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No. 7

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No. 7 (398)
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CONTENTS

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

1.1. Balance of Payments of the Russian Federation* 5
1.2. External Debt of the Russian Federation* 7
1.3. External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity* 9
1.4. External Debt of the Russian Federation by Maturity and Financial Instruments* 11
1.5. International Investment Position of the Russian Federation. Main Components* 13
1.6. Merchandise Trade of the Russian Federation (per Balance of Payments Methodology) 14
1.7. International Reserves of the Russian Federation* 16
1.8. International Reserves and Foreign Currency Liquidity — Russia 17
1.9. International Reserves Adequacy (International Reserves in Months of Import) 21
1.10. Money Supply (National Definition) 22
1.11. Monetary Base (Broad Definition) 24
1.12. Central Bank Survey* 26
1.13. Other Depository Corporations Survey 29
1.14. Depository Corporations Survey* 41
1.15. Other Financial Corporations Survey 53
1.16. Financial Sector Survey 55
1.17. Financial assets and liabilities of the Households sector 57
1.18. Transactions with financial assets of the Households sector 61

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

2.1. The Bank of Russia Balance Sheet 65
2.2. The Bank of Russia Key Rate* 67
2.3. Required Reserves Ratios 68
2.4. Required Reserve Averaging Ratios 70
2.5. Adjustment Ratios for Reservable Liabilities and Required Reserves 71
2.6. Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia 72
2.7. Interest Rates on Monetary Policy Instruments 73
2.8. Interest Rates on the Bank of Russia's Special Facilities 74
2.9. Liquidity Provided by the Bank of Russia through Lending and Repo Operations 75
2.10. Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds 77
2.11. Results of Bank of Russia Auctions 78

3. FINANCIAL MARKETS

3.1. Interbank Money Market
- 3.1.1. Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B) 79
- 3.1.2. Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD) 80
- 3.1.3. Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)* 81
- 3.1.4. Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)* 82
- 3.1.5. Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations 83
- 3.1.6. Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity 84

3.2. Exchange Rates and Reference Prices of Precious Metals
- 3.2.1. Official Exchange Rate of US Dollar Against Ruble* 85
- 3.2.2. Official Exchange Rate of Euro Against Ruble* 87
- 3.2.3. Official Exchange Rate: Rubles per US Dollar (as of end of month) 89
- 3.2.4. Monthly Average Official Rates: Rubles per US Dollar 90
- 3.2.5. Reference Prices of Refined Precious Metals 91

3.3. Stock Exchange Trade by Types of Securities and Financial Derivatives 92
3.4. Main Stock Market Indicators* 93

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description
4.1.1. Quantitative Characteristics of Operating Credit Institutions 94
4.1.2. Data on Provisional Administrations Assigned to Credit Institutions Whose Banking Licences Have Been Revoked 96
4.1.3. Number of Credit Institutions with Nonresidents Equity 97
4.1.4. Credit Institutions Grouped by the Share of Nonresidents Equity 98
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 99
4.1.6. Data on Provisional Administrations Assigned to Non-Bank Financial Institutions Whose Licences Have Been Revoked (Cancelled) 102
4.1.7. Selected Performance Indicators of Credit Institutions (Credit Institutions Ranked by Size of Assets) 103
4.1.8. Financial Performance of Credit Institutions 104
4.2. Borrowings
4.2.1. Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions 105
4.2.2. Funds (Deposits) of Individuals Accepted by Credit Institutions 106
4.2.3. Funds of Legal Entities Accepted by Credit Institutions 107
4.2.4. Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Rubles 109
4.2.5. Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in US Dollars and Euros 110
4.2.6. Savings (Deposit) Certificates, Bonds and Bills of Exchange Issued by Credit Institutions 112
4.3. Lending
4.3.1. Loans, Deposits, and Other Funds Provided to Corporate Clients, Individuals and Credit Institutions 114
4.3.2. Outstanding Amounts of Loans and Other Funds Granted to Corporate Clients and Individuals by Credit Institutions 116
4.3.3. Weighted Average Interest Rates on Loans to Individuals in Rubles 117
4.3.4. Weighted Average Interest Rates on Loans to Individuals in US Dollars 118
4.3.5. Weighted Average Interest Rates on Loans to Individuals in Euros 119
4.3.6. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles 120
4.3.7. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars 121
4.3.8. Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros 122
4.3.9. Loans Extended to Small, Medium-Sized Businesses 123
4.3.10. Housing Loans Granted to Resident Individuals 124
4.3.11. Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon 126
4.3.12. Mortgage Loans Granted to Resident Individuals Against the Pledge of Claims Under Share Construction Participation Agreements 128
4.3.13. Investment Portfolio of Credit Institutions 130
4.4. Credit Institutions' Claims and Liabilities on Financial Derivatives 131
4.5. Main Indicators of Subjects of Collective Investment and Insurance Business Performance
4.5.1. Main Indicators of Private Pension Funds' Performance 132
4.5.2. Private Pension Funds' Pension Reserves Generation 133
4.5.3. Private Pension Funds' Pension Accruals Flows 134
4.5.4. Main Indicators of Unit Investment Funds' Performance 136
4.5.5. Insurers' Premiums and Payoffs by Types of Insurance 138

5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM
5.1. Selected Indicators on Payment Card Transactions 147
5.2. Structure of Funds Transfers Carried Out Through the BRPS 149

6. REGIONAL SECTION[1]
6.1. Institutional Characteristics
6.1.1. Number of Credit Institutions with Nonresidents Equity 150
6.1.2. Credit Institutions Grouped by the Share of Nonresidents Equity 151
6.1.3. Number and Volume of Issues (Additional Issues) of Russian Currency-Denominated Issue-Grade Securities of Russian Issuers (Including Credit Institutions) 152
6.1.4. Number and Volume of Issues (Additional Issues) of Foreign Currency-Denominated Bonds of Russian Issuers (Including Bonds of Credit Institutions) 155
6.2. Borrowings
6.2.1. Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals 157
6.2.2. Funds of Individual Entrepreneurs 161
6.3. Funds Allocations
6.3.1. Volume of Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use 163
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 167
6.3.3. Outstanding Amount of Loans on Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use 171
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 175
6.3.5. Overdue Loans on Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use 179
6.3.6. Overdue Loans on Foreign Currency-Denominated Loans in Precious Metals to Legal Entities — Residents and Individual Entrepreneurs, by Economic Activities and Fund Use 183
6.3.7. Loans Extended to Small, Medium-Sized Businesses 187
6.3.8. Outstanding Amount of Loans Granted to Resident Individuals 191
6.3.9. Selected Indicators of Loans in Rubles Granted to Resident Individuals 195
6.3.10. Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals 199
6.4. Data on the Activity of Insurers and Private Pension Funds
6.4.1. Insurers' Premiums and Payoffs 203
6.4.2. Private Pension Funds' Performance 205

7. SUMMARY METHODOLOGY 208

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

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

Symbols and notes:

– nil

… not available

0.0 and 0.00 — nonsignificant volume

X — data are not published

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

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

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1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Balance of Payments of the Russian Federation (Analytical Presentation)

(millions of US dollars)

	Q1 2024	Q2 2024	Q3 2024	Q4 2024	2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2025	Q1 2026
CURRENT ACCOUNT	24,663	16,793	7,460	14,342	63,258	18,259	2,175	8,240	10,132	38,805	12,654
Goods	34,845	35,196	30,474	31,571	132,086	30,566	23,635	31,286	27,682	113,170	27,096
Exports	101,878	106,417	109,089	116,250	433,634	97,287	98,709	107,726	115,802	419,524	100,693
Imports	67,033	71,221	78,615	84,679	301,548	66,721	75,075	76,440	88,119	306,354	73,597
Services	–6,615	–9,250	–12,525	–9,864	–38,254	–7,569	–12,606	–15,110	–13,350	–48,635	–8,834
Exports	10,731	10,000	10,918	11,402	43,052	10,270	12,073	12,282	11,640	46,264	11,252
Transport	3,492	3,447	3,506	3,493	13,938	3,264	3,496	3,557	3,497	13,814	3,502
Travel	1,606	2,076	2,208	1,753	7,643	1,752	2,576	2,463	2,164	8,956	2,053
Other services	5,633	4,477	5,205	6,156	21,471	5,254	6,000	6,261	5,979	23,494	5,697
Imports	17,346	19,251	23,444	21,266	81,306	17,840	24,678	27,391	24,989	94,899	20,086
Transport	3,509	3,750	3,788	3,824	14,872	3,565	3,913	3,975	4,095	15,549	3,878
Travel	7,278	9,284	12,710	9,430	38,702	8,476	11,930	15,914	12,918	49,238	9,698
Other services	6,559	6,216	6,946	8,011	27,732	5,798	8,835	7,502	7,976	30,111	6,510
Compensation of employees	–1,404	–1,722	–1,745	–1,585	–6,455	–1,483	–2,058	–1,985	–1,735	–7,261	–1,427
Investment income	–1,276	–6,812	–8,046	–4,961	–21,096	–1,961	–5,125	–3,701	363	–10,424	–2,380
Receivable	6,374	5,097	5,546	5,737	22,755	4,872	5,439	6,468	7,009	23,787	5,572
Payable	7,650	11,909	13,592	10,698	43,851	6,833	10,564	10,169	6,646	34,211	7,952
Direct investment	–3,035	–5,745	–5,332	–3,848	–17,960	–3,614	–4,451	–1,331	–455	–9,852	–3,059
Receivable	2,641	1,738	1,638	2,044	8,061	1,292	1,202	2,489	3,073	8,057	1,838
Payable	5,676	7,483	6,970	5,892	26,021	4,906	5,654	3,820	3,528	17,908	4,897
Portfolio investment	–463	–2,614	–5,248	–2,781	–11,105	–586	–2,993	–5,246	–1,586	–10,410	–1,850
Receivable	394	288	360	278	1,320	207	253	120	212	792	88
Payable	856	2,902	5,608	3,059	12,425	793	3,246	5,366	1,798	11,202	1,938
Other investment	2,222	1,546	2,533	1,668	7,969	2,238	2,319	2,877	2,404	9,838	2,529
Receivable	3,340	3,071	3,548	3,415	13,374	3,372	3,984	3,860	3,723	14,939	3,646
Payable	1,118	1,525	1,015	1,747	5,404	1,134	1,664	983	1,319	5,100	1,117
Rent	11	9	11	22	53	9	7	4	8	28	7
Secondary income	–898	–628	–708	–842	–3,076	–1,303	–1,678	–2,256	–2,837	–8,073	–1,807
CAPITAL ACCOUNT	–46	–104	–74	–35	–258	–53	–96	–132	–114	–395	–8

Table 1.1 (end)

(millions of US dollars)

	Q1 2024	Q2 2024	Q3 2024	Q4 2024	2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2025	Q1 2026
Balance from current and capital accounts	24,617	16,689	7,387	14,307	63,001	18,206	2,079	8,107	10,018	38,411	12,646
Balance from financial account	22,133	9,185	5,732	15,554	52,604	10,797	–1,727	8,432	7,570	25,072	11,227
Direct investment	5,521	876	322	2,462	9,180	–3,940	–11,399	2,011	–3,265	–16,592	–1,666
Net acquisition of financial assets	–266	–1,178	–1,911	3,185	–170	1,595	–633	894	–7,311	–5,456	–302
Equity and investment fund shares	3,408	–195	14	1,186	4,412	812	521	1,033	–12,712	–10,346	863
Debt instruments	–3,674	–982	–1,925	1,998	–4,583	783	–1,154	–139	5,400	4,890	–1,165
Net incurrence of liabilities	–5,787	–2,053	–2,234	723	–9,350	5,535	10,765	–1,117	–4,047	11,136	1,365
Equity and investment fund shares	–643	55	1,454	3,957	4,823	2,444	7,111	–230	–1,846	7,479	1,945
Debt instruments	–5,144	–2,108	–3,688	–3,234	–14,173	3,091	3,654	–887	–2,201	3,657	–580
Portfolio investment	–424	542	–1,054	921	–15	–984	2,375	1,446	2,204	5,040	–52
Net acquisition of financial assets	–805	–737	–3,606	–2,663	–7,811	–60	–1,192	2,501	1,259	2,507	924
Equity and investment fund shares	704	378	–184	–183	715	–3	–13	2,689	204	2,877	906
Debt securities	–1,509	–1,116	–3,422	–2,479	–8,526	–57	–1,179	–188	1,055	–370	17
Net incurrence of liabilities	–381	–1,279	–2,552	–3,584	–7,796	925	–3,567	1,055	–945	–2,533	975
Equity and investment fund shares	–28	–436	–2,001	9	–2,455	282	–3,903	23	–160	–3,758	813
Debt securities	–353	–843	–552	–3,593	–5,341	643	336	1,032	–786	1,226	163
Financial derivatives (other than reserves) and employee stock options	484	114	547	901	2,045	801	44	120	133	1,098	127
Net acquisition of financial assets	–320	–463	–424	–248	–1,454	–445	–602	–323	–234	–1,604	–328
Net incurrence of liabilities	–804	–577	–970	–1,149	–3,499	–1,246	–645	–443	–367	–2,702	–455
Other investment	23,460	8,975	9,124	3,631	45,191	20,790	10,674	10,459	12,140	54,063	19,492
Net acquisition of financial assets	26,184	15,772	17,214	16,047	75,216	19,209	6,548	5,643	11,766	43,167	17,919
Other equity	–3	0	–6	1	–8	–1	0	6	0	4	0
Loans, currency and deposits	17,230	7,221	5,811	–1,459	28,804	16,154	80	4,756	2,417	23,407	–965
Other accounts receivable	8,956	8,551	11,409	17,505	46,421	3,056	6,468	881	9,349	19,755	18,884
Net incurrence of liabilities	2,723	6,797	8,089	12,416	30,025	–1,581	–4,126	–4,815	–374	–10,897	–1,573
Other equity	0	0	3	–1	2	–3	–174	–8	0	–185	0
Loans, currency and deposits	–4,737	1,691	6,105	199	3,257	–4,869	–3,818	3,548	–188	–5,328	–1,390
Other accounts payable	7,466	5,104	1,991	12,238	26,798	3,301	–132	–8,353	–180	–5,364	–177
Special drawing rights	–5	2	–10	–19	–32	–10	–2	–2	–6	–20	–6
Reserve assets	–6,908	–1,322	–3,207	7,639	–3,797	–5,870	–3,421	–5,604	–3,643	–18,537	–6,674
Net errors and omissions	–2,485	–7,505	–1,654	1,246	–10,397	–7,408	–3,807	324	–2,448	–13,339	–1,419

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

Table 1.2

External Debt of the Russian Federation

(millions of US dollars)

	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Total	318,289	**308,745**	**317,450**	**309,320**	**289,886**	**313,045**	**324,050**	**310,182**	**306,767**	299,064
General Government	32,710	31,776	32,264	30,444	19,324	21,983	23,432	23,459	23,460	23,042
Federal Government	32,703	31,769	32,261	30,441	19,322	21,982	23,431	23,459	23,457	23,037
New Russian Debt	32,469	31,538	32,029	30,209	19,090	21,750	23,197	23,224	23,222	22,802
Loans	1,115	1,083	1,175	1,079	987	1,192	1,269	1,204	1,273	1,227
Foreign currency bonds	14,808	14,724	14,602	14,399	9,099	9,102	9,248	9,351	9,159	9,245
Eurobonds	14,767	14,692	14,570	14,375	9,083	9,089	9,235	9,339	9,042	9,162
Eurobonds (related to the second London Club debt restructuring)	41	32	32	24	15	13	13	12	12	11
OFZ	0	0	0	0	0	0	0	0	105	73
Ruble denominated bonds	16,537	15,720	16,243	14,720	8,995	11,446	12,669	12,659	12,780	12,321
OFZ	16,537	15,720	16,243	14,720	8,995	11,446	12,669	12,659	12,780	12,321
Eurobonds	0	0	0	0	0	0	0	0	0	0
Other	10	10	10	10	10	10	10	10	10	10
Debt of the former USSR	233	232	232	232	232	232	235	235	235	235
Local Government	7	7	3	3	2	0	0	0	2	6
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	7	7	3	3	2	0	0	0	2	6

Table 1.2 (end)

(millions of US dollars)

	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Central bank and banks	94,756	**90,922**	**97,793**	**100,794**	**95,872**	**101,664**	**105,704**	**108,933**	**111,552**	106,723
Debt liabilities to direct investors and to direct investment enterprises	3,451	3,197	3,045	2,012	2,001	1,929	685	688	637	632
Debt securities	1,345	1,483	1,759	1,376	1,316	1,714	1,852	1,634	1,756	1,718
Loans, currency and deposits	62,485	**59,298**	**65,963**	**69,944**	**66,458**	**70,973**	**74,257**	**76,513**	**80,072**	76,066
Other	27,475	26,944	27,026	27,461	26,097	27,047	28,910	30,098	29,086	28,307
Other sectors	190,824	186,047	187,393	178,083	174,689	**189,399**	**194,915**	**177,791**	**171,755**	169,298
Debt liabilities to direct investors and to direct investment enterprises	69,065	62,129	60,338	55,821	48,535	53,188	58,576	55,280	**53,331**	51,319
Debt securities	2,792	2,331	2,409	2,417	2,072	2,592	2,626	2,884	2,994	3,178
Loans, currency and deposits	91,233	86,649	84,541	77,677	70,523	72,539	**72,041**	**68,338**	**65,616**	63,750
Other	27,734	34,938	40,105	42,168	53,560	**61,081**	**61,672**	**51,290**	**49,815**	51,052

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)

	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Total	318,289	**308,745**	**317,450**	**309,320**	**289,886**	**313,045**	**324,050**	**310,182**	**306,767**	299,064
Foreign Currency	213,574	207,593	203,848	199,715	183,551	**185,196**	**186,149**	**177,968**	**165,395**	161,316
Domestic Currency	104,714	**101,151**	**113,602**	**109,605**	**106,335**	**127,849**	**137,901**	**132,214**	**141,372**	137,748
General Government	32,710	31,776	32,264	30,444	19,324	21,983	23,432	23,459	23,460	23,042
Foreign Currency	16,166	16,049	16,018	15,721	10,327	10,536	10,762	10,800	10,677	10,716
Short-term	10	10	10	10	10	10	10	10	10	10
Long-term	16,156	16,039	16,009	15,710	10,318	10,527	10,752	10,790	10,667	10,706
Domestic Currency	16,544	15,727	16,246	14,723	8,997	11,446	12,670	12,659	12,783	12,326
Short-term	0	0	0	0	0	0	0	0	0	0
Long-term	16,544	15,727	16,246	14,723	8,997	11,446	12,670	12,659	12,783	12,326
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	91,305	**87,726**	**94,747**	**98,781**	**93,872**	**99,734**	**105,018**	**108,245**	**110,915**	106,091
Foreign Currency	54,026	51,840	51,621	51,280	45,596	43,570	45,066	46,552	42,594	40,291
Short-term	13,207	11,833	13,374	15,535	12,004	9,876	10,657	12,640	11,181	9,471
Long-term	40,820	40,007	38,247	35,745	33,592	33,694	34,409	33,912	31,413	30,820
Domestic Currency	37,279	**35,886**	**43,126**	**47,501**	**48,276**	**56,164**	**59,953**	**61,693**	**68,320**	65,800
Short-term	34,757	**33,428**	**40,457**	**45,150**	**45,905**	**53,472**	**57,128**	**59,032**	**65,529**	63,082
Long-term	2,521	2,457	2,669	2,352	2,371	2,692	2,825	2,660	2,792	2,718

Table 1.3 (end)

(millions of US dollars)

	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	121,758	123,918	127,054	122,262	126,155	**136,211**	**136,338**	**122,511**	**118,425**	117,979
Foreign Currency	88,876	91,003	89,099	87,938	87,923	**89,380**	**87,677**	**78,653**	**73,564**	72,838
Short-term	18,231	23,359	24,408	25,671	30,907	**33,064**	**32,222**	**25,900**	**24,597**	25,285
Long-term	70,645	67,644	64,691	62,267	57,016	56,316	**55,454**	**52,753**	**48,967**	47,553
Domestic Currency	32,882	32,914	37,956	34,324	38,231	**46,831**	**48,662**	**43,858**	**44,861**	45,141
Short-term	18,063	19,274	23,635	21,122	26,787	**33,204**	**35,188**	**31,183**	**31,868**	32,718
Long-term	14,819	13,641	14,321	13,201	11,444	13,627	13,474	**12,675**	**12,993**	12,423
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	72,516	65,326	63,384	57,833	50,536	55,117	59,262	55,968	**53,968**	51,951
Foreign Currency	54,506	48,701	47,109	44,777	39,704	41,709	42,645	41,963	**38,559**	37,471
Domestic Currency	18,010	16,625	16,275	13,056	10,832	13,408	16,617	14,004	**15,408**	14,481

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)

	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Total Liabilities	318,289	**308,745**	**317,450**	**309,320**	**289,886**	**313,045**	**324,050**	**310,182**	**306,767**	299,064
Short-term	90,762	**93,885**	**106,831**	**110,544**	**117,171**	**134,464**	**142,869**	**135,187**	**138,496**	135,766
Long-term	227,527	214,860	210,619	198,776	172,715	178,581	**181,181**	**174,995**	**168,271**	163,297
General Government	32,710	31,776	32,264	30,444	19,324	21,983	23,432	23,459	23,460	23,042
Short-term	10	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	10	10	10	10	10	10	10	10	10	10
Long-term	32,700	31,766	32,254	30,434	19,314	21,973	23,421	23,449	23,449	23,032
Debt securities	31,352	30,451	30,848	29,122	18,095	20,548	21,917	22,010	21,941	21,571
Loans, currency and deposits	1,348	1,315	1,407	1,311	1,219	1,425	1,504	1,439	1,508	1,461
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)	91,305	**87,726**	**94,747**	**98,781**	**93,872**	**99,734**	**105,018**	**108,245**	**110,915**	106,091
Short-term	47,964	**45,261**	**53,832**	**60,684**	**57,909**	**63,348**	**67,785**	**71,672**	**76,710**	72,553
Debt securities	1	1	5	6	0	0	0	0	0	0
Loans, currency and deposits	44,666	**42,227**	**50,526**	**57,678**	**55,491**	**60,741**	**64,119**	**66,852**	**72,891**	69,282
Other liabilities	3,297	3,033	3,301	3,001	2,417	2,607	3,666	4,820	3,819	3,271
Long-term	43,341	42,465	40,916	38,097	35,963	36,386	37,234	36,573	34,205	33,538
Debt securities	1,344	1,482	1,753	1,371	1,316	1,714	1,852	1,634	1,756	1,718
Loans, currency and deposits	17,474	16,735	15,101	11,918	10,642	9,898	9,771	9,295	6,814	6,425
Other liabilities	24,523	24,248	24,062	24,808	24,005	24,775	25,611	25,644	25,635	25,394

Table 1.4 (end)

(millions of US dollars)

	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	121,758	123,918	127,054	122,262	126,155	**136,211**	**136,338**	**122,511**	**118,425**	117,979
Short-term	36,294	42,633	48,043	46,793	57,694	**66,268**	**67,410**	**57,083**	**56,465**	58,003
Debt securities	187	34	39	95	64	136	143	186	177	119
Loans, currency and deposits	8,374	7,661	7,899	4,530	4,069	5,052	5,595	5,607	**6,474**	6,833
Other liabilities	27,734	34,938	40,105	42,168	53,560	**61,080**	**61,672**	**51,290**	**49,815**	51,052
Long-term	85,464	81,285	79,011	75,469	68,461	69,943	**68,928**	**65,428**	**61,960**	59,976
Debt securities	2,605	2,298	2,370	2,322	2,007	2,456	2,482	2,698	2,818	3,059
Loans, currency and deposits	82,859	78,987	76,642	73,147	66,453	67,487	**66,446**	**62,730**	**59,142**	56,917
Other liabilities	0	0	0	0	0	0	0	0	0	0
Direct investment	72,516	65,326	63,384	57,833	50,536	55,117	59,262	55,968	**53,968**	51,951
Banks	3,451	3,197	3,045	2,012	2,001	1,929	685	688	637	632
Direct investor in direct investment enterprises	37	36	36	34	83	108	109	106	47	46
Direct investment enterprises in direct investor (reverse investment)	26	6	2	2	6	5	6	9	10	7
Between fellow enterprises	3,388	3,155	3,007	1,976	1,912	1,816	570	573	581	579
Other sectors	69,065	62,129	60,338	55,821	48,535	53,188	58,576	55,280	**53,331**	51,319
Direct investor in direct investment enterprises	24,900	24,546	23,295	20,077	16,546	17,882	19,798	18,317	**21,226**	20,261
Direct investment enterprises in direct investor (reverse investment)	34,940	30,558	30,664	29,932	26,803	29,712	32,930	32,283	27,406	26,487
Between fellow enterprises	9,225	7,025	6,379	5,811	5,186	5,594	5,848	4,680	**4,699**	4,571

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)

	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Net International Investment Position	856,450	**875,124**	**873,792**	**944,700**	**949,588**	**944,802**	**984,899**	**1,047,501**	**1,096,860**	1,110,673
Assets	1,554,063	**1,552,222**	**1,561,203**	**1,581,403**	**1,546,510**	**1,635,679**	**1,701,674**	**1,715,394**	**1,766,827**	1,763,268
Direct investment	315,349	304,818	**298,800**	**283,159**	**271,443**	**285,136**	**290,956**	**275,236**	**276,352**	265,788
Equity and investment fund shares	247,645	241,641	**234,829**	**222,760**	**213,373**	**223,328**	**228,673**	**216,599**	**211,653**	205,454
Debt instruments	67,704	63,177	63,971	60,399	58,070	61,808	62,283	58,637	**64,699**	60,334
Portfolio investment	67,951	68,754	61,424	50,704	48,953	**49,948**	**52,048**	**56,098**	**52,851**	50,270
Equity and investment fund shares	29,779	33,021	30,369	26,399	25,613	**26,045**	**28,945**	**33,654**	**32,003**	31,023
Debt securities	38,172	35,732	31,055	24,306	23,340	**23,903**	**23,103**	**22,444**	**20,849**	19,248
Financial derivatives (other than reserves) and employee stock options	393	388	329	305	255	191	136	77	81	89
Other investment	571,778	**587,888**	**607,152**	**613,498**	**616,791**	**653,047**	**669,802**	**670,682**	**682,689**	698,138
Other equity	8,590	8,575	8,568	8,590	8,555	8,570	8,602	8,603	8,605	8,597
Loans, currency and deposits	409,603	**422,236**	**431,926**	**436,096**	**426,958**	**452,108**	**458,214**	**458,580**	**465,269**	460,737
Other accounts receivable	153,586	157,077	166,658	168,812	181,277	**192,369**	**202,986**	**203,499**	**208,815**	228,803
Reserve assets	598,592	590,374	593,498	633,737	609,068	647,358	688,731	713,301	754,853	748,984
Liabilities	697,613	**677,097**	**687,411**	**636,703**	**596,922**	**690,877**	**716,775**	**667,893**	**669,967**	652,595
Direct investment	334,801	**316,075**	**315,026**	**279,713**	**257,833**	**310,982**	**333,069**	**305,676**	**299,173**	290,059
Equity and investment fund shares	262,285	**250,749**	**251,643**	**221,880**	**207,297**	**255,864**	**273,808**	**249,708**	**245,205**	238,108
Debt instruments	72,516	65,326	63,384	57,833	50,536	55,117	59,262	55,968	**53,968**	51,951
Portfolio investment	148,190	147,979	149,170	134,560	117,849	142,835	141,265	130,770	**140,733**	138,095
Equity and investment fund shares	115,612	116,584	118,427	108,675	100,580	121,563	117,914	106,670	**116,447**	113,884
Debt securities	32,578	31,395	30,743	25,885	17,269	21,272	23,352	24,100	24,286	24,211
Financial derivatives (other than reserves) and employee stock options	800	449	453	426	234	173	156	84	54	36
Other investment	213,822	**212,594**	**222,762**	**222,004**	**221,006**	**236,887**	**242,285**	**231,363**	**230,007**	224,405
Other equity	3,537	3,440	3,711	3,433	3,139	3,813	3,891	3,677	3,900	3,760
Loans, currency and deposits	154,721	**146,925**	**151,574**	**148,583**	**137,874**	**144,602**	**147,435**	**145,923**	**146,829**	140,918
Other accounts payable	31,193	38,182	43,588	45,366	56,336	**64,382**	**66,049**	**56,913**	**54,461**	55,152
Special drawing rights (Net incurrence of liabilities)	24,371	24,046	23,889	24,622	23,657	24,091	24,910	24,850	24,818	24,575

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

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

Table 1.6

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

(millions of US dollars)

	Exports (FOB)							Imports (FOB)							Trade balance		
	total	% of the corresponding period of the previous year	of which				total	% of the corresponding period of the previous year	of which				total	of which	
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2022	592,077	119.8	x	x	x	x	276,510	91.8	x	x	x	x	315,567	x	x
2023	424,748	71.7	x	x	x	x	303,086	109.6	x	x	x	x	121,662	x	x
2024	433,634	102.1	x	x	x	x	301,548	99.5	x	x	x	x	132,086	x	x
2025	419,524	96.7	x	x	x	x	306,354	101.6	x	x	x	x	113,170	x	x
2025															
Q1	97,287	95.5	x	x	x	x	66,721	99.5	x	x	x	x	30,566	x	x
Q2	98,709	92.8	x	x	x	x	75,075	105.4	x	x	x	x	23,635	x	x
Q3	107,726	98.8	x	x	x	x	76,440	97.2	x	x	x	x	31,286	x	x
Q4	115,802	99.6	x	x	x	x	88,119	104.1	x	x	x	x	27,682	x	x
January	29,825	104.3	x	x	x	x	22,655	105.6	x	x	x	x	7,170	x	x
February	32,415	102.0	x	x	x	x	20,754	90.9	x	x	x	x	11,661	x	x
March	35,047	84.4	x	x	x	x	23,312	102.5	x	x	x	x	11,735	x	x
April	33,684	98.8	x	x	x	x	25,608	113.9	x	x	x	x	8,076	x	x
May	32,405	88.4	x	x	x	x	25,027	101.4	x	x	x	x	7,378	x	x
June	32,620	91.4	x	x	x	x	24,440	101.6	x	x	x	x	8,180	x	x
July	37,657	105.6	x	x	x	x	25,879	100.7	x	x	x	x	11,778	x	x
August	32,035	92.6	x	x	x	x	24,763	95.4	x	x	x	x	7,271	x	x
September	38,035	98.0	x	x	x	x	25,797	95.7	x	x	x	x	12,237	x	x
October	37,817	101.0	x	x	x	x	26,642	94.0	x	x	x	x	11,175	x	x
November	33,913	86.4	x	x	x	x	27,443	101.9	x	x	x	x	6,470	x	x
December	44,072	111.4	x	x	x	x	34,034	115.8	x	x	x	x	10,037	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
2026															
Q1	100,693	103.5	x	x	x	x	73,597	110.3	x	x	x	x	27,096	x	x
January	29,428	98.7	x	x	x	x	21,183	93.5	x	x	x	x	8,246	x	x
February	29,582	91.3	x	x	x	x	25,068	120.8	x	x	x	x	4,514	x	x
March	41,682	118.9	x	x	x	x	27,346	117.3	x	x	x	x	14,336	x	x
April	**39,061**	**116.0**	x	x	x	x	**28,055**	**109.6**	x	x	x	x	**11,006**	x	x
May	42,891	132.4	x	x	x	x	28,737	114.8	x	x	x	x	14,154	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
2023						
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
30.09	713,301	431,087	401,795	24,256	5,036	282,213
31.10	725,841	426,020	396,929	24,091	5,001	299,821
30.11	734,588	423,867	394,883	24,005	4,979	310,720
31.12	754,853	428,317	399,033	24,254	5,030	326,537
2026						
31.01	833,572	430,867	401,252	24,528	5,086	402,706
28.02	809,308	425,283	395,931	24,315	5,037	384,025
31.03	748,984	415,015	385,990	24,045	4,981	333,968
30.04	758,678	421,157	391,732	24,377	5,049	337,521
31.05	747,395	421,524	392,265	24,242	5,017	325,872
30.06	720,447	421,457	392,403	24,073	4,981	298,991

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

Table 1.8

International Reserves and Foreign Currency Liquidity — Russia

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

(millions of US dollars, end of period)

	30.06.2026
A. Official reserves assets	720,447.3
(1) foreign currency reserves (in convertible foreign currencies)	391,827.5
(a) securities	x
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits with:	x
(i) other national central banks, BIS and IMF	x
(ii) banks headquartered in the reporting country	—
of which: located abroad	—
(iii) banks headquartered outside the reporting country	x
of which: located in the reporting country	—
(2) IMF reserve position	4,980.8
(3) SDRs	24,073.1
(4) gold	298,990.7
— volume in millions of fine troy ounces	73.4
(5) other reserve assets (specify)	575.2
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	575.2
B. Other foreign currency assets (specify)	—
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	—
— loans not included in official reserve assets	—
— financial derivatives not included in official reserve assets	—
— gold not included in official reserve assets	—
— other	—

Table 1.8 (cont.)

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

(millions of US dollars)

	30.06.2026			
	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)	–355.9	–355.9	—	—
— outflows related to repos (–)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (–)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (–)	–355.9	–355.9	—	—
— other accounts receivable (+)	—	—	—	—

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

Table 1.8 (cont.)

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

(millions of US dollars)

	30.06.2026			
	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	–	–	–	–
(a) collateral guarantees on debt falling due within 1 year	–	–	–	–
(b) other contingent liabilities	–	–	–	–
2. Foreign currency securities issued with embedded options (puttable bonds)	–	–	–	–
3. Undrawn, unconditional credit lines provided by:	–	–	–	–
(a) other national monetary authorities, BIS, IMF, and other international organizations	–	–	–	–
— other national monetary authorities (+)	–	–	–	–
— BIS (+)	–	–	–	–
— IMF (+)	–	–	–	–
— other international organizations (+)	–	–	–	–
(b) with banks and other financial institutions headquartered in the reporting country (+)	–	–	–	–
(c) with banks and other financial institutions headquartered outside the reporting country (+)	–	–	–	–
4. Undrawn, unconditional credit lines provided to:	–	–	–	–
(a) other national monetary authorities, BIS, IMF, and other international organizations	–	–	–	–
— other national monetary authorities (–)	–	–	–	–
— BIS (–)	–	–	–	–
— IMF (–)	–	–	–	–
— other international organizations (–)	–	–	–	–
(b) banks and other financial institutions headquartered in reporting country (–)	–	–	–	–
(c) banks and other financial institutions headquartered outside the reporting country (–)	–	–	–	–
5. Aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	–	–	–	–
(a) short positions	–	–	–	–
(i) bought puts	–	–	–	–
(ii) written calls	–	–	–	–
(b) long positions	–	–	–	–
(i) bought calls	–	–	–	–
(ii) written puts	–	–	–	–
PRO MEMORIA: In-the-money options	–	–	–	–
(1) At current exchange rate	–	–	–	–
(a) short position	–	–	–	–
(b) long position	–	–	–	–
(2) +5% (depreciation of 5%)	–	–	–	–
(a) short position	–	–	–	–
(b) long position	–	–	–	–
(3) –5% (appreciation of 5%)	–	–	–	–
(a) short position	–	–	–	–
(b) long position	–	–	–	–
(4) +10% (depreciation of 10%)	–	–	–	–
(a) short position	–	–	–	–
(b) long position	–	–	–	–
(5) –10% (appreciation of 10%)	–	–	–	–
(a) short position	–	–	–	–
(b) long position	–	–	–	–
(6) Other (specify)	–	–	–	–
(a) short position	–	–	–	–
(b) long position	–	–	–	–

Table 1.8 (end)

IV. Memo items

(millions of US dollars)

	30.06.2026
(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	218.0
— 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	218.0
(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]	720,447.3
— 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 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	19.0
Q2 2024	19.5
Q3 2024	20.4
Q4 2024	19.1
Q1 2025	20.3
Q2 2025	21.1
Q3 2025	21.7
Q4 2025	22.6
Q1 2026	21.9

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

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
2024								
31.12	17,274.0	34,441.5	17,531.2	16,910.2	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	66,829.5	42,502.4	24,327.1
30.06	16,701.5	35,709.9	18,054.3	17,655.7	52,411.4	66,677.3	42,774.0	23,903.2
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	68,684.5	43,344.5	25,340.0
30.09	17,275.9	35,743.9	18,408.8	17,335.1	53,019.8	68,240.8	43,328.4	24,912.5
31.10	17,406.2	36,023.6	18,391.9	17,631.7	53,429.8	69,635.8	44,056.1	25,579.7
30.11	17,488.3	36,439.6	18,189.7	18,249.9	53,927.9	70,787.8	44,223.8	26,564.0
31.12	18,234.2	37,679.9	20,378.4	17,301.5	55,914.1	73,714.6	45,751.1	27,963.5
2026								
31.01	17,853.9	37,034.0	18,766.1	18,267.8	54,887.9	72,965.9	46,231.5	26,734.4
28.02	18,095.2	38,550.8	19,590.7	18,960.1	56,646.0	74,425.7	46,705.2	27,720.6
31.03	18,390.6	38,960.0	20,015.4	18,944.5	57,350.6	72,873.6	46,511.9	26,361.7
30.04	19,002.1	39,823.6	21,001.1	18,822.5	58,825.6	73,163.6	46,512.9	26,650.7
31.05	19,390.8	40,634.3	20,848.5	19,785.8	60,025.2	**73,608.1**	46,235.2	27,372.9
30.06	19,793.9	41,519.1	21,178.6	20,340.4	61,312.9	73,534.3	46,296.9	27,237.4

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
2024				
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	118,211.4	0.6	0.8	15.3
30.06	119,088.7	0.7	1.6	15.0
31.07	120,037.2	0.8	2.4	15.0
31.08	121,566.9	1.3	3.7	14.4
30.09	121,260.6	–0.3	3.4	12.7
31.10	123,065.6	1.5	5.0	13.0
30.11	124,715.8	1.3	6.4	12.3
31.12	129,628.7	3.9	10.6	10.6
2026				
31.01	127,853.8	–1.4	–1.4	9.7
28.02	131,071.8	2.5	1.1	11.4
31.03	130,224.2	–0.6	0.5	11.8
30.04	131,989.3	1.4	1.8	12.3
31.05	**133,633.3**	1.2	3.1	13.0
30.06	134,847.2	0.9	4.0	13.2

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						
31.12	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	—
30.09	27,818.6	18,393.9	5,614.4	554.8	3,255.5	—
31.10	26,848.3	18,540.8	4,696.0	554.1	3,057.3	—
30.11	27,849.6	18,613.4	5,227.0	554.1	3,455.1	—
31.12	30,664.1	19,449.7	5,826.8	554.1	4,833.5	—
2026						
31.01	29,279.9	18,949.0	6,316.2	554.6	3,460.1	—
28.02	28,895.2	19,178.6	5,651.5	554.6	3,510.5	—
31.03	29,412.9	19,479.7	5,615.3	587.5	3,730.4	—
30.04	30,260.3	20,158.4	6,073.7	587.5	3,440.6	—
31.05	29,980.0	20,485.9	5,295.9	588.4	3,609.8	—
30.06	30,586.1	20,912.3	5,328.1	588.4	3,757.3	—

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]
2026						
01.06	29,980.0	20,485.9	5,295.9	588.4	3,609.8	–
02.06	30,002.2	20,483.3	5,250.7	588.4	3,679.7	–
03.06	30,048.5	20,518.8	5,225.3	588.4	3,716.0	–
04.06	29,967.4	20,540.3	5,109.2	588.4	3,729.5	–
05.06	29,943.1	20,581.0	5,079.4	588.4	3,694.3	–
08.06	29,690.4	20,615.0	4,756.9	588.4	3,730.0	–
09.06	29,648.4	20,640.5	4,756.8	588.4	3,662.8	–
10.06	32,113.2	20,687.0	6,909.8	588.4	3,928.0	–
11.06	30,125.7	20,736.5	4,968.8	588.4	3,832.0	–
14.06	30,142.7	20,785.7	4,981.1	588.4	3,787.5	–
15.06	30,134.4	20,785.7	4,972.8	588.4	3,787.5	–
16.06	29,865.3	20,794.2	4,543.5	588.4	3,939.2	–
17.06	29,988.3	20,819.6	4,657.8	588.4	3,922.5	–
18.06	29,939.1	20,832.8	4,690.5	588.4	3,827.5	–
19.06	30,008.6	20,846.5	4,661.2	588.4	3,912.5	–
22.06	30,024.1	20,861.0	4,709.8	588.4	3,864.8	–
23.06	30,083.5	20,834.9	4,850.5	588.4	3,809.7	–
24.06	30,117.1	20,832.2	4,915.8	588.4	3,780.8	–
25.06	29,776.7	20,838.7	4,610.6	588.4	3,739.0	–
26.06	30,002.8	20,857.9	4,817.4	588.4	3,739.2	–
29.06	29,148.6	20,869.7	4,065.0	588.4	3,625.5	–
30.06	30,050.8	20,871.1	4,937.9	588.4	3,653.5	–

[1] At market value.

Table 1.12

Central Bank Survey

(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 (cont.)

