Bank of Russia

No. 9

BANK OF RUSSIA STATISTICAL BULLETIN

Moscow
2025

Dear readers,

Please be informed that the Bank of Russia Statistical Bulletin will be issued only in an electronic format starting from 2026.

All issues of the bulletin will be available on the Bank of Russia website at http://www.cbr.ru

Bank of Russia Statistical Bulletin
No. 9 (388)
2025

The founder –

The Central Bank of the Russian Federation
107016, Moscow, Neglinnaya str., 12, Bldg C

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

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

© The Central Bank of the Russian Federation, 1994

Publisher and distributor:
Business news agency PRIME
119021, Moscow, Zubovsky blvrd., 4
Tel. 8 (495) 645-37-00,
fax 8 (495) 637-45-60,
e-mail: sales01@1prime.ru, www.1prime.ru

Printed by “Tipografiya “Vozrojdenie”
117105, Moscow, Varshavskoye highway, 37a, building 2

CONTENTS

4. FINANCIAL INSTITUTIONS' PERFORMANCE

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

6. REGIONAL SECTION[1]

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

The procedure for publication of some table indicators marked with (*) is in compliance with the IMF Special Data Dissemination Standard (SDDS).

Symbols and notes:

– nil

… not available

0.0 and 0.00 — nonsignificant volume

X — data are not published

In some cases minor discrepancies between totals and sums of items are due to rounding.

Figures **in bold** are revisions to previously published data.

The Bank of Russia Statistical Bulletin on the Internet is available on the Bank of Russia Internet website *http://www.cbr.ru*.

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Balance of Payments of the Russian Federation (Analytical Presentation)

(millions of US dollars)

	Q1 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 discrepancies between the total and the sum of components are due to the rounding of data.

Table 1.6

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

(millions of US dollars)

	Exports (FOB)						Imports (FOB)						Trade balance		
	total	% of the corresponding period of the previous year	of which				total	% of the corresponding period of the previous year	of which				total	of which	
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
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	**433,634**	**102.1**	x	x	x	x	**301,548**	**99.5**	x	x	x	x	**132,086**	x	x
2024															
Q1	**101,878**	**97.7**	x	x	x	x	**67,033**	**89.8**	x	x	x	x	**34,845**	x	x
Q2	**106,417**	**102.9**	x	x	x	x	**71,221**	**92.3**	x	x	x	x	**35,196**	x	x
Q3	**109,089**	**100.0**	x	x	x	x	**78,615**	**103.9**	x	x	x	x	**30,474**	x	x
Q4	**116,250**	**107.7**	x	x	x	x	**84,679**	**112.0**	x	x	x	x	**31,571**	x	x
January	**28,601**	**87.0**	x	x	x	x	**21,452**	**89.0**	x	x	x	x	**7,149**	x	x
February	**31,774**	**103.8**	x	x	x	x	**22,831**	**101.3**	x	x	x	x	**8,943**	x	x
March	**41,503**	**101.8**	x	x	x	x	**22,751**	**81.3**	x	x	x	x	**18,753**	x	x
April	**34,086**	**107.9**	x	x	x	x	**22,486**	**90.7**	x	x	x	x	**11,600**	x	x
May	**36,661**	**98.1**	x	x	x	x	**24,669**	**91.6**	x	x	x	x	**11,992**	x	x
June	**35,671**	**103.5**	x	x	x	x	**24,066**	**94.6**	x	x	x	x	**11,605**	x	x
July	**35,670**	**112.7**	x	x	x	x	**25,706**	**100.9**	x	x	x	x	**9,964**	x	x
August	**34,607**	**93.2**	x	x	x	x	**25,954**	**102.1**	x	x	x	x	**8,653**	x	x
September	**38,811**	**96.4**	x	x	x	x	**26,955**	**108.7**	x	x	x	x	**11,856**	x	x
October	**37,437**	**109.0**	x	x	x	x	**28,352**	**121.2**	x	x	x	x	**9,085**	x	x
November	**39,234**	**115.0**	x	x	x	x	**26,925**	**110.7**	x	x	x	x	**12,310**	x	x
December	**39,579**	**100.2**	x	x	x	x	**29,403**	**105.4**	x	x	x	x	**10,176**	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	**96,696**	**94.9**	x	x	x	x	**66,391**	**99.0**	x	x	x	x	**30,305**	x	x
Q2	**99,619**	**93.6**	x	x	x	x	**74,557**	**104.7**	x	x	x	x	**25,062**	x	x
January	**29,897**	**104.5**	x	x	x	x	**22,533**	**105.0**	x	x	x	x	**7,364**	x	x
February	**31,770**	**100.0**	x	x	x	x	**20,763**	**90.9**	x	x	x	x	**11,007**	x	x
March	**35,028**	**84.4**	x	x	x	x	**23,095**	**101.5**	x	x	x	x	**11,934**	x	x
April	**33,949**	**99.6**	x	x	x	x	**25,358**	**112.8**	x	x	x	x	**8,592**	x	x
May	**32,956**	**89.9**	x	x	x	x	**25,012**	**101.4**	x	x	x	x	**7,944**	x	x
June	**32,713**	**91.7**	x	x	x	x	**24,187**	**100.5**	x	x	x	x	**8,526**	x	x
July	38,049	106.7	x	x	x	x	24,878	97.5	x	x	x	x	13,171	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
31.08	689,458	434,486	405,311	24,159	5,017	254,971

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

Table 1.8

International Reserves and Foreign Currency Liquidity — Russia

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

(millions of US dollars, end of period)

	31.08.2025
A. Official reserves assets	689,457.6
(1) foreign currency reserves (in convertible foreign currencies)	404,719.9
(a) securities	x
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits with:	x
(i) other national central banks, BIS and IMF	x
(ii) banks headquartered in the reporting country	—
of which: located abroad	—
(iii) banks headquartered outside the reporting country	x
of which: located in the reporting country	—
(2) IMF reserve position	5,016.8
(3) SDRs	24,159.0
(4) gold	254,971.2
— volume in millions of fine troy ounces	74.8
(5) other reserve assets (specify)	590.7
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	590.7
B. Other foreign currency assets (specify)	—
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	—
— loans not included in official reserve assets	—
— financial derivatives not included in official reserve assets	—
— gold not included in official reserve assets	—
— other	—

Table 1.8 (cont.)

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

(millions of US dollars)

	31.08.2025			
	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)	–365.4	–365.4	—	—
— outflows related to repos (–)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (–)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (–)	–365.4	–365.4	—	—
— other accounts receivable (+)	—	—	—	—

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

Table 1.8 (cont.)

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

(millions of US dollars)

	31.08.2025			
	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)

	31.08.2025
(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	223.9
— 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	223.9
(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.

Table 1.10

Money Supply (National Definition)

(billions of rubles)

Date	Cash (M0 monetary aggregate)	Transferable deposits	Including		Monetary aggregate M1 (1+2)	Other deposits	Including	
			households	nonfinancial organizations, financial institutions (except for credit ones)			households	nonfinancial organizations, financial institutions (except for credit ones)
	1	2	3	4	5	6	7	8
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	**67,501.1**	43,198.6	**24,302.5**
31.08	17,154.3	35,728.0	18,359.0	17,369.0	52,882.4	68,691.2	43,344.5	25,346.7

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	**120,037.2**	0.8	2.4	15.0
31.08	121,573.6	1.3	3.7	14.4

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	—
31.08	26,998.0	18,232.0	4,964.9	554.8	3,246.4	—

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						
01.08	28,721.5	17,986.5	7,156.9	554.8	3,023.4	0.0
04.08	28,645.0	18,028.5	6,905.7	554.8	3,156.1	0.0
05.08	28,658.4	18,035.7	6,991.3	554.8	3,076.6	0.0
06.08	28,731.7	18,070.0	7,076.8	554.8	3,030.2	0.0
07.08	28,469.4	18,100.5	6,758.8	554.8	3,055.3	0.0
08.08	28,506.4	18,154.7	6,696.4	554.8	3,100.4	0.0
11.08	28,245.1	18,192.0	6,483.6	554.8	3,014.8	0.0
12.08	28,440.9	18,184.7	6,398.9	554.8	3,302.6	0.0
13.08	28,261.4	18,208.0	4,750.4	554.8	4,748.3	0.0
14.08	27,213.5	18,232.0	5,224.2	554.8	3,202.5	0.0
15.08	27,137.3	18,259.0	5,152.2	554.8	3,171.4	0.0
18.08	27,129.2	18,288.0	5,173.5	554.8	3,112.9	0.0
19.08	27,040.5	18,274.4	4,993.7	554.8	3,217.7	0.0
20.08	27,142.0	18,273.4	5,118.5	554.8	3,195.3	0.0
21.08	26,981.9	18,270.9	4,964.1	554.8	3,192.2	0.0
22.08	26,685.6	18,271.8	4,664.5	554.8	3,194.5	0.0
25.08	26,820.7	18,276.5	4,900.8	554.8	3,088.6	0.0
26.08	26,718.7	18,238.3	4,749.0	554.8	3,176.5	0.0
27.08	26,724.9	18,231.8	4,733.2	554.8	3,205.1	0.0
28.08	26,714.3	18,217.7	4,816.3	554.8	3,125.5	0.0
29.08	26,850.5	18,220.1	4,950.5	554.8	3,125.1	0.0
31.08	27,001.1	18,232.0	4,970.9	554.8	3,243.4	0.0

[1] At market value.

Table 1.12

Central Bank Survey

(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	Aug, 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	52,966,845
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	4,665,780
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	–4,891,190
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	1,740,861
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	26,998,021
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	18,231,959
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	8,766,061
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	8,766,061
Required reserves	499,307	499,718	499,693	560,791	560,787	560,784	554,776	554,770	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	477,135
Transferable deposits	25,541	22,193	22,605	45,099	22,822	22,365	22,545	23,818	22,072
Other financial corporations	23,573	21,105	21,563	44,107	21,806	21,267	21,087	21,260	21,058
Non-financial corporations	1,969	1,088	1,043	993	1,017	1,098	1,458	2,558	1,014
Households	0	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	455,063
Other financial corporations	285,236	310,139	385,652	363,914	350,728	419,432	437,140	391,574	455,063
Non-financial corporations	0	0	0	0	0	0	0	0	0
Households	0	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	27,007,139

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	**6,045,292**	**5,812,886**
CLAIMS ON NONRESIDENTS	12,933,749	13,271,153	12,542,092	12,176,159	**12,321,385**	**11,802,510**
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	**144,589,209**	**145,309,822**
in rubles	133,193,654	132,098,199	132,228,000	133,052,044	**134,478,908**	**135,453,989**
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	**22,646,523**	**22,433,342**
in rubles	20,275,738	19,907,997	19,609,657	19,851,266	**20,023,515**	**19,903,285**
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	**4,688,716**	**4,954,112**

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	**84,008,974**
in rubles	74,046,098	73,487,359	74,037,884	74,562,816	75,781,479	**76,719,129**
Debt securities	2,441,096	2,661,205	2,643,449	2,842,361	3,044,711	**3,173,996**
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	**3,029,544**	**3,086,541**
SHARES AND OTHER EQUITY	19,559,356	19,965,262	19,849,038	20,473,310	**20,666,057**	**20,927,806**
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	Aug, 2025
NET FOREIGN ASSETS	**5,706,459**	**6,129,668**	5,683,825
CLAIMS ON NONRESIDENTS	**11,621,224**	**12,322,448**	12,046,206
LIABILITIES TO NONRESIDENTS	5,914,765	6,192,780	6,362,382
CLAIMS ON CENTRAL BANK	9,958,158	11,782,816	9,843,897
NET CLAIMS ON GENERAL GOVERNMENT	4,794,124	**4,717,480**	4,274,376
Claims on federal government	17,900,539	**17,934,491**	18,010,174
Debt securities	17,899,727	**17,933,677**	18,009,362
in rubles	17,317,819	**17,322,906**	17,468,505
in foreign currency	581,908	**610,771**	540,857
Loans	811	814	812
in rubles	762	762	761
in foreign currency	50	52	51
Other claims	—	—	—
in rubles	—	—	—
in foreign currency	—	—	—
Claims on state and local government	463,808	**442,968**	456,688
Debt securities	148,941	**143,596**	141,476
in rubles	148,941	**143,596**	141,476
in foreign currency	—	—	—
Loans	314,867	299,372	315,212
in rubles	314,866	299,372	315,212
in foreign currency	—	—	—
Other claims	—	—	—
in rubles	—	—	—
in foreign currency	—	—	—
Liabilities to federal government	11,439,932	11,250,066	11,901,627
Deposits	11,058,893	10,903,746	11,634,302
in rubles	11,030,883	10,865,367	11,606,423
in foreign currency	28,010	38,379	27,879
Other liabilities	381,039	346,320	267,325
in rubles	381,039	346,320	267,325
in foreign currency	—	—	—
Liabilities to state and local government	2,130,291	2,409,913	2,290,860
Deposits	2,130,291	2,409,913	2,290,860
in rubles	2,130,291	2,409,913	2,290,859
in foreign currency	—	—	—
Other liabilities	—	—	—
in rubles	—	—	—
in foreign currency	—	—	—
CLAIMS ON OTHER SECTORS	**146,071,119**	**148,107,357**	150,521,258
in rubles	**136,158,813**	**137,580,263**	139,829,458
in foreign currency	9,912,305	**10,527,094**	10,691,801
Claims on other financial corporations	**22,616,465**	**23,344,833**	23,961,422
in rubles	**20,138,943**	**20,596,158**	21,211,446
Debt securities	**4,201,657**	**4,380,569**	4,447,429
Loans	10,940,496	11,194,821	11,442,176
Other claims	**4,996,790**	**5,020,769**	5,321,841

Table 1.13 (end)

(millions of rubles, end of period)

	June, 2025	July, 2025	Aug, 2025
in foreign currency	2,477,521	**2,748,674**	2,749,976
Debt securities	402,548	**447,461**	443,540
Loans	1,086,222	**1,102,095**	1,327,912
Other claims	988,751	1,199,118	978,525
Claims on nonfinancial corporations	**84,574,770**	**85,932,392**	87,403,714
in rubles	**77,175,287**	**78,189,990**	79,497,285
Debt securities	**3,359,901**	**3,528,527**	3,615,349
Loans	68,719,491	69,493,776	70,681,790
Other claims	**5,095,895**	**5,167,688**	5,200,147
in foreign currency	7,399,483	**7,742,402**	7,906,428
Debt securities	538,558	**555,233**	652,814
Loans	6,818,617	7,142,484	7,209,985
Other claims	42,307	44,685	43,629
Claims on households	**38,879,884**	**38,830,133**	39,156,123
in rubles	**38,844,583**	**38,794,115**	39,120,727
Debt securities	**46**	**45**	44
Loans	38,844,537	38,794,070	39,120,683
Other claims	—	—	—
in foreign currency	35,301	36,018	35,396
Debt securities	—	—	—
Loans	35,301	36,018	35,396
Other claims	—	—	—
LIABILITIES TO CENTRAL BANK	4,412,349	6,207,532	4,623,027
DEPOSITS INCLUDED IN BROAD MONEY	113,497,832	**114,888,284**	116,203,457
in rubles	101,933,594	**102,682,903**	103,942,114
Transferable deposits	35,687,405	35,573,335	35,705,969
Other financial corporations	1,497,111	1,415,385	1,561,534
Nonfinancial corporations	16,135,998	15,824,678	15,785,385
Households	18,054,296	18,333,271	18,359,049
Other deposits	66,246,189	**67,109,568**	68,236,146
Other financial corporations	5,218,209	**5,294,067**	5,310,332
Nonfinancial corporations	18,253,942	18,616,869	19,581,283
Households	42,774,038	43,198,632	43,344,531
in foreign currency	11,564,238	12,205,382	12,261,342
Transferable deposits	—	—	—
Other financial corporations	—	—	—
Nonfinancial corporations	—	—	—
Households	—	—	—
Other deposits	11,564,238	12,205,382	12,261,342
Other financial corporations	256,998	260,171	243,148
Nonfinancial corporations	8,206,230	8,703,024	8,821,139
Households	3,101,011	3,242,186	3,197,055
DEBT SEQURITIES INCLUDED IN BROAD MONEY	3,775	3,755	3,745
DEPOSITS EXCLUDED FROM BROAD MONEY	1,612,456	1,761,889	1,633,340
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	**3,071,780**	**3,215,965**	3,269,334
SHARES AND OTHER EQUITY	**21,346,985**	**20,314,895**	20,819,167
OTHER ITEMS (NET)	22,584,682	**24,345,000**	23,771,285
Escrow accounts of households	6,595,119	6,707,553	6,831,613

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	**59,093,812**	**56,961,909**
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	**146,306,126**	**147,009,934**
in rubles	134,773,156	133,692,179	133,832,653	134,658,858	**136,092,471**	**137,071,934**
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	**24,298,409**	**24,068,833**
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	**5,925,459**	**6,176,412**
in rubles	4,793,846	4,550,961	4,525,028	4,626,474	**4,787,616**	**5,050,038**
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	**84,073,595**
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	**3,610,058**
in rubles	2,441,096	2,661,205	2,643,449	2,842,361	3,044,711	**3,173,996**
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	**3,029,544**	**3,086,541**
OTHER ITEMS (NET)	73,157,882	72,104,462	67,868,967	67,669,007	**69,574,514**	**68,534,028**
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	**19,989,281**	**20,037,217**	20,102,111	**20,211,744**	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	**1,138,106**	**1,126,795**	1,110,662	**1,115,219**	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	Aug, 2025
BROAD MONEY LIABILITIES (M2X)	130,662,751	**132,246,332**	133,838,674
MONETARY AGGREGATE M0	16,701,458	16,938,900	17,154,335
Transferable deposits of households	18,054,296	18,333,271	18,359,049
Transferable deposits of non-financial corporations	16,137,456	15,827,236	15,786,399
Transferable deposits of other financial corporations	1,518,198	1,436,645	1,582,593
MONETARY AGGREGATE M1	52,411,408	52,536,054	52,882,377
Other deposits of households	42,774,038	43,198,632	43,344,531
Other deposits of non-financial corporations	18,253,942	18,616,869	19,581,283
Other deposits of other financial corporations	5,655,349	**5,685,641**	5,765,395
MONETARY AGGREGATE M2	119,094,737	**120,037,195**	121,573,586
Deposists of households in foreign currency	3,101,011	3,242,186	3,197,055
Deposits of non-financial corporations in foreign currency	8,206,230	8,703,024	8,821,139
Deposits of other financial corporations in foreign currency	256,998	260,171	243,148
Certificates of deposit and savings certificates	3,775	3,755	3,745
BROAD MONEY SUPPLY SOURCES			
NET FOREIGN ASSETS	**57,381,047**	**59,449,021**	58,650,669
NET CLAIMS ON GENERAL GOVERNMENT	–262,661	**–176,072**	–616,814
CREDIT TO ECONOMY	**147,771,022**	**149,830,422**	152,262,119
in rubles	**137,786,049**	**139,213,287**	141,463,980
in foreign currency	9,984,973	**10,617,136**	10,798,139
Claims on other financial corporations	**24,252,028**	**25,004,115**	25,639,110
Loans	13,490,165	**13,767,660**	14,247,553
in rubles	12,403,943	12,665,565	12,919,642
in foreign currency	1,086,222	**1,102,095**	1,327,912
Debt securities	**4,604,206**	**4,828,030**	4,890,969
in rubles	**4,201,657**	**4,380,569**	4,447,429
in foreign currency	402,548	**447,461**	443,540
Other claims	**6,157,657**	**6,408,425**	6,500,588
in rubles	**5,096,239**	**5,119,266**	5,415,726
in foreign currency	1,061,418	1,289,159	1,084,862
Claims on non-financial corporations	**84,639,110**	**85,996,175**	87,466,886
Loans	75,538,109	76,636,259	77,891,775
in rubles	68,719,491	69,493,776	70,681,790
in foreign currency	6,818,617	7,142,484	7,209,985
Debt securities	**3,898,459**	**4,083,760**	4,268,163
in rubles	**3,359,901**	**3,528,527**	3,615,349
in foreign currency	538,558	**555,233**	652,814
Other claims	**5,202,542**	**5,276,156**	5,306,948
in rubles	**5,160,234**	**5,231,470**	5,263,318
in foreign currency	42,308	44,686	43,630
Claims on households	**38,879,884**	**38,830,133**	39,156,123
Loans	38,879,838	38,830,088	39,156,079
in rubles	38,844,537	38,794,070	39,120,683
in foreign currency	35,301	36,018	35,396
Debt securities	**46**	**45**	44
in rubles	**46**	**45**	44
in foreign currency	—	—	—
Other claims	—	—	—
in rubles	—	—	—
in foreign currency	—	—	—

Table 1.14 (end)

(millions of rubles, end of period)

	June, 2025	July, 2025	Aug, 2025
OTHER BROAD MONEY SUPPLY SOURCES			
DEPOSITS EXCLUDED FROM BROAD MONEY	1,612,456	1,761,889	1,633,340
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	**3,071,780**	**3,215,965**	3,269,334
OTHER ITEMS (NET)	**69,542,421**	**71,873,045**	71,554,626
Escrow accounts of households[1]	6,595,119	6,707,553	6,831,613

MEMO ITEM

	June, 2025	July, 2025	Aug, 2025
HOUSEHOLDS LOANS	38,879,838	38,830,088	39,156,079
in rubles	38,844,537	38,794,070	39,120,683
mortgages	20,399,742	20,331,817	20,550,697
car loans	2,658,983	2,719,401	2,794,005
consumer loans	14,009,050	13,940,778	13,942,208
other loans	1,083,710	1,085,514	1,088,329
accrued interest claims	693,052	716,561	745,444
in foreign currency	35,301	36,018	35,396
mortgages	4,699	4,828	4,683
other loans	24,913	25,617	25,224
accrued interest claims	5,689	5,573	5,489

[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

Table 2.1

The Bank of Russia Balance Sheet

(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 rubles)

The Bank of Russia Balance Sheet

	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	for 31.08.2025
ASSETS												
Foreign currency-denominated assets and precious metals	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	52,639,053
Credits and deposits	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	5,164,093
Securities	387,075	382,912	377,329	382,077	358,091	361,373	359,920	360,827	362,902	367,386	369,763	371,008
Claims on IMF	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	3,362,155
Other assets	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	5,661,024
Total assets	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	67,197,333
LIABILITIES												
Cash in circulation	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	18,232,565
Funds in accounts with the Bank of Russia	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	13,928,155
Liabilities to IMF	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	3,007,612
Other liabilities	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	757,463
Total liabilities	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	35,925,795
CAPITAL												
Capital	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	31,271,538
Total liabilities and capital	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	67,197,333

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
15.09.2025	17.00

[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).

