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Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS IMF)

		Release date in March – June 2020 (the period (or date) to which data to be released relate is shown in parentheses)			
		March	April	May	June
Financial sector					
1.	Depository Corporations Survey, end of period ¹	31.03.2020 (02.2020)	30.04.2020 (03.2020)	29.05.2020 (04.2020)	30.06.2020 (05.2020)
2.	Central Bank Survey, end of period ¹	13.03.2020 (02.2020)	14.04.2020 (03.2020)	14.05.2020 (04.2020)	11.06.2020 (05.2020)
3.	Interest rates				
	3.1. Bank of Russia Key rate	the next working day after being fixed by the Board of Directors of the Bank of Russia			
	3.2. Government security rates	the next working day			
	3.3. Money market rates	the next working day			
4.	Financial soundness indicators for deposit takers	31.03.2020 (Q4 2019)			30.06.2020 (Q1 2020)
5.	Main stock market indicators	12.03.2020 (02.2020)	13.04.2020 (03.2020)	14.05.2020 (04.2020)	11.06.2020 (05.2020)
External sector					
6.	Balance of Payments, for the reporting quarter, year	31.03.2020 (Q4 2019)			30.06.2020 (Q1 2020)
7.	International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8.	International Reserves: Official reserve assets (monthly), end of period	06.03.2020 (02.2020)	07.04.2020 (03.2020)	13.05.2020 (04.2020)	19.06.2020 (05.2020)
9.	Template on international reserves and foreign currency liquidity, end of period	20.03.2020 (02.2020)	20.04.2020 (03.2020)	20.05.2020 (04.2020)	19.06.2020 (05.2020)
10.	Merchandise trade, for the reporting month (per balance of payments methodology)	13.03.2020 (01.2020)	10.04.2020 (02.2020)	15.05.2020 (03.2020)	11.06.2020 (04.2020)
11.	International investment position, for the reporting quarter, year	31.03.2020 (Q4 2019)			30.06.2020 (Q1 2020)
12.	External Debt, end of period	31.03.2020 (Q4 2019)			30.06.2020 (Q1 2020)
13.	Exchange Rates	every working day			

¹ Preliminary data publication date.

The Central Bank of the Russian Federation disseminates data on the above-mentioned categories on the Bank of Russia's website – subsection IMF Special data dissemination standard (SDDS IMF) of section Statistics.

CONTENTS

Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS).....	1
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1. MAIN MACROECONOMIC AND MONETARY INDICATORS

1.1. Balance of Payments of the Russian Federation*.....	7
1.2. Direct Investment of the Russian Federation	13
1.3. Financial Transactions of Private Sector (Based on the Balance of Payments Flows Data)	15
1.4. External Debt of the Russian Federation*.....	16
1.5. External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity*	18
1.6. External Debt of the Russian Federation by Maturity and Financial Instruments*	20
1.7. International Investment Position of the Russian Federation. Main Components*.....	22
1.8. International Investment Position of the Russian Federation in the Third Quarter of 2019*	24
1.9. International Investment Position of the Banking Sector of the Russian Federation.....	32
1.10. Merchandise Trade of the Russian Federation (per Balance of Payments Methodology)*.....	35
1.11. International Reserves of the Russian Federation*.....	36
1.12. International Reserves and Foreign Currency Liquidity – Russia*.....	37
1.13. International Reserves Adequacy (International Reserves in Months of Import).....	41
1.14. Central Bank Survey*.....	42
1.15. Credit Institutions Survey	46
1.16. Banking System Survey*.....	52
1.17. Money Supply (National Definition)	58
1.18. Monetary Base (Broad Definition).....	60
1.19. Other Financial Institutions Survey (by selected number of financial intermediaries).....	62
1.20. Financial Sector Survey (by selected number of financial intermediaries).....	63

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

2.1. The Bank of Russia Balance Sheet	64
2.2. The Bank of Russia Key Rate*.....	65
2.3. Required Reserves Ratios	66
2.4. The Required Reserves Averaging Ratio set by the Bank of Russia	67
2.5. Scaling Factor Which is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions – Residents for Issued Securities	67
2.6. Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia	68
2.7. Fixed-term Rates on the Bank of Russia Deposit Operations.....	69
2.8. Fixed-term Rates on the Bank of Russia Lombard Loans.....	70
2.9. Interest Rates on the Bank of Russia Loans Secured by Assets and Guarantees (Operations of Constant Action).....	71
2.10. Main Indicators of the Bank of Russia Intraday and Overnight Loans	72
2.11. Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation.....	73
2.12. Interest Rates on Specialized Refinancing Tools of the Bank of Russia.....	76
2.13. Weighted Average Interest Rates on the Bank of Russia Deposit Operations.....	77
2.14. Main Characteristics of the Bank of Russia Deposit Operations.....	78
2.15. Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions).....	79
2.16. REPO Aggregates.....	80

3. FINANCIAL MARKETS

3.1. Interbank Money Market	
3.1.1. Monthly Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)	81
3.1.2. Monthly Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)	82
3.1.3. Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)*.....	83
3.1.4. Weighted Average Actual Rates on Moscow Banks' Credits in US Dollars (MIACR USD)*.....	84
3.1.5. Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations.....	85
3.1.6. Average Daily Interbank Lending (Deposits) Turnover and REPO Operations by Maturity	86

3.2.	Exchange Rates and Reference Prices of Precious Metals	
3.2.1.	Official Exchange Rate of US Dollar Against Ruble*	87
3.2.2.	Official Exchange Rate of Euro Against Ruble*	89
3.2.3.	Official Exchange Rate: Rubles per US Dollar (as of end of month)	91
3.2.4.	Monthly Average Official Rates: Rubles per US Dollar	92
3.2.5.	Reference Prices of Refined Precious Metals	93
3.3.	Exchange Market	
3.3.1.	Trades at the Unified Trading Session of Moscow Exchange	94
3.3.2.	Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation	95
3.3.3.	Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation	96
3.3.4.	Foreign Cash Flow Through Authorized Banks Across Russia	97
3.3.5.	Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks	98
3.3.6.	Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks	99
3.4.	Stock Exchange Trade by Types of Securities and Financial Derivatives	100
3.5.	Main Stock Market Indicators*	101

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1.	General Description	
4.1.1.	Number and Structure of Credit Institutions	102
4.1.2.	Data on provisional administrations assigned to credit institutions whose banking licences have been revoked	104
4.1.3.	Number of Credit Institutions with Nonresidents Equity	105
4.1.4.	Credit Institutions Grouped by the Share of Nonresidents Equity	106
4.1.5.	Selected Performance Indicators of Credit Institutions (Credit Institutions Ranked by Size of Assets)	107
4.1.6.	Financial Performance of Credit Institutions	108
4.1.7.	Distribution of the Credit Institutions by Own Funds (Capital)	109
4.1.8.	Number of Non-Credit Financial Institutions and Self-Regulating Organizations	111
4.1.9.	Data on provisional administrations assigned to non-bank financial institutions whose licences have been revoked (cancelled)	112
4.2.	Borrowings	
4.2.1.	Deposits of Individuals Accepted by Credit Institutions	113
4.2.2.	Funds of Legal Entities Accepted by Credit Institutions	114
4.2.3.	Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Rubles	116
4.2.4.	Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in US Dollars and Euros	117
4.2.5.	Savings (Deposit) Certificates, Bonds and Banking Bills Issued by Credit Institutions	118
4.3.	Lending	
4.3.1.	Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions	120
4.3.2.	Outstanding Amounts of Loans and Other Funds Granted to Nonfinancial Organisation and Individuals by Credit Institutions	122
4.3.3.	Weighted Average Interest Rates on Loans to Individuals in Rubles	123
4.3.4.	Weighted Average Interest Rates on Loans to Individuals in US Dollars	124
4.3.5.	Weighted Average Interest Rates on Loans to Individuals in Euros	125
4.3.6.	Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles	126
4.3.7.	Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars	127
4.3.8.	Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros	128
4.3.9.	Loans Extended to Small, Medium-Sized Businesses	129
4.3.10.	Housing Loans Granted to Resident Individuals	130
4.3.11.	Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon	132
4.3.12.	Mortgage Loans Granted to Resident Individuals Against the Pledge of Claims Under Share Construction Participation Agreements	134
4.3.13.	Investment Portfolio and Authorised Capital Participation of Credit Institutions	136
4.4.	Credit Institutions' Claims and Liabilities on Financial Derivatives	139
4.5.	Main Indicators of Subjects of Collective Investment and Insurance Business Performance	
4.5.1.	Main Indicators of Private Pension Funds' Performance	143
4.5.2.	Private Pension Funds' Pension Reserves Generation	143
4.5.3.	Private Pension Funds' Pension Accruals Flows	144
4.5.4.	Main Indicators of Unit Investment Funds' Performance	146
4.5.5.	Insurers' Premiums and Payoffs by Types of Insurance	148

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

5.1. Payments Effected by the Payment System of Russia.....	150
5.2. Payments Effected through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies.....	151
5.3. Selected Indicators on Bank Card Transactions.....	152
5.4. Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments	154
5.5. Funds transfers carried out through the BRPS, by payment systems/transfer services	155

6. REGIONAL SECTION

6.1. Direct Investment of the Russian Federation	
6.1.1. Outward Direct Investment of the Russian Federation by Region of Resident's Registration	157
6.1.2. Inward Direct Investment in the Russian Federation by Region of Resident's Registration.....	165
6.2. Institutional Characteristics	
6.2.1. Number of operating credit institutions, separate and internal structural units of operating credit institutions (branches).....	173
6.2.2. Number of Credit Institutions with Nonresidents Equity.....	177
6.2.3. Concentration of Assets of Credit Institutions	178
6.2.4. Financial Performance of Credit Institutions	179
6.2.5. Credit Institutions Grouped by the Share of Nonresidents Equity	182
6.2.6. Number and Volume of Issues (Additional Issues) of Russian Currency-Denominated Issue-Grade Securities of Russian Issuers (Including Credit Institutions)	183
6.2.7. Number and Volume of Issues (Additional Issues) of Foreign Currency-Denominated Bonds of Russian Issuers (Including Bonds of Credit Institutions)	186
6.3. Borrowings	
6.3.1. Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals	188
6.3.2. Funds of Individual Entrepreneurs	192
6.3.3. Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions.....	194
6.4. Funds Allocations	
6.4.1. Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	196
6.4.2. Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	200
6.4.3. Outstanding Amount of Loans on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	204
6.4.4. 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	208
6.4.5. Overdue Loans on Ruble-Denominated Loans to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use.....	212
6.4.6. Overdue Loans on Foreign Currency-Denominated Loans in Precious Metals to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use	216
6.4.7. Loans Extended to Small, Medium-Sized Businesses	220
6.4.8. Outstanding Amount of Loans Granted to Resident Individuals	224
6.4.9. Selected Indicators of Loans in Rubles Granted to Resident Individuals	228
6.4.10. Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals	236
6.5. Foreign Cash Operations	
6.5.1. Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)	240
6.5.2. Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies).....	242
6.5.3. The Volume of Foreign Cash Accepted from Individuals for Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies).....	244
6.5.4. The Volume of Foreign Cash Dispensed to Individuals as Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies).....	246
6.5.5. The Volume of Foreign Cash Accepted to Deposit into Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies).....	248
6.5.6. The Volume of Foreign Cash Dispensed from Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies).....	250

6.6. Data on the Activity of Insurers and Private Pension Funds	
6.6.1. Insurers' Premiums and Payoffs.....	252
6.6.2. Private Pension Funds' Performance	254
7. SUMMARY METHODOLOGY	257

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

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

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

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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Balance of Payments of the Russian Federation (Analytical Presentation)

(millions of US dollars)

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
CURRENT ACCOUNT	50,384	67,452	97,274	71,282	33,428	57,513	67,777	24,469	32,430	113,455
Goods	113,231	146,995	196,854	191,663	180,566	188,931	148,398	90,215	114,719	194,429
Exports	297,155	392,674	515,409	527,434	521,835	496,806	341,419	281,709	353,102	443,130
Oil	100,593	135,799	181,812	180,930	173,668	153,896	89,588	73,713	93,377	129,201
Oil products	48,145	70,471	95,710	103,624	109,414	115,810	67,454	46,191	58,247	78,206
Natural gas	41,971	47,739	64,290	62,253	65,972	54,685	41,779	31,190	38,661	49,148
Liquefied natural gas ¹	—	—	—	—	—	—	4,546	2,900	3,174	5,286
Other	106,445	138,665	173,597	180,627	172,781	172,415	138,052	127,716	159,644	181,289
Imports	183,924	245,680	318,555	335,771	341,269	307,875	193,021	191,494	238,384	248,701
Services	-17,600	-26,120	-33,456	-46,587	-58,259	-55,278	-37,152	-23,959	-31,233	-29,939
Exports	45,797	49,159	58,039	62,340	70,123	65,744	51,616	50,644	57,631	64,626
Transport	12,365	14,872	17,350	19,161	20,747	20,542	16,640	17,144	19,859	22,144
Travel	9,366	8,830	11,328	10,759	11,988	11,759	8,420	7,787	8,945	11,486
Other services	24,065	25,457	29,361	32,421	37,387	33,443	26,556	25,713	28,828	30,995
Imports	63,397	75,279	91,495	108,927	128,382	121,022	88,768	74,602	88,864	94,564
Transport	9,344	11,901	15,415	16,443	17,505	15,420	12,074	11,838	14,492	15,298
Travel	21,019	26,693	32,902	42,798	53,453	50,428	34,932	23,952	31,058	34,271
Other services	33,034	36,685	43,178	49,686	57,425	55,175	41,762	38,812	43,314	44,995
Compensation of employees	-8,868	-8,512	-9,522	-11,831	-13,170	-10,074	-5,104	-1,813	-2,278	-3,027
Investment income	-30,976	-38,740	-51,031	-56,838	-66,516	-58,018	-32,662	-33,744	-39,845	-38,550
Receivable	29,943	34,260	38,625	42,801	37,738	42,837	33,652	36,749	42,381	48,607
Payable	60,919	73,001	89,656	99,639	104,254	100,856	66,314	70,493	82,225	87,158
General government	-451	-904	-925	-1,435	-2,681	-1,925	-820	-1,243	-2,318	-2,531
Receivable	1,273	1,008	1,067	1,140	964	974	1,097	960	930	852
Payable	1,725	1,912	1,992	2,575	3,645	2,899	1,917	2,203	3,249	3,383
Local government (payable)	91	158	157	59	56	39	32	38	23	20

Table 1.1 (cont)
(millions of US dollars)

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Central bank	6,887	4,645	4,186	2,722	1,875	1,384	952	1,009	1,901	3,421
<i>Receivable</i>	6,894	4,670	4,222	2,732	1,882	1,392	957	1,021	2,001	3,525
<i>Payable</i>	8	25	36	10	7	9	5	12	100	104
Banks	-5,677	-2,815	-2,271	-3,291	-7,326	-3,879	1,580	3,408	883	-1,093
<i>Receivable</i>	7,438	7,273	9,467	11,265	11,187	13,117	10,240	11,903	10,138	8,869
<i>Payable</i>	13,115	10,088	11,738	14,555	18,513	16,995	8,661	8,495	9,255	9,962
Other sectors	-31,643	-39,509	-51,864	-54,775	-58,327	-53,560	-34,340	-36,879	-40,287	-38,328
<i>Receivable</i>	14,338	21,310	23,868	27,664	23,705	27,354	21,359	22,865	29,311	35,361
<i>Payable</i>	45,981	60,818	75,732	82,439	82,032	80,914	55,699	59,745	69,599	73,689
Rent	104	148	153	1,008	81	130	17	60	70	79
Secondary income	-5,507	-6,318	-5,725	-6,133	-9,274	-8,178	-5,720	-6,291	-9,003	-9,537
CAPITAL ACCOUNT	-12,466	-41	130	-5,218	-395	-42,005	-309	-764	-192	-1,106
Net lending (+) / net borrowing (-) (Balance from current and capital accounts)	37,917	67,411	97,404	66,065	33,033	15,508	67,468	23,705	32,237	112,349
Net lending (+) / net borrowing (-) (Balance from financial account, excluding reserve assets)	28,142	21,527	76,121	25,677	46,212	130,993	68,624	10,061	12,166	76,517
NET INCURRENCE OF LIABILITIES ("+" – increase, "-" – decrease)	6,597	44,928	67,499	92,435	124,389	-49,686	-72,160	-5,378	2,695	-36,669
Federal government	1,993	3,779	2,125	16,021	9,498	-9,393	-7,723	4,867	15,127	-5,542
Portfolio investment	3,842	4,941	3,302	17,095	10,106	-8,738	-6,915	5,194	15,526	-5,311
Issue	0	5,104	3,011	6,640	6,503	0	0	2,647	2,610	1,812
Redemption	-2,663	-2,878	-3,818	-3,676	-4,780	-4,400	-2,586	-2,644	-3,921	-4,695
Interest reinvestment	1,503	1,754	1,883	2,489	3,586	2,861	1,880	2,178	3,224	3,358
Secondary market	5,002	961	2,226	11,643	4,797	-7,198	-6,209	3,013	13,613	-5,786
Loans	-1,853	-1,160	-1,208	-1,024	-677	-673	-789	-333	-341	-243
Other liabilities	4	-3	30	-50	70	18	-20	6	-58	12
Local government	446	529	-1,094	-231	-150	-62	57	-377	-3	-31
Central bank	11,978	-2,350	-324	3,608	440	-2,713	2,007	387	1,265	-1,951

Table 1.1 (cont)
(millions of US dollars)

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Banks	-42,145	17,593	7,843	33,278	20,426	-37,456	-59,986	-27,148	-27,661	-24,953
Direct investment	6,678	5,164	5,081	7,786	9,158	4,394	589	1,608	1,470	2,878
Loans and deposits	-36,950	19,526	20,464	29,215	17,167	-20,881	-32,252	-16,371	-13,841	-13,659
Other liabilities	-11,872	-7,097	-17,702	-3,723	-5,900	-20,969	-28,322	-12,384	-15,290	-14,173
Other sectors	34,326	25,378	58,950	39,759	94,176	-62	-6,514	16,892	13,967	-4,192
Direct investment	29,906	38,004	50,003	42,801	60,061	17,637	6,264	30,931	27,088	5,907
Portfolio investment	2,680	-4,937	-6,226	-8,128	-11,093	-12,296	-4,686	23	-4,564	-681
Loans	1,555	-6,395	16,068	6,652	44,657	-5,777	-6,615	-13,590	-8,542	-10,756
Other liabilities	186	-1,293	-895	-1,566	551	374	-1,478	-472	-15	1,339
NET ACQUISITION OF FINANCIAL ASSETS, EXCLUDING RESERVE ASSETS ("+" – INCREASE, "-" – DECREASE)	34,739	66,455	143,620	118,111	170,602	81,307	-3,536	4,683	14,861	39,848
General government	-10,329	915	2,468	-418	4,188	-39,373	2,152	931	3,074	1,424
Loans	-9,152	-6	750	-255	337	-34,522	969	-3	2,252	1,060
Other assets	-1,178	921	1,718	-163	3,851	-4,851	1,183	935	822	364
Central bank	-57	30	7	46	-634	-529	410	-73	14	14
Banks	-9,762	-5,212	35,350	25,349	37,683	48,543	-25,814	-28,294	-4,356	7,641
Direct investment	1,113	1,014	884	6,244	1,288	1,882	1,732	2,203	873	1,756
Loans and deposits	-8,666	5,541	38,106	19,404	25,586	-10,929	-12,444	-30,081	-10,196	-101
Other assets	-2,209	-11,768	-3,640	-298	10,809	57,590	-15,102	-416	4,968	5,986
Other sectors	54,887	70,722	105,795	93,134	129,364	72,665	19,716	32,119	16,130	30,769
Direct investment	42,135	50,966	65,904	42,546	85,210	55,200	20,351	20,112	35,884	29,621
Portfolio investment	1,833	-108	4,355	1,786	2,153	5,553	2,973	3,570	5,100	1,397
Cash foreign currency	-4,863	-7,490	-7,596	-9,210	-10,055	-8,612	-13,832	-4,665	-6,038	-7,114
Trade credit and advances	-4,746	797	3,235	7,946	7,646	6,363	2,487	-4,593	-6,153	-5,613
Indebtedness on supplies of goods according to intergovernmental agreements	1,829	887	1,652	1,928	1,070	-1,315	461	989	-1,425	2,201
Non-classified transactions	24,559	25,904	33,263	38,816	26,504	8,607	1,531	541	204	152
Other assets	-5,859	-235	4,983	9,321	16,837	6,870	5,745	16,165	-11,443	10,125
Net errors and omissions	-6,399	-9,133	-8,652	-10,371	-8,898	7,938	2,859	-5,400	2,565	2,370
Change in reserve assets ("+" – increase, "-" – decrease)	3,377	36,751	12,630	30,017	-22,077	-107,547	1,704	8,244	22,636	38,202

Table 1.1 (cont)
(millions of US dollars)

	2017				2018				2019		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
CURRENT ACCOUNT	21,142	1,571	-3,324	13,040	29,842	17,869	27,371	38,374	33,839	9,877	10,581
Goods	34,476	25,075	20,593	34,575	44,084	45,367	47,754	57,224	46,955	39,500	37,572
Exports	82,572	83,794	84,441	102,296	101,529	108,775	110,438	122,388	102,609	101,457	102,894
Oil	23,265	22,666	22,364	25,082	28,281	32,142	33,809	34,969	29,616	30,052	31,215
Oil products	15,936	14,875	13,371	14,065	19,259	19,050	20,469	19,428	17,636	16,465	15,832
Natural gas	10,107	8,351	8,409	11,794	12,710	10,992	11,654	13,792	14,065	9,066	7,958
Liquefied natural gas ¹	544	818	939	873	1,301	1,337	1,521	1,126	1,949	2,540	1,763
Other	32,720	37,084	39,358	50,482	39,978	45,254	42,985	53,071	39,342	43,333	46,127
Imports	48,096	58,720	63,847	67,721	57,446	63,408	62,684	65,164	55,654	61,956	65,322
Services	-5,260	-7,654	-9,876	-8,443	-6,588	-7,675	-8,752	-6,923	-5,744	-9,142	-11,338
Exports	12,278	14,731	15,268	15,355	13,942	16,664	17,367	16,654	14,223	15,688	17,279
Transport	4,231	5,083	5,276	5,269	4,757	5,762	5,847	5,778	5,288	5,160	6,132
Travel	1,622	2,313	3,126	1,884	2,008	3,230	4,163	2,085	1,928	2,942	3,874
Other services	6,425	7,334	6,866	8,202	7,177	7,672	7,356	8,790	7,008	7,585	7,272
Imports	17,538	22,384	25,144	23,797	20,529	24,339	26,119	23,577	19,967	24,829	28,616
Transport	2,961	3,669	3,882	3,979	3,412	3,967	3,922	3,997	3,363	3,939	4,168
Travel	5,338	8,127	10,528	7,065	6,817	9,407	11,382	6,665	6,511	9,463	12,383
Other services	9,238	10,589	10,734	12,753	10,300	10,965	10,815	12,916	10,094	11,428	12,065
Compensation of employees	-588	-578	-455	-657	-697	-518	-814	-998	-534	-487	-1,020
Investment income	-5,449	-13,509	-10,879	-10,008	-4,380	-17,753	-8,397	-8,020	-4,115	-18,952	-12,840
Receivable	9,723	9,292	10,730	12,637	12,843	9,663	14,134	11,968	11,444	12,677	12,513
Payable	15,172	22,801	21,609	22,644	17,223	27,416	22,531	19,988	15,559	31,629	25,352
General government	-392	-632	-525	-770	-679	-786	-560	-506	-417	-633	-656
Receivable	299	155	309	168	289	101	225	237	342	317	391
Payable	691	786	834	938	968	887	785	743	759	950	1,046
Local government (payable)	6	6	6	6	6	5	5	4	4	4	4

Table 1.1 (cont)
(millions of US dollars)