(millions of rubles, end of period)

	Dec, 2024	Jan, 2025	Feb, 2025	Mar, 2025	Apr, 2025	May, 2025	June, 2025	July, 2025	Aug, 2025	Sep, 2025	Oct, 2025	Nov, 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	56,602,808	56,016,200	55,127,514
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	5,556,725	4,587,773	5,912,969
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	–5,239,884	–5,179,681	–5,204,089
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	1,680,241	1,694,367	1,603,420
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	27,818,591	26,848,312	27,849,607
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	18,393,953	18,540,841	18,613,418
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	9,424,638	8,307,472	9,236,189
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	9,424,638	8,307,472	9,236,189
Required reserves	499,307	499,718	499,693	560,791	560,787	560,784	554,776	554,770	554,770	554,770	554,127	554,137
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	394,891	390,114	465,940
Transferable deposits	25,541	22,193	22,605	45,099	22,822	22,365	22,545	23,818	22,072	22,878	22,584	21,957
Other financial corporations	23,573	21,105	21,563	44,107	21,806	21,267	21,087	21,260	21,058	21,852	21,450	21,045
Non-financial corporations	1,969	1,088	1,043	993	1,017	1,098	1,458	2,558	1,014	1,026	1,134	913
Households	0	0	0	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	372,013	367,529	443,983
Other financial corporations	285,236	310,139	385,652	363,914	350,728	419,432	437,140	391,574	455,063	372,013	367,529	443,983
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)	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	30,386,407	29,880,233	29,124,267

Table 1.12 (end)

(millions of rubles, end of period)

	Dec, 2025	Jan, 2026	Feb, 2026	Mar, 2026	Apr, 2026	May, 2026	June, 2026
NET FOREIGN ASSETS	56,690,865	60,819,285	60,201,320	58,460,513	54,543,105	50,944,250	53,695,015
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	8,494,733	7,020,839	6,745,435	7,293,940	8,239,262	7,971,526	8,406,355
NET CLAIMS ON GENERAL GOVERNMENT	–5,058,228	–5,313,522	–5,109,157	–4,786,622	–4,502,601	–4,260,439	–4,608,301
CLAIMS ON OTHER SECTORS	1,482,182	1,523,614	1,506,119	1,554,365	1,522,982	1,542,128	1,491,935
MONETARY BASE	30,664,132	29,279,895	28,895,237	29,412,900	30,260,250	29,980,013	30,586,106
Currency in circulation	19,449,670	18,949,057	19,178,615	19,479,663	20,158,380	20,485,887	20,912,328
Liabilities to other depository corporations	11,214,462	10,330,838	9,716,622	9,933,237	10,101,870	9,494,126	9,673,778
Deposits, of which	11,214,462	10,330,838	9,716,622	9,933,237	10,101,870	9,494,126	9,673,778
Required reserves	554,137	554,581	554,575	587,508	587,527	588,412	588,409
Debt securities	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	451,435	465,559	539,819	580,889	557,635	620,953	567,042
Transferable deposits	22,150	21,810	24,089	22,622	6,720	6,603	6,297
Other financial corporations	21,197	21,063	23,287	21,471	5,891	5,795	5,490
Non-financial corporations	953	748	802	1,151	829	808	808
Households	0	0	0	0	0	0	0
Other deposits	429,285	443,748	515,730	558,267	550,915	614,350	560,745
Other financial corporations	429,285	443,748	515,730	558,267	550,915	614,350	560,745
Non-financial corporations	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0
OTHER ITEMS (NET)	30,493,986	34,304,762	33,908,661	32,528,407	28,984,863	25,596,499	27,831,855

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, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
NET FOREIGN ASSETS	7,290,088	7,153,980	7,069,687	7,562,429	7,420,546	7,275,727
CLAIMS ON NONRESIDENTS	13,303,892	13,243,740	13,296,002	13,692,295	13,656,205	13,573,073
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	2,561,290	275,784	2,472,214	1,110,057	2,772,654	361,885
Claims on federal government	14,395,208	14,426,199	14,623,873	14,697,903	14,664,289	14,748,888
Debt securities	14,341,431	14,372,549	14,570,217	14,648,615	14,615,002	14,699,566
in rubles	13,605,889	13,637,231	13,815,875	13,910,510	13,885,051	13,975,690
in foreign currency	735,541	735,318	754,342	738,105	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	122,386,479	122,815,675	124,320,822	126,473,672	128,784,835	131,008,449
in rubles	111,574,406	112,092,427	113,047,791	114,954,906	116,936,861	119,234,597
in foreign currency	10,812,074	10,723,248	11,273,031	11,518,766	11,847,974	11,773,852
Claims on other financial corporations	18,482,725	18,308,211	18,719,972	19,241,502	19,543,832	19,921,287
in rubles	15,792,468	15,755,813	16,154,749	16,665,780	16,924,413	17,441,251
Debt securities	2,748,071	2,766,769	2,800,282	2,847,851	2,768,922	2,874,778
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	4,501,688	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	2,552,398	2,565,223	2,575,722	2,619,418	2,480,036
Debt securities	812,601	777,740	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	68,446,222	68,823,544	69,639,946	70,637,797	72,044,978	73,215,547
in rubles	60,370,463	60,697,932	60,977,629	61,739,555	62,860,166	63,965,317
Debt securities	1,883,823	1,809,316	1,815,336	1,631,143	1,591,320	1,584,491
Loans	54,481,287	54,794,435	54,980,784	55,833,297	56,778,165	57,838,140
Other claims	4,005,353	4,094,181	4,181,509	4,275,115	4,490,681	4,542,687
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	35,457,533	35,683,920	35,960,904	36,594,373	37,196,025	37,871,614
in rubles	35,411,475	35,638,681	35,915,413	36,549,570	37,152,282	37,828,029
Debt securities	83	82	81	80	79	78
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	2,876,195	3,087,003	2,855,746	2,877,172	2,919,992	3,037,951
SHARES AND OTHER EQUITY	16,654,947	16,679,598	17,259,940	17,574,648	18,163,854	18,110,010
OTHER ITEMS (NET)	19,771,182	19,304,395	19,489,016	20,215,111	20,690,283	20,842,396
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	6,474,770	6,469,737	6,760,669	6,667,550	6,565,308	7,331,619
CLAIMS ON NONRESIDENTS	12,746,361	12,949,655	13,085,094	13,365,221	13,609,636	14,437,888
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	443,467	–40,469	–192,105	–60,577	–924,682	–566,353
Claims on federal government	14,665,928	14,519,311	14,827,248	14,956,584	14,841,250	15,066,767
Debt securities	14,646,900	14,518,260	14,826,195	14,955,551	14,840,178	15,065,688
in rubles	13,966,417	13,832,530	14,104,692	14,232,902	14,094,442	14,239,065
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	132,133,659	134,260,285	137,160,360	139,122,006	141,807,575	144,137,767
in rubles	121,272,263	123,223,644	125,914,238	127,906,765	130,499,967	131,725,700
in foreign currency	10,861,395	11,036,642	11,246,123	11,215,242	11,307,608	12,412,067
Claims on other financial corporations	19,603,420	19,728,820	20,305,377	20,650,942	20,992,662	21,563,036
in rubles	17,363,173	17,453,678	18,069,663	18,323,654	18,693,987	19,172,619
Debt securities	2,811,809	3,004,414	3,000,202	3,284,521	3,277,538	3,238,784
Loans	9,869,419	10,171,314	10,587,893	10,639,330	11,129,703	11,286,518
Other claims	4,681,945	4,277,950	4,481,569	4,399,803	4,286,746	4,647,317

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	73,655,710	75,348,844	77,231,649	78,648,991	80,800,129	83,217,521
in rubles	65,076,100	66,628,833	68,263,688	69,803,775	71,833,759	73,240,880
Debt securities	1,581,691	1,610,020	1,634,976	1,654,777	1,692,736	1,724,500
Loans	58,918,282	60,381,997	61,984,877	63,449,129	65,434,701	66,762,285
Other claims	4,576,128	4,636,815	4,643,836	4,699,869	4,706,323	4,754,095
in foreign currency	8,579,610	8,720,012	8,967,961	8,845,216	8,966,370	9,976,641
Debt securities	575,607	578,135	598,875	500,756	532,330	574,504
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	38,874,529	39,182,621	39,623,334	39,822,073	40,014,785	39,357,210
in rubles	38,832,990	39,141,133	39,580,887	39,779,335	39,972,220	39,312,202
Debt securities	77	76	75	74	74	53
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	3,104,588	2,980,994	2,997,434	3,087,215	3,036,092	2,892,799
SHARES AND OTHER EQUITY	17,883,514	17,685,643	17,937,679	18,084,569	18,003,377	18,611,286
OTHER ITEMS (NET)	21,305,930	22,101,244	22,480,362	21,826,468	22,273,432	22,264,130
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	6,112,882	6,690,499	6,228,059	6,070,251	6,047,293	5,816,031
CLAIMS ON NONRESIDENTS	12,908,380	13,252,810	12,514,645	12,154,011	12,323,386	11,805,654
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	4,685,578	3,568,453	4,965,176	3,733,244	3,766,814	4,152,442
Claims on federal government	17,366,644	17,051,023	17,364,385	17,235,757	17,333,850	17,674,223
Debt securities	17,365,637	17,050,150	17,363,519	17,234,918	17,333,013	17,673,388
in rubles	16,593,531	16,324,531	16,723,128	16,631,968	16,732,417	17,092,009
in foreign currency	772,106	725,619	640,391	602,950	600,596	581,379
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	435,242	423,611	396,634	382,505	405,248
Debt securities	173,227	171,420	165,035	163,283	159,628	154,690
in rubles	173,227	171,420	165,035	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	143,981,032	142,871,184	142,199,532	142,687,778	144,092,017	144,712,442
in rubles	132,607,308	131,677,593	131,906,390	132,695,410	133,981,612	134,856,505
in foreign currency	11,373,724	11,193,591	10,293,142	9,992,368	10,110,405	9,855,937
Claims on other financial corporations	22,837,569	22,580,925	22,246,683	22,459,896	22,683,942	22,452,353
in rubles	20,304,546	20,021,969	19,740,795	19,969,863	20,060,829	19,922,192
Debt securities	4,012,036	4,085,321	4,004,801	3,947,036	4,078,964	4,035,191
Loans	11,601,166	11,405,750	11,215,676	11,405,303	11,275,446	10,933,336
Other claims	4,691,344	4,530,899	4,520,319	4,617,523	4,706,419	4,953,665

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	2,533,023	2,558,956	2,505,888	2,490,033	2,623,112	2,530,161
Debt securities	717,963	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	846,012	1,034,595	1,044,312
Claims on nonfinancial corporations	82,227,106	81,543,777	81,332,992	81,552,052	82,697,151	83,392,537
in rubles	73,430,891	72,952,730	73,585,085	74,087,536	75,246,821	76,102,692
Debt securities	1,895,203	2,161,139	2,224,971	2,404,997	2,515,909	2,565,381
Loans	66,721,989	65,992,663	66,467,969	66,814,874	67,757,014	68,539,418
Other claims	4,813,700	4,798,928	4,892,145	4,867,665	4,973,898	4,997,893
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	38,916,357	38,746,482	38,619,857	38,675,831	38,710,924	38,867,553
in rubles	38,871,870	38,702,894	38,580,510	38,638,011	38,673,962	38,831,621
Debt securities	52	51	50	49	48	47
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	112,899,714
in rubles	99,671,604	99,438,150	100,654,036	99,693,192	100,624,230	101,262,737
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	66,410,031
Other financial corporations	5,571,488	5,619,430	5,492,974	5,319,241	5,144,793	5,135,094
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	3,141,133	3,118,665	3,142,243	3,066,859	3,105,414	3,159,985
SHARES AND OTHER EQUITY	18,713,560	19,549,336	19,933,126	20,346,416	20,496,746	20,682,683
OTHER ITEMS (NET)	22,015,291	21,057,985	21,022,092	21,357,635	21,753,351	22,154,616
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	Sep, 2025	Oct, 2025	Nov, 2025
NET FOREIGN ASSETS	5,708,944	6,102,881	5,669,199	6,803,352	6,527,076	6,329,074
CLAIMS ON NONRESIDENTS	11,623,709	12,295,661	12,031,581	13,196,963	12,937,314	12,647,600
LIABILITIES TO NONRESIDENTS	5,914,765	6,192,780	6,362,382	6,393,611	6,410,238	6,318,526
CLAIMS ON CENTRAL BANK	9,958,158	11,782,816	9,843,897	10,542,931	9,442,336	10,361,524
NET CLAIMS ON GENERAL GOVERNMENT	4,758,506	4,716,992	4,260,887	4,228,635	4,049,748	4,870,584
Claims on federal government	17,864,922	17,934,003	17,997,534	17,985,867	18,520,491	20,130,207
Debt securities	17,864,110	17,933,189	17,996,722	17,981,235	18,519,703	20,129,419
in rubles	17,282,584	17,322,435	17,455,876	17,430,934	17,988,654	19,595,323
in foreign currency	581,527	610,754	540,846	550,302	531,049	534,095
Loans	811	814	812	4,632	788	788
in rubles	762	762	761	4,579	737	738
in foreign currency	50	52	51	53	51	50
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Claims on state and local government	463,808	442,968	455,840	478,799	481,835	577,293
Debt securities	148,941	143,596	140,627	137,580	134,168	140,666
in rubles	148,941	143,596	140,627	137,580	134,168	140,666
in foreign currency	—	—	—	—	—	—
Loans	314,867	299,372	315,212	341,218	347,667	436,626
in rubles	314,866	299,372	315,212	341,218	347,667	436,626
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Liabilities to federal government	11,439,932	11,250,066	11,901,627	12,148,713	12,805,274	14,044,530
Deposits	11,058,893	10,903,746	11,634,302	11,881,900	12,415,770	13,310,509
in rubles	11,030,883	10,865,367	11,606,423	11,857,027	12,397,069	13,297,828
in foreign currency	28,010	38,379	27,879	24,873	18,701	12,681
Other liabilities	381,039	346,320	267,325	266,813	389,504	734,021
in rubles	381,039	346,320	267,325	266,813	389,504	734,021
in foreign currency	—	—	—	—	—	—
Liabilities to state and local government	2,130,291	2,409,913	2,290,860	2,087,318	2,147,305	1,792,385
Deposits	2,130,291	2,409,913	2,290,860	2,087,318	2,147,305	1,792,385
in rubles	2,130,291	2,409,913	2,290,859	2,087,318	2,147,304	1,792,385
in foreign currency	—	—	—	—	—	—
Other liabilities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	145,337,550	147,320,420	149,786,505	151,108,538	153,610,510	155,565,682
in rubles	135,425,598	136,793,277	139,094,950	139,452,935	141,948,395	144,266,316
in foreign currency	9,911,952	10,527,142	10,691,556	11,655,603	11,662,114	11,299,366
Claims on other financial corporations	22,605,205	23,330,514	23,959,877	24,291,620	24,426,115	24,512,958
in rubles	20,128,037	20,581,794	21,210,145	20,889,513	21,046,153	21,394,843
Debt securities	4,189,619	4,368,807	4,437,116	4,339,692	4,253,499	4,336,591
Loans	10,940,496	11,194,821	11,442,176	11,454,144	11,511,014	11,513,189
Other claims	4,997,922	5,018,166	5,330,853	5,095,677	5,281,640	5,545,063

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2025	July, 2025	Aug, 2025	Sep, 2025	Oct, 2025	Nov, 2025
in foreign currency	2,477,168	2,748,720	2,749,732	3,402,107	3,379,963	3,118,115
Debt securities	402,195	447,506	443,540	473,789	469,846	417,451
Loans	1,086,222	1,102,095	1,327,666	1,370,167	1,381,933	1,333,556
Other claims	988,751	1,199,118	978,525	1,558,151	1,528,183	1,367,109
Claims on nonfinancial corporations	83,852,461	85,159,773	86,670,505	87,452,719	89,496,013	91,186,179
in rubles	76,452,978	77,417,369	78,764,077	79,234,665	81,248,280	83,038,451
Debt securities	2,644,720	2,777,029	2,898,748	2,926,039	2,959,997	2,996,520
Loans	68,719,491	69,493,776	70,681,790	71,157,074	73,055,931	74,772,194
Other claims	5,088,766	5,146,563	5,183,539	5,151,552	5,232,352	5,269,736
in foreign currency	7,399,483	7,742,405	7,906,428	8,218,053	8,247,733	8,147,728
Debt securities	538,558	555,236	652,814	793,253	788,299	773,774
Loans	6,818,617	7,142,484	7,209,985	7,378,337	7,413,096	7,327,345
Other claims	42,307	44,685	43,629	46,463	46,338	46,609
Claims on households	38,879,884	38,830,133	39,156,123	39,364,199	39,688,382	39,866,546
in rubles	38,844,583	38,794,115	39,120,727	39,328,756	39,653,963	39,833,023
Debt securities	46	45	44	13	13	13
Loans	38,844,537	38,794,070	39,120,683	39,328,744	39,653,951	39,833,011
Other claims	—	—	—	—	—	—
in foreign currency	35,301	36,018	35,396	35,443	34,419	33,523
Debt securities	—	—	—	—	—	—
Loans	35,301	36,018	35,396	35,443	34,419	33,523
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,412,349	6,207,532	4,623,027	5,515,364	4,545,017	5,869,347
DEPOSITS INCLUDED IN BROAD MONEY	113,491,769	114,888,284	116,196,745	117,395,536	119,110,704	120,390,585
in rubles	101,927,530	102,682,903	103,935,402	103,589,877	105,269,271	106,761,520
Transferable deposits	35,687,405	35,573,335	35,705,969	35,721,055	36,001,040	36,417,654
Other financial corporations	1,497,111	1,415,385	1,561,534	1,442,567	1,523,366	1,493,038
Nonfinancial corporations	16,135,998	15,824,678	15,785,385	15,869,697	16,085,767	16,734,900
Households	18,054,296	18,333,271	18,359,049	18,408,792	18,391,907	18,189,716
Other deposits	66,240,126	67,109,568	68,229,434	67,868,822	69,268,231	70,343,866
Other financial corporations	5,212,145	5,294,067	5,303,620	5,453,542	5,325,647	5,330,030
Nonfinancial corporations	18,253,942	18,616,869	19,581,283	19,086,911	19,886,515	20,789,996
Households	42,774,038	43,198,632	43,344,531	43,328,368	44,056,069	44,223,840
in foreign currency	11,564,238	12,205,382	12,261,342	13,805,658	13,841,433	13,629,065
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	11,564,238	12,205,382	12,261,342	13,805,658	13,841,433	13,629,065
Other financial corporations	256,998	260,171	243,148	272,489	250,254	254,167
Nonfinancial corporations	8,206,230	8,703,024	8,821,139	10,202,381	10,122,267	9,938,248
Households	3,101,011	3,242,186	3,197,055	3,330,788	3,468,912	3,436,650
DEBT SEQURITIES INCLUDED IN BROAD MONEY	3,775	3,755	3,745	3,728	3,675	3,667
DEPOSITS EXCLUDED FROM BROAD MONEY	1,612,456	1,761,889	1,633,340	1,724,901	1,551,748	1,568,631
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	3,143,639	3,282,305	3,349,736	3,423,585	3,409,648	3,376,665
SHARES AND OTHER EQUITY	20,925,659	19,996,684	20,441,636	21,233,934	21,497,833	21,868,148
OTHER ITEMS (NET)	22,173,511	23,782,658	23,312,260	23,386,408	23,511,044	24,049,821
Escrow accounts of households	6,595,119	6,707,553	6,831,613	7,014,386	7,050,701	7,280,315

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2025	Jan, 2026	Feb, 2026	Mar, 2026	Apr, 2026	May, 2026
NET FOREIGN ASSETS	5,714,184	5,478,819	5,430,701	5,711,170	5,561,442	**5,081,324**
CLAIMS ON NONRESIDENTS	12,035,742	11,775,482	11,716,160	12,010,595	11,864,732	**11,500,709**
LIABILITIES TO NONRESIDENTS	6,321,558	6,296,664	6,285,459	6,299,424	6,303,290	6,419,384
CLAIMS ON CENTRAL BANK	12,513,823	11,426,187	10,800,200	**11,022,537**	**11,258,356**	**10,589,356**
NET CLAIMS ON GENERAL GOVERNMENT	8,430,600	7,629,401	11,098,919	**9,970,239**	**9,568,927**	**10,517,554**
Claims on federal government	20,393,072	20,364,240	20,801,584	**20,583,346**	**20,780,304**	**21,074,372**
Debt securities	20,392,387	20,362,358	20,800,067	**20,580,439**	**20,777,837**	**21,071,311**
in rubles	19,784,744	19,780,650	20,206,867	**19,973,760**	**20,221,012**	**20,583,247**
in foreign currency	607,642	581,708	593,200	606,679	556,825	**488,064**
Loans	686	1,882	1,517	2,907	2,466	3,060
in rubles	663	1,880	1,517	2,907	2,466	3,060
in foreign currency	23	2	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Claims on state and local government	1,023,587	882,512	978,639	926,314	**883,624**	**916,868**
Debt securities	172,422	171,472	171,006	177,762	**180,217**	**185,309**
in rubles	172,422	171,472	171,006	177,762	**180,217**	**185,309**
in foreign currency	—	—	—	—	—	—
Loans	851,165	711,041	807,634	748,552	703,407	731,560
in rubles	851,164	711,040	807,633	748,552	703,407	731,559
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Liabilities to federal government	12,129,279	12,233,687	9,633,408	9,953,789	10,216,029	9,628,045
Deposits	10,980,279	10,968,654	9,460,275	9,788,590	10,034,888	9,424,036
in rubles	10,977,179	10,958,599	9,445,675	9,775,222	10,016,950	9,416,148
in foreign currency	3,099	10,055	14,601	13,368	17,938	7,888
Other liabilities	1,149,000	1,265,033	173,133	165,199	181,140	204,009
in rubles	1,149,000	1,265,033	172,009	164,024	180,034	204,009
in foreign currency	—	—	1,124	1,174	1,106	—
Liabilities to state and local government	856,780	1,383,664	1,047,897	1,585,633	1,878,972	1,845,641
Deposits	856,780	1,383,664	1,047,897	1,585,633	1,878,972	1,845,641
in rubles	856,780	1,383,664	1,047,896	1,585,632	1,878,971	1,845,640
in foreign currency	—	—	—	—	—	—
Other liabilities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	155,137,473	153,936,930	154,832,240	**155,435,414**	**157,060,963**	**158,513,227**
in rubles	144,917,313	143,894,567	144,541,505	**145,043,238**	**147,278,060**	**149,163,161**
in foreign currency	10,220,160	10,042,363	10,290,734	**10,392,176**	**9,782,903**	**9,350,067**
Claims on other financial corporations	23,586,152	22,564,554	22,788,500	**22,696,981**	**22,969,587**	**23,261,288**
in rubles	21,577,299	21,009,733	21,240,650	**20,941,257**	**21,180,960**	**21,673,047**
Debt securities	4,568,952	4,517,257	4,536,691	**4,556,972**	**4,522,958**	**4,561,744**
Loans	11,328,278	10,799,463	10,903,026	10,967,925	11,209,534	11,304,092
Other claims	5,680,069	5,693,013	5,800,933	**5,416,361**	**5,448,468**	**5,807,211**

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2025	Jan, 2026	Feb, 2026	Mar, 2026	Apr, 2026	May, 2026
in foreign currency	2,008,853	1,554,820	1,547,850	**1,755,724**	**1,788,627**	**1,588,241**
Debt securities	409,936	398,032	378,342	372,641	344,283	**330,856**
Loans	969,720	943,940	1,068,113	1,293,255	1,157,717	1,054,169
Other claims	629,197	212,848	101,394	**89,828**	**286,627**	**203,216**
Claims on nonfinancial corporations	91,541,772	91,105,675	91,786,294	**92,361,192**	**93,609,335**	**94,503,477**
in rubles	83,363,469	82,650,466	83,076,123	**83,758,295**	**85,646,521**	**86,771,330**
Debt securities	3,003,339	3,018,204	3,107,404	**3,147,940**	**3,293,161**	**3,337,964**
Loans	75,022,832	74,321,071	74,621,053	75,210,173	76,846,221	77,802,063
Other claims	5,337,298	5,311,191	5,347,666	**5,400,182**	**5,507,139**	**5,631,302**
in foreign currency	8,178,303	8,455,209	8,710,172	8,602,896	7,962,814	**7,732,147**
Debt securities	659,460	643,244	687,308	414,425	365,967	**374,574**
Loans	7,470,377	7,763,374	7,965,189	8,126,261	7,539,344	7,299,295
Other claims	48,465	48,591	57,675	62,210	57,503	58,278
Claims on households	40,009,549	40,266,701	40,257,445	40,377,241	40,482,041	40,748,463
in rubles	39,976,545	40,234,367	40,224,732	40,343,686	40,450,579	40,718,784
Debt securities	13	13	13	13	13	13
Loans	39,976,532	40,234,354	40,224,720	40,343,673	40,450,566	40,718,771
Other claims	—	—	—	—	—	—
in foreign currency	33,004	32,334	32,713	33,556	31,462	29,679
Debt securities	—	—	—	—	—	—
Loans	33,004	32,334	32,713	33,556	31,462	29,679
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	8,452,132	6,975,592	6,699,125	7,246,786	8,190,839	7,924,262
DEPOSITS INCLUDED IN BROAD MONEY	124,504,030	122,965,754	126,016,744	124,966,741	125,079,209	**125,669,999**
in rubles	110,943,088	109,534,304	112,436,707	111,252,719	112,429,537	**113,621,511**
Transferable deposits	37,657,759	37,012,154	38,526,705	38,937,361	39,816,834	40,627,737
Other financial corporations	1,405,989	1,584,203	1,549,335	1,559,896	1,531,312	1,504,583
Nonfinancial corporations	15,873,343	16,661,832	17,386,676	17,362,028	17,284,432	18,274,605
Households	20,378,427	18,766,119	19,590,694	20,015,437	21,001,090	20,848,549
Other deposits	73,285,329	72,522,150	73,910,002	72,315,358	72,612,703	**72,993,774**
Other financial corporations	5,585,187	5,681,962	5,711,393	5,750,078	5,650,591	**5,708,288**
Nonfinancial corporations	21,949,012	20,608,728	21,493,451	20,053,397	20,449,224	21,050,273
Households	45,751,129	46,231,460	46,705,158	46,511,883	46,512,888	46,235,214
in foreign currency	13,560,942	13,431,450	13,580,037	13,714,023	12,649,673	12,048,488
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	13,560,942	13,431,450	13,580,037	13,714,023	12,649,673	12,048,488
Other financial corporations	250,887	234,092	328,463	276,030	263,275	275,997
Nonfinancial corporations	9,859,369	9,769,994	9,916,142	10,195,234	9,366,479	8,923,211
Households	3,450,686	3,427,364	3,335,432	3,242,759	3,019,918	2,849,280
DEBT SEQURITIES INCLUDED IN BROAD MONEY	3,571	3,573	3,564	3,555	3,547	3,539
DEPOSITS EXCLUDED FROM BROAD MONEY	1,655,427	1,383,093	1,423,149	1,352,259	1,407,534	1,359,038
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	3,499,586	3,471,696	3,501,798	3,485,923	3,536,508	**3,499,997**
SHARES AND OTHER EQUITY	20,077,996	20,405,570	20,800,052	**21,699,020**	**22,019,900**	**22,229,150**
OTHER ITEMS (NET)	23,603,337	23,266,058	23,717,627	**23,385,076**	**23,212,151**	**24,015,476**
Escrow accounts of households	7,151,733	7,037,612	7,176,489	7,196,022	7,200,892	7,276,418

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2026
NET FOREIGN ASSETS	5,379,923
CLAIMS ON NONRESIDENTS	11,948,072
LIABILITIES TO NONRESIDENTS	6,568,149
CLAIMS ON CENTRAL BANK	10,792,443
NET CLAIMS ON GENERAL GOVERNMENT	11,066,259
Claims on federal government	21,169,716
Debt securities	21,167,130
in rubles	20,604,981
in foreign currency	562,149
Loans	2,586
in rubles	2,586
in foreign currency	—
Other claims	—
in rubles	—
in foreign currency	—
Claims on state and local government	1,002,839
Debt securities	172,496
in rubles	172,496
in foreign currency	—
Loans	830,343
in rubles	830,342
in foreign currency	—
Other claims	—
in rubles	—
in foreign currency	—
Liabilities to federal government	9,409,896
Deposits	9,205,891
in rubles	9,197,163
in foreign currency	8,727
Other liabilities	204,006
in rubles	204,006
in foreign currency	—
Liabilities to state and local government	1,696,400
Deposits	1,696,400
in rubles	1,696,399
in foreign currency	—
Other liabilities	—
in rubles	—
in foreign currency	—
CLAIMS ON OTHER SECTORS	159,977,720
in rubles	149,979,626
in foreign currency	9,998,093
Claims on other financial corporations	23,168,462
in rubles	21,496,502
Debt securities	4,623,934
Loans	11,283,058
Other claims	5,589,510

Table 1.13 (end)

(millions of rubles, end of period)

	June, 2026
in foreign currency	1,671,960
Debt securities	335,742
Loans	1,149,308
Other claims	186,911
Claims on nonfinancial corporations	95,707,644
in rubles	87,412,575
Debt securities	3,375,611
Loans	78,401,536
Other claims	5,635,428
in foreign currency	8,295,069
Debt securities	406,224
Loans	7,832,739
Other claims	56,106
Claims on households	41,101,615
in rubles	41,070,550
Debt securities	13
Loans	41,070,538
Other claims	—
in foreign currency	31,065
Debt securities	—
Loans	31,065
Other claims	—
LIABILITIES TO CENTRAL BANK	8,359,578
DEPOSITS INCLUDED IN BROAD MONEY	127,077,749
in rubles	114,486,287
Transferable deposits	41,512,763
Other financial corporations	1,799,684
Nonfinancial corporations	18,534,429
Households	21,178,650
Other deposits	72,973,524
Other financial corporations	5,629,231
Nonfinancial corporations	21,047,383
Households	46,296,910
in foreign currency	12,591,462
Transferable deposits	—
Other financial corporations	—
Nonfinancial corporations	—
Households	—
Other deposits	12,591,462
Other financial corporations	249,636
Nonfinancial corporations	9,317,807
Households	3,024,019
DEBT SEQURITIES INCLUDED IN BROAD MONEY	3,529
DEPOSITS EXCLUDED FROM BROAD MONEY	1,377,042
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	3,695,615
SHARES AND OTHER EQUITY	22,741,086
OTHER ITEMS (NET)	23,961,745
Escrow accounts of households	7,360,162

Notes. 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, 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	58,077,614	56,607,367	57,891,556	59,381,358	59,611,614	58,433,832
NET CLAIMS ON GENERAL GOVERNMENT	–4,230,913	–5,269,711	–4,208,122	–5,712,532	–3,596,400	–6,015,646
CREDIT TO ECONOMY	123,945,939	124,351,106	125,824,536	128,321,897	130,544,011	133,041,013
in rubles	113,050,646	113,575,867	114,531,203	116,435,450	118,485,004	120,840,236
in foreign currency	10,895,294	10,775,240	11,293,332	11,886,447	12,059,007	12,200,777
Claims on other financial corporations	20,036,428	19,833,892	20,213,314	21,079,262	21,292,924	21,943,806
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	3,560,672	3,544,508	3,586,321	3,675,370	3,563,533	3,643,497
in rubles	2,748,071	2,766,769	2,800,282	2,847,851	2,768,922	2,874,778
in foreign currency	812,601	777,740	786,039	827,520	794,611	768,719
Other claims	4,229,824	4,242,270	4,324,711	5,042,573	5,076,026	5,313,234
in rubles	3,934,821	4,050,764	4,193,287	4,527,174	4,610,327	4,716,284
in foreign currency	295,003	191,506	131,425	515,399	465,699	596,951
Claims on non-financial corporations	68,451,978	68,833,294	69,650,317	70,648,263	72,055,062	73,225,593
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	2,424,241	2,382,536	2,402,166	2,205,649	2,159,706	2,168,478
in rubles	1,883,823	1,809,316	1,815,336	1,631,143	1,591,320	1,584,491
in foreign currency	540,418	573,220	586,829	574,505	568,386	583,987
Other claims	4,144,021	4,177,080	4,266,558	4,360,038	4,573,700	4,617,982
in rubles	4,011,106	4,103,929	4,191,878	4,285,578	4,500,763	4,552,730
in foreign currency	132,915	73,151	74,681	74,460	72,937	65,252
Claims on households	35,457,533	35,683,920	35,960,904	36,594,373	37,196,025	37,871,614
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	83	82	81	80	79	78
in rubles	83	82	81	80	79	78
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	2,876,195	3,087,003	2,855,746	2,877,172	2,919,992	3,037,951
OTHER ITEMS (NET)	60,889,755	59,331,355	61,247,454	63,427,957	64,599,392	63,885,816
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	18,198,420	18,325,319	18,405,109	18,633,053	18,896,511	19,163,576
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	1,099,574	1,038,100	1,041,819	1,070,863	1,081,403	1,100,120
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	54,810,563	55,743,489	59,954,443	62,578,774	64,962,422	70,433,930
NET CLAIMS ON GENERAL GOVERNMENT	–5,427,239	–6,032,714	–6,568,335	–7,747,795	–8,892,889	–8,703,471
CREDIT TO ECONOMY	133,881,028	136,137,556	138,888,291	141,046,714	143,735,243	145,958,294
in rubles	122,863,701	124,877,465	127,567,658	129,498,210	132,089,359	133,318,668
in foreign currency	11,017,328	11,260,091	11,320,633	11,548,504	11,645,884	12,639,626
Claims on other financial corporations	21,341,247	21,539,893	21,967,501	22,510,716	22,855,709	23,321,625
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	3,536,578	3,722,718	3,690,612	3,996,671	3,975,176	3,995,359
in rubles	2,811,809	3,004,414	3,000,202	3,284,521	3,277,538	3,238,784
in foreign currency	724,769	718,304	690,410	712,151	697,637	756,575
Other claims	5,007,932	4,649,686	4,719,854	4,871,112	4,753,666	5,042,504
in rubles	4,789,024	4,385,696	4,582,579	4,504,504	4,383,219	4,742,554
in foreign currency	218,908	263,990	137,275	366,608	370,446	299,949
Claims on non-financial corporations	73,665,252	75,415,043	77,297,457	78,713,925	80,864,750	83,279,459
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	2,157,298	2,188,156	2,233,851	2,155,533	2,225,065	2,299,003
in rubles	1,581,691	1,610,020	1,634,976	1,654,777	1,692,736	1,724,500
in foreign currency	575,607	578,135	598,875	500,756	532,330	574,504
Other claims	4,645,220	4,764,605	4,772,204	4,813,102	4,823,699	4,866,546
in rubles	4,585,668	4,703,011	4,709,642	4,764,801	4,770,942	4,816,031
in foreign currency	59,552	61,593	62,562	48,301	52,758	50,515
Claims on households	38,874,529	39,182,621	39,623,334	39,822,073	40,014,785	39,357,210
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	77	76	75	74	74	53
in rubles	77	76	75	74	74	53
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	3,104,588	2,980,994	2,997,434	3,087,215	3,036,092	2,892,799
OTHER ITEMS (NET)	61,772,106	63,351,841	67,690,491	69,430,884	71,786,921	76,679,473
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	19,752,574	19,717,747	19,841,433	19,799,869	19,941,703	20,023,152
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	1,116,417	1,136,829	1,148,654	1,157,988	1,214,741	1,210,774
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	129,852,143
MONETARY AGGREGATE M0	17,274,006	16,807,268	16,635,324	16,396,817	16,539,322	16,506,843
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	5,554,526
MONETARY AGGREGATE M2	117,256,388	116,577,751	117,697,618	116,499,022	117,537,103	118,211,378
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	64,927,251	64,513,749	59,062,433	57,788,572	59,095,812	56,965,054
NET CLAIMS ON GENERAL GOVERNMENT	–2,228,068	–2,398,690	–561,504	–1,759,011	–1,730,981	–926,753
CREDIT TO ECONOMY	145,651,865	144,598,904	143,892,955	144,387,635	145,808,933	146,412,554
in rubles	134,186,809	133,271,573	133,511,043	134,302,224	135,595,175	136,474,450
in foreign currency	11,465,055	11,327,331	10,381,911	10,085,411	10,213,759	9,938,104
Claims on other financial corporations	24,448,777	24,244,488	23,875,110	24,094,157	24,335,827	24,087,844
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	4,729,999	4,782,652	4,634,109	4,453,859	4,498,086	4,441,888
in rubles	4,012,036	4,085,321	4,004,801	3,947,036	4,078,964	4,035,191
in foreign currency	717,963	697,332	629,309	506,822	419,122	406,697
Other claims	5,350,339	5,303,434	5,430,089	5,655,442	5,943,267	6,176,069
in rubles	4,790,048	4,631,936	4,624,179	4,716,388	4,805,319	5,049,591
in foreign currency	560,291	671,498	805,909	939,054	1,137,947	1,126,478
Claims on non-financial corporations	82,286,731	81,607,933	81,397,988	81,617,648	82,762,182	83,457,158
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	2,439,066	2,688,052	2,710,887	2,882,518	2,976,382	3,001,443
in rubles	1,895,203	2,161,139	2,224,971	2,404,997	2,515,909	2,565,381
in foreign currency	543,863	526,913	485,916	477,520	460,473	436,062
Other claims	4,920,770	4,909,120	5,008,397	4,974,462	5,082,116	5,104,577
in rubles	4,873,324	4,863,082	4,957,140	4,933,260	5,038,928	5,062,513
in foreign currency	47,447	46,039	51,258	41,202	43,188	42,064
Claims on households	38,916,357	38,746,482	38,619,857	38,675,831	38,710,924	38,867,553
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	52	51	50	49	48	47
in rubles	52	51	50	49	48	47
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	3,141,133	3,118,665	3,142,243	3,066,859	3,105,414	3,159,985
OTHER ITEMS (NET)	72,446,302	71,577,821	67,426,063	67,193,543	68,984,478	67,857,844
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	20,093,904	19,989,494	20,037,432	20,102,389	20,212,278	20,329,271
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	1,184,202	1,137,893	1,126,580	1,110,384	1,114,686	1,088,857
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	Sep, 2025	Oct, 2025	Nov, 2025
BROAD MONEY LIABILITIES (M2X)	130,656,687	132,246,332	133,831,962	135,070,033	136,910,683	138,348,483
MONETARY AGGREGATE M0	16,701,459	16,938,901	17,154,336	17,275,878	17,406,190	17,488,290
Transferable deposits of households	18,054,296	18,333,271	18,359,049	18,408,792	18,391,907	18,189,716
Transferable deposits of non-financial corporations	16,137,456	15,827,236	15,786,399	15,870,722	16,086,901	16,735,813
Transferable deposits of other financial corporations	1,518,198	1,436,645	1,582,593	1,464,420	1,544,816	1,514,083
MONETARY AGGREGATE M1	52,411,408	52,536,054	52,882,377	53,019,812	53,429,814	53,927,901
Other deposits of households	42,774,038	43,198,632	43,344,531	43,328,368	44,056,069	44,223,840
Other deposits of non-financial corporations	18,253,942	18,616,869	19,581,283	19,086,911	19,886,515	20,789,996
Other deposits of other financial corporations	5,649,285	5,685,641	5,758,683	5,825,555	5,693,177	5,774,012
MONETARY AGGREGATE M2	119,088,674	120,037,195	121,566,874	121,260,647	123,065,574	124,715,750
Deposists of households in foreign currency	3,101,011	3,242,186	3,197,055	3,330,788	3,468,912	3,436,650
Deposits of non-financial corporations in foreign currency	8,206,230	8,703,024	8,821,139	10,202,381	10,122,267	9,938,248
Deposits of other financial corporations in foreign currency	256,998	260,171	243,148	272,489	250,254	254,167
Certificates of deposit and savings certificates	3,775	3,755	3,745	3,728	3,675	3,667
BROAD MONEY SUPPLY SOURCES						
NET FOREIGN ASSETS	57,383,532	59,422,234	58,636,044	63,406,160	62,543,276	61,456,588
NET CLAIMS ON GENERAL GOVERNMENT	–298,278	–176,560	–630,303	–1,011,250	–1,129,934	–333,505
CREDIT TO ECONOMY	147,037,454	149,043,485	151,527,366	152,788,779	155,304,877	157,169,102
in rubles	137,052,834	138,426,301	140,729,472	141,044,493	143,542,597	145,786,658
in foreign currency	9,984,620	10,617,184	10,797,894	11,744,285	11,762,280	11,382,444
Claims on other financial corporations	24,240,769	24,989,796	25,637,565	25,908,920	26,056,537	26,053,759
Loans	13,490,165	13,767,660	14,247,308	14,263,008	14,333,883	14,213,234
in rubles	12,403,943	12,665,565	12,919,642	12,892,841	12,951,950	12,879,678
in foreign currency	1,086,222	1,102,095	1,327,666	1,370,167	1,381,933	1,333,556
Debt securities	4,591,814	4,816,313	4,880,656	4,813,481	4,723,345	4,754,042
in rubles	4,189,619	4,368,807	4,437,116	4,339,692	4,253,499	4,336,591
in foreign currency	402,195	447,506	443,540	473,789	469,846	417,451
Other claims	6,158,790	6,405,822	6,509,601	6,832,430	6,999,308	7,086,484
in rubles	5,097,372	5,116,663	5,424,739	5,185,599	5,370,961	5,636,299
in foreign currency	1,061,418	1,289,159	1,084,862	1,646,831	1,628,346	1,450,185
Claims on non-financial corporations	83,916,801	85,223,556	86,733,678	87,515,659	89,559,959	91,248,797
Loans	75,538,109	76,636,259	77,891,775	78,535,411	80,469,027	82,099,539
in rubles	68,719,491	69,493,776	70,681,790	71,157,074	73,055,931	74,772,194
in foreign currency	6,818,617	7,142,484	7,209,985	7,378,337	7,413,096	7,327,345
Debt securities	3,183,279	3,332,265	3,551,563	3,719,292	3,748,296	3,770,294
in rubles	2,644,720	2,777,029	2,898,748	2,926,039	2,959,997	2,996,520
in foreign currency	538,558	555,236	652,814	793,253	788,299	773,774
Other claims	5,195,413	5,255,032	5,290,340	5,260,956	5,342,636	5,378,964
in rubles	5,153,105	5,210,345	5,246,710	5,214,491	5,296,295	5,332,352
in foreign currency	42,308	44,686	43,630	46,465	46,341	46,612
Claims on households	38,879,884	38,830,133	39,156,123	39,364,199	39,688,382	39,866,546
Loans	38,879,838	38,830,088	39,156,079	39,364,187	39,688,369	39,866,533
in rubles	38,844,537	38,794,070	39,120,683	39,328,744	39,653,951	39,833,011
in foreign currency	35,301	36,018	35,396	35,443	34,419	33,523
Debt securities	46	45	44	13	13	13
in rubles	46	45	44	13	13	13
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2025	July, 2025	Aug, 2025	Sep, 2025	Oct, 2025	Nov, 2025
OTHER BROAD MONEY SUPPLY SOURCES						
DEPOSITS EXCLUDED FROM BROAD MONEY	1,612,456	1,761,889	1,633,340	1,724,901	1,551,748	1,568,631
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	3,143,639	3,282,305	3,349,736	3,423,585	3,409,648	3,376,665
OTHER ITEMS (NET)	68,709,925	70,998,633	70,718,069	74,965,170	74,846,140	74,998,407
Escrow accounts of households[1]	6,595,119	6,707,553	6,831,613	7,014,386	7,050,701	7,280,315

MEMO ITEM

	June, 2025	July, 2025	Aug, 2025	Sep, 2025	Oct, 2025	Nov, 2025
HOUSEHOLDS LOANS	38,879,838	38,830,088	39,156,079	39,364,187	39,688,369	39,866,533
in rubles	38,844,537	38,794,070	39,120,683	39,328,744	39,653,951	39,833,011
mortgages	20,400,325	20,332,343	20,551,270	20,765,177	21,053,783	21,303,506
car loans	2,658,983	2,719,401	2,794,005	2,879,504	2,957,445	3,010,438
consumer loans	14,009,050	13,940,778	13,942,208	13,855,349	13,780,553	13,643,610
other loans	1,083,127	1,084,987	1,087,756	1,089,330	1,103,068	1,105,618
accrued interest claims	693,052	716,561	745,444	739,384	759,102	769,839
in foreign currency	35,301	36,018	35,396	35,443	34,419	33,523
mortgages	4,699	4,828	4,683	4,733	4,516	4,280
other loans	24,913	25,617	25,224	25,256	24,548	23,994
accrued interest claims	5,689	5,573	5,489	5,454	5,355	5,249

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2025	Jan, 2026	Feb, 2026	Mar, 2026	Apr, 2026	May, 2026
BROAD MONEY LIABILITIES (M2X)	143,193,243	141,288,790	144,655,361	143,941,754	144,642,477	**145,685,327**
MONETARY AGGREGATE M0	18,234,207	17,853,904	18,095,235	18,390,568	19,002,085	19,390,837
Transferable deposits of households	20,378,427	18,766,119	19,590,694	20,015,437	21,001,090	20,848,549
Transferable deposits of non-financial corporations	15,874,295	16,662,579	17,387,478	17,363,179	17,285,262	18,275,413
Transferable deposits of other financial corporations	1,427,187	1,605,265	1,572,622	1,581,367	1,537,203	1,510,378
MONETARY AGGREGATE M1	55,914,116	54,887,868	56,646,028	57,350,551	58,825,639	60,025,176
Other deposits of households	45,751,129	46,231,460	46,705,158	46,511,883	46,512,888	46,235,214
Other deposits of non-financial corporations	21,949,012	20,608,728	21,493,451	20,053,397	20,449,224	21,050,273
Other deposits of other financial corporations	6,014,472	6,125,710	6,227,123	6,308,345	6,201,506	**6,322,638**
MONETARY AGGREGATE M2	129,628,729	127,853,766	131,071,761	130,224,177	131,989,257	**133,633,301**
Deposists of households in foreign currency	3,450,686	3,427,364	3,335,432	3,242,759	3,019,918	2,849,280
Deposits of non-financial corporations in foreign currency	9,859,369	9,769,994	9,916,142	10,195,234	9,366,479	8,923,211
Deposits of other financial corporations in foreign currency	250,887	234,092	328,463	276,030	263,275	275,997
Certificates of deposit and savings certificates	3,571	3,573	3,564	3,555	3,547	3,539
BROAD MONEY SUPPLY SOURCES						
NET FOREIGN ASSETS	62,405,049	66,298,103	65,632,021	64,171,683	60,104,547	**56,025,575**
NET CLAIMS ON GENERAL GOVERNMENT	3,372,372	2,315,878	5,989,761	**5,183,617**	**5,066,327**	**6,257,115**
CREDIT TO ECONOMY	156,619,655	155,460,543	156,338,358	**156,989,779**	**158,583,945**	**160,055,356**
in rubles	146,308,991	145,298,800	145,944,189	**146,442,258**	**148,678,356**	**150,562,451**
in foreign currency	10,310,664	10,161,744	10,394,170	**10,547,521**	**9,905,590**	**9,492,905**
Claims on other financial corporations	25,061,338	24,070,849	24,279,624	**24,234,946**	**24,475,082**	**24,789,539**
Loans	13,590,459	13,036,225	13,264,499	13,553,415	13,660,035	13,651,635
in rubles	12,620,739	12,092,285	12,196,386	12,260,160	12,502,317	12,597,466
in foreign currency	969,720	943,940	1,068,113	1,293,255	1,157,717	1,054,169
Debt securities	4,978,888	4,915,289	4,915,033	**4,929,613**	**4,867,241**	**4,892,599**
in rubles	4,568,952	4,517,257	4,536,691	**4,556,972**	**4,522,958**	**4,561,744**
in foreign currency	409,936	398,032	378,342	372,641	344,283	**330,856**
Other claims	6,491,990	6,119,335	6,100,092	**5,751,919**	**5,947,806**	**6,245,304**
in rubles	5,772,292	5,787,109	5,895,265	**5,506,748**	**5,538,496**	**5,899,253**
in foreign currency	719,698	332,225	204,827	**245,171**	**409,311**	**346,052**
Claims on non-financial corporations	91,548,768	91,122,994	91,801,289	**92,377,591**	**93,626,822**	**94,517,354**
Loans	82,493,209	82,084,446	82,586,241	83,336,434	84,385,565	85,101,358
in rubles	75,022,832	74,321,071	74,621,053	75,210,173	76,846,221	77,802,063
in foreign currency	7,470,377	7,763,374	7,965,189	8,126,261	7,539,344	7,299,295
Debt securities	3,662,799	3,661,448	3,794,712	**3,562,365**	**3,659,128**	**3,712,538**
in rubles	3,003,339	3,018,204	3,107,404	**3,147,940**	**3,293,161**	**3,337,964**
in foreign currency	659,460	643,244	687,308	414,425	365,967	**374,574**
Other claims	5,392,760	5,377,101	5,420,335	**5,478,792**	**5,582,130**	**5,703,458**
in rubles	5,344,291	5,328,506	5,362,658	**5,416,578**	**5,524,624**	**5,645,177**
in foreign currency	48,468	48,594	57,678	62,213	57,506	58,281
Claims on households	40,009,549	40,266,701	40,257,445	40,377,241	40,482,041	40,748,463
Loans	40,009,537	40,266,688	40,257,433	40,377,229	40,482,029	40,748,450
in rubles	39,976,532	40,234,354	40,224,720	40,343,673	40,450,566	40,718,771
in foreign currency	33,004	32,334	32,713	33,556	31,462	29,679
Debt securities	13	13	13	13	13	13
in rubles	13	13	13	13	13	13
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2025	Jan, 2026	Feb, 2026	Mar, 2026	Apr, 2026	May, 2026
OTHER BROAD MONEY SUPPLY SOURCES						
DEPOSITS EXCLUDED FROM BROAD MONEY	1,655,427	1,383,093	1,423,149	1,352,259	1,407,534	1,359,038
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	3,499,586	3,471,696	3,501,798	3,485,923	3,536,508	**3,499,997**
OTHER ITEMS (NET)	74,048,820	77,930,946	78,379,832	**77,565,143**	**74,168,301**	**71,793,682**
Escrow accounts of households[1]	7,151,733	7,037,612	7,176,489	7,196,022	7,200,892	7,276,418

