1,068,782	3,808	17,630,750	1,149,092
31.03	7,149,640	179,891	252,513	439,356	282,771	501,455	736,717	4,756,937	1,021,354	3,817	16,433,207	1,126,915
30.04	7,063,213	175,937	263,849	405,990	261,449	510,923	977,396	4,467,668	1,072,567	3,504	15,827,320	1,068,469
31.05	6,774,467	168,390	213,362	347,372	298,329	506,412	997,335	4,243,267	1,086,740	2,985	15,912,409	1,013,827
30.06	6,845,657	168,623	222,067	335,928	310,611	526,692	1,008,993	4,272,743	1,050,202	2,736	15,342,141	1,040,252

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

[2] Corporate clients and government authorities.

Note. Data are given exclusive of the bank of non-core assets.

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
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
April	6.91	9.93	11.48	14.82	14.55	15.19	14.67	14.81	13.03	9.56	12.76	14.66	15.56	15.92	16.61	14.72	12.09	7.95	11.74
May	7.09	8.55	13.07	15.47	14.67	15.23	14.98	15.09	12.03	7.66	11.43	15.13	15.61	15.83	16.66	15.14	14.96	12.67	14.96
June	6.42	10.16	12.38	14.84	15.39	17.07	16.30	16.45	13.87	10.82	13.43	14.72	15.78	16.31	17.91	14.80	18.39	12.57	18.39
July	7.64	8.83	15.59	14.95	15.55	16.96	16.13	16.33	16.78	10.26	16.31	15.03	16.75	17.73	19.09	15.14	13.36	—	13.36
August	7.43	11.26	17.35	16.68	16.41	16.98	16.60	16.76	17.47	10.33	16.93	16.52	17.58	18.27	20.55	16.61	19.77	12.80	19.76
September	8.31	13.15	15.72	17.17	17.40	17.89	17.42	17.59	18.17	12.42	17.79	17.60	19.01	18.44	21.38	17.69	22.09	18.81	22.03
October	10.62	14.72	18.52	17.24	18.69	19.38	18.78	18.96	19.07	13.43	18.68	19.22	21.26	21.30	24.25	19.35	21.80	—	21.80
November	10.12	16.77	18.59	20.79	20.45	20.84	20.35	20.54	20.73	16.12	20.17	20.54	22.79	23.12	23.71	20.65	21.97	18.05	21.96
December	11.99	18.93	21.82	20.74	22.13	21.63	21.37	21.57	21.49	15.14	20.87	20.75	22.65	23.33	24.73	20.88	23.36	12.19	23.35
2025																			
January	14.38	17.22	20.85	19.75	21.54	21.35	20.96	21.10	20.45	13.52	19.93	20.06	21.51	21.02	23.61	20.15	23.21	18.74	23.20
February	14.35	16.34	17.65	20.46	21.16	21.45	20.83	21.00	20.04	15.05	19.76	19.48	20.76	21.95	22.56	19.57	21.42	23.03	21.43
March	12.16	12.43	16.67	19.53	20.16	20.48	20.04	20.19	19.02	13.81	18.78	19.53	20.19	20.99	21.43	19.57	19.51	—	19.51
April	11.33	13.56	14.86	19.65	19.18	20.01	19.16	19.32	18.75	11.92	18.28	19.48	20.25	20.71	21.38	19.53	19.80	—	19.80
May	12.58	12.74	16.60	18.61	19.34	19.81	19.25	19.39	18.32	8.19	17.49	19.24	19.88	19.81	20.72	19.28	19.66	—	19.66
June	11.85	14.17	15.79	19.17	18.68	18.87	18.58	18.71	17.89	9.51	17.55	18.47	19.09	19.07	19.34	18.51	18.33	—	18.33

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																			
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	—	—	—
April	0.01	0.01	—	1.81	1.31	1.51	1.46	1.48	1.64	—	1.64	0.50	1.43	1.46	1.33	0.63	—	—	—
May	0.01	0.01	—	1.98	1.92	1.28	1.42	1.44	1.82	—	1.82	0.47	1.37	1.12	1.80	0.62	—	—	—
June	0.01	0.01	—	1.37	1.79	1.84	1.78	1.79	1.74	—	1.74	0.26	1.65	2.02	—	0.52	—	—	—
July	0.01	0.01	—	1.46	1.82	2.34	1.87	1.91	1.29	—	1.29	0.28	1.57	—	—	0.53	—	—	—
August	0.01	0.01	—	2.97	1.61	0.61	0.78	0.82	1.76	—	1.76	0.27	1.26	2.81	—	0.48	—	—	—
September	0.01	0.01	—	2.29	1.31	1.31	1.25	1.32	1.36	—	1.36	0.34	0.98	—	—	0.47	—	—	—
October	0.01	0.01	—	2.66	0.80	2.84	2.10	2.10	2.61	—	2.61	0.37	0.59	—	—	0.42	—	—	—
November	0.01	0.01	—	2.17	1.19	2.08	1.88	1.93	1.45	—	1.45	0.36	0.75	—	0.55	0.41	—	—	—
December	0.01	0.01	—	2.19	1.38	2.21	1.82	1.92	2.18	—	2.18	0.47	1.12	1.94	1.45	0.63	—	—	—
2025																			
January	0.01	0.01	—	1.34	1.33	1.01	1.10	1.11	2.16	—	2.16	0.36	1.53	—	—	0.52	—	—	—
February	0.01	0.01	—	2.08	1.09	0.76	0.86	0.88	1.77	—	1.77	0.42	1.02	—	—	0.47	—	—	—
March	0.01	0.01	—	0.66	1.69	2.78	1.95	2.05	3.27	—	3.27	0.41	0.90	—	—	0.54	—	—	—
April	0.01	0.01	—	2.48	1.31	2.77	2.70	2.71	1.58	—	1.58	0.43	0.87	—	—	0.50	—	—	—
May	0.01	0.01	—	2.53	0.97	1.15	1.16	1.19	1.47	—	1.47	0.55	0.85	—	1.00	0.61	—	—	—
June	0.01	0.01	—	2.18	1.72	1.44	1.51	1.54	1.42	—	1.42	0.42	0.65	0.67	1.04	0.47	—	—	—

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																			
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	—	—	—
April	0.01	0.01	—	—	0.84	2.64	2.43	2.45	1.66	—	1.66	0.84	0.56	0.18	0.22	0.50	—	—	—
May	0.01	0.01	—	—	1.04	1.91	1.83	1.85	1.03	—	1.03	0.93	0.45	0.47	0.88	0.68	—	—	—
June	0.01	0.01	—	—	0.97	1.50	1.05	1.27	1.65	—	1.65	—	0.48	2.54	—	0.77	—	—	—
July	0.01	0.01	—	—	1.26	1.68	1.27	1.43	1.62	—	1.62	0.84	0.44	0.20	—	0.38	—	—	—
August	0.01	0.01	—	—	0.94	2.00	0.69	1.38	1.51	—	1.51	0.72	0.37	1.90	—	0.72	—	—	—
September	0.01	0.01	—	—	0.97	2.22	1.01	1.83	1.70	—	1.70	—	0.38	—	1.26	0.54	—	—	—
October	0.01	0.01	—	—	1.56	1.34	1.31	1.36	1.47	—	1.47	0.44	0.26	0.22	0.77	0.41	—	—	—
November	0.01	0.01	—	3.06	1.11	0.57	0.60	0.61	1.02	—	1.02	0.25	0.33	—	—	0.27	—	—	—
December	0.01	0.01	—	—	1.42	1.31	1.34	1.37	2.79	—	2.79	0.17	0.28	—	—	0.19	—	—	—
2025																			
January	0.01	0.01	—	—	1.00	2.96	2.93	2.93	1.20	—	1.20	0.20	0.22	—	0.84	0.24	—	—	—
February	0.01	0.01	—	1.06	1.07	1.92	1.65	1.75	1.06	—	1.06	0.17	0.30	—	—	0.20	—	—	—
March	0.01	0.01	—	—	0.82	1.53	1.29	1.37	1.51	—	1.51	0.34	0.25	0.20	0.25	0.25	—	—	—
April	0.01	0.01	—	—	0.93	1.36	1.23	1.25	1.72	—	1.72	0.32	0.29	—	0.57	0.36	—	—	—
May	0.01	0.01	—	—	1.19	1.71	1.57	1.62	1.22	—	1.22	0.17	0.20	—	—	0.19	—	—	—
June	0.01	0.01	—	—	0.80	1.35	1.33	1.33	1.63	—	1.63	0.19	0.20	—	—	0.20	—	—	—

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
2024															
31.12	0	0	0	0	0	0	0	3,581	3,550	0	0	0	0	0	31
2025															
31.01	0	0	0	0	0	0	0	3,542	3,511	0	0	0	0	0	31
28.02	0	0	0	0	0	0	0	3,527	3,496	0	0	0	0	0	31
31.03	0	0	0	0	0	0	0	3,511	3,480	0	0	0	0	0	31
30.04	0	0	0	0	0	0	0	3,501	3,470	0	0	0	0	0	31
31.05	0	0	0	0	0	0	0	3,491	3,460	0	0	0	0	0	31
30.06	0	0	0	0	0	0	0	3,481	3,450	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
2024						
31.12	1,601,117	20,936	73,062	667,826	838,183	435,624
2025						
31.01	1,562,770	5,323	53,130	654,448	830,793	441,727
28.02	1,518,335	4,637	62,169	562,612	807,268	441,124
31.03	1,562,327	4,356	58,571	663,980	812,852	397,979
30.04	1,567,056	24,706	58,337	668,423	815,135	390,182
31.05	1,558,531	4,311	47,566	667,527	815,132	395,495
30.06	1,548,614	3,417	47,736	667,569	813,848	390,814

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

Note. Data are given exclusive of the bank of non-core assets.

4.3. Lending

Table 4.3.1

Loans, Deposits, and Other Funds[1] 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
2024										
31.12	112,153,273	36,946,696	75,206,577	6,307,428	1,034,267	2,614,476	9,043,791	18,384,840	35,871,927	19,373,134
2025										
31.01	110,957,502	36,784,411	74,173,092	6,145,189	1,033,867	2,548,802	9,071,669	17,664,591	35,686,365	15,816,344
28.02	110,983,043	36,684,828	74,298,215	6,172,625	1,094,998	2,499,756	9,034,026	17,526,654	35,903,492	17,634,686
31.03	111,655,377	36,695,722	74,959,654	6,257,793	1,215,059	2,511,567	9,263,511	17,578,910	36,023,400	16,640,388
30.04	112,254,410	36,718,059	75,536,351	5,870,063	1,266,565	2,527,482	9,650,651	17,750,939	36,370,648	16,336,324
31.05	112,445,931	36,842,067	75,603,864	5,681,270	1,310,110	2,494,223	9,500,884	18,076,498	36,411,913	16,305,812
30.06	112,898,327	36,858,428	76,039,899	5,799,459	1,420,170	2,479,325	9,342,922	18,299,828	36,521,556	16,122,341

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
2024										
31.12	11,904,529	27,671	11,876,858	1,536,999	89,124	217,098	799,920	1,616,902	7,295,926	1,831,930
2025										
31.01	11,572,165	26,750	11,545,415	1,461,868	86,753	198,391	755,094	1,605,472	7,146,981	1,823,794
28.02	10,356,583	23,754	10,332,829	1,275,066	122,816	293,273	732,782	1,338,785	6,334,542	1,542,168
31.03	10,037,054	22,497	10,014,558	1,304,421	115,398	321,187	711,586	1,319,836	6,016,366	1,552,647
30.04	10,009,118	21,685	9,987,433	1,173,823	240,554	396,803	682,313	1,353,697	5,891,133	1,426,001
31.05	9,854,894	21,503	9,833,391	1,324,434	117,079	395,199	706,720	1,395,261	5,649,190	1,293,210
30.06	9,888,010	21,101	9,866,909	1,359,215	76,846	448,888	672,969	1,474,757	5,602,013	1,266,701

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

Note. Data are given exclusive of the bank of non-core assets.

Table 4.3.2

Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions[1]

(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
2024				
31.12	87,083,436	2,270,737	36,974,367	1,357,253
2025				
31.01	85,718,506	2,313,466	36,811,161	1,426,034
28.02	84,631,044	2,302,230	36,708,582	1,475,218
31.03	84,974,212	2,335,177	36,718,219	1,514,301
30.04	85,523,784	2,349,114	36,739,744	1,553,648
31.05	85,437,255	2,374,475	36,863,570	1,621,271
30.06	85,906,808	2,408,859	36,879,530	1,664,910

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

[2] Non-financial and financial (other than credit) institutions and individual entrepreneurs.

Note. Data are given exclusive of the bank of non-core assets.

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
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
April	39.66	21.84	21.34	21.21	24.35	20.93	16.83	17.10	—	—	—	10.18	10.18	12.11	17.87	17.64
May	32.94	39.78	22.18	22.37	27.65	21.65	16.38	16.70	—	—	—	12.05	12.05	11.98	17.77	17.57
June	39.93	25.87	23.59	22.67	25.87	22.28	15.04	15.40	—	—	22.65	14.89	15.08	12.27	18.14	17.94
July	21.49	41.36	23.32	22.45	25.57	22.24	18.96	19.19	—	22.35	—	12.68	12.72	13.07	19.54	19.34
August	36.28	43.71	26.79	23.66	26.95	23.50	19.02	19.34	—	—	—	19.31	19.31	12.98	20.01	19.79
September	43.71	25.18	24.59	23.13	26.54	23.47	18.59	18.90	—	—	—	19.39	19.39	12.89	20.75	20.47
October	35.93	40.30	24.25	21.00	24.78	24.78	18.70	19.07	—	—	—	19.03	19.03	14.45	22.01	21.73
November	43.38	27.04	23.83	22.31	26.60	26.03	18.73	19.18	—	—	—	19.28	19.28	13.65	23.31	22.82
December	34.69	42.21	27.86	22.76	32.73	25.36	18.85	19.22	—	—	—	19.51	19.51	13.00	22.86	22.25
2025																
January	43.71	42.87	28.18	23.99	29.08	28.55	21.74	22.38	—	—	—	1.82	1.82	8.13	23.52	22.07
February	43.88	31.74	28.23	23.52	28.44	30.58	19.31	20.18	—	—	—	1.57	1.57	8.08	23.63	21.94
March	42.06	43.65	32.02	22.86	28.01	29.26	19.51	20.33	—	—	—	1.89	1.89	8.21	23.14	21.41
April	43.72	32.15	29.83	22.96	28.71	25.75	18.26	18.83	—	—	—	2.55	2.55	7.14	21.65	19.92
May	40.73	43.10	30.48	24.05	29.22	26.91	18.34	18.95	—	—	—	2.15	2.15	8.01	20.23	19.04
June	36.38	28.08	28.80	24.12	27.82	26.23	18.14	18.71	—	—	—	2.06	2.06	7.42	18.40	17.37

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
2024																
January	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
February	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
March	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
April	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
July	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
August	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
September	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
October	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
November	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
December	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2025																
January	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
February	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
March	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
April	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

Table 4.3.5

Weighted Average Interest Rates on Loans to Individuals in Euros

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
2024																
January	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
February	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
March	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
April	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
July	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
August	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
September	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
October	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
November	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
December	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2025																
January	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
February	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
March	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
April	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

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
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
April	17.17	17.51	18.09	16.12	17.12	14.78	15.06	14.90	20.53	17.70	17.20	15.67	16.63	14.84	16.68	15.71
May	17.09	17.82	17.80	16.93	17.33	14.59	14.43	14.53	17.52	18.48	16.60	16.79	17.07	15.71	15.45	15.60
June	17.52	18.75	17.91	15.44	17.01	14.52	14.57	14.54	17.83	19.22	16.65	16.45	17.00	15.84	15.09	15.45
July	17.72	18.77	18.18	17.28	17.79	14.19	15.84	14.97	16.14	19.96	17.59	18.52	18.40	16.73	16.62	16.67
August	18.87	19.11	19.62	18.69	19.03	14.66	15.90	15.16	13.11	17.73	18.80	19.05	18.45	18.30	16.72	17.64
September	20.20	20.94	19.90	19.40	20.09	14.51	17.58	15.80	20.01	21.89	19.72	19.65	20.08	18.37	18.20	18.28
October	22.04	21.07	21.55	19.43	20.90	14.76	17.17	15.81	16.96	21.22	20.09	20.19	20.20	18.04	17.82	17.94
November	24.42	22.81	22.93	21.42	22.83	13.70	18.02	15.72	21.98	23.48	21.42	21.86	21.92	18.38	17.70	18.04
December	25.32	24.77	23.57	23.47	23.98	13.26	16.43	14.56	24.42	25.01	24.68	23.74	24.21	20.43	19.38	19.92
2025																
January	24.06	24.38	23.85	23.04	23.79	17.52	16.74	17.20	23.83	24.97	22.00	24.08	23.73	18.07	19.70	18.80
February	23.49	24.23	17.37	20.29	20.55	17.34	15.64	16.64	23.01	23.90	22.39	23.78	23.31	17.78	19.58	18.56
March	22.17	23.46	24.49	20.17	22.23	18.01	19.44	18.68	21.54	24.42	23.71	21.41	22.36	18.77	22.33	20.58
April	22.34	22.34	24.11	22.17	22.74	15.59	18.76	16.71	22.10	23.67	23.82	22.61	23.03	18.61	21.02	19.73
May	22.29	23.95	24.48	20.06	22.35	18.15	17.62	17.98	21.63	24.96	24.14	22.09	23.27	18.23	18.49	18.35
June	23.17	22.80	23.40	19.59	21.75	15.46	18.63	16.67	25.92	23.53	23.01	21.28	23.19	17.08	20.04	18.40

Table 4.3.7

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

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
2024																
January	—	—	—	—	—	7.80	—	7.80	—	—	—	—	—	—	—	—
February	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	—	6.24	6.06	8.16	6.52	—	—	—	—	—	—	—	—	—	—	—
April	—	6.30	7.55	8.06	7.52	—	—	—	—	—	—	—	—	—	—	—
May	—	—	—	8.30	8.30	—	—	—	—	—	—	—	—	—	—	—
June	—	7.21	—	8.57	8.08	—	—	—	—	—	—	—	—	—	—	—
July	—	8.16	8.67	—	8.42	—	—	—	—	—	—	—	—	—	—	—
August	—	11.06	8.50	—	8.99	—	—	—	—	—	—	—	—	—	—	—
September	—	—	8.02	—	8.02	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	8.96	8.96	—	—	—	—	—	—	—	—	—	—	—
2025																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	7.50	10.03	8.22	12.65	—	12.65	—	—	—	—	—	—	—	—
March	—	—	8.02	—	8.02	—	—	—	—	—	—	—	—	—	—	—
April	—	—	11.15	11.15	9.83	—	9.83	—	—	—	—	—	—	—	—	—
May	—	—	6.82	—	6.82	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	11.14	11.14	—	—	—	—	—	—	—	—	—	—	—

Table 4.3.8

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
2024																
January	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
February	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
March	–	–	6.13	–	6.13	–	–	–	–	–	–	–	–	–	–	–
April	–	–	6.16	–	6.16	–	–	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
July	–	–	5.11	–	5.11	–	–	–	–	–	–	–	–	–	–	–
August	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
September	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
October	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
November	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
December	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2025																
January	–	–	7.37	–	7.37	–	–	–	–	–	–	–	–	–	–	–
February	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
March	–	–	–	–	–	9.86	–	9.86	–	–	–	–	–	–	–	–
April	–	–	7.82	–	7.82	–	–	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

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
2023												
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
30.04	1,586,883	127,484	4,790	0	13,342,874	1,166,632	158,950	45	652,844	57,597	12,134	7
31.05	1,951,612	128,313	8,225	0	14,025,416	1,185,096	162,400	44	662,433	62,778	11,841	7
30.06	1,573,001	123,801	3,872	0	14,243,047	1,209,658	153,272	39	667,399	65,910	11,325	7
31.07	1,377,752	127,535	1,226	0	13,135,957	1,201,595	159,137	37	635,291	63,845	29,529	7
31.08	1,307,954	122,132	1,177	0	13,726,983	1,222,818	165,427	38	626,090	69,409	31,391	7
30.09	1,322,872	125,081	1,438	0	13,996,483	1,232,309	151,521	38	659,507	72,510	10,155	7
31.10	1,539,651	120,915	731	0	14,262,951	1,229,625	98,285	39	663,239	76,260	10,259	8
30.11	1,245,294	114,403	14,881	0	14,398,040	1,223,476	118,744	42	627,226	81,996	11,129	8
31.12	1,454,135	128,460	6,497	0	14,321,008	1,218,106	181,603	39	629,935	86,040	10,147	8
2025												
31.01	943,116	78,372	425	0	14,392,785	1,197,219	178,051	38	649,408	92,522	9,829	8
28.02	951,862	88,351	3,527	0	14,574,488	1,188,949	158,360	34	681,067	100,282	8,802	7
31.03	1,370,966	111,944	914	0	14,872,064	1,192,175	151,973	33	713,063	107,938	8,574	6
30.04	1,255,527	115,908	6,724	0	15,134,051	1,201,287	156,344	33	725,871	115,298	8,910	6
31.05	1,030,042	100,611	15,200	0	15,355,873	1,199,237	170,654	32	752,203	123,408	14,164	6
30.06	1,337,146	103,894	4,183	0	15,533,266	1,197,705	161,254	30	779,532	130,584	8,824	6

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
2023						
31.12	196,988	785,588	18,017,344	60,084	302.2	7.91
2024						
31.01	75,960	271,891	18,147,227	62,262	294.3	8.41
29.02	95,732	333,050	18,227,803	63,294	292.0	9.28
31.03	117,188	447,520	18,455,848	63,792	299.5	8.41
30.04	123,372	465,949	18,608,860	65,704	298.3	8.41
31.05	146,865	546,027	18,769,726	68,881	303.6	8.06
30.06	202,500	788,730	19,287,630	71,083	310.2	7.57
31.07	107,329	356,152	19,214,263	75,166	289.4	10.19
31.08	100,243	375,167	19,292,313	78,280	298.2	9.32
30.09	94,465	372,907	19,234,295	83,075	302.7	8.94
31.10	95,073	367,180	19,113,590	88,847	299.2	9.65
30.11	72,440	274,473	19,125,892	93,139	302.1	9.01
31.12	73,488	292,658	19,201,816	96,902	302.2	8.47
2025						
31.01	32,333	126,987	19,093,185	102,998	305.4	8.35
28.02	52,687	227,267	19,152,488	110,732	309.5	7.70
31.03	57,976	257,269	19,226,988	117,114	310.6	7.57
30.04	65,404	290,445	19,344,513	127,973	308.2	7.53
31.05	63,376	287,513	19,466,421	138,166	308.5	7.48
30.06	68,761	309,111	19,543,125	147,646	307.9	7.47
31.07	77,529	356,023	19,481,447	159,284	307.4	7.46

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
2023						
31.12	—	—	6,577	3,226	—	—
2024						
31.01	—	—	6,228	2,939	—	—
29.02	—	—	6,359	3,034	—	—
31.03	—	—	6,247	2,978	—	—
30.04	—	—	6,126	2,932	—	—
31.05	—	—	5,303	2,290	—	—
30.06	—	—	4,962	2,158	—	—
31.07	—	—	4,908	2,144	—	—
31.08	—	—	5,042	2,191	—	—
30.09	1	22,516	5,014	2,274	298.7	6.00
31.10	—	—	5,053	2,251	—	—
30.11	—	—	5,328	2,255	—	—
31.12	—	—	4,012	1,813	—	—
2025						
31.01	—	—	3,812	1,720	—	—
28.02	1	13,534	3,398	1,540	166.2	6.00
31.03	—	—	3,217	1,470	—	—
30.04	—	—	2,986	1,371	—	—
31.05	—	—	2,842	1,305	—	—
30.06	—	—	2,808	1,300	—	—
31.07	—	—	2,851	1,347	—	—

