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

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

Symbols and notes:

– nil

… not available

0.0 and 0.00 — nonsignificant volume

X — data are not published

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

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

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1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Balance of Payments of the Russian Federation (Analytical Presentation)

Table 1.1

(millions of US dollars)

	Q1 2024	Q2 2024	Q3 2024	Q4 2024	2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2025	Q1 2026	Q2 2026
CURRENT ACCOUNT	**23,943**	16,793	7,460	14,342	**62,538**	**18,305**	**2,136**	**8,151**	**9,997**	**38,588**	**13,151**	16,949
Goods	34,845	35,196	30,474	31,571	132,086	30,566	23,635	31,286	27,682	113,170	**27,113**	39,426
Exports	101,878	106,417	109,089	116,250	433,634	97,287	98,709	107,726	115,802	419,524	**100,913**	125,716
Imports	67,033	71,221	78,615	84,679	301,548	66,721	75,075	76,440	88,119	306,354	**73,801**	86,291
Services	**–7,335**	–9,250	–12,525	–9,864	**–38,974**	–7,569	–12,606	–15,110	–13,350	–48,635	**–8,826**	–13,146
Exports	**10,011**	10,000	10,918	11,402	**42,332**	10,270	12,073	12,282	11,640	46,264	**11,300**	11,934
Transport	3,492	3,447	3,506	3,493	13,938	3,264	3,496	3,557	3,497	13,814	**3,538**	3,953
Travel	1,606	2,076	2,208	1,753	7,643	1,752	2,576	2,463	2,164	8,956	2,053	2,578
Other services	**4,913**	4,477	5,205	6,156	**20,751**	5,254	6,000	6,261	5,979	23,494	**5,709**	5,403
Imports	17,346	19,251	23,444	21,266	81,306	17,840	24,678	27,391	24,989	94,899	**20,126**	25,081
Transport	3,509	3,750	3,788	3,824	14,872	3,565	3,913	3,975	4,095	15,549	3,878	4,262
Travel	7,278	9,284	12,710	9,430	38,702	8,476	11,930	15,914	12,918	49,238	**9,703**	13,284
Other services	6,559	6,216	6,946	8,011	27,732	5,798	8,835	7,502	7,976	30,111	**6,545**	7,535
Compensation of employees	–1,404	–1,722	–1,745	–1,585	–6,455	–1,483	–2,058	–1,985	–1,735	–7,261	**–1,409**	–1,883
Investment income	–1,276	–6,812	–8,046	–4,961	–21,096	**–1,915**	**–5,164**	**–3,790**	**228**	**–10,641**	**–2,117**	–2,049
Receivable	6,374	5,097	5,546	5,737	22,755	**4,865**	**5,413**	**6,443**	**6,984**	**23,705**	**5,858**	7,597
Payable	7,650	11,909	13,592	10,698	43,851	**6,780**	**10,577**	**10,233**	**6,756**	**34,346**	**7,975**	9,646
Direct investment	–3,035	–5,745	–5,332	–3,848	–17,960	**–3,568**	**–4,490**	**–1,420**	**–591**	**–10,069**	**–2,849**	–3,769
Receivable	2,641	1,738	1,638	2,044	8,061	**1,285**	**1,177**	**2,464**	**3,048**	**7,974**	**2,099**	2,526
Payable	5,676	7,483	6,970	5,892	26,021	**4,853**	**5,667**	**3,885**	**3,639**	**18,043**	**4,948**	6,294
Portfolio investment	–463	–2,614	–5,248	–2,781	–11,105	–586	–2,993	–5,246	–1,586	–10,410	–1,850	–1,868
Receivable	394	288	360	278	1,320	207	253	120	212	792	88	186
Payable	856	2,902	5,608	3,059	12,425	793	3,246	5,366	1,798	11,202	1,938	2,055
Other investment	2,222	1,546	2,533	1,668	7,969	2,238	2,319	2,877	2,404	9,838	**2,582**	3,588
Receivable	3,340	3,071	3,548	3,415	13,374	3,372	3,984	3,860	3,723	14,939	**3,671**	4,885
Payable	1,118	1,525	1,015	1,747	5,404	1,134	1,664	983	1,319	5,100	**1,089**	1,298
Rent	11	9	11	22	53	9	7	4	8	28	7	5
Secondary income	–898	–628	–708	–842	–3,076	–1,303	–1,678	–2,256	–2,837	–8,073	**–1,617**	–5,402
CAPITAL ACCOUNT	–46	–104	–74	–35	–258	–53	–96	–132	–114	–395	–8	–4

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	Q2 2026
Balance from current and capital accounts	**23,897**	16,689	7,387	14,307	**62,280**	**18,252**	**2,040**	**8,018**	**9,883**	**38,194**	**13,143**	16,945
Balance from financial account	22,133	9,185	5,732	15,554	52,604	**10,844**	**–1,767**	**8,344**	**7,435**	**24,856**	**12,466**	8,269
Direct investment	5,521	876	322	2,462	9,180	**–3,894**	**–11,438**	**1,923**	**–3,400**	**–16,809**	**–1,517**	–454
Net acquisition of financial assets	–266	–1,178	–1,911	3,185	–170	**1,588**	**–659**	**870**	**–7,336**	**–5,537**	**–102**	–429
Equity and investment fund shares	3,408	–195	14	1,186	4,412	**805**	**495**	**1,010**	**–12,737**	**–10,427**	**1,049**	736
Debt instruments	–3,674	–982	–1,925	1,998	–4,583	783	–1,154	–139	5,400	4,890	**–1,150**	–1,165
Net incurrence of liabilities	–5,787	–2,053	–2,234	723	–9,350	**5,482**	**10,779**	**–1,053**	**–3,936**	**11,271**	**1,416**	25
Equity and investment fund shares	–643	55	1,454	3,957	4,823	**2,391**	**7,125**	**–166**	**–1,810**	**7,539**	**1,936**	–1,081
Debt instruments	–5,144	–2,108	–3,688	–3,234	–14,173	3,091	3,654	–887	**–2,126**	**3,732**	**–521**	1,106
Portfolio investment	–424	542	–1,054	921	–15	–984	2,375	1,446	2,204	5,040	**–53**	–62
Net acquisition of financial assets	–805	–737	–3,606	–2,663	–7,811	–60	–1,192	2,501	1,259	2,507	924	–169
Equity and investment fund shares	704	378	–184	–183	715	–3	–13	2,689	204	2,877	906	140
Debt securities	–1,509	–1,116	–3,422	–2,479	–8,526	–57	–1,179	–188	1,055	–370	17	–309
Net incurrence of liabilities	–381	–1,279	–2,552	–3,584	–7,796	925	–3,567	1,055	–945	–2,533	**977**	–107
Equity and investment fund shares	–28	–436	–2,001	9	–2,455	282	–3,903	23	–160	–3,758	**814**	323
Debt securities	–353	–843	–552	–3,593	–5,341	643	336	1,032	–786	1,226	163	–430
Financial derivatives (other than reserves) and employee stock options	484	114	547	901	2,045	801	44	120	133	1,098	127	69
Net acquisition of financial assets	–320	–463	–424	–248	–1,454	–445	–602	–323	–234	–1,604	–328	–429
Net incurrence of liabilities	–804	–577	–970	–1,149	–3,499	–1,246	–645	–443	–367	–2,702	–455	–498
Other investment	23,460	8,975	9,124	3,631	45,191	20,790	10,674	10,459	12,140	54,063	**20,584**	1,463
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	**17,831**	10,151
Other equity	–3	0	–6	1	–8	–1	0	6	0	4	0	0
Loans, currency and deposits	17,230	7,221	5,811	–1,459	28,804	16,154	80	4,756	2,417	23,407	**–1,086**	4,508
Other accounts receivable	8,956	8,551	11,409	17,505	46,421	3,056	6,468	881	9,349	19,755	**18,917**	5,643
Net incurrence of liabilities	2,723	6,797	8,089	12,416	30,025	–1,581	–4,126	–4,815	–374	–10,897	**–2,753**	8,689
Other equity	0	0	3	–1	2	–3	–174	–8	0	–185	0	0
Loans, currency and deposits	–4,737	1,691	6,105	199	3,257	–4,869	–3,818	3,548	–188	–5,328	**–1,379**	4,338
Other accounts payable	7,466	5,104	1,991	12,238	26,798	3,301	–132	–8,353	–180	–5,364	**–1,367**	4,345
Special drawing rights	–5	2	–10	–19	–32	–10	–2	–2	–6	–20	–6	5
Reserve assets	–6,908	–1,322	–3,207	7,639	–3,797	–5,870	–3,421	–5,604	–3,643	–18,537	–6,674	7,252
Net errors and omissions	**–1,764**	–7,505	–1,654	1,246	**–9,677**	–7,408	–3,807	**325**	–2,448	**–13,338**	**–676**	–8,676

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

Table 1.2

External Debt of the Russian Federation

(millions of US dollars)

	31.12.2023	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	30.06.2026
Total	318,289	308,745	317,450	309,320	289,886	313,045	324,050	310,182	**306,843**	**298,314**	309,014
General Government	32,710	31,776	32,264	30,444	19,324	21,983	23,432	23,459	23,460	23,042	23,089
Federal Government	32,703	31,769	32,261	30,441	19,322	21,982	23,431	23,459	23,457	23,037	23,076
New Russian Debt	32,469	31,538	32,029	30,209	19,090	21,750	23,197	23,224	23,222	22,802	22,841
Loans	1,115	1,083	1,175	1,079	987	1,192	1,269	1,204	1,273	1,227	1,281
Foreign currency bonds	14,808	14,724	14,602	14,399	9,099	9,102	9,248	9,351	9,159	9,245	9,024
Eurobonds	14,767	14,692	14,570	14,375	9,083	9,089	9,235	9,339	9,042	9,162	8,889
Eurobonds (related to the second London Club debt restructuring)	41	32	32	24	15	13	13	12	12	11	11
OFZ	0	0	0	0	0	0	0	0	105	73	125
Ruble denominated bonds	16,537	15,720	16,243	14,720	8,995	11,446	12,669	12,659	12,780	12,321	12,526
OFZ	16,537	15,720	16,243	14,720	8,995	11,446	12,669	12,659	12,780	12,321	12,526
Eurobonds	0	0	0	0	0	0	0	0	0	0	0
Other	10	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	234
Local Government	7	7	3	3	2	0	0	0	2	6	13
Loans	0	0	0	0	0	0	0	0	0	0	0
Foreign currency bonds	0	0	0	0	0	0	0	0	0	0	0
Ruble denominated bonds	7	7	3	3	2	0	0	0	2	6	13

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	30.06.2026
Central bank and banks	94,756	90,922	97,793	100,794	95,872	101,664	105,704	108,933	111,552	**106,716**	113,049
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	645
Debt securities	1,345	1,483	1,759	1,376	1,316	1,714	1,852	1,634	1,756	1,718	1,764
Loans, currency and deposits	62,485	59,298	65,963	69,944	66,458	70,973	74,257	76,513	80,072	**76,059**	82,174
Other	27,475	26,944	27,026	27,461	26,097	27,047	28,910	30,098	29,086	28,307	28,466
Other sectors	190,824	186,047	187,393	178,083	174,689	189,399	194,915	177,791	**171,832**	**168,556**	172,877
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	**53,407**	**51,517**	52,844
Debt securities	2,792	2,331	2,409	2,417	2,072	2,592	2,626	2,884	2,994	3,178	3,303
Loans, currency and deposits	91,233	86,649	84,541	77,677	70,523	72,539	72,041	68,338	65,616	**63,997**	64,264
Other	27,734	34,938	40,105	42,168	53,560	61,081	61,672	51,290	49,815	**49,865**	52,466

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	30.06.2026
Total	318,289	308,745	317,450	309,320	289,886	313,045	324,050	310,182	**306,843**	**298,314**	309,014
Foreign Currency	213,574	207,593	203,848	199,715	183,551	185,196	186,149	177,968	165,395	**160,858**	163,584
Domestic Currency	104,714	101,151	113,602	109,605	106,335	127,849	137,901	132,214	**141,448**	**137,457**	145,430
General Government	32,710	31,776	32,264	30,444	19,324	21,983	23,432	23,459	23,460	23,042	23,089
Foreign Currency	16,166	16,049	16,018	15,721	10,327	10,536	10,762	10,800	10,677	10,716	10,550
Short-term	10	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	10,540
Domestic Currency	16,544	15,727	16,246	14,723	8,997	11,446	12,670	12,659	12,783	12,326	12,539
Short-term	0	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	12,539
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	**106,084**	112,404
Foreign Currency	54,026	51,840	51,621	51,280	45,596	43,570	45,066	46,552	42,594	40,291	40,351
Short-term	13,207	11,833	13,374	15,535	12,004	9,876	10,657	12,640	11,181	9,471	10,007
Long-term	40,820	40,007	38,247	35,745	33,592	33,694	34,409	33,912	31,413	30,820	30,344
Domestic Currency	37,279	35,886	43,126	47,501	48,276	56,164	59,953	61,693	68,320	**65,793**	72,053
Short-term	34,757	33,428	40,457	45,150	45,905	53,472	57,128	59,032	65,529	**63,075**	69,207
Long-term	2,521	2,457	2,669	2,352	2,371	2,692	2,825	2,660	2,792	2,718	2,846

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	30.06.2026
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	**117,039**	120,033
Foreign Currency	88,876	91,003	89,099	87,938	87,923	89,380	87,677	78,653	73,564	**72,351**	75,401
Short-term	18,231	23,359	24,408	25,671	30,907	33,064	32,222	25,900	24,597	**24,791**	29,053
Long-term	70,645	67,644	64,691	62,267	57,016	56,316	55,454	52,753	48,967	**47,560**	46,348
Domestic Currency	32,882	32,914	37,956	34,324	38,231	46,831	48,662	43,858	44,861	**44,688**	44,632
Short-term	18,063	19,274	23,635	21,122	26,787	33,204	35,188	31,183	31,868	**32,023**	31,615
Long-term	14,819	13,641	14,321	13,201	11,444	13,627	13,474	12,675	12,993	**12,665**	13,017
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	**54,044**	**52,149**	53,489
Foreign Currency	54,506	48,701	47,109	44,777	39,704	41,709	42,645	41,963	38,559	**37,499**	37,283
Domestic Currency	18,010	16,625	16,275	13,056	10,832	13,408	16,617	14,004	**15,484**	**14,650**	16,206

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	30.06.2026
Total Liabilities	318,289	308,745	317,450	309,320	289,886	313,045	324,050	310,182	**306,843**	**298,314**	309,014
Short-term	90,762	93,885	106,831	110,544	117,171	134,464	142,869	135,187	**138,572**	**134,702**	146,364
Long-term	227,527	214,860	210,619	198,776	172,715	178,581	181,181	174,995	168,271	**163,612**	162,651
General Government	32,710	31,776	32,264	30,444	19,324	21,983	23,432	23,459	23,460	23,042	23,089
Short-term	10	10	10	10	10	10	10	10	10	10	10
Debt securities	0	0	0	0	0	0	0	0	0	0	0
Loans, currency and deposits	0	0	0	0	0	0	0	0	0	0	0
Other liabilities	10	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	23,079
Debt securities	31,352	30,451	30,848	29,122	18,095	20,548	21,917	22,010	21,941	21,571	21,563
Loans, currency and deposits	1,348	1,315	1,407	1,311	1,219	1,425	1,504	1,439	1,508	1,461	1,515
Other liabilities	0	0	0	0	0	0	0	0	0	0	0
Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)	91,305	87,726	94,747	98,781	93,872	99,734	105,018	108,245	110,915	**106,084**	112,404
Short-term	47,964	45,261	53,832	60,684	57,909	63,348	67,785	71,672	76,710	**72,546**	79,214
Debt securities	1	1	5	6	0	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	**69,275**	75,797
Other liabilities	3,297	3,033	3,301	3,001	2,417	2,607	3,666	4,820	3,819	3,271	3,417
Long-term	43,341	42,465	40,916	38,097	35,963	36,386	37,234	36,573	34,205	33,538	33,189
Debt securities	1,344	1,482	1,753	1,371	1,316	1,714	1,852	1,634	1,756	1,718	1,763
Loans, currency and deposits	17,474	16,735	15,101	11,918	10,642	9,898	9,771	9,295	6,814	6,425	6,021
Other liabilities	24,523	24,248	24,062	24,808	24,005	24,775	25,611	25,644	25,635	25,394	25,405

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	30.06.2026
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	**117,039**	120,033
Short-term	36,294	42,633	48,043	46,793	57,694	66,268	67,410	57,083	56,465	**56,813**	60,668
Debt securities	187	34	39	95	64	136	143	186	177	119	87
Loans, currency and deposits	8,374	7,661	7,899	4,530	4,069	5,052	5,595	5,607	6,474	6,830	8,114
Other liabilities	27,734	34,938	40,105	42,168	53,560	61,080	61,672	51,290	49,815	**49,865**	52,466
Long-term	85,464	81,285	79,011	75,469	68,461	69,943	68,928	65,428	61,960	**60,226**	59,366
Debt securities	2,605	2,298	2,370	2,322	2,007	2,456	2,482	2,698	2,818	3,059	3,216
Loans, currency and deposits	82,859	78,987	76,642	73,147	66,453	67,487	66,446	62,730	59,142	**57,167**	56,150
Other liabilities	0	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	**54,044**	**52,149**	53,489
Banks	3,451	3,197	3,045	2,012	2,001	1,929	685	688	637	632	645
Direct investor in direct investment enterprises	37	36	36	34	83	108	109	106	47	46	47
Direct investment enterprises in direct investor (reverse investment)	26	6	2	2	6	5	6	9	10	7	10
Between fellow enterprises	3,388	3,155	3,007	1,976	1,912	1,816	570	573	581	579	588
Other sectors	69,065	62,129	60,338	55,821	48,535	53,188	58,576	55,280	**53,407**	**51,517**	52,844
Direct investor in direct investment enterprises	24,900	24,546	23,295	20,077	16,546	17,882	19,798	18,317	**21,302**	**20,461**	21,977
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	**26,486**	26,193
Between fellow enterprises	9,225	7,025	6,379	5,811	5,186	5,594	5,848	4,680	4,699	4,571	4,674

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	30.06.2026
Net International Investment Position	856,450	875,124	873,792	944,700	949,588	**944,636**	**984,171**	**1,046,918**	**1,096,773**	**1,111,196**	1,092,180
Assets	1,554,063	1,552,222	1,561,203	1,581,403	1,546,510	**1,636,420**	**1,702,296**	**1,716,040**	**1,767,864**	**1,764,031**	1,740,192
Direct investment	315,349	304,818	298,800	283,159	271,443	**285,877**	**291,579**	**275,883**	**277,025**	**266,284**	259,921
Equity and investment fund shares	247,645	241,641	234,829	222,760	213,373	**224,069**	**229,296**	**217,245**	**212,298**	**205,836**	204,424
Debt instruments	67,704	63,177	63,971	60,399	58,070	61,808	62,283	58,637	**64,727**	**60,448**	55,497
Portfolio investment	67,951	68,754	61,424	50,704	48,953	49,948	52,048	56,098	52,851	50,270	54,463
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	36,064
Debt securities	38,172	35,732	31,055	24,306	23,340	23,903	23,103	22,444	20,849	19,248	18,399
Financial derivatives (other than reserves) and employee stock options	393	388	329	305	255	191	136	77	81	89	49
Other investment	571,778	587,888	607,152	613,498	616,791	653,047	669,802	670,682	**683,054**	**698,405**	705,313
Other equity	8,590	8,575	8,568	8,590	8,555	8,570	8,602	8,603	8,605	8,597	8,596
Loans, currency and deposits	409,603	422,236	431,926	436,096	426,958	452,108	458,214	458,580	**465,634**	**460,971**	468,532
Other accounts receivable	153,586	157,077	166,658	168,812	181,277	192,369	202,986	203,499	208,815	**228,836**	228,184
Reserve assets	598,592	590,374	593,498	633,737	609,068	647,358	688,731	713,301	754,853	748,984	720,447
Liabilities	697,613	677,097	687,411	636,703	596,922	**691,783**	**718,125**	**669,122**	**671,091**	**652,835**	648,013
Direct investment	334,801	316,075	315,026	279,713	257,833	**311,888**	**334,419**	**306,905**	**300,297**	**291,247**	289,234
Equity and investment fund shares	262,285	250,749	251,643	221,880	207,297	**256,771**	**275,158**	**250,937**	**246,253**	**239,097**	235,745
Debt instruments	72,516	65,326	63,384	57,833	50,536	55,117	59,262	55,968	**54,044**	**52,149**	53,489
Portfolio investment	148,190	147,979	149,170	134,560	117,849	142,835	141,265	130,770	140,733	138,095	125,891
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	101,792
Debt securities	32,578	31,395	30,743	25,885	17,269	21,272	23,352	24,100	24,286	24,211	24,100
Financial derivatives (other than reserves) and employee stock options	800	449	453	426	234	173	156	84	54	36	55
Other investment	213,822	212,594	222,762	222,004	221,006	236,887	242,285	231,363	230,007	**223,458**	232,832
Other equity	3,537	3,440	3,711	3,433	3,139	3,813	3,891	3,677	3,900	3,760	3,936
Loans, currency and deposits	154,721	146,925	151,574	148,583	137,874	144,602	147,435	145,923	146,829	**141,158**	147,598
Other accounts payable	31,193	38,182	43,588	45,366	56,336	64,382	66,049	56,913	54,461	**53,965**	56,722
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	24,576

[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	100,913	103.7	x	x	x	x	73,801	110.6	x	x	x	x	27,113	x	x
Q2	125,716	127.4	x	x	x	x	86,291	114.9	x	x	x	x	39,426	x	x
January	29,365	98.5	x	x	x	x	21,326	94.1	x	x	x	x	8,039	x	x
February	29,751	91.8	x	x	x	x	25,101	120.9	x	x	x	x	4,650	x	x
March	41,797	119.3	x	x	x	x	27,374	117.4	x	x	x	x	14,423	x	x
April	39,504	117.3	x	x	x	x	27,452	107.2	x	x	x	x	12,052	x	x
May	43,054	132.9	x	x	x	x	28,405	113.5	x	x	x	x	14,650	x	x
June	43,158	132.3	x	x	x	x	30,435	124.5	x	x	x	x	12,724	x	x
July	**44,812**	**119.0**	x	x	x	x	**31,511**	**121.8**	x	x	x	x	**13,301**	x	x
August	40,934	127.8	x	x	x	x	29,194	117.9	x	x	x	x	11,739	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
31.07	720,348	427,493	398,206	24,268	5,020	292,854
31.08	769,022	435,539	406,242	24,279	5,018	333,484
30.09	731,760	430,153	400,981	24,176	4,996	301,607

[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)

	30.09.2026
A. Official reserves assets	731,760.3
(1) foreign currency reserves (in convertible foreign currencies)	400,407.2
(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	4,995.6
(3) SDRs	24,176.1
(4) gold	301,607.3
— volume in millions of fine troy ounces	72.8
(5) other reserve assets (specify)	574.1
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo and other accounts receivable)	574.1
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)

	30.09.2026			
	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	—	—	—	—
— inflows (+), interest	—	—	—	—
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)	–355.2	–355.2	—	—
— outflows related to repos (–)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (–)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (–)	–355.2	–355.2	—	—
— other accounts receivable (+)	—	—	—	—

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

Table 1.8 (cont.)

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

(millions of US dollars)

	30.09.2026			
	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)

	30.09.2026
(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	217.6
— 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	217.6
(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]	731,760.3
— currencies in SDR basket[2]	x
— currencies not in SDR basket	x
— 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 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
Q2 2026	20.5

[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	**35,726.8**	18,054.3	**17,672.5**	**52,428.2**	**66,856.9**	42,774.0	**24,082.9**
31.07	16,938.9	**35,651.9**	18,333.3	**17,318.6**	**52,590.8**	**67,654.0**	43,198.6	**24,455.4**
31.08	17,154.3	**35,777.0**	18,359.0	**17,417.9**	**52,931.3**	**68,861.8**	43,344.5	**25,517.2**
30.09	17,275.9	**35,802.7**	18,408.8	**17,393.9**	**53,078.6**	**68,375.1**	43,328.4	**25,046.8**
31.10	17,406.2	**36,077.1**	18,391.9	**17,685.2**	**53,483.3**	**69,829.0**	44,056.1	**25,772.9**
30.11	17,488.3	**36,506.3**	18,189.7	**18,316.6**	**53,994.6**	**71,000.9**	44,223.8	**26,777.0**
31.12	18,234.2	**37,706.8**	20,378.4	**17,328.4**	**55,941.0**	**73,945.4**	45,751.1	**28,194.3**
2026								
31.01	17,853.9	**37,055.3**	18,766.1	**18,289.2**	**54,909.2**	**73,167.8**	46,231.5	**26,936.4**
28.02	18,095.2	**38,573.3**	19,590.7	**18,982.6**	**56,668.6**	**74,646.8**	46,705.2	**27,941.6**
31.03	18,390.6	**38,993.9**	20,015.4	**18,978.4**	**57,384.4**	**73,106.2**	46,511.9	**26,594.3**
30.04	19,002.1	**39,851.8**	21,001.1	**18,850.7**	**58,853.9**	**73,395.6**	46,512.9	**26,882.7**
31.05	19,390.8	**40,666.8**	20,848.5	**19,818.2**	**60,057.6**	**73,848.9**	46,235.2	**27,613.7**
30.06	19,793.9	**41,561.4**	21,178.6	**20,382.8**	**61,355.3**	**73,748.0**	46,296.9	**27,451.1**
31.07	20,366.4	**41,067.5**	21,488.0	**19,579.5**	**61,433.9**	**74,546.9**	46,179.0	**28,367.8**
31.08	20,744.7	**41,971.9**	21,532.4	**20,439.5**	**62,716.6**	**74,663.3**	46,057.6	**28,605.7**
30.09	21,012.6	41,802.7	21,669.9	20,132.8	62,815.1	74,759.7	46,168.6	28,591.1

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	**119,285.2**	0.7	1.6	15.0
31.07	**120,244.8**	0.8	2.4	15.0
31.08	**121,793.1**	1.3	3.7	**14.5**
30.09	**121,453.7**	–0.3	3.4	12.7
31.10	**123,312.3**	1.5	5.0	13.0
30.11	**124,995.5**	**1.4**	6.4	**12.4**
31.12	**129,886.4**	3.9	10.6	10.6
2026				
31.01	**128,077.1**	–1.4	–1.4	9.7
28.02	**131,315.4**	2.5	1.1	11.4
31.03	**130,490.6**	–0.6	0.5	11.8
30.04	**132,249.5**	**1.3**	1.8	12.4
31.05	**133,906.6**	**1.3**	3.1	**13.1**
30.06	**135,103.3**	0.9	4.0	**13.3**
31.07	**135,980.8**	0.6	4.7	**13.1**
31.08	**137,379.9**	1.0	**5.8**	12.8
30.09	137,574.8	0.1	5.9	13.3

Monetary Base (Broad Definition)

Table 1.11

(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]
31.12.2021	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	–
31.07	31,315.3	21,530.7	5,250.2	588.4	3,946.0	–
31.08	31,493.5	21,886.5	4,530.8	587.6	4,488.7	–
30.09	32,977.7	22,234.6	6,259.4	587.6	3,896.2	–

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						
01.09	31,493.5	21,886.5	4,530.8	587.6	4,488.7	—
02.09	31,578.1	21,931.1	4,566.5	587.6	4,492.9	—
03.09	32,356.9	21,972.2	5,838.1	587.6	3,959.0	—
04.09	31,872.3	22,019.1	5,324.8	587.6	3,940.9	—
07.09	32,075.5	22,065.4	5,515.7	587.6	3,906.8	—
08.09	32,843.3	22,098.3	6,198.8	587.6	3,958.7	—
09.09	33,231.9	22,119.5	6,500.1	587.6	4,024.7	—
10.09	31,154.9	22,155.5	4,398.4	587.6	4,013.4	—
11.09	31,254.1	22,196.7	4,470.3	587.6	3,999.6	—
14.09	32,275.4	22,231.5	5,501.0	587.6	3,955.3	—
15.09	32,292.2	22,241.7	5,476.0	587.6	3,986.9	—
16.09	32,346.0	22,271.7	5,483.4	587.6	4,003.4	—
17.09	32,321.6	22,301.9	5,395.8	587.6	4,036.3	—
18.09	32,974.4	22,327.2	6,048.0	587.6	4,011.7	—
21.09	32,827.8	22,341.4	5,900.2	587.6	3,998.7	—
22.09	33,144.1	22,319.5	6,253.2	587.6	3,983.8	—
23.09	32,747.9	22,307.2	5,859.8	587.6	3,993.3	—
24.09	33,267.4	22,292.0	6,375.7	587.6	4,012.1	—
25.09	32,345.4	22,277.8	5,483.4	587.6	3,996.5	—
28.09	32,468.6	22,266.4	5,692.0	587.6	3,922.6	—
29.09	32,481.2	22,228.6	5,738.4	587.6	3,926.6	—
30.09	32,602.9	22,221.9	5,850.6	587.6	3,942.8	—

[1] At market value.

Central Bank Survey

Table 1.12

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
NET FOREIGN ASSETS	44,590,763	46,687,215	48,974,927	48,451,721	40,051,107	35,224,417	28,421,547	33,625,938	32,462,266	29,451,474	31,949,833	32,911,317
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	3,693,721	3,896,087	12,727,960	6,051,055	4,550,716	3,973,520	3,713,794	3,380,215	3,783,102	4,954,277	4,977,379	5,474,295
NET CLAIMS ON GENERAL GOVERNMENT	–12,288,074	–13,798,137	–17,711,954	–15,451,469	–12,630,581	–10,466,872	–8,118,600	–9,164,408	–8,875,651	–8,030,272	–8,876,968	–9,043,437
CLAIMS ON OTHER SECTORS	1,415,177	1,403,233	1,424,872	1,758,724	1,328,607	1,312,943	1,270,164	1,263,920	1,270,450	1,262,831	1,220,974	1,198,957
MONETARY BASE	20,338,906	19,802,757	22,376,899	19,186,595	18,344,818	18,663,666	19,167,718	19,136,502	19,830,114	21,095,547	20,814,819	21,391,334
Currency in circulation	14,068,108	13,784,147	15,815,119	14,842,324	14,347,550	13,970,606	14,033,273	14,141,757	14,228,481	15,158,417	15,489,357	15,558,925
Liabilities to other depository corporations	6,270,798	6,018,610	6,561,779	4,344,271	3,997,267	4,693,060	5,134,445	4,994,745	5,601,632	5,937,130	5,325,462	5,832,409
Deposits, of which	6,270,798	6,018,610	6,561,779	4,344,271	3,997,267	4,693,060	5,134,445	4,994,745	5,601,632	5,937,130	5,325,462	5,832,409
Required reserves	815,263	825,406	843,263	150,012	162,182	145,929	145,929	145,961	145,961	145,925	145,924	145,934
Debt securities	—	—	—	—	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	25,663	27,555	74,419	39,644	43,697	72,195	37,083	41,867	73,605	37,630	36,493	79,225
Transferable deposits	17,423	20,865	20,449	31,004	33,012	33,530	30,523	30,567	31,425	30,190	31,068	62,850
Other financial corporations	6,369	10,178	9,882	20,656	21,092	22,933	20,256	20,014	20,863	19,881	20,495	52,268
Non-financial corporations	11,054	10,687	10,568	10,348	11,919	10,597	10,267	10,553	10,562	10,309	10,572	10,581
Households	0	0	0	0	0	0	0	0	0	0	0	0
Other deposits	8,240	6,690	53,970	8,640	10,685	38,665	6,560	11,300	42,180	7,440	5,425	16,375
Other financial corporations	8,240	6,690	53,970	8,640	10,685	38,665	6,560	11,300	42,180	7,440	5,425	16,375
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)	17,047,019	18,358,086	22,964,486	21,583,791	14,911,334	11,308,146	6,082,105	9,927,296	8,736,449	6,505,133	8,419,906	9,070,573

Table 1.12 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
NET FOREIGN ASSETS	38,875,112	39,475,879	41,110,028	43,505,685	45,521,456	44,616,652	47,897,567	50,796,144	52,801,672	52,421,411	50,834,362	49,856,103
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	4,658,226	5,210,959	5,502,058	4,935,710	4,881,895	4,839,425	4,789,513	4,906,924	5,232,452	4,914,314	5,253,757	5,783,806
NET CLAIMS ON GENERAL GOVERNMENT	–6,891,839	–7,855,415	–8,351,253	–7,763,776	–9,573,244	–7,878,746	–7,365,512	–7,825,750	–7,679,650	–8,238,788	–8,317,819	–8,621,958
CLAIMS ON OTHER SECTORS	1,172,854	1,313,428	1,318,895	1,303,417	1,291,737	1,280,309	1,254,698	1,306,697	1,383,795	1,344,898	1,313,921	1,472,100
MONETARY BASE	24,428,576	24,195,036	23,985,888	23,788,725	22,836,149	24,201,344	24,929,172	25,078,784	25,800,961	24,782,853	24,837,440	24,960,896
Currency in circulation	16,347,658	16,167,790	16,421,526	16,661,022	17,154,839	17,338,366	17,797,425	18,194,483	18,358,779	18,349,678	18,216,768	17,911,927
Liabilities to other depository corporations	8,080,917	8,027,247	7,564,361	7,127,704	5,681,310	6,862,977	7,131,747	6,884,301	7,442,182	6,433,174	6,620,672	7,048,969
Deposits, of which	8,080,917	8,027,247	7,564,361	7,127,704	5,681,310	6,862,977	7,131,747	6,884,301	7,442,182	6,433,174	6,620,672	7,048,969
Required reserves	145,932	145,929	265,379	265,379	265,339	271,330	271,330	271,316	271,721	271,712	271,712	271,712
Debt securities	—	—	—	—	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	42,242	37,830	265,691	791,279	56,373	98,396	69,865	69,356	109,285	84,661	90,120	147,288
Transferable deposits	30,992	30,540	30,440	30,624	31,773	30,536	31,465	30,476	30,090	30,511	29,860	29,658
Other financial corporations	19,968	19,788	19,788	20,065	20,979	21,057	20,954	20,091	19,777	19,551	19,648	19,632
Non-financial corporations	11,025	10,752	10,653	10,559	10,794	9,480	10,511	10,385	10,313	10,960	10,212	10,026
Households	0	0	0	0	0	0	0	0	0	0	0	0
Other deposits	11,250	7,290	235,250	760,655	24,600	67,860	38,400	38,880	79,195	54,150	60,260	117,630
Other financial corporations	11,250	7,290	235,250	760,655	24,600	67,860	38,400	38,880	79,195	54,150	60,260	117,630
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0
OTHER ITEMS (NET)	13,343,535	13,911,985	15,328,150	17,401,031	19,229,323	18,557,900	21,577,228	24,035,875	25,828,023	25,574,322	24,156,661	23,381,867

Table 1.12 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024	June, 2024	July, 2024	Aug, 2024	Sep, 2024	Oct, 2024	Nov, 2024
NET FOREIGN ASSETS	50,787,527	49,453,387	50,821,869	51,818,929	52,191,068	51,158,105	48,335,793	49,273,752	53,193,774	55,911,223	58,397,113	63,102,311
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	5,850,771	3,693,707	3,688,766	5,393,614	4,989,304	5,111,512	4,401,675	6,642,632	7,153,102	8,180,726	7,684,087	7,552,613
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)	24,750,862	23,347,607	24,498,755	25,638,447	25,745,511	24,933,657	22,582,886	23,565,173	27,272,682	29,520,092	31,510,365	35,804,333

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	6,818,169	5,588,718	4,968,074	4,910,100	3,242,312	3,503,597	4,412,349	6,207,532	4,623,027	5,515,364	4,545,017	5,869,347
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	**332,333**	**408,258**	409,014	373,551	441,798	459,685	415,392	**477,136**	**394,902**	390,114	465,940
Transferable deposits	25,541	22,193	22,605	**45,100**	**22,823**	22,365	22,545	23,818	22,072	**22,888**	22,584	**21,958**
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	**1,099**	1,458	**2,559**	1,014	**1,036**	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)	32,120,520	30,970,749	26,471,069	**25,489,708**	26,735,589	25,021,746	25,610,962	27,219,503	26,964,386	**30,345,036**	**29,837,477**	29,080,645

Table 1.12 (end)

(millions of rubles, end of period)

	Dec, 2025	Jan, 2026	Feb, 2026	Mar, 2026	Apr, 2026	May, 2026	June, 2026	July, 2026	Aug, 2026	Sep, 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	55,122,410	63,251,959	59,251,775
CLAIMS ON OTHER DEPOSITORY CORPORATIONS	8,452,132	6,975,592	6,699,125	7,246,786	8,190,839	7,924,262	8,359,578	8,715,568	8,870,458	10,537,527
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	–4,637,753	–5,287,040	–5,014,098
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	1,489,016	1,492,022	1,451,995
MONETARY BASE	30,664,132	29,279,895	28,895,237	29,412,900	30,260,250	29,980,013	30,586,106	31,315,343	31,493,487	32,977,658
Currency in circulation	19,449,670	18,949,057	19,178,615	19,479,663	20,158,380	20,485,887	20,912,328	21,530,721	21,886,467	22,234,583
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	9,784,622	9,607,020	10,743,076
Deposits, of which	11,214,462	10,330,838	9,716,622	9,933,237	10,101,870	9,494,126	9,673,778	9,784,622	9,607,020	10,743,076
Required reserves	554,137	554,581	554,575	587,508	587,527	588,412	588,409	588,410	587,568	587,565
Debt securities	—	—	—	—	—	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	451,435	465,559	539,819	**580,890**	557,635	620,953	**567,043**	**567,193**	**646,880**	641,455
Transferable deposits	22,150	21,810	24,089	22,622	6,720	6,603	6,297	6,134	**6,254**	6,018
Other financial corporations	21,197	21,063	23,287	21,471	5,891	5,795	5,490	5,364	5,475	5,229
Non-financial corporations	953	748	802	1,151	829	808	808	**771**	**779**	789
Households	0	0	0	0	0	0	0	0	0	0
Other deposits	429,285	443,748	515,730	558,267	550,915	614,350	560,745	561,059	640,626	635,437
Other financial corporations	429,285	443,748	515,730	558,267	550,915	614,350	560,745	561,059	640,626	635,437
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0
OTHER ITEMS (NET)	30,451,385	**34,259,514**	33,862,350	32,481,252	28,936,441	25,549,235	27,785,077	**28,806,706**	36,187,033	32,608,086

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, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
NET FOREIGN ASSETS	**8,489,812**	**9,435,172**	**11,130,685**	**12,869,261**	**10,972,078**	**10,977,432**
CLAIMS ON NONRESIDENTS	**14,504,057**	**15,704,961**	**17,672,991**	**19,255,329**	**16,295,810**	**15,734,535**
LIABILITIES TO NONRESIDENTS	6,014,245	6,269,789	6,542,306	6,386,069	5,323,732	4,757,104
CLAIMS ON CENTRAL BANK	7,140,939	6,779,519	9,939,092	5,353,985	4,828,000	5,431,300
NET CLAIMS ON GENERAL GOVERNMENT	3,229,022	2,966,130	5,074,012	1,643,598	722,880	–37,590
Claims on federal government	10,018,483	10,177,084	10,412,194	10,384,836	10,244,682	10,171,907
Debt securities	9,957,095	10,115,814	10,350,923	10,323,463	10,183,277	10,110,497
in rubles	9,255,304	9,326,038	9,433,533	9,442,351	9,469,774	9,463,453
in foreign currency	701,791	789,777	917,389	881,112	713,502	647,044
Loans	61,388	61,270	61,271	61,373	61,406	61,410
in rubles	61,388	61,266	61,262	61,373	61,355	61,360
in foreign currency	—	4	9	—	51	50
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Claims on state and local government	895,524	848,865	818,374	790,644	773,302	752,726
Debt securities	434,202	435,888	434,120	432,701	427,730	424,143
in rubles	434,202	435,888	434,120	432,701	427,730	424,143
in foreign currency	—	—	—	—	—	—
Loans	461,322	412,977	384,254	357,942	345,572	328,583
in rubles	461,186	412,835	384,101	357,788	345,441	328,467
in foreign currency	136	143	153	154	130	116
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Liabilities to federal government	6,236,259	6,348,679	4,625,108	7,556,788	8,304,519	8,627,330
Deposits	5,093,659	5,401,940	4,017,254	7,185,747	7,296,493	6,634,316
in rubles	5,071,204	5,343,705	3,962,500	7,073,342	7,078,870	6,442,081
in foreign currency	22,455	58,235	54,755	112,405	217,624	192,235
Other liabilities	1,142,600	946,739	607,853	371,041	1,008,026	1,993,014
in rubles	1,142,600	946,739	607,853	371,041	1,008,026	1,993,014
in foreign currency	—	—	—	—	—	—
Liabilities to state and local government	1,448,727	1,711,140	1,531,449	1,975,094	1,990,585	2,334,893
Deposits	1,448,727	1,711,140	1,531,449	1,975,094	1,990,585	2,334,893
in rubles	1,448,727	1,711,139	1,531,448	1,975,093	1,990,584	2,334,892
in foreign currency	1	1	1	1	1	—
Other liabilities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	87,370,478	88,044,780	90,906,315	91,260,097	90,416,293	89,262,102
in rubles	**78,201,467**	78,279,480	79,724,136	79,937,152	80,430,338	80,396,082
in foreign currency	9,169,012	9,765,300	11,182,179	11,322,945	9,985,955	8,866,020
Claims on other financial corporations	12,917,498	12,894,825	13,836,034	13,717,765	13,322,553	12,692,055
in rubles	10,575,373	10,284,737	10,365,502	10,096,823	9,956,787	9,633,289
Debt securities	1,747,074	1,561,593	1,504,135	1,482,981	1,459,243	1,469,561
Loans	6,817,216	6,822,510	7,020,600	6,879,130	6,655,971	6,355,570
Other claims	**2,011,084**	1,900,635	1,840,767	1,734,712	1,841,574	1,808,158