MEMO ITEM

	Dec, 2025	Jan, 2026	Feb, 2026	Mar, 2026	Apr, 2026	May, 2026
HOUSEHOLDS LOANS	40,009,537	40,266,688	40,257,433	40,377,229	40,482,029	40,748,450
in rubles	39,976,532	40,234,354	40,224,720	40,343,673	40,450,566	40,718,771
mortgages	21,667,508	21,910,616	21,990,190	22,047,218	22,167,599	22,217,099
car loans	3,043,109	3,042,032	3,058,982	3,092,142	3,123,197	3,142,301
consumer loans	13,384,168	13,392,669	13,289,806	13,267,875	13,189,665	13,339,923
other loans	1,114,512	1,099,975	1,104,637	1,131,577	1,165,329	1,177,221
accrued interest claims	767,235	789,062	781,106	804,861	804,776	842,227
in foreign currency	33,004	32,334	32,713	33,556	31,462	29,679
mortgages	4,193	4,017	4,046	4,174	3,766	3,438
other loans	23,841	23,443	23,716	24,282	22,954	21,818
accrued interest claims	4,970	4,874	4,951	5,100	4,742	4,423

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2026
BROAD MONEY LIABILITIES (M2X)	147,442,179
MONETARY AGGREGATE M0	19,793,858
Transferable deposits of households	21,178,650
Transferable deposits of non-financial corporations	18,535,237
Transferable deposits of other financial corporations	1,805,173
MONETARY AGGREGATE M1	61,312,918
Other deposits of households	46,296,910
Other deposits of non-financial corporations	21,047,383
Other deposits of other financial corporations	6,189,976
MONETARY AGGREGATE M2	134,847,188
Deposists of households in foreign currency	3,024,019
Deposits of non-financial corporations in foreign currency	9,317,807
Deposits of other financial corporations in foreign currency	249,636
Certificates of deposit and savings certificates	3,529
BROAD MONEY SUPPLY SOURCES	
NET FOREIGN ASSETS	59,074,938
NET CLAIMS ON GENERAL GOVERNMENT	6,457,957
CREDIT TO ECONOMY	161,469,655
in rubles	151,376,023
in foreign currency	10,093,633
Claims on other financial corporations	24,646,286
Loans	13,724,586
in rubles	12,575,278
in foreign currency	1,149,308
Debt securities	4,959,676
in rubles	4,623,934
in foreign currency	335,742
Other claims	5,962,025
in rubles	5,679,578
in foreign currency	282,447
Claims on non-financial corporations	95,721,754
Loans	86,234,276
in rubles	78,401,536
in foreign currency	7,832,739
Debt securities	3,781,834
in rubles	3,375,611
in foreign currency	406,224
Other claims	5,705,644
in rubles	5,649,535
in foreign currency	56,109
Claims on households	41,101,615
Loans	41,101,602
in rubles	41,070,538
in foreign currency	31,065
Debt securities	13
in rubles	13
in foreign currency	—
Other claims	—
in rubles	—
in foreign currency	—

Table 1.14 (end)

(millions of rubles, end of period)

	June, 2026
OTHER BROAD MONEY SUPPLY SOURCES	
DEPOSITS EXCLUDED FROM BROAD MONEY	1,377,042
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	3,695,615
OTHER ITEMS (NET)	74,487,714
Escrow accounts of households[1]	7,360,162

MEMO ITEM

	June, 2026
HOUSEHOLDS LOANS	41,101,602
in rubles	41,070,538
mortgages	22,385,796
car loans	3,143,369
consumer loans	13,488,388
other loans	1,214,508
accrued interest claims	838,477
in foreign currency	31,065
mortgages	3,671
other loans	22,779
accrued interest claims	4,615

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

Notes. 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
Net foreign assets	7,516,409	7,599,601	5,727,806	5,705,724	7,175,202	7,616,762	8,284,256	7,854,759
Claims on banking system	12,608,791	12,163,371	11,601,850	11,966,339	12,855,668	14,111,670	14,048,745	15,070,475
Net claims on general government	3,355,966	3,564,200	3,352,627	3,217,119	3,620,423	3,347,933	4,053,515	3,954,802
Claims on other sectors	34,843,333	39,843,865	40,628,344	41,540,955	44,282,101	44,708,784	47,176,030	49,829,055
Nonfinancial organizations	33,197,961	38,268,347	39,046,124	39,799,630	42,390,523	42,711,438	45,231,079	47,607,346
Households[2]	1,645,372	1,575,518	1,582,219	1,741,325	1,891,578	1,997,346	1,944,951	2,221,709
Securities other than shares	2,127,449	1,843,166	1,883,738	2,150,483	3,407,714	3,474,145	3,782,208	4,419,610
Loans	17,095,409	17,264,896	16,427,934	17,764,961	18,705,521	19,042,894	20,189,155	22,164,698
Credit institutions	8,597,967	8,506,256	7,500,762	7,952,045	8,318,560	8,051,488	8,582,042	9,618,918
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
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
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
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
of which: credit institutions	58,487	54,270	47,332	47,270	43,073	36,926	36,794	27,105
Other items (net)	32,126,034	37,011,254	36,124,906	35,582,687	38,655,082	40,084,400	42,378,929	42,900,663

Table 1.15 (end)

(millions of rubles, end of period)

	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025[1]	Q2 2025[1]	Q3 2025[1]	Q4 2025[1]
Net foreign assets	7,566,115	7,776,986	6,913,062	7,118,956	7,762,460	6,406,343	7,148,069	6,682,095	6,214,776
Claims on banking system	16,277,922	16,873,846	18,106,892	19,255,607	21,116,973	20,631,022	20,869,795	21,143,607	21,955,149
Net claims on general government	4,087,890	4,352,248	4,551,194	4,539,357	5,374,018	5,960,690	6,402,891	7,220,261	8,232,967
Claims on other sectors	53,659,537	55,258,770	55,706,066	56,987,937	60,283,930	65,150,737	65,569,764	68,047,486	69,770,068
Nonfinancial organizations	51,044,482	52,499,450	52,999,046	53,867,958	56,287,679	59,386,674	59,688,715	61,719,156	62,878,022
Households[2]	2,615,054	2,759,320	2,707,020	3,119,979	3,996,252	5,764,062	5,881,049	6,328,330	6,892,046
Securities other than shares	5,150,920	5,351,363	5,215,733	5,735,935	6,886,949	6,787,106	6,987,017	7,492,044	8,192,233
Loans	23,744,082	24,526,638	25,067,542	26,744,056	28,681,735	28,145,760	27,625,352	28,238,787	29,375,887
Credit institutions	10,871,921	10,996,214	11,321,919	12,221,120	12,947,265	12,542,503	12,026,718	12,824,311	12,297,998
Insurance technical reserves	7,677,770	7,793,690	7,913,126	8,360,991	8,819,997	8,694,367	8,803,194	9,089,653	10,301,506
Net equity of households in life insurance reserves	1,564,164	1,634,853	1,722,418	2,165,542	2,153,342	2,285,570	2,359,386	2,466,261	2,910,236
Net equity of households in pension funds	4,862,603	4,856,317	4,868,561	4,876,039	5,266,668	5,276,442	5,319,506	5,403,449	6,148,317
Prepaid premiums/reserves against outstanding claims	1,251,004	1,302,521	1,322,147	1,319,410	1,399,987	1,132,355	1,124,302	1,219,942	1,242,953
of which: credit institutions	30,758	30,342	30,635	31,047	78,109	65,775	68,766	67,538	62,817
Other items (net)	45,018,692	46,590,158	47,080,813	47,060,874	50,148,702	54,521,558	56,574,955	58,272,966	58,303,335

[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.

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
Net foreign assets	60,596,971	68,920,583	42,949,415	44,351,683	54,161,006	59,572,527	64,782,724	69,077,930
Domestic claims	103,594,459	107,146,787	111,791,284	118,192,377	128,899,082	131,931,061	139,006,744	147,077,751
Net claims on general government	–5,703,086	–10,243,671	–4,822,298	–3,313,878	–496,791	–1,438,824	–1,641,425	–3,092,332
Claims on other sectors	109,297,545	117,390,458	116,613,582	121,506,255	129,395,873	133,369,885	140,648,169	150,170,082
Nonfinancial organizations	81,304,672	88,766,293	88,166,450	91,917,944	98,692,632	101,617,584	107,178,886	113,875,097
Households	27,992,872	28,624,164	28,447,132	29,588,311	30,703,241	31,752,301	33,469,284	36,294,985
Currency outside financial sector	13,187,285	13,820,743	13,277,541	14,156,611	15,415,051	15,800,208	16,900,784	17,329,600
Deposits	68,176,987	69,467,969	65,232,983	69,330,139	76,328,914	77,969,569	80,617,610	85,255,786
Securities other than shares	1,937,479	1,705,137	1,594,977	1,430,711	1,812,466	2,232,036	2,515,893	3,433,987
Loans	7,170,168	7,498,936	7,729,639	8,673,195	9,287,797	9,892,680	10,519,801	11,448,570
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
Other items (net)	66,802,389	76,577,133	60,078,841	62,068,667	73,093,855	78,462,312	86,059,921	91,490,723

Table 1.16 (end)

(millions of rubles, end of period)

	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025[1]	Q2 2025[1]	Q3 2025[1]	Q4 2025[1]
Net foreign assets	65,643,730	67,158,344	61,723,625	69,697,730	72,692,085	64,201,139	64,531,578	70,088,223	68,619,826
Domestic claims	157,549,887	161,264,248	167,490,565	172,435,526	184,625,053	189,645,894	194,471,822	201,137,355	212,933,724
Net claims on general government	–143,022	–1,360,284	–876,045	–3,208,438	3,138,035	4,201,679	6,104,613	6,209,012	11,605,339
Claims on other sectors	157,692,909	162,624,532	168,366,610	175,643,964	181,487,018	185,444,215	188,367,209	194,928,343	201,328,385
Nonfinancial organizations	119,620,321	123,270,839	126,785,061	132,701,912	138,574,410	141,004,322	143,606,276	149,235,815	154,426,790
Households	38,072,587	39,353,693	41,581,549	42,942,052	42,912,608	44,439,893	44,760,933	45,692,529	46,901,595
Currency outside financial sector	17,112,207	16,602,546	16,684,362	16,776,981	17,240,912	16,378,345	16,683,793	17,257,772	18,220,240
Deposits	91,231,044	92,828,339	95,061,107	99,353,773	107,695,076	106,140,777	107,980,300	111,789,580	118,754,377
Securities other than shares	3,304,375	3,420,209	3,688,221	3,866,966	3,970,209	4,031,607	4,170,312	4,876,822	5,304,502
Loans	11,498,151	12,165,319	12,270,805	13,101,123	14,313,296	14,160,903	14,135,186	13,975,778	15,785,428
Insurance technical reserves	7,647,012	7,763,348	7,882,491	8,329,944	8,741,888	8,628,592	8,734,428	9,022,115	10,238,689
Other items (net)	92,400,828	95,642,831	93,627,205	100,704,469	105,355,758	104,506,809	107,299,380	114,303,511	113,250,314

[1] Preliminary data.

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

Table 1.17

Financial assets and liabilities of the Households sector

(billions of rubles)

	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	30.06.2025	30.09.2025	31.12.2025	31.03.2026
ASSETS	122,539.0	126,531.1	135,758.4	145,599.9	150,912.5	155,863.8	157,155.2	163,532.4	174,305.6	171,989.2	175,298.3	179,806.7	187,946.6	188,584.8
CURRENCY	21,591.7	22,576.0	24,560.1	25,748.6	24,940.5	24,624.1	24,001.2	24,729.2	25,696.9	23,185.0	23,074.0	23,976.0	24,364.5	24,680.0
Domestic currency	14,720.0	15,042.1	16,126.5	16,467.4	16,211.9	15,745.3	15,835.6	15,975.3	16,336.5	15,521.3	15,740.7	16,194.1	17,041.5	17,180.1
Foreign currency	6,871.7	7,534.0	8,433.6	9,281.2	8,728.7	8,878.8	8,165.6	8,753.9	9,360.4	7,663.7	7,333.3	7,781.8	7,323.0	7,499.9
DEPOSITS	42,721.6	43,928.0	47,181.2	49,944.5	54,223.2	56,588.5	59,350.9	62,386.8	68,987.0	68,246.7	70,238.1	71,742.0	75,651.8	75,899.4
Transferable deposits with credit institutions	14,015.5	13,906.7	15,614.7	15,254.8	16,053.9	15,937.1	17,129.8	17,116.6	17,531.2	16,800.3	18,054.3	18,408.8	20,378.4	20,015.4
in rubles	14,015.5	13,906.7	15,614.7	15,254.8	16,053.9	15,937.1	17,129.8	17,116.6	17,531.2	16,800.3	18,054.3	18,408.8	20,378.4	20,015.4
with accrued interest[1]	7,535.6	7,732.9	8,828.3	8,538.0	8,375.5	9,676.1	10,514.5	10,456.7	10,291.4	10,124.4	11,175.6	11,477.6	12,602.4	13,070.3
without accrued interest	6,479.9	6,173.8	6,786.4	6,716.7	7,678.4	6,260.9	6,615.3	6,660.0	7,239.8	6,675.9	6,878.7	6,931.2	7,776.0	6,945.1
in foreign currency	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Other deposits with credit institutions	24,314.7	24,796.5	25,534.6	27,777.9	31,605.5	33,646.6	35,537.7	37,984.7	43,474.6	44,911.5	46,111.4	46,965.1	49,463.6	50,003.0
in rubles	20,436.7	20,961.1	21,592.2	23,661.5	27,540.3	29,548.7	31,817.3	34,097.8	39,557.9	41,619.2	42,945.6	43,569.3	45,948.5	46,696.6
in foreign currency	3,878.0	3,835.3	3,942.4	4,116.4	4,065.2	4,097.9	3,720.4	3,886.8	3,916.7	3,292.3	3,165.9	3,395.9	3,515.1	3,306.4
Deposits with non-resident banks[2]	4,391.4	5,224.8	6,032.0	6,911.8	6,563.8	7,004.8	6,683.4	7,285.4	7,981.2	6,534.9	6,072.4	6,368.1	5,809.7	5,881.0
in rubles	—	—	—	—	—	—	—	—	—	—	—	—	—	—
in foreign currency	4,391.4	5,224.8	6,032.0	6,911.8	6,563.8	7,004.8	6,683.4	7,285.4	7,981.2	6,534.9	6,072.4	6,368.1	5,809.7	5,881.0
Funds in brokerage accounts	583.6	573.1	643.0	609.5	552.5	507.8	422.3	442.8	429.3	406.0	376.1	380.4	409.7	344.4
in rubles	317.6	311.9	387.8	381.3	351.2	322.5	278.5	314.3	314.9	295.2	258.8	258.1	293.8	233.6
in foreign currency	266.0	261.2	255.2	228.2	201.3	185.3	143.8	128.5	114.4	110.8	117.3	122.3	115.9	110.8
Debt securities	3,417.0	3,760.9	4,179.2	4,482.4	4,323.2	4,374.7	4,324.0	4,420.3	4,708.6	4,820.8	4,964.1	5,663.6	5,593.9	5,938.7
Short-term debt securities of residents	26.3	30.3	33.6	62.2	96.1	100.7	95.6	77.2	64.0	77.0	73.6	85.5	76.6	102.7
in rubles	24.0	27.5	33.4	60.0	87.8	86.7	77.3	61.0	56.3	70.4	65.1	72.7	65.5	92.8
Banks	23.7	27.4	33.0	56.0	79.7	77.2	69.3	52.5	52.0	63.9	56.1	59.0	48.2	36.9
Other financial corporations	0.1	0.1	0.4	3.0	5.2	6.2	6.9	7.2	3.5	2.1	4.6	9.3	13.4	39.9
General government	0.2	0.0	0.0	0.9	2.2	2.6	0.4	0.5	0.0	0.0	0.0	0.0	0.0	0.0
Non-financial corporations	0.0	0.0	0.0	0.2	0.6	0.7	0.7	0.8	0.8	4.4	4.4	4.4	4.0	16.0
in foreign currency	2.3	2.8	0.1	2.2	8.3	14.1	18.2	16.2	7.7	6.6	8.5	12.8	11.1	9.9
Banks	0.0	0.0	0.1	2.2	2.3	5.9	13.2	14.8	7.7	3.0	0.5	0.1	0.1	2.5
Other financial corporations	0.9	1.1	0.0	0.0	4.4	4.5	0.0	0.0	0.0	3.6	3.7	8.6	7.6	3.7
Non-financial corporations	1.4	1.7	0.0	0.0	1.6	3.7	5.1	1.4	0.0	0.0	4.2	4.2	3.4	3.6

Table 1.17 (cont.)

(billions of rubles)

	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	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Long-term debt securities of residents	2,191.1	2,546.6	2,818.5	3,041.9	3,080.2	3,188.3	3,343.3	3,519.9	3,702.3	3,955.5	4,202.7	4,871.4	4,883.9	5,276.4
in rubles	1,521.8	1,516.9	1,612.0	1,690.7	1,691.5	1,746.5	1,811.2	1,901.4	1,941.8	2,207.7	2,482.1	2,903.0	3,157.9	3,531.4
Banks	631.0	704.6	713.8	699.5	631.3	639.2	596.0	595.8	551.3	568.3	630.4	666.0	697.6	762.4
Other financial corporations	191.1	203.5	252.1	263.2	281.9	292.4	321.5	350.9	401.6	469.1	510.7	630.9	714.3	773.7
Insurance companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	474.2	375.9	378.9	444.9	482.8	473.9	533.7	562.4	581.4	687.2	787.8	940.4	1,022.0	1,212.9
Non-financial corporations	225.4	232.9	267.3	283.2	295.4	340.9	360.0	392.2	407.6	483.1	553.3	665.8	724.0	782.5
in foreign currency	669.3	1,029.7	1,206.5	1,351.2	1,388.7	1,441.7	1,532.2	1,618.5	1,760.5	1,747.8	1,720.6	1,968.3	1,726.0	1,745.0
Banks	88.5	97.4	133.7	152.2	163.5	173.9	279.6	266.9	276.6	287.5	252.6	289.2	263.5	264.8
Other financial corporations	95.7	258.6	322.7	374.0	449.8	451.5	413.8	413.7	443.0	413.6	419.1	465.9	468.6	436.9
General government	321.6	366.7	421.6	438.5	399.2	429.5	402.2	447.9	512.0	513.9	517.4	554.7	512.6	537.3
Non-financial corporations	163.6	306.9	328.5	386.6	376.2	386.9	436.6	490.0	529.0	532.8	531.5	658.5	481.2	506.0
Certificates of deposit	4.8	4.5	4.5	4.4	4.2	4.2	4.1	4.0	4.0	3.9	3.9	3.8	3.7	3.6
Debt securities of non-residents	1,194.7	1,179.5	1,322.7	1,373.9	1,142.7	1,081.5	881.0	819.2	938.2	784.4	683.9	702.9	629.8	556.0
in rubles	54.0	52.1	61.7	73.6	70.5	75.2	62.7	62.0	58.0	54.5	37.8	36.9	36.3	31.9
in foreign currency	1,140.8	1,127.4	1,261.0	1,300.3	1,072.2	1,006.3	818.2	757.2	880.3	729.9	646.1	666.0	593.5	524.1
LOANS	829.7	888.6	994.8	1,075.7	1,078.4	1,094.7	1,142.6	1,149.8	1,217.0	1,078.6	1,114.5	1,114.0	1,122.2	1,176.0
Loans issued to resident legal entities in rubles and foreign currency	607.6	631.8	686.7	727.6	735.4	743.7	787.2	771.0	811.6	689.7	732.7	718.7	733.0	781.3
Loans issued to non-residents	222.2	256.8	308.1	348.0	343.0	351.0	355.4	378.8	405.3	388.9	381.8	395.3	389.2	394.7
in rubles	90.3	108.7	131.6	150.0	160.5	163.6	169.7	178.4	186.6	209.5	213.2	217.7	221.4	220.6
in foreign currency	131.9	148.1	176.5	198.0	182.5	187.4	185.6	200.4	218.7	179.4	168.6	177.7	167.7	174.1
Shares and other equity stakes	42,119.3	43,395.7	46,355.2	50,875.9	52,355.5	55,132.7	53,309.0	54,989.9	58,026.1	58,776.9	59,138.3	59,726.9	62,229.9	62,006.4
Listed shares of residents	3,889.9	4,427.2	4,992.6	5,768.7	5,870.5	6,525.8	6,098.3	5,796.1	5,577.6	6,658.4	6,259.0	5,932.0	6,230.3	6,025.4
in rubles	3,772.6	4,292.2	4,846.8	5,604.3	5,732.2	6,391.5	5,963.7	5,687.1	5,470.4	6,498.2	6,134.8	5,806.9	6,089.3	5,889.8
Banks	331.9	505.4	569.9	664.6	696.2	772.0	862.6	728.4	750.7	834.1	874.6	800.3	864.7	942.0
Other financial corporations	242.5	305.2	363.9	422.4	368.5	690.4	665.5	696.3	690.0	836.9	763.6	828.9	942.5	907.3
Insurance companies	4.2	5.0	6.8	11.1	8.9	9.9	7.6	8.0	8.8	16.5	15.2	13.9	13.7	14.2
Non-financial corporations	3,194.0	3,476.6	3,906.2	4,506.2	4,658.6	4,919.2	4,428.0	4,254.4	4,021.0	4,810.6	4,481.4	4,163.8	4,268.4	4,026.3
in foreign currency	117.3	135.0	145.8	164.5	138.2	134.3	134.5	109.0	107.2	160.2	124.2	125.1	141.0	135.7
Other financial corporations	117.3	135.0	145.8	164.5	138.2	134.3	134.5	109.0	107.2	160.2	124.2	125.1	141.0	135.7

Table 1.17 (cont.)

(billions of rubles)

	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	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Unlisted shares and other equity stakes in residents	22,152.8	22,742.6	23,702.1	25,480.9	26,109.4	27,245.2	27,609.5	28,996.2	30,074.7	31,180.6	31,809.7	31,624.6	33,344.6	32,624.8
Units and investment fund shares of residents	3,083.8	3,362.3	3,693.7	4,123.6	5,837.0	6,282.5	6,557.1	7,310.5	8,504.8	9,193.9	9,999.3	10,558.5	11,347.9	12,107.8
in rubles	2,996.2	3,274.8	3,614.3	4,056.3	5,764.5	6,196.4	6,482.4	7,247.1	8,411.9	9,109.0	9,921.4	10,475.4	11,270.1	12,022.3
in foreign currency	87.6	87.5	79.4	67.3	72.4	86.1	74.8	63.3	92.9	84.9	77.9	83.1	77.8	85.5
Listed shares of non-residents	720.2	941.2	1,209.7	1,423.1	1,511.6	1,620.6	1,600.9	1,275.2	1,404.9	1,094.9	1,109.9	1,295.5	1,122.6	1,124.4
in rubles	—	—	—	—	—	—	—	—	—	—	—	—	—	—
in foreign currency	720.2	941.2	1,209.7	1,423.0	1,511.6	1,620.6	1,600.9	1,275.2	1,404.9	1,094.9	1,109.9	1,295.5	1,122.6	1,124.4
Unlisted shares and other equity stakes in non-residents	11,973.8	11,582.9	12,384.4	13,691.3	12,676.5	13,084.0	11,090.4	11,242.1	12,051.9	10,285.7	9,615.0	9,918.0	9,782.5	9,720.9
Units and investment fund shares of non-residents	298.7	339.5	372.5	388.4	350.7	374.8	352.7	369.8	412.2	363.5	345.5	398.4	401.8	403.1
in rubles	5.6	4.0	4.0	4.0	4.0	4.9	5.7	5.4	5.5	5.5	3.5	3.9	5.3	5.2
in foreign currency	293.2	335.5	368.5	384.4	346.7	369.9	347.0	364.4	406.8	358.0	342.0	394.5	396.5	397.9
Insurance and pension reserves and pension savings	6,664.0	6,645.2	6,668.9	6,689.8	7,086.4	7,135.6	7,251.9	7,698.8	8,148.0	8,101.7	8,225.3	8,473.5	9,681.6	9,835.9
Insurance reserves	2,122.2	2,113.3	2,148.3	2,179.0	2,221.6	2,278.5	2,382.7	2,822.7	2,881.4	2,825.2	2,905.7	3,070.1	3,533.2	3,600.0
Pension reserves and pension savings	4,541.7	4,532.0	4,520.7	4,510.8	4,864.8	4,857.1	4,869.3	4,876.0	5,266.7	5,276.4	5,319.5	5,403.4	6,148.3	6,235.8
pension reserves under long-term savings agreements						2.4	11.1	36.6	101.6	239.8	282.4	386.8	557.2	752.9
Accounts receivable	584.4	700.6	773.1	914.5	779.0	813.8	842.5	1,007.6	964.6	1,100.2	1,572.8	1,715.9	1,741.4	1,507.9
Funds in escrow accounts	4,027.8	4,063.0	4,402.9	5,259.2	5,573.8	5,591.9	6,510.9	6,707.2	6,128.1	6,273.5	6,595.1	7,014.4	7,151.7	7,196.0
LIABILITIES	32,385.8	33,341.0	35,008.9	37,824.5	39,705.9	41,033.6	43,125.8	44,509.7	44,636.7	46,117.1	46,370.0	47,333.6	48,601.3	49,221.7
Debt securities	5.1	6.3	6.7	6.2	5.6	5.8	5.3	4.9	4.4	3.5	2.9	1.7	4.2	4.7
Debt securities of residents	4.7	5.9	6.5	5.9	5.5	5.7	5.1	4.7	4.3	3.3	2.8	1.6	4.0	4.6
Debt securities of non-residents	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
in rubles	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
in foreign currency	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Loans and microloans	31,123.4	32,180.2	33,898.1	36,758.4	38,511.1	39,809.3	41,981.9	43,372.7	43,363.7	43,074.8	43,277.4	44,039.9	45,014.0	45,284.8
Loans to credit institutions	28,810.9	29,754.2	31,523.6	34,072.5	35,457.5	36,594.3	38,874.5	39,822.0	38,916.3	38,675.8	38,879.8	39,364.2	40,009.5	40,377.2
in rubles	28,756.9	29,698.3	31,467.8	34,018.4	35,411.4	36,549.5	38,832.9	39,779.3	38,871.8	38,638.0	38,844.5	39,328.7	39,976.5	40,343.7
in foreign currency	54.0	56.0	55.8	54.0	46.1	44.8	41.5	42.7	44.5	37.8	35.3	35.4	33.0	33.6
Housing mortgage loans	14,067.0	14,658.3	15,654.2	17,102.6	18,207.1	18,641.2	19,759.2	19,806.7	20,100.3	20,107.7	20,405.0	20,769.9	21,671.7	22,051.4
in rubles	14,057.9	14,648.8	15,644.3	17,092.5	18,198.4	18,633.1	19,752.6	19,799.9	20,093.8	20,102.4	20,400.3	20,765.2	21,667.5	22,047.2
in foreign currency	9.1	9.4	9.9	10.2	8.6	8.2	6.7	6.8	6.5	5.3	4.7	4.7	4.2	4.2

Table 1.17 (end)

(billions of rubles)

	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	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Car loans	1,211.3	1,251.6	1,361.7	1,541.5	1,714.9	1,911.3	2,173.3	2,511.5	2,602.2	2,570.9	2,659.0	2,879.5	3,043.1	3,092.1
in rubles	1,211.3	1,251.6	1,361.7	1,541.5	1,714.9	1,911.3	2,173.3	2,511.5	2,602.2	2,570.9	2,659.0	2,879.5	3,043.1	3,092.1
in foreign currency	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Consumer loans	12,277.8	12,555.9	13,117.5	13,902.9	13,908.5	14,414.5	15,242.2	15,734.6	14,385.8	14,199.5	14,009.0	13,855.3	13,384.2	13,267.9
in rubles	12,277.8	12,555.9	13,117.5	13,902.9	13,908.5	14,414.5	15,242.2	15,734.6	14,385.8	14,199.5	14,009.0	13,855.3	13,384.2	13,267.9
in foreign currency	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Other loans	796.5	830.9	926.7	1,038.5	1,129.8	1,100.3	1,144.8	1,187.0	1,215.3	1,137.0	1,108.6	1,115.1	1,138.4	1,155.9
in rubles	759.1	792.3	889.0	1,003.2	1,099.7	1,071.1	1,116.6	1,158.2	1,184.5	1,110.7	1,083.7	1,089.8	1,114.5	1,131.6
in foreign currency	37.4	38.6	37.7	35.3	30.1	29.2	28.2	28.8	30.7	26.3	24.9	25.3	23.8	24.3
Accrued interest claims[3]	458.3	457.5	463.5	487.0	497.3	527.3	555.1	582.5	612.9	661.0	698.7	744.8	772.2	810.0
in rubles	450.8	449.6	455.3	478.5	490.0	519.8	548.4	575.4	605.7	654.8	693.1	739.4	767.2	804.9
in foreign currency	7.4	7.9	8.2	8.5	7.4	7.4	6.7	7.2	7.2	6.2	5.7	5.5	5.0	5.1
Housing mortgage loans sold to mortgage agents, including repayment	1,055.9	995.7	972.1	1,159.1	1,468.5	1,443.6	1,440.9	1,803.7	1,726.6	1,753.6	1,725.6	1,887.6	2,132.6	2,092.1
Consumer loans sold to special-purpose financial companies									918.9	834.2	766.3	728.8	852.7	771.2
Microloans received from microfinance organizations[4]	520.5	540.0	570.3	607.9	624.5	660.5	696.3	750.8	822.4	926.4	998.0	1,066.0	1,051.8	1,114.0
Microloans received from other legal entities	405.7	579.0	522.6	567.4	595.6	739.9	626.4	624.3	585.7	551.3	581.5	652.3	641.1	596.5
Loans and microloans of non-residents	330.3	311.2	309.5	351.4	365.0	371.1	343.9	371.8	393.8	333.5	326.1	341.1	326.2	333.8
in rubles	16.6	15.9	16.4	21.2	55.1	55.6	56.1	56.4	58.2	57.5	57.1	57.6	57.9	58.8
in foreign currency	313.7	295.4	293.1	330.2	309.8	315.6	287.8	315.4	335.6	276.0	269.0	283.5	268.3	275.0
Accounts payable[5]	1,257.3	1,154.6	1,104.0	1,060.0	1,189.2	1,218.5	1,138.6	1,132.2	1,268.5	3,038.9	3,089.8	3,292.0	3,583.2	3,932.1

MEMO ITEM

	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	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Assets minus liabilities	90,153.2	93,190.1	100,749.5	107,775.4	111,206.6	114,830.2	114,029.4	119,022.7	129,668.9	125,872.1	128,928.2	132,473.1	139,345.3	139,363.1

[1] Data from the surveys of credit institutions about current accounts of resident individuals (before 1 February 2024) and about bank accounts of individual entrepreneurs.

[2] Deposits with non-resident banks may include funds used to purchase real estate abroad and to purchase goods in foreign online stores.

[3] Interest on loans and microloans accrued but not paid.

[4] Microcredit and microfinance companies.

[5] Starting from 1 April 2025, data reflect the transition to IFRS 17.

Note. Data may be updated, due to changes in reporting data, the emergence of new sources of information, the replacement of estimated data with reporting data, and methodological changes.

Table 1.18

Transactions with financial assets of the Households sector

(billions of rubles)

	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
ASSETS	1,501.9	4,212.7	3,970.4	5,502.8	1,863.7	5,235.2	3,350.6	6,249.0	1,233.6	4,316.4	3,060.6	6,484.7	885.9
CURRENCY	304.4	1,004.7	267.9	–167.8	–511.5	8.0	–12.6	229.9	–857.4	183.8	496.9	818.7	79.6
Domestic currency	322.1	1,084.4	340.9	–255.6	–466.6	90.3	139.7	361.2	–815.2	219.5	453.4	847.3	138.7
Foreign currency	–17.7	–79.7	–73.1	87.7	–44.9	–82.3	–152.3	–131.3	–42.2	–35.7	43.5	–28.6	–59.1
DEPOSITS	380.0	2,120.6	1,603.8	4,818.6	2,039.5	3,561.8	2,074.3	5,657.6	1,265.4	2,505.6	921.4	4,458.4	–107.1
Transferable deposits with credit institutions	–108.8	1,708.0	–359.9	799.1	–116.8	1,192.7	–13.1	414.6	–730.9	1,254.0	354.5	1,969.6	–363.0
in rubles	–108.8	1,708.0	–359.9	799.1	–116.8	1,192.7	–13.1	414.6	–730.9	1,254.0	354.5	1,969.6	–363.0
with accrued interest[1]	197.4	1,095.3	–290.2	–162.6	1,300.7	838.4	–57.8	–165.3	–167.0	1,051.2	302.0	973.5	467.9
without accrued interest	–306.2	612.6	–69.7	961.7	–1,417.5	354.3	44.7	579.9	–563.9	202.8	52.4	996.1	–830.9
in foreign currency	—	—	—	—	—	—	—	—	—	—	—	—	—
Other deposits with credit institutions	102.3	289.6	1,810.9	3,812.4	1,915.9	2,177.1	2,030.6	5,252.4	2,026.7	1,307.5	610.3	2,575.0	406.2
in rubles	524.4	631.0	2,069.3	3,878.8	2,008.5	2,268.6	2,280.5	5,460.1	2,061.3	1,326.4	623.7	2,379.3	748.1
in foreign currency	–422.1	–341.4	–258.5	–66.4	–92.6	–91.5	–250.0	–207.6	–34.6	–18.9	–13.4	195.7	–341.9
Deposits with non-resident banks[2]	386.5	123.1	152.9	207.0	240.4	191.9	56.9	–9.4	–30.4	–55.9	–43.5	–86.2	–150.4
in rubles	—	—	—	—	—	—	—	—	—	—	—	—	—
in foreign currency	386.5	123.1	152.9	207.0	240.4	191.9	56.9	–9.4	–30.4	–55.9	–43.5	–86.2	–150.4
Funds in brokerage accounts	–35.7	38.5	–61.9	–39.7	–50.1	–73.4	10.2	–25.3	–3.6	–22.5	–2.4	36.1	3.7
in rubles	–5.7	75.9	–6.6	–30.0	–28.8	–44.0	35.8	0.6	–19.7	–36.5	–0.6	35.7	15.8
in foreign currency	–30.0	–37.4	–55.4	–9.6	–21.3	–29.4	–25.6	–25.9	16.1	13.9	–1.8	0.5	–12.0
Debt securities	149.7	123.5	515.4	40.0	7.2	143.5	30.3	91.8	466.7	263.1	539.9	61.3	323.4
Short-term debt securities of residents	3.8	3.3	28.8	33.8	4.3	–4.3	–20.5	–13.7	13.5	–2.8	11.6	–5.9	26.1
in rubles	3.6	5.9	26.8	27.7	–1.1	–9.4	–16.4	–4.8	14.1	–5.2	7.8	–4.7	27.5
Banks	3.8	5.5	23.2	23.7	–2.6	–8.0	–16.8	–0.6	11.9	–7.8	2.8	–10.7	–11.1
Other financial corporations	0.0	0.4	2.5	2.3	0.9	0.7	0.3	–3.7	–1.4	2.5	4.7	4.1	26.5
General government	–0.2	0.0	0.9	1.3	0.4	–2.2	0.0	–0.5	0.0	0.0	0.0	0.0	0.0
Non-financial corporations	0.0	0.0	0.2	0.4	0.1	0.0	0.1	0.0	3.7	0.2	0.3	1.8	12.1
in foreign currency	0.2	–2.6	2.0	6.2	5.4	5.1	–4.1	–9.0	–0.6	2.3	3.8	–1.2	–1.4
Banks	0.0	0.1	2.0	0.2	3.6	8.0	0.0	–7.6	–4.2	–2.4	–0.5	0.0	2.5
Other financial corporations	0.0	–1.1	0.0	4.3	–0.1	–4.5	0.0	0.0	3.6	0.3	4.5	–0.6	–4.0
Non-financial corporations	0.1	–1.7	0.0	1.6	1.9	1.7	–4.0	–1.4	0.0	4.4	–0.2	–0.6	0.1

Table 1.18 (cont.)

(billions of rubles)

	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Long-term debt securities of residents	271.6	124.8	103.4	116.6	78.3	326.0	144.8	93.4	436.0	312.3	541.8	108.4	357.3
in rubles	–19.9	84.1	107.5	13.8	46.8	97.1	119.2	93.8	236.2	244.1	399.6	261.2	372.1
Banks	55.4	–2.6	–7.2	–68.9	–6.6	–31.9	8.8	–26.4	–13.9	41.2	25.4	17.0	46.3
Other financial corporations	12.9	48.5	20.6	25.5	16.9	36.7	39.3	67.6	69.9	41.2	121.5	94.0	74.2
Insurance companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	–98.2	3.3	66.4	39.2	–8.7	60.8	29.4	19.7	105.9	100.9	153.5	82.3	191.3
Non-financial corporations	10.0	34.9	27.8	17.9	45.2	31.5	41.8	33.0	74.4	60.8	99.1	67.9	60.3
in foreign currency	291.5	40.7	–4.1	102.8	31.5	228.9	25.6	–0.4	199.8	68.2	142.2	–152.8	–14.8
Banks	0.3	0.2	0.0	26.6	7.7	128.8	3.2	–3.6	0.9	–2.4	17.9	–10.1	–1.0
Other financial corporations	147.5	40.0	5.3	72.8	–8.3	7.4	5.9	–14.5	10.4	28.4	11.8	18.0	–35.5
General government	14.2	6.8	–29.1	–9.0	21.7	3.4	10.4	16.8	102.3	25.9	9.0	–11.3	6.4
Non-financial corporations	129.5	–6.3	19.7	12.4	10.4	89.4	6.1	0.9	86.2	16.2	103.5	–149.3	15.2
Certificates of deposit	–0.2	–0.1	–0.1	–0.1	–0.1	–0.1	–0.1	–0.1	–0.1	0.0	0.0	–0.2	0.0
Debt securities of non-residents	–125.5	–4.5	383.3	–110.3	–75.3	–178.3	–94.0	12.2	17.2	–46.4	–13.4	–41.1	–60.0
in rubles	–2.1	0.4	13.0	–0.4	1.2	–9.9	–2.2	–4.5	–2.7	–17.5	–1.0	–1.1	–1.3
in foreign currency	–123.5	–4.9	370.2	–109.9	–76.6	–168.4	–91.8	16.7	19.9	–28.9	–12.4	–40.0	–58.7
LOANS	38.2	72.9	41.7	15.2	10.4	60.8	–8.7	50.1	–99.3	46.3	–9.9	15.5	40.8
Loans issued to resident legal entities in rubles and foreign currency	24.2	54.9	40.9	7.8	8.3	43.6	–16.2	41.5	–121.9	43.0	–14.0	14.3	48.3
Loans issued to non-residents	14.0	17.9	0.8	7.5	2.1	17.2	7.5	8.6	22.7	3.3	4.2	1.2	–7.5
in rubles	11.0	10.4	2.8	10.4	2.8	6.1	8.6	9.5	23.8	3.8	4.3	1.4	–7.5
in foreign currency	3.0	7.5	–2.0	–3.0	–0.8	11.1	–1.1	–0.9	–1.1	–0.5	–0.1	–0.2	0.0
Shares and other equity stakes	547.7	430.9	599.2	495.1	175.7	360.4	392.9	507.1	352.0	728.2	322.7	395.8	320.9
Listed shares of residents	15.1	25.3	0.3	16.1	0.9	–20.5	100.4	–129.2	–62.7	45.9	–11.7	8.9	–187.7
in rubles	15.1	25.1	0.4	16.3	0.6	–20.4	100.3	–129.1	–62.0	45.6	–11.6	9.0	–187.5
Banks	10.9	3.1	17.5	16.4	–6.3	18.7	1.5	14.4	–21.7	13.9	40.6	36.5	22.7
Other financial corporations	3.7	5.5	0.8	–19.2	3.5	–31.5	21.5	24.0	–2.3	0.6	22.4	–12.3	–10.9
Insurance companies	0.1	0.0	1.4	–0.6	0.5	–2.2	0.3	–0.1	6.8	–0.7	1.3	0.6	1.4
Non-financial corporations	0.3	16.5	–19.4	19.8	2.9	–5.4	77.0	–167.5	–44.7	31.8	–75.8	–15.8	–200.8
in foreign currency	0.0	0.2	–0.1	–0.3	0.3	–0.2	0.1	0.0	–0.7	0.3	–0.1	–0.1	–0.1
Other financial corporations	0.0	0.2	–0.1	–0.3	0.3	–0.2	0.1	0.0	–0.7	0.3	–0.1	–0.1	–0.1

Table 1.18 (cont.)

(billions of rubles)

	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Unlisted shares and other equity stakes in residents	49.7	13.7	77.3	–1,072.2	49.4	51.5	51.5	–94.0	209.7	152.9	33.7	32.4	30.9
Units and investment fund shares of residents	135.1	123.0	197.4	1,478.3	69.5	141.8	330.1	688.4	210.4	532.8	306.2	339.7	469.6
in rubles	137.1	129.6	201.3	1,471.9	62.0	138.2	328.7	673.5	213.0	534.3	308.4	342.4	463.8
in foreign currency	–2.0	–6.6	–3.9	6.4	7.4	3.6	1.5	14.9	–2.6	–1.6	–2.2	–2.8	5.7
Listed shares of non-residents	47.8	64.2	214.0	–58.2	–14.2	144.8	–76.1	8.4	–20.6	–12.7	–24.4	–0.8	–0.1
in rubles	—	—	—	—	—	—	—	—	—	—	—	—	—
in foreign currency	47.8	64.2	214.0	–58.2	–14.2	144.8	–75.9	8.4	–20.6	–12.7	–24.4	–0.8	–0.1
Unlisted shares and other equity stakes in non-residents	306.8	207.6	42.2	134.4	70.0	45.9	14.8	16.0	14.4	7.9	16.7	9.4	5.8
Units and investment fund shares of non-residents	–6.8	–2.9	68.0	–3.3	0.1	–3.1	–28.0	17.4	1.0	1.5	2.4	6.3	2.4
in rubles	–1.1	0.0	0.3	0.0	0.0	0.0	–0.2	0.1	0.0	0.0	0.0	0.0	0.0
in foreign currency	–5.7	–2.9	67.7	–3.3	0.1	–3.1	–27.7	17.4	1.0	1.5	2.4	6.3	2.4
Insurance and pension reserves and pension savings	–18.7	16.6	20.9	52.8	51.3	126.3	450.5	215.5	–118.8	128.1	215.0	454.6	144.2
Insurance reserves	–9.0	27.9	30.7	40.9	59.0	114.2	444.3	89.4	–128.5	85.1	131.1	299.9	56.7
Pension reserves and pension savings	–9.7	–11.3	–9.9	11.9	–7.6	12.1	6.3	126.1	9.8	43.1	83.9	154.7	87.5
pension reserves under long-term savings agreements					2.4	8.7	25.5	65.0	138.2	42.6	104.5	170.4	195.7
Accounts receivable	101.0	65.1	127.2	–26.0	123.1	128.8	217.4	101.5	83.1	162.2	157.7	106.9	36.1
Funds in escrow accounts	35.2	339.9	856.3	314.7	18.1	919.0	196.3	–579.1	145.4	321.7	419.3	137.3	44.3
LIABILITIES	960.6	1,656.0	2,767.5	1,903.6	1,317.8	2,121.6	1,352.5	366.2	–185.4	248.8	921.1	1,265.0	357.7
Debt securities	1.2	0.6	–0.6	–0.4	0.2	–0.5	–0.4	–0.4	–0.9	–0.6	–1.2	1.1	0.6
Debt securities of residents	1.2	0.6	–0.6	–0.4	0.2	–0.5	–0.4	–0.4	–0.9	–0.6	–1.2	1.1	0.6
Debt securities of non-residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
in rubles	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
in foreign currency	—	—	—	—	—	—	—	—	—	—	—	—	—
Loans and microloans	1,062.9	1,710.3	2,811.0	1,771.4	1,289.4	2,197.6	1,354.9	251.7	–226.7	207.0	739.5	981.8	258.5
Loans to credit institutions	937.9	1,807.7	2,774.9	1,796.5	1,178.6	2,343.3	1,377.4	72.2	–135.4	338.0	810.5	1,187.4	460.8
in rubles	941.3	1,814.0	2,782.5	1,801.1	1,180.5	2,343.0	1,381.2	72.0	–135.7	338.9	812.4	1,188.3	460.3
in foreign currency	–3.4	–6.2	–7.6	–4.6	–1.9	0.3	–3.8	0.2	0.2	–0.9	–1.9	–0.9	0.6
Housing mortgage loans	590.4	1,039.2	1,679.2	1,513.4	476.3	1,178.2	481.8	293.0	73.2	371.4	610.4	1,183.6	426.9
in rubles	590.9	1,039.9	1,680.1	1,514.1	477.0	1,179.1	482.2	293.9	73.3	371.7	610.7	1,183.9	427.1
in foreign currency	–0.5	–0.7	–0.8	–0.8	–0.7	–1.0	–0.4	–0.9	–0.1	–0.3	–0.2	–0.3	–0.2

Table 1.18 (end)

(billions of rubles)

	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Car loans	40.3	110.1	179.8	173.4	196.4	262.1	338.2	90.7	–31.3	60.1	220.5	163.6	49.0
in rubles	40.3	110.1	179.8	173.4	196.4	262.1	338.2	90.7	–31.3	60.1	220.5	163.6	49.0
in foreign currency	—	—	—	—	—	—	—	—	—	—	—	—	—
Consumer loans	278.2	561.6	785.4	5.7	506.0	827.7	492.4	–369.3	–152.9	–103.9	–71.4	–212.2	–70.6
in rubles	278.2	561.6	785.4	5.7	506.0	827.7	492.4	–369.3	–152.9	–103.9	–71.4	–212.2	–70.6
in foreign currency	—	—	—	—	—	—	—	—	—	—	—	—	—
Other loans	30.9	91.2	107.6	94.0	–30.4	46.7	39.9	25.7	–72.7	–26.7	5.1	25.2	16.6
in rubles	33.2	96.7	114.2	96.5	–28.7	45.6	41.6	26.3	–73.9	–27.0	6.1	25.2	17.1
in foreign currency	–2.3	–5.5	–6.6	–2.5	–1.7	1.1	–1.7	–0.7	1.2	0.2	–1.0	0.0	–0.5
Accrued interest claims[3]	–1.8	5.7	22.9	10.1	30.3	28.7	25.2	32.2	48.3	37.1	45.8	27.2	38.8
in rubles	–1.2	5.6	23.1	11.5	29.8	28.6	26.9	30.4	49.2	37.9	46.4	27.9	37.6
in foreign currency	–0.6	0.0	–0.2	–1.3	0.5	0.1	–1.8	1.8	–0.9	–0.8	–0.6	–0.6	1.2
Housing mortgage loans sold to mortgage agents, including repayment	–60.2	–68.0	–44.9	–98.7	–67.4	–62.3	–72.0	–77.2	–37.8	–101.8	–83.8	–36.4	–88.0
Consumer loans sold to special-purpose financial companies								–60.5	–118.1	–126.5	–119.8	–135.1	–127.2
Microloans received from microfinance organizations[4]	19.5	30.3	37.6	16.6	35.9	35.8	54.5	71.6	104.0	71.6	68.0	–14.2	62.3
Microloans received from other legal entities	173.2	–56.4	44.8	28.2	144.3	–113.4	–2.1	247.0	–34.4	30.1	70.7	–11.2	–44.8
Loans and microloans of non-residents	–7.6	–3.4	–1.4	28.9	–2.0	–5.8	–3.0	–1.4	–5.0	–4.4	–6.0	–8.7	–4.6
in rubles	–0.3	2.3	3.0	34.1	0.2	–5.8	–0.4	1.8	0.1	0.1	0.7	–2.4	–1.1
in foreign currency	–7.3	–5.7	–4.4	–5.2	–2.2	0.1	–2.6	–3.2	–5.1	–4.5	–6.7	–6.4	–3.5
Accounts payable	–103.5	–54.9	–42.9	132.6	28.2	–75.5	–1.9	114.9	42.2	42.4	182.7	282.1	98.7
NET LENDING (+) / NET BORROWING (–)	541.3	2,556.7	1,202.9	3,599.2	545.9	3,113.6	1,998.1	5,882.8	1,419.0	4,067.5	2,139.5	5,219.7	528.2

[1] Data from the surveys of credit institutions about current accounts of resident individuals (before 1 February 2024) and about bank accounts of individual entrepreneurs.