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
2023							
31.12	196,868	785,457	18,009,664	58,346	302.3	7.91	188,598
2024							
31.01	75,910	271,760	18,139,109	60,189	294.8	8.40	186,024
29.02	95,561	332,814	18,219,693	61,235	292.1	9.28	185,236
31.03	117,027	447,282	18,448,089	61,831	299.6	8.41	184,784
30.04	123,231	465,801	18,601,182	63,751	298.3	8.41	295,136
31.05	146,713	545,712	18,761,955	66,808	303.7	8.06	401,466
30.06	202,367	788,486	19,279,918	69,053	310.2	7.57	472,483
31.07	107,156	355,976	19,206,910	73,146	289.6	10.19	510,687
31.08	100,122	375,068	19,284,915	76,278	298.3	9.32	556,377
30.09	94,348	372,813	19,227,069	81,075	302.8	8.94	572,655
31.10	94,934	367,052	19,106,419	86,887	299.3	9.65	835,436
30.11	72,315	274,353	19,118,828	91,121	302.2	9.01	904,455
31.12	73,364	291,146	19,194,877	94,911	303.7	8.47	899,101
2025							
31.01	32,294	126,932	**19,086,217**	100,647	305.5	8.35	932,104
28.02	**52,573**	**227,090**	**19,145,418**	108,348	309.8	7.70	920,172
31.03	**57,812**	**257,075**	19,219,837	114,577	310.7	7.56	910,332
30.04	65,247	**290,271**	**19,337,407**	125,547	308.3	7.52	902,080
31.05	63,261	287,330	19,459,559	135,738	308.6	7.47	896,788
30.06	68,695	308,949	19,536,187	145,198	308.0	7.47	890,919
31.07	77,462	355,872	19,474,803	156,875	307.5	7.46	884,100

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
2023							
31.12	—	—	6,219	2,910	—	—	2,416
2024							
31.01	—	—	5,877	2,631	—	—	2,310
29.02	—	—	5,963	2,681	—	—	2,345
31.03	—	—	5,857	2,631	—	—	2,313
30.04	—	—	5,740	2,588	—	—	2,263
31.05	—	—	4,926	1,954	—	—	2,187
30.06	—	—	4,606	1,841	—	—	2,069
31.07	—	—	4,554	1,830	—	—	2,052
31.08	—	—	4,670	1,862	—	—	2,156
30.09	1	22,516	4,640	1,941	298.7	6.00	2,166
31.10	—	—	4,706	1,948	—	—	2,228
30.11	—	—	4,942	1,920	—	—	2,410
31.12	—	—	3,649	1,496	—	—	2,891
2025							
31.01	—	—	3,463	1,414	—	—	2,902
28.02	1	13,534	3,104	1,285	166.2	6.00	2,567
31.03	—	—	2,937	1,227	—	—	2,386
30.04	—	—	2,713	1,133	—	—	2,337
31.05	—	—	2,580	1,077	—	—	2,231
30.06	—	—	2,546	1,073	—	—	2,153
31.07	—	—	2,611	1,110	—	—	2,217

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
2023						
31.12	86,482	435,484	4,923,395	5,561	316.0	6.12
2024						
31.01	25,827	128,446	4,852,573	5,822	312.9	6.10
29.02	27,599	139,345	4,747,926	6,035	312.0	6.34
31.03	42,173	223,253	4,732,708	6,179	316.4	6.28
30.04	43,101	223,463	4,763,961	6,409	314.2	6.22
31.05	58,088	294,109	4,735,602	6,553	318.8	6.16
30.06	95,377	474,652	4,965,700	6,934	320.8	6.24
31.07	20,693	117,125	4,832,012	7,270	314.9	6.17
31.08	28,939	161,077	4,758,000	7,486	322.9	6.35
30.09	32,053	179,703	4,730,537	7,951	323.9	6.25
31.10	32,612	185,279	4,687,581	8,564	323.4	6.16
30.11	30,053	160,708	4,639,490	8,792	321.2	6.06
31.12	35,599	187,209	4,584,845	9,321	322.1	6.15
2025						
31.01	**15,967**	**86,449**	4,476,393	9,894	321.6	6.13
28.02	27,160	150,257	4,415,350	10,710	323.4	6.00
31.03	29,916	166,178	4,363,168	11,104	323.2	6.01
30.04	29,662	166,844	4,330,989	11,857	322.6	5.98
31.05	**29,196**	**167,354**	**4,283,382**	12,521	322.6	6.04
30.06	31,167	175,590	4,274,543	13,216	322.8	6.05
31.07	34,450	197,383	4,228,237	14,440	323.2	6.00

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
2023						
31.12	—	—	68	46	—	—
2024						
31.01	—	—	46	24	—	—
29.02	—	—	46	25	—	—
31.03	—	—	46	25	—	—
30.04	—	—	45	25	—	—
31.05	—	—	43	24	—	—
30.06	—	—	29	23	—	—
31.07	—	—	28	23	—	—
31.08	—	—	29	25	—	—
30.09	—	—	13	9	—	—
31.10	—	—	13	9	—	—
30.11	—	—	15	10	—	—
31.12	—	—	10	10	—	—
2025						
31.01	—	—	9	9	—	—
28.02	—	—	8	8	—	—
31.03	—	—	8	8	—	—
30.04	—	—	8	8	—	—
31.05	—	—	8	8	—	—
30.06	—	—	1	1	—	—
31.07	—	—	2	2	—	—

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
2024				
31.12	25,481,360	6,939,101	19,682,333	485,235
2025				
31.01	25,120,960	7,411,828	18,852,441	486,167
28.02	25,365,063	5,714,785	20,601,613	491,948
31.03	25,065,533	4,751,102	21,241,247	456,651
30.04	25,307,225	5,095,493	21,188,620	407,808
31.05	25,478,002	4,781,038	21,603,889	403,683
30.06	26,029,861	5,021,948	21,629,444	414,882

Note. Data are given exclusive of the bank of non-core assets.

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
2024		
31.12	690,607	608,544
2025		
31.01	663,158	585,898
28.02	656,201	609,223
31.03	636,122	592,305
30.04	644,208	572,362
31.05	644,246	575,830
30.06	625,262	558,085

Note. Data are given exclusive of the bank of non-core assets.

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 / Long-term savings programme[1]				Benefits under mandatory pension insurance					
	pension reserves, millions of rubles	number of participants, persons		benefits, 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 regular benefits			total	of which receiving pension		total	of which one-off benefit, persons
1	2	3	4	5	6	7	8	9	10	11
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
2024										
Q1	1,866,141.11	6,334,936	1,465,695	25,824.36	3,337,050.51	36,139,017	151,196	84,639	11,319.56	10,717.10
Q2	1,909,206.39	6,711,773	1,465,692	54,336.30	3,343,015.17	36,076,904	155,904	161,142	22,295.50	21,272.37
Q3	1,970,180.88	7,325,837	1,458,661	84,295.14	3,374,831.91	36,012,608	160,621	613,063	43,048.00	41,285.64
Q4	2,098,309.78	8,790,569	1,459,584	83,572.84	3,416,238.69	35,944,346	164,255	748,574	61,261.76	58,657.06
2025										
Q1	2,321,765.16	9,928,638	1,455,646	33,385.74	3,368,601.06	35,380,038	167,002	138,098	20,804.27	20,080.90

[1] On 1 January 2024, a long-term savings programme was launched, allowing for the accumulation of an additional capital. The data also include information on the long-term savings programme.

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
2024	1,823,784.04	263,083.33	2,524.44	141,875.16	116,160.67	2,098,309.78

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 contributions 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
2024	1,508.82	344.60	394.60	70.38	3,392.11	1.17	75.86	35.76	4,745.38	28.39	167.30	79.84

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
2024	3,015.61	10.71	69.21	32.65	239,102.56	69,144.06	1,787.83	816.86	58,657.06	7,882.30

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[2]				
	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
2022										
Q1	8,971.0	5,798.0	1,976.5	1,078.0	118.5	6,368,158.8	112,747.4	475,029.5	34,527.1	5,745,854.8
Q2	9,067.0	5,875.9	1,985.0	1,078.0	128.1	6,717,517.4	125,007.4	535,998.5	46,910.5	6,009,600.9
Q3	9,170.7	5,916.3	2,041.0	1,078.5	134.9	6,443,485.9	120,030.8	515,203.4	42,340.9	5,765,910.8
Q4	9,261.7	5,956.8	2,079.0	1,078.3	147.6	7,660,489.1	141,338.6	581,363.8	60,932.3	6,876,854.3
2023										
Q1	9,650.7	6,249.4	2,162.9	1,078.2	160.2	8,130,503.6	154,515.1	630,521.2	64,820.1	7,280,647.2
Q2	10,069.9	6,583.2	2,261.2	1,078.2	147.3	8,900,910.0	172,756.4	717,323.7	100,677.8	7,910,152.1
Q3	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	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
2024										
Q1	13,042.1	8,699.3	2,060.7	1,079.3	1,202.9	13,192,634.9	402,527.7	825,781.8	210,327.4	11,753,998.0
Q2	13,881.4	9,464.4	2,119.7	1,079.8	1,217.4	14,610,958.5	461,648.8	836,622.5	219,647.7	13,093,039.4
Q3	14,900.2	9,547.8	2,035.0	1,080.9	2,236.4	14,943,755.7	671,991.6	760,236.8	172,116.2	13,339,411.0
Q4	16,115.0	10,805.1	1,980.9	1,082.4	2,246.6	16,803,897.1	1,170,174.0	762,433.2	234,654.9	14,636,634.9
2025										
Q1	17,859.5	12,536.8	1,979.5	1,084.2	2,258.9	17,888,569.4	1,221,769.3	861,203.3	288,060.8	15,517,536.0

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
2022										
Q1	239,440.2	14,299.1	24,910.8	1,468.2	198,762.1	54,489.9	8,049.0	34,543.9	1,977.6	9,919.4
Q2	447,517.3	5,408.7	24,217.6	2,431.7	415,459.4	88,912.9	9,737.2	42,556.5	1,121.2	35,498.0
Q3	274,798.2	12,896.2	51,356.8	7,937.8	202,607.4	267,901.6	15,858.2	40,410.7	3,092.3	208,540.3
Q4	850,978.8	14,714.9	36,384.8	5,428.8	794,450.3	86,880.8	10,343.7	44,768.1	2,339.0	29,430.1
2023										
Q1	273,906.3	11,552.7	51,449.2	504.4	210,400.0	92,305.9	9,054.5	50,063.1	1,811.0	31,377.2
Q2	388,536.6	16,389.0	101,172.0	30,617.2	240,358.4	146,348.7	11,830.6	84,287.8	4,190.3	46,040.1
Q3	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	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
2024										
Q1	501,714.2	56,682.7	116,546.1	18,354.7	310,130.6	218,830.5	27,173.1	114,215.4	10,418.3	67,023.7
Q2	716,636.3	73,601.6	134,269.2	23,394.3	485,371.2	235,446.1	21,895.8	97,042.9	9,763.0	106,744.4
Q3	674,262.0	214,263.2	52,150.5	15,321.9	392,526.4	257,981.7	24,182.1	88,700.8	99,298.1	45,800.7
Q4	1,291,597.2	488,166.6	93,489.2	47,868.2	662,073.2	403,646.8	30,698.4	93,407.7	14,632.3	264,908.4
2025										
Q1	757,302.7	151,374.8	160,293.8	69,956.2	375,677.9	302,017.2	159,462.4	103,807.3	18,554.7	20,192.9

[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	H1 2025	
	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) — total	949,443.4	739,096.3
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	541,753.8	501,013.0
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	483,951.1	458,968.1
of which:		
investment life insurance — total	41,171.5	62,147.2
of which:		
for up to 1 year, inclusive	20,803.4	18,450.9
for 1 through 3 years	6,887.0	8,509.6
for 3 through 5 years	484.7	22,406.1
for 5 through 10 years	41.3	1,684.5
for over 10 years or for an indefinite period	12,955.0	11,096.0
credit life insurance — total	19,281.9	8,076.5
of which:		
for up to 1 year, inclusive	2,746.7	2,926.7
for 1 through 3 years	2,939.7	385.4
for 3 through 5 years	10,279.6	3,906.4
for 5 through 10 years	3,313.7	826.7
for over 10 years or for an indefinite period	2.1	31.3
endowment life insurance — total	422,609.3	388,550.7
of which:		
for up to 1 year, inclusive	191,895.3	257,677.0
for 1 through 3 years	119,580.9	26,485.6
for 3 through 5 years	89,782.8	94,067.6
for 5 through 10 years	17,753.2	9,135.6
for over 10 years or for an indefinite period	3,597.1	1,184.9
high risk life insurance — total	837.1	178.9
of which:		
for up to 1 year, inclusive	388.9	38.2
for 1 through 3 years	428.0	70.6
for 3 through 5 years	17.3	64.7
for 5 through 10 years	–0.3	4.3
for over 10 years or for an indefinite period	3.2	1.0
other life insurance — total	51.3	14.8
of which:		
for up to 1 year, inclusive	30.5	0.1
for 1 through 3 years	2.6	1.3
for 3 through 5 years	0.1	0.0
for 5 through 10 years	0.9	0.0
for over 10 years or for an indefinite period	17.2	13.4

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	57,802.7	42,044.9
of which:		
investment life insurance — total	419.2	20.9
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	411.3	20.6
for 5 through 10 years	7.9	0.3
for over 10 years or for an indefinite period	0.0	0.0
credit life insurance — total	4,110.3	3,064.8
of which:		
for up to 1 year, inclusive	47.1	49.6
for 1 through 3 years	126.9	47.8
for 3 through 5 years	233.6	132.2
for 5 through 10 years	841.5	667.7
for over 10 years or for an indefinite period	2,861.2	2,167.6
endowment life insurance — total	51,480.3	38,402.1
of which:		
for up to 1 year, inclusive	370.7	21,019.8
for 1 through 3 years	6,471.7	1,032.1
for 3 through 5 years	28,579.7	8,175.8
for 5 through 10 years	10,098.4	5,238.4
for over 10 years or for an indefinite period	5,959.7	2,936.0
risk life insurance — total	404.3	140.8
of which:		
for up to 1 year, inclusive	60.8	25.0
for 1 through 3 years	6.5	19.4
for 3 through 5 years	110.4	24.5
for 5 through 10 years	4.6	0.0
for over 10 years or for an indefinite period	222.1	71.8
other life insurance — total	1,388.6	416.3
of which:		
for up to 1 year, inclusive	0.3	0.1
for 1 through 3 years	0.5	3.6
for 3 through 5 years	1.1	0.0
for 5 through 10 years	1.7	0.0
for over 10 years or for an indefinite period	1,385.0	412.6
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	407,672.9	238,083.3
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	389,097.6	219,722.0
of which:		
investment life insurance — total	361,678.5	205,500.4
of which:		
for up to 1 year, inclusive	49,007.8	22,768.1
for 1 through 3 years	5,834.3	10,982.1
for 3 through 5 years	145,982.3	75,460.9
for 5 through 10 years	3,281.6	8,312.0
for over 10 years or for an indefinite period	157,572.4	87,977.3
credit life insurance — total	421.0	0.0
of which:		
for up to 1 year, inclusive	148.2	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 1 through 3 years	272.8	0.0
for 3 through 5 years	0.1	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	26,938.5	14,215.4
of which:		
for up to 1 year, inclusive	24,785.9	1,332.7
for 1 through 3 years	1,026.7	4,277.6
for 3 through 5 years	844.5	6,243.2
for 5 through 10 years	101.3	2,043.6
for over 10 years or for an indefinite period	180.1	318.3
risk life insurance — total	40.3	0.7
of which:		
for up to 1 year, inclusive	40.2	0.1
for 1 through 3 years	0.1	0.2
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.4
for over 10 years or for an indefinite period	0.0	0.0
other life insurance — total	19.4	5.4
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	16.8	3.6
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	2.6	1.8
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	18,575.3	18,361.3
of which:		
investment life insurance — total	1,111.0	1,384.8
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	500.5	1,189.5
for 5 through 10 years	597.9	187.9
for over 10 years or for an indefinite period	12.6	7.4
credit life insurance — total	–3.6	0.8
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	–3.6	0.8
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	17,233.2	16,931.6
of which:		
for up to 1 year, inclusive	28.6	9.3
for 1 through 3 years	662.3	84.4
for 3 through 5 years	6,400.9	4,074.8
for 5 through 10 years	4,432.2	6,646.5
for over 10 years or for an indefinite period	5,709.2	6,116.5
risk life insurance — total	12.2	6.9
of which:		
for up to 1 year, inclusive	2.0	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	0.5
for 5 through 10 years	0.6	0.3
for over 10 years or for an indefinite period	9.4	6.0
other life insurance — total	222.5	37.2
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	222.3	37.2
Voluntary pension insurance — total	1,112.9	587.8
of which:		
voluntary pension insurance with with a lump-sum payment of an insurance premium– total	1.4	265.5
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	0.1
for 5 through 10 years	0.0	2.7
for over 10 years or for an indefinite period	1.4	262.7
voluntary pension insurance with the payment of an insurance premium in instalments — total	1,111.6	322.4
of which:		
for up to 1 year, inclusive	3.4	7.6
for 1 through 3 years	0.3	0.0
for 3 through 5 years	2.3	1.4
for 5 through 10 years	22.9	25.2
for over 10 years or for an indefinite period	1,082.6	288.2
Voluntary personal insurance (excluding life insurance) — total	238,518.1	125,853.7
of which:		
voluntary accident and sickness insurance — total	77,190.1	17,604.6
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	2,986.0	2,184.0
voluntary accident and sickness insurance of passengers	1,500.4	15.1
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	73.7	2.0
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	10,197.6	3,736.7
voluntary accident and sickness insurance of tax officials	17.5	9.1
voluntary accident and sickness insurance of other citizens	62,414.9	11,657.7
voluntary medical insurance — total	161,328.0	108,249.1
of which:		
voluntary medical insurance of individuals travelling abroad	2,556.4	1,385.0
voluntary medical insurance by employers of their employees	127,827.9	97,627.9
voluntary medical insurance of other citizens	30,943.7	9,236.2
Voluntary general property insurance — total	411,035.8	182,892.5
of which:		
voluntary insurance of property — total	342,689.3	156,899.4
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) — total	149,600.1	103,816.1
of which:		
voluntary insurance of motor vehicles	148,218.7	103,184.0
of which:		
compensation in kind for damage caused	0.0	60,195.2
voluntary insurance of other land vehicles (excluding railway vehicles)	1,381.4	632.2
of which:		
compensation in kind for damage caused	0.0	106.8
voluntary insurance of railway vehicles	1,801.8	649.7

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of aircraft	6,807.2	2,208.0
voluntary insurance of vessels — total	8,159.6	2,689.1
of which:		
voluntary insurance of sea vessels	7,448.2	2,500.3
voluntary insurance of inland vessels	711.4	188.8
voluntary insurance of cargo	24,808.5	5,671.5
voluntary agricultural insurance — total	6,113.5	5,358.3
of which:		
voluntary government agricultural insurance — total	5,051.3	4,589.2
of which:		
voluntary agricultural crop insurance	3,544.7	4,093.2
voluntary agricultural insurance of perennial plantings	19.6	4.0
voluntary agricultural insurance of livestock	1,469.1	492.0
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	17.9	0.0
voluntary non-government agricultural insurance — total	1,062.2	769.1
of which:		
voluntary agricultural crop insurance	314.8	438.0
voluntary agricultural insurance of perennial plantings	20.9	0.0
voluntary agricultural insurance of livestock	547.4	241.3
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	179.0	89.7
voluntary insurance of other assets of legal entities — total	83,297.2	28,774.4
of which:		
voluntary insurance of goods in storage	1,521.6	365.2
voluntary insurance of assets used in construction and installation works	19,667.3	8,262.0
voluntary insurance of other assets of legal entities	62,108.3	20,147.2
voluntary insurance of other assets of individuals — total	62,101.4	7,732.3
of which:		
voluntary insurance of individuals' houses	21,679.1	3,356.5
voluntary insurance of household assets	5,998.8	1,468.3
voluntary insurance of other assets of individuals	34,423.5	2,907.6
voluntary insurance of third party liability insurance — total	31,477.5	6,462.6
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	2,743.6	1,046.8
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system)	2,315.0	1,008.3
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system)	428.1	38.5
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.5	0.0
voluntary third party liability insurance of owners of railway vehicles	116.6	114.5
voluntary third party liability insurance of owners of aircraft	2,105.1	327.2
voluntary third party liability insurance of owners of vessels — total	8,406.8	1,358.3
of which:		
voluntary third party liability insurance of owners of sea vessels	7,803.5	1,323.4

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	603.3	34.9
voluntary third party liability insurance of operators of hazardous facilities — total	1,349.1	144.8
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	76.7	2.2
voluntary third party liability insurance of operators of hydraulic structures	2.2	0.0
voluntary third party liability insurance of operators of other hazardous facilities	1,270.1	142.6
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	2,286.1	494.4
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	910.5	71.0
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	1,375.6	423.4
voluntary third party liability insurance for damage caused — total	13,466.3	2,738.7
of which:		
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	1,203.7	160.8
voluntary third party liability insurance of public notaries for damage caused	102.2	32.6
voluntary third party liability insurance of appraisers for damage caused	59.3	6.9
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	15.2	0.6
voluntary third party liability insurance of other persons for damage caused	12,085.9	2,537.9
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	1,004.0	238.0
of which:		
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	3.9	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	2.2	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.3	0.0
voluntary third party liability insurance of audit organizations and individual auditors for failure to perform or improper performance of contractual obligations	0.1	0.0
voluntary third party liability insurance of borrowers under credit/loan agreements for failure to perform or improper performance of contractual obligations	0.0	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	228.7	0.3
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	768.8	237.7
voluntary business risk insurance	13,860.2	15,868.5

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance — total	23,008.8	3,661.9
of which:		
voluntary insurance of financial risks of individuals travelling abroad	3,512.0	993.1
voluntary insurance of creditors' financial risks	19.7	0.6
voluntary insurance of other persons' financial risks	19,477.1	2,668.2
Mandatory government life and health insurance of servicemen and similar categories — total	6,999.4	1,298.6
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	2,244.5	1,288.2
mandatory government life and health insurance of internal affairs personnel	3,270.4	5.7
mandatory government life and health insurance of the State Fire Service personnel	695.2	1.0
mandatory government life and health insurance of the personnel of the institutions and bodies of the penal system	0.0	2.5
mandatory government life and health insurance of the national guard personnel	0.0	0.0
mandatory government life and health insurance of the personnel of enforcement agencies	789.3	1.2
Mandatory third party liability insurance of owners of vehicles	156,499.0	108,727.3
of which:		
compensation in kind for damage caused	0.0	6,470.9
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	1,750.6	190.4
of which:		
mandatory third party liability insurance of the owner of a hazardous production facility for causing damage as a result of an accident at the said facility	1,325.4	190.4
mandatory third party liability insurance of the owner of a hydraulic structure for causing damage as a result of an accident at the said structure	267.1	0.0
mandatory third party liability insurance of the owner of a liquid motor fuel station for causing damage as a result of an accident at the said station	29.4	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	128.6	0.0
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	1,289.2	437.0
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	70.1	32.0
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by long-distance trains	46.9	27.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	23.2	4.5
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	17.0	4.1
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	5.9	0.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	11.1	4.1

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	9.6	0.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels — total	35.9	2.1
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	30.6	2.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets on tourist travel routes	5.2	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	946.2	354.0
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	330.2	90.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	228.2	92.3
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	158.1	36.8
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	225.0	134.8
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	33.2	16.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	17.9	14.5
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	–173.1

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

Table 5.1

Selected Indicators on Payment Card Transactions[1]

Period	Individuals								
	number of payment cards as of end of period[2], millions of units	number of payment cards in use[3], millions of units	total value of transactions, billions of rubles	of which					
				cash withdrawals, billions of rubles	cashless transactions, total, billions of rubles	of which			
						payments for goods (works, services), billions of rubles	mandatory payments to government (including customs duties), billions of rubles	transfers to individuals, billions of rubles	other transactions, billions of rubles
1	2	3	4	5	6	7	8	9	10
2024	507.9	**410.0**	**163,414.9**	**35,541.8**	**127,873.1**	**58,327.4**	**401.9**	**64,358.9**	**4,785.0**
2024									
Q1	463.9	**266.8**	**38,785.7**	**8,281.9**	**30,503.9**	**13,388.4**	72.6	**15,913.9**	**1,128.9**
Q2	477.0	**315.6**	**41,440.5**	8,980.4	**32,460.1**	14,561.2	68.0	**16,630.6**	1,200.3
Q3	495.2	**370.6**	**41,796.7**	8,998.6	**32,798.1**	15,487.3	82.3	16,074.6	**1,154.0**
Q4	507.9	**410.0**	**41,392.0**	**9,281.0**	**32,111.0**	**14,890.4**	**179.1**	**15,739.8**	**1,301.8**
2025									
Q1	517.4	**272.8**	34,344.5	7,578.7	26,765.8	13,202.5	66.3	**12,443.5**	**1,053.4**
Q2	523.4	320.9	39,012.3	8,557.8	30,454.5	15,123.9	87.8	14,259.6	983.3

Table 5.1 (end)

Period	Legal entities								
				of which					
						of which			
	number of payment cards as of end of period[2], millions of units	number of payment cards in use[3], millions of units	total value of transactions, billions of rubles	cash withdrawals, billions of rubles	cashless transactions, total, billions of rubles	payments for goods (works, services), billions of rubles	mandatory payments to government (including customs duties), billions of rubles	transfers to individuals, billions of rubles	other transactions, billions of rubles
1	11	12	13	14	15	16	17	18	19
2024	7.9	5.0	**4,976.6**	**1,845.5**	**3,131.1**	**1,779.6**	**909.8**	**439.9**	**1.8**
2024									
Q1	6.9	2.6	**1,113.3**	**403.0**	**710.3**	387.4	**220.2**	**102.4**	**0.3**
Q2	6.9	3.3	1,172.6	428.5	744.1	427.5	196.6	119.5	**0.4**
Q3	7.5	4.1	**1,289.4**	482.6	**806.9**	463.8	**227.8**	114.8	**0.5**
Q4	7.9	5.0	**1,401.3**	**531.4**	**869.8**	500.9	265.2	**103.2**	**0.5**
2025									
Q1	8.2	2.9	1,132.7	396.5	736.2	412.7	250.2	72.9	0.5
Q2	8.6	4.0	1,116.1	419.9	696.3	467.7	143.9	84.4	0.2

[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] Data on the number of issued payment cards are indicated as of the first date of a month, following the reporting quarter (year).