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
in foreign currency	2,342,125	2,610,088	3,470,531	3,620,942	3,365,765	3,058,766
Debt securities	43,703	45,356	48,179	55,530	46,754	41,473
Loans	1,780,752	1,709,086	1,809,642	1,627,127	1,526,193	1,481,229
Other claims	517,671	855,647	1,612,711	1,938,285	1,792,819	1,536,063
Claims on nonfinancial corporations	48,105,480	48,562,530	50,048,564	50,493,687	50,278,141	49,802,340
in rubles	41,367,701	41,499,597	42,441,088	42,894,309	43,746,545	44,075,407
Debt securities	1,871,486	1,843,732	1,851,660	1,838,283	1,807,057	1,791,069
Loans	36,023,524	36,095,324	37,061,656	37,456,066	38,274,324	38,613,210
Other claims	3,472,690	3,560,541	3,527,773	3,599,960	3,665,164	3,671,128
in foreign currency	6,737,779	7,062,933	7,607,476	7,599,378	6,531,595	5,726,933
Debt securities	57,822	60,242	65,956	65,946	53,354	46,910
Loans	6,453,217	6,769,766	7,298,619	7,298,321	6,264,605	5,478,848
Other claims	226,740	232,924	242,901	235,110	213,637	201,175
Claims on households	26,347,500	26,587,424	27,021,718	27,048,646	26,815,599	26,767,707
in rubles	26,258,392	26,495,145	26,917,546	26,946,020	26,727,006	26,687,386
Debt securities	764	764	764	733	733	733
Loans	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
Other claims	—	—	—	—	—	—
in foreign currency	89,108	92,279	104,172	102,626	88,594	80,321
Debt securities	—	—	—	—	—	—
Loans	89,108	92,279	104,172	102,626	88,594	80,321
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	3,179,351	3,389,510	11,381,975	5,140,619	4,041,777	3,477,640
DEPOSITS INCLUDED IN BROAD MONEY	70,529,705	70,934,638	71,641,754	71,615,955	70,127,498	69,615,892
in rubles	53,026,843	52,255,873	52,671,939	54,329,561	54,913,145	55,687,742
Transferable deposits	22,790,884	22,849,285	23,314,544	21,007,427	20,717,980	21,453,368
Other financial corporations	644,701	706,689	842,416	756,209	678,942	692,053
Nonfinancial corporations	10,264,156	11,146,764	11,755,478	11,701,752	11,198,560	11,918,824
Households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491
Other deposits	30,235,959	29,406,588	29,357,394	33,322,134	34,195,165	34,234,374
Other financial corporations	2,287,697	2,162,347	2,115,214	2,250,292	2,248,241	2,212,225
Nonfinancial corporations	10,779,355	9,884,878	10,181,529	11,252,910	11,120,499	10,941,667
Households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483
in foreign currency	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	17,502,862	18,678,765	18,969,815	17,286,394	15,214,353	13,928,150
Other financial corporations	482,156	455,336	555,149	393,695	461,488	406,917
Nonfinancial corporations	10,304,891	11,355,632	11,757,112	10,976,179	9,759,714	8,934,869
Households	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364
DEBT SEQURITIES INCLUDED IN BROAD MONEY	5,768	5,723	5,652	5,345	5,133	5,065
DEPOSITS EXCLUDED FROM BROAD MONEY	1,315,788	1,321,487	1,391,716	1,494,229	1,310,618	1,274,252
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	2,835,672	2,814,622	2,660,240	2,635,769	2,607,041	2,577,389
SHARES AND OTHER EQUITY	**12,071,227**	**12,089,395**	**11,320,388**	**11,342,088**	**10,583,436**	**10,399,850**
OTHER ITEMS (NET)	16,292,740	16,670,227	18,648,380	18,892,935	18,263,748	18,283,156
Escrow accounts of households	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
NET FOREIGN ASSETS	**8,800,061**	**10,420,132**	**10,141,898**	**9,196,196**	**8,809,392**	**8,562,939**
CLAIMS ON NONRESIDENTS	**12,942,427**	**15,003,232**	**14,507,119**	**13,368,036**	**12,970,838**	**12,548,794**
LIABILITIES TO NONRESIDENTS	4,142,365	4,583,100	4,365,221	4,171,839	4,161,446	3,985,855
CLAIMS ON CENTRAL BANK	5,874,773	5,746,029	6,348,470	6,920,657	6,145,185	6,651,219
NET CLAIMS ON GENERAL GOVERNMENT	–56,325	637,237	1,102,577	1,499,275	1,087,645	1,383,463
Claims on federal government	9,873,950	9,723,798	9,725,085	9,707,004	9,834,694	10,825,905
Debt securities	9,812,580	9,662,368	9,663,642	9,645,598	9,773,276	10,764,485
in rubles	9,325,096	9,081,915	9,062,085	9,097,045	9,182,446	10,162,682
in foreign currency	487,484	580,453	601,557	548,552	590,830	601,803
Loans	61,369	61,430	61,443	61,406	61,418	61,420
in rubles	61,337	61,387	61,397	61,370	61,378	61,379
in foreign currency	32	43	46	36	40	41
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Claims on state and local government	612,597	542,726	527,418	519,451	501,776	480,665
Debt securities	406,682	404,565	401,502	394,800	378,104	357,970
in rubles	406,682	404,565	401,502	394,800	378,104	357,970
in foreign currency	—	—	—	—	—	—
Loans	205,915	138,161	125,916	124,650	123,672	122,696
in rubles	205,821	138,055	125,811	124,551	123,565	122,589
in foreign currency	94	107	105	100	107	106
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Liabilities to federal government	8,361,357	7,296,882	6,761,374	6,509,360	6,960,834	7,782,852
Deposits	5,637,328	4,748,794	4,761,333	4,517,322	5,035,816	6,063,305
in rubles	5,486,107	4,570,607	4,587,261	4,354,660	4,875,021	5,907,381
in foreign currency	151,221	178,187	174,072	162,662	160,795	155,924
Other liabilities	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
in rubles	2,724,029	2,548,088	2,000,041	1,992,038	1,925,019	1,719,547
in foreign currency	—	—	—	—	—	—
Liabilities to state and local government	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
Deposits	2,181,515	2,332,406	2,388,552	2,217,819	2,287,992	2,140,255
in rubles	2,181,514	2,332,402	2,388,549	2,217,818	2,287,990	2,140,255
in foreign currency	—	4	3	1	1	1
Other liabilities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	88,053,945	89,984,835	91,605,118	92,058,979	94,638,500	95,581,666
in rubles	80,908,287	81,975,307	84,286,957	85,564,865	87,590,000	88,661,505
in foreign currency	7,145,658	8,009,528	7,318,161	6,494,114	7,048,500	6,920,162
Claims on other financial corporations	12,072,650	12,590,724	12,680,788	12,097,660	12,602,709	12,470,454
in rubles	9,575,322	9,809,261	10,339,582	10,372,261	10,508,586	10,517,134
Debt securities	1,476,111	1,483,352	1,645,352	1,672,919	1,602,967	1,633,073
Loans	6,260,181	6,388,381	6,838,701	6,848,239	6,903,644	6,914,889
Other claims	1,839,030	1,937,528	1,855,530	1,851,103	2,001,975	1,969,172

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
in foreign currency	2,497,328	2,781,463	2,341,206	1,725,398	2,094,123	1,953,320
Debt securities	29,976	35,753	88,640	77,937	464,519	576,370
Loans	1,240,581	1,473,949	1,147,920	1,103,806	1,154,627	1,158,720
Other claims	1,226,771	1,271,761	1,104,645	543,656	474,978	218,230
Claims on nonfinancial corporations	49,116,383	50,251,262	51,499,830	52,114,333	53,920,180	54,668,493
in rubles	44,532,388	45,083,137	46,577,711	47,397,721	49,018,505	49,754,205
Debt securities	1,909,873	1,850,874	1,879,867	1,800,671	1,820,737	1,822,382
Loans	38,866,732	39,469,552	40,907,280	41,821,740	43,337,478	44,080,106
Other claims	3,755,783	3,762,711	3,790,563	3,775,310	3,860,290	3,851,718
in foreign currency	4,583,995	5,168,125	4,922,119	4,716,612	4,901,675	4,914,288
Debt securities	28,546	33,365	55,537	149,618	224,305	248,577
Loans	4,373,598	4,937,507	4,670,807	4,373,587	4,514,931	4,508,559
Other claims	181,851	197,253	195,775	193,407	162,439	157,152
Claims on households	26,864,912	27,142,849	27,424,500	27,846,986	28,115,610	28,442,720
in rubles	26,800,577	27,082,909	27,369,664	27,794,883	28,062,909	28,390,166
Debt securities	733	733	733	733	733	733
Loans	26,799,845	27,082,176	27,368,932	27,794,151	28,062,176	28,389,433
Other claims	—	—	—	—	—	—
in foreign currency	64,335	59,940	54,836	52,103	52,702	52,554
Debt securities	—	—	—	—	—	—
Loans	64,335	59,940	54,836	52,103	52,702	52,554
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	3,215,437	2,874,259	3,273,963	4,442,070	4,453,129	4,944,346
DEPOSITS INCLUDED IN BROAD MONEY	67,466,502	70,391,298	72,132,546	71,920,324	71,944,398	72,972,310
in rubles	56,293,048	57,392,653	59,777,803	60,884,173	60,930,152	62,052,715
Transferable deposits	23,134,258	24,224,375	25,502,328	26,396,449	26,622,079	26,681,475
Other financial corporations	767,379	745,143	1,010,435	745,957	793,358	870,810
Nonfinancial corporations	12,157,939	12,984,192	13,578,026	14,218,433	14,252,836	13,857,149
Households	10,208,940	10,495,039	10,913,866	11,432,059	11,575,884	11,953,515
Other deposits	33,158,791	33,168,278	34,275,475	34,487,724	34,308,073	35,371,240
Other financial corporations	2,212,519	2,275,040	2,285,202	2,581,974	2,584,875	2,633,786
Nonfinancial corporations	10,748,306	10,606,440	11,779,497	12,334,743	12,206,974	13,157,364
Households	20,197,965	20,286,798	20,210,776	19,571,008	19,516,224	19,580,090
in foreign currency	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	11,173,454	12,998,645	12,354,743	11,036,151	11,014,247	10,919,594
Other financial corporations	257,469	320,674	312,291	273,168	268,020	314,280
Nonfinancial corporations	7,208,365	8,411,840	8,022,790	7,342,812	7,300,618	7,226,230
Households	3,707,620	4,266,132	4,019,662	3,420,171	3,445,609	3,379,084
DEBT SEQURITIES INCLUDED IN BROAD MONEY	5,046	4,925	5,002	4,797	4,760	4,720
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,428	1,328,984	1,226,005	1,243,735	1,278,135	1,263,256
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	2,587,350	2,647,411	2,600,024	2,679,509	2,649,172	2,752,047
SHARES AND OTHER EQUITY	**10,425,226**	**11,277,174**	**11,920,027**	**12,127,045**	**12,335,928**	**13,012,226**
OTHER ITEMS (NET)	17,751,467	18,264,183	18,040,496	17,257,628	18,015,201	17,230,383
Escrow accounts of households	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
NET FOREIGN ASSETS	**8,127,043**	**8,957,103**	**8,929,150**	**8,464,601**	**8,598,525**	**8,572,520**
CLAIMS ON NONRESIDENTS	**13,140,762**	**13,789,174**	**14,073,792**	**13,560,536**	**13,981,270**	**13,849,261**
LIABILITIES TO NONRESIDENTS	5,013,719	4,832,072	5,144,641	5,095,934	5,382,745	5,276,741
CLAIMS ON CENTRAL BANK	8,993,037	8,834,002	8,409,449	7,969,324	6,594,439	7,716,086
NET CLAIMS ON GENERAL GOVERNMENT	2,774,624	3,628,004	4,904,564	2,977,019	3,348,425	2,548,219
Claims on federal government	12,401,949	12,713,732	13,043,797	13,256,010	13,363,298	13,563,335
Debt securities	12,340,710	12,652,610	12,981,697	13,194,902	13,302,191	13,496,864
in rubles	11,635,743	11,941,049	12,215,141	12,389,852	12,471,693	12,707,177
in foreign currency	704,968	711,562	766,556	805,050	830,498	789,688
Loans	61,239	61,121	62,101	61,108	61,106	66,471
in rubles	61,194	61,076	62,051	61,059	61,053	66,420
in foreign currency	45	46	50	49	54	51
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Claims on state and local government	580,498	535,874	541,928	510,531	517,897	473,698
Debt securities	340,738	340,646	338,264	334,050	337,774	333,679
in rubles	340,738	340,646	338,264	334,050	337,774	333,679
in foreign currency	—	—	—	—	—	—
Loans	239,759	195,228	203,664	176,480	180,123	140,019
in rubles	239,637	195,107	203,533	176,346	179,983	139,879
in foreign currency	122	121	131	134	140	140
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Liabilities to federal government	8,788,607	8,096,970	7,532,371	8,804,561	8,866,395	9,207,375
Deposits	6,458,607	5,482,922	5,784,314	5,133,322	5,908,337	5,829,838
in rubles	6,311,197	5,326,852	5,643,961	4,987,629	5,759,352	5,684,366
in foreign currency	147,410	156,070	140,354	145,692	148,985	145,473
Other liabilities	2,330,000	2,614,047	1,748,056	3,671,240	2,958,058	3,377,536
in rubles	2,330,000	2,614,047	1,748,056	3,671,240	2,958,058	3,377,536
in foreign currency	—	—	—	—	—	—
Liabilities to state and local government	1,419,215	1,524,632	1,148,791	1,984,960	1,666,374	2,281,439
Deposits	1,419,215	1,524,632	1,148,791	1,984,960	1,666,374	2,281,439
in rubles	1,419,215	1,524,631	1,148,790	1,984,960	1,666,372	2,281,438
in foreign currency	—	—	1	1	2	1
Other liabilities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	98,320,591	98,113,270	100,188,457	101,385,542	103,577,495	105,707,071
in rubles	90,259,521	89,898,957	91,326,256	92,816,706	94,744,289	96,815,355
in foreign currency	8,061,070	8,214,313	8,862,201	8,568,837	8,833,206	8,891,716
Claims on other financial corporations	13,209,462	12,730,567	13,087,433	12,729,885	13,157,442	13,934,044
in rubles	11,089,948	10,447,486	10,638,501	10,732,130	11,156,903	11,849,643
Debt securities	1,794,154	1,760,366	1,776,129	1,768,952	1,842,302	1,775,880
Loans	7,184,780	6,774,243	6,827,280	6,929,682	7,115,833	7,210,388
Other claims	2,111,014	1,912,877	2,035,092	2,033,497	2,198,769	2,863,376

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
in foreign currency	2,119,514	2,283,081	2,448,932	1,997,755	2,000,539	2,084,401
Debt securities	795,042	846,101	946,052	680,574	661,658	651,682
Loans	1,133,780	1,172,492	1,087,704	1,121,806	1,180,591	1,178,009
Other claims	190,692	264,489	415,176	195,374	158,289	254,709
Claims on nonfinancial corporations	56,299,466	56,439,065	57,890,702	58,900,702	60,137,738	60,879,683
in rubles	50,411,914	50,560,967	51,532,570	52,385,574	53,361,420	54,126,645
Debt securities	1,830,296	1,800,727	1,722,747	1,742,018	1,792,540	1,852,455
Loans	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921	48,307,809
Other claims	3,763,611	3,775,254	3,805,576	3,866,272	3,905,959	3,966,381
in foreign currency	5,887,552	5,878,098	6,358,132	6,515,128	6,776,318	6,753,038
Debt securities	408,938	428,222	407,022	424,694	450,616	461,335
Loans	5,313,607	5,285,241	5,778,946	5,911,914	6,142,459	6,120,138
Other claims	165,007	164,635	172,164	178,520	183,243	171,565
Claims on households	28,811,663	28,943,638	29,210,322	29,754,955	30,282,315	30,893,344
in rubles	28,757,658	28,890,504	29,155,185	29,699,001	30,225,966	30,839,067
Debt securities	733	733	743	733	733	733
Loans	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
Other claims	—	—	—	—	—	—
in foreign currency	54,005	53,134	55,137	55,954	56,349	54,277
Debt securities	—	—	—	—	—	—
Loans	54,005	53,134	55,137	55,954	56,349	54,277
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,658,226	5,210,959	5,502,058	4,935,710	4,881,895	4,839,425
DEPOSITS INCLUDED IN BROAD MONEY	79,232,793	79,091,884	81,207,778	81,159,423	81,547,617	82,650,243
in rubles	66,910,048	66,822,626	68,113,583	68,202,230	68,337,657	69,613,452
Transferable deposits	28,551,772	29,572,800	30,013,970	29,500,041	29,485,086	31,003,348
Other financial corporations	902,038	1,042,565	952,020	871,562	884,512	1,028,981
Nonfinancial corporations	13,634,249	15,619,383	15,499,402	14,721,775	14,321,289	15,216,379
Households	14,015,484	12,910,852	13,562,548	13,906,703	14,279,284	14,757,987
Other deposits	38,358,276	37,249,826	38,099,613	38,702,189	38,852,571	38,610,105
Other financial corporations	2,848,310	3,107,320	3,194,884	3,262,044	3,289,301	3,029,831
Nonfinancial corporations	15,233,228	13,729,920	14,302,472	14,638,482	14,369,146	14,231,300
Households	20,276,739	20,412,587	20,602,257	20,801,663	21,194,125	21,348,974
in foreign currency	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	12,322,745	12,269,258	13,094,195	12,957,193	13,209,960	13,036,791
Other financial corporations	318,438	325,171	328,239	408,931	422,922	469,104
Nonfinancial corporations	8,197,439	8,208,974	8,840,220	8,783,708	9,035,102	8,887,422
Households	3,806,868	3,735,114	3,925,736	3,764,554	3,751,936	3,680,265
DEBT SEQURITIES INCLUDED IN BROAD MONEY	4,690	4,655	4,496	4,459	4,426	4,500
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,566,770	1,590,695	1,530,460	1,539,261	1,591,881
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	2,653,797	2,573,677	2,720,549	2,733,515	2,791,122	2,833,606
SHARES AND OTHER EQUITY	**13,303,452**	**14,025,036**	**13,781,742**	**13,568,178**	**13,963,561**	**14,603,929**
OTHER ITEMS (NET)	16,958,874	17,059,399	17,624,303	16,864,741	17,391,002	18,020,312
Escrow accounts of households	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851	4,303,040

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
NET FOREIGN ASSETS	**8,614,308**	**8,585,811**	**9,051,299**	**8,818,806**	**8,370,976**	**7,708,893**
CLAIMS ON NONRESIDENTS	**14,103,071**	**14,479,052**	**15,321,664**	**15,342,033**	**14,532,693**	**13,814,490**
LIABILITIES TO NONRESIDENTS	5,488,763	5,893,240	6,270,365	6,523,226	6,161,717	6,105,597
CLAIMS ON CENTRAL BANK	8,008,872	7,833,056	8,423,747	7,433,531	7,623,544	8,088,096
NET CLAIMS ON GENERAL GOVERNMENT	1,670,572	765,938	1,010,808	1,191,655	–114,051	–146,109
Claims on federal government	13,894,221	13,979,879	14,351,165	14,280,569	14,308,460	14,414,568
Debt securities	13,827,746	13,913,525	14,284,854	14,226,741	14,254,633	14,360,740
in rubles	12,970,577	13,015,594	13,369,744	13,422,925	13,495,588	13,619,371
in foreign currency	857,169	897,931	915,110	803,816	759,046	741,369
Loans	66,475	66,354	66,311	53,828	53,826	53,829
in rubles	66,420	66,297	66,250	53,766	53,767	53,772
in foreign currency	55	58	61	62	59	56
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Claims on state and local government	461,331	464,103	442,861	443,057	446,334	421,449
Debt securities	321,055	320,651	315,243	311,666	291,830	275,486
in rubles	321,055	320,651	315,243	311,666	291,830	275,486
in foreign currency	—	—	—	—	—	—
Loans	140,276	143,452	127,619	131,391	154,503	145,964
in rubles	140,126	143,295	127,453	131,223	154,343	145,811
in foreign currency	150	157	166	168	160	153
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
Liabilities to federal government	10,454,662	11,365,780	11,193,749	11,044,962	12,430,534	12,346,486
Deposits	6,358,628	6,759,761	7,548,914	7,001,023	7,938,402	7,962,803
in rubles	6,201,380	6,598,940	7,386,664	6,830,225	7,768,326	7,789,894
in foreign currency	157,247	160,821	162,250	170,798	170,076	172,910
Other liabilities	4,096,034	4,606,019	3,644,835	4,043,939	4,492,132	4,383,683
in rubles	4,096,034	4,606,019	3,644,835	4,043,939	4,492,132	4,383,683
in foreign currency	—	—	—	—	—	—
Liabilities to state and local government	2,230,318	2,312,265	2,589,470	2,487,010	2,438,310	2,635,640
Deposits	2,230,318	2,312,265	2,589,470	2,487,010	2,438,310	2,635,640
in rubles	2,230,317	2,312,263	2,589,469	2,487,009	2,438,309	2,635,640
in foreign currency	1	2	1	1	1	—
Other liabilities	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—
CLAIMS ON OTHER SECTORS	107,755,345	111,150,184	114,197,323	116,664,606	118,558,093	120,673,085
in rubles	98,466,741	101,060,890	103,597,772	105,921,675	108,192,071	110,332,576
in foreign currency	9,288,604	10,089,294	10,599,551	10,742,931	10,366,022	10,340,509
Claims on other financial corporations	14,288,259	15,102,871	15,814,326	16,331,243	16,568,431	17,349,293
in rubles	12,176,787	12,934,223	13,494,877	13,885,188	14,104,027	14,792,231
Debt securities	1,781,914	2,000,338	2,002,036	1,929,270	1,976,420	1,937,647
Loans	7,394,402	7,580,701	7,975,563	8,283,266	8,441,577	8,887,799
Other claims	3,000,472	3,353,184	3,517,278	3,672,651	3,686,029	3,966,784

Table 1.13 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
in foreign currency	2,111,472	2,168,648	2,319,448	2,446,055	2,464,405	2,557,062
Debt securities	739,183	733,268	773,265	803,867	790,205	760,465
Loans	1,187,640	1,206,144	1,293,378	1,335,652	1,433,311	1,525,216
Other claims	184,648	229,235	252,806	306,536	240,888	271,381
Claims on nonfinancial corporations	61,942,753	63,951,940	65,276,586	66,260,088	67,175,681	67,965,023
in rubles	54,821,396	56,086,891	57,052,225	58,017,258	59,324,597	60,228,929
Debt securities	1,812,093	1,817,789	1,797,561	1,759,094	1,773,192	1,794,873
Loans	48,930,531	50,119,216	51,088,493	52,175,512	53,525,285	54,313,403
Other claims	4,078,771	4,149,885	4,166,171	4,082,652	4,026,120	4,120,654
in foreign currency	7,121,358	7,865,049	8,224,361	8,242,829	7,851,084	7,736,093
Debt securities	482,401	522,788	542,955	546,601	468,785	500,184
Loans	6,461,504	7,160,578	7,495,504	7,508,900	7,243,704	7,102,911
Other claims	177,453	181,683	185,902	187,329	138,595	132,999
Claims on households	31,524,333	32,095,374	33,106,411	34,073,276	34,813,981	35,358,769
in rubles	31,468,558	32,039,776	33,050,669	34,019,229	34,763,447	35,311,416
Debt securities	733	733	733	803	83	83
Loans	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
Other claims	—	—	—	—	—	—
in foreign currency	55,775	55,597	55,742	54,047	50,534	47,353
Debt securities	—	—	—	—	—	—
Loans	55,775	55,597	55,742	54,047	50,534	47,353
Other claims	—	—	—	—	—	—
LIABILITIES TO CENTRAL BANK	4,789,513	4,906,924	5,232,452	4,914,314	5,253,757	5,783,806
DEPOSITS INCLUDED IN BROAD MONEY	83,923,814	85,367,113	87,955,190	88,710,766	88,696,601	89,803,272
in rubles	70,286,376	70,978,719	72,624,162	73,163,088	73,830,483	75,526,568
Transferable deposits	31,495,583	32,240,687	32,303,228	31,604,533	31,386,031	30,980,664
Other financial corporations	1,130,011	1,123,098	1,186,638	1,162,285	1,208,824	1,270,417
Nonfinancial corporations	14,750,917	15,038,745	15,400,311	15,187,487	15,222,185	15,224,193
Households	15,614,655	16,078,844	15,716,279	15,254,761	14,955,022	14,486,054
Other deposits	38,790,793	38,738,031	40,320,934	41,558,555	42,444,452	44,545,904
Other financial corporations	3,229,766	3,236,682	3,299,319	3,213,802	3,306,453	3,492,655
Nonfinancial corporations	14,129,073	13,955,775	14,542,698	14,834,570	14,658,321	15,198,124
Households	21,431,953	21,545,575	22,478,917	23,510,183	24,479,678	25,855,125
in foreign currency	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117	14,276,704
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	13,637,438	14,388,394	15,331,028	15,547,679	14,866,117	14,276,704
Other financial corporations	341,439	367,730	395,490	483,693	403,758	366,538
Nonfinancial corporations	9,423,345	10,051,352	10,876,835	11,015,145	10,643,454	10,258,719
Households	3,872,655	3,969,312	4,058,703	4,048,841	3,818,905	3,651,447
DEBT SEQURITIES INCLUDED IN BROAD MONEY	4,370	4,340	4,316	4,288	4,243	4,198
DEPOSITS EXCLUDED FROM BROAD MONEY	1,571,596	1,600,865	1,576,667	1,569,937	1,522,043	1,542,163
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	2,913,432	3,031,259	3,009,938	3,054,918	3,118,253	3,001,350
SHARES AND OTHER EQUITY	**15,050,177**	**15,342,862**	**16,046,718**	**16,426,667**	**16,500,580**	**16,758,216**
OTHER ITEMS (NET)	17,796,195	18,081,627	18,857,897	19,427,707	19,343,085	19,430,959
Escrow accounts of households	4,402,909	4,536,088	4,855,557	5,259,161	5,457,873	5,710,630

Table 1.13 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
NET FOREIGN ASSETS	7,307,135	7,169,247	7,084,954	7,577,696	7,435,813	7,290,994
CLAIMS ON NONRESIDENTS	13,320,939	13,259,007	13,311,269	13,707,562	13,671,472	13,588,340
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	**95,200,075**	94,860,071	96,915,333	97,256,113	100,668,306	99,987,845
in rubles	**81,103,504**	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	**48,585,246**	49,098,976	49,870,260	50,070,210	52,835,624	52,347,417
Other financial corporations	**3,668,780**	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	**14,096,571**	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	**14,096,571**	13,956,287	14,418,368	14,505,769	14,485,483	14,436,092
Other financial corporations	**453,961**	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	**16,668,971**	16,694,865	17,275,207	17,589,915	18,179,121	18,125,277
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	6,490,037	6,487,005	6,781,936	6,689,818	6,587,575	7,353,895
CLAIMS ON NONRESIDENTS	12,761,628	12,966,922	13,106,361	13,387,488	13,631,903	14,460,164
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	141,789,412	144,119,604
in rubles	121,272,263	123,223,644	125,914,238	127,906,765	130,481,804	131,707,537
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	20,974,499	21,544,873
in rubles	17,363,173	17,453,678	18,069,663	18,323,654	18,675,824	19,154,456
Debt securities	2,811,809	3,004,414	3,000,202	3,284,521	3,259,375	3,220,621
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	17,898,781	17,702,910	17,958,946	18,106,836	18,007,482	18,615,399
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	6,130,189	6,707,785	6,245,329	6,087,518	**6,064,559**	5,833,298
CLAIMS ON NONRESIDENTS	12,925,687	13,270,096	12,531,915	12,171,278	**12,340,652**	11,822,922
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	143,962,869	142,853,021	142,181,369	142,831,227	144,134,011	144,755,120
in rubles	132,589,145	131,659,430	131,888,227	132,838,859	134,023,606	134,899,183
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	22,819,406	22,562,762	22,228,520	22,603,345	22,725,936	22,495,030
in rubles	20,286,383	20,003,806	19,722,632	20,113,311	20,102,823	19,964,869
Debt securities	3,993,873	4,067,158	3,986,638	3,928,873	4,060,801	4,017,028
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	4,779,135	4,766,576	5,014,505

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	3,073,070	3,118,665	3,142,243	3,066,859	3,105,414	3,159,985
SHARES AND OTHER EQUITY	18,780,766	19,548,459	19,932,233	20,507,132	**20,556,006**	20,742,627
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	**5,762,612**	**6,176,105**	**5,760,391**	**6,865,339**	**6,538,238**	**6,368,229**
CLAIMS ON NONRESIDENTS	**11,398,463**	**12,076,024**	**11,812,719**	**12,985,091**	**12,621,373**	**12,333,001**
LIABILITIES TO NONRESIDENTS	**5,635,851**	**5,899,919**	**6,052,328**	**6,119,752**	**6,083,135**	**5,964,772**
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	**145,603,504**	**147,577,200**	**150,042,171**	**151,365,272**	**153,922,979**	**155,924,809**
in rubles	**135,679,483**	**137,037,542**	**139,338,359**	**139,699,412**	**142,152,595**	**144,519,344**
in foreign currency	**9,924,021**	**10,539,657**	**10,703,812**	**11,665,860**	**11,770,384**	**11,405,464**
Claims on other financial corporations	**22,871,160**	**23,587,295**	**24,215,545**	**24,548,356**	**24,738,587**	**24,872,087**
in rubles	**20,381,923**	**20,826,061**	**21,453,557**	**21,135,992**	**21,250,354**	**21,647,873**
Debt securities	4,171,456	4,350,644	4,418,953	4,321,529	4,235,336	4,318,428
Loans	**11,170,949**	**11,419,617**	**11,666,420**	**11,673,311**	**11,736,487**	**11,739,449**
Other claims	5,039,519	5,055,800	5,368,183	5,141,152	5,278,532	5,589,996

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	**2,489,237**	**2,761,235**	**2,761,988**	**3,412,364**	**3,488,233**	**3,224,214**
Debt securities	402,195	447,506	443,540	473,789	469,846	417,451
Loans	**1,098,291**	**1,114,610**	**1,339,923**	**1,380,424**	**1,490,203**	**1,439,654**
Other claims	988,751	1,199,118	978,525	1,558,151	1,528,183	1,367,109
Claims on nonfinancial corporations	83,852,459	85,159,772	86,670,503	87,452,716	89,496,010	91,186,176
in rubles	76,452,976	77,417,367	78,764,075	79,234,663	81,248,277	83,038,448
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	5,088,765	5,146,562	5,183,537	5,151,550	5,232,349	5,269,734
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	**113,716,112**	**115,124,047**	**116,450,677**	**117,615,879**	**119,383,731**	**120,691,825**
in rubles	**102,124,027**	**102,890,481**	**104,161,585**	**103,782,918**	**105,515,995**	**107,041,232**
Transferable deposits	**35,704,226**	**35,628,071**	**35,754,885**	**35,779,787**	**36,054,523**	**36,484,333**
Other financial corporations	**1,513,932**	**1,470,121**	**1,610,450**	**1,501,299**	**1,576,849**	**1,559,717**
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	**66,419,802**	**67,262,410**	**68,406,701**	**68,003,131**	**69,461,472**	**70,556,899**
Other financial corporations	**5,391,821**	**5,446,909**	**5,480,887**	**5,587,851**	**5,518,888**	**5,543,063**
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	**11,592,084**	**12,233,567**	**12,289,091**	**13,832,960**	**13,867,736**	**13,650,593**
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	**11,592,084**	**12,233,567**	**12,289,091**	**13,832,960**	**13,867,736**	**13,650,593**
Other financial corporations	**284,844**	**288,356**	**270,897**	**299,791**	**276,557**	**275,695**
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	**1,664,689**	**1,814,648**	**1,685,866**	**1,777,631**	**1,604,095**	**1,621,649**
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	**20,960,346**	**20,030,673**	**20,474,266**	**21,274,736**	**21,491,200**	**21,907,282**
OTHER ITEMS (NET)	**22,181,870**	**23,790,151**	**23,320,030**	**23,391,253**	**23,515,935**	**24,054,710**
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	**5,754,168**	**5,492,676**	**5,456,594**	**5,763,490**	**5,613,602**	**5,142,337**
CLAIMS ON NONRESIDENTS	**11,723,504**	**11,465,782**	**11,404,503**	**11,704,820**	**11,564,488**	**11,204,885**
LIABILITIES TO NONRESIDENTS	**5,969,336**	**5,973,107**	**5,947,908**	**5,941,330**	**5,950,885**	**6,062,547**
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	7,629,492	11,098,919	9,970,239	9,568,927	10,517,554
Claims on federal government	20,393,072	20,364,332	20,801,584	20,583,346	20,780,304	21,074,372
Debt securities	20,392,387	20,362,450	20,800,067	20,580,439	20,777,837	21,071,311
in rubles	19,784,744	19,780,742	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	**155,434,385**	**154,135,781**	**155,132,778**	**155,758,758**	**157,378,777**	**158,826,621**
in rubles	**145,109,067**	**143,990,994**	**144,736,129**	**145,257,201**	**147,493,855**	**149,378,886**
in foreign currency	**10,325,319**	**10,144,787**	**10,396,648**	**10,501,557**	**9,884,922**	**9,447,736**
Claims on other financial corporations	**23,891,239**	**22,771,499**	**23,093,166**	**23,020,325**	**23,287,401**	**23,574,682**
in rubles	**21,777,227**	**21,114,255**	**21,439,402**	**21,155,220**	**21,396,755**	**21,888,772**
Debt securities	4,550,747	4,499,052	4,518,486	4,556,972	4,522,958	4,561,744
Loans	**11,552,773**	**11,024,324**	**11,126,345**	**11,181,888**	**11,425,329**	**11,519,817**
Other claims	5,673,707	5,590,879	5,794,572	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	**2,114,012**	**1,657,244**	**1,653,764**	**1,865,105**	**1,890,646**	**1,685,910**
Debt securities	409,936	398,032	378,342	372,641	344,283	330,856
Loans	**1,074,879**	**1,046,364**	**1,174,027**	**1,402,636**	**1,259,736**	**1,151,838**
Other claims	629,197	212,848	101,394	89,828	286,627	203,216
Claims on nonfinancial corporations	91,533,597	91,097,581	91,782,167	92,361,192	93,609,335	94,503,477
in rubles	83,355,295	82,642,372	83,071,995	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	5,329,123	5,303,097	5,343,538	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	**124,782,771**	**123,209,493**	**126,274,184**	**125,248,173**	**125,355,977**	**125,948,280**
in rubles	**111,200,771**	**109,757,610**	**112,680,301**	**111,519,167**	**112,689,778**	**113,894,771**
Transferable deposits	**37,684,631**	**37,033,522**	**38,549,244**	**38,971,249**	**39,845,062**	**40,660,196**
Other financial corporations	**1,432,861**	**1,605,571**	**1,571,874**	**1,593,784**	**1,559,540**	**1,537,042**
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	**73,516,140**	**72,724,088**	**74,131,057**	**72,547,918**	**72,844,716**	**73,234,575**
Other financial corporations	**5,815,998**	**5,883,900**	**5,932,448**	**5,982,638**	**5,882,604**	**5,949,089**
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	**13,582,000**	**13,451,883**	**13,593,883**	**13,729,007**	**12,666,200**	**12,053,509**
Transferable deposits	—	—	—	—	—	—
Other financial corporations	—	—	—	—	—	—
Nonfinancial corporations	—	—	—	—	—	—
Households	—	—	—	—	—	—
Other deposits	**13,582,000**	**13,451,883**	**13,593,883**	**13,729,007**	**12,666,200**	**12,053,509**
Other financial corporations	**271,945**	**254,525**	**342,309**	**291,014**	**279,802**	**281,018**
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	**1,730,356**	**1,457,896**	**1,498,214**	**1,427,919**	**1,482,190**	**1,433,075**
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	**20,056,241**	20,294,813	20,788,933	21,716,590	22,037,470	22,246,720
OTHER ITEMS (NET)	**23,608,318**	**23,271,073**	**23,722,673**	**23,386,078**	**23,213,132**	**24,019,995**
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	July, 2026	Aug, 2026	Sep, 2026
NET FOREIGN ASSETS	**5,391,290**	**5,095,622**	**5,304,987**	5,116,708
CLAIMS ON NONRESIDENTS	**11,621,190**	**11,581,183**	**12,249,946**	11,995,545
LIABILITIES TO NONRESIDENTS	**6,229,900**	**6,485,561**	**6,944,959**	6,878,837
CLAIMS ON CENTRAL BANK	10,792,443	10,949,134	10,748,998	11,965,439
NET CLAIMS ON GENERAL GOVERNMENT	**10,973,681**	**10,601,907**	**10,327,660**	10,064,702
Claims on federal government	**21,075,712**	**20,829,834**	**20,961,541**	21,606,258
Debt securities	**21,073,151**	**20,828,377**	**20,959,083**	21,604,733
in rubles	**20,517,712**	**20,272,470**	**20,349,582**	21,004,639
in foreign currency	555,439	**555,907**	**609,501**	600,094
Loans	2,561	1,457	**2,457**	1,525
in rubles	2,561	1,457	**2,457**	1,525
in foreign currency	—	—	—	—
Other claims	—	—	—	—
in rubles	—	—	—	—
in foreign currency	—	—	—	—
Claims on state and local government	**1,004,265**	953,819	**969,297**	1,022,174
Debt securities	**173,922**	166,576	**165,708**	160,347
in rubles	**173,922**	166,576	**165,708**	160,347
in foreign currency	—	—	—	—
Loans	830,343	787,243	803,589	861,827
in rubles	830,342	787,243	803,588	861,826
in foreign currency	—	—	—	—
Other claims	—	—	—	—
in rubles	—	—	—	—
in foreign currency	—	—	—	—
Liabilities to federal government	9,409,896	9,276,580	9,685,278	10,708,081
Deposits	9,205,891	9,072,571	9,589,240	10,510,032
in rubles	9,197,163	9,058,220	9,579,938	10,501,301
in foreign currency	8,727	14,351	9,302	8,731
Other liabilities	204,006	204,009	96,038	198,049
in rubles	204,006	204,009	96,025	198,049
in foreign currency	—	—	13	—
Liabilities to state and local government	1,696,400	1,905,166	1,917,900	1,855,650
Deposits	1,696,400	1,905,166	1,917,900	1,855,650
in rubles	1,696,399	1,905,165	1,917,899	1,855,649
in foreign currency	—	—	—	—
Other liabilities	—	—	—	—
in rubles	—	—	—	—
in foreign currency	—	—	—	—
CLAIMS ON OTHER SECTORS	**160,403,838**	**163,524,424**	**166,197,146**	167,015,360
in rubles	**150,301,378**	**152,766,869**	**154,579,561**	155,616,815
in foreign currency	**10,102,461**	**10,757,556**	**11,617,585**	11,398,544
Claims on other financial corporations	**23,594,231**	**23,591,156**	**24,276,923**	24,568,835
in rubles	**21,817,861**	**21,822,471**	**22,369,480**	22,687,093
Debt securities	4,621,202	4,602,127	**4,643,024**	4,875,192
Loans	**11,524,429**	**11,598,531**	**11,867,544**	11,946,931
Other claims	5,672,231	**5,621,812**	**5,858,913**	5,864,970

Table 1.13 (end)

(millions of rubles, end of period)

	June, 2026	July, 2026	Aug, 2026	Sep, 2026
in foreign currency	**1,776,370**	**1,768,685**	**1,907,442**	1,881,742
Debt securities	335,534	**329,068**	**356,168**	325,507
Loans	**1,254,810**	**1,315,266**	**1,395,673**	1,445,570
Other claims	186,026	124,350	155,601	110,664
Claims on nonfinancial corporations	**95,707,992**	**98,614,218**	**100,399,642**	100,907,774
in rubles	**87,412,967**	**89,656,576**	**90,722,083**	91,422,189
Debt securities	**3,375,218**	3,517,127	**3,528,276**	3,500,069
Loans	78,401,561	80,416,270	**81,508,411**	82,225,162
Other claims	5,636,188	**5,723,178**	**5,685,396**	5,696,958
in foreign currency	8,295,026	**8,957,643**	**9,677,559**	9,485,584
Debt securities	406,180	**416,587**	**436,271**	402,052
Loans	7,832,739	8,480,875	9,177,406	9,012,336
Other claims	56,106	60,180	63,882	71,196
Claims on households	41,101,615	41,319,050	41,520,581	41,538,751
in rubles	41,070,550	41,287,822	41,487,998	41,507,533
Debt securities	13	13	13	13
Loans	41,070,538	41,287,810	41,487,985	41,507,520
Other claims	—	—	—	—
in foreign currency	31,065	31,228	32,583	31,219
Debt securities	—	—	—	—
Loans	31,065	31,228	32,583	31,219
Other claims	—	—	—	—
LIABILITIES TO CENTRAL BANK	8,359,578	8,715,568	8,870,458	10,537,527
DEPOSITS INCLUDED IN BROAD MONEY	**127,338,608**	**127,919,257**	**129,943,345**	129,608,479
in rubles	**114,742,409**	**115,047,162**	**115,988,353**	115,920,947
Transferable deposits	**41,555,136**	**41,061,366**	**41,965,637**	41,796,683
Other financial corporations	**1,842,057**	**1,823,009**	**1,829,875**	1,821,209
Nonfinancial corporations	18,534,429	17,750,342	18,603,401	18,305,528
Households	21,178,650	21,488,015	21,532,361	21,669,946
Other deposits	**73,187,274**	**73,985,795**	**74,022,716**	74,124,264
Other financial corporations	**5,842,980**	**5,937,170**	**5,969,280**	6,120,789
Nonfinancial corporations	21,047,383	21,869,620	21,995,832	21,834,885
Households	46,296,910	46,179,006	46,057,604	46,168,589
in foreign currency	**12,596,199**	**12,872,095**	**13,954,991**	13,687,532
Transferable deposits	—	—	—	—
Other financial corporations	—	—	—	—
Nonfinancial corporations	—	—	—	—
Households	—	—	—	—
Other deposits	**12,596,199**	**12,872,095**	**13,954,991**	13,687,532
Other financial corporations	**254,373**	**329,703**	**344,830**	319,882
Nonfinancial corporations	9,317,807	9,483,328	10,262,891	10,168,277
Households	3,024,019	3,059,064	3,347,270	3,199,372
DEBT SEQURITIES INCLUDED IN BROAD MONEY	3,529	3,520	3,511	3,504
DEPOSITS EXCLUDED FROM BROAD MONEY	**1,452,782**	**1,505,293**	**1,497,266**	1,483,308
DEBT SEQURITIES EXCLUDED FROM BROAD MONEY	3,696,576	**3,529,228**	**3,655,745**	3,770,899
SHARES AND OTHER EQUITY	**22,747,740**	**23,721,965**	**24,354,465**	24,770,188
OTHER ITEMS (NET)	**23,962,439**	**24,776,257**	**24,254,001**	23,988,304
Escrow accounts of households	7,360,162	7,300,531	7,395,476	7,624,789

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, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
BROAD MONEY LIABILITIES (M2X)	83,761,495	83,994,776	85,635,181	85,495,275	83,694,767	82,926,630
MONETARY AGGREGATE M0	13,200,359	13,026,861	13,913,356	13,834,330	13,518,440	13,233,478
Transferable deposits of households	11,882,027	10,995,832	10,716,651	8,549,467	8,840,477	8,842,491
Transferable deposits of non-financial corporations	10,275,210	11,157,451	11,766,045	11,712,100	11,210,480	11,929,421
Transferable deposits of other financial corporations	651,070	716,867	852,298	776,865	700,034	714,985
MONETARY AGGREGATE M1	36,008,666	35,897,010	37,248,350	34,872,761	34,269,431	34,720,376
Other deposits of households	17,168,906	17,359,363	17,060,652	19,818,932	20,826,425	21,080,483
Other deposits of non-financial corporations	10,779,355	9,884,878	10,181,529	11,252,910	11,120,499	10,941,667
Other deposits of other financial corporations	2,295,937	2,169,037	2,169,184	2,258,932	2,258,926	2,250,890
MONETARY AGGREGATE M2	66,252,865	65,310,289	66,659,714	68,203,535	68,475,281	68,993,415
Deposists of households in foreign currency	6,715,815	6,867,797	6,657,555	5,916,521	4,993,151	4,586,364
Deposits of non-financial corporations in foreign currency	10,304,891	11,355,632	11,757,112	10,976,179	9,759,714	8,934,869
Deposits of other financial corporations in foreign currency	482,156	455,336	555,149	393,695	461,488	406,917
Certificates of deposit and savings certificates	5,768	5,723	5,652	5,345	5,133	5,065
BROAD MONEY SUPPLY SOURCES						
NET FOREIGN ASSETS	**53,080,575**	**56,122,387**	**60,105,612**	**61,320,982**	**51,023,185**	**46,201,849**
NET CLAIMS ON GENERAL GOVERNMENT	–9,059,052	–10,832,007	–12,637,942	–13,807,871	–11,907,701	–10,504,462
CREDIT TO ECONOMY	88,785,656	89,448,013	92,331,188	93,018,821	91,744,900	90,575,046
in rubles	79,616,643	79,682,712	81,115,957	81,272,959	81,758,945	81,709,025
in foreign currency	9,169,013	9,765,300	11,215,230	11,745,862	9,985,955	8,866,021
Claims on other financial corporations	14,331,444	14,293,973	15,256,722	15,472,229	14,647,346	14,000,777
Loans	9,925,241	9,846,144	10,133,281	9,765,960	9,436,078	9,076,159
in rubles	8,144,489	8,137,058	8,323,639	8,138,833	7,909,885	7,594,930
in foreign currency	1,780,752	1,709,086	1,809,642	1,627,127	1,526,193	1,481,229
Debt securities	1,790,777	1,606,948	1,552,314	1,538,511	1,505,996	1,511,034
in rubles	1,747,074	1,561,593	1,504,135	1,482,981	1,459,243	1,469,561
in foreign currency	43,703	45,356	48,179	55,530	46,754	41,473
Other claims	2,615,427	2,840,881	3,571,127	4,167,758	3,705,271	3,413,584
in rubles	2,097,756	1,985,235	1,925,367	1,806,556	1,912,452	1,877,521
in foreign currency	517,671	855,647	1,645,761	2,361,201	1,792,819	1,536,063
Claims on non-financial corporations	48,106,711	48,566,615	50,052,747	50,497,947	50,281,955	49,806,561
Loans	42,476,741	42,865,090	44,360,275	44,754,387	44,538,928	44,092,058
in rubles	36,023,524	36,095,324	37,061,656	37,456,066	38,274,324	38,613,210
in foreign currency	6,453,217	6,769,766	7,298,619	7,298,321	6,264,605	5,478,848
Debt securities	1,929,308	1,903,974	1,917,616	1,904,229	1,860,411	1,837,979
in rubles	1,871,486	1,843,732	1,851,660	1,838,283	1,807,057	1,791,069
in foreign currency	57,822	60,242	65,956	65,946	53,354	46,910
Other claims	3,700,662	3,797,551	3,774,857	3,839,330	3,882,615	3,876,524
in rubles	3,473,921	3,564,626	3,531,955	3,604,219	3,668,978	3,675,349
in foreign currency	226,741	232,924	242,902	235,111	213,637	201,175
Claims on households	26,347,500	26,587,424	27,021,718	27,048,646	26,815,599	26,767,707
Loans	26,346,737	26,586,661	27,020,955	27,047,914	26,814,867	26,766,975
in rubles	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
in foreign currency	89,108	92,279	104,172	102,626	88,594	80,321
Debt securities	764	764	764	733	733	733
in rubles	764	764	764	733	733	733
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
OTHER BROAD MONEY SUPPLY SOURCES						
DEPOSITS EXCLUDED FROM BROAD MONEY	1,315,788	1,321,487	1,391,716	1,494,229	1,310,618	1,274,252
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,835,672	2,814,622	2,660,240	2,635,769	2,607,041	2,577,389
OTHER ITEMS (NET)	**44,894,224**	**46,607,508**	**50,111,720**	**50,906,659**	**43,247,957**	**39,494,162**
Escrow accounts of households[1]	3,035,818	3,090,172	3,323,448	3,634,376	3,747,459	3,784,684