Table 2.3

Required Reserves Ratios

(percent)

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

(percent)

Effective period	Ratio for liabilities to non-resident legal entities		Ratio for liabilities to individuals		Ratio for other liabilities	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
	To banks with universal licence					
01.04.2022 — 30.04.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.05.2022 — 31.07.2022	2.00	4.00	2.00	4.00	2.00	4.00
01.08.2022 — 28.02.2023	3.00	5.00	3.00	5.00	3.00	5.00
01.03.2023 — 31.03.2023	4.00	7.00	4.00	7.00	4.00	7.00
	To nonbanking credit institutions					
01.04.2022 — 30.04.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.05.2022 — 31.07.2022	2.00	2.00	2.00	2.00	2.00	2.00
01.08.2022 — 28.02.2023	3.00	5.00	3.00	5.00	3.00	5.00
01.03.2023 — 31.03.2023	4.00	7.00	4.00	7.00	4.00	7.00
	To banks with base licence					
01.04.2022 — 30.04.2022	1.00	2.00	1.00	2.00	1.00	2.00
01.05.2022 — 31.07.2022	1.00	4.00	1.00	4.00	1.00	4.00
01.08.2022 — 28.02.2023	1.00	5.00	1.00	5.00	1.00	5.00
01.03.2023 — 31.03.2023	1.00	7.00	1.00	7.00	1.00	7.00

Table 2.3 (end)

(percent)

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

[1] To be first applied to required reserve amounts for June 2023.

Table 2.4

Required Reserve Averaging Ratios Set by the Bank of Russia

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

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

Table 2.5

Adjustment Ratios for Reservable Liabilities and Required Reserves

Adjustment ratio (to credit institutions' liabilities on debt securities issued)

Effective period	Amount
01.11.2009 — 31.12.2015	0.2
01.01.2016 — 31.03.2022	0.2
01.04.2022 —	0.2

Ratio for operations involving a credit institution — central counterparty

Effective period	Amount			
	for liabilities in Russian rubles	for liabilities in foreign currencies	for liabilities in foreign currencies	
			except liabilities in unfriendly states' currencies	for liabilities in unfriendly states' currencies
01.04.2022 — 30.06.2022 (for calculating required reserves from April through June 2022)	0.1	0.1	—	—
01.07.2022 — 31.03.2023 (for calculating required reserves from July 2022)	0.2	0.2	—	—
01.04.2023 — 31.03.2024 (for calculating required reserves from April 2023)	0.2	—	0.2	0.05
01.04.2024 — (for calculating required reserves from April 2024)	0.25	—	0.4	0.07

Adjustment of required reserves for a credit institution's vault cash

Effective period	Amount
01.11.2009 — 31.12.2015	Actual average balances in Russian rubles in credit institutions' vaults for a reporting period, but no more than 25% of the amount of required reserves in Russian rubles
01.01.2016 — 31.03.2022	Actual average balances in Russian rubles in credit institutions' vaults for a reporting period, but no more than 25% of the amount of required reserves in Russian rubles
01.04.2022 —	Actual balances in Russian rubles as of a reporting date in the vaults of credit institutions with a basic licence and actual average balances in Russian rubles for a reporting period in the vaults of credit institutions with a universal licence and non-bank credit institutions, but no more than 25% of the amount of required reserves in Russian rubles

Table 2.6

Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia

The period of averaging	Volume, billions of rubles
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
10.09.2025 — 07.10.2025	5,080.5

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												
01.08	0.00	2,160,000.00	0.00	199,661.39	—	46,084.32	—	52,500.00	—	251,416.31	820,000.00	—
04.08	0.00	2,160,000.00	0.00	196,710.73	—	17,439.88	—	52,500.00	—	211,416.31	820,000.00	—
05.08	0.00	2,160,000.00	0.00	167,830.97	16.17	16,491.08	—	52,500.00	—	291,416.31	820,000.00	—
06.08	0.00	2,160,000.00	0.00	516,087.02	—	17,055.37	—	52,500.00	—	271,416.31	820,000.00	—
07.08	0.00	1,600,000.00	0.00	197,646.52	—	0.00	—	52,500.00	—	588,417.31	820,000.00	—
08.08	0.00	1,600,000.00	0.00	154,386.13	—	13,306.22	—	52,500.00	—	589,416.31	820,000.00	—
11.08	0.00	1,600,000.00	0.00	224,070.40	—	3,701.76	—	52,500.00	—	366,359.90	820,000.00	—
12.08	0.00	1,600,000.00	0.00	267,314.41	—	3,720.64	—	52,500.00	—	536,359.90	820,000.00	—
13.08	0.00	1,600,000.00	0.00	1,122,152.59	—	3,754.04	—	52,500.00	—	461,359.90	820,000.00	—
14.08	0.00	500,000.00	0.00	401,439.08	—	15,657.20	—	52,500.00	—	416,359.90	820,000.00	—
15.08	0.00	500,000.00	0.00	490,743.50	—	20,397.24	—	52,500.00	—	356,359.90	820,000.00	—
18.08	0.00	500,000.00	0.00	636,617.38	—	23,081.47	—	52,500.00	—	406,359.90	820,000.00	—
19.08	0.00	500,000.00	0.00	416,667.41	—	23,166.65	—	52,500.00	—	311,359.90	820,000.00	—
20.08	0.00	500,000.00	0.00	501,503.71	—	22,492.12	—	52,500.00	—	375,362.79	820,000.00	—
21.08	0.00	310,000.00	0.00	571,420.86	—	0.00	—	52,500.00	—	450,362.79	820,000.00	—
22.08	0.00	310,000.00	0.00	470,312.21	—	0.00	—	52,500.00	—	155,362.79	820,000.00	—
25.08	0.00	310,000.00	0.00	632,103.74	—	0.00	—	52,500.00	—	430,362.79	755,000.00	—
26.08	0.00	310,000.00	0.00	520,313.62	—	11,269.44	—	53,000.00	—	255,362.79	755,000.00	—
27.08	0.00	310,000.00	0.00	602,577.63	—	6,082.39	—	53,000.00	—	275,362.79	755,000.00	—
28.08	0.00	450,000.00	0.00	711,213.17	—	3,245.20	—	53,000.00	—	81,362.79	775,000.00	—
29.08	0.00	450,000.00	0.00	625,527.72	—	8,788.24	—	53,000.00	—	241,362.79	775,000.00	—

Table 2.9 (end)

(millions of rubles)

Date	Supplementary mechanism standing facilities and Special facilities								
	repos SM			loans secured by non-marketable assets SM[3]					Special facilities
	1 day	2—90 days	91—180 days	1 day	2—90 days	91—180 days	181—365 days	366—549 days	
1	14	15	16	17	18	19	20	21	22
2025									
01.08	0.00	0.00	0.00	1,500.00	—	24.00	—	—	262,346.06
04.08	0.00	0.00	0.00	—	—	24.00	—	—	262,247.26
05.08	0.00	0.00	0.00	—	—	24.00	—	—	262,218.64
06.08	0.00	0.00	0.00	—	—	24.00	—	—	262,455.38
07.08	0.00	0.00	0.00	—	—	24.00	—	—	262,702.27
08.08	0.00	0.00	0.00	—	—	24.00	—	—	262,853.70
11.08	0.00	0.00	0.00	—	—	24.00	—	—	262,937.68
12.08	0.00	0.00	0.00	—	—	24.00	—	—	262,102.87
13.08	0.00	0.00	0.00	—	—	24.00	—	—	261,340.80
14.08	0.00	0.00	0.00	—	—	24.00	—	—	261,282.06
15.08	0.00	0.00	0.00	—	—	24.00	—	—	261,158.17
18.08	0.00	0.00	0.00	—	—	24.00	—	—	257,121.76
19.08	0.00	0.00	0.00	—	—	24.00	—	—	256,758.53
20.08	0.00	0.00	0.00	—	—	24.00	—	—	251,431.26
21.08	0.00	0.00	0.00	—	—	24.00	—	—	251,183.65
22.08	0.00	0.00	0.00	—	—	24.00	—	—	250,617.34
25.08	0.00	0.00	0.00	—	—	24.00	—	—	250,514.83
26.08	0.00	0.00	0.00	—	—	24.00	—	—	249,999.13
27.08	0.00	0.00	0.00	—	—	24.00	—	—	249,666.61
28.08	0.00	0.00	0.00	50.00	—	24.00	—	—	249,367.35
29.08	0.00	0.00	0.00	—	—	24.00	—	—	249,533.36

[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				
01.08	3,023.39	–	–	–
04.08	3,156.11	–	–	–
05.08	3,076.63	–	–	–
06.08	3,030.20	–	–	–
07.08	3,055.31	–	–	–
08.08	3,100.45	–	–	–
11.08	3,014.78	–	–	–
12.08	3,302.56	–	–	–
13.08	4,448.28	300.00	–	–
14.08	3,202.50	–	–	–
15.08	3,171.43	–	–	–
18.08	3,112.91	–	–	–
19.08	3,217.65	–	–	–
20.08	3,195.32	–	–	–
21.08	3,192.22	–	–	–
22.08	3,194.49	–	–	–
25.08	3,088.64	–	–	–
26.08	3,176.53	–	–	–
27.08	3,205.10	–	–	–
28.08	3,125.49	–	–	–
29.08	3,125.11	–	–	–

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
05.08.2025	repo	06.08.2025	13.08.2025	18.30	1,600.00
12.08.2025	repo	13.08.2025	20.08.2025	18.49	500.00
19.08.2025	repo	20.08.2025	27.08.2025	18.24	310.00
26.08.2025	repo	27.08.2025	03.09.2025	18.18	450.00

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
12.08.2025	depositary	1	17.05	300.00

Table 2.13

Results of Bank of Russia Long-Term Repo Auctions

Auction date	Date of the first leg	Date of the second leg	Weighted average rate (% p.a.)	Amount of extended funds (billions of rubles)
1	2	3	4	5
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	—	—	—	—	—
September	17.19	17.66	16.99	17.16	—	—	17.19	16.92	—	—	—	—	17.15	—	—	—	—	—

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	—	—	—	—	—
September	4.00	—	—	—	—	—

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																		
01.09	17.74	–	–	–	–	–	17.74	–	–	–	–	–	17.72	–	–	–	–	–
02.09	17.72	19.99	–	–	–	–	17.72	–	–	–	–	–	17.74	–	–	–	–	–
03.09	17.71	–	–	–	–	–	17.72	–	–	–	–	–	17.70	–	–	–	–	–
04.09	17.73	–	–	–	–	–	17.73	–	–	–	–	–	17.75	–	–	–	–	–
05.09	17.71	–	–	–	–	–	17.71	–	–	–	–	–	17.71	–	–	–	–	–
08.09	17.71	18.02	–	–	–	–	17.71	–	–	–	–	–	17.72	–	–	–	–	–
09.09	17.72	19.02	–	–	–	–	17.73	–	–	–	–	–	17.66	–	–	–	–	–
10.09	17.07	–	–	–	–	–	17.06	–	–	–	–	–	17.09	–	–	–	–	–
11.09	17.06	–	–	–	–	–	17.05	–	–	–	–	–	17.17	–	–	–	–	–
12.09	17.06	–	–	–	–	–	17.05	–	–	–	–	–	17.15	–	–	–	–	–
15.09	16.75	16.91	17.02	–	–	–	16.74	16.87	–	–	–	–	16.76	–	–	–	–	–
16.09	16.80	–	16.95	17.45	–	–	16.80	–	–	–	–	–	16.72	–	–	–	–	–
17.09	16.81	–	–	–	–	–	16.82	–	–	–	–	–	16.68	–	–	–	–	–
18.09	16.86	–	–	16.87	–	–	16.88	–	–	–	–	–	16.67	–	–	–	–	–
19.09	16.95	18.31	–	–	–	–	16.95	–	–	–	–	–	16.81	–	–	–	–	–
22.09	16.95	16.98	–	–	–	–	16.95	16.96	–	–	–	–	16.90	–	–	–	–	–
23.09	16.91	16.97	–	–	–	–	16.92	–	–	–	–	–	16.87	–	–	–	–	–
24.09	16.92	16.95	–	–	–	–	16.92	–	–	–	–	–	16.92	–	–	–	–	–
25.09	16.97	17.01	–	–	–	–	16.98	–	–	–	–	–	16.93	–	–	–	–	–
26.09	16.98	–	–	–	–	–	16.99	–	–	–	–	–	16.90	–	–	–	–	–
29.09	17.00	17.13	–	–	–	–	17.00	–	–	–	–	–	16.78	–	–	–	–	–
30.09	17.00	16.92	–	–	–	–	17.00	–	–	–	–	–	16.98	–	–	–	–	–

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						
01.09	–	–	–	–	–	–
02.09	4.25	–	–	–	–	–
03.09	4.26	–	–	–	–	–
04.09	4.25	–	–	–	–	–
05.09	4.25	–	–	–	–	–
08.09	4.20	–	–	–	–	–
09.09	4.17	–	–	–	–	–
10.09	3.95	–	–	–	–	–
11.09	3.98	–	–	–	–	–
12.09	3.96	–	–	–	–	–
15.09	3.95	–	–	–	–	–
16.09	3.97	–	–	–	–	–
17.09	3.97	–	–	–	–	–
18.09	3.84	–	–	–	–	–
19.09	4.02	–	–	–	–	–
22.09	3.90	–	–	–	–	–
23.09	3.81	–	–	–	–	–
24.09	3.78	–	–	–	–	–
25.09	3.79	–	–	–	–	–
26.09	3.85	–	–	–	–	–
29.09	3.85	–	–	–	–	–
30.09	3.96	–	–	–	–	–

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	**1,543,468**	2,259,092	**31,066**	18,227	9,317	—	29,844	13,373
August	1,475,405	2,478,081	45,286	8,055	9,696	—	21,597	12,618

Table 3.1.6

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

(millions of rubles)

Maturity	August 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	1,133,157	2,243,235	35,930	—	4,162	—	14,752	9,474
1 week[1]	229,331	135,372	2,004	4,491	5,340	—	4,265	637
2 weeks[1]	17,257	7,016	2,946	—	—	—	—	—
1 month[2]	60,806	43,823	1,170	212	193	—	1,775	1,140
2 months[2]	5,640	2,316	—	—	—	—	—	—
3 months[3]	15,444	34,002	114	95	—	—	476	826
6 months[3]	1,076	—	—	—	—	—	—	431
Over 6 months	4,722	2,906	1,190	—	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	7,973	9,411	1,932	3,258	—	—	329	111

[1] Standard term +/– 2 calendar days.

[2] Standard term +/– 5 calendar days.

[3] Standard term +/– 10 calendar days.

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

3.2. Exchange Rates and Reference Prices of Precious Metals

Table 3.2.1

Official Exchange Rate of US Dollar Against Ruble

(rubles / US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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
September	80.3316	80.4261	80.5947	80.8488	81.2977	81.5556	81.5556	81.5556	82.3397	83.2425	84.9211	85.6647	84.3798	84.3798	84.3798

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
September	83.0718	82.8359	82.9987	83.1725	83.5904	83.5904	83.5904	84.0186	83.3506	83.9914	83.6069	83.6118	83.6118	83.6118	82.8676	—

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
September	94.0479	94.3841	93.8373	94.2539	94.7754	95.4792	95.4792	95.4792	96.5691	98.0336	99.8246	99.7367	99.3304	99.3304	99.3304

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
September	97.4502	97.8903	98.2994	98.9773	98.8845	98.8845	98.8845	98.9638	99.0363	98.6015	98.1542	97.6823	97.6823	97.6823	97.1410	—

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	82.8676			

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	82.96			

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				
02.09	8,866.95	100.33	3,483.01	2,828.82
03.09	9,004.08	105.14	3,656.15	2,922.85
04.09	9,071.72	105.33	3,576.70	2,887.87
05.09	9,295.12	106.80	3,695.88	3,005.85
06.09	9,298.65	107.41	3,631.57	2,970.81
09.09	9,515.78	107.86	3,685.01	2,991.43
10.09	9,722.08	110.24	3,725.42	3,037.61
11.09	9,964.27	112.61	3,767.78	3,087.94
12.09	10,054.83	113.49	3,825.56	3,258.20
13.09	9,846.50	111.43	3,776.32	3,214.75
16.09	9,751.43	112.87	3,736.47	3,253.06
17.09	9,741.18	112.39	3,704.56	3,161.26
18.09	9,861.06	113.92	3,738.52	3,159.47
19.09	9,843.20	110.34	3,660.78	3,104.58
20.09	9,792.41	112.48	3,746.36	3,109.43
23.09	9,895.12	114.09	3,762.85	3,109.15
24.09	9,967.99	117.20	3,786.53	3,151.42
25.09	10,216.36	119.69	3,991.17	3,321.47
26.09	10,111.26	117.94	3,978.27	3,295.52
27.09	10,028.93	120.81	4,045.71	3,317.21
30.09	10,043.83	119.89	4,134.92	3,396.92

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			
01.08	2,727.98	1,069.82	68.81
04.08	2,773.85	1,096.75	73.49
05.08	2,786.37	1,096.54	80.24
06.08	2,764.62	1,086.05	168.03
07.08	2,876.43	1,141.45	223.18
08.08	2,924.63	1,154.84	140.50
11.08	2,964.15	1,172.08	182.50
12.08	2,977.18	1,174.23	103.73
13.08	2,973.02	1,176.54	109.11
14.08	2,977.34	1,175.86	119.63
15.08	3,012.09	1,185.76	120.90
16.08	—	—	29.62
17.08	—	—	5.05
18.08	2,951.26	1,155.99	138.57
19.08	2,965.66	1,162.77	119.79
20.08	2,940.78	1,156.50	81.40
21.08	2,883.50	1,131.85	130.26
22.08	2,896.76	1,130.09	89.70
23.08	—	—	4.04
24.08	—	—	4.70
25.08	2,887.24	1,127.29	69.84
26.08	2,885.87	1,128.95	58.84
27.08	2,911.48	1,140.17	77.76
28.08	2,912.72	1,142.79	89.93
29.08	2,899.38	1,137.00	99.16
30.08	—	—	5.39
31.08	—	—	4.81