	2017				2018				2019		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Central bank	316	425	514	646	828	819	843	931	923	895	900
<i>Receivable</i>	327	446	547	681	865	844	862	954	952	923	923
<i>Payable</i>	11	21	33	35	37	24	20	23	29	28	23
Banks	934	-695	102	542	299	-2,058	78	589	916	-2,373	555
<i>Receivable</i>	2,629	2,654	2,316	2,539	2,398	2,043	2,078	2,350	2,453	2,266	2,199
<i>Payable</i>	1,695	3,349	2,214	1,997	2,099	4,101	2,000	1,762	1,536	4,639	1,644
Other sectors	-6,301	-12,602	-10,964	-10,420	-4,823	-15,722	-8,753	-9,030	-5,534	-16,837	-13,635
<i>Receivable</i>	6,468	6,037	7,558	9,248	9,290	6,676	10,968	8,427	7,698	9,170	9,000
<i>Payable</i>	12,770	18,639	18,522	19,668	14,113	22,398	19,721	17,456	13,232	26,007	22,635
Rent	19	17	17	17	22	16	21	21	26	11	9
Secondary income	-2,056	-1,779	-2,723	-2,445	-2,599	-1,568	-2,440	-2,929	-2,748	-1,054	-1,803
CAPITAL ACCOUNT	43	-178	-58	1	-237	-201	-12	-657	20	-275	-90
Net lending (+) / net borrowing (-) (Balance from current and capital accounts)	21,185	1,393	-3,382	13,041	29,604	17,668	27,359	37,717	33,859	9,603	10,491
Net lending (+) / net borrowing (-) (Balance from financial account, excluding reserve assets)	10,815	-2,089	-10,605	14,045	12,372	9,268	24,123	30,755	12,628	-5,060	-7,238
NET INCURRENCE OF LIABILITIES (“+” – increase, “-” – decrease)	-1,537	6,071	6,320	-8,159	4,618	-15,423	-15,739	-10,124	11,590	13,423	-1,081
Federal government	4,406	2,305	7,148	1,268	4,044	-6,740	-2,039	-807	7,216	10,135	1,384
Portfolio investment	4,423	2,414	7,279	1,411	4,063	-6,645	-2,026	-702	7,224	10,235	1,404
Issue	0	2,610	0	0	954	0	0	858	2,676	0	0
Redemption	-856	-1,237	-869	-959	-1,839	-931	-1,176	-748	-1,200	-1,251	-929
Interest reinvestment	687	777	831	929	965	878	782	732	756	939	1,044
Secondary market	4,592	263	7,317	1,441	3,983	-6,592	-1,633	-1,544	4,992	10,547	1,289
Loans	-22	-101	-136	-83	-24	-100	-18	-102	-13	-97	-10
Other liabilities	5	-7	5	-61	5	5	5	-3	5	-3	-10
Local government	9	-20	10	-2	-1	-7	-6	-18	1	-6	-8
Central bank	1,636	2,532	3,979	-6,882	2,052	-3,099	-1,562	658	1,866	-3,050	155

Table 1.1 (end)
(millions of US dollars)

	2017				2018				2019		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Banks	-3,947	-11,704	-7,811	-4,199	-2,451	-9,582	-3,756	-9,164	-3,159	-6,662	-7,929
Direct investment	394	439	-248	886	1,443	322	1,114	-1	587	943	150
Loans and deposits	-1,051	-7,728	-3,739	-1,322	572	-8,258	-222	-5,751	-2,510	-5,838	-1,762
Other liabilities	-3,289	-4,416	-3,823	-3,762	-4,466	-1,646	-4,648	-3,413	-1,237	-1,768	-6,317
Other sectors	-3,641	12,958	2,994	1,656	974	4,005	-8,377	-793	5,667	13,006	5,317
Direct investment	4,887	12,576	8,333	1,293	6,348	2,036	-3,984	1,507	10,319	5,088	8,827
Portfolio investment	-5,127	-987	2,171	-621	1,014	-492	-638	-564	-444	35	-2,294
Loans	-1,895	-2,188	-5,508	1,048	-5,357	-2,026	-1,968	-1,405	-2,070	460	1,492
Other liabilities	-1,505	3,557	-2,003	-64	-1,030	4,487	-1,786	-331	-2,139	7,422	-2,709
NET ACQUISITION OF FINANCIAL ASSETS, EXCLUDING RESERVE ASSETS ("+" – INCREASE, "-" – DECREASE)	9,278	3,982	-4,285	5,887	16,989	-6,155	8,383	20,630	24,218	8,363	-8,319
General government	177	945	863	1,088	-453	1,240	-678	1,315	129	1,170	-1,952
Loans	317	10	1,049	876	-71	300	-459	1,291	462	291	-1,471
Other assets	-140	935	-186	212	-382	940	-219	24	-333	879	-482
Central bank	6	3	10	-5	13	-4	2	3	-18	7	3
Banks	13,646	-2,493	-16,291	782	307	-5,709	8,550	4,493	9,152	6,632	-5,825
Direct investment	376	170	422	-95	768	295	293	400	635	293	-2,709
Loans and deposits	13,524	-3,060	-18,433	-2,227	-143	-10,126	5,410	4,758	8,940	6,007	-3,359
Other assets	-253	397	1,720	3,103	-318	4,122	2,847	-665	-423	331	242
Other sectors	-4,551	5,527	11,132	4,022	17,122	-1,683	509	14,820	14,955	554	-545
Direct investment	7,467	7,455	9,193	11,770	12,630	4,564	967	11,460	9,056	4,448	5,090
Portfolio investment	1,615	1,071	1,849	565	360	-679	684	1,032	494	-249	288
Cash foreign currency	-917	-1,654	-2,204	-1,263	-1,327	-2,000	-2,403	-1,384	-1,255	-2,108	-2,725
Trade credit and advances	-1,723	-3,850	-309	-270	64	-3,996	-2,751	1,070	-2,868	81	1,179
Indebtedness on supplies of goods according to intergovernmental agreements	443	-129	167	-1,907	863	112	661	566	233	-10	228
Non-classified transactions	62	74	43	25	19	30	61	42	21	25	36
Other assets	-11,497	2,559	2,394	-4,899	4,513	288	3,289	2,035	9,275	-1,633	-4,641
Net errors and omissions	932	4,068	-709	-1,726	2,101	2,901	1,716	-4,348	-2,650	1,921	-1,798
Change in reserve assets ("+" – increase, "-" – decrease)	11,302	7,550	6,514	-2,730	19,333	11,301	4,953	2,614	18,582	16,585	15,930

1 Before 2015 liquefied natural gas export was recorded under other goods.

Table 1.2

Direct Investment of the Russian Federation (Based on the Balance of Payments, Flows Data)

Russian Federation Direct Investment Abroad (“+” denotes an increase in investment, “-” denotes a decrease in investment)

(millions of US dollars)

	General government – equity	Deposit-taking corporations, except central bank				Other sectors							Direct investment abroad (1+5+13)	
		equity	reinvestment of earnings	debt instruments	total (2+3+4)	equity			reinvestment of earnings	debt instruments				total (8+9+12)
						increase	decrease	net (6+7)		increase	decrease	net (10+11)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
2010	636	857	48	109	1,014	23,424	-4,026	19,398	14,001	36,701	-19,134	17,567	50,966	52,616
2011	63	321	220	344	884	31,108	-7,982	23,126	15,340	56,741	-29,303	27,438	65,904	66,851
2012	32	4,969	472	803	6,244	31,027	-4,843	26,184	15,086	47,569	-46,293	1,276	42,546	48,822
2013	9	1,187	196	-95	1,288	94,347	-16,044	78,303	11,220	52,696	-57,009	-4,313	85,210	86,507
2014	0	1,263	695	-75	1,882	34,693	-13,294	21,399	13,761	75,206	-55,166	20,040	55,200	57,082
2015	2	4,140	-1,820	-588	1,732	10,961	-6,665	4,296	7,722	77,869	-69,537	8,333	20,351	22,085
2016	0	1,335	371	497	2,203	11,098	-3,729	7,368	10,468	84,494	-82,219	2,275	20,112	22,314
2017	0	701	261	-90	873	30,517	-8,734	21,783	11,417	111,591	-108,907	2,684	35,884	36,757
2018	0	706	941	109	1,756	12,985	-2,856	10,129	12,994	113,608	-107,110	6,498	29,621	31,377
Q1 2017	0	145	150	80	376	9,537	-3,132	6,404	2,981	23,580	-25,499	-1,919	7,467	7,842
Q2 2017	0	-43	221	-8	170	2,027	-1,425	603	1,875	24,538	-19,562	4,976	7,455	7,624
Q3 2017	0	598	-38	-138	422	5,668	-2,697	2,972	3,848	21,642	-19,269	2,373	9,193	9,615
Q4 2017	0	1	-72	-23	-95	13,285	-1,480	11,805	2,713	41,831	-44,578	-2,747	11,770	11,676
Q1 2018	0	167	378	223	768	1,296	-207	1,089	5,834	31,459	-25,752	5,707	12,630	13,398
Q2 2018	0	236	69	-10	295	3,786	-260	3,525	1,666	29,803	-30,430	-627	4,564	4,859
Q3 2018	0	95	158	40	293	2,935	-757	2,179	1,556	26,854	-29,621	-2,767	967	1,260
Q4 2018	0	207	336	-143	400	4,968	-1,632	3,337	3,938	25,493	-21,307	4,186	11,460	11,860
Q1 2019	0	186	395	54	635	3,372	-1,198	2,174	4,463	17,896	-15,476	2,419	9,056	9,691
Q2 2019	0	67	207	18	293	3,422	-628	2,793	3,649	22,757	-24,752	-1,995	4,448	4,741
Q3 2019	0	-2,709	234	-234	-2,709	3,187	-479	2,708	3,471	26,478	-27,567	-1,089	5,090	2,381

Table 1.2 (end)

Direct Investment in the Russian Federation
 (“+” denotes an increase in investment, “-” denotes a decrease in liabilities)

(millions of US dollars)

	Deposit-taking corporations, except central bank				Other sectors							Direct investment in the Russian Federation (18+26)	
	equity	reinvestment of earnings	debt instruments	total (15+16+17)	equity			reinvestment of earnings	debt instruments				total (21+22+25)
					increase	decrease	net (19+20)		increase	decrease	net (23+24)		
2010	2,148	3,218	-202	5,164	29,270	-21,378	7,892	15,426	90,229	-75,543	14,686	38,004	43,168
2011	1,197	3,720	164	5,081	42,758	-32,070	10,688	17,552	165,621	-143,858	21,762	50,003	55,084
2012	834	5,538	1,415	7,786	34,663	-35,529	-866	18,005	97,449	-71,786	25,663	42,801	50,588
2013	-245	7,540	1,863	9,158	53,637	-42,723	10,914	14,149	109,014	-74,016	34,998	60,061	69,219
2014	417	6,249	-2,272	4,394	33,442	-32,438	1,004	15,428	84,174	-82,970	1,205	17,637	22,031
2015	-24	299	313	589	31,882	-32,326	-445	10,889	81,887	-86,067	-4,180	6,264	6,853
2016	239	1,543	-174	1,608	33,856	-15,617	18,238	15,695	81,881	-84,883	-3,002	30,931	32,539
2017	186	2,055	-772	1,470	22,035	-12,330	9,705	14,654	106,942	-104,214	2,728	27,088	28,557
2018	-85	2,912	50	2,878	15,681	-22,251	-6,570	13,655	104,440	-105,618	-1,178	5,907	8,785
Q1 2017	148	203	42	394	4,102	-1,330	2,772	6,070	20,059	-24,015	-3,956	4,887	5,280
Q2 2017	25	453	-39	439	5,587	-1,753	3,834	-157	32,190	-23,291	8,899	12,576	13,014
Q3 2017	-185	857	-921	-248	6,582	-3,268	3,314	4,580	26,238	-25,800	439	8,333	8,084
Q4 2017	198	542	146	886	5,764	-5,979	-215	4,161	28,455	-31,108	-2,653	1,293	2,178
Q1 2018	144	810	488	1,443	3,644	-1,979	1,665	6,764	26,117	-28,199	-2,082	6,348	7,791
Q2 2018	-122	527	-83	322	3,271	-3,297	-26	-1,121	26,452	-23,269	3,182	2,036	2,358
Q3 2018	-41	907	248	1,114	4,210	-8,307	-4,096	4,033	22,643	-26,564	-3,921	-3,984	-2,870
Q4 2018	-66	668	-603	-1	4,555	-8,668	-4,114	3,979	29,228	-27,586	1,642	1,507	1,506
Q1 2019	265	312	10	587	4,538	-4,012	526	5,646	25,829	-21,681	4,148	10,319	10,906
Q2 2019	139	766	37	943	4,949	-1,868	3,082	2,644	34,464	-35,101	-637	5,088	6,031
Q3 2019	124	702	-675	150	10,015	-8,972	1,043	3,893	39,055	-35,164	3,891	8,827	8,977

Table 1.3

Financial Transactions of Private Sector (Based on the Balance of Payments Flows Data)

(billions of US dollars)

	Financial transactions of private sector (net lending (+) / net borrowing (-)) (2+5)	Banks			Other sectors			
		Financial transactions (net lending (+) / net borrowing (-)) (3-4)	Net acquisition of financial assets	Net incurrence of liabilities	Financial transactions (net lending (+) / net borrowing (-)) (6-7-8)	Net acquisition of financial assets	Net incurrence of liabilities	«Net errors and omissions» of balance of payments
		1	2	3	4	5	6	7	8
2009	57.5	32.4	-9.8	-42.1	25.1	53.1	34.3	-6.4
2010	30.8	-22.8	-5.2	17.6	53.6	69.8	25.4	-9.1
2011	81.4	27.5	35.3	7.8	53.8	104.1	58.9	-8.7
2012	53.9	-7.9	25.3	33.3	61.8	91.2	39.8	-10.4
2013	60.3	17.3	37.7	20.4	43.0	128.3	94.2	-8.9
2014	152.1	86.0	48.5	-37.5	66.1	74.0	-0.1	7.9
2015	57.1	34.2	-25.8	-60.0	22.9	19.3	-6.5	2.9
2016	18.5	-1.1	-28.3	-27.1	19.6	31.1	16.9	-5.4
2017	24.3	23.3	-4.4	-27.7	1.0	17.6	14.0	2.6
2018	63.0	32.6	7.6	-25.0	30.4	28.6	-4.2	2.4
Q1 2017	15.3	17.6	13.6	-3.9	-2.3	-5.0	-3.6	0.9
Q2 2017	-2.2	9.2	-2.5	-11.7	-11.4	5.7	13.0	4.1
Q3 2017	0.2	-8.5	-16.3	-7.8	8.7	11.0	3.0	-0.7
Q4 2017	11.0	5.0	0.8	-4.2	6.0	5.9	1.7	-1.7
Q1 2018	15.9	2.8	0.3	-2.5	13.2	16.3	1.0	2.1
Q2 2018	-4.8	3.9	-5.7	-9.6	-8.7	-1.8	4.0	2.9
Q3 2018	18.8	12.3	8.6	-3.8	6.5	-0.2	-8.4	1.7
Q4 2018	33.1	13.7	4.5	-9.2	19.4	14.3	-0.8	-4.3
Q1 2019	24.0	12.3	9.2	-3.2	11.7	14.7	5.7	-2.7
Q2 2019	-1.1	13.3	6.6	-6.7	-14.4	0.6	13.0	1.9
Q3 2019	-2.2	2.1	-5.8	-7.9	-4.3	-0.8	5.3	-1.8

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

Table 1.4

External Debt of the Russian Federation

(millions of US dollars)

	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018	31.03.2019	30.06.2019	30.09.2019
Total	518,213	520,262	490,801	470,525	454,680	468,646	482,590	473,672
General Government	55,628	59,741	49,764	46,281	43,955	53,329	64,487	64,789
Federal Government	55,410	59,523	49,571	46,102	43,801	53,164	64,323	64,638
New Russian Debt	54,809	58,943	49,026	45,557	43,292	52,655	63,848	64,164
Multilateral creditors	713	689	624	606	539	526	465	455
IBRD	575	558	507	497	447	435	385	376
Other	138	131	117	109	92	92	79	79
Foreign currency bonds	15,030	16,912	16,525	16,401	16,686	20,220	22,522	22,793
Eurobonds	15,011	16,912	16,525	16,401	16,682	20,211	22,491	22,724
Eurobonds (related to the second London Club debt restructuring)	19	0	0	0	4	9	31	69
Ruble denominated bonds	38,781	41,050	31,584	28,252	25,772	31,609	40,566	40,631
OFZ	38,712	41,050	31,584	28,252	25,772	31,609	40,566	40,631
Eurobond	69	0	0	0	0	0	0	0
Other	285	292	293	298	294	299	296	285
Debt of the former USSR	601	580	544	545	510	509	475	475
Debt owed to former socialist countries	20	21	20	20	20	20	21	20
Other official creditors	559	559	524	524	489	489	454	454
Other	21	0	0	0	0	0	0	0
Local Government	219	218	194	179	154	164	164	151
Loans	0	0	0	0	0	0	0	0
Ruble denominated bonds	219	218	194	179	154	164	164	151

Table 1.4 (end)

(millions of US dollars)

	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018	31.03.2019	30.06.2019	30.09.2019
Central bank	14,480	16,750	13,059	11,351	11,880	13,846	10,906	10,854
Loans	4,487	6,552	2,853	1,379	1,998	4,101	1,486	2,035
Currency and deposits	1,907	1,941	2,216	2,045	1,979	1,857	1,520	1,075
Other (SDR allocation)	8,087	8,257	7,990	7,926	7,902	7,888	7,900	7,744
Banks	103,385	105,218	95,499	92,187	84,609	84,481	80,705	74,584
Debt liabilities to direct investors and to direct investment enterprises	4,541	5,017	4,813	5,050	4,416	4,454	4,515	3,798
Loans ¹	202	473	344	292	820	684	193	230
Deposits ¹	90,754	91,822	81,269	80,407	73,130	71,429	66,469	63,690
Debt securities	5,376	5,493	4,798	4,758	4,478	4,525	4,572	4,438
Other	2,512	2,413	4,275	1,680	1,764	3,389	4,955	2,428
Other sectors	344,719	338,552	332,478	320,707	314,236	316,990	326,493	323,444
Debt liabilities to direct investors and to direct investment enterprises	144,400	144,135	141,817	137,063	136,262	142,357	144,125	145,500
Loans and deposits	181,358	176,322	168,534	163,847	158,919	157,068	157,029	156,069
Debt securities	8,162	8,368	7,991	7,629	7,427	7,773	8,066	7,626
Trade credits	3,073	3,162	3,331	3,353	3,063	3,041	5,883	6,345
Financial leases	4,239	4,102	3,970	3,856	3,698	3,576	3,466	3,334
Other	3,487	2,464	6,833	4,960	4,868	3,174	7,925	4,571

¹ Liabilities of banks are recorded as Deposits with the exception of: (i) reverse transactions including securities repurchase agreements with nonresidents which are not banks; (ii) accounts payable.

Table 1.5

External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity

(millions of US dollars)

	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018	31.03.2019	30.06.2019	30.09.2019
Total	518,213	520,262	490,801	470,525	454,680	468,646	482,590	473,672
Foreign Currency	379,875	381,783	356,067	346,278	342,347	347,272	340,837	338,783
Domestic Currency	138,338	138,479	134,734	124,247	112,333	121,374	141,753	134,888
General Government	55,628	59,741	49,764	46,281	43,955	53,329	64,487	64,789
Foreign Currency	16,629	18,473	17,987	17,850	18,029	21,555	23,757	24,007
<i>Short-term</i>	285	292	293	298	294	299	296	285
<i>Long-term</i>	16,344	18,181	17,693	17,552	17,735	21,256	23,461	23,722
Domestic Currency	39,000	41,269	31,778	28,431	25,925	31,773	40,729	40,783
<i>Short-term</i>	0	0	0	0	0	0	0	0
<i>Long-term</i>	39,000	41,269	31,778	28,431	25,925	31,773	40,729	40,783
Central bank	14,480	16,750	13,059	11,351	11,880	13,846	10,906	10,854
Foreign Currency	12,574	14,809	10,843	9,305	9,901	11,990	9,385	9,779
<i>Short-term</i>	4,487	6,552	2,853	1,379	1,998	4,101	1,486	2,035
<i>Long-term</i>	8,087	8,257	7,990	7,926	7,902	7,888	7,900	7,744
Domestic Currency	1,907	1,942	2,216	2,045	1,979	1,857	1,520	1,075
<i>Short-term</i>	1,907	1,942	2,216	2,045	1,979	1,857	1,520	1,075
<i>Long-term</i>	0	0	0	0	0	0	0	0

Table 1.5 (end)

(millions of US dollars)

	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018	31.03.2019	30.06.2019	30.09.2019
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	98,844	100,200	90,687	87,137	80,193	80,028	76,190	70,786
Foreign Currency	81,146	82,478	71,954	69,223	63,490	62,421	57,009	54,697
Short-term	20,328	23,763	19,978	20,340	18,955	19,288	17,919	17,268
Long-term	60,818	58,715	51,975	48,883	44,535	43,133	39,090	37,429
Domestic Currency	17,698	17,722	18,733	17,914	16,703	17,606	19,180	16,089
Short-term	10,308	10,164	12,138	11,832	10,821	11,259	12,910	9,942
Long-term	7,390	7,558	6,595	6,082	5,882	6,347	6,270	6,147
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	200,320	194,417	190,660	183,644	177,974	174,633	182,368	177,944
Foreign Currency	157,661	152,842	148,884	144,796	142,317	138,433	139,377	138,989
Short-term	8,803	9,043	9,405	8,896	8,670	8,242	11,052	11,712
Long-term	148,858	143,800	139,479	135,900	133,647	130,191	128,325	127,278
Domestic Currency	42,659	41,575	41,776	38,848	35,658	36,199	42,991	38,955
Short-term	4,757	3,364	7,431	5,755	5,349	3,828	8,733	5,358
Long-term	37,902	38,211	34,345	33,093	30,309	32,372	34,258	33,597
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	148,941	149,152	146,630	142,113	140,678	146,811	148,640	149,298
Foreign Currency	111,866	113,182	106,400	105,104	108,610	112,873	111,308	111,311
Domestic Currency	37,075	35,971	40,230	37,009	32,068	33,938	37,331	37,987

Notes. Included is the indebtedness in domestic and foreign currencies.

Only non-resident holdings of government securities are reported. Data are presented at face value.

Debt securities of other sectors are stated at face value since December 31, 2017.

Data on Banks includes data of State Development Corporation "VEB.RF".