[2] Deposits with non-resident banks may include funds used to purchase real estate abroad and to purchase goods in foreign online stores.

[3] Interest on loans and microloans accrued but not paid.

[4] Microcredit and microfinance companies.

Notes. Data do not include revaluation.

Data may be updated, due to changes in reporting data, the emergence of new sources of information, the replacement of estimated data with reporting data, and 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		
	2025	**2024**
ASSETS		
Foreign currency-denominated assets and precious metals	56,239,390	58,721,786
Credits and deposits	8,953,491	7,346,477
Securities	367,319	391,184
Claims on IMF	3,282,157	4,051,767
Other assets	351,235	437,476
Total assets	69,193,592	70,948,690
LIABILITIES		
Cash in circulation	19,450,292	18,511,834
Funds in accounts with the Bank of Russia	16,394,607	17,167,116
Liabilities to IMF	2,934,104	3,632,415
Other liabilities	205,949	216,102
Total liabilities	38,984,952	39,527,467
CAPITAL AND PROFIT		
Capital, total, of which:	30,208,640	31,221,678
authorized capital	3,000	3,000
provision and funds	32,210,808	33,063,939
loss of previous years	(1,820,331)	(1,845,261)
losses in the reporting year	(184,837)	0
Profit in the reporting year	0	199,545
Total liabilities, capital and profit	69,193,592	70,948,690

Table 2.1 (end)

(millions of rubles)

The Bank of Russia Balance Sheet

	for 31.07.2025	for 31.08.2025	for 30.09.2025	for 31.10.2025	for 30.11.2025	for 31.01.2026	for 28.02.2026	for 31.03.2026	for 30.04.2026	for 31.05.2026	for 30.06.2026
ASSETS											
Foreign currency-denominated assets and precious metals	52,976,981	52,639,053	56,212,635	55,579,850	54,671,171	60,425,948	59,684,360	57,961,095	54,096,653	50,538,066	53,190,917
Credits and deposits	6,700,145	5,164,093	6,000,222	5,068,277	6,333,811	7,491,924	7,271,708	7,897,432	8,788,655	8,483,461	9,039,396
Securities	369,763	371,008	366,337	366,217	364,846	363,809	365,612	366,413	365,037	364,796	362,268
Claims on IMF	3,416,414	3,362,155	3,463,769	3,364,914	3,249,649	3,210,787	3,252,011	3,384,485	3,146,750	2,971,979	3,233,673
Other assets	5,299,975	5,661,024	4,821,094	6,006,310	6,911,571	960,205	586,154	443,584	1,815,264	5,252,022	2,944,557
Total assets	68,763,278	67,197,333	70,864,057	70,385,568	71,531,048	72,452,673	71,159,845	70,053,009	68,212,359	67,610,324	68,770,811
LIABILITIES											
Cash in circulation	17,987,066	18,232,565	18,394,547	18,541,453	18,614,027	18,949,683	19,179,243	19,480,294	20,159,015	20,486,515	20,912,957
Funds in accounts with the Bank of Russia	15,852,698	13,928,155	14,738,219	13,517,575	14,519,473	15,488,311	14,771,615	14,800,892	14,731,469	14,012,898	14,478,784
Liabilities to IMF	3,033,916	3,007,612	3,099,857	3,012,613	2,910,208	2,870,246	2,905,166	3,021,666	2,882,392	2,655,173	2,893,740
Other liabilities	618,060	757,463	3,359,896	4,042,389	4,215,802	4,928,119	4,094,516	2,541,661	230,987	247,242	276,834
Total liabilities	37,491,740	35,925,795	39,592,519	39,114,030	40,259,510	42,236,359	40,950,540	39,844,513	38,003,863	37,401,828	38,562,315
CAPITAL											
Capital	31,271,538	31,271,538	31,271,538	31,271,538	31,271,538	30,216,314	30,209,305	30,208,496	30,208,496	30,208,496	30,208,496
Total liabilities and capital	68,763,278	67,197,333	70,864,057	70,385,568	71,531,048	72,452,673	71,159,845	70,053,009	68,212,359	67,610,324	68,770,811

Table 2.2

The Bank of Russia Key Rate[1]

(% p.a.)

Period	Rate
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
27.10.2025	16.50
22.12.2025	16.00
16.02.2026	15.50
23.03.2026	15.00
27.04.2026	14.50
22.06.2026	14.25
27.07.2026	14.00

[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
	To foreign banks branches								
01.08.2025[2]—	4.50	6.00	8.50	4.50	6.00	8.50	4.50	6.00	8.50

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

[2] To be first applied to required reserve amounts for August 2025.

Table 2.4

Required Reserve Averaging Ratios

Effective date	Banks[1]	Non-bank credit institutions	Foreign bank branches	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	—	—	—	—
01.08.2025	0.90	1.00	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 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 — 31.07.2025	0.2
01.08.2025 —	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 — 31.07.2025 (for calculating required reserves from April 2024)	0.25	—	0.4	0.07
01.08.2025 — (for calculating required reserves from August 2025)	0.25	—	0.4	0.07

Adjustment of required reserves for cash and digital rubles	
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 — 31.07.2025	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
01.08.2025 —	Actual balances in Russian rubles and digital rubles as of a reporting date for banks with a basic licence and actual average balances in Russian rubles and digital rubles for a reporting period in the vaults of banks with a universal licence, non-bank credit institutions, and foreign bank branches 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
08.10.2025 — 11.11.2025	5,185.4
12.11.2025 — 09.12.2025	5,203.3
10.12.2025 — 13.01.2026	5,307.6
14.01.2026 — 10.02.2026	5,314.3
11.02.2026 — 10.03.2026	5,342.2
11.03.2026 — 14.04.2026	5,301.4
15.04.2026 — 12.05.2026	5,315.5
13.05.2026 — 09.06.2026	5,280.4
10.06.2026 — 14.07.2026	5,280.4
15.07.2026 — 11.08.2026	5,332.2

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]
Spread to key rate, pp	–1.00	0.00	0.00	+0.10	+0.25	+0.25	+1.00	+1.75
1	2	3	4	5	6	7	8	9
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
15.09.2025	16.00	17.00	17.00	17.10	17.25	17.25	18.00	18.75
27.10.2025	15.50	16.50	16.50	16.60	16.75	16.75	17.50	18.25
22.12.2025	15.00	16.00	16.00	16.10	16.25	16.25	17.00	17.75
16.02.2026	14.50	15.50	15.50	15.60	15.75	15.75	16.50	17.25
23.03.2026	14.00	15.00	15.00	15.10	15.25	15.25	16.00	16.75
27.04.2026	13.50	14.50	14.50	14.60	14.75	14.75	15.50	16.25
22.06.2026	13.25	14.25	14.25	14.35	14.50	14.50	15.25	16.00

[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.

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)	Support of Large Investment Projects	Support of Investment Projects in Individual Constituent Territories of the RF	SME Support	SME Support in Individual Constituent Territories of the RF
1	2	3	4	5	6
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
15.09.2025	15.50	9.00	17.25	15.50	13.00
27.10.2025	15.00	9.00	16.75	15.00	12.50
22.12.2025	14.50	9.00	16.25	14.50	12.00
16.02.2026	14.00	9.00	15.75	14.00	11.50
23.03.2026	13.50	9.00	15.25	13.50	11.00
27.04.2026	13.00	9.00	14.75	13.00	10.50
22.06.2026	12.75	9.00	14.50	12.75	10.25

Table 2.9

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

(millions of rubles, start of business)

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	1 day	2—30 days
1	2	3	4	5	6	7	8	9	10	11
2026										
01.06	—	4,320,000.00	—	2,102,361.87	4,825.51	15,000.00	—	11,555.34	330,000.00	459,655.17
02.06	—	4,320,000.00	—	280,577.47	—	19,865.31	—	11,555.34	350,000.00	459,655.17
03.06	—	4,320,000.00	—	1,476,555.53	—	19,788.91	—	11,555.34	440,000.00	459,655.17
04.06	—	4,300,000.00	—	402,016.79	—	30,850.22	—	11,555.34	350,000.00	459,655.17
05.06	—	4,300,000.00	—	449,247.57	—	300.00	—	11,555.34	285,000.00	459,655.17
08.06	—	4,300,000.00	—	1,141,618.92	—	—	—	11,555.34	125,000.00	459,655.17
09.06	—	4,300,000.00	—	616,770.05	480.52	—	—	11,555.34	65,000.00	459,655.17
10.06	1,920,000.00	4,300,000.00	—	1,088,736.74	—	—	—	11,555.34	566,470.00	459,655.17
11.06	—	4,670,000.00	—	743,587.62	—	—	—	11,555.34	—	459,655.17
15.06	—	4,670,000.00	—	760,438.90	—	—	—	11,555.34	115,000.00	459,655.17
16.06	—	4,670,000.00	—	942,703.32	—	10,000.00	—	11,360.22	60,000.00	204,655.17
17.06	—	4,670,000.00	—	1,390,178.24	6.18	—	—	11,360.22	160,000.00	204,655.17
18.06	—	4,735,486.10	—	490,987.87	—	—	1.00	41,360.22	—	204,655.17
19.06	—	4,735,486.10	—	586,776.88	27.69	—	—	41,360.22	—	204,655.17
21.06	—	4,735,486.10	—	1.33	0.14	—	—	41,360.22	—	204,655.17
22.06	—	4,735,486.10	—	1,092,159.13	0.14	—	—	41,360.22	—	204,655.17
23.06	—	4,735,486.10	—	551,441.93	—	9,240.95	—	41,360.22	—	204,655.17
24.06	—	4,735,486.10	—	3,358,852.22	—	44,233.52	—	41,360.22	—	204,655.17
25.06	—	4,130,000.00	—	3,055,775.23	—	7,698.96	—	41,360.22	328,674.48	204,655.17
26.06	—	4,130,000.00	—	2,835,564.02	—	6,035.48	—	41,360.22	541,799.19	204,655.17
28.06	—	4,130,000.00	—	23,287.65	—	6,035.48	—	—	143,482.72	246,015.39
29.06	—	4,130,000.00	—	6,777,586.03	4,826.88	7,539.52	—	—	143,482.72	246,015.39
30.06	—	4,130,000.00	—	4,041,489.26	—	9,820.59	—	1,638.00	677,532.05	246,015.39

Table 2.9 (end)

(millions of rubles, start of business)

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	
1	12	13	14	15	16	17	18
2026							
01.06	—	—	—	—	—	3,900.00	231,125.73
02.06	—	—	—	—	—	3,900.00	231,092.01
03.06	—	—	—	—	—	3,900.00	230,965.99
04.06	—	—	—	—	—	3,900.00	230,946.89
05.06	—	—	—	—	—	3,900.00	230,928.50
08.06	—	—	—	—	—	3,900.00	230,876.13
09.06	—	—	—	—	—	3,900.00	230,888.71
10.06	—	—	—	—	—	—	230,863.71
11.06	—	—	—	—	—	—	230,859.18
15.06	—	—	—	—	—	—	230,828.84
16.06	—	—	—	—	—	3,900.00	230,824.94
17.06	—	—	—	—	—	1,650.00	230,791.78
18.06	—	—	—	—	—	1,650.00	230,767.06
19.06	—	—	—	—	—	1,650.00	230,515.00
21.06	—	—	—	—	—	1,650.00	229,532.97
22.06	—	—	—	—	—	1,650.00	229,532.97
23.06	—	—	—	—	—	1,650.00	226,901.69
24.06	—	—	—	—	—	1,650.00	226,796.77
25.06	—	—	—	—	—	1,650.00	228,488.83
26.06	—	—	—	—	—	1,650.00	230,897.49
28.06	—	—	—	—	—	1,650.00	230,191.61
29.06	—	—	—	—	—	1,650.00	230,191.61
30.06	—	—	—	—	—	5,550.00	227,348.51

[1] From October 16, 2023 Lombard loans can be provided for terms from 1 to 30 days.

[2] Loans PM secured by non-marketable assets can be provided for terms from 1 to 30 days.

[3] Loans SM secured by non-marketable assets can be provided for terms from 1 to 180 days.

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
2026				
01.06	3,607.14	–	–	–
02.06	3,679.73	–	–	–
03.06	3,716.03	–	–	–
04.06	3,729.54	–	–	–
05.06	3,694.35	–	–	–
08.06	3,730.03	–	–	–
09.06	3,662.77	–	–	–
10.06	3,927.98	–	–	–
11.06	3,832.00	–	–	–
15.06	3,787.48	–	–	–
16.06	3,939.19	–	–	–
17.06	3,922.47	–	–	–
18.06	3,827.45	–	–	–
19.06	3,912.47	–	–	–
22.06	3,864.80	–	–	–
23.06	3,809.68	–	–	–
24.06	3,780.78	–	–	–
25.06	3,738.98	–	–	–
26.06	3,739.18	–	–	–
29.06	3,625.54	–	–	–
30.06	3,653.46	–	–	–

Table 2.11

Results of Bank of Russia Auctions

Auction date	Auction type	Auction form	Settlement date of the first leg	Settlement date of the second leg	Weighted average rate, % p.a.	Amount of extended funds, billions of rubles
1	2	3	4	5	6	7
02.06.2026	main	repo	03.06.2026	10.06.2026	4,300.00	14.51
09.06.2026	‘fine-tuning’	repo	09.06.2026	10.06.2026	1,920.00	14.50
09.06.2026	main	repo	10.06.2026	17.06.2026	4,670.00	14.51
16.06.2026	main	repo	17.06.2026	24.06.2026	4,735.49	14.51
23.06.2026	main	repo	24.06.2026	01.07.2026	4,130.00	14.29
30.06.2026	main	repo	01.07.2026	08.07.2026	5,390.00	14.26

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
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	—	—	—	—	—
October	16.48	16.87	16.95	16.65	—	—	16.48	16.08	—	—	—	—	16.50	15.57	—	—	—	—
November	16.29	16.56	16.40	16.41	—	—	16.30	16.36	—	—	—	—	16.31	16.36	—	—	—	—
December	16.01	16.48	16.15	16.20	—	—	16.02	—	16.00	—	—	—	16.03	—	16.01	—	—	—
2026																		
January	15.68	16.14	—	—	—	—	15.68	15.58	—	—	—	—	15.72	—	—	—	—	—
February	15.30	15.92	15.65	—	—	—	15.30	15.39	—	—	—	—	15.33	—	—	—	—	—
March	14.95	15.28	15.12	—	—	—	14.95	14.89	—	—	—	—	14.96	—	—	—	—	—
April	14.60	14.87	14.70	—	—	—	14.61	14.44	—	—	—	—	14.60	14.75	—	—	—	—
May	14.14	14.28	14.24	—	—	—	14.13	14.22	—	—	—	—	14.17	—	—	—	—	—
June	14.01	14.24	—	—	—	—	14.02	13.93	—	—	—	—	14.04	—	—	—	—	—
July	14.26	14.34	14.01	—	—	—	14.26	14.18	13.94	—	—	—	14.27	14.21	—	—	—	—

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
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	—	—	—	—	—
October	3.90	3.91	—	—	—	—
November	3.47	—	—	—	—	—
December	3.15	—	—	—	—	—
2026						
January	3.20	—	3.58	—	—	—
February	3.16	—	—	—	—	—
March	3.00	3.37	—	—	—	—
April	2.78	3.54	—	—	—	—
May	2.74	3.08	—	—	—	—
June	3.05	—	—	—	—	—
July	3.14	3.50	—	—	—	—

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
2026																		
01.07	14.21	14.17	—	—	—	—	14.22	—	—	—	—	—	14.21	—	—	—	—	—
02.07	14.25	14.25	—	—	—	—	14.25	14.26	—	—	—	—	14.29	—	—	—	—	—
03.07	14.30	15.21	—	—	—	—	14.32	—	—	—	—	—	14.29	—	—	—	—	—
06.07	14.34	—	—	—	—	—	14.34	—	—	—	—	—	14.33	—	—	—	—	—
07.07	14.34	14.30	14.25	—	—	—	14.34	—	13.94	—	—	—	14.32	—	—	—	—	—
08.07	14.39	14.40	—	—	—	—	14.41	—	—	—	—	—	14.36	—	—	—	—	—
09.07	14.40	14.25	—	—	—	—	14.43	—	—	—	—	—	14.40	—	—	—	—	—
10.07	14.65	15.88	—	—	—	—	14.72	—	—	—	—	—	14.66	—	—	—	—	—
13.07	14.71	13.90	—	—	—	—	14.75	—	—	—	—	—	14.69	—	—	—	—	—
14.07	14.46	14.29	—	—	—	—	14.46	—	—	—	—	—	14.51	—	—	—	—	—
15.07	14.26	14.44	—	—	—	—	14.27	—	—	—	—	—	14.25	14.43	—	—	—	—
16.07	14.61	14.48	—	—	—	—	14.61	14.63	—	—	—	—	14.60	—	—	—	—	—
17.07	14.71	—	—	—	—	—	14.74	—	—	—	—	—	14.71	—	—	—	—	—
20.07	14.70	—	—	—	—	—	14.72	—	—	—	—	—	14.71	—	—	—	—	—
21.07	14.60	14.49	—	—	—	—	14.59	13.90	—	—	—	—	14.66	—	—	—	—	—
22.07	14.15	15.57	—	—	—	—	14.04	—	—	—	—	—	14.29	—	—	—	—	—
23.07	14.00	14.25	—	—	—	—	13.99	—	—	—	—	—	14.06	—	—	—	—	—
24.07	13.85	12.50	—	—	—	—	13.84	—	—	—	—	—	13.95	—	—	—	—	—
27.07	13.65	13.73	13.76	—	—	—	13.66	—	—	—	—	—	13.63	—	—	—	—	—
28.07	13.70	13.88	—	—	—	—	13.69	13.93	—	—	—	—	13.70	—	—	—	—	—
29.07	13.82	14.67	—	—	—	—	13.84	—	—	—	—	—	13.82	13.99	—	—	—	—
30.07	13.92	14.09	—	—	—	—	13.93	—	—	—	—	—	13.86	—	—	—	—	—
31.07	13.91	14.10	—	—	—	—	13.89	—	—	—	—	—	13.95	—	—	—	—	—

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
2026						
01.07	3.12	–	–	–	–	–
02.07	3.15	–	–	–	–	–
03.07	3.18	–	–	–	–	–
06.07	3.25	–	–	–	–	–
07.07	3.04	–	–	–	–	–
08.07	3.12	–	–	–	–	–
09.07	3.13	–	–	–	–	–
10.07	3.16	–	–	–	–	–
13.07	3.13	–	–	–	–	–
14.07	2.34	3.50	–	–	–	–
15.07	2.38	–	–	–	–	–
16.07	3.12	–	–	–	–	–
17.07	3.13	–	–	–	–	–
20.07	3.30	–	–	–	–	–
21.07	3.26	–	–	–	–	–
22.07	3.24	–	–	–	–	–
23.07	3.27	–	–	–	–	–
24.07	3.25	–	–	–	–	–
27.07	3.27	–	–	–	–	–
28.07	3.34	–	–	–	–	–
29.07	3.35	–	–	–	–	–
30.07	3.33	–	–	–	–	–
31.07	3.32	–	–	–	–	–

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
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	12,580
May	1,383,553	2,228,567	29,366	23,010	9,259	—	70,449	9,686
June	1,437,006	2,323,915	25,197	18,112	11,293	—	33,546	10,665
July	1,543,468	2,259,092	31,066	18,227	9,317	—	29,844	13,346
August	1,475,405	2,478,080	44,095	8,055	9,696	—	21,597	12,590
September	1,412,399	2,446,699	47,234	1,105	16,548	46	77,854	15,019
October	1,438,405	2,542,672	38,135	809	10,697	22	58,610	11,280
November	1,432,406	2,592,715	44,908	108	12,095	27	54,100	16,598
December	1,504,561	2,720,871	46,679	32,367	14,790	5,176	59,079	23,250
2026								
January	1,697,607	2,752,482	36,141	1,158	14,711	2,355	23,402	37,794
February	1,750,255	2,979,750	37,858	825	13,118	27	8,299	87,156
March	**1,496,026**	2,955,007	38,035	1,627	13,722	25	12,084	239,050
April	1,807,609	2,957,362	41,514	1,611	11,576	24	10,042	90,757
May	1,766,201	2,705,535	40,582	256	13,942	231	19,140	36,021
June	1,771,377	2,891,359	45,679	1,628	18,693	46	22,394	64,948

Table 3.1.6

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

(millions of rubles)

Maturity	June 2026							
	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	1,491,817	2,551,664	29,848	150	12,788	—	12,644	56,260
1 week[1]	179,794	211,045	13,992	660	5,086	22	617	6,138
2 weeks[1]	5,664	10,265	—	175	—	—	325	540
1 month[2]	30,411	55,921	630	83	—	23	6,078	1,336
2 months[2]	3,648	10,959	—	—	—	—	280	186
3 months[3]	30,430	16,030	—	—	—	—	199	139
6 months[3]	1,500	148	15	103	—	—	756	5
Over 6 months	16,850	7,445	85	—	805	—	—	48
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	11,263	27,882	1,109	457	15	—	1,495	294

[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
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
October	82.6084	81.4967	81.0085	81.8969	81.8969	81.8969	83.0000	81.9349	81.5478	81.4103	81.1898	81.1898	81.1898	80.8548	79.9589
November	80.9756	80.8861	80.8861	80.8861	80.8861	81.1885	81.3765	81.2257	81.2257	81.2257	81.0132	81.3562	81.2852	80.6010	81.1276
December	78.2284	77.7027	77.4631	77.9556	76.9708	76.0937	76.0937	76.0937	77.2733	76.8084	77.8998	79.3398	79.7296	79.7296	79.7296
2026															
January	78.2267	78.2267	78.2267	78.2267	78.2267	78.2267	78.2267	78.2267	78.2267	78.2267	78.2267	78.2267	78.7913	78.8527	78.5711
February	75.7327	75.7327	77.0223	76.9817	76.9102	76.5523	77.0540	77.0540	77.0540	77.6502	77.2091	77.4648	77.1880	77.1944	77.1944
March	77.2736	77.2736	77.1734	77.6093	77.8009	78.1900	79.1500	79.1500	79.1500	79.1500	78.7396	79.0680	79.0671	80.2254	80.2254
April	81.2504	80.6234	80.3332	79.7293	79.7293	79.7293	78.7277	78.7496	78.3043	77.8366	76.9724	76.9724	76.9724	76.2489	75.8532
May	74.8014	74.8014	74.8014	74.8014	75.4388	75.3448	75.2246	74.6209	74.2963	74.2963	74.2963	74.2963	73.7878	73.3420	73.1385
June	71.0224	71.5532	72.5597	73.3436	74.2956	73.4689	73.4689	73.4689	73.2644	71.7318	71.7892	71.9077	71.9077	71.9077	71.9077
July	78.2696	78.2652	77.9293	77.2264	77.2264	77.2264	77.9695	76.1258	76.4026	75.9300	76.6647	76.6647	76.6647	76.6213	77.4912

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
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	—
October	78.8390	79.0839	80.9834	80.9834	80.9834	81.3582	81.3475	81.6549	81.2690	80.9713	80.9713	80.9713	78.9848	79.8174	79.4715	80.5037
November	81.1276	81.1276	81.1302	81.0547	80.9448	80.7321	79.0246	79.0246	79.0246	78.9202	78.9615	78.5941	78.2503	78.2284	78.2284	—
December	79.4495	79.4302	80.3807	80.0301	80.7220	80.7220	80.7220	79.3146	78.5850	78.4368	77.8844	77.6923	77.6923	77.6923	77.4466	78.2267
2026																
January	78.5280	77.8332	77.8332	77.8332	77.7586	77.8247	77.5159	76.0382	75.9246	75.9246	75.9246	76.0101	76.5519	76.2662	76.0251	75.7327
February	77.1944	76.6201	76.7389	76.1524	76.6405	76.7519	76.7519	76.7519	76.7519	76.6342	76.4678	77.1218	77.2736	—	—	—
March	80.2254	81.0517	81.9103	83.1259	84.8379	83.9982	83.9982	83.9982	81.8763	80.9604	80.7192	82.1314	81.1443	81.1443	81.1443	81.2955
April	75.2346	76.0861	76.0535	76.0535	76.0535	75.2370	74.5897	74.9995	74.8349	75.5273	75.5273	75.5273	74.8081	74.6947	74.8806	—
May	73.1275	73.1275	73.1275	72.3497	71.2926	70.9509	70.7902	71.2090	71.2090	71.2090	71.5460	71.6680	70.9012	71.3715	71.0224	71.0224
June	72.4513	72.1388	72.7479	73.3591	73.4390	73.4390	73.4390	73.7650	74.6200	74.7738	75.6347	77.0611	77.0611	77.0611	77.7539	—
July	77.9568	78.3181	78.3987	78.3987	78.3987	78.3159	78.5540	78.4756	78.4049	78.0308	78.0308	78.0308	78.0172	78.6980	79.3570	79.8573

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
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
October	96.8644	95.6382	95.3411	96.0525	96.0525	96.0525	96.8345	95.6722	94.9351	94.7030	94.0491	94.0491	94.0491	93.9181	92.6816
November	93.3893	93.3848	93.3848	93.3848	93.3848	93.5131	93.7641	93.8365	93.8365	93.8365	93.9287	94.1954	94.1893	93.6953	95.0987
December	90.8190	90.3438	89.8514	90.5903	89.9011	88.7028	88.7028	88.7028	89.7054	89.4267	91.3806	92.9384	93.5626	93.5626	93.5626
2026															
January	92.0938	92.0938	92.0938	92.0938	92.0938	92.0938	92.0938	92.0938	92.0938	92.0938	92.0938	92.0938	91.9668	92.3973	92.1964
February	90.4680	90.4680	91.2470	90.7178	91.1138	90.2881	91.0451	91.0451	91.0451	92.0136	91.9429	92.4750	91.7113	91.5575	91.5575
March	91.2965	91.2965	90.7307	90.3098	90.7458	90.7926	91.8391	91.8391	91.8391	91.8391	91.8979	91.9378	91.3893	91.9847	91.9847
April	93.2739	93.4443	92.7326	92.1915	92.1915	92.1915	91.0034	91.0279	91.5641	90.8813	90.0120	90.0120	90.0120	89.1373	89.2556
May	88.6429	88.6429	88.6429	88.6429	88.2651	88.3463	88.0600	87.8897	88.5490	88.5490	88.5490	88.5490	87.3791	85.9017	86.2899
June	82.6369	86.2499	84.6096	85.1243	86.2712	85.5582	85.5582	85.5582	85.2798	82.7785	83.0816	82.9743	82.9743	82.9743	82.9743
July	89.2743	89.1754	88.7069	88.0304	88.0304	88.0304	89.2595	86.8976	87.3511	86.5906	87.6661	87.6661	87.6661	87.5781	88.5259

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
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	—
October	91.7258	92.0834	94.5835	94.5835	94.5835	94.3845	94.6656	94.7543	94.3889	94.0820	94.0820	94.0820	92.0233	92.9395	92.2466	93.3894
November	95.0987	95.0987	94.4179	93.9295	93.7804	92.6047	90.5625	90.5625	90.5625	91.3672	90.9698	91.5047	90.7880	90.8190	90.8190	—
December	93.2274	93.8054	94.1478	94.2524	94.5120	94.5120	94.5120	92.8621	92.8137	92.4742	91.8902	91.2066	91.2066	91.2066	91.4775	92.0938
2026																
January	91.8123	90.5366	90.5366	90.5366	90.1611	91.1954	90.7211	88.7898	89.0589	89.0589	89.0589	90.2877	90.9329	91.2988	90.9751	90.4680
February	91.5575	91.0368	90.8658	90.2683	90.1669	90.2833	90.2833	90.2833	90.2833	90.5821	90.3211	91.0281	91.2965	—	—	—
March	91.9847	92.6555	93.1557	94.6663	96.9155	97.2886	97.2886	97.2886	94.7264	93.9247	93.8097	95.0038	93.4247	93.4247	93.4247	93.4369
April	88.7303	89.4113	89.6256	89.6256	89.6256	88.3769	87.7659	87.9733	87.5261	88.2826	88.2826	88.2826	87.8826	87.5928	87.7771	—
May	85.1830	85.1830	85.1830	84.0742	82.7871	81.9823	83.2746	82.5445	82.5445	82.5445	85.4493	83.2975	82.7224	83.6892	82.6369	82.6369
June	83.8044	83.7315	84.3439	85.0305	84.1684	84.1684	84.1684	84.5863	85.4847	85.1823	85.7697	87.4027	87.4027	87.4027	88.6472	—
July	88.9097	89.3296	89.8998	89.8998	89.8998	89.5542	89.7558	89.6034	89.4443	88.8927	88.8927	88.8927	88.7602	89.6292	90.2051	90.8776

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	80.5037	78.2284	78.2267
2026	75.7327	77.2736	81.2955	74.8806	71.0224	77.7539	79.8573					

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	81.00	80.34	78.42
2026	77.56	76.85	80.39	76.91	72.99	73.52	77.80					

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
2026				
01.07	10,132.26	145.21	3,996.08	3,049.91
02.07	10,130.68	147.94	3,943.02	3,069.86
03.07	10,246.05	145.94	3,932.11	3,018.48
04.07	10,252.33	148.08	4,016.19	3,116.76
07.07	10,438.59	156.06	4,133.42	3,200.90
08.07	10,134.97	151.92	3,958.34	3,090.09
09.07	10,208.30	148.96	4,040.90	3,145.91
10.07	9,926.43	142.62	3,867.97	2,979.00
11.07	10,180.10	144.99	3,990.18	3,108.14
14.07	10,097.97	146.19	3,986.94	3,139.52
15.07	10,064.63	145.47	4,050.51	3,170.18
16.07	10,214.70	145.07	4,087.01	3,210.66
17.07	10,228.55	145.92	4,144.85	3,316.56
18.07	10,066.04	142.41	4,153.28	3,186.01
21.07	10,059.94	139.22	3,957.53	3,120.32
22.07	10,111.24	143.48	4,005.80	3,204.44
23.07	10,224.14	148.58	4,091.50	3,218.78
24.07	10,474.07	149.58	4,149.57	3,314.69
25.07	10,147.63	147.16	4,028.42	3,168.42
28.07	10,202.05	146.30	4,015.05	3,150.44
29.07	10,310.56	149.37	4,119.79	3,243.33
30.07	10,262.18	145.86	4,094.59	3,230.95
31.07	10,272.06	147.36	4,099.99	3,222.94

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
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
Q3	203,316,004.7	29,689,434.6	161,981,869.6	3,400,540.7	7,928,164.7	1,475,520.1	6,452,644.6	315,995.1	278,139.4	12,035.9	25,586.8	233.1
Q4	229,857,203.6	27,666,969.4	187,242,556.2	5,029,409.3	9,592,421.1	1,567,866.4	8,024,554.7	325,847.6	284,293.0	12,401.6	25,126.9	4,026.1
2026												
Q1	223,996,312.0	26,376,264.0	186,770,748.6	5,498,777.7	5,119,207.7	1,382,316.8	3,736,890.9	231,314.1	204,368.9	8,002.1	16,911.6	2,031.5
Q2	243,730,380.6	30,895,593.8	201,425,761.7	4,287,642.0	6,893,171.5	1,918,646.2	4,974,525.3	228,211.5	202,833.3	7,047.8	18,134.4	196.0

Table 3.4

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles[1]
1	2	3	4
2026			
01.06	2,570.04	1,131.49	72.24
02.06	2,620.39	1,137.66	84.38
03.06	2,601.35	1,117.32	68.09
04.06	2,579.90	1,093.91	60.80
05.06	2,561.04	1,098.13	46.91
06.06	–	–	4.67
07.06	–	–	3.17
08.06	2,517.64	1,082.53	84.03
09.06	2,522.77	1,107.92	116.03
10.06	2,520.88	1,106.20	87.95
11.06	2,515.33	1,101.95	56.67
12.06	–	–	5.97
13.06	–	–	2.45
14.06	–	–	3.80
15.06	2,542.84	1,105.64	79.61
16.06	2,490.52	1,087.58	98.79
17.06	2,485.05	1,076.11	71.19
18.06	2,441.24	1,048.33	110.75
19.06	2,420.56	1,038.31	113.78
22.06	2,318.28	990.05	199.70
23.06	2,335.94	986.16	127.17
24.06	2,243.47	945.17	158.23
25.06	2,257.24	940.15	134.60
26.06	2,285.61	934.35	171.48
27.06	–	–	5.07
28.06	–	–	5.55
29.06	2,349.81	952.03	113.94
30.06	2,348.15	945.09	109.83

[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

	2025							2026					
	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06
Credit institutions authorised to carry out banking operations (operating) — total	352	352	353	352	352	352	352	353	355	358	357	358	359
of which:													
— banks, of which	308	308	308	306	306	307	306	305	305	305	302	301	301
— with a universal licence	214	214	214	212	211	212	212	213	213	214	213	212	212
— with a basic licence	94	94	94	94	95	95	94	92	92	91	89	89	89
— nonbanking credit institutions	44	44	45	46	46	45	46	48	50	53	55	57	58
Credit institutions licensed to perform the following:													
— to attract funds of individuals	285	285	285	284	283	283	283	282	282	282	279	278	278
— to conduct operations in foreign currency	350	350	351	350	350	350	350	351	355	358	357	358	359
— to conduct operations with precious metals	179	179	181	182	182	183	184	185	186	188	189	189	190
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	288	288	288	287	286	286	286	285	285	285	282	281	281
Registered authorized capital of operating credit institutions (billions of rubles)	3,299	3,299	3,300	3,273	3,295	3,358	3,374	3,374	3,417	3,418	3,417	3,484	3,284
Branches of operating credit institutions in Russia — total	374	373	373	369	369	369	369	369	374	374	368	368	367
of which Sberbank branches	86	86	86	86	86	86	86	86	86	86	86	86	86
Foreign bank branches — total	0	0	0	0	0	0	0	0	0	0	0	0	0
Representative offices of operating Russian credit institutions — total	57	56	56	56	56	56	55	55	55	55	54	54	54
of which:													
— in Russia	39	38	38	38	38	38	37	37	37	37	36	36	36
— in foreign countries	18	18	18	18	18	18	18	18	18	18	18	18	18
Representative offices of foreign credit institutions — total	18	17	17	17	17	17	17	17	16	16	16	16	16

Table 4.1.1 (end)

	2025							2026					
	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06
Internal structural units of credit institutions (branches) — total	23,804	23,676	23,552	23,377	23,094	22,907	22,733	22,558	22,405	22,275	22,165	21,829	21,572
of which:													
— additional offices	23,443	23,313	23,188	23,010	22,723	22,530	22,355	22,172	22,013	21,872	21,755	21,407	21,147
of which Sberbank	10,839	10,745	10,653	10,555	10,451	10,345	10,267	10,194	10,120	10,042	9,966	9,890	9,808
— mobile offices	361	363	364	367	371	377	378	386	392	403	409	422	425
of which Sberbank	356	358	359	362	366	372	373	381	387	398	404	417	420
Credit institutions under liquidation — total	303	302	300	298	300	300	297	294	292	293	292	291	291
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	3	1	1	1	2	2	2	2	2	2	2	2	2
— compulsory liquidation	15	15	14	14	14	14	13	13	14	15	15	14	15
— bankruptcy	285	286	285	283	284	284	282	279	276	276	275	275	274

Table 4.1.2

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

No.	30.06.2026			
	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
–	–	–	–	–

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
2025						
30.09	86	72	64	8	8	6
31.12	85	72	64	8	8	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
2025											
30.09	19	22.1	11	12.8	8	9.3	8	9.3	40	46.5	86
31.12	19	22.4	12	14.1	7	8.2	8	9.4	39	45.9	85

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	2026					
	31.12	31.01	28.02	31.03	30.04	31.05	30.06
Insurance agents	204	199	199	201	201	200	199
of which:							
Insurance companies	129	129	129	130	130	130	129
of which national reinsurance company	1	1	1	1	1	1	1
mutual insurance companies	15	11	11	11	10	9	9
insurance brokers	60	59	59	60	61	61	61
foreign insurance companies	0	0	0	0	0	0	0
Branches of foreign insurance companies	—	—	—	0	0	0	0
Associations of insurance agents	18	18	18	18	18	18	18
Professional securities market participants	497	499	494	498	493	493	494
of which:							
brokers	251	252	251	251	249	249	249
of which:							
customer's brokers	3	3	3	3	3	3	3
commodities brokers	1	1	1	1	1	1	1
forex dealers	4	4	4	4	4	4	4
dealers	270	270	269	270	267	267	267
trustees	170	170	169	170	170	170	170
depositories	260	261	262	264	264	262	262
registrars	36	36	36	36	36	36	35
investment advisers	156	158	153	154	150	150	152
Infrastructures	155	156	153	155	158	158	161
of which:							
clearing houses	10	10	10	10	10	10	10
trade organisers	7	8	8	8	8	8	8
of which:							
exchanges	7	7	7	7	7	7	7
trading systems	0	1	1	1	1	1	1
commodity delivery operators	6	6	6	6	6	6	6
repositories	2	2	2	2	2	2	2
central depository	1	1	1	1	1	1	1
central counterparties	6	6	6	6	6	6	6
information agencies	5	5	5	5	5	5	5
investment platform operators	105	105	102	105	107	106	105
financial platform operators	13	13	13	12	12	12	13
operators of information systems issuing digital financial assets	19	19	19	19	20	21	24
digital financial asset exchange operators	2	2	2	2	2	2	2
National Payment System Entities	605	596	584	576	559	551	552
of which:							
payment system operators	29	29	29	30	31	31	31
nationally important payment system operators[1]	2	2	2	2	2	2	2
operators of foreign payment systems	0	0	0	0	0	0	0
payment acceptance operators	573	565	553	544	526	518	519

Table 4.1.5 (cont.)

(units)

	2025	2026					
	31.12	31.01	28.02	31.03	30.04	31.05	30.06
Collective investment market entities	412	414	418	416	417	418	418
of which:							
non-governmental pension funds	32	32	32	32	32	32	32
joint-stock investment funds	2	2	2	2	2	2	2
management companies of investment funds, unit investment funds and non-governmental pension funds	347	349	353	351	352	353	353
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	31	31	31	31	31	31	31
Microfinance agents and cooperatives	3,575	3,545	3,498	3,482	3,466	3,458	3,449
of which:							
microfinance organizations	842	836	839	841	832	834	835
of which:							
microfinance companies	39	36	33	27	26	26	26
microcredit companies	803	800	806	814	806	808	809
housing savings cooperatives	35	35	35	35	35	35	35
consumer credit cooperatives	507	504	448	446	444	435	432
agricultural consumer credit cooperatives	397	391	388	379	371	365	365
pawnshops	1,794	1,779	1,788	1,781	1,784	1,789	1,782
Self-regulatory organizations	15	15	15	15	15	15	15
of which:							
financial market self-regulatory organizations	13	13	13	13	13	13	13
of which:							
brokers	1	1	1	1	1	1	1
dealers	1	1	1	1	1	1	1
managers	1	1	1	1	1	1	1
depositories	1	1	1	1	1	1	1
registrars	1	1	1	1	1	1	1
joint-stock investment funds and management companies of investment funds, unit investment funds and non-governmental pension funds	1	1	1	1	1	1	1
specialised depositories	1	1	1	1	1	1	1
non-governmental pension funds	1	1	1	1	1	1	1
insurance companies and foreign insurance companies[2]	1	1	1	1	1	1	1
insurance brokers	1	1	1	1	1	1	1
mutual insurance companies	0	0	0	0	0	0	0
microfinance organizations	2	2	2	2	2	2	2
consumer credit cooperatives	2	2	2	2	2	2	2
housing savings cooperatives	0	0	0	0	0	0	0
agricultural consumer credit cooperatives	1	1	1	1	1	1	1
forex dealers	1	1	1	1	1	1	1
investment advisers	2	2	2	2	2	2	2
payment acceptance operator	2	2	2	2	2	2	2
self-regulatory organizations of actuaries	2	2	2	2	2	2	2
Persons providing professional services in the financial market[3]	137	139	139	138	136	136	136
of which:							
audit organizations providing auditing services to socially important organizations in the financial market	41	41	41	41	40	40	40
credit history bureaus	6	6	6	6	6	6	6
of which qualified credit history bureau	4	4	4	4	4	4	4

Table 4.1.5 (end)

(units)

	2025	2026					
	31.12	31.01	28.02	31.03	30.04	31.05	30.06
responsible actuaries[4]	85	87	87	86	85	84	84
credit rating agencies	4	4	4	4	4	4	4
branches and representative offices of foreign credit rating agencies	0	0	0	0	0	0	0
administrators of indices[5]	1	1	1	1	1	2	2
Management companies of special-purpose vehicles	182	182	185	188	192	194	201
Participants in the partnership financing experiment[6]	34	35	37	37	36	36	36
Instalment payment service operators[7]	—	—	—	0	17	17	20

[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] Foreign insurance companies operate via a branch accredited in the Russian Federation.

[3] 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)'.

[4] 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.

[5] In accordance with Federal Law No. 452-FZ, dated 13 December 2024, 'On Administrators of Financial and Commodity Indices'.

[6] 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'.

[7] Under Federal Law No. 283-FZ, dated 31 July 2025, 'On Providing Instalment Payment Services' (effective since 1 April 2026).