[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							
	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08
Credit institutions authorised to carry out banking operations (operating) — total	354	354	355	354	353	351	351	351	352	352	352	352	353
of which:													
— banks, of which	317	317	317	316	314	311	311	311	309	309	308	308	308
— with a universal licence	221	221	221	220	218	216	216	216	215	215	214	214	214
— with a basic licence	96	96	96	96	96	95	95	95	94	94	94	94	94
— nonbanking credit institutions	37	37	38	38	39	40	40	40	43	43	44	44	45
Credit institutions licensed to perform the following:													
— to attract funds of individuals	294	294	294	293	291	288	288	288	286	286	285	285	285
— to conduct operations in foreign currency	352	352	353	352	351	349	349	349	350	350	350	350	351
— to conduct operations with precious metals	176	178	180	181	181	180	180	180	181	180	179	179	181
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	297	297	297	296	294	291	291	291	289	289	288	288	288
Registered authorized capital of operating credit institutions (billions of rubles)	3,500	3,507	3,514	3,513	3,514	3,270	3,272	3,347	3,350	3,350	3,299	3,299	3,300
Branches of operating credit institutions in Russia — total	393	391	400	397	396	377	376	375	376	375	374	373	373
of which Sberbank branches	86	86	86	86	86	86	86	86	86	86	86	86	86
Foreign bank branches — total	—	—	—	—	—	—	—	—	—	—	0	0	0
Representative offices of operating Russian credit institutions — total	145	145	145	125	126	123	121	90	58	57	57	56	56
of which:													
— in Russia	128	128	128	108	108	105	103	72	39	39	39	38	38
— in foreign countries	17	17	17	17	18	18	18	18	19	18	18	18	18
Representative offices of foreign credit institutions — total	—	—	—	—	—	—	—	—	—	—	18	17	17

Table 4.1.1 (end)

	2024					2025							
	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08
Internal structural units of credit institutions (branches) — total	24,309	24,244	24,236	24,368	24,396	24,027	24,106	24,231	24,223	24,128	23,804	23,676	23,552
of which:													
— additional offices	23,973	23,907	23,900	24,032	24,050	23,671	23,742	23,865	23,857	23,762	23,443	23,313	23,188
of which Sberbank	11,409	11,355	11,295	11,238	11,192	11,139	11,095	11,039	10,987	10,907	10,839	10,745	10,653
— mobile offices	336	337	336	336	346	356	364	366	366	366	361	363	364
of which Sberbank	326	327	326	326	336	346	354	356	356	356	356	358	359
Credit institutions under liquidation — total	316	314	314	314	313	311	310	306	305	305	303	302	300
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	4	4	4	4	4	4	4	3	3	3	3	1	1
— compulsory liquidation	16	16	16	16	17	17	17	16	16	16	15	15	14
— bankruptcy	296	294	294	294	292	290	289	287	286	286	285	286	285

Table 4.1.2

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

No.	30.09.2025			
	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	Tavrichesky Bank (JSC)	2304	03.09.2025	03.09.2025

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	31.08
Insurance agents	208	209	208	208	206	204
of which:						
Insurance companies	131	131	131	131	129	128
of which national reinsurance company	1	1	1	1	1	1
mutual insurance companies	20	20	19	19	19	18
insurance brokers	57	58	58	58	58	58
foreign insurance companies	—	—	—	0	0	0
Associations of insurance agents	18	18	18	18	18	18
Professional securities market participants	507	504	504	501	500	498
of which:						
brokers	253	250	250	248	250	251
of which:						
customer's brokers	4	4	4	4	4	3
commodities brokers	1	1	1	1	1	1
forex dealers	4	4	4	4	4	4
dealers	277	273	272	270	272	271
trustees	177	176	176	174	175	175
depositories	263	259	259	257	257	259
registrars	34	35	35	36	36	36
investment advisers	164	163	163	161	157	155
Infrastructures	140	143	142	146	145	147
of which:						
clearing houses	9	9	9	9	9	9
trade organisers	7	7	7	7	7	7
of which:						
exchanges	7	7	7	7	7	7
trading systems	0	0	0	0	0	0
commodity delivery operators	5	5	5	6	6	6
repositories	2	2	2	2	2	2
central depository	1	1	1	1	1	1
central counterparties	5	5	5	5	5	5
information agencies	5	5	5	5	5	5
investment platform operators	97	100	99	102	101	100
financial platform operators	11	11	11	11	11	12
operators of information systems issuing digital financial assets	15	15	15	15	15	17
digital financial asset exchange operators	2	2	2	2	2	2
National Payment System Entities	713	716	712	712	708	708
of which:						
payment system operators	28	28	28	28	28	29
nationally important payment system operators[1]	2	2	2	2	2	2
operators of foreign payment systems	0	0	0	0	0	0
payment acceptance operators	683	686	682	682	678	677
Collective investment market entities	402	403	403	408	409	408
of which:						
non-governmental pension funds	38	38	38	38	38	37
joint-stock investment funds	2	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	331	332	332	337	338	338
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	31	31	31	31	31	31

Table 4.1.5 (end)

(units)

	2025					
	31.03	30.04	31.05	30.06	31.07	31.08
Microfinance agents and cooperatives	4,506	4,391	4,252	4,154	3,976	3,706
of which:						
microfinance organizations	879	878	872	869	862	854
of which:						
microfinance companies	38	39	40	40	40	40
microcredit companies	841	839	832	829	822	814
housing savings cooperatives	44	44	43	43	42	39
consumer credit cooperatives	1,247	1,132	1,017	938	803	568
agricultural consumer credit cooperatives	479	467	464	458	433	419
pawnshops	1,857	1,870	1,856	1,846	1,836	1,826
Self-regulatory organizations	14	14	14	14	14	14
of which:						
financial market self-regulatory organizations	12	12	12	12	12	12
of which:						
brokers	1	1	1	1	1	1
dealers	1	1	1	1	1	1
managers	1	1	1	1	1	1
depositories	1	1	1	1	1	1
registrars	1	1	1	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1	1	1
specialised depositories	1	1	1	1	1	1
non-governmental pension funds	1	1	1	1	1	1
insurance companies and foreign insurance companies	1	1	1	1	1	1
insurance brokers	1	1	1	1	1	1
mutual insurance companies	0	0	0	0	0	0
microfinance organizations	2	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2	2
housing savings cooperatives	0	0	0	0	0	0
agricultural consumer credit cooperatives	2	2	2	2	2	2
forex dealers	1	1	1	1	1	1
investment advisers	2	2	2	2	2	2
payment acceptance operator	0	0	0	0	0	0
self-regulatory organizations of actuaries	2	2	2	2	2	2
Persons providing professional services in the financial market[2]	149	149	151	137	138	140
of which:						
audit organizations providing auditing services to socially important organizations in the financial market	41	41	41	41	41	41
credit history bureaus	5	5	5	5	5	5
of which qualified credit history bureau	4	4	4	4	4	4
responsible actuaries[3]	99	99	101	87	88	90
credit rating agencies	4	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	—	—	—	0	0	0
Management companies of special-purpose vehicles	151	156	154	156	160	161
Participants in the partnership financing experiment[4]	30	31	32	32	32	33

[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.	30.09.2025		
	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
1	"IC "HATHOR", LLC	10.07.2025	10.07.2025

Table 4.1.7

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

	Breakdown of credit institutions by value of assets (descending) as 31.07.2025						
	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	132,021,747	28,263,456	18,172,487	12,288,027	4,686,358	2,771,665	198,203,739
Corporate loans[1] (to non-financial and financial (other than credit) institutions), millions of rubles	62,411,764	14,228,534	6,791,588	2,154,093	1,042,766	667,010	87,295,752
Loans to individuals[1], millions of rubles	26,944,755	5,222,015	1,201,896	2,553,869	568,793	319,896	36,811,224
Capital and financial performance							
Equity capital, millions of rubles	11,918,332	2,636,071	1,737,959	1,880,139	681,196	–627,252	18,226,445
Capital adequacy N1.0, %	11.7	11.4	13.0	21.0	20.9	30.6	12.8
Provisions for possible losses, including adjustment, millions of rubles	6,499,080	2,035,776	616,441	786,855	276,002	211,639	10,425,793
Provisions for possible losses, excluding adjustment, millions of rubles	7,088,531	2,196,865	657,446	856,438	312,870	266,239	11,378,389
Current year net profit (after tax), millions of rubles	1,415,983	204,802	164,709	217,318	80,385	99,209	2,182,407
Return on assets, %	2.2	0.9	2.0	3.1	3.7	5.6	2.1
Return on balance sheet capital, %	25.9	11.6	20.3	21.7	26.7	23.0	22.7
Liabilities							
Individuals' funds (deposits)[2], millions of rubles	45,236,093	8,939,003	1,837,743	3,246,220	1,193,758	695,676	61,148,494
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	36,054,089	10,617,078	6,675,235	4,773,053	1,681,231	870,436	60,671,122
Loans received from the Bank of Russia, millions of rubles	3,813,223	113,931	23,158	45,487	98,561	1,540	4,095,899

[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
July	2,182,407	2,342,523	84.7	160,117	15.3

[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
31.08	102,540	29,534	36,228	35,487	1,291

[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
31.07	61,148,494	57,879,031	17,044,337	136,382	2,586,612	13,269,064	16,649,856	7,529,838	662,942	3,269,463	1,571,784	1,415	8,610	167,059	677,070	550,606	292,919

[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
31.07	47,619,908	40,438,370	633,903	15,522,113	6,984,020	4,761,279	9,255,433	1,786,557	1,495,064

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
31.07	7,181,539	175,275	332,053	302,861	294,007	557,631	1,048,239	4,471,473	1,068,236	2,720	15,982,436	1,259,624

[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
July	11.67	11.80	16.02	17.67	17.29	17.53	17.29	17.41	16.67	9.80	16.38	17.73	17.65	17.59	17.11	17.72	16.79	16.01	16.77

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	–	–	–
July	0.01	0.01	–	2.20	1.17	1.52	1.42	1.47	1.35	–	1.35	0.51	0.70	0.36	–	0.53	–	–	–

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	—	—	—
July	0.01	0.01	—	—	0.92	1.27	1.20	1.22	1.41	—	1.41	0.12	0.21	0.16	—	0.16	—	—	—

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
31.07	0	0	0	0	0	0	0	3,462	3,432	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
31.07	1,555,046	3,396	51,323	671,891	806,785	382,077

[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
31.07	113,797,541	36,789,234	77,008,307	5,938,409	1,478,460	2,799,238	8,955,661	18,906,100	36,732,874	16,742,804

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
31.07	10,309,435	21,990	10,287,445	1,390,610	83,286	466,245	870,756	1,472,172	5,765,279	1,519,344

[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
31.07	87,295,752	2,436,662	36,811,224	1,712,131

[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
July	29.58	43.42	30.35	24.86	29.23	26.54	17.66	18.23	–	–	–	2.22	2.22	7.36	16.34	15.66

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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
July	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

Table 4.3.5

Weighted Average Interest Rates on Loans to Individuals in Euros

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
July	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

Table 4.3.6

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

	Total								of which to small, medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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
July	20.57	20.94	22.20	21.00	21.21	15.39	16.08	15.63	22.54	22.78	22.74	22.90	22.85	17.54	18.63	18.00

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	—	—	—	—	—	—	—	—	—	—	—
July	—	—	8.94	9.41	9.01	—	—	—	—	—	—	—	—	—	—	—

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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
July	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

Table 4.3.9

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

Date	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs
1	2	3	4	5	6	7	8	9	10	11	12	13
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
31.07	1,098,955	107,171	10,590	0	13,530,810	1,166,558	106,684	29	749,081	123,322	138	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.

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	**196,989**	**785,613**	**18,017,501**	60,084	302.2	7.91
2024						
31.01	**75,961**	**271,919**	**18,147,412**	62,262	294.3	8.41
29.02	**95,733**	**333,053**	**18,227,989**	63,294	292.0	9.28
31.03	117,188	447,520	**18,456,034**	63,792	299.5	8.41
30.04	**123,374**	**465,964**	**18,609,059**	65,704	**298.2**	**8.42**
31.05	146,865	546,027	**18,769,924**	68,881	303.6	8.06
30.06	**202,501**	**788,741**	**19,287,839**	71,083	310.2	7.57
31.07	107,329	356,152	**19,214,471**	75,166	289.4	10.19
31.08	100,243	375,167	**19,292,520**	**78,292**	298.2	9.32
30.09	94,465	372,907	**19,234,497**	**83,086**	302.7	8.94
31.10	95,073	367,180	**19,113,791**	**88,858**	299.2	9.65
30.11	72,440	274,473	**19,126,092**	**93,150**	302.1	9.01
31.12	73,488	292,658	**19,202,004**	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	**19,481,464**	159,284	307.4	7.46
31.08	85,170	392,366	19,706,461	170,116	307.0	7.58

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	–	–
31.08	–	–	2,778	1,331	–	–

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	**196,869**	**785,482**	**18,009,821**	58,346	302.3	7.91	**188,599**
2024							
31.01	**75,911**	**271,788**	**18,139,294**	60,189	**294.8**	8.40	**186,025**
29.02	**95,562**	**332,817**	**18,219,879**	61,235	**292.1**	9.28	185,236
31.03	117,027	447,282	**18,448,274**	61,831	299.6	8.41	**184,785**
30.04	**123,233**	**465,816**	**18,601,382**	63,751	298.3	8.41	295,136
31.05	146,713	545,712	**18,762,153**	66,808	303.7	8.06	401,466
30.06	**202,368**	**788,497**	**19,280,127**	69,053	310.2	7.57	472,483
31.07	107,156	355,976	**19,207,118**	73,146	289.6	10.19	510,687
31.08	100,122	375,068	**19,285,122**	**76,289**	298.3	9.32	556,377
30.09	94,348	372,813	**19,227,271**	**81,086**	302.8	8.94	**572,656**
31.10	94,934	367,052	**19,106,620**	**86,898**	299.3	9.65	**835,437**
30.11	72,315	274,353	**19,119,029**	**91,132**	302.2	9.01	**904,456**
31.12	73,364	291,146	**19,195,065**	94,911	303.7	8.47	**899,102**
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	**19,474,820**	156,875	307.5	7.46	884,100
31.08	85,092	392,257	19,699,833	167,721	307.0	7.58	877,761

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
31.08	—	—	2,542	1,098	—	—	2,141

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	**4,275,250**	13,216	322.8	6.05
31.07	34,450	197,383	4,228,237	14,440	323.2	6.00
31.08	38,639	222,906	4,227,050	15,336	323.8	6.08

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	–	–
31.08	–	–	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
31.07	26,579,657	5,619,769	21,430,297	635,420

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
31.07	657,209	587,224

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
Q2	2,490,492.25	11,208,898	1,457,872	69,130.92	3,475,782.95	35,305,066	168,879	265,823	39,959.44	38,434.23

[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
Q2	19,044.3	13,666.1	2,019.8	1,085.1	2,273.3	19,456,351.8	1,355,661.3	1,005,712.0	308,026.6	16,786,952.0

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
Q2	891,846.6	157,166.9	237,759.9	34,811.6	462,108.1	251,519.4	76,664.0	98,981.8	15,300.8	60,572.7

[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								
	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	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					
	number of registered issues (additional issues) of issue-grade securities — total, units	volume of registered issues (additional issues) of issue-grade securities — total, millions of rubles	of which by types			
			number of registered issues (additional issues) of shares, units	volume of registered issues (additional issues) of shares, millions of rubles	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of rubles
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	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)

	31.08.2025									
	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	127,733,972	13,059,020	19,056,860	2,137,916	35,411,040	7,063,436	57,500,965	3,223,086	6,824,398	0
CENTRAL FEDERAL DISTRICT	77,025,412	11,071,208	12,377,123	1,594,842	26,829,941	6,791,857	27,230,935	2,099,462	3,689,588	0
Belgorod Region	659,291	31,575	49,199	8,530	82,422	13,165	472,922	8,820	28,843	0
Bryansk Region	382,233	9,078	31,633	2,323	45,405	1,379	268,150	5,208	20,048	0
Vladimir Region	577,166	9,910	70,488	1,210	57,079	275	405,109	8,065	24,490	0
Voronezh Region	1,095,550	31,162	93,922	7,653	159,636	2,851	745,920	20,192	49,000	0
Ivanovo Region	335,039	8,015	20,092	1,021	29,558	5	255,798	6,762	12,874	0
Kaluga Region	553,633	14,697	78,177	4,061	100,917	2,882	322,191	7,587	19,948	0
Kostroma Region	670,157	6,905	17,414	807	413,694	2,810	184,974	3,229	6,228	0
Kursk Region	451,499	14,026	26,169	1,765	65,979	104	308,152	9,896	21,540	0
Lipetsk Region	464,182	13,071	36,365	4,671	97,750	708	291,436	7,540	22,130	0
Moscow Region	4,959,594	196,959	561,867	24,953	520,983	78,492	3,348,067	89,454	371,761	0
Orel Region	239,472	4,012	16,889	829	33,351	0	170,738	3,104	10,273	0
Ryazan Region	519,910	11,486	67,140	1,881	49,946	3,190	342,476	6,216	42,985	0
Smolensk Region	334,144	7,953	46,599	2,119	32,714	193	229,130	5,514	13,008	0
Tambov Region	302,120	4,368	31,129	420	32,552	629	211,867	3,237	13,025	0
Tver Region	482,374	8,949	46,197	1,067	63,623	11	344,141	7,678	15,476	0
Tula Region	767,902	11,581	145,978	2,121	119,628	297	429,174	8,713	52,084	0
Yaroslavl Region	653,193	19,619	88,787	3,630	91,400	1,859	432,091	13,694	25,368	0
Moscow	63,577,952	10,667,840	10,949,077	1,525,782	24,833,302	6,683,006	18,468,600	1,884,552	2,940,507	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	12,305,183	585,993	1,988,145	193,192	2,116,952	44,980	7,168,171	333,919	636,187	0
Republic of Karelia	233,047	8,216	14,089	4,280	22,216	74	178,572	3,730	10,291	0
Republic of Komi	306,990	9,259	18,815	2,005	14,242	0	252,045	7,077	13,232	0
Arkhangelsk Region	494,256	7,726	44,605	211	38,327	4	359,885	7,349	37,107	0
Nenets Autonomous Area	29,873	522	1,043	0	528	0	20,275	520	7,419	0
Arkhangelsk Region, excluding Nenets Autonomous Area	464,383	7,204	43,563	211	37,799	4	339,610	6,829	29,689	0
Vologda Region	540,284	51,114	52,867	39,756	95,428	1,181	354,982	9,091	17,507	0
Kaliningrad Region	623,607	30,203	66,757	13,604	87,485	285	410,815	15,966	34,067	0
Leningrad Region	606,865	10,465	45,990	3,157	128,634	487	392,171	6,534	24,847	0
Murmansk Region	455,811	29,163	30,023	14,177	31,406	2,768	333,295	10,197	19,816	0
Novgorod Region	198,563	5,110	18,319	946	21,665	100	145,875	4,006	6,613	0
Pskov Region	188,788	3,491	13,830	369	18,053	152	142,302	2,889	8,559	0
Saint Petersburg	8,656,971	431,246	1,682,851	114,687	1,659,496	39,928	4,598,228	267,078	464,149	0
SOUTHERN FEDERAL DISTRICT	6,395,980	226,690	736,843	41,775	803,960	80,605	4,017,580	98,920	458,739	0
Republic of Adygeya (Adygeya)	76,714	975	3,140	12	3,799	1	56,133	939	8,959	0
Republic of Kalmykia	36,595	429	2,115	0	843	0	24,573	393	6,054	0
Republic of Crimea	439,565	1,795	70,611	523	34,767	0	265,399	1,172	21,350	0
Krasnodar Territory	2,892,680	133,787	249,930	15,331	540,571	75,385	1,709,530	41,252	205,408	0
Astrakhan Region	263,015	5,499	30,778	1,782	8,171	202	177,039	3,442	36,547	0
Volgograd Region	726,411	18,987	72,445	5,555	45,188	150	542,198	12,960	37,229	0
Rostov Region	1,830,994	64,673	293,563	18,572	158,233	4,867	1,154,063	38,244	136,481	0
Sevastopol	130,005	546	14,261	0	12,388	0	88,645	519	6,710	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,384,456	22,414	155,438	2,703	123,664	726	925,671	17,056	103,327	0
Republic of Daghestan	214,259	1,639	19,167	375	7,974	0	154,274	1,168	18,828	0
Republic of Ingushetia	13,313	277	1,985	5	451	0	9,148	267	1,158	0
Kabardino-Balkar Republic	99,835	1,639	8,327	229	13,535	0	67,879	1,363	6,047	0
Karachay-Cherkess Republic	41,384	463	2,645	0	1,023	0	31,014	447	4,279	0
Republic of North Ossetia — Alania	113,803	1,254	7,738	24	3,246	0	86,091	1,199	12,775	0
Chechen Republic	78,887	242	23,931	37	10,646	0	33,979	176	5,004	0
Stavropol Territory	822,974	16,900	91,643	2,033	86,788	726	543,286	12,436	55,236	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	13,390,383	377,228	1,808,483	83,857	2,447,537	52,018	7,860,091	233,768	727,535	0
Republic of Bashkortostan	1,192,138	23,286	98,704	2,465	106,455	1,928	825,985	18,295	116,451	0
Mari El Republic	212,517	2,631	12,983	204	29,408	251	151,710	2,082	12,041	0
Republic of Mordovia	220,837	6,298	15,446	1,834	29,103	1,235	157,417	3,161	11,343	0
Republic of Tatarstan (Tatarstan)	2,881,199	82,718	460,014	24,520	849,766	19,900	1,239,138	36,516	165,043	0
Udmurt Republic	649,290	13,520	140,344	5,531	82,598	261	363,706	7,411	38,346	0
Chuvash Republic — Chuvashia	531,403	8,464	58,566	968	95,702	766	320,339	6,547	39,339	0
Perm Territory	1,129,049	28,857	180,684	4,606	159,053	1,314	688,839	22,425	54,134	0
Kirov Region	468,279	6,274	65,425	711	47,699	776	307,417	4,600	22,288	0
Nizhny Novgorod Region	1,860,037	55,473	310,123	12,248	292,229	8,834	1,130,205	32,208	72,665	0
Orenburg Region	565,662	8,533	58,362	1,116	57,710	238	397,066	7,041	27,019	0
Penza Region	460,595	5,888	42,006	608	47,766	11	311,234	5,124	37,207	0
Samara Region	1,987,128	107,998	211,984	21,520	535,055	14,226	1,105,699	71,366	84,772	0
Saratov Region	790,077	15,978	72,903	3,947	74,098	500	573,351	11,188	29,551	0
Ulyanovsk Region	442,175	11,308	80,939	3,577	40,896	1,778	287,987	5,803	17,337	0
URALS FEDERAL DISTRICT	7,239,172	354,107	924,323	42,953	1,816,466	9,935	3,802,348	290,545	484,446	0
Kurgan Region	185,231	2,886	12,228	481	10,938	0	139,842	2,178	14,218	0
Sverdlovsk Region	2,653,758	77,019	481,149	28,232	421,141	1,352	1,460,115	39,932	205,434	0
Tyumen Region	2,913,525	234,343	206,977	3,175	1,127,071	7,328	1,315,112	222,818	200,722	0
Khanty-Mansi Autonomous Area — Yugra	1,719,402	213,549	58,167	1,315	975,429	3,056	584,355	208,797	75,781	0
Yamal-Nenets Autonomous Area	341,645	4,257	23,941	42	29,578	17	241,510	4,106	36,951	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	852,477	16,537	124,869	1,818	122,064	4,254	489,248	9,915	87,990	0
Chelyabinsk Region	1,486,660	39,858	223,969	11,066	257,316	1,255	887,279	25,617	64,072	0
SIBERIAN FEDERAL DISTRICT	6,188,130	260,896	680,886	91,256	832,194	73,949	4,049,591	90,055	378,240	0
Altai Republic	47,019	310	8,515	32	11,220	0	22,169	274	2,675	0
Republic of Tuva	39,561	1,246	2,157	1,003	898	0	18,020	232	17,086	0
Republic of Khakassia	129,644	5,669	12,501	1,772	7,052	2	92,951	3,858	9,568	0
Altai Territory	658,555	19,760	62,184	4,327	100,340	7,581	428,345	7,394	38,877	0