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments

(millions of US dollars)

	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018	31.03.2019	30.06.2019	30.09.2019
Total Liabilities	518,213	520,262	490,801	470,525	454,680	468,646	482,590	473,672
Short-term	55,726	59,303	64,725	57,778	53,809	53,419	63,312	56,760
Long-term	462,488	460,958	426,076	412,747	400,872	415,227	419,278	416,912
General Government	55,628	59,741	49,764	46,281	43,955	53,329	64,487	64,789
Short-term	285	292	293	298	294	299	296	285
Other liabilities	285	292	293	298	294	299	296	285
Long-term	55,344	59,450	49,471	45,983	43,661	53,030	64,191	64,505
Debt securities	54,030	58,180	48,303	44,832	42,611	51,994	63,251	63,575
Loans	1,293	1,270	1,168	1,151	1,049	1,036	940	929
Other liabilities	21	0	0	0	0	0	0	0
Central bank	14,480	16,750	13,059	11,351	11,880	13,846	10,906	10,854
Short-term	6,393	8,493	5,069	3,424	3,978	5,958	3,006	3,110
Loans	4,487	6,552	2,853	1,379	1,998	4,101	1,486	2,035
Currency and deposits	1,907	1,942	2,216	2,045	1,979	1,857	1,520	1,075
Long-term	8,087	8,257	7,990	7,926	7,902	7,888	7,900	7,744
Other liabilities (SDR allocation)	8,087	8,257	7,990	7,926	7,902	7,888	7,900	7,744
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	98,844	100,200	90,687	87,137	80,193	80,028	76,190	70,786
Short-term	30,636	33,927	32,116	32,172	29,776	30,547	30,830	27,210
Debt securities	1,358	1,234	1,101	1,058	971	964	938	880
Loans	202	473	344	292	820	684	193	230
Current accounts and deposits	26,814	30,117	26,629	29,395	26,421	25,740	24,928	23,846
Other liabilities	2,261	2,103	4,043	1,428	1,564	3,159	4,770	2,254
Long-term	68,209	66,273	58,571	54,965	50,416	49,480	45,360	43,576
Debt securities	4,018	4,259	3,698	3,700	3,507	3,561	3,634	3,558
Deposits	63,940	61,705	54,640	51,012	46,709	45,689	41,541	39,843
Other liabilities	251	310	233	252	200	230	185	174
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	200,320	194,417	190,660	183,644	177,974	174,633	182,368	177,944
<i>Other financial corporations</i>	16,264	16,196	15,242	14,438	13,295	13,434	13,618	13,964

Table 1.6 (end)

(millions of US dollars)

	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018	31.03.2019	30.06.2019	30.09.2019
Short-term	2,705	2,953	3,190	2,815	2,709	2,598	2,627	3,078
Debt securities	0	0	0	0	0	0	0	0
Loans and deposits	1,262	1,294	1,377	1,183	1,174	1,132	1,132	1,493
Other liabilities	1,443	1,660	1,813	1,632	1,535	1,466	1,495	1,585
Long-term	13,559	13,243	12,052	11,623	10,585	10,836	10,991	10,886
Debt securities	2,594	2,748	2,669	2,261	2,145	2,169	2,208	2,303
Loans and deposits	10,965	10,495	9,383	9,362	8,440	8,667	8,783	8,582
<i>Nonfinancial corporations, households and NPISHs</i>	184,056	178,221	175,419	169,206	164,680	161,198	168,750	163,981
Short-term	10,854	9,454	13,646	11,836	11,309	9,472	17,158	13,992
Debt securities	800	600	400	200	0	0	0	0
Loans	4,937	4,888	4,895	4,955	4,914	4,723	4,845	4,661
Trade credits	3,073	3,162	3,331	3,353	3,063	3,041	5,883	6,345
Other liabilities	2,044	804	5,020	3,328	3,332	1,708	6,430	2,986
Long-term	173,201	168,768	161,772	157,370	153,370	151,727	151,592	149,989
Debt securities	4,769	5,020	4,922	5,169	5,282	5,604	5,858	5,323
Loans	168,433	163,748	156,850	152,202	148,089	146,123	145,734	144,666
Direct investment	148,941	149,152	146,630	142,113	140,678	146,811	148,640	149,298
<i>Banks</i>	4,541	5,017	4,813	5,050	4,416	4,454	4,515	3,798
Direct investor in direct investment enterprises	52	67	110	68	65	85	99	50
Direct investment enterprises in direct investor (reverse investment)	41	29	24	31	33	25	17	8
Between fellow enterprises	4,448	4,921	4,679	4,951	4,318	4,345	4,398	3,739
<i>Other sectors</i>	144,400	144,135	141,817	137,063	136,262	142,357	144,125	145,500
Direct investor in direct investment enterprises	45,618	44,826	48,821	42,979	39,003	40,337	42,773	42,893
Direct investment enterprises in direct investor (reverse investment)	73,149	72,786	68,048	67,880	72,660	73,435	74,086	75,264
Between fellow enterprises	25,632	26,522	24,949	26,204	24,598	28,586	27,265	27,342

Notes. Included is the indebtedness in domestic and foreign currencies.

Only non-resident holdings of government securities are reported. Data are presented at face value.

Debt securities of other sectors are stated at face value since December 31, 2017.

Data on Banks includes data of State Development Corporation "VEB.RF".

Table 1.7

International Investment Position of the Russian Federation¹. Main Components*(millions of US dollars)*

	31.12.2012	31.12.2013	31.12.2014	31.12.2015	31.12.2016	31.12.2017
Net International Investment Position	142,332	131,736	313,248	339,169	219,666	280,529
Assets	1,380,699	1,474,598	1,278,199	1,177,938	1,241,073	1,346,747
Direct investment	409,567	479,501	414,413	375,034	426,608	477,213
Equity and investment fund shares	327,504	400,397	326,591	286,411	329,447	372,627
Debt investments	82,064	79,104	87,822	88,623	97,161	104,587
Portfolio investment	48,300	53,743	56,630	68,119	72,060	73,946
Equity and investment fund shares	5,271	3,232	4,433	2,815	3,172	4,645
Debt investments	43,028	50,511	52,197	65,304	68,888	69,301
Financial derivatives (other than reserves) and employee stock options	5,553	5,932	17,565	11,146	6,857	4,853
Other investment	379,661	425,827	404,132	355,241	357,807	357,993
Other equity	3,425	4,201	4,371	5,319	6,249	6,976
Currency and deposits	159,411	173,378	181,346	148,089	136,218	149,513
Loans	179,679	197,810	166,750	161,586	178,061	170,262
Insurance, pension, and standardized guarantee schemes	1,796	2,251	2,274	1,498	2,127	2,011
Trade credit and advances	21,470	28,163	31,327	27,884	24,432	17,140
Other accounts receivable	13,879	20,023	18,064	10,863	10,720	12,091
Reserve assets	537,618	509,595	385,460	368,399	377,741	432,742
Liabilities	1,238,368	1,342,862	964,951	838,769	1,021,407	1,066,218
Direct investment	514,926	565,654	371,491	347,690	477,670	529,644
Equity and investment fund shares	394,700	409,856	236,144	207,830	336,055	380,703
Debt investments	120,226	155,798	135,347	139,859	141,615	148,941
Portfolio investment	270,725	273,737	156,424	141,647	215,960	230,155
Equity and investment fund shares	194,461	195,094	111,199	103,015	165,796	159,539
Debt investments	76,263	78,642	45,225	38,632	50,164	70,616
Financial derivatives (other than reserves) and employee stock options	4,285	4,355	21,530	9,245	6,455	4,505
Other investment	448,433	499,117	415,506	340,187	321,322	301,915
Other equity	0	1	2	22	225	211
Currency and deposits	189,372	201,947	162,496	119,332	107,259	92,731
Loans	241,631	278,410	234,179	205,440	197,344	191,508
Insurance, pension, and standardized guarantee schemes	398	531	846	616	594	596
Trade credit and advances	2,932	3,115	3,469	2,870	2,981	3,073
Other accounts payable	5,382	6,376	6,295	4,047	5,292	5,709
Special drawing rights (Net incurrence of liabilities)	8,718	8,736	8,218	7,860	7,628	8,087

Table 1.7 (end)

(millions of US dollars)

	31.12.2018	31.03.2019	30.06.2019	30.09.2019
Net International Investment Position	371,363	372,929	377,344	382,298
Assets	1,341,497	1,404,063	1,459,167	1,454,858
Direct investment	435,862	458,766	477,189	473,141
Equity and investment fund shares	330,123	348,062	367,145	366,022
Debt investments	105,739	110,704	110,044	107,118
Portfolio investment	68,551	72,729	73,944	76,326
Equity and investment fund shares	5,775	6,593	7,718	7,529
Debt investments	62,776	66,136	66,227	68,797
Financial derivatives (other than reserves) and employee stock options	6,407	5,501	5,727	5,943
Other investment	362,182	379,265	383,944	368,525
Other equity	7,450	7,453	7,458	7,446
Currency and deposits	164,083	181,823	186,822	177,605
Loans	162,116	164,975	163,377	156,568
Insurance, pension, and standardized guarantee schemes	1,348	1,525	1,481	1,534
Trade credit and advances	13,635	10,998	11,075	12,456
Other accounts receivable	13,551	12,490	13,730	12,917
Reserve assets	468,495	487,803	518,363	530,923
Liabilities	970,134	1,031,134	1,081,822	1,072,560
Direct investment	497,366	529,133	544,394	550,209
Equity and investment fund shares	356,688	382,321	395,755	400,912
Debt investments	140,678	146,811	148,640	149,298
Portfolio investment	208,230	239,608	273,956	268,227
Equity and investment fund shares	154,053	174,513	194,241	186,618
Debt investments	54,177	65,095	79,715	81,609
Financial derivatives (other than reserves) and employee stock options	4,933	4,729	5,317	5,300
Other investment	259,605	257,664	258,156	248,823
Other equity	119	122	95	88
Currency and deposits	75,185	73,396	68,124	65,141
Loans	166,409	166,356	162,978	162,221
Insurance, pension, and standardized guarantee schemes	576	662	713	829
Trade credit and advances	3,063	3,041	5,883	6,345
Other accounts payable	6,350	6,201	12,463	6,455
Special drawing rights (Net incurrence of liabilities)	7,902	7,888	7,900	7,744

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

Notes. A positive sign denotes net increase in assets or liabilities; a negative sign denotes a net decrease.

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

Table 1.8

International Investment Position of the Russian Federation in the Third Quarter of 2019¹

(millions of US dollars)

	Position as of 30.06.2019	Changes in Position reflecting			Position as of 30.09.2019
		transactions	valuation changes	other adjustments	
Net International Investment Position	377,344	8,692	-4,482	743	382,298
Assets	1,459,167	7,611	-11,880	-41	1,454,858
Direct investment	477,189	2,381	-6,942	513	473,141
Equity and investment fund shares	367,145	3,704	-5,523	696	366,022
Direct investor in direct investment enterprises	366,814	3,703	-5,523	696	365,690
Direct investment enterprises in direct investor (reverse investment)	94	1	0	0	94
Between fellow enterprises	238	0	1	0	238
Debt instruments	110,044	-1,323	-1,419	-183	107,118
Direct investor in direct investment enterprises	72,255	-815	-836	-637	69,968
Direct investment enterprises in direct investor (reverse investment)	14,695	-247	-241	-10	14,198
Between fellow enterprises	23,093	-260	-343	463	22,953
Portfolio investment	73,944	1,716	344	322	76,326
Equity and investment fund shares	7,718	191	-102	-278	7,529
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	1,703	-28	114	-21	1,768
General government	0	0	0	0	0
Other sectors	6,015	219	-217	-257	5,761
Other financial corporations	2,164	235	-86	-710	1,603
Nonfinancial corporations, households and NPISHs	3,852	-16	-131	453	4,158
Equity securities other than investment fund shares	6,391	81	-59	-383	6,031
Investment fund shares or units	1,327	110	-44	105	1,499
Debt securities	66,227	1,524	446	599	68,797
Central bank	1,487	-1	-39	595	2,042
Short-term	949	2	-1	-951	0
Long-term	538	-3	-38	1,546	2,042
Deposit-taking corporations, except central bank	34,622	1,410	88	-893	35,227
Short-term	3,106	653	9	13	3,781
Long-term	31,515	757	79	-906	31,446

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2019	Changes in Position reflecting			Position as of 30.09.2019
		transactions	valuation changes	other adjustments	
General government	3,309	46	-8	0	3,348
Short-term	0	0	0	0	0
Long-term	3,309	46	-8	0	3,348
Other sectors	26,808	69	406	897	28,180
Short-term	62	-195	240	323	431
Long-term	26,746	264	165	574	27,749
Other financial corporations	8,815	123	290	67	9,295
Short-term	27	-196	240	337	408
Long-term	8,788	319	50	-270	8,887
Nonfinancial corporations, households and NPISHs	17,993	-53	115	830	18,885
Short-term	35	1	0	-14	23
Long-term	17,958	-54	115	844	18,862
Financial derivatives (other than reserves) and employee stock options	5,727	-3,129	3,423	-78	5,943
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,711	-2,935	3,213	-78	5,910
General government	0	0	0	0	0
Other sectors	16	-194	211	0	33
Other financial corporations	7	-111	124	0	20
Nonfinancial corporations, households and NPISHs	9	-82	86	0	13
Financial derivatives (other than reserves) and employee stock options	5,727	-3,129	3,423	-78	5,943
Options	859	207	-189	-10	868
Forward-type contracts	4,868	-3,336	3,612	-68	5,075
Other investment	383,944	-9,286	-4,304	-1,829	368,525
Other equity	7,458	5	-17	0	7,446
Currency and deposits	186,822	-7,795	-1,406	-16	177,605
Central banks	155	4	-3	-2	153
Short-term	155	4	-3	-2	153
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	68,728	-1,688	-174	-1,911	64,956
Short-term	59,826	75	-35	-1,936	57,930
Long-term	8,902	-1,762	-139	25	7,026
Of which: Interbank positions	57,201	-3,005	-213	-78	53,904
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	117,939	-6,111	-1,229	1,898	112,496
Short-term	117,939	-6,111	-1,229	1,898	112,496
Long-term	0	0	0	0	0
Other financial corporations	10,830	-59	-378	19	10,412
Short-term	10,830	-59	-378	19	10,412
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2019	Changes in Position reflecting			Position as of 30.09.2019
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	107,109	-6,052	-852	1,879	102,084
Short-term	107,109	-6,052	-852	1,879	102,084
Long-term	0	0	0	0	0
Loans	163,377	-3,028	-2,655	-1,126	156,568
Central bank	41	0	-1	0	40
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	41	0	-1	0	40
Deposit-taking corporations, except central bank	75,814	-379	-1,345	12	74,102
Short-term	5,797	399	-63	-93	6,040
Long-term	70,017	-778	-1,282	105	68,063
General government	40,672	-1,471	-141	18	39,078
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	40,672	-1,471	-141	18	39,078
Other sectors	46,849	-1,179	-1,168	-1,155	43,347
Short-term	8,282	236	-93	-3,588	4,837
Long-term	38,567	-1,414	-1,076	2,433	38,510
Other financial corporations	13,640	-415	-171	-1,791	11,263
Short-term	3,093	-134	-19	-1,571	1,369
Long-term	10,547	-281	-151	-220	9,895
Nonfinancial corporations, households and NPISHs	33,209	-764	-998	636	32,083
Short-term	5,189	369	-73	-2,017	3,468
Long-term	28,020	-1,133	-925	2,653	28,615
Insurance, pension, and standardized guarantee schemes	1,481	80	-27	0	1,534
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	1,481	80	-27	0	1,534
Other financial corporations	1,481	80	-27	0	1,534
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,341	72	-27	0	1,386
<i>Life insurance and annuity entitlements</i>	140	8	0	0	148
Trade credit and advances	11,075	1,406	-26	0	12,456
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2019	Changes in Position reflecting			Position as of 30.09.2019
		transactions	valuation changes	other adjustments	
General government	220	0	-7	0	213
Short-term	0	0	0	0	0
Long-term	220	0	-7	0	213
Other sectors	10,855	1,406	-19	0	12,243
Short-term	10,855	1,406	-19	0	12,243
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	10,855	1,406	-19	0	12,243
Short-term	10,855	1,406	-19	0	12,243
Long-term	0	0	0	0	0
Other accounts receivable	13,730	45	-172	-687	12,917
Central bank	2	1	0	0	3
Short-term	2	1	0	0	3
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	11,230	503	-136	-651	10,947
Short-term	4,419	2,938	-69	-2,255	5,033
Long-term	6,811	-2,435	-67	1,604	5,914
General government	1,365	-528	-17	0	820
Short-term	1,025	-528	-15	0	482
Long-term	340	0	-1	0	338
Other sectors	1,134	69	-19	-36	1,147
Short-term	1,133	69	-19	-36	1,147
Long-term	0	0	0	0	0
Other financial corporations	446	7	-9	-10	434
Short-term	445	7	-9	-10	434
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	688	62	-10	-27	713
Short-term	688	62	-10	-27	713
Long-term	0	0	0	0	0
Reserve assets	518,363	15,930	-4,401	1,031	530,923
Monetary gold	100,278	0	5,917	1,652	107,846
Gold bullion	100,278	0	5,917	1,652	107,846
Unallocated gold accounts	0	0	0	0	0
Of which: Monetary gold under swap for cash collateral	0	0	0	0	0
Special drawing rights	6,745	4	-131	0	6,618
Reserve position in the IMF	3,723	304	-76	0	3,952
Other reserve assets	407,618	15,621	-10,112	-621	412,507
Currency and deposits	147,166	-2,925	-1,463	0	142,779
Claims on monetary authorities	82,365	-251	-176	0	81,938
Claims on other entities	64,801	-2,673	-1,287	0	60,841

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2019	Changes in Position reflecting			Position as of 30.09.2019
		transactions	valuation changes	other adjustments	
Securities	257,195	19,102	-8,572	-621	267,103
Debt securities	257,195	19,102	-8,572	-621	267,103
Short-term	57,919	12,243	-1,702	951	69,411
Long-term	199,276	6,858	-6,871	-1,572	197,692
Equity and investment fund shares	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
Financial derivatives	0	0	0	0	0
Other claims	3,257	-556	-77	0	2,625
Liabilities	1,081,822	-1,081	-7,398	-784	1,072,560
Direct investment	544,394	8,977	-2,536	-626	550,209
Equity and investment fund shares	395,755	5,762	-483	-122	400,912
Direct investor in direct investment enterprises	391,748	7,045	-474	-121	398,198
Direct investment enterprises in direct investor (reverse investment)	3,767	-1,284	8	0	2,491
Between fellow enterprises	240	1	-17	-1	222
Debt instruments	148,640	3,215	-2,052	-505	149,298
Direct investor in direct investment enterprises	42,872	837	-755	-11	42,944
Direct investment enterprises in direct investor (reverse investment)	74,104	2,468	-823	-476	75,272
Between fellow enterprises	31,664	-90	-475	-17	31,082
Portfolio investment	273,956	-1,474	-4,401	146	268,227
Equity and investment fund shares	194,241	-2,833	-4,975	185	186,618
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	26,260	-496	-1,695	0	24,069
General government	0	0	0	0	0
Other sectors	167,981	-2,337	-3,279	185	162,549
Other financial corporations	3,339	29	-125	-22	3,221
Nonfinancial corporations, households and NPISHs	164,641	-2,367	-3,154	206	159,327
<i>Equity securities other than investment fund shares</i>	193,931	-2,844	-4,924	207	186,370
<i>Investment fund shares or units</i>	310	11	-50	-22	248
Debt securities	79,715	1,360	573	-38	81,609
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2019	Changes in Position reflecting			Position as of 30.09.2019
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	4,572	-79	-35	-20	4,438
Short-term	938	-35	-3	-20	880
Long-term	3,634	-44	-33	1	3,558
General government	67,279	1,396	1,159	0	69,833
Short-term	0	0	0	0	0
Long-term	67,279	1,396	1,159	0	69,833
Other sectors	7,864	43	-550	-19	7,338
Short-term	0	0	0	0	0
Long-term	7,864	43	-550	-19	7,338
Other financial corporations	2,058	39	-122	54	2,030
Short-term	0	0	0	0	0
Long-term	2,058	39	-122	54	2,030
Nonfinancial corporations, households and NPISHs	5,806	5	-428	-73	5,309
Short-term	0	0	0	0	0
Long-term	5,806	5	-428	-73	5,309
Financial derivatives (other than reserves) and employee stock options	5,317	-3,423	3,425	-18	5,300
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,314	-3,255	3,258	-18	5,299
General government	0	0	0	0	0
Other sectors	3	-169	167	0	1
Other financial corporations	2	-76	74	0	0
Nonfinancial corporations, households and NPISHs	1	-93	93	0	1
<i>Financial derivatives (other than reserves)</i>	5,317	-3,423	3,425	-18	5,300
<i>Options</i>	496	58	-52	0	502
<i>Forward-type contracts</i>	4,820	-3,481	3,477	-18	4,799
Other investment	258,156	-5,161	-3,886	-285	248,823
Other equity	95	-1	-2	-4	88
Currency and deposits	68,124	-1,992	-998	7	65,141
Central banks	1,520	-443	-11	8	1,075
Short-term	1,520	-443	-11	8	1,075
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	66,469	-1,795	-983	-1	63,690
Short-term	24,928	-515	-563	-3	23,846
Long-term	41,541	-1,280	-420	2	39,843
<i>Of which: Interbank positions</i>	20,577	-769	-481	-1	19,326
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2019	Changes in Position reflecting			Position as of 30.09.2019
		transactions	valuation changes	other adjustments	
Other sectors	135	246	-4	0	376
Short-term	135	246	-4	0	376
Long-term	0	0	0	0	0
Other financial corporations	135	246	-4	0	376
Short-term	135	246	-4	0	376
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Loans	162,978	2,116	-2,565	-309	162,221
Central bank	1,486	600	-51	0	2,035
Credit and loans with the IMF	0	0	0	0	0
Other short-term	1,486	600	-51	0	2,035
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	193	33	4	0	230
Short-term	193	33	4	0	230
Long-term	0	0	0	0	0
General government	940	-10	-1	0	929
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	940	-10	-1	0	929
Other sectors	160,360	1,492	-2,517	-309	159,026
Short-term	5,842	2	-57	-10	5,778
Long-term	154,517	1,490	-2,460	-299	153,249
Other financial corporations	9,781	112	-151	-42	9,699
Short-term	997	130	-11	0	1,117
Long-term	8,783	-19	-140	-42	8,582
Nonfinancial corporations, households and NPISHs	150,579	1,381	-2,366	-267	149,327
Short-term	4,845	-128	-46	-10	4,661
Long-term	145,734	1,509	-2,320	-257	144,666
Insurance, pension, and standardized guarantee schemes	713	129	-14	0	829
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	713	129	-14	0	829
Other financial corporations	713	129	-14	0	829
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	641	125	-12	0	754
<i>Life insurance and annuity entitlements</i>	72	4	-1	0	75

Table 1.8 (end)
(millions of US dollars)

	Position as of 30.06.2019	Changes in Position reflecting			Position as of 30.09.2019
		transactions	valuation changes	other adjustments	
Trade credit and advances	5,883	462	0	0	6,345
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	5,883	462	0	0	6,345
Short-term	5,883	462	0	0	6,345
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	5,883	462	0	0	6,345
Short-term	5,883	462	0	0	6,345
Long-term	0	0	0	0	0
Other accounts payable – other	12,463	-5,873	-155	20	6,455
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	4,955	-2,487	-60	20	2,428
Short-term	4,770	-1,487	-54	-975	2,254
Long-term	185	-1,001	-6	996	174
General government	296	-10	-1	0	285
Short-term	296	-10	-1	0	285
Long-term	0	0	0	0	0
Other sectors	7,212	-3,376	-94	0	3,742
Short-term	7,212	-3,376	-94	0	3,742
Long-term	0	0	0	0	0
Other financial corporations	782	-12	-14	0	756
Short-term	782	-12	-14	0	756
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	6,430	-3,365	-79	0	2,986
Short-term	6,430	-3,365	-79	0	2,986
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	7,900	-2	-153	0	7,744

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

Notes. A positive sign denotes net increase in assets or liabilities; a negative sign denotes a net decrease.

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

Table 1.9

International Investment Position of the Banking Sector of the Russian Federation¹

(millions of US dollars)

	Position as of 31.12.2018	Changes in Position reflecting				Position as of 30.09.2019
		transactions	valuation changes	other adjustments	total changes	
Assets	193,409	9,958	8,674	-8,938	9,694	203,103
Direct investment	12,388	-1,780	-452	30	-2,203	10,185
Equity (including reinvestment of earnings)	11,161	-1,619	-496	27	-2,089	9,072
Direct investor banks in direct investment enterprises	10,952	-1,619	-485	27	-2,078	8,874
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Between fellow enterprises	209	0	-11	0	-11	198
If ultimate controlling parent is resident	40	0	-2	0	-2	39
If ultimate controlling parent is nonresident	169	0	-9	0	-9	160
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	1,227	-161	44	3	-114	1,113
Direct investor in direct investment enterprises	163	111	7	0	118	281
Debt securities	0	0	0	0	0	0
Loans	82	101	3	0	105	187
Other accounts receivable	81	10	4	0	14	95
Banks – direct investment enterprises in direct investors (reverse investment)	11	-12	1	0	-11	0
Debt securities	0	0	0	0	0	0
Loans	11	-12	1	0	-11	0
Other accounts receivable	0	0	0	0	0	0
Between fellow enterprises	1,053	-260	36	3	-221	832
If ultimate controlling parent is resident	141	26	3	0	29	170
Debt securities	0	0	0	0	0	0
Loans	141	25	3	0	28	169
Other accounts receivable	0	1	0	0	1	1
If ultimate controlling parent is nonresident	912	-286	33	3	-250	662
Debt securities	906	-281	33	3	-245	661
Loans	0	0	0	0	0	0
Other accounts receivable	6	-5	0	0	-5	1
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts receivable	0	0	0	0	0	0

Table 1.9 (cont.)