Table 4.1.6

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

No.	30.06.2026		
	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	NKO POVS "Parus"	21.05.2026	21.05.2026

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 31.05.2026						
	1—5	6—10	11—20	21—50	51—100	101—358	total
Assets							
Net assets (net of loss provisions and profit tax), millions of rubles	144,024,508	29,803,841	18,842,634	12,233,588	4,680,202	2,694,358	212,279,130
Corporate loans[1] (to non-financial and financial (other than credit) institutions), millions of rubles	68,797,173	16,019,906	6,102,293	2,014,086	941,664	635,577	94,510,700
Loans to individuals[1], millions of rubles	28,720,868	4,624,729	2,103,974	2,274,436	664,226	238,121	38,626,354
Capital and financial performance							
Equity capital, millions of rubles	13,921,689	2,844,065	2,428,459	1,564,252	822,128	664,181	22,244,774
Capital adequacy N1.0, %	12.8	11.6	19.2	18.6	26.9	32.3	13.9
Provisions for possible losses, including adjustment, millions of rubles	6,896,066	2,430,520	902,288	604,123	348,521	192,117	11,373,634
Provisions for possible losses, excluding adjustment, millions of rubles	7,537,866	2,403,551	979,814	688,291	400,122	246,797	12,256,440
Current year net profit (after tax), millions of rubles	1,283,236	136,468	174,107	273,721	49,198	48,086	1,964,816
Return on assets, %	2.1	1.0	2.2	3.9	3.0	4.3	2.1
Return on balance sheet capital, %	23.7	12.1	16.0	35.5	16.7	16.4	21.6
Liabilities							
Individuals' funds (deposits)[2], millions of rubles	49,791,244	8,738,341	2,976,902	3,181,041	1,140,337	705,621	66,533,484
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	39,700,056	11,802,815	7,774,957	4,664,710	1,759,408	879,510	66,581,457
Loans received from the Bank of Russia, millions of rubles	5,164,213	275,888	71,336	220,499	10,479	210	5,742,626

[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	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
August	2,424,602	2,653,823	85.0	229,220	15.0
September	2,826,102	3,004,659	85.9	178,557	14.1
October	3,132,369	3,324,519	86.7	192,150	13.3
November	3,542,272	3,746,971	86.1	204,699	13.9
December	3,719,197	3,864,215	86.9	145,017	13.1
2026					
January	393,717	405,204	78.6	11,487	21.4
February	786,229	799,852	77.7	13,624	22.3
March	1,235,041	1,335,097	76.5	100,056	23.5
April	1,582,252	1,661,690	76.2	79,438	23.8
May	1,964,816	2,030,080	73.7	65,264	26.3

[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
2024					
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
30.09	90,328	26,556	26,194	36,354	1,224
31.10	86,800	22,871	27,402	34,765	1,763
30.11	83,087	17,057	29,613	34,766	1,651
31.12	73,557	3,242	32,135	36,580	1,600
2026					
31.01	77,720	12,299	29,231	35,386	804
28.02	84,247	16,850	31,551	35,678	168
31.03	91,715	15,818	35,360	39,867	670
30.04	94,529	20,914	34,031	38,020	1,564
31.05	85,250	10,764	36,643	36,349	1,493
30.06	96,948	11,093	38,954	43,155	3,747

[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
2025																	
31.12	65,870,876	62,394,361	18,985,867	291,448	3,679,632	20,141,694	11,409,867	7,212,253	673,599	3,476,514	1,675,732	1,242	170,185	176,160	613,068	582,640	257,488
2026																	
31.01	64,794,373	61,341,230	17,387,139	254,543	3,788,190	21,226,241	10,754,307	7,265,047	665,765	3,453,142	1,831,807	938	209,600	127,488	465,784	566,159	251,366
28.02	66,076,855	62,714,983	18,275,248	438,146	3,586,338	21,720,664	10,726,303	7,288,955	679,329	3,361,873	1,798,390	1,393	172,972	127,215	447,741	556,182	257,981
31.03	66,209,021	62,938,678	18,637,204	275,752	3,509,720	21,901,672	10,784,778	7,148,488	681,063	3,270,343	1,768,943	973	194,670	140,672	455,395	452,463	257,227
30.04	67,158,407	64,114,080	19,735,840	532,689	3,044,063	21,825,626	11,031,452	7,259,156	685,255	3,044,327	1,652,954	1,261	178,536	134,711	428,020	408,981	239,864
31.05	66,533,484	63,664,669	19,495,114	315,206	3,132,253	21,374,000	11,351,424	7,320,194	676,478	2,868,816	1,558,693	1,044	168,768	129,631	397,667	384,084	228,929

[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
2025									
31.12	51,765,140	44,221,547	685,862	14,595,626	13,695,880	4,227,842	7,731,808	1,796,522	1,488,007
2026									
31.01	50,695,656	43,414,583	630,511	17,424,590	10,609,071	3,734,274	7,687,292	1,770,759	1,558,087
28.02	49,571,394	41,679,795	375,346	17,685,922	8,923,230	3,882,424	7,554,442	1,717,348	1,541,084
31.03	49,109,188	40,900,013	424,517	18,253,498	7,987,102	4,279,504	6,938,484	1,639,373	1,377,535
30.04	49,169,035	41,616,374	699,397	18,162,774	8,340,751	4,348,041	6,884,097	1,830,154	1,351,160
31.05	48,663,980	41,558,335	476,482	18,468,915	9,317,226	4,419,595	5,694,438	1,466,540	1,715,139

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
2025												
31.12	7,543,594	108,656	382,506	425,845	412,943	695,330	1,009,231	4,509,083	1,262,670	2,238	16,587,602	1,582,531
2026												
31.01	7,281,073	105,215	250,420	469,864	342,562	767,829	925,644	4,419,539	1,207,731	1,935	16,583,578	1,553,263
28.02	7,891,599	107,043	664,255	450,628	333,988	797,306	842,496	4,695,883	1,206,761	2,804	16,539,774	2,005,307
31.03	8,209,176	111,432	682,037	429,112	343,378	896,482	889,998	4,856,737	1,126,995	6,709	16,646,062	1,919,422
30.04	7,552,661	103,100	515,160	416,541	308,044	840,258	859,645	4,509,912	1,126,697	4,900	16,350,853	1,566,835
31.05	7,105,645	98,410	363,326	496,575	273,496	786,514	816,397	4,270,927	1,131,512	3,385	17,153,941	1,502,729

[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
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
August	10.81	10.97	14.96	15.76	15.65	15.80	15.57	15.71	14.18	7.79	13.55	16.48	16.59	16.00	15.72	16.48	15.65	12.68	15.64
September	9.18	14.94	16.09	15.67	15.35	15.04	15.32	15.45	13.29	8.99	12.95	15.79	15.76	15.77	15.15	15.78	14.96	–	14.96
October	6.30	6.86	14.44	15.84	15.41	15.03	15.27	15.46	12.63	7.49	12.12	15.25	15.63	15.88	16.16	15.28	15.37	17.22	15.39
November	6.62	12.48	14.83	15.30	15.57	14.88	15.20	15.40	12.70	6.61	11.49	14.93	15.35	15.67	16.12	14.96	15.62	–	15.62
December	6.08	8.13	15.94	15.27	15.63	14.88	15.25	15.49	13.02	7.35	12.18	14.60	15.07	15.38	15.36	14.63	14.77	12.64	14.77
2026																			
January	6.77	9.76	15.07	14.58	14.90	14.37	14.58	14.76	12.57	7.53	11.78	14.34	14.82	15.04	15.17	14.38	14.52	–	14.52
February	6.72	10.93	13.37	14.18	14.48	14.27	14.14	14.36	12.02	6.79	11.03	14.19	14.64	14.93	14.63	14.21	14.57	–	14.57
March	6.41	7.22	13.14	13.72	13.89	13.73	13.60	13.82	11.53	7.86	10.95	13.81	14.05	14.33	14.29	13.83	12.79	–	12.79
April	6.16	10.37	12.61	13.52	13.50	13.30	13.24	13.43	12.22	7.02	11.64	13.40	13.57	13.88	13.97	13.41	13.40	–	13.40
May	6.06	6.89	12.53	12.82	13.06	13.00	12.84	13.01	11.71	5.95	10.88	13.02	13.40	13.55	13.99	13.04	13.78	–	13.78

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																			
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	—	—	—
August	0.01	0.01	—	2.03	1.21	0.52	0.65	0.66	1.60	—	1.60	0.49	0.95	2.41	0.91	0.69	—	—	—
September	0.01	0.01	—	2.51	1.03	1.04	1.31	1.33	1.34	—	1.34	0.63	0.69	1.71	0.31	0.66	—	—	—
October	0.01	0.01	—	2.50	1.03	1.29	1.38	1.39	1.49	—	1.49	0.61	0.74	1.78	—	0.66	—	—	—
November	0.01	0.01	—	1.81	0.96	0.80	1.05	1.06	1.23	—	1.23	0.60	0.60	2.12	—	0.69	—	—	—
December	0.01	0.01	—	2.41	0.79	1.83	1.44	1.47	1.57	—	1.57	0.50	0.71	1.18	1.96	0.61	—	—	—
2026																			
January	0.01	0.01	—	2.35	1.29	1.67	1.65	1.67	1.67	—	1.67	0.56	0.80	1.15	—	0.59	—	—	—
February	0.01	0.01	—	2.32	1.22	0.67	0.93	0.93	1.58	—	1.58	0.48	0.69	—	—	0.50	—	—	—
March	0.05	0.05	—	2.47	1.35	1.74	1.80	1.83	2.91	—	2.91	0.40	0.64	0.64	0.59	0.44	—	—	—
April	0.01	0.01	—	1.93	1.09	3.17	3.10	3.11	1.87	—	1.87	0.55	0.73	1.73	1.16	0.61	—	—	—
May	0.01	0.01	—	—	0.97	2.24	2.05	2.05	1.56	—	1.56	0.50	1.47	1.70	2.06	0.61	—	—	—

Table 4.2.5 (end)

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity							
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 to 3 years	over 3 years	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
in euros																			
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	—	—	—
August	0.01	0.01	—	—	1.25	1.53	1.39	1.43	1.57	—	1.57	—	0.42	—	—	0.42	—	—	—
September	0.01	0.01	—	—	0.43	1.06	0.55	0.56	1.26	—	1.26	—	0.73	0.83	—	0.74	—	—	—
October	0.01	0.01	—	—	2.12	1.02	1.11	1.11	1.18	—	1.18	—	0.28	0.32	—	0.30	—	—	—
November	0.01	0.01	—	—	2.22	1.06	1.25	1.26	1.17	—	1.17	—	0.14	0.61	—	0.23	—	—	—
December	0.01	0.01	—	—	0.91	0.95	0.90	0.94	2.01	—	2.01	—	0.32	2.02	—	0.53	—	—	—
2026																			
January	0.01	0.01	—	—	0.76	1.20	1.02	1.03	0.82	—	0.82	—	0.65	0.41	—	0.54	—	—	—
February	0.01	0.01	—	—	1.72	1.10	1.10	1.14	1.08	—	1.08	0.43	0.47	0.18	—	0.27	—	—	—
March	0.01	0.01	—	—	1.15	0.95	0.98	1.00	1.31	—	1.31	—	0.83	—	—	0.83	—	—	—
April	0.01	0.01	—	—	1.55	0.92	1.01	1.02	1.32	—	1.32	0.17	—	0.13	—	0.14	—	—	—
May	0.01	0.01	—	—	1.27	1.50	1.48	1.49	1.37	—	1.37	—	0.75	0.47	—	0.53	—	—	—

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
2025															
31.12	0	0	0	0	0	0	0	3,305	3,275	0	0	0	0	0	31
2026															
31.01	0	0	0	0	0	0	0	3,299	3,268	0	0	0	0	0	31
28.02	0	0	0	0	0	0	0	3,290	3,260	0	0	0	0	0	31
31.03	0	0	0	0	0	0	0	3,282	3,251	0	0	0	0	0	31
30.04	0	0	0	0	0	0	0	3,275	3,244	0	0	0	0	0	31
31.05	0	0	0	0	0	0	0	3,267	3,237	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
2025						
31.12	1,657,051	15,054	66,280	810,014	760,914	382,912
2026						
31.01	1,618,335	4,735	67,287	777,398	758,309	375,623
28.02	1,676,673	3,922	97,989	794,111	769,687	386,475
31.03	1,790,564	5,294	119,961	877,302	773,995	222,281
30.04	1,797,188	3,682	122,090	926,796	733,819	309,261
31.05	1,694,369	3,144	125,155	820,279	733,262	311,895

[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
2025										
31.12	120,325,461	37,925,914	82,399,547	5,713,140	1,333,465	2,773,125	10,161,170	19,623,557	40,474,602	17,750,950
2026										
31.01	119,132,342	38,179,854	80,952,489	5,257,262	1,284,682	2,815,965	10,042,954	19,270,226	39,881,401	17,697,534
28.02	119,235,833	38,189,754	81,046,079	5,459,450	1,131,575	2,639,403	9,993,409	19,439,314	39,877,987	17,560,753
31.03	120,315,106	38,285,201	82,029,905	6,102,709	1,438,504	2,614,938	9,938,764	19,540,825	39,781,538	16,995,190
30.04	122,019,832	38,383,109	83,636,723	6,518,802	1,303,711	2,558,886	10,010,501	20,160,567	40,393,330	17,020,654
31.05	122,880,173	38,609,174	84,270,999	6,721,280	1,232,724	2,496,750	10,046,579	20,320,803	40,702,828	17,626,747

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
2025										
31.12	10,683,478	19,741	10,663,737	1,158,162	317,374	628,770	1,145,098	1,812,197	5,314,913	1,791,119
2026										
31.01	10,840,916	19,110	10,821,805	1,181,886	293,634	494,689	1,222,029	1,835,243	5,516,062	1,756,572
28.02	11,106,253	19,420	11,086,834	1,214,637	283,723	393,759	1,305,501	1,911,125	5,695,261	2,261,239
31.03	11,620,240	20,166	11,600,074	1,269,520	240,533	441,027	1,327,492	2,154,992	5,865,977	2,026,025
30.04	10,696,502	18,451	10,678,050	1,061,982	257,490	344,405	1,302,063	1,985,251	5,444,610	1,558,257
31.05	10,256,881	17,180	10,239,701	1,058,493	303,526	290,984	1,245,803	1,893,369	5,175,664	1,484,235

[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
2025				
31.12	93,063,284	2,607,711	37,945,655	1,780,873
2026				
31.01	91,774,294	2,678,262	38,198,964	1,803,454
28.02	92,132,913	2,787,768	38,209,174	1,810,480
31.03	93,629,979	2,913,159	38,305,367	1,807,268
30.04	94,314,773	2,973,175	38,401,561	1,797,351
31.05	94,510,700	3,021,896	38,626,354	1,860,919

[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.)

	By maturity								Total for all maturities	
	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	total	of which car loans
1	2	3	4	5	6	7	8	9	10	11
2025										
January	43.71	42.87	28.18	23.99	29.08	28.55	21.74	22.38	22.72	21.72
February	43.88	31.74	28.23	23.52	28.44	30.58	19.31	20.18	20.53	21.56
March	42.06	43.65	32.02	22.86	28.01	29.26	19.51	20.33	20.63	21.07
April	43.72	32.15	29.83	22.96	28.71	25.75	18.26	18.83	19.22	19.67
May	40.73	43.10	30.48	24.05	29.22	26.91	18.34	18.95	19.29	18.81
June	36.38	28.08	28.80	24.12	27.82	26.23	18.14	18.71	19.02	17.19
July	29.58	43.42	30.35	24.86	29.23	26.54	17.66	18.23	18.52	15.55
August	42.01	43.37	30.97	23.90	28.45	25.49	16.91	17.47	17.77	14.65
September	43.47	29.79	26.50	23.13	27.85	22.94	16.48	16.92	17.23	14.75
October	42.52	40.86	29.38	22.84	27.98	22.67	16.14	16.57	16.86	15.07
November	43.58	25.08	28.49	22.08	27.24	22.83	15.91	16.32	16.63	16.12
December	27.21	42.56	26.13	22.34	27.06	21.63	14.12	14.43	14.71	16.08
2026										
January	43.52	42.86	25.28	23.65	28.93	23.65	15.66	16.07	16.46	18.40
February	43.66	32.10	27.33	24.76	30.16	23.77	18.84	19.13	19.45	18.15
March	39.25	43.12	29.18	24.81	30.26	23.59	19.23	19.50	19.82	17.50
April	43.60	24.72	29.11	25.42	30.60	24.16	18.78	19.16	19.48	16.85
May	43.72	44.19	29.07	27.53	32.14	25.25	18.41	19.04	19.45	16.58

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% p.a.)

	By maturity								Total for all maturities
	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
2025									
January	–	–	–	–	–	–	–	–	–
February	–	–	–	–	–	–	–	–	–
March	–	–	–	–	–	–	–	–	–
April	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–
July	–	–	–	–	–	–	–	–	–
August	–	–	–	–	–	–	–	–	–
September	–	–	–	–	–	–	–	–	–
October	–	–	–	–	–	–	–	–	–
November	–	–	–	–	–	–	–	–	–
December	–	–	–	–	–	–	–	–	–
2026									
January	–	–	–	–	–	–	–	–	–
February	–	–	–	–	–	–	–	–	–
March	–	–	–	–	–	–	–	–	–
April	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–

Table 4.3.5

Weighted Average Interest Rates on Loans to Individuals in Euros

(% p.a.)

	By maturity								Total for all maturities
	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
2025									
January	–	–	–	–	–	–	–	–	–
February	–	–	–	–	–	–	–	–	–
March	–	–	–	–	–	–	–	–	–
April	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–
July	–	–	–	–	–	–	–	–	–
August	–	–	–	–	–	–	–	–	–
September	–	–	–	–	–	–	–	–	–
October	–	–	–	–	–	–	–	–	–
November	–	–	–	–	–	–	–	–	–
December	–	–	–	–	–	–	–	–	–
2026									
January	–	–	–	–	–	–	–	–	–
February	–	–	–	–	–	–	–	–	–
March	–	–	–	–	–	–	–	–	–
April	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–

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
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
August	18.80	16.72	21.41	18.90	18.71	14.15	15.99	14.61	23.16	21.27	21.95	20.81	21.30	17.32	17.93	17.60
September	19.78	18.38	20.16	17.88	19.01	15.68	16.82	16.09	21.64	21.32	21.67	20.19	21.22	16.50	17.95	17.20
October	18.29	18.73	20.35	16.88	17.89	15.64	14.76	15.32	19.44	20.78	21.35	20.32	20.70	17.27	17.95	17.62
November	17.66	18.84	19.88	18.42	18.80	13.86	14.26	14.04	21.76	21.51	19.93	19.23	19.96	16.23	17.92	17.12
December	16.59	19.38	19.78	16.82	17.99	13.43	14.20	13.75	14.26	19.83	20.12	18.63	18.80	16.38	16.80	16.60
2026																
January	17.00	18.88	19.47	18.69	18.33	15.92	14.90	15.58	19.41	20.52	20.27	19.35	19.80	15.72	16.50	16.05
February	16.48	19.06	19.03	17.88	17.96	14.27	15.55	14.60	18.54	18.84	21.21	20.36	19.70	15.50	16.94	16.30
March	17.77	17.47	18.39	15.87	17.26	12.66	16.11	14.17	22.02	19.67	19.04	18.41	19.58	15.52	17.32	16.47
April	15.90	18.16	18.70	17.51	17.56	11.45	13.73	12.22	19.57	19.12	19.42	18.62	19.00	14.63	16.59	15.68
May	13.91	18.11	18.12	16.95	17.23	11.58	11.48	11.54	10.98	18.99	19.21	18.02	18.15	14.32	13.75	14.00

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
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	–	–	–	–	–	–	–	–	–	–	–
August	–	–	7.03	–	7.03	–	–	–	–	–	–	–	–	–	–	–
September	–	–	7.69	–	7.69	–	–	–	–	–	–	–	–	–	–	–
October	–	–	7.09	7.51	7.22	–	–	–	–	–	–	–	–	–	–	–
November	–	–	7.55	–	7.55	–	–	–	–	–	–	–	–	–	–	–
December	–	–	–	–	–	7.31	–	7.31	–	–	–	–	–	–	–	–
2026																
January	–	–	–	–	–	7.99	–	7.99	–	–	–	–	–	–	–	–
February	–	–	6.93	–	6.93	–	–	–	–	–	–	–	–	–	–	–
March	–	–	7.22	8.34	7.97	–	–	–	–	–	–	–	–	–	–	–
April	–	–	–	–	–	10.02	–	10.02	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

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
2025																
January	–	–	7.37	–	7.37	–	–	–	–	–	–	–	–	–	–	–
February	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
March	–	–	–	–	–	9.86	–	9.86	–	–	–	–	–	–	–	–
April	–	–	7.82	–	7.82	–	–	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
July	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
August	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
September	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
October	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
November	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
December	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2026																
January	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
February	–	–	–	7.80	7.80	–	–	–	–	–	–	–	–	–	–	–
March	–	–	–	7.21	7.21	–	–	–	–	–	–	–	–	–	–	–
April	–	–	6.53	–	6.53	–	–	–	–	–	–	–	–	–	–	–
May	–	–	6.65	–	6.65	–	–	–	–	–	–	–	–	–	–	–

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
2024												
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
31.08	1,079,966	105,351	83,911	15	13,664,121	1,069,109	188,158	41	525,314	47,367	77	6
30.09	1,259,867	115,191	1,377	7	13,903,256	1,074,478	193,022	41	541,558	50,807	79	6
31.10	1,352,026	117,643	67,960	0	14,153,758	1,070,181	253,325	32	564,610	58,676	81	6
30.11	1,051,727	103,895	960	0	14,376,316	1,064,836	244,905	28	567,282	65,843	108	6
31.12	1,598,716	141,928	6,438	11	14,498,440	1,071,544	252,229	35	587,814	73,406	6	6
2026												
31.01	690,386	77,126	841	30	14,362,365	1,030,257	244,803	64	586,870	59,699	6	6
28.02	918,434	89,352	3,343	72	14,501,365	1,017,485	250,310	138	596,719	61,576	6	6
31.03	1,264,166	123,880	2,448	40	14,661,296	1,023,689	250,623	173	631,120	64,270	7	6
30.04	1,361,024	118,717	1,144	20	14,909,179	1,034,267	231,509	34	623,739	65,936	20	6
31.05	1,056,378	109,766	1,177	0	15,157,466	1,035,855	219,918	32	638,103	67,364	6	6

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

Table 4.3.10

Housing Loans Granted to Resident Individuals

Date	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, millions rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue debt		
1	2	3	4	5	6	7
2024						
31.12	73,488	292,658	19,202,140	96,902	302.2	8.47
2025						
31.01	32,333	126,987	19,093,337	102,999	305.4	8.35
28.02	52,687	227,267	19,152,677	110,734	309.5	7.70
31.03	57,975	257,263	19,227,239	117,114	310.6	7.57
30.04	65,404	290,445	19,344,960	127,991	308.2	7.53
31.05	63,376	287,513	19,466,882	138,187	308.5	7.48
30.06	68,761	309,111	19,543,634	147,665	307.9	7.47
31.07	77,529	356,023	19,481,954	159,284	307.4	7.46
31.08	85,171	392,371	19,706,992	170,121	307.0	7.58
30.09	87,935	404,528	19,926,320	179,089	304.4	8.03
31.10	106,054	489,770	20,222,740	190,522	304.6	8.24
30.11	105,459	501,551	20,479,056	200,481	309.4	7.93
31.12	166,578	811,377	20,843,052	207,503	313.6	7.59
2026						
31.01	84,691	424,983	21,093,409	213,244	315.3	7.64
28.02	68,770	290,375	21,190,158	217,400	285.8	9.99
31.03	77,147	330,662	21,251,867	223,716	285.9	10.04
30.04	83,926	359,619	21,379,598	228,588	282.0	10.27
31.05	75,160	328,433	21,438,126	242,109	283.9	10.18
30.06	101,388	482,826	21,607,207	250,386	299.0	8.95

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
2024						
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	—	—
30.09	—	—	2,826	1,363	—	—
31.10	—	—	2,708	1,318	—	—
30.11	—	—	2,531	1,200	—	—
31.12	—	—	2,460	1,163	—	—
2026						
31.01	—	—	2,362	1,128	—	—
28.02	—	—	2,376	1,141	—	—
31.03	—	—	2,447	1,187	—	—
30.04	—	—	2,243	1,100	—	—
31.05	—	—	2,103	1,046	—	—
30.06	—	—	2,238	1,114	—	—

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
2024							
31.12	73,364	291,146	19,195,201	94,911	303.7	8.47	899,102
2025							
31.01	32,294	126,932	19,086,429	100,644	305.5	8.35	932,104
28.02	52,573	227,090	19,145,633	108,344	309.8	7.70	920,172
31.03	57,811	257,069	19,220,116	114,587	310.7	7.56	910,332
30.04	65,247	290,271	19,337,925	125,592	308.3	7.52	902,096
31.05	63,262	287,331	19,460,075	135,783	308.6	7.47	896,804
30.06	68,695	308,949	19,536,754	145,242	308.0	7.47	890,935
31.07	77,462	355,872	19,475,329	156,874	307.5	7.46	884,100
31.08	85,094	392,274	19,700,406	167,725	307.0	7.58	877,761
30.09	87,872	404,401	19,919,911	176,727	304.5	8.03	871,836
31.10	105,966	489,610	20,216,495	188,205	304.6	8.24	863,535
30.11	105,410	501,455	20,472,932	198,158	309.4	7.93	856,557
31.12	166,509	811,214	20,837,166	205,377	313.6	7.59	855,967
2026							
31.01	84,659	424,903	21,087,433	211,108	315.3	7.64	848,539
28.02	68,714	290,222	21,183,949	215,279	285.9	9.99	831,151
31.03	77,084	330,495	21,245,143	221,575	286.0	10.04	826,670
30.04	83,850	358,970	21,372,873	226,437	282.5	10.27	819,029
31.05	75,102	328,235	21,431,548	239,941	284.0	10.18	809,574
30.06	101,328	482,695	21,600,923	248,217	299.1	8.95	808,588

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
2024							
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
30.09	—	—	2,583	1,124	—	—	2,150
31.10	—	—	2,473	1,085	—	—	2,043
30.11	—	—	2,302	974	—	—	1,978
31.12	—	—	2,254	959	—	—	1,939
2026							
31.01	—	—	2,161	930	—	—	1,855
28.02	—	—	2,172	940	—	—	1,874
31.03	—	—	2,233	976	—	—	1,941
30.04	—	—	2,046	905	—	—	1,720
31.05	—	—	1,915	861	—	—	1,523
30.06	—	—	2,033	912	—	—	1,638

Table 4.3.12

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

Date	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	2	3	4	5	6	7
2024						
31.12	35,599	187,209	4,584,867	9,321	322.1	6.15
2025						
31.01	15,967	86,449	4,476,561	9,894	321.6	6.13
28.02	27,160	150,257	4,415,358	10,710	323.4	6.00
31.03	29,916	166,178	4,363,170	11,104	323.2	6.01
30.04	29,662	166,844	4,330,964	11,857	322.6	5.98
31.05	29,196	167,354	4,283,384	12,521	322.6	6.04
30.06	31,167	175,590	4,275,243	13,216	322.8	6.05
31.07	34,450	197,383	4,228,309	14,440	323.2	6.00
31.08	38,639	222,906	4,227,203	15,336	323.8	6.08
30.09	40,779	234,655	4,263,775	16,357	322.9	6.44
31.10	48,227	277,873	4,331,193	17,551	324.9	6.45
30.11	53,450	308,842	4,471,658	18,203	328.4	6.31
31.12	85,576	487,672	4,666,806	18,726	329.2	6.20
2026						
31.01	44,664	261,270	4,761,421	19,183	329.6	6.35
28.02	22,596	127,389	4,639,684	19,528	315.0	6.83
31.03	25,265	144,575	4,503,410	20,259	311.9	7.22
30.04	26,138	148,809	4,429,141	20,536	307.9	7.30
31.05	23,263	134,989	4,322,920	21,235	309.8	7.39
30.06	38,620	228,891	4,277,068	21,468	321.0	6.90

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
2024						
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	–	–
30.09	–	–	2	2	–	–
31.10	–	–	2	2	–	–
30.11	–	–	1	1	–	–
31.12	–	–	1	1	–	–
2026						
31.01	–	–	1	1	–	–
28.02	–	–	1	1	–	–
31.03	–	–	2	2	–	–
30.04	–	–	1	1	–	–
31.05	–	–	1	1	–	–
30.06	–	–	1	1	–	–

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
2025				
31.12	29,027,617	8,937,151	20,597,575	587,450
2026				
31.01	28,808,607	7,484,603	21,881,580	571,200
28.02	29,402,639	5,831,836	24,097,821	588,273
31.03	29,451,028	6,911,787	22,922,307	591,027
30.04	29,595,908	7,347,308	22,588,415	583,616
31.05	30,177,100	7,620,674	22,927,277	600,104

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
2025		
31.12	671,828	613,603
2026		
31.01	734,846	665,773
28.02	690,247	615,513
31.03	673,294	589,224
30.04	747,060	672,497
31.05	864,951	785,452

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
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
Q3	2,680,228.56	12,657,026	1,450,626	118,525.71	3,553,678.91	35,230,370	166,275	636,539	53,426.78	51,015.82
Q4	2,866,317.52	14,930,568	1,444,347	168,027.95	3,573,947.99	35,154,879	170,719	865,794	72,046.50	68,901.42
2026										
Q1	3,166,787.77	16,275,388	1,440,787	41,280.33	3,572,606.42	34,495,045	171,748	112,786	17,665.91	16,829.32

[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
2025	2,098,309.78	631,428.60	309.97	304,331.87	168,027.95	2,866,317.52

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
2025	3,554.49	642.78	300.05	62.28	11,046.71	9.66	293.65	136.30	5,432.48	62.52	208.34	99.92

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
2025	8,929.77	7.45	230.49	106.99	381,542.30	81,193.34	2,190.01	955.07	68,901.42	9,146.84

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
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
Q3	20,355.7	14,846.9	2,124.1	1,088.4	2,296.3	20,651,486.7	1,535,906.0	1,313,789.0	406,862.9	17,394,928.8
Q4	21,814.9	16,057.7	2,343.6	1,089.5	2,324.1	21,748,758.9	1,860,125.8	1,502,629.0	556,677.5	17,829,326.6
2026										
Q1	23,021.7	17,050.2	2,516.0	1,090.0	2,365.4	23,089,011.5	2,191,000.7	1,672,587.6	556,197.4	18,669,225.9

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
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
Q3	1,256,794.1	174,400.6	451,845.1	81,524.7	549,023.7	347,946.4	59,544.8	166,624.3	22,309.8	99,467.5
Q4	1,194,843.4	297,324.7	365,052.2	173,079.7	359,386.8	356,164.5	39,021.8	218,371.8	32,023.7	66,747.2
2026										
Q1	1,227,315.5	287,615.8	343,593.6	78,333.8	517,772.2	407,700.4	31,261.9	217,870.2	94,504.0	64,064.2

[1] Data are given exclusive of additional closed funds with blocked assets.

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

Table 4.5.5

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

Insurance type	Q1 2026	
	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) — total	508,750.9	486,583.3
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	401,063.2	268,521.2
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium — total	362,450.6	253,021.4
of which:		
investment life insurance — total	22,958.0	32,821.5
of which:		
for up to 1 year, inclusive	630.6	12,631.5
for 1 through 3 years	680.2	2,607.8
for 3 through 5 years	6.1	9,273.4
for 5 through 10 years	163.9	409.4
for over 10 years or for an indefinite period	21,477.1	7,899.2
credit life insurance — total	16,748.0	5,490.3
of which:		
for up to 1 year, inclusive	11,495.5	1,633.4
for 1 through 3 years	1,214.2	314.8
for 3 through 5 years	651.3	2,377.4
for 5 through 10 years	3,271.5	1,140.7
for over 10 years or for an indefinite period	115.4	24.1
endowment life insurance — total	322,090.3	214,611.0
of which:		
for up to 1 year, inclusive	159,637.5	155,123.8
for 1 through 3 years	85,149.5	20,271.9
for 3 through 5 years	58,990.0	34,478.3
for 5 through 10 years	8,166.4	3,436.3
for over 10 years or for an indefinite period	10,147.1	1,300.8
high risk life insurance — total	228.2	22.9
of which:		
for up to 1 year, inclusive	211.1	11.0
for 1 through 3 years	4.0	0.8
for 3 through 5 years	11.5	8.8
for 5 through 10 years	–0.1	1.6
for over 10 years or for an indefinite period	1.7	0.6
other life insurance — total	426.2	75.7
of which:		
for up to 1 year, inclusive	11.3	1.3
for 1 through 3 years	237.0	62.4
for 3 through 5 years	143.4	4.3
for 5 through 10 years	15.9	0.8
for over 10 years or for an indefinite period	18.6	6.9

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments — total	38,612.5	15,499.8
of which:		
investment life insurance — total	27.7	59.5
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	24.7	59.5
for 5 through 10 years	3.0	0.0
for over 10 years or for an indefinite period	0.0	0.0
credit life insurance — total	3,348.5	2,074.1
of which:		
for up to 1 year, inclusive	4.6	7.0
for 1 through 3 years	42.2	20.8
for 3 through 5 years	104.3	75.5
for 5 through 10 years	459.2	322.8
for over 10 years or for an indefinite period	2,738.2	1,647.9
endowment life insurance — total	34,200.0	13,013.4
of which:		
for up to 1 year, inclusive	181.1	115.9
for 1 through 3 years	5,003.3	2,109.6
for 3 through 5 years	21,979.2	3,996.7
for 5 through 10 years	4,888.6	5,470.6
for over 10 years or for an indefinite period	2,147.8	1,320.6
risk life insurance — total	195.9	74.9
of which:		
for up to 1 year, inclusive	23.7	7.2
for 1 through 3 years	0.3	1.2
for 3 through 5 years	53.1	21.7
for 5 through 10 years	2.8	1.1
for over 10 years or for an indefinite period	115.9	43.5
other life insurance — total	840.4	277.9
of which:		
for up to 1 year, inclusive	4.6	0.1
for 1 through 3 years	1.5	1.2
for 3 through 5 years	10.3	24.8
for 5 through 10 years	10.3	4.8
for over 10 years or for an indefinite period	813.6	247.0
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	91,196.5	209,830.1
of which:		
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income with a lump-sum payment of an insurance premium — total	85,666.4	197,339.2
of which:		
investment life insurance — total	82,574.1	186,323.1
of which:		
for up to 1 year, inclusive	–14.3	31,150.0
for 1 through 3 years	365.9	5,095.9

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 3 through 5 years	55,873.4	99,508.9
for 5 through 10 years	272.6	5,239.3
for over 10 years or for an indefinite period	26,076.5	45,329.0
credit life insurance — total	0.6	0.0
of which:		
for up to 1 year, inclusive	0.5	0.0
for 1 through 3 years	0.2	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	–0.1	0.0
for over 10 years or for an indefinite period	0.0	0.0
endowment life insurance — total	3,039.8	11,014.3
of which:		
for up to 1 year, inclusive	2,345.3	2,659.2
for 1 through 3 years	306.9	1,903.5
for 3 through 5 years	150.6	4,986.0
for 5 through 10 years	232.2	1,295.0
for over 10 years or for an indefinite period	4.8	170.6
risk life insurance — total	29.9	0.1
of which:		
for up to 1 year, inclusive	29.8	0.0
for 1 through 3 years	0.1	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.1
for over 10 years or for an indefinite period	0.0	0.0
other life insurance — total	22.0	1.7
of which:		
for up to 1 year, inclusive	5.4	0.0
for 1 through 3 years	0.3	0.9
for 3 through 5 years	0.0	0.0
for 5 through 10 years	5.2	0.0
for over 10 years or for an indefinite period	11.2	0.8
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income with the payment of an insurance premium in instalments — total	5,530.1	12,491.0
of which:		
investment life insurance — total	339.9	841.8
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	146.5	654.2
for 5 through 10 years	187.1	134.9
for over 10 years or for an indefinite period	6.3	52.8
credit life insurance — total	0.0	0.0
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	0.0	0.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
endowment life insurance — total	5,061.5	11,620.6
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	28.7	7.3
for 3 through 5 years	419.1	5,328.6
for 5 through 10 years	1,966.0	3,540.8
for over 10 years or for an indefinite period	2,647.7	2,743.9
risk life insurance — total	4.5	4.2
of which:		
for up to 1 year, inclusive	0.1	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.3	0.9
for over 10 years or for an indefinite period	4.1	3.3
other life insurance — total	124.3	24.3
of which:		
for up to 1 year, inclusive	2.6	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	4.7	1.6
for 5 through 10 years	2.1	0.0
for over 10 years or for an indefinite period	114.9	22.7
Voluntary unit-linked life insurance – total	16,491.3	8,232.0
of which:		
voluntary unit-linked life insurance with a lump-sum payment of an insurance premium — total	501.1	1,771.5
of which:		
for up to 1 year, inclusive	16.4	0.0
for 1 through 3 years	75.1	0.0
for 3 through 5 years	301.6	4.0
for 5 through 10 years	0.5	0.0
for over 10 years or for an indefinite period	107.6	1,767.5
voluntary unit-linked life insurance with the payment of an insurance premium in instalments — total	15,990.2	6,460.5
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	13.4	0.0
for over 10 years or for an indefinite period	15,976.8	6,460.5
Voluntary pension insurance — total	8,585.6	291.6
of which:		
voluntary pension insurance with with a lump-sum payment of an insurance premium– total	7,996.7	129.4
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	3,903.1	0.0
for 3 through 5 years	3,486.8	0.0
for 5 through 10 years	202.4	1.7
for over 10 years or for an indefinite period	404.4	127.7

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary pension insurance with the payment of an insurance premium in instalments — total	588.9	162.3
of which:		
for up to 1 year, inclusive	0.0	13.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	1.2	0.7
for 5 through 10 years	4.4	13.3
for over 10 years or for an indefinite period	583.3	135.3
Voluntary personal insurance (excluding life insurance) — total	124,964.9	66,274.6
of which:		
voluntary accident and sickness insurance — total	31,814.3	9,396.1
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	2,651.7	1,053.6
voluntary accident and sickness insurance of passengers	685.8	9.6
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	28.4	5.6
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	4,902.1	2,256.3
voluntary accident and sickness insurance of tax officials	6.9	10.1
voluntary accident and sickness insurance of other citizens	23,539.3	6,060.9
voluntary medical insurance — total	93,150.6	56,878.5
of which:		
voluntary medical insurance of individuals travelling abroad	933.3	640.1
voluntary medical insurance by employers of their employees	77,562.5	51,711.6
voluntary medical insurance of other citizens	14,654.8	4,526.8
Voluntary general property insurance — total	219,585.2	87,655.7
of which:		
voluntary insurance of property — total	180,857.1	79,205.1
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) — total	77,431.7	50,677.0
of which:		
voluntary insurance of motor vehicles	76,822.1	50,510.2
of which:		
compensation in kind for damage caused	0.0	30,102.9
voluntary insurance of other land vehicles (excluding railway vehicles)	609.5	166.8
of which:		
compensation in kind for damage caused	0.0	33.0
voluntary insurance of railway vehicles	1,104.9	370.9
voluntary insurance of aircraft	3,672.7	2,442.0
voluntary insurance of vessels — total	4,314.9	865.7
of which:		
voluntary insurance of sea vessels	4,006.8	744.1
voluntary insurance of inland vessels	308.1	121.6

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of cargo	11,041.7	1,651.9
voluntary agricultural insurance — total	2,261.9	3,978.4
of which:		
voluntary government agricultural insurance — total	1,725.8	3,607.1
of which:		
voluntary agricultural crop insurance	944.8	3,607.1
voluntary agricultural insurance of perennial plantings	6.4	0.0
voluntary agricultural insurance of livestock	766.6	0.0
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	8.0	0.0
voluntary non-government agricultural insurance — total	536.0	371.2
of which:		
voluntary agricultural crop insurance	104.7	213.6
voluntary agricultural insurance of perennial plantings	5.6	0.0
voluntary agricultural insurance of livestock	336.4	142.6
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	89.3	15.0
Voluntary insurance of legal entities' assets (except for vehicle and cargo insurance and agricultural insurance) — total	46,421.9	15,338.4
of which:		
voluntary insurance of goods in storage	854.6	236.6
voluntary insurance of assets used in construction and installation works	9,127.8	3,617.0
voluntary insurance of other assets of legal entities	36,439.5	11,484.8
Voluntary insurance of individuals' assets (except for vehicle and cargo insurance and agricultural insurance) — total	34,607.5	3,880.9
of which:		
voluntary insurance of individuals' houses	11,954.1	2,046.0
voluntary insurance of household assets	3,749.8	440.6
voluntary insurance of other assets of individuals	18,903.5	1,394.3
voluntary insurance of third party liability insurance — total	16,414.3	2,468.9
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	1,366.7	467.2
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system)	1,212.8	446.6
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system)	153.8	20.2
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.2	0.4
voluntary third party liability insurance of owners of railway vehicles	53.3	69.1
voluntary third party liability insurance of owners of aircraft	1,119.8	97.4
voluntary third party liability insurance of owners of vessels — total	4,040.1	238.2
of which:		
voluntary third party liability insurance of owners of sea vessels	3,793.4	203.8

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	246.7	34.3
voluntary third party liability insurance of operators of hazardous facilities — total	1,082.1	8.5
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	60.1	0.0
voluntary third party liability insurance of operators of hydraulic structures	2.1	0.0
voluntary third party liability insurance of operators of other hazardous facilities	1,019.9	8.5
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	1,183.4	281.7
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	634.4	6.3
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	549.0	275.4
voluntary third party liability insurance for damage caused — total	7,019.4	1,194.5
of which:		
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	567.3	65.8
voluntary third party liability insurance of public notaries for damage caused	41.3	22.5
voluntary third party liability insurance of appraisers for damage caused	31.3	6.8
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	9.7	0.3
voluntary third party liability insurance of other persons for damage caused	6,369.8	1,099.0
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	549.4	112.3
of which:		
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	1.4	0.0
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	0.9	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.2	0.0
voluntary third party liability insurance of audit organizations and individual auditors for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of borrowers under credit/loan agreements for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of developers in relation to the transfer of residential premises to participants in equity construction under equity construction agreements for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of travel operators under agreements for the sale of tourism products for failure to perform or improper performance of contractual obligations	140.8	0.0
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	406.1	112.3
voluntary business risk insurance	7,999.9	3,965.6

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance — total	14,314.0	2,016.0
of which:		
voluntary insurance of financial risks of individuals travelling abroad	2,045.3	770.9
voluntary insurance of creditors' financial risks	6.2	0.2
voluntary insurance of other persons' financial risks	12,262.4	1,245.0
Mandatory government life and health insurance of servicemen and similar categories — total	3,496.7	641.2
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	2,727.1	637.6
mandatory government life and health insurance of internal affairs personnel	0.0	1.2
mandatory government life and health insurance of the State Fire Service personnel	354.8	0.0
mandatory government life and health insurance of the personnel of the institutions and bodies of the penal system	0.0	0.2
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	414.7	2.3
Mandatory third party liability insurance of owners of vehicles	74,617.9	55,278.5
of which:		
compensation in kind for damage caused	0.0	2,722.7
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	839.9	301.5
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	680.0	141.8
mandatory third party liability insurance of the owner of a hydraulic structure for causing damage as a result of an accident at the said structure	70.0	159.8
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	12.8	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	77.0	0.0
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	709.6	212.5
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	97.7	5.6
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	90.0	3.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	7.7	2.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	5.2	2.1
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	3.6	2.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	1.6	0.0

Table 4.5.5 (end)

(millions of rubles)

1	2	5
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by sea vessels	2.8	0.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by inland vessels — total	4.7	0.3
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health, and assets during transportation by suburban, in-city, sightseeing, transit and local transport routes and crossings	3.4	0.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health, and assets on tourist travel routes	1.3	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	586.3	186.0
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health, and assets during transportation by private hire vehicle as well during intercity or international bus transportation	143.0	51.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	54.8	32.3
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	34.5	10.8
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	87.3	66.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health, and assets during taxi transportation	266.6	25.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	6.9	5.1
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	5.9	13.5
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	313.6

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	410.2	163,414.9	35,541.8	127,873.1	58,327.4	401.9	64,358.9	4,785.0
2025	535.2	390.7	149,462.5	34,200.2	115,262.4	56,563.0	511.6	53,994.0	4,193.8
2024									
Q1	463.9	267.0	38,785.7	8,281.9	30,503.9	13,388.4	72.6	15,913.9	1,128.9
Q2	477.0	315.8	41,440.5	8,980.4	32,460.1	14,561.2	68.0	16,630.6	1,200.3
Q3	495.2	370.8	41,796.7	8,998.6	32,798.1	15,487.3	82.3	16,074.6	1,154.0
Q4	507.9	410.2	41,392.0	9,281.0	32,111.0	14,890.4	179.1	15,739.8	1,301.8
2025									
Q1	517.5	275.0	34,353.9	7,578.6	26,775.3	13,210.6	66.7	12,443.7	1,054.4
Q2	523.4	321.1	38,143.8	8,555.4	29,588.4	14,277.2	88.5	14,238.2	984.5
Q3	526.1	359.9	38,293.7	8,984.9	29,308.8	14,520.5	121.2	13,653.8	1,013.4
Q4	535.2	390.7	38,671.1	9,081.3	29,589.8	14,554.7	235.2	13,658.3	1,141.6
2026									
Q1	538.8	271.0	31,511.5	7,253.0	24,258.5	12,383.5	81.0	10,928.2	865.8

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	4,976.2	1,845.5	3,130.7	1,779.6	909.8	439.9	1.4
2025	9.6	5.5	4,902.4	1,772.1	3,130.3	1,936.7	851.7	340.4	1.5
2024									
Q1	6.9	2.6	1,113.2	403.0	710.3	387.4	220.2	102.4	0.3
Q2	6.9	3.3	1,172.5	428.5	744.0	427.5	196.6	119.5	0.4
Q3	7.5	4.1	1,289.3	482.6	806.8	463.8	227.8	114.8	0.4
Q4	7.9	5.0	1,401.1	531.4	869.7	500.9	265.2	103.2	0.4
2025									
Q1	8.2	3.0	1,133.3	396.4	736.9	413.4	250.3	72.9	0.4
Q2	8.6	4.0	1,142.8	419.9	722.9	467.3	170.9	84.4	0.3
Q3	9.0	4.8	1,247.6	455.8	791.8	508.2	191.0	92.2	0.3
Q4	9.6	5.5	1,378.7	500.0	878.7	547.8	239.5	91.0	0.5
2026									
Q1	9.8	3.2	1,103.0	384.2	718.9	439.3	216.4	62.7	0.5

[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.