Table 6.2.1 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	1,165,393	32,970	130,932	9,355	186,792	9,266	732,451	13,624	69,295	0
Irkutsk Region	819,311	61,357	72,765	21,987	95,614	26,239	568,263	12,755	43,958	0
Kemerovo Region — Kuzbass	745,040	37,741	67,240	26,212	86,990	266	528,561	10,736	39,816	0
Novosibirsk Region	1,581,165	76,857	211,989	22,114	251,661	26,735	940,542	25,611	116,539	0
Omsk Region	625,944	14,514	73,924	3,727	53,171	1,246	445,184	8,652	26,166	0
Tomsk Region	376,497	10,472	38,678	727	38,455	2,614	273,106	6,919	14,259	0
FAR-EASTERN FEDERAL DISTRICT	3,805,256	160,485	385,620	87,337	440,325	9,365	2,446,578	59,362	346,337	0
Republic of Buryatia	227,566	3,323	19,126	976	9,853	0	154,917	2,010	31,112	0
Republic of Sakha (Yakutia)	353,535	8,457	41,526	4,331	29,277	294	217,796	3,677	41,727	0
Trans-Baikal Territory	285,223	8,916	30,302	6,316	21,768	44	192,359	2,446	26,911	0
Kamchatka Territory	220,819	4,772	21,962	2,162	33,769	5	141,833	2,528	12,388	0
Primorye Territory	1,115,044	55,269	112,162	25,663	148,311	3,369	688,710	25,011	121,216	0
Khabarovsk Territory	692,790	22,779	73,050	9,492	60,339	1,604	465,980	11,386	61,923	0
Amur Region	387,164	20,120	31,593	12,130	81,472	3,184	228,248	2,882	25,494	0
Magadan Region	114,427	18,488	10,471	15,703	12,492	28	80,340	2,734	3,980	0
Sakhalin Region	335,933	16,618	37,286	9,732	40,170	838	222,464	5,786	17,609	0
Jewish Autonomous Region	40,251	514	1,700	82	2,019	0	32,168	425	2,569	0
Chukotka Autonomous Area	32,503	1,229	6,441	750	853	0	21,764	477	1,408	0
OUTSIDE THE RUSSIAN FEDERATION	16,692	156,609	10,959	152,946	7	391	5,212	128	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)

	31.08.2025		
	Total	in rubles	in foreign currency and precious metals
1	2	3	4
THE RUSSIAN FEDERATION	2,658,332	2,634,488	23,844
CENTRAL FEDERAL DISTRICT	1,045,053	1,035,580	9,473
Belgorod Region	24,597	24,537	59
Bryansk Region	14,740	14,667	73
Vladimir Region	19,213	19,025	188
Voronezh Region	39,995	39,831	163
Ivanovo Region	16,233	16,143	90
Kaluga Region	13,874	13,843	31
Kostroma Region	10,464	10,450	14
Kursk Region	16,605	16,599	5
Lipetsk Region	15,974	15,906	69
Moscow Region	139,953	138,870	1,083
Orel Region	7,950	7,926	24
Ryazan Region	15,663	15,601	63
Smolensk Region	11,713	11,671	41
Tambov Region	12,983	12,973	10
Tver Region	12,238	12,186	52
Tula Region	19,527	19,477	50
Yaroslavl Region	14,811	14,605	206
Moscow	638,521	631,270	7,251
NORTH-WESTERN FEDERAL DISTRICT	256,582	254,235	2,348
Republic of Karelia	7,516	7,491	25
Republic of Komi	8,022	7,959	63
Arkhangelsk Region	13,654	13,621	33
Nenets Autonomous Area	603	603	0
Arkhangelsk Region, excluding Nenets Autonomous Area	13,051	13,018	33
Vologda Region	18,734	18,610	125
Kaliningrad Region	23,008	22,808	200
Leningrad Region	14,116	14,094	22
Murmansk Region	9,542	9,525	17
Novgorod Region	5,664	5,652	12
Pskov Region	5,823	5,798	25
Saint Petersburg	150,504	148,677	1,827
SOUTHERN FEDERAL DISTRICT	309,990	307,549	2,441
Republic of Adygeya (Adygeya)	4,570	4,570	0
Republic of Kalmykia	2,918	2,911	6
Republic of Crimea	28,935	28,929	6
Krasnodar Territory	147,750	147,015	735
Astrakhan Region	9,257	9,252	5
Volgograd Region	27,292	27,183	110
Rostov Region	82,162	80,586	1,576
Sevastopol	7,107	7,104	3
NORTH CAUCASIAN FEDERAL DISTRICT	73,286	72,001	1,286
Republic of Daghestan	13,476	13,470	6
Republic of Ingushetia	541	541	0
Kabardino-Balkar Republic	3,933	3,910	22
Karachay-Cherkess Republic	2,305	2,305	0
Republic of North Ossetia — Alania	3,788	3,788	0

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	4,845	4,831	13
Stavropol Territory	44,398	43,154	1,244
VOLGA FEDERAL DISTRICT	388,571	387,088	1,484
Republic of Bashkortostan	39,970	39,909	61
Mari El Republic	6,072	6,043	29
Republic of Mordovia	7,356	7,335	21
Republic of Tatarstan (Tatarstan)	56,586	56,310	275
Udmurt Republic	22,350	22,212	138
Chuvash Republic — Chuvashia	15,965	15,929	36
Perm Territory	38,334	38,197	136
Kirov Region	24,748	24,694	54
Nizhny Novgorod Region	47,907	47,565	343
Orenburg Region	24,077	24,067	10
Penza Region	21,762	21,709	53
Samara Region	37,661	37,389	272
Saratov Region	31,230	31,199	31
Ulyanovsk Region	14,554	14,530	25
URALS FEDERAL DISTRICT	185,414	181,803	3,611
Kurgan Region	7,456	7,261	195
Sverdlovsk Region	71,290	68,995	2,295
Tyumen Region	58,006	57,705	301
Khanty-Mansi Autonomous Area — Yugra	23,838	23,794	44
Yamal-Nenets Autonomous Area	8,839	8,836	3
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	25,329	25,075	254
Chelyabinsk Region	48,663	47,843	820
SIBERIAN FEDERAL DISTRICT	229,326	226,923	2,403
Altai Republic	2,371	2,371	0
Republic of Tuva	1,345	1,341	4
Republic of Khakassia	7,345	7,340	4
Altai Territory	28,461	28,196	265
Krasnoyarsk Territory	42,841	42,638	203
Irkutsk Region	36,952	36,848	104
Kemerovo Region — Kuzbass	20,752	20,728	24
Novosibirsk Region	51,242	50,050	1,192
Omsk Region	26,938	26,359	579
Tomsk Region	11,080	11,052	28
FAR-EASTERN FEDERAL DISTRICT	170,109	169,310	799
Republic of Buryatia	12,337	12,189	149
Republic of Sakha (Yakutia)	21,548	21,514	34
Trans-Baikal Territory	12,287	12,231	56
Kamchatka Territory	10,529	10,519	10
Primorye Territory	41,849	41,703	146
Khabarovsk Territory	26,466	26,382	84
Amur Region	19,530	19,380	150
Magadan Region	5,665	5,656	10
Sakhalin Region	16,307	16,148	159
Jewish Autonomous Region	1,626	1,624	2
Chukotka Autonomous Area	1,965	1,965	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 July 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	7,024,931	502,113	256,795	1,292,277	165,521	116,376	297,029	510,831	1,271,450	767,842	1,398,496	702,997
CENTRAL FEDERAL DISTRICT	3,892,240	40,456	28,082	478,526	66,554	41,426	140,620	380,107	689,592	410,363	1,277,418	367,179
Belgorod Region	35,798	5,377	0	10,957	166	4,425	1,650	1,144	5,947	416	3,026	2,690
Bryansk Region	14,490	0	0	8,508	1	582	524	73	1,688	459	37	2,617
Vladimir Region	13,058	0	0	5,533	160	364	537	350	1,712	1,899	43	2,460
Voronezh Region	41,280	14	0	13,552	367	6,162	2,722	671	6,301	5,729	186	5,576
Ivanovo Region	9,701	68	0	3,849	133	801	383	90	1,061	1,482	33	1,802
Kaluga Region	17,575	1	0	3,862	35	585	1,830	420	8,302	372	84	2,084
Kostroma Region	27,080	0	0	2,402	53	48	358	78	8,186	242	14,714	998
Kursk Region	13,528	4,940	0	2,335	0	2,893	352	93	1,223	322	92	1,278
Lipetsk Region	26,470	0	0	4,621	3	12,029	625	164	6,422	849	30	1,727
Moscow Region	488,176	401	1	66,312	53,352	2,291	13,842	6,445	187,078	40,963	75,261	42,230
Orel Region	8,402	0	0	1,856	106	2,319	388	152	2,353	443	45	740
Ryazan Region	24,456	0	0	9,447	271	1,903	3,057	335	6,779	1,064	129	1,472
Smolensk Region	13,882	0	0	3,106	145	368	355	83	6,962	643	53	2,167
Tambov Region	13,520	0	0	4,318	194	3,683	446	186	2,281	371	56	1,986
Tver Region	24,430	0	0	14,001	190	233	583	216	6,243	491	357	2,117
Tula Region	56,714	152	0	43,682	70	801	1,940	124	4,949	1,488	110	3,396
Yaroslavl Region	30,900	0	0	11,536	1,422	973	1,681	213	4,071	647	6,644	3,713
Moscow	3,032,780	29,502	28,081	268,648	9,886	966	109,347	369,269	428,032	352,484	1,176,518	288,126

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	820,973	8,605	7,810	295,353	15,596	4,194	27,915	68,855	183,923	81,518	51,342	83,672
Republic of Karelia	16,802	289	0	771	128	31	425	86	218	92	284	14,477
Republic of Komi	3,172	310	309	485	56	1	208	378	539	329	85	780
Arkhangelsk Region	17,143	183	0	7,708	862	247	2,033	612	2,092	1,467	160	1,780
Nenets Autonomous Area	478	0	0	0	0	0	13	24	6	415	1	19
Arkhangelsk Region, excluding Nenets Autonomous Area	16,665	183	0	7,707	862	247	2,020	588	2,086	1,053	158	1,761
Vologda Region	8,935	0	0	1,118	269	416	1,017	129	2,275	1,279	254	2,179
Kaliningrad Region	39,800	152	0	5,089	4,070	1,820	3,581	291	4,985	3,620	13,362	2,831
Leningrad Region	213,836	21	2	193,122	219	980	2,059	449	5,171	7,980	409	3,425
Murmansk Region	6,526	0	0	112	1,309	6	126	920	657	283	1,619	1,493
Novgorod Region	5,384	0	0	1,457	577	170	343	34	687	22	17	2,077
Pskov Region	2,784	0	0	654	0	472	244	85	217	394	24	694
Saint Petersburg	506,591	7,650	7,500	84,837	8,106	51	17,878	65,869	167,082	66,051	35,129	53,937
SOUTHERN FEDERAL DISTRICT	445,830	993	951	80,558	6,100	23,289	18,943	16,173	185,950	60,307	11,485	42,032
Republic of Adygeya (Adygeya)	5,630	0	0	1,526	5	371	1,119	52	774	1,545	26	212
Republic of Kalmykia	1,347	0	0	7	101	75	210	47	271	35	49	553
Republic of Crimea	26,859	0	0	1,144	1	284	3,746	1,244	4,638	6,425	4,368	5,010
Krasnodar Territory	273,125	52	10	29,605	3,831	15,384	6,484	13,339	143,802	37,797	4,289	18,542
Astrakhan Region	6,074	0	0	1,115	0	595	2,294	23	996	713	42	297
Volgograd Region	21,575	0	0	10,738	247	958	2,102	279	2,712	1,175	94	3,271
Rostov Region	106,553	941	941	36,350	1,652	5,528	2,760	1,143	32,118	11,415	2,442	12,206
Sevastopol	4,667	0	0	73	263	93	229	46	640	1,203	175	1,943
NORTH CAUCASIAN FEDERAL DISTRICT	38,193	0	0	5,587	274	5,024	7,096	1,094	6,185	3,242	1,356	8,335
Republic of Daghestan	2,896	0	0	90	0	50	745	42	156	783	33	996
Republic of Ingushetia	231	0	0	0	0	60	11	108	10	1	1	41
Kabardino-Balkar Republic	1,702	0	0	159	0	507	543	11	236	14	6	226
Karachay-Cherkess Republic	2,952	0	0	282	0	922	265	314	95	102	873	98
Republic of North Ossetia — Alania	2,556	0	0	23	0	1,357	483	7	281	63	49	293
Chechen Republic	1,879	0	0	7	0	7	1,061	45	303	35	10	410
Stavropol Territory	25,977	0	0	5,025	274	2,121	3,987	568	5,103	2,244	384	6,270

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	654,492	120,693	115,060	200,702	5,269	23,398	48,295	22,444	81,977	68,269	8,827	74,619
Republic of Bashkortostan	64,011	5,703	554	25,018	74	2,504	5,443	772	6,194	8,245	297	9,761
Mari El Republic	6,566	0	0	3,188	89	215	1,153	49	559	185	81	1,046
Republic of Mordovia	8,612	0	0	4,161	26	847	709	511	1,004	75	129	1,149
Republic of Tatarstan (Tatarstan)	204,742	87,213	87,201	41,921	1,076	4,625	16,747	3,158	16,238	10,482	2,173	21,109
Udmurt Republic	21,453	1,661	1,661	7,446	3	364	695	239	2,068	5,914	192	2,871
Chuvash Republic — Chuvashia	14,912	0	0	4,688	117	682	2,245	101	4,803	492	153	1,630
Perm Territory	52,481	1,600	1,577	14,943	90	470	4,534	11,517	4,848	6,315	3,287	4,878
Kirov Region	13,121	0	0	4,703	8	2,597	975	222	1,732	882	304	1,698
Nizhny Novgorod Region	107,348	110	2	33,920	2,028	2,002	4,774	1,845	18,368	27,854	750	15,695
Orenburg Region	25,489	1,584	1,374	11,757	167	563	985	1,306	5,121	1,158	203	2,646
Penza Region	16,731	4	0	4,472	104	3,405	1,175	316	2,931	2,515	164	1,644
Samara Region	77,953	21,353	21,326	26,269	1,226	2,440	6,469	1,506	9,869	2,691	637	5,494
Saratov Region	28,362	1,365	1,365	12,698	166	1,818	1,671	417	6,822	451	223	2,730
Ulyanovsk Region	12,712	98	0	5,518	97	864	719	485	1,420	1,010	234	2,268
URALS FEDERAL DISTRICT	420,322	46,913	45,102	131,476	16,640	4,786	21,058	5,742	34,463	84,587	30,292	44,365
Kurgan Region	16,281	3	0	12,900	633	280	573	132	318	540	118	785
Sverdlovsk Region	212,094	98	0	88,156	6,387	2,496	8,486	3,242	22,279	60,096	3,128	17,726
Tyumen Region	127,920	45,142	45,102	6,673	9,263	654	7,658	1,604	3,897	17,793	25,253	9,984
Khanty-Mansi Autonomous Area — Yugra	50,475	32,517	32,478	306	7,023	10	2,180	617	1,526	1,254	244	4,797
Yamal-Nenets Autonomous Area	40,006	12,618	12,618	337	364	15	1,096	457	229	417	23,736	738
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	37,439	7	7	6,030	1,876	629	4,381	529	2,142	16,122	1,273	4,449
Chelyabinsk Region	64,026	1,670	0	23,747	357	1,356	4,342	763	7,969	6,158	1,793	15,870
SIBERIAN FEDERAL DISTRICT	321,072	34,475	28,860	87,814	10,127	10,248	16,978	8,757	52,881	26,953	7,855	64,985
Altai Republic	4,254	0	0	132	0	7	39	22	2,795	641	393	224
Republic of Tuva	657	0	0	6	0	12	271	9	155	12	28	165
Republic of Khakassia	3,038	712	0	49	0	155	739	124	398	311	44	507
Altai Territory	22,780	663	0	5,374	188	1,404	938	1,134	4,620	2,922	492	5,045
Krasnoyarsk Territory	43,736	275	135	3,975	6,028	2,235	4,710	1,490	8,249	6,061	982	9,730
Irkutsk Region	57,247	32,090	28,024	2,128	1,896	900	1,994	677	6,958	3,358	581	6,664
Kemerovo Region — Kuzbass	77,480	537	537	56,996	756	1,245	638	1,412	8,262	1,419	1,453	4,762