(millions of US dollars)

	Position as of 31.12.2018	Changes in Position reflecting				Position as of 30.09.2019
		transactions	valuation changes	other adjustments	total changes	
Portfolio investment	33,553	3,243	1,784	-1,585	3,442	36,995
Equity	1,386	-64	418	29	382	1,768
Debt securities	32,167	3,307	1,366	-1,614	3,060	35,227
Short-term	457	3,340	10	-26	3,324	3,781
Short-term	31,710	-33	1,356	-1,587	-264	31,446
Financial derivatives	6,387	-7,873	7,572	-176	-476	5,910
Options	780	362	-263	-12	87	868
Forward type contracts	5,607	-8,235	7,835	-164	-564	5,043
Other investment	141,081	16,369	-230	-7,207	8,931	150,012
Other equity	7	0	0	0	0	7
Foreign currency	13,177	3,531	138	-5,836	-2,167	11,010
Deposits	41,091	12,740	237	-122	12,855	53,946
Of which: interbank positions	41,074	12,702	241	-112	12,830	53,904
Short-term	32,465	15,067	206	-818	14,455	46,920
Long-term	8,626	-2,327	31	696	-1,600	7,026
Loans	75,013	-1,152	-823	1,064	-911	74,102
Short-term	4,798	1,814	61	-634	1,242	6,040
Long-term	70,215	-2,966	-884	1,697	-2,152	68,063
Other accounts receivable	11,793	1,250	218	-2,314	-846	10,947
Short-term	5,083	7,367	107	-7,523	-49	5,033
Long-term	6,711	-6,117	111	5,209	-797	5,914
LIABILITIES	124,605	-17,750	16,092	139	-1,519	123,086
Direct investment	20,744	1,680	405	50	2,135	22,879
Equity (including reinvestment of earnings)	16,328	2,308	368	77	2,753	19,081
Direct investors in banks – direct investment enterprises	16,322	2,312	368	77	2,757	19,078
Direct investment enterprises in direct investor (reverse investment)	4	-4	0	0	-4	0
Between fellow enterprises	2	0	0	0	0	3
If ultimate controlling parent is resident	0	0	0	0	0	0
If ultimate controlling parent is nonresident	2	0	0	0	0	3
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	4,416	-628	37	-27	-618	3,798
Direct investors in banks – direct investment enterprises	65	-16	3	-2	-15	50
Debt securities	0	0	0	0	0	0
Deposits	60	-17	4	0	-13	47
Loans	0	0	0	0	0	0
Other accounts payable	5	1	-1	-2	-2	4
Direct investment enterprises in direct investor (reverse investment)	33	-25	0	0	-25	8
Debt securities	0	0	0	0	0	0

Table 1.9 (end)

(millions of US dollars)

	Position as of 31.12.2018	Changes in Position reflecting				Position as of 30.09.2019
		transactions	valuation changes	other adjustments	total changes	
Deposits	28	-23	0	0	-23	6
Loans	3	-1	0	0	-1	2
Other accounts payable	2	-1	0	0	-1	1
Between fellow enterprises	4,318	-587	34	-25	-579	3,739
If ultimate controlling parent is resident	338	-7	8	-25	-25	314
Debt securities	0	0	0	0	0	0
Deposits	338	-25	8	-8	-25	313
Loans	0	0	0	0	0	0
Other accounts payable	0	18	0	-17	0	1
If ultimate controlling parent is nonresident	3,980	-580	26	0	-554	3,426
Debt securities	0	0	0	0	0	0
Deposits	3,978	-580	26	0	-554	3,425
Loans	0	0	0	0	0	0
Other accounts payable	1	0	0	0	0	1
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Deposits	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts payable	0	0	0	0	0	0
Portfolio investment	23,141	-416	5,800	-17	5,366	28,507
Equity	18,663	-269	5,659	15	5,406	24,069
Debt securities	4,478	-147	140	-33	-40	4,438
Short-term	971	11	-35	-68	-91	880
Long-term	3,507	-159	175	35	51	3,558
Financial derivatives	4,931	-9,249	9,731	-114	368	5,299
Options	361	25	116	0	141	502
Forward-type contracts	4,570	-9,274	9,616	-114	227	4,798
Other investment	75,790	-9,765	156	220	-9,388	66,401
Other equity	74	0	9	-31	-21	53
Deposits	73,130	-9,514	71	3	-9,441	63,690
Of which: interbank positions	25,135	-5,706	-102	-1	-5,809	19,326
Short-term	26,421	-2,812	231	7	-2,575	23,846
Long-term	46,709	-6,702	-160	-4	-6,866	39,843
Loans ²	820	-595	5	0	-590	230
Short-term	820	-595	5	0	-590	230
Other accounts payable	1,764	344	71	249	664	2,428
Short-term	1,564	2,460	72	-1,842	690	2,254
Long-term	200	-2,116	-1	2,091	-26	174
INTERNATIONAL INVESTMENT POSITION, NET	68,804	27,709	-7,418	-9,077	11,213	80,017

¹ The International Investment Position of the Banking Sector 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).

² Liabilities of banks on securities repurchase agreements with nonresidents which are not banks.

Notes. The table covers data on credit institutions other than nonbanking credit institutions and includes data of State Development Corporation "VEB.RF".

Table 1.10

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			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
2017	353,102	125.3	302,957	125.4	50,145	125.3	238,384	124.5	213,009	124.7	25,375	122.8	114,719	89,949	24,770
2018	443,130	125.5	386,570	127.6	56,560	112.8	248,701	104.3	222,280	104.4	26,421	104.1	194,429	164,290	30,139
2019	418,796	94.5	362,470	93.8	56,325	99.6	254,053	102.2	226,477	101.9	27,577	104.4	164,741	135,993	28,748
2019															
Q1	102,609	101.1	89,795	101.6	12,813	97.3	55,654	96.9	49,532	96.8	6,122	97.7	46,954	40,263	6,692
Q2	101,457	93.3	87,537	92.5	13,920	98.7	61,956	97.7	54,819	97.1	7,137	102.7	39,500	32,718	6,783
Q3	102,894	93.2	88,776	92.1	14,118	100.7	65,322	104.2	58,249	103.4	7,074	111.2	37,572	30,528	7,044
Q4	111,836	91.4	96,362	90.0	15,474	101.3	71,121	109.1	63,877	109.5	7,244	105.9	40,715	32,485	8,230
January	30,845	91.8	27,232	91.8	3,613	92.0	16,434	98.5	14,592	98.8	1,842	96.4	14,411	12,640	1,771
February	34,743	111.0	30,361	113.0	4,382	99.0	18,250	95.5	16,211	94.8	2,039	101.0	16,493	14,150	2,343
March	37,021	101.1	32,202	101.3	4,819	99.9	20,970	96.9	18,728	97.0	2,242	95.8	16,051	13,474	2,577
April	36,689	102.0	31,529	101.0	5,160	108.4	22,059	105.2	19,595	104.7	2,464	108.8	14,630	11,934	2,696
May	32,394	88.7	27,994	87.9	4,400	94.6	19,897	93.2	17,598	92.7	2,299	97.7	12,497	10,396	2,101
June	32,374	89.2	28,014	88.7	4,360	92.9	20,000	94.9	17,626	94.0	2,374	101.8	12,374	10,388	1,986
July	33,446	97.4	28,839	96.8	4,607	101.1	22,369	105.4	19,927	104.7	2,442	111.6	11,077	8,912	2,165
August	34,114	91.1	29,333	89.7	4,781	100.1	21,972	101.4	19,628	100.7	2,344	107.7	12,142	9,705	2,437
September	35,334	91.5	30,604	90.1	4,730	101.1	20,980	106.0	18,693	105.0	2,287	114.8	14,354	11,911	2,443
October	36,804	89.1	31,982	89.3	4,822	88.0	23,825	110.9	21,450	111.5	2,375	105.5	12,979	10,532	2,447
November	35,436	88.0	30,293	85.4	5,143	107.6	23,166	108.9	20,773	109.2	2,393	106.5	12,270	9,520	2,750
December	39,596	97.0	34,087	95.2	5,509	109.8	24,130	107.7	21,654	107.9	2,476	105.5	15,466	12,433	3,033

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

Table 1.11

International Reserves of the Russian Federation¹

(millions of US dollars)

1	International reserves	foreign exchange reserves	Of which			gold
			of which			
			foreign exchange	SDRs	reserve position in IMF	
2	3	4	5	6	7	
2017						
31.12	432,742	356,095	346,507	6,883	2,706	76,647
2018						
31.01	447,735	367,357	357,558	7,047	2,752	80,378
28.02	453,644	373,062	363,348	6,987	2,728	80,582
31.03	457,995	377,513	367,743	7,030	2,739	80,482
30.04	459,884	378,737	369,075	6,958	2,704	81,146
31.05	456,640	376,129	366,620	6,848	2,661	80,511
30.06	456,749	378,582	368,668	6,805	3,109	78,167
31.07	458,032	380,621	370,736	6,802	3,083	77,411
31.08	460,615	383,350	373,501	6,778	3,071	77,265
30.09	459,163	381,672	371,858	6,754	3,060	77,491
31.10	459,563	378,508	368,609	6,696	3,203	81,055
30.11	462,104	379,179	369,283	6,694	3,202	82,925
31.12	468,495	381,592	371,733	6,737	3,122	86,903
2019						
31.01	475,945	386,485	376,601	6,792	3,093	89,460
28.02	482,610	390,969	380,767	6,770	3,431	91,641
31.03	487,803	397,792	387,653	6,730	3,409	90,011
30.04	491,088	401,080	390,579	6,724	3,777	90,008
31.05	495,232	405,351	394,923	6,678	3,750	89,882
30.06	518,363	418,086	407,618	6,745	3,723	100,278
31.07	519,797	417,874	407,205	6,679	3,990	101,923
31.08	529,083	419,606	409,005	6,638	3,963	109,477
30.09	530,923	423,077	412,507	6,618	3,952	107,846
31.10	540,917	433,015	422,313	6,701	4,001	107,903
30.11	542,029	436,132	425,577	6,664	3,891	105,896
31.12	554,359	443,983	433,297	6,717	3,970	110,376
2020						
31.01	562,306	446,488	435,841	6,693	3,955	115,818

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 1.12

International Reserves and Foreign Currency Liquidity – Russia**I. Official Reserves and Other Foreign Currency Assets
(Approximate Market Value)***(millions of US dollars)*

	31.01.2020
A. Official reserves assets	562,306.4
(1) Foreign currency reserves (in convertible foreign currencies)	429,578.7
(a) Securities	262,846.9
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	166,731.8
(i) other national central banks, BIS and IMF	100,842.3
(ii) banks headquartered in the reporting country	0.0
of which: located abroad	0.0
(iii) banks headquartered outside the reporting country	65,889.5
of which: located in the reporting country	—
(2) IMF reserve position	3,955.3
(3) SDRs	6,692.6
(4) Gold	115,818.0
– volume in millions of fine troy ounces	73.2
(5) Other reserve assets (specify)	6,261.9
– financial derivatives	—
– loans to nonbank nonresidents	—
– other (assets in the form of reverse repo and other accounts receivable)	6,261.9
B. Other foreign currency assets (specify)	5.4
– securities not included in official reserve assets	—
– deposits not included in official reserve assets	5.4
– loans not included in official reserve assets	—
– financial derivatives not included in official reserve assets	—
– gold not included in official reserve assets	—
– other	—

Table 1.12 (cont.)

II. Predetermined Short-term Net Drains on Foreign Currency Assets (Nominal Value)

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	-4,997.9	275.9	-3,855.9	-1,417.9
– outflows (-), principal	-5,217.3	-5.8	-3,871.3	-1,340.2
– outflows (-), interest	-2,161.3	-0.5	-614.5	-1,546.3
– inflows (+), principal	1,465.3	187.2	293.8	984.3
– inflows (+), interest	915.4	95.0	336.1	484.3
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	–	–	–	–
(a) short positions (-)	–	–	–	–
(b) long positions (+)	–	–	–	–
3. Other (specify)	–	–	–	–
– outflows related to repos (-)	–	–	–	–
– inflows related to reverse repos (+)	–	–	–	–
– trade credit (-)	–	–	–	–
– trade credit (+)	–	–	–	–
– other accounts payable (-)	–	–	–	–
– other accounts receivable (+)	–	–	–	–

Table 1.12 (cont.)

III. Contingent Short-term Net Drains on Foreign Currency Assets (Nominal Value)

(millions of US dollars)

	Total	Maturity breakdown (residual maturity, where applicable)		
		up to 1 month	more than 1 month 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-a-vis the domestic currency	—	—	—	—
(a) Short positions	—	—	—	—
(i) Bought puts	—	—	—	—
(ii) Written calls	—	—	—	—
(b) Long positions	—	—	—	—
(i) Bought calls	—	—	—	—
(ii) Written puts	—	—	—	—
PRO MEMORIA: Inthemoney 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 1.12 (end)

IV. Memo Items

(millions of US dollars)

	31.01.2020
(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	–145.5
– lent or repoed and included in Section I	–8,133.7
– lent or repoed but not included in Section I	–6,430.0
– borrowed or acquired and included in Section I	—
– borrowed or acquired but not included in Section I	14,418.2
(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-a-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-a-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 less frequently:	
(a) currency composition of reserves (by groups of currencies) ¹	—
– currencies in SDR basket ²	—
– currencies not in SDR basket	—
– by individual currencies (optional)	—

¹ Data is presented at the end of the quarter.² Additionally included are gold, SDRs and IMF reserve position.

Table 1.13

International Reserves Adequacy (International Reserves in Months of Import)

Period	Actual amount of the international reserves expressed in months of import ¹
Q1 2010	21.0
Q2 2010	20.2
Q3 2010	19.7
Q4 2010	17.9
Q1 2011	17.5
Q2 2011	16.8
Q3 2011	15.7
Q4 2011	14.6
Q1 2012	14.6
Q2 2012	14.5
Q3 2012	14.7
Q4 2012	14.5
Q1 2013	14.0
Q2 2013	13.4
Q3 2013	13.4
Q4 2013	13.0
Q1 2014	12.5
Q2 2014	12.4
Q3 2014	12.0
Q4 2014	10.8
Q1 2015	10.8
Q2 2015	12.3
Q3 2015	14.3
Q4 2015	15.7
Q1 2016	17.2
Q2 2016	17.8
Q3 2016	18.2
Q4 2016	17.0
Q1 2017	17.2
Q2 2017	16.7
Q3 2017	16.4
Q4 2017	15.9
Q1 2018	16.2
Q2 2018	15.8
Q3 2018	15.9
Q4 2018	16.4
Q1 2019	17.2
Q2 2019	18.3
Q3 2019	18.5
Q4 2019 ²	18.8

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

Table 1.14

Central Bank Survey

(millions of rubles, end of period)

	Dec, 2017	Dec, 2018	Dec, 2019
NET FOREIGN ASSETS	24,356,989	31,830,185	33,617,727
Claims on nonresidents	25,083,013	32,521,248	34,361,773
Monetary gold and SDR holdings	4,810,395	6,505,229	7,247,922
Foreign currency and deposits	4,590,168	10,293,842	10,834,465
Debt securities	15,580,094	15,626,515	15,975,557
Loans	94,592	92,466	300,998
Other	7,763	3,196	2,831
Liabilities to nonresidents	726,023	691,063	744,046
Deposits	2,898	3,246	1,729
Loans	258,432	138,831	257,089
SDR allocations	464,693	548,987	485,228
Other	—	—	—
CLAIMS ON CREDIT INSTITUTIONS	5,445,362	5,777,739	6,194,091
<i>in rubles</i>	5,443,777	5,774,820	6,191,672
Loans and deposits, of which	2,470,097	3,088,753	2,907,667
REPO	3,578	3,633	—
Debt securities	212,659	212,659	23
Other claims	2,761,022	2,473,408	3,283,983
<i>in foreign currency</i>	1,585	2,920	2,419
Loans and deposits, of which	1,585	2,920	2,419
REPO	—	—	—
Debt securities	—	—	—
Other claims	—	—	—
NET CLAIMS ON GENERAL GOVERNMENT	-5,635,988	-9,151,479	-11,764,584
Claims on federal government	218,883	177,625	318,322
Debt securities	218,883	177,625	318,322
<i>in rubles</i>	—	59	212,900
<i>in foreign currency</i>	218,883	177,566	105,422
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Claims on state and local government	—	—	—
Debt securities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Liabilities to federal government	5,194,413	8,375,119	11,233,903
Deposits	5,118,156	8,268,954	11,107,917
<i>in rubles</i>	1,977,932	1,149,431	1,400,499
<i>in foreign currency</i>	3,140,224	7,119,523	9,707,417
Other liabilities	76,257	106,165	125,987
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	76,257	106,165	125,987
Liabilities to state and local government	660,458	953,985	849,003
Deposits	660,458	953,985	849,003
<i>in rubles</i>	660,458	953,985	849,003
<i>in foreign currency</i>	—	—	—
Other liabilities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2017	Dec, 2018	Dec, 2019
CLAIMS ON OTHER SECTORS	2,160,698	1,978,775	1,785,250
<i>in rubles</i>	2,160,698	1,978,775	1,785,249
<i>in foreign currency</i>	—	—	1
Other financial institutions	2,158,183	1,976,707	1,783,629
<i>in rubles</i>	2,158,183	1,976,707	1,783,629
Debt securities	—	—	—
Loans	2,097,540	1,920,699	1,709,008
Other claims	60,643	56,008	74,622
<i>in foreign currency</i>	—	—	—
Debt securities	—	—	—
Loans	—	—	—
Other claims	—	—	—
Nonfinancial organizations	2,515	2,069	1,620
<i>in rubles</i>	2,515	2,069	1,620
Debt securities	—	—	—
Loans	—	—	—
Other claims	2,515	2,069	1,620
<i>in foreign currency</i>	—	—	1
Debt securities	—	—	—
Loans	—	—	—
Other claims	—	—	1
Households	—	—	—
MONETARY BASE	14,701,465	16,063,430	16,823,376
Currency in circulation	9,539,016	10,312,494	10,616,110
Liabilities to credit institutions	5,162,450	5,750,936	6,207,266
Deposits, of which	4,810,078	4,377,060	4,270,604
Required reserves	506,152	575,279	617,402
Debt securities	352,372	1,373,875	1,936,662
OTHER LIABILITIES TO CREDIT INSTITUTIONS	293	616	1,516
<i>in rubles</i>	43	1	23
<i>in foreign currency</i>	250	615	1,493
DEPOSITS INCLUDED IN BROAD MONEY	45,443	66,119	36,650
<i>in rubles</i>	45,441	66,117	36,650
Transferable deposits	41,141	15,224	14,204
Other financial institutions	27,207	1,777	1,555
Nonfinancial organizations	13,935	13,447	12,649
Households	—	—	—
Other deposits	4,300	50,893	22,446
Other financial institutions	4,300	50,893	22,446
Nonfinancial organizations	—	—	—
Households	—	—	—
<i>in foreign currency</i>	1	2	—
Transferable deposits	—	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	1	2	—
Other financial institutions	—	—	—
Nonfinancial organizations	1	2	—
Households	—	—	—
SHARES AND OTHER EQUITY	10,653,387	13,255,252	12,174,418
OTHER ITEMS (NET)	926,474	1,049,804	796,523
Other liabilities	1,311,607	1,458,583	1,419,830
Other assets	385,133	408,779	623,307

Table 1.14 (cont.)

(millions of rubles, end of period)

	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019	Dec, 2019
NET FOREIGN ASSETS	34,436,689	33,485,828	33,833,531	34,027,301	33,617,727
Claims on nonresidents	35,067,680	34,118,488	34,472,502	34,655,095	34,361,773
Monetary gold and SDR holdings	7,720,885	7,373,718	7,318,730	7,215,206	7,247,922
Foreign currency and deposits	10,029,086	9,207,334	10,296,634	10,501,331	10,834,465
Debt securities	17,102,120	17,337,157	16,686,172	16,791,962	15,975,557
Loans	200,938	197,176	167,913	140,770	300,998
Other	14,652	3,103	3,052	5,827	2,831
Liabilities to nonresidents	630,992	632,660	638,970	627,794	744,046
Deposits	2,324	2,218	2,141	1,979	1,729
Loans	111,677	131,086	137,606	126,352	257,089
SDR allocations	516,989	499,356	499,219	499,461	485,228
Other	1	—	4	3	—
CLAIMS ON CREDIT INSTITUTIONS	5,986,929	6,004,778	6,118,608	6,053,352	6,194,091
<i>in rubles</i>	5,984,454	6,002,304	6,116,229	6,050,894	6,191,672
Loans and deposits, of which	3,049,175	3,047,595	3,032,076	3,003,355	2,907,667
REPO	894	11	50	65	—
Debt securities	23	23	23	23	23
Other claims	2,935,256	2,954,686	3,084,130	3,047,517	3,283,983
<i>in foreign currency</i>	2,476	2,474	2,379	2,458	2,419
Loans and deposits, of which	2,476	2,474	2,379	2,458	2,419
REPO	—	—	—	—	—
Debt securities	—	—	—	—	—
Other claims	—	—	—	—	—
NET CLAIMS ON GENERAL GOVERNMENT	-11,549,846	-11,437,615	-11,983,252	-12,194,371	-11,764,584
Claims on federal government	373,273	345,980	331,558	321,292	318,322
Debt securities	373,273	345,980	331,558	321,292	318,322
<i>in rubles</i>	212,742	212,784	212,829	212,858	212,900
<i>in foreign currency</i>	160,531	133,196	118,729	108,434	105,422
Other claims	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
Claims on state and local government	—	—	—	—	—
Debt securities	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
Other claims	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
Liabilities to federal government	10,869,510	10,776,547	11,123,363	11,396,984	11,233,903
Deposits	10,738,663	10,648,593	10,995,258	11,271,343	11,107,917
<i>in rubles</i>	1,548,193	1,544,121	1,637,648	1,702,871	1,400,499
<i>in foreign currency</i>	9,190,470	9,104,471	9,357,610	9,568,471	9,707,417
Other liabilities	130,847	127,954	128,105	125,641	125,987
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	130,847	127,954	128,105	125,641	125,987
Liabilities to state and local government	1,053,609	1,007,048	1,191,447	1,118,679	849,003
Deposits	1,053,609	1,007,048	1,191,447	1,118,679	849,003
<i>in rubles</i>	1,053,609	1,007,048	1,191,447	1,118,679	849,003
<i>in foreign currency</i>	—	—	—	—	—
Other liabilities	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—

Table 1.14 (end)

(millions of rubles, end of period)