MEMO ITEM

	Dec, 2021	Jan, 2022	Feb, 2022	Mar, 2022	Apr, 2022	May, 2022
HOUSEHOLDS LOANS	26,346,737	26,586,661	27,020,955	27,047,914	26,814,867	26,766,975
in rubles	26,257,629	26,494,382	26,916,782	26,945,288	26,726,273	26,686,653
mortgages	12,003,708	12,139,346	12,409,741	12,676,415	12,663,036	12,647,800
car loans	1,258,373	1,270,004	1,293,543	1,250,199	1,220,706	1,208,506
consumer loans	11,919,983	12,017,141	12,165,649	11,951,376	11,757,920	11,735,906
other loans	660,924	652,135	645,160	645,659	656,303	662,205
accrued interest claims	414,641	415,756	402,689	421,639	428,308	432,236
in foreign currency	89,108	92,279	104,172	102,626	88,594	80,321
mortgages	19,834	20,593	21,462	20,593	16,973	14,370
other loans	59,631	61,998	72,774	72,179	63,001	58,138
accrued interest claims	9,643	9,688	9,936	9,854	8,620	7,813

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
BROAD MONEY LIABILITIES (M2X)	80,801,744	83,828,940	85,693,000	86,137,788	86,655,466	87,796,542
MONETARY AGGREGATE M0	13,293,115	13,390,850	13,481,847	14,175,037	14,669,816	14,740,288
Transferable deposits of households	10,208,940	10,495,039	10,913,866	11,432,059	11,575,884	11,953,515
Transferable deposits of non-financial corporations	12,168,205	12,994,745	13,588,589	14,228,742	14,263,409	13,867,731
Transferable deposits of other financial corporations	787,635	765,157	1,031,298	765,837	813,853	923,079
MONETARY AGGREGATE M1	36,457,895	37,645,791	39,015,600	40,601,676	41,322,962	41,484,612
Other deposits of households	20,197,965	20,286,798	20,210,776	19,571,008	19,516,224	19,580,090
Other deposits of non-financial corporations	10,748,306	10,606,440	11,779,497	12,334,743	12,206,974	13,157,364
Other deposits of other financial corporations	2,219,079	2,286,340	2,327,382	2,589,414	2,590,300	2,650,161
MONETARY AGGREGATE M2	69,623,245	70,825,370	73,333,255	75,096,840	75,636,460	76,872,228
Deposists of households in foreign currency	3,707,620	4,266,132	4,019,662	3,420,171	3,445,609	3,379,084
Deposits of non-financial corporations in foreign currency	7,208,365	8,411,840	8,022,790	7,342,812	7,300,618	7,226,230
Deposits of other financial corporations in foreign currency	257,469	320,674	312,291	273,168	268,020	314,280
Certificates of deposit and savings certificates	5,046	4,925	5,002	4,797	4,760	4,720
BROAD MONEY SUPPLY SOURCES						
NET FOREIGN ASSETS	**37,221,608**	**44,046,070**	**42,604,165**	**38,647,670**	**40,759,225**	**41,474,256**
NET CLAIMS ON GENERAL GOVERNMENT	–8,174,925	–8,527,171	–7,773,074	–6,530,997	–7,789,323	–7,659,974
CREDIT TO ECONOMY	89,324,109	91,248,754	92,875,569	93,321,810	95,859,474	96,780,623
in rubles	82,178,451	83,239,226	85,538,487	86,774,476	88,797,511	89,858,054
in foreign currency	7,145,658	8,009,528	7,337,082	6,547,334	7,061,963	6,922,569
Claims on other financial corporations	13,338,871	13,849,838	13,946,704	13,356,509	13,819,760	13,666,218
Loans	8,698,295	9,052,626	9,163,367	9,091,766	9,193,207	9,197,920
in rubles	7,457,714	7,578,677	8,015,446	7,987,960	8,038,580	8,039,200
in foreign currency	1,240,581	1,473,949	1,147,920	1,103,806	1,154,627	1,158,720
Debt securities	1,506,087	1,519,105	1,733,992	1,750,856	2,067,486	2,209,443
in rubles	1,476,111	1,483,352	1,645,352	1,672,919	1,602,967	1,633,073
in foreign currency	29,976	35,753	88,640	77,937	464,519	576,370
Other claims	3,134,488	3,278,108	3,049,346	2,513,888	2,559,067	2,258,855
in rubles	1,907,718	2,006,347	1,925,781	1,917,013	2,070,627	2,038,219
in foreign currency	1,226,771	1,271,761	1,123,565	596,875	488,439	220,637
Claims on non-financial corporations	49,120,326	50,256,067	51,504,364	52,118,314	53,924,104	54,671,685
Loans	43,240,330	44,407,059	45,578,087	46,195,327	47,852,409	48,588,664
in rubles	38,866,732	39,469,552	40,907,280	41,821,740	43,337,478	44,080,106
in foreign currency	4,373,598	4,937,507	4,670,807	4,373,587	4,514,931	4,508,559
Debt securities	1,938,419	1,884,239	1,935,405	1,950,288	2,045,042	2,070,958
in rubles	1,909,873	1,850,874	1,879,867	1,800,671	1,820,737	1,822,382
in foreign currency	28,546	33,365	55,537	149,618	224,305	248,577
Other claims	3,941,577	3,964,769	3,990,873	3,972,699	4,026,653	4,012,062
in rubles	3,759,725	3,767,516	3,795,097	3,779,291	3,864,213	3,854,909
in foreign currency	181,852	197,253	195,776	193,408	162,440	157,153
Claims on households	26,864,912	27,142,849	27,424,500	27,846,986	28,115,610	28,442,720
Loans	26,864,180	27,142,117	27,423,768	27,846,254	28,114,878	28,441,987
in rubles	26,799,845	27,082,176	27,368,932	27,794,151	28,062,176	28,389,433
in foreign currency	64,335	59,940	54,836	52,103	52,702	52,554
Debt securities	733	733	733	733	733	733
in rubles	733	733	733	733	733	733
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
OTHER BROAD MONEY SUPPLY SOURCES						
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,428	1,328,984	1,226,005	1,243,735	1,278,135	1,263,256
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,587,350	2,647,411	2,600,024	2,679,509	2,649,172	2,752,047
OTHER ITEMS (NET)	**33,760,270**	**38,962,319**	**38,187,629**	**35,377,451**	**38,246,603**	**38,783,061**
Escrow accounts of households[1]	3,829,831	3,879,229	3,945,643	4,046,487	4,107,130	4,081,709

MEMO ITEM

	June, 2022	July, 2022	Aug, 2022	Sep, 2022	Oct, 2022	Nov, 2022
HOUSEHOLDS LOANS	26,864,180	27,142,117	27,423,768	27,846,254	28,114,878	28,441,987
in rubles	26,799,845	27,082,176	27,368,932	27,794,151	28,062,176	28,389,433
mortgages	12,733,822	12,904,115	13,012,072	13,309,325	13,532,232	13,740,184
car loans	1,201,378	1,206,105	1,213,418	1,211,751	1,209,300	1,210,377
consumer loans	11,756,420	11,831,480	11,995,691	12,106,995	12,147,283	12,267,270
other loans	680,673	694,870	706,569	727,578	725,790	729,196
accrued interest claims	427,552	445,606	441,182	438,502	447,571	442,406
in foreign currency	64,335	59,940	54,836	52,103	52,702	52,554
mortgages	8,599	9,526	9,051	8,146	8,579	8,338
other loans	49,184	43,296	38,766	37,268	37,146	37,312
accrued interest claims	6,552	7,118	7,019	6,689	6,977	6,904

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
BROAD MONEY LIABILITIES (M2X)	94,715,449	94,495,611	97,054,599	97,774,772	97,850,378	99,238,609
MONETARY AGGREGATE M0	15,435,724	15,361,243	15,576,634	15,819,611	16,241,962	16,485,469
Transferable deposits of households	14,015,484	12,910,852	13,562,548	13,906,703	14,279,284	14,757,987
Transferable deposits of non-financial corporations	13,645,274	15,630,135	15,510,055	14,732,334	14,332,083	15,225,859
Transferable deposits of other financial corporations	922,006	1,062,353	971,808	891,628	905,491	1,050,038
MONETARY AGGREGATE M1	44,018,488	44,964,583	45,621,045	45,350,276	45,758,821	47,519,353
Other deposits of households	20,276,739	20,412,587	20,602,257	20,801,663	21,194,125	21,348,974
Other deposits of non-financial corporations	15,233,228	13,729,920	14,302,472	14,638,482	14,369,146	14,231,300
Other deposits of other financial corporations	2,859,560	3,114,610	3,430,134	4,022,699	3,313,901	3,097,691
MONETARY AGGREGATE M2	82,388,014	82,221,699	83,955,908	84,813,119	84,635,992	86,197,318
Deposists of households in foreign currency	3,806,868	3,735,114	3,925,736	3,764,554	3,751,936	3,680,265
Deposits of non-financial corporations in foreign currency	8,197,439	8,208,974	8,840,220	8,783,708	9,035,102	8,887,422
Deposits of other financial corporations in foreign currency	318,438	325,171	328,239	408,931	422,922	469,104
Certificates of deposit and savings certificates	4,690	4,655	4,496	4,459	4,426	4,500
BROAD MONEY SUPPLY SOURCES						
NET FOREIGN ASSETS	**47,002,156**	**48,432,982**	**50,039,178**	**51,970,286**	**54,119,981**	**53,189,172**
NET CLAIMS ON GENERAL GOVERNMENT	–4,117,215	–4,227,410	–3,446,689	–4,786,757	–6,224,819	–5,330,527
CREDIT TO ECONOMY	99,493,445	99,426,698	101,507,352	102,688,959	104,869,232	106,987,381
in rubles	91,432,373	91,077,966	92,507,971	93,996,771	95,904,867	97,977,844
in foreign currency	8,061,072	8,348,733	8,999,380	8,692,189	8,964,365	9,009,536
Claims on other financial corporations	14,379,673	14,038,532	14,400,936	14,027,858	14,443,821	15,209,104
Loans	9,417,724	9,045,964	9,014,684	9,150,214	9,376,475	9,468,911
in rubles	8,283,944	7,873,472	7,926,980	8,028,408	8,195,883	8,290,902
in foreign currency	1,133,780	1,172,492	1,087,704	1,121,806	1,180,591	1,178,009
Debt securities	2,589,196	2,606,467	2,722,181	2,449,526	2,503,960	2,427,562
in rubles	1,794,154	1,760,366	1,776,129	1,768,952	1,842,302	1,775,880
in foreign currency	795,042	846,101	946,052	680,574	661,658	651,682
Other claims	2,372,753	2,386,101	2,664,071	2,428,118	2,563,387	3,312,630
in rubles	2,182,061	1,987,194	2,111,717	2,109,393	2,273,940	2,940,102
in foreign currency	190,692	398,907	552,354	318,725	289,447	372,528
Claims on non-financial corporations	56,302,109	56,444,528	57,896,094	58,906,146	60,143,096	60,884,933
Loans	50,131,614	50,270,227	51,783,193	52,689,199	53,805,379	54,427,947
in rubles	44,818,007	44,984,986	46,004,247	46,777,284	47,662,921	48,307,809
in foreign currency	5,313,607	5,285,241	5,778,946	5,911,914	6,142,459	6,120,138
Debt securities	2,239,234	2,228,949	2,129,769	2,166,712	2,243,157	2,313,791
in rubles	1,830,296	1,800,727	1,722,747	1,742,018	1,792,540	1,852,455
in foreign currency	408,938	428,222	407,022	424,694	450,616	461,335
Other claims	3,931,261	3,945,353	3,983,132	4,050,235	4,094,560	4,143,195
in rubles	3,766,252	3,780,717	3,810,967	3,871,714	3,911,315	3,971,629
in foreign currency	165,008	164,636	172,165	178,521	183,245	171,566
Claims on households	28,811,663	28,943,638	29,210,322	29,754,955	30,282,315	30,893,344
Loans	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582	30,892,612
in rubles	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
in foreign currency	54,005	53,134	55,137	55,954	56,349	54,277
Debt securities	733	733	743	733	733	733
in rubles	733	733	743	733	733	733
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
OTHER BROAD MONEY SUPPLY SOURCES						
DEPOSITS EXCLUDED FROM BROAD MONEY	1,403,464	1,566,770	1,590,695	1,530,460	1,539,261	1,591,881
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,653,797	2,573,677	2,720,549	2,733,515	2,791,122	2,833,606
OTHER ITEMS (NET)	**43,605,676**	**44,996,211**	**46,733,998**	**47,833,741**	**50,583,633**	**51,181,930**
Escrow accounts of households[1]	4,027,774	3,860,090	3,898,793	4,063,000	4,147,851	4,303,040

MEMO ITEM

	Dec, 2022	Jan, 2023	Feb, 2023	Mar, 2023	Apr, 2023	May, 2023
HOUSEHOLDS LOANS	28,810,931	28,942,906	29,209,579	29,754,223	30,281,582	30,892,612
in rubles	28,756,926	28,889,771	29,154,442	29,698,268	30,225,234	30,838,334
mortgages	14,057,908	14,136,306	14,350,131	14,648,808	14,953,699	15,282,346
car loans	1,211,285	1,221,099	1,232,204	1,251,609	1,283,763	1,321,914
consumer loans	12,277,777	12,323,837	12,383,608	12,555,949	12,708,203	12,917,989
other loans	759,109	758,362	754,286	792,245	820,536	855,849
accrued interest claims	450,847	450,167	434,213	449,657	459,033	460,236
in foreign currency	54,005	53,134	55,137	55,954	56,349	54,277
mortgages	9,129	8,891	9,397	9,447	9,734	9,298
other loans	37,439	36,865	37,954	38,606	38,583	37,041
accrued interest claims	7,437	7,378	7,786	7,901	8,032	7,938

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
BROAD MONEY LIABILITIES (M2X)	100,918,588	102,686,774	105,446,247	106,149,278	106,005,110	106,827,792
MONETARY AGGREGATE M0	16,920,538	17,245,965	17,377,456	17,349,562	17,214,146	16,873,033
Transferable deposits of households	15,614,655	16,078,844	15,716,279	15,254,761	14,955,022	14,486,054
Transferable deposits of non-financial corporations	14,761,428	15,049,130	15,410,624	15,198,447	15,232,398	15,234,219
Transferable deposits of other financial corporations	1,150,965	1,143,189	1,206,415	1,181,836	1,228,472	1,290,049
MONETARY AGGREGATE M1	48,447,587	49,517,128	49,710,774	48,984,607	48,630,037	47,883,355
Other deposits of households	21,431,953	21,545,575	22,478,917	23,510,183	24,479,678	25,855,125
Other deposits of non-financial corporations	14,129,073	13,955,775	14,542,698	14,834,570	14,658,321	15,198,124
Other deposits of other financial corporations	3,268,166	3,275,562	3,378,514	3,267,952	3,366,713	3,610,285
MONETARY AGGREGATE M2	87,276,779	88,294,039	90,110,902	90,597,312	91,134,749	92,546,889
Deposists of households in foreign currency	3,872,655	3,969,312	4,058,703	4,048,841	3,818,905	3,651,447
Deposits of non-financial corporations in foreign currency	9,423,345	10,051,352	10,876,835	11,015,145	10,643,454	10,258,719
Deposits of other financial corporations in foreign currency	341,439	367,730	395,490	483,693	403,758	366,538
Certificates of deposit and savings certificates	4,370	4,340	4,316	4,288	4,243	4,198
BROAD MONEY SUPPLY SOURCES						
NET FOREIGN ASSETS	**56,511,874**	**59,381,955**	**61,852,970**	**61,240,217**	**59,205,339**	**57,564,995**
NET CLAIMS ON GENERAL GOVERNMENT	–5,694,940	–7,059,812	–6,668,842	–7,047,133	–8,431,870	–8,768,067
CREDIT TO ECONOMY	109,010,043	112,456,881	115,581,118	118,009,505	119,872,014	122,145,185
in rubles	99,643,614	102,234,807	104,784,815	107,120,000	109,393,557	111,683,804
in foreign currency	9,366,429	10,222,075	10,796,302	10,889,505	10,478,457	10,461,381
Claims on other financial corporations	15,537,903	16,404,674	17,191,068	17,668,477	17,875,352	18,813,971
Loans	9,669,354	9,874,540	10,357,169	10,716,128	10,972,734	11,657,612
in rubles	8,481,714	8,668,396	9,063,791	9,380,476	9,539,423	10,132,396
in foreign currency	1,187,640	1,206,144	1,293,378	1,335,652	1,433,311	1,525,216
Debt securities	2,521,098	2,733,607	2,775,300	2,733,137	2,766,625	2,698,113
in rubles	1,781,914	2,000,338	2,002,036	1,929,270	1,976,420	1,937,647
in foreign currency	739,183	733,268	773,265	803,867	790,205	760,465
Other claims	3,347,451	3,796,527	4,058,599	4,219,212	4,135,992	4,458,246
in rubles	3,084,980	3,434,513	3,609,046	3,766,105	3,782,671	4,065,995
in foreign currency	262,471	362,014	449,554	453,107	353,321	392,251
Claims on non-financial corporations	61,947,807	63,956,833	65,283,638	66,267,751	67,182,682	67,972,445
Loans	55,392,035	57,279,794	58,583,997	59,684,412	60,768,989	61,416,314
in rubles	48,930,531	50,119,216	51,088,493	52,175,512	53,525,285	54,313,403
in foreign currency	6,461,504	7,160,578	7,495,504	7,508,900	7,243,704	7,102,911
Debt securities	2,294,495	2,340,577	2,340,516	2,305,695	2,241,977	2,295,056
in rubles	1,812,093	1,817,789	1,797,561	1,759,094	1,773,192	1,794,873
in foreign currency	482,401	522,788	542,955	546,601	468,785	500,184
Other claims	4,261,277	4,336,462	4,359,125	4,277,644	4,171,716	4,261,074
in rubles	4,083,823	4,154,777	4,173,220	4,090,313	4,033,118	4,128,073
in foreign currency	177,454	181,685	185,905	187,331	138,598	133,001
Claims on households	31,524,333	32,095,374	33,106,411	34,073,276	34,813,981	35,358,769
Loans	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898	35,358,687
in rubles	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
in foreign currency	55,775	55,597	55,742	54,047	50,534	47,353
Debt securities	733	733	733	803	83	83
in rubles	733	733	733	803	83	83
in foreign currency	—	—	—	—	—	—
Other claims	—	—	—	—	—	—
in rubles	—	—	—	—	—	—
in foreign currency	—	—	—	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
OTHER BROAD MONEY SUPPLY SOURCES						
DEPOSITS EXCLUDED FROM BROAD MONEY	1,571,596	1,600,865	1,576,667	1,569,937	1,522,043	1,542,163
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	2,913,432	3,031,259	3,009,938	3,054,918	3,118,253	3,001,350
OTHER ITEMS (NET)	**54,423,361**	**57,460,127**	**60,732,395**	**61,428,454**	**60,000,077**	**59,570,809**
Escrow accounts of households[1]	4,402,909	4,536,088	4,855,557	5,259,161	5,457,873	5,710,630

MEMO ITEM

	June, 2023	July, 2023	Aug, 2023	Sep, 2023	Oct, 2023	Nov, 2023
HOUSEHOLDS LOANS	31,523,600	32,094,641	33,105,679	34,072,473	34,813,898	35,358,687
in rubles	31,467,826	32,039,044	33,049,937	34,018,427	34,763,364	35,311,334
mortgages	15,644,292	15,846,191	16,425,483	17,092,473	17,583,063	17,910,415
car loans	1,361,732	1,431,854	1,493,483	1,541,516	1,607,190	1,657,761
consumer loans	13,117,501	13,372,004	13,704,060	13,902,869	14,057,087	14,192,585
other loans	889,011	922,211	955,028	1,003,074	1,033,321	1,071,329
accrued interest claims	455,290	466,784	471,883	478,495	482,703	479,244
in foreign currency	55,775	55,597	55,742	54,047	50,534	47,353
mortgages	9,871	9,896	10,210	10,168	9,274	8,721
other loans	37,680	37,379	36,952	35,342	33,253	31,059
accrued interest claims	8,224	8,322	8,580	8,537	8,007	7,573

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2023	Jan, 2024	Feb, 2024	Mar, 2024	Apr, 2024	May, 2024
BROAD MONEY LIABILITIES (M2X)	**112,486,091**	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	**3,783,165**	4,151,036	4,342,690	4,304,511	4,200,174	4,558,691
MONETARY AGGREGATE M2	**98,385,357**	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	**453,961**	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	58,094,661	56,622,634	57,906,823	59,396,625	59,626,881	58,449,099
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)	**60,903,779**	59,346,622	61,262,721	63,443,224	64,614,659	63,901,084
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	30,063	29,808	29,743	29,211	28,459	29,523
accrued interest claims	7,360	7,244	7,440	7,422	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	54,825,830	55,760,756	59,975,710	62,601,041	64,984,689	70,456,206
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	143,717,080	145,940,131
in rubles	122,863,701	124,877,465	127,567,658	129,498,210	132,071,196	133,300,505
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	22,837,546	23,303,462
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	3,957,013	3,977,196
in rubles	2,811,809	3,004,414	3,000,202	3,284,521	3,259,375	3,220,621
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)	61,787,373	63,369,108	67,711,758	69,453,151	71,791,025	76,683,586
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	1,116,404	1,136,814	1,148,638	1,157,988	1,214,741	1,210,774
accrued interest claims	548,458	559,757	576,325	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	27,882	28,490	28,764	28,291	29,834
accrued interest claims	6,650	6,999	7,131	7,169	7,339	7,823

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	**129,852,144**
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	**16,191,949**	**16,623,241**	16,420,696	**15,449,196**	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	**51,586,697**	51,134,923	**51,031,052**	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	**116,499,023**	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	64,944,558	64,531,035	59,079,703	57,805,839	**59,113,078**	56,982,321
NET CLAIMS ON GENERAL GOVERNMENT	–2,228,068	–2,398,690	–561,504	–1,759,011	–1,730,981	–926,753
CREDIT TO ECONOMY	145,633,702	144,580,741	143,874,792	144,531,084	145,850,928	146,455,232
in rubles	134,168,646	133,253,410	133,492,880	134,445,673	135,637,169	136,517,128
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	24,430,614	24,226,325	23,856,947	24,237,606	24,377,822	24,130,522
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	4,711,836	4,764,489	4,615,946	4,435,696	4,479,923	4,423,725
in rubles	3,993,873	4,067,158	3,986,638	3,928,873	4,060,801	4,017,028
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	5,817,053	6,003,424	6,236,910
in rubles	4,790,048	4,631,936	4,624,179	4,878,000	4,865,477	5,110,431
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	3,073,070	3,118,665	3,142,243	3,066,859	3,105,414	3,159,985
OTHER ITEMS (NET)	72,513,508	71,576,944	67,425,170	67,354,259	**69,043,738**	67,917,788
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	1,137,885	1,126,572	1,110,385	1,114,686	1,088,856
accrued interest claims	605,701	622,325	609,636	654,807	656,746	694,372
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	27,289	26,346	25,811	25,174
accrued interest claims	7,213	7,066	6,387	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)	**130,881,030**	**132,482,095**	**134,085,894**	**135,290,387**	**137,183,710**	**138,649,723**
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	**15,870,733**	16,086,901	16,735,813
Transferable deposits of other financial corporations	**1,535,019**	**1,491,381**	**1,631,509**	**1,523,152**	**1,598,299**	**1,580,762**
MONETARY AGGREGATE M1	**52,428,229**	**52,590,790**	**52,931,293**	**53,078,554**	**53,483,297**	**53,994,581**
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	**5,828,961**	**5,838,483**	**5,935,950**	**5,959,864**	**5,886,418**	**5,987,045**
MONETARY AGGREGATE M2	**119,285,171**	**120,244,773**	**121,793,057**	**121,453,698**	**123,312,299**	**124,995,462**
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	**284,844**	**288,356**	**270,897**	**299,791**	**276,557**	**275,695**
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	**57,437,200**	**59,495,458**	**58,727,236**	**63,468,147**	**62,554,438**	**61,495,743**
NET CLAIMS ON GENERAL GOVERNMENT	–298,278	–176,560	–630,303	–1,011,250	–1,129,934	–333,505
CREDIT TO ECONOMY	**147,303,407**	**149,300,265**	**151,783,031**	**153,045,512**	**155,617,346**	**157,528,229**
in rubles	**137,306,718**	**138,670,566**	**140,972,881**	**141,290,970**	**143,746,796**	**146,039,686**
in foreign currency	**9,996,689**	**10,629,699**	**10,810,150**	**11,754,542**	**11,870,550**	**11,488,543**
Claims on other financial corporations	**24,506,724**	**25,246,577**	**25,893,233**	**26,165,656**	**26,369,008**	**26,412,888**
Loans	**13,732,687**	**14,004,971**	**14,483,808**	**14,492,432**	**14,667,626**	**14,545,592**
in rubles	**12,634,396**	**12,890,361**	**13,143,885**	**13,112,008**	**13,177,423**	**13,105,938**
in foreign currency	**1,098,291**	**1,114,610**	**1,339,923**	**1,380,424**	**1,490,203**	**1,439,654**
Debt securities	4,573,651	4,798,150	4,862,493	4,795,318	4,705,182	4,735,879
in rubles	4,171,456	4,350,644	4,418,953	4,321,529	4,235,336	4,318,428
in foreign currency	402,195	447,506	443,540	473,789	469,846	417,451
Other claims	6,200,387	6,443,456	6,546,931	6,877,906	6,996,200	7,131,417
in rubles	5,138,969	5,154,297	5,462,069	5,231,075	5,367,853	5,681,232
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	83,916,799	85,223,554	86,733,675	87,515,657	89,559,956	91,248,795
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	5,195,412	5,255,030	5,290,338	5,260,954	5,342,633	5,378,962
in rubles	5,153,104	5,210,344	5,246,708	5,214,489	5,296,292	5,332,350
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	**1,664,689**	**1,814,648**	**1,685,866**	**1,777,631**	**1,604,095**	**1,621,649**
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)	**68,752,970**	**71,040,114**	**70,758,469**	**75,010,807**	**74,844,397**	**75,042,430**
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	1,103,069	1,105,618
accrued interest claims	693,052	716,561	745,444	739,384	759,101	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)	**143,471,984**	**141,532,529**	**144,912,802**	**144,223,186**	**144,919,245**	**145,963,609**
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	**1,454,059**	**1,626,633**	**1,595,161**	**1,615,255**	**1,565,431**	**1,542,837**
MONETARY AGGREGATE M1	**55,940,988**	**54,909,236**	**56,668,568**	**57,384,439**	**58,853,867**	**60,057,636**
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	**6,245,283**	**6,327,648**	**6,448,178**	**6,540,905**	**6,433,519**	**6,563,439**
MONETARY AGGREGATE M2	**129,886,412**	**128,077,072**	**131,315,355**	**130,490,625**	**132,249,498**	**133,906,561**
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	**271,945**	**254,525**	**342,309**	**291,014**	**279,802**	**281,018**
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	**62,445,033**	**66,311,960**	**65,657,915**	**64,224,003**	**60,156,708**	**56,086,587**
NET CLAIMS ON GENERAL GOVERNMENT	3,372,372	2,315,970	5,989,761	5,183,617	5,066,327	6,257,115
CREDIT TO ECONOMY	**156,916,567**	**155,659,395**	**156,638,897**	**157,313,123**	**158,901,759**	**160,368,750**
in rubles	**146,500,744**	**145,395,227**	**146,138,813**	**146,656,221**	**148,894,151**	**150,778,176**
in foreign currency	**10,415,823**	**10,264,168**	**10,500,084**	**10,656,902**	**10,007,609**	**9,590,574**
Claims on other financial corporations	**25,366,425**	**24,277,794**	**24,584,290**	**24,558,290**	**24,792,896**	**25,102,933**
Loans	**13,920,113**	**13,363,510**	**13,593,732**	**13,876,759**	**13,977,849**	**13,965,029**
in rubles	**12,845,234**	**12,317,146**	**12,419,705**	**12,474,123**	**12,718,112**	**12,813,191**
in foreign currency	**1,074,879**	**1,046,364**	**1,174,027**	**1,402,636**	**1,259,736**	**1,151,838**
Debt securities	4,960,683	4,897,084	4,896,828	4,929,613	4,867,241	4,892,599
in rubles	4,550,747	4,499,052	4,518,486	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	6,485,628	6,017,201	6,093,730	5,751,919	5,947,806	6,245,304
in rubles	5,765,930	5,684,975	5,888,903	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	91,540,594	91,114,900	91,797,161	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	5,384,585	5,369,007	5,416,208	5,478,792	5,582,130	5,703,458
in rubles	5,336,117	5,320,413	5,358,530	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	**1,730,356**	**1,457,896**	**1,498,214**	**1,427,919**	**1,482,190**	**1,433,075**
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)	**74,032,046**	**77,825,204**	**78,373,759**	**77,583,715**	**74,186,852**	**71,815,771**
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	1,165,330	1,177,221
accrued interest claims	767,235	789,062	781,106	804,861	804,775	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	July, 2026	Aug, 2026	Sep, 2026
BROAD MONEY LIABILITIES (M2X)	**147,703,038**	**148,856,379**	**151,338,441**	151,265,868
MONETARY AGGREGATE M0	19,793,858	20,366,409	20,744,706	21,012,430
Transferable deposits of households	21,178,650	21,488,015	21,532,361	21,669,946
Transferable deposits of non-financial corporations	18,535,237	17,751,113	**18,604,180**	18,306,316
Transferable deposits of other financial corporations	**1,847,546**	**1,828,372**	**1,835,350**	1,826,439
MONETARY AGGREGATE M1	**61,355,291**	**61,433,909**	**62,716,596**	62,815,131
Other deposits of households	46,296,910	46,179,006	46,057,604	46,168,589
Other deposits of non-financial corporations	21,047,383	21,869,620	21,995,832	21,834,885
Other deposits of other financial corporations	**6,403,725**	**6,498,229**	**6,609,906**	6,756,226
MONETARY AGGREGATE M2	**135,103,310**	**135,980,763**	**137,379,939**	137,574,832
Deposists of households in foreign currency	3,024,019	3,059,064	3,347,270	3,199,372
Deposits of non-financial corporations in foreign currency	9,317,807	9,483,328	10,262,891	10,168,277
Deposits of other financial corporations in foreign currency	**254,373**	**329,703**	**344,830**	319,882
Certificates of deposit and savings certificates	3,529	3,520	3,511	3,504
BROAD MONEY SUPPLY SOURCES				
NET FOREIGN ASSETS	**59,086,304**	**60,218,032**	**68,556,946**	64,368,484
NET CLAIMS ON GENERAL GOVERNMENT	**6,365,379**	**5,964,155**	**5,040,620**	5,050,604
CREDIT TO ECONOMY	**161,895,774**	**165,013,441**	**167,689,168**	168,467,355
in rubles	**151,697,774**	**154,164,906**	**155,976,807**	156,953,466
in foreign currency	**10,198,000**	**10,848,535**	**11,712,361**	11,513,890
Claims on other financial corporations	**25,072,056**	**25,066,499**	**25,750,968**	26,008,340
Loans	**14,071,459**	**14,206,589**	**14,556,597**	14,466,399
in rubles	**12,816,649**	**12,891,322**	**13,160,923**	13,020,829
in foreign currency	**1,254,810**	**1,315,266**	**1,395,673**	1,445,570
Debt securities	4,956,736	**4,931,196**	**4,999,192**	5,200,700
in rubles	4,621,202	4,602,127	**4,643,024**	4,875,192
in foreign currency	335,534	**329,068**	**356,168**	325,507
Other claims	6,043,862	**5,928,714**	**6,195,179**	6,341,242
in rubles	5,762,299	**5,713,387**	**5,944,806**	6,115,236
in foreign currency	281,562	215,327	250,373	226,006
Claims on non-financial corporations	**95,722,103**	**98,627,892**	**100,417,619**	100,920,264
Loans	86,234,301	88,897,145	**90,685,817**	91,237,498
in rubles	78,401,561	80,416,270	**81,508,411**	82,225,162
in foreign currency	7,832,739	8,480,875	9,177,406	9,012,336
Debt securities	**3,781,398**	**3,933,714**	**3,964,547**	3,902,121
in rubles	**3,375,218**	3,517,127	**3,528,276**	3,500,069
in foreign currency	406,180	**416,587**	**436,271**	402,052
Other claims	5,706,404	**5,797,032**	**5,767,255**	5,780,645
in rubles	5,650,295	**5,736,849**	**5,703,370**	5,709,445
in foreign currency	56,109	60,183	63,886	71,200
Claims on households	41,101,615	41,319,050	41,520,581	41,538,751
Loans	41,101,602	41,319,038	41,520,569	41,538,739
in rubles	41,070,538	41,287,810	41,487,985	41,507,520
in foreign currency	31,065	31,228	32,583	31,219
Debt securities	13	13	13	13
in rubles	13	13	13	13
in foreign currency	—	—	—	—
Other claims	—	—	—	—
in rubles	—	—	—	—
in foreign currency	—	—	—	—

Table 1.14 (end)

(millions of rules, end of period)

	June, 2026	July, 2026	Aug, 2026	Sep, 2026
OTHER BROAD MONEY SUPPLY SOURCES				
DEPOSITS EXCLUDED FROM BROAD MONEY	**1,452,782**	**1,505,293**	**1,497,266**	1,483,308
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	3,696,576	3,529,228	3,655,745	3,770,899
OTHER ITEMS (NET)	**74,495,061**	**77,304,728**	**84,795,282**	81,366,367
Escrow accounts of households[1]	7,360,162	7,300,531	7,395,476	7,624,789

MEMO ITEM

	June, 2026	July, 2026	Aug, 2026	Sep, 2026
HOUSEHOLDS LOANS	41,101,602	41,319,038	41,520,569	41,538,739
in rubles	41,070,538	41,287,810	41,487,985	41,507,520
mortgages	**22,386,766**	**22,502,627**	22,647,502	22,733,771
car loans	3,143,369	3,170,814	3,190,641	3,202,412
consumer loans	13,488,388	13,500,485	13,512,525	13,399,655
other loans	**1,213,538**	**1,255,696**	1,263,214	1,300,298
accrued interest claims	838,477	858,188	874,103	871,384
in foreign currency	31,065	31,228	32,583	31,219
mortgages	3,671	3,565	3,715	3,606
other loans	22,779	22,942	23,904	22,783
accrued interest claims	4,615	4,721	4,965	4,830

[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]	Q1 2026[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	6,021,296
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	22,771,274
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	8,995,771
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	70,900,679
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	63,860,894
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	7,039,784
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	8,150,759
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	30,153,164
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	12,261,180
Insurance technical reserves	7,677,770	7,793,690	7,913,126	8,360,471	8,819,987	8,694,356	8,803,184	9,089,653	10,301,512	10,497,181
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	2,960,821
Net equity of households in pension funds	4,862,603	4,856,317	4,868,561	4,875,519	5,266,657	5,276,431	5,319,495	5,403,449	6,148,323	6,235,849
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	1,300,510
of which: credit institutions	30,758	30,342	30,635	31,047	78,109	65,775	68,766	67,538	62,817	65,316
Other items (net)	45,018,692	46,590,158	47,080,813	47,061,394	50,148,712	54,521,569	56,574,966	58,272,967	58,303,329	59,887,915

[1] Preliminary data.

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

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

Table 1.16

Financial Sector Survey

(millions of rubles, end of period)

	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023
Net foreign assets	60,598,452	68,921,291	42,952,789	44,354,968	54,163,528	59,574,907	64,785,117	69,080,300
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)	66,803,871	76,577,840	60,082,216	62,071,952	73,096,377	78,464,692	86,062,314	91,493,094

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]	Q1 2026[1]
Net foreign assets	65,643,729	67,158,344	61,723,625	69,697,730	72,689,711	64,194,916	64,531,601	70,088,255	68,619,826	70,192,980
Domestic claims	157,426,026	161,141,121	167,369,802	172,315,497	184,632,969	189,645,894	194,471,060	201,136,354	212,925,550	217,834,898
Net claims on general government	–143,022	–1,360,284	–876,045	–3,208,438	3,145,951	4,201,679	6,104,613	6,209,012	11,605,339	14,179,387
Claims on other sectors	157,569,048	162,501,405	168,245,847	175,523,935	181,487,018	185,444,215	188,366,447	194,927,342	201,320,211	203,655,511
Nonfinancial organizations	119,496,461	123,147,712	126,664,298	132,581,883	138,574,410	141,004,322	143,605,514	149,234,813	154,418,616	156,238,485
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	47,417,026
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	18,377,100
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	118,566,315
Securities other than shares	3,304,375	3,420,209	3,688,221	3,866,966	3,901,814	4,174,560	4,275,608	4,660,863	5,176,836	5,170,916
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	16,599,748
Insurance technical reserves	7,647,012	7,763,348	7,882,491	8,329,424	8,741,877	8,628,581	8,734,418	9,022,114	10,238,695	10,431,865
Other items (net)	92,276,966	95,519,704	93,506,442	100,584,960	105,429,705	104,357,643	107,193,356	114,518,500	113,369,799	118,881,934

[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)

	31.12.2023	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	30.06.2026
ASSETS	150,912.5	155,863.8	157,155.2	163,532.4	174,305.6	171,863.1	175,161.9	180,461.1	187,746.5	189,581.2	190,158.0
CURRENCY	24,940.5	24,624.1	24,001.2	24,729.2	25,696.9	23,184.0	23,071.5	23,971.6	24,364.4	24,654.6	25,826.1
Domestic currency	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	17,151.8	18,515.9
Foreign currency	8,728.7	8,878.8	8,165.6	8,753.9	9,360.4	7,662.7	7,330.8	7,777.5	7,323.0	7,502.7	7,310.2
DEPOSITS	54,223.2	56,588.5	59,350.9	62,386.8	68,987.0	68,214.3	70,165.7	71,617.8	75,651.8	75,899.4	76,451.1
Transferable deposits with credit institutions	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	21,178.6
in rubles	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	21,178.6
with accrued interest[1]	8,375.5	9,676.1	10,514.5	10,456.7	10,291.4	10,253.1	11,309.4	11,628.8	12,602.4	13,070.3	13,809.7
without accrued interest	7,678.4	6,260.9	6,615.3	6,660.0	7,239.8	6,547.2	6,744.9	6,780.0	7,776.0	6,945.1	7,369.0
in foreign currency	—	—	—	—	—	—	—	—	—	—	—
Other deposits with credit institutions	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	49,575.3
in rubles	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	46,488.2
in foreign currency	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	3,087.1
Deposits with non-resident banks[2]	6,563.8	7,004.8	6,683.4	7,285.4	7,981.2	6,502.5	6,000.0	6,243.9	5,809.7	5,880.9	5,697.2
in rubles	—	—	—	—	—	—	—	—	—	—	—
in foreign currency	6,563.8	7,004.8	6,683.4	7,285.4	7,981.2	6,502.5	6,000.0	6,243.9	5,809.7	5,880.9	5,697.2
Funds in brokerage accounts	552.5	507.8	422.3	442.8	429.3	406.0	376.1	380.4	409.7	448.6	462.0
in rubles	351.2	322.5	278.5	314.3	314.9	295.2	258.8	258.1	293.8	293.2	290.8
in foreign currency	201.3	185.3	143.8	128.5	114.4	110.8	117.3	122.3	115.9	155.5	171.2
Debt securities	4,323.2	4,374.7	4,324.0	4,420.3	4,708.6	4,822.7	4,982.1	5,681.7	5,593.9	5,938.4	6,156.6
Short-term debt securities of residents	96.1	100.7	95.6	77.2	64.0	77.0	73.6	85.5	76.6	102.7	95.1
in rubles	87.8	86.7	77.3	61.0	56.3	70.4	65.1	72.7	65.5	92.8	94.3
Banks	79.7	77.2	69.3	52.5	52.0	63.9	56.1	59.0	48.2	36.9	24.1
Other financial corporations	5.2	6.2	6.9	7.2	3.5	2.1	4.6	9.3	13.4	39.9	54.1
General government	2.2	2.6	0.4	0.5	—	—	—	—	—	—	—
Non-financial corporations	0.6	0.7	0.7	0.8	0.8	4.4	4.4	4.4	4.0	16.0	16.1
in foreign currency	8.3	14.1	18.2	16.2	7.7	6.6	8.5	12.8	11.1	9.9	0.9
Banks	2.3	5.9	13.2	14.8	7.7	3.0	0.5	0.1	0.1	2.5	0.9
Other financial corporations	4.4	4.5	—	—	—	3.6	3.7	8.6	7.6	3.7	—
Non-financial corporations	1.6	3.7	5.1	1.4	—	—	4.2	4.2	3.4	3.6	—

Table 1.17 (cont.)