Table 6.3.1 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	57,505	35	0	11,455	149	1,703	5,734	1,708	12,889	8,582	3,584	11,667
Omsk Region	22,973	0	0	6,167	1,058	1,508	1,110	1,810	4,879	1,281	197	4,963
Tomsk Region	31,404	164	164	1,533	52	1,079	805	370	3,677	2,367	100	21,258
FAR-EASTERN FEDERAL DISTRICT	431,809	249,979	30,929	12,260	44,960	4,011	16,124	7,661	36,480	32,603	9,921	17,809
Republic of Buryatia	42,718	29,450	28,850	1,301	14	2,381	1,592	58	6,779	261	98	785
Republic of Sakha (Yakutia)	36,492	2,340	17	262	23,347	67	2,644	963	3,564	1,493	332	1,479
Trans-Baikal Territory	9,421	3,684	0	31	3	4	1,912	169	531	850	45	2,192
Kamchatka Territory	15,670	0	0	342	1,242	123	578	10	1,713	7,814	3,262	587
Primorye Territory	43,150	1	1	7,463	314	407	4,065	4,802	7,751	6,602	4,522	7,223
Khabarovsk Territory	34,371	7,063	0	2,379	9,277	187	2,255	788	6,008	3,178	249	2,987
Amur Region	22,360	0	0	188	6,259	752	1,175	178	539	11,526	271	1,473
Magadan Region	10,902	5,594	0	2	528	0	11	517	3,480	201	15	554
Sakhalin Region	9,770	2,062	2,062	274	2,569	56	1,704	101	899	672	1,123	310
Jewish Autonomous Region	451	0	0	2	0	6	168	8	57	1	1	208
Chukotka Autonomous Area	206,503	199,784	0	14	1,407	28	22	68	5,158	4	4	13

Table 6.3.2

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

(millions of rubles)

	Volume loans for July 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	548,057	82,998	79,758	295,216	0	577	11	338	20,772	54,625	93,521	0
CENTRAL FEDERAL DISTRICT	234,618	1,152	1,152	84,045	0	0	11	8	7,128	48,892	93,383	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	2,240	0	0	2,240	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	515	0	0	357	0	0	0	0	158	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	18	0	0	18	0	0	0	0	0	0	0	0
Tver Region	64	0	0	64	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	2,220	0	0	2,212	0	0	0	8	0	0	0	0
Moscow	229,562	1,152	1,152	79,154	0	0	11	0	6,970	48,892	93,383	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	107,647	0	0	103,692	0	0	0	0	3,157	798	0	0
Republic of Karelia	486	0	0	486	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	2,274	0	0	2,274	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	2,274	0	0	2,274	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	8,239	0	0	6,533	0	0	0	0	1,705	0	0	0
Leningrad Region	177	0	0	177	0	0	0	0	0	0	0	0
Murmansk Region	265	0	0	0	0	0	0	0	265	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	96,207	0	0	94,222	0	0	0	0	1,187	798	0	0
SOUTHERN FEDERAL DISTRICT	5,525	0	0	42	0	559	0	0	4,924	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	4,864	0	0	42	0	0	0	0	4,822	0	0	0
Astrakhan Region	559	0	0	0	0	559	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	102	0	0	0	0	0	0	0	102	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	10,231	0	0	10,231	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	0	0	0	0	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	10,231	0	0	10,231	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	6,332	171	0	6,150	0	0	0	0	11	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)	5,047	0	0	5,047	0	0	0	0	0	0	0	0
Udmurt Republic	11	0	0	0	0	0	0	0	11	0	0	0
Chuvash Republic — Chuvashia	318	0	0	318	0	0	0	0	0	0	0	0
Perm Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	784	0	0	784	0	0	0	0	0	0	0	0
Orenburg Region	171	171	0	0	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	0	0	0	0	0	0	0	0	0	0	0	0
Saratov Region	0	0	0	0	0	0	0	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	61,297	17,049	17,049	43,841	0	0	0	0	407	0	0	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	21,535	0	0	21,128	0	0	0	0	407	0	0	0
Tyumen Region	29,702	17,049	17,049	12,653	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	17,049	17,049	17,049	0	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	12,653	0	0	12,653	0	0	0	0	0	0	0	0
Chelyabinsk Region	10,060	0	0	10,060	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	110,627	61,306	61,306	45,636	0	0	0	0	3,685	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	4,554	0	0	4,547	0	0	0	0	7	0	0	0
Irkutsk Region	41,088	0	0	41,088	0	0	0	0	0	0	0	0
Kemerovo Region — Kuzbass	14,040	10,629	10,629	0	0	0	0	0	3,410	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	50,944	50,676	50,676	0	0	0	0	0	268	0	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	11,781	3,321	252	1,580	0	18	0	330	1,459	4,935	138	0
Republic of Buryatia	4,935	0	0	0	0	0	0	0	0	4,935	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	3,387	0	0	1,580	0	18	0	330	1,459	0	0	0
Khabarovsk Territory	3,207	3,069	0	0	0	0	0	0	0	0	138	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	252	252	252	0	0	0	0	0	0	0	0	0

Table 6.3.3

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

(millions of rubles)

	Outstanding loans as 31.07.2025											
	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	71,814,070	3,777,385	2,282,105	17,145,405	1,644,108	2,946,245	4,948,473	4,627,276	7,122,588	15,415,957	13,733,299	453,332
CENTRAL FEDERAL DISTRICT	38,487,979	367,161	203,778	6,106,895	709,426	1,157,424	2,631,276	2,904,084	3,537,267	9,588,017	11,216,177	270,252
Belgorod Region	395,260	14,651	0	129,623	719	130,564	9,588	11,956	83,953	5,726	7,255	1,226
Bryansk Region	189,105	10	0	49,744	684	98,876	6,133	1,844	11,942	14,828	3,224	1,819
Vladimir Region	150,625	97	0	87,767	543	7,771	5,420	4,776	15,258	23,870	3,734	1,389
Voronezh Region	523,813	641	0	131,889	5,713	178,469	37,278	11,079	50,844	98,924	5,202	3,774
Ivanovo Region	197,403	99	0	28,613	242	5,949	8,278	126,107	8,561	16,663	1,830	1,061
Kaluga Region	215,661	473	0	77,167	45	59,483	19,823	2,995	34,455	15,355	4,642	1,221
Kostroma Region	95,117	17	0	40,415	355	2,022	4,147	2,352	14,787	5,612	24,823	586
Kursk Region	288,325	10,012	0	149,781	129	102,942	3,418	3,023	12,583	3,778	1,821	840
Lipetsk Region	321,156	21	0	97,362	459	160,689	9,320	6,238	25,309	19,645	1,037	1,077
Moscow Region	4,868,154	1,462	34	738,370	259,367	60,290	454,298	235,492	713,752	1,194,966	1,185,976	24,180
Orel Region	126,305	83	0	59,352	181	38,869	5,101	1,960	12,505	6,897	860	498
Ryazan Region	303,314	8	0	66,125	1,801	55,091	39,581	3,318	24,472	110,128	1,765	1,026
Smolensk Region	73,510	13	1	25,449	761	7,493	4,415	4,113	19,287	7,111	3,838	1,030
Tambov Region	169,777	1	0	38,127	1,266	99,784	6,413	5,355	13,456	2,598	1,615	1,161
Tver Region	208,583	183	140	71,647	490	47,665	19,725	2,215	14,272	19,903	31,290	1,194
Tula Region	753,469	5,246	0	620,023	2,651	37,995	21,259	2,196	36,527	22,543	2,713	2,317
Yaroslavl Region	351,288	11	0	129,365	9,160	21,776	14,304	5,752	25,565	23,698	120,330	1,327
Moscow	29,257,114	334,133	203,602	3,566,075	424,861	41,696	1,962,777	2,473,313	2,419,739	7,995,772	9,814,221	224,526

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	9,487,202	613,423	586,276	3,814,035	88,311	135,319	490,247	424,603	1,431,532	1,513,027	943,215	33,491
Republic of Karelia	51,945	2,292	0	22,356	4,469	1,466	5,939	1,522	3,051	2,792	6,332	1,726
Republic of Komi	144,846	47,325	47,278	80,325	109	1,673	2,030	2,249	6,096	3,090	1,016	934
Arkhangelsk Region	464,113	12,599	12,092	379,149	5,423	5,150	18,575	3,673	13,087	14,236	11,097	1,123
Nenets Autonomous Area	17,678	12,092	12,092	31	204	0	229	212	172	4,566	121	51
Arkhangelsk Region, excluding Nenets Autonomous Area	446,434	507	0	379,118	5,219	5,150	18,346	3,461	12,915	9,670	10,976	1,073
Vologda Region	132,328	10	0	66,527	2,498	9,924	6,998	2,581	9,872	25,900	6,571	1,446
Kaliningrad Region	693,539	3,600	0	157,191	6,524	43,932	29,622	13,197	35,103	45,626	357,017	1,727
Leningrad Region	2,333,378	744	4	1,865,430	13,423	35,619	42,521	49,511	24,672	287,306	12,168	1,984
Murmansk Region	167,173	17,261	0	3,427	5,338	63	45,308	38,213	7,903	3,160	45,523	976
Novgorod Region	38,329	22	0	15,581	1,506	4,419	1,264	1,858	9,504	1,585	1,525	1,066
Pskov Region	68,020	7	0	20,291	298	32,257	3,761	2,148	2,146	4,852	1,789	472
Saint Petersburg	5,393,533	529,563	526,903	1,203,760	48,722	817	334,229	309,650	1,320,100	1,124,480	500,177	22,037
SOUTHERN FEDERAL DISTRICT	4,548,555	11,622	8,997	903,371	93,199	480,776	364,139	290,250	806,067	1,401,956	171,843	25,332
Republic of Adygeya (Adygeya)	45,098	110	6	7,684	12	7,474	4,033	547	3,608	20,785	658	187
Republic of Kalmykia	17,976	0	0	1,352	6,677	1,446	1,872	472	4,042	1,151	724	241
Republic of Crimea	251,153	52	0	23,673	11,441	8,829	44,627	35,688	30,848	80,681	12,963	2,351
Krasnodar Territory	2,887,388	483	137	341,463	46,626	283,616	211,525	193,688	595,318	1,090,834	111,917	11,918
Astrakhan Region	91,486	1,948	5	7,851	12	11,542	35,050	9,321	9,734	14,105	1,661	261
Volgograd Region	332,630	308	277	220,932	464	31,770	25,243	5,421	24,822	15,894	4,772	3,003
Rostov Region	899,211	8,720	8,573	298,643	25,467	134,160	39,418	44,554	132,040	172,590	37,677	5,942
Sevastopol	23,614	0	0	1,773	2,500	1,939	2,371	559	5,656	5,915	1,472	1,429
NORTH CAUCASIAN FEDERAL DISTRICT	708,354	1,349	7	244,149	1,383	181,701	96,049	30,387	59,841	68,701	19,817	4,977
Republic of Daghestan	52,534	32	3	14,906	0	6,216	13,618	737	4,521	10,785	1,085	634
Republic of Ingushetia	6,127	0	0	2,031	0	3,151	224	227	391	48	32	22
Kabardino-Balkar Republic	33,139	9	0	7,302	4	15,508	2,604	443	4,445	1,544	1,035	245
Karachay-Cherkess Republic	43,170	292	0	9,708	13	8,590	4,395	5,936	2,151	7,601	4,384	99
Republic of North Ossetia — Alania	37,745	819	0	1,383	0	20,063	6,917	1,552	3,599	840	2,403	169
Chechen Republic	51,508	167	0	2,916	2	5,654	33,320	432	4,456	3,153	1,282	127
Stavropol Territory	484,131	29	4	205,903	1,364	122,519	34,971	21,060	40,279	44,731	9,596	3,681

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	6,071,734	315,899	239,197	2,542,780	88,719	554,615	565,015	268,866	470,319	1,039,778	182,890	42,853
Republic of Bashkortostan	598,632	49,302	1,826	233,257	4,496	55,182	68,151	8,194	41,378	125,312	8,034	5,327
Mari El Republic	98,010	48	1	22,461	415	53,277	11,181	1,171	5,673	2,438	876	470
Republic of Mordovia	84,695	247	0	40,155	427	23,727	6,413	2,094	5,449	3,100	2,369	714
Republic of Tatarstan (Tatarstan)	1,362,171	69,479	69,381	607,685	12,769	83,202	213,287	22,214	92,251	203,740	47,025	10,520
Udmurt Republic	284,786	8,917	8,913	134,010	370	30,739	6,572	7,378	14,029	73,158	7,774	1,840
Chuvash Republic — Chuvashia	102,776	0	0	33,948	502	13,235	21,162	2,083	14,155	13,424	3,437	829
Perm Territory	941,491	13,615	11,029	423,651	3,049	15,663	51,754	134,674	30,260	202,383	63,130	3,312
Kirov Region	76,135	32	10	20,962	456	23,079	7,035	2,207	9,478	8,963	2,977	947
Nizhny Novgorod Region	914,594	377	20	345,007	35,119	36,525	44,534	34,271	118,782	268,610	22,248	9,120
Orenburg Region	388,552	94,212	70,249	163,390	18,094	28,190	14,222	16,223	17,104	30,427	4,228	2,462
Penza Region	211,738	1,004	0	32,202	449	90,881	24,705	3,880	21,618	32,873	2,920	1,205
Samara Region	690,233	63,298	62,878	346,776	3,982	54,979	73,769	20,789	60,728	55,004	7,882	3,026
Saratov Region	238,057	14,929	14,892	109,791	8,167	36,411	13,844	9,690	28,216	8,220	7,026	1,763
Ulyanovsk Region	79,865	440	0	29,484	424	9,524	8,386	3,997	11,199	12,128	2,964	1,319
URALS FEDERAL DISTRICT	5,512,219	720,971	665,271	2,265,416	85,515	104,097	308,315	125,408	238,587	870,126	764,220	29,565
Kurgan Region	85,668	40	6	47,961	4,186	9,192	7,073	1,656	4,142	9,514	1,237	666
Sverdlovsk Region	2,157,310	5,160	13	1,256,815	35,981	19,284	109,817	41,934	138,123	416,792	124,193	9,211
Tyumen Region	2,426,939	665,382	665,250	538,419	37,569	47,869	119,626	64,805	42,951	303,443	601,845	5,030
Khanty-Mansi Autonomous Area — Yugra	477,319	325,141	325,034	2,971	19,158	279	40,036	39,401	12,113	26,591	9,942	1,687
Yamal-Nenets Autonomous Area	1,035,496	286,765	286,761	127,548	2,312	145	19,337	14,173	5,810	4,763	574,099	545
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	914,124	53,476	53,456	407,900	16,099	47,446	60,253	11,231	25,028	272,089	17,803	2,798
Chelyabinsk Region	842,303	50,388	1	422,221	7,779	27,752	71,798	17,015	53,371	140,378	36,944	14,657
SIBERIAN FEDERAL DISTRICT	3,095,874	287,396	195,721	866,868	316,837	226,113	257,452	152,652	371,799	462,698	117,520	36,538
Altai Republic	27,391	0	0	746	91	407	666	412	6,411	1,443	17,042	173
Republic of Tuva	6,973	0	0	289	0	189	2,101	338	3,077	229	619	131
Republic of Khakassia	29,384	2,449	200	1,882	14	1,219	9,602	965	4,390	7,939	559	367
Altai Territory	246,080	17,861	0	73,982	1,131	59,404	8,869	11,986	22,968	40,769	6,000	3,111
Krasnoyarsk Territory	905,041	49,274	47,329	345,970	232,916	34,680	54,682	17,089	42,418	102,674	19,952	5,386
Irkutsk Region	375,310	106,626	38,891	37,694	75,142	10,225	29,667	10,944	41,107	46,110	14,504	3,293
Kemerovo Region — Kuzbass	536,456	108,910	107,524	209,176	2,626	30,075	28,138	18,528	61,196	52,462	22,245	3,099

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	559,055	1,767	1,455	81,121	484	33,750	97,705	73,773	76,839	165,610	21,201	6,805
Omsk Region	202,299	8	1	79,197	1,939	24,254	18,012	14,698	24,227	24,115	12,993	2,856
Tomsk Region	207,883	502	321	36,811	2,494	31,911	8,012	3,919	89,166	21,346	2,406	11,317
FAR-EASTERN FEDERAL DISTRICT	3,902,152	1,459,565	382,857	401,892	260,719	106,201	235,980	431,026	207,175	471,653	317,617	10,325
Republic of Buryatia	192,394	115,515	98854	16,280	70	12,085	14,408	3,469	19,927	7,548	2,157	935
Republic of Sakha (Yakutia)	538,089	311,906	219,981	6,847	93,052	830	37,426	25,446	31,155	25,453	4,367	1,608
Trans-Baikal Territory	442,117	300,448	0	1,724	2,888	610	14,259	6,295	6,416	104,337	3,850	1,289
Kamchatka Territory	190,711	16,317	3	10,325	9,089	3,289	8,409	19,169	10,696	44,340	68,778	299
Primorye Territory	752,182	104	1	141,492	4,998	34,582	65,709	112,648	61,474	160,794	167,475	2,906
Khabarovsk Territory	875,507	287,408	1	136,766	49,134	24,583	37,625	225,978	28,386	75,258	8,375	1,994
Amur Region	243,966	893	0	83,180	63,544	28,167	18,290	10,367	8,696	27,973	2,123	733
Magadan Region	193,664	143,463	0	243	10,989	816	347	9,270	21,292	2,506	4,592	146
Sakhalin Region	233,933	63,891	63,880	4,851	21,517	783	38,521	16,021	9,082	23,248	55,673	346
Jewish Autonomous Region	9,012	6,624	0	80	0	292	793	94	886	108	85	50
Chukotka Autonomous Area	230,576	212,996	136	106	5,438	162	194	2,268	9,166	87	141	18

Table 6.3.4

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

(millions of rubles)