	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019	Dec, 2019
CLAIMS ON OTHER SECTORS	1,879,469	1,837,699	1,830,783	1,821,488	1,785,250
<i>in rubles</i>	1,879,468	1,837,699	1,830,782	1,821,488	1,785,249
<i>in foreign currency</i>	1	1	1	1	1
Other financial institutions	1,875,417	1,834,222	1,827,495	1,818,787	1,783,629
<i>in rubles</i>	1,875,417	1,834,222	1,827,495	1,818,787	1,783,629
Debt securities	—	—	—	—	—
Loans	1,811,838	1,770,648	1,763,817	1,752,274	1,709,008
Other claims	63,579	63,574	63,678	66,513	74,622
<i>in foreign currency</i>	—	—	—	—	—
Debt securities	—	—	—	—	—
Loans	—	—	—	—	—
Other claims	—	—	—	—	—
Nonfinancial organizations	4,051	3,478	3,288	2,701	1,620
<i>in rubles</i>	4,051	3,477	3,287	2,700	1,620
Debt securities	—	—	—	—	—
Loans	—	—	—	—	—
Other claims	4,051	3,477	3,287	2,700	1,620
<i>in foreign currency</i>	1	1	1	1	1
Debt securities	—	—	—	—	—
Loans	—	—	—	—	—
Other claims	1	1	1	1	1
Households	—	—	—	—	—
MONETARY BASE	16,444,583	16,612,183	16,456,972	16,499,491	16,823,376
Currency in circulation	10,164,672	10,200,469	10,157,299	10,175,544	10,616,110
Liabilities to credit institutions	6,279,911	6,411,714	6,299,674	6,323,947	6,207,266
Deposits, of which	5,079,752	5,611,485	5,199,613	4,824,119	4,270,604
Required reserves	603,808	620,119	618,922	619,697	617,402
Debt securities	1,200,159	800,229	1,100,061	1,499,828	1,936,662
OTHER LIABILITIES TO CREDIT INSTITUTIONS	1,732	2,288	1,179	1,481	1,516
<i>in rubles</i>	49	908	52	59	23
<i>in foreign currency</i>	1,683	1,380	1,128	1,422	1,493
DEPOSITS INCLUDED IN BROAD MONEY	71,960	32,114	35,130	72,903	36,650
<i>in rubles</i>	71,959	32,112	35,130	72,903	36,650
Transferable deposits	15,370	14,944	16,400	14,352	14,204
Other financial institutions	2,104	1,752	2,041	2,418	1,555
Nonfinancial organizations	13,265	13,192	14,359	11,935	12,649
Households	—	—	—	—	—
Other deposits	56,589	17,168	18,730	58,551	22,446
Other financial institutions	56,589	17,168	18,730	58,551	22,446
Nonfinancial organizations	—	—	—	—	—
Households	—	—	—	—	—
<i>in foreign currency</i>	1	1	—	—	—
Transferable deposits	—	—	—	—	—
Other financial institutions	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—
Households	—	—	—	—	—
Other deposits	1	1	—	—	—
Other financial institutions	—	—	—	—	—
Nonfinancial organizations	1	1	—	—	—
Households	—	—	—	—	—
SHARES AND OTHER EQUITY	13,429,886	12,429,186	12,504,328	12,345,336	12,174,418
OTHER ITEMS (NET)	805,080	814,919	802,061	788,559	796,523
Other liabilities	1,413,784	1,421,099	1,416,515	1,411,776	1,419,830
Other assets	608,703	606,180	614,455	623,217	623,307

Table 1.15

Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2017	Dec, 2018	Dec, 2019
NET FOREIGN ASSETS	5,226,125	7,862,637	7,197,453
Claims on nonresidents	11,211,934	13,825,254	12,010,487
Foreign currency and deposits	3,433,454	4,174,169	3,945,502
Debt securities	2,284,540	2,360,916	2,218,221
Loans	4,599,590	5,754,265	5,138,392
Equity and investment fund shares	870,058	1,526,431	697,468
Other	24,292	9,472	10,903
Liabilities to nonresidents	5,985,809	5,962,617	4,813,034
Deposits	5,630,799	5,490,481	4,408,076
Debt securities	236,163	275,697	265,160
Loans	114,995	192,871	135,231
Other	3,852	3,568	4,568
CLAIMS ON CENTRAL BANK	6,255,725	6,725,000	7,154,147
Currency	1,092,982	973,448	957,666
Deposits, of which	4,810,370	4,377,677	4,272,120
Required reserves	506,152	575,279	617,402
Debt securities	352,372	1,373,875	1,924,362
NET CLAIMS ON GENERAL GOVERNMENT	2,339,431	1,164,725	477,394
Claims on federal government	4,302,736	4,485,518	4,331,367
Debt securities	4,219,735	4,395,172	4,249,913
<i>in rubles</i>	3,454,915	3,672,681	3,716,970
<i>in foreign currency</i>	764,820	722,491	532,944
Loans	83,001	90,346	81,454
<i>in rubles</i>	83,001	90,346	81,454
<i>in foreign currency</i>	—	—	—
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Claims on state and local government	1,340,603	1,301,401	1,206,827
Debt securities	430,835	415,406	385,206
<i>in rubles</i>	430,835	415,406	385,206
<i>in foreign currency</i>	—	—	—
Loans	909,768	885,996	821,621
<i>in rubles</i>	909,663	885,869	821,507
<i>in foreign currency</i>	105	127	113
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2017	Dec, 2018	Dec, 2019
Liabilities to federal government	2,236,236	3,246,346	3,551,568
Deposits	2,208,040	3,000,781	3,311,201
<i>in rubles</i>	1,818,446	2,930,523	3,244,607
<i>in foreign currency</i>	389,594	70,258	66,594
Other liabilities	28,196	245,565	240,367
<i>in rubles</i>	28,000	245,415	240,300
<i>in foreign currency</i>	196	150	67
Liabilities to state and local government	1,067,673	1,375,847	1,509,232
Deposits	1,067,673	1,375,847	1,509,232
<i>in rubles</i>	1,067,614	1,375,776	1,509,167
<i>in foreign currency</i>	59	72	65
Other liabilities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
CLAIMS ON OTHER SECTORS	54,818,141	61,564,780	67,219,644
<i>in rubles</i>	46,671,257	52,783,748	59,523,396
<i>in foreign currency</i>	8,146,884	8,781,031	7,696,249
Other financial institutions	6,323,838	7,685,792	8,721,720
<i>in rubles</i>	5,460,722	6,156,412	7,278,351
Debt securities	838,038	678,671	991,374
Loans	3,335,767	4,064,878	4,682,033
Other claims	1,286,917	1,412,864	1,604,945
<i>in foreign currency</i>	863,116	1,529,379	1,443,368
Debt securities	123,381	106,906	47,812
Loans	484,533	979,386	964,176
Other claims	255,202	443,087	431,379
Nonfinancial organizations	35,325,589	37,813,756	39,397,518
<i>in rubles</i>	28,208,851	30,726,159	33,273,836
Debt securities	1,345,152	1,257,992	1,392,331
Loans	24,511,228	26,916,065	29,088,254
Other claims	2,352,471	2,552,102	2,793,251
<i>in foreign currency</i>	7,116,738	7,087,596	6,123,682
Debt securities	21,040	10,514	8,351
Loans	6,939,053	6,901,750	5,941,898
Other claims	156,645	175,332	173,432
Households	13,168,715	16,065,232	19,100,407
<i>in rubles</i>	13,001,684	15,901,176	18,971,209
Debt securities	3	—	—
Loans	13,001,681	15,901,176	18,971,209
Other claims	—	—	—
<i>in foreign currency</i>	167,030	164,056	129,198
Debt securities	—	—	—
Loans	167,030	164,056	129,198
Other claims	—	—	—

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2017	Dec, 2018	Dec, 2019
LIABILITIES TO CENTRAL BANK	2,684,341	3,304,331	2,910,108
<i>in rubles</i>	2,682,756	3,301,412	2,907,689
Loans and deposits, of which	2,470,097	3,088,753	2,907,667
REPO	3,578	3,633	—
Debt securities	212,659	212,659	23
Other liabilities	—	—	—
<i>in foreign currency</i>	1,585	2,920	2,419
Loans and deposits, of which	1,585	2,920	2,419
REPO	—	—	—
Debt securities	—	—	—
Other liabilities	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	45,785,892	51,843,941	54,822,806
<i>in rubles</i>	33,950,744	37,704,163	41,984,894
Transferable deposits	11,021,706	12,269,860	14,189,067
Other financial institutions	627,319	478,327	510,281
Nonfinancial organizations	5,828,482	6,090,994	6,808,571
Households	4,565,905	5,700,539	6,870,216
Other deposits	22,929,038	25,434,304	27,795,826
Other financial institutions	1,314,912	1,258,541	1,554,317
Nonfinancial organizations	5,536,851	6,990,120	7,843,697
Households	16,077,276	17,185,642	18,397,812
<i>in foreign currency</i>	11,835,147	14,139,778	12,837,912
Transferable deposits	—	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	11,835,147	14,139,778	12,837,912
Other financial institutions	217,669	236,996	235,925
Nonfinancial organizations	6,490,244	8,009,343	6,794,094
Households	5,127,235	5,893,439	5,807,894
DEBT SECURITIES INCLUDED IN BROAD MONEY	389,748	152,537	37,314
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,843	1,126,338	1,241,365
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,416,700	1,531,294	1,991,026
SHARES AND OTHER EQUITY	6,533,886	8,006,451	9,730,613
OTHER ITEMS (NET)	10,607,014	11,352,250	11,315,408
Other liabilities	16,144,499	17,323,394	17,767,462
Other assets	4,864,733	5,544,810	6,089,657
Consolidation adjustment	-672,752	-426,334	-362,397

Table 1.15 (cont.)

(millions of rubles, end of period)

	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019	Dec, 2019
NET FOREIGN ASSETS	8,226,408	8,397,869	8,317,822	8,167,221	7,197,453
Claims on nonresidents	13,454,169	13,274,215	13,290,830	12,986,277	12,010,487
Foreign currency and deposits	4,876,534	4,930,702	4,988,146	4,830,208	3,945,502
Debt securities	2,393,139	2,354,179	2,401,323	2,298,075	2,218,221
Loans	5,472,677	5,281,449	5,191,461	5,147,869	5,138,392
Equity and investment fund shares	700,967	696,625	697,175	697,591	697,468
Other	10,852	11,261	12,725	12,533	10,903
Liabilities to nonresidents	5,227,761	4,876,346	4,973,007	4,819,056	4,813,034
Deposits	4,885,453	4,537,964	4,642,619	4,458,386	4,408,076
Debt securities	254,389	246,513	244,438	275,110	265,160
Loans	82,796	88,221	82,442	81,557	135,231
Other	5,123	3,648	3,508	4,004	4,568
CLAIMS ON CENTRAL BANK	7,078,685	7,202,580	7,103,578	7,106,990	7,154,147
Currency	797,042	788,577	802,725	781,562	957,666
Deposits, of which	5,081,484	5,613,774	5,200,792	4,825,599	4,272,120
Required reserves	603,808	620,119	618,922	619,697	617,402
Debt securities	1,200,159	800,229	1,100,061	1,499,828	1,924,362
NET CLAIMS ON GENERAL GOVERNMENT	-1,783,278	-1,895,071	-2,113,414	-1,689,465	477,394
Claims on federal government	4,523,603	4,511,560	4,441,669	4,420,384	4,331,367
Debt securities	4,438,873	4,426,539	4,352,393	4,338,765	4,249,913
<i>in rubles</i>	3,911,055	3,915,312	3,831,876	3,797,719	3,716,970
<i>in foreign currency</i>	527,817	511,227	520,517	541,047	532,944
Loans	84,731	85,021	89,276	81,619	81,454
<i>in rubles</i>	84,731	85,021	89,276	81,619	81,454
<i>in foreign currency</i>	—	—	—	—	—
Other claims	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
Claims on state and local government	978,440	968,526	942,240	989,694	1,206,827
Debt securities	375,188	368,998	371,095	375,215	385,206
<i>in rubles</i>	375,188	368,998	371,095	375,215	385,206
<i>in foreign currency</i>	—	—	—	—	—
Loans	603,253	599,529	571,145	614,480	821,621
<i>in rubles</i>	603,131	599,411	571,028	614,362	821,507
<i>in foreign currency</i>	122	118	117	117	113
Other claims	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—

Table 1.15 (cont.)

(millions of rubles, end of period)

	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019	Dec, 2019
Liabilities to federal government	5,007,955	5,323,632	5,333,096	5,094,417	3,551,568
Deposits	4,363,123	4,652,042	4,555,894	4,445,865	3,311,201
<i>in rubles</i>	4,296,793	4,548,105	4,489,080	4,383,699	3,244,607
<i>in foreign currency</i>	66,330	103,937	66,813	62,167	66,594
Other liabilities	644,832	671,590	777,203	648,551	240,367
<i>in rubles</i>	644,725	671,486	777,134	648,482	240,300
<i>in foreign currency</i>	108	104	69	69	67
Liabilities to state and local government	2,277,366	2,051,525	2,164,227	2,005,127	1,509,232
Deposits	2,277,366	2,051,525	2,164,227	2,005,127	1,509,232
<i>in rubles</i>	2,277,295	2,051,458	2,164,160	2,005,059	1,509,167
<i>in foreign currency</i>	72	67	67	67	65
Other liabilities	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
CLAIMS ON OTHER SECTORS	65,608,075	65,844,124	66,244,522	66,893,622	67,219,644
<i>in rubles</i>	57,466,492	57,851,234	58,208,314	58,993,021	59,523,396
<i>in foreign currency</i>	8,141,583	7,992,890	8,036,208	7,900,601	7,696,249
Other financial institutions	7,706,663	7,937,581	7,857,072	8,203,462	8,721,720
<i>in rubles</i>	6,248,398	6,437,180	6,394,149	6,771,668	7,278,351
Debt securities	747,374	759,402	759,739	859,812	991,374
Loans	4,066,726	4,147,546	4,169,860	4,408,584	4,682,033
Other claims	1,434,298	1,530,233	1,464,550	1,503,271	1,604,945
<i>in foreign currency</i>	1,458,265	1,500,400	1,462,923	1,431,795	1,443,368
Debt securities	49,051	39,154	46,419	48,074	47,812
Loans	946,422	940,855	965,530	956,859	964,176
Other claims	462,792	520,392	450,973	426,862	431,379
Nonfinancial organizations	39,616,765	39,368,763	39,698,359	39,766,910	39,397,518
<i>in rubles</i>	33,081,522	33,018,232	33,264,247	33,436,594	33,273,836
Debt securities	1,318,482	1,270,824	1,335,064	1,382,569	1,392,331
Loans	28,871,179	28,923,122	29,134,163	29,238,405	29,088,254
Other claims	2,891,861	2,824,286	2,795,020	2,815,621	2,793,251
<i>in foreign currency</i>	6,535,242	6,350,531	6,434,112	6,330,315	6,123,682
Debt securities	8,969	8,690	8,910	8,647	8,351
Loans	6,349,758	6,167,537	6,250,986	6,146,011	5,941,898
Other claims	176,515	174,304	174,216	175,657	173,432
Households	18,284,648	18,537,781	18,689,092	18,923,250	19,100,407
<i>in rubles</i>	18,136,572	18,395,822	18,549,918	18,784,759	18,971,209
Debt securities	—	—	—	—	—
Loans	18,136,572	18,395,822	18,549,918	18,784,759	18,971,209
Other claims	—	—	—	—	—
<i>in foreign currency</i>	148,076	141,959	139,174	138,491	129,198
Debt securities	—	—	—	—	—
Loans	148,076	141,959	139,174	138,491	129,198
Other claims	—	—	—	—	—

Table 1.15 (end)

(millions of rubles, end of period)

	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019	Dec, 2019
LIABILITIES TO CENTRAL BANK	3,051,673	3,050,091	3,034,478	3,005,835	2,910,108
<i>in rubles</i>	3,049,198	3,047,617	3,032,098	3,003,377	2,907,689
Loans and deposits, of which	3,049,175	3,047,595	3,032,076	3,003,355	2,907,667
REPO	894	11	50	65	—
Debt securities	23	23	23	23	23
Other liabilities	—	—	—	—	—
<i>in foreign currency</i>	2,476	2,474	2,379	2,458	2,419
Loans and deposits, of which	2,476	2,474	2,379	2,458	2,419
REPO	—	—	—	—	—
Debt securities	—	—	—	—	—
Other liabilities	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	52,376,601	52,460,482	52,241,499	53,220,544	54,822,806
<i>in rubles</i>	38,144,535	38,822,806	38,693,253	39,728,385	41,984,894
Transferable deposits	12,570,460	13,003,207	12,764,253	13,119,421	14,189,067
Other financial institutions	498,600	507,819	488,704	498,075	510,281
Nonfinancial organizations	6,267,146	6,618,858	6,412,385	6,584,669	6,808,571
Households	5,804,714	5,876,530	5,863,165	6,036,676	6,870,216
Other deposits	25,574,075	25,819,599	25,929,000	26,608,964	27,795,826
Other financial institutions	1,453,214	1,458,470	1,497,415	1,536,763	1,554,317
Nonfinancial organizations	6,127,018	6,348,627	6,343,788	6,927,065	7,843,697
Households	17,993,844	18,012,502	18,087,796	18,145,136	18,397,812
<i>in foreign currency</i>	14,232,066	13,637,676	13,548,245	13,492,159	12,837,912
Transferable deposits	—	—	—	—	—
Other financial institutions	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—
Households	—	—	—	—	—
Other deposits	14,232,066	13,637,676	13,548,245	13,492,159	12,837,912
Other financial institutions	268,087	256,035	260,125	247,912	235,925
Nonfinancial organizations	7,804,475	7,362,411	7,337,537	7,319,901	6,794,094
Households	6,159,504	6,019,230	5,950,583	5,924,346	5,807,894
DEBT SECURITIES INCLUDED IN BROAD MONEY	50,923	50,573	48,780	45,063	37,314
DEPOSITS EXCLUDED FROM BROAD MONEY	1,186,614	1,174,650	1,219,771	1,233,534	1,241,365
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,793,113	1,845,506	1,921,422	1,942,382	1,991,026
SHARES AND OTHER EQUITY	8,947,543	9,022,496	9,152,262	9,147,975	9,730,613
OTHER ITEMS (NET)	11,723,422	11,945,703	11,934,297	11,883,035	11,315,408
Other liabilities	17,823,301	18,008,990	18,104,062	17,894,986	17,767,462
Other assets	5,649,254	5,716,877	5,828,998	5,668,883	6,089,657
Consolidation adjustment	-450,625	-346,409	-340,767	-343,068	-362,397

Table 1.16

Banking System Survey

(millions of rubles, end of period)

	Dec, 2017	Dec, 2018	Dec, 2019
NET FOREIGN ASSETS	29,583,115	39,692,822	40,815,180
Claims on nonresidents	36,294,947	46,346,502	46,372,259
Monetary gold and SDR holdings	4,810,395	6,505,229	7,247,922
Foreign currency and deposits	8,023,622	14,468,011	14,779,967
Debt securities	17,864,634	17,987,432	18,193,778
<i>in rubles</i>	195,296	168,313	174,127
<i>in foreign currency</i>	17,669,338	17,819,118	18,019,651
Loans	4,694,183	5,846,731	5,439,390
<i>in rubles</i>	891,323	1,046,696	1,239,868
<i>in foreign currency</i>	3,802,859	4,800,035	4,199,522
Equity and investment fund shares	870,058	1,526,431	697,468
<i>in rubles</i>	12,841	12,285	9,644
<i>in foreign currency</i>	857,217	1,514,146	687,824
Other	32,055	12,668	13,734
<i>in rubles</i>	18,732	3,506	3,810
<i>in foreign currency</i>	13,323	9,161	9,924
Liabilities to nonresidents	6,711,832	6,653,680	5,557,079
Deposits	5,633,697	5,493,726	4,409,805
<i>in rubles</i>	854,554	933,283	913,430
<i>in foreign currency</i>	4,779,143	4,560,443	3,496,376
Debt securities	236,163	275,697	265,160
<i>in rubles</i>	236,163	275,697	265,160
<i>in foreign currency</i>	—	—	—
Loans	373,427	331,701	392,319
<i>in rubles</i>	4,892	20,125	17,118
<i>in foreign currency</i>	368,535	311,577	375,201
SDR allocations	464,693	548,987	485,228
Other	3,852	3,568	4,568
<i>in rubles</i>	128	114	336
<i>in foreign currency</i>	3,724	3,454	4,232
DOMESTIC CLAIMS	53,682,282	55,556,802	57,717,705
Net claims on general government	-3,296,558	-7,986,754	-11,287,190
Claims on federal government	4,521,619	4,663,142	4,649,689
Debt securities	4,438,617	4,572,797	4,568,236
<i>in rubles</i>	3,454,915	3,672,740	3,929,870
<i>in foreign currency</i>	983,703	900,057	638,366
Loans	83,001	90,346	81,454
<i>in rubles</i>	83,001	90,346	81,454
<i>in foreign currency</i>	—	—	—
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—

Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2017	Dec, 2018	Dec, 2019
Claims on state and local government	1,340,603	1,301,401	1,206,827
Debt securities	430,835	415,406	385,206
<i>in rubles</i>	430,835	415,406	385,206
<i>in foreign currency</i>	—	—	—
Loans	909,768	885,996	821,621
<i>in rubles</i>	909,663	885,869	821,507
<i>in foreign currency</i>	105	127	113
Other claims	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Liabilities to federal government	7,430,649	11,621,465	14,785,471
Deposits	7,326,196	11,269,735	14,419,118
<i>in rubles</i>	3,796,378	4,079,954	4,645,106
<i>in foreign currency</i>	3,529,817	7,189,781	9,774,011
Other liabilities	104,453	351,730	366,353
<i>in rubles</i>	28,000	245,415	240,300
<i>in foreign currency</i>	76,453	106,315	126,053
Liabilities to state and local government	1,728,131	2,329,832	2,358,235
Deposits	1,728,131	2,329,832	2,358,235
<i>in rubles</i>	1,728,072	2,329,760	2,358,170
<i>in foreign currency</i>	59	72	65
Other liabilities	—	—	—
<i>in rubles</i>	—	—	—
<i>in foreign currency</i>	—	—	—
Claims on other sectors	56,978,840	63,543,555	69,004,894
<i>in rubles</i>	48,831,955	54,762,523	61,308,645
<i>in foreign currency</i>	8,146,884	8,781,032	7,696,249
Other financial institutions	8,482,021	9,662,498	10,505,349
<i>in rubles</i>	7,618,905	8,133,119	9,061,980
Debt securities	838,038	678,671	991,374
Loans	5,433,307	5,985,577	6,391,040
Other claims	1,347,560	1,468,871	1,679,566
<i>in foreign currency</i>	863,116	1,529,379	1,443,368
Debt securities	123,381	106,906	47,812
Loans	484,533	979,386	964,176
Other claims	255,202	443,087	431,379
Nonfinancial organizations	35,328,104	37,815,825	39,399,138
<i>in rubles</i>	28,211,366	30,728,228	33,275,456
Debt securities	1,345,152	1,257,992	1,392,331
Loans	24,511,228	26,916,065	29,088,254
Other claims	2,354,986	2,554,171	2,794,871
<i>in foreign currency</i>	7,116,738	7,087,597	6,123,682
Debt securities	21,040	10,514	8,351
Loans	6,939,053	6,901,750	5,941,898
Other claims	156,645	175,332	173,433

Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2017	Dec, 2018	Dec, 2019
Households	13,168,715	16,065,232	19,100,407
<i>in rubles</i>	13,001,684	15,901,176	18,971,209
Debt securities	3	—	—
Loans	13,001,681	15,901,176	18,971,209
Other claims	—	—	—
<i>in foreign currency</i>	167,030	164,056	129,198
Debt securities	—	—	—
Loans	167,030	164,056	129,198
Other claims	—	—	—
BROAD MONEY LIABILITIES	54,667,115	61,401,643	64,555,215
Money Supply (National Definition)	42,442,219	47,109,326	51,679,988
<i>in rubles</i>			
Currency outside banking system	8,446,033	9,339,046	9,658,444
Transferable deposits	11,062,848	12,285,084	14,203,272
Other financial institutions	654,526	480,103	511,836
Nonfinancial organizations	5,842,416	6,104,441	6,821,220
Households	4,565,905	5,700,539	6,870,216
Other deposits	22,933,338	25,485,197	27,818,272
Other financial institutions	1,319,212	1,309,434	1,576,763
Nonfinancial organizations	5,536,851	6,990,120	7,843,697
Households	16,077,276	17,185,642	18,397,812
<i>in foreign currency</i>	11,835,149	14,139,780	12,837,913
Transferable deposits	—	—	—
Other financial institutions	—	—	—
Nonfinancial organizations	—	—	—
Households	—	—	—
Other deposits	11,835,149	14,139,780	12,837,913
Other financial institutions	217,669	236,996	235,925
Nonfinancial organizations	6,490,245	8,009,345	6,794,094
Households	5,127,235	5,893,439	5,807,894
Securities other than shares included in broad money	389,748	152,537	37,314
Other financial institutions	—	—	—
Nonfinancial organizations	526	66	3,687
Households	389,222	152,471	33,627
DEPOSITS EXCLUDED FROM BROAD MONEY	1,221,843	1,126,338	1,241,365
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,416,700	1,531,294	1,991,026
SHARES AND OTHER EQUITY	17,187,273	21,261,703	21,905,031
OTHER ITEMS (NET)	8,772,466	9,928,646	8,840,248
Other liabilities	17,456,106	18,781,976	19,187,292
Other assets	5,249,866	5,953,588	6,712,964
Consolidation adjustment	-3,433,774	-2,899,742	-3,634,080

Table 1.16 (cont.)