(billions of rubles)

	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	30.06.2026
Long-term debt securities of residents	3,080.2	3,188.3	3,343.3	3,519.9	3,702.3	3,955.6	4,202.7	4,871.4	4,883.9	5,276.2	5,567.1
in rubles	1,691.5	1,746.5	1,811.2	1,901.4	1,941.8	2,207.9	2,482.1	2,903.0	3,157.9	3,531.2	3,895.3
Banks	631.3	639.2	596.0	595.8	551.3	568.3	630.4	666.0	697.6	762.4	846.8
Other financial corporations	281.9	292.4	321.5	350.9	401.6	469.2	510.7	630.9	714.3	773.5	888.6
Insurance companies	—	—	—	—	—	—	—	—	—	—	—
General government	482.8	473.9	533.7	562.4	581.4	687.2	787.8	940.4	1,022.0	1,212.9	1,346.9
Non-financial corporations	295.4	340.9	360.0	392.2	407.6	483.1	553.3	665.8	724.0	782.4	813.0
in foreign currency	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	1,671.8
Banks	163.5	173.9	279.6	266.9	276.6	287.5	252.6	289.2	263.5	264.8	203.6
Other financial corporations	449.8	451.5	413.8	413.7	443.0	413.6	419.1	465.9	468.6	436.9	437.7
General government	399.2	429.5	402.2	447.9	512.0	513.9	517.4	554.7	512.6	537.3	507.9
Non-financial corporations	376.2	386.9	436.6	490.0	529.0	532.8	531.5	658.5	481.2	506.0	522.6
Certificates of deposit	4.2	4.2	4.1	4.0	4.0	3.9	3.9	3.8	3.7	3.6	3.6
Debt securities of non-residents	1,142.7	1,081.5	881.0	819.2	938.2	786.2	701.9	721.1	629.8	556.0	490.8
in rubles	70.5	75.2	62.7	62.0	58.0	54.5	37.8	36.9	36.3	31.9	31.4
in foreign currency	1,072.2	1,006.3	818.2	757.2	880.3	731.7	664.1	684.2	593.5	524.1	459.3
LOANS	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	1,133.6	1,144.4
Loans issued to resident legal entities in rubles and foreign currency	735.4	743.7	787.2	771.0	811.6	689.7	732.7	718.7	733.0	738.8	758.5
Loans issued to non-residents	343.0	351.0	355.4	378.8	405.3	388.9	381.8	395.3	389.2	394.8	385.8
in rubles	160.5	163.6	169.7	178.4	186.6	209.5	213.2	217.7	221.4	220.7	218.8
in foreign currency	182.5	187.4	185.6	200.4	218.7	179.4	168.6	177.7	167.7	174.1	167.0
Shares and other equity stakes	52,355.5	55,132.7	53,309.0	54,989.9	58,026.1	58,680.8	59,057.9	60,489.8	62,091.1	62,955.8	61,103.5
Listed shares of residents	5,870.5	6,525.8	6,098.3	5,796.1	5,577.6	6,725.7	6,325.3	5,937.5	6,230.3	6,025.4	5,042.7
in rubles	5,732.2	6,391.5	5,963.7	5,687.1	5,470.4	6,565.6	6,201.1	5,812.4	6,089.3	5,889.8	4,939.0
Banks	696.2	772.0	862.6	728.4	750.7	834.1	874.6	800.4	864.7	942.0	911.5
Other financial corporations	368.5	690.4	665.5	696.3	690.0	904.3	830.0	834.4	942.5	907.3	729.5
Insurance companies	8.9	9.9	7.6	8.0	8.8	16.5	15.2	13.9	13.7	14.2	12.6
Non-financial corporations	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	3,285.4
in foreign currency	138.2	134.3	134.5	109.0	107.2	160.2	124.2	125.1	141.0	135.7	103.7
Other financial corporations	138.2	134.3	134.5	109.0	107.2	160.2	124.2	125.1	141.0	135.7	103.7

Table 1.17 (cont.)

(billions of rubles)

	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	30.06.2026
Unlisted shares and other equity stakes in residents	26,109.4	27,245.2	27,609.5	28,996.2	30,074.7	31,112.9	31,745.4	32,160.5	33,263.7	33,640.8	32,834.4
Units and investment fund shares of residents	5,837.0	6,282.5	6,557.1	7,310.5	8,504.8	9,194.0	9,999.3	10,608.4	11,347.9	12,107.8	12,658.5
in rubles	5,764.5	6,196.4	6,482.4	7,247.1	8,411.9	9,109.0	9,921.4	10,525.3	11,270.1	12,022.3	12,583.0
in foreign currency	72.4	86.1	74.8	63.3	92.9	84.9	77.9	83.1	77.8	85.5	75.5
Listed shares of non-residents	1,511.6	1,620.6	1,600.9	1,275.2	1,404.9	1,068.2	1,114.9	1,301.5	1,122.6	1,124.4	1,231.2
in rubles	—	—	—	—	—	—	—	—	—	—	—
in foreign currency	1,511.6	1,620.6	1,600.9	1,275.2	1,404.9	1,068.2	1,114.9	1,301.5	1,122.6	1,124.4	1,231.2
Unlisted shares and other equity stakes in non-residents	12,676.5	13,084.0	11,090.4	11,242.1	12,051.9	10,217.6	9,522.3	10,078.1	9,724.7	9,654.3	8,907.2
Units and investment fund shares of non-residents	350.7	374.8	352.7	369.8	412.2	362.3	350.6	403.9	401.8	403.1	429.5
in rubles	4.0	4.9	5.7	5.4	5.5	5.5	3.5	3.9	5.3	5.2	4.3
in foreign currency	346.7	369.9	347.0	364.4	406.8	356.8	347.1	400.0	396.5	397.9	425.2
Insurance and pension reserves and pension savings	7,086.4	7,135.6	7,251.9	7,698.8	8,148.0	8,101.6	8,225.2	8,473.5	9,681.6	9,835.9	10,141.3
Insurance reserves	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	3,852.2
Pension reserves and pension savings	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	6,289.1
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	825.3
Accounts receivable	779.0	813.8	842.5	1,007.6	964.6	1,101.6	1,573.7	1,717.9	1,680.0	1,518.8	1,512.8
Funds in escrow accounts	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	7,360.2
LIABILITIES	39,705.9	41,033.6	43,125.8	44,509.7	44,636.7	46,117.1	46,370.0	47,334.9	48,601.3	49,208.7	50,210.1
Debt securities	5.6	5.8	5.3	4.9	4.4	3.5	2.9	3.0	4.2	4.7	2.9
Debt securities of residents	5.5	5.7	5.1	4.7	4.3	3.3	2.8	2.9	4.0	4.6	2.8
Debt securities of non-residents	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
in rubles	0.2	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	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	45,271.9	46,191.2
Loans to credit institutions	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	41,101.6
in rubles	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	41,070.5
in foreign currency	46.1	44.8	41.5	42.7	44.5	37.8	35.3	35.4	33.0	33.6	31.1
Housing mortgage loans	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	22,390.4
in rubles	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	22,386.8
in foreign currency	8.6	8.2	6.7	6.8	6.5	5.3	4.7	4.7	4.2	4.2	3.7

Table 1.17 (end)

(billions of rubles)

	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	30.06.2026
Car loans	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	3,143.4
in rubles	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	3,143.4
in foreign currency	—	—	—	—	—	—	—	—	—	—	—
Consumer loans	13,908.5	14,414.5	15,242.2	15,734.6	14,385.8	14,199.5	14,009.1	13,855.3	13,384.2	13,267.9	13,488.4
in rubles	13,908.5	14,414.5	15,242.2	15,734.6	14,385.8	14,199.5	14,009.1	13,855.3	13,384.2	13,267.9	13,488.4
in foreign currency	—	—	—	—	—	—	—	—	—	—	—
Other loans	1,129.8	1,100.3	1,144.8	1,187.0	1,215.3	1,136.7	1,108.0	1,114.6	1,138.4	1,155.9	1,237.3
in rubles	1,099.7	1,071.1	1,116.6	1,158.2	1,184.5	1,110.4	1,083.1	1,089.3	1,114.5	1,131.6	1,214.5
in foreign currency	30.1	29.2	28.2	28.8	30.7	26.3	24.9	25.3	23.8	24.3	22.8
Accrued interest[3]	497.3	527.3	555.1	582.5	612.9	661.0	698.7	744.8	772.2	810.0	843.1
in rubles	490.0	519.8	548.4	575.4	605.7	654.8	693.1	739.4	767.2	804.9	838.5
in foreign currency	7.4	7.4	6.7	7.2	7.2	6.2	5.7	5.5	5.0	5.1	4.6
Housing mortgage loans sold to mortgage agents, including repayment	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	2,164.3
Consumer loans sold to special-purpose financial companies					918.9	834.2	766.3	728.8	852.7	771.2	792.3
Microloans received from microfinance organizations[4]	624.5	660.5	696.3	750.8	822.4	926.4	998.0	1,066.0	1,051.8	1,114.0	1,136.9
Microloans received from other legal entities	595.6	739.9	626.4	624.3	585.7	551.3	581.5	652.3	641.1	583.2	674.3
Loans and microloans of non-residents	365.0	371.1	343.9	371.8	393.8	333.5	326.1	341.1	326.2	334.1	321.9
in rubles	55.1	55.6	56.1	56.4	58.2	57.5	57.1	57.6	57.9	58.8	59.9
in foreign currency	309.8	315.6	287.8	315.4	335.6	276.0	269.0	283.5	268.3	275.3	262.0
Accounts payable[5]	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	4,015.9

MEMO ITEM

	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	30.06.2026
Assets minus liabilities	111,206.6	114,830.2	114,029.4	119,022.7	129,668.9	125,745.9	128,791.9	133,126.2	139,145.2	140,372.5	139,947.9

[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 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
ASSETS	1,863.7	5,235.2	3,350.6	6,249.0	1,263.6	4,261.3	3,073.5	6,479.2	853.5	4,109.6
CURRENCY	–511.5	8.0	–12.6	229.9	–858.5	182.0	495.2	818.7	54.0	1,508.6
Domestic currency	–466.6	90.3	139.7	361.2	–815.2	219.5	453.4	847.3	110.4	1,364.0
Foreign currency	–44.9	–82.3	–152.3	–131.3	–43.2	–37.5	41.8	–28.6	–56.3	144.6
DEPOSITS	2,039.5	3,561.8	2,074.3	5,657.6	1,225.3	2,462.4	874.9	4,458.4	–107.1	1,006.6
Transferable deposits with credit institutions	–116.8	1,192.7	–13.1	414.6	–730.9	1,254.0	354.5	1,969.6	–363.0	1,163.2
in rubles	–116.8	1,192.7	–13.1	414.6	–730.9	1,254.0	354.5	1,969.6	–363.0	1,163.2
with accrued interest[1]	1,300.7	838.4	–57.8	–165.3	–38.3	1,056.3	319.5	973.5	467.9	739.4
without accrued interest	–1,417.5	354.3	44.7	579.9	–692.7	197.7	35.0	996.1	–830.9	423.8
in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other deposits with credit institutions	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	–226.2
in rubles	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	–208.4
in foreign currency	–92.6	–91.5	–250.0	–207.6	–34.6	–18.9	–13.4	195.7	–341.9	–17.8
Deposits with non-resident banks[2]	240.4	191.9	56.9	–9.4	–70.5	–99.1	–89.9	–86.2	–150.4	69.6
in rubles	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
in foreign currency	240.4	191.9	56.9	–9.4	–70.5	–99.1	–89.9	–86.2	–150.4	69.6
Funds in brokerage accounts	–50.1	–73.4	10.2	–25.3	–3.6	–22.5	–2.4	36.1	–12.5	19.5
in rubles	–28.8	–44.0	35.8	0.6	–19.7	–36.5	–0.6	35.7	–0.6	–2.4
in foreign currency	–21.3	–29.4	–25.6	–25.9	16.1	13.9	–1.8	0.5	–11.9	21.9
Debt securities	7.2	143.5	30.3	91.8	450.7	269.0	540.0	61.2	323.1	339.6
Short-term debt securities of residents	4.3	–4.3	–20.5	–13.7	13.5	–2.8	11.6	–5.9	26.1	–6.7
in rubles	–1.1	–9.4	–16.4	–4.8	14.1	–5.2	7.8	–4.7	27.5	1.6
Banks	–2.6	–8.0	–16.8	–0.6	11.9	–7.8	2.8	–10.7	–11.1	–12.6
Other financial corporations	0.9	0.7	0.3	–3.7	–1.4	2.5	4.7	4.1	26.5	14.1
General government	0.4	–2.2	0.0	–0.5	0.0	0.0	0.0	0.0	0.0	0.0
Non-financial corporations	0.1	0.0	0.1	0.0	3.7	0.2	0.3	1.8	12.1	0.1
in foreign currency	5.4	5.1	–4.1	–9.0	–0.6	2.3	3.8	–1.2	–1.4	–8.4
Banks	3.6	8.0	0.0	–7.6	–4.2	–2.4	–0.5	0.0	2.5	–1.4
Other financial corporations	–0.1	–4.5	0.0	0.0	3.6	0.3	4.5	–0.6	–4.0	–3.3
Non-financial corporations	1.9	1.7	–4.0	–1.4	0.0	4.4	–0.2	–0.6	0.1	–3.6

Table 1.18 (cont.)

(billions of rubles)

	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Long-term debt securities of residents	78.3	326.0	144.8	93.4	412.7	312.2	541.8	108.4	357.1	385.1
in rubles	46.8	97.1	119.2	93.8	236.4	244.0	399.6	261.2	372.0	409.7
Banks	–6.6	–31.9	8.8	–26.4	–13.9	41.2	25.4	17.0	46.3	84.4
Other financial corporations	16.9	36.7	39.3	67.6	70.0	41.1	121.5	94.0	74.2	137.5
Insurance companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	–8.7	60.8	29.4	19.7	105.9	100.9	153.5	82.3	191.3	135.6
Non-financial corporations	45.2	31.5	41.8	33.0	74.4	60.8	99.1	67.9	60.3	52.4
in foreign currency	31.5	228.9	25.6	–0.4	176.4	68.3	142.2	–152.8	–14.9	–24.6
Banks	7.7	128.8	3.2	–3.6	0.9	–2.4	17.9	–10.1	–1.0	–61.2
Other financial corporations	–8.3	7.4	5.9	–14.5	10.4	28.4	11.8	18.0	–35.6	12.4
General government	21.7	3.4	10.4	16.8	78.9	26.0	9.0	–11.3	6.4	–5.4
Non-financial corporations	10.4	89.4	6.1	0.9	86.2	16.2	103.5	–149.3	15.2	29.6
Certificates of deposit	–0.1	–0.1	–0.1	–0.1	–0.1	0.0	0.0	–0.2	0.0	0.0
Debt securities of non-residents	–75.3	–178.3	–94.0	12.2	24.5	–40.3	–13.3	–41.1	–60.1	–38.7
in rubles	1.2	–9.9	–2.2	–4.5	–2.7	–17.5	–1.0	–1.1	–1.3	–0.1
in foreign currency	–76.6	–168.4	–91.8	16.7	27.2	–22.8	–12.4	–40.0	–58.8	–38.6
LOANS	10.4	60.8	–8.7	50.1	–99.3	46.3	–9.9	15.5	–1.9	16.1
Loans issued to resident legal entities in rubles and foreign currency	8.3	43.6	–16.2	41.5	–121.9	43.0	–14.0	14.3	5.8	19.7
Loans issued to non-residents	2.1	17.2	7.5	8.6	22.7	3.3	4.2	1.2	–7.7	–3.6
in rubles	2.8	6.1	8.6	9.5	23.8	3.8	4.3	1.4	–7.5	–3.9
in foreign currency	–0.8	11.1	–1.1	–0.9	–1.1	–0.5	–0.1	–0.2	–0.3	0.3
Shares and other equity stakes	175.7	360.4	392.9	507.1	354.3	713.2	372.5	395.8	323.2	609.5
Listed shares of residents	0.9	–20.5	100.4	–129.2	–63.1	46.7	–11.7	8.9	–187.7	–0.2
in rubles	0.6	–20.4	100.3	–129.1	–62.4	46.4	–11.6	9.0	–187.5	–0.4
Banks	–6.3	18.7	1.5	14.4	–21.7	13.9	40.6	36.5	22.7	20.0
Other financial corporations	3.5	–31.5	21.5	24.0	–2.7	1.4	22.4	–12.3	–10.9	–51.4
Insurance companies	0.5	–2.2	0.3	–0.1	6.8	–0.7	1.3	0.6	1.4	0.0
Non-financial corporations	2.9	–5.4	77.0	–167.5	–44.7	31.8	–75.8	–15.8	–200.8	31.1
in foreign currency	0.3	–0.2	0.1	0.0	–0.7	0.3	–0.1	–0.1	–0.1	0.2
Other financial corporations	0.3	–0.2	0.1	0.0	–0.7	0.3	–0.1	–0.1	–0.1	0.2

Table 1.18 (cont.)

(billions of rubles)

	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Unlisted shares and other equity stakes in residents	49.4	51.5	51.5	–94.0	210.1	152.1	33.8	32.3	33.2	26.1
Units and investment fund shares of residents	69.5	141.8	330.1	688.4	210.1	532.3	356.0	339.7	469.6	542.4
in rubles	62.0	138.2	328.7	673.5	212.7	533.9	358.2	342.4	463.8	546.9
in foreign currency	7.4	3.6	1.5	14.9	–2.6	–1.6	–2.2	–2.8	5.7	–4.5
Listed shares of non-residents	–14.2	144.8	–76.1	8.4	–19.1	–27.4	–24.9	–0.8	–0.1	–8.9
in rubles	0.0	0.0	–0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
in foreign currency	–14.2	144.8	–75.9	8.4	–19.1	–27.4	–24.9	–0.8	–0.1	–8.9
Unlisted shares and other equity stakes in non-residents	70.0	45.9	14.8	16.0	14.4	7.9	16.7	9.4	5.8	9.5
Units and investment fund shares of non-residents	0.1	–3.1	–28.0	17.4	2.0	1.6	2.6	6.3	2.4	40.7
in rubles	0.0	0.0	–0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0
in foreign currency	0.1	–3.1	–27.7	17.4	2.0	1.6	2.6	6.3	2.4	40.7
Insurance and pension reserves and pension savings	51.3	126.3	450.5	215.5	–101.8	141.2	180.1	460.2	144.2	319.0
Insurance reserves	59.0	114.2	444.3	89.4	–111.6	98.1	148.0	305.5	56.7	265.7
Pension reserves and pension savings	–7.6	12.1	6.3	126.1	9.8	43.1	32.2	154.7	87.5	53.3
pension reserves under long-term savings agreements	2.4	8.7	25.5	65.0	138.2	42.6	52.7	170.4	195.7	72.4
Accounts receivable	123.1	128.8	217.4	101.5	150.9	148.1	203.7	96.0	86.1	126.5
Funds in escrow accounts	18.1	919.0	196.3	–579.1	145.4	321.7	419.3	137.3	44.3	164.1
LIABILITIES	1,317.8	2,121.6	1,352.5	366.2	–220.8	264.3	939.8	1,281.4	350.9	1,003.9
Debt securities	0.2	–0.5	–0.4	–0.4	–0.9	–0.6	0.1	1.1	0.6	–1.8
Debt securities of residents	0.2	–0.5	–0.4	–0.4	–0.9	–0.6	0.1	1.1	0.6	–1.8
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
in rubles	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	1,289.4	2,197.6	1,354.9	251.7	–226.7	207.0	739.5	981.8	244.9	928.4
Loans to credit institutions	1,178.6	2,343.3	1,377.4	72.2	–135.4	338.0	810.5	1,187.4	460.6	1,060.9
in rubles	1,180.5	2,343.0	1,381.2	72.0	–135.7	338.9	812.4	1,188.3	460.3	1,063.4
in foreign currency	–1.9	0.3	–3.8	0.2	0.2	–0.9	–1.9	–0.9	0.3	–2.5
Housing mortgage loans	476.3	1,178.2	481.8	293.0	73.2	371.4	610.4	1,183.6	426.9	507.1
in rubles	477.0	1,179.1	482.2	293.9	73.3	371.7	610.7	1,183.9	427.1	507.4
in foreign currency	–0.7	–1.0	–0.4	–0.9	–0.1	–0.3	–0.2	–0.3	–0.2	–0.3

Table 1.18 (end)

(billions of rubles)

	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Car loans	196.4	262.1	338.2	90.7	–31.3	60.1	220.5	163.6	49.0	51.2
in rubles	196.4	262.1	338.2	90.7	–31.3	60.1	220.5	163.6	49.0	51.2
in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Consumer loans	506.0	827.7	492.4	–369.3	–152.9	–104.0	–71.4	–212.2	–70.6	389.2
in rubles	506.0	827.7	492.4	–369.3	–152.9	–104.0	–71.4	–212.2	–70.6	389.2
in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other loans	–30.4	46.7	39.9	25.7	–72.6	–27.0	5.2	25.2	16.6	82.5
in rubles	–28.7	45.6	41.6	26.3	–73.8	–27.3	6.2	25.2	17.1	82.9
in foreign currency	–1.7	1.1	–1.7	–0.7	1.2	0.2	–1.0	0.0	–0.5	–0.4
Accrued interest[3]	30.3	28.7	25.2	32.2	48.2	37.4	45.7	27.2	38.6	30.9
in rubles	29.8	28.6	26.9	30.4	49.1	38.2	46.3	27.9	37.6	32.6
in foreign currency	0.5	0.1	–1.8	1.8	–0.9	–0.8	–0.6	–0.6	1.0	–1.8
Housing mortgage loans sold to mortgage agents, including repayment	–67.4	–62.3	–72.0	–77.2	–37.8	–101.8	–83.8	–36.4	–88.0	–95.7
Consumer loans sold to special-purpose financial companies				–60.5	–118.1	–126.5	–119.8	–135.1	–127.2	–147.6
Microloans received from microfinance organizations[4]	35.9	35.8	54.5	71.6	104.0	71.6	68.0	–14.2	62.3	22.9
Microloans received from other legal entities	144.3	–113.4	–2.1	247.0	–34.4	30.1	70.7	–11.2	–58.1	91.2
Loans and microloans of non-residents	–2.0	–5.8	–3.0	–1.4	–5.0	–4.4	–6.0	–8.7	–4.6	–3.3
in rubles	0.2	–5.8	–0.4	1.8	0.1	0.1	0.7	–2.4	–1.1	1.3
in foreign currency	–2.2	0.1	–2.6	–3.2	–5.1	–4.5	–6.7	–6.4	–3.5	–4.6
Accounts payable	28.2	–75.5	–1.9	114.9	6.8	57.9	200.1	298.6	105.5	77.3
NET LENDING (+) / NET BORROWING (–)	545.9	3,113.6	1,998.1	5,882.8	1,484.4	3,997.0	2,133.7	5,197.8	502.6	3,105.8

[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

The Bank of Russia Balance Sheet

Table 2.1

(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 rules)

The Bank of Russia Balance Sheet											
	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	for 31.07.2026	for 31.08.2026	for 30.09.2026
ASSETS											
Foreign currency-denominated assets and precious metals	55,579,850	54,671,171	60,425,948	59,684,360	57,961,095	54,096,653	50,538,066	53,190,917	54,649,412	62,676,386	58,724,480
Credits and deposits	5,068,277	6,333,811	7,491,924	7,271,708	7,897,432	8,788,655	8,483,461	9,039,396	9,461,646	9,745,996	11,192,315
Securities	366,217	364,846	363,809	365,612	366,413	365,037	364,796	362,268	638,711	635,628	789,015
Claims on IMF	3,364,914	3,249,649	3,210,787	3,252,011	3,384,485	3,146,750	2,971,979	3,233,673	3,325,790	3,595,982	3,523,982
Other assets	6,006,310	6,911,571	960,205	586,154	443,584	1,815,264	5,252,022	2,944,557	1,966,630	426,211	454,005
Total assets	70,385,568	71,531,048	72,452,673	71,159,845	70,053,009	68,212,359	67,610,324	68,770,811	70,042,189	77,080,203	74,683,797
LIABILITIES											
Cash in circulation	18,541,453	18,614,027	18,949,683	19,179,243	19,480,294	20,159,015	20,486,515	20,912,957	21,531,350	21,887,066	22,221,858
Funds in accounts with the Bank of Russia	13,517,575	14,519,473	15,488,311	14,771,615	14,800,892	14,731,469	14,012,898	14,478,784	14,890,081	15,242,293	16,221,981
Liabilities to IMF	3,012,613	2,910,208	2,870,246	2,905,166	3,021,666	2,882,392	2,655,173	2,893,740	2,970,206	3,216,991	3,133,265
Other liabilities	4,042,389	4,215,802	4,928,119	4,094,516	2,541,661	230,987	247,242	276,834	442,056	6,525,357	2,898,197
Total liabilities	39,114,030	40,259,510	42,236,359	40,950,540	39,844,513	38,003,863	37,401,828	38,562,315	39,833,693	46,871,707	44,475,301
CAPITAL											
Capital	31,271,538	31,271,538	30,216,314	30,209,305	30,208,496	30,208,496	30,208,496	30,208,496	30,208,496	30,208,496	30,208,496
Total liabilities and capital	70,385,568	71,531,048	72,452,673	71,159,845	70,053,009	68,212,359	67,610,324	68,770,811	70,042,189	77,080,203	74,683,797

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).

Required Reserves Ratios

Table 2.3

(percent)

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

(percent)

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

Table 2.3 (end)

(percent)

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

<table>
<tr><td colspan="5">Adjustment ratio (to liabilities on debt securities issued)</td></tr>
<tr><td>Effective period</td><td colspan="4">Amount</td></tr>
<tr><td>01.11.2009 — 31.12.2015</td><td colspan="4">0.2</td></tr>
<tr><td>01.01.2016 — 31.03.2022</td><td colspan="4">0.2</td></tr>
<tr><td>01.04.2022 — 31.07.2025</td><td colspan="4">0.2</td></tr>
<tr><td>01.08.2025 —</td><td colspan="4">0.2</td></tr>
<tr><td colspan="5">Ratio for operations involving a credit institution — central counterparty</td></tr>
<tr><td rowspan="2">Effective period</td><td colspan="4">Amount</td></tr>
<tr><td>for liabilities in Russian rubles</td><td>for liabilities in foreign currencies</td><td>for liabilities in foreign currencies</td><td></td></tr>
<tr><td></td><td></td><td>except liabilities in unfriendly states’ currencies</td><td>for liabilities in unfriendly states’ currencies</td></tr>
<tr><td>01.04.2022 — 30.06.2022
(for calculating required reserves from April through June 2022)</td><td>0.1</td><td>0.1</td><td>—</td><td>—</td></tr>
<tr><td>01.07.2022 — 31.03.2023
(for calculating required reserves from July 2022)</td><td>0.2</td><td>0.2</td><td>—</td><td>—</td></tr>
<tr><td>01.04.2023 — 31.03.2024
(for calculating required reserves from April 2023)</td><td>0.2</td><td>—</td><td>0.2</td><td>0.05</td></tr>
<tr><td>01.04.2024 — 31.07.2025
(for calculating required reserves from April 2024)</td><td>0.25</td><td>—</td><td>0.4</td><td>0.07</td></tr>
<tr><td>01.08.2025 —
(for calculating required reserves from August 2025)</td><td>0.25</td><td>—</td><td>0.4</td><td>0.07</td></tr>
<tr><td colspan="5">Adjustment of required reserves for cash and digital rubles</td></tr>
<tr><td>Effective period</td><td colspan="4">Amount</td></tr>
<tr><td>01.11.2009 — 31.12.2015</td><td colspan="4">Actual average balances in Russian rubles in credit institutions’ vaults for a reporting period, but no more than 25% of the amount of required reserves in Russian rubles</td></tr>
<tr><td>01.01.2016 — 31.03.2022</td><td colspan="4">Actual average balances in Russian rubles in credit institutions’ vaults for a reporting period, but no more than 25% of the amount of required reserves in Russian rubles</td></tr>
<tr><td>01.04.2022 — 31.07.2025</td><td colspan="4">Actual balances in Russian rubles as of a reporting date in the vaults of credit institutions with a basic licence and actual average balances in Russian rubles for a reporting period in the vaults of credit institutions with a universal licence and non-bank credit institutions, but no more than 25% of the amount of required reserves in Russian rubles</td></tr>
<tr><td>01.08.2025 —</td><td colspan="4">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</td></tr>
</table>

Table 2.6

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

The period of averaging	Volume, billions of rubles
18.01.2023 — 14.02.2023	2,431.6
15.02.2023 — 14.03.2023	2,402.1
15.03.2023 — 11.04.2023	2,453.2
12.04.2023 — 16.05.2023	3,547.9
17.05.2023 — 13.06.2023	3,611.6
14.06.2023 — 11.07.2023	3,621.4
12.07.2023 — 08.08.2023	4,255.8
09.08.2023 — 12.09.2023	4,385.3
13.09.2023 — 10.10.2023	4,503.9
11.10.2023 — 14.11.2023	4,562.5
15.11.2023 — 12.12.2023	4,595.6
13.12.2023 — 16.01.2024	4,564.6
17.01.2024 — 13.02.2024	4,647.3
14.02.2024 — 12.03.2024	4,712.3
13.03.2024 — 09.04.2024	4,571.8
10.04.2024 — 07.05.2024	4,581.9
08.05.2024 — 04.06.2024	4,677.0
05.06.2024 — 09.07.2024	4,742.1
10.07.2024 — 13.08.2024	4,769.3
14.08.2024 — 10.09.2024	4,746.3
11.09.2024 — 08.10.2024	4,806.6
09.10.2024 — 12.11.2024	4,925.4
13.11.2024 — 10.12.2024	5,019.5
11.12.2024 — 14.01.2025	5,136.2
15.01.2025 — 11.02.2025	5,150.2
12.02.2025 — 11.03.2025	5,181.7
12.03.2025 — 08.04.2025	5,064.8
09.04.2025 — 06.05.2025	4,995.7
07.05.2025 — 03.06.2025	4,963.4
04.06.2025 — 08.07.2025	4,960.1
09.07.2025 — 12.08.2025	4,950.9
13.08.2025 — 09.09.2025	5,003.6
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
12.08.2026 — 08.09.2026	5,340.7
09.09.2026 — 13.10.2026	5,463.8
14.10.2026 — 10.11.2026	5,548.3

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
27.07.2026	13.00	14.00	14.00	14.10	14.25	14.25	15.00	15.75

[1] And interest rates on the Supplementary mechanism of liquidity provision. Set by the Board of Directors of the Bank of Russia.

[2] Repos for 1 day, loans for terms from 1 to 30 days. And interest rate on FX swaps for 1 day.

[3] Repos for terms from 1 to 180 days, loans secured by non-marketable assets for terms from 1 to 180 days.

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
27.07.2026	12.50	9.00	14.25	12.50	10.00

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										
01.09	—	4,370,000.00	—	3,262,942.92	—	—	—	54,000.00	1,265,000.00	380,707.86
02.09	—	4,370,000.00	—	1,923,716.17	—	—	—	54,000.00	1,349,791.00	380,707.86
03.09	—	5,310,000.00	—	883,172.92	—	9,952.09	—	54,000.00	1,190,000.00	380,707.86
04.09	—	5,310,000.00	—	901,367.85	—	9,971.93	—	54,000.00	750,000.00	380,707.86
07.09	—	5,310,000.00	—	882,062.97	—	9,971.44	—	54,000.00	855,000.00	380,707.86
08.09	600,000.00	5,310,000.00	—	1,376,063.03	—	9,958.09	—	54,000.00	1,025,000.00	380,707.86
09.09	800,000.00	5,310,000.00	—	2,829,931.50	—	459,934.39	—	54,000.00	779,000.00	380,707.86
10.09	—	4,480,000.00	—	1,211,061.05	—	—	—	54,000.00	770,000.00	380,707.86
11.09	—	4,480,000.00	—	1,996,202.58	—	—	—	54,000.00	845,000.00	380,707.86
14.09	—	4,480,000.00	—	2,195,400.07	—	990,000.00	—	54,000.00	882,000.00	460,707.86
15.09	—	4,480,000.00	—	2,313,431.25	—	990,000.00	—	54,000.00	905,000.00	460,707.86
16.09	—	4,480,000.00	—	1,361,276.48	—	990,000.00	—	54,000.00	960,000.00	460,707.86
17.09	—	5,360,000.00	—	739,886.63	—	9,394.71	—	54,000.00	1,075,000.00	460,707.86
18.09	500,000.00	5,360,000.00	—	760,335.53	—	9,414.08	—	54,000.00	1,096,000.00	460,707.86
21.09	500,000.00	5,360,000.00	—	727,180.96	—	9,436.60	—	54,000.00	985,000.00	460,707.86
22.09	700,000.00	5,360,000.00	—	1,099,228.57	—	369,443.38	—	54,000.00	795,000.00	416,707.86
23.09	1,000,000.00	5,360,000.00	—	750,548.31	—	9,431.32	—	54,000.00	440,000.00	416,707.86
24.09	—	6,000,000.00	—	650,961.95	—	636,841.02	1.00	54,000.00	637,000.00	416,707.86
25.09	—	6,000,000.00	—	605,348.20	—	6,836.55	—	54,000.00	357,000.00	416,707.86
28.09	—	6,000,000.00	—	867,981.11	—	6,908.50	—	54,000.00	484,000.00	416,707.86
29.09	—	6,000,000.00	—	725,806.91	—	6,887.51	—	54,000.00	420,000.00	416,707.86
30.09	—	6,000,000.00	—	1,046,934.68	—	7,873.51	—	54,000.00	772,000.00	460,707.86

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							
01.09	—	—	—	—	—	—	226,633.16
02.09	—	—	—	—	10.00	—	225,791.82
03.09	—	—	—	—	10.00	—	239,489.62
04.09	—	—	—	—	10.00	—	239,742.79
07.09	—	—	—	—	10.00	—	236,199.41
08.09	—	—	—	—	10.00	—	236,510.25
09.09	—	—	—	—	—	—	236,961.79
10.09	—	—	—	—	—	—	236,602.00
11.09	—	—	—	—	—	—	236,574.64
14.09	—	—	—	—	—	—	238,591.27
15.09	—	—	—	—	—	—	236,078.72
16.09	—	—	—	—	—	—	234,665.22
17.09	—	—	—	200.00	—	—	238,509.51
18.09	—	—	—	—	—	—	238,526.46
21.09	—	—	—	—	—	—	226,503.58
22.09	—	—	—	—	—	—	229,022.56
23.09	—	—	—	—	—	—	230,431.37
24.09	—	—	—	1.00	—	—	234,601.43
25.09	—	—	—	—	—	—	237,078.56
28.09	—	—	—	—	—	—	240,862.55
29.09	—	—	—	1.00	30,856.50	—	232,863.05
30.09	—	—	—	2.00	856.50	—	241,278.36

[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				
01.09	2,590.10	1,898.59	—	—
02.09	2,003.56	2,489.32	—	—
03.09	3,959.02	—	—	—
04.09	3,940.89	—	—	—
07.09	3,906.84	—	—	—
08.09	3,955.17	—	—	—
09.09	4,024.75	—	—	—
10.09	4,013.44	—	—	—
11.09	3,999.58	—	—	—
14.09	3,955.27	—	—	—
15.09	3,986.93	—	—	—
16.09	4,003.36	—	—	—
17.09	4,036.34	—	—	—
18.09	4,011.68	—	—	—
21.09	3,998.73	—	—	—
22.09	3,983.81	—	—	—
23.09	3,993.30	—	—	—
24.09	4,012.07	—	—	—
25.09	3,996.53	—	—	—
28.09	3,922.62	—	—	—
29.09	3,926.64	—	—	—
30.09	3,942.82	—	—	—

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
01.09.2026	main	repo	02.09.2026	09.09.2026	5,310.00	14.07
01.09.2026	‘fine-tuning’	deposit	01.09.2026	02.09.2026	2,490.12	13.93
07.09.2026	‘fine-tuning’	repo	07.09.2026	08.09.2026	600.00	14.19
08.09.2026	main	repo	09.09.2026	16.09.2026	4,480.00	14.04
08.09.2026	‘fine-tuning’	repo	08.09.2026	09.09.2026	800.00	14.41
15.09.2026	main	repo	16.09.2026	23.09.2026	5,360.00	14.12
17.09.2026	‘fine-tuning’	repo	17.09.2026	18.09.2026	500.00	14.30
18.09.2026	‘fine-tuning’	repo	18.09.2026	21.09.2026	500.00	14.30
21.09.2026	‘fine-tuning’	repo	21.09.2026	22.09.2026	700.00	14.27
22.09.2026	main	repo	23.09.2026	30.09.2026	6,000.00	14.13
22.09.2026	‘fine-tuning’	repo	22.09.2026	23.09.2026	1,000.00	14.28
29.09.2026	main	repo	30.09.2026	07.10.2026	5,900.00	14.08

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	–	–	–	–
August	13.74	14.02	–	–	–	–	13.74	13.78	–	–	–	–	13.75	–	–	–	–	–
September	14.00	14.09	–	–	–	–	14.01	13.98	–	–	–	–	13.98	–	–	–	–	–
October	13.93	14.16	13.36	–	–	–	13.93	–	–	–	–	–	13.90	–	–	–	–	–

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	—	—	—	—
August	3.29	—	—	—	—	—
September	3.25	—	—	—	—	—
October	3.51	3.85	—	—	—	—

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																		
01.10	13.94	14.18	–	–	–	–	13.93	–	–	–	–	–	13.96	–	–	–	–	–
02.10	13.84	14.11	–	–	–	–	13.83		–	–	–	–	13.83	–	–	–	–	–
05.10	13.72	13.78	–	–	–	–	13.71	–	–	–	–	–	13.74	–	–	–	–	–
06.10	13.63	13.90	–	–	–	–	13.62	–	–	–	–	–	13.63	–	–	–	–	–
07.10	13.71	–	–	–	–	–	13.72	–	–	–	–	–	13.66	–	–	–	–	–
08.10	13.95	–	–	–	–	–	13.98	–	–	–	–	–	13.86	–	–	–	–	–
09.10	14.02	14.51	–	–	–	–	14.03		–	–	–	–	14.00	–	–	–	–	–
12.10	13.85	13.97	–	–	–	–	13.84	–	–	–	–	–	13.82	–	–	–	–	–
13.10	13.67	13.88	–	–	–	–	13.65	–	–	–	–	–	13.72	–	–	–	–	–
14.10	13.85	14.31	–	–	–	–	13.86	–	–	–	–	–	13.82	–	–	–	–	–
15.10	13.88	–	–	–	–	–	13.91	–	–	–	–	–	13.83	–	–	–	–	–
16.10	13.93	13.97	–	–	–	–	13.93	–	–	–	–	–	13.90	–	–	–	–	–
19.10	13.93	13.95	–	–	–	–	13.96	–	–	–	–	–	13.88	–	–	–	–	–
20.10	13.92	13.89	–	–	–	–	13.94	–	–	–	–	–	13.89	–	–	–	–	–
21.10	13.99	14.00	–	–	–	–	14.02	–	–	–	–	–	13.94	–	–	–	–	–
22.10	14.17	–	–	–	–	–	14.20	–	–	–	–	–	14.12	–	–	–	–	–
23.10	14.07	–	–	–	–	–	14.08	–	–	–	–	–	14.06	–	–	–	–	–
26.10	14.04	15.80	–	–	–	–	14.03	–	–	–	–	–	14.04	–	–	–	–	–
27.10	14.03	13.98	–	–	–	–	14.03	–	–	–	–	–	14.01	–	–	–	–	–
28.10	14.06	–	13.36	–	–	–	14.06	–	–	–	–	–	14.02	–	–	–	–	–
29.10	14.04	–	–	–	–	–	14.05	–	–	–	–	–	14.01	–	–	–	–	–
30.10	14.12	–	–	–	–	–	14.12	–	–	–	–	–	14.09	–	–	–	–	–

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						
01.10	3.63	—	—	—	—	—
02.10	3.39	—	—	—	—	—
05.10	3.43	—	—	—	—	—
06.10	3.64	—	—	—	—	—
07.10	3.52	—	—	—	—	—
08.10	3.68	—	—	—	—	—
09.10	3.78	—	—	—	—	—
12.10	—	—	—	—	—	—
13.10	3.74	—	—	—	—	—
14.10	3.64	—	—	—	—	—
15.10	3.52	—	—	—	—	—
16.10	3.41	—	—	—	—	—
19.10	3.40	—	—	—	—	—
20.10	3.51	—	—	—	—	—
21.10	3.52	—	—	—	—	—
22.10	3.52	—	—	—	—	—
23.10	3.83	—	—	—	—	—
26.10	3.83	—	—	—	—	—
27.10	3.09	—	—	—	—	—
28.10	3.09	—	—	—	—	—
29.10	2.96	—	—	—	—	—
30.10	3.65	—	—	—	—	—

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	1,495,655	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	90,758
May	1,766,201	2,705,535	40,582	256	13,943	231	19,140	36,021
June	1,771,064	2,891,359	45,679	1,628	18,693	46	22,394	64,948
July	1,678,115	2,902,602	47,964	1,293	19,562	179	10,264	56,974
August	**1,915,518**	**2,915,161**	45,041	570	21,457	70	11,711	64,354
September	1,790,650	2,919,572	45,825	19,612	22,752	1,013	15,657	60,374

Table 3.1.6

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

(millions of rubles)

Maturity	September 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	1,563,067	2,633,015	26,527	270	15,138	—	3,439	46,958
1 week[1]	153,772	156,057	18,013	734	6,922	—	1,497	4,378
2 weeks[1]	19,822	10,949	479	—	—	—	407	342
1 month[2]	23,766	51,124	274	139	149	22	4,544	6,517
2 months[2]	2,037	12,173	—	1,409	—	991	575	48
3 months[3]	18,536	7,902	—	—	11	—	4,109	275
6 months[3]	481	12	38	—	—	—	—	919
Over 6 months	1,397	32,622	—	16,601	—	—	625	8
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	7,773	15,718	494	459	533	—	461	929

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

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

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

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

3.2. Exchange Rates and Reference Prices of Precious Metals

Official Exchange Rate of US Dollar Against Ruble

Table 3.2.1

(rubles / US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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
August	79.4637	79.4637	79.4637	80.0687	81.1291	80.9293	81.4077	82.1665	82.1665	82.1665	82.6060	82.3742	82.9977	83.8058	84.5449
September	86.3793	86.7530	86.9963	86.8872	86.5857	86.5857	86.5857	86.1909	86.4730	85.4594	84.3508	84.2569	84.2569	84.2569	84.3363
October	83.5588	83.2454	83.4839	83.4839	83.4839	84.9309	85.7116	85.4811	85.4173	84.9048	84.9048	84.9048	83.9153	83.8675	83.9497

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
August	84.5449	84.5449	85.0136	85.1645	85.1293	83.3550	82.9211	82.9211	82.9211	83.2878	84.4635	84.2820	85.9541	85.6007	85.6007	85.6007
September	84.2362	84.1732	84.5093	84.1975	84.1975	84.1975	84.0954	84.0657	84.3969	84.9057	84.3414	84.3414	84.3414	84.4075	84.4283	—
October	83.7600	83.6177	83.6177	83.6177	82.8504	82.8879	81.9739	81.1255	80.5381	80.5381	80.5381	80.4909	80.5307	80.8664	80.6761	80.5573

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
August	91.1925	91.1925	91.1925	91.9589	93.5824	93.1901	94.0585	94.8366	94.8366	94.8366	95.2860	95.1834	95.7793	96.7538	97.5141
September	100.5714	100.5988	100.8287	100.5980	100.5693	100.5693	100.5693	100.1711	100.4989	99.2525	98.2856	97.8728	97.8728	97.8728	97.7626
October	94.8810	94.5252	94.3201	94.3201	94.3201	95.3349	96.0313	96.3287	95.4709	94.9745	94.9745	94.9745	94.0355	93.7723	93.9229

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
August	97.5141	97.5141	98.3352	98.7312	98.5457	96.7335	96.8601	96.8601	96.8601	97.4384	98.5182	98.2897	100.2998	99.6820	99.6820	99.6820
September	97.3012	97.1275	97.4984	96.6671	96.6671	96.6671	96.3733	96.5915	96.7442	96.8859	95.8709	95.8709	95.8709	96.2499	96.0625	—
October	93.7693	93.7187	93.7187	93.7187	93.2316	93.0417	91.9337	91.1364	90.2429	90.2429	90.2429	90.0935	90.0977	90.1660	89.8167	89.6603

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	85.6007	84.4283	80.5573		

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	83.08	85.03	83.00		

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				
01.10	11,184.87	163.51	4,540.82	3,273.74
02.10	11,177.45	162.54	4,587.62	3,270.56
03.10	11,143.31	163.51	4,636.32	3,204.64
06.10	11,441.31	166.66	4,761.60	3,267.29
07.10	11,413.10	170.34	4,771.89	3,255.99
08.10	11,422.95	167.65	4,675.78	3,199.82
09.10	11,246.90	165.01	4,455.21	3,086.35
10.10	11,258.99	160.65	4,487.30	3,070.29
13.10	11,294.38	162.42	4,518.37	3,078.89
14.10	11,249.11	163.47	4,554.09	3,103.02
15.10	11,253.66	162.51	4,559.36	3,050.05
16.10	11,012.12	157.51	4,403.77	3,009.63
17.10	11,162.78	152.47	4,353.95	3,036.51
20.10	11,158.77	153.71	4,368.20	3,006.12
21.10	11,053.50	153.61	4,382.97	3,016.27
22.10	10,870.20	150.49	4,308.55	2,910.40
23.10	10,765.26	150.09	4,267.61	2,850.03
24.10	10,482.37	144.58	4,104.39	2,755.21
27.10	10,385.78	139.48	4,033.41	2,730.04
28.10	10,417.84	139.94	3,936.37	2,722.33
29.10	10,548.50	138.50	3,960.32	2,666.86
30.10	10,484.12	139.47	4,014.03	2,640.48
31.10	10,428.02	135.77	3,841.84	2,602.67

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										
					futures			options				
		share	bonds	investment units	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
Q3	259,960,305.5	26,719,732.4	212,540,373.9	3,870,763.0	16,598,034.2	2,871,440.2	13,726,594.0	231,402.0	201,208.9	10,032.3	20,084.5	76.2

Table 3.4

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles[1]
1	2	3	4
2026			
01.09	2,187.33	794.27	111.35
02.09	2,185.04	791.23	55.32
03.09	2,214.76	802.99	112.53
04.09	2,253.41	819.85	105.55
05.09	—	—	13.20
06.09	—	—	18.55
07.09	2,265.65	828.08	61.31
08.09	2,274.08	828.45	96.92
09.09	2,264.02	834.57	73.00
10.09	2,308.93	862.31	101.89
11.09	2,281.04	852.84	103.47
14.09	2,361.08	881.93	141.22
15.09	2,337.10	874.02	98.85
16.09	2,284.84	855.11	102.69
17.09	2,248.87	838.30	105.42
18.09	2,278.06	852.33	81.84
19.09	—	—	5.61
20.09	—	—	4.50
21.09	2,257.98	845.84	58.49
22.09	2,300.09	861.92	87.60
23.09	2,312.27	863.08	96.63
24.09	2,312.35	857.94	92.31
25.09	2,273.87	849.31	70.98
26.09	—	—	4.38
27.09	—	—	3.94
28.09	2,246.30	838.35	73.97
29.09	2,260.06	843.28	80.31
30.09	2,266.77	854.58	55.45

[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								
	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09
Credit institutions authorised to carry out banking operations (operating) — total	352	352	352	352	353	355	358	357	358	359	358	357	357
of which:													
— banks, of which	306	306	307	306	305	305	305	302	301	301	301	301	300
— with a universal licence	212	211	212	212	213	213	214	213	212	212	212	211	210
— with a basic licence	94	95	95	94	92	92	91	89	89	89	89	90	90
— nonbanking credit institutions	46	46	45	46	48	50	53	55	57	58	57	56	57
Credit institutions licensed to perform the following:													
— to attract funds of individuals	284	283	283	283	282	282	282	279	278	278	278	277	276
— to conduct operations in foreign currency	350	350	350	350	351	355	358	357	358	359	358	357	357
— to conduct operations with precious metals	182	182	183	184	185	186	188	189	189	190	190	191	192
Credit institutions included in the register of banks participating in the compulsory deposit insurance system — total	287	286	286	286	285	285	285	282	281	281	281	280	279
Registered authorized capital of operating credit institutions (billions of rubles)	3,273	3,295	3,358	3,374	3,374	3,417	3,418	3,417	3,484	3,284	3,326	3,369	3,370
Branches of operating credit institutions in Russia — total	369	369	369	369	369	374	374	368	368	367	367	365	364
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	56	56	56	55	55	55	55	54	54	54	54	54	54
of which:													
— in Russia	38	38	38	37	37	37	37	36	36	36	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	17	17	17	17	17	16	16	16	16	16	15	15	15

Table 4.1.1 (end)

	2025				2026								
	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09
Internal structural units of credit institutions (branches) — total	23,377	23,094	22,907	22,733	22,558	22,405	22,275	22,165	21,829	21,572	21,412	21,321	21,191
of which:													
— additional offices	23,010	22,723	22,530	22,355	22,172	22,013	21,872	21,755	21,407	21,147	20,984	20,869	20,740
of which Sberbank	10,555	10,451	10,345	10,267	10,194	10,120	10,042	9,966	9,890	9,808	9,728	9,658	9,616
— mobile offices	367	371	377	378	386	392	403	409	422	425	428	452	451
of which Sberbank	362	366	372	373	381	387	398	404	417	420	423	444	443
Credit institutions under liquidation — total	298	300	300	297	294	292	293	292	291	291	289	286	284
including, under the procedure of:													
— voluntarily liquidation following the decision of the stockholders (equity holders)	1	2	2	2	2	2	2	2	2	2	2	2	2
— compulsory liquidation	14	14	14	13	13	14	15	15	14	15	15	14	13
— bankruptcy	283	284	284	282	279	276	276	275	275	274	272	270	269

Table 4.1.2

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

No.	30.09.2026			
	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
1	LLC SNCO 'DIGITAL SOLUTIONS'	3552-K	27.08.2026	27.08.2026

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)

	2026						
	31.03	30.04	31.05	30.06	31.07	31.08	30.09
Insurance agents	201	201	200	199	199	199	200
of which:							
Insurance companies	130	130	130	129	129	129	129
of which national reinsurance company	1	1	1	1	1	1	1
mutual insurance companies	11	10	9	9	9	9	9
insurance brokers	60	61	61	61	61	61	62
foreign insurance companies	0	0	0	0	0	0	0
Branches of foreign insurance companies	0	0	0	0	0	0	0
Associations of insurance agents	18	18	18	18	18	18	18
Professional securities market participants	498	493	493	494	494	492	496
of which:							
brokers	251	249	249	249	250	248	248
of which:							
customer's brokers	3	3	3	3	2	2	2
commodities brokers	1	1	1	1	1	1	1
forex dealers	4	4	4	4	4	4	4
dealers	270	267	267	267	268	266	268
trustees	170	170	170	170	171	171	170
depositories	264	264	262	262	261	260	261
registrars	36	36	36	35	35	35	35
investment advisers	154	150	150	152	149	150	153
Infrastructures	155	158	158	161	164	163	161
of which:							
clearing houses	10	10	10	10	10	10	10
trade organisers	8	8	8	8	8	8	8
of which:							
exchanges	7	7	7	7	7	7	7
trading systems	1	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	107	106	105	108	107	105
financial platform operators	12	12	12	13	13	13	13
operators of information systems issuing digital financial assets	19	20	21	24	24	25	25
digital financial asset exchange operators	2	2	2	2	2	2	2
National Payment System Entities	576	559	551	552	555	550	548
of which:							
payment system operators	30	31	31	31	31	30	30
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	544	526	518	519	522	518	516

Table 4.1.5 (cont.)