	Outstanding loans as 31.07.2025											
		of which										
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	6,845,155	1,533,209	1,316,484	2,942,405	23	7,221	2,108	69,144	260,530	597,764	1,432,751	0
CENTRAL FEDERAL DISTRICT	2,597,022	38,422	21,471	1,120,061	0	1,771	2,070	1,292	71,357	289,761	1,072,288	0
Belgorod Region	8,601	6,044	0	1,806	0	0	0	0	750	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	3,328	0	0	3,328	0	0	0	0	0	0	0	0
Voronezh Region	102,706	0	0	102,706	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	7,740	0	0	2,756	0	0	0	0	65	4,919	0	0
Kostroma Region	33	0	0	33	0	0	0	0	0	0	0	0
Kursk Region	34,550	1,221	0	33,330	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	261,277	2,418	2,418	36,356	0	1,668	0	0	4,197	7,252	209,386	0
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	950	0	0	0	0	0	0	0	0	950	0	0
Smolensk Region	6,184	0	0	6,184	0	0	0	0	0	0	0	0
Tambov Region	241	0	0	210	0	32	0	0	0	0	0	0
Tver Region	64	0	0	64	0	0	0	0	0	0	0	0
Tula Region	1,651	0	0	1,651	0	0	0	0	0	0	0	0
Yaroslavl Region	7,467	0	0	2,212	0	71	0	996	0	0	4,188	0
Moscow	2,162,230	28,739	19,053	929,425	0	0	2,070	296	66,345	276,640	858,715	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	903,926	0	0	449,040	0	155	0	38,528	161,707	164,664	89,833	0
Republic of Karelia	9,670	0	0	7,364	0	0	0	0	0	0	2,306	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	6,937	0	0	2,365	0	0	0	166	0	0	4,406	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	6,937	0	0	2,365	0	0	0	166	0	0	4,406	0
Vologda Region	34,740	0	0	34,740	0	0	0	0	0	0	0	0
Kaliningrad Region	29,216	0	0	19,406	0	155	0	61	9,233	362	0	0
Leningrad Region	28,660	0	0	17,087	0	0	0	11,529	42	2	0	0
Murmansk Region	71,401	0	0	0	0	0	0	2,023	281	0	69,097	0
Novgorod Region	27,433	0	0	27,433	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	695,869	0	0	340,644	0	0	0	24,749	152,151	164,300	14,025	0
SOUTHERN FEDERAL DISTRICT	145,955	6,775	6,775	117,285	0	5,100	0	4,972	11,822	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	115,559	0	0	105,963	0	0	0	0	9,596	0	0	0
Astrakhan Region	5,100	0	0	0	0	5,100	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	25,296	6,775	6,775	11,322	0	0	0	4,972	2,226	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	22,933	0	0	22,929	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	5,255	0	0	5,251	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	4,283	0	0	4,283	0	0	0	0	0	0	0	0
Stavropol Territory	13,395	0	0	13,395	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	641,392	308,375	308,034	329,056	23	0	0	3,675	262	0	0	0
Republic of Bashkortostan	22,869	0	0	22,869	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)	6,072	0	0	6,072	0	0	0	0	0	0	0	0
Udmurt Republic	300,230	299,671	299,671	512	0	0	0	0	48	0	0	0
Chuvash Republic — Chuvashia	318	0	0	318	0	0	0	0	0	0	0	0
Perm Territory	135,706	0	0	135,706	0	0	0	0	0	0	0	0
Kirov Region	11,192	0	0	11,192	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	18,621	0	0	14,946	0	0	0	3,675	0	0	0	0
Orenburg Region	85,302	8,705	8,364	76,574	23	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	48,467	0	0	48,467	0	0	0	0	0	0	0	0
Saratov Region	12,614	0	0	12,401	0	0	0	0	214	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	1,102,808	779,115	734,721	299,995	0	0	0	0	1,314	278	22,106	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	139,706	0	0	138,114	0	0	0	0	1,314	278	0	0
Tyumen Region	899,670	734,721	734,721	142,843	0	0	0	0	0	0	22,106	0
Khanty-Mansi Autonomous Area — Yugra	9,311	9,311	9,311	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	853,217	725,410	725,410	105,701	0	0	0	0	0	0	22,106	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	37,142	0	0	37,142	0	0	0	0	0	0	0	0
Chelyabinsk Region	63,432	44,394	0	19,039	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	769,166	248,231	240,936	503,701	0	0	38	14	10,231	6,951	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	501	501	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	456	456	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	463,200	5,262	0	457,784	0	0	0	14	22	119	0	0
Irkutsk Region	52,314	1,076	0	44,417	0	0	0	0	0	6,821	0	0
Kemerovo Region– Kuzbass	36,534	26,746	26,746	0	0	0	0	0	9,788	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	216,155	214,190	214,190	1,501	0	0	38	0	415	11	0	0
Omsk Region	7	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	661,954	152,292	4,547	100,338	0	196	0	20,662	3,833	136,110	248,524	0
Republic of Buryatia	47,104	0	0	0	0	0	0	0	0	47,104	0	0
Republic of Sakha (Yakutia)	3,957	3,957	1,739	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	24,563	24,563	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	113,478	0	0	3,171	0	0	0	0	0	43,629	66,678	0
Primorye Territory	265,614	0	0	49,196	0	196	0	20,388	3,833	44,921	147,080	0
Khabarovsk Territory	146,921	115,046	0	0	0	0	0	0	0	455	31,420	0
Amur Region	53,418	5,488	0	47,930	0	0	0	0	0	0	0	0
Magadan Region	430	430	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	4,761	1,101	1,101	41	0	0	0	274	0	0	3,345	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	1,707	1,707	1,707	0	0	0	0	0	0	0	0	0

Table 6.3.5

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

(millions of rubles)

	Overdue loans as 31.07.2025											
	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	2,730,991	48,598	39,430	351,446	16,957	90,717	267,227	68,202	468,340	495,254	894,050	30,200
CENTRAL FEDERAL DISTRICT	1,850,960	22,121	17,021	136,912	6,116	22,438	141,797	22,066	269,216	372,682	846,382	11,229
Belgorod Region	9,339	0	0	4,273	20	992	424	456	1,453	867	717	136
Bryansk Region	2,435	0	0	841	0	104	134	228	564	400	80	83
Vladimir Region	9,860	0	0	6,736	3	325	181	182	1,312	134	876	112
Voronezh Region	18,480	0	0	2,663	12	820	741	655	10,123	2,867	239	360
Ivanovo Region	4,179	0	0	527	1	103	177	219	1,365	1,521	174	92
Kaluga Region	13,541	213	0	4,580	0	180	1,275	431	1,093	4,367	1,241	160
Kostroma Region	2,050	0	0	1,095	0	17	153	104	511	101	36	33
Kursk Region	3,126	10	0	405	114	82	488	247	1,455	79	97	149
Lipetsk Region	4,817	3	0	482	5	103	498	499	2,310	315	280	322
Moscow Region	186,050	14	0	10,819	729	4,601	46,071	8,585	39,443	51,841	21,873	2,074
Orel Region	5,883	0	0	3,904	0	35	490	241	728	162	213	109
Ryazan Region	11,876	3	0	7,723	4	679	369	262	2,027	448	179	182
Smolensk Region	3,036	7	0	1,068	1	77	183	327	982	114	121	156
Tambov Region	3,200	0	0	576	35	109	457	204	1,519	70	73	157
Tver Region	5,634	0	0	1,342	0	22	2,378	233	1,173	161	199	125
Tula Region	5,741	1	0	665	1	1,693	717	362	1,396	260	435	210
Yaroslavl Region	12,926	0	0	1,022	2,108	6,049	1,323	198	1,360	543	159	164
Moscow	1,548,788	21,870	17,021	88,191	3,082	6,446	85,739	8,634	200,401	308,430	819,391	6,604

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	211,502	17,861	17,619	53,789	947	6,189	27,075	6,534	58,215	26,728	10,352	3,812
Republic of Karelia	1,536	14	0	107	0	492	145	85	353	113	157	69
Republic of Komi	10,272	5,549	5,527	1,240	0	63	285	127	2,604	231	92	82
Arkhangelsk Region	15,532	12,092	12,092	488	3	73	226	133	501	131	1,743	143
Nenets Autonomous Area	12,166	12,092	12,092	1	0	0	3	6	36	0	7	23
Arkhangelsk Region, excluding Nenets Autonomous Area	3,366	1	0	487	3	73	223	127	465	131	1,736	120
Vologda Region	5,254	1	0	532	0	78	291	339	1,595	2,171	121	125
Kaliningrad Region	11,949	0	0	5,901	0	2,636	824	443	1,512	327	179	127
Leningrad Region	15,890	0	0	6,329	2	1,728	950	536	2,792	2,821	458	274
Murmansk Region	1,674	0	0	232	0	5	118	165	755	109	183	107
Novgorod Region	2,047	0	0	496	0	865	147	111	251	54	70	53
Pskov Region	1,246	0	0	146	0	69	165	115	479	98	101	73
Saint Petersburg	146,102	204	0	38,320	942	180	23,924	4,479	47,373	20,674	7,249	2,758
SOUTHERN FEDERAL DISTRICT	133,115	2,073	82	17,259	7,080	12,020	16,046	12,951	22,893	33,107	6,634	3,052
Republic of Adygeya (Adygeya)	956	8	6	34	0	44	52	98	247	320	111	43
Republic of Kalmykia	1,532	0	0	389	0	243	214	103	428	62	63	30
Republic of Crimea	7,265	1	0	661	5	148	274	834	1,657	3,279	179	228
Krasnodar Territory	60,860	114	72	3,684	7,068	8,298	5,620	1,981	10,299	19,283	2,831	1,682
Astrakhan Region	11,199	1,943	0	62	0	276	3,109	231	949	4,399	163	68
Volgograd Region	10,771	0	0	360	2	949	3,270	372	2,098	960	2,459	303
Rostov Region	39,418	8	4	11,809	6	2,057	3,272	9,308	6,953	4,658	734	613
Sevastopol	1,115	0	0	261	0	5	236	24	263	147	94	85
NORTH CAUCASIAN FEDERAL DISTRICT	72,634	884	0	25,368	10	8,908	7,366	3,053	13,343	10,310	2,789	604
Republic of Daghestan	19,509	30	0	10,835	0	2,198	3,824	282	2,055	81	126	77
Republic of Ingushetia	705	0	0	200	0	174	68	0	247	6	7	2
Kabardino-Balkar Republic	5,697	8	0	2,806	4	575	117	187	1,197	633	124	46
Karachay-Cherkess Republic	13,153	22	0	1,746	0	403	1,886	1,555	890	6,563	66	24
Republic of North Ossetia — Alania	2,043	818	0	135	0	162	331	67	454	18	38	20
Chechen Republic	7,268	0	0	356	0	3,022	208	79	1,410	2,160	19	13
Stavropol Territory	24,258	6	0	9,290	6	2,373	932	882	7,089	847	2,409	423

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	166,410	468	383	39,973	1,141	6,895	25,872	10,380	44,900	22,468	8,828	5,485
Republic of Bashkortostan	25,621	119	55	2,610	387	678	4,840	990	5,937	8,365	982	711
Mari El Republic	5,204	0	0	2,160	0	4	319	100	2,496	26	56	42
Republic of Mordovia	2,515	4	0	929	0	362	81	320	466	87	120	147
Republic of Tatarstan (Tatarstan)	29,114	89	89	6,587	91	809	5,863	2,744	5,171	5,842	725	1,193
Udmurt Republic	5,199	21	21	981	0	86	375	449	1,579	248	1,247	213
Chuvash Republic — Chuvashia	2,402	0	0	514	293	256	273	233	521	108	78	127
Perm Territory	11,690	8	6	1,780	8	349	944	1,694	4,153	1,558	706	490
Kirov Region	3,025	0	0	985	243	100	168	100	915	164	181	169
Nizhny Novgorod Region	13,123	1	0	1,659	0	805	1,329	768	6,081	1,063	637	780
Orenburg Region	25,010	0	0	12,257	3	934	8,133	367	1,631	763	467	455
Penza Region	3,269	0	0	385	0	174	560	253	1,128	389	141	240
Samara Region	20,246	8	8	3,676	6	560	1,995	1,696	8,405	2,343	1,138	419
Saratov Region	15,028	204	204	4,667	108	1,675	550	417	4,703	228	2,195	281
Ulyanovsk Region	4,966	13	0	784	1	103	442	250	1,715	1,284	156	218
URALS FEDERAL DISTRICT	109,327	502	100	49,932	40	1,930	14,580	4,519	22,540	4,437	8,744	2,104
Kurgan Region	2,238	0	0	1,103	4	145	208	84	489	69	77	59
Sverdlovsk Region	20,215	25	10	3,113	2	315	3,419	1,567	5,132	1,539	4,309	793
Tyumen Region	58,458	106	91	28,694	24	160	9,225	1,990	12,040	1,887	3,769	564
Khanty-Mansi Autonomous Area — Yugra	10,226	42	33	319	4	53	2,779	945	2,271	1,127	2,471	214
Yamal-Nenets Autonomous Area	6,858	1	1	97	0	32	3,994	518	1,185	188	737	107
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	41,374	63	57	28,277	20	75	2,451	527	8,584	572	560	243
Chelyabinsk Region	28,415	370	0	17,022	11	1,310	1,728	877	4,878	942	589	688
SIBERIAN FEDERAL DISTRICT	124,202	3,623	3,479	16,194	1,555	8,734	25,215	6,566	27,507	23,548	8,203	3,056
Altai Republic	1,432	0	0	20	0	41	53	191	976	2	105	43
Republic of Tuva	789	0	0	34	0	40	37	62	465	40	79	31
Republic of Khakassia	1,390	0	0	111	0	181	212	83	616	47	77	63
Altai Territory	10,380	1	0	688	8	6,466	214	332	1,803	291	224	353
Krasnoyarsk Territory	22,477	998	983	8,153	22	1,032	3,449	2,220	4,473	624	1,014	493
Irkutsk Region	14,060	111	0	605	1,306	109	1,905	717	3,099	654	5,174	379
Kemerovo Region — Kuzbass	28,459	2,462	2,459	1,378	1	172	939	789	2,566	19,419	403	332

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	22,733	51	37	2,046	1	287	6,004	1,071	9,696	2,023	773	781
Omsk Region	17,477	0	0	1,513	214	297	11,486	340	2,771	203	208	445
Tomsk Region	5,005	0	0	1,646	2	109	918	761	1,041	245	145	135
FAR-EASTERN FEDERAL DISTRICT	62,840	1,066	747	12,019	66	23,605	9,277	2,132	9,727	1,974	2,118	857
Republic of Buryatia	1,846	17	0	113	5	54	259	118	663	419	146	52
Republic of Sakha (Yakutia)	4,292	749	747	525	8	62	1,186	273	754	342	251	142
Trans-Baikal Territory	1,634	11	0	155	4	243	140	125	786	36	74	60
Kamchatka Territory	1,421	0	0	435	0	19	177	97	377	100	174	40
Primorye Territory	13,709	2	0	4,764	2	1,452	2,011	516	3,991	272	516	181
Khabarovsk Territory	34,444	49	0	5,822	1	21,719	4,173	415	1,033	510	580	141
Amur Region	1,612	159	0	29	46	22	213	305	527	92	152	68
Magadan Region	382	0	0	5	0	4	129	46	122	15	40	21
Sakhalin Region	3,138	0	0	148	0	25	968	216	1,296	174	171	140
Jewish Autonomous Region	245	2	0	13	0	4	21	15	161	13	8	9
Chukotka Autonomous Area	118	77	0	10	0	0	1	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 31.07.2025											
	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	85,238	33,892	33,892	23,376	23	1,739	38	189	5,661	11,110	9,210	0
CENTRAL FEDERAL DISTRICT	34,653	8,900	8,900	35	0	1,739	0	0	3,662	11,108	9,210	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	4,103	2,418	2,418	0	0	1,668	0	0	17	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	71	0	0	0	0	71	0	0	0	0	0	0
Moscow	30,479	6,481	6,481	35	0	0	0	0	3,645	11,108	9,210	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	2,198	0	0	2,007	0	0	0	189	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	2,007	0	0	2,007	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	2,007	0	0	2,007	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	61	0	0	0	0	0	0	61	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	128	0	0	0	0	0	0	128	0	0	0	0
SOUTHERN FEDERAL DISTRICT	8,554	6,775	6,775	0	0	0	0	0	1,779	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	8,554	6,775	6,775	0	0	0	0	0	1,779	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	5,251	0	0	5,251	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	5,251	0	0	5,251	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	15,698	0	0	15,462	23	0	0	0	214	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	15,462	0	0	15,462	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	214	0	0	0	0	0	0	0	214	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	7,412	7,412	7,412	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	7,412	7,412	7,412	0	0	0	0	0	0	0	0	0
Khanty-Mansi Autonomous Area — Yugra	7,412	7,412	7,412	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	11,472	10,806	10,806	621	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	621	0	0	621	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	10,806	10,806	10,806	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	7	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)

	31.07.2025											
	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	1,098,955	107,171	10,590	0	13,530,810	1,166,558	106,684	29	749,081	123,322	138	6
CENTRAL FEDERAL DISTRICT	432,680	29,723	9,330	0	5,738,217	303,634	47,495	22	380,341	32,684	71	0
Belgorod Region	9,155	916	0	0	63,522	15,906	0	0	4,069	960	0	0
Bryansk Region	3,772	575	0	0	43,228	9,297	0	0	1,398	669	0	0
Vladimir Region	5,577	878	0	0	57,674	9,936	0	0	1,736	946	0	0
Voronezh Region	16,220	1,540	0	0	210,012	25,942	0	0	14,223	1,736	0	0
Ivanovo Region	5,713	692	0	0	45,143	7,890	0	0	1,779	959	0	0
Kaluga Region	3,899	578	0	0	53,103	7,302	4,919	0	6,003	1,198	0	0
Kostroma Region	14,562	396	0	0	32,517	7,198	0	0	1,669	334	0	0
Kursk Region	3,490	873	0	0	51,986	9,170	0	0	2,264	1,035	0	0
Lipetsk Region	4,629	651	0	0	63,699	7,670	0	0	2,790	960	0	0
Moscow Region	63,239	7,387	1	0	853,668	65,376	2,402	0	58,498	9,421	0	0
Orel Region	2,806	408	0	0	34,791	6,963	0	0	3,892	562	0	0
Ryazan Region	8,422	815	0	0	94,994	7,580	950	0	2,996	896	0	0
Smolensk Region	4,717	502	0	0	40,010	6,480	0	0	2,164	718	0	0
Tambov Region	2,967	537	0	0	41,527	7,718	0	0	1,890	746	0	0
Tver Region	5,146	898	0	0	78,713	5,715	0	0	1,471	662	0	0
Tula Region	7,089	822	0	0	73,994	9,764	0	0	3,212	1,184	0	0
Yaroslavl Region	7,154	676	8	0	65,040	7,017	1,067	0	3,178	679	71	0
Moscow	264,123	10,581	9,321	0	3,834,595	86,709	38,157	22	267,110	9,021	0	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	106,663	10,505	136	0	1,197,966	92,528	3,667	0	76,923	10,590	61	0
Republic of Karelia	1,587	354	0	0	26,302	3,908	0	0	808	375	0	0
Republic of Komi	1,670	456	0	0	12,386	5,237	0	0	1,708	636	0	0
Arkhangelsk Region	4,551	621	0	0	39,345	7,404	166	0	1,081	734	0	0
Nenets Autonomous Area	78	49	0	0	1,190	777	0	0	51	20	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	4,473	572	0	0	38,155	6,627	166	0	1,029	714	0	0
Vologda Region	4,913	764	0	0	38,395	8,055	0	0	1,607	726	0	0
Kaliningrad Region	13,645	974	0	0	130,495	8,729	329	0	3,010	684	61	0
Leningrad Region	9,487	1,361	0	0	152,022	12,251	0	0	4,739	1,767	0	0
Murmansk Region	1,665	483	0	0	17,665	5,344	1,796	0	1,113	618	0	0
Novgorod Region	1,324	257	0	0	9,510	2,941	0	0	659	346	0	0
Pskov Region	1,666	244	0	0	19,035	3,034	0	0	897	417	0	0
Saint Petersburg	66,156	4,991	136	0	752,812	35,625	1,375	0	61,302	4,286	0	0
SOUTHERN FEDERAL DISTRICT	129,039	15,289	231	0	1,887,379	194,403	2,136	0	59,535	17,870	0	0
Republic of Adygeya (Adygeya)	3,526	407	0	0	35,821	4,482	0	0	774	397	0	0
Republic of Kalmykia	1,221	600	0	0	10,697	5,638	0	0	1,153	584	0	0
Republic of Crimea	17,663	983	0	0	147,556	9,408	0	0	5,062	978	0	0
Krasnodar Territory	63,415	6,995	0	0	1,231,607	91,046	0	0	26,153	7,906	0	0
Astrakhan Region	5,075	632	231	0	70,768	7,591	432	0	5,586	981	0	0
Volgograd Region	7,692	1,278	0	0	82,384	16,227	0	0	5,770	1,932	0	0
Rostov Region	27,553	3,955	0	0	293,348	56,654	1,704	0	14,448	4,856	0	0
Sevastopol	2,895	438	0	0	15,199	3,356	0	0	589	235	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	20,135	3,367	0	0	279,210	46,971	0	0	27,705	7,315	0	0
Republic of Daghestan	2,330	504	0	0	28,547	3,740	0	0	1,878	1,130	0	0
Republic of Ingushetia	229	26	0	0	3,981	255	0	0	174	90	0	0
Kabardino-Balkar Republic	1,103	180	0	0	18,043	5,469	0	0	2,065	1,446	0	0
Karachay-Cherkess Republic	1,670	97	0	0	24,885	2,072	0	0	7,009	331	0	0
Republic of North Ossetia — Alania	2,211	200	0	0	29,075	2,641	0	0	1,315	257	0	0
Chechen Republic	958	301	0	0	10,027	2,986	0	0	1,099	307	0	0
Stavropol Territory	11,634	2,059	0	0	164,651	29,808	0	0	14,165	3,755	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	166,621	19,009	36	0	1,728,917	209,094	659	0	86,648	21,881	0	0
Republic of Bashkortostan	20,081	2,044	0	0	316,148	25,822	0	0	14,161	3,534	0	0
Mari El Republic	2,568	246	0	0	25,575	3,889	0	0	4,803	281	0	0
Republic of Mordovia	2,126	539	0	0	22,096	4,607	0	0	1,829	438	0	0
Republic of Tatarstan (Tatarstan)	35,895	2,920	25	0	356,597	27,961	99	0	11,954	2,826	0	0
Udmurt Republic	10,734	1,747	11	0	106,266	14,321	560	0	3,286	1,434	0	0
Chuvash Republic — Chuvashia	6,077	726	0	0	59,869	9,284	0	0	1,391	677	0	0
Perm Territory	15,273	2,293	0	0	142,288	21,527	0	0	5,893	2,461	0	0
Kirov Region	4,805	566	0	0	36,636	7,880	0	0	2,004	666	0	0
Nizhny Novgorod Region	22,300	1,917	0	0	182,876	21,366	0	0	8,424	2,270	0	0
Orenburg Region	6,402	1,230	0	0	80,539	17,723	0	0	12,724	1,364	0	0
Penza Region	7,406	898	0	0	85,231	13,195	0	0	2,196	1,017	0	0
Samara Region	19,334	1,787	0	0	194,869	16,095	0	0	8,525	2,165	0	0
Saratov Region	8,466	1,526	0	0	75,561	18,347	0	0	6,876	2,023	0	0
Ulyanovsk Region	5,154	569	0	0	44,368	7,076	0	0	2,581	727	0	0
URALS FEDERAL DISTRICT	89,506	9,843	513	0	1,034,111	98,721	1,539	0	44,598	11,958	0	0
Kurgan Region	2,759	450	0	0	34,224	5,942	0	0	2,051	536	0	0
Sverdlovsk Region	38,918	3,834	513	0	401,977	30,970	1,539	0	11,526	3,448	0	0
Tyumen Region	26,633	2,929	0	0	344,802	36,172	0	0	21,284	5,415	0	0
Khanty-Mansi Autonomous Area — Yugra	5,127	1,172	0	0	54,867	13,960	0	0	5,926	2,445	0	0
Yamal-Nenets Autonomous Area	2,358	586	0	0	30,911	8,494	0	0	4,421	1,158	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	19,148	1,170	0	0	259,024	13,719	0	0	10,937	1,812	0	0
Chelyabinsk Region	21,195	2,629	0	0	253,108	25,636	0	0	9,737	2,560	0	0
SIBERIAN FEDERAL DISTRICT	100,486	12,513	56	0	973,571	136,904	1,730	6	54,405	14,567	6	6
Altai Republic	1,170	110	0	0	5,221	1,372	0	0	576	225	0	0
Republic of Tuva	551	288	0	0	5,598	3,963	0	0	683	623	0	0
Republic of Khakassia	1,745	505	0	0	23,954	4,935	0	0	1,201	524	0	0
Altai Territory	13,993	1,559	0	0	134,235	20,706	0	0	9,130	1,304	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	17,903	2,402	7	0	170,593	23,582	109	0	12,246	3,158	0	0
Irkutsk Region	12,150	1,909	0	0	107,426	19,290	22	0	5,967	2,327	0	0
Kemerovo Region — Kuzbass	8,107	1,247	0	0	71,958	14,877	0	0	5,267	1,743	0	0
Novosibirsk Region	30,443	2,144	50	0	328,899	22,779	1,593	0	10,971	2,637	0	0
Omsk Region	9,759	1,726	0	0	77,619	17,881	6	6	5,321	1,251	6	6
Tomsk Region	4,664	623	0	0	48,068	7,517	0	0	3,042	775	0	0
FAR-EASTERN FEDERAL DISTRICT	53,825	6,922	286	0	691,439	84,303	49,459	0	18,928	6,456	0	0
Republic of Buryatia	4,570	545	0	0	38,159	7,673	0	0	1,116	561	0	0
Republic of Sakha (Yakutia)	6,116	1,270	0	0	65,026	12,341	21	0	2,069	1,015	0	0
Trans-Baikal Territory	3,110	723	0	0	31,162	7,733	92	0	899	595	0	0
Kamchatka Territory	2,596	309	0	0	37,884	6,376	3,171	0	1,150	476	0	0
Primorye Territory	20,778	1,716	148	0	282,035	19,938	40,380	0	6,504	1,332	0	0
Khabarovsk Territory	10,442	718	138	0	125,531	10,810	5,795	0	3,313	920	0	0
Amur Region	2,748	768	0	0	38,465	9,121	0	0	1,000	575	0	0
Magadan Region	540	148	0	0	7,123	2,126	0	0	282	133	0	0
Sakhalin Region	2,284	447	0	0	53,073	6,188	0	0	2,298	706	0	0
Jewish Autonomous Region	338	139	0	0	8,817	1,181	0	0	202	124	0	0
Chukotka Autonomous Area	304	140	0	0	4,164	817	0	0	95	18	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