(millions of rubles, end of period)

	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019	Dec, 2019
NET FOREIGN ASSETS	42,663,097	41,883,696	42,151,354	42,194,521	40,815,180
Claims on nonresidents	48,521,849	47,392,703	47,763,332	47,641,372	46,372,259
Monetary gold and SDR holdings	7,720,885	7,373,718	7,318,730	7,215,206	7,247,922
Foreign currency and deposits	14,905,620	14,138,036	15,284,780	15,331,539	14,779,967
Debt securities	19,495,259	19,691,335	19,087,495	19,090,037	18,193,778
<i>in rubles</i>	165,910	160,161	165,388	170,670	174,127
<i>in foreign currency</i>	19,329,350	19,531,175	18,922,107	18,919,367	18,019,651
Loans	5,673,615	5,478,624	5,359,374	5,288,639	5,439,390
<i>in rubles</i>	1,226,712	1,257,338	1,239,485	1,233,031	1,239,868
<i>in foreign currency</i>	4,446,903	4,221,286	4,119,888	4,055,608	4,199,522
Equity and investment fund shares	700,967	696,625	697,175	697,591	697,468
<i>in rubles</i>	9,644	9,644	9,644	9,644	9,644
<i>in foreign currency</i>	691,323	686,981	687,531	687,947	687,824
Other	25,504	14,364	15,777	18,360	13,734
<i>in rubles</i>	3,946	4,140	5,558	5,231	3,810
<i>in foreign currency</i>	21,558	10,224	10,220	13,130	9,924
Liabilities to nonresidents	5,858,753	5,509,006	5,611,978	5,446,851	5,557,079
Deposits	4,887,777	4,540,182	4,644,760	4,460,365	4,409,805
<i>in rubles</i>	1,028,552	850,720	931,772	883,719	913,430
<i>in foreign currency</i>	3,859,225	3,689,462	3,712,988	3,576,646	3,496,376
Debt securities	254,389	246,513	244,438	275,110	265,160
<i>in rubles</i>	254,389	246,513	244,438	275,110	265,160
<i>in foreign currency</i>	–	–	–	–	–
Loans	194,473	219,307	220,049	207,909	392,319
<i>in rubles</i>	1,116	9,046	7,041	6,011	17,118
<i>in foreign currency</i>	193,357	210,261	213,008	201,898	375,201
SDR allocations	516,989	499,356	499,219	499,461	485,228
Other	5,124	3,648	3,512	4,006	4,568
<i>in rubles</i>	436	447	522	602	336
<i>in foreign currency</i>	4,688	3,201	2,990	3,404	4,232
DOMESTIC CLAIMS	54,154,420	54,349,138	53,978,639	54,831,275	57,717,705
Net claims on general government	–13,333,124	–13,332,686	–14,096,666	–13,883,835	–11,287,190
Claims on federal government	4,896,877	4,857,540	4,773,227	4,741,676	4,649,689
Debt securities	4,812,146	4,772,519	4,683,951	4,660,057	4,568,236
<i>in rubles</i>	4,123,797	4,128,096	4,044,705	4,010,577	3,929,870
<i>in foreign currency</i>	688,349	644,424	639,246	649,481	638,366
Loans	84,731	85,021	89,276	81,619	81,454
<i>in rubles</i>	84,731	85,021	89,276	81,619	81,454
<i>in foreign currency</i>	–	–	–	–	–
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–

Table 1.16 (cont.)

(millions of rubles, end of period)

	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019	Dec, 2019
Claims on state and local government	978,440	968,526	942,240	989,694	1,206,827
Debt securities	375,188	368,998	371,095	375,215	385,206
<i>in rubles</i>	375,188	368,998	371,095	375,215	385,206
<i>in foreign currency</i>	—	—	—	—	—
Loans	603,253	599,529	571,145	614,480	821,621
<i>in rubles</i>	603,131	599,411	571,028	614,362	821,507
<i>in foreign currency</i>	122	118	117	117	113
Other claims	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
Liabilities to federal government	15,877,465	16,100,179	16,456,459	16,491,400	14,785,471
Deposits	15,101,786	15,300,634	15,551,152	15,717,208	14,419,118
<i>in rubles</i>	5,844,986	6,092,227	6,126,729	6,086,570	4,645,106
<i>in foreign currency</i>	9,256,800	9,208,408	9,424,423	9,630,638	9,774,011
Other liabilities	775,679	799,545	905,308	774,193	366,353
<i>in rubles</i>	644,725	671,486	777,134	648,482	240,300
<i>in foreign currency</i>	130,955	128,059	128,174	125,710	126,053
Liabilities to state and local government	3,330,975	3,058,573	3,355,674	3,123,805	2,358,235
Deposits	3,330,975	3,058,573	3,355,674	3,123,805	2,358,235
<i>in rubles</i>	3,330,904	3,058,506	3,355,607	3,123,738	2,358,170
<i>in foreign currency</i>	72	67	67	67	65
Other liabilities	—	—	—	—	—
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	—	—	—	—	—
Claims on other sectors	67,487,544	67,681,824	68,075,305	68,715,110	69,004,894
<i>in rubles</i>	59,345,960	59,688,933	60,039,096	60,814,508	61,308,645
<i>in foreign currency</i>	8,141,584	7,992,891	8,036,209	7,900,602	7,696,249
Other financial institutions	9,582,080	9,771,803	9,684,567	10,022,249	10,505,349
<i>in rubles</i>	8,123,815	8,271,402	8,221,644	8,590,455	9,061,980
Debt securities	747,374	759,402	759,739	859,812	991,374
Loans	5,878,564	5,918,194	5,933,677	6,160,859	6,391,040
Other claims	1,497,877	1,593,806	1,528,228	1,569,784	1,679,566
<i>in foreign currency</i>	1,458,265	1,500,400	1,462,923	1,431,795	1,443,368
Debt securities	49,051	39,154	46,419	48,074	47,812
Loans	946,422	940,855	965,530	956,859	964,176
Other claims	462,792	520,392	450,973	426,862	431,379
Nonfinancial organizations	39,620,816	39,372,240	39,701,647	39,769,611	39,399,138
<i>in rubles</i>	33,085,573	33,021,709	33,267,534	33,439,295	33,275,456
Debt securities	1,318,482	1,270,824	1,335,064	1,382,569	1,392,331
Loans	28,871,179	28,923,122	29,134,163	29,238,405	29,088,254
Other claims	2,895,911	2,827,763	2,798,307	2,818,321	2,794,871
<i>in foreign currency</i>	6,535,243	6,350,531	6,434,113	6,330,316	6,123,682
Debt securities	8,969	8,690	8,910	8,647	8,351
Loans	6,349,758	6,167,537	6,250,986	6,146,011	5,941,898
Other claims	176,515	174,305	174,217	175,658	173,433

Table 1.16 (end)

(millions of rubles, end of period)

	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019	Dec, 2019
Households	18,284,648	18,537,781	18,689,092	18,923,250	19,100,407
<i>in rubles</i>	18,136,572	18,395,822	18,549,918	18,784,759	18,971,209
Debt securities	—	—	—	—	—
Loans	18,136,572	18,395,822	18,549,918	18,784,759	18,971,209
Other claims	—	—	—	—	—
<i>in foreign currency</i>	148,076	141,959	139,174	138,491	129,198
Debt securities	—	—	—	—	—
Loans	148,076	141,959	139,174	138,491	129,198
Other claims	—	—	—	—	—
BROAD MONEY LIABILITIES	61,867,114	61,955,061	61,679,983	62,732,492	64,555,215
Money Supply (National Definition)	47,584,123	48,266,810	48,082,958	49,195,270	51,679,988
<i>in rubles</i>					
Currency outside banking system	9,367,629	9,411,892	9,354,574	9,393,982	9,658,444
Transferable deposits	12,585,829	13,018,151	12,780,653	13,133,773	14,203,272
Other financial institutions	500,704	509,571	490,745	500,493	511,836
Nonfinancial organizations	6,280,412	6,632,050	6,426,744	6,596,604	6,821,220
Households	5,804,714	5,876,530	5,863,165	6,036,676	6,870,216
Other deposits	25,630,664	25,836,767	25,947,730	26,667,515	27,818,272
Other financial institutions	1,509,803	1,475,638	1,516,145	1,595,314	1,576,763
Nonfinancial organizations	6,127,018	6,348,627	6,343,788	6,927,065	7,843,697
Households	17,993,844	18,012,502	18,087,796	18,145,136	18,397,812
<i>in foreign currency</i>	14,232,068	13,637,678	13,548,245	13,492,159	12,837,913
Transferable deposits	—	—	—	—	—
Other financial institutions	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—
Households	—	—	—	—	—
Other deposits	14,232,068	13,637,678	13,548,245	13,492,159	12,837,913
Other financial institutions	268,087	256,035	260,125	247,912	235,925
Nonfinancial organizations	7,804,476	7,362,412	7,337,537	7,319,901	6,794,094
Households	6,159,504	6,019,230	5,950,583	5,924,346	5,807,894
Securities other than shares included in broad money	50,923	50,573	48,780	45,063	37,314
Other financial institutions	—	—	—	—	—
Nonfinancial organizations	1,370	4,242	4,992	4,540	3,687
Households	49,553	46,331	43,788	40,523	33,627
DEPOSITS EXCLUDED FROM BROAD MONEY	1,186,614	1,174,650	1,219,771	1,233,534	1,241,365
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,793,113	1,845,506	1,921,422	1,942,382	1,991,026
SHARES AND OTHER EQUITY	22,377,429	21,451,682	21,656,590	21,493,311	21,905,031
OTHER ITEMS (NET)	9,593,247	9,805,936	9,652,227	9,624,077	8,840,248
Other liabilities	19,237,084	19,430,089	19,520,577	19,306,761	19,187,292
Other assets	6,257,957	6,323,057	6,443,453	6,292,099	6,712,964
Consolidation adjustment	-3,385,881	-3,301,095	-3,424,897	-3,390,585	-3,634,080

Money Supply (National Definition)

Table 1.17

(billions of rubles)

	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
2018								
31.12	9,339.0	12,285.1	5,700.5	6,584.5	21,624.1	25,485.2	17,185.6	8,299.6
2019								
31.01	8,989.9	11,758.4	5,031.2	6,727.2	20,748.3	24,972.9	17,258.6	7,714.3
28.02	9,029.7	11,914.4	5,202.9	6,711.5	20,944.1	25,268.5	17,435.5	7,832.9
31.03	8,980.6	11,830.1	5,163.4	6,666.7	20,810.6	25,330.6	17,562.5	7,768.1
30.04	9,113.8	12,060.1	5,575.4	6,484.6	21,173.8	25,262.1	17,735.8	7,526.3
31.05	9,110.7	11,977.7	5,513.9	6,463.8	21,088.4	25,646.9	17,770.1	7,876.8
30.06	9,192.8	12,524.8	5,774.4	6,750.4	21,717.7	25,631.7	17,810.3	7,821.4
31.07	9,254.2	12,489.6	5,736.6	6,753.0	21,743.8	25,607.2	17,836.8	7,770.5
31.08	9,367.6	12,585.8	5,804.7	6,781.1	21,953.5	25,630.7	17,993.8	7,636.8
30.09	9,411.9	13,018.2	5,876.5	7,141.6	22,430.0	25,836.8	18,012.5	7,824.3
31.10	9,354.6	12,780.7	5,863.2	6,917.5	22,135.2	25,947.7	18,087.8	7,859.9
30.11	9,394.0	13,133.8	6,036.7	7,097.1	22,527.8	26,667.5	18,145.1	8,522.4
31.12	9,658.4	14,203.3	6,870.2	7,333.1	23,861.7	27,819.5	18,397.8	9,421.6
2020								
31.01	9,489.0	13,868.5	6,343.6	7,524.8	23,357.5	27,265.5	18,390.0	8,875.5

Table 1.17 (end)

	M2 Money supply (5+6)	Money supply growth rates, %		
		to previous month	to beginning of the year	to month of year ago
		9	10	11	12
2018				
31.12	47,109.3	4.9	11.0	11.0
2019				
31.01	45,721.2	-2.9	-2.9	9.9
28.02	46,212.6	1.1	-1.9	9.9
31.03	46,141.2	-0.2	-2.1	8.9
30.04	46,435.9	0.6	-1.4	7.7
31.05	46,735.3	0.6	-0.8	8.0
30.06	47,349.4	1.3	0.5	7.3
31.07	47,351.0	0.0	0.5	7.8
31.08	47,584.1	0.5	1.0	7.2
30.09	48,266.8	1.4	2.5	9.1
31.10	48,083.0	-0.4	2.1	8.7
30.11	49,195.3	2.3	4.4	9.6
31.12	51,681.2	5.1	9.7	9.7
2020				
31.01	50,622.9	-2.0	-2.0	10.7

Monetary Base (Broad Definition)

Table 1.18

(billions of rubles)

	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
31.12.2013	10,503.9	8,307.5	1,270.0	408.8	517.6	—
31.12.2014	11,332.0	8,840.5	1,215.5	471.3	804.6	—
31.12.2015	11,043.8	8,522.2	1,594.0	369.8	557.8	—
31.12.2016	11,882.7	8,789.8	1,822.7	484.7	785.5	—
31.12.2017	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4
31.12.2018	16,063.4	10,312.5	1,898.2	575.3	1,903.5	1,373.9
2019						
31.01	15,520.8	9,776.9	2,215.2	586.2	1,442.7	1,499.8
28.02	15,877.8	9,806.3	1,685.3	588.4	2,297.6	1,500.2
31.03	15,799.6	9,765.6	2,128.5	587.2	1,817.9	1,500.3
30.04	15,751.3	9,995.1	2,487.2	589.0	1,180.0	1,500.1
31.05	15,596.8	9,905.3	2,216.5	593.8	1,281.4	1,599.8
30.06	15,541.0	9,996.2	2,391.6	595.9	857.9	1,699.4
31.07	16,156.0	10,032.6	2,601.2	596.5	1,425.6	1,500.1
31.08	16,444.6	10,164.7	2,109.9	603.8	2,366.1	1,200.2
30.09	16,612.2	10,200.5	2,674.2	620.1	2,317.2	800.2
31.10	16,457.0	10,157.3	3,156.3	618.9	1,424.4	1,100.1
30.11	16,499.5	10,175.5	2,451.3	619.7	1,753.2	1,499.8
31.12	16,823.4	10,616.1	2,625.5	617.4	1,027.7	1,936.7
2020						
31.01	17,300.2	10,241.5	2,621.7	617.6	1,766.6	2,052.8

Table 1.18 (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
2020						
08.01	16,960.1	10,616.1	2,738.5	617.4	1,027.7	1,960.3
09.01	16,987.6	10,616.1	2,648.2	617.4	1,145.6	1,960.3
10.01	17,028.2	10,433.8	2,816.2	617.4	1,200.5	1,960.3
13.01	16,905.8	10,437.1	1,793.2	617.4	2,097.7	1,960.3
14.01	16,885.6	10,414.8	1,524.4	617.4	2,368.7	1,960.3
15.01	16,854.5	10,405.4	2,360.6	617.4	1,583.7	1,887.4
16.01	16,970.5	10,403.6	2,477.7	617.4	1,584.2	1,887.6
17.01	17,080.7	10,411.0	2,582.9	617.4	1,581.7	1,887.6
20.01	17,320.6	10,414.5	2,776.3	617.4	1,624.8	1,887.6
21.01	17,421.8	10,384.9	2,908.5	617.4	1,623.4	1,887.6
22.01	17,287.4	10,357.4	2,556.6	617.5	1,781.7	1,974.2
23.01	17,369.4	10,337.3	2,661.1	619.2	1,777.4	1,974.4
24.01	17,220.9	10,316.4	2,526.7	617.6	1,785.9	1,974.3
27.01	16,607.8	10,305.3	1,936.8	617.6	1,773.8	1,974.3
28.01	17,117.3	10,268.3	2,481.8	617.6	1,775.4	1,974.3
29.01	17,102.4	10,245.7	2,443.4	617.6	1,743.0	2,052.8
30.01	17,300.0	10,231.6	2,643.9	617.6	1,754.2	2,052.8
31.01	17,287.9	10,229.1	2,621.7	617.6	1,766.6	2,052.8

¹ At market value.

Table 1.19

Other Financial Institutions Survey (by selected number of financial intermediaries)*(millions of rubles, end of period)*

	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Net foreign assets	324,716	326,507	314,994	310,203	318,345	339,471
Claims on nonresidents	415,948	415,535	391,740	394,483	396,530	426,524
Foreign currency and deposits	2,267	2,257	3,945	2,456	2,235	2,314
Securities other than shares	259,739	269,259	260,707	261,784	269,226	295,484
Loans	3,494	2,231	2,657	2,783	4,029	3,028
Other	150,447	141,788	124,432	127,460	121,039	125,698
Liabilities to nonresidents	91,233	89,028	76,747	84,280	78,184	87,053
Loans	1,306	1,370	1,434	1,630	1,591	1,598
Other	89,927	87,657	75,312	82,651	76,594	85,456
Claims on banking system	4,916,249	4,991,031	5,249,187	5,230,310	5,214,737	5,261,502
Currency	508	514	495	580	536	551
Other	4,915,741	4,990,517	5,248,692	5,229,730	5,214,200	5,260,951
of which: accounts receivable	376,521	394,614	293,503	264,400	245,637	229,560
Net claims on general government	1,379,368	1,610,131	1,558,599	1,570,637	1,599,234	1,687,841
Claims on general government	1,498,449	1,733,453	1,724,947	1,699,548	1,729,181	1,790,015
of which: accounts receivable	65,195	57,092	71,465	58,284	68,937	67,552
Liabilities to general government	119,080	123,322	166,347	128,912	129,947	102,174
of which: accounts payable	91,626	99,598	141,198	104,150	107,225	82,439
Claims on other sectors	3,165,574	2,967,175	2,813,352	3,049,049	3,147,749	3,159,063
Other financial institutions	1,255,640	1,113,264	1,023,349	1,133,291	1,077,402	1,087,953
of which: accounts receivable	187,104	163,829	129,780	190,221	130,900	121,869
Nonfinancial organizations	1,832,119	1,800,132	1,741,212	1,860,271	2,013,424	2,012,966
of which: accounts receivable	168,274	197,542	154,322	185,676	173,596	163,030
Households	77,815	53,780	48,792	55,487	56,923	58,143
of which: accounts receivable	76,523	52,505	46,022	52,823	54,018	55,564
Securities other than shares	7,000	7,000	6,412	6,402	3,404	3,402
Loans	1,895,503	1,894,877	1,894,475	1,868,805	1,805,167	1,747,848
of which: credit institutions	11,619	11,513	11,881	11,655	7,706	7,169
Insurance technical reserves	5,280,104	5,371,072	5,543,363	5,661,401	5,763,916	5,768,761
Net equity of households in life insurance reserves	742,211	823,670	893,446	936,240	991,635	1,046,834
Net equity of households in pension funds	3,654,309	3,642,139	3,719,227	3,759,022	3,815,287	3,761,871
Prepaid premiums/reserves against outstanding claims	883,584	905,264	930,690	966,139	956,994	960,056
of which: credit institutions	56,744	63,466	73,153	74,543	79,536	79,555
Shares and other equity	1,656,190	1,693,904	1,608,986	1,719,663	1,865,990	1,992,068
Other items (net)	947,103	927,990	882,897	903,926	841,586	935,781

Table 1.20

Financial Sector Survey (by selected number of financial intermediaries)

(millions of rubles, end of period)

	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Net foreign assets	34,485,666	36,251,295	40,007,816	39,635,226	41,557,961	42,223,167
Claims on nonresidents	41,194,442	43,090,633	46,738,242	45,959,522	47,216,511	47,819,227
Liabilities to nonresidents	6,708,776	6,839,338	6,730,426	6,324,296	5,658,550	5,596,060
Domestic claims	55,502,680	55,059,914	57,094,068	56,925,902	56,121,277	56,420,787
Net claims on general government	-4,527,245	-6,689,592	-6,428,154	-8,312,160	-10,339,248	-11,644,845
Claims on general government	7,201,196	7,324,114	7,689,490	7,337,077	7,278,502	7,616,081
Liabilities to general government	11,728,441	14,013,705	14,117,644	15,649,237	17,617,750	19,260,926
Claims on other sectors	60,029,925	61,749,506	63,522,222	65,238,062	66,460,525	68,065,631
Other financial institutions, except public financial corporations, insurance companies and private pension funds	7,199,680	7,162,851	7,851,162	7,827,276	7,706,826	8,084,500
Nonfinancial organizations	38,320,517	39,218,686	39,557,037	40,411,897	40,927,618	41,385,207
Households	14,509,727	15,367,969	16,114,024	16,998,889	17,826,081	18,595,924
Currency outside financial sector	8,944,979	9,138,168	9,338,551	8,979,985	9,192,298	9,411,341
Deposits	48,131,206	48,455,334	51,905,986	51,206,031	51,845,700	52,642,476
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,239,716	1,094,425	1,008,973	1,264,766	1,260,957	1,323,766
Securities other than shares	1,408,912	1,318,807	1,219,580	1,263,594	1,225,723	1,251,712
Loans	2,965	2,343	2,705	10,815	5,205	10,690
Insurance technical reserves	5,223,359	5,307,606	5,470,209	5,586,859	5,684,380	5,689,206
Shares and other equity	16,494,141	16,883,821	21,009,720	22,328,202	22,704,924	22,408,707
Other items (net)	9,782,775	10,205,130	8,155,132	7,185,642	7,021,008	7,229,805

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

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

	2019											2020
	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.01
1. Precious metals	6,001,419	6,119,766	5,985,904	5,899,173	5,912,563	6,392,817	6,527,488	7,348,154	7,016,322	6,967,840	6,867,145	7,390,432
2. Funds placed with nonresidents and securities issued by nonresidents	23,379,363	23,412,788	23,591,378	23,654,121	24,219,350	24,130,606	24,079,572	25,213,546	24,738,612	25,341,819	25,500,899	26,086,819
3. Credits and deposits	3,505,494	3,549,929	3,644,975	3,579,724	3,550,501	3,532,076	3,487,355	3,484,616	3,441,789	3,434,310	3,392,636	3,255,143
4. Securities	951,301	951,393	1,030,703	1,014,582	1,020,757	1,015,329	1,145,285	1,180,947	1,151,487	1,137,749	1,127,426	1,126,602
of which:												
– Russian government securities	174,477	174,566	169,783	153,434	155,384	151,727	365,723	375,140	345,665	331,927	321,604	320,780
– securities acquired with the view of participation in bankruptcy prevention measures	565,827	565,827	565,827	565,834	569,699	569,699	698,398	701,125	701,140	701,140	701,140	701,140
5. Claims on IMF	1,671,165	1,658,941	1,631,186	1,617,637	1,622,142	1,582,715	1,574,338	1,682,406	1,586,964	1,585,890	1,583,039	1,559,992
6. Other assets	3,193,506	3,123,495	3,646,024	3,944,545	4,122,565	3,763,906	4,131,771	3,549,215	4,198,990	4,210,624	4,254,842	4,409,600
Total assets	38,702,248	38,816,312	39,530,170	39,709,782	40,447,878	40,417,449	40,945,809	42,458,884	42,134,164	42,678,232	42,725,987	43,828,588
1. Cash in circulation	9,777,226	9,806,680	9,765,943	9,995,473	9,905,674	9,996,526	10,032,961	10,165,028	10,200,825	10,157,656	10,175,902	10,241,832
2. Funds in accounts with the Bank of Russia	14,470,083	14,706,846	15,277,822	15,307,909	15,892,586	15,706,419	16,326,177	17,141,622	17,618,757	17,976,172	17,732,010	17,766,328
of which:												
– Russian government funds	8,589,908	8,672,294	9,081,880	9,263,589	9,953,016	10,369,975	10,139,690	10,635,351	10,535,398	10,873,482	11,154,561	10,951,619
– funds of resident credit institutions	4,248,667	4,576,773	4,539,663	4,261,859	4,097,406	3,851,956	4,628,281	5,085,255	5,616,803	5,204,017	4,828,617	5,010,580
3. Float	93	51	17	—	—	—	—	—	—	—	—	—
4. Bank of Russia bonds	1,514,952	1,514,334	1,514,650	1,514,641	1,615,165	1,715,829	1,516,619	1,213,638	808,112	1,108,223	1,509,950	2,070,953
5. Liabilities to IMF	1,535,820	1,514,483	1,481,894	1,462,855	1,456,736	1,420,807	1,394,264	1,454,085	1,407,044	1,405,310	1,404,080	1,384,979
6. Other liabilities	116,617	100,630	95,560	34,620	183,433	183,584	281,644	1,090,367	705,282	641,074	514,248	994,568
7. Capital	11,287,457	11,173,288	11,394,284	11,394,284	11,394,284	11,394,284	11,394,144	11,394,144	11,394,144	11,389,797	11,389,797	11,369,928
Total liabilities	38,702,248	38,816,312	39,530,170	39,709,782	40,447,878	40,417,449	40,945,809	42,458,884	42,134,164	42,678,232	42,725,987	43,828,588

Table 2.2

The Bank of Russia Key Rate¹

(% p.a.)