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
2025	19,979.6	4,854,107.9	19,498.4	3,155,684.6	481.0	579,147.8	0.19	1,119,275.5
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
Q3	5,013.3	1,258,913.7	4,898.6	795,019.9	114.6	148,360.8	0.05	315,533.0
Q4	5,403.6	1,352,569.8	5,268.0	886,961.5	135.5	168,416.7	0.04	297,191.6
2026								
Q1	4,975.6	1,186,773.6	4,871.0	779,002.3	104.6	128,804.2	0.03	278,967.1

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
30.09.2025	86	72	64	8	8	6
31.12.2025	85	72	64	8	8	5
CENTRAL FEDERAL DISTRICT						
31.12.2024	63	57	48	1	1	5
30.09.2025	61	54	46	1	1	6
31.12.2025	60	54	46	1	1	5
Moscow and Moscow Region						
31.12.2024	62	56	47	1	1	5
30.09.2025	60	53	45	1	1	6
31.12.2025	59	53	45	1	1	5
NORTH-WESTERN FEDERAL DISTRICT						
31.12.2024	6	6	6	–	–	–
30.09.2025	6	6	6	–	–	–
31.12.2025	6	6	6	–	–	–
SOUTHERN FEDERAL DISTRICT						
31.12.2024	3	1	1	2	2	–
30.09.2025	3	1	1	2	2	–
31.12.2025	3	1	1	2	2	–
NORTH CAUCASIAN FEDERAL DISTRICT						
31.12.2024	1	–	–	1	1	–
30.09.2025	1	–	–	1	1	–
31.12.2025	1	–	–	1	1	–
VOLGA FEDERAL DISTRICT						
31.12.2024	5	4	4	1	1	–
30.09.2025	5	4	4	1	1	–
31.12.2025	5	4	4	1	1	–
URALS FEDERAL DISTRICT						
31.12.2024	3	3	3	–	–	–
30.09.2025	4	3	3	1	1	–
31.12.2025	4	3	3	1	1	–
SIBERIAN FEDERAL DISTRICT						
31.12.2024	2	1	1	1	1	–
30.09.2025	2	1	1	1	1	–
31.12.2025	2	1	1	1	1	–
FAR-EASTERN FEDERAL DISTRICT						
31.12.2024	4	3	3	1	1	–
30.09.2025	4	3	3	1	1	–
31.12.2025	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
30.09.2025	19	11	8	8	40
31.12.2025	19	12	7	8	39
CENTRAL FEDERAL DISTRICT					
31.12.2024	13	4	4	8	34
30.09.2025	12	3	4	4	38
31.12.2025	12	3	4	4	37
Moscow and Moscow Region					
31.12.2024	13	3	4	8	34
30.09.2025	12	2	4	4	38
31.12.2025	12	2	4	4	37
NORTH-WESTERN FEDERAL DISTRICT					
31.12.2024	3	1	1	—	1
30.09.2025	3	1	1	—	1
31.12.2025	3	1	1	—	1
SOUTHERN FEDERAL DISTRICT					
31.12.2024	—	1	1	1	—
30.09.2025	—	1	1	1	—
31.12.2025	—	2	—	1	—
NORTH CAUCASIAN FEDERAL DISTRICT					
31.12.2024	1	—	—	—	—
30.09.2025	1	—	—	—	—
31.12.2025	1	—	—	—	—
VOLGA FEDERAL DISTRICT					
31.12.2024	2	1	1	1	—
30.09.2025	2	1	1	1	—
31.12.2025	2	1	1	1	—
URALS FEDERAL DISTRICT					
31.12.2024	1	2	—	—	—
30.09.2025	1	2	—	1	—
31.12.2025	1	2	—	1	—
SIBERIAN FEDERAL DISTRICT					
31.12.2024	—	2	—	—	—
30.09.2025	—	2	—	—	—
31.12.2025	—	2	—	—	—
FAR-EASTERN FEDERAL DISTRICT					
31.12.2024	—	1	1	1	1
30.09.2025	—	1	1	1	1
31.12.2025	—	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 2026					
	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	626	3,042,599.12	233	737,560.81	393	2,305,038.31
CENTRAL FEDERAL DISTRICT	485	2,551,155.58	113	271,919.58	372	2,279,236.00
Belgorod Region	3	102.07	3	102.07	—	—
Bryansk Region	2	0.65	2	0.65	—	—
Vladimir Region	2	2,170.00	2	2,170.00	—	—
Voronezh Region	3	2,624.42	3	2,624.42	—	—
Ivanovo Region	—	—	—	—	—	—
Kaluga Region	1	1.11	1	1.11	—	—
Kostroma Region	3	10,000.02	2	0.02	1	10,000.00
Kursk Region	4	544.78	4	544.78	—	—
Lipetsk Region	—	—	—	—	—	—
Moscow Region	14	3,785.11	13	2,785.11	1	1,000.00
Orel Region	4	126.55	4	126.55	—	—
Ryazan Region	—	—	—	—	—	—
Smolensk Region	2	341.56	1	261.56	1	80.00
Tambov Region	—	—	—	—	—	—
Tver Region	—	—	—	—	—	—
Tula Region	1	14.30	1	14.30	—	—
Yaroslavl Region	8	56,234.54	8	56,234.54	—	—
Moscow	438	2,475,210.46	69	207,054.46	369	2,268,156.00
NORTH-WESTERN FEDERAL DISTRICT	42	341,219.41	32	331,219.41	10	10,000.00
Republic of Karelia	1	2.38	1	2.38	—	—
Republic of Komi	1	688.21	1	688.21	—	—
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	—	—	—	—	—	—
Kaliningrad Region	6	194.38	6	194.38	—	—
Leningrad Region	1	179.99	1	179.99	—	—
Murmansk Region	3	5,003.56	3	5,003.56	—	—
Novgorod Region	2	0.03	2	0.03	—	—
Pskov Region	—	—	—	—	—	—
Saint Petersburg	28	335,150.86	18	325,150.86	10	10,000.00
SOUTHERN FEDERAL DISTRICT	11	20,772.62	10	20,742.62	1	30.00
Republic of Adygeya (Adygeya)	1	25.04	1	25.04	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	4	7,001.38	4	7,001.38	—	—
Krasnodar Territory	1	1.09	1	1.09	—	—
Astrakhan Region	1	12,133.95	1	12,133.95	—	—
Volgograd Region	1	383.16	1	383.16	—	—
Rostov Region	3	1,228.00	2	1,198.00	1	30.00
Sevastopol	—	—	—	—	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	2	46.58	2	46.58	—	—
Republic of Daghestan	—	—	—	—	—	—
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	—	—	—	—	—	—
Stavropol Territory	2	46.58	2	46.58	—	—
VOLGA FEDERAL DISTRICT	39	61,833.46	39	61,833.46	—	—
Republic of Bashkortostan	5	2,230.01	5	2,230.01	—	—
Mari El Republic	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	8	453.25	8	453.25	—	—
Udmurt Republic	1	480.10	1	480.10	—	—
Chuvash Republic — Chuvashia	1	30.27	1	30.27	—	—
Perm Territory	2	2,505.75	2	2,505.75	—	—
Kirov Region	2	227.00	2	227.00	—	—
Nizhny Novgorod Region	7	2,398.72	7	2,398.72	—	—
Orenburg Region	1	2.30	1	2.30	—	—
Penza Region	1	301.05	1	301.05	—	—
Samara Region	5	21,755.02	5	21,755.02	—	—
Saratov Region	5	1,450.00	5	1,450.00	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	1	30,000.00	1	30,000.00	—	—
URALS FEDERAL DISTRICT	21	18,784.65	12	3,042.34	9	15,742.31
Kurgan Region	—	0.00	—	—	—	—
Sverdlovsk Region	6	1,101.29	6	1,101.29	—	—
Tyumen Region	13	5,683.34	5	1,941.03	8	3,742.31
Khanty-Mansi Autonomous Area — Yugra	—	0.00	—	—	—	—
Yamal-Nenets Autonomous Area	13	5,683.34	5	1,941.03	8	3,742.31
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	—	0.00	—	—	—	—
Chelyabinsk Region	2	12,000.02	1	0.02	1	12,000.00
SIBERIAN FEDERAL DISTRICT	12	17,513.39	12	17,513.39	—	—
Altai Republic	1	13.21	1	13.21	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	1	0.01	1	0.01	—	—
Altai Territory	1	144.77	1	144.77	—	—
Krasnoyarsk Territory	2	1,650.10	2	1,650.10	—	—
Irkutsk Region	2	63.91	2	63.91	—	—
Kemerovo Region — Kuzbass	2	47.39	2	47.39	—	—
Novosibirsk Region	2	2,594.00	2	2,594.00	—	—
Omsk Region	1	13,000.00	1	13,000.00	—	—
Tomsk Region	—	—	—	—	—	—
FAR-EASTERN FEDERAL DISTRICT	14	31,273.43	13	31,243.43	1	30.00
Republic of Buryatia	1	0.12	1	0.12	—	—
Republic of Sakha (Yakutia)	2	161.62	2	161.62	—	—
Trans-Baikal Territory	—	—	—	—	—	—
Kamchatka Territory	1	14.47	1	14.47	—	—
Primorye Territory	4	987.63	3	957.63	1	30.00
Khabarovsk Territory	1	30,000.00	1	30,000.00	—	—
Amur Region	—	—	—	—	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	5	109.58	5	109.58	—	—
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 2026		
	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	3	2,786.92
	Chinese yuan	4	40.00
	Euro	1	169.38
CENTRAL FEDERAL DISTRICT	US dollar	1	10.00
	Chinese yuan	4	40.00
Belgorod Region		—	—
Bryansk Region		—	—
Vladimir Region		—	—
Voronezh Region		—	—
Ivanovo Region		—	—
Kaluga Region		—	—
Kostroma Region		—	—
Kursk Region		—	—
Lipetsk Region		—	—
Moscow Region		—	—
Orel Region		—	—
Ryazan Region		—	—
Smolensk Region		—	—
Tambov Region		—	—
Tver Region		—	—
Tula Region		—	—
Yaroslavl Region		—	—
Moscow	US dollar	1	10.00
	Chinese yuan	4	40.00
NORTH-WESTERN FEDERAL DISTRICT	US dollar	2	2,776.92
	Euro	1	169.38
Republic of Karelia		—	—
Republic of Komi		—	—
Arkhangelsk Region		—	—
Nenets Autonomous Area		—	—
Arkhangelsk Region, excluding Nenets Autonomous Area		—	—
Vologda Region		—	—
Kaliningrad Region		—	—
Leningrad Region		—	—
Murmansk Region		—	—
Novgorod Region		—	—
Pskov Region		—	—
Saint Petersburg	US dollar	2	2,776.92
	Euro	1	169.38
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)

	30.06.2026									
	Customer funds, total		of which							
			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	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	137,134,010	13,113,167	22,147,567	1,820,380	34,582,976	7,622,878	63,573,396	3,043,665	7,336,447	0
CENTRAL FEDERAL DISTRICT	82,358,865	11,109,398	14,470,439	1,378,882	26,757,221	7,248,098	29,739,384	1,926,141	3,860,516	0
Belgorod Region	682,824	40,074	51,314	9,217	58,616	21,214	512,139	8,433	36,975	0
Bryansk Region	417,781	9,883	40,077	3,779	35,938	191	303,178	5,708	23,825	0
Vladimir Region	646,998	11,031	93,271	1,150	51,546	1,287	456,161	8,230	27,170	0
Voronezh Region	1,242,469	33,071	155,747	8,203	144,001	3,295	846,008	20,987	51,961	0
Ivanovo Region	360,639	8,659	21,707	1,325	21,518	58	286,494	7,001	14,125	0
Kaluga Region	566,470	12,497	79,150	2,410	69,090	2,177	366,099	7,702	20,018	0
Kostroma Region	565,090	9,895	18,222	4,755	308,979	434	217,846	4,633	10,332	0
Kursk Region	487,247	14,007	31,181	1,353	61,650	106	339,501	10,583	28,662	0
Lipetsk Region	482,504	12,918	45,723	4,138	72,247	1,118	327,322	7,462	22,209	0
Moscow Region	5,467,092	197,585	762,170	36,347	538,348	69,001	3,613,940	87,572	400,830	0
Orel Region	269,413	4,581	25,687	1,461	36,466	3	188,994	3,011	10,458	0
Ryazan Region	624,437	13,141	118,166	1,881	53,018	3,962	384,182	6,947	49,361	0
Smolensk Region	408,215	9,181	92,196	1,843	25,711	1,135	263,291	5,858	15,769	0
Tambov Region	360,679	4,828	59,718	811	28,307	102	244,935	3,463	12,621	0
Tver Region	531,416	9,498	62,153	854	45,112	481	390,783	7,935	19,179	0
Tula Region	809,964	11,792	163,087	2,353	95,118	157	483,519	8,817	49,707	0
Yaroslavl Region	716,317	19,786	98,212	3,670	85,813	2,542	489,097	13,158	27,621	0
Moscow	67,719,310	10,686,970	12,552,659	1,293,331	25,025,743	7,140,835	20,025,896	1,708,641	3,039,691	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	13,174,937	640,253	2,162,377	138,210	1,658,217	163,389	8,212,809	308,002	779,589	0
Republic of Karelia	245,295	9,339	14,615	5,114	8,155	353	200,907	3,778	12,600	0
Republic of Komi	338,595	9,389	16,601	1,746	11,519	0	288,539	7,479	14,124	0
Arkhangelsk Region	535,905	8,294	58,645	205	21,423	4	404,492	7,873	39,264	0
Nenets Autonomous Area	34,433	542	986	0	901	0	23,265	539	8,611	0
Arkhangelsk Region, excluding Nenets Autonomous Area	501,472	7,751	57,660	205	20,521	4	381,226	7,334	30,653	0
Vologda Region	551,735	20,630	61,030	3,553	57,151	7,405	394,127	9,424	22,382	0
Kaliningrad Region	635,918	26,329	62,621	8,543	57,072	1,429	449,504	15,899	45,781	0
Leningrad Region	683,074	10,007	32,728	2,305	167,610	575	439,234	6,775	29,497	0
Murmansk Region	493,505	36,804	32,353	7,618	30,307	2,970	375,236	10,515	23,031	0
Novgorod Region	227,627	5,053	34,192	882	15,057	0	163,494	4,079	8,552	0
Pskov Region	218,736	3,797	15,687	250	28,212	230	159,975	3,244	9,394	0
Saint Petersburg	9,244,547	510,610	1,833,905	107,995	1,261,712	150,424	5,337,301	238,936	574,965	0
SOUTHERN FEDERAL DISTRICT	7,054,390	193,801	824,746	25,483	958,939	61,961	4,404,189	99,939	529,684	0
Republic of Adygeya (Adygeya)	84,453	1,052	4,299	10	2,396	0	61,945	1,005	10,862	0
Republic of Kalmykia	42,733	501	2,048	5	677	0	28,500	431	7,866	0
Republic of Crimea	494,986	1,670	84,716	54	20,059	0	314,070	1,491	37,630	0
Krasnodar Territory	3,186,873	110,239	246,342	8,945	713,572	57,638	1,850,975	41,323	220,510	0
Astrakhan Region	276,538	5,046	18,603	1,133	12,101	196	196,448	3,590	39,717	0
Volgograd Region	778,518	19,579	77,596	5,277	38,662	1,213	588,139	12,683	41,022	0
Rostov Region	2,038,715	54,959	374,469	9,951	164,162	2,914	1,252,198	38,804	163,091	0
Sevastopol	151,575	755	16,674	107	7,311	0	111,915	612	8,985	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,550,783	23,423	226,368	2,144	104,980	283	1,024,020	18,740	123,132	0
Republic of Daghestan	236,951	1,753	18,619	113	8,230	273	173,166	1,248	23,058	0
Republic of Ingushetia	14,498	316	2,239	9	81	0	9,944	296	1,410	0
Kabardino-Balkar Republic	112,531	1,671	9,671	192	14,120	0	75,410	1,432	9,281	0
Karachay-Cherkess Republic	46,607	529	2,776	3	1,332	0	33,978	509	6,160	0
Republic of North Ossetia — Alania	122,516	1,469	7,789	173	2,252	0	93,883	1,257	14,283	0
Chechen Republic	138,530	237	80,222	41	8,558	0	38,332	177	4,761	0
Stavropol Territory	879,149	17,450	105,051	1,612	70,406	9	599,307	13,821	64,179	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	14,355,269	385,437	2,167,628	89,761	2,025,211	50,157	8,773,929	233,133	811,337	0
Republic of Bashkortostan	1,289,546	23,919	108,649	4,013	109,454	448	902,613	18,764	127,883	0
Mari El Republic	223,714	2,746	15,860	205	17,010	257	167,224	2,167	17,482	0
Republic of Mordovia	244,171	6,585	15,382	1,641	24,549	1,164	183,557	2,754	13,241	0
Republic of Tatarstan (Tatarstan)	3,087,256	66,745	542,484	12,154	798,474	18,426	1,362,281	34,789	188,048	0
Udmurt Republic	758,750	13,455	182,510	5,097	98,468	174	419,374	7,761	35,329	0
Chuvash Republic — Chuvashia	657,785	7,752	102,505	818	134,954	353	357,410	6,378	45,492	0
Perm Territory	1,202,544	36,729	211,521	9,947	123,387	3,145	768,525	22,842	59,149	0
Kirov Region	526,826	23,659	81,151	17,918	45,875	489	350,054	4,938	27,426	0
Nizhny Novgorod Region	2,018,143	51,057	348,519	12,289	253,431	4,158	1,272,908	32,292	86,181	0
Orenburg Region	605,594	11,180	73,240	3,065	40,204	201	433,422	7,755	31,681	0
Penza Region	530,601	6,508	56,965	842	50,350	32	354,866	5,447	45,406	0
Samara Region	1,877,190	108,597	265,148	15,665	228,157	19,297	1,242,427	69,439	82,283	0
Saratov Region	869,384	16,598	79,778	2,773	73,397	1,722	639,887	11,723	32,832	0
Ulyanovsk Region	463,766	9,905	83,915	3,334	27,499	289	319,377	6,084	18,902	0
URALS FEDERAL DISTRICT	7,932,394	384,411	1,043,820	48,339	2,037,657	24,669	4,194,801	301,316	451,386	0
Kurgan Region	202,275	3,025	12,867	436	10,204	0	159,520	2,538	12,411	0
Sverdlovsk Region	2,784,236	88,332	550,189	36,200	349,919	4,949	1,611,785	40,488	192,108	0
Tyumen Region	3,365,421	248,247	244,080	2,011	1,445,259	10,476	1,438,728	234,517	173,164	0
Khanty-Mansi Autonomous Area — Yugra	2,129,767	228,168	75,468	442	1,322,376	6,975	637,372	220,329	69,321	0
Yamal-Nenets Autonomous Area	371,543	4,409	29,517	14	32,502	49	265,756	4,228	33,195	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	864,111	15,669	139,095	1,554	90,381	3,452	535,600	9,960	70,648	0
Chelyabinsk Region	1,580,463	44,807	236,683	9,692	232,274	9,245	984,768	23,773	73,703	0
SIBERIAN FEDERAL DISTRICT	6,616,608	215,801	832,116	53,624	709,388	60,998	4,464,639	96,157	385,461	0
Altai Republic	59,324	384	12,088	80	16,844	0	25,337	275	3,247	0
Republic of Tuva	41,898	971	1,786	699	1,282	0	22,384	265	14,447	0
Republic of Khakassia	135,459	5,068	12,803	288	5,990	787	103,448	3,894	5,817	0
Altai Territory	703,506	19,841	67,565	3,355	88,059	7,498	477,663	8,321	40,672	0

Table 6.2.1 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	1,232,119	32,642	144,752	9,420	124,506	8,010	840,796	14,549	78,827	0
Irkutsk Region	936,905	27,559	129,125	11,602	86,712	878	641,345	14,675	49,871	0
Kemerovo Region — Kuzbass	769,133	17,311	73,661	4,787	63,009	333	574,888	11,815	37,439	0
Novosibirsk Region	1,624,433	86,757	257,568	19,116	233,698	39,262	977,185	26,599	103,404	0
Omsk Region	699,721	14,233	90,501	3,282	46,538	1,727	499,850	8,460	35,945	0
Tomsk Region	414,112	11,035	42,266	996	42,748	2,502	301,743	7,305	15,791	0
FAR-EASTERN FEDERAL DISTRICT	4,090,763	160,644	420,073	83,938	331,363	13,323	2,759,625	60,237	395,343	0
Republic of Buryatia	264,741	4,719	16,045	1,834	7,726	66	184,573	2,379	43,289	0
Republic of Sakha (Yakutia)	385,060	9,122	44,185	3,898	25,608	1,162	251,023	3,951	39,509	0
Trans-Baikal Territory	329,094	13,477	30,745	10,375	14,378	47	232,271	2,936	39,416	0
Kamchatka Territory	234,649	7,030	21,484	4,039	30,640	40	159,873	2,869	13,757	0
Primorye Territory	1,192,183	43,805	118,260	16,615	130,930	2,418	772,769	23,342	129,230	0
Khabarovsk Territory	775,758	25,101	94,604	10,490	47,933	3,181	518,011	11,081	79,524	0
Amur Region	359,940	23,457	36,287	15,429	32,811	4,523	246,854	3,176	23,419	0
Magadan Region	120,581	15,167	12,145	10,861	8,167	472	85,948	3,809	4,699	0
Sakhalin Region	343,841	17,527	38,601	10,212	30,484	1,413	243,549	5,650	17,532	0
Jewish Autonomous Region	47,315	613	2,223	129	1,601	0	38,147	476	3,449	0
Chukotka Autonomous Area	37,601	627	5,492	56	1,085	0	26,607	568	1,518	0
OUTSIDE THE RUSSIAN FEDERATION	17,681	186,042	11,801	174,147	0	369	5,730	161	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)

	30.06.2026		
	Total	in rubles	in foreign currency and precious metals
1	2	3	4
THE RUSSIAN FEDERATION	2,694,535	2,665,042	29,493
CENTRAL FEDERAL DISTRICT	1,228,938	1,218,532	10,406
Belgorod Region	22,474	22,393	81
Bryansk Region	13,077	12,993	84
Vladimir Region	17,540	17,373	167
Voronezh Region	35,419	35,269	150
Ivanovo Region	15,207	15,077	130
Kaluga Region	13,065	13,036	29
Kostroma Region	8,997	8,973	24
Kursk Region	15,402	15,385	17
Lipetsk Region	13,976	13,910	66
Moscow Region	131,622	130,423	1,200
Orel Region	7,350	7,320	30
Ryazan Region	16,037	15,975	62
Smolensk Region	10,513	10,469	44
Tambov Region	13,919	13,909	11
Tver Region	10,781	10,724	57
Tula Region	16,297	16,237	61
Yaroslavl Region	14,519	14,341	178
Moscow	852,742	844,727	8,015
NORTH-WESTERN FEDERAL DISTRICT	231,122	228,731	2,391
Republic of Karelia	5,639	5,618	22
Republic of Komi	6,876	6,822	54
Arkhangelsk Region	10,183	10,162	21
Nenets Autonomous Area	665	665	0
Arkhangelsk Region, excluding Nenets Autonomous Area	9,519	9,497	21
Vologda Region	15,171	15,062	108
Kaliningrad Region	19,171	19,070	100
Leningrad Region	13,481	13,438	43
Murmansk Region	7,606	7,581	25
Novgorod Region	5,681	5,657	24
Pskov Region	4,759	4,737	22
Saint Petersburg	142,555	140,584	1,972
SOUTHERN FEDERAL DISTRICT	263,717	260,447	3,269
Republic of Adygeya (Adygeya)	4,191	4,191	0
Republic of Kalmykia	3,331	3,304	27
Republic of Crimea	20,029	20,012	17
Krasnodar Territory	117,383	116,440	943
Astrakhan Region	8,451	8,446	5
Volgograd Region	27,225	27,083	142
Rostov Region	77,303	75,174	2,129
Sevastopol	5,803	5,797	6
NORTH CAUCASIAN FEDERAL DISTRICT	67,140	65,439	1,701
Republic of Daghestan	13,202	13,187	15
Republic of Ingushetia	611	610	1
Kabardino-Balkar Republic	3,824	3,808	16
Karachay-Cherkess Republic	2,152	2,151	1
Republic of North Ossetia — Alania	3,974	3,969	5

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	5,150	5,150	0
Stavropol Territory	38,226	36,563	1,664
VOLGA FEDERAL DISTRICT	366,558	361,657	4,902
Republic of Bashkortostan	35,436	35,356	80
Mari El Republic	5,552	5,509	42
Republic of Mordovia	6,292	6,246	46
Republic of Tatarstan (Tatarstan)	52,184	51,905	279
Udmurt Republic	20,495	20,310	185
Chuvash Republic — Chuvashia	13,180	13,129	51
Perm Territory	35,702	35,477	226
Kirov Region	20,867	20,738	129
Nizhny Novgorod Region	45,514	45,229	284
Orenburg Region	25,149	25,138	11
Penza Region	21,225	21,149	76
Samara Region	38,314	34,926	3,388
Saratov Region	33,361	33,322	39
Ulyanovsk Region	13,288	13,223	65
URALS FEDERAL DISTRICT	175,800	171,735	4,065
Kurgan Region	6,234	6,229	6
Sverdlovsk Region	66,118	63,504	2,613
Tyumen Region	56,041	55,711	330
Khanty-Mansi Autonomous Area — Yugra	22,512	22,484	28
Yamal-Nenets Autonomous Area	9,346	9,343	3
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	24,182	23,884	299
Chelyabinsk Region	47,407	46,292	1,115
SIBERIAN FEDERAL DISTRICT	204,037	202,317	1,721
Altai Republic	1,653	1,630	23
Republic of Tuva	1,508	1,508	0
Republic of Khakassia	6,711	6,648	64
Altai Territory	27,450	27,149	300
Krasnoyarsk Territory	40,053	39,912	141
Irkutsk Region	28,214	28,086	128
Kemerovo Region — Kuzbass	18,048	18,017	31
Novosibirsk Region	43,950	43,372	577
Omsk Region	25,928	25,500	428
Tomsk Region	10,522	10,494	28
FAR-EASTERN FEDERAL DISTRICT	157,222	156,184	1,038
Republic of Buryatia	11,284	11,068	217
Republic of Sakha (Yakutia)	23,388	23,345	42
Trans-Baikal Territory	10,482	10,426	56
Kamchatka Territory	8,659	8,632	27
Primorye Territory	38,285	38,113	173
Khabarovsk Territory	23,383	23,285	98
Amur Region	18,718	18,466	252
Magadan Region	5,693	5,684	9
Sakhalin Region	12,911	12,748	162
Jewish Autonomous Region	1,609	1,607	2
Chukotka Autonomous Area	2,810	2,810	0
OUTSIDE THE RUSSIAN FEDERATION	104	104	0

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

6.3. Funds Allocations

Table 6.3.1

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

(millions of rubles)

	Volume loans for May 2026											
	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	5,501,228	103,749	56,503	1,343,844	121,281	113,271	264,569	205,699	1,015,889	647,224	1,141,526	544,175
CENTRAL FEDERAL DISTRICT	3,192,269	17,085	12,548	767,314	39,867	35,240	126,118	79,919	604,288	365,057	900,557	256,824
Belgorod Region	26,659	0	0	6,389	121	2,576	1,333	413	13,141	362	226	2,097
Bryansk Region	7,633	0	0	1,547	0	1,481	358	98	1,367	645	36	2,100
Vladimir Region	13,410	6	0	6,971	163	373	328	138	1,549	1,060	70	2,752
Voronezh Region	36,968	9	0	10,906	408	6,026	3,544	753	6,898	3,713	214	4,497
Ivanovo Region	7,138	0	0	2,906	95	370	521	46	930	667	43	1,560
Kaluga Region	14,086	38	0	6,116	1	795	2,231	307	2,821	293	122	1,363
Kostroma Region	12,150	0	0	1,561	0	59	314	193	7,491	655	1,295	583
Kursk Region	9,346	0	0	2,021	0	3,929	520	130	1,207	227	36	1,276
Lipetsk Region	25,433	0	0	17,215	41	2,938	575	166	1,334	1,034	57	2,073
Moscow Region	404,885	373	0	88,067	25,194	4,081	9,123	5,920	156,765	31,877	50,831	32,654
Orel Region	5,188	0	0	1,761	96	1,112	413	58	964	188	28	568
Ryazan Region	21,685	0	0	8,052	230	5,284	2,764	404	2,751	746	82	1,374
Smolensk Region	12,673	0	0	2,940	96	765	396	120	5,566	533	79	2,178
Tambov Region	10,619	0	0	2,568	125	1,892	215	112	2,905	447	122	2,232
Tver Region	19,818	1	0	10,797	0	521	376	237	5,161	492	280	1,952
Tula Region	124,301	162	0	110,715	347	1,357	2,843	194	4,940	859	222	2,662
Yaroslavl Region	26,771	17	0	11,250	1,561	640	3,231	208	3,767	768	3,511	1,819
Moscow	2,413,505	16,479	12,548	475,534	11,388	1,040	97,032	70,422	384,732	320,491	843,303	193,084

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	629,666	6,947	6,500	178,582	9,565	6,654	21,558	87,313	111,531	72,042	46,876	88,599
Republic of Karelia	36,568	281	0	556	59	35	567	151	281	256	270	34,111
Republic of Komi	2,805	0	0	897	14	10	325	204	664	240	50	401
Arkhangelsk Region	32,442	23	0	24,261	340	72	1,159	1,684	1,698	1,576	637	993
Nenets Autonomous Area	903	0	0	0	0	0	14	2	13	812	15	46
Arkhangelsk Region, excluding Nenets Autonomous Area	31,539	23	0	24,261	340	72	1,144	1,682	1,684	764	622	947
Vologda Region	20,443	0	0	12,746	290	738	637	276	2,484	746	692	1,834
Kaliningrad Region	31,455	0	0	4,324	145	2,774	2,675	4,166	2,420	4,354	7,601	2,996
Leningrad Region	75,541	39	0	53,803	212	1,363	1,917	886	3,352	10,674	513	2,781
Murmansk Region	7,673	0	0	117	1,206	3	175	1,848	851	666	2,067	740
Novgorod Region	5,204	1	0	1,232	675	327	274	78	901	106	47	1,561
Pskov Region	5,519	0	0	2,569	0	1,222	205	53	264	359	41	808
Saint Petersburg	412,017	6,603	6,500	78,077	6,624	111	13,624	77,967	98,615	53,064	34,957	42,375
SOUTHERN FEDERAL DISTRICT	437,797	580	550	53,773	11,270	20,735	16,028	8,190	93,446	62,379	137,930	33,466
Republic of Adygeya (Adygeya)	9,456	0	0	993	0	322	762	50	688	6,291	27	323
Republic of Kalmykia	2,273	0	0	41	0	35	218	34	703	199	81	962
Republic of Crimea	27,054	0	0	1,763	145	397	3,499	365	4,189	11,539	1,056	4,103
Krasnodar Territory	299,550	34	5	24,210	9,457	13,680	4,806	6,467	62,230	30,307	134,337	14,022
Astrakhan Region	5,960	1	0	528	2	235	2,247	110	1,731	748	28	330
Volgograd Region	21,795	35	35	11,004	173	1,227	1,487	282	2,863	1,231	604	2,889
Rostov Region	68,289	511	511	15,087	1,307	4,692	2,526	871	20,626	11,666	1,625	9,379
Sevastopol	3,420	0	0	148	188	148	482	11	418	397	170	1,459
NORTH CAUCASIAN FEDERAL DISTRICT	31,340	0	0	4,216	36	4,447	5,006	461	5,903	3,995	1,159	6,118
Republic of Daghestan	2,632	0	0	427	0	132	637	40	334	460	165	435
Republic of Ingushetia	407	0	0	311	0	29	2	3	23	1	4	35
Kabardino-Balkar Republic	945	0	0	154	0	215	217	12	172	22	47	107
Karachay-Cherkess Republic	664	0	0	160	0	98	140	4	22	132	46	62
Republic of North Ossetia — Alania	1,163	0	0	147	0	183	128	127	126	24	81	348
Chechen Republic	1,405	0	0	80	0	0	210	141	487	43	16	428
Stavropol Territory	24,124	0	0	2,937	36	3,790	3,672	133	4,739	3,313	800	4,703

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	464,479	27,376	14,752	139,063	12,996	26,510	42,736	8,858	80,255	48,042	17,369	61,276
Republic of Bashkortostan	53,758	10,341	153	13,639	32	2,103	3,827	459	7,384	7,728	413	7,831
Mari El Republic	4,196	0	0	728	258	286	1,172	62	752	58	112	767
Republic of Mordovia	8,867	0	0	3,338	0	2,557	706	58	964	289	69	887
Republic of Tatarstan (Tatarstan)	99,471	721	717	29,261	386	6,339	15,672	1,271	12,721	11,841	2,006	19,253
Udmurt Republic	25,297	1,901	1,901	9,208	62	1,120	568	407	2,078	7,055	778	2,119
Chuvash Republic — Chuvashia	13,022	0	0	1,589	16	245	1,606	116	7,004	977	159	1,312
Perm Territory	46,042	10,614	10,614	10,185	114	907	5,099	1,654	4,418	5,365	3,547	4,140
Kirov Region	9,412	9	9	2,205	24	851	1,163	348	1,688	712	575	1,838
Nizhny Novgorod Region	74,437	58	3	31,172	6,297	1,181	3,306	1,747	14,526	3,502	1,239	11,408
Orenburg Region	30,207	2,372	22	11,153	397	970	953	572	5,776	788	5,521	1,705
Penza Region	17,277	0	0	3,205	135	4,209	2,238	355	2,652	2,509	488	1,488
Samara Region	46,491	622	596	10,855	1,022	3,849	4,655	1,284	13,418	5,428	467	4,890
Saratov Region	24,786	737	737	8,032	4,153	1,441	980	295	5,599	1,062	355	2,133
Ulyanovsk Region	11,217	1	0	4,492	101	451	792	231	1,274	727	1,641	1,506
URALS FEDERAL DISTRICT	330,956	14,598	13,518	133,865	7,588	4,566	18,525	5,710	33,251	52,395	22,565	37,891
Kurgan Region	10,561	2	2	6,608	715	545	759	139	488	520	84	701
Sverdlovsk Region	178,705	284	102	88,876	1,220	1,239	7,838	3,664	19,715	34,621	5,094	16,155
Tyumen Region	68,566	13,418	13,414	1,163	4,411	1,418	6,826	1,410	5,343	11,756	16,071	6,748
Khanty-Mansi Autonomous Area — Yugra	16,916	5,116	5,115	307	3,562	15	2,349	773	1,572	518	235	2,467
Yamal-Nenets Autonomous Area	25,928	8,291	8,291	224	0	32	709	383	174	211	15,362	542
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	25,722	10	8	632	849	1,371	3,768	254	3,598	11,027	474	3,739
Chelyabinsk Region	73,123	894	0	37,218	1,243	1,364	3,102	497	7,705	5,497	1,316	14,286
SIBERIAN FEDERAL DISTRICT	240,879	9,391	5,000	55,524	9,364	13,080	18,112	6,894	56,106	21,938	8,249	42,221
Altai Republic	4,523	0	0	167	0	12	84	45	3,171	367	437	240
Republic of Tuva	992	0	0	10	0	2	547	8	204	7	31	183
Republic of Khakassia	2,588	0	0	174	0	169	308	114	844	320	27	632
Altai Territory	23,474	146	0	4,745	46	3,463	1,067	1,071	5,103	3,062	288	4,483
Krasnoyarsk Territory	32,753	72	60	2,543	6,197	1,615	4,702	1,976	5,133	2,892	212	7,409
Irkutsk Region	29,448	7,406	3,368	3,613	1,539	773	1,509	687	6,423	2,986	205	4,306
Kemerovo Region — Kuzbass	46,291	1,523	1,477	27,391	590	1,885	564	566	8,435	1,173	741	3,423

Table 6.3.1 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	54,340	149	0	10,247	501	1,881	4,958	1,469	11,991	8,931	5,983	8,230
Omsk Region	22,017	0	0	4,688	343	2,362	3,621	705	4,666	1,804	259	3,569
Tomsk Region	24,451	95	95	1,947	147	918	751	252	10,136	396	66	9,745
FAR-EASTERN FEDERAL DISTRICT	173,842	27,773	3,635	11,507	30,594	2,039	16,488	8,354	31,109	21,376	6,822	17,781
Republic of Buryatia	8,335	505	0	474	0	277	896	67	4,201	991	115	808
Republic of Sakha (Yakutia)	38,719	3,787	3,000	218	22,988	9	2,297	1,383	2,273	3,390	418	1,957
Trans-Baikal Territory	11,792	4,850	0	114	6	20	2,012	91	987	377	548	2,787
Kamchatka Territory	6,446	0	0	331	345	125	274	85	1,839	1,957	1,068	423
Primorye Territory	42,924	0	0	6,274	1,561	1,044	2,837	4,827	10,182	5,667	3,632	6,900
Khabarovsk Territory	24,844	2,103	0	2,990	2,417	47	3,822	330	4,689	4,696	832	2,918
Amur Region	11,445	35	0	912	1,589	499	2,153	524	845	3,577	54	1,259
Magadan Region	5,969	2,121	0	1	881	7	34	369	2,073	248	21	214
Sakhalin Region	5,590	635	635	193	806	12	2,038	432	631	418	131	293
Jewish Autonomous Region	362	0	0	1	0	0	50	0	68	24	1	218
Chukotka Autonomous Area	17,416	13,738	0	0	0	0	75	246	3,322	30	1	4

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 May 2026											
	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	345,875	4,239	3,068	218,004	7,026	1,239	2,149	5,139	30,303	14,117	63,660	0
CENTRAL FEDERAL DISTRICT	243,550	457	457	154,973	0	0	32	26	23,770	6,657	57,635	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	2,029	0	0	2,029	0	0	0	0	0	0	0	0
Ivanovo Region	36	0	0	0	0	0	0	0	36	0	0	0
Kaluga Region	24	0	0	0	0	0	0	0	24	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	312	0	0	282	0	0	0	0	31	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	2,157	0	0	2,131	0	0	0	26	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	3,615	0	0	3,615	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	235,376	457	457	146,917	0	0	32	0	23,679	6,657	57,635	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	66,125	710	0	55,998	0	0	0	0	3,125	6,292	0	0
Republic of Karelia	126	0	0	126	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	9,402	0	0	7,601	0	0	0	0	1,801	0	0	0
Leningrad Region	605	0	0	605	0	0	0	0	0	0	0	0
Murmansk Region	710	710	0	0	0	0	0	0	0	0	0	0
Novgorod Region	5,682	0	0	5,682	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	49,599	0	0	41,984	0	0	0	0	1,324	6,292	0	0
SOUTHERN FEDERAL DISTRICT	3,639	94	94	5	0	1,127	0	0	2,413	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	2,082	0	0	5	0	0	0	0	2,077	0	0	0
Astrakhan Region	1,127	0	0	0	0	1,127	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	430	94	94	0	0	0	0	0	336	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0

Table 6.3.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	3,232	651	651	2,565	0	0	0	0	16	0	0	0
Republic of Bashkortostan	496	0	0	496	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	16	0	0	0	0	0	0	0	16	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	33	0	0	33	0	0	0	0	0	0	0	0
Orenburg Region	2,687	651	651	2,036	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	3,777	0	0	2,192	0	0	0	0	409	0	1,176	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	2,600	0	0	2,192	0	0	0	0	409	0	0	0
Tyumen Region	1,176	0	0	0	0	0	0	0	0	0	1,176	0
Khanty-Mansi Autonomous Area — Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	1,176	0	0	0	0	0	0	0	0	0	1,176	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	12,658	1,975	1,573	0	7,026	112	2,117	0	260	1,169	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	1,522	402	0	0	0	0	0	0	0	1,120	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	2,117	0	0	0	0	0	2,117	0	0	0	0	0
Irkutsk Region	8,608	1,573	1,573	0	7,026	0	0	0	9	0	0	0
Kemerovo Region — Kuzbass	0	0	0	0	0	0	0	0	0	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	363	0	0	0	0	112	0	0	251	0	0	0
Omsk Region	49	0	0	0	0	0	0	0	0	49	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	12,895	352	293	2,270	0	0	0	5,113	311	0	4,849	0
Republic of Buryatia	1,542	0	0	1,542	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	59	59	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	355	0	0	0	0	0	0	0	0	0	355	0
Primorye Territory	6,805	0	0	729	0	0	0	5,113	311	0	652	0
Khabarovsk Territory	3,841	0	0	0	0	0	0	0	0	0	3,841	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	293	293	293	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 31.05.2026											
	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	78,499,117	4,348,859	2,396,380	20,008,452	1,933,039	3,118,129	5,238,372	4,949,206	8,106,583	17,544,944	12,933,505	318,029
CENTRAL FEDERAL DISTRICT	42,189,161	603,287	257,415	7,935,144	909,485	1,194,110	2,840,341	3,096,841	4,275,165	11,100,173	10,099,271	135,344
Belgorod Region	582,531	134,189	0	172,483	501	133,911	13,145	10,665	101,735	12,219	2,361	1,321
Bryansk Region	170,775	7	0	50,266	927	85,265	4,096	1,526	11,485	12,180	3,646	1,377
Vladimir Region	153,446	97	0	91,350	352	9,343	3,533	3,295	14,887	26,048	2,979	1,561
Voronezh Region	562,443	505	0	159,455	6,129	184,362	44,992	10,702	46,724	99,142	7,147	3,284
Ivanovo Region	247,595	3	0	32,139	160	6,486	8,281	172,210	8,739	16,378	2,304	896
Kaluga Region	254,394	479	0	108,208	9	66,407	23,095	2,723	35,419	12,455	4,414	1,184
Kostroma Region	106,031	9	0	56,928	5	1,806	3,759	1,864	13,385	8,015	19,595	666
Kursk Region	306,834	35,002	0	138,328	126	98,061	4,069	2,448	11,074	15,221	1,535	971
Lipetsk Region	371,483	219	0	129,680	572	185,070	9,928	6,701	20,711	16,641	946	1,014
Moscow Region	5,796,177	2,029	61	1,105,520	262,564	59,492	399,473	223,969	1,320,171	1,268,069	1,132,409	22,481
Orel Region	124,039	67	0	62,417	128	34,820	5,655	1,625	12,364	5,728	785	451
Ryazan Region	304,682	7	0	146,414	1,784	67,818	44,668	3,601	19,091	18,449	1,891	959
Smolensk Region	77,654	19	0	30,567	655	12,633	3,786	1,926	17,813	7,308	1,821	1,126
Tambov Region	202,263	0	0	58,704	509	112,609	4,747	2,891	14,555	5,186	1,618	1,444
Tver Region	220,627	186	167	78,187	87	47,703	17,418	2,087	19,688	21,601	32,557	1,112
Tula Region	932,964	5,311	0	793,377	2,502	39,962	24,486	1,999	35,509	24,383	2,853	2,583
Yaroslavl Region	408,389	30	0	132,297	9,328	21,755	17,104	7,415	25,540	18,508	175,302	1,109
Moscow	31,366,834	425,129	257,187	4,588,823	623,145	26,607	2,208,107	2,639,195	2,546,275	9,512,640	8,705,107	91,806

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	10,217,368	695,686	667,345	4,094,749	121,887	142,413	495,575	508,032	1,582,616	1,639,062	890,900	46,448
Republic of Karelia	61,328	3,932	0	15,019	3,937	2,791	5,752	1,549	2,974	2,494	4,470	18,411
Republic of Komi	137,096	47,895	47,846	73,587	149	1,488	2,116	2,021	5,695	2,438	1,288	420
Arkhangelsk Region	404,751	12,562	12,091	278,437	6,305	5,661	17,152	9,683	31,610	27,321	15,168	853
Nenets Autonomous Area	28,124	12,091	12,091	14	1,330	0	250	93	209	13,831	250	55
Arkhangelsk Region, excluding Nenets Autonomous Area	376,628	471	0	278,423	4,975	5,661	16,901	9,590	31,402	13,490	14,918	798
Vologda Region	131,898	7	0	61,778	3,071	14,460	6,887	2,185	10,062	25,369	7,026	1,054
Kaliningrad Region	680,901	1,334	0	135,914	5,986	44,106	39,767	14,954	21,826	129,063	286,056	1,897
Leningrad Region	2,948,010	607	3	2,475,576	13,422	37,068	41,200	55,798	25,015	283,639	13,473	2,210
Murmansk Region	188,711	20,487	0	2,644	10,402	56	45,105	49,986	7,420	6,553	45,382	675
Novgorod Region	44,118	237	0	22,399	1,352	4,461	1,234	1,589	8,660	1,945	1,428	813
Pskov Region	81,554	5	0	33,839	268	31,267	5,023	2,160	2,076	4,622	1,785	510
Saint Petersburg	5,539,001	608,622	607,405	995,556	76,996	1,055	331,340	368,108	1,467,278	1,155,617	514,824	19,605
SOUTHERN FEDERAL DISTRICT	5,433,264	19,348	16,728	997,797	93,540	514,988	331,147	308,443	905,501	1,797,493	442,453	22,554
Republic of Adygeya (Adygeya)	69,861	69	0	6,659	6	8,229	7,785	383	3,857	41,962	707	204
Republic of Kalmykia	31,595	0	0	2,063	7,912	1,528	2,784	725	9,557	4,616	1,799	610
Republic of Crimea	308,760	57	0	23,380	1,123	9,688	48,934	36,345	38,941	131,599	16,195	2,496
Krasnodar Territory	3,555,048	354	42	432,524	29,223	306,959	149,604	213,965	697,267	1,315,408	398,990	10,754
Astrakhan Region	108,000	1,948	4	6,683	12	14,099	48,227	9,723	10,001	15,444	1,562	300
Volgograd Region	343,695	180	124	242,531	484	34,097	20,175	4,735	14,568	19,825	5,236	1,865
Rostov Region	991,339	16,739	16,559	281,993	52,622	138,237	49,117	42,363	125,690	264,138	15,386	5,053
Sevastopol	24,966	0	0	1,964	2,158	2,150	4,520	204	5,620	4,501	2,577	1,272
NORTH CAUCASIAN FEDERAL DISTRICT	831,761	1,156	2	294,860	1,054	198,149	124,368	32,789	61,130	90,079	23,840	4,336
Republic of Daghestan	64,517	44	0	16,845	0	6,797	19,369	682	4,417	14,702	1,409	253
Republic of Ingushetia	7,194	0	0	2,397	0	3,588	217	461	415	53	36	27
Kabardino-Balkar Republic	31,297	10	0	6,428	4	13,726	4,402	528	3,340	1,702	1,035	123
Karachay-Cherkess Republic	51,041	288	0	9,317	3	9,282	6,040	4,561	1,661	17,483	2,327	80
Republic of North Ossetia — Alania	42,568	798	0	2,698	0	20,039	9,484	2,180	3,237	1,214	2,799	120
Chechen Republic	62,493	0	0	2,913	0	4,038	41,441	1,098	6,716	4,160	1,962	165
Stavropol Territory	572,651	17	2	254,263	1,047	140,679	43,415	23,280	41,344	50,765	14,274	3,568