	31.08.2025											
	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	35,095,976	19,706,461	19,699,833	167,721	4,227,050	15,336	14,143	2,778	2,542	1,098	2	2
CENTRAL FEDERAL DISTRICT	10,604,436	6,128,407	6,125,635	52,064	1,447,475	4,007	9,899	2,354	2,133	972	2	2
Belgorod Region	279,578	147,167	147,118	810	30,211	65	8	1	1	—	—	—
Bryansk Region	183,880	96,111	96,088	660	19,752	37	4	1	—	—	—	—
Vladimir Region	227,931	113,560	113,523	729	25,050	54	50	12	12	12	—	—
Voronezh Region	439,275	236,756	236,699	2,118	41,040	226	21	4	4	4	—	—
Ivanovo Region	140,247	68,276	68,259	596	13,132	62	7	2	2	2	—	—
Kaluga Region	238,970	131,115	131,095	1,323	20,096	102	16	10	9	9	—	—
Kostroma Region	106,270	54,613	54,561	352	8,661	21	4	—	—	—	—	—
Kursk Region	189,842	101,117	101,089	598	18,760	20	8	2	2	0	—	—
Lipetsk Region	187,057	89,681	89,670	637	18,902	47	2	—	—	—	—	—
Moscow Region	2,884,702	1,688,537	1,687,839	16,238	382,055	1,121	1,449	820	750	558	2	2
Orel Region	127,073	65,001	64,987	436	11,866	15	6	—	—	—	—	—
Ryazan Region	226,128	126,969	126,909	1,020	33,156	92	5	—	—	—	—	—
Smolensk Region	153,147	77,146	77,132	639	15,055	46	44	6	0	—	—	—
Tambov Region	147,010	69,392	69,364	760	14,071	46	10	0	0	—	—	—
Tver Region	244,441	128,724	128,719	1,031	20,527	57	15	1	1	1	—	—
Tula Region	317,994	171,566	171,549	1,601	44,289	194	40	31	14	—	—	—
Yaroslavl Region	223,273	115,994	115,981	1,184	20,256	38	12	9	9	5	—	—
Moscow	4,287,618	2,646,682	2,645,053	21,329	710,598	1,766	8,198	1,456	1,328	382	—	—

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	3,869,935	2,225,815	2,225,418	15,520	443,796	1,500	2,657	196	190	63	—	—
Republic of Karelia	127,840	62,659	62,650	305	9,863	23	3	—	—	—	—	—
Republic of Komi	179,447	91,705	91,653	610	15,474	49	11	—	—	—	—	—
Arkhangelsk Region	266,723	152,312	152,295	552	33,907	68	16	—	—	—	—	—
Nenets Autonomous Area	12,102	6,090	6,090	12	1,155	0	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	254,621	146,222	146,206	541	32,753	68	16	—	—	—	—	—
Vologda Region	226,773	115,040	115,008	845	18,007	62	1	0	0	—	—	—
Kaliningrad Region	239,736	132,903	132,888	969	24,090	46	90	24	24	12	—	—
Leningrad Region	584,524	334,390	334,346	2,845	61,192	281	60	24	23	12	—	—
Murmansk Region	187,443	87,336	87,331	443	19,988	57	6	0	—	—	—	—
Novgorod Region	101,246	49,201	49,186	505	7,895	41	3	—	—	—	—	—
Pskov Region	98,945	46,687	46,685	265	9,848	22	2	—	—	—	—	—
Saint Petersburg	1,857,257	1,153,582	1,153,375	8,181	243,531	851	2,466	147	142	39	—	—
SOUTHERN FEDERAL DISTRICT	3,499,057	1,901,504	1,900,833	20,887	447,866	3,727	251	57	56	16	—	—
Republic of Adygeya (Adygeya)	103,329	50,910	50,902	706	13,983	125	4	—	—	—	—	—
Republic of Kalmykia	88,320	51,775	51,761	511	15,096	73	0	—	—	—	—	—
Republic of Crimea	196,517	105,424	105,424	484	31,043	59	21	1	1	—	—	—
Krasnodar Territory	1,557,969	871,870	871,572	12,315	199,344	2,746	132	42	42	11	—	—
Astrakhan Region	211,671	115,960	115,939	964	31,137	105	6	5	5	5	—	—
Volgograd Region	403,023	196,590	196,492	1,615	40,986	171	28	—	—	—	—	—
Rostov Region	874,058	471,097	470,866	4,111	107,188	403	60	8	8	0	—	—
Sevastopol	64,170	37,878	37,878	182	9,088	46	0	—	—	—	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	1,093,459	534,990	534,805	12,252	116,933	856	143	15	13	0	—	—
Republic of Daghestan	196,969	95,369	95,359	4,275	26,864	323	5	—	—	—	—	—
Republic of Ingushetia	15,843	4,415	4,415	486	876	7	0	—	—	—	—	—
Kabardino-Balkar Republic	95,520	43,265	43,227	764	8,722	31	93	—	—	—	—	—
Karachay-Cherkess Republic	72,054	35,505	35,485	935	5,405	51	—	—	—	—	—	—
Republic of North Ossetia — Alania	112,815	57,231	57,211	2,082	14,272	132	4	1	—	—	—	—
Chechen Republic	83,598	36,263	36,262	1,366	5,103	19	1	—	—	—	—	—
Stavropol Territory	516,660	262,941	262,846	2,345	55,691	294	39	14	13	0	—	—

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	6,356,335	3,503,193	3,501,727	26,417	684,921	1,773	229	28	27	10	—	—
Republic of Bashkortostan	1,046,491	608,445	608,278	5,120	121,557	475	17	3	3	—	—	—
Mari El Republic	113,281	61,905	61,900	361	12,501	16	2	—	—	—	—	—
Republic of Mordovia	123,403	68,377	68,333	317	15,265	27	2	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	1,130,942	676,117	675,861	5,477	138,354	351	11	3	3	2	—	—
Udmurt Republic	406,334	241,703	241,495	1,443	48,440	70	9	0	0	—	—	—
Chuvash Republic — Chuvashia	252,012	151,197	151,168	693	37,814	60	11	3	3	—	—	—
Perm Territory	604,507	321,975	321,779	2,481	61,835	227	19	2	2	—	—	—
Kirov Region	229,427	124,272	124,237	777	23,177	43	5	0	—	—	—	—
Nizhny Novgorod Region	603,755	308,608	308,446	1,625	58,767	52	48	5	5	1	—	—
Orenburg Region	413,329	214,617	214,587	1,998	31,139	108	6	—	—	—	—	—
Penza Region	234,588	133,974	133,806	615	31,377	34	1	—	—	—	—	—
Samara Region	597,644	290,754	290,644	3,043	55,154	157	81	7	7	7	—	—
Saratov Region	382,701	184,444	184,403	1,530	27,841	72	11	2	2	—	—	—
Ulyanovsk Region	217,920	116,806	116,792	936	21,699	81	5	2	2	—	—	—
URALS FEDERAL DISTRICT	3,444,043	1,938,085	1,937,602	14,694	394,136	1,025	327	32	30	—	—	—
Kurgan Region	155,031	78,646	78,632	574	15,267	42	1	—	—	—	—	—
Sverdlovsk Region	1,096,468	621,370	621,250	4,473	146,476	276	96	23	23	—	—	—
Tyumen Region	1,467,879	875,336	875,089	6,334	176,557	568	197	4	4	—	—	—
Khanty-Mansi Autonomous Area — Yugra	663,881	403,886	403,767	3,250	75,408	180	4	4	4	—	—	—
Yamal-Nenets Autonomous Area	251,521	144,847	144,797	724	33,932	47	10	—	—	—	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	552,477	326,602	326,525	2,361	67,217	342	183	—	—	—	—	—
Chelyabinsk Region	724,666	362,734	362,630	3,313	55,835	139	33	4	3	—	—	—
SIBERIAN FEDERAL DISTRICT	3,865,456	2,040,864	2,040,356	19,021	361,737	1,720	199	54	53	21	—	—
Altai Republic	42,408	15,351	15,349	119	3,504	5	—	—	—	—	—	—
Republic of Tuva	138,834	86,084	86,080	2,750	24,582	311	—	—	—	—	—	—
Republic of Khakassia	117,878	62,204	62,183	691	9,025	45	0	—	—	—	—	—
Altai Territory	400,717	204,182	204,151	1,707	39,467	150	7	—	—	—	—	—

Table 6.3.8 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	710,958	383,538	383,379	3,860	62,240	292	46	11	11	11	—	—
Irkutsk Region	568,765	289,323	289,259	2,407	40,969	145	48	17	17	—	—	—
Kemerovo Region — Kuzbass	504,156	224,728	224,663	1,613	42,403	146	26	12	12	3	—	—
Novosibirsk Region	779,796	467,775	467,689	3,779	87,909	431	35	—	—	—	—	—
Omsk Region	376,936	190,939	190,897	1,389	34,435	121	33	13	13	7	—	—
Tomsk Region	225,007	116,740	116,706	707	17,204	74	3	1	—	—	—	—
FAR-EASTERN FEDERAL DISTRICT	2,363,256	1,433,603	1,433,457	6,866	330,186	727	439	42	40	15	—	—
Republic of Buryatia	237,926	141,948	141,934	526	41,047	57	2	2	2	2	—	—
Republic of Sakha (Yakutia)	410,707	275,456	275,419	1,170	56,034	184	1	1	1	—	—	—
Trans-Baikal Territory	238,131	131,315	131,285	623	26,548	70	2	—	—	—	—	—
Kamchatka Territory	95,145	49,281	49,280	289	10,336	16	2	1	1	—	—	—
Primorye Territory	539,897	333,141	333,131	1,697	87,059	123	394	25	23	—	—	—
Khabarovsk Territory	360,606	221,703	221,679	1,100	61,088	94	23	5	5	5	—	—
Amur Region	213,939	132,081	132,073	651	20,564	42	0	—	—	—	—	—
Magadan Region	48,822	26,109	26,108	133	3,983	37	—	—	—	—	—	—
Sakhalin Region	169,718	98,134	98,115	521	17,914	80	15	8	8	8	—	—
Jewish Autonomous Region	28,260	13,973	13,972	96	3,544	6	—	—	—	—	—	—
Chukotka Autonomous Area	20,106	10,462	10,461	62	2,069	19	0	—	—	—	—	—

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	August 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	2,084,976	85,170	392,366	307.0	7.58	85,092	392,257	307.0	7.58	38,639	222,906	323.8	6.08
CENTRAL FEDERAL DISTRICT	644,349	19,987	111,051	308.5	8.27	19,980	111,017	308.5	8.27	9,687	66,831	325.7	6.74
Belgorod Region	17,692	811	3,540	311.0	7.66	811	3,540	310.9	7.66	367	1,948	326.5	6.24
Bryansk Region	12,103	518	2,003	302.1	8.30	518	2,003	302.1	8.30	215	1,088	316.7	6.62
Vladimir Region	15,430	650	2,540	301.7	8.35	649	2,539	301.6	8.35	254	1,506	328.7	6.28
Voronezh Region	26,770	1,133	4,590	311.6	7.80	1,133	4,590	311.7	7.80	521	2,555	323.3	6.29
Ivanovo Region	9,841	411	1,517	296.9	8.35	411	1,517	296.9	8.35	131	735	322.1	6.17
Kaluga Region	13,911	533	2,323	305.3	8.38	533	2,323	305.0	8.39	199	1,171	322.8	6.21
Kostroma Region	6,594	322	1,112	304.9	7.98	322	1,112	304.9	7.98	116	537	326.2	5.74
Kursk Region	12,111	639	2,683	306.6	6.72	639	2,683	306.6	6.72	279	1,423	322.6	5.79
Lipetsk Region	12,663	539	2,047	305.2	7.98	539	2,047	305.1	7.98	225	1,100	327.9	6.09
Moscow Region	163,582	4,766	29,364	312.4	8.00	4,766	29,364	312.5	8.00	2,375	17,808	328.7	6.63
Orel Region	7,561	299	1,036	301.1	8.52	299	1,036	301.2	8.52	89	452	319.5	6.70
Ryazan Region	13,545	688	2,767	309.5	7.46	688	2,767	309.6	7.46	366	1,768	331.4	5.90
Smolensk Region	10,472	383	1,566	304.1	8.39	383	1,566	304.1	8.39	154	965	324.2	6.36
Tambov Region	9,533	443	1,672	300.6	8.39	442	1,657	303.0	8.38	193	962	328.5	6.40
Tver Region	15,046	566	2,451	306.8	7.74	566	2,451	306.1	7.74	211	1,240	325.0	6.16
Tula Region	18,019	773	3,232	306.1	7.85	773	3,232	306.1	7.85	323	1,747	326.2	5.74
Yaroslavl Region	15,150	626	2,310	295.7	8.48	626	2,310	296.1	8.48	237	1,180	317.3	6.74
Moscow	264,327	5,887	44,300	308.4	8.73	5,882	44,282	308.5	8.73	3,432	28,646	324.4	7.20

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	236,775	8,617	41,770	307.5	7.36	8,608	41,768	307.5	7.36	4,127	23,742	324.8	5.94
Republic of Karelia	7,980	279	1,103	294.3	7.56	279	1,103	294.3	7.56	100	521	327.4	5.87
Republic of Komi	11,407	498	2,006	305.6	8.15	498	2,006	305.8	8.13	186	1,052	330.3	6.09
Arkhangelsk Region	15,812	869	3,306	263.6	5.31	869	3,306	263.6	5.31	375	1,685	274.3	4.28
Nenets Autonomous Area	680	28	123	292.8	6.43	28	123	292.8	6.43	14	78	316.9	5.24
Arkhangelsk Region, excluding Nenets Autonomous Area	15,132	841	3,183	262.4	5.27	841	3,183	262.5	5.27	361	1,607	272.2	4.23
Vologda Region	14,332	590	2,084	293.4	8.34	589	2,084	293.4	8.35	197	966	318.7	6.21
Kaliningrad Region	16,678	668	2,915	313.1	7.35	668	2,915	313.4	7.35	354	1,652	321.8	6.16
Leningrad Region	32,674	1,132	5,748	318.9	7.52	1,132	5,748	318.7	7.52	549	3,399	337.5	5.93
Murmansk Region	12,906	600	2,418	283.0	7.83	600	2,418	283.1	7.83	248	1,376	308.0	5.80
Novgorod Region	6,829	252	1,023	314.4	7.40	252	1,023	314.4	7.40	123	604	331.7	5.81
Pskov Region	6,655	278	972	303.7	7.96	277	972	303.7	7.97	150	623	320.3	6.49
Saint Petersburg	111,503	3,451	20,196	315.7	7.33	3,444	20,194	315.8	7.33	1,845	11,863	330.4	6.08
SOUTHERN FEDERAL DISTRICT	205,567	8,302	38,316	325.3	7.08	8,293	38,303	325.4	7.08	4,185	22,354	337.8	5.84
Republic of Adygeya (Adygeya)	5,569	246	1,113	332.1	6.81	246	1,113	332.2	6.81	154	749	341.2	5.71
Republic of Kalmykia	4,891	228	1,409	327.1	8.25	228	1,409	327.1	8.25	116	907	335.2	7.38
Republic of Crimea	15,936	501	2,351	326.6	6.80	501	2,351	326.9	6.80	281	1,464	335.4	5.96
Krasnodar Territory	84,199	3,166	15,289	331.0	6.89	3,163	15,279	331.1	6.89	1,562	8,584	343.1	5.87
Astrakhan Region	11,861	666	3,136	331.3	6.73	666	3,136	331.2	6.73	269	1,542	346.7	4.88
Volgograd Region	26,091	1,053	4,198	307.1	8.05	1,050	4,196	307.3	8.05	492	2,447	323.7	6.05
Rostov Region	52,119	2,291	10,141	323.0	6.95	2,288	10,139	323.0	6.95	1,226	6,229	336.8	5.72
Sevastopol	4,901	151	678	296.8	8.27	151	678	296.8	8.27	85	431	303.0	5.91
NORTH CAUCASIAN FEDERAL DISTRICT	61,130	2,881	10,439	324.1	7.72	2,881	10,439	324.1	7.72	1,196	6,126	339.9	5.82
Republic of Daghestan	10,629	480	2,028	323.9	7.50	480	2,028	323.9	7.50	207	1,344	344.5	5.92
Republic of Ingushetia	912	66	79	316.4	12.60	66	79	316.4	12.60	6	26	348.6	5.71
Kabardino-Balkar Republic	5,709	286	921	323.4	7.59	286	921	323.3	7.59	149	588	338.6	5.98
Karachay-Cherkess Republic	3,726	167	626	318.2	8.70	167	626	318.2	8.70	67	359	337.6	5.77
Republic of North Ossetia — Alania	6,212	231	1,039	325.0	8.13	231	1,039	325.0	8.13	107	585	341.2	5.60
Chechen Republic	4,260	395	487	298.3	13.10	395	487	298.2	13.10	16	124	316.8	6.16
Stavropol Territory	29,682	1,256	5,260	327.3	7.11	1,256	5,260	327.3	7.11	644	3,100	339.1	5.79