(units)

	2026						
	31.03	30.04	31.05	30.06	31.07	31.08	30.09
Collective investment market entities	416	417	418	418	419	420	424
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	351	352	353	353	355	356	360
specialised depositories of investment funds, unit investment funds and non-governmental pension funds	31	31	31	31	30	30	30
Microfinance agents and cooperatives	3,482	3,466	3,458	3,449	3,437	3,400	3,400
of which:							
microfinance organizations	841	832	834	835	833	816	817
of which:							
microfinance companies	27	26	26	26	26	25	25
microcredit companies	814	806	808	809	807	791	792
housing savings cooperatives	35	35	35	35	34	34	35
consumer credit cooperatives	446	444	435	432	426	419	416
agricultural consumer credit cooperatives	379	371	365	365	356	344	339
pawnshops	1,781	1,784	1,789	1,782	1,788	1,787	1,793
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]	138	136	136	136	136	137	135
of which:							
audit organizations providing auditing services to socially important organizations in the financial market	41	40	40	40	40	40	38
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)

	2026						
	31.03	30.04	31.05	30.06	31.07	31.08	30.09
responsible actuaries[4]	86	85	84	84	84	85	85
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	2	2	2	2	2
Management companies of special-purpose vehicles	188	192	194	201	204	207	209
Participants in the partnership financing experiment[6]	37	36	36	36	37	38	38
Instalment payment service operators[7]	0	17	17	20	20	20	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'.

Table 4.1.6

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

No.	30.09.2026		
	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
—	—	—	—

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 31.08.2026						
	1—5	6—10	11—20	21—50	51—100	101—357	total
Assets							
Net assets (net of loss provisions and profit tax), millions of rubles	147,515,350	31,135,947	19,613,080	12,634,274	4,854,504	2,740,760	218,493,916
Corporate loans[1] (to non-financial and financial (other than credit) institutions), millions of rubles	71,933,225	18,687,992	6,198,162	2,142,969	916,329	639,010	100,517,687
Loans to individuals[1], millions of rubles	29,285,527	4,705,702	2,116,977	2,422,561	588,636	237,863	39,357,266
Capital and financial performance							
Equity capital, millions of rubles	13,584,337	3,128,115	2,449,592	1,613,291	842,971	616,808	22,235,112
Capital adequacy N1.0, %	12.0	12.2	19.3	18.9	28.6	32.8	13.5
Provisions for possible losses, including adjustment, millions of rubles	7,175,180	2,547,035	910,505	629,131	347,090	219,946	11,828,886
Provisions for possible losses, excluding adjustment, millions of rubles	7,898,281	2,518,097	1,001,359	697,540	420,140	274,957	12,810,375
Current year net profit (after tax), millions of rubles	2,091,708	317,696	316,274	437,457	45,225	87,289	3,295,649
Return on assets, %	2.1	1.2	2.1	4.9	1.8	4.7	2.2
Return on balance sheet capital, %	23.5	14.4	15.5	42.4	9.8	17.8	22.0
Liabilities							
Individuals' funds (deposits)[2], millions of rubles	50,671,002	8,664,048	3,020,582	3,410,656	1,089,731	664,739	67,520,757
Corporate clients' funds (deposits and funds in accounts of non-financial and financial (other than credit) institutions), millions of rubles	42,001,930	12,311,784	8,086,967	5,017,869	1,869,751	874,842	70,163,143
Loans received from the Bank of Russia, millions of rubles	6,018,731	538,872	83,863	10,673	13,680	211	6,666,030

[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
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
June	2,369,242	2,459,469	76.4	90,227	23.6
July	2,811,047	2,867,394	74.7	56,347	25.3
August	3,295,649	3,342,826	74.4	47,177	25.6

[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
31.07	122,377	17,011	45,412	55,317	4,638
31.08	126,528	11,993	49,333	60,338	4,863
30.09	106,775	11,279	44,062	46,594	4,839

[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	
30.06	67,067,276	64,023,496	19,761,716	510,609	2,670,429	21,910,082	11,262,372	7,239,209	669,079	3,043,780	1,623,592	1,187	184,531	138,186	436,199	413,632	246,453	
31.07	67,387,590	64,307,190	20,121,474	312,160	2,629,452	22,226,275	11,213,109	7,137,457	667,263	3,080,399	1,627,916	1,077	192,213	136,149	449,841	419,005	254,198	
31.08	67,520,757	64,148,314	20,052,264	259,060	2,523,962	22,256,040	11,386,254	7,009,001	661,734	3,372,443	1,831,830	977	14,363	140,628	676,093	442,065	266,486	

[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
30.06	48,621,898	41,010,634	348,703	18,499,243	8,565,301	4,381,725	5,889,225	1,633,397	1,693,040
31.07	49,921,782	42,065,902	590,130	18,753,464	8,838,305	4,558,153	5,801,534	1,830,236	1,694,080
31.08	50,880,159	42,394,338	508,155	19,399,266	9,030,409	4,225,458	5,616,229	1,937,788	1,677,032

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
30.06	7,611,264	107,300	342,909	514,126	304,697	829,950	891,652	4,620,629	1,071,647	4,071	16,738,335	1,712,434
31.07	7,855,881	109,850	358,780	435,039	388,852	912,024	914,639	4,736,696	1,087,888	4,357	17,123,659	1,796,885
31.08	8,485,821	117,195	461,434	426,375	553,413	872,575	991,602	5,063,227	1,056,516	4,919	16,379,413	1,950,855

[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
June	5.53	9.64	12.07	13.05	13.31	13.13	12.95	13.19	11.59	6.35	10.94	12.92	13.29	13.42	13.62	12.94	13.85	8.94	13.84
July	6.11	6.53	12.36	12.39	13.16	13.06	12.81	13.05	11.51	6.21	10.63	12.99	13.25	13.50	13.66	13.00	14.59	—	14.59
August	5.47	6.12	11.81	12.44	13.13	13.27	12.84	13.08	12.01	5.88	11.08	12.82	13.42	13.26	13.93	12.84	14.65	10.01	14.65

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	—	—	—
June	0.01	0.01	—	1.12	4.27	3.77	4.04	4.05	2.32	—	2.32	0.48	0.61	0.64	1.63	0.55	—	—	—
July	0.01	0.01	—	—	1.02	2.61	2.32	2.33	2.79	—	2.79	0.43	0.70	1.40	1.38	0.52	1.19	—	1.19
August	0.01	0.01	—	—	0.90	0.81	0.82	0.82	1.23	—	1.23	0.33	0.64	—	—	0.35	—	—	—

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	—	—	—
June	0.01	0.01	—	—	0.66	1.39	1.36	1.38	1.30	—	1.30	—	0.86	—	—	0.86	—	—	—
July	0.01	0.01	—	—	0.67	1.15	1.07	1.13	1.67	—	1.67	0.23	1.10	0.29	—	0.45	—	—	—
August	0.01	0.01	—	—	0.85	0.93	0.88	0.91	1.26	—	1.26	—	0.55	—	—	0.55	—	—	—

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
30.06	0	0	0	0	0	0	0	3,259	3,228	0	0	0	0	0	30
31.07	0	0	0	0	0	0	0	3,250	3,220	0	0	0	0	0	30
31.08	0	0	0	0	0	0	0	3,242	3,212	0	0	0	0	0	30

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
31.06	1,811,077	1,182	127,636	879,601	793,716	317,942
31.07	1,800,112	273	131,077	886,807	773,647	308,845
31.08	1,852,542	273	134,744	882,017	811,458	315,373

[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
30.06	124,104,079	38,950,405	85,153,674	7,053,753	1,203,362	2,487,110	9,969,325	20,344,429	41,302,801	17,136,125
31.07	126,163,443	39,146,378	87,017,065	6,771,520	1,174,927	2,663,482	10,364,015	20,886,787	42,314,955	16,852,936
31.08	127,461,056	39,338,146	88,122,910	6,697,668	1,085,517	2,748,562	10,447,634	21,203,393	43,041,008	15,796,893

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
30.06	11,014,535	18,591	10,995,944	1,084,413	361,173	307,135	1,356,826	2,070,438	5,519,289	1,649,713
31.07	11,634,584	18,682	11,615,902	1,091,230	270,457	448,617	1,425,707	2,340,699	5,741,976	1,209,146
31.08	12,413,897	19,119	12,394,777	1,085,311	100,130	465,612	1,441,716	2,732,891	6,248,794	1,302,087

[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
30.06	96,149,618	3,089,563	38,968,996	1,906,202
31.07	98,632,967	3,138,594	39,165,060	1,911,303
31.08	100,517,687	3,219,451	39,357,266	1,956,495

[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
June	44.89	26.57	28.90	26.27	31.19	23.45	17.10	17.52	17.89	16.53
July	19.63	44.71	29.11	26.26	31.06	22.98	18.59	18.91	19.28	16.19
August	43.68	45.02	28.45	25.83	30.83	22.49	17.93	18.25	18.65	16.35

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	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–
July	–	–	–	–	–	–	–	–	–
August	–	–	–	–	–	–	–	–	–

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	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—
August	—	—	—	—	—	—	—	—	—

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
June	17.52	17.64	17.46	16.11	17.07	11.91	13.76	12.85	18.20	16.67	18.15	18.07	18.02	14.22	15.99	15.14
July	17.75	18.21	17.66	15.13	16.78	13.26	12.42	12.87	17.06	18.46	18.77	17.16	17.85	14.22	15.17	14.73
August	19.06	17.81	17.68	15.64	17.88	12.59	13.30	12.98	8.04	19.09	18.78	16.60	16.44	12.83	15.53	14.22

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	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	8.34	—	8.34	—	—	—	—	—	—	—	—	—	—	—
July	—	—	8.78	—	8.78	—	—	—	—	—	—	—	—	—	—	—
August	—	—	7.82	—	7.82	—	—	—	—	—	—	—	—	—	—	—

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	–	–	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
July	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
August	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

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
30.06	1,307,330	123,188	1,330	11	15,437,310	1,041,637	239,264	32	655,786	68,683	6	6
31.07	1,310,466	116,620	2,731	0	14,403,224	1,007,237	28,192	31	565,383	55,627	6	6
31.08	1,106,124	106,157	1,937	0	14,736,171	1,005,018	30,926	33	582,492	59,285	7	7

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

Table 4.3.10

Housing Loans Granted to Resident Individuals

Date	In rubles					
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, millions rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue debt		
1	2	3	4	5	6	7
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	21,608,177	250,386	299.0	8.95
31.07	85,524	363,696	21,727,948	255,014	280.5	10.53
31.08	86,507	380,812	21,879,631	265,878	285.7	10.09
30.09	125,226	617,346	21,973,176	270,197	304.8	8.61

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	—	—
31.07	—	—	2,167	1,115	—	—
31.08	—	—	2,232	1,125	—	—
30.09	—	—	2,180	1,104	—	—

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	898,703
2025							
31.01	32,294	126,932	19,086,429	100,644	305.5	8.35	903,065
28.02	52,573	227,090	19,145,633	108,344	309.8	7.70	891,799
31.03	57,811	257,069	19,220,116	114,587	310.7	7.56	882,274
30.04	65,247	290,271	19,337,925	125,592	308.3	7.52	874,353
31.05	63,262	287,331	19,460,075	135,783	308.6	7.47	869,196
30.06	68,695	308,949	19,536,754	145,242	308.0	7.47	863,571
31.07	77,462	355,872	19,475,329	156,874	307.5	7.46	857,014
31.08	85,094	392,274	19,700,406	167,725	307.0	7.58	850,864
30.09	87,872	404,401	19,919,911	176,727	304.5	8.03	845,267
31.10	105,966	489,610	20,216,495	188,205	304.6	8.24	837,288
30.11	105,410	501,455	20,472,932	198,158	309.4	7.93	830,573
31.12	166,509	811,214	20,837,166	205,377	313.6	7.59	830,342
2026							
31.01	84,659	424,903	21,087,433	211,108	315.3	7.64	823,183
28.02	68,714	290,222	21,183,949	215,279	285.9	9.99	806,242
31.03	77,084	330,495	21,245,143	221,575	286.0	10.04	802,074
30.04	83,850	358,970	21,372,873	226,437	282.5	10.27	794,726
31.05	75,102	328,235	21,431,548	239,941	284.0	10.18	785,552
30.06	101,328	482,695	21,601,893	248,217	299.1	8.95	784,873
31.07	85,474	363,465	21,721,458	252,821	280.6	10.52	781,169
31.08	86,447	380,633	21,873,140	263,644	285.7	10.08	774,362
30.09	125,162	617,146	21,966,932	267,964	304.8	8.61	766,839

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
31.07	—	—	1,959	907	—	—	1,607
31.08	—	—	2,008	903	—	—	1,707
30.09	—	—	1,958	885	—	—	1,648

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	38,679	229,298	4,278,045	21,468	321.1	6.92
31.07	25,120	141,588	4,215,656	21,909	307.6	7.43
31.08	28,279	161,511	4,191,119	22,575	311.6	7.33
30.09	52,789	311,270	4,241,687	22,796	324.0	6.83

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	—	—
31.07	—	—	2	2	—	—
31.08	—	—	2	2	—	—
30.09	—	—	2	2	—	—

Table 4.3.13

Investment Portfolio of Credit Institutions

(millions of rubles)

Date	Gross investments in debt securities (including loss provisions, revaluation and cost adjustment)			Gross investments in equity securities (including loss provisions, revaluation and cost adjustment)
	total	of which		
		debt securities transferred that do not qualify for the derecognition	investments in unpledged debt securities at balance-sheet value (excluding revaluation and cost adjustment)	
1	2	3	4	5
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
30.06	30,215,708	7,184,017	23,564,356	572,777
31.07	30,193,861	7,264,380	23,455,704	558,417
31.08	30,348,014	6,815,109	24,044,699	541,295

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
30.06	727,639	673,427
31.07	740,072	666,317
31.08	854,520	952,802

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
Q2	3,294,890.85	17,524,364	1,441,077	86,317.64	3,595,950.21	34,410,194	172,949	257,481	40,198.42	38,437.27

[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
Q2	23,486.3	17,360.6	2,635.9	1,090.6	2,399.1	24,005,207.6	2,432,267.8	1,830,708.4	582,245.4	19,159,986.0

Table 4.5.4 (end)

Period	Issue of investment shares of unit investment funds, millions of rubles					Redemption of investment shares of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	12	13	14	15	16	17	18	19	20	21
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
Q2	1,394,444.9	292,789.6	422,529.6	98,497.1	580,628.6	561,774.7	96,805.9	229,734.5	95,375.1	139,859.2

[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	H1 2026	
	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3
Voluntary life insurance (excluding pension insurance) — total	1,116,020.9	876,205.1
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event — total	923,972.9	542,619.9
of which:		
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with a lump-sum payment of an insurance premium — total	843,002.4	515,321.2
of which:		
investment life insurance — total	35,164.3	66,537.0
of which:		
for up to 1 year, inclusive	630.6	23,253.8
for 1 through 3 years	680.2	5,489.3
for 3 through 5 years	1.4	18,754.3
for 5 through 10 years	163.9	888.4
for over 10 years or for an indefinite period	33,688.1	18,151.2
credit life insurance — total	38,490.5	8,052.9
of which:		
for up to 1 year, inclusive	23,714.0	3,515.0
for 1 through 3 years	3,030.4	216.8
for 3 through 5 years	843.7	3,200.4
for 5 through 10 years	9,204.0	1,090.3
for over 10 years or for an indefinite period	1,698.4	30.3
endowment life insurance — total	768,085.6	440,551.4
of which:		
for up to 1 year, inclusive	408,001.7	310,822.6
for 1 through 3 years	186,034.3	51,514.5
for 3 through 5 years	115,268.0	67,902.8
for 5 through 10 years	21,392.5	6,580.9
for over 10 years or for an indefinite period	37,389.1	3,730.5
high risk life insurance — total	467.9	45.7
of which:		
for up to 1 year, inclusive	445.2	21.0
for 1 through 3 years	9.7	2.1
for 3 through 5 years	–3.1	17.2
for 5 through 10 years	13.0	4.2
for over 10 years or for an indefinite period	3.1	1.2
other life insurance — total	794.1	134.3
of which:		
for up to 1 year, inclusive	50.3	6.9
for 1 through 3 years	360.9	104.0
for 3 through 5 years	282.2	7.9
for 5 through 10 years	57.6	0.8
for over 10 years or for an indefinite period	43.1	14.6

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary life insurance in case of death, reaching a certain age or point of time, or another event with the payment of an insurance premium in instalments — total	80,970.5	27,298.7
of which:		
investment life insurance — total	37.0	123.7
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	24.1	123.7
for 5 through 10 years	3.0	0.0
for over 10 years or for an indefinite period	9.8	0.0
credit life insurance — total	6,987.5	4,777.3
of which:		
for up to 1 year, inclusive	4.6	18.4
for 1 through 3 years	77.4	50.5
for 3 through 5 years	208.1	148.7
for 5 through 10 years	917.8	691.4
for over 10 years or for an indefinite period	5,779.6	3,868.4
endowment life insurance — total	71,837.9	21,741.5
of which:		
for up to 1 year, inclusive	946.5	428.8
for 1 through 3 years	11,342.1	5,162.1
for 3 through 5 years	44,475.3	7,673.6
for 5 through 10 years	10,787.3	5,479.7
for over 10 years or for an indefinite period	4,286.8	2,997.3
risk life insurance — total	376.1	128.1
of which:		
for up to 1 year, inclusive	48.7	9.2
for 1 through 3 years	0.6	1.4
for 3 through 5 years	87.1	33.9
for 5 through 10 years	3.7	1.0
for over 10 years or for an indefinite period	236.0	82.5
other life insurance — total	1,731.9	528.1
of which:		
for up to 1 year, inclusive	1.5	0.1
for 1 through 3 years	2.3	6.4
for 3 through 5 years	28.6	25.9
for 5 through 10 years	25.8	9.1
for over 10 years or for an indefinite period	1,673.8	486.6
voluntary life insurance with insurance payout in regular instalments (rents, annuities) and (or) a policyholder's share in the insurer's investment income — total	166,591.3	316,290.9
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	155,362.0	291,276.5
of which:		
investment life insurance — total	141,659.4	268,500.3
of which:		
for up to 1 year, inclusive	–32.9	31,964.8
for 1 through 3 years	331.6	12,183.0

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
for 3 through 5 years	108,179.0	133,610.7
for 5 through 10 years	294.0	9,521.1
for over 10 years or for an indefinite period	32,887.7	81,220.6
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
endowment life insurance — total	13,672.0	22,773.2
of which:		
for up to 1 year, inclusive	7,306.0	5,374.8
for 1 through 3 years	5,582.9	3,948.7
for 3 through 5 years	312.1	10,013.0
for 5 through 10 years	440.3	3,066.1
for over 10 years or for an indefinite period	30.6	370.6
risk 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
other life insurance — total	30.6	3.1
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	1.9
for 3 through 5 years	0.0	0.0
for 5 through 10 years	18.7	0.0
for over 10 years or for an indefinite period	11.9	1.2
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	11,229.3	25,014.4
of which:		
investment life insurance — total	528.5	2,043.9
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	176.5	1,772.2
for 5 through 10 years	339.6	217.2
for over 10 years or for an indefinite period	12.4	54.5
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	10,450.4	22,916.3
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	52.8	15.6
for 3 through 5 years	828.2	10,196.6
for 5 through 10 years	3,864.1	6,911.2
for over 10 years or for an indefinite period	5,705.2	5,792.9
risk life insurance — total	9.2	8.1
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.1	0.4
for 5 through 10 years	0.4	1.4
for over 10 years or for an indefinite period	8.7	6.2
other life insurance — total	241.3	46.2
of which:		
for up to 1 year, inclusive	0.0	0.0
for 1 through 3 years	0.0	0.0
for 3 through 5 years	0.0	0.0
for 5 through 10 years	0.0	0.0
for over 10 years or for an indefinite period	241.3	46.2
Voluntary unit-linked life insurance – total	25,456.7	17,294.2
of which:		
voluntary unit-linked life insurance with a lump-sum payment of an insurance premium — total	2,187.3	2,403.1
of which:		
for up to 1 year, inclusive	33.9	0.1
for 1 through 3 years	118.0	0.5
for 3 through 5 years	1,888.2	7.5
for 5 through 10 years	12.7	0.0
for over 10 years or for an indefinite period	134.5	2,395.0
voluntary unit-linked life insurance with the payment of an insurance premium in instalments — total	23,269.4	14,891.1
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	32.9	0.0
for over 10 years or for an indefinite period	23,236.5	14,891.1
Voluntary pension insurance — total	17,707.5	662.3
of which:		
voluntary pension insurance with with a lump-sum payment of an insurance premium– total	16,142.4	256.1
of which:		
for up to 1 year, inclusive	0.1	0.0
for 1 through 3 years	9,952.8	0.0
for 3 through 5 years	5,452.4	0.1
for 5 through 10 years	320.1	5.2
for over 10 years or for an indefinite period	417.0	250.8

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary pension insurance with the payment of an insurance premium in instalments — total	1,565.1	406.2
of which:		
for up to 1 year, inclusive	0.0	34.4
for 1 through 3 years	0.0	0.0
for 3 through 5 years	2.5	7.7
for 5 through 10 years	14.1	25.9
for over 10 years or for an indefinite period	1,548.4	338.1
Voluntary personal insurance (excluding life insurance) — total	247,147.7	144,541.7
of which:		
voluntary accident and sickness insurance — total	68,670.0	19,588.5
of which:		
voluntary accident and sickness insurance of individuals travelling abroad	4,994.9	2,538.4
voluntary accident and sickness insurance of passengers	1,602.2	5.8
voluntary accident and sickness insurance of patients participating in clinical trials of medicines	69.5	9.2
voluntary accident and sickness insurance by employers of their employees (excluding tax officials)	12,125.8	4,574.5
voluntary accident and sickness insurance of tax officials	6.9	14.7
voluntary accident and sickness insurance of other citizens	49,870.7	12,445.9
voluntary medical insurance — total	178,477.7	124,953.3
of which:		
voluntary medical insurance of individuals travelling abroad	1,994.9	1,277.8
voluntary medical insurance by employers of their employees	145,787.4	113,492.9
voluntary medical insurance of other citizens	30,695.4	10,182.6
Voluntary general property insurance — total	463,173.7	199,072.9
of which:		
voluntary insurance of property — total	382,352.3	178,236.8
of which:		
voluntary insurance of land vehicles (excluding railway vehicles) — total	166,725.4	111,044.9
of which:		
voluntary insurance of motor vehicles	165,462.6	110,524.0
of which:		
compensation in kind for damage caused	0.0	62,608.1
voluntary insurance of other land vehicles (excluding railway vehicles)	1,262.7	520.9
of which:		
compensation in kind for damage caused	0.0	50.1
voluntary insurance of railway vehicles	1,767.3	1,064.1
voluntary insurance of aircraft	7,408.3	4,188.8
voluntary insurance of vessels — total	9,231.3	6,096.8
of which:		
voluntary insurance of sea vessels	8,466.0	5,871.5
voluntary insurance of inland vessels	765.3	225.2

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary insurance of cargo	22,741.3	3,859.1
voluntary agricultural insurance — total	6,716.1	6,454.9
of which:		
voluntary government agricultural insurance — total	5,505.2	4,910.7
of which:		
voluntary agricultural crop insurance	3,882.5	4,596.3
voluntary agricultural insurance of perennial plantings	31.6	0.0
voluntary agricultural insurance of livestock	1,566.1	314.4
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	25.0	0.0
voluntary non-government agricultural insurance — total	1,210.9	1,544.2
of which:		
voluntary agricultural crop insurance	371.4	492.3
voluntary agricultural insurance of perennial plantings	24.1	0.0
voluntary agricultural insurance of livestock	616.4	1,036.9
voluntary agricultural insurance of commercial aquaculture objects (commercial fishery)	199.0	15.0
Voluntary insurance of legal entities' assets (except for vehicle and cargo insurance and agricultural insurance) — total	94,576.4	36,616.3
of which:		
voluntary insurance of goods in storage	1,754.1	357.9
voluntary insurance of assets used in construction and installation works	21,288.1	6,264.8
voluntary insurance of other assets of legal entities	71,534.2	29,993.6
Voluntary insurance of individuals' assets (except for vehicle and cargo insurance and agricultural insurance) — total	73,186.2	8,911.9
of which:		
voluntary insurance of individuals' houses	25,064.5	4,575.1
voluntary insurance of household assets	6,766.1	1,176.9
voluntary insurance of other assets of individuals	41,355.6	3,159.9
voluntary insurance of third party liability insurance — total	32,683.3	5,246.1
of which:		
voluntary third party liability insurance of owners of land vehicles (excluding railway vehicles) — total	2,968.8	1,032.1
of which:		
voluntary third party liability insurance of owners of motor vehicles (excluding insurance within the framework of the international insurance system)	2,557.1	990.2
voluntary third party liability insurance of owners of motor vehicles (insurance within the framework of the international insurance system)	411.0	41.4
voluntary third party liability insurance of owners of other land vehicles (excluding railway vehicles)	0.6	0.4
voluntary third party liability insurance of owners of railway vehicles	115.4	135.4
voluntary third party liability insurance of owners of aircraft	1,894.8	122.4
voluntary third party liability insurance of owners of vessels — total	8,505.5	570.8
of which:		
voluntary third party liability insurance of owners of sea vessels	7,853.0	521.9

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary third party liability insurance of owners of inland vessels	652.5	49.0
voluntary third party liability insurance of operators of hazardous facilities — total	1,639.3	24.0
of which:		
voluntary third party liability insurance of operators of hazardous production facilities	103.3	1.4
voluntary third party liability insurance of operators of hydraulic structures	2.7	0.0
voluntary third party liability insurance of operators of other hazardous facilities	1,533.2	22.6
voluntary third party liability insurance for damage caused by defects in goods, works, services — total	2,281.7	552.2
of which:		
voluntary third party liability insurance of manufacturers and sellers of goods for damage caused by defects in goods, works, services	894.0	16.3
voluntary third party liability insurance of contractors, service providers for damage caused by defects in goods, works, services	1,387.7	535.9
voluntary third party liability insurance for damage caused — total	14,280.0	2,561.8
of which:		
voluntary third party liability insurance of organizations engaged in construction and installation works for damage caused	1,349.7	152.8
voluntary third party liability insurance of public notaries for damage caused	101.5	18.6
voluntary third party liability insurance of appraisers for damage caused	56.0	9.4
voluntary third party liability insurance of audit organizations and individual auditors for damage caused	15.5	0.3
voluntary third party liability insurance of other persons for damage caused	12,757.4	2,380.7
voluntary third party liability insurance for failure to perform or improper performance of contractual obligations — total	997.7	247.5
of which:		
voluntary third party liability insurance of specialised depositories for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of management companies for failure to perform or improper performance of contractual obligations	3.4	0.1
voluntary third party liability insurance of customs representatives for failure to perform or improper performance of contractual obligations	2.1	0.0
voluntary third party liability insurance of appraisers for failure to perform or improper performance of contractual obligations	0.3	0.0
voluntary third party liability insurance of audit organizations and individual auditors for failure to perform or improper performance of contractual obligations	0.1	0.0
voluntary third party liability insurance of borrowers under credit/loan agreements for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of developers in relation to the transfer of residential premises to participants in equity construction under equity construction agreements for failure to perform or improper performance of contractual obligations	0.0	0.0
voluntary third party liability insurance of travel operators under agreements for the sale of tourism products for failure to perform or improper performance of contractual obligations	225.8	0.0
voluntary third party liability insurance of other persons for failure to perform or improper performance of contractual obligations	766.0	247.5
voluntary business risk insurance	16,518.8	11,344.3

Table 4.5.5 (cont.)

(millions of rubles)

1	2	3
voluntary financial risk insurance — total	31,619.3	4,245.7
of which:		
voluntary insurance of financial risks of individuals travelling abroad	4,386.7	1,742.4
voluntary insurance of creditors' financial risks	12.8	0.3
voluntary insurance of other persons' financial risks	27,219.8	2,503.0
Mandatory government life and health insurance of servicemen and similar categories — total	8,205.7	1,463.5
of which:		
mandatory government life and health insurance of servicemen and citizens called up for military training	3,675.6	1,458.7
mandatory government life and health insurance of internal affairs personnel	2,991.0	1.7
mandatory government life and health insurance of the State Fire Service personnel	709.7	0.0
mandatory government life and health insurance of the personnel of the institutions and bodies of the penal system	0.0	0.8
mandatory government life and health insurance of the national guard personnel	0.0	2.3
mandatory government life and health insurance of the personnel of enforcement agencies	829.4	0.0
Mandatory third party liability insurance of owners of vehicles	166,387.5	119,711.8
of which:		
compensation in kind for damage caused	0.0	8,436.8
Mandatory third party liability insurance of the owner of a hazardous facility for causing damage as a result of an accident at the hazardous facility — total	1,509.5	403.1
of which:		
mandatory third party liability insurance of the owner of a hazardous production facility for causing damage as a result of an accident at the said facility	1,129.0	241.9
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	223.5	159.9
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	22.4	0.0
mandatory third party liability insurance of the owner of a lift, lift platform for the disabled, escalator (excluding escalators in metro stations), a passenger conveyor (moving walkway) for causing damage as a result of an accident thereon	134.5	1.3
Mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets — total	1,555.3	476.6
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by rail — total	113.5	24.6
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	91.8	16.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets when travelling by suburban trains	21.7	8.2
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by air — total	15.2	8.3
of which:		
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by aircraft	5.8	8.3
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by helicopters	9.4	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	12.7	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	35.6	6.7
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	29.8	6.7
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health, and assets on tourist travel routes	5.8	0.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by motor vehicles — total	1,317.6	398.1
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	330.9	115.7
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during suburban bus services	245.0	70.5
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	72.0	26.0
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets in regular urban bus services with passenger pick-up and drop-off only at established stopping points along regular transportation routes	257.3	133.4
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health, and assets during taxi transportation	412.4	52.6
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trolleybuses	37.5	13.9
mandatory third party liability insurance of a carrier for causing damage to passengers' life, health and assets during transportation by trams	23.3	25.0
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	187.7

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	390.8	149,465.8	34,203.1	115,262.7	56,563.3	511.6	53,994.0	4,193.9
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	321.0	38,147.0	8,558.3	29,588.7	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	390.8	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	31,512.1	7,253.0	24,259.0	12,383.5	81.0	10,928.7	865.8
Q2	516.1	314.9	35,061.8	8,751.7	26,310.1	13,466.7	120.9	11,838.7	883.7

Table 5.1 (end)

Period	Legal entities								
				of which					
						of which			
	number of payment cards as of end of period[2], millions of units	number of payment cards in use[3], millions of units	total value of transactions, billions of rubles	cash withdrawals, billions of rubles	cashless transactions, total, billions of rubles	payments for goods (works, services), billions of rubles	mandatory payments to government (including customs duties), billions of rubles	transfers to individuals, billions of rubles	other transactions, billions of rubles
1	11	12	13	14	15	16	17	18	19
2024	7.9	5.0	4,976.2	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
Q2	9.5	4.3	1,242.6	425.9	816.7	502.2	242.3	69.5	2.6

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

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

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

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

Table 5.2

Structure of Funds Transfers Carried Out Through the BRPS

Period	Total funds transfers		of which					
			carried out by credit institutions (branches)		carried out by customers other than credit institutions		Bank of Russia payments	
	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles	number, millions of units	value, billions of rubles
1	2	3	4	5	6	7	8	9
2024	15,114.8	4,573,932.8	14,656.6	3,019,996.0	458.0	574,504.2	0.22	979,432.7
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
Q2	5,455.1	1,400,386.6	5,328.6	907,469.3	126.5	163,527.3	0.03	329,390.0

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

Number of Credit Institutions with Nonresidents Equity

Table 6.1.1

(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)

	Q3 2026					
			of which by types			
	number of registered issues (additional issues) of issue-grade securities — total, units	volume of registered issues (additional issues) of issue-grade securities — total, millions of rubles	number of registered issues (additional issues) of shares, units	volume of registered issues (additional issues) of shares, millions of rubles	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of rubles
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	632	4,705,785.65	279	2,015,400.06	353	2,690,385.60
CENTRAL FEDERAL DISTRICT	432	4,171,468.49	117	1,575,607.81	315	2,595,860.68
Belgorod Region	—	—	—	—	—	—
Bryansk Region	2	53.00	—	—	2	53.00
Vladimir Region	4	6,689.56	4	6,689.56	—	—
Voronezh Region	6	560.57	6	560.57	—	—
Ivanovo Region	3	88.67	3	88.67	—	—
Kaluga Region	3	0.06	3	0.06	—	—
Kostroma Region	2	0.02	2	0.02	—	—
Kursk Region	2	80.99	2	80.99	—	—
Lipetsk Region	—	—	—	—	—	—
Moscow Region	8	17,216.57	8	17,216.57	—	—
Orel Region	1	77.31	1	77.31	—	—
Ryazan Region	2	132.42	2	132.42	—	—
Smolensk Region	2	80.20	1	0.20	1	80.00
Tambov Region	—	—	—	—	—	—
Tver Region	1	50.00	—	—	1	50.00
Tula Region	2	1,318.31	2	1,318.31	—	—
Yaroslavl Region	9	620,816.99	9	620,816.99	—	—
Moscow	385	3,524,303.82	74	928,626.14	311	2,595,677.68
NORTH-WESTERN FEDERAL DISTRICT	68	385,176.59	45	337,026.59	23	48,150.00
Republic of Karelia	—	—	—	—	—	—
Republic of Komi	1	4.43	1	4.43	—	—
Arkhangelsk Region	2	0.02	2	0.02	—	—
Nenets Autonomous Area	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	2	0.02	2	0.02	—	—

Table 6.1.3 (cont.)