[3] Including data on the number of payment cards used to conduct at least one transaction during a year.

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

Table 5.2

Structure of Funds Transfers Carried Out Through the BRPS

Period	Total funds transfers		of which					
			carried out by credit institutions (branches)		carried out by customers other than credit institutions		Bank of Russia payments	
	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
2024	15,114.8	4,573,932.8	14,656.6	3,019,996.0	458.0	574,504.2	0.22	979,432.7
2024								
Q1	2,883.8	891,700.3	2,783.3	617,214.3	100.4	113,550.2	0.05	160,935.9
Q2	3,601.0	1,034,962.3	3,486.7	695,043.0	114.3	137,512.8	0.05	202,406.5
Q3	4,002.1	1,253,693.4	3,894.2	808,512.9	107.9	144,886.3	0.06	300,294.2
Q4	4,627.9	1,393,576.8	4,492.4	899,225.8	135.4	178,554.9	0.06	315,796.1
2025								
Q1	4,521.1	1,094,162.1	4,413.9	733,170.2	107.2	125,723.4	0.05	235,268.5
Q2	5,041.7	1,148,462.4	4,917.9	740,533.0	123.7	136,646.9	0.05	271,282.4

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

6. REGIONAL SECTION

6.1. Institutional Characteristics

Table 6.1.1

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia[1]				
		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						
31.12.2024	87	75	66	7	7	5
CENTRAL FEDERAL DISTRICT						
31.12.2024	63	57	48	1	1	5
Moscow and Moscow Region						
31.12.2024	62	56	47	1	1	5
NORTH-WESTERN FEDERAL DISTRICT						
31.12.2024	6	6	6	—	—	—
SOUTHERN FEDERAL DISTRICT						
31.12.2024	3	1	1	2	2	—
NORTH CAUCASIAN FEDERAL DISTRICT						
31.12.2024	1	—	—	1	1	—
VOLGA FEDERAL DISTRICT						
31.12.2024	5	4	4	1	1	—
URALS FEDERAL DISTRICT						
31.12.2024	3	3	3	—	—	—
SIBERIAN FEDERAL DISTRICT						
31.12.2024	2	1	1	1	1	—
FAR-EASTERN FEDERAL DISTRICT						
31.12.2024	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'.

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					
31.12.2024	20	12	8	11	36
CENTRAL FEDERAL DISTRICT					
31.12.2024	13	4	4	8	34
Moscow and Moscow Region					
31.12.2024	13	3	4	8	34
NORTH-WESTERN FEDERAL DISTRICT					
31.12.2024	3	1	1	—	1
SOUTHERN FEDERAL DISTRICT					
31.12.2024	—	1	1	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
31.12.2024	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
31.12.2024	2	1	1	1	—
URALS FEDERAL DISTRICT					
31.12.2024	1	2	—	—	—
SIBERIAN FEDERAL DISTRICT					
31.12.2024	—	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
31.12.2024	—	1	1	1	1

Table 6.1.3

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

	Q2 2025					
			of which by types			
	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	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	693	1,968,944.04	319	458,551.12	374	1,510,392.92
CENTRAL FEDERAL DISTRICT	468	1,805,529.41	158	388,740.68	310	1,416,788.73
Belgorod Region	2	37.79	2	37.79	—	—
Bryansk Region	—	—	—	—	—	—
Vladimir Region	1	0.01	1	0.01	—	—
Voronezh Region	2	1.09	2	1.09	—	—
Ivanovo Region	—	—	—	—	—	—
Kaluga Region	3	927.45	3	927.45	—	—
Kostroma Region	20	6,605.52	13	105.52	7	6,500.00
Kursk Region	3	12.26	3	12.26	—	—
Lipetsk Region	—	—	—	—	—	—
Moscow Region	14	5,874.18	13	1,874.18	1	4,000.00
Orel Region	—	—	—	—	—	—
Ryazan Region	—	—	—	—	—	—
Smolensk Region	—	—	—	—	—	—
Tambov Region	—	—	—	—	—	—
Tver Region	2	109.34	2	109.34	—	—
Tula Region	3	704.98	3	704.98	—	—
Yaroslavl Region	4	10,000.02	2	0.02	2	10,000.00
Moscow	414	1,781,256.77	114	384,968.03	300	1,396,288.73
NORTH-WESTERN FEDERAL DISTRICT	122	91,577.64	60	11,552.64	62	80,025.00
Republic of Karelia	—	—	—	—	—	—
Republic of Komi	2	182.60	2	182.60	—	—
Arkhangelsk Region	—	—	—	—	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	—	—	—	—	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	2	0.03	2	0.03	—	—
Kaliningrad Region	23	22.85	23	22.85	—	—
Leningrad Region	2	5,352.39	2	5,352.39	—	—
Murmansk Region	—	—	—	—	—	—
Novgorod Region	—	—	—	—	—	—
Pskov Region	—	—	—	—	—	—
Saint Petersburg	93	86,019.77	31	5,994.77	62	80,025.00
SOUTHERN FEDERAL DISTRICT	18	4,332.75	18	4,332.75	—	—
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	7	3,673.02	7	3,673.02	—	—
Krasnodar Territory	2	76.03	2	76.03	—	—
Astrakhan Region	3	294.79	3	294.79	—	—
Volgograd Region	1	278.21	1	278.21	—	—
Rostov Region	5	10.70	5	10.70	—	—
Sevastopol	—	—	—	—	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	1	1.07	1	1.07	—	—
Republic of Daghestan	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	—	—	—	—	—	—
Stavropol Territory	1	1.07	1	1.07	—	—
VOLGA FEDERAL DISTRICT	36	26,041.05	36	26,041.05	—	—
Republic of Bashkortostan	12	1,504.83	12	1,504.83	—	—
Mari El Republic	1	366.56	1	366.56	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	11	2,518.25	11	2,518.25	—	—
Udmurt Republic	1	0.03	1	0.03	—	—
Chuvash Republic — Chuvashia	—	—	—	—	—	—
Perm Territory	2	1,262.25	2	1,262.25	—	—
Kirov Region	—	—	—	—	—	—
Nizhny Novgorod Region	2	25.01	2	25.01	—	—
Orenburg Region	—	—	—	—	—	—
Penza Region	2	323.92	2	323.92	—	—
Samara Region	2	10.20	2	10.20	—	—
Saratov Region	1	30.00	1	30.00	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	2	20,000.01	2	20,000.01	—	—
URALS FEDERAL DISTRICT	21	18,263.30	19	4,684.11	2	13,579.19
Kurgan Region	1	2.20	1	2.20	—	—
Sverdlovsk Region	12	9,327.80	11	2,327.80	1	7,000.00
Tyumen Region	6	8,877.75	5	2,298.56	1	6,579.19
Khanty-Mansi Autonomous Area — Yugra	1	118.78	1	118.78	—	—
Yamal-Nenets Autonomous Area	2	6,787.54	1	208.35	1	6,579.19
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	3	1,971.43	3	1,971.43	—	—
Chelyabinsk Region	2	55.55	2	55.55	—	—
SIBERIAN FEDERAL DISTRICT	21	5,707.83	21	5,707.83	—	—
Altai Republic	1	5,187.84	1	5,187.84	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	—	—	—	—	—	—
Krasnoyarsk Territory	1	299.99	1	299.99	—	—
Irkutsk Region	5	60.11	5	60.11	—	—
Kemerovo Region — Kuzbass	1	0.01	1	0.01	—	—
Novosibirsk Region	7	92.09	7	92.09	—	—
Omsk Region	2	67.76	2	67.76	—	—
Tomsk Region	4	0.03	4	0.03	—	—
FAR-EASTERN FEDERAL DISTRICT	6	17,490.98	6	17,490.98	—	—
Republic of Buryatia	—	—	—	—	—	—
Republic of Sakha (Yakutia)	1	43.49	1	43.49	—	—
Trans-Baikal Territory	—	—	—	—	—	—
Kamchatka Territory	—	—	—	—	—	—
Primorye Territory	5	17,447.49	5	17,447.49	—	—
Khabarovsk Territory	—	—	—	—	—	—
Amur Region	—	—	—	—	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	—	—	—	—	—	—
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)

	Q2 2025		
	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	30	3.00
	Chinese yuan	10	1,000.00
CENTRAL FEDERAL DISTRICT	US dollar	30	3.00
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	30	3.00
NORTH-WESTERN FEDERAL DISTRICT	Chinese yuan	10	1,000.00
Republic of Karelia		—	—
Republic of Komi		—	—
Arkhangelsk Region		—	—
Nenets Autonomous Area		—	—
Arkhangelsk Region, excluding Nenets Autonomous Area		—	—
Vologda Region		—	—
Kaliningrad Region		—	—
Leningrad Region		—	—
Murmansk Region		—	—
Novgorod Region		—	—
Pskov Region		—	—
Saint Petersburg	Chinese yuan	10	1,000.00
SOUTHERN FEDERAL DISTRICT		—	—
Republic of Adygeya (Adygeya)		—	—
Republic of Kalmykia		—	—
Republic of Crimea		—	—
Krasnodar Territory		—	—
Astrakhan Region		—	—
Volgograd Region		—	—
Rostov Region		—	—
Sevastopol		—	—

Table 6.1.4 (end)

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

6.2. Borrowings

Table 6.2.1

Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals[1]

(millions of rubles)

	31.07.2025									
	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	125,917,455	13,017,905	18,904,105	2,024,895	33,650,758	7,070,788	57,519,293	3,269,088	6,700,998	0
CENTRAL FEDERAL DISTRICT	75,722,249	10,989,847	12,228,501	1,512,489	25,307,425	6,744,793	27,366,628	2,131,177	3,650,554	0
Belgorod Region	648,542	32,090	46,825	8,532	76,863	13,286	472,150	9,147	27,648	0
Bryansk Region	371,517	9,306	34,621	2,504	35,911	1,389	265,094	5,243	19,765	0
Vladimir Region	575,520	10,008	77,411	1,081	52,222	347	403,132	8,224	24,157	0
Voronezh Region	1,071,186	31,856	101,120	6,125	142,333	4,732	737,579	20,559	46,838	0
Ivanovo Region	330,635	8,234	20,358	1,179	25,821	14	254,680	6,803	13,036	0
Kaluga Region	536,096	12,501	69,209	2,339	95,692	2,320	320,055	7,675	19,431	0
Kostroma Region	579,231	6,963	17,330	796	322,564	2,849	185,454	3,246	6,564	0
Kursk Region	447,402	14,336	25,941	1,908	67,337	105	306,111	10,021	19,909	0
Lipetsk Region	447,582	12,660	36,744	4,199	84,194	676	289,508	7,633	21,208	0
Moscow Region	4,997,900	200,979	583,965	25,456	547,765	80,718	3,352,505	90,809	369,464	0
Orel Region	240,641	4,792	19,937	1,568	32,414	3	170,244	3,134	10,091	0
Ryazan Region	513,825	11,597	70,076	707	47,880	4,374	338,944	6,303	40,760	0
Smolensk Region	330,364	7,490	45,339	1,657	31,664	195	228,460	5,519	13,023	0
Tambov Region	302,023	4,379	33,675	381	32,117	634	210,356	3,282	12,839	0
Tver Region	468,425	9,072	40,994	1,124	58,011	11	340,472	7,741	16,691	0
Tula Region	751,608	12,363	158,537	2,973	94,666	128	425,758	8,891	52,328	0
Yaroslavl Region	615,455	19,599	60,370	3,507	84,875	1,876	430,368	13,767	24,909	0
Moscow	62,494,298	10,581,623	10,786,050	1,446,453	23,475,097	6,631,134	18,635,758	1,913,180	2,911,894	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	12,238,966	607,260	1,942,421	191,245	2,146,268	58,678	7,134,687	339,856	614,431	0
Republic of Karelia	231,136	8,407	14,883	4,450	21,774	75	177,644	3,748	9,505	0
Republic of Komi	305,135	9,323	17,135	1,990	14,802	0	252,243	7,177	12,768	0
Arkhangelsk Region	496,683	7,788	51,504	207	35,918	4	358,315	7,421	37,361	0
Nenets Autonomous Area	30,201	524	862	0	609	0	20,781	522	7,346	0
Arkhangelsk Region, excluding Nenets Autonomous Area	466,482	7,264	50,642	207	35,308	4	337,534	6,899	30,014	0
Vologda Region	520,989	54,580	44,827	39,808	89,373	1,192	351,679	9,119	16,491	0
Kaliningrad Region	623,384	28,210	69,958	10,944	90,079	509	408,232	16,251	31,997	0
Leningrad Region	603,401	10,688	45,534	2,789	123,582	977	395,576	6,642	24,310	0
Murmansk Region	458,270	30,044	29,761	14,896	36,355	2,798	332,245	10,331	19,182	0
Novgorod Region	198,152	5,032	18,799	847	21,900	101	145,114	4,027	6,555	0
Pskov Region	187,352	3,521	13,467	361	18,385	170	141,187	2,909	8,531	0
Saint Petersburg	8,614,463	449,668	1,636,552	114,953	1,694,101	52,852	4,572,452	272,230	447,732	0
SOUTHERN FEDERAL DISTRICT	6,278,732	224,898	683,445	43,262	808,773	75,798	3,979,888	100,233	450,134	0
Republic of Adygeya (Adygeya)	74,917	979	3,001	12	3,295	1	56,163	941	8,228	0
Republic of Kalmykia	36,674	433	2,135	0	862	0	24,806	396	6,095	0
Republic of Crimea	411,084	1,797	63,760	448	30,483	78	254,562	1,174	19,084	0
Krasnodar Territory	2,840,026	133,213	224,629	17,648	536,996	71,783	1,701,824	41,875	201,599	0
Astrakhan Region	255,750	5,597	22,333	1,833	12,061	203	176,374	3,489	35,052	0
Volgograd Region	719,949	18,667	77,201	4,526	41,000	623	535,953	13,131	37,226	0
Rostov Region	1,819,503	63,667	277,425	18,790	173,200	3,109	1,147,143	38,713	136,558	0
Sevastopol	120,830	545	12,959	3	10,876	0	83,063	515	6,292	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,374,426	22,630	155,228	2,329	118,096	1,271	928,043	17,159	101,724	0
Republic of Daghestan	214,678	1,719	18,826	427	6,994	0	156,827	1,195	18,722	0
Republic of Ingushetia	13,255	280	1,505	3	479	0	9,694	272	1,079	0
Kabardino-Balkar Republic	100,850	1,652	8,721	232	14,354	0	68,238	1,372	5,640	0
Karachay-Cherkess Republic	41,164	467	2,644	1	1,042	0	31,199	449	4,061	0
Republic of North Ossetia — Alania	112,157	1,273	6,964	27	2,770	0	85,835	1,217	12,753	0
Chechen Republic	78,667	238	23,183	28	10,784	0	34,708	191	4,972	0
Stavropol Territory	813,655	17,000	93,385	1,611	81,674	1,271	541,543	12,461	54,497	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	13,221,005	393,914	1,905,225	86,499	2,259,250	63,567	7,813,813	236,626	707,962	0
Republic of Bashkortostan	1,183,537	23,994	108,974	2,694	97,810	2,117	822,654	18,588	111,649	0
Mari El Republic	210,885	2,637	12,588	232	28,315	223	151,593	2,087	12,385	0
Republic of Mordovia	219,100	6,204	18,507	1,667	25,804	1,284	156,465	3,182	11,251	0
Republic of Tatarstan (Tatarstan)	2,867,440	85,429	492,297	27,794	807,949	19,527	1,231,192	37,030	164,017	0
Udmurt Republic	639,712	13,493	138,939	5,679	79,167	252	360,662	7,234	37,613	0
Chuvash Republic — Chuvashia	529,587	8,373	70,270	994	83,697	763	319,183	6,429	39,976	0
Perm Territory	1,135,155	38,439	184,804	3,779	169,476	11,497	683,865	22,702	52,895	0
Kirov Region	477,597	6,420	75,861	790	48,723	783	305,991	4,661	21,496	0
Nizhny Novgorod Region	1,855,801	56,031	325,049	12,043	288,890	8,856	1,122,772	32,701	68,931	0
Orenburg Region	559,174	8,560	59,877	1,056	51,700	240	395,823	7,120	26,953	0
Penza Region	457,548	5,946	43,168	600	46,901	11	310,170	5,192	35,481	0
Samara Region	1,861,587	110,117	219,773	20,573	418,102	16,055	1,095,637	72,493	80,444	0
Saratov Region	784,539	17,004	71,217	4,512	74,504	785	571,341	11,352	28,370	0
Ulyanovsk Region	439,343	11,266	83,901	4,086	38,212	1,174	286,465	5,854	16,501	0
URALS FEDERAL DISTRICT	7,207,440	380,139	898,533	44,925	1,835,636	32,885	3,797,691	292,835	474,475	0
Kurgan Region	183,625	3,121	12,073	495	11,131	0	139,437	2,189	13,580	0
Sverdlovsk Region	2,676,112	87,467	488,535	29,852	448,222	10,659	1,454,905	40,518	202,437	0
Tyumen Region	2,877,758	235,567	174,531	2,983	1,126,533	7,399	1,316,603	224,124	198,086	0
Khanty-Mansi Autonomous Area — Yugra	1,737,132	214,727	59,042	1,341	986,537	3,082	589,101	209,925	76,794	0
Yamal-Nenets Autonomous Area	339,398	4,295	26,148	13	24,115	48	243,653	4,138	36,203	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	801,229	16,545	89,341	1,629	115,880	4,269	483,850	10,062	85,090	0
Chelyabinsk Region	1,469,945	53,984	223,395	11,595	249,750	14,828	886,745	26,003	60,373	0
SIBERIAN FEDERAL DISTRICT	6,111,864	249,649	708,259	74,920	743,616	78,310	4,056,891	90,961	369,806	0
Altai Republic	46,069	312	8,962	31	10,014	0	22,449	277	2,489	0
Republic of Tuva	38,999	2,545	2,548	2,288	592	0	18,465	245	16,121	0
Republic of Khakassia	129,327	5,732	12,753	1,735	7,202	86	93,025	3,872	9,224	0
Altai Territory	655,747	20,213	61,999	3,623	99,163	8,689	428,866	7,408	38,047	0

Table 6.2.1 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	1,109,673	32,684	139,023	8,598	130,082	9,694	731,690	13,667	65,337	0
Irkutsk Region	836,427	62,099	90,349	20,823	94,011	28,273	572,414	12,660	42,504	0
Kemerovo Region — Kuzbass	751,241	20,355	74,476	8,281	82,333	465	532,551	11,072	40,601	0
Novosibirsk Region	1,556,485	79,621	212,681	24,095	229,793	27,206	941,792	26,006	116,645	0
Omsk Region	615,021	15,145	68,217	4,395	52,795	1,235	442,818	8,747	25,188	0
Tomsk Region	372,876	10,944	37,251	1,053	37,632	2,662	272,820	7,006	13,648	0
FAR-EASTERN FEDERAL DISTRICT	3,762,773	149,568	382,493	69,226	431,694	15,485	2,441,652	60,242	331,912	0
Republic of Buryatia	222,863	3,425	17,829	1,062	10,370	28	154,498	2,013	28,603	0
Republic of Sakha (Yakutia)	358,376	8,279	44,972	3,937	27,697	476	223,094	3,753	38,797	0
Trans-Baikal Territory	279,154	8,237	28,835	5,458	19,562	206	192,246	2,466	24,871	0
Kamchatka Territory	213,678	4,505	20,429	1,857	29,661	0	141,576	2,562	12,057	0
Primorye Territory	1,114,052	51,356	110,220	14,619	160,068	10,283	685,762	25,468	117,522	0
Khabarovsk Territory	667,696	22,672	67,445	9,216	51,613	1,651	460,866	11,504	60,674	0
Amur Region	380,689	18,133	31,273	11,279	80,097	1,558	225,998	2,921	24,464	0
Magadan Region	115,273	14,000	12,875	11,198	11,449	28	79,642	2,761	3,946	0
Sakhalin Region	337,341	17,255	40,051	9,820	38,116	1,254	223,556	5,879	17,118	0
Jewish Autonomous Region	39,272	518	1,334	74	1,839	0	32,011	435	2,511	0
Chukotka Autonomous Area	34,379	1,189	7,229	707	1,223	0	22,404	480	1,350	0
OUTSIDE THE RUSSIAN FEDERATION	16,465	163,153	10,697	159,261	8	420	5,186	134	0	0

[1] Including the State Development Corporation VEB.RF.

[2] Excluding funds of individual entrepreneurs.

[3] Excluding escrow account funds.