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	6,556,237	284,086	182,918	3,005,536	85,181	604,380	633,788	271,904	436,040	994,931	200,323	40,069
Republic of Bashkortostan	566,834	66,335	2,067	152,060	4,078	64,174	71,149	8,069	39,973	148,774	7,834	4,389
Mari El Republic	91,125	181	1	16,415	155	52,085	14,230	1,252	4,149	1,243	959	457
Republic of Mordovia	99,139	201	0	49,625	423	29,414	5,998	1,902	5,002	4,090	1,813	672
Republic of Tatarstan (Tatarstan)	1,695,625	7,946	7,839	941,076	11,157	98,721	253,817	19,949	71,301	241,680	38,905	11,073
Udmurt Republic	310,444	13,450	13,418	153,942	568	28,384	6,582	7,685	17,167	70,832	9,926	1,909
Chuvash Republic — Chuvashia	108,846	0	0	35,133	447	13,628	21,166	2,025	18,559	14,472	2,703	713
Perm Territory	1,029,562	13,653	11,177	498,653	2,715	16,053	65,983	125,838	27,283	212,055	64,682	2,646
Kirov Region	92,624	81	60	24,117	120	28,958	12,751	2,651	9,411	8,554	4,917	1,066
Nizhny Novgorod Region	835,009	304	92	370,617	37,227	31,524	45,190	45,477	106,137	163,249	26,941	8,343
Orenburg Region	440,345	101,357	70,194	209,792	17,250	29,063	13,208	19,360	17,689	13,466	17,634	1,527
Penza Region	237,830	1,305	0	41,983	426	98,824	28,145	3,704	17,887	41,168	3,046	1,342
Samara Region	715,889	62,477	62,085	356,235	4,624	63,433	75,377	21,355	65,091	56,028	8,145	3,123
Saratov Region	240,463	16,025	15,986	115,674	5,641	38,306	11,215	9,150	26,446	9,617	6,759	1,630
Ulyanovsk Region	92,502	773	0	40,214	351	11,814	8,977	3,487	9,947	9,701	6,059	1,179
URALS FEDERAL DISTRICT	5,857,510	760,872	701,858	2,376,040	91,060	118,542	316,821	127,454	252,372	961,594	821,194	31,561
Kurgan Region	113,525	26	4	70,443	2,432	9,480	6,862	1,836	5,741	14,415	1,640	651
Sverdlovsk Region	2,326,457	6,296	213	1,334,216	52,521	20,922	110,057	45,515	157,448	480,280	109,715	9,487
Tyumen Region	2,524,431	701,723	701,641	532,787	31,257	48,413	128,284	64,307	42,108	294,964	676,704	3,883
Khanty-Mansi Autonomous Area — Yugra	435,120	294,477	294,450	3,223	14,905	244	38,025	38,401	11,319	23,525	9,575	1,426
Yamal-Nenets Autonomous Area	1,094,491	353,744	353,738	41,906	1,293	138	19,558	13,473	5,322	4,693	653,991	373
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	994,821	53,503	53,454	487,658	15,059	48,032	70,701	12,433	25,467	266,747	13,138	2,085
Chelyabinsk Region	893,096	52,827	0	438,593	4,851	39,726	71,618	15,796	47,074	171,934	33,136	17,541
SIBERIAN FEDERAL DISTRICT	3,119,558	284,423	183,768	919,721	321,351	238,621	262,829	144,210	364,475	426,366	129,378	28,183
Altai Republic	36,234	0	0	728	50	341	576	459	7,013	5,542	21,344	182
Republic of Tuva	8,137	0	0	219	0	103	3,256	247	3,057	310	787	158
Republic of Khakassia	22,362	662	200	1,586	90	1,529	7,681	843	4,545	4,444	500	482
Altai Territory	263,469	16,096	0	76,474	734	62,797	10,781	17,501	29,344	37,621	9,186	2,934
Krasnoyarsk Territory	844,638	47,948	46,113	332,267	227,523	35,399	62,833	17,695	38,963	61,869	15,524	4,615
Irkutsk Region	385,597	101,732	23,035	41,792	84,405	10,098	27,174	10,453	39,073	54,699	13,188	2,982
Kemerovo Region — Kuzbass	570,565	114,526	113,469	238,449	4,266	28,349	26,390	20,436	59,978	53,110	22,349	2,711

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	589,749	2,794	441	108,149	882	35,678	97,227	67,135	73,863	170,527	27,897	5,597
Omsk Region	196,216	2	1	80,898	1,133	28,540	18,584	6,508	21,578	21,974	14,612	2,388
Tomsk Region	202,592	664	510	39,159	2,268	35,787	8,327	2,931	87,060	16,271	3,991	6,134
FAR-EASTERN FEDERAL DISTRICT	4,294,259	1,700,000	386,346	384,606	309,481	106,927	233,502	459,531	229,284	535,246	326,148	9,535
Republic of Buryatia	200,888	122,363	98851	12,412	42	15,340	11,061	3,792	17,807	13,791	2,990	1,290
Republic of Sakha (Yakutia)	563,050	310,657	220,982	5,732	110,611	791	33,551	25,832	30,500	39,729	4,376	1,270
Trans-Baikal Territory	511,554	370,921	0	1,823	826	1,003	21,818	6,286	6,297	96,324	4,892	1,364
Kamchatka Territory	237,402	24,250	2	10,384	14,519	3,521	10,695	19,786	13,101	75,170	65,764	213
Primorye Territory	789,782	124	1	145,252	5,817	33,006	61,838	119,255	62,247	180,240	179,057	2,945
Khabarovsk Territory	923,969	317,800	0	128,469	60,622	24,584	34,817	226,254	28,557	94,964	6,491	1,410
Amur Region	240,315	957	0	73,609	74,146	26,588	15,132	21,699	7,409	17,253	2,981	539
Magadan Region	194,520	140,271	0	259	12,629	996	474	10,053	22,517	2,881	4,348	92
Sakhalin Region	242,542	66,503	66,479	6,491	27,651	674	39,615	24,023	7,998	14,241	55,059	289
Jewish Autonomous Region	14,704	8,619	0	142	0	311	4,345	71	527	501	78	110
Chukotka Autonomous Area	375,532	337,534	31	32	2,621	111	156	2,480	32,324	152	111	12

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 31.05.2026											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	7,160,672	1,437,061	1,258,572	2,743,648	25,902	6,226	48,275	58,251	345,155	1,020,162	1,475,993	0
CENTRAL FEDERAL DISTRICT	2,774,814	13,553	13,553	976,857	0	1,863	300	6,276	189,347	602,406	984,213	0
Belgorod Region	346	0	0	0	0	0	0	0	346	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	1,984	0	0	1,984	0	0	0	0	0	0	0	0
Voronezh Region	8,996	0	0	8,996	0	0	0	0	0	0	0	0
Ivanovo Region	112	0	0	68	0	0	0	0	44	0	0	0
Kaluga Region	6,561	0	0	2,318	0	0	0	0	33	4,210	0	0
Kostroma Region	22	0	0	22	0	0	0	0	0	0	0	0
Kursk Region	36,720	0	0	36,720	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	207,316	2,099	2,099	29,664	0	0	0	0	894	5,801	168,858	0
Orel Region	1,835	0	0	0	0	1,835	0	0	0	0	0	0
Ryazan Region	537	0	0	0	0	0	0	0	0	537	0	0
Smolensk Region	9,631	0	0	9,588	0	0	0	43	0	0	0	0
Tambov Region	68	0	0	40	0	28	0	0	0	0	0	0
Tver Region	84	0	0	84	0	0	0	0	0	0	0	0
Tula Region	45,283	0	0	45,283	0	0	0	0	0	0	0	0
Yaroslavl Region	24,344	0	0	2,041	0	0	0	843	0	0	21,459	0
Moscow	2,430,974	11,454	11,454	840,049	0	0	300	5,389	188,029	591,858	793,896	0

Table 6.3.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	1,006,666	7,062	0	475,107	0	15	0	28,482	129,282	290,764	75,954	0
Republic of Karelia	6,350	0	0	4,972	0	0	0	0	0	0	1,378	0
Republic of Komi	6,076	0	0	6,076	0	0	0	0	0	0	0	0
Arkhangelsk Region	5,594	0	0	2,215	0	0	0	49	0	0	3,330	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	5,594	0	0	2,215	0	0	0	49	0	0	3,330	0
Vologda Region	45,407	0	0	45,407	0	0	0	0	0	0	0	0
Kaliningrad Region	67,813	0	0	42,842	0	15	0	0	24,645	310	0	0
Leningrad Region	17,189	0	0	8,185	0	0	0	9,002	0	2	0	0
Murmansk Region	68,924	7,062	0	0	0	0	0	1,189	0	0	60,673	0
Novgorod Region	13,407	0	0	13,407	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	775,908	0	0	352,004	0	0	0	18,241	104,637	290,452	10,573	0
SOUTHERN FEDERAL DISTRICT	255,983	5,994	5,994	91,182	0	4,212	0	4,305	13,051	0	137,238	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	239,139	0	0	91,182	0	0	0	0	10,719	0	137,238	0
Astrakhan Region	4,212	0	0	0	0	4,212	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	12,632	5,994	5,994	0	0	0	0	4,305	2,332	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	20,481	0	0	20,481	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	4,570	0	0	4,570	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	3,727	0	0	3,727	0	0	0	0	0	0	0	0
Stavropol Territory	12,184	0	0	12,184	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	598,306	284,874	279,671	310,227	0	0	0	2,970	234	0	0	0
Republic of Bashkortostan	44,417	5,046	0	39,371	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)	877	0	0	877	0	0	0	0	0	0	0	0
Udmurt Republic	274,243	274,194	274,194	0	0	0	0	0	49	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	120,031	0	0	120,031	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	16,498	0	0	13,527	0	0	0	2,970	0	0	0	0
Orenburg Region	72,929	5,635	5,477	67,294	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	58,317	0	0	58,317	0	0	0	0	0	0	0	0
Saratov Region	10,995	0	0	10,810	0	0	0	0	185	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	1,078,157	777,467	728,786	277,739	0	0	0	0	1,498	0	21,453	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	174,970	0	0	173,472	0	0	0	0	1,498	0	0	0
Tyumen Region	846,293	728,786	728,786	96,054	0	0	0	0	0	0	21,453	0
Khanty-Mansi Autonomous Area — Yugra	1,653	1,653	1,653	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	828,390	727,133	727,133	79,804	0	0	0	0	0	0	21,453	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	16,250	0	0	16,250	0	0	0	0	0	0	0	0
Chelyabinsk Region	56,894	48,681	0	8,213	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	827,368	229,739	227,080	489,497	25,902	136	47,975	4	7,801	26,314	0	0
Altai Republic	484	0	0	0	0	0	484	0	0	0	0	0
Republic of Tuva	27,373	1,223	0	0	0	0	0	0	0	26,150	0	0
Republic of Khakassia	1,070	1,070	0	0	0	0	0	0	0	0	0	0
Altai Territory	10	0	0	0	0	0	0	0	10	0	0	0
Krasnoyarsk Territory	502,101	0	0	446,249	8,389	0	47,452	0	10	0	0	0
Irkutsk Region	60,499	1,939	1,573	40,934	17,512	0	0	0	113	0	0	0
Kemerovo Region– Kuzbass	18,812	12,053	12,053	981	0	0	0	0	5,778	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	216,863	213,454	213,454	1,332	0	136	38	4	1,889	10	0	0
Omsk Region	155	0	0	0	0	0	0	0	0	155	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	598,896	118,372	3,488	102,558	0	0	0	16,213	3,942	100,678	257,134	0
Republic of Buryatia	44,949	0	0	1,542	0	0	0	0	0	43,407	0	0
Republic of Sakha (Yakutia)	6,514	6,504	1,604	0	0	0	0	0	11	0	0	0
Trans-Baikal Territory	33,889	33,889	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	108,903	0	0	2,340	0	0	0	0	0	50,457	56,106	0
Primorye Territory	249,946	0	0	51,129	0	0	0	16,057	3,932	6,417	172,411	0
Khabarovsk Territory	78,957	49,151	0	2,164	0	0	0	0	0	396	27,246	0
Amur Region	63,938	18,555	0	45,383	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	2,366	839	839	0	0	0	0	156	0	0	1,370	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	9,434	9,434	1,044	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 31.05.2026											
	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	3,084,353	64,840	55,899	459,909	17,003	93,144	281,866	94,644	581,945	564,381	892,266	34,355
CENTRAL FEDERAL DISTRICT	1,927,671	10,508	5,973	163,143	3,055	19,527	156,576	29,900	309,283	382,409	840,844	12,425
Belgorod Region	9,996	0	0	3,616	6	1,607	481	583	1,854	886	804	158
Bryansk Region	2,778	2	0	909	0	61	139	361	716	398	90	102
Vladimir Region	12,178	0	0	7,914	4	177	356	335	1,433	893	907	159
Voronezh Region	25,621	0	0	3,031	14	2,514	1,092	1,220	14,262	2,833	278	377
Ivanovo Region	5,857	0	0	1,136	0	120	408	295	1,496	1,525	755	122
Kaluga Region	14,227	163	0	4,974	0	136	2,804	483	1,310	2,914	1,294	148
Kostroma Region	2,242	0	0	1,144	4	49	122	139	586	82	76	39
Kursk Region	3,575	0	0	350	114	714	542	210	1,352	83	118	91
Lipetsk Region	10,047	3	0	917	14	114	676	599	6,112	1,143	171	299
Moscow Region	183,845	25	0	13,436	650	5,111	42,589	9,982	41,831	52,812	14,671	2,739
Orel Region	5,214	1	0	2,872	0	38	264	302	848	536	244	109
Ryazan Region	10,292	3	0	5,723	6	747	425	318	2,095	561	237	177
Smolensk Region	3,764	7	0	1,449	5	74	162	342	1,237	186	119	184
Tambov Region	3,615	0	0	735	18	172	594	203	1,581	83	81	149
Tver Region	14,624	0	0	1,403	2	116	11,006	353	1,139	258	209	138
Tula Region	6,836	0	0	1,065	1	1,736	712	468	1,797	288	490	278
Yaroslavl Region	13,534	0	0	1,669	2,108	5,529	1,285	270	1,820	421	248	184
Moscow	1,599,426	10,304	5,973	110,800	109	512	92,918	13,437	227,814	316,508	820,053	6,971

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	286,286	17,921	17,690	54,435	1,018	7,559	30,248	8,846	73,361	79,512	8,407	4,979
Republic of Karelia	1,907	5	0	236	0	74	249	144	770	186	179	64
Republic of Komi	10,022	5,617	5,596	1,004	0	44	241	305	2,287	234	144	145
Arkhangelsk Region	38,112	12,091	12,091	509	2	108	330	207	22,726	189	1,789	160
Nenets Autonomous Area	12,195	12,091	12,091	6	0	0	4	7	39	6	17	27
Arkhangelsk Region, excluding Nenets Autonomous Area	25,917	0	0	503	2	108	326	200	22,687	183	1,773	134
Vologda Region	5,024	1	0	593	64	92	330	297	1,177	2,207	121	143
Kaliningrad Region	77,037	0	0	8,311	0	4,752	928	475	1,594	60,582	248	146
Leningrad Region	16,556	0	0	8,257	1	1,304	745	525	2,532	2,470	339	383
Murmansk Region	2,337	0	0	348	0	1	142	110	972	256	375	132
Novgorod Region	2,150	0	0	489	1	853	153	124	338	64	72	56
Pskov Region	1,458	0	0	97	0	246	169	174	487	94	110	80
Saint Petersburg	131,682	206	3	34,590	949	87	26,960	6,485	40,479	13,230	5,029	3,666
SOUTHERN FEDERAL DISTRICT	235,269	8,845	6,819	80,058	7,082	13,423	17,943	16,115	54,789	25,187	8,172	3,655
Republic of Adygeya (Adygeya)	1,337	25	0	99	0	61	143	113	418	341	93	45
Republic of Kalmykia	3,806	0	0	691	0	200	310	212	1,805	288	209	90
Republic of Crimea	9,214	1	0	692	5	251	410	949	5,069	1,265	331	242
Krasnodar Territory	70,887	67	21	11,255	7,070	8,332	8,802	3,340	14,248	12,094	3,611	2,068
Astrakhan Region	11,474	1,943	0	77	0	313	3,193	330	1,023	4,289	231	74
Volgograd Region	9,116	1	0	592	1	681	1,329	555	2,237	913	2,466	340
Rostov Region	127,694	6,809	6,798	66,361	6	3,575	3,425	10,571	29,430	5,769	1,055	694
Sevastopol	1,742	0	0	291	0	9	330	45	560	229	175	102
NORTH CAUCASIAN FEDERAL DISTRICT	78,003	869	1	27,882	10	8,877	7,237	2,740	14,358	12,291	3,016	720
Republic of Daghestan	19,317	34	0	10,808	0	2,046	3,797	358	1,909	122	152	92
Republic of Ingushetia	1,781	0	0	1,339	0	144	45	8	183	49	12	3
Kabardino-Balkar Republic	5,638	9	0	2,786	4	540	124	172	1,174	644	137	49
Karachay-Cherkess Republic	13,534	22	0	1,865	0	479	1,914	174	870	8,077	111	23
Republic of North Ossetia — Alania	2,473	798	0	194	0	253	84	71	896	42	117	18
Chechen Republic	7,705	0	0	68	0	3,069	117	215	2,011	2,160	30	35
Stavropol Territory	27,556	7	1	10,823	6	2,348	1,157	1,743	7,316	1,198	2,459	500

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	191,817	612	533	43,610	5,439	7,509	22,426	15,477	54,906	26,361	9,811	5,666
Republic of Bashkortostan	28,415	96	53	2,541	387	976	4,496	1,041	6,724	10,402	1,030	721
Mari El Republic	2,072	0	0	928	2	46	68	238	642	64	45	40
Republic of Mordovia	3,030	4	0	998	0	301	140	323	822	146	141	155
Republic of Tatarstan (Tatarstan)	37,936	56	56	7,780	4,572	957	6,309	2,878	7,485	6,358	836	705
Udmurt Republic	12,088	23	22	1,462	1	80	844	4,003	3,322	675	1,311	367
Chuvash Republic — Chuvashia	2,577	0	0	407	293	248	260	269	736	148	91	125
Perm Territory	15,118	192	187	4,728	6	414	1,240	941	4,363	1,927	807	501
Kirov Region	3,954	0	0	1,197	8	96	324	274	1,398	152	296	207
Nizhny Novgorod Region	19,990	1	0	3,818	4	1,419	1,787	1,637	8,520	1,126	742	936
Orenburg Region	17,541	1	1	9,868	30	281	2,595	459	2,623	729	460	495
Penza Region	4,070	0	0	652	4	195	637	361	1,339	508	129	245
Samara Region	23,253	18	7	3,601	12	689	2,592	2,104	9,907	2,478	1,259	593
Saratov Region	16,105	206	206	4,787	119	1,731	667	623	4,959	298	2,383	333
Ulyanovsk Region	5,667	15	0	843	1	77	468	327	2,066	1,348	279	243
URALS FEDERAL DISTRICT	126,356	1,875	1,501	42,441	47	2,535	19,419	9,003	27,916	11,055	9,675	2,390
Kurgan Region	2,565	0	0	457	4	301	426	278	503	358	156	82
Sverdlovsk Region	34,023	51	9	4,629	0	426	5,569	5,188	10,567	2,010	4,666	917
Tyumen Region	60,602	1,515	1,492	20,102	32	481	11,576	2,456	11,833	7,710	4,172	726
Khanty-Mansi Autonomous Area — Yugra	14,930	305	294	373	4	40	6,206	1,145	2,700	1,268	2,642	246
Yamal-Nenets Autonomous Area	8,349	1,126	1,126	139	0	15	3,955	608	1,389	205	802	111
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	37,323	84	72	19,591	28	426	1,415	702	7,745	6,236	729	369
Chelyabinsk Region	29,165	309	0	17,252	12	1,327	1,849	1,081	5,013	978	681	664
SIBERIAN FEDERAL DISTRICT	155,324	4,062	3,807	36,478	308	9,918	21,666	9,443	35,266	24,871	9,689	3,623
Altai Republic	1,569	0	0	27	4	52	71	211	1,031	12	129	32
Republic of Tuva	1,163	0	0	45	0	52	33	66	773	69	90	36
Republic of Khakassia	1,448	0	0	101	0	153	213	142	596	93	86	64
Altai Territory	13,906	103	0	1,651	4	6,858	418	652	3,139	386	303	392
Krasnoyarsk Territory	34,286	14	4	14,741	41	1,511	5,612	2,856	6,213	804	1,815	679
Irkutsk Region	14,658	111	0	921	46	388	2,009	1,185	3,672	575	5,352	400
Kemerovo Region — Kuzbass	32,137	3,814	3,802	1,623	1	178	529	1,561	3,952	19,602	465	413

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	39,885	21	2	13,986	1	208	7,458	1,647	11,807	2,801	1,029	929
Omsk Region	9,929	0	0	1,650	209	376	3,710	440	2,592	246	196	511
Tomsk Region	6,342	0	0	1,734	2	141	1,613	685	1,492	283	225	167
FAR-EASTERN FEDERAL DISTRICT	83,628	20,148	19,576	11,861	43	23,796	6,352	3,119	12,066	2,694	2,651	898
Republic of Buryatia	3,304	17	0	127	5	156	393	149	962	1,159	268	68
Republic of Sakha (Yakutia)	23,807	19,592	19,571	980	12	47	1,059	286	1,083	340	279	129
Trans-Baikal Territory	1,573	6	0	60	4	155	181	158	797	50	103	58
Kamchatka Territory	1,462	0	0	414	5	23	112	93	479	115	183	38
Primorye Territory	13,825	99	0	3,829	2	1,504	1,230	1,016	4,939	308	650	250
Khabarovsk Territory	33,207	300	0	6,249	6	21,728	1,832	365	1,398	508	665	155
Amur Region	2,106	125	0	51	9	51	294	609	655	67	188	59
Magadan Region	527	0	0	70	0	4	128	56	190	15	41	22
Sakhalin Region	3,486	5	5	57	0	125	1,100	354	1,364	130	245	106
Jewish Autonomous Region	259	4	0	14	0	4	14	24	169	4	17	9
Chukotka Autonomous Area	72	0	0	9	0	0	8	11	29	0	11	4

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 31.05.2026											
		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	104,428	17,356	17,356	16,582	0	0	38	0	4,979	1,616	63,855	0
CENTRAL FEDERAL DISTRICT	70,682	2,099	2,099	30	0	0	0	0	3,245	1,614	63,694	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	2,113	2,099	2,099	0	0	0	0	0	15	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	68,569	0	0	30	0	0	0	0	3,230	1,614	63,694	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	1,748	0	0	1,747	0	0	0	0	0	2	0	0
Republic of Karelia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	1,747	0	0	1,747	0	0	0	0	0	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,747	0	0	1,747	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
SOUTHERN FEDERAL DISTRICT	7,423	5,880	5,880	0	0	0	0	0	1,543	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	7,423	5,880	5,880	0	0	0	0	0	1,543	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	4,570	0	0	4,570	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	4,570	0	0	4,570	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	10,426	0	0	10,235	0	0	0	0	191	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	6	0	0	0	0	0	0	0	6	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	10,235	0	0	10,235	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	0	0	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	185	0	0	0	0	0	0	0	185	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	0	0	0	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	0	0	0	0	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	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	9,417	9,378	9,378	0	0	0	38	0	0	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	0	0	0	0	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	9,378	9,378	9,378	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	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	161	0	0	0	0	0	0	0	0	0	161	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	161	0	0	0	0	0	0	0	0	0	161	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

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.05.2026											
	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	1,056,378	109,766	1,177	0	15,157,466	1,035,855	219,918	32	638,103	67,364	6	6
CENTRAL FEDERAL DISTRICT	393,197	31,441	321	0	6,690,128	279,305	28,242	16	305,706	17,248	0	0
Belgorod Region	6,385	905	0	0	72,232	14,647	0	0	3,014	673	0	0
Bryansk Region	3,376	586	0	0	40,297	6,945	0	0	831	183	0	0
Vladimir Region	5,253	958	0	0	54,551	8,192	0	0	2,859	624	0	0
Voronezh Region	16,523	1,654	26	0	230,125	23,317	66	0	12,566	783	0	0
Ivanovo Region	4,002	521	36	0	44,822	6,483	112	0	2,069	389	0	0
Kaluga Region	4,578	549	0	0	52,784	5,183	4,210	0	5,818	487	0	0
Kostroma Region	3,522	977	0	0	26,253	5,891	0	0	1,609	122	0	0
Kursk Region	3,588	801	0	0	54,546	7,633	0	0	2,028	205	0	0
Lipetsk Region	5,313	650	0	0	58,136	6,556	0	0	3,422	419	0	0
Moscow Region	50,027	7,368	151	0	890,092	56,703	1,875	0	46,115	4,747	0	0
Orel Region	2,357	307	0	0	33,819	5,523	0	0	3,822	262	0	0
Ryazan Region	7,999	628	0	0	101,638	5,619	537	0	2,683	385	0	0
Smolensk Region	5,530	468	26	0	46,524	5,128	43	0	2,194	268	0	0
Tambov Region	3,080	565	0	0	40,138	6,612	0	0	2,292	237	0	0
Tver Region	5,263	646	0	0	81,957	4,669	0	0	8,326	417	0	0
Tula Region	6,838	763	0	0	83,777	7,560	0	0	2,643	494	0	0
Yaroslavl Region	8,416	657	0	0	69,788	5,938	843	0	3,066	327	0	0
Moscow	251,145	12,439	82	0	4,708,651	96,707	20,555	16	200,347	6,223	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	107,604	10,758	34	0	1,256,988	85,366	4,193	0	57,865	6,362	0	0
Republic of Karelia	1,778	234	0	0	24,394	3,408	0	0	1,320	250	0	0
Republic of Komi	1,595	427	0	0	11,543	4,231	0	0	1,530	446	0	0
Arkhangelsk Region	4,122	738	0	0	40,565	6,460	49	0	936	302	0	0
Nenets Autonomous Area	105	67	0	0	1,306	1,001	0	0	51	19	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	4,017	670	0	0	39,259	5,459	49	0	885	283	0	0
Vologda Region	4,998	804	0	0	42,405	6,801	0	0	1,512	336	0	0
Kaliningrad Region	13,261	1,117	18	0	166,356	8,427	18	0	4,177	438	0	0
Leningrad Region	11,819	1,808	0	0	168,331	12,478	0	0	3,379	1,027	0	0
Murmansk Region	2,436	378	0	0	19,735	4,132	3,701	0	1,223	426	0	0
Novgorod Region	1,336	245	0	0	9,348	2,503	0	0	509	153	0	0
Pskov Region	1,748	216	0	0	21,015	2,451	0	0	770	254	0	0
Saint Petersburg	64,511	4,791	16	0	753,295	34,475	424	0	42,510	2,731	0	0
SOUTHERN FEDERAL DISTRICT	132,100	15,770	441	0	2,304,125	176,117	139,409	0	59,622	10,432	0	0
Republic of Adygeya (Adygeya)	7,911	231	0	0	60,348	3,754	0	0	542	287	0	0
Republic of Kalmykia	2,232	1,484	0	0	21,066	15,818	0	0	1,864	1,009	0	0
Republic of Crimea	19,280	1,303	0	0	203,928	8,881	0	0	6,298	723	0	0
Krasnodar Territory	59,635	6,651	0	0	1,420,260	78,343	137,356	0	27,780	4,720	0	0
Astrakhan Region	4,480	528	441	0	89,348	6,571	513	0	5,122	495	0	0
Volgograd Region	7,103	1,390	0	0	75,536	12,519	0	0	2,648	667	0	0
Rostov Region	29,295	3,868	0	0	417,406	47,385	1,539	0	14,486	2,276	0	0
Sevastopol	2,165	314	0	0	16,233	2,846	0	0	883	255	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	19,322	3,652	0	0	318,410	41,998	0	0	21,613	2,936	0	0
Republic of Daghestan	2,165	597	0	0	40,745	3,603	0	0	940	372	0	0
Republic of Ingushetia	310	34	0	0	4,930	285	0	0	157	48	0	0
Kabardino-Balkar Republic	774	190	0	0	16,872	3,235	0	0	855	197	0	0
Karachay-Cherkess Republic	454	105	0	0	31,429	1,448	0	0	6,821	195	0	0
Republic of North Ossetia — Alania	697	244	0	0	33,253	2,269	0	0	1,725	419	0	0
Chechen Republic	1,100	585	0	0	14,479	7,592	0	0	677	332	0	0
Stavropol Territory	13,823	1,896	0	0	176,702	23,565	0	0	10,437	1,373	0	0

Table 6.3.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	175,195	19,145	16	0	1,772,394	180,549	49	6	72,946	11,204	6	6
Republic of Bashkortostan	18,444	1,861	0	0	245,665	19,988	0	0	12,397	1,370	0	0
Mari El Republic	2,722	350	0	0	24,482	3,138	0	0	1,361	262	0	0
Republic of Mordovia	2,653	563	0	0	23,044	6,306	0	0	1,886	313	0	0
Republic of Tatarstan (Tatarstan)	35,083	3,058	0	0	406,961	23,159	0	0	12,588	1,398	0	0
Udmurt Republic	12,518	1,862	16	0	110,324	18,235	49	6	4,361	1,475	6	6
Chuvash Republic — Chuvashia	5,232	816	0	0	60,135	7,492	0	0	1,139	313	0	0
Perm Territory	14,631	2,029	0	0	156,255	17,589	0	0	6,122	1,209	0	0
Kirov Region	4,310	603	0	0	37,293	6,339	0	0	1,599	383	0	0
Nizhny Novgorod Region	24,000	2,168	0	0	202,702	17,476	0	0	9,638	1,089	0	0
Orenburg Region	11,359	1,102	0	0	91,401	16,278	0	0	5,371	555	0	0
Penza Region	7,993	826	0	0	95,970	10,488	0	0	1,981	610	0	0
Samara Region	21,960	1,746	0	0	200,706	13,168	0	0	8,644	1,057	0	0
Saratov Region	8,273	1,524	0	0	70,267	15,391	0	0	3,367	820	0	0
Ulyanovsk Region	6,018	637	0	0	47,191	5,501	0	0	2,492	351	0	0
URALS FEDERAL DISTRICT	80,859	9,888	28	0	1,076,324	88,219	625	0	45,337	6,684	0	0
Kurgan Region	3,459	903	0	0	40,448	9,869	0	0	1,862	542	0	0
Sverdlovsk Region	35,592	3,618	28	0	410,696	27,251	602	0	15,744	2,202	0	0
Tyumen Region	21,592	3,189	0	0	352,590	30,249	23	0	18,247	2,547	0	0
Khanty-Mansi Autonomous Area — Yugra	4,545	1,156	0	0	48,387	11,048	0	0	4,082	1,114	0	0
Yamal-Nenets Autonomous Area	1,725	548	0	0	30,115	6,880	0	0	4,037	561	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	15,322	1,484	0	0	274,089	12,321	23	0	10,128	873	0	0
Chelyabinsk Region	20,216	2,179	0	0	272,589	20,849	0	0	9,485	1,393	0	0
SIBERIAN FEDERAL DISTRICT	94,024	11,234	51	0	981,631	111,998	2,566	10	56,668	8,610	0	0
Altai Republic	824	129	0	0	9,306	1,212	0	0	440	82	0	0
Republic of Tuva	715	325	0	0	5,812	3,055	0	0	503	352	0	0
Republic of Khakassia	1,589	489	0	0	18,565	4,139	0	0	691	150	0	0
Altai Territory	14,196	1,571	0	0	149,649	19,036	10	10	9,973	863	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	15,988	1,911	0	0	165,265	18,445	10	0	13,419	2,020	0	0
Irkutsk Region	10,061	1,686	0	0	109,271	15,354	0	0	5,771	1,705	0	0
Kemerovo Region — Kuzbass	6,948	912	0	0	70,517	10,934	981	0	5,760	1,029	0	0
Novosibirsk Region	29,933	2,112	2	0	332,980	17,906	1,409	0	12,645	1,318	0	0
Omsk Region	10,092	1,594	49	0	77,098	15,822	155	0	3,938	659	0	0
Tomsk Region	3,677	505	0	0	43,167	6,095	0	0	3,528	433	0	0
FAR-EASTERN FEDERAL DISTRICT	54,079	7,880	286	0	757,467	72,303	44,835	0	18,346	3,889	0	0
Republic of Buryatia	3,698	755	0	0	42,852	7,762	0	0	2,014	388	0	0
Republic of Sakha (Yakutia)	3,889	1,117	0	0	58,538	11,010	0	0	1,966	719	0	0
Trans-Baikal Territory	5,341	760	0	0	43,923	6,556	71	0	628	292	0	0
Kamchatka Territory	2,584	1,324	0	0	37,647	5,316	2,553	0	850	253	0	0
Primorye Territory	19,545	1,562	275	0	316,870	16,942	35,787	0	5,734	877	0	0
Khabarovsk Territory	11,853	704	11	0	145,945	8,966	6,424	0	3,648	513	0	0
Amur Region	2,686	752	0	0	29,750	7,509	0	0	910	334	0	0
Magadan Region	952	113	0	0	10,348	1,739	0	0	279	123	0	0
Sakhalin Region	2,844	542	0	0	52,816	4,806	0	0	2,175	343	0	0
Jewish Autonomous Region	238	152	0	0	14,288	975	0	0	103	25	0	0
Chukotka Autonomous Area	449	99	0	0	4,490	722	0	0	39	23	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

	30.06.2026											
	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	37,185,324	21,607,207	21,600,923	248,217	4,277,068	21,468	12,561	2,238	2,033	912	1	1
CENTRAL FEDERAL DISTRICT	11,211,407	6,660,424	6,657,756	72,268	1,442,620	5,311	8,835	1,907	1,714	798	1	1
Belgorod Region	302,468	165,233	165,196	1,242	34,371	122	6	1	1	0	0	0
Bryansk Region	195,389	104,996	104,979	973	20,530	67	4	0	0	0	0	0
Vladimir Region	239,762	121,589	121,563	1,218	23,853	87	48	12	11	11	0	0
Voronezh Region	468,104	259,431	259,384	2,814	42,672	262	19	4	4	4	0	0
Ivanovo Region	146,887	73,631	73,620	741	12,798	44	5	2	2	2	0	0
Kaluga Region	250,173	139,374	139,350	1,989	19,899	122	5	1	0	0	0	0
Kostroma Region	111,335	60,239	60,230	494	10,425	32	4	0	0	0	0	0
Kursk Region	204,954	114,291	114,269	764	21,941	36	7	2	2	1	0	0
Lipetsk Region	199,190	98,936	98,927	959	17,855	39	2	0	0	0	0	0
Moscow Region	3,030,597	1,823,399	1,822,459	24,111	375,412	1,491	1,238	674	629	502	1	1
Orel Region	132,457	69,289	69,276	728	11,088	58	6	0	0	0	0	0
Ryazan Region	243,248	139,847	139,835	1,502	36,817	148	5	0	0	0	0	0
Smolensk Region	159,891	81,733	81,716	720	14,514	32	40	5	0	0	0	0
Tambov Region	154,481	75,824	75,805	879	14,516	34	10	0	0	0	0	0
Tver Region	256,550	136,743	136,741	1,355	20,128	73	9	1	1	1	0	0
Tula Region	342,443	189,564	189,550	2,216	44,438	268	36	28	11	0	0	0
Yaroslavl Region	233,934	126,334	126,324	1,474	21,079	32	10	7	7	5	0	0
Moscow	4,539,545	2,879,973	2,878,533	28,090	700,285	2,362	7,382	1,171	1,047	272	0	0

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	4,123,949	2,446,480	2,446,231	22,220	460,919	1,766	2,522	151	146	62	0	0
Republic of Karelia	133,369	67,622	67,616	519	9,547	43	2	0	0	0	0	0
Republic of Komi	182,912	96,981	96,948	846	15,459	83	10	0	0	0	0	0
Arkhangelsk Region	285,599	169,847	169,833	872	36,170	101	8	0	0	0	0	0
Nenets Autonomous Area	12,540	6,689	6,689	21	1,276	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	273,059	163,158	163,144	850	34,894	101	8	0	0	0	0	0
Vologda Region	242,505	124,846	124,829	1,222	19,390	58	1	0	0	0	0	0
Kaliningrad Region	259,496	149,074	149,054	1,391	28,966	60	65	18	18	12	0	0
Leningrad Region	627,866	370,464	370,452	3,986	61,943	341	53	22	21	12	0	0
Murmansk Region	191,823	93,974	93,971	738	20,882	79	5	0	0	0	0	0
Novgorod Region	107,714	53,803	53,800	595	8,696	47	3	0	0	0	0	0
Pskov Region	104,484	50,981	50,977	373	9,520	21	2	0	0	0	0	0
Saint Petersburg	1,988,180	1,268,887	1,268,752	11,679	250,345	931	2,372	112	107	38	0	0
SOUTHERN FEDERAL DISTRICT	3,791,385	2,139,977	2,139,437	35,339	476,800	5,680	209	44	43	10	0	0
Republic of Adygeya (Adygeya)	112,917	59,248	59,243	1,043	16,293	215	4	0	0	0	0	0
Republic of Kalmykia	97,902	60,907	60,897	1,022	17,948	50	0	0	0	0	0	0
Republic of Crimea	232,868	124,613	124,613	1,113	36,799	130	15	1	1	0	0	0
Krasnodar Territory	1,669,769	962,481	962,255	21,816	190,245	4,234	111	32	32	5	0	0
Astrakhan Region	231,055	134,758	134,743	1,447	35,133	185	6	5	5	5	0	0
Volgograd Region	423,157	214,444	214,363	2,172	40,071	175	19	0	0	0	0	0
Rostov Region	949,607	539,732	539,530	6,296	130,129	635	54	6	6	0	0	0
Sevastopol	74,110	43,794	43,794	430	10,182	57	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,128,813	580,641	580,496	15,602	123,044	1,259	134	12	10	0	0	0
Republic of Daghestan	195,923	102,414	102,405	4,792	29,318	429	5	0	0	0	0	0
Republic of Ingushetia	14,867	4,673	4,671	515	860	13	0	0	0	0	0	0
Kabardino-Balkar Republic	98,284	46,398	46,368	1,096	10,316	104	88	0	0	0	0	0
Karachay-Cherkess Republic	73,724	37,692	37,678	1,241	5,986	65	0	0	0	0	0	0
Republic of North Ossetia — Alania	115,276	61,357	61,341	2,681	14,883	233	4	1	0	0	0	0
Chechen Republic	78,489	36,883	36,883	1,782	4,888	37	1	0	0	0	0	0
Stavropol Territory	552,250	291,225	291,149	3,494	56,792	377	36	11	10	0	0	0

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	6,789,814	3,861,282	3,860,188	39,048	701,043	2,594	166	19	19	6	0	0
Republic of Bashkortostan	1,112,078	672,577	672,416	8,556	128,040	832	13	3	3	0	0	0
Mari El Republic	124,815	71,203	71,200	498	15,139	23	2	0	0	0	0	0
Republic of Mordovia	132,211	75,273	75,234	516	16,616	84	2	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	1,223,342	748,525	748,332	7,404	140,272	371	10	3	3	2	0	0
Udmurt Republic	443,817	270,742	270,669	2,438	46,221	106	8	0	0	0	0	0
Chuvash Republic — Chuvashia	273,791	169,123	169,099	988	38,138	91	10	2	2	0	0	0
Perm Territory	651,246	359,261	359,101	3,609	65,194	340	17	1	1	0	0	0
Kirov Region	246,420	137,886	137,861	1,040	24,205	52	3	0	0	0	0	0
Nizhny Novgorod Region	646,010	336,949	336,834	2,296	62,797	83	13	4	4	1	0	0
Orenburg Region	440,163	238,740	238,708	3,007	34,999	168	3	0	0	0	0	0
Penza Region	245,240	142,561	142,412	934	28,915	90	1	0	0	0	0	0
Samara Region	622,698	312,570	312,493	4,155	50,342	165	72	3	3	3	0	0
Saratov Region	398,644	199,234	199,200	2,421	29,244	108	7	1	1	0	0	0
Ulyanovsk Region	229,339	126,637	126,628	1,187	20,920	81	4	2	2	0	0	0
URALS FEDERAL DISTRICT	3,639,853	2,122,285	2,121,320	22,704	368,413	1,617	103	27	26	0	0	0
Kurgan Region	166,544	87,403	87,390	842	14,082	85	1	0	0	0	0	0
Sverdlovsk Region	1,164,235	681,643	681,524	6,529	136,297	417	64	20	20	0	0	0
Tyumen Region	1,538,413	951,638	950,894	10,480	159,766	865	8	3	3	0	0	0
Khanty-Mansi Autonomous Area — Yugra	689,782	433,392	432,999	5,267	68,084	313	4	3	3	0	0	0
Yamal-Nenets Autonomous Area	256,233	156,843	156,732	1,409	31,295	117	2	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	592,398	361,403	361,164	3,804	60,388	436	3	0	0	0	0	0
Chelyabinsk Region	770,662	401,602	401,511	4,853	58,268	250	30	4	3	0	0	0
SIBERIAN FEDERAL DISTRICT	3,994,886	2,198,969	2,198,560	30,308	352,788	2,367	178	45	43	30	0	0
Altai Republic	45,006	18,005	18,005	136	4,450	8	0	0	0	0	0	0
Republic of Tuva	144,094	92,575	92,573	4,663	22,686	532	0	0	0	0	0	0
Republic of Khakassia	123,330	68,326	68,310	996	8,292	41	0	0	0	0	0	0
Altai Territory	413,782	219,703	219,670	2,694	39,698	154	5	0	0	0	0	0

Table 6.3.8 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	731,630	410,666	410,542	5,788	62,544	367	42	11	11	11	0	0
Irkutsk Region	584,743	311,610	311,559	3,978	39,028	186	39	9	9	0	0	0
Kemerovo Region — Kuzbass	515,021	239,809	239,757	2,840	39,261	239	24	11	11	11	0	0
Novosibirsk Region	809,036	500,462	500,394	5,798	83,104	546	33	0	0	0	0	0
Omsk Region	394,427	209,984	209,943	2,347	35,720	195	32	13	12	7	0	0
Tomsk Region	233,818	127,830	127,806	1,069	18,004	99	3	1	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	2,505,216	1,597,150	1,596,936	10,728	351,441	874	414	33	31	6	0	0
Republic of Buryatia	266,094	170,826	170,765	970	51,054	95	2	1	1	1	0	0
Republic of Sakha (Yakutia)	430,028	299,143	299,113	2,061	52,143	197	1	1	1	0	0	0
Trans-Baikal Territory	257,772	152,580	152,563	912	36,044	64	2	0	0	0	0	0
Kamchatka Territory	97,913	53,127	53,126	362	10,783	22	2	1	1	0	0	0
Primorye Territory	570,566	367,413	367,405	2,727	86,184	164	379	25	23	0	0	0
Khabarovsk Territory	377,591	243,044	243,018	1,523	68,264	145	20	5	5	5	0	0
Amur Region	227,117	147,628	147,622	931	17,983	59	0	0	0	0	0	0
Magadan Region	49,989	28,335	28,323	181	4,166	15	0	0	0	0	0	0
Sakhalin Region	178,191	108,105	108,057	846	18,358	79	7	0	0	0	0	0
Jewish Autonomous Region	29,436	15,731	15,729	137	4,504	16	0	0	0	0	0	0
Chukotka Autonomous Area	20,519	11,217	11,216	79	1,958	19	0	0	0	0	0	0

Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	June 2026												
	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	2,362,908	101,388	482,826	299.0	8.95	101,328	482,695	299.1	8.95	38,620	228,891	321.0	6.90
CENTRAL FEDERAL DISTRICT	740,505	25,393	148,995	296.9	9.66	25,389	148,985	297.0	9.65	10,170	74,024	319.5	7.55
Belgorod Region	20,553	993	4,281	307.0	8.62	993	4,281	307.0	8.62	390	2,145	334.8	6.08
Bryansk Region	13,724	634	2,537	299.1	9.22	634	2,537	299.1	9.21	260	1,314	327.2	7.14
Vladimir Region	17,299	791	3,075	288.3	10.11	791	3,075	288.3	10.11	214	1,235	325.1	7.19
Voronezh Region	31,613	1,628	6,597	303.6	8.76	1,628	6,597	303.6	8.76	623	2,926	325.6	6.79
Ivanovo Region	11,403	602	2,340	291.2	9.64	602	2,340	291.3	9.63	150	802	309.5	7.35
Kaluga Region	16,134	748	3,262	297.8	8.99	747	3,260	297.4	8.98	235	1,428	325.5	6.53
Kostroma Region	7,878	468	1,746	306.3	8.42	468	1,746	306.2	8.42	183	894	332.6	6.45
Kursk Region	13,763	661	3,089	304.0	8.38	660	3,087	304.0	8.37	230	1,297	323.8	6.32
Lipetsk Region	14,588	652	2,670	297.2	9.70	652	2,670	297.2	9.70	199	1,081	325.0	6.66
Moscow Region	188,122	6,213	39,617	297.3	9.57	6,212	39,613	297.5	9.55	2,425	18,816	320.6	7.43
Orel Region	9,110	409	1,520	292.5	9.09	409	1,520	292.5	9.09	119	608	323.0	6.41
Ryazan Region	15,344	744	3,159	303.8	9.06	744	3,159	303.8	9.06	329	1,658	326.1	7.07
Smolensk Region	11,674	474	1,843	291.0	9.62	474	1,843	291.1	9.62	134	778	320.1	6.85
Tambov Region	10,808	523	2,009	302.2	9.34	523	2,009	302.2	9.34	168	888	326.5	6.52
Tver Region	16,784	648	2,624	291.9	9.59	648	2,624	291.8	9.59	174	1,039	323.6	6.85
Tula Region	21,068	942	4,032	297.0	9.03	942	4,032	297.0	9.03	383	2,075	324.8	6.94
Yaroslavl Region	17,038	759	3,190	299.6	9.63	759	3,190	299.5	9.64	285	1,458	319.3	7.38
Moscow	303,602	7,504	61,404	294.9	10.13	7,503	61,403	295.0	10.13	3,669	33,581	315.2	8.12

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	269,449	11,385	55,375	299.2	8.63	11,384	55,374	299.3	8.62	4,926	28,668	322.9	6.56
Republic of Karelia	9,323	384	1,543	284.7	8.41	384	1,543	284.8	8.41	181	878	311.8	6.40
Republic of Komi	12,862	704	2,615	297.8	9.03	704	2,615	297.9	9.03	253	1,259	325.6	6.65
Arkhangelsk Region	18,182	1,001	4,081	256.7	6.62	1,001	4,081	256.7	6.62	341	1,722	276.9	5.02
Nenets Autonomous Area	768	36	200	273.0	8.43	36	200	273.0	8.44	14	82	315.8	4.98
Arkhangelsk Region, excluding Nenets Autonomous Area	17,415	965	3,881	255.9	6.52	965	3,881	255.9	6.52	327	1,641	275.0	5.02
Vologda Region	16,910	820	2,893	284.7	9.16	820	2,893	284.7	9.16	308	1,383	313.6	6.67
Kaliningrad Region	18,883	839	3,648	304.5	8.35	839	3,648	304.5	8.35	390	1,916	321.0	6.59
Leningrad Region	36,653	1,485	7,265	308.0	8.64	1,485	7,265	308.0	8.64	597	3,562	332.8	6.32
Murmansk Region	14,246	690	2,549	272.9	9.45	690	2,549	272.9	9.45	224	1,196	303.8	6.50
Novgorod Region	7,939	380	1,461	300.8	9.28	380	1,461	300.8	9.28	144	749	321.9	6.49
Pskov Region	7,657	331	1,275	294.5	8.99	330	1,274	294.7	8.99	132	656	309.8	6.95
Saint Petersburg	126,792	4,751	28,046	307.3	8.71	4,751	28,046	307.4	8.71	2,356	15,346	329.3	6.74
SOUTHERN FEDERAL DISTRICT	231,571	9,263	42,891	316.5	8.35	9,258	42,885	316.5	8.35	3,954	21,382	335.8	6.55
Republic of Adygeya (Adygeya)	5,921	250	1,097	321.9	7.64	250	1,097	321.9	7.64	134	651	337.9	6.35
Republic of Kalmykia	5,397	270	1,599	317.9	8.74	270	1,599	317.9	8.74	111	778	338.5	6.45
Republic of Crimea	19,537	541	2,657	319.0	8.21	541	2,657	319.0	8.21	230	1,283	333.6	6.53
Krasnodar Territory	92,003	3,176	15,261	318.5	8.45	3,174	15,258	318.5	8.45	1,292	7,150	337.3	6.68
Astrakhan Region	13,437	761	3,605	319.0	8.32	761	3,605	318.9	8.32	277	1,607	337.0	6.56
Volgograd Region	29,608	1,289	5,099	302.3	8.86	1,288	5,098	302.3	8.86	500	2,564	327.8	6.56
Rostov Region	59,887	2,802	12,816	318.4	8.08	2,800	12,815	318.4	8.08	1,344	6,993	337.5	6.44
Sevastopol	5,781	174	757	307.2	8.60	174	757	307.2	8.60	66	355	320.0	6.18
NORTH CAUCASIAN FEDERAL DISTRICT	65,652	2,609	10,508	317.5	8.58	2,608	10,507	317.6	8.58	1,017	5,419	334.3	6.57
Republic of Daghestan	11,152	343	1,853	323.7	7.62	343	1,853	323.7	7.62	203	1,300	336.8	6.38
Republic of Ingushetia	1,068	77	99	336.4	12.93	77	99	336.3	12.93	5	27	332.5	5.99
Kabardino-Balkar Republic	5,718	201	808	322.6	9.40	201	808	322.6	9.40	89	410	341.2	7.14
Karachay-Cherkess Republic	3,923	161	663	326.1	9.25	161	663	326.2	9.25	65	338	343.7	6.74
Republic of North Ossetia — Alania	6,378	215	907	317.9	8.58	215	907	317.8	8.58	100	529	334.6	6.59
Chechen Republic	4,523	257	355	299.5	12.81	257	355	299.4	12.81	15	102	344.3	7.11
Stavropol Territory	32,890	1,355	5,824	314.6	8.38	1,354	5,823	314.7	8.38	540	2,713	330.4	6.53

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	433,793	22,721	94,818	304.3	9.06	22,707	94,795	304.3	9.06	8,254	43,376	326.1	6.97
Republic of Bashkortostan	62,849	4,124	16,759	310.3	8.83	4,124	16,759	310.3	8.83	1,571	7,790	329.9	7.04
Mari El Republic	8,998	508	2,198	312.4	8.25	508	2,198	312.5	8.25	237	1,196	327.7	6.87
Republic of Mordovia	8,893	423	1,831	301.4	8.18	423	1,831	301.4	8.18	161	868	317.4	6.53
Republic of Tatarstan (Tatarstan)	67,429	3,588	17,161	308.3	9.12	3,574	17,138	308.5	9.10	1,379	7,853	329.9	7.34
Udmurt Republic	25,619	1,573	6,633	306.2	8.58	1,573	6,633	306.2	8.58	637	3,227	326.2	6.77
Chuvash Republic — Chuvashia	17,731	1,028	4,364	306.6	8.55	1,028	4,364	306.5	8.55	518	2,617	325.6	6.45
Perm Territory	43,927	2,294	9,231	305.5	8.80	2,294	9,231	305.4	8.80	873	4,441	321.9	7.12
Kirov Region	17,349	940	3,826	310.5	8.57	940	3,826	310.5	8.57	384	2,106	337.9	6.28
Nizhny Novgorod Region	47,522	2,036	8,894	294.1	9.55	2,036	8,894	294.1	9.55	729	4,090	319.5	7.30
Orenburg Region	28,042	1,504	5,712	299.8	9.59	1,504	5,712	299.8	9.59	453	2,167	317.9	7.19
Penza Region	15,367	852	3,287	305.4	8.50	852	3,287	305.4	8.50	349	1,646	319.9	6.66
Samara Region	45,975	1,905	7,460	294.0	9.84	1,905	7,460	294.1	9.84	443	2,574	325.7	6.85
Saratov Region	29,387	1,219	4,740	292.6	10.07	1,219	4,740	292.5	10.07	258	1,546	321.2	6.82
Ulyanovsk Region	14,705	727	2,722	305.1	9.42	727	2,722	305.1	9.42	262	1,256	331.1	6.41
URALS FEDERAL DISTRICT	226,369	11,540	47,908	301.9	9.05	11,507	47,825	302.0	9.04	4,005	20,714	322.7	7.08
Kurgan Region	10,747	611	2,251	303.5	9.27	611	2,251	303.5	9.27	185	951	323.4	6.89
Sverdlovsk Region	75,048	3,705	15,517	299.9	9.20	3,705	15,517	299.9	9.20	1,506	7,695	321.9	7.24
Tyumen Region	87,097	4,505	19,816	308.9	8.58	4,473	19,736	309.2	8.55	1,597	8,382	326.2	6.89
Khanty-Mansi Autonomous Area — Yugra	36,358	1,959	8,409	305.5	8.80	1,941	8,366	305.8	8.76	640	3,387	325.6	6.98
Yamal-Nenets Autonomous Area	14,219	789	3,767	291.7	8.59	785	3,755	291.8	8.57	338	1,850	312.8	6.59
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	36,520	1,757	7,639	321.1	8.35	1,747	7,615	321.5	8.33	619	3,145	334.7	6.97
Chelyabinsk Region	53,477	2,719	10,325	290.9	9.74	2,718	10,321	291.0	9.73	717	3,686	316.2	7.19
SIBERIAN FEDERAL DISTRICT	260,702	11,856	48,661	298.6	9.04	11,855	48,658	298.6	9.04	3,746	20,089	327.6	6.53
Altai Republic	3,307	130	583	317.9	8.15	130	583	317.9	8.15	64	362	343.7	6.57
Republic of Tuva	5,398	349	1,744	333.8	4.70	349	1,744	333.8	4.70	211	1,172	344.4	3.27
Republic of Khakassia	7,938	364	1,422	304.6	8.45	364	1,422	304.7	8.45	97	486	327.1	6.37
Altai Territory	27,857	1,343	4,963	298.8	9.49	1,342	4,960	298.9	9.49	425	2,059	321.1	6.65

Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Krasnoyarsk Territory	47,576	2,136	8,684	290.7	9.20	2,136	8,684	290.8	9.20	658	3,512	322.5	7.10
Irkutsk Region	38,299	1,627	6,711	297.4	9.30	1,627	6,711	297.3	9.30	422	2,300	328.3	6.84
Kemerovo Region — Kuzbass	35,533	1,503	5,585	287.3	9.77	1,503	5,585	287.3	9.77	411	2,270	328.0	6.46
Novosibirsk Region	49,226	2,174	9,496	301.7	9.13	2,174	9,496	301.7	9.12	799	4,215	329.2	6.67
Omsk Region	28,914	1,433	6,045	302.1	9.38	1,433	6,045	302.1	9.38	416	2,437	328.5	6.87
Tomsk Region	16,654	797	3,428	300.9	8.38	797	3,428	301.1	8.37	243	1,277	324.1	6.47
FAR-EASTERN FEDERAL DISTRICT	134,868	6,621	33,669	261.7	6.43	6,620	33,666	261.7	6.43	2,548	15,218	274.1	4.86
Republic of Buryatia	15,069	786	3,991	271.9	6.14	786	3,991	271.9	6.14	291	1,765	290.8	4.86
Republic of Sakha (Yakutia)	18,316	1,014	5,253	259.9	5.58	1,014	5,253	260.0	5.58	370	2,166	270.4	4.75
Trans-Baikal Territory	15,336	814	4,235	265.0	6.30	813	4,231	265.0	6.29	338	2,012	272.6	4.46
Kamchatka Territory	6,357	256	1,168	274.4	8.96	256	1,168	274.4	8.96	94	557	301.2	5.89
Primorye Territory	30,155	1,441	7,364	258.7	6.22	1,441	7,364	258.6	6.21	573	3,342	269.3	4.90
Khabarovsk Territory	21,390	988	4,744	259.6	7.38	988	4,744	259.7	7.38	446	2,631	266.4	4.71
Amur Region	12,033	614	3,188	259.4	6.12	614	3,188	259.4	6.12	184	1,126	274.3	4.55
Magadan Region	3,253	147	754	258.2	7.77	147	754	258.2	7.77	39	235	312.8	8.42
Sakhalin Region	9,704	408	2,177	252.2	5.70	408	2,177	252.1	5.70	148	974	262.9	4.17
Jewish Autonomous Region	1,949	92	454	263.2	6.89	92	454	263.3	6.89	44	258	266.0	3.98
Chukotka Autonomous Area	1,308	61	343	264.3	10.37	61	343	264.3	10.37	21	153	314.5	10.05

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	June 2026												
	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	70	–	–	–	–	–	–	–	–	–	–	–	–
CENTRAL FEDERAL DISTRICT	62	–	–	–	–	–	–	–	–	–	–	–	–
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	1	–	–	–	–	–	–	–	–	–	–	–	–
Orel Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Tver Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Tula Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Moscow	60	–	–	–	–	–	–	–	–	–	–	–	–

Table 6.3.10 (cont.)

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

Table 6.3.10 (cont.)

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

Table 6.3.10 (end)

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

	Q1 2026	
	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3
THE RUSSIAN FEDERATION	941,342.9	697,134.4
CENTRAL FEDERAL DISTRICT[1]	551,372.2	398,570.1
Belgorod Region	3,768.0	3,518.1
Bryansk Region	2,022.4	1,058.6
Vladimir Region	4,433.7	2,497.7
Voronezh Region	8,128.6	5,662.3
Ivanovo Region	2,673.8	2,707.1
Kaluga Region	3,745.7	4,400.9
Kostroma Region	1,128.5	1,293.3
Kursk Region	2,727.0	2,215.3
Lipetsk Region	3,097.8	2,181.6
Moscow Region	23,208.3	14,579.8
Orel Region	1,297.6	1,091.9
Ryazan Region	3,098.6	2,122.3
Smolensk Region	2,189.8	1,633.8
Tambov Region	1,191.8	1,002.4
Tver Region	3,202.0	2,402.2
Tula Region	4,650.6	2,372.1
Yaroslavl Region	3,518.8	2,250.2
Moscow	477,287.9	345,579.4
NORTH-WESTERN FEDERAL DISTRICT	120,899.3	95,085.8
Republic of Karelia	1,317.6	1,035.6
Republic of Komi	2,552.4	1,850.7
Arkhangelsk Region	9,449.0	6,394.4
Nenets Autonomous Area	34.7	13.0
Arkhangelsk Region, excluding Nenets Autonomous Area	9,414.3	6,381.4
Vologda Region	4,552.3	7,217.1
Kaliningrad Region	3,853.2	3,064.4
Leningrad Region	2,291.1	1,303.4
Murmansk Region	2,998.5	2,120.1
Novgorod Region	1,126.2	783.0
Pskov Region	982.6	929.3
Saint Petersburg	91,776.3	70,387.9
SOUTHERN FEDERAL DISTRICT	44,601.4	31,105.1
Republic of Adygeya (Adygeya)	349.4	322.6
Republic of Kalmykia	191.3	127.0
Republic of Crimea	2,038.8	658.4
Krasnodar Territory	18,718.9	14,168.4
Astrakhan Region	2,224.6	1,625.2
Volgograd Region	5,178.9	3,434.6
Rostov Region	15,564.6	10,640.0
Sevastopol	334.8	129.1
NORTH CAUCASIAN FEDERAL DISTRICT	11,303.3	10,082.6
Republic of Daghestan	1,939.5	1,788.4
Republic of Ingushetia	65.4	163.5
Kabardino-Balkar Republic	2,374.7	753.5
Karachay-Cherkess Republic	332.1	290.1
Republic of North Ossetia — Alania	550.3	682.5
Chechen Republic	303.2	297.4
Stavropol Territory	5,738.0	6,107.0

Table 6.4.1 (end)

(millions of rubles)

1	2	3
VOLGA FEDERAL DISTRICT	85,581.2	62,851.7
Republic of Bashkortostan	10,295.9	7,294.5
Mari El Republic	1,323.5	1,000.7
Republic of Mordovia	1,945.1	1,419.3
Republic of Tatarstan (Tatarstan)	16,493.8	13,592.9
Udmurt Republic	4,929.5	3,009.4
Chuvash Republic — Chuvashia	2,783.0	1,820.3
Perm Territory	8,981.5	6,009.9
Kirov Region	3,771.7	2,173.7
Nizhny Novgorod Region	9,472.2	7,078.8
Orenburg Region	4,527.7	3,596.5
Penza Region	2,527.8	1,901.4
Samara Region	10,493.8	7,749.1
Saratov Region	4,682.4	3,732.8
Ulyanovsk Region	3,353.3	2,472.3
URALS FEDERAL DISTRICT	49,951.4	36,833.0
Kurgan Region	1,172.0	1,049.4
Sverdlovsk Region	17,776.4	10,560.5
Tyumen Region	19,016.1	16,149.3
Khanty-Mansi Autonomous Area — Yugra	6,271.5	5,948.7
Yamal-Nenets Autonomous Area	2,975.8	1,216.7
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	9,768.7	8,984.0
Chelyabinsk Region	11,987.0	9,073.8
SIBERIAN FEDERAL DISTRICT	48,570.6	40,141.8
Altai Republic	183.0	140.2
Republic of Tuva	189.6	210.4
Republic of Khakassia	719.8	741.4
Altai Territory	4,360.9	7,419.7
Krasnoyarsk Territory	9,007.6	7,500.2
Irkutsk Region	6,824.8	5,439.7
Kemerovo Region — Kuzbass	6,039.4	4,033.4
Novosibirsk Region	13,381.3	8,944.1
Omsk Region	4,648.9	3,323.0
Tomsk Region	3,215.4	2,389.6
FAR-EASTERN FEDERAL DISTRICT	27,414.2	22,098.1
Republic of Buryatia	1,304.4	979.7
Republic of Sakha (Yakutia)	1,807.4	1,276.2
Trans-Baikal Territory	1,390.9	1,055.5
Kamchatka Territory	1,322.3	933.8
Primorye Territory	8,779.5	5,144.0
Khabarovsk Territory	7,536.2	7,010.7
Amur Region	1,686.1	955.1
Magadan Region	1,646.7	3,545.2
Sakhalin Region	1,788.3	1,058.6
Jewish Autonomous Region	119.3	116.8
Chukotka Autonomous Area	33.0	22.4
OUTSIDE THE RUSSIAN FEDERATION	207.8	104.6

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

Table 6.4.2

Private Pension Funds' Performance

	Q1 2026						
	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	2,769,664.0	16,819,289	236,452.9	41,253.0	1,495,045	3,258,076.1	34,493,764
CENTRAL FEDERAL DISTRICT	940,683.7	4,588,265	73,385.9	13,495.6	338,485	910,410.1	7,699,298
Belgorod Region	14,179.2	196,378	2,193.6	195.2	5,152	36,498.5	430,999
Bryansk Region	20,500.7	134,446	1,465.2	217.6	6,648	19,197.5	268,449
Vladimir Region	13,381.7	152,277	1,722.8	195.8	4,375	29,846.3	350,817
Voronezh Region	22,300.8	248,785	2,684.2	317.6	11,070	39,243.0	538,926
Ivanovo Region	5,986.0	85,578	1,041.9	82.5	1,486	16,069.6	239,915
Kaluga Region	8,634.3	94,742	1,405.2	155.8	3,070	23,087.8	230,281
Kostroma Region	5,517.5	64,012	697.3	65.4	2,166	13,335.0	187,990
Kursk Region	8,993.6	117,721	1,025.8	120.3	6,080	21,142.5	295,114
Lipetsk Region	13,141.9	131,972	1,613.6	167.8	6,101	24,008.9	302,917
Moscow Region	153,241.6	750,619	15,599.5	2,852.1	45,391	216,788.6	1,381,219
Orel Region	7,322.0	91,530	1,151.2	85.8	2,167	13,443.3	184,281
Ryazan Region	13,860.7	122,011	1,768.1	165.2	7,032	21,195.9	243,905
Smolensk Region	9,919.1	93,167	1,244.3	135.1	4,616	17,877.0	217,996
Tambov Region	7,224.7	91,141	849.2	88.5	3,649	15,743.4	245,073
Tver Region	11,987.3	114,958	1,635.7	148.7	3,799	26,081.5	271,269
Tula Region	15,407.7	155,507	2,376.8	247.3	7,771	33,886.7	371,952
Yaroslavl Region	28,340.8	138,447	1,709.0	234.7	7,273	30,722.5	342,278
Moscow	580,744.2	1,804,974	33,202.5	8,020.3	210,639	312,242.0	1,595,917
NORTH-WESTERN FEDERAL DISTRICT	258,758.0	1,558,345	24,074.7	4,147.3	129,978	371,312.1	3,358,683
Republic of Karelia	11,764.5	77,990	694.6	172.6	7,014	15,419.1	175,913
Republic of Komi	41,585.1	133,339	2,079.2	618.3	15,816	31,041.1	293,135
Arkhangelsk Region	21,799.9	151,949	1,781.8	267.9	10,246	33,603.0	366,445
Nenets Autonomous Area	807.2	6,835	165.0	8.1	156	1,932.0	9,794
Arkhangelsk Region, excluding Nenets Autonomous Area	20,992.7	145,114	1,616.8	259.8	10,090	31,671.0	356,651
Vologda Region	15,563.5	180,869	2,021.5	206.4	22,715	34,698.7	363,736
Kaliningrad Region	9,798.3	102,600	1,610.2	144.3	4,099	21,085.0	267,706
Leningrad Region	30,271.2	183,633	3,046.6	476.7	12,231	46,545.2	394,317

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	14,780.4	92,329	1,273.8	226.9	5,865	26,023.7	244,480
Novgorod Region	5,284.6	48,971	663.5	65.3	1,785	14,854.4	158,493
Pskov Region	5,881.5	56,887	601.3	83.9	2,542	12,006.0	157,673
Saint Petersburg	102,029.0	529,778	10,302.3	1,884.9	47,665	136,036.0	936,785
SOUTHERN FEDERAL DISTRICT	158,849.2	1,434,556	17,638.9	2,532.3	74,739	262,298.0	3,510,353
Republic of Adygeya (Adygeya)	1,680.5	31,205	369.8	26.0	386	5,725.9	91,053
Republic of Kalmykia	1,282.5	29,061	240.7	13.1	249	3,073.8	57,311
Republic of Crimea	3,428.5	75,975	624.5	67.5	140	228.2	8,881
Krasnodar Territory	71,490.1	545,381	7,754.3	1,100.2	36,705	103,842.7	1,284,502
Astrakhan Region	19,042.7	118,901	1,435.6	326.3	9,180	19,980.6	307,428
Volgograd Region	25,633.2	221,107	2,683.5	433.5	12,185	52,488.7	733,545
Rostov Region	35,053.7	389,007	4,302.7	545.9	15,846	76,823.3	1,025,609
Sevastopol	1,238.0	23,919	227.7	19.8	48	135.0	2,024
NORTH CAUCASIAN FEDERAL DISTRICT	39,394.4	520,213	4,316.1	612.8	16,102	58,067.7	1,052,482
Republic of Daghestan	6,158.7	91,422	486.6	102.5	2,217	6,761.8	174,327
Republic of Ingushetia	213.8	14,786	37.8	5.5	61	432.3	14,898
Kabardino-Balkar Republic	2,004.8	44,927	247.9	26.4	809	5,117.3	122,047
Karachay-Cherkess Republic	1,157.3	28,845	197.5	14.1	283	2,977.3	55,915
Republic of North Ossetia — Alania	1,939.5	42,878	241.3	33.9	694	4,199.1	100,759
Chechen Republic	2,235.5	32,879	70.8	24.6	1,798	1,983.3	53,419
Stavropol Territory	25,684.8	264,476	3,034.1	405.9	10,240	36,596.7	531,117
VOLGA FEDERAL DISTRICT	461,030.2	4,038,586	45,418.1	6,612.3	334,097	674,168.1	8,574,613
Republic of Bashkortostan	67,763.4	477,294	6,351.8	859.6	29,899	98,634.1	1,219,488
Mari El Republic	4,697.2	82,396	861.3	46.9	688	11,967.2	202,459
Republic of Mordovia	6,659.1	86,439	753.5	83.6	2,618	14,611.6	194,534
Republic of Tatarstan (Tatarstan)	77,812.0	651,239	6,202.0	1,189.6	106,117	99,323.3	1,177,965
Udmurt Republic	18,207.1	202,202	2,463.3	238.2	10,619	38,661.7	530,633
Chuvash Republic — Chuvashia	11,652.3	173,833	1,876.1	124.9	2,990	24,220.1	377,303
Perm Territory	42,703.4	396,837	5,432.0	652.2	31,358	69,310.7	820,251
Kirov Region	11,848.4	142,891	1,439.7	159.5	4,728	27,769.4	374,960
Nizhny Novgorod Region	68,579.4	578,311	5,888.3	1,061.4	61,667	79,766.8	908,589
Orenburg Region	34,777.0	245,709	2,756.0	512.4	18,523	44,666.3	615,929
Penza Region	10,538.6	135,649	1,416.3	135.7	4,240	21,877.8	330,760
Samara Region	62,808.1	473,922	6,125.7	882.0	36,410	75,905.4	807,468
Saratov Region	33,012.8	269,099	2,500.5	529.4	20,112	45,388.1	678,633
Ulyanovsk Region	9,971.4	122,765	1,351.7	137.0	4,128	22,065.7	335,641

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	451,246.0	1,917,894	32,674.7	7,028.3	392,084	389,014.4	3,593,214
Kurgan Region	8,699.8	89,287	868.9	106.8	4,260	16,351.7	266,737
Sverdlovsk Region	64,856.7	518,953	7,406.7	956.4	41,423	126,467.6	1,267,590
Tyumen Region	338,352.3	973,458	20,330.2	5,396.8	326,113	168,989.9	1,134,433
Khanty-Mansi Autonomous Area — Yugra	175,905.3	649,555	10,794.7	3,050.4	279,187	93,893.2	550,652
Yamal-Nenets Autonomous Area	107,046.4	122,467	5,098.7	1,724.6	35,134	29,156.5	149,858
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	55,400.7	201,436	4,436.8	621.7	11,792	45,940.2	433,923
Chelyabinsk Region	39,337.2	336,196	4,068.9	568.4	20,288	77,205.2	924,454
SIBERIAN FEDERAL DISTRICT	258,448.9	1,816,358	25,317.3	3,604.8	126,925	389,464.1	4,645,619
Altai Republic	702.0	16,353	200.9	14.2	75	2,515.0	46,593
Republic of Tuva	453.5	18,832	120.9	11.3	19	2,756.2	61,917
Republic of Khakassia	6,143.0	44,539	554.3	75.5	2,238	9,444.3	116,966
Altai Territory	15,304.5	189,299	2,196.6	326.7	6,441	36,067.3	635,686
Krasnoyarsk Territory	67,833.8	388,012	5,334.1	894.0	28,744	79,169.1	778,326
Irkutsk Region	60,099.5	312,137	5,099.0	724.7	27,032	58,975.4	673,515
Kemerovo Region — Kuzbass	28,823.8	306,186	3,927.9	391.0	24,646	65,073.2	734,000
Novosibirsk Region	33,622.2	267,743	3,733.3	523.6	22,254	62,174.9	714,578
Omsk Region	27,504.2	178,794	2,309.6	352.4	8,610	44,553.3	594,360
Tomsk Region	17,962.3	94,463	1,840.6	291.3	6,866	28,735.5	289,678
FAR-EASTERN FEDERAL DISTRICT	198,583.9	878,699	13,092.4	3,176.9	82,611	203,148.0	2,058,415
Republic of Buryatia	15,711.5	114,132	1,118.4	198.6	6,358	19,997.7	285,617
Republic of Sakha (Yakutia)	44,198.7	101,347	1,771.4	1,111.9	25,418	26,076.0	232,695
Trans-Baikal Territory	29,621.6	129,305	1,600.5	332.8	10,811	22,930.1	284,470
Kamchatka Territory	2,353.0	22,925	484.6	57.0	345	9,714.7	72,696
Primorye Territory	26,266.6	168,855	2,595.3	386.1	10,884	39,429.4	423,050
Khabarovsk Territory	36,900.3	162,172	2,609.7	499.3	11,270	38,055.7	339,643
Amur Region	23,538.7	95,696	1,373.7	333.4	9,278	20,786.7	215,578
Magadan Region	1,426.2	13,157	267.1	25.7	319	5,137.1	34,395
Sakhalin Region	14,418.0	50,234	1,022.2	175.4	6,456	15,815.8	118,528
Jewish Autonomous Region	3,890.9	17,409	180.2	52.8	1,382	3,845.0	44,659
Chukotka Autonomous Area	258.4	3,467	69.3	3.8	90	1,359.7	7,084
THE CITY OF BAIKONUR[1]	26.6	438	5.8	0.1	0	190.4	1,028
FOREIGN STATES (MEMO)	1,438.1	3,139	9.0	18.6	931	120.8	1,281

[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.

Table 1.17
Financial assets and liabilities of the Households sector
Table 1.18
Transactions with financial assets of the Households sector

General Provisions

The tables disclose information about balance sheet indicators and transactions with financial assets and liabilities of the Households sector and are part of sectoral balance sheets and financial accounts of the System of National Accounts of the Russian Federation for the Households sector, compiled by the Bank of Russia in accordance with Clause 16.1 of Article 4 of Federal Law No. 86-FZ, dated 10 July 2002, 'On the Central Bank of the Russian Federation (the Bank of Russia)'.

Financial assets and liabilities of households are presented by type of financial instruments, which makes it possible to use this information in the comprehensive analysis of consumer and savings patterns of households, their investment preferences, the composition of household borrowing, as well as the dynamics and structure of financial wealth as part of the overall well-being of households. The published data on financial assets and liabilities of households help improve the consistency of data on the balance of disposable income and expenditure of households, financial accounts, and sectoral balance sheets of the System of National Accounts (SNA).

The methodological basis for the compilation of data on financial assets and liabilities of the Households sector is the System of National Accounts Manual 2008 (hereinafter, SNA-2008).[1]

In accordance with SNA-2008, ***balance sheet indicators of financial assets and liabilities*** contain data on the stock of financial assets and liabilities at a certain point of time. The value of assets at any time changes whenever a transaction is made, prices change, or any other changes occur that influence the volumes of assets and liabilities. Balance sheet indicators of financial assets and liabilities denominated in foreign currency are translated into the national currency at the exchange rate as of the last business days of the reporting period.

A ***transaction*** is an economic flow that is the interaction between institutional units by mutual agreement. Transactions with financial assets and liabilities denominated in foreign currency are converted into domestic currency at the average exchange rate for the period in which the transaction is made. As a rule, the valuation of transactions is based on market prices. Where this is impossible for lack of information, indirect methods of transaction valuation are used. Households' transactions with unlisted shares and other equity stakes in non-residents are measured in accordance with the methodological approaches of the sixth edition of the Balance of Payments and International Investment Position Manual[2] (hereinafter, BPM6) and correspond to the balance of payments data of the Russian Federation.

In the absence of sources of information on transactions and balance sheet indicators of financial assets and liabilities of the Households sector, the indicators are calculated using the residual method based on known total amounts across all sectors of the economy.

The definition of the ***Households sector*** corresponds to Appendix B 'Classification of institutional sectors of the economy' to the All-Russian Classification of Forms of Incorporation

[1] System of National Accounts 2008 (European Commission, United Nations, Organization for Economic Cooperation and Development, International Monetary Fund, World Bank).
[2] Balance of Payments and International Investment Position Manual, Sixth Edition (BPM6), International Monetary Fund, 2009.

OK 028-2012 (approved by Rosstandart Order No. 505-st, dated 16 October 2012).

An ***institutional unit*** is an economic entity that has the capacity, in its own right, to own assets, incur liabilities, engage in economic activity and transactions with other entities (SNA-2008: 4.2). Institutional units are grouped by sector and subsector.

The Households sector consists of institutional units comprising an individual or a group of individuals, including individual entrepreneurs.

The methodology for deriving the indicators of financial assets and liabilities of the Households sector may be updated as methods of and approaches to calculating indicators are improved as part of the efforts to harmonize SNA indicators with other areas of macroeconomic statistics.

The main source of information for compiling the 'Financial Assets and Liabilities of the Households Sector' is the monthly consolidated balance sheet of operating credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses — reporting form 0409101 'Trial Balance Sheet on the Accounting Records of a Credit Institution'. Other sources of information are: 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'; trading data of the Moscow Exchange; data from the register of issues (additional issues) of credit institutions' securities registered and cancelled by the Bank of Russia, as well as issues (additional issues) of securities earlier suspended and then renewed.[1]

Individual Indicators Highlights

Currency means all notes and coins issued by central banks. Households' currency assets are cash holdings in domestic currency, which is a liability for the central bank, and in foreign currency, which is a liability for the rest of the world. Foreign currency transactions include the purchase/sale of foreign currency by households from both non-residents and residents.

Transferable deposits are funds of households in settlement, current, and other demand accounts (including bank card payment accounts) opened with operating credit institutions in the currency of the Russian Federation.

Other deposits are funds of households with operating credit institutions in time deposit accounts and other funds in Russian rubles held for a fixed term, all types of foreign currency deposits, precious metal accounts, as well as all accrued interest on deposits.

Deposits with non-resident banks are funds of households in settlement, current, and other demand accounts (including bank card payment accounts), time deposit accounts in foreign currency with non-resident banks.

Funds in brokerage accounts are households' funds in brokerage accounts of professional securities market participants (credit institutions and non-bank financial institutions) intended for accounting customer funds and making settlements with customers and third parties under brokerage operations, which are transactions of professional securities market participants with securities, precious metals and/or foreign currency, as well as under agreements that are financial derivatives on the account and at the instruction of customers on the basis of concluded agency or commission agreements.

Debt securities are bonds, promissory notes, savings certificates, certificates of deposit, depositary receipts for bonds, and other debt securities. Debt securities give their holders the right to receive payments in the amount and on the date specified in a contract. Transactions with debt securities also include their issuance, redemption, purchase, and sale.

Loans and microloans are all loans and microloans, including overdraft loans, and excluding accounts receivable/payable. Loans and microloans within household liabilities are loans and claims acquired by credit institutions on loans: housing mortgage loans, car loans, consumer loans, other loans, and accrued interest claims, housing mortgage loans sold to mortgage agents (including repayments), consumer loans sold to special-purpose financial companies, as well as microloans issued by microfinance organizations.

Shares and other equity stakes are shares, including shares in joint-stock investment funds, depositary receipts for shares, investment units in unit investment funds, and other equity stakes. *Residents' listed shares* are shares admitted to on-exchange trades and included in the quotation lists (Level 1 and Level 2) on the Moscow Exchange. *Non-residents' listed shares* are shares with market quotations for the last three months preceding the reporting date. Shares and other equity stakes represent funds of a shareholder of an institutional unit. Consistent with BPM6 approaches, other equity stakes in non-residents include other capital investments (free aid, maintenance, consulting, personnel training, etc.), as well as cross-border investment in real estate considered as direct equity investment in a notional institutional unit.

Insurance and pension reserves and pension savings are life and non-life insurance reserves, pension reserves, as well as entitlements to pension benefits and funds under long-term savings agreements.

Accounts receivable/payable are outstanding amounts related to the purchase/sale of securities, dividend payments, rent, wages, tax payments, and payments for utility services, as well as other outstanding amounts.

Funds in escrow accounts are funds in household accounts opened for settlements under shared construction agreements as well as for transactions to purchase/sell real estate in accordance with the legislation of the Russian Federation.

[1] More details about the sources of information for compiling the indicators of financial assets and liabilities of the Households sector as well as information about the seasonal adjustment of transactions with financial assets and liabilities are provided in the Methodological Notes to the publication 'Financial Assets and Liabilities of the Households Sector' on the Bank of Russia website at http://www.cbr.ru.

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 the related types 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, shares of organizations (the Bank of Russia's equity stakes), as well as credit institutions' shares acquired to participate in bankruptcy prevention measures.

Claims on the IMF include the Russian Federation's quota in the IMF, holdings in the account of the Russian Federation in the IMF's SDR Department.

Other assets include Bank of Russia fixed assets, Bank of Russia claims on credit institutions with revoked licences, 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, 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 include complementary Bank of Russia employee pension scheme funds and liabilities on other operations. 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
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 liabilities in Russian rubles and foreign currency held by credit institutions, foreign banks via their branches established to ensure operations in the Russian Federation.

The table 'Required Reserve Averaging Ratios' 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 (Subaccounts) with the Bank of Russia' presents changes in the amount of required reserves maintained by credit institutions and foreign bank branches in correspondent accounts (sub-accounts). The said amount is

[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).

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 are published in the Bank of Russia Bulletin as decided by the Bank of Russia Board of Directors. These data are 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 liabilities held by a credit institution, a foreign bank via its branch established to ensure operations in the Russian Federation.

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, foreign bank branches to fulfil 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, a foreign bank branch deposits required reserves with the Bank of Russia by transferring them to the required reserve account opened with the Bank of Russia, and (or) by fulfilling the required reserve averaging obligation, that is, 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 with the Bank of Russia are used in accordance with the procedure stipulated in 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 liabilities held by a credit institution, a foreign bank via its branch established to ensure operations in the Russian Federation to other resident credit institutions under issued debt securities to be excluded from reservable liabilities.

The ratios for 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 liabilities in Russian rubles and foreign currency that arise from repo and deposit operations between clearing participants involving a credit institution — central counterparty and are subject to inclusion in reservable liabilities pursuant to Bank of Russia Regulation No. 852-P, dated 18 February 2025, 'On Required Reserves' (became effective on 1 August 2025).

The adjustment of required reserves for cash and digital rubles is established to determine the amount of cash in Russian rubles and digital rubles 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 changes in interest rates set by the Bank of Russia Board of Directors on monetary policy instruments and facilities as part of the Supplementary mechanism of liquidity provision. Interest rates on monetary policy instruments are set in percent per annum and linked to the key rate, with spreads being indicated in percentage points. Interest rates on facilities for over one day are floating, i.e. they co-move with the key rate (except for main and fine-tuning auctions).

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.

Maximum rate submitted at deposit auctions is the highest interest rate that can be submitted by participants at main one-week deposit auctions and fine-tuning deposit auctions.

Minimum rate submitted at repo auctions is the lowest interest rate that can be submitted by participants at main one-week repo auctions, fine-tuning repo auctions, and one-month and one-year repo auctions.

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.

Interest rate on the Primary mechanism is the interest rate on overnight loans, one-day repos, Lombard loans, and loans secured by non-marketable assets for terms from 1 to 30 days of the Primary mechanism of liquidity provision that represents the upper bound of the interest rate corridor, as well as the interest rate on FX swaps for one day.

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 of the Supplementary mechanism of liquidity provision.

Table 2.8
Interest Rates on the Bank of Russia's Special Facilities

General Provisions

The table shows changes in interest rates (percent 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. The table shows interest rates at which new loans have been granted since the specified date. The special facilities of the Bank of Russia are designed to incentivise credit institutions to grant loans to top-priority industries and economic sectors.

Individual Indicators Highlights

Non-Commodity Export Support (EXIAR) — the interest rate on Bank of Russia loans secured by credit claims 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 to finance investment projects. Projects are selected in accordance with the rules set by Resolution of the Government of the Russian Federation No. 1016, dated 14 December 2010, 'On Approving the Rules to Select Investment Projects and Principals to Provide State Guarantees of the Russian Federation under Loans or Bonded Loans Raised to Implement Investment Projects' or Resolution of the Government of the Russian Federation No. 1044, dated 11 October 2014, 'On Approving the Programme to Support Investment Projects Implemented in the Russian Federation Based on Project Finance'.

Support for Large Investment Projects in Certain Constituent Territories of the Russian Federation — the interest rate on unsecured Bank of Russia loans intended to bolster investment project finance in certain constituent territories of the Russian Federation.

SME Support — the interest rate on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation and from 20 June 2023, on OFZ-backed Bank of Russia loans intended to support lending to small and medium-sized enterprises.

SME Support in Certain Constituent Territories of the Russian Federation — the interest rate on Bank of Russia loans secured by guarantees of JSC Russian Small and Medium Business Corporation in certain constituent territories of the Russian Federation (issued from 30 August 2024 to 31 August 2026).

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.

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, t start of business.

Table 2.10
Liquidity Placed by Credit Institutions on Deposits and in Bank of Russia Bonds

General Provisions

The table contains information for the last full calendar month on credit institutions' funds (liquidity) placed in Bank of Russia instruments. The information is provided on a daily basis (business days) in billions of rubles.

Individual Indicators Highlights

Deposits with the Bank of Russia means credit institutions' funds, excluding interest, in deposit accounts with the Bank of Russia as a result of using overnight standing deposit facilities (by submitting a corresponding payment order at any time during the operating day) or as a result of deposit auctions, including main deposit auctions (1 week) and fine-tuning deposit auctions.

Bank of Russia bonds means the amount of credit institutions' funds that were actually transferred for the purchase of Bank of Russia bonds in circulation as a result of auctions.

Table 2.11
Results of Bank of Russia Auctions

General Provisions

The table contains information on the results of Bank of Russia auctions held in the last full calendar month.

Individual Indicators Highlights

Auction date is the day when an auction is held and its results are announced.

Auction type is the specific type of an auction, namely a main auction, a fine-tuning auction, or a long-term auction.

Auction form is the specific form of an auction, namely a repo auction, a deposit auction, a loan auction, or an OBR auction.

Settlement date of the first leg is the day when funds are transferred to auction participants whose bids were met.

Settlement date of the second leg is the day when funds are repaid by or to credit institutions.

Weighted average rate is the average interest rate in percent per annum calculated as a result of an auction and weighted by the amount of successful bids (or a weighted average yield as applied to OBR auctions).

Amount is the amount of funds in billion rubles to be transferred (this indicator is not adjusted if the amount of actually transferred funds differs due to execution failure).

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'.

Branches of foreign insurance companies — standalone units of insurance companies located outside the registered place of business of an insurance company and operating on its behalf in the Russian Federation via its branch.

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.

Administrators of indices operate in accordance with Federal Law No. 452-FZ, dated 13 December 2024, 'On Administrators of Financial and Commodity Indices', Bank of Russia Ordinance No. 7101-U, dated 25 June 2025, 'On the Bank of Russia's Decisions to Enter (Refuse to Enter) Information About a Legal Entity Intending to Become an Administrator of Indices into the Register of Administrators of Indices; on the Methodology for Defining and Providing a Financial (Commodity) Index; and on Changes to the Methodology for Defining and Providing a Financial (Commodity) Index', Bank of Russia Ordinance No. 7102-U, dated 25 June

2025, 'On Maintaining by the Bank of Russia of the Register of Administrators of Indices', and based on the corresponding entry in the register of administrators of indices.

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'.

Instalment payment service operators run their business in accordance with Federal Law No. 283-FZ, dated 31 July 2025, 'On Providing Instalment Payment Services'.

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, Savings Accounts of Individuals And Banking Accounts of Legal Entities And Individual Entrepreneurs' compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 6406-U, dated April 10, 2023, 'On the Forms, Deadlines, Procedure for Compiling and Presenting Credit Institutions (Banking Groups) Reporting Forms to the Central Bank of the Russian Federation, as well as a List of Information on the Activities of Credit Institutions (Banking Groups)'.

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;
$V1\ldots n$ — amount of deposit as included in an agreement;
$P1\ldots n$ — nominal annual deposit interest rate as included in an agreement.

The values of weighted average interest rates 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 granted 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), nonfinancial organizations and individuals (excluding individual entrepreneurs) to residents of the Russian Federation as well as non-residents.

The source of information for loans of individuals[1] is the Reporting Form 0409128 'Weighted Average Interest Rates on Loans Granted by Credit Institutions', for car loans[2] — the Reporting Form 0409316 'Information on Granted Funds to Individuals', for loans 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. 6406-U, dated April 10, 2023, 'On the Forms, Deadlines, Procedure for Compiling and Presenting Credit Institutions (Banking Groups) Reporting Forms to the Central Bank of the Russian Federation, as well as a List of Information on the Activities of Credit Institutions (Banking Groups)'.

[1] The source of information for loans granted to individuals and non-financial organizations was the Reporting Form (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.

[2] The source of information for car loans granted to individuals was the Reporting Form 0409128 'Weighted Average Interest Rates on Loans Granted by Credit Institutions' until 2025.

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 are calculated basing on annual rates from loan agreements and volumes granted in the reporting month. In the calculation of weighted average interest rates on loans to nonfinancial organizations are included volumes prolonged in the reporting month.

Weighted average rates (car loans up to 01.01.2026) 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 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.

Since 01.02.2026 weighted average rates on car loans are calculated by the formula:

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

$\bar{P}$ — weighted average loan 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.

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

Table 4.3.9
Loans Extended to Small, Medium-Sized Businesses

General Provisions

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

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

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

Individual Indicators Highlights

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated 24 July 2007, 'On the Development of Small and Medium-Sized Businesses in the Russian Federation' 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).