1	2	3	4	5	6	7
Vologda Region	3	476.91	3	476.91	—	—
Kaliningrad Region	6	19,261.88	6	19,261.88	—	—
Leningrad Region	5	192.05	3	42.05	2	150.00
Murmansk Region	5	91.48	5	91.48	—	—
Novgorod Region	—	—	—	—	—	—
Pskov Region	1	364.36	1	364.36	—	—
Saint Petersburg	45	364,785.47	24	316,785.47	21	48,000.00
SOUTHERN FEDERAL DISTRICT	17	2,443.07	17	2,443.07	—	—
Republic of Adygeya (Adygeya)	—	—	—	—	—	—
Republic of Kalmykia	—	—	—	—	—	—
Republic of Crimea	4	231.84	4	231.84	—	—
Krasnodar Territory	2	3.12	2	3.12	—	—
Astrakhan Region	—	—	—	—	—	—
Volgograd Region	1	25.00	1	25.00	—	—
Rostov Region	8	556.41	8	556.41	—	—
Sevastopol	2	1,626.72	2	1,626.72	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	3	301.01	2	1.01	1	300.00
Republic of Daghestan	1	1.00	1	1.00	—	—
Republic of Ingushetia	1	0.01	1	0.01	—	—
Kabardino-Balkar Republic	—	—	—	—	—	—
Karachay-Cherkess Republic	—	—	—	—	—	—
Republic of North Ossetia — Alania	—	—	—	—	—	—
Chechen Republic	1	300.00	—	—	1	300.00
Stavropol Territory	—	—	—	—	—	—
VOLGA FEDERAL DISTRICT	38	7,804.56	36	7,404.56	2	400.00
Republic of Bashkortostan	6	381.51	6	381.51	—	—
Mari El Republic	1	25.68	1	25.68	—	—
Republic of Mordovia	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	8	1,141.90	8	1,141.90	—	—
Udmurt Republic	—	—	—	—	—	—
Chuvash Republic — Chuvashia	5	442.57	3	42.57	2	400.00
Perm Territory	5	2,962.94	5	2,962.94	—	—
Kirov Region	—	—	—	—	—	—
Nizhny Novgorod Region	2	13.03	2	13.03	—	—
Orenburg Region	—	—	—	—	—	—
Penza Region	5	2,816.38	5	2,816.38	—	—
Samara Region	3	20.46	3	20.46	—	—
Saratov Region	1	0.07	1	0.07	—	—

Table 6.1.3 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	2	0.02	2	0.02	—	—
URALS FEDERAL DISTRICT	33	102,765.56	22	57,120.65	11	45,644.92
Kurgan Region	—	0.00	—	—	—	—
Sverdlovsk Region	16	28,136.24	16	28,136.24	—	—
Tyumen Region	14	74,529.31	4	28,984.39	10	45,544.92
Khanty-Mansi Autonomous Area — Yugra	—	0.00	—	—	—	—
Yamal-Nenets Autonomous Area	13	68,224.65	3	22,679.73	10	45,544.92
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	1	6,304.65	1	6,304.65	—	—
Chelyabinsk Region	3	100.02	2	0.02	1	100.00
SIBERIAN FEDERAL DISTRICT	19	27,573.49	18	27,543.49	1	30.00
Altai Republic	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—
Altai Territory	2	106.41	2	106.41	—	—
Krasnoyarsk Territory	3	30.02	2	0.02	1	30.00
Irkutsk Region	5	20,461.52	5	20,461.52	—	—
Kemerovo Region — Kuzbass	2	5.03	2	5.03	—	—
Novosibirsk Region	6	6,829.38	6	6,829.38	—	—
Omsk Region	1	141.14	1	141.14	—	—
Tomsk Region	—	—	—	—	—	—
FAR-EASTERN FEDERAL DISTRICT	22	8,252.88	22	8,252.88	—	—
Republic of Buryatia	1	0.04	1	0.04	—	—
Republic of Sakha (Yakutia)	3	6,289.74	3	6,289.74	—	—
Trans-Baikal Territory	—	—	—	—	—	—
Kamchatka Territory	2	96.50	2	96.50	—	—
Primorye Territory	9	918.50	9	918.50	—	—
Khabarovsk Territory	3	826.31	3	826.31	—	—
Amur Region	—	—	—	—	—	—
Magadan Region	—	—	—	—	—	—
Sakhalin Region	3	46.46	3	46.46	—	—
Jewish Autonomous Region	1	75.33	1	75.33	—	—
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)

	Q3 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	4	711.00
	Chinese yuan	10	500.00
CENTRAL FEDERAL DISTRICT	US dollar	4	711.00
	Chinese yuan	10	500.00
Belgorod Region		—	—
Bryansk Region		—	—
Vladimir Region		—	—
Voronezh Region		—	—
Ivanovo Region		—	—
Kaluga Region		—	—
Kostroma Region		—	—
Kursk Region		—	—
Lipetsk Region		—	—
Moscow Region		—	—
Orel Region		—	—
Ryazan Region		—	—
Smolensk Region		—	—
Tambov Region		—	—
Tver Region		—	—
Tula Region		—	—
Yaroslavl Region		—	—
Moscow	US dollar	4	711.00
	Chinese yuan	10	500.00
NORTH-WESTERN FEDERAL DISTRICT		—	—
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		—	—
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)

	30.09.2026									
	Customer funds, total		of which							
	in rubles	in foreign currency and precious metals	funds of organizations		deposits of legal entities[2]		deposits and other funds of individuals[3]		escrow account funds	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
1	2	3	4	5	6	7	8	9	10	11
THE RUSSIAN FEDERATION	139,800,016	14,399,999	21,990,559	2,019,755	36,843,629	8,429,431	63,779,513	3,221,318	7,595,146	0
CENTRAL FEDERAL DISTRICT	84,370,123	12,218,132	14,443,883	1,555,974	28,486,856	7,960,678	29,928,525	2,035,197	3,983,222	0
Belgorod Region	732,552	46,043	63,429	10,472	61,089	24,730	544,726	9,113	38,215	0
Bryansk Region	429,288	10,796	37,243	4,309	35,961	229	312,363	6,035	26,302	0
Vladimir Region	638,002	12,063	78,715	1,269	49,663	1,519	459,201	8,886	30,752	0
Voronezh Region	1,243,579	31,660	123,877	5,461	169,328	3,468	849,782	22,210	55,739	0
Ivanovo Region	365,307	8,758	20,402	1,195	24,510	87	287,787	7,203	15,105	0
Kaluga Region	591,555	21,362	79,105	9,906	88,992	3,080	367,864	8,150	22,583	0
Kostroma Region	543,302	11,053	19,628	5,336	284,382	462	218,952	5,028	10,448	0
Kursk Region	466,530	13,497	29,163	907	48,928	117	334,216	11,170	30,729	0
Lipetsk Region	520,830	12,995	41,345	3,224	110,231	1,556	330,334	8,004	22,772	0
Moscow Region	5,672,906	216,938	683,592	44,755	562,407	69,440	3,826,990	98,428	439,348	0
Orel Region	276,751	3,553	31,900	304	29,585	4	194,462	3,143	12,251	0
Ryazan Region	598,392	12,911	91,901	1,231	46,821	3,682	385,631	7,621	54,016	0
Smolensk Region	413,971	9,055	97,167	1,684	22,869	1,226	264,264	5,808	17,289	0
Tambov Region	337,997	5,451	40,596	1,184	24,814	80	245,050	3,701	13,363	0
Tver Region	545,786	9,299	57,834	689	57,119	23	393,363	8,342	20,795	0
Tula Region	835,770	12,721	128,053	2,582	146,349	112	486,575	9,595	55,729	0
Yaroslavl Region	697,008	20,657	71,414	3,523	88,765	3,068	490,352	13,648	30,068	0
Moscow	69,460,598	11,759,322	12,748,520	1,457,941	26,635,043	7,847,794	19,936,612	1,799,110	3,087,717	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	13,327,214	664,357	2,139,178	140,346	1,905,157	174,001	8,066,090	322,619	822,464	0
Republic of Karelia	265,914	8,681	18,222	4,382	23,320	199	201,917	4,002	12,704	0
Republic of Komi	339,712	9,664	14,760	1,739	14,283	0	286,103	7,749	16,019	0
Arkhangelsk Region	551,019	8,720	66,098	253	23,498	4	410,340	8,303	38,809	0
Nenets Autonomous Area	32,626	606	1,064	0	519	0	22,720	603	7,664	0
Arkhangelsk Region, excluding Nenets Autonomous Area	518,392	8,114	65,035	253	22,979	4	387,620	7,700	31,145	0
Vologda Region	548,574	21,444	52,081	3,285	55,276	8,093	399,763	9,824	24,369	0
Kaliningrad Region	655,666	29,215	58,108	10,406	69,834	1,996	456,871	16,459	48,454	0
Leningrad Region	743,894	10,865	33,170	2,522	216,102	642	447,482	7,328	32,132	0
Murmansk Region	497,132	36,505	32,432	5,026	36,316	3,238	371,120	11,287	24,339	0
Novgorod Region	226,118	5,872	27,585	1,351	16,100	0	165,059	4,398	10,623	0
Pskov Region	221,642	3,718	15,646	294	28,964	63	161,907	3,281	9,544	0
Saint Petersburg	9,277,544	529,673	1,821,075	111,088	1,421,465	159,765	5,165,530	249,989	605,472	0
SOUTHERN FEDERAL DISTRICT	6,949,572	193,893	808,834	21,551	813,576	61,899	4,431,065	104,515	538,250	0
Republic of Adygeya (Adygeya)	86,052	1,127	4,042	10	3,319	0	61,044	1,086	12,893	0
Republic of Kalmykia	42,849	535	1,933	6	825	0	28,254	460	7,828	0
Republic of Crimea	482,421	1,762	70,279	35	23,876	10	312,581	1,599	37,713	0
Krasnodar Territory	3,118,559	111,606	289,094	7,977	571,393	58,843	1,861,222	42,724	227,248	0
Astrakhan Region	275,784	5,025	19,326	963	9,402	204	195,936	3,723	40,499	0
Volgograd Region	786,090	19,784	76,073	5,087	40,330	1,327	593,694	12,967	42,104	0
Rostov Region	2,012,209	53,250	336,146	7,349	158,107	1,516	1,266,604	41,309	160,965	0
Sevastopol	145,609	805	11,940	123	6,324	0	111,731	648	9,000	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,597,860	23,979	270,914	1,747	104,188	47	1,021,176	19,770	122,285	0
Republic of Daghestan	237,757	1,847	20,345	442	7,596	0	171,512	1,280	23,810	0
Republic of Ingushetia	14,221	325	2,336	4	107	0	9,739	309	1,250	0
Kabardino-Balkar Republic	112,936	1,711	11,223	180	14,699	0	73,738	1,481	9,287	0
Karachay-Cherkess Republic	44,968	556	2,877	0	1,074	0	32,702	541	5,709	0
Republic of North Ossetia — Alania	125,709	1,485	7,894	102	2,927	0	95,361	1,349	14,992	0
Chechen Republic	174,264	250	116,025	58	7,738	0	38,454	172	4,877	0
Stavropol Territory	888,005	17,804	110,215	962	70,046	47	599,670	14,639	62,360	0

Table 6.2.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	14,592,985	420,539	2,100,025	73,348	2,227,062	90,782	8,825,709	246,073	864,680	0
Republic of Bashkortostan	1,298,464	23,035	101,472	3,527	115,052	192	901,292	18,565	134,189	0
Mari El Republic	231,549	2,957	15,799	215	21,251	256	169,026	2,270	18,853	0
Republic of Mordovia	249,586	5,872	16,693	1,687	25,086	1,261	184,402	2,484	15,129	0
Republic of Tatarstan (Tatarstan)	3,369,668	71,892	626,446	14,000	971,949	18,763	1,379,302	36,653	196,517	0
Udmurt Republic	733,749	14,460	174,097	5,738	69,229	191	425,819	8,122	39,185	0
Chuvash Republic — Chuvashia	651,056	8,056	67,817	795	151,605	390	363,776	6,661	50,152	0
Perm Territory	1,195,187	35,160	182,322	2,483	131,869	7,470	768,270	24,468	69,027	0
Kirov Region	512,196	17,727	52,100	11,573	52,738	531	351,449	5,379	29,848	0
Nizhny Novgorod Region	2,031,226	50,234	348,738	12,814	257,530	1,957	1,277,561	33,964	89,642	0
Orenburg Region	607,717	9,456	66,188	949	37,612	30	442,054	8,321	34,645	0
Penza Region	521,658	7,007	48,036	1,142	48,623	1	354,279	5,725	47,953	0
Samara Region	1,853,553	149,180	241,402	14,411	242,067	57,861	1,241,285	74,399	87,986	0
Saratov Region	872,530	17,584	78,308	3,027	77,766	1,689	640,502	12,486	33,875	0
Ulyanovsk Region	464,846	7,920	80,607	986	24,687	189	326,692	6,575	17,679	0
URALS FEDERAL DISTRICT	8,028,857	403,126	942,617	47,815	2,204,127	18,142	4,204,817	328,593	458,199	0
Kurgan Region	202,733	3,157	12,640	463	9,938	0	160,081	2,643	12,421	0
Sverdlovsk Region	2,784,344	93,629	502,601	39,989	357,589	5,086	1,640,766	42,779	197,153	0
Tyumen Region	3,449,022	263,820	206,479	1,434	1,582,166	3,412	1,421,374	257,917	172,513	0
Khanty-Mansi Autonomous Area — Yugra	2,267,716	243,726	76,220	575	1,464,250	13	630,660	242,707	69,693	0
Yamal-Nenets Autonomous Area	346,703	4,736	25,328	13	19,736	54	256,280	4,562	34,693	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	834,603	15,358	104,930	846	98,179	3,346	534,434	10,648	68,127	0
Chelyabinsk Region	1,592,758	42,520	220,898	5,929	254,435	9,644	982,595	25,254	76,111	0
SIBERIAN FEDERAL DISTRICT	6,785,156	249,952	846,696	67,846	758,560	73,444	4,534,315	103,073	400,418	0
Altai Republic	61,501	336	16,609	4	14,698	0	24,912	299	2,948	0
Republic of Tuva	38,196	1,071	1,423	870	1,506	0	22,070	193	11,211	0
Republic of Khakassia	137,300	4,694	12,670	510	7,130	431	102,567	3,688	6,712	0
Altai Territory	702,958	21,323	65,311	3,800	88,418	8,106	473,042	8,935	43,292	0

Table 6.2.1 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	1,262,402	40,644	158,194	15,310	132,841	9,327	838,965	15,369	86,163	0
Irkutsk Region	955,421	48,104	129,363	13,636	94,354	18,213	647,147	15,846	51,555	0
Kemerovo Region — Kuzbass	803,181	22,807	80,082	8,666	62,917	168	600,832	13,533	38,356	0
Novosibirsk Region	1,717,150	82,573	264,221	20,058	268,059	32,354	1,019,860	28,450	105,124	0
Omsk Region	694,862	16,389	80,513	4,070	47,444	1,810	500,825	8,947	38,485	0
Tomsk Region	412,186	12,011	38,311	923	41,193	3,035	304,093	7,813	16,571	0
FAR-EASTERN FEDERAL DISTRICT	4,148,248	226,021	438,412	111,130	344,103	50,437	2,767,817	61,478	405,628	0
Republic of Buryatia	266,297	4,537	16,469	1,581	7,315	191	185,672	2,402	44,142	0
Republic of Sakha (Yakutia)	379,177	52,047	42,744	13,233	25,087	34,540	241,509	4,177	45,592	0
Trans-Baikal Territory	362,595	15,580	50,897	12,288	20,471	31	229,997	3,160	45,507	0
Kamchatka Territory	239,088	8,804	20,327	4,757	33,139	917	161,678	3,062	14,668	0
Primorye Territory	1,170,039	45,781	110,457	15,460	111,350	5,693	779,843	23,204	124,059	0
Khabarovsk Territory	799,072	28,934	96,084	11,605	64,285	5,215	526,220	11,759	76,042	0
Amur Region	362,622	26,734	32,888	21,240	33,043	1,821	249,161	3,383	25,808	0
Magadan Region	137,647	24,887	20,311	20,990	13,434	521	87,853	3,346	5,463	0
Sakhalin Region	346,472	16,507	39,873	8,882	33,186	1,507	241,482	5,882	18,926	0
Jewish Autonomous Region	48,290	526	2,516	23	1,616	0	38,652	492	3,627	0
Chukotka Autonomous Area	36,949	1,683	5,846	1,071	1,176	0	25,750	611	1,796	0
OUTSIDE THE RUSSIAN FEDERATION	17,888	227,294	12,063	209,863	2	5,684	5,745	210	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)

	30.09.2026		
	Total	in rubles	in foreign currency and precious metals
1	2	3	4
THE RUSSIAN FEDERATION	2,816,480	2,790,595	25,885
CENTRAL FEDERAL DISTRICT	1,309,199	1,299,570	9,629
Belgorod Region	22,294	22,017	277
Bryansk Region	15,055	14,962	93
Vladimir Region	18,214	18,055	159
Voronezh Region	36,177	36,032	144
Ivanovo Region	15,168	15,053	116
Kaluga Region	13,681	13,654	27
Kostroma Region	9,053	9,044	9
Kursk Region	15,672	15,635	37
Lipetsk Region	14,892	14,817	75
Moscow Region	137,033	136,093	940
Orel Region	7,659	7,628	30
Ryazan Region	16,214	16,151	63
Smolensk Region	10,803	10,749	54
Tambov Region	12,911	12,899	12
Tver Region	11,803	11,734	68
Tula Region	16,604	16,543	60
Yaroslavl Region	14,844	14,696	148
Moscow	921,125	913,809	7,316
NORTH-WESTERN FEDERAL DISTRICT	239,372	237,123	2,249
Republic of Karelia	6,266	6,243	23
Republic of Komi	7,001	6,940	61
Arkhangelsk Region	9,955	9,945	10
Nenets Autonomous Area	653	653	0
Arkhangelsk Region, excluding Nenets Autonomous Area	9,302	9,292	10
Vologda Region	14,960	14,891	69
Kaliningrad Region	20,158	20,039	120
Leningrad Region	14,181	14,146	36
Murmansk Region	7,836	7,809	28
Novgorod Region	6,094	6,050	44
Pskov Region	4,986	4,958	28
Saint Petersburg	147,935	146,102	1,832
SOUTHERN FEDERAL DISTRICT	279,298	276,154	3,144
Republic of Adygeya (Adygeya)	4,020	4,019	0
Republic of Kalmykia	3,709	3,676	33
Republic of Crimea	19,343	19,333	9
Krasnodar Territory	129,310	128,554	756
Astrakhan Region	8,923	8,919	4
Volgograd Region	27,630	27,527	103
Rostov Region	80,555	78,321	2,234
Sevastopol	5,809	5,804	4
NORTH CAUCASIAN FEDERAL DISTRICT	71,783	69,963	1,820
Republic of Daghestan	13,483	13,466	17
Republic of Ingushetia	735	735	0
Kabardino-Balkar Republic	3,709	3,691	18
Karachay-Cherkess Republic	2,402	2,401	0
Republic of North Ossetia — Alania	4,085	4,084	1

Table 6.2.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	5,637	5,637	0
Stavropol Territory	41,733	39,949	1,784
VOLGA FEDERAL DISTRICT	371,203	368,670	2,533
Republic of Bashkortostan	37,764	37,714	50
Mari El Republic	5,509	5,472	37
Republic of Mordovia	6,734	6,711	23
Republic of Tatarstan (Tatarstan)	54,958	54,742	216
Udmurt Republic	20,610	20,440	169
Chuvash Republic — Chuvashia	13,642	13,601	40
Perm Territory	37,493	37,333	160
Kirov Region	22,974	22,880	94
Nizhny Novgorod Region	44,839	44,584	254
Orenburg Region	24,159	24,146	13
Penza Region	20,765	20,736	29
Samara Region	37,059	35,677	1,383
Saratov Region	31,012	30,983	29
Ulyanovsk Region	13,684	13,651	33
URALS FEDERAL DISTRICT	178,848	175,509	3,340
Kurgan Region	6,324	6,320	4
Sverdlovsk Region	66,916	64,564	2,351
Tyumen Region	54,892	54,762	129
Khanty-Mansi Autonomous Area — Yugra	22,321	22,298	23
Yamal-Nenets Autonomous Area	9,113	9,109	4
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	23,458	23,355	102
Chelyabinsk Region	50,717	49,862	855
SIBERIAN FEDERAL DISTRICT	209,639	207,339	2,300
Altai Republic	2,097	2,072	25
Republic of Tuva	1,528	1,528	0
Republic of Khakassia	7,596	7,564	32
Altai Territory	28,896	28,820	76
Krasnoyarsk Territory	40,912	40,825	87
Irkutsk Region	29,398	29,288	110
Kemerovo Region — Kuzbass	17,973	17,752	221
Novosibirsk Region	44,684	44,157	527
Omsk Region	26,274	25,074	1,200
Tomsk Region	10,282	10,260	22
FAR-EASTERN FEDERAL DISTRICT	157,137	156,266	871
Republic of Buryatia	11,321	11,175	146
Republic of Sakha (Yakutia)	20,994	20,971	23
Trans-Baikal Territory	12,088	12,050	38
Kamchatka Territory	8,819	8,800	19
Primorye Territory	40,411	40,213	198
Khabarovsk Territory	23,534	23,463	71
Amur Region	18,756	18,552	204
Magadan Region	5,488	5,480	8
Sakhalin Region	11,839	11,676	163
Jewish Autonomous Region	1,675	1,674	2
Chukotka Autonomous Area	2,212	2,212	0
OUTSIDE THE RUSSIAN FEDERATION	72	72	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 August 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	6,688,568	134,557	54,731	1,277,789	172,017	110,109	299,983	454,296	1,529,398	937,876	1,235,483	537,060
CENTRAL FEDERAL DISTRICT	3,801,505	26,769	14,260	607,241	57,525	32,967	151,969	240,450	965,087	489,955	968,369	261,173
Belgorod Region	44,111	0	0	16,252	195	4,650	1,542	753	17,676	739	92	2,210
Bryansk Region	13,547	0	0	5,281	915	2,662	462	82	1,347	457	48	2,293
Vladimir Region	11,357	4	0	4,813	326	449	417	70	1,982	1,166	33	2,098
Voronezh Region	32,060	20	0	6,924	338	5,762	3,255	820	5,837	4,566	154	4,383
Ivanovo Region	8,229	0	0	3,933	110	411	512	84	1,220	558	40	1,360
Kaluga Region	17,842	0	0	9,380	2	813	1,428	231	3,631	326	62	1,970
Kostroma Region	9,840	0	0	1,204	51	23	456	147	5,304	269	1,903	482
Kursk Region	10,991	0	0	4,379	0	2,387	470	153	1,230	968	58	1,347
Lipetsk Region	21,876	0	0	13,082	7	3,965	543	267	1,743	421	40	1,808
Moscow Region	653,154	964	419	74,533	22,577	1,655	10,119	7,960	341,028	34,932	124,046	35,341
Orel Region	5,531	0	0	2,323	63	798	212	38	1,161	255	10	671
Ryazan Region	19,030	0	0	7,161	307	2,086	3,319	258	3,730	824	86	1,258
Smolensk Region	11,941	0	0	2,691	223	490	477	152	5,088	513	114	2,192
Tambov Region	15,004	0	0	5,718	178	2,235	284	61	3,416	470	111	2,532
Tver Region	24,563	0	0	14,271	8	303	474	96	4,683	2,379	351	1,997
Tula Region	58,436	619	0	44,350	183	1,160	2,245	749	4,621	1,394	164	2,948
Yaroslavl Region	34,539	0	0	13,683	823	725	1,547	256	3,589	1,216	10,201	2,497
Moscow	2,809,455	25,162	13,841	377,261	31,215	2,394	124,205	228,273	557,801	438,502	830,855	193,787

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	741,506	6,118	4,600	99,058	9,733	4,123	29,658	136,197	222,422	118,770	53,034	62,394
Republic of Karelia	4,620	151	0	921	27	104	572	188	300	255	261	1,843
Republic of Komi	2,887	0	0	1,439	41	6	111	102	376	232	224	355
Arkhangelsk Region	19,828	5	0	11,188	449	171	1,436	891	3,004	1,546	142	995
Nenets Autonomous Area	810	0	0	0	0	0	22	28	12	701	3	45
Arkhangelsk Region, excluding Nenets Autonomous Area	19,018	5	0	11,188	449	171	1,414	864	2,993	845	139	951
Vologda Region	10,821	3	0	3,818	297	494	608	157	2,454	850	259	1,881
Kaliningrad Region	31,841	20	0	6,910	2,538	1,778	2,110	130	2,829	3,838	8,437	3,251
Leningrad Region	67,418	144	0	41,796	439	1,004	3,118	2,103	4,689	10,900	411	2,815
Murmansk Region	8,464	1,000	0	84	1,093	2	93	1,272	1,206	697	1,542	1,475
Novgorod Region	5,193	0	0	1,274	367	110	278	21	1,558	35	61	1,489
Pskov Region	2,921	100	100	541	0	319	154	162	346	441	14	845
Saint Petersburg	587,514	4,695	4,500	31,087	4,483	134	21,178	131,172	205,661	99,976	41,683	47,445
SOUTHERN FEDERAL DISTRICT	475,245	810	788	92,391	17,989	26,504	17,603	8,758	70,525	70,745	134,939	34,981
Republic of Adygeya (Adygeya)	5,342	0	0	491	1	800	634	7	1,092	2,029	11	276
Republic of Kalmykia	2,689	2	0	35	0	36	282	33	543	291	43	1,424
Republic of Crimea	20,084	0	0	1,417	257	550	3,596	438	3,304	5,964	624	3,935
Krasnodar Territory	295,124	28	9	24,117	2,196	17,703	6,230	6,286	41,689	49,773	133,151	13,951
Astrakhan Region	8,024	9	9	1,598	0	357	2,699	773	1,328	875	40	345
Volgograd Region	20,890	22	22	8,862	178	1,396	1,378	262	4,702	1,223	112	2,754
Rostov Region	120,490	749	749	55,730	15,236	5,545	2,590	958	17,569	10,210	800	11,103
Sevastopol	2,603	0	0	141	121	118	193	3	300	378	159	1,192
NORTH CAUCASIAN FEDERAL DISTRICT	31,508	4	1	3,728	46	5,207	5,120	324	7,985	2,094	1,225	5,775
Republic of Daghestan	3,263	1	1	911	0	232	737	36	375	230	38	703
Republic of Ingushetia	284	0	0	115	0	119	7	0	11	4	1	28
Kabardino-Balkar Republic	1,394	0	0	542	0	197	253	109	100	36	78	79
Karachay-Cherkess Republic	700	0	0	227	0	89	148	5	26	81	76	49
Republic of North Ossetia — Alania	1,770	0	0	95	0	416	342	14	150	113	419	221
Chechen Republic	2,129	0	0	26	0	0	407	29	1,046	65	17	538
Stavropol Territory	21,969	3	0	1,811	46	4,154	3,226	130	6,277	1,566	596	4,158

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	635,794	36,022	10,685	159,548	7,311	23,533	44,567	37,467	107,621	131,107	21,056	67,561
Republic of Bashkortostan	51,366	8,820	433	11,771	54	1,176	5,409	882	6,553	7,429	348	8,925
Mari El Republic	5,207	5	0	1,369	131	277	1,416	55	759	86	69	1,040
Republic of Mordovia	10,685	0	0	4,839	0	1,798	800	189	1,317	53	137	1,552
Republic of Tatarstan (Tatarstan)	112,984	1,324	1,313	26,615	4,871	4,305	14,471	3,003	16,768	20,642	1,139	19,845
Udmurt Republic	31,007	6,043	6,043	12,198	73	425	417	327	1,926	6,115	984	2,500
Chuvash Republic — Chuvashia	9,200	0	0	3,038	39	238	1,268	102	2,423	749	196	1,148
Perm Territory	77,369	451	451	34,862	142	311	5,198	18,739	4,811	5,902	2,367	4,586
Kirov Region	11,685	36	36	3,395	26	1,771	1,237	88	1,391	970	966	1,806
Nizhny Novgorod Region	159,202	12	0	31,961	1,175	1,426	4,733	7,157	19,457	79,405	641	13,235
Orenburg Region	49,213	17,162	257	3,980	333	1,799	1,022	4,816	5,524	969	11,654	1,955
Penza Region	16,492	2	0	3,001	148	3,407	938	665	4,179	2,311	109	1,732
Samara Region	66,517	866	853	11,891	94	4,505	4,989	890	33,417	4,314	437	5,114
Saratov Region	23,816	1,300	1,300	7,906	123	1,642	2,010	222	7,049	947	343	2,275
Ulyanovsk Region	11,050	1	0	2,723	101	453	660	332	2,049	1,215	1,668	1,847
URALS FEDERAL DISTRICT	469,948	23,232	21,841	237,380	23,898	3,948	17,199	8,838	39,480	50,934	25,738	39,302
Kurgan Region	12,782	0	0	9,956	155	224	712	42	546	355	56	736
Sverdlovsk Region	304,943	66	40	194,344	18,191	799	7,766	4,467	26,170	32,193	3,788	17,159
Tyumen Region	96,390	21,807	21,801	12,653	5,056	1,667	5,631	3,531	4,812	12,451	20,683	8,099
Khanty-Mansi Autonomous Area — Yugra	28,013	16,025	16,021	446	3,415	13	1,479	1,142	1,784	629	285	2,794
Yamal-Nenets Autonomous Area	29,984	5,780	5,780	313	111	10	652	1,543	442	147	19,901	1,085
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	38,393	2	0	11,894	1,530	1,643	3,500	846	2,586	11,675	497	4,220
Chelyabinsk Region	55,833	1,359	0	20,427	495	1,258	3,090	797	7,951	5,935	1,210	13,308
SIBERIAN FEDERAL DISTRICT	276,851	2,753	1,232	68,664	23,788	11,530	19,487	7,502	64,469	23,104	8,998	46,554
Altai Republic	4,779	0	0	769	0	7	131	19	3,100	483	26	245
Republic of Tuva	927	0	0	2	0	0	582	8	72	26	6	230
Republic of Khakassia	2,667	0	0	209	0	75	493	18	660	336	109	767
Altai Territory	25,545	588	0	6,636	204	2,466	2,483	571	5,012	3,317	226	4,043
Krasnoyarsk Territory	47,444	252	150	2,435	17,624	3,523	5,134	1,206	7,296	2,236	346	7,391
Irkutsk Region	26,136	76	69	2,041	4,053	730	2,243	1,360	6,911	3,362	385	4,976
Kemerovo Region — Kuzbass	61,500	1,341	924	35,426	910	1,515	1,030	1,309	13,694	1,550	1,120	3,604

Table 6.3.1 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	59,700	410	3	10,077	636	1,379	4,872	1,732	16,486	9,246	6,420	8,443
Omsk Region	20,520	0	0	4,199	144	1,084	1,554	950	5,748	2,024	228	4,588
Tomsk Region	27,633	86	86	6,870	218	750	966	328	5,489	524	134	12,267
FAR-EASTERN FEDERAL DISTRICT	256,210	38,849	1,323	9,780	31,726	2,295	14,380	14,760	51,807	51,167	22,125	19,320
Republic of Buryatia	7,529	1,508	0	710	0	257	803	78	1,299	1,669	84	1,121
Republic of Sakha (Yakutia)	30,036	383	323	175	11,820	139	2,304	1,666	6,943	4,328	229	2,049
Trans-Baikal Territory	16,920	10,330	0	43	9	47	2,075	65	946	487	769	2,150
Kamchatka Territory	35,107	0	0	710	3,361	124	711	20	3,630	23,148	2,957	447
Primorye Territory	61,826	0	0	5,199	206	661	2,202	8,960	16,254	5,638	15,431	7,275
Khabarovsk Territory	32,975	743	0	1,475	8,516	191	1,385	2,583	9,566	5,200	281	3,034
Amur Region	19,322	1,188	0	1,245	794	840	1,740	132	932	9,848	167	2,435
Magadan Region	12,790	5,106	0	1	4,164	34	50	745	2,564	52	1	73
Sakhalin Region	9,474	1,009	1,000	217	366	1	2,920	490	1,209	732	2,189	341
Jewish Autonomous Region	625	0	0	6	0	1	101	7	49	64	7	391
Chukotka Autonomous Area	29,606	18,582	0	0	2,491	0	90	14	8,415	1	9	5

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 August 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	494,492	5,394	2,593	278,292	0	95	0	79	39,475	83,239	87,918	0
CENTRAL FEDERAL DISTRICT	276,085	1,958	1,958	135,802	0	0	0	14	30,339	20,721	87,250	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	2,593	0	0	2,593	0	0	0	0	0	0	0	0
Ivanovo Region	40	0	0	40	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	15,280	0	0	15,280	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	2,389	0	0	2,230	0	0	0	0	159	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	14	0	0	0	0	0	0	14	0	0	0	0
Tambov Region	465	0	0	465	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	6,367	0	0	6,367	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	248,936	1,958	1,958	108,827	0	0	0	0	30,180	20,721	87,250	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	164,838	0	0	113,514	0	0	0	0	8,230	43,052	43	0
Republic of Karelia	454	0	0	454	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	19,100	0	0	19,100	0	0	0	0	0	0	0	0
Kaliningrad Region	10,827	0	0	3,899	0	0	0	0	6,928	0	0	0
Leningrad Region	673	0	0	673	0	0	0	0	0	0	0	0
Murmansk Region	43	0	0	0	0	0	0	0	0	0	43	0
Novgorod Region	2,547	0	0	2,547	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	131,194	0	0	86,840	0	0	0	0	1,302	43,052	0	0
SOUTHERN FEDERAL DISTRICT	220	0	0	3	0	95	0	0	123	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	3	0	0	3	0	0	0	0	0	0	0	0
Astrakhan Region	95	0	0	0	0	95	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	123	0	0	0	0	0	0	0	123	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	8,687	255	0	8,432	0	0	0	0	0	0	0	0
Republic of Bashkortostan	1,910	0	0	1,910	0	0	0	0	0	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	0	0	0	0	0	0	0	0	0	0	0	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	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	93	0	0	93	0	0	0	0	0	0	0	0
Orenburg Region	2,386	255	0	2,131	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	4,298	0	0	4,298	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	14,521	0	0	13,900	0	0	0	0	0	0	620	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	13,811	0	0	13,811	0	0	0	0	0	0	0	0
Tyumen Region	709	0	0	89	0	0	0	0	0	0	620	0
Khanty-Mansi Autonomous Area — Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	620	0	0	0	0	0	0	0	0	0	620	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	89	0	0	89	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	846	331	331	55	0	0	0	7	87	365	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	365	0	0	0	0	0	0	0	0	365	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	44	0	0	38	0	0	0	0	6	0	0	0
Kemerovo Region — Kuzbass	348	331	331	17	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	89	0	0	0	0	0	0	7	81	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	29,295	2,850	303	6,586	0	0	0	57	696	19,100	5	0
Republic of Buryatia	572	0	0	572	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	19,100	0	0	0	0	0	0	0	0	19,100	0	0
Primorye Territory	5,602	0	0	4,849	0	0	0	57	696	0	0	0
Khabarovsk Territory	5	0	0	0	0	0	0	0	0	0	5	0
Amur Region	3,712	2,547	0	1,165	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	303	303	303	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 31.08.2026											
	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	81,375,491	4,455,981	2,385,212	20,899,244	2,036,569	3,149,479	5,642,034	5,103,014	8,235,809	18,561,238	12,911,318	380,804
CENTRAL FEDERAL DISTRICT	43,794,375	641,180	267,263	8,335,474	940,028	1,193,330	3,064,897	3,222,108	4,399,124	11,616,920	10,163,386	217,928
Belgorod Region	619,052	140,865	0	186,187	678	136,518	13,935	11,062	113,021	13,140	2,280	1,365
Bryansk Region	166,127	5	0	42,272	1,816	87,446	3,308	1,459	11,884	12,693	3,556	1,687
Vladimir Region	172,218	8	0	107,584	624	9,685	3,037	3,184	14,442	29,345	2,864	1,445
Voronezh Region	585,093	396	0	170,168	5,986	189,999	49,359	10,572	46,156	100,011	9,607	2,839
Ivanovo Region	219,344	3	0	34,155	226	6,745	9,630	140,811	8,365	16,094	2,322	993
Kaluga Region	260,689	471	0	113,079	10	67,215	24,226	2,744	35,108	12,405	4,279	1,154
Kostroma Region	97,796	6	0	53,875	158	1,737	3,961	1,795	10,262	8,690	16,778	536
Kursk Region	313,193	35,000	0	143,265	122	97,349	4,662	2,445	10,715	17,326	1,291	1,018
Lipetsk Region	362,949	216	0	118,735	521	186,038	10,518	7,281	20,203	17,411	961	1,064
Moscow Region	5,887,293	3,087	1,598	1,193,694	249,625	61,841	409,729	212,227	1,293,358	1,320,347	1,120,370	23,013
Orel Region	126,706	58	0	65,708	137	35,040	5,072	1,601	11,893	5,961	740	496
Ryazan Region	317,970	7	0	150,688	2,081	69,787	51,226	3,510	18,012	19,834	1,948	878
Smolensk Region	78,492	20	0	30,270	834	13,542	4,138	1,808	16,773	8,102	1,830	1,175
Tambov Region	207,669	0	0	64,895	601	110,822	4,670	2,784	14,448	5,683	2,106	1,659
Tver Region	211,260	173	172	69,643	100	46,509	17,296	1,885	16,903	24,516	33,244	992
Tula Region	1,033,238	4,245	0	895,205	1,527	37,631	28,749	4,056	30,034	26,113	2,841	2,837
Yaroslavl Region	417,651	22	0	117,850	9,478	22,389	19,428	8,844	19,741	20,519	198,022	1,358
Moscow	32,717,634	456,597	265,493	4,778,199	665,505	13,037	2,401,953	2,804,041	2,707,805	9,958,731	8,758,347	173,419

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	10,487,614	706,885	666,190	4,234,717	132,557	143,218	528,719	501,064	1,580,343	1,768,233	866,710	25,168
Republic of Karelia	41,354	4,138	0	14,147	3,797	2,729	4,610	1,483	2,826	2,758	4,594	274
Republic of Komi	113,313	32,121	32,097	65,480	257	1,402	1,840	1,703	5,453	2,811	1,864	383
Arkhangelsk Region	453,069	12,659	12,091	325,611	6,376	5,693	17,039	10,689	32,688	30,336	10,849	1,129
Nenets Autonomous Area	29,856	12,091	12,091	11	760	0	313	175	195	16,020	229	62
Arkhangelsk Region, excluding Nenets Autonomous Area	423,213	568	0	325,600	5,616	5,693	16,726	10,514	32,493	14,316	10,620	1,067
Vologda Region	100,695	8	0	29,308	3,412	15,396	7,381	2,049	10,000	24,827	7,201	1,112
Kaliningrad Region	667,850	1,330	0	142,249	3,540	45,629	42,652	13,678	21,155	136,043	259,790	1,784
Leningrad Region	3,180,673	621	3	2,685,658	13,911	37,530	47,809	60,436	25,758	292,940	13,725	2,285
Murmansk Region	199,575	32,609	0	2,736	11,242	40	44,916	52,129	6,233	7,940	40,922	808
Novgorod Region	44,927	231	0	23,756	1,277	3,946	1,502	1,407	8,815	2,093	1,393	507
Pskov Region	78,469	105	100	33,501	260	29,726	3,956	2,095	2,020	4,604	1,733	469
Saint Petersburg	5,607,689	623,063	621,901	912,273	88,485	1,127	357,012	355,395	1,465,396	1,263,880	524,639	16,417
SOUTHERN FEDERAL DISTRICT	5,517,020	14,299	11,700	1,082,934	99,258	509,923	359,756	307,134	854,764	1,888,891	377,607	22,454
Republic of Adygeya (Adygeya)	78,815	61	0	6,721	8	9,157	9,223	398	3,851	48,508	661	228
Republic of Kalmykia	31,919	2	0	1,370	7,642	1,427	3,229	757	9,787	4,775	1,759	1,171
Republic of Crimea	334,187	57	0	19,805	1,402	10,293	58,678	36,113	37,733	149,585	18,098	2,425
Krasnodar Territory	3,504,190	367	58	436,226	32,879	300,206	159,674	213,319	645,677	1,373,310	332,367	10,167
Astrakhan Region	117,153	2,003	58	7,982	9	14,248	53,628	10,333	10,474	16,613	1,557	306
Volgograd Region	351,728	188	134	251,162	466	34,314	18,336	4,686	14,973	21,153	4,821	1,629
Rostov Region	1,074,771	11,620	11,450	357,725	54,590	138,143	52,496	41,344	127,719	270,086	15,631	5,417
Sevastopol	24,256	0	0	1,943	2,262	2,136	4,492	184	4,551	4,862	2,715	1,111
NORTH CAUCASIAN FEDERAL DISTRICT	834,845	2,658	4	292,317	1,405	197,865	124,275	36,265	58,806	90,611	26,469	4,173
Republic of Daghestan	66,609	46	2	17,668	0	7,163	19,828	726	4,196	15,176	1,327	480
Republic of Ingushetia	7,111	0	0	2,178	0	3,773	255	432	374	66	21	13
Kabardino-Balkar Republic	31,793	9	0	5,901	4	14,242	4,678	675	3,205	1,701	1,265	114
Karachay-Cherkess Republic	53,444	1,786	0	8,826	0	9,528	6,207	4,552	1,619	17,810	3,041	75
Republic of North Ossetia — Alania	43,541	798	0	2,684	1	20,045	10,673	2,072	2,913	1,156	3,085	115
Chechen Republic	64,001	0	0	3,387	0	3,972	42,306	1,141	6,771	4,005	2,062	357
Stavropol Territory	568,346	20	2	251,674	1,400	139,144	40,329	26,667	39,729	50,698	15,668	3,019

Table 6.3.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	7,074,833	302,488	192,406	3,250,965	91,088	628,183	693,714	279,845	434,130	1,137,217	216,449	40,754
Republic of Bashkortostan	608,435	72,857	1,889	154,646	3,991	71,175	80,017	8,202	38,301	167,565	7,557	4,126
Mari El Republic	92,928	75	1	14,571	359	53,231	16,418	1,106	4,146	1,370	1,093	559
Republic of Mordovia	105,205	185	0	49,898	410	33,155	7,287	1,835	5,444	4,168	1,941	883
Republic of Tatarstan (Tatarstan)	1,803,371	8,341	8,233	990,264	16,161	101,789	276,828	20,583	71,707	269,622	39,334	8,741
Udmurt Republic	344,847	17,303	17,272	174,866	745	26,731	6,601	7,394	17,219	79,724	12,171	2,093
Chuvash Republic — Chuvashia	109,775	0	0	34,504	506	13,326	23,668	1,943	18,294	14,199	2,501	835
Perm Territory	1,118,806	9,164	6,691	567,695	2,983	15,747	72,892	129,512	26,151	224,405	65,246	5,010
Kirov Region	102,247	72	53	27,000	147	31,688	14,710	2,101	9,059	9,595	6,715	1,160
Nizhny Novgorod Region	941,362	322	92	407,982	37,283	33,336	46,564	50,202	111,511	218,310	27,248	8,604
Orenburg Region	484,137	114,099	80,403	224,427	16,906	31,690	13,984	22,190	16,681	16,045	26,378	1,736
Penza Region	246,832	1,277	0	42,173	651	101,366	29,130	4,029	17,265	45,926	3,633	1,382
Samara Region	772,783	61,621	61,327	405,223	5,061	65,053	86,060	18,260	61,045	59,009	8,545	2,908
Saratov Region	248,266	16,481	16,445	118,643	5,658	38,694	12,566	9,010	27,247	11,793	6,674	1,499
Ulyanovsk Region	95,838	690	0	39,072	227	11,203	6,988	3,477	10,060	15,488	7,413	1,220
URALS FEDERAL DISTRICT	6,050,722	785,572	726,553	2,453,140	101,047	122,346	338,237	126,962	264,072	1,015,435	812,773	31,139
Kurgan Region	142,038	21	4	98,115	2,805	9,655	7,402	1,645	5,375	14,929	1,504	588
Sverdlovsk Region	2,440,058	6,145	118	1,377,911	55,579	19,804	122,104	45,827	169,711	521,363	112,777	8,837
Tyumen Region	2,537,801	726,523	726,431	511,901	37,233	49,525	137,219	64,209	40,360	301,118	665,691	4,022
Khanty-Mansi Autonomous Area — Yugra	453,910	307,257	307,219	3,092	19,468	200	39,367	37,505	11,198	24,817	9,629	1,377
Yamal-Nenets Autonomous Area	1,097,217	365,899	365,893	42,630	1,448	120	21,464	13,204	5,345	4,719	641,873	514
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	986,673	53,366	53,319	466,179	16,317	49,205	76,388	13,500	23,816	271,582	14,188	2,131
Chelyabinsk Region	930,825	52,884	0	465,213	5,429	43,361	71,511	15,282	48,627	178,024	32,801	17,693
SIBERIAN FEDERAL DISTRICT	3,072,003	250,822	151,218	860,663	326,234	248,630	279,948	132,388	361,728	450,731	130,079	30,780
Altai Republic	40,512	0	0	3,234	49	336	885	441	5,765	8,139	21,519	143
Republic of Tuva	9,465	0	0	220	0	112	4,728	238	2,865	372	759	171
Republic of Khakassia	18,708	628	200	1,350	90	1,664	4,865	836	3,693	4,576	578	428
Altai Territory	277,802	14,925	0	77,443	936	65,962	13,907	18,723	28,933	44,695	9,511	2,767
Krasnoyarsk Territory	765,393	49,325	46,506	239,289	226,105	35,726	71,533	17,094	43,407	64,369	14,557	3,988
Irkutsk Region	381,224	83,265	5,382	42,917	89,519	11,336	30,044	11,886	39,470	57,401	12,800	2,586
Kemerovo Region — Kuzbass	569,796	99,409	98,390	258,766	4,929	29,284	26,159	15,062	63,230	49,492	20,835	2,630

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	601,067	2,650	265	111,252	1,419	36,257	96,422	58,133	74,767	182,913	31,192	6,062
Omsk Region	201,903	1	1	78,637	843	31,661	22,684	7,144	21,228	22,784	14,303	2,617
Tomsk Region	206,133	618	474	47,557	2,343	36,294	8,720	2,830	78,370	15,990	4,022	9,389
FAR-EASTERN FEDERAL DISTRICT	4,544,080	1,752,078	369,877	389,034	344,952	105,983	252,490	497,248	282,842	593,200	317,845	8,407
Republic of Buryatia	204,505	122,788	98570	13,941	46	15,490	10,985	3,861	17,144	16,683	2,886	682
Republic of Sakha (Yakutia)	602,632	295,707	221,462	5,468	127,191	789	36,881	26,100	34,145	70,581	4,727	1,044
Trans-Baikal Territory	533,482	386,952	0	1,698	833	959	26,037	6,412	6,672	94,378	8,373	1,168
Kamchatka Territory	267,548	24,214	1	10,684	15,709	3,436	12,121	19,710	12,114	100,797	68,592	171
Primorye Territory	816,167	171	0	156,257	5,833	32,340	60,637	135,752	84,873	174,673	162,438	3,193
Khabarovsk Territory	952,874	309,226	0	126,728	67,371	24,322	39,010	247,331	35,142	96,010	6,620	1,115
Amur Region	250,778	1,907	0	69,799	81,872	26,811	16,257	22,176	7,044	20,934	3,433	545
Magadan Region	196,447	132,863	0	249	14,835	945	378	10,500	29,570	2,742	4,287	78
Sakhalin Region	228,722	49,867	49,844	4,045	26,225	441	45,006	23,168	7,673	15,680	56,293	325
Jewish Autonomous Region	15,780	9,115	0	139	0	343	4,800	73	530	630	77	72
Chukotka Autonomous Area	475,146	419,267	0	27	5,038	107	378	2,166	47,936	93	119	13