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

Table 6.2.2

Funds of Individual Entrepreneurs

(millions of rubles)

	31.07.2025		
	Total	in rubles	in foreign currency and precious metals
1	2	3	4
THE RUSSIAN FEDERATION	2,552,940	2,528,280	24,660
CENTRAL FEDERAL DISTRICT	1,018,422	1,008,606	9,816
Belgorod Region	24,063	23,958	105
Bryansk Region	13,961	13,887	75
Vladimir Region	18,001	17,817	184
Voronezh Region	35,940	35,799	141
Ivanovo Region	15,870	15,769	101
Kaluga Region	13,297	13,266	31
Kostroma Region	9,953	9,926	27
Kursk Region	16,641	16,634	7
Lipetsk Region	15,509	15,438	72
Moscow Region	135,180	134,121	1,059
Orel Region	7,747	7,717	30
Ryazan Region	14,800	14,731	69
Smolensk Region	11,174	11,142	32
Tambov Region	12,460	12,449	11
Tver Region	11,653	11,600	53
Tula Region	18,816	18,773	43
Yaroslavl Region	14,448	14,192	256
Moscow	628,911	621,388	7,523
NORTH-WESTERN FEDERAL DISTRICT	245,292	242,863	2,428
Republic of Karelia	6,977	6,952	25
Republic of Komi	7,622	7,580	42
Arkhangelsk Region	12,986	12,962	24
Nenets Autonomous Area	597	597	0
Arkhangelsk Region, excluding Nenets Autonomous Area	12,389	12,365	24
Vologda Region	17,733	17,587	146
Kaliningrad Region	21,622	21,366	256
Leningrad Region	13,507	13,488	20
Murmansk Region	9,115	9,098	17
Novgorod Region	5,404	5,391	12
Pskov Region	5,512	5,486	26
Saint Petersburg	144,814	142,954	1,860
SOUTHERN FEDERAL DISTRICT	289,697	287,071	2,626
Republic of Adygeya (Adygeya)	4,121	4,121	0
Republic of Kalmykia	2,704	2,697	8
Republic of Crimea	24,937	24,931	6
Krasnodar Territory	136,106	135,299	806
Astrakhan Region	8,810	8,805	5
Volgograd Region	26,578	26,401	177
Rostov Region	79,664	78,043	1,622
Sevastopol	6,777	6,774	2
NORTH CAUCASIAN FEDERAL DISTRICT	68,256	67,031	1,225
Republic of Daghestan	12,740	12,736	4
Republic of Ingushetia	470	470	0
Kabardino-Balkar Republic	3,818	3,796	23
Karachay-Cherkess Republic	2,139	2,139	0
Republic of North Ossetia — Alania	3,668	3,668	0

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	4,551	4,548	3
Stavropol Territory	40,868	39,673	1,195
VOLGA FEDERAL DISTRICT	371,963	370,405	1,559
Republic of Bashkortostan	38,346	38,282	65
Mari El Republic	5,689	5,658	31
Republic of Mordovia	6,909	6,885	25
Republic of Tatarstan (Tatarstan)	53,758	53,494	264
Udmurt Republic	21,268	21,128	140
Chuvash Republic — Chuvashia	14,984	14,945	38
Perm Territory	36,368	36,268	100
Kirov Region	24,942	24,885	56
Nizhny Novgorod Region	44,449	44,103	347
Orenburg Region	23,298	23,283	15
Penza Region	21,334	21,285	49
Samara Region	36,401	36,036	364
Saratov Region	30,417	30,379	37
Ulyanovsk Region	13,800	13,773	27
URALS FEDERAL DISTRICT	178,916	175,033	3,883
Kurgan Region	7,094	6,690	405
Sverdlovsk Region	68,596	66,275	2,321
Tyumen Region	57,082	56,746	336
Khanty-Mansi Autonomous Area — Yugra	23,600	23,562	38
Yamal-Nenets Autonomous Area	8,703	8,700	3
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	24,779	24,484	295
Chelyabinsk Region	46,144	45,322	822
SIBERIAN FEDERAL DISTRICT	219,134	216,814	2,320
Altai Republic	2,105	2,105	0
Republic of Tuva	1,242	1,238	4
Republic of Khakassia	6,897	6,891	6
Altai Territory	27,409	27,091	318
Krasnoyarsk Territory	40,679	40,484	195
Irkutsk Region	35,730	35,603	128
Kemerovo Region — Kuzbass	19,647	19,621	26
Novosibirsk Region	48,971	47,820	1,151
Omsk Region	25,642	25,187	455
Tomsk Region	10,812	10,775	37
FAR-EASTERN FEDERAL DISTRICT	161,261	160,458	803
Republic of Buryatia	11,335	11,189	146
Republic of Sakha (Yakutia)	21,919	21,880	39
Trans-Baikal Territory	11,824	11,771	53
Kamchatka Territory	9,712	9,692	21
Primorye Territory	38,422	38,264	158
Khabarovsk Territory	25,055	24,961	94
Amur Region	18,336	18,208	128
Magadan Region	5,293	5,292	0
Sakhalin Region	15,834	15,675	160
Jewish Autonomous Region	1,456	1,453	4
Chukotka Autonomous Area	2,073	2,073	0
OUTSIDE THE RUSSIAN FEDERATION	82	82	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 June 2025											
	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 retai trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	6,667,746	237,874	180,044	1,212,267	109,107	121,901	297,173	558,550	1,062,603	809,650	1,557,355	701,266
CENTRAL FEDERAL DISTRICT	4,026,001	34,323	19,011	436,106	37,857	28,204	140,325	423,104	611,721	471,124	1,454,444	388,791
Belgorod Region	49,877	10,245	0	8,618	70	5,920	1,166	826	16,743	198	3,726	2,363
Bryansk Region	11,366	0	0	5,829	1	871	723	86	1,224	232	21	2,377
Vladimir Region	10,282	0	0	4,357	232	358	339	180	1,372	942	103	2,398
Voronezh Region	37,402	53	0	7,129	297	4,571	2,440	743	11,249	5,514	180	5,226
Ivanovo Region	46,973	32	0	2,765	69	459	1,280	39,259	926	474	20	1,689
Kaluga Region	11,222	18	0	4,825	3	773	1,224	139	2,092	400	77	1,670
Kostroma Region	21,458	0	0	2,013	22	90	313	88	5,720	374	12,015	823
Kursk Region	9,947	1,147	0	3,335	0	2,208	231	108	1,455	314	40	1,109
Lipetsk Region	10,617	0	0	2,448	18	1,956	465	159	3,190	595	52	1,734
Moscow Region	470,436	121	4	76,117	21,432	1,432	14,231	18,506	132,023	48,722	124,542	33,309
Orel Region	6,416	0	0	2,951	81	915	265	65	900	549	36	653
Ryazan Region	18,639	2	0	5,484	101	1,997	2,654	294	5,781	949	52	1,324
Smolensk Region	11,875	0	0	3,325	168	292	305	71	4,600	500	33	2,581
Tambov Region	11,228	0	0	1,271	650	2,211	521	363	4,058	186	261	1,706
Tver Region	15,330	15	0	7,171	215	923	550	115	2,197	406	1,755	1,981
Tula Region	52,561	439	0	36,476	221	1,135	3,007	139	6,430	843	97	3,774
Yaroslavl Region	20,374	0	0	5,867	936	1,151	1,398	200	4,077	563	2,722	3,461
Moscow	3,210,001	22,250	19,007	256,125	13,339	941	109,211	361,762	407,684	409,362	1,308,712	320,615

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	666,110	10,249	8,930	249,565	10,300	3,832	22,879	83,698	101,549	66,267	39,331	78,441
Republic of Karelia	14,585	250	0	2,424	160	152	413	87	266	145	644	10,044
Republic of Komi	17,113	1,431	1,429	13,824	0	20	121	271	509	192	92	653
Arkhangelsk Region	13,390	73	0	6,616	409	65	1,565	383	1,706	1,216	65	1,293
Nenets Autonomous Area	608	0	0	1	0	0	21	7	6	542	5	26
Arkhangelsk Region, excluding Nenets Autonomous Area	12,782	73	0	6,614	409	65	1,544	376	1,701	674	60	1,267
Vologda Region	10,060	0	0	2,410	648	372	853	233	2,343	949	269	1,984
Kaliningrad Region	50,823	205	0	16,067	2,138	1,967	2,042	2,624	11,035	3,464	8,441	2,841
Leningrad Region	152,130	11	1	130,661	222	931	2,213	2,932	3,882	8,165	393	2,721
Murmansk Region	6,925	702	0	183	24	0	465	1,740	1,059	142	1,565	1,044
Novgorod Region	5,236	1	0	1,376	295	104	157	518	987	29	26	1,743
Pskov Region	1,918	0	0	306	0	207	242	94	230	225	34	579
Saint Petersburg	393,932	7,577	7,500	75,698	6,403	15	14,808	74,817	79,532	51,740	27,804	55,540
SOUTHERN FEDERAL DISTRICT	448,224	1,402	1,335	97,531	5,962	36,306	17,482	18,596	153,144	62,726	17,894	37,182
Republic of Adygeya (Adygeya)	4,826	0	0	1,427	0	392	269	105	544	1,908	1	180
Republic of Kalmykia	1,348	0	0	7	296	55	191	17	272	55	32	423
Republic of Crimea	21,589	50	0	1,540	230	211	3,442	950	5,676	3,881	803	4,805
Krasnodar Territory	291,982	17	0	59,437	909	25,297	7,436	16,323	119,835	44,193	2,808	15,727
Astrakhan Region	4,240	0	0	168	0	252	1,747	20	1,103	601	73	277
Volgograd Region	20,415	10	10	10,492	64	1,054	1,492	355	2,756	1,153	105	2,935
Rostov Region	100,435	1,325	1,324	24,299	4,293	9,020	2,712	804	22,547	10,734	13,840	10,860
Sevastopol	3,387	0	0	161	168	25	193	20	411	202	232	1,975
NORTH CAUCASIAN FEDERAL DISTRICT	37,288	0	0	2,456	43	5,551	9,692	1,466	7,229	3,577	844	6,431
Republic of Daghestan	2,493	0	0	309	0	37	520	34	171	828	17	578
Republic of Ingushetia	199	0	0	0	0	60	4	75	21	0	4	35
Kabardino-Balkar Republic	956	0	0	136	0	174	216	14	249	30	18	118
Karachay-Cherkess Republic	1,691	0	0	219	0	504	178	384	83	122	121	80
Republic of North Ossetia — Alania	1,483	0	0	6	0	98	508	12	387	48	131	292
Chechen Republic	5,329	0	0	11	0	1	4,357	32	213	37	259	418
Stavropol Territory	25,137	0	0	1,774	43	4,676	3,910	914	6,106	2,510	295	4,910

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	613,459	78,554	76,295	223,196	4,134	25,561	52,423	13,684	78,607	60,313	6,758	70,230
Republic of Bashkortostan	62,316	2,229	408	26,261	66	2,431	4,596	241	7,005	10,155	327	9,003
Mari El Republic	6,820	0	0	3,516	136	560	1,045	51	374	118	28	993
Republic of Mordovia	6,792	0	0	2,402	16	1,347	607	28	956	43	147	1,245
Republic of Tatarstan (Tatarstan)	231,567	70,978	70,937	78,858	323	3,682	26,186	1,264	16,765	11,694	1,230	20,586
Udmurt Republic	31,674	1,554	1,553	9,439	5	3,482	532	269	1,815	11,047	924	2,607
Chuvash Republic — Chuvashia	11,017	0	0	4,396	27	392	1,617	109	2,658	418	132	1,267
Perm Territory	35,861	1,529	1,497	14,540	69	870	3,403	597	3,742	4,974	1,541	4,595
Kirov Region	9,147	1	0	2,208	10	797	755	245	1,991	1,111	493	1,536
Nizhny Novgorod Region	79,773	63	3	23,961	1,980	1,344	3,598	4,598	16,376	14,001	476	13,377
Orenburg Region	30,816	153	6	15,346	188	1,194	656	560	7,926	1,232	134	3,427
Penza Region	14,045	78	0	3,324	119	3,110	1,193	255	2,480	1,865	92	1,531
Samara Region	49,680	636	621	15,996	920	4,081	5,445	4,385	10,024	2,262	360	5,573
Saratov Region	32,808	1,269	1,269	19,962	151	1,398	1,569	179	5,203	350	279	2,448
Ulyanovsk Region	11,143	63	0	2,988	126	871	1,221	903	1,291	1,043	595	2,041
URALS FEDERAL DISTRICT	365,836	22,056	21,943	104,830	9,845	6,126	19,553	4,786	31,693	101,937	20,332	44,677
Kurgan Region	10,071	0	0	7,444	311	240	514	90	372	457	24	619
Sverdlovsk Region	202,658	12	0	64,384	3,478	2,567	7,603	2,501	19,228	79,886	3,457	19,543
Tyumen Region	80,706	21,975	21,943	1,303	5,765	1,106	8,331	1,475	4,175	14,000	12,653	9,923
Khanty-Mansi Autonomous Area — Yugra	17,794	2,932	2,900	226	4,645	35	2,343	736	1,377	808	243	4,450
Yamal-Nenets Autonomous Area	33,864	19,043	19,043	181	169	7	1,405	390	209	519	11,220	720
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	29,049	0	0	896	952	1,064	4,584	349	2,588	12,672	1,190	4,754
Chelyabinsk Region	72,400	70	0	31,700	292	2,214	3,105	719	7,919	7,594	4,197	14,591
SIBERIAN FEDERAL DISTRICT	322,456	51,562	44,229	77,529	15,757	14,011	15,918	7,021	52,636	23,231	6,786	58,005
Altai Republic	2,843	0	0	63	0	8	57	19	1,839	37	423	396
Republic of Tuva	744	0	0	4	0	2	357	6	148	9	40	179
Republic of Khakassia	3,048	0	0	74	0	145	752	204	748	386	47	693
Altai Territory	23,722	1,911	0	5,103	175	2,126	971	1,494	4,346	2,778	313	4,505
Krasnoyarsk Territory	90,554	15,325	15,221	27,593	13,431	5,203	4,365	915	6,152	6,760	759	10,051
Irkutsk Region	56,578	33,948	28,703	1,946	135	918	3,097	503	6,566	2,740	316	6,408
Kemerovo Region — Kuzbass	43,806	61	61	22,947	713	1,510	836	991	9,083	1,246	1,560	4,857

Table 6.3.1 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	48,603	72	0	8,996	600	1,271	3,836	1,342	11,319	7,442	3,117	10,609
Omsk Region	24,151	1	1	9,370	547	1,978	882	1,327	4,611	780	139	4,517
Tomsk Region	28,406	244	244	1,433	155	848	764	222	7,823	1,053	73	15,791
FAR-EASTERN FEDERAL DISTRICT	188,373	39,727	8,300	21,053	25,211	2,311	18,902	6,196	26,023	20,475	10,965	17,509
Republic of Buryatia	7,693	1,208	0	1,965	12	451	1,124	209	1,213	362	46	1,103
Republic of Sakha (Yakutia)	25,255	2,843	728	807	8,580	30	2,664	1,190	2,445	4,722	159	1,815
Trans-Baikal Territory	9,482	2,793	0	48	5	9	1,515	249	568	2,044	85	2,168
Kamchatka Territory	11,767	0	0	2,718	810	149	851	335	2,015	1,510	2,955	423
Primorye Territory	47,907	0	0	14,088	282	679	3,825	2,179	8,407	5,916	5,998	6,533
Khabarovsk Territory	46,298	17,082	0	974	9,388	247	4,401	1,642	5,922	3,269	408	2,966
Amur Region	10,506	0	0	236	3,222	654	1,300	49	1,316	1,955	214	1,559
Magadan Region	10,435	7,866	0	8	288	35	14	136	1,640	108	6	335
Sakhalin Region	15,521	7,572	7,572	198	2,119	32	3,098	138	412	588	1,091	273
Jewish Autonomous Region	654	198	0	4	0	20	77	3	28	2	0	322
Chukotka Autonomous Area	2,854	165	0	7	505	6	33	65	2,057	0	2	13

Table 6.3.2

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

(millions of rubles)

	Volume loans for June 2025											
	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	266,226	39,281	34,768	127,196	0	299	41	279	14,127	61,492	23,512	0
CENTRAL FEDERAL DISTRICT	109,586	477	477	32,893	0	0	41	16	8,933	51,209	16,018	0
Belgorod Region	722	0	0	0	0	0	0	0	722	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	3,482	0	0	3,482	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	5	0	0	0	0	0	0	0	5	0	0	0
Kostroma Region	2,955	0	0	0	0	0	0	0	0	0	2,955	0
Kursk Region	3,095	0	0	3,095	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	3,199	0	0	349	0	0	0	0	2,850	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	7	0	0	7	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	0	0	1	0	0	0	0	0	0	0	0
Yaroslavl Region	16	0	0	0	0	0	0	16	0	0	0	0
Moscow	96,105	477	477	25,960	0	0	41	0	5,356	51,209	13,063	0

Table 6.3.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	68,763	0	0	61,360	0	0	0	0	1,932	5,472	0	0
Republic of Karelia	361	0	0	361	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	8,814	0	0	8,702	0	0	0	0	112	0	0	0
Leningrad Region	0	0	0	0	0	0	0	0	0	0	0	0
Murmansk Region	102	0	0	0	0	0	0	0	102	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	59,487	0	0	52,297	0	0	0	0	1,718	5,472	0	0
SOUTHERN FEDERAL DISTRICT	1,008	0	0	29	0	299	0	0	681	0	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	410	0	0	29	0	0	0	0	381	0	0	0
Astrakhan Region	299	0	0	0	0	299	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	299	0	0	0	0	0	0	0	299	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	3	0	0	0	0	0	0	0	3	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	3	0	0	0	0	0	0	0	3	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	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0	0	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	13,237	0	0	13,230	0	0	0	0	7	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)	71	0	0	71	0	0	0	0	0	0	0	0
Udmurt Republic	500	0	0	492	0	0	0	0	7	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	3,848	0	0	3,848	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	265	0	0	265	0	0	0	0	0	0	0	0
Orenburg Region	4,723	0	0	4,723	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	3,830	0	0	3,830	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	45,615	31,061	29,820	13,951	0	0	0	0	602	0	0	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	14,038	0	0	13,436	0	0	0	0	602	0	0	0
Tyumen Region	29,836	29,820	29,820	16	0	0	0	0	0	0	0	0
Khanty-Mansi Autonomous Area — Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	29,820	29,820	29,820	0	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	16	0	0	16	0	0	0	0	0	0	0	0
Chelyabinsk Region	1,741	1,241	0	500	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	7,682	4,467	4,158	2,189	0	0	0	0	1,026	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	308	308	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	2,043	0	0	2,035	0	0	0	0	8	0	0	0
Irkutsk Region	155	1	0	154	0	0	0	0	0	0	0	0
Kemerovo Region — Kuzbass	1,324	328	328	0	0	0	0	0	996	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	3,853	3,830	3,830	0	0	0	0	0	23	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	20,332	3,276	312	3,545	0	0	0	263	943	4,812	7,494	0
Republic of Buryatia	4,812	0	0	0	0	0	0	0	0	4,812	0	0
Republic of Sakha (Yakutia)	86	86	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	6,226	0	0	3,545	0	0	0	263	943	0	1,475	0
Khabarovsk Territory	8,068	2,049	0	0	0	0	0	0	0	0	6,019	0
Amur Region	828	828	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	312	312	312	0	0	0	0	0	0	0	0	0

.

Table 6.3.3

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

(millions of rubles)

	Outstanding loans as 30.06.2025											
	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	71,268,308	3,621,218	2,235,784	17,177,281	1,590,102	2,961,952	4,863,336	4,650,727	6,980,013	15,243,156	13,693,626	486,898
CENTRAL FEDERAL DISTRICT	38,426,488	465,544	203,319	6,067,287	697,474	1,185,679	2,559,304	2,932,064	3,530,754	9,509,974	11,183,027	295,383
Belgorod Region	420,227	38,107	0	128,897	708	128,314	9,242	11,865	85,723	6,209	9,778	1,383
Bryansk Region	193,379	11	0	46,421	683	107,248	5,764	1,873	12,012	14,520	3,231	1,617
Vladimir Region	150,142	193	0	87,794	525	7,651	5,116	4,794	15,205	23,478	3,753	1,632
Voronezh Region	523,018	680	0	130,519	5,906	177,090	36,742	11,310	52,368	99,619	5,153	3,630
Ivanovo Region	121,219	32	0	28,221	220	5,496	8,292	50,603	8,704	16,746	1,837	1,068
Kaluga Region	208,313	480	0	75,018	12	60,023	19,498	2,890	28,967	15,468	4,623	1,334
Kostroma Region	89,720	18	0	39,317	302	2,073	3,869	2,369	13,073	8,366	19,826	506
Kursk Region	309,577	29,939	0	150,721	129	103,634	3,369	3,021	12,589	3,520	1,828	826
Lipetsk Region	323,530	22	0	96,159	462	165,017	8,959	6,335	24,941	19,410	1,058	1,168
Moscow Region	4,818,285	1,459	34	741,382	254,843	60,099	462,241	233,654	665,597	1,190,456	1,185,754	22,801
Orel Region	124,298	85	0	59,467	178	37,045	4,862	1,879	12,391	6,993	874	524
Ryazan Region	298,254	8	0	65,385	1,631	55,157	37,592	3,336	23,233	109,290	1,682	941
Smolensk Region	73,910	13	1	26,665	725	7,259	4,482	4,350	18,130	6,996	4,019	1,270
Tambov Region	166,523	2	0	37,501	1,134	97,286	6,078	4,647	14,379	2,583	1,597	1,317
Tver Region	201,305	211	155	64,503	551	47,860	19,382	2,385	14,572	19,694	31,004	1,144
Tula Region	744,715	5,198	0	612,451	2,664	37,959	20,524	2,252	36,509	22,171	2,703	2,283
Yaroslavl Region	348,700	13	0	129,717	9,111	21,124	14,073	5,831	29,054	23,502	114,960	1,314
Moscow	29,311,373	389,075	203,129	3,547,148	417,689	65,343	1,889,218	2,578,669	2,463,307	7,920,952	9,789,348	250,623

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	9,542,143	617,400	590,314	3,915,021	85,070	139,062	508,411	429,534	1,370,845	1,495,573	938,836	42,392
Republic of Karelia	50,685	2,240	0	22,384	4,187	1,472	5,943	1,531	3,146	3,062	6,192	528
Republic of Komi	156,329	58,861	58,814	80,599	54	1,688	1,900	2,512	6,070	2,897	993	754
Arkhangelsk Region	456,533	12,421	12,092	374,676	4,988	5,027	17,135	3,815	12,508	13,433	11,595	936
Nenets Autonomous Area	17,407	12,092	12,092	32	306	0	226	192	174	4,210	124	51
Arkhangelsk Region, excluding Nenets Autonomous Area	439,126	330	0	374,644	4,682	5,027	16,909	3,623	12,334	9,223	11,470	886
Vologda Region	131,113	10	0	66,452	2,364	9,910	6,459	2,657	9,611	25,799	6,492	1,360
Kaliningrad Region	692,865	3,490	0	156,675	6,289	43,002	26,557	15,716	33,613	43,114	362,479	1,930
Leningrad Region	2,366,156	774	3	1,898,247	13,290	36,252	41,998	49,292	28,564	282,979	12,942	1,818
Murmansk Region	167,171	17,482	0	3,614	6,095	61	45,248	37,485	8,073	3,001	45,248	864
Novgorod Region	38,654	23	0	15,423	1,181	4,620	1,165	2,219	9,812	1,597	1,540	1,074
Pskov Region	71,809	7	0	20,239	301	36,210	3,558	2,159	2,245	4,812	1,796	484
Saint Petersburg	5,410,827	522,092	519,406	1,276,712	46,322	821	358,448	312,148	1,257,204	1,114,879	489,559	32,643
SOUTHERN FEDERAL DISTRICT	4,400,497	11,467	8,823	885,850	91,282	476,682	358,024	286,713	727,857	1,363,408	173,622	25,592
Republic of Adygeya (Adygeya)	42,154	114	6	7,421	7	7,409	3,015	520	3,588	19,261	654	164
Republic of Kalmykia	17,749	0	0	1,400	6,577	1,482	1,709	471	4,007	1,149	709	245
Republic of Crimea	243,953	55	0	23,632	11,589	8,670	43,033	35,302	32,016	74,243	12,830	2,584
Krasnodar Territory	2,776,595	493	135	344,546	45,836	279,949	208,589	190,384	524,837	1,056,780	113,481	11,699
Astrakhan Region	89,532	1,949	6	7,401	12	11,318	32,834	9,390	9,536	15,165	1,666	262
Volgograd Region	330,569	324	293	217,810	364	31,643	27,028	5,527	25,121	14,797	4,869	3,085
Rostov Region	876,655	8,533	8,383	281,849	24,413	134,283	39,566	44,552	122,935	176,614	37,849	6,061
Sevastopol	23,290	0	0	1,792	2,483	1,928	2,249	567	5,817	5,397	1,564	1,493
NORTH CAUCASIAN FEDERAL DISTRICT	701,179	1,360	7	243,859	1,217	181,916	92,791	30,048	59,403	66,463	19,809	4,313
Republic of Daghestan	50,995	42	3	14,964	0	6,260	12,899	722	4,718	10,024	1,107	258
Republic of Ingushetia	6,070	0	0	2,035	0	3,131	215	122	445	49	33	40
Kabardino-Balkar Republic	32,476	9	0	7,371	4	15,109	2,511	455	4,393	1,402	1,059	162
Karachay-Cherkess Republic	42,147	293	0	9,700	14	8,299	4,139	5,634	2,148	7,510	4,320	91
Republic of North Ossetia — Alania	36,922	819	0	1,500	0	18,799	7,237	1,558	3,642	800	2,399	167
Chechen Republic	50,368	167	0	2,929	2	5,660	32,833	377	3,648	3,202	1,386	165
Stavropol Territory	482,203	30	4	205,359	1,197	124,658	32,957	21,179	40,410	43,477	9,505	3,431