Period	Rate
16.09.2013	5.50
03.03.2014	7.00
28.04.2014	7.50
28.07.2014	8.00
05.11.2014	9.50
12.12.2014	10.50
16.12.2014	17.00
02.02.2015	15.00
16.03.2015	14.00
05.05.2015	12.50
16.06.2015	11.50
03.08.2015	11.00
14.06.2016	10.50
19.09.2016	10.00
27.03.2017	9.75
02.05.2017	9.25
19.06.2017	9.00
18.09.2017	8.50
30.10.2017	8.25
18.12.2017	7.75
12.02.2018	7.50
26.03.2018	7.25
17.09.2018	7.50
17.12.2018	7.75
17.06.2019	7.50
29.07.2019	7.25
09.09.2019	7.00
28.10.2019	6.50
16.12.2019	6.25
10.02.2020	6.00

¹ Starting from 1 January 2016, the key rate is applied to the relations regulated by normative legal acts of the Government of the Russian Federation instead of the Bank of Russia refinancing rate, unless otherwise indicated by federal law (Resolution of the Government of the Russian Federation No. 1340, dated 8 December 2015).

Table 2.3

Required Reserves Ratios

(percent)

Date	Required reserve ratio on legal entities' nonresidents liabilities in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency
01.11.2009 – 31.01.2011	2.50					
01.02.2011 – 28.02.2011	3.50			3.00		3.00
01.03.2011 – 31.03.2011	4.50			3.50		3.50
01.04.2011 – 28.02.2013	5.50			4.00		4.00
01.03.2013 – 31.03.2016	4.25			4.25		4.25
01.04.2016 – 30.06.2016	4.25	5.25		4.25	4.25	5.25
01.07.2016 – 31.07.2016	4.25	6.25	4.25	5.25	4.25	6.25
01.08.2016 – 31.12.2016	5.00	7.00	5.00	6.00	5.00	7.00

Date	Required reserve ratio on legal entities' nonresidents liabilities, excluding longterm liabilities		Required reserve ratio on legal entities' nonresidents longterm liabilities		Required reserve ratio on liabilities to individuals		Required reserve ratio on other liabilities, excluding longterm liabilities		Required reserve ratio 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 –	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00	4.75	8.00
–	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 – 31.03.2018	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 –	4.75	8.00	4.75	8.00	1.00	8.00	1.00	8.00	1.00	8.00

Table 2.4

The Required Reserves Averaging Ratio set by the Bank of Russia

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
01.08.2004 –	0.20	all credit institutions
of which:		
– 31.10.2004		settlement nonbanking credit institutions and settlement centres of the organised securities market
– 30.09.2006		credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.11.2004 – 31.12.2015	1.00	settlement nonbanking credit institutions and settlement centres of the organised securities market
01.10.2006 – 31.10.2007	0.30	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.11.2007 – 29.02.2008	0.40	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.03.2008 – 30.06.2008	0.45	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.07.2008 – 31.08.2008	0.50	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.09.2008 – 30.09.2008	0.55	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
01.10.2008 – 09.12.2013	0.60	credit institutions except settlement nonbanking credit institutions, settlement centres of the organised securities market and nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
01.01.2012 – 31.12.2015	1.00	nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
10.12.2013 – 09.09.2015	0.70	credit institutions except settlement nonbanking credit institutions and nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations
10.09.2015 – 30.11.2017	0.80	banks
10.09.2015 – 31.12.2015	1.00	nonbanking credit institutions, which have a responsibility for deposit and credit operations
01.01.2016 –	1.00	nonbanking credit institutions
01.12.2017 –	0.80	banks with universal licence and banks with base licence

Table 2.5

Scaling Factor Which is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions – Residents for Issued Securities

Period of validity	Scaling Factor
01.11.2009 –	0.2

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
11.01.2017 – 07.02.2017	1,743.3
08.02.2017 – 07.03.2017	1,874.4
08.03.2017 – 11.04.2017	1,865.1
12.04.2017 – 09.05.2017	1,848.1
10.05.2017 – 06.06.2017	1,841.6
07.06.2017 – 11.07.2017	1,861.4
12.07.2017 – 08.08.2017	1,871.4
09.08.2017 – 05.09.2017	1,901.7
06.09.2017 – 10.10.2017	1,895.1
11.10.2017 – 07.11.2017	1,874.3
08.11.2017 – 05.12.2017	1,885.0
06.12.2017 – 09.01.2018	1,901.3
10.01.2018 – 06.02.2018	1,907.2
07.02.2018 – 06.03.2018	1,908.5
07.03.2018 – 10.04.2018	1,929.5
11.04.2018 – 08.05.2018	1,936.3
09.05.2018 – 05.06.2018	1,992.4
06.06.2018 – 10.07.2018	2,016.1
11.07.2018 – 07.08.2018	2,023.8
08.08.2018 – 04.09.2018	2,025.2
05.09.2018 – 09.10.2018	2,167.8
10.10.2018 – 06.11.2018	2,210.1
07.11.2018 – 04.12.2018	2,200.5
05.12.2018 – 08.01.2019	2,202.2
09.01.2019 – 05.02.2019	2,258.0
06.02.2019 – 05.03.2019	2,272.8
06.03.2019 – 09.04.2019	2,278.9
10.04.2019 – 07.05.2019	2,293.5
08.05.2019 – 04.06.2019	2,324.4
05.06.2019 – 09.07.2019	2,333.9
10.07.2019 – 06.08.2019	2,334.8
07.08.2019 – 03.09.2019	2,362.6
04.09.2019 – 08.10.2019	2,429.5
09.10.2019 – 05.11.2019	2,430.2
06.11.2019 – 10.12.2019	2,436.2
11.12.2019 – 14.01.2020	2,427.8
15.01.2020 – 11.02.2020	2,418.4
12.02.2020 – 10.03.2020	2,398.3

Table 2.7

Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

Period of validity	Overnight	Demand deposits	Tom-next	Spot-next	One week ¹	Spot-week ¹	Tom – 1 month ¹
1	2	3	4	5	6	7	8
24.02.2010 – 28.03.2010	—	3.25	3.25	3.25	3.75	3.75	—
29.03.2010 – 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50	—
30.04.2010 – 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25	—
01.06.2010 – 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75	—
27.12.2010 – 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00	—
28.02.2011 – 02.05.2011	3.00	3.00	3.00	3.00	3.00	3.00	—
03.05.2011 – 30.05.2011	3.25	3.25	3.25	3.25	3.25	3.25	—
31.05.2011 – 14.09.2011	3.50	3.50	3.50	3.50	3.50	3.50	—
15.09.2011 – 25.12.2011	3.75	3.75	3.75	3.75	3.75	3.75	—
26.12.2011 – 13.09.2012	4.00	4.00	4.00	4.00	4.00	4.00	4.00
14.09.2012 – 10.12.2012	4.25	4.25	4.25	4.25	4.25 ²	4.25 ²	4.25
11.12.2012 – 02.03.2014	4.50	4.50	4.50	4.50	—	—	4.50 ³
03.03.2014 – 27.04.2014	6.00	6.00	6.00	6.00	—	—	—
28.04.2014 – 27.07.2014	6.50	6.50	6.50	6.50	—	—	—
28.07.2014 – 04.11.2014	7.00	7.00	7.00	7.00	—	—	—
05.11.2014 – 11.12.2014	8.50	8.50	8.50	8.50	—	—	—
12.12.2014 – 15.12.2014	9.50	9.50	9.50	9.50	—	—	—
16.12.2014 – 01.02.2015	16.00	16.00	16.00	16.00	—	—	—
02.02.2015 – 15.03.2015	14.00	14.00	14.00	14.00	—	—	—
16.03.2015 – 04.05.2015	13.00	13.00	13.00	13.00	—	—	—
05.05.2015 – 15.06.2015	11.50	11.50	11.50	11.50	—	—	—
16.06.2015 – 02.08.2015	10.50	10.50	10.50	10.50	—	—	—
03.08.2015 – 13.06.2016	10.00	10.00	10.00	10.00	—	—	—
14.06.2016 – 18.09.2016	9.50	9.50	9.50	9.50	—	—	—
19.09.2016 – 26.03.2017	9.00	9.00	9.00	9.00	—	—	—
27.03.2017 – 01.05.2017	8.75	8.75	8.75	8.75	—	—	—
02.05.2017 – 18.06.2017	8.25	8.25	8.25	8.25	—	—	—
19.06.2017 – 17.09.2017	8.00	8.00	8.00	8.00	—	—	—
18.09.2017 – 29.10.2017	7.50	7.50	7.50	7.50	—	—	—
30.10.2017 – 17.12.2017	7.25	7.25	7.25	7.25	—	—	—
18.12.2017 – 11.02.2018	6.75	6.75	6.75	6.75	—	—	—
12.02.2018 – 25.03.2018	6.50	6.50	6.50	6.50	—	—	—
26.03.2018 – 03.06.2018	6.25	6.25 ⁴	6.25 ⁴	6.25 ⁴	—	—	—
04.06.2018 – 16.09.2018	6.25	—	—	—	—	—	—
17.09.2018 – 16.12.2018	6.50	—	—	—	—	—	—
17.12.2018 – 16.06.2019	6.75	—	—	—	—	—	—
17.06.2019 – 28.07.2019	6.50	—	—	—	—	—	—
29.07.2019 – 08.09.2019	6.25	—	—	—	—	—	—
09.09.2019 – 27.10.2019	6.00	—	—	—	—	—	—
28.10.2019 – 15.12.2019	5.50	—	—	—	—	—	—
16.12.2019 – 09.02.2020	5.25	—	—	—	—	—	—
10.02.2020 –	5.00	—	—	—	—	—	—

¹ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

² Since April 17, 2012 operations are suspended.

³ Since February 1, 2014 operations are suspended.

⁴ Since May 17, 2018 operations were discontinued.

Table 2.8

Fixed-term Rates on the Bank of Russia Lombard Loans

(% p.a.)

Period of validity	Fixed-term rate,%		
	for the term of 1 day	for the term of 7 days ¹	for the term of 30 days ²
1	2	3	4
05.11.2014 — 11.12.2014	10.50	—	—
12.12.2014 — 15.12.2014	11.50	—	—
16.12.2014 — 01.02.2015	18.00	—	—
02.02.2015 — 15.03.2015	16.00	—	—
16.03.2015 — 04.05.2015	15.00	—	—
05.05.2015 — 15.06.2015	13.50	—	—
16.06.2015 — 02.08.2015	12.50	—	—
03.08.2015 — 13.06.2016	12.00	—	—
14.06.2016 — 18.09.2016	11.50	—	—
19.09.2016 — 26.03.2017	11.00	—	—
27.03.2017 — 01.05.2017	10.75	—	—
02.05.2017 — 18.06.2017	10.25	—	—
19.06.2017 — 17.09.2017	10.00	—	—
18.09.2017 — 29.10.2017	9.50	—	—
30.10.2017 — 17.12.2017	9.25	—	—
18.12.2017 — 11.02.2018	8.75	—	—
12.02.2018 — 25.03.2018	8.50	—	—
26.03.2018 — 16.09.2018	8.25	—	—
17.09.2018 — 16.12.2018	8.50	—	—
17.12.2018 — 16.06.2019	8.75	—	—
17.06.2019 — 28.07.2019	8.50	—	—
29.07.2019 — 08.09.2019	8.25	—	—
09.09.2019 — 27.10.2019	8.00	—	—
28.10.2019 — 15.12.2019	7.50	—	—
16.12.2019 — 09.02.2020	7.25	—	—
10.02.2020 —	7.00	—	—

¹ Since April 17, 2012 operations are suspended.² Since February 10, 2011 operations are suspended.

Note. Before 1 October 2018, loans were issued in compliance with Bank of Russia Regulation No. 236-P, dated 4 August 2003, "On the Procedure for Extending Bank of Russia Loans to Credit Institutions against the Collateral (Blocking) of Securities".

Table 2.9

**Interest Rates on the Bank of Russia Loans Secured by Assets and Guarantees
(Operations of Constant Action)**

(% p.a.)

Period of validity	Interest rates on the loans secured by assets and guarantees for the term				
	1 day	from 2 to 549 days ¹	up to 90 days ²	from 91 to 180 days ²	from 181 to 365 days ³
1	2	3	4	5	6
26.12.2011 — 01.04.2012	—	—	7.00	7.50	8.00
02.04.2012 — 13.09.2012	—	—	7.00	7.50	8.00
14.09.2012 — 02.04.2013	—	—	7.25	7.75	8.25
03.04.2013 — 15.05.2013	—	—	7.00	7.50	8.00
16.05.2013 — 10.06.2013	—	—	6.75	7.25	7.75
11.06.2013 — 15.09.2013	—	—	6.75	7.25	7.50
16.09.2013 — 02.02.2014	6.50	—	6.75	7.25	7.50
03.02.2014 — 02.03.2014	6.50	7.25	—	—	—
03.03.2014 ⁴ — 27.04.2014	8.00	8.75	—	—	—
28.04.2014 — 27.07.2014	8.50	9.25	—	—	—
28.07.2014 — 04.11.2014	9.00	9.75	—	—	—
05.11.2014 — 11.12.2014	10.50	11.25	—	—	—
12.12.2014 — 15.12.2014	11.50	12.25	—	—	—
16.12.2014 — 01.02.2015	18.00	18.75	—	—	—
02.02.2015 — 15.03.2015	16.00	16.75	—	—	—
16.03.2015 — 04.05.2015	15.00	15.75	—	—	—
05.05.2015 — 15.06.2015	13.50	14.25	—	—	—
16.06.2015 — 02.08.2015	12.50	13.25	—	—	—
03.08.2015 — 13.06.2016	12.00	12.75	—	—	—
14.06.2016 — 18.09.2016	11.50	12.25	—	—	—
19.09.2016 — 26.03.2017	11.00	11.75	—	—	—
27.03.2017 — 01.05.2017	10.75	11.50	—	—	—
02.05.2017 — 18.06.2017	10.25	11.00	—	—	—
19.06.2017 — 17.09.2017	10.00	10.75	—	—	—
18.09.2017 — 29.10.2017	9.50	10.25	—	—	—
30.10.2017 — 17.12.2017	9.25	10.00	—	—	—
18.12.2017 — 11.02.2018	8.75	9.50	—	—	—
12.02.2018 — 25.03.2018	8.50	9.25	—	—	—
26.03.2018 — 16.09.2018	8.25	9.00	—	—	—
17.09.2018 — 16.12.2018	8.50	9.25	—	—	—
17.12.2018 — 16.06.2019	8.75	9.50	—	—	—
17.06.2019 — 28.07.2019	8.50	9.25	—	—	—
29.07.2019 — 08.09.2019	8.25	9.00	—	—	—
09.09.2019 — 27.10.2019	8.00	8.75	—	—	—
28.10.2019 — 15.12.2019	7.50	8.25	—	—	—
16.12.2019 — 09.02.2020	7.25	8.00	—	—	—
10.02.2020 —	7.00	7.75	—	—	—

¹ From June 30, 2014 the maximal terms of granting of means on operations of constant action (the Bank of Russia loans secured by assets and guarantees) was increased by the Bank of Russia from 365 up to 549.

² Since February 1, 2014 operations are suspended.

³ Since April 30, 2010 to April 1, 2012 operations were not conducted, since February 1, 2014 operations are suspended.

⁴ These interest rates were set from 11:00 March 3, 2014

Note. Before 1 October 2018, loans were issued in compliance with Bank of Russia Regulation No. 312-P, dated 12 November 2007, "On the Procedure for Extending Bank of Russia Loans Covered by Assets or Guarantees to Credit Institutions".

Table 2.10

Main Indicators of the Bank of Russia Intraday and Overnight Loans

Date	Intraday loans					Overnight loans				
	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches
	total	of which in the Moscow region	total	of which in the Moscow region		total	of which in the Moscow region	total	of which in the Moscow region	
1	2	3	4	5	6	7	8	9	10	11
2020										
03.01	3,194.88	3,194.88	1	1	1	—	—	—	—	—
06.01	326.52	326.52	1	1	1	—	—	—	—	—
08.01	223.82	223.82	1	1	1	—	—	—	—	—
09.01	822,544.64	762,070.17	58	39	16	278.48	278.48	1	1	1
10.01	230,877.70	226,654.57	59	39	15	—	—	—	—	—
13.01	301,584.04	297,935.57	58	42	11	2,657.54	2,657.54	2	2	1
14.01	492,474.05	487,692.76	70	45	13	—	—	—	—	—
15.01	361,692.13	352,367.74	57	32	14	—	—	—	—	—
16.01	124,932.26	120,545.80	48	29	16	678.10	678.10	1	1	1
17.01	259,099.41	253,315.32	48	27	14	2.95	—	1	—	1
20.01	53,573.73	50,303.00	32	18	11	—	—	—	—	—
21.01	148,517.45	145,533.85	45	22	17	—	—	—	—	—
22.01	64,984.87	59,451.45	32	22	8	48.86	—	1	—	1
23.01	274,055.30	271,867.73	45	28	13	—	—	—	—	—
24.01	280,783.13	277,501.60	48	31	12	—	—	—	—	—
27.01	765,426.40	716,864.26	59	37	16	—	—	—	—	—
28.01	616,278.04	611,807.13	58	40	16	—	—	—	—	—
29.01	195,026.37	166,628.15	46	27	14	—	—	—	—	—
30.01	209,610.67	202,668.74	50	32	14	8,181.86	8,181.86	1	1	1
31.01	316,984.06	310,502.60	45	29	12	—	—	—	—	—

Table 2.11

Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation (Except for Intraday and Overnight Loans)

1	Loans secured by securities (lombard loans) ¹											
	total amount of loans, millions of rubles	of which						number of announced/valid loan auctions				weighted average rate, % p.a.
		on fixed-term rate		on auction ²								
		1 day	7 day ³	1 week ⁴	3 months ⁴	12 months ⁴	36 months	1 week ⁴	3 months ⁴	12 months ⁴	36 months	
2	3	4	5	6	7	8	9	10	11	12	13	
2019												
January	6.00	6.00	—	—	—	—	—	0/0	0/0	0/0	0/0	8.75
February	50.00	50.00	—	—	—	—	—	0/0	0/0	0/0	0/0	8.75
March	12.00	12.00	—	—	—	—	—	0/0	0/0	0/0	0/0	8.75
April	1.00	1.00	—	—	—	—	—	0/0	0/0	0/0	0/0	8.75
May	—	—	—	—	—	—	—	0/0	0/0	0/0	0/0	—
June	30.00	30.00	—	—	—	—	—	0/0	0/0	0/0	0/0	8.50
July	13.01	13.01	—	—	—	—	—	0/0	0/0	0/0	0/0	8.50
August	—	—	—	—	—	—	—	0/0	0/0	0/0	0/0	—
September	—	—	—	—	—	—	—	0/0	0/0	0/0	0/0	—
October	—	—	—	—	—	—	—	0/0	0/0	0/0	0/0	—
November	15.00	15.00	—	—	—	—	—	0/0	0/0	0/0	0/0	7.50
December	15.00	15.00	—	—	—	—	—	0/0	0/0	0/0	0/0	7.48
2020												
January	0.10	0.10	—	—	—	—	—	0/0	0/0	0/0	0/0	7.25

Table 2.11 (cont.)

	Collateralized loans by nonmarketable assets ¹					
	total amount of loans, millions of rubles	on fixed-term rate of which for the term				
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year
1	14	15	16	17	18	19
2019						
January	260,003.00	260,003.00	—	—	—	—
February	82,171.00	82,171.00	—	—	—	—
March	13,004.20	13,004.20	—	—	—	—
April	20,601.00	20,601.00	—	—	—	—
May	11,035.40	11,035.40	—	—	—	—
June	6.00	6.00	—	—	—	—
July	14.00	14.00	—	—	—	—
August	7,000.00	7,000.00	—	—	—	—
September	33,000.00	33,000.00	—	—	—	—
October	0.00	—	—	—	—	—
November	15,000.00	15,000.00	—	—	—	—
December	0.10	0.10	—	—	—	—
2020						
January	10,001.00	10,001.00	—	—	—	—

Table 2.11 (end)

	Collateralized loans by nonmarketable assets ¹								weighted average rate. % p.a.
	on auction of which for the term				number of announced/valid loan auctions				
	3 weeks ²	3 months ²	12 months ²	18 months ²	3 weeks	3 months	12 months	18 months	
1	20	21	22	23	24	25	26	27	28
2019									
January	—	—	—	—	—	—	—	—	8.75
February	—	—	—	—	—	—	—	—	8.85
March	—	—	—	—	—	—	—	—	9.16
April	—	—	—	—	—	—	—	—	8.93
May	—	—	—	—	—	—	—	—	8.92
June	—	—	—	—	—	—	—	—	8.52
July	—	—	—	—	—	—	—	—	8.50
August	—	—	—	—	—	—	—	—	8.25
September	—	—	—	—	—	—	—	—	8.00
October	—	—	—	—	—	—	—	—	—
November	—	—	—	—	—	—	—	—	7.50
December	—	—	—	—	—	—	—	—	7.25
2020									
January	—	—	—	—	—	—	—	—	7.25

¹Without taking into account specialized tools, which are used by the Bank of Russia for refunding of the credit institution.

² Auctions are conducted under the floating interest rate.

³Since April 17, 2012 operations are suspended.

⁴Since February 1, 2014 operations are suspended.

Note. Before 1 October 2018, loans secured by securities were issued in compliance with Bank of Russia Regulation No. 236-P, dated 4 August 2003, "On the Procedure for Extending Bank of Russia Loans to Credit Institutions against the Collateral (Blocking) of Securities" and loans secured by non-marketable assets were issued in compliance with Bank of Russia Regulation No. 312-P, dated 12 November 2007, "On the Procedure for Extending Bank of Russia Loans Covered by Assets or Guarantees to Credit Institutions".

Table 2.12

Interest Rates on Specialized Refinancing Tools of the Bank of Russia

(% p.a.)