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 31.08.2026											
	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	8,770,201	1,758,392	1,552,494	3,189,195	44,185	12,253	69,602	66,569	409,718	1,354,388	1,865,899	0
CENTRAL FEDERAL DISTRICT	3,318,154	16,438	16,438	1,080,887	0	6,542	326	6,177	227,657	713,216	1,266,910	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	2,391	0	0	2,391	0	0	0	0	0	0	0	0
Voronezh Region	10,956	0	0	10,956	0	0	0	0	0	0	0	0
Ivanovo Region	341	0	0	164	0	0	0	0	176	0	0	0
Kaluga Region	8,478	0	0	2,557	0	0	0	0	869	5,051	0	0
Kostroma Region	24	0	0	24	0	0	0	0	0	0	0	0
Kursk Region	53,756	0	0	53,756	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	216,995	2,530	2,530	38,593	0	0	0	0	1,224	4,753	169,895	0
Orel Region	2,228	0	0	0	0	2,228	0	0	0	0	0	0
Ryazan Region	648	0	0	0	0	0	0	0	0	648	0	0
Smolensk Region	15,609	0	0	15,376	0	0	0	50	182	0	0	0
Tambov Region	4,886	0	0	573	0	4,313	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	59,462	0	0	59,462	0	0	0	0	0	0	0	0
Yaroslavl Region	33,941	0	0	1,638	0	0	0	0	0	0	32,304	0
Moscow	2,908,438	13,909	13,909	895,396	0	0	326	6,127	225,205	702,764	1,064,711	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	1,331,652	8,511	0	569,303	0	573	0	32,109	149,308	483,280	88,567	0
Republic of Karelia	7,646	0	0	5,978	0	0	0	0	0	0	1,668	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	6,679	0	0	3,509	0	0	0	25	0	0	3,145	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	6,679	0	0	3,509	0	0	0	25	0	0	3,145	0
Vologda Region	64,623	0	0	64,050	0	573	0	0	0	0	0	0
Kaliningrad Region	72,177	0	0	48,591	0	0	0	0	23,213	373	0	0
Leningrad Region	21,241	0	0	11,139	0	0	0	10,102	0	0	0	0
Murmansk Region	81,726	8,511	0	0	0	0	0	1,178	0	0	72,036	0
Novgorod Region	28,519	0	0	28,519	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	1,049,043	0	0	407,518	0	0	0	20,804	126,095	482,908	11,718	0
SOUTHERN FEDERAL DISTRICT	304,030	235	235	109,963	0	5,138	0	5,206	16,844	0	166,645	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	291,163	0	0	109,963	0	0	0	0	14,556	0	166,645	0
Astrakhan Region	5,138	0	0	0	0	5,138	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	7,729	235	235	0	0	0	0	5,206	2,288	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	28,284	0	0	28,284	0	0	0	0	0	0	0	0
Republic of Daghestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	5,513	0	0	5,513	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	194	0	0	194	0	0	0	0	0	0	0	0
Chechen Republic	4,496	0	0	4,496	0	0	0	0	0	0	0	0
Stavropol Territory	18,080	0	0	18,080	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	686,344	345,770	339,228	336,977	0	0	0	3,352	245	0	0	0
Republic of Bashkortostan	51,039	6,287	0	44,752	0	0	0	0	0	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	1,058	0	0	1,058	0	0	0	0	0	0	0	0
Udmurt Republic	332,649	332,627	332,627	0	0	0	0	0	22	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	133,701	0	0	133,701	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	19,070	0	0	15,718	0	0	0	3,352	0	0	0	0
Orenburg Region	88,235	6,856	6,602	81,379	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	47,327	0	0	47,327	0	0	0	0	0	0	0	0
Saratov Region	13,265	0	0	13,042	0	0	0	0	223	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	1,329,013	966,141	910,834	329,693	0	0	0	0	1,743	0	31,436	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	227,318	0	0	225,575	0	0	0	0	1,743	0	0	0
Tyumen Region	1,043,932	910,834	910,834	101,661	0	0	0	0	0	0	31,436	0
Khanty-Mansi Autonomous Area — Yugra	1,994	1,994	1,994	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	1,036,129	908,841	908,841	95,852	0	0	0	0	0	0	31,436	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	5,810	0	0	5,810	0	0	0	0	0	0	0	0
Chelyabinsk Region	57,762	55,306	0	2,456	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	1,032,758	282,151	281,175	591,377	44,185	0	69,275	12	9,008	36,749	0	0
Altai Republic	604	0	0	0	0	0	604	0	0	0	0	0
Republic of Tuva	36,457	0	0	0	0	0	0	0	0	36,457	0	0
Republic of Khakassia	756	756	0	0	0	0	0	0	0	0	0	0
Altai Territory	13	0	0	0	0	0	0	0	13	0	0	0
Krasnoyarsk Territory	630,285	0	0	538,722	22,920	0	68,633	0	10	0	0	0
Irkutsk Region	71,685	221	0	49,906	21,265	0	0	0	294	0	0	0
Kemerovo Region– Kuzbass	22,671	14,207	14,207	1,133	0	0	0	0	7,332	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	270,009	266,968	266,968	1,617	0	0	38	12	1,360	12	0	0
Omsk Region	279	0	0	0	0	0	0	0	0	279	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	739,966	139,146	4,583	142,712	0	0	0	19,712	4,913	121,143	312,341	0
Republic of Buryatia	41,075	0	0	9,946	0	0	0	0	0	31,128	0	0
Republic of Sakha (Yakutia)	8,388	7,941	1,948	0	0	0	0	425	22	0	0	0
Trans-Baikal Territory	39,491	39,491	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	150,160	0	0	2,639	0	0	0	0	0	81,972	65,549	0
Primorye Territory	320,217	0	0	73,496	0	0	0	19,155	4,891	7,566	215,109	0
Khabarovsk Territory	84,314	50,754	0	2,626	0	0	0	0	0	477	30,457	0
Amur Region	82,143	28,139	0	54,004	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	1,414	56	56	0	0	0	0	131	0	0	1,226	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	12,765	12,765	2,579	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 31.08.2026											
	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	3,187,082	64,531	55,688	485,513	17,209	97,217	283,527	99,929	633,252	576,752	893,650	35,502
CENTRAL FEDERAL DISTRICT	1,968,872	10,182	5,474	167,395	3,155	20,439	156,753	28,695	341,907	386,109	841,504	12,733
Belgorod Region	10,021	0	0	3,483	2	1,602	477	591	1,988	902	795	182
Bryansk Region	3,378	1	0	929	0	123	151	375	1,183	419	87	111
Vladimir Region	12,532	0	0	7,992	3	178	501	440	1,431	931	884	170
Voronezh Region	25,995	0	0	2,995	112	2,467	887	1,234	14,759	2,825	338	378
Ivanovo Region	6,414	0	0	1,353	0	115	513	285	1,594	1,609	806	139
Kaluga Region	14,428	158	0	5,130	0	118	2,841	521	1,330	2,907	1,276	149
Kostroma Region	2,032	0	0	916	4	47	125	142	605	78	68	47
Kursk Region	3,895	0	0	458	114	886	535	221	1,348	126	115	91
Lipetsk Region	10,152	3	0	1,012	14	115	745	646	5,976	1,130	202	309
Moscow Region	192,294	30	1	14,366	650	5,129	42,064	10,583	46,563	55,177	14,942	2,791
Orel Region	5,241	0	0	2,839	0	98	253	288	859	543	247	114
Ryazan Region	10,445	3	0	5,773	7	745	442	321	2,168	539	242	205
Smolensk Region	5,531	7	0	2,851	5	79	167	336	1,618	195	106	167
Tambov Region	3,458	0	0	862	20	180	639	196	1,248	82	79	152
Tver Region	14,445	0	0	1,189	2	101	11,021	331	1,133	271	256	141
Tula Region	8,645	0	0	1,763	1	2,389	738	446	2,235	297	495	282
Yaroslavl Region	13,631	0	0	1,694	2,108	5,531	1,337	286	1,916	309	264	185
Moscow	1,626,335	9,981	5,473	111,791	112	535	93,319	11,452	253,953	317,771	820,302	7,119

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	304,569	17,900	17,687	59,782	1,038	7,683	31,701	8,741	74,503	89,675	8,604	4,943
Republic of Karelia	2,015	6	0	253	0	73	279	161	806	195	183	60
Republic of Komi	10,004	5,596	5,596	998	0	58	244	282	2,255	246	178	147
Arkhangelsk Region	38,300	12,091	12,091	486	5	97	428	238	22,763	221	1,804	166
Nenets Autonomous Area	12,207	12,091	12,091	6	0	0	5	7	36	12	25	26
Arkhangelsk Region, excluding Nenets Autonomous Area	26,092	0	0	480	5	97	423	231	22,727	209	1,779	140
Vologda Region	5,274	1	0	582	63	95	506	318	1,226	2,226	115	140
Kaliningrad Region	84,939	0	0	8,299	0	4,770	959	474	1,550	68,476	267	143
Leningrad Region	23,599	1	0	13,847	4	1,291	1,543	548	2,644	2,931	401	389
Murmansk Region	2,312	0	0	345	0	1	166	111	1,009	200	342	138
Novgorod Region	2,168	0	0	455	0	863	149	123	404	57	61	56
Pskov Region	1,525	0	0	92	0	309	161	176	495	89	110	92
Saint Petersburg	134,433	204	0	34,425	965	124	27,266	6,310	41,350	15,034	5,144	3,611
SOUTHERN FEDERAL DISTRICT	255,551	7,562	5,490	89,517	7,080	15,311	18,523	16,960	60,888	26,876	8,776	4,059
Republic of Adygeya (Adygeya)	1,609	58	0	218	0	121	183	117	415	360	90	45
Republic of Kalmykia	4,392	0	0	737	0	179	325	206	2,058	508	236	142
Republic of Crimea	9,585	1	0	711	5	373	401	948	5,152	1,291	416	287
Krasnodar Territory	69,863	80	21	5,251	7,070	9,013	9,038	3,685	16,996	12,451	4,009	2,271
Astrakhan Region	11,409	1,943	0	87	0	325	2,980	352	1,151	4,255	242	74
Volgograd Region	9,998	1	0	778	1	660	1,330	547	2,267	1,588	2,483	345
Rostov Region	146,659	5,480	5,469	81,417	5	4,620	3,912	11,063	32,149	6,167	1,075	770
Sevastopol	2,035	0	0	318	0	19	354	41	699	255	224	125
NORTH CAUCASIAN FEDERAL DISTRICT	86,344	869	1	27,135	10	10,646	7,593	7,905	15,115	13,176	3,110	786
Republic of Daghestan	19,120	34	0	10,812	0	2,051	3,791	341	1,743	122	130	97
Republic of Ingushetia	1,352	0	0	961	0	122	48	8	157	49	4	3
Kabardino-Balkar Republic	5,679	9	0	2,741	4	510	132	159	1,248	693	139	46
Karachay-Cherkess Republic	15,434	22	0	1,887	0	2,273	1,915	181	944	8,075	112	24
Republic of North Ossetia — Alania	2,519	798	0	194	0	251	86	68	929	45	129	18
Chechen Republic	8,182	0	0	77	0	3,106	410	234	2,153	2,092	41	70
Stavropol Territory	34,058	7	1	10,463	6	2,333	1,211	6,913	7,942	2,101	2,555	528

Table 6.3.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	197,515	728	645	45,167	5,486	7,252	23,966	15,704	56,449	27,137	9,914	5,712
Republic of Bashkortostan	29,092	99	54	2,673	387	1,019	4,565	1,068	6,827	10,642	1,086	725
Mari El Republic	2,161	0	0	1,016	2	47	75	414	430	89	46	40
Republic of Mordovia	3,101	4	0	1,055	0	302	156	191	928	177	129	160
Republic of Tatarstan (Tatarstan)	37,943	91	91	7,833	4,566	904	6,576	2,904	6,924	6,495	866	783
Udmurt Republic	12,829	23	21	1,606	0	109	898	4,028	3,699	720	1,332	412
Chuvash Republic — Chuvashia	2,964	0	0	441	293	253	505	260	792	188	99	134
Perm Territory	15,363	257	252	4,612	56	432	1,407	1,013	4,520	1,735	836	495
Kirov Region	4,105	0	0	1,322	8	98	349	277	1,442	171	238	199
Nizhny Novgorod Region	22,303	1	0	4,647	5	1,547	2,047	1,559	9,769	1,132	674	923
Orenburg Region	17,648	1	1	9,854	29	265	2,585	461	2,772	743	458	480
Penza Region	4,914	0	0	717	7	207	1,064	358	1,510	719	132	200
Samara Region	23,447	18	7	3,769	12	461	2,655	2,191	9,932	2,597	1,262	550
Saratov Region	16,269	219	219	4,806	120	1,520	637	644	5,196	366	2,405	358
Ulyanovsk Region	5,377	16	0	815	1	88	447	335	1,707	1,363	352	254
URALS FEDERAL DISTRICT	122,416	2,976	2,659	43,667	49	2,569	14,582	9,430	31,071	5,573	9,839	2,663
Kurgan Region	2,234	0	0	443	4	246	283	278	544	204	149	81
Sverdlovsk Region	36,073	18	9	5,506	0	463	3,824	5,250	13,066	2,192	4,637	1,118
Tyumen Region	53,402	2,675	2,650	20,151	32	220	8,448	2,457	11,976	2,339	4,339	764
Khanty-Mansi Autonomous Area — Yugra	11,855	324	315	405	4	29	2,845	1,190	2,713	1,310	2,784	251
Yamal-Nenets Autonomous Area	9,561	2,314	2,310	158	0	19	3,972	572	1,401	228	780	116
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	31,986	37	25	19,589	27	172	1,631	696	7,862	801	775	397
Chelyabinsk Region	30,708	282	0	17,566	12	1,640	2,026	1,445	5,484	838	714	701
SIBERIAN FEDERAL DISTRICT	167,890	4,431	4,162	41,226	287	9,894	23,842	8,823	41,112	25,295	9,286	3,695
Altai Republic	1,577	0	0	48	10	57	61	211	1,055	12	91	32
Republic of Tuva	1,260	0	0	47	0	52	34	72	881	48	90	36
Republic of Khakassia	1,592	0	0	102	0	157	219	128	697	130	92	66
Altai Territory	22,116	104	0	4,930	4	6,952	531	650	7,693	393	402	457
Krasnoyarsk Territory	32,891	35	4	14,372	13	1,143	5,768	2,651	6,167	1,000	1,066	675
Irkutsk Region	15,333	109	0	1,135	46	572	2,180	1,248	3,651	623	5,362	406
Kemerovo Region — Kuzbass	32,576	4,161	4,157	1,954	1	180	570	995	4,146	19,657	492	419

Table 6.3.5 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	42,300	21	2	14,210	1	224	8,790	1,730	12,413	2,845	1,076	990
Omsk Region	11,278	0	0	2,658	209	411	3,771	461	2,701	257	365	445
Tomsk Region	6,967	0	0	1,769	2	147	1,918	676	1,708	329	249	169
FAR-EASTERN FEDERAL DISTRICT	83,925	19,882	19,570	11,626	104	23,423	6,567	3,673	12,209	2,913	2,617	911
Republic of Buryatia	3,267	16	0	153	4	149	334	154	980	1,154	256	67
Republic of Sakha (Yakutia)	23,527	19,570	19,570	874	11	49	987	289	1,030	321	265	132
Trans-Baikal Territory	1,602	60	0	74	4	35	199	181	831	64	96	60
Kamchatka Territory	1,605	0	0	403	59	19	116	131	552	107	178	39
Primorye Territory	15,023	99	0	3,985	2	1,505	1,554	1,586	4,872	524	644	253
Khabarovsk Territory	32,380	0	0	5,905	11	21,498	1,851	354	1,451	496	655	157
Amur Region	2,193	131	0	30	12	60	352	601	690	78	181	58
Magadan Region	530	0	0	70	0	4	137	34	208	16	37	23
Sakhalin Region	3,483	0	0	112	0	101	1,017	310	1,407	149	276	111
Jewish Autonomous Region	253	6	0	14	0	4	13	24	165	4	17	8
Chukotka Autonomous Area	61	0	0	6	0	0	8	9	23	0	11	3

Table 6.3.6

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

(millions of rubles)

	Overdue loans as 31.08.2026											
	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	52,303	13,833	13,833	20,133	0	0	38	0	6,822	1,947	9,530	0
CENTRAL FEDERAL DISTRICT	17,749	2,530	2,530	36	0	0	0	0	3,890	1,947	9,346	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	2,530	2,530	2,530	0	0	0	0	0	0	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	15,219	0	0	36	0	0	0	0	3,890	1,947	9,346	0

Table 6.3.6 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	2,949	0	0	2,107	0	0	0	0	842	0	0	0
Republic of Karelia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	2,107	0	0	2,107	0	0	0	0	0	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,107	0	0	2,107	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	0	0	0	0	0	0	0	0	0	0	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	842	0	0	0	0	0	0	0	842	0	0	0
SOUTHERN FEDERAL DISTRICT	1,860	0	0	0	0	0	0	0	1,860	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	1,860	0	0	0	0	0	0	0	1,860	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	5,513	0	0	5,513	0	0	0	0	0	0	0	0
Republic of Daghestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	5,513	0	0	5,513	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	12,707	0	0	12,477	0	0	0	0	230	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	7	0	0	0	0	0	0	0	7	0	0	0
Chuvash Republic — Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	12,477	0	0	12,477	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	223	0	0	0	0	0	0	0	223	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	11,341	11,303	11,303	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	11,303	11,303	11,303	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	184	0	0	0	0	0	0	0	0	0	184	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	184	0	0	0	0	0	0	0	0	0	184	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0

Table 6.3.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.08.2026											
	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	1,106,124	106,157	1,937	0	14,736,171	1,005,018	30,926	33	582,492	59,285	7	7
CENTRAL FEDERAL DISTRICT	417,823	30,470	1,654	0	6,348,589	272,856	18,997	14	246,412	14,808	0	0
Belgorod Region	7,731	838	0	0	69,550	14,049	0	0	2,850	625	0	0
Bryansk Region	3,154	531	0	0	40,731	6,891	0	0	1,650	255	0	0
Vladimir Region	4,880	929	0	0	54,888	7,927	0	0	3,043	407	0	0
Voronezh Region	21,123	1,591	0	0	252,806	23,528	112	0	14,723	735	0	0
Ivanovo Region	4,578	554	40	0	45,412	6,389	221	0	1,918	423	0	0
Kaluga Region	4,453	560	0	0	54,451	4,887	5,051	0	6,944	368	0	0
Kostroma Region	3,312	277	0	0	26,358	5,516	0	0	1,199	133	0	0
Kursk Region	5,073	774	0	0	55,113	7,572	0	0	1,847	200	0	0
Lipetsk Region	4,677	671	0	0	57,730	6,498	0	0	3,673	350	0	0
Moscow Region	54,001	7,351	5	0	835,435	54,443	2,163	0	46,970	3,953	0	0
Orel Region	2,269	300	0	0	33,518	5,429	0	0	3,617	241	0	0
Ryazan Region	7,006	661	0	0	104,717	5,457	0	0	2,063	312	0	0
Smolensk Region	4,529	602	14	0	45,795	5,012	50	0	1,757	222	0	0
Tambov Region	3,086	472	0	0	40,316	6,617	0	0	1,603	200	0	0
Tver Region	7,282	594	0	0	43,433	4,407	0	0	1,042	342	0	0
Tula Region	8,853	743	0	0	94,588	7,204	0	0	2,001	389	0	0
Yaroslavl Region	6,803	627	0	0	71,906	5,661	0	0	3,762	324	0	0
Moscow	265,013	12,393	1,594	0	4,421,842	95,369	11,400	14	145,751	5,330	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	114,924	10,953	86	0	1,305,067	83,074	2,480	0	71,815	5,662	0	0
Republic of Karelia	1,897	240	0	0	19,091	2,971	0	0	1,169	229	0	0
Republic of Komi	1,139	355	0	0	11,452	3,994	0	0	2,265	463	0	0
Arkhangelsk Region	3,799	547	0	0	41,480	6,220	0	0	752	237	0	0
Nenets Autonomous Area	113	52	0	0	1,308	969	0	0	45	26	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	3,686	495	0	0	40,172	5,251	0	0	707	210	0	0
Vologda Region	4,764	791	0	0	41,357	6,541	0	0	1,452	276	0	0
Kaliningrad Region	11,537	1,135	19	0	175,653	8,254	147	0	3,902	408	0	0
Leningrad Region	13,577	1,874	0	0	160,772	12,580	0	0	4,756	820	0	0
Murmansk Region	1,516	306	43	0	16,458	3,936	1,849	0	981	374	0	0
Novgorod Region	1,295	231	0	0	9,113	2,238	0	0	466	127	0	0
Pskov Region	2,021	207	0	0	19,132	2,322	0	0	596	240	0	0
Saint Petersburg	73,379	5,267	24	0	810,560	34,018	484	0	55,476	2,489	0	0
SOUTHERN FEDERAL DISTRICT	124,078	14,976	0	0	2,178,830	167,460	2,015	0	53,488	10,276	0	0
Republic of Adygeya (Adygeya)	3,752	365	0	0	68,507	3,724	0	0	718	250	0	0
Republic of Kalmykia	2,685	2,156	0	0	20,966	16,433	0	0	1,860	1,080	0	0
Republic of Crimea	11,468	906	0	0	197,833	8,402	0	0	6,196	656	0	0
Krasnodar Territory	64,771	6,126	0	0	1,349,098	73,126	143	0	21,406	4,682	0	0
Astrakhan Region	4,819	523	0	0	85,880	5,985	0	0	4,958	415	0	0
Volgograd Region	8,821	1,162	0	0	71,180	11,746	0	0	3,194	611	0	0
Rostov Region	26,375	3,468	0	0	369,156	45,564	1,872	0	14,221	2,313	0	0
Sevastopol	1,386	271	0	0	16,210	2,481	0	0	936	269	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	18,180	3,925	0	0	297,048	40,532	0	0	27,769	2,913	0	0
Republic of Daghestan	2,121	708	0	0	38,573	3,476	0	0	667	319	0	0
Republic of Ingushetia	209	30	0	0	6,196	259	0	0	1,008	37	0	0
Kabardino-Balkar Republic	916	133	0	0	17,220	3,012	0	0	706	254	0	0
Karachay-Cherkess Republic	563	100	0	0	31,620	1,443	0	0	10,507	207	0	0
Republic of North Ossetia — Alania	1,444	230	0	0	21,053	2,180	0	0	1,570	322	0	0
Chechen Republic	1,205	687	0	0	14,933	7,685	0	0	824	285	0	0
Stavropol Territory	11,720	2,036	0	0	167,453	22,477	0	0	12,486	1,488	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	195,284	18,724	0	0	1,845,878	177,682	22	7	69,350	9,573	7	7
Republic of Bashkortostan	20,439	1,825	0	0	265,979	19,331	0	0	10,010	1,139	0	0
Mari El Republic	2,876	358	0	0	27,355	3,199	0	0	1,466	387	0	0
Republic of Mordovia	3,234	1,092	0	0	24,462	6,689	0	0	1,815	232	0	0
Republic of Tatarstan (Tatarstan)	38,862	2,554	0	0	420,831	22,288	0	0	15,054	1,162	0	0
Udmurt Republic	11,332	1,958	0	0	108,084	17,779	22	7	3,803	1,308	7	7
Chuvash Republic — Chuvashia	5,211	644	0	0	57,193	7,429	0	0	1,343	282	0	0
Perm Territory	17,101	2,347	0	0	171,492	17,535	0	0	5,274	951	0	0
Kirov Region	5,576	621	0	0	41,808	6,190	0	0	1,955	221	0	0
Nizhny Novgorod Region	27,179	2,028	0	0	218,061	17,106	0	0	9,593	1,017	0	0
Orenburg Region	21,666	1,179	0	0	98,022	16,515	0	0	4,843	439	0	0
Penza Region	7,225	659	0	0	99,457	10,020	0	0	2,376	558	0	0
Samara Region	21,481	1,602	0	0	201,676	13,062	0	0	5,884	835	0	0
Saratov Region	7,912	1,288	0	0	69,096	15,258	0	0	3,451	774	0	0
Ulyanovsk Region	5,191	570	0	0	42,362	5,282	0	0	2,484	269	0	0
URALS FEDERAL DISTRICT	84,393	9,521	0	0	1,057,399	84,716	25	0	40,754	6,023	0	0
Kurgan Region	3,034	838	0	0	39,622	9,103	0	0	1,124	494	0	0
Sverdlovsk Region	39,406	3,812	0	0	431,473	26,588	11	0	13,603	1,955	0	0
Tyumen Region	21,464	2,899	0	0	327,199	28,933	13	0	16,842	2,252	0	0
Khanty-Mansi Autonomous Area — Yugra	4,863	960	0	0	49,567	10,344	0	0	3,717	1,012	0	0
Yamal-Nenets Autonomous Area	1,837	449	0	0	31,721	6,597	0	0	3,911	489	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	14,763	1,489	0	0	245,911	11,992	13	0	9,214	750	0	0
Chelyabinsk Region	20,489	1,972	0	0	259,104	20,093	0	0	9,186	1,323	0	0
SIBERIAN FEDERAL DISTRICT	101,086	10,711	43	0	1,016,642	108,478	3,128	13	56,992	6,951	0	0
Altai Republic	836	124	0	0	9,132	1,129	0	0	266	62	0	0
Republic of Tuva	839	193	0	0	7,770	2,719	0	0	454	317	0	0
Republic of Khakassia	1,707	495	0	0	15,056	4,133	0	0	572	149	0	0
Altai Territory	15,999	1,371	0	0	159,602	18,540	13	13	10,021	711	0	0

Table 6.3.7 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	16,753	2,087	0	0	168,046	17,921	10	0	14,485	1,576	0	0
Irkutsk Region	12,858	1,590	0	0	111,995	14,285	0	0	4,781	1,242	0	0
Kemerovo Region — Kuzbass	7,008	987	17	0	72,827	10,465	1,133	0	4,795	775	0	0
Novosibirsk Region	30,928	1,825	27	0	338,922	17,516	1,694	0	13,732	1,093	0	0
Omsk Region	9,487	1,568	0	0	88,022	15,858	279	0	3,644	685	0	0
Tomsk Region	4,673	470	0	0	45,270	5,913	0	0	4,242	340	0	0
FAR-EASTERN FEDERAL DISTRICT	50,357	6,877	154	0	686,718	70,221	4,259	0	15,913	3,080	0	0
Republic of Buryatia	3,917	617	0	0	50,839	7,461	0	0	988	336	0	0
Republic of Sakha (Yakutia)	5,253	1,293	0	0	61,807	10,559	22	0	1,258	522	0	0
Trans-Baikal Territory	3,176	722	0	0	35,170	6,214	0	0	703	260	0	0
Kamchatka Territory	2,483	291	0	0	34,985	5,296	308	0	822	253	0	0
Primorye Territory	19,590	1,659	154	0	278,839	16,260	2,241	0	6,395	597	0	0
Khabarovsk Territory	8,935	739	0	0	114,894	8,758	1,688	0	2,203	391	0	0
Amur Region	2,796	647	0	0	29,051	7,412	0	0	1,156	289	0	0
Magadan Region	351	99	0	0	8,880	1,703	0	0	277	122	0	0
Sakhalin Region	3,216	464	0	0	58,230	4,631	0	0	2,001	274	0	0
Jewish Autonomous Region	328	197	0	0	12,055	993	0	0	84	22	0	0
Chukotka Autonomous Area	311	151	0	0	1,968	935	0	0	24	16	0	0

Table 6.3.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

	30.09.2026											
	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	37,653,967	21,973,176	21,966,932	267,964	4,241,687	22,796	12,258	2,180	1,958	885	2	2
CENTRAL FEDERAL DISTRICT	11,369,277	6,777,939	6,775,128	77,361	1,425,567	5,635	8,264	1,840	1,631	761	2	2
Belgorod Region	306,774	168,716	168,679	1,372	34,542	144	5	0	0	—	—	—
Bryansk Region	198,490	106,652	106,637	976	21,265	70	4	0	—	—	—	—
Vladimir Region	242,178	122,605	122,580	1,379	23,665	98	53	13	12	12	—	—
Voronezh Region	473,479	262,936	262,890	2,915	41,850	217	20	5	5	5	—	—
Ivanovo Region	148,961	74,621	74,611	771	12,848	47	6	2	2	2	—	—
Kaluga Region	253,000	140,702	140,679	2,103	19,935	79	5	1	—	—	—	—
Kostroma Region	113,389	61,463	61,454	464	10,714	20	4	—	—	—	—	—
Kursk Region	209,600	116,878	116,858	824	22,085	31	7	1	1	1	—	—
Lipetsk Region	201,300	99,933	99,925	1,033	17,227	37	2	—	—	—	—	—
Moscow Region	3,066,253	1,851,104	1,850,193	26,304	370,477	1,661	1,280	715	664	546	2	2
Orel Region	133,962	69,890	69,879	749	10,993	67	6	—	—	—	—	—
Ryazan Region	246,105	141,006	140,999	1,677	35,869	168	5	—	—	—	—	—
Smolensk Region	161,741	82,391	82,375	751	14,496	36	44	6	—	—	—	—
Tambov Region	156,361	77,145	77,127	876	14,786	37	11	—	—	—	—	—
Tver Region	258,540	137,274	137,272	1,490	20,259	101	10	1	1	1	—	—
Tula Region	346,456	191,093	191,080	2,390	43,272	289	39	29	12	—	—	—
Yaroslavl Region	236,783	128,048	128,039	1,618	21,206	35	11	7	7	5	—	—
Moscow	4,615,906	2,945,482	2,943,850	29,668	690,077	2,497	6,752	1,059	926	189	—	—

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	4,184,887	2,490,546	2,490,282	23,481	463,991	1,805	2,737	151	145	68	—	—
Republic of Karelia	134,384	68,480	68,475	564	9,993	60	2	—	—	—	—	—
Republic of Komi	184,917	98,267	98,232	877	16,043	99	11	—	—	—	—	—
Arkhangelsk Region	288,583	172,150	172,140	959	35,819	100	9	—	—	—	—	—
Nenets Autonomous Area	12,751	6,761	6,760	26	1,355	0	—	—	—	—	—	—
Arkhangelsk Region, excluding Nenets Autonomous Area	275,833	165,389	165,380	933	34,464	100	9	—	—	—	—	—
Vologda Region	245,955	126,299	126,278	1,316	19,976	61	1	—	—	—	—	—
Kaliningrad Region	264,633	153,711	153,691	1,509	31,100	81	69	19	19	13	—	—
Leningrad Region	637,975	377,482	377,466	4,110	61,641	338	54	20	20	13	—	—
Murmansk Region	193,583	95,082	95,080	752	21,312	91	5	—	—	—	—	—
Novgorod Region	108,873	54,100	54,097	636	8,855	37	4	—	—	—	—	—
Pskov Region	105,826	51,661	51,659	413	9,553	24	2	—	—	—	—	—
Saint Petersburg	2,020,158	1,293,313	1,293,164	12,345	249,698	915	2,581	112	107	42	—	—
SOUTHERN FEDERAL DISTRICT	3,830,910	2,177,106	2,176,586	38,881	467,269	6,123	212	43	42	9	—	—
Republic of Adygeya (Adygeya)	115,155	60,888	60,884	1,149	16,078	206	4	—	—	—	—	—
Republic of Kalmykia	100,176	62,724	62,713	1,078	17,324	69	0	—	—	—	—	—
Republic of Crimea	237,101	127,010	127,010	1,224	35,342	135	16	1	1	—	—	—
Krasnodar Territory	1,675,179	971,858	971,639	24,065	182,655	4,555	107	30	30	4	—	—
Astrakhan Region	235,594	139,362	139,348	1,535	34,343	198	6	5	5	5	—	—
Volgograd Region	426,958	217,489	217,413	2,363	39,822	167	21	—	—	—	—	—
Rostov Region	965,121	553,055	552,859	6,958	131,928	719	58	6	6	0	—	—
Sevastopol	75,626	44,721	44,720	511	9,776	74	0	—	—	—	—	—
NORTH CAUCASIAN FEDERAL DISTRICT	1,132,256	584,823	584,679	16,472	122,321	1,383	144	12	10	—	—	—
Republic of Daghestan	194,454	102,907	102,903	4,864	28,943	484	6	—	—	—	—	—
Republic of Ingushetia	14,601	4,570	4,568	549	816	13	0	—	—	—	—	—
Kabardino-Balkar Republic	99,313	46,302	46,268	1,143	10,440	114	95	—	—	—	—	—
Karachay-Cherkess Republic	74,261	37,905	37,892	1,280	6,090	64	—	—	—	—	—	—
Republic of North Ossetia — Alania	115,414	61,246	61,231	2,781	14,347	267	4	1	—	—	—	—
Chechen Republic	76,763	36,266	36,265	1,958	4,540	48	1	—	—	—	—	—
Stavropol Territory	557,449	295,626	295,552	3,897	57,145	392	38	11	10	—	—	—

Table 6.3.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	6,900,727	3,936,567	3,935,539	42,443	707,659	2,628	169	21	20	6	—	—
Republic of Bashkortostan	1,131,401	687,012	686,856	9,423	128,965	791	13	3	3	—	—	—
Mari El Republic	127,453	72,840	72,837	549	15,723	35	2	—	—	—	—	—
Republic of Mordovia	134,274	76,825	76,792	577	16,900	85	2	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	1,246,631	763,921	763,731	8,072	139,428	443	8	3	3	2	—	—
Udmurt Republic	453,555	276,456	276,392	2,596	45,137	129	8	—	—	—	—	—
Chuvash Republic — Chuvashia	278,912	173,425	173,403	1,090	39,702	86	11	2	2	—	—	—
Perm Territory	662,818	367,923	367,775	3,956	67,333	317	19	1	1	—	—	—
Kirov Region	251,336	141,737	141,713	1,100	25,255	31	4	0	—	—	—	—
Nizhny Novgorod Region	658,218	343,767	343,655	2,507	65,477	92	14	5	5	2	—	—
Orenburg Region	447,250	244,182	244,157	3,241	35,035	175	2	—	—	—	—	—
Penza Region	247,429	143,789	143,652	1,055	29,206	95	1	—	—	—	—	—
Samara Region	628,071	315,985	315,916	4,326	49,816	153	73	3	3	3	—	—
Saratov Region	401,043	200,358	200,321	2,654	29,506	113	7	1	1	—	—	—
Ulyanovsk Region	232,335	128,348	128,340	1,297	20,177	83	4	2	2	—	—	—
URALS FEDERAL DISTRICT	3,682,974	2,149,224	2,148,278	24,759	353,403	1,774	105	30	30	2	—	—
Kurgan Region	168,750	88,313	88,301	868	13,853	57	1	—	—	—	—	—
Sverdlovsk Region	1,180,413	691,574	691,456	7,137	131,159	510	62	22	22	—	—	—
Tyumen Region	1,552,754	961,605	960,878	11,556	151,685	924	9	4	4	—	—	—
Khanty-Mansi Autonomous Area — Yugra	693,811	435,990	435,633	5,692	65,234	337	4	4	4	—	—	—
Yamal-Nenets Autonomous Area	259,747	159,479	159,363	1,569	30,683	141	2	—	—	—	—	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	599,196	366,136	365,882	4,294	55,768	447	3	—	—	—	—	—
Chelyabinsk Region	781,058	407,731	407,643	5,198	56,707	283	33	5	5	2	—	—
SIBERIAN FEDERAL DISTRICT	4,028,683	2,233,082	2,232,705	33,301	354,800	2,534	180	48	47	32	—	—
Altai Republic	45,889	18,732	18,732	177	4,795	13	—	—	—	—	—	—
Republic of Tuva	146,710	94,561	94,558	5,232	22,384	555	—	—	—	—	—	—
Republic of Khakassia	125,159	69,928	69,916	1,094	8,303	63	—	—	—	—	—	—
Altai Territory	416,881	223,430	223,398	2,806	39,233	163	5	—	—	—	—	—

Table 6.3.8 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	737,001	415,410	415,293	6,437	62,422	422	43	12	12	12	—	—
Irkutsk Region	587,738	315,587	315,550	4,353	39,149	188	42	9	9	—	—	—
Kemerovo Region — Kuzbass	515,607	242,746	242,695	3,183	38,825	249	20	12	12	12	—	—
Novosibirsk Region	815,874	507,053	506,989	6,288	83,374	596	36	—	—	—	—	—
Omsk Region	401,348	215,465	215,430	2,559	38,120	197	32	14	13	8	—	—
Tomsk Region	236,474	130,170	130,145	1,171	18,195	88	3	1	—	—	—	—
FAR-EASTERN FEDERAL DISTRICT	2,524,252	1,623,890	1,623,734	11,267	346,677	914	446	35	33	7	—	—
Republic of Buryatia	271,897	176,934	176,916	1,074	51,291	116	2	2	2	2	—	—
Republic of Sakha (Yakutia)	435,256	303,673	303,646	2,196	49,183	191	1	1	1	—	—	—
Trans-Baikal Territory	260,978	157,305	157,292	915	37,628	72	2	—	—	—	—	—
Kamchatka Territory	98,216	54,028	54,028	342	11,070	18	2	0	0	—	—	—
Primorye Territory	573,772	373,177	373,165	2,904	82,381	184	410	27	25	—	—	—
Khabarovsk Territory	379,215	246,259	246,225	1,513	68,066	140	22	5	5	5	—	—
Amur Region	225,608	147,315	147,308	1,031	18,283	67	—	—	—	—	—	—
Magadan Region	50,239	28,570	28,554	190	4,432	15	—	—	—	—	—	—
Sakhalin Region	178,540	109,172	109,143	896	17,823	79	8	—	—	—	—	—
Jewish Autonomous Region	29,537	16,102	16,102	129	4,591	13	—	—	—	—	—	—
Chukotka Autonomous Area	20,996	11,355	11,354	78	1,929	19	0	—	—	—	—	—

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Table 6.3.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	September 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	2,492,401	125,226	617,346	304.8	8.61	125,162	617,146	304.8	8.61	52,789	311,270	324.0	6.83
CENTRAL FEDERAL DISTRICT	776,421	31,120	187,722	305.1	9.04	31,112	187,673	305.1	9.04	13,783	97,348	324.3	7.23
Belgorod Region	22,129	1,311	5,990	310.2	8.26	1,311	5,990	310.2	8.26	596	3,225	329.5	6.40
Bryansk Region	14,886	893	3,828	305.8	8.87	893	3,828	305.7	8.87	385	1,957	324.0	6.71
Vladimir Region	18,538	998	4,019	298.0	9.06	998	4,019	297.9	9.06	336	1,761	326.5	6.68
Voronezh Region	33,076	1,831	7,991	308.2	8.38	1,831	7,991	308.2	8.38	802	3,828	321.4	6.62
Ivanovo Region	11,909	649	2,701	301.8	8.88	649	2,701	301.8	8.88	183	1,041	319.0	7.48
Kaluga Region	16,668	814	3,771	306.2	8.73	814	3,771	306.2	8.73	303	1,790	338.6	6.52
Kostroma Region	8,299	567	2,309	310.3	8.17	567	2,309	310.3	8.17	257	1,246	329.3	6.17
Kursk Region	15,025	825	3,940	309.3	7.80	825	3,940	309.2	7.80	326	1,900	329.3	6.57
Lipetsk Region	15,590	820	3,433	305.1	9.15	820	3,433	305.1	9.15	281	1,447	323.5	6.99
Moscow Region	196,490	7,359	48,544	309.4	8.93	7,358	48,543	309.5	8.93	3,133	24,493	328.5	7.00
Orel Region	9,983	549	2,334	296.4	9.29	549	2,334	296.4	9.29	203	1,072	319.2	6.85
Ryazan Region	15,607	863	3,576	297.6	8.89	863	3,576	297.6	8.89	432	2,101	317.0	7.24
Smolensk Region	12,470	599	2,463	305.8	8.74	599	2,463	305.8	8.73	199	1,065	327.5	6.52
Tambov Region	11,681	730	2,899	299.1	9.44	730	2,899	299.2	9.44	310	1,464	319.4	7.39
Tver Region	17,995	831	3,796	307.5	8.77	831	3,796	307.5	8.77	301	1,845	329.8	6.95
Tula Region	22,367	1,150	5,065	300.6	9.08	1,150	5,065	300.6	9.08	544	2,907	324.6	6.93
Yaroslavl Region	17,955	973	3,918	301.3	8.63	973	3,918	301.3	8.63	412	1,975	318.6	6.79
Moscow	315,754	9,358	77,147	302.8	9.38	9,351	77,099	302.8	9.39	4,780	42,233	321.5	7.70

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	287,938	13,881	72,832	304.9	8.29	13,878	72,824	304.9	8.29	6,606	40,493	325.7	6.63
Republic of Karelia	9,906	455	1,961	295.2	8.05	455	1,961	295.3	8.05	207	1,050	322.5	6.74
Republic of Komi	13,724	838	3,427	297.1	9.06	838	3,427	297.0	9.06	316	1,702	319.4	7.04
Arkhangelsk Region	18,939	1,176	5,103	258.0	6.23	1,176	5,103	257.9	6.23	465	2,373	274.4	5.04
Nenets Autonomous Area	890	49	219	254.9	6.76	49	219	255.0	6.76	21	114	288.8	6.26
Arkhangelsk Region, excluding Nenets Autonomous Area	18,049	1,127	4,884	258.1	6.20	1,127	4,884	258.1	6.20	444	2,259	273.7	4.97
Vologda Region	17,803	1,016	4,062	298.6	8.35	1,015	4,057	298.5	8.35	421	2,149	322.6	6.30
Kaliningrad Region	20,685	1,067	5,036	315.0	7.77	1,067	5,036	314.9	7.77	560	2,876	327.2	6.13
Leningrad Region	40,743	1,989	10,749	312.0	8.35	1,989	10,749	312.0	8.35	903	5,739	333.7	6.61
Murmansk Region	14,673	767	3,076	273.2	9.16	767	3,076	273.4	9.15	276	1,548	307.2	6.63
Novgorod Region	8,133	427	1,606	292.6	9.22	427	1,606	292.6	9.22	191	952	315.2	6.87
Pskov Region	8,096	447	1,619	307.1	7.96	446	1,618	307.3	7.96	221	894	322.8	6.30
Saint Petersburg	135,235	5,699	36,192	313.1	8.43	5,698	36,190	313.1	8.42	3,046	21,210	332.1	6.84
SOUTHERN FEDERAL DISTRICT	240,465	11,207	52,490	321.2	8.15	11,205	52,477	321.2	8.15	4,956	26,560	337.0	6.63
Republic of Adygeya (Adygeya)	6,427	300	1,480	333.1	8.14	300	1,480	333.1	8.14	162	876	341.7	6.79
Republic of Kalmykia	5,927	398	2,183	326.4	8.12	398	2,183	326.5	8.12	165	1,013	333.9	7.71
Republic of Crimea	20,065	623	3,019	324.3	7.77	623	3,019	324.3	7.77	286	1,559	336.4	6.57
Krasnodar Territory	94,075	3,714	17,895	321.5	8.25	3,712	17,882	321.8	8.25	1,483	8,191	338.1	6.64
Astrakhan Region	13,838	926	4,287	325.3	7.88	926	4,287	325.3	7.88	371	2,071	343.3	6.65
Volgograd Region	30,696	1,583	6,614	307.0	8.75	1,583	6,614	307.0	8.74	683	3,465	327.7	6.79
Rostov Region	63,303	3,448	15,963	323.5	7.97	3,448	15,963	323.5	7.97	1,690	8,738	338.7	6.43
Sevastopol	6,132	215	1,049	315.2	7.72	215	1,049	315.2	7.72	116	647	328.5	6.75
NORTH CAUCASIAN FEDERAL DISTRICT	70,644	3,328	14,906	324.5	8.29	3,326	14,902	324.5	8.29	1,550	8,531	338.3	6.49
Republic of Daghestan	11,980	432	2,709	335.9	7.32	431	2,707	336.0	7.31	273	1,902	342.0	6.22
Republic of Ingushetia	1,132	89	145	339.9	11.96	89	145	339.9	11.96	5	48	359.7	5.70
Kabardino-Balkar Republic	6,109	223	974	321.5	8.11	223	974	321.5	8.11	116	584	331.9	5.99
Karachay-Cherkess Republic	4,067	163	701	320.4	9.01	163	701	320.4	9.01	78	395	339.5	6.04
Republic of North Ossetia — Alania	7,041	289	1,310	324.4	8.88	289	1,310	324.4	8.88	132	724	341.0	6.93
Chechen Republic	4,732	248	497	312.0	11.80	248	497	312.1	11.80	30	208	320.0	7.33
Stavropol Territory	35,583	1,884	8,570	322.1	8.22	1,883	8,568	322.1	8.21	916	4,671	337.6	6.60