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	6,044,181	283,368	209,469	2,574,852	86,903	541,541	560,066	258,397	476,796	1,034,458	183,341	44,459
Republic of Bashkortostan	608,350	46,466	1,663	237,787	4,473	53,062	76,519	8,355	42,302	126,068	8,078	5,239
Mari El Republic	95,719	49	1	20,866	333	53,187	10,409	1,193	5,989	2,317	879	498
Republic of Mordovia	81,735	247	0	37,820	412	23,367	5,884	2,131	5,518	3,080	2,541	735
Republic of Tatarstan (Tatarstan)	1,371,457	60,122	60,026	632,518	11,912	80,755	205,255	20,540	93,189	208,091	47,574	11,502
Udmurt Republic	283,063	9,543	9,538	132,804	374	30,659	6,256	7,443	14,293	71,986	7,899	1,808
Chuvash Republic — Chuvashia	101,639	0	0	33,638	387	12,764	19,703	2,091	14,392	14,290	3,488	886
Perm Territory	925,348	12,648	10,064	419,541	3,068	15,373	51,104	124,862	32,344	200,310	62,823	3,276
Kirov Region	72,291	32	10	18,593	469	21,785	6,597	2,194	9,732	8,916	2,969	1,003
Nizhny Novgorod Region	915,706	376	19	355,952	34,466	34,684	45,795	34,723	119,465	258,826	22,244	9,175
Orenburg Region	398,079	94,160	70,236	174,570	18,046	27,974	13,789	16,162	16,618	29,921	4,223	2,617
Penza Region	212,663	1,000	0	31,072	474	89,410	25,094	3,927	23,211	34,140	3,067	1,267
Samara Region	664,274	43,174	42,753	341,192	3,865	53,923	72,119	21,010	61,622	56,473	7,664	3,233
Saratov Region	232,962	15,199	15,160	107,769	8,177	35,339	12,952	9,661	26,916	8,094	7,105	1,751
Ulyanovsk Region	80,896	352	0	30,731	448	9,261	8,590	4,106	11,206	11,946	2,787	1,470
URALS FEDERAL DISTRICT	5,426,947	702,562	647,424	2,230,159	77,962	107,387	303,849	124,719	241,400	848,157	761,714	29,038
Kurgan Region	73,261	45	6	36,432	3,586	9,026	7,334	1,642	4,271	9,102	1,183	640
Sverdlovsk Region	2,114,274	5,098	14	1,237,658	32,311	18,796	108,929	41,219	135,343	401,798	123,513	9,610
Tyumen Region	2,403,932	647,515	647,402	537,891	34,407	52,367	117,609	64,845	44,951	299,511	599,252	5,583
Khanty-Mansi Autonomous Area — Yugra	466,346	315,127	315,039	2,955	16,667	275	39,942	39,244	12,577	27,318	9,918	2,322
Yamal-Nenets Autonomous Area	1,026,220	278,893	278,888	127,280	1,975	140	20,469	14,439	5,720	4,539	572,264	502
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	911,366	53,495	53,475	407,656	15,765	51,952	57,199	11,162	26,653	267,654	17,070	2,760
Chelyabinsk Region	835,480	49,903	1	418,179	7,658	27,198	69,977	17,013	56,836	137,746	37,765	13,205
SIBERIAN FEDERAL DISTRICT	3,079,486	285,042	193,657	857,356	313,192	225,621	255,155	151,152	371,667	467,199	117,543	35,560
Altai Republic	26,398	0	0	762	99	413	634	434	6,123	1,038	16,670	226
Republic of Tuva	7,440	0	0	296	0	183	2,575	345	3,057	230	619	134
Republic of Khakassia	30,043	1,972	200	1,909	15	1,112	10,828	895	4,506	7,812	540	455
Altai Territory	241,683	17,356	0	73,581	1,049	58,954	8,462	11,416	23,721	38,159	5,788	3,198
Krasnoyarsk Territory	927,246	49,291	47,242	364,002	231,360	34,256	51,008	17,085	40,826	113,291	20,059	6,069
Irkutsk Region	373,655	104,584	36,396	39,338	73,375	11,127	28,725	11,088	41,213	45,811	14,492	3,902
Kemerovo Region — Kuzbass	511,552	109,462	107,963	182,242	2,588	29,309	30,591	18,004	62,201	51,654	22,227	3,274

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	555,803	1,898	1,569	80,671	814	33,297	96,306	73,422	75,234	165,280	21,746	7,136
Omsk Region	200,441	9	1	78,151	1,354	24,844	17,469	14,484	24,620	24,021	12,983	2,507
Tomsk Region	205,224	471	287	36,403	2,539	32,126	8,556	3,980	90,166	19,904	2,420	8,660
FAR-EASTERN FEDERAL DISTRICT	3,647,387	1,254,475	382,770	402,898	237,003	104,064	225,737	438,100	201,291	457,925	315,733	10,160
Republic of Buryatia	187,892	115,721	99504	16,208	58	9,733	13,356	3,470	19,018	7,424	2,142	763
Republic of Sakha (Yakutia)	531,340	318,446	220,056	7,015	82,375	790	36,357	26,538	29,632	24,456	4,271	1,459
Trans-Baikal Territory	439,290	297,690	0	1,756	3,903	620	12,721	6,327	7,042	104,147	3,866	1,219
Kamchatka Territory	183,973	16,320	4	10,827	9,465	3,216	7,979	19,225	11,762	36,691	68,280	208
Primorye Territory	750,573	104	0	140,140	4,730	34,676	62,414	110,259	62,255	165,667	167,372	2,958
Khabarovsk Territory	867,171	281,285	1	135,553	42,292	24,527	36,568	234,217	28,614	73,465	8,493	2,157
Amur Region	232,125	1,062	0	83,957	58,020	28,503	18,127	10,286	9,102	20,340	1,928	800
Magadan Region	188,163	140,660	0	247	10,624	818	346	8,919	19,490	2,323	4,630	107
Sakhalin Region	231,941	63,069	63,048	7,006	20,634	755	37,036	16,466	8,901	23,207	54,514	353
Jewish Autonomous Region	8,938	6,631	0	92	0	290	630	89	878	117	91	120
Chukotka Autonomous Area	25,980	13,489	156	98	4,903	136	203	2,305	4,597	88	146	17

Table 6.3.4

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

(millions of rubles)

	Outstanding loans as 30.06.2025											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	6,515,229	1,617,869	1,213,186	2,575,163	23	6,828	2,020	66,507	244,174	657,417	1,345,227	0
CENTRAL FEDERAL DISTRICT	2,413,111	36,933	20,635	1,024,414	0	1,720	1,982	1,241	65,766	284,599	996,456	0
Belgorod Region	8,272	5,804	0	1,746	0	0	0	0	722	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	3,286	0	0	3,286	0	0	0	0	0	0	0	0
Voronezh Region	98,792	0	0	98,792	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	7,441	0	0	2,652	0	0	0	0	73	4,717	0	0
Kostroma Region	2,989	0	0	35	0	0	0	0	0	0	2,955	0
Kursk Region	33,254	1,170	0	32,084	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	252,097	2,319	2,319	34,762	0	1,621	0	0	3,988	7,060	202,347	0
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	923	0	0	0	0	0	0	0	0	923	0	0
Smolensk Region	5,947	0	0	5,947	0	0	0	0	0	0	0	0
Tambov Region	218	0	0	187	0	31	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	2,410	0	0	2,410	0	0	0	0	0	0	0	0
Yaroslavl Region	5,042	0	0	0	0	69	0	957	0	0	4,015	0
Moscow	1,992,441	27,640	18,316	842,514	0	0	1,982	284	60,982	271,900	787,139	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	771,936	0	0	317,425	0	167	0	37,106	158,640	170,767	87,830	0
Republic of Karelia	9,102	0	0	6,887	0	0	0	0	0	0	2,215	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	6,832	0	0	2,303	0	0	0	170	0	0	4,360	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	6,832	0	0	2,303	0	0	0	170	0	0	4,360	0
Vologda Region	33,410	0	0	33,410	0	0	0	0	0	0	0	0
Kaliningrad Region	23,618	0	0	12,511	0	167	0	59	10,530	351	0	0
Leningrad Region	28,017	0	0	16,876	0	0	0	11,098	41	2	0	0
Murmansk Region	69,778	0	0	0	0	0	0	1,953	244	0	67,581	0
Novgorod Region	27,021	0	0	27,021	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	574,156	0	0	218,417	0	0	0	23,826	147,825	170,414	13,674	0
SOUTHERN FEDERAL DISTRICT	136,623	6,496	6,496	112,512	0	4,767	0	4,791	8,057	0	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	107,146	0	0	101,613	0	0	0	0	5,533	0	0	0
Astrakhan Region	4,767	0	0	0	0	4,767	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	24,710	6,496	6,496	10,899	0	0	0	4,791	2,524	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	12,303	0	0	12,299	0	0	0	0	3	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	5,107	0	0	5,103	0	0	0	0	3	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	4,162	0	0	4,162	0	0	0	0	0	0	0	0
Stavropol Territory	3,034	0	0	3,034	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	610,779	296,662	296,334	310,301	23	0	0	3,538	255	0	0	0
Republic of Bashkortostan	20,052	0	0	20,052	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)	1,503	0	0	1,503	0	0	0	0	0	0	0	0
Udmurt Republic	288,856	288,314	288,314	492	0	0	0	0	50	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	130,730	0	0	130,730	0	0	0	0	0	0	0	0
Kirov Region	10,774	0	0	10,774	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	17,436	0	0	13,898	0	0	0	3,538	0	0	0	0
Orenburg Region	82,538	8,348	8,019	74,168	23	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	46,645	0	0	46,645	0	0	0	0	0	0	0	0
Saratov Region	12,245	0	0	12,040	0	0	0	0	205	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	1,018,616	736,027	692,786	259,701	0	0	0	0	1,248	290	21,351	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	116,625	0	0	115,086	0	0	0	0	1,248	290	0	0
Tyumen Region	839,399	692,786	692,786	125,263	0	0	0	0	0	0	21,351	0
Khanty-Mansi Autonomous Area — Yugra	8,952	8,952	8,952	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	806,872	683,833	683,833	101,688	0	0	0	0	0	0	21,351	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	23,575	0	0	23,575	0	0	0	0	0	0	0	0
Chelyabinsk Region	62,593	43,241	0	19,352	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	656,293	200,254	192,616	442,822	0	0	38	29	6,424	6,725	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	565	565	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	515	515	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	443,639	5,525	0	437,941	0	0	0	29	25	119	0	0
Irkutsk Region	11,026	1,032	0	3,399	0	0	0	0	0	6,596	0	0
Kemerovo Region– Kuzbass	21,613	15,473	15,473	0	0	0	0	0	6,139	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	178,929	177,143	177,143	1,483	0	0	38	0	254	11	0	0
Omsk Region	6	0	0	0	0	0	0	0	6	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	895,568	341,498	4,319	95,689	0	172	0	19,802	3,782	195,036	239,590	0
Republic of Buryatia	109,631	0	0	0	0	0	0	0	0	109,631	0	0
Republic of Sakha (Yakutia)	3,809	3,809	1,674	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	24,009	24,009	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	109,455	0	0	3,076	0	0	0	0	0	41,862	64,516	0
Primorye Territory	254,164	0	0	45,993	0	172	0	19,538	3,777	43,103	141,581	0
Khabarovsk Territory	141,757	111,027	0	0	0	0	0	0	4	440	30,286	0
Amur Region	51,846	5,266	0	46,581	0	0	0	0	0	0	0	0
Magadan Region	647	647	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	4,589	1,079	1,079	39	0	0	0	264	0	0	3,208	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	195,660	195,660	1,566	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 30.06.2025											
	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	2,726,737	47,951	38,496	347,276	16,787	115,309	267,036	67,473	443,602	496,840	895,110	29,353
CENTRAL FEDERAL DISTRICT	1,856,726	22,204	16,851	134,313	5,946	48,185	142,947	22,694	245,910	375,391	848,120	11,016
Belgorod Region	9,864	0	0	4,273	3	992	411	1,022	1,445	867	714	136
Bryansk Region	2,366	0	0	834	0	63	132	229	549	400	79	81
Vladimir Region	9,749	0	0	6,680	3	326	175	181	1,281	131	877	95
Voronezh Region	18,280	0	0	2,622	7	815	932	653	9,822	2,863	237	329
Ivanovo Region	4,244	0	0	629	0	104	175	211	1,342	1,524	169	90
Kaluga Region	13,350	214	0	4,574	0	182	1,275	309	1,056	4,365	1,233	142
Kostroma Region	2,008	0	0	1,089	0	18	152	102	494	88	34	33
Kursk Region	3,096	10	0	406	114	81	484	242	1,445	76	91	147
Lipetsk Region	4,614	3	0	353	5	101	479	486	2,298	281	281	327
Moscow Region	185,195	14	0	10,958	597	5,731	46,374	8,689	38,369	50,606	21,835	2,020
Orel Region	5,824	0	0	3,917	0	26	481	227	707	147	211	108
Ryazan Region	10,088	3	0	6,065	4	685	368	265	1,892	450	176	181
Smolensk Region	2,987	7	0	1,056	1	77	187	326	944	114	119	157
Tambov Region	3,150	0	0	578	39	105	454	203	1,483	69	67	152
Tver Region	5,387	0	0	1,341	0	26	2,045	228	1,131	303	196	116
Tula Region	5,620	1	0	651	1	1,715	622	335	1,393	257	433	211
Yaroslavl Region	12,858	0	0	810	2,108	6,044	1,421	190	1,290	683	155	156
Moscow	1,558,045	21,952	16,850	87,478	3,062	31,094	86,781	8,797	178,970	312,167	821,212	6,533

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	214,653	17,861	17,620	54,484	940	6,035	28,882	6,285	59,799	26,524	10,226	3,617
Republic of Karelia	1,478	14	0	97	0	495	127	82	341	101	152	68
Republic of Komi	10,213	5,548	5,527	1,211	0	62	265	123	2,594	231	99	80
Arkhangelsk Region	15,455	12,092	12,092	487	3	79	173	130	485	128	1,743	135
Nenets Autonomous Area	12,166	12,092	12,092	0	0	0	3	5	36	0	6	23
Arkhangelsk Region, excluding Nenets Autonomous Area	3,289	1	0	486	3	79	170	125	449	128	1,737	111
Vologda Region	5,185	2	0	510	0	77	281	334	1,577	2,161	121	123
Kaliningrad Region	11,467	0	0	5,915	0	2,635	755	437	1,134	305	166	120
Leningrad Region	21,084	0	0	7,673	0	1,594	2,025	533	5,409	3,130	453	268
Murmansk Region	1,640	0	0	252	0	5	116	163	716	107	177	104
Novgorod Region	2,009	1	0	517	0	865	102	109	251	49	65	50
Pskov Region	1,211	0	0	138	0	46	164	112	490	87	104	69
Saint Petersburg	144,913	205	1	37,683	937	177	24,876	4,261	46,803	20,225	7,145	2,601
SOUTHERN FEDERAL DISTRICT	130,286	2,085	91	16,709	7,080	12,473	15,837	13,148	21,959	31,495	6,507	2,994
Republic of Adygeya (Adygeya)	1,355	9	6	33	0	473	50	98	236	305	111	40
Republic of Kalmykia	1,491	0	0	387	0	242	212	102	398	60	60	30
Republic of Crimea	7,194	3	0	670	5	143	273	824	1,606	3,260	186	224
Krasnodar Territory	58,894	114	72	3,678	7,067	8,364	5,422	1,933	9,949	17,936	2,756	1,674
Astrakhan Region	11,092	1,943	0	52	0	289	3,122	220	901	4,351	148	66
Volgograd Region	10,528	9	9	330	1	943	3,269	378	2,049	799	2,452	298
Rostov Region	38,692	8	4	11,305	6	2,014	3,265	9,569	6,581	4,639	720	584
Sevastopol	1,041	0	0	254	0	5	224	23	240	145	73	77
NORTH CAUCASIAN FEDERAL DISTRICT	71,057	893	0	25,206	10	7,899	7,160	3,026	13,171	10,306	2,788	598
Republic of Daghestan	19,532	39	0	10,834	0	2,188	3,868	267	2,057	81	127	72
Republic of Ingushetia	694	0	0	190	0	174	68	0	247	6	7	2
Kabardino-Balkar Republic	5,730	8	0	2,806	4	560	118	185	1,247	632	126	44
Karachay-Cherkess Republic	13,142	22	0	1,743	0	409	1,883	1,555	887	6,557	65	21
Republic of North Ossetia — Alania	1,719	818	0	134	0	167	90	67	358	22	36	28
Chechen Republic	7,205	0	0	358	0	3,018	206	79	1,351	2,163	20	11
Stavropol Territory	23,035	6	0	9,142	6	1,384	927	872	7,026	845	2,406	421

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	163,165	464	384	39,493	1,130	6,603	25,576	9,063	44,216	22,549	8,744	5,326
Republic of Bashkortostan	25,023	117	56	2,539	387	538	4,814	949	5,679	8,363	970	667
Mari El Republic	5,171	0	0	2,141	0	3	319	96	2,484	33	56	38
Republic of Mordovia	2,463	4	0	933	0	367	82	279	446	84	120	149
Republic of Tatarstan (Tatarstan)	28,723	88	88	6,593	82	804	5,712	2,636	5,095	5,830	716	1,168
Udmurt Republic	5,285	22	22	970	0	71	362	572	1,595	248	1,248	197
Chuvash Republic — Chuvashia	2,270	0	0	467	293	250	272	207	466	105	76	135
Perm Territory	11,192	7	5	1,701	7	347	902	645	4,824	1,562	708	488
Kirov Region	2,975	0	0	975	242	99	177	99	880	155	180	168
Nizhny Novgorod Region	12,123	1	0	1,599	0	712	1,273	725	5,419	995	618	779
Orenburg Region	24,815	0	0	12,136	3	943	8,130	369	1,590	743	466	435
Penza Region	3,204	0	0	413	0	183	549	226	1,088	388	125	232
Samara Region	20,167	8	7	3,602	6	518	2,024	1,616	8,304	2,546	1,130	413
Saratov Region	14,873	204	204	4,632	108	1,670	518	397	4,683	230	2,180	251
Ulyanovsk Region	4,881	13	0	792	1	99	441	247	1,664	1,267	150	207
URALS FEDERAL DISTRICT	107,247	598	159	49,406	40	1,863	13,381	4,271	22,121	4,717	8,759	2,090
Kurgan Region	2,244	0	0	1,107	4	144	203	72	468	111	77	58
Sverdlovsk Region	19,508	24	10	2,726	1	266	3,291	1,373	4,957	1,793	4,297	780
Tyumen Region	57,064	165	150	28,649	24	137	8,207	1,972	11,838	1,837	3,704	530
Khanty-Mansi Autonomous Area — Yugra	9,227	88	78	308	4	53	1,845	946	2,207	1,106	2,467	203
Yamal-Nenets Autonomous Area	6,700	1	1	97	0	32	3,889	515	1,148	188	728	102
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	41,136	76	70	28,245	20	52	2,473	510	8,483	543	509	225
Chelyabinsk Region	28,431	409	0	16,924	11	1,315	1,679	854	4,858	976	682	722
SIBERIAN FEDERAL DISTRICT	121,588	2,950	2,809	15,806	1,575	8,637	24,365	6,815	26,706	23,921	7,931	2,883
Altai Republic	1,429	0	0	20	0	42	54	186	976	3	104	44
Republic of Tuva	755	0	0	34	0	39	35	62	435	40	79	29
Republic of Khakassia	1,134	0	0	111	0	179	184	81	398	47	77	57
Altai Territory	10,235	0	0	660	8	6,468	213	328	1,721	284	220	332
Krasnoyarsk Territory	21,441	990	983	7,917	22	953	2,886	2,602	4,244	585	804	439
Irkutsk Region	13,775	116	0	594	1,306	100	1,836	711	2,986	611	5,167	349
Kemerovo Region — Kuzbass	27,523	1,791	1,789	1,295	1	175	915	807	2,426	19,407	395	311

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	23,020	51	37	2,027	1	279	5,879	959	9,818	2,520	745	742
Omsk Region	17,362	0	0	1,519	234	292	11,436	320	2,723	183	203	451
Tomsk Region	4,913	1	0	1,628	2	109	926	759	980	241	136	130
FAR-EASTERN FEDERAL DISTRICT	62,015	896	582	11,860	65	23,613	8,888	2,171	9,719	1,936	2,036	829
Republic of Buryatia	1,879	11	0	94	5	53	275	118	613	519	142	48
Republic of Sakha (Yakutia)	4,123	583	582	457	8	63	1,254	404	760	214	241	139
Trans-Baikal Territory	1,597	12	0	112	4	248	148	124	784	36	72	58
Kamchatka Territory	1,388	0	0	435	0	19	175	98	348	101	174	37
Primorye Territory	13,180	2	0	4,756	2	1,451	1,550	442	4,003	278	518	178
Khabarovsk Territory	34,373	31	0	5,802	1	21,719	4,205	411	1,009	514	546	136
Amur Region	1,540	178	0	31	46	27	197	238	526	82	150	64
Magadan Region	470	0	0	2	0	4	129	47	210	15	40	21
Sakhalin Region	3,101	0	0	149	0	26	932	269	1,288	163	140	135
Jewish Autonomous Region	245	1	0	12	0	4	21	15	161	13	8	10
Chukotka Autonomous Area	118	77	0	10	0	0	0	5	17	1	4	3

Table 6.3.6

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

(millions of rubles)

	Overdue loans as 30.06.2025											
	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	81,335	32,498	32,498	22,347	23	1,690	38	182	5,434	10,788	8,336	0
CENTRAL FEDERAL DISTRICT	32,895	8,534	8,534	33	0	1,690	0	0	3,517	10,786	8,335	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	3,956	2,319	2,319	0	0	1,621	0	0	16	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	69	0	0	0	0	69	0	0	0	0	0	0
Moscow	28,870	6,215	6,215	33	0	0	0	0	3,501	10,786	8,335	0

Table 6.3.6 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	2,134	0	0	1,950	0	0	0	182	0	2	0	0
Republic of Karelia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	1,950	0	0	1,950	0	0	0	0	0	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,950	0	0	1,950	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	59	0	0	0	0	0	0	59	0	0	0	0
Leningrad Region	2	0	0	0	0	0	0	0	0	2	0	0
Murmansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	123	0	0	0	0	0	0	123	0	0	0	0
SOUTHERN FEDERAL DISTRICT	8,202	6,496	6,496	0	0	0	0	0	1,706	0	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	0	0	0	0	0	0	0	0	0	0	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	8,202	6,496	6,496	0	0	0	0	0	1,706	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	5,103	0	0	5,103	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	5,103	0	0	5,103	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	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0	0	0

Table 6.3.6 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	14,889	0	0	14,662	23	0	0	0	205	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)	0	0	0	0	0	0	0	0	0	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	14,662	0	0	14,662	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	0	0	0	0	0	0	0	0	0	0	0	0
Orenburg Region	23	0	0	0	23	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	205	0	0	0	0	0	0	0	205	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	7,107	7,107	7,107	0	0	0	0	0	0	0	0	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tyumen Region	7,107	7,107	7,107	0	0	0	0	0	0	0	0	0
Khanty-Mansi Autonomous Area — Yugra	7,107	7,107	7,107	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	11,004	10,361	10,361	598	0	0	38	0	6	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	598	0	0	598	0	0	0	0	0	0	0	0
Irkutsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Kemerovo Region — Kuzbass	10,361	10,361	10,361	0	0	0	0	0	0	0	0	0

Table 6.3.6 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	38	0	0	0	0	0	38	0	0	0	0	0
Omsk Region	6	0	0	0	0	0	0	0	6	0	0	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)