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	380,940	18,555	75,373	312.3	7.95	18,524	75,347	312.4	7.95	7,819	40,730	330.2	6.23
Republic of Bashkortostan	55,642	3,387	13,377	316.8	8.05	3,386	13,374	316.5	8.05	1,325	6,888	335.5	6.39
Mari El Republic	7,229	386	1,505	312.5	7.82	385	1,504	312.6	7.81	205	941	326.6	6.48
Republic of Mordovia	7,879	370	1,701	311.8	7.81	370	1,701	311.8	7.81	185	1,099	329.0	6.94
Republic of Tatarstan (Tatarstan)	58,997	2,936	13,445	317.9	7.79	2,910	13,424	318.5	7.79	1,289	7,431	333.8	6.38
Udmurt Republic	22,343	1,271	5,285	320.8	7.13	1,271	5,285	320.9	7.13	615	3,020	331.6	5.97
Chuvash Republic — Chuvashia	15,543	873	3,540	310.7	8.32	873	3,540	310.7	8.32	465	2,311	325.0	6.43
Perm Territory	38,811	1,885	7,459	314.7	7.49	1,885	7,459	314.7	7.49	800	4,023	333.7	5.97
Kirov Region	14,585	705	2,671	316.0	7.77	704	2,671	316.0	7.77	283	1,428	338.0	5.26
Nizhny Novgorod Region	40,994	1,571	6,824	297.0	8.29	1,571	6,824	296.6	8.29	729	4,052	318.7	6.27
Orenburg Region	25,447	1,382	5,006	310.4	8.08	1,382	5,006	310.7	8.08	504	2,308	323.4	6.45
Penza Region	13,261	687	2,625	313.5	7.95	687	2,625	313.3	7.95	302	1,425	327.8	6.23
Samara Region	41,238	1,541	6,044	305.3	8.48	1,540	6,043	305.3	8.48	555	2,851	326.0	5.92
Saratov Region	25,526	927	3,509	299.5	8.66	927	3,509	299.7	8.66	316	1,711	327.9	6.29
Ulyanovsk Region	13,444	634	2,382	311.4	7.95	633	2,381	311.5	7.95	246	1,243	334.0	6.10
URALS FEDERAL DISTRICT	202,885	9,984	41,138	310.6	7.56	9,965	41,111	310.8	7.56	4,496	22,954	328.5	6.04
Kurgan Region	9,498	511	1,777	310.2	7.60	510	1,776	310.2	7.59	233	1,096	330.9	5.70
Sverdlovsk Region	66,749	3,072	12,579	309.8	7.60	3,072	12,579	309.8	7.60	1,556	7,824	326.0	6.19
Tyumen Region	79,311	3,982	17,968	316.9	7.36	3,976	17,951	317.1	7.35	1,880	9,881	332.0	5.93
Khanty-Mansi Autonomous Area — Yugra	33,469	1,755	7,818	313.8	7.73	1,749	7,801	314.3	7.71	770	4,042	331.5	5.97
Yamal-Nenets Autonomous Area	13,241	698	3,324	297.9	7.20	698	3,324	298.0	7.20	364	1,998	319.1	5.87
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	32,601	1,529	6,826	329.6	7.02	1,529	6,826	329.6	7.02	746	3,841	339.2	5.92
Chelyabinsk Region	47,327	2,419	8,815	298.9	7.95	2,407	8,805	299.3	7.95	827	4,153	324.3	6.10
SIBERIAN FEDERAL DISTRICT	227,547	9,632	39,233	307.7	7.65	9,631	39,229	307.8	7.65	3,878	20,570	330.0	5.92
Altai Republic	2,711	117	399	309.6	7.12	117	399	309.6	7.12	49	245	327.7	5.44
Republic of Tuva	4,964	369	1,702	338.3	4.78	369	1,702	338.4	4.78	248	1,310	350.7	3.74
Republic of Khakassia	6,946	292	1,247	328.1	7.23	292	1,247	328.1	7.23	91	484	341.6	5.61
Altai Territory	24,814	1,202	4,405	305.9	7.64	1,201	4,401	306.2	7.64	554	2,605	320.7	6.08
Krasnoyarsk Territory	40,241	1,660	6,568	295.4	8.03	1,660	6,568	295.6	8.02	613	3,228	324.6	6.64

Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	34,164	1,392	5,651	305.7	8.02	1,392	5,651	305.9	8.01	455	2,395	326.9	6.13
Kemerovo Region — Kuzbass	32,169	1,254	4,721	295.4	8.23	1,254	4,721	295.5	8.23	460	2,557	325.5	6.00
Novosibirsk Region	43,659	1,868	8,308	314.8	7.40	1,868	8,308	314.7	7.40	901	4,774	332.3	5.95
Omsk Region	23,681	912	3,717	306.3	8.31	912	3,717	306.3	8.31	302	1,772	336.2	5.80
Tomsk Region	14,198	566	2,517	317.4	7.18	566	2,517	317.5	7.18	205	1,200	335.1	5.96
FAR-EASTERN FEDERAL DISTRICT	125,782	7,212	35,045	259.9	4.92	7,210	35,043	259.8	4.91	3,251	19,599	269.6	3.92
Republic of Buryatia	14,580	1,006	4,716	265.9	4.38	1,006	4,716	265.9	4.38	469	2,879	274.6	3.85
Republic of Sakha (Yakutia)	19,403	1,445	6,572	257.5	4.56	1,445	6,572	257.2	4.55	620	3,765	264.5	3.50
Trans-Baikal Territory	13,616	796	3,780	262.7	5.10	796	3,780	262.8	5.10	387	2,325	269.0	4.03
Kamchatka Territory	5,642	212	1,039	281.3	6.46	212	1,039	281.3	6.46	88	557	307.2	5.24
Primorye Territory	26,522	1,356	6,846	253.0	4.66	1,355	6,845	253.0	4.66	639	3,631	263.0	3.90
Khabarovsk Territory	19,928	1,062	5,323	254.8	5.27	1,061	5,322	254.8	5.27	588	3,610	258.5	3.59
Amur Region	11,004	635	3,119	261.5	4.91	635	3,119	261.5	4.91	191	1,139	285.8	4.62
Magadan Region	2,945	119	571	273.0	7.02	119	571	273.0	7.02	34	217	326.3	5.87
Sakhalin Region	9,232	445	2,495	264.8	4.86	445	2,495	264.7	4.86	175	1,132	280.5	4.07
Jewish Autonomous Region	1,686	81	340	259.0	5.65	81	340	259.0	5.65	40	228	263.3	3.68
Chukotka Autonomous Area	1,224	55	243	276.1	8.56	55	243	276.0	8.56	20	117	330.0	7.36

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	August 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	32	—	—	—	—	—	—	—	—	—	—	—	—
CENTRAL FEDERAL DISTRICT	25	—	—	—	—	—	—	—	—	—	—	—	—
Belgorod Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Bryansk Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Vladimir Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Voronezh Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Ivanovo Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Kaluga Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Kostroma Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Kursk Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Lipetsk Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Moscow Region	4	—	—	—	—	—	—	—	—	—	—	—	—
Orel Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Ryazan Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Smolensk Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Tambov Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Tver Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Tula Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Yaroslavl Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Moscow	21	—	—	—	—	—	—	—	—	—	—	—	—

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	0	—	—	—	—	—	—	—	—	—	—	—	—
Arkhangelsk Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	—	—
Vologda Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Kaliningrad Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Leningrad Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Murmansk Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Novgorod Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Pskov Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Saint Petersburg	4	—	—	—	—	—	—	—	—	—	—	—	—
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	0	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Daghestan	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—	—	—	—	—	—	—	—
Kabardino-Balkar Republic	0	—	—	—	—	—	—	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—	—	—	—	—	—	—	—
Chechen Republic	0	—	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	0	—	—	—	—	—	—	—	—	—	—	—	—

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	0	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	0	—	—	—	—	—	—	—	—	—	—	—	—
Udmurt Republic	0	—	—	—	—	—	—	—	—	—	—	—	—
Chuvash Republic — Chuvashia	—	—	—	—	—	—	—	—	—	—	—	—	—
Perm Territory	0	—	—	—	—	—	—	—	—	—	—	—	—
Kirov Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Nizhny Novgorod Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Orenburg Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Penza Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Samara Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Saratov Region	0	—	—	—	—	—	—	—	—	—	—	—	—
Ulyanovsk Region	—	—	—	—	—	—	—	—	—	—	—	—	—
URALS FEDERAL DISTRICT	0	—	—	—	—	—	—	—	—	—	—	—	—
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	0	—	—	—	—	—	—	—	—	—	—	—	—
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	0	—	—	—	—	—	—	—	—	—	—	—	—
Magadan Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Jewish Autonomous Region	—	—	—	—	—	—	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	—	—

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

Table 6.4.1

Insurers' Premiums and Payoffs

(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

	Q2 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	2,055,377.1	11,751,740	280,039.0	69,086.6	1,511,690	3,087,737.8	35,303,560
CENTRAL FEDERAL DISTRICT	722,383.8	3,246,167	107,429.2	22,167.8	330,340	846,646.0	7,832,698
Belgorod Region	7,482.0	138,865	1,859.4	261.9	5,908	34,846.9	442,725
Bryansk Region	14,088.7	86,631	1,658.3	410.6	6,913	18,524.0	278,057
Vladimir Region	8,103.7	100,021	1,861.8	282.5	5,356	28,253.2	360,183
Voronezh Region	13,659.6	167,887	2,844.4	507.0	11,404	37,501.5	553,607
Ivanovo Region	2,940.2	52,157	1,000.1	112.4	1,998	15,361.1	247,297
Kaluga Region	5,491.7	58,475	1,314.8	189.9	3,749	22,002.2	236,593
Kostroma Region	3,354.4	40,437	707.4	113.3	2,483	12,721.8	193,327
Kursk Region	5,662.8	83,931	1,080.5	201.4	6,720	20,180.6	302,448
Lipetsk Region	8,679.0	86,657	1,636.2	306.5	6,837	23,162.5	312,184
Moscow Region	114,440.9	512,768	15,580.6	4,894.4	49,135	201,404.5	1,391,545
Orel Region	4,184.4	61,586	988.3	143.0	2,341	13,115.7	191,929
Ryazan Region	9,272.5	78,959	1,767.2	304.7	7,618	20,555.6	253,320
Smolensk Region	6,583.5	58,456	1,269.2	208.4	5,018	17,271.4	225,791
Tambov Region	4,682.9	57,056	889.4	159.7	4,298	15,024.4	251,985
Tver Region	8,110.3	76,968	1,811.6	264.9	5,235	24,924.1	280,295
Tula Region	9,939.4	106,163	2,314.1	362.8	8,842	32,697.8	384,969
Yaroslavl Region	19,914.6	89,695	2,241.1	375.6	7,783	29,270.5	350,572
Moscow	475,793.2	1,389,455	66,604.9	13,068.8	188,702	279,828.2	1,575,871
NORTH-WESTERN FEDERAL DISTRICT	182,120.6	1,076,854	26,818.7	6,620.8	137,121	350,849.0	3,421,125
Republic of Karelia	8,969.3	61,667	902.6	275.0	8,396	14,947.2	180,702
Republic of Komi	35,036.0	110,896	2,589.8	1,169.4	23,661	30,311.1	302,135
Arkhangelsk Region	15,671.5	105,704	2,075.5	470.8	10,857	32,372.3	375,926
Nenets Autonomous Area	556.9	5,262	151.2	12.6	462	1,814.7	10,041
Arkhangelsk Region, excluding Nenets Autonomous Area	15,114.6	100,442	1,924.3	458.2	10,395	30,557.6	365,885
Vologda Region	10,103.3	122,713	1,995.3	399.0	19,454	33,259.9	373,672
Kaliningrad Region	5,970.9	59,358	1,527.7	230.7	4,449	20,027.7	274,473
Leningrad Region	21,534.0	133,716	3,505.8	776.4	13,022	43,792.8	402,508

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	11,045.5	77,052	1,414.1	366.9	10,739	25,205.0	250,606
Novgorod Region	3,389.3	34,077	768.9	96.1	1,960	14,113.3	163,109
Pskov Region	3,902.1	39,077	684.7	121.9	2,721	11,485.9	162,861
Saint Petersburg	66,498.7	332,594	11,354.2	2,714.6	41,862	125,333.8	935,133
SOUTHERN FEDERAL DISTRICT	106,752.3	915,981	15,771.3	3,824.8	79,201	248,672.7	3,588,053
Republic of Adygeya (Adygeya)	810.0	18,797	246.5	31.7	586	5,503.9	93,188
Republic of Kalmykia	563.5	18,628	215.9	13.9	264	3,019.2	59,890
Republic of Crimea	1,042.3	31,962	362.4	33.4	148	168.8	9,078
Krasnodar Territory	48,774.7	351,955	6,625.5	1,695.3	36,806	97,673.7	1,305,379
Astrakhan Region	15,232.6	81,573	1,303.4	571.0	9,182	19,324.1	317,928
Volgograd Region	17,920.5	148,790	2,397.9	721.1	15,782	50,070.5	750,724
Rostov Region	22,005.3	254,160	4,480.5	747.7	16,374	72,816.6	1,049,977
Sevastopol	403.3	10,116	139.3	10.8	59	95.8	1,889
NORTH CAUCASIAN FEDERAL DISTRICT	27,023.7	312,804	4,192.7	991.1	17,533	55,579.1	1,080,685
Republic of Daghestan	4,370.6	47,973	407.0	138.8	2,695	6,467.4	178,887
Republic of Ingushetia	94.7	7,448	29.0	3.4	30	393.6	15,139
Kabardino-Balkar Republic	1,282.8	24,474	232.6	42.0	937	4,773.6	124,380
Karachay-Cherkess Republic	648.8	18,294	169.9	17.0	424	2,834.5	57,441
Republic of North Ossetia — Alania	1,110.1	26,171	257.3	44.4	761	3,950.7	102,816
Chechen Republic	1,914.5	18,694	121.2	68.3	1,809	1,879.6	54,574
Stavropol Territory	17,602.2	169,750	2,975.8	677.4	10,877	35,279.7	547,448
VOLGA FEDERAL DISTRICT	316,581.5	2,838,735	45,190.3	11,598.1	345,366	642,883.0	8,801,666
Republic of Bashkortostan	48,515.4	317,851	6,198.9	1,668.5	32,888	94,497.0	1,251,341
Mari El Republic	2,089.1	47,823	856.2	63.4	1,154	11,474.7	208,731
Republic of Mordovia	3,628.9	55,765	752.0	124.9	2,917	13,798.4	199,851
Republic of Tatarstan (Tatarstan)	54,773.5	486,911	6,709.4	2,115.0	112,595	92,613.0	1,197,167
Udmurt Republic	10,755.8	142,640	2,268.1	377.8	11,746	36,931.3	545,154
Chuvash Republic — Chuvashia	5,126.8	107,465	1,575.0	145.7	3,370	23,481.7	390,840
Perm Territory	30,342.7	279,751	5,035.9	1,143.2	27,628	66,801.3	845,681
Kirov Region	7,241.7	96,053	1,415.3	233.0	6,009	26,568.3	385,788
Nizhny Novgorod Region	47,086.6	440,110	6,082.0	1,845.2	61,331	75,796.1	932,149
Orenburg Region	26,593.2	173,232	2,748.2	981.3	19,562	43,079.6	632,384
Penza Region	5,974.8	86,213	1,247.7	201.2	4,884	21,037.6	341,561
Samara Region	45,302.5	343,116	6,363.8	1,680.3	36,761	72,101.1	828,016
Saratov Region	23,637.0	183,342	2,749.4	805.9	19,200	43,450.8	697,455
Ulyanovsk Region	5,513.6	78,463	1,188.5	212.6	5,321	21,252.1	345,548

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	357,031.0	1,431,446	37,121.9	13,028.0	390,442	373,478.0	3,686,195
Kurgan Region	5,808.1	57,224	934.8	186.5	4,559	15,707.7	275,495
Sverdlovsk Region	44,385.7	361,910	8,015.8	1,583.5	41,540	120,635.8	1,296,282
Tyumen Region	280,286.0	795,623	23,782.3	10,401.0	323,048	163,746.2	1,169,568
Khanty-Mansi Autonomous Area — Yugra	144,984.3	562,467	12,231.5	5,990.1	274,176	89,768.9	565,856
Yamal-Nenets Autonomous Area	92,916.1	93,945	6,352.0	3,310.5	35,109	30,387.0	159,686
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	42,385.6	139,211	5,198.7	1,100.5	13,763	43,590.3	444,026
Chelyabinsk Region	26,551.2	216,689	4,389.1	857.0	21,295	73,388.3	944,850
SIBERIAN FEDERAL DISTRICT	183,053.4	1,247,005	27,689.9	5,914.7	126,497	373,477.0	4,770,809
Altai Republic	293.4	9,338	168.3	9.0	82	2,409.6	48,091
Republic of Tuva	182.5	9,230	88.5	4.1	20	2,654.9	63,542
Republic of Khakassia	4,686.0	27,463	576.2	132.3	2,656	8,979.7	120,197
Altai Territory	9,260.9	120,180	2,323.9	350.9	6,889	34,676.1	654,817
Krasnoyarsk Territory	50,242.3	289,769	6,082.2	1,485.9	26,144	75,797.9	797,308
Irkutsk Region	44,837.2	219,209	5,849.1	1,405.8	27,002	56,995.9	695,084
Kemerovo Region — Kuzbass	18,696.3	213,628	3,896.7	600.0	25,111	63,128.7	757,366
Novosibirsk Region	22,582.8	173,804	3,774.6	920.8	22,168	58,684.3	728,381
Omsk Region	19,037.7	117,428	2,739.7	532.2	9,426	42,527.7	608,114
Tomsk Region	13,234.3	66,956	2,190.6	473.7	6,999	27,622.2	297,909
FAR-EASTERN FEDERAL DISTRICT	159,853.5	663,871	15,449.1	4,916.3	85,136	195,973.3	2,121,244
Republic of Buryatia	11,960.5	81,813	1,306.8	331.2	6,643	19,436.5	295,358
Republic of Sakha (Yakutia)	38,893.2	73,430	1,601.7	1,283.4	25,365	25,148.5	238,005
Trans-Baikal Territory	23,921.1	101,117	2,122.8	607.2	11,262	22,379.1	294,919
Kamchatka Territory	1,476.4	15,463	488.1	74.7	577	9,265.7	74,456
Primorye Territory	19,764.2	126,799	2,951.9	676.1	11,820	37,727.2	435,578
Khabarovsk Territory	28,647.4	121,892	3,559.1	885.7	11,074	36,668.0	349,717
Amur Region	19,106.2	78,708	1,722.1	556.4	9,643	20,138.7	222,181
Magadan Region	1,019.2	9,665	252.9	46.0	381	4,949.7	35,668
Sakhalin Region	11,707.3	38,381	1,121.6	360.0	6,786	15,311.3	122,069
Jewish Autonomous Region	3,229.7	14,476	266.3	84.8	1,492	3,703.5	46,156
Chukotka Autonomous Area	128.2	2,127	55.8	10.8	93	1,245.1	7,137
THE CITY OF BAIKONUR[1]	13.5	223	5.9	0.2	1	176.0	1,033
FOREIGN STATES (MEMO)	984.4	3,017	50.4	40.6	1,086	130.5	1,506

[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 Maintaining the State Register of Microfinance Organizations by the Bank of Russia'.

The Register of Housing Savings Cooperatives pursuant to Federal Law No. 215-FZ, dated 30 December 2004, 'On Housing Savings Cooperatives' and Bank of Russia Ordinance No. 3587-U, dated 11 March 2015, 'On the Procedure for the Bank of Russia to Maintain the Register of Housing Savings Cooperatives'.

The State Register of Consumer Credit Cooperatives pursuant to Federal Law No. 190-FZ, dated 18 July 2009, 'On Credit Cooperation' and Bank of Russia Ordinance No. 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).