Table 6.3.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	466,064	29,319	127,047	309.4	8.79	29,303	127,019	309.4	8.78	11,679	61,645	328.3	7.00
Republic of Bashkortostan	68,621	5,176	22,139	314.7	8.53	5,170	22,122	314.7	8.52	2,063	10,386	331.6	7.05
Mari El Republic	9,742	654	2,909	317.7	8.18	654	2,909	317.6	8.18	316	1,635	331.0	6.84
Republic of Mordovia	9,964	599	2,750	308.5	8.45	599	2,750	308.5	8.45	272	1,505	327.6	7.01
Republic of Tatarstan (Tatarstan)	73,769	4,592	22,356	312.6	8.96	4,583	22,349	312.6	8.96	1,691	9,972	332.0	7.41
Udmurt Republic	27,324	1,901	8,150	311.0	8.64	1,901	8,150	311.0	8.64	774	3,954	328.4	7.05
Chuvash Republic — Chuvashia	20,056	1,479	6,671	312.7	8.41	1,479	6,671	312.7	8.41	826	4,306	325.0	6.63
Perm Territory	45,558	2,928	12,147	308.7	8.50	2,928	12,147	308.7	8.50	1,345	6,806	326.6	7.03
Kirov Region	18,941	1,272	5,557	315.2	8.08	1,272	5,557	315.2	8.08	588	3,122	333.2	6.20
Nizhny Novgorod Region	50,438	2,608	11,642	298.4	8.95	2,608	11,642	298.3	8.95	1,137	6,187	318.8	7.01
Orenburg Region	30,447	2,131	8,527	307.1	8.78	2,130	8,522	307.1	8.78	699	3,406	324.4	6.81
Penza Region	16,499	1,072	4,377	311.4	8.84	1,072	4,377	311.4	8.84	459	2,155	325.7	6.83
Samara Region	47,816	2,337	9,649	299.8	9.70	2,337	9,649	299.8	9.69	704	3,942	326.1	7.26
Saratov Region	30,645	1,553	6,222	304.6	9.40	1,553	6,222	304.5	9.40	447	2,518	332.9	6.74
Ulyanovsk Region	16,242	1,017	3,950	307.7	9.20	1,017	3,950	307.8	9.19	358	1,753	332.6	6.82
URALS FEDERAL DISTRICT	235,925	13,940	58,741	303.0	8.95	13,909	58,648	303.1	8.93	5,401	27,041	322.0	7.21
Kurgan Region	11,702	802	3,048	300.9	8.94	802	3,048	300.9	8.94	321	1,532	316.3	7.19
Sverdlovsk Region	79,210	4,605	19,386	302.2	9.08	4,605	19,386	302.2	9.09	2,036	10,022	323.1	7.18
Tyumen Region	89,096	5,341	23,552	309.0	8.67	5,310	23,459	309.3	8.64	1,989	10,264	325.5	7.21
Khanty-Mansi Autonomous Area — Yugra	38,041	2,460	10,590	307.1	8.70	2,445	10,546	307.4	8.68	813	4,227	326.8	7.14
Yamal-Nenets Autonomous Area	14,188	830	4,043	289.8	9.10	823	4,017	290.0	9.05	383	2,118	308.3	7.38
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	36,867	2,051	8,920	319.9	8.46	2,042	8,897	320.3	8.42	793	3,919	333.4	7.20
Chelyabinsk Region	55,917	3,192	12,755	293.6	9.27	3,192	12,755	293.7	9.27	1,055	5,223	314.9	7.27
SIBERIAN FEDERAL DISTRICT	274,735	14,967	64,290	303.3	8.69	14,965	64,286	303.4	8.69	5,563	30,012	328.5	6.54
Altai Republic	3,567	181	880	327.8	7.71	181	880	327.8	7.71	98	542	339.6	6.85
Republic of Tuva	5,281	331	1,679	335.1	6.25	331	1,679	335.1	6.25	179	1,003	346.0	5.14
Republic of Khakassia	8,897	532	2,352	318.2	8.12	532	2,352	318.3	8.11	173	894	333.1	6.16
Altai Territory	29,771	1,757	7,013	303.7	8.76	1,757	7,013	303.8	8.75	738	3,586	323.4	6.40

Table 6.3.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Krasnoyarsk Territory	50,239	2,770	12,004	293.4	8.85	2,770	12,004	293.5	8.85	929	5,085	321.8	6.91
Irkutsk Region	41,185	2,123	9,330	307.3	8.57	2,122	9,328	307.3	8.56	679	3,812	331.0	6.35
Kemerovo Region — Kuzbass	36,641	1,767	6,884	290.4	9.45	1,767	6,884	290.5	9.44	581	3,294	326.2	6.52
Novosibirsk Region	52,045	2,856	12,798	305.3	8.70	2,856	12,798	305.2	8.69	1,254	6,728	328.2	6.70
Omsk Region	30,030	1,746	7,367	308.9	8.77	1,745	7,365	309.0	8.77	603	3,248	337.5	6.42
Tomsk Region	17,079	904	3,982	300.7	8.67	904	3,982	300.8	8.66	329	1,820	325.8	6.71
FAR-EASTERN FEDERAL DISTRICT	140,211	7,464	39,317	264.0	6.51	7,464	39,317	264.0	6.51	3,251	19,639	277.4	4.92
Republic of Buryatia	16,112	918	5,081	273.7	5.72	918	5,081	273.7	5.72	431	2,688	287.1	4.88
Republic of Sakha (Yakutia)	18,656	1,099	5,742	265.2	6.39	1,099	5,742	265.3	6.38	475	2,905	278.3	5.09
Trans-Baikal Territory	16,068	949	4,971	273.1	6.29	949	4,971	273.1	6.29	471	2,710	286.9	4.98
Kamchatka Territory	6,863	322	1,596	274.9	9.24	322	1,596	275.0	9.24	124	767	300.6	5.97
Primorye Territory	31,502	1,620	8,509	257.6	6.16	1,620	8,509	257.5	6.16	688	4,076	267.4	4.77
Khabarovsk Territory	22,317	1,160	5,992	256.0	7.23	1,160	5,992	256.0	7.23	561	3,436	265.0	4.49
Amur Region	12,435	669	3,655	263.4	6.47	669	3,655	263.4	6.47	223	1,379	284.4	5.36
Magadan Region	3,507	169	844	268.0	7.58	169	844	268.0	7.59	55	329	305.1	6.87
Sakhalin Region	9,527	392	2,117	258.3	5.81	392	2,117	258.3	5.81	148	905	274.8	4.07
Jewish Autonomous Region	1,962	105	519	249.4	6.07	105	519	249.4	6.07	54	325	254.1	3.88
Chukotka Autonomous Area	1,263	61	289	269.6	10.74	61	289	269.6	10.74	21	118	295.9	7.90

Table 6.3.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	September 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	22	–	–	–	–	–	–	–	–	–	–	–	–
CENTRAL FEDERAL DISTRICT	18	–	–	–	–	–	–	–	–	–	–	–	–
Belgorod Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Vladimir Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Voronezh Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Kostroma Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Kursk Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Moscow Region	2	–	–	–	–	–	–	–	–	–	–	–	–
Orel Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Ryazan Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Tver Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Tula Region	–	–	–	–	–	–	–	–	–	–	–	–	–
Yaroslavl Region	0	–	–	–	–	–	–	–	–	–	–	–	–
Moscow	16	–	–	–	–	–	–	–	–	–	–	–	–

Table 6.3.10 (cont.)

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

Table 6.3.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	1	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Bashkortostan	0	—	—	—	—	—	—	—	—	—	—	—	—
Mari El Republic	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Mordovia	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Tatarstan (Tatarstan)	0	—	—	—	—	—	—	—	—	—	—	—	—
Udmurt Republic	—	—	—	—	—	—	—	—	—	—	—	—	—
Chuvash Republic — Chuvashia	0	—	—	—	—	—	—	—	—	—	—	—	—
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	0	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Tuva	—	—	—	—	—	—	—	—	—	—	—	—	—
Republic of Khakassia	—	—	—	—	—	—	—	—	—	—	—	—	—
Altai Territory	—	—	—	—	—	—	—	—	—	—	—	—	—

Table 6.3.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Krasnoyarsk Territory	0	—	—	—	—	—	—	—	—	—	—	—	—
Irkutsk Region	0	—	—	—	—	—	—	—	—	—	—	—	—
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)

	H1 2026	
	insurance premiums under insurance contracts	payouts under insurance contracts
1	2	3
THE RUSSIAN FEDERATION	2,019,738.0	1,341,766.1
CENTRAL FEDERAL DISTRICT[1]	1,176,121.2	766,439.4
Belgorod Region	32,156.1	27,887.3
Bryansk Region	4,252.3	2,552.7
Vladimir Region	8,966.4	5,635.8
Voronezh Region	17,616.7	10,523.9
Ivanovo Region	6,659.5	4,870.4
Kaluga Region	8,241.9	7,315.8
Kostroma Region	2,395.6	2,359.2
Kursk Region	5,863.5	4,142.7
Lipetsk Region	6,147.9	4,556.1
Moscow Region	54,077.5	29,502.6
Orel Region	3,067.8	1,959.2
Ryazan Region	7,781.3	4,237.7
Smolensk Region	4,551.9	3,247.2
Tambov Region	2,739.0	1,934.1
Tver Region	6,628.4	4,647.7
Tula Region	9,525.3	5,058.6
Yaroslavl Region	7,732.9	5,123.0
Moscow	987,712.1	640,883.2
NORTH-WESTERN FEDERAL DISTRICT	249,726.8	185,034.0
Republic of Karelia	2,952.6	1,815.7
Republic of Komi	4,637.7	3,436.2
Arkhangelsk Region	14,643.6	8,780.3
Nenets Autonomous Area	183.7	28.5
Arkhangelsk Region, excluding Nenets Autonomous Area	14,460.0	8,751.8
Vologda Region	10,539.0	10,976.0
Kaliningrad Region	8,565.6	6,198.2
Leningrad Region	5,358.3	2,780.4
Murmansk Region	6,293.5	4,176.5
Novgorod Region	2,878.1	1,612.6
Pskov Region	2,581.9	1,609.4
Saint Petersburg	191,276.4	143,648.9
SOUTHERN FEDERAL DISTRICT	92,823.7	63,143.3
Republic of Adygeya (Adygeya)	709.1	610.7
Republic of Kalmykia	401.4	272.4
Republic of Crimea	5,186.2	1,697.4
Krasnodar Territory	38,049.7	27,904.8
Astrakhan Region	4,899.1	3,412.8
Volgograd Region	12,126.6	7,067.1
Rostov Region	30,499.0	21,858.3
Sevastopol	952.6	319.9
NORTH CAUCASIAN FEDERAL DISTRICT	21,256.6	18,677.9
Republic of Daghestan	3,308.3	3,677.2
Republic of Ingushetia	167.5	246.4
Kabardino-Balkar Republic	3,436.2	1,841.0
Karachay-Cherkess Republic	820.2	850.9
Republic of North Ossetia — Alania	1,027.4	1,203.7
Chechen Republic	581.8	641.3
Stavropol Territory	11,915.3	10,217.2

Table 6.4.1 (end)

(millions of rubles)

1	2	3
VOLGA FEDERAL DISTRICT	194,246.6	123,865.0
Republic of Bashkortostan	24,889.3	14,896.3
Mari El Republic	2,990.6	2,256.9
Republic of Mordovia	5,136.1	2,604.9
Republic of Tatarstan (Tatarstan)	35,390.3	25,732.4
Udmurt Republic	9,745.7	6,023.5
Chuvash Republic — Chuvashia	6,601.0	3,618.6
Perm Territory	19,240.7	12,318.9
Kirov Region	7,476.4	4,609.6
Nizhny Novgorod Region	21,807.6	13,952.5
Orenburg Region	9,205.4	6,955.8
Penza Region	6,010.9	3,758.6
Samara Region	27,834.8	15,093.1
Saratov Region	10,478.9	7,276.1
Ulyanovsk Region	7,439.0	4,767.8
URALS FEDERAL DISTRICT	108,714.2	67,492.3
Kurgan Region	2,495.8	2,013.0
Sverdlovsk Region	35,842.6	19,986.7
Tyumen Region	41,691.7	27,622.0
Khanty-Mansi Autonomous Area — Yugra	14,032.0	10,081.4
Yamal-Nenets Autonomous Area	6,259.8	2,614.9
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	21,399.9	14,925.7
Chelyabinsk Region	28,684.0	17,870.5
SIBERIAN FEDERAL DISTRICT	110,634.3	74,189.5
Altai Republic	380.5	245.9
Republic of Tuva	602.1	447.3
Republic of Khakassia	1,664.4	1,284.4
Altai Territory	11,259.8	10,604.5
Krasnoyarsk Territory	20,365.2	14,807.3
Irkutsk Region	15,823.5	10,194.4
Kemerovo Region — Kuzbass	13,969.6	8,102.7
Novosibirsk Region	28,532.6	17,026.5
Omsk Region	10,299.8	6,893.0
Tomsk Region	7,736.8	4,583.5
FAR-EASTERN FEDERAL DISTRICT	62,647.5	42,079.6
Republic of Buryatia	2,900.5	2,136.0
Republic of Sakha (Yakutia)	4,593.8	2,875.6
Trans-Baikal Territory	3,027.0	2,359.7
Kamchatka Territory	2,887.0	1,964.5
Primorye Territory	23,713.3	12,215.0
Khabarovsk Territory	15,308.3	11,854.0
Amur Region	3,726.0	2,113.6
Magadan Region	2,544.0	4,325.3
Sakhalin Region	3,633.6	2,001.2
Jewish Autonomous Region	236.0	206.1
Chukotka Autonomous Area	78.0	28.5
OUTSIDE THE RUSSIAN FEDERATION	1,969.9	770.9

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

Table 6.4.2

Private Pension Funds' Performance

	Q2 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	2,848,459.3	18,112,487	361,499.4	86,259.1	1,493,098	3,230,964.5	34,408,914
CENTRAL FEDERAL DISTRICT	971,735.4	4,937,802	114,313.6	28,631.5	338,304	904,945.5	7,679,317
Belgorod Region	14,923.3	210,983	3,138.6	379.1	5,103	36,160.5	430,191
Bryansk Region	20,791.8	145,538	2,244.1	470.9	6,504	19,027.8	267,848
Vladimir Region	13,905.2	166,110	2,589.4	413.4	4,367	29,575.5	349,911
Voronezh Region	23,290.4	267,221	4,041.4	668.7	11,038	38,930.5	537,917
Ivanovo Region	6,468.9	94,752	1,607.7	159.3	1,488	15,932.9	239,344
Kaluga Region	9,035.9	103,841	1,970.3	310.8	3,072	22,909.1	229,739
Kostroma Region	5,813.8	70,484	1,078.8	140.1	2,171	13,212.2	187,512
Kursk Region	9,442.7	127,736	1,656.4	274.0	6,011	20,935.5	294,473
Lipetsk Region	13,592.1	141,512	2,253.2	343.6	6,023	23,772.2	302,180
Moscow Region	154,017.0	812,119	23,008.6	5,733.6	44,067	215,502.7	1,370,956
Orel Region	7,855.0	99,402	1,606.3	183.7	2,354	13,317.6	183,847
Ryazan Region	14,275.6	132,515	2,399.2	353.3	7,028	21,017.2	243,429
Smolensk Region	10,269.3	100,583	1,771.7	286.1	4,604	17,716.8	217,478
Tambov Region	7,572.4	98,823	1,315.7	191.1	3,614	15,627.3	244,438
Tver Region	12,462.5	124,152	2,306.2	309.6	3,778	25,868.1	270,549
Tula Region	16,079.6	167,509	3,327.4	511.6	7,750	33,562.2	371,048
Yaroslavl Region	31,075.3	150,552	4,872.2	646.3	7,265	30,456.6	341,622
Moscow	600,864.6	1,923,970	53,126.5	17,256.1	212,067	311,421.0	1,596,835
NORTH-WESTERN FEDERAL DISTRICT	269,030.0	1,687,606	37,933.5	8,653.5	130,105	367,876.0	3,352,186
Republic of Karelia	12,065.1	83,608	1,216.3	347.5	6,982	15,178.7	175,484
Republic of Komi	42,000.1	142,156	3,262.3	1,311.9	15,899	30,554.4	292,095
Arkhangelsk Region	22,448.5	163,433	2,806.8	589.5	10,203	33,072.6	365,446
Nenets Autonomous Area	843.3	7,361	213.8	21.0	156	1,909.4	9,771
Arkhangelsk Region, excluding Nenets Autonomous Area	21,605.1	156,072	2,593.0	568.5	10,047	31,163.3	355,675
Vologda Region	16,070.6	190,819	2,838.7	430.1	19,429	34,360.0	362,861
Kaliningrad Region	10,402.2	114,172	2,396.9	322.7	4,031	20,913.4	267,263
Leningrad Region	31,156.0	201,748	4,483.3	1,041.8	15,388	46,215.0	393,791

Table 6.4.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	15,287.0	98,466	2,049.4	453.6	5,689	25,556.8	243,648
Novgorod Region	5,467.2	52,926	935.2	139.7	1,772	14,715.4	158,039
Pskov Region	6,115.6	61,643	938.6	165.7	2,519	11,896.3	157,223
Saint Petersburg	108,018.0	578,635	17,006.0	3,851.0	48,193	135,413.4	936,336
SOUTHERN FEDERAL DISTRICT	164,149.1	1,568,859	26,850.6	5,184.2	74,304	260,221.9	3,503,677
Republic of Adygeya (Adygeya)	1,821.7	34,447	524.8	48.9	381	5,679.1	90,813
Republic of Kalmykia	1,366.0	31,451	341.3	30.0	246	3,052.3	57,184
Republic of Crimea	4,096.7	86,580	1,353.9	134.8	139	234.2	8,948
Krasnodar Territory	72,809.0	594,477	11,391.9	2,256.6	36,145	103,148.2	1,283,176
Astrakhan Region	19,307.2	129,278	2,135.5	715.1	9,198	19,790.2	306,588
Volgograd Region	26,591.9	240,952	4,068.7	854.5	12,142	51,983.6	731,507
Rostov Region	36,699.0	424,863	6,574.1	1,107.7	16,002	76,190.8	1,023,377
Sevastopol	1,457.7	26,811	460.4	36.6	51	143.5	2,084
NORTH CAUCASIAN FEDERAL DISTRICT	40,971.3	572,512	6,555.0	1,251.0	16,027	57,585.1	1,050,400
Republic of Daghestan	6,475.1	104,178	909.2	204.9	2,246	6,717.9	173,901
Republic of Ingushetia	233.4	16,765	62.2	10.0	63	424.2	14,750
Kabardino-Balkar Republic	2,117.3	49,540	392.4	54.0	803	5,074.2	121,825
Karachay-Cherkess Republic	1,231.9	31,447	293.4	35.0	263	2,951.1	55,838
Republic of North Ossetia — Alania	2,083.7	47,445	419.7	66.5	691	4,163.6	100,706
Chechen Republic	2,277.3	37,901	146.9	61.6	1,792	1,965.1	53,332
Stavropol Territory	26,552.5	285,236	4,331.2	819.0	10,169	36,289.0	530,048
VOLGA FEDERAL DISTRICT	474,450.7	4,327,491	67,921.5	13,833.8	334,946	668,253.7	8,553,450
Republic of Bashkortostan	69,751.7	517,843	9,505.0	1,930.1	30,071	97,781.4	1,216,494
Mari El Republic	5,108.6	90,006	1,318.2	92.3	698	11,870.6	201,981
Republic of Mordovia	7,047.5	94,379	1,220.5	157.2	2,608	14,471.5	194,010
Republic of Tatarstan (Tatarstan)	80,117.3	691,356	9,927.1	2,458.7	107,256	98,487.9	1,175,632
Udmurt Republic	19,122.7	220,626	3,630.6	474.9	10,730	38,301.2	529,078
Chuvash Republic — Chuvashia	12,470.3	190,122	2,822.1	253.6	2,969	24,016.5	376,482
Perm Territory	44,136.0	423,748	7,574.8	1,345.2	30,528	68,641.7	818,140
Kirov Region	12,470.2	155,278	2,224.0	313.8	4,700	27,519.2	373,947
Nizhny Novgorod Region	70,335.2	608,143	8,842.9	2,302.1	61,028	79,125.0	906,592
Orenburg Region	35,737.1	265,374	4,106.5	1,101.8	20,816	44,248.8	614,074
Penza Region	10,985.8	147,760	2,107.5	276.0	3,652	21,682.7	329,887
Samara Region	62,649.6	501,703	8,522.1	1,803.6	35,805	75,270.9	805,622
Saratov Region	34,019.3	287,930	4,102.7	1,058.4	19,999	44,986.4	676,807
Ulyanovsk Region	10,499.4	133,223	2,017.7	266.0	4,086	21,850.0	334,704

Table 6.4.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	456,117.9	2,039,509	48,443.7	15,069.1	390,967	385,229.5	3,583,513
Kurgan Region	9,011.8	96,604	1,313.4	222.9	4,237	16,204.4	265,846
Sverdlovsk Region	66,219.5	561,551	10,881.6	2,118.9	41,120	125,249.6	1,264,123
Tyumen Region	339,946.6	1,014,870	29,937.3	11,579.3	325,250	167,347.4	1,131,819
Khanty-Mansi Autonomous Area — Yugra	177,178.6	668,025	15,878.1	6,599.4	278,306	92,792.3	549,176
Yamal-Nenets Autonomous Area	106,315.8	130,237	7,703.8	3,641.4	35,028	28,841.8	149,274
Tyumen Region, excluding Khanty-Mansi Autonomous Area — Yugra and Yamal-Nenets Autonomous Area	56,452.1	216,608	6,355.5	1,338.6	11,916	45,713.3	433,369
Chelyabinsk Region	40,940.0	366,484	6,311.5	1,148.0	20,360	76,428.0	921,725
SIBERIAN FEDERAL DISTRICT	266,227.2	1,962,646	38,059.9	7,636.5	125,831	385,716.1	4,633,031
Altai Republic	749.0	18,212	260.5	26.1	82	2,492.2	46,530
Republic of Tuva	509.5	21,872	187.3	19.1	21	2,696.2	61,689
Republic of Khakassia	6,356.3	49,206	871.5	169.4	2,229	9,355.9	116,694
Altai Territory	16,183.3	208,043	3,338.3	559.1	6,424	35,748.8	633,913
Krasnoyarsk Territory	69,416.0	416,092	8,099.8	1,888.0	27,985	78,320.1	775,665
Irkutsk Region	61,390.3	333,768	7,516.1	1,673.9	26,977	58,384.8	671,675
Kemerovo Region — Kuzbass	30,005.8	328,862	5,599.2	801.9	24,531	64,403.0	732,958
Novosibirsk Region	34,995.1	290,040	5,681.1	1,106.2	22,205	61,685.6	712,567
Omsk Region	28,397.3	193,398	3,674.7	748.7	8,594	44,193.5	592,749
Tomsk Region	18,224.7	103,153	2,831.5	644.1	6,783	28,435.9	288,591
FAR-EASTERN FEDERAL DISTRICT	202,383.0	934,815	20,148.3	5,918.2	82,585	200,942.2	2,052,230
Republic of Buryatia	16,104.5	122,176	1,773.3	415.1	6,353	19,799.3	284,667
Republic of Sakha (Yakutia)	44,622.1	107,802	2,475.9	1,378.8	25,566	25,735.9	232,649
Trans-Baikal Territory	30,126.6	136,610	2,615.9	726.0	10,867	22,694.0	283,358
Kamchatka Territory	2,515.7	25,312	715.2	118.7	342	9,594.2	72,498
Primorye Territory	27,086.7	180,957	3,957.9	854.1	10,849	39,056.4	421,893
Khabarovsk Territory	37,731.1	172,027	4,118.6	1,079.4	11,203	37,633.7	338,559
Amur Region	23,837.8	99,844	2,173.2	732.0	9,214	20,566.7	214,713
Magadan Region	1,490.5	14,010	365.4	54.6	303	5,080.3	34,256
Sakhalin Region	14,629.7	53,647	1,526.4	438.0	6,418	15,646.4	118,265
Jewish Autonomous Region	3,958.9	18,541	332.2	115.0	1,379	3,785.8	44,307
Chukotka Autonomous Area	279.4	3,889	94.1	6.5	91	1,349.6	7,065
THE CITY OF BAIKONUR[1]	32.1	497	11.4	0.3	0	188.1	1,022
FOREIGN STATES (MEMO)	1,485.5	3,114	85.9	44.7	923	119.9	1,280

[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 is a statistical statement that reflects all economic transactions between residents and non-residents of the Russian Federation within a reporting period.

The table Balance of Payments of the Russian Federation (Analytical Presentation) is compiled and published by the Bank of Russia quarterly.

Balance of payments data are used for developing monetary policy and maintaining financial stability.

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 of Resolution of the Russian Government No. 1226, dated 26 September 1997, 'On the Russian Federation's Adherence to the Special Data Dissemination Standard of the International Monetary Fund (IMF)', Resolution of the Russian Government No. 849, dated 18 July 1994, 'On the Procedure for Compiling and Submitting the Balance of Payments of the Russian Federation', and Directive of the Russian Government 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), published in 2009.

Sources of information are as follows: official statistics and administrative data on foreign economic transactions of Russian residents which are routinely received by the Bank of Russia from the Ministry of Finance of the Russian Federation (Minfin of Russia), the Federal Customs Service (FCS of Russia), the Federal State Statistics Service (Rosstat), the Federal Treasury (the Russian Treasury), the Ministry of Internal Affairs of the Russian Federation (MIA), the Ministry of the Russian Federation for Civil Defense, Emergencies and Elimination of Consequences of Natural Disasters (EMERCOM of Russia), the Frontier Service of the Federal Security Service of the Russian Federation, the Ministry of Energy of the Russian Federation (Minenergo), the Ministry of Transport of the Russian Federation (Mintrans); reporting forms of credit institutions and other financial corporations; primary statistical data of non-financial corporations; data from Russia's partner countries; as well as the Bank of Russia's administrative data and its system of adjustments and estimates.

Balance of payments data in the analytical presentation, an exhaustive list of reporting forms used to compile the balance of payments and other reference information are available on the Bank of Russia website in the section Statistics. Macroeconomic Statistics. External Sector Statistics. Balance of Payments.

The analytical presentation of the balance of payments focuses on disclosing information on capital flows by functional category, making it possible to identify different economic behavior models of residents and non-residents and to provide the statistical pattern of relations with the rest of the world that is most relevant for analytical purposes.

The data of the balance of payments of the Russian Federation are posted on the Bank of Russia website.

Balance of payments data for previous periods are subject to revision, mainly due to changes in the reporting data used to compile the balance of payments; improvements in the methodology for compiling the balance of payments and (or) methods for calculating and estimating individual balance of payments items; the emergence of new sources of information on previously unrecorded transactions with non-residents; adjustments associated with changes in counterpart entries in the balance of payments; the replacement of estimates with reporting data whose actual preparation takes longer than the deadlines set for the release of the balance of payments; and changes in data due to the reclassification of instruments (indicators). A list of the main amendments to balance of payments data for previous periods is posted quarterly on the Bank of Russia website in the section Statistics. Macroeconomic Statistics. External Sector Statistics. Balance of Payments. This approach ensures access to the most recent data for all users of balance of payments statistics.

Individual Indicators Highlights

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

1.1. Goods. This item records the net value of exports and imports of goods whose ownership was transferred within a reporting period from residents to non-residents (exports) and from non-residents to residents (imports).

In compiling trade balance indicators, data on goods exports and imports recorded by the FCS of Russia are supplemented with data on the following transactions: exports/imports of goods procured by carriers in Russian/foreign ports; exports/imports of goods by individuals for subsequent resale; sales to non-residents of goods whose ownership changes without the goods crossing the border, including exports of fish and seafood caught on the high seas; legal entities' imports of goods that are undeclared and (or) inaccurately declared; purchases/sales of goods through e-commerce; and exports/imports of other goods whose economic ownership is transferred from residents to non-residents and from non-residents to residents.

Goods recorded under customs procedures for processing are excluded from the goods recorded by the FCS of Russia. Net exports of goods under merchanting outside the economic territory of the Russian Federation are added to the value of goods exports.

Data on goods exports/imports are presented at FOB prices (FOB is a term of sale under which the price includes the value of the goods and the costs of insurance, delivery and loading on board the means of transport at the border of the exporting country).

1.2. Services. This item represents the balance of transactions in services between residents and non-residents of the Russian Federation. Services provided by residents to non-residents (exports) and by non-residents to residents (imports) are grouped into the categories most significant for the Russian Federation: transport, travel and other services (including manufacturing services on physical inputs owned by others, maintenance and repair services, construction services, insurance services, financial services, charges for the use of intellectual property, telecommunications, computer and information services, other business services, personal, cultural and recreational services, and government services).

1.3. Compensation of employees shows the balance of remuneration received by resident employees temporarily employed abroad and payments to non-residents working in the Russian Federation.

1.4. Investment income reflects the balance of income received by residents of the Russian Federation from ownership of foreign financial assets (in the form of direct, portfolio, and other investment) and similar income paid to non-residents on their investment in the Russian economy.

1.5. Rent reflects the balance of income receivable and payable for the use of land and natural resources.

1.6. Secondary income represents a balance of current transfers between residents and non-residents.

A transfer is an economic transaction resulting in provision of a commodity, service, asset or ownership rights by one institutional unit without receiving any counterparts thereof in return as

an equivalent from the other institutional unit. Current transfers are those that augment the disposable income and consumption possibilities of a recipient country and reduce the disposable income and consumption possibilities of a donor country.

The main component of current transfers is personal transfers, which include all current transfers in cash and in kind received by Russian households from non-resident households or remitted (provided) by Russian households to non-resident households.

Current transfers also include taxes on income and wealth, social contributions, social benefits, non-life insurance premiums and claims, transfers as part of international cooperation, and other current transfers.

2. Capital account includes a balance of acquisitions/disposals of non-produced non-financial assets, as well as a balance of capital transfers between residents and non-residents of the Russian Federation.

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

Capital transfers represent large-scale transactions of irregular nature, e.g., debt forgiveness, investment grants, certain types of taxes, large gifts, and inheritance.

The combined balance of the current and capital accounts represents the economy's net lending (+) / net borrowing (–) vis-à-vis the rest of the world.

3. The financial account (net lending (+) / net borrowing (–) is the overall balance of transactions involving financial liabilities and assets between residents and non-residents of the Russian Federation. It shows the difference between net acquisition of financial assets and net incurrence of liabilities.

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

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

Financial assets and liabilities are classified by functional category into direct investment, portfolio investment, derivatives, other investment, and reserve assets.

Direct investment is a category of foreign investment, which is made by a resident institutional unit of one country to exercise control of or have a lasting influence on the management of an enterprise located in another economy. A direct investment relationship arises when a direct investor directly or indirectly owns equity instruments that entitle this investor to 10% or more of the voting power of a direct investment enterprise. Direct investment also includes transactions in which a direct investment enterprise acquires equity and debt instruments of its direct investor (reverse investment) and transactions between fellow enterprises. Fellow enterprises are under the control or influence of the same direct or indirect investor but do not control or influence each other.

Direct investment is recorded in the form of equity (listed and unlisted stocks, equity shares, units, and real estate), including reinvested earnings, and debt instruments (securities, loans, accounts receivable and payable), excluding debt instrument transactions between financial intermediaries in a direct investment relationship.

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

Derivatives (excluding reserves) and employee stock options. Derivatives are financial instruments that are linked to other specific instruments, indicators, or commodities, and through which financial risks can be traded in financial markets independently of the underlying instrument. In the balance of payments, this category includes transactions involving options and forward-type contracts with non-residents.

Other investment is a category of foreign investment that includes transactions between residents and non-residents involving currency and deposits, current accounts (including interbank accounts), loans, other debt (including trade credits and accounts receivable/payable), and other equity instruments.

4. Reserve assets are highly liquid foreign assets and monetary gold available to the country's monetary authorities, i.e., the Bank of Russia and the Russian Government.

5. Net errors and omissions mean a statistical discrepancy which is a difference between the financial account balance and the combined balance of the current and capital accounts.

Methodological notes on the compilation of balance of payments indicators are available on the Bank of Russia website in the section 'Statistics. IMF Special Data Dissemination Standard (SDDS). Metadata'.

Table 1.2
External Debt of the Russian Federation

General Provisions

The definition and basic characteristics of external debt (methodological principles, information sources and information on data dissemination) set out in the notes to Table 1.4 also apply to this table.

The table External Debt of the Russian Federation complies with international requirements and reflects national specifics in the compilation of external debt indicators.

The table identifies the following institutional sectors as its main classification groups: general government, the central bank and banks, and other sectors.

Debt liabilities to direct investors and direct investment enterprises of the central bank and banks sector and of other sectors are included in the respective classification groups.

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

Individual Indicators Highlights

The descriptions of the individual indicators 'General government', 'Central bank and banks', and 'Other sectors' broadly correspond to those given in the notes to Table 1.4.

General government. This category includes external liabilities of the federal government incurred since 1992 (new Russian debt), liabilities incurred before 1992 and assumed by the Russian Federation (debt of the former USSR), and liabilities of regional governments to non-residents under loans received and debt securities issued.

New Russian debt includes funds borrowed from international financial organisations and foreign governments, as well as liabilities to non-residents under all sovereign Eurobond issues placed by the Russian Government.

Debt securities issued by the general government sector and held by non-residents are presented at nominal value.

Central bank and banks. This category covers external debt liabilities of the Bank of Russia, credit institutions (excluding non-bank credit institutions, which are included in 'Other sectors'), and the State Development Corporation VEB.RF (in respect of its commercial activities) to non-residents.

Other sectors. This category contains information on external funds borrowed by financial corporations other than banks, and on liabilities of non-financial corporations, households, and non-profit institutions serving households.

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

General Provisions

The definition and basic characteristics of external debt (methodological principles, information sources and information on data dissemination) set out in the notes to Table 1.4 also apply to this table.

The table identifies the following sectors as its main classification groups: general government, the central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises), and other sectors (excluding debt liabilities to direct investors and to direct investment enterprises). Debt

liabilities to direct investors and direct investment enterprises across banks and other sectors are categorised separately.

External debt is further broken down into liabilities denominated in foreign and domestic currencies. These data are further 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

The descriptions of the individual indicators 'General government', 'Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises)', 'Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)', and 'Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises' broadly correspond to those given in the notes 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 at the reporting date is the outstanding amount of actual, non-contingent liabilities of residents of the Russian Federation to non-residents; the principal and (or) interest on this amount is to be paid in the future.

Information on an economy's external debt is important for analysing its resilience to external influence.

The methodological and conceptual basis for external debt statistics is the joint publication of international organisations External Debt Statistics: Guide for Compilers and Users (2013) and the sixth edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6, 2009).

The key feature of debt is the debtor's obligation to pay the interest and (or) principal; therefore, external debt excludes guarantees, undrawn credit lines and other contingent liabilities, derivatives, and equity instruments.

External debt data under the international methodology cover the liabilities of all sectors of the Russian economy to non-residents, irrespective of the currency in which the liabilities are denominated.

The table identifies the following sectors as its main classification groups:

— general government;
— the central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises);
— other sectors (excluding debt liabilities to direct investors and to direct investment enterprises).

Debt liabilities to direct investors and direct investment enterprises across banks and other sectors are categorised separately.

External debt is further broken down into short-term liabilities (with an original maturity of one year or less) and long-term liabilities (with an original maturity of more than one year). These data are further classified by type of debt instrument into debt securities, loans, currency and deposits, and other debt liabilities.

Information sources include official statistics and administrative data from the Russian Ministry of Finance, the FCS of Russia, the Federal Treasury, and other ministries and agencies; statements of credit institutions, non-bank financial institutions and depositories; primary statistical data of non-financial corporations; information from international financial organisations; and the Bank of Russia's own data.

External debt data for previous reporting dates are subject to revision, mainly due to changes in reporting data, the emergence of new information sources, improvements in the methodology and (or) methods for calculating individual indicators, the replacement of estimates with reporting data, the reclassification of instruments (indicators), changes in transactions, as well as exchange rate and other price changes affecting positions. A list of the main updates to external debt data for previous periods is posted quarterly on the Bank of Russia website in the section 'Statistics. Macroeconomic Statistics. External Sector Statistics. External Debt'.

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

Methodological notes on the compilation of external debt indicators are available on the Bank of Russia website in the section 'Statistics. IMF Special Data Dissemination Standard (SDDS). Metadata'.

Individual Indicators Highlights

General government. This category includes external liabilities of the federal government (new Russian debt and debt of the former USSR), and liabilities of regional governments to non-residents on loans received and debt securities issued.

New Russian debt includes funds borrowed from international financial organisations and foreign governments, as well as liabilities to non-residents on all sovereign Eurobond issues placed by the Russian Government.

Debt securities. This indicator contains data on liabilities to non-residents on securities issued by the Russian Ministry of Finance and regional governments and denominated in foreign currencies and roubles. Debt securities issued by general government are presented at nominal value.

Loans, currency and deposits include data on liabilities on loans received from non-residents by the Russian Government, regional governments, and the Government of the former USSR.

Other debt liabilities include liabilities arising from current transactions of the Russian Ministry of Finance.

Central bank and banks (excluding debt liabilities to direct investors and to direct investment enterprises). This category covers external debt liabilities of the Bank of Russia, credit institutions (excluding non-bank credit institutions, which are included in 'Other sectors'), and the State Development Corporation VEB.RF (in respect of its commercial activities) to non-residents.

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

Loans, currency and deposits. This indicator includes the Bank of Russia's liabilities to non-residents under repurchase agreements involving securities transferred without derecognition (repos), the Bank of Russia's liabilities to non-residents on current accounts, and the Bank of Russia's estimate of the amount of Russian rouble banknotes and coins accumulated by non-residents; banks' liabilities to non-residents on current accounts and short-term and long-term deposits, and other funds borrowed from non-residents.

Other debt liabilities represent the Bank of Russia's liabilities arising from allocations of SDRs issued by the IMF. Other debt liabilities of banks include accounts payable to non-residents, including dividends on ordinary and preferred shares that have been declared but have not been paid.

Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises). This category contains information on external funds borrowed by other financial corporations (excluding banks) and on liabilities of non-financial corporations, households, and non-profit institutions serving households.

Debt securities represent liabilities to non-residents on debt securities issued by non-financial corporations and other financial corporations (excluding banks). Securities are recorded at fair value. They include bonds, bills of exchange and promissory notes, and other debt securities held by non-residents.

Loans and deposits include liabilities on loans received from non-residents, including repos, non-residents' current accounts with non-bank credit institutions, and financial leases.

Other debt liabilities cover dividends declared but not yet paid to non-residents on ordinary and preferred shares classified as portfolio investment, liabilities of insurance companies, liabilities arising from the assignment of claims by residents to non-residents, and trade credits and accounts payable to non-residents in connection with the supply of goods and provision of services.

Debt liabilities to direct investors and to direct investment enterprises. Data are broken down into banks and other sectors. This category includes debt liabilities to non-residents in a direct investment relationship with banks, financial corporations, and non-financial corporations, as well as declared dividends payable to foreign direct investors.

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

General Provisions

The 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 or gold bullion held as reserve assets, and the value of liabilities of Russian residents to non-residents. The international investment position of the Russian Federation reflects changes during the reporting period as a result of financial transactions, valuation changes (revaluation), and other changes. The difference between external financial assets and liabilities is the net international 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).

The information presented in the international investment position is important for analyzing the economic situation of the Russian Federation.

The international investment position is compiled and published quarterly. The methodological basis for compiling the indicators in the table is the sixth edition of the IMF's Balance of Payments and International Investment Position Manual (BPM6, 2009).

Information sources include official statistics and administrative data from the Russian Ministry of Finance, the FCS of Russia, the Federal Treasury of the Russian Federation, other ministries and agencies, and international financial organizations; statements of credit institutions, non-bank financial institutions, and depositories; primary statistical data of non-financial corporations; data from partner countries; and the Bank of Russia's own data and estimation system.

International investment position data for previous periods are subject to revision, mainly due to changes in reporting data; the emergence of new information sources; improvements in the methodology and (or) methods for calculating individual indicators; the reclassification of instruments (indicators); changes in transactions; and exchange rate and other price changes affecting positions.

Statistics on the international investment position of the Russian Federation are available on the Bank of Russia website.

Individual Indicators Highlights

The main classification groups in the international investment position are financial assets and liabilities of residents of the Russian Federation vis-à-vis non-residents.

Assets and liabilities are further broken down as follows:

- by functional category: direct investment, portfolio investment, financial derivatives, other investment, and reserve assets;
- by financial instrument: equity and investment fund units/shares, debt instruments, debt securities, loans, currency and deposits, other equity, other accounts receivable/payable, and special drawing rights.

The international investment position contains data on the value of external assets and liabilities of Russian residents as at the reporting date.

Special Valuation Cases

External assets and liabilities are primarily marked to market.

Outstanding amounts of debt securities, including securities issued by the general government sector, are valued taking into account the accrued coupon interest.

Data on outstanding amounts of loans, including trade credits, are recorded at amortised cost.

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

Methodological notes on the compilation of international investment position indicators are available on the Bank of Russia website in the section 'Statistics. IMF Special Data Dissemination Standard (SDDS). Metadata'.

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

[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).

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 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 at-

tracted 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

[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'.

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, 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 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.[3]

Individual Indicators Highlights

Currency consists of notes and coins issued by central banks. Currency may only be the liability of the subsector 'Central bank' (domestic currency) and the Rest of the world (foreign currencies). Foreign exchange operations by households include buying/selling from residents and non-residents.

Transferable deposits comprise the balances of the households' sector funds in settlement, current and other demand accounts (including bankcard accounts) are opened in current banks nominated in rubles.

Other deposits include the balances of the households' sector funds in operating credit institutions in time deposit accounts and other funds nominated in rubles held for a fixed term, all types of foreign currency deposits, precious metal accounts also accrued interest on deposit transactions, deposits and amounts on credit institutions' accounts which cannot be used during a certain period according, including deposits of banks with revoked licenses.

Deposits with non-resident banks comprise the households sector's balances of funds in settlement, current and other demand accounts (including bankcard accounts) in time deposit accounts in foreign currency opened with non-resident banks.

Broker accounts of households comprise unspent balance of funds, owned by Household sector, in the broker account of professional securities market participants (both credit intuitions and non-bank financial institutions). Broker accounts are intended to keep the record of transactions on securities market made by broker under the brokerage contract.

Debt securities comprise bonds, bills, savings certificates, certificates of deposit, depository receipts for bonds and other debt securities. Debt securities give their holders the right to receive contractually determined payments on a specified date. Transactions in debt securities include issuance, redemption, purchase and sale.

Loans are financial assets that are created when funds are directly provided to the borrower by the lender and are certified by

[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.
[3] 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.

non-negotiable documents. This category covers all loans including overdraft facilities, except receivables/payables. Loans in financial liabilities of the households sector include, among other things, loans and financial claims, in particular mortgage loans, car loans, consumer loans, other loans, accrued interest mortgage loans purchased by mortgage agents and accounted for repayment and consumer loans purchased by specialized financial institutions. Loans received from microfinancial organizations and other entities.

Equity and investment fund shares consist of listed and unlisted shares, depository receipts on shares, investment funds shares and units, and other equity. Other equity includes equity that is not in the form of securities and investment in foreign real estate.

Insurance, pension and standardized guarantee schemes constitute life and non-life insurance reserves, as well as pension entitlements and entitlements to non-pension benefits.

Other accounts receivables/payable include debt related to purchase and sale of securities, dividend payments, rent, wages, tax payments and payments for utility services, as well as other debt.

Escrow accounts of households consist of currency in individuals' accounts, opening for accounting operations under equity construction agreements or transactions for selling and purchasing real estate in accordance with the law of the Russian Federation.

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 2027).

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…n — amount of deposit as included in an agreement;
P1…n — nominal annual deposit interest rate as included in an agreement.

The values of weighted average interest rates 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).