	30.06.2025											
	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	1,337,146	103,894	4,183	0	15,533,266	1,197,705	161,254	30	779,532	130,584	8,824	6
CENTRAL FEDERAL DISTRICT	661,095	28,508	3,084	0	7,142,486	313,773	100,299	24	406,968	34,960	8,759	0
Belgorod Region	7,130	954	0	0	64,864	16,468	0	0	4,536	1,021	0	0
Bryansk Region	3,847	802	0	0	60,590	12,040	0	0	1,974	683	0	0
Vladimir Region	4,974	726	0	0	61,503	10,049	0	0	1,917	992	0	0
Voronezh Region	17,957	1,471	0	0	232,975	26,402	0	0	14,967	1,818	0	0
Ivanovo Region	5,165	623	0	0	45,611	7,884	0	0	2,145	987	0	0
Kaluga Region	4,149	625	0	0	55,260	7,502	4,717	0	7,569	1,189	0	0
Kostroma Region	11,554	532	2,955	0	29,762	7,483	2,955	0	1,862	426	0	0
Kursk Region	3,106	653	0	0	50,012	9,160	0	0	2,413	1,076	0	0
Lipetsk Region	4,720	626	0	0	65,625	7,704	0	0	2,855	985	0	0
Moscow Region	52,752	7,175	0	0	979,499	67,804	2,325	0	60,089	10,182	0	0
Orel Region	2,640	439	0	0	36,350	6,989	0	0	5,248	544	0	0
Ryazan Region	7,893	612	0	0	95,438	7,651	923	0	3,230	907	0	0
Smolensk Region	4,432	505	0	0	40,008	6,577	0	0	2,362	738	0	0
Tambov Region	3,957	609	0	0	43,413	7,820	0	0	1,687	762	0	0
Tver Region	6,657	801	0	0	77,316	5,874	0	0	1,861	758	0	0
Tula Region	7,907	870	0	0	77,260	10,072	0	0	3,358	1,285	0	0
Yaroslavl Region	6,621	585	16	0	67,156	7,196	1,026	0	4,051	709	69	0
Moscow	505,633	9,899	114	0	5,059,844	89,098	88,354	24	284,844	9,896	8,690	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	119,867	10,245	123	0	1,379,293	95,013	5,320	0	79,256	11,043	59	0
Republic of Karelia	2,040	420	0	0	27,317	3,917	0	0	837	386	0	0
Republic of Komi	1,521	473	0	0	14,638	5,323	0	0	1,515	657	0	0
Arkhangelsk Region	4,148	737	0	0	38,432	7,634	477	0	1,122	779	0	0
Nenets Autonomous Area	102	55	0	0	1,233	765	0	0	67	27	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	4,046	682	0	0	37,199	6,868	477	0	1,055	753	0	0
Vologda Region	5,358	792	0	0	52,258	8,324	0	0	1,812	745	0	0
Kaliningrad Region	12,907	946	112	0	131,881	8,794	324	0	2,701	735	59	0
Leningrad Region	9,708	1,158	0	0	172,223	12,535	0	0	5,616	1,892	0	0
Murmansk Region	1,672	389	0	0	17,069	5,452	1,765	0	1,256	617	0	0
Novgorod Region	1,325	241	0	0	9,918	3,118	0	0	706	357	0	0
Pskov Region	1,460	245	0	0	21,428	3,150	0	0	1,024	449	0	0
Saint Petersburg	79,727	4,845	10	0	894,129	36,766	2,753	0	62,666	4,425	0	0
SOUTHERN FEDERAL DISTRICT	114,000	14,615	0	0	1,993,486	198,738	289	0	56,389	18,417	0	0
Republic of Adygeya (Adygeya)	3,560	469	0	0	36,244	4,506	0	0	1,243	419	0	0
Republic of Kalmykia	1,028	549	0	0	10,800	5,705	0	0	1,287	601	0	0
Republic of Crimea	12,880	917	0	0	144,143	9,748	0	0	3,347	1,057	0	0
Krasnodar Territory	56,038	6,510	0	0	1,324,924	93,297	88	0	24,614	8,066	0	0
Astrakhan Region	3,600	524	0	0	72,973	7,737	201	0	5,743	955	0	0
Volgograd Region	6,825	1,430	0	0	85,393	16,603	0	0	5,960	2,062	0	0
Rostov Region	28,255	3,824	0	0	304,129	57,753	0	0	13,468	5,022	0	0
Sevastopol	1,815	393	0	0	14,880	3,390	0	0	726	236	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	19,068	4,104	3	0	295,903	49,426	3	0	25,654	7,961	0	0
Republic of Daghestan	2,075	489	0	0	31,156	4,224	0	0	2,263	1,303	0	0
Republic of Ingushetia	199	34	0	0	4,423	265	0	0	253	92	0	0
Kabardino-Balkar Republic	893	302	3	0	27,646	5,722	3	0	2,269	1,563	0	0
Karachay-Cherkess Republic	1,039	159	0	0	25,771	2,189	0	0	5,518	347	0	0
Republic of North Ossetia — Alania	1,405	256	0	0	31,275	3,080	0	0	1,344	348	0	0
Chechen Republic	896	512	0	0	10,598	3,275	0	0	1,187	347	0	0
Stavropol Territory	12,561	2,353	0	0	165,035	30,671	0	0	12,821	3,961	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	175,527	18,462	571	0	1,830,122	213,342	613	0	90,505	22,790	0	0
Republic of Bashkortostan	21,711	1,891	0	0	332,750	26,386	0	0	13,323	3,663	0	0
Mari El Republic	2,150	266	0	0	24,993	4,037	0	0	4,847	278	0	0
Republic of Mordovia	2,143	506	0	0	22,498	4,623	0	0	1,929	465	0	0
Republic of Tatarstan (Tatarstan)	40,158	2,649	71	0	393,214	28,569	71	0	11,948	2,934	0	0
Udmurt Republic	15,426	2,192	500	0	105,702	14,195	542	0	3,679	1,472	0	0
Chuvash Republic — Chuvashia	5,263	655	0	0	62,053	9,410	0	0	1,485	688	0	0
Perm Territory	15,279	1,987	0	0	158,023	21,938	0	0	6,558	2,689	0	0
Kirov Region	5,634	833	0	0	41,314	8,759	0	0	2,236	704	0	0
Nizhny Novgorod Region	20,445	1,762	0	0	202,549	21,873	0	0	9,065	2,346	0	0
Orenburg Region	6,685	1,113	0	0	84,018	17,577	0	0	13,031	1,421	0	0
Penza Region	6,596	805	0	0	91,615	13,517	0	0	2,415	1,009	0	0
Samara Region	19,076	1,756	0	0	188,608	16,393	0	0	10,314	2,253	0	0
Saratov Region	9,238	1,505	0	0	77,797	18,790	0	0	6,877	2,097	0	0
Ulyanovsk Region	5,722	543	0	0	44,988	7,273	0	0	2,798	772	0	0
URALS FEDERAL DISTRICT	92,373	8,451	283	0	1,129,172	100,332	1,446	0	45,686	12,569	0	0
Kurgan Region	2,670	413	0	0	35,003	5,972	0	0	2,169	553	0	0
Sverdlovsk Region	42,978	3,464	283	0	454,021	31,515	1,446	0	11,394	3,557	0	0
Tyumen Region	24,983	2,454	0	0	372,308	37,209	0	0	21,531	5,872	0	0
Khanty-Mansi Autonomous Area — Yugra	4,685	920	0	0	56,245	14,201	0	0	5,287	2,561	0	0
Yamal-Nenets Autonomous Area	2,556	511	0	0	30,830	8,726	0	0	4,518	1,248	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	17,743	1,023	0	0	285,234	14,282	0	0	11,726	2,063	0	0
Chelyabinsk Region	21,741	2,120	0	0	267,839	25,637	0	0	10,592	2,587	0	0
SIBERIAN FEDERAL DISTRICT	97,226	12,515	20	0	1,023,874	140,390	1,709	6	55,207	15,893	6	6
Altai Republic	950	141	0	0	21,699	1,429	0	0	612	242	0	0
Republic of Tuva	744	287	0	0	7,229	4,015	0	0	689	624	0	0
Republic of Khakassia	1,945	548	0	0	25,742	4,953	0	0	1,026	528	0	0
Altai Territory	14,473	1,648	0	0	134,098	21,151	0	0	9,505	1,393	0	0

Table 6.3.7 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	16,457	2,396	8	0	159,924	23,989	144	0	8,845	3,213	0	0
Irkutsk Region	12,125	1,786	1	0	115,100	19,770	51	0	5,539	2,368	0	0
Kemerovo Region — Kuzbass	8,159	1,123	0	0	77,322	15,110	0	0	5,375	1,819	0	0
Novosibirsk Region	29,086	2,144	11	0	352,133	24,107	1,509	0	14,873	3,606	0	0
Omsk Region	8,703	1,832	0	0	81,836	18,208	6	6	5,558	1,289	6	6
Tomsk Region	4,585	610	0	0	48,791	7,659	0	0	3,185	812	0	0
FAR-EASTERN FEDERAL DISTRICT	57,990	6,993	99	0	738,930	86,691	51,574	0	19,868	6,951	0	0
Republic of Buryatia	3,263	728	0	0	41,506	8,725	0	0	1,296	590	0	0
Republic of Sakha (Yakutia)	4,940	1,196	0	0	71,988	12,543	20	0	2,343	1,102	0	0
Trans-Baikal Territory	2,663	683	0	0	30,403	7,843	11,734	0	1,277	614	0	0
Kamchatka Territory	4,271	360	0	0	41,033	6,589	3,076	0	1,268	505	0	0
Primorye Territory	19,286	1,695	99	0	298,277	20,232	31,179	0	5,368	1,442	0	0
Khabarovsk Territory	10,874	718	0	0	123,828	11,038	5,564	0	3,670	975	0	0
Amur Region	3,366	719	0	0	38,731	9,126	0	0	1,186	605	0	0
Magadan Region	4,600	131	0	0	18,671	2,150	0	0	392	237	0	0
Sakhalin Region	3,863	507	0	0	61,291	6,465	0	0	2,733	723	0	0
Jewish Autonomous Region	465	153	0	0	8,878	1,220	0	0	232	132	0	0
Chukotka Autonomous Area	398	103	0	0	4,324	762	0	0	104	26	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

	31.07.2025											
	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	34,777,707	19,481,447	19,474,803	156,875	4,228,237	14,440	14,494	2,851	2,611	1,110	2	2
CENTRAL FEDERAL DISTRICT	10,516,854	6,070,896	6,068,080	48,792	1,455,616	3,803	10,123	2,414	2,188	988	2	2
Belgorod Region	276,547	144,946	144,895	792	29,976	70	8	1	1	—	—	—
Bryansk Region	182,089	94,926	94,903	612	19,590	37	5	1	—	—	—	—
Vladimir Region	225,707	112,235	112,199	685	24,739	46	51	12	12	12	—	—
Voronezh Region	435,444	234,304	234,243	1,966	41,721	226	22	4	4	4	—	—
Ivanovo Region	138,924	67,458	67,440	539	12,962	56	6	2	2	2	—	—
Kaluga Region	236,847	129,802	129,785	1,236	19,968	99	16	10	9	9	—	—
Kostroma Region	105,333	54,144	54,092	318	8,619	21	4	—	—	—	—	—
Kursk Region	187,642	99,445	99,416	571	18,316	23	8	2	2	0	—	—
Lipetsk Region	185,482	88,669	88,655	592	19,102	37	2	—	—	—	—	—
Moscow Region	2,861,020	1,672,206	1,671,485	15,157	384,410	1,039	1,500	838	767	568	2	2
Orel Region	126,277	64,551	64,537	405	12,209	16	6	—	—	—	—	—
Ryazan Region	223,506	125,225	125,164	941	32,415	83	5	—	—	—	—	—
Smolensk Region	151,544	76,208	76,193	600	14,945	39	44	6	0	—	—	—
Tambov Region	145,339	68,280	68,267	730	13,868	46	11	0	0	—	—	—
Tver Region	242,179	127,357	127,352	992	20,323	42	16	1	1	1	—	—
Tula Region	314,941	169,738	169,721	1,501	44,381	184	41	32	15	—	—	—
Yaroslavl Region	221,050	114,563	114,547	1,086	20,106	36	13	9	9	5	—	—
Moscow	4,256,984	2,626,839	2,625,185	20,069	717,967	1,701	8,363	1,495	1,365	386	—	—

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	3,836,048	2,203,151	2,202,776	14,380	445,655	1,423	2,734	202	196	58	—	—
Republic of Karelia	127,144	62,110	62,102	282	9,979	23	3	—	—	—	—	—
Republic of Komi	177,982	90,795	90,743	570	15,438	49	11	—	—	—	—	—
Arkhangelsk Region	263,983	150,379	150,362	509	33,717	75	16	—	—	—	—	—
Nenets Autonomous Area	12,011	6,040	6,040	12	1,155	0	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	251,972	144,339	144,323	498	32,563	75	16	—	—	—	—	—
Vologda Region	224,544	114,129	114,096	772	18,276	61	1	0	0	—	—	—
Kaliningrad Region	237,478	131,037	131,019	887	23,705	44	92	25	25	12	—	—
Leningrad Region	579,145	331,092	331,048	2,652	61,158	280	105	24	24	12	—	—
Murmansk Region	185,259	85,920	85,915	422	19,625	57	6	0	—	—	—	—
Novgorod Region	100,212	48,662	48,653	486	7,934	41	4	—	—	—	—	—
Pskov Region	98,085	46,085	46,083	247	9,870	22	2	—	—	—	—	—
Saint Petersburg	1,842,216	1,142,942	1,142,756	7,551	245,952	770	2,495	153	147	34	—	—
SOUTHERN FEDERAL DISTRICT	3,469,871	1,877,175	1,876,499	19,132	449,611	3,470	259	61	60	16	—	—
Republic of Adygeya (Adygeya)	102,342	50,098	50,089	647	13,811	103	4	—	—	—	—	—
Republic of Kalmykia	87,032	50,751	50,739	456	14,934	73	0	—	—	—	—	—
Republic of Crimea	194,127	103,835	103,835	466	30,623	63	21	1	1	—	—	—
Krasnodar Territory	1,548,128	862,363	862,068	11,155	202,514	2,550	136	44	44	11	—	—
Astrakhan Region	209,010	113,808	113,789	913	30,835	109	8	6	6	5	—	—
Volgograd Region	399,419	193,928	193,825	1,462	41,136	168	29	—	—	—	—	—
Rostov Region	866,262	464,862	464,624	3,852	106,695	361	62	9	9	0	—	—
Sevastopol	63,552	37,530	37,530	181	9,063	43	0	—	—	—	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	1,086,915	529,146	528,956	11,731	116,291	837	145	15	13	1	—	—
Republic of Daghestan	196,230	94,210	94,200	4,135	26,570	279	5	—	—	—	—	—
Republic of Ingushetia	16,074	4,411	4,411	447	863	0	0	—	—	—	—	—
Kabardino-Balkar Republic	94,570	42,713	42,674	759	8,446	31	95	—	—	—	—	—
Karachay-Cherkess Republic	71,399	35,102	35,082	896	5,268	51	—	—	—	—	—	—
Republic of North Ossetia — Alania	112,099	56,627	56,606	1,970	14,396	128	5	1	—	—	—	—
Chechen Republic	84,007	36,201	36,200	1,312	5,249	19	1	—	—	—	—	—
Stavropol Territory	512,536	259,882	259,783	2,211	55,499	328	39	14	13	1	—	—

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	6,289,559	3,459,051	3,457,626	24,917	683,788	1,626	242	28	28	10	—	—
Republic of Bashkortostan	1,035,422	600,236	600,065	4,754	121,562	437	17	3	3	—	—	—
Mari El Republic	111,989	60,974	60,969	364	12,133	11	2	—	—	—	—	—
Republic of Mordovia	121,745	67,173	67,128	290	15,026	22	2	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	1,118,808	668,049	667,783	5,184	136,982	315	12	3	3	2	—	—
Udmurt Republic	400,997	238,349	238,234	1,323	48,851	79	9	0	0	—	—	—
Chuvash Republic — Chuvashia	249,336	149,353	149,324	642	37,687	53	11	3	3	—	—	—
Perm Territory	597,002	317,376	317,176	2,310	62,233	201	20	2	2	—	—	—
Kirov Region	227,198	122,951	122,915	722	23,100	38	5	0	—	—	—	—
Nizhny Novgorod Region	597,161	304,691	304,524	1,566	58,694	56	57	5	5	1	—	—
Orenburg Region	408,632	211,546	211,515	1,882	30,511	97	6	—	—	—	—	—
Penza Region	232,957	132,629	132,460	597	32,397	34	1	—	—	—	—	—
Samara Region	592,650	287,655	287,530	2,957	54,945	143	83	7	7	7	—	—
Saratov Region	379,939	182,731	182,680	1,447	27,730	70	11	2	2	—	—	—
Ulyanovsk Region	215,723	115,337	115,323	879	21,937	72	5	2	2	—	—	—
URALS FEDERAL DISTRICT	3,407,671	1,913,703	1,913,213	13,684	392,966	1,009	332	32	31	—	—	—
Kurgan Region	153,162	77,540	77,526	523	15,156	31	1	—	—	—	—	—
Sverdlovsk Region	1,086,149	614,302	614,174	4,296	146,846	272	98	24	24	—	—	—
Tyumen Region	1,451,569	864,369	864,129	5,839	175,396	566	199	4	4	—	—	—
Khanty-Mansi Autonomous Area — Yugra	657,376	399,568	399,462	2,973	74,970	221	4	4	4	—	—	—
Yamal-Nenets Autonomous Area	249,003	142,714	142,659	676	33,663	51	10	—	—	—	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	545,190	322,087	322,008	2,190	66,763	295	184	—	—	—	—	—
Chelyabinsk Region	716,791	357,492	357,384	3,025	55,568	139	34	5	3	—	—	—
SIBERIAN FEDERAL DISTRICT	3,834,586	2,018,270	2,017,743	17,759	359,533	1,604	204	56	54	22	—	—
Altai Republic	42,258	15,116	15,115	107	3,382	5	—	—	—	—	—	—
Republic of Tuva	137,041	84,788	84,784	2,525	23,944	309	—	—	—	—	—	—
Republic of Khakassia	116,935	61,454	61,433	660	9,177	48	—	—	—	—	—	—
Altai Territory	397,104	201,488	201,459	1,585	38,486	136	7	—	—	—	—	—

Table 6.3.8 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	706,615	380,413	380,252	3,611	62,452	248	47	11	11	11	—	—
Irkutsk Region	564,300	286,150	286,085	2,275	40,593	147	49	18	18	—	—	—
Kemerovo Region — Kuzbass	500,223	222,236	222,168	1,498	42,256	118	27	12	12	3	—	—
Novosibirsk Region	773,328	462,876	462,781	3,544	88,381	395	36	—	—	—	—	—
Omsk Region	373,909	188,644	188,593	1,326	34,063	116	35	14	13	8	—	—
Tomsk Region	222,872	115,105	115,073	628	16,801	79	4	1	—	—	—	—
FAR-EASTERN FEDERAL DISTRICT	2,336,203	1,410,055	1,409,909	6,481	324,777	668	456	43	41	15	—	—
Republic of Buryatia	233,926	138,396	138,382	494	39,514	55	2	2	2	2	—	—
Republic of Sakha (Yakutia)	404,318	270,830	270,792	1,079	54,568	169	1	1	1	—	—	—
Trans-Baikal Territory	234,856	128,742	128,711	573	25,394	62	2	—	—	—	—	—
Kamchatka Territory	94,588	48,707	48,705	270	10,240	18	3	1	1	—	—	—
Primorye Territory	535,952	328,884	328,874	1,615	87,395	109	401	26	24	—	—	—
Khabarovsk Territory	356,720	218,050	218,027	1,056	60,230	87	23	5	5	5	—	—
Amur Region	211,493	129,940	129,932	632	20,442	42	0	—	—	—	—	—
Magadan Region	48,558	25,869	25,868	130	4,002	37	—	—	—	—	—	—
Sakhalin Region	167,903	96,495	96,475	472	17,438	66	23	8	8	8	—	—
Jewish Autonomous Region	28,011	13,748	13,747	93	3,467	5	—	—	—	—	—	—
Chukotka Autonomous Area	19,875	10,396	10,395	67	2,086	19	0	—	—	—	—	—

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Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	July 2025												
	volume of loans total, millions of rubles	including											
		housing loans				of which							
						mortgage loans				of which			
										against the pledge of claims under share construction participation agreements			
		number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	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	1,971,020	77,529	356,023	307.4	7.46	77,462	355,872	307.5	7.46	34,450	197,383	323.2	6.00
CENTRAL FEDERAL DISTRICT	610,524	18,155	101,635	309.2	8.16	18,150	101,565	309.4	8.16	8,752	59,471	326.3	6.61
Belgorod Region	16,988	757	3,164	314.3	7.23	757	3,164	314.3	7.23	322	1,652	326.5	5.73
Bryansk Region	11,331	462	1,726	310.1	8.46	462	1,726	310.1	8.46	191	965	329.4	6.58
Vladimir Region	14,655	568	2,275	306.9	8.52	568	2,275	306.9	8.52	224	1,220	327.1	6.22
Voronezh Region	26,003	1,035	4,454	316.3	7.25	1,035	4,454	316.3	7.25	462	2,322	324.9	5.89
Ivanovo Region	9,296	390	1,328	292.2	8.29	390	1,328	292.2	8.29	112	586	312.2	5.99
Kaluga Region	13,323	520	2,298	311.4	7.90	520	2,298	311.3	7.90	203	1,125	326.1	6.36
Kostroma Region	6,117	286	1,006	303.3	8.78	286	1,006	303.3	8.78	109	511	320.9	6.38
Kursk Region	11,379	584	2,483	305.7	6.88	584	2,483	305.7	6.88	266	1,271	314.1	5.98
Lipetsk Region	11,827	458	1,795	308.1	8.06	458	1,795	308.0	8.06	188	927	323.9	6.06
Moscow Region	153,626	4,348	26,869	314.4	7.88	4,347	26,864	314.5	7.89	2,183	16,101	328.8	6.53
Orel Region	7,577	311	1,227	309.7	8.52	311	1,227	309.8	8.52	103	566	329.3	6.39
Ryazan Region	12,601	556	2,307	317.8	7.38	556	2,307	317.8	7.38	312	1,577	337.0	5.93
Smolensk Region	9,711	347	1,408	315.6	8.53	347	1,408	315.6	8.53	135	764	340.1	6.94
Tambov Region	9,016	418	1,597	304.5	8.10	418	1,597	304.5	8.10	169	871	323.6	6.29
Tver Region	14,067	540	2,267	313.3	8.15	540	2,267	312.9	8.16	189	1,086	332.0	6.01
Tula Region	17,150	731	3,040	317.9	7.36	731	3,040	317.3	7.37	335	1,808	334.4	5.80
Yaroslavl Region	13,856	516	1,951	304.2	7.87	516	1,951	304.3	7.87	204	976	325.6	6.05
Moscow	252,002	5,328	40,440	304.4	8.68	5,324	40,376	304.8	8.69	3,045	25,142	323.9	7.06

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	221,613	8,003	38,001	304.5	7.28	7,998	37,987	304.5	7.28	3,652	20,453	321.3	5.93
Republic of Karelia	7,570	281	1,046	280.4	7.74	281	1,046	279.4	7.76	83	414	320.7	6.11
Republic of Komi	10,649	413	1,627	305.2	8.08	413	1,627	305.4	8.08	152	888	323.4	6.59
Arkhangelsk Region	15,095	862	3,430	260.4	5.09	862	3,430	260.4	5.09	326	1,581	281.4	4.59
Nenets Autonomous Area	656	33	142	305.3	6.40	33	142	305.3	6.40	18	89	321.9	5.34
Arkhangelsk Region, excluding Nenets Autonomous Area	14,439	829	3,288	258.5	5.02	829	3,288	258.5	5.02	308	1,492	279.0	4.54
Vologda Region	13,481	558	1,848	293.6	8.47	558	1,848	294.0	8.47	211	987	318.1	6.35
Kaliningrad Region	15,694	648	2,676	307.6	7.29	648	2,676	307.6	7.30	332	1,539	319.0	5.96
Leningrad Region	29,841	1,021	5,067	318.2	7.19	1,021	5,067	317.9	7.19	483	2,889	332.8	5.89
Murmansk Region	12,179	596	2,292	273.0	7.23	596	2,292	273.0	7.23	259	1,339	289.5	5.37
Novgorod Region	6,241	255	865	304.9	7.83	255	865	304.8	7.82	121	500	318.6	6.34
Pskov Region	6,274	256	898	299.7	7.82	255	897	300.0	7.82	136	550	314.0	6.11
Saint Petersburg	104,589	3,113	18,252	315.2	7.40	3,109	18,240	315.3	7.39	1,549	9,765	329.7	6.06
SOUTHERN FEDERAL DISTRICT	196,717	7,802	35,855	328.4	6.89	7,790	35,842	328.6	6.89	3,974	21,290	340.0	5.67
Republic of Adygeya (Adygeya)	5,646	300	1,378	343.3	5.74	299	1,376	343.6	5.73	215	1,080	351.9	5.14
Republic of Kalmykia	4,480	207	1,259	328.1	7.12	207	1,259	328.9	7.12	113	863	337.2	6.31
Republic of Crimea	15,604	472	2,217	327.7	6.95	472	2,217	327.8	6.95	267	1,358	331.9	6.08
Krasnodar Territory	80,937	3,027	14,704	332.9	6.78	3,023	14,698	333.1	6.78	1,529	8,409	344.0	5.61
Astrakhan Region	11,077	634	2,761	328.4	6.63	634	2,761	328.4	6.63	245	1,330	343.1	4.88
Volgograd Region	24,725	931	3,563	312.8	7.78	930	3,562	312.9	7.78	406	2,067	330.3	6.26
Rostov Region	49,471	2,090	9,322	326.5	6.88	2,084	9,318	326.7	6.88	1,123	5,775	338.8	5.58
Sevastopol	4,777	141	651	313.7	8.03	141	651	313.7	8.03	76	409	313.9	6.79
NORTH CAUCASIAN FEDERAL DISTRICT	57,615	2,853	9,851	323.0	8.05	2,853	9,851	322.9	8.05	1,075	5,713	338.3	6.11
Republic of Daghestan	10,029	486	1,822	327.1	8.10	486	1,822	327.1	8.10	188	1,219	347.2	6.22
Republic of Ingushetia	930	93	122	320.8	13.65	93	122	320.8	13.65	6	36	315.9	5.79
Kabardino-Balkar Republic	5,157	233	796	322.0	7.32	233	796	322.0	7.32	107	522	338.8	6.20
Karachay-Cherkess Republic	3,330	142	508	319.2	8.92	142	508	319.3	8.92	49	249	346.5	5.61
Republic of North Ossetia — Alania	5,725	219	913	324.8	7.65	219	913	324.8	7.65	91	499	335.7	5.92
Chechen Republic	4,360	501	663	290.9	14.69	501	663	290.9	14.69	25	197	294.6	8.02
Stavropol Territory	28,083	1,179	5,027	326.1	7.22	1,179	5,027	325.8	7.22	609	2,991	337.5	6.02

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	358,484	16,180	65,554	313.7	7.84	16,160	65,535	313.8	7.84	6,586	34,333	329.3	6.17
Republic of Bashkortostan	51,768	2,875	11,346	322.9	7.71	2,873	11,343	323.3	7.71	995	5,158	336.6	6.19
Mari El Republic	7,031	372	1,408	313.1	7.66	372	1,408	313.1	7.66	172	779	326.7	6.25
Republic of Mordovia	7,368	325	1,329	311.2	7.92	325	1,329	311.1	7.92	140	821	328.3	6.53
Republic of Tatarstan (Tatarstan)	55,957	2,701	12,723	319.2	7.60	2,684	12,709	319.5	7.60	1,287	7,250	332.3	6.25
Udmurt Republic	20,186	1,048	4,330	319.6	7.02	1,048	4,330	319.6	7.02	455	2,228	332.5	5.73
Chuvash Republic — Chuvashia	14,004	697	2,698	308.8	7.78	697	2,698	308.8	7.78	354	1,761	326.1	6.05
Perm Territory	36,219	1,635	6,496	312.6	7.51	1,635	6,496	312.6	7.50	692	3,598	328.8	5.99
Kirov Region	13,642	608	2,289	309.8	7.79	608	2,289	309.9	7.79	261	1,312	327.8	5.70
Nizhny Novgorod Region	37,637	1,351	5,660	300.6	7.94	1,351	5,660	300.7	7.94	600	3,230	318.5	6.25
Orenburg Region	24,671	1,163	4,272	310.3	8.10	1,163	4,272	310.6	8.10	408	1,856	323.2	6.07
Penza Region	12,979	644	2,273	313.3	7.61	644	2,273	312.2	7.62	269	1,143	325.6	5.87
Samara Region	39,231	1,331	5,271	307.1	8.93	1,330	5,268	306.9	8.91	452	2,511	329.5	6.36
Saratov Region	24,825	821	3,140	301.1	9.10	821	3,140	300.3	9.11	238	1,367	325.7	6.81
Ulyanovsk Region	12,966	609	2,320	313.2	7.92	609	2,320	313.2	7.92	263	1,319	330.4	6.39
URALS FEDERAL DISTRICT	189,945	8,802	35,828	311.5	7.55	8,782	35,801	311.7	7.55	3,715	18,760	329.4	6.05
Kurgan Region	8,832	422	1,520	312.2	7.63	421	1,519	312.4	7.63	193	883	333.4	6.16
Sverdlovsk Region	62,885	2,765	10,925	309.0	7.80	2,764	10,924	309.1	7.80	1,295	6,357	327.2	6.13
Tyumen Region	74,172	3,616	16,090	317.6	7.14	3,611	16,077	317.7	7.14	1,641	8,640	332.7	5.94
Khanty-Mansi Autonomous Area — Yugra	31,095	1,581	6,941	314.9	7.37	1,579	6,938	314.9	7.36	690	3,659	330.3	6.08
Yamal-Nenets Autonomous Area	12,380	613	2,960	300.8	7.01	610	2,949	301.4	6.98	318	1,807	320.5	5.85
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	30,697	1,422	6,190	328.7	6.97	1,422	6,190	328.6	6.97	633	3,173	342.4	5.83
Chelyabinsk Region	44,057	1,999	7,292	301.7	8.08	1,986	7,280	302.2	8.08	586	2,881	323.0	6.17
SIBERIAN FEDERAL DISTRICT	215,453	8,711	35,276	310.6	7.52	8,707	35,268	310.7	7.52	3,505	18,189	332.3	5.86
Altai Republic	2,565	130	384	288.6	7.20	130	384	288.6	7.20	50	239	308.8	5.51
Republic of Tuva	4,595	341	1,569	338.7	4.97	341	1,569	338.8	4.97	217	1,168	349.0	4.12
Republic of Khakassia	6,472	272	1,079	316.0	6.64	272	1,079	316.1	6.64	99	497	333.1	5.60
Altai Territory	23,697	1,265	4,391	308.1	7.66	1,262	4,389	308.2	7.66	581	2,621	321.6	6.01
Krasnoyarsk Territory	38,588	1,484	6,139	302.3	7.42	1,484	6,139	302.4	7.41	524	2,809	334.3	5.96

Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	32,180	1,235	5,214	312.9	7.60	1,235	5,214	313.0	7.59	420	2,204	334.5	6.11
Kemerovo Region — Kuzbass	29,728	967	3,553	301.0	8.00	966	3,548	300.9	8.00	358	1,886	329.1	6.03
Novosibirsk Region	41,357	1,661	7,363	317.1	7.66	1,661	7,363	317.1	7.67	796	4,257	334.5	6.12
Omsk Region	22,541	788	3,239	309.9	8.25	788	3,239	310.0	8.25	274	1,529	340.1	5.62
Tomsk Region	13,731	568	2,343	309.8	7.46	568	2,343	310.0	7.46	186	979	321.0	6.00
FAR-EASTERN FEDERAL DISTRICT	120,668	7,023	34,024	258.8	4.67	7,022	34,023	258.7	4.66	3,191	19,173	266.8	3.87
Republic of Buryatia	13,883	958	4,523	260.1	4.02	958	4,523	260.1	4.02	447	2,821	266.5	3.61
Republic of Sakha (Yakutia)	18,098	1,377	6,436	258.1	4.12	1,376	6,435	258.1	4.11	623	3,759	261.1	3.57
Trans-Baikal Territory	12,697	746	3,414	267.7	5.07	746	3,414	267.8	5.07	339	1,954	278.6	4.18
Kamchatka Territory	5,427	237	1,112	284.7	6.35	237	1,112	284.1	6.33	92	567	311.4	5.32
Primorye Territory	26,100	1,365	6,668	253.7	4.65	1,365	6,668	253.6	4.64	640	3,662	261.5	3.92
Khabarovsk Territory	19,451	1,058	5,317	253.7	4.98	1,058	5,317	253.6	4.97	611	3,721	256.0	3.28
Amur Region	10,731	623	3,162	257.6	4.46	623	3,162	257.5	4.45	191	1,131	272.5	4.28
Magadan Region	2,774	120	597	267.0	6.93	120	597	267.0	6.93	37	258	307.3	6.77
Sakhalin Region	8,730	411	2,202	255.4	4.27	411	2,202	255.2	4.25	151	954	278.5	4.12
Jewish Autonomous Region	1,636	73	360	271.4	5.96	73	360	271.4	5.96	42	253	271.2	4.83
Chukotka Autonomous Area	1,141	55	232	270.8	9.39	55	232	270.7	9.39	18	91	316.9	6.27

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	July 2025												
	volume of loans total, millions of rubles	including											
		housing loans				of which							
						mortgage loans				of which			
										against the pledge of claims under share construction participation agreements			
		number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	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	31	–	–	–	–	–	–	–	–	–	–	–	–
CENTRAL FEDERAL DISTRICT	23	–	–	–	–	–	–	–	–	–	–	–	–
Belgorod Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Vladimir Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Voronezh Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Kostroma Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Kursk Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Moscow Region	3	–	–	–	–	–	–	–	–	–	–	–	–
Orel Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Ryazan Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Tver Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Tula Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Moscow	20	–	–	–	–	–	–	–	–	–	–	–	–

Table 6.3.10 (cont.)

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

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	1	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Bashkortostan	0	—	—	—	—	—	—	—	—	—	—	—	—
Mari El Republic	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	0	—	—	—	—	—	—	—	—	—	—	—	—
Udmurt Republic	0	—	—	—	—	—	—	—	—	—	—	—	—
Chuvash Republic — Chuvashia	—	—	—	—	—	—	—	—	—	—	—	—	—
Perm Territory	1	—	—	—	—	—	—	—	—	—	—	—	—
Kirov Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Nizhny Novgorod Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Orenburg Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Penza Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Samara Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Saratov Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Ulyanovsk Region	—	—	—	—	—	—	—	—	—	—	—	—	—
URALS FEDERAL DISTRICT	1	—	—	—	—	—	—	—	—	—	—	—	—
Kurgan Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Sverdlovsk Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Tyumen Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Khanty-Mansi Autonomous Area — Yugra	0	—	—	—	—	—	—	—	—	—	—	—	—
Yamal-Nenets Autonomous Area	0	—	—	—	—	—	—	—	—	—	—	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	0	—	—	—	—	—	—	—	—	—	—	—	—
Chelyabinsk Region	0	—	—	—	—	—	—	—	—	—	—	—	—
SIBERIAN FEDERAL DISTRICT	0	—	—	—	—	—	—	—	—	—	—	—	—
Altai Republic	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—	—	—	—	—	—	—	—
Altai Territory	—	—	—	—	—	—	—	—	—	—	—	—	—
Krasnoyarsk Territory	0	—	—	—	—	—	—	—	—	—	—	—	—

Table 6.3.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Kemerovo Region — Kuzbass	0	—	—	—	—	—	—	—	—	—	—	—	—
Novosibirsk Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Omsk Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Tomsk Region	0	—	—	—	—	—	—	—	—	—	—	—	—
FAR-EASTERN FEDERAL DISTRICT	1	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Buryatia	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Sakha (Yakutia)	—	—	—	—	—	—	—	—	—	—	—	—	—
Trans-Baikal Territory	0	—	—	—	—	—	—	—	—	—	—	—	—
Kamchatka Territory	—	—	—	—	—	—	—	—	—	—	—	—	—
Primorye Territory	1	—	—	—	—	—	—	—	—	—	—	—	—
Khabarovsk Territory	0	—	—	—	—	—	—	—	—	—	—	—	—
Amur Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Magadan Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Jewish Autonomous Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	—	—

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

Insurers' Premiums and Payoffs

Table 6.4.1

(millions of rubles)

	H1 2025	
	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3
THE RUSSIAN FEDERATION	1,766,244.7	1,158,936.5
CENTRAL FEDERAL DISTRICT[1]	1,033,483.9	621,004.6
Belgorod Region	19,293.1	9,084.4
Bryansk Region	3,459.2	2,738.0
Vladimir Region	6,464.2	4,852.8
Voronezh Region	12,162.3	9,234.0
Ivanovo Region	5,933.5	5,003.2
Kaluga Region	6,380.6	4,788.4
Kostroma Region	2,703.9	1,593.5
Kursk Region	4,107.0	2,404.8
Lipetsk Region	4,626.2	3,018.6
Moscow Region	40,566.8	24,892.8
Orel Region	2,131.3	1,453.8
Ryazan Region	7,276.6	5,176.6
Smolensk Region	3,813.9	2,845.8
Tambov Region	2,515.8	1,808.8
Tver Region	6,217.3	4,310.8
Tula Region	7,496.3	4,862.5
Yaroslavl Region	6,854.5	5,600.1
Moscow	891,476.9	527,334.5
NORTH-WESTERN FEDERAL DISTRICT	211,894.8	161,137.3
Republic of Karelia	2,406.3	1,917.1
Republic of Komi	4,038.9	2,613.2
Arkhangelsk Region	18,914.9	14,034.9
Nenets Autonomous Area	83.6	41.8
Arkhangelsk Region, excluding Nenets Autonomous Area	18,831.3	13,993.1
Vologda Region	8,179.0	6,796.0
Kaliningrad Region	8,104.9	6,200.9
Leningrad Region	4,347.8	2,297.3
Murmansk Region	4,882.2	2,632.3
Novgorod Region	2,528.3	2,937.0
Pskov Region	1,947.3	1,037.6
Saint Petersburg	156,545.2	120,670.9
SOUTHERN FEDERAL DISTRICT	88,419.7	58,148.4
Republic of Adygeya (Adygeya)	612.8	422.0
Republic of Kalmykia	343.6	257.3
Republic of Crimea	2,482.5	1,263.1
Krasnodar Territory	39,890.0	27,764.5
Astrakhan Region	3,375.4	2,492.0
Volgograd Region	10,372.7	6,720.6
Rostov Region	30,823.7	18,960.5
Sevastopol	519.1	268.5
NORTH CAUCASIAN FEDERAL DISTRICT	25,047.5	23,124.7
Republic of Daghestan	3,354.9	3,587.0
Republic of Ingushetia	102.0	377.9
Kabardino-Balkar Republic	2,329.1	1,331.4
Karachay-Cherkess Republic	1,110.6	840.6
Republic of North Ossetia — Alania	1,621.7	1,206.8
Chechen Republic	650.6	556.9
Stavropol Territory	15,878.8	15,224.0

Table 6.4.1 (end)

(millions of rubles)

1	2	3
VOLGA FEDERAL DISTRICT	173,294.0	120,665.2
Republic of Bashkortostan	26,721.6	17,105.5
Mari El Republic	2,651.8	1,379.5
Republic of Mordovia	3,459.0	2,616.7
Republic of Tatarstan (Tatarstan)	32,696.3	19,882.8
Udmurt Republic	7,516.5	4,678.9
Chuvash Republic — Chuvashia	4,949.1	4,368.3
Perm Territory	20,089.6	14,872.5
Kirov Region	5,909.6	4,022.0
Nizhny Novgorod Region	18,784.7	12,035.4
Orenburg Region	7,114.4	4,429.8
Penza Region	6,205.7	3,877.0
Samara Region	22,145.1	14,777.6
Saratov Region	9,188.9	12,498.9
Ulyanovsk Region	5,861.4	4,120.4
URALS FEDERAL DISTRICT	90,690.9	63,046.5
Kurgan Region	2,920.6	1,798.2
Sverdlovsk Region	27,994.2	17,904.2
Tyumen Region	38,333.7	28,841.1
Khanty-Mansi Autonomous Area — Yugra	10,790.3	8,586.0
Yamal-Nenets Autonomous Area	5,145.7	2,338.4
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	22,397.7	17,916.7
Chelyabinsk Region	21,442.3	14,503.1
SIBERIAN FEDERAL DISTRICT	89,541.3	66,176.7
Altai Republic	302.4	195.8
Republic of Tuva	376.6	357.4
Republic of Khakassia	1,663.7	2,268.6
Altai Territory	8,055.2	7,294.6
Krasnoyarsk Territory	16,554.0	12,217.9
Irkutsk Region	14,768.9	9,537.9
Kemerovo Region — Kuzbass	13,093.8	8,488.3
Novosibirsk Region	20,625.5	15,091.8
Omsk Region	7,910.9	4,939.7
Tomsk Region	6,190.2	5,784.7
FAR-EASTERN FEDERAL DISTRICT	51,367.9	45,289.3
Republic of Buryatia	2,867.9	2,348.2
Republic of Sakha (Yakutia)	2,545.1	2,874.6
Trans-Baikal Territory	3,803.9	2,364.0
Kamchatka Territory	1,856.2	2,258.6
Primorye Territory	16,262.6	13,610.6
Khabarovsk Territory	12,435.9	10,288.6
Amur Region	3,627.9	2,766.0
Magadan Region	4,680.1	7,018.3
Sakhalin Region	2,941.1	1,521.9
Jewish Autonomous Region	242.4	197.0
Chukotka Autonomous Area	104.6	41.6
OUTSIDE THE RUSSIAN FEDERATION	431.9	147.2

[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

	Q1 2025						
	pension reserves, millions of rubles	number of participants, persons	contributions, millions of rubles	payouts, millions of rubles	number of participants receiving regular benefits, persons	pension savings, millions of rubles	number of insured persons, persons
1	2	3	4	5	6	7	8
THE RUSSIAN FEDERATION	1,980,976.8	10,548,160	178,905.2	33,329.2	1,542,553	3,110,625.3	35,378,531
CENTRAL FEDERAL DISTRICT	670,703.1	2,939,439	57,526.9	10,309.4	336,143	851,204.5	7,849,703
Belgorod Region	7,259.7	120,248	1,378.9	133.9	5,312	35,147.3	443,477
Bryansk Region	13,871.2	74,047	1,184.7	200.5	6,651	18,673.0	278,614
Vladimir Region	7,773.5	83,684	1,313.8	123.9	4,619	28,488.2	361,012
Voronezh Region	13,239.9	144,323	2,072.6	238.2	11,097	37,777.1	554,591
Ivanovo Region	2,661.6	40,385	756.1	51.7	1,560	15,488.5	247,862
Kaluga Region	5,111.2	47,365	1,015.9	77.1	3,141	22,169.5	237,097
Kostroma Region	3,180.8	32,417	510.2	53.6	2,362	12,826.0	193,764
Kursk Region	5,501.7	74,864	769.8	99.8	6,708	20,349.9	303,110
Lipetsk Region	8,380.1	75,887	1,207.4	148.1	6,993	23,359.0	312,851
Moscow Region	111,197.1	442,640	11,332.3	2,336.2	45,882	203,295.0	1,405,432
Orel Region	4,054.4	51,049	744.4	59.7	2,127	13,230.2	192,298
Ryazan Region	8,762.7	64,635	1,349.5	129.0	6,738	20,717.8	253,814
Smolensk Region	6,279.4	48,337	951.6	92.9	4,709	17,411.6	226,273
Tambov Region	4,512.1	47,975	638.3	72.2	4,159	15,149.2	252,531
Tver Region	7,303.2	62,788	1,386.3	115.5	3,892	25,118.7	281,001
Tula Region	9,286.4	94,431	1,727.9	150.4	8,221	32,972.6	385,811
Yaroslavl Region	10,970.2	73,205	1,412.6	171.5	7,457	29,518.1	351,183
Moscow	441,358.0	1,361,159	27,774.5	6,055.2	204,515	279,512.9	1,568,982
NORTH-WESTERN FEDERAL DISTRICT	179,341.8	994,362	18,798.4	3,213.6	134,378	353,638.6	3,426,705
Republic of Karelia	8,889.9	56,503	588.1	126.0	8,494	15,144.5	181,139
Republic of Komi	33,865.8	92,700	1,627.6	528.4	15,987	30,669.5	302,995
Arkhangelsk Region	15,331.8	91,788	1,397.1	233.7	10,383	32,801.2	376,817
Nenets Autonomous Area	479.8	4,213	121.8	5.3	153	1,829.3	10,061
Arkhangelsk Region, excluding Nenets Autonomous Area	14,852.1	87,575	1,275.4	228.4	10,230	30,972.0	366,756
Vologda Region	9,839.0	111,756	1,511.4	198.1	23,843	33,537.7	374,448
Kaliningrad Region	5,545.7	50,016	1,087.0	113.0	4,411	20,182.2	274,813
Leningrad Region	20,895.7	117,518	2,522.5	364.6	12,452	44,454.8	406,076

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	10,707.7	67,204	965.1	172.5	6,239	25,567.6	251,294
Novgorod Region	3,319.9	29,337	611.8	37.4	1,812	14,232.5	163,480
Pskov Region	3,829.9	33,584	499.0	65.9	2,660	11,573.7	163,225
Saint Petersburg	67,116.5	343,956	7,988.7	1,373.9	48,097	125,474.9	932,418
SOUTHERN FEDERAL DISTRICT	105,051.9	770,892	11,124.0	1,809.3	76,653	250,423.3	3,594,483
Republic of Adygeya (Adygeya)	707.6	14,869	179.1	18.3	389	5,543.8	93,379
Republic of Kalmykia	523.2	15,409	158.8	6.0	258	3,045.7	60,023
Republic of Crimea	837.4	22,631	198.2	18.6	101	163.3	9,035
Krasnodar Territory	48,907.4	300,333	4,774.1	827.7	37,477	98,274.1	1,306,831
Astrakhan Region	15,009.0	69,842	908.3	267.8	9,428	19,478.9	318,684
Volgograd Region	17,345.0	125,086	1,566.0	301.1	12,898	50,493.1	752,700
Rostov Region	21,406.3	216,183	3,259.6	363.9	16,064	73,314.4	1,051,860
Sevastopol	315.9	6,539	79.8	6.0	38	110.0	1,971
NORTH CAUCASIAN FEDERAL DISTRICT	26,345.0	261,327	3,095.6	468.2	17,175	55,993.5	1,082,514
Republic of Daghestan	4,294.4	39,382	240.2	66.8	2,730	6,511.2	179,225
Republic of Ingushetia	95.2	5,300	19.8	1.1	71	393.6	15,099
Kabardino-Balkar Republic	1,188.0	18,089	161.8	18.5	850	4,811.5	124,575
Karachay-Cherkess Republic	582.9	13,507	129.3	7.1	399	2,859.3	57,550
Republic of North Ossetia — Alania	1,020.4	19,754	170.2	20.2	690	3,982.6	102,997
Chechen Republic	1,901.1	15,506	65.0	30.5	1,781	1,892.4	54,655
Stavropol Territory	17,263.0	149,789	2,309.2	323.9	10,654	35,542.7	548,413
VOLGA FEDERAL DISTRICT	309,547.1	2,525,180	31,872.5	5,597.7	365,055	648,195.5	8,821,028
Republic of Bashkortostan	47,289.3	272,702	4,230.7	777.8	29,736	95,319.6	1,254,215
Mari El Republic	1,817.8	37,702	622.7	27.4	706	11,569.1	209,174
Republic of Mordovia	3,635.5	47,524	560.0	64.8	2,891	13,914.7	200,331
Republic of Tatarstan (Tatarstan)	53,864.1	443,268	4,375.1	1,016.6	111,317	93,326.0	1,199,680
Udmurt Republic	10,291.6	123,683	1,638.6	170.1	11,355	37,225.6	546,385
Chuvash Republic — Chuvashia	4,870.9	88,046	1,111.0	73.0	3,109	23,682.3	391,724
Perm Territory	28,236.3	252,204	3,747.8	534.1	33,921	67,409.7	847,659
Kirov Region	6,764.5	79,527	1,005.0	106.7	4,906	26,772.0	386,620
Nizhny Novgorod Region	46,931.3	415,518	4,294.7	947.2	65,030	76,386.6	933,921
Orenburg Region	26,433.4	155,502	1,943.1	462.4	19,585	43,471.9	633,899
Penza Region	5,710.6	71,549	866.0	89.9	4,228	21,197.5	342,334
Samara Region	44,704.9	307,186	4,818.2	826.0	52,504	72,673.5	829,672
Saratov Region	23,750.5	165,861	1,856.0	400.1	21,395	43,805.3	699,073
Ulyanovsk Region	5,246.4	64,908	803.7	101.4	4,372	21,441.8	346,341

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	352,072.0	1,324,222	25,995.4	6,299.8	399,172	376,620.4	3,694,335
Kurgan Region	5,664.1	47,002	651.6	91.5	4,364	15,845.2	276,264
Sverdlovsk Region	43,585.2	322,694	5,920.5	772.0	42,702	121,621.5	1,299,264
Tyumen Region	277,120.6	762,028	16,331.0	5,028.7	331,375	165,083.9	1,171,712
Khanty-Mansi Autonomous Area — Yugra	144,321.6	558,192	8,524.1	2,942.8	285,456	90,622.0	567,002
Yamal-Nenets Autonomous Area	92,376.5	85,960	4,342.4	1,603.8	34,375	30,642.3	160,070
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	40,422.5	117,876	3,464.4	482.1	11,544	43,819.6	444,640
Chelyabinsk Region	25,702.1	192,498	3,092.3	407.5	20,731	74,069.8	947,095
SIBERIAN FEDERAL DISTRICT	180,690.3	1,113,761	19,844.6	2,821.2	127,111	376,623.4	4,781,658
Altai Republic	267.0	7,624	139.1	5.1	71	2,430.4	48,181
Republic of Tuva	157.6	7,185	65.4	1.6	13	2,711.3	63,668
Republic of Khakassia	4,400.1	22,874	404.5	56.9	2,412	9,061.9	120,641
Altai Territory	8,860.6	99,144	1,692.2	151.2	6,594	34,938.6	656,229
Krasnoyarsk Territory	51,365.5	272,687	4,234.4	752.3	28,090	76,438.5	799,127
Irkutsk Region	44,208.7	195,077	4,259.2	662.8	26,947	57,487.8	696,707
Kemerovo Region — Kuzbass	18,119.8	192,611	2,927.7	287.7	25,212	63,787.0	759,359
Novosibirsk Region	22,132.1	155,174	2,747.8	432.3	22,077	59,061.8	729,755
Omsk Region	18,325.5	102,924	1,829.8	252.7	8,825	42,863.7	609,415
Tomsk Region	12,853.3	58,461	1,544.7	218.6	6,870	27,842.3	298,576
FAR-EASTERN FEDERAL DISTRICT	156,829.8	609,144	10,486.9	2,797.5	86,850	197,745.0	2,127,023
Republic of Buryatia	11,624.3	69,538	849.3	157.6	6,571	19,583.3	296,145
Republic of Sakha (Yakutia)	38,569.2	67,276	1,047.8	1,083.3	25,548	25,448.3	238,549
Trans-Baikal Territory	23,466.1	93,467	1,371.5	287.7	11,237	22,596.3	295,993
Kamchatka Territory	1,390.9	14,234	364.3	32.3	938	9,362.1	74,633
Primorye Territory	19,144.7	116,553	2,116.9	315.4	11,581	38,019.4	436,630
Khabarovsk Territory	28,711.2	114,944	2,478.6	431.1	12,534	37,012.3	350,686
Amur Region	18,666.3	73,878	1,099.4	258.2	9,595	20,314.7	222,831
Magadan Region	1,059.8	9,691	205.2	22.7	692	4,989.9	35,777
Sakhalin Region	10,967.4	34,674	750.2	161.8	6,624	15,432.2	122,307
Jewish Autonomous Region	3,109.9	13,178	159.9	39.2	1,434	3,734.9	46,296
Chukotka Autonomous Area	119.9	1,711	43.7	8.1	96	1,251.8	7,176
THE CITY OF BAIKONUR[1]	7.9	105	3.3	0.0	2	178.1	1,037
FOREIGN STATES (MEMO)	3,092.8	5,372	33.3	36.3	1,192	130.8	1,507

[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 (Minenego), Ministry of Transport (Mintrans); reporting forms of credit institutions and other financial corporations; primary statistical data of non-financial corporations; Russia's trading partner country statistics; as well as the Bank of Russia's administrative data, own data and estimation system.

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

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

Balance of payments data for previous periods are revised mainly because of the updating of reports for previous periods, emergence of new information sources, methodological improvements and (or) changes in the methods of compilation of certain aggregates as well as reclassification of financial instruments (aggregates). Such an approach ensures access to the most updated data for all users of balance of payments statistics.

Balance of payments data in the analytical presentation are posted on the Bank of Russia website.

Individual Indicators Highlights

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

1.1. Goods and services. Recorded under this item is the net value of exports and imports of goods whose ownership rights were transferred within a reporting period from residents to non-residents (exports) and from non-residents to residents (imports), as well as the net value of services exports and imports which were provided by residents to non-residents (exports) and received by residents from non-residents (imports) within a reporting period.

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

1.2. Primary income represents a balance on compensation of employees (a balance on remuneration of resident workers that are temporarily employed in a foreign economy and earnings of non-residents working in the Russian Federation), investment income (a balance on income of Russian Federation residents earned on foreign financial assets owned by them (in the form of direct, portfolio and other investment) and similar income payable to non-residents resulting from their investments in the economy of the Russian Federation), and rent which reflects a balance on income receivable and payable from leasing for the use of land and natural resources.

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

A transfer is an economic transaction resulting in provision without a quid pro quo by one institutional unit to another of a commodity, service, asset or ownership rights without any counterparts thereof being received in return as an equivalent. Current transfers are those that augment the disposable income and potential consumption power of a recipient country's residents, and reduce the disposable income and potential consumption power of a donor country's residents.

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

Acquisition/disposal of non-produced non-financial assets reflects the acquisition and disposal of assets that are not the result of production (land and its subsoil) and (or) assets of intangible nature such as patents, copyrights, trademarks, franchising rights, etc.

Capital transfers represent large-amount transactions of irregular nature, e.g. debt forgiveness, investment grants, certain types of taxes, large-value gifts, payment and receiving of inheritance, etc.

Net lending (+) / net borrowing (–) (balance on current and capital accounts) represents the sum of current account balance and capital account balance.

3. Net lending (+) / net borrowing (–) (balance on financial account) is the residual balance on transactions with financial liabilities and assets between Russian Federation residents and non-residents. The outcome is calculated as the difference between the aggregates of net acquisition of financial assets and net incurrence of liabilities.

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

Net incurrence of liabilities ('+' — increase, '–' — decrease) represents the difference between an increase of residents' foreign liabilities and a decrease thereof resulting from financial transactions.

Financial assets and liabilities are classified by functional category: direct investment, portfolio investment, financial derivatives, other investment, and international reserves.

Direct investment is a category of foreign investment, which is made by a resident institutional unit of one economy with the purpose to exercise control or acquire a lasting influence on the management of an enterprise located in another economy. Direct investment relationship arises when a direct investor owns directly or indirectly equity assuring him/her 10% or more of the votes in managing the direct investment enterprise. Direct investment also includes transactions of a direct investment enterprise to acquire equity and debt instruments of its direct investor (reverse investment) and transactions between sister enterprises. Sister enterprises are those that are under the control and influence of the same direct or indirect investor, but do not have any control or influence with respect to each other.

Direct investment is accounted for in the form of equity (listed and unlisted stocks, shares, units, real estate), reinvested earnings and debt instruments (securities, loans, other debt instruments), excluding transactions with debt instruments between related financial intermediaries in the same direct investment relationship.

Portfolio investment is a category of foreign investment in negotiable debt securities and equity, excluding those that are included under direct investment and reserve assets.

Loans, cash currency and deposits include lending and borrowing transactions, transactions between residents and non-residents with cash foreign currency, transactions in current accounts (including interbank accounts) and transactions with deposits.

4. Net errors and omissions mean a statistical discrepancy, which is derived residually as net lending / net borrowing of the financial account minus the corresponding item from the current and capital accounts.

Table 1.2
External Debt of the Russian Federation

General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to table 1.4 are applicable to the contents of this table.

The table's structure suggests the following institutional sectors as the main classification groupings:

— General government;
— Central bank and banks;
— Other sectors.

Data on debt liabilities to direct investors and direct investment enterprises of the *Central bank and banks*, and *Other sectors* are reflected within respective qualification groups.

For each qualification group, data are classified by type of debt instrument.

Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank and banks*, and *Other sectors* broadly correspond with these indicators' characteristics set out in the comments to table 1.4.

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

Table 1.3
External Debt of the Russian Federation in Domestic and Foreign Currencies by Maturity

General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to table 1.4 are applicable to the contents of this table.

The table's structure suggests the following sectors as the main classification groupings:

— General government;
— Central bank and banks (excluding debt liabilities to direct investors and direct investment enterprises);
— Other sectors (excluding debt liabilities to direct investors and direct investment enterprises).

Data on debt liabilities to direct investors and direct investment enterprises of the *Central bank and banks*, and *Other sectors* are grouped separately.

Further level of detailing external debt is achieved by breaking it down into domestic and foreign currencies-denominated liabilities. Then data are classified by maturity as short-term liabilities (with original maturity of one year or less) and long-term ones (with original maturity exceeding one year).

Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank and banks*, and *Other sectors* correspond with these indicators' characteristics set out in the comments to table 1.4.

Table 1.4
External Debt of the Russian Federation by Maturity and Financial Instruments

General Provisions

External debt (according to international methodology) as of the reporting date represents an outstanding amount of actual current, and not contingent, liabilities of residents of the Russian Federation to nonresidents which requires payment(s) of principal and (or) interest at some point(s) in the future.

Information on the external debt of the economy is very important for analyzing its sustainability to external shocks.

Methodological and conceptual basis for external debt statistics is set out in the joint document of a group of international organizations *External Debt Statistics: A Guide for Compilers and Users, 2013* and also in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

The key characteristic of debt is the obligation of a debtor to make payment of principal and (or) interest. Therefore, external debt does not include guarantees, open lines of credit, and other contingent liabilities, financial derivatives, and equity instruments as well. Notable exceptions are preferred shares owned by non-residents, which are classified as an external debt component and are included as debt securities.

External debt data under the international methodology cover the indebtedness of all sectors of the economy of the Russian Federation to non-residents, irrespective of the currency of the debt's denomination.

The table's structure suggests the following institutional sectors as the main classification groupings:

— General government;
— Central bank and banks (excluding debt liabilities to direct investors and direct investment enterprises);
— Other sectors (excluding debt liabilities to direct investors and direct investment enterprises).

Debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are categorized separately.

Further level of detailing external debt is achieved by breaking it down by maturity as short-term (with original maturity of one year or less) and long-term (with original maturity exceeding one year).

Then data are classified by type of debt instruments (debt securities, loans, trade credits, current accounts and deposits, other debt liabilities).

Information sources include official statistics and administrative data from Russia's Ministry of Finance, FCS of Russia, other ministries and agencies, local governments; reporting from credit institutions, non-credit financial corporations, depositories; primary statistical data from non-financial organizations; data of international financial organizations; and administrative data (and estimates) of the Bank of Russia.

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

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

External debt statistics of the Russian Federation are available on the Bank of Russia website.

Individual Indicators Highlights

General government. This category includes external indebtedness of the federal government which has originated in the period since 1992, i.e. the new Russian debt, and indebtedness which had been contracted prior to 1992 and was assumed by the Russian Federation as the legal successor of the USSR, i.e. the debt of the former USSR, and also the indebtedness of local governments to non-residents under contracted credits and issued debt securities.

The new Russian debt includes drawings from the IBRD, EBRD, other international organizations and governments of foreign states, indebtedness to non-residents under Eurobonds issued by the Government of the Russian Federation, and also the debt owed to the London Club creditors. Other liabilities include external debt under current transactions.

The debt of the former USSR includes borrowings from former socialist countries and other official creditor countries as well as the remaining liabilities under merchandise supplies' credits and interest on arrears, which are classified as other liabilities.

Debt securities. This aggregate contains data on indebtedness to non-residents on securities issued by Russia's Ministry of Finance and local governments and denominated in foreign currencies and rubles. Government securities are estimated at face value.

Loans, currency and deposits include data on indebtedness under loans drawn from non-residents by the Government of the Russian Federation, local governments, and the Government of the former USSR.

Other liabilities include the indebtedness under current transactions of Russia's Ministry of Finance, interstate indebtedness under clearing arrangements, and also the remaining liabilities under merchandise supplies' credit and interest on arrears, which are classified as other indebtedness.

Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises). This category includes external debt liabilities of the Bank of Russia and credit institutions (except non-bank credit institutions which are covered within *Other sectors*) and of the State Development Corporation VEB.RF (for the part of its commercial activity) to non-residents. External indebtedness under state credits, which is maintained on the books of the State Development Corporation VEB.RF due to its fulfilment of the functions of the official agent of the Government of the Russian Federation, is included in the liabilities of the general government.

Debt securities represent indebtedness to non-residents on debt securities issued by banks. Securities are recorded at fair value.

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

Other liabilities represent banks' and the central bank's indebtedness to non-residents on declared dividends payable on common and preferred shares, which are classified as portfolio investment, and indebtedness which originated as a result of a transfer of claims by a resident to a non-resident, and liabilities of the Bank of Russia which have accumulated in the course of SDR allocations to the Russian Federation.

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

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

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

Other liabilities cover indebtedness to non-residents on declared dividends payable on common and preferred shares, which are classified as portfolio investment, liabilities of insurance companies and indebtedness, which originated as a result of a transfer of claims by resident to non-resident, and accounts payable to non-residents associated with goods' supplies and provision of services.

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

Table 1.5
International Investment Position of the Russian Federation. Main Components

General Provisions

International investment position is a statistical statement that shows at a point in time the value of financial assets of residents of the Russian Federation representing claims on non-residents and gold bullion held as reserve assets, and of liabilities to non-residents of the residents of the Russian Federation. The difference between external financial assets and liabilities is the net investment position, which may be positive — indicating that the Russian Federation is a net creditor to the rest of the world — or negative — indicating that the Russian Federation is a net borrower.

Information presented in the international investment position is very important for the analysis of the economic situation of the Russian Federation.

International investment position is compiled and disseminated quarterly. Methodological basis for compilation of the components of the table is set out in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Information sources include reports from Russia's Ministry of Finance, Federal Customs Service, other ministries and agencies, international financial organizations, local governments, credit institutions, noncredit financial corporations, nonfinancial corporations, partner countries' data, as well as own data and estimation system of the Bank of Russia.

International investment position data for previous periods are subject to revision, mainly due to the following reasons: changes in the reported data, availability of data from new sources of information, improvements of methodology and (or) compilation techniques of certain components, reclassification of instruments (indicators).

International investment position statistics of the Russian Federation are available on the Bank of Russia website.

Individual Indicators Highlights

Financial assets and liabilities of residents of the Russian Federation are the major classification groupings presented ***on the left of the table***.

Further breakdown of assets and liabilities is made as follows:

— by functional category direct: investment, portfolio investment, financial derivatives, other investment, international reserves (reserve assets);

— by financial instrument: equity and investment fund shares, debt securities, loans, cash currency and deposits, etc.

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

Special Valuation Cases

External assets and liabilities are valued primarily at market prices.

Balances on debt securities' stocks including securities issued by the general government sector are valued taking into account the accrued coupon interest.

Data on accrued balances under loans, including trade credits, are reflected at amortized values.

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

Table 1.6
Merchandise Trade of the Russian Federation (per Balance of Payments Methodology)

General Provisions

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

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

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

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

Individual Indicators Highlights

Exports of goods (per balance of payments methodology) represent movement of (i) goods out of the customs territory of the Russian Federation recorded by the Federal Customs Service in accordance with the general trade system, and (ii) goods not registered by the FCS of Russia — namely, goods procured by foreign carriers in Russian ports; goods exported by individuals; goods sold to nonresidents without crossing Russia's customs border including fish and marine products caught in the high seas; other goods whose economic ownership is transferred from residents to nonresidents; net exports of goods under 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)*[1] and *System of National Accounts Manual (European Commission, United nations, Organization for Economic Cooperation and Development, International Monetary Fund, World Bank, 2008)*[2]. In accordance with international standards, monetary indicators are broken down by financial instruments and by economic sectors in rubles and foreign currency.

Institutional sectors[3]:

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

Non-financial corporations are organizations manufacturing products and rendering non-financial services at market prices irrespective of their ownership form and organizational and legal structure. The sector of non-financial 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 Russia 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 corporations comprise loans, including claims for accrued interest, extended by the Bank of Russia to other depository corporations (including banks with revoked licences), 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 Public Corporation of Development 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 funds and extra-budgetary funds of the constituent entities of

[1] Monetary and Financial Statistics Manual and Compilation Guide (IMF, 2016).

[2] System of National Accounts 2008 (European Commission, United Nations, Organization for Economic Cooperation and Development, International Monetary Fund, World Bank).

[3] 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. 505st, dated 16 October 2012).

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 non-financial corporations debt securities, loans (as well as overdue debt, including overdue interest claims) to other financial corporations and non-financial corporations, shares of other financial corporations and non-financial 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.

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

Liabilities to other depository corporations are required reserve 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 a revoked licence) with the Bank of Russia, debt securities — Bank of Russia's bonds in other depository corporations' portfolio.

Deposits included in broad money are all funds of 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, all types of deposits in foreign currency and precious metals, as well as accrued interest liabilities on deposit transactions.

Transferable and other deposits in national and foreign currencies are presented across the economic sectors. Transferable and other deposits include deposits of ***other financial corporations*** and ***non-financial corporations***.

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

Table 1.13
Other Depository Corporations Survey

General Provisions

The main source of data for Other Depository Corporations Survey is the monthly consolidated balance sheet for operating 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 Institution'.

Other sources of information: the balance sheet of the 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'; 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 — nonresidents' 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' cash 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's 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 other 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 government accounts, government authorities of the constituent entities of the Russian Federation accounts 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, non-financial corporations and households.

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 corporations and other receivables on settlement transactions with other financial corporations.

Claims on non-financial corporations are loans granted to non-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 non-financial corporations, as well as other forms of equity of non-financial corporations and

other receivables on settlement transactions with non-financial corporations.

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

Liabilities to the 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 contracts 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 the 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, settlement, current and other demand accounts, 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 consist of deposits of ***other financial corporations***, ***non-financial 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 with 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 licences).

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

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

Monetary aggregate M2X (broad money) 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.

Monetary aggregate M0 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.

Monetary aggregate M1 are part of M2 monetary aggregate. M1 is a sum of cash in circulation (M0) and transferable deposits.

Other deposits are Russian Federation residents' funds (legal entities and households) in term deposits and other funds held in national currency, settlement, current and other demand accounts, 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 non-financial corporations, other financial corporations and households.

Money supply M2 is the total amount of currency outside the banking system and deposits of Russian Federation residents (non-financial corporations, other financial corporations, households) with the banking system of the Russian Federation in rubles.

Certificates of deposit and savings certificates are Russian Federation residents' funds (legal entities and households) invested in certificates of deposit and savings certificates issued by credit institutions.

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.

Claims on nonresidents are foreign assets of monetary authorities and credit institutions: monetary gold and Special Drawing Rights (SDRs), foreign cash, deposits, debt securities, loans, as well as accrued interest, overdue loans (including overdue interest), shares and other forms of participation in equity, other claims.

Liabilities to nonresidents are all types of liabilities of monetary authorities and credit institutions to nonresidents: deposits, debt securities, loans, liabilities on SDR allocations, and other liabilities.

Domestic claims are total amount of DCs claims on other financial corporations, non-financial corporations and households, as well as net claims on general government in national and foreign currencies 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 general government are DCs investments in securities issued by the federal government of the Russian Federation, government authorities of the constituent entities of the Russian Federation and local governments, loans and other receivables of the central bank and credit institutions to general government.

Liabilities to general government are deposits and other liabilities of the DCs to federal government of the Russian Federation, the government authorities of the constituent entities of the Russian Federation and local authorities, government and other extra-budgetary funds.

Credit to economy are claims of DCs on other financial corporations, non-financial 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 non-financial corporations are DCs loans, granted to non-financial 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 non-financial 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.

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.

Shares and other equity are total own funds of Depository Corporations.

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

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[1].

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[2].

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.

Sources of information: reporting form 0409316 'Information on Loans Granted to Individuals'; reporting form 0409115 'Information on the Quality of Assets of a Credit Institution (Banking Group)'; reporting form 0409101 'Trial Balance Sheet on the Accounting Records of a Credit Institution'; reporting form 0409110 'Details on Individual Indicators of a Credit Institution's Activity'.

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, nonfinancial 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,

[1] Federal Law No. 102-FZ, dated 16 July 1998, 'On Mortgage (Pledge of Real Estate)'.

[2] Federal Law No. 214-FZ, dated 30 December 2004, 'On Participating in Shared-equity Construction of Apartment Houses and Other Real Estate and on Amending Certain Laws of the Russian Federation'.

agreements on compulsory pension insurance and agreements on creating a professional pension system.

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

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

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

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

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

Table 1.16
Financial Sector Survey

General Provisions

The table presents the result of consolidated data shown in the Banking System Survey and Other Financial 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 Federation 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 Rate[1]

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

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

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

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

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

Option Agreement (Contract) shall be deemed the following:

1) an agreement providing for the obligation of either party to the agreement, if a claim is made by the other party, to pay on a periodical basis and (or) as a lump sum amounts of money depending on changes in the price (value) of the underlying asset or occurrence of the circumstance which is deemed to be an underlying asset;
2) an agreement providing for the following:

   the obligation of either party to the agreement under the terms and conditions defined when making it, if the other party makes a claim, to purchase or sell the underlying securities, currency or commodity, including by way of making by a party (parties) thereto and (or) by the person (persons) in whose interests the option agreement has been made, a contract of securities purchase and sale, a contract of foreign currency purchase and sale or a contract of commodities delivery; or

   the obligation of either party to an agreement if the other party thereto makes a claim, to make a contract that is a derivate and constitutes an underlying asset.

Table 3.4
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.

Foreign bank branches — autonomous structural units of banks located separately from the headquarters and operating on their behalf in the Russian Federation. A foreign bank can operate through its branch in the Russian Federation if there is an agreement between the Bank of Russia and the authorized supervisory body of the relevant foreign state, where the said foreign bank is located, on information exchange in an internationally accepted form. A foreign bank branch is not authorized to open internal structural units and engage bank payment agents (subagents).

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.

Representative offices of foreign credit institutions — autonomous structural units of foreign credit institutions located separately from these foreign credit institutions, acting on their behalf, and protecting their interests. A representative office of a foreign credit institution is entitled to operate in the Russian Federation from the date of its accreditation by the Bank of Russia.

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 'nonresidents' 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, foreign insurance companies) 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 Operators of Information Systems, Which Issue Digital Financial Assets, and Digital Financial Asset Exchange Operators to Submit to the Bank of Russia Information on Persons Managing Shares (Stakes) of the Specified Operators, and also on the Procedure for Submitting to and Coordinating with the Bank of Russia Amendments to the Rules of Information Systems, Which Issue Digital Financial Assets, and Amendments to the Rules of Digital Financial Asset Exchange' and under a respective entry on the inclusion in the register of information platform operators.

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', Bank of Russia Ordinance No. 6864-U, dated 26 September 2024, 'On Maintaining by the Bank of Russia of the Register of Payment Acceptance Operators and on Assessment by the Bank of Russia of the Compliance of the Persons Listed 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 the Qualification and Business Reputation Requirements and of the Persons Listed 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 Stipulated by Part 1 of Article 3.3 of the Said Federal Law or the Requirement Stipulated by Part 1.1 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 Main-

taining 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. 6934-U, dated 7 November 2024, 'On Maintaining the State Register of Consumer Credit Cooperatives by the Bank of Russia and the Bank of Russia's Procedure for Assessing Compliance of the Persons Listed in Part 1 of Article 15.1 of Federal Law No. 190-FZ, dated 18 July 2009, 'On Credit Cooperation' with the Qualification and/or Business Reputation Requirements'.

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. 6933-U, dated 7 November 2024, 'On the Procedure for the Bank of Russia to Maintain the Register of Agricultural Consumer Credit Cooperatives'.

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 Bank of Russia maintains:

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, investment advisers, and payment acceptance operators.

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 on Amending Certain

Laws 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 promissor to a bill holder and gives the latter the unconditional right to make claims to the promissor in terms of the specific amount, time and place.

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

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

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

Subsection 4.3. Lending

Table 4.3.1
Loans, Deposits, and Other Funds 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.

[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.

Table 4.3.9
Loans Extended to Small, Medium-Sized Businesses

General Provisions

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

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

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

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated 24 July 2007, 'On the Development of Small and Medium-Sized Businesses in the Russian Federation' 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. 6805-U, dated 15 July 2024, 'On the Forms, Timeframe and Procedure for Insurers to Compile and Submit Their Reports to the Bank of Russia; on the Procedure for Insurers to Submit Information to the Bank of Russia about Persons Tasked to Carry Out Identification, Simplified Identification, and an Update of Information about Customers, Customer Representatives, Beneficiaries, and Beneficial Owners; and on the Procedure for Insurers to Submit to the Bank of Russia Information about the Publication of Their Annual Accounting (Financial) Statements'.

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, decomposed by individuals and legal entities.

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

Individual Indicator Highlights

- ***Payment card*** is a debit/credit card issued by a credit institution / the Bank of Russia.
- ***Number of payment cards*** means the actual number of payment cards issued by credit institutions and the Bank of Russia to their customers.
- ***Number of payment cards in use*** means the number of payment cards used in transactions since the beginning of a reporting year.
- ***Payments for goods (works, services)*** are payments for goods (works, services) made with payment cards in and outside the territory of the Russian Federation.
- ***Mandatory payments to government*** *(including customs payments)* are mandatory payments (taxes, fines, duties, etc.) to Federal Treasury accounts, as well as customs payments made with payment cards in and outside the territory of the Russian Federation.
- ***Transfers to individuals*** are funds transfers to individuals, including e-money uploads.
- ***Other transactions*** include payment card transactions not related to payments for goods (works, services) and mandatory payments to government (e.g. funds 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
Structure of Funds Transfers Carried Out Through the BRPS

General Provisions

The table contains quarterly and annual data on the number and value of funds transfers effected through the BRPS, decomposed by payer types:

- ***Customers that are credit institutions and their branches.***
- ***Customers other than credit institutions*** (e.g. Federal Treasury bodies and regional branches).
- ***Structural units of the Bank of Russia.***

The data sources are the reports of Bank of Russia regional branches on effected funds transfers.

Section 6. Regional Section

The information in the tables of Regional Section is formed according to the federal structure of the Russian Federation[1], 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 'nonresidents' 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. 6805-U, dated 15 July 2024, 'On the Forms, Timeframe and Procedure for Insurers to Compile and Submit Their Reports to the Bank of Russia; on the Procedure for Insurers to Submit Information to the Bank of Russia about Persons Tasked to Carry Out Identification, Simplified Identification, and an Update of Information about Customers, Customer Representatives, Beneficiaries, and Beneficial Owners; and on the Procedure for Insurers to Submit to the Bank of Russia Information about the Publication of Their Annual Accounting (Financial) Statements'.

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).