Date	Data on loans with maturities of 1 to 1,095 calendar days secured by						
	pledge of receivables				pledge of bonds issued to finance investment projects and included into the Bank of Russia Lombard List	mortgages issued under Military Mortgage program	guarantees of JSC Federal Corporation for the Development of Small and Medium-sized Enterprises
	on target loan agreements on lending to small and medium-sized businesses	on loans extended to implement investment projects	on loan agreements backed by insurance contracts of OJSC EXIAR ¹	on loans extended to leasing companies			
1	2	3	4	5	6	7	8
05.05.2015 – 15.06.2015	6.50	9.00	9.00	–	9.00	10.75	6.50
16.06.2015 – 02.08.2015	6.50	9.00	9.00	–	9.00	10.75	6.50
03.08.2015 – 13.06.2016	6.50	9.00	9.00	9.00 ²	9.00	10.75	6.50
14.06.2016 – 18.09.2016	6.50	9.00	9.00	9.00	9.00	10.50	6.50
19.09.2016 – 26.03.2017	6.50	9.00	9.00	9.00	9.00	10.00	6.50
27.03.2017 – 01.05.2017	6.50	8.75	8.75	8.75	8.75	9.75	6.50
02.05.2017 – 18.06.2017	6.50	8.25	6.50	8.25	8.25	9.25	6.50
19.06.2017 – 17.09.2017	6.50	8.00	6.50	8.00	8.00	9.00	6.50
18.09.2017 – 29.10.2017	6.50	7.50	6.50	7.50	7.50	8.50	6.50
30.10.2017 – 17.12.2017	6.50	7.25	6.50	7.25	7.25	8.25	6.50
18.12.2017 – 11.02.2018	6.50	6.75	6.50	6.75	6.75	7.75	6.50
12.02.2018 – 25.03.2018	6.50	6.50	6.50	6.50	6.50	7.50	6.50
26.03.2018 – 16.09.2018	6.50	6.25	6.50	6.50	6.25	7.25	6.50
17.09.2018 – 16.12.2018	6.50	6.50	6.50	6.50	6.50	7.50	6.50
17.12.2018 – 16.06.2019	6.50	6.75	6.50	6.50	6.75	7.75	6.50
17.06.2019 – 28.07.2019	6.50	6.50	6.50	6.50	6.50	7.50	6.50
29.07.2019 – 08.09.2019	6.50	6.25	6.50	6.50	6.25	7.25	6.50
09.09.2019 – 27.10.2019	6.50	6.00	6.50	6.50	6.00	7.00	6.50
28.10.2019 – 15.12.2019	6.50	5.50	6.50	6.50	5.50	6.50	6.50
16.12.2019 – 09.02.2020	6.25	5.25	6.25	6.25	5.25	6.25	6.25
10.02.2020 –	6.00	5.00	6.00	6.00	5.00	6.00	6.00

¹ Before 1 June 2015, loans had the maturity of 1 to 365 days.² The rate is effective from December 11, 2015.

Table 2.13

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

1	On deposits attracted on fixed-term rates by maturity in deposit			On all deposit operations attracted on fixed-term rates, all terms	On deposit operations attracted on auction rates by maturity							On all deposit operations attracted on auction rates	On all deposit operations
	demand deposit	1 day	1 month		1 week	operations "fine-tuning"							
						1 day	2 days	3 days	4 days	5 days	6 days		
2	3	4	5	6	7	8	9	10	11	12	13	14	
2019													
January	—	6.75	—	6.75	7.73	—	—	—	—	—	—	7.73	7.63
February	—	6.75	—	6.75	7.73	7.70	7.73	—	—	7.71	—	7.73	7.64
March	—	6.75	—	6.75	7.73	7.69	—	7.68	—	—	—	7.70	7.66
April	—	6.75	—	6.75	7.72	7.71	—	—	—	—	—	7.72	7.62
May	—	6.75	—	6.75	7.72	7.68	—	—	—	—	—	7.71	7.58
June	—	6.64	—	6.64	7.61	—	—	—	—	—	—	7.61	7.48
July	—	6.48	—	6.48	7.39	7.36	—	—	—	—	—	7.39	7.27
August	—	6.25	—	6.25	7.23	7.16	—	—	—	—	—	7.23	7.15
September	—	6.08	—	6.08	7.01	7.20	—	—	—	—	—	7.01	6.96
October	—	5.93	—	5.93	6.89	6.93	—	—	—	—	—	6.89	6.84
November	—	5.50	—	5.50	6.47	6.41	—	—	—	—	—	6.47	6.39
December	—	5.32	—	5.32	6.29	6.43	—	—	—	—	—	6.29	6.13
2020													
January	—	5.25	—	5.25	6.18	6.17	—	—	—	—	—	6.18	6.09

Table 2.14

Main Characteristics of the Bank of Russia Deposit Operations

1	2	3	4	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds									
				by fixed interest rates, by terms ¹				by deposit auctions, by terms					
				demand deposit	1 day	1 month	1 week	operations "fine-tuning"					
								1 day	2 days	3 days	4 days	5 days	6 days
5	6	7	8	9	10	11	12	13	14				
2019													
January	353	64	7,519,296.97	—	35.83	—	64.17	—	—	—	—	—	—
February	377	65	13,396,746.43	—	25.68	—	48.47	19.75	2.37	—	—	3.73	—
March	365	64	11,807,526.91	—	21.86	—	61.80	13.80	—	2.54	—	—	—
April	359	63	10,803,517.17	—	29.84	—	64.96	5.20	—	—	—	—	—
May	368	63	9,463,799.21	—	37.92	—	47.85	14.23	—	—	—	—	—
June	354	63	6,843,923.48	—	41.91	—	58.09	—	—	—	—	—	—
July	366	62	10,900,262.71	—	40.76	—	52.27	6.97	—	—	—	—	—
August	370	62	12,910,746.96	—	26.81	—	66.57	6.62	—	—	—	—	—
September	368	63	13,474,852.84	—	23.85	—	73.17	2.98	—	—	—	—	—
October	368	63	15,810,843.81	—	20.28	—	74.17	5.55	—	—	—	—	—
November	367	63	11,827,687.41	—	25.18	—	66.05	8.77	—	—	—	—	—
December	376	63	11,279,769.50	—	36.22	—	47.73	16.05	—	—	—	—	—
2020													
January	363	63	10,575,046.66	—	27.36	—	53.50	19.14	—	—	—	—	—

¹ The Bank of Russia deposit operations on "tom-next", "spot-next" and "demand deposits" conditions were discontinued since May 17, 2018.

Table 2.15

Results of the Bank of Russia Deposit Auctions (Including Fine-tuning Deposit Auctions)

Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Weighted average rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
1	2	3	4	5	6	7	8	9	10
2019									
05.11	1 day	106	30	1,036.81	6.10	6.50	6.50	6.41	1,036.81
05.11	1 week	253	61	2,215.99	6.20	6.50	6.50	6.47	2,210.00
12.11	1 week	259	61	2,214.92	6.20	6.50	6.50	6.47	2,214.92
19.11	1 week	256	61	1,758.02	6.15	6.50	6.50	6.46	1,758.02
26.11	1 week	242	60	1,651.53	6.30	6.50	6.50	6.47	1,630.00
03.12	1 week	252	61	1,218.70	6.15	6.50	6.50	6.46	1,218.70
09.12	1 day	101	25	997.02	6.34	6.50	6.48	6.44	850.00
10.12	1 day	148	33	1,021.56	6.25	6.50	6.50	6.43	1,021.56
10.12	1 week	271	61	2,423.29	5.47	6.50	6.45	6.42	1,640.00
17.12	1 week	261	61	1,561.91	6.00	6.25	6.20	6.18	1,230.00
24.12	1 week	239	60	938.33	5.80	6.25	6.17	6.11	600.00
30.12	1 week	219	57	732.14	5.80	6.25	6.15	6.07	700.00
2020									
09.01	1 week	233	58	1,442.40	5.90	6.25	6.22	6.16	1,280.00
13.01	1 day	122	28	974.51	5.99	6.25	6.25	6.16	974.51
14.01	1 day	160	37	1,049.02	5.90	6.25	6.25	6.17	1,049.02
14.01	1 week	264	61	1,527.24	5.95	6.25	6.23	6.18	1,450.00
21.01	1 week	274	61	1,841.66	5.95	6.25	6.23	6.19	1,650.00
28.01	1 week	265	61	1,662.93	6.05	6.25	6.23	6.19	1,620.00

Table 2.16

REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
1	2	3	4	5
2019				
13.12	69.15	3	7.50	69.19
16.12	144.23	1	7.25	144.26
17.12	144.65	1	7.25	144.68
18.12	224.72	1	7.25	224.77
19.12	183.62	1	7.25	183.66
20.12	224.00	3	7.25	224.14
23.12	223.52	1	7.25	223.56
24.12	222.48	1	7.25	222.52
25.12	382.10	1	7.25	382.18
26.12	418.26	1	7.25	418.34

Note. The Bank of Russia did not conduct repo operations in January 2020.

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
2019																		
January	7.65	7.69	7.23	8.73	—	—	7.59	7.60	—	8.50	—	—	7.72	—	—	—	—	—
February	7.59	7.60	7.30	8.49	8.65	—	7.44	7.58	—	—	—	—	7.59	—	—	—	—	—
March	7.68	7.61	7.08	8.39	—	8.02	7.56	7.66	—	—	—	8.02	7.65	—	—	—	—	—
April	7.75	7.52	7.14	8.38	—	—	7.64	7.63	7.62	—	—	—	7.70	—	—	8.96	—	—
May	7.72	7.55	7.52	8.32	7.73	—	7.57	7.45	—	—	—	—	7.64	—	—	—	—	—
June	7.58	7.54	7.22	7.99	8.83	7.45	7.43	7.53	—	7.46	—	7.45	7.54	—	—	—	—	—
July	7.32	7.36	7.41	7.68	—	—	7.24	7.16	—	—	—	—	7.38	—	—	—	—	—
August	7.13	6.92	7.07	7.34	—	—	7.06	6.96	—	—	—	—	7.07	—	—	—	—	—
September	6.86	6.87	7.13	6.96	—	—	6.78	6.96	—	—	—	—	6.84	—	—	—	—	—
October	6.79	6.74	6.86	6.89	—	—	6.72	6.67	—	—	—	—	6.82	—	—	—	—	—
November	6.46	6.51	6.51	6.74	—	—	6.36	6.28	—	—	—	—	6.31	—	—	—	—	—
December	6.15	6.25	6.28	6.35	6.56	7.16	6.07	6.20	6.16	—	—	—	6.30	—	—	—	—	—
2020																		
January	6.04	5.96	6.10	—	—	—	5.97	5.99	—	—	—	—	6.02	—	—	—	—	—

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
2019						
January	2.40	2.45	2.45	–	–	–
February	2.39	2.50	2.47	–	–	–
March	2.40	2.38	2.46	–	–	–
April	2.41	2.40	2.48	–	–	–
May	2.35	2.45	2.49	–	–	–
June	2.35	2.43	2.46	–	–	–
July	2.37	2.41	2.45	3.71	–	–
August	2.10	2.16	2.20	–	–	–
September	2.02	2.00	2.25	–	–	–
October	1.81	1.78	1.97	–	–	–
November	1.56	1.59	1.62	–	–	–
December	1.55	1.56	1.74	–	–	–
2020						
January	1.55	1.55	1.92	1.72	–	–

Table 3.1.3

Weighted Average Actual Rates on Moscow Banks' Credits in Rubles (MIACR, MIACR-IG, MIACR-B)

(% p.a.)

	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
2020																		
09.01	6.12	6.25	—	—	—	—	6.07	6.25	—	—	—	—	—	—	—	—	—	—
10.01	6.10	5.75	—	—	—	—	5.96	—	—	—	—	—	—	—	—	—	—	—
13.01	5.99	—	—	—	—	—	5.82	—	—	—	—	—	—	—	—	—	—	—
14.01	5.88	—	6.13	—	—	—	5.72	—	—	—	—	—	—	—	—	—	—	—
15.01	6.04	5.90	6.12	—	—	—	5.94	5.90	—	—	—	—	—	—	—	—	—	—
16.01	5.99	5.94	6.01	—	—	—	5.91	—	—	—	—	—	—	—	—	—	—	—
17.01	5.92	5.97	—	—	—	—	5.87	—	—	—	—	—	—	—	—	—	—	—
20.01	5.90	6.04	—	—	—	—	5.89	—	—	—	—	—	—	—	—	—	—	—
21.01	5.95	5.73	—	—	—	—	5.90	—	—	—	—	—	—	—	—	—	—	—
22.01	5.97	5.90	—	—	—	—	5.90	—	—	—	—	—	5.95	—	—	—	—	—
23.01	5.99	5.96	—	—	—	—	5.95	5.93	—	—	—	—	—	—	—	—	—	—
24.01	5.99	—	—	—	—	—	5.93	—	—	—	—	—	5.98	—	—	—	—	—
27.01	6.20	5.93	—	—	—	—	6.18	5.90	—	—	—	—	—	—	—	—	—	—
28.01	6.19	5.90	—	—	—	—	6.18	—	—	—	—	—	6.09	—	—	—	—	—
29.01	6.18	5.96	—	—	—	—	6.16	5.96	—	—	—	—	6.01	—	—	—	—	—
30.01	6.16	5.97	—	—	—	—	6.09	—	—	—	—	—	6.05	—	—	—	—	—
31.01	6.09	6.19	6.13	—	—	—	6.01	—	—	—	—	—	—	—	—	—	—	—

Table 3.1.4

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

(% p.a.)

	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
2020						
09.01	1.54	1.58	—	—	—	—
10.01	1.54	1.53	—	—	—	—
13.01	1.53	—	—	—	—	—
14.01	1.53	1.55	—	—	—	—
15.01	1.54	—	—	—	—	—
16.01	1.55	1.60	—	—	—	—
17.01	1.53	—	—	—	—	—
20.01	—	—	—	—	—	—
21.01	1.54	1.55	—	—	—	—
22.01	1.56	—	—	—	—	—
23.01	1.54	1.60	1.92	—	—	—
24.01	1.54	—	—	—	—	—
27.01	1.54	—	—	—	—	—
28.01	1.55	1.55	—	—	—	—
29.01	1.54	—	—	—	—	—
30.01	1.57	—	—	—	—	—
31.01	1.58	1.40	—	1.72	—	—

Table 3.1.5

Average Daily Turnover of Interbank Lending (Deposits) and REPO Operations

(millions of rubles)

	Russian ruble (RUB)				US dollar (USD)				Euro (EUR)				Others			
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO	
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents
2019																
January	367,708	97,616	590,440	17,587	44,461	625,845	205,233	3,149	1,389	49,707	19,890	4,221	77	5,008	–	–
February	345,635	96,760	514,328	10,247	68,002	649,382	182,445	3,275	971	34,250	18,410	3,015	148	4,703	–	–
March	359,439	112,446	464,892	13,150	93,592	715,454	184,128	19	1,155	26,440	18,690	1,799	101	5,579	–	–
April	321,087	106,360	484,311	19,110	83,074	826,038	182,563	2,627	1,298	29,961	14,718	1,226	26	3,520	–	–
May	324,851	110,802	485,420	19,261	107,078	816,359	169,019	3,233	1,131	60,650	9,700	1,110	16	2,573	–	–
June	344,269	107,147	493,110	22,865	53,720	802,522	168,112	11,572	1,294	42,678	6,886	726	25	6,555	–	–
July	343,301	92,681	473,390	18,239	69,239	671,579	168,053	10,522	3,310	79,174	7,748	1,342	2	5,854	–	–
August	313,787	100,680	360,468	15,194	88,510	804,500	148,966	12,724	3,324	50,251	7,167	1,142	18	5,192	–	–
September	349,736	89,115	385,158	16,310	102,842	599,027	161,199	17,456	3,347	32,667	6,375	1,234	46	6,276	–	–
October	362,953	97,986	406,811	14,906	89,371	629,736	155,428	18,599	2,944	24,513	6,649	1,228	105	8,714	–	–
November	361,605	97,440	452,017	23,654	107,223	585,695	156,728	20,055	2,159	23,628	7,453	1,290	104	11,568	–	–
December	453,210	86,611	435,717	11,272	72,049	493,891	174,961	13,933	2,309	26,600	7,233	1,741	132	9,934	–	–
2020																
January	383,602	85,411	465,257	16,487	78,904	508,906	169,964	13,806	2,635	15,351	7,246	1,270	160	6,888	–	–

Table 3.1.6

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

(millions of rubles)

	January 2020															
	Russian ruble (RUB)				US dollar (USD)				Euro (EUR)				others			
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO	
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents
Overnight	317,889	77,939	359,799	6,584	65,579	428,880	111,047	9,270	1,499	13,159	552	32	68	5,690	—	—
1 week ¹	50,157	5,605	57,630	5,524	9,471	59,050	47,507	373	441	734	5,803	1,171	61	606	—	—
2 weeks ¹	883	786	8,147	441	100	3,993	652	38	—	—	355	—	13	9	—	—
1 month ²	2,703	240	26,721	—	14	4,205	2,104	4,017	429	19	163	—	—	294	—	—
2 months ²	206	259	55	—	73	1,864	275	—	—	254	—	—	—	—	—	—
3 months ³	9,239	28	2,987	—	39	1,735	1,697	—	0	292	—	—	—	—	—	—
6 months ³	61	—	—	—	54	14	1,837	—	—	603	—	—	—	—	—	—
Over 6 months	416	24	529	—	295	885	1,774	—	—	102	—	—	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	2,047	530	9,389	3,937	3,278	8,279	3,072	108	265	187	373	68	18	290	—	—

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.

Table 3.2.1

3.2 Exchange Rates and Reference Prices of Precious Metals

Official Exchange Rate of US Dollar Against Ruble

(rubles/US dollar)

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2019															
January	69.4706	69.4706	69.4706	69.4706	69.4706	69.4706	69.4706	69.4706	69.4706	67.0795	66.8605	66.9167	66.9167	66.9167	67.1920
February	65.3577	65.6601	65.6601	65.6601	65.5859	65.5691	65.6686	66.0199	66.0628	66.0628	66.0628	65.6517	65.7147	65.6783	66.5429
March	65.8895	65.8145	65.8145	65.8145	65.7956	65.8004	65.8430	65.9646	65.9646	65.9646	65.9646	66.0763	65.7674	65.5890	65.4021
April	64.7347	65.4176	65.4726	65.1639	65.3281	65.4072	65.4072	65.4072	65.3498	64.7766	64.7373	64.3991	64.5171	64.5171	64.5171
May	64.6314	64.6314	64.6314	64.6314	64.6314	64.6314	65.3350	65.2166	65.2287	65.2287	65.2287	65.2287	65.2287	65.4703	65.3001
June	65.3834	65.3834	65.3834	65.5547	65.1614	65.1243	65.2340	65.0395	65.0395	65.0395	64.7919	64.5158	64.5158	64.6314	64.4326
July	63.0756	63.0541	63.2265	63.4951	63.4013	63.5841	63.5841	63.5841	63.8699	63.7660	63.7988	62.9944	63.0204	63.0204	63.0204
August	63.4172	63.8340	64.6423	64.6423	64.6423	65.0546	65.2030	65.0932	65.1299	65.2543	65.2543	65.2543	65.4287	65.6017	65.2032
September	66.4897	66.4897	66.6235	66.9072	66.5002	66.0528	65.9981	65.9981	65.9981	65.5698	65.4393	65.4321	65.1909	64.4711	64.4711
October	64.6407	65.0670	65.4399	65.1312	65.0300	65.0300	65.0300	64.8259	64.8672	65.0976	64.7416	64.2237	64.2237	64.2237	64.3652
November	63.7748	64.0316	64.0316	64.0316	64.0316	63.2480	63.5880	63.7298	63.7295	63.7295	63.7295	63.9121	63.8530	64.2009	64.2101
December	64.0817	64.0817	64.4097	64.1401	64.1948	63.8135	63.7185	63.7185	63.7185	63.7244	63.5788	63.5653	63.2257	62.5544	62.5544
2020															
January	61.9057	61.9057	61.9057	61.9057	61.9057	61.9057	61.9057	61.9057	61.9057	61.9057	61.2340	61.2632	61.2632	61.2632	60.9474

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
2019																
January	67.0820	66.7617	66.4438	66.3309	66.3309	66.3309	66.3634	66.5499	66.3318	66.0016	65.9170	65.9170	65.9170	65.9300	66.3412	66.0987
February	66.7044	66.7044	66.7044	66.2470	66.2022	65.8568	65.5401	65.5149	65.5149	65.5149	65.2582	65.6182	65.7570	–	–	–
March	65.4201	65.4201	65.4201	64.6694	64.3167	64.2803	63.7420	63.7705	63.7705	63.7705	64.4993	64.1683	64.5925	64.8012	64.7347	64.7347
April	64.2469	64.2422	63.9450	64.0688	63.9602	63.9602	63.9602	63.7860	63.7906	63.9798	64.6794	64.7053	64.7053	64.7053	64.6917	–
May	64.8489	64.5598	64.6327	64.6327	64.6327	64.4888	64.5372	64.4156	64.4913	64.6106	64.6106	64.6106	64.4636	64.5394	64.9084	65.0583
June	64.4326	64.4326	64.3187	64.3352	63.9794	63.3877	63.1295	63.1295	63.1295	62.9095	62.5229	62.8083	63.0452	63.0756	63.0756	–
July	62.8280	62.8129	62.9451	62.8286	62.8666	62.8666	62.8666	62.9776	63.1290	63.1162	63.1572	63.1271	63.1271	63.1271	63.5210	63.3791
August	65.8907	65.9961	65.9961	65.9961	66.6082	66.7840	66.2630	65.6196	65.6046	65.6046	65.6046	65.9735	66.2608	66.4127	66.7471	66.4897
September	64.4711	63.8272	64.1213	64.4290	64.2199	63.8487	63.8487	63.8487	63.9453	63.7060	64.1873	64.2888	64.4156	64.4156	64.4156	–
October	64.2548	64.3455	64.0144	63.9542	63.9542	63.9542	63.7606	63.6336	63.7997	63.8600	63.9966	63.9966	63.9966	63.8700	63.8320	63.8734
November	63.8881	63.8881	63.8881	63.7542	63.7730	64.0213	63.8430	63.7101	63.7101	63.7101	63.7637	64.0239	63.9722	64.1005	64.0817	–
December	62.5544	62.7686	62.5326	62.5831	62.5283	62.4071	62.4071	62.4071	62.2499	62.1673	61.7164	61.7676	62.0315	62.0315	62.0315	61.9057
2020																
January	61.4328	61.5694	61.5333	61.5333	61.5333	61.4654	61.8552	61.8343	61.9515	61.8031	61.8031	61.8031	62.3380	62.8299	62.3934	63.0359

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
2019															
January	79.4605	79.4605	79.4605	79.4605	79.4605	79.4605	79.4605	79.4605	79.4605	76.9066	77.2105	77.1282	77.1282	77.1282	77.0692
February	75.2006	75.1480	75.1480	75.1480	75.0565	74.9127	74.7703	74.9656	74.8954	74.8954	74.8954	74.3243	74.1459	74.3872	75.0471
March	74.9691	74.8048	74.8048	74.8048	74.7438	74.5058	74.4158	74.5730	74.5730	74.5730	74.5730	74.2896	74.0672	74.0237	74.0613
April	72.7230	73.4967	73.3162	73.1725	73.4223	73.4392	73.4392	73.4392	73.3617	72.9708	72.9460	72.6551	72.8398	72.8398	72.8398
May	72.3096	72.3096	72.3096	72.3096	72.3096	72.3096	73.1099	73.0817	73.0888	73.0888	73.0888	73.0888	73.0888	73.5231	73.3712
June	72.8436	72.8436	72.8436	73.2180	73.4239	73.3690	73.2708	73.2605	73.2605	73.2605	73.2148	73.0448	73.0448	73.0141	72.6993
July	71.8179	71.3962	71.4080	71.6034	71.5420	71.6593	71.6593	71.6593	71.7067	71.4626	71.5631	71.0073	71.0114	71.0114	71.0114
August	70.7355	70.4727	71.7077	71.7077	71.7077	72.3732	73.0730	72.8914	73.0432	73.0196	73.0196	73.0196	73.1231	73.4149	72.9037
September	73.3847	73.3847	73.1726	73.2032	73.0638	72.8761	72.8883	72.8883	72.8883	72.3300	72.3039	72.2240	71.8273	71.5307	71.5307
October	70.7169	70.8449	71.4669	71.2991	71.3509	71.3509	71.3509	71.1464	71.2372	71.4511	71.2999	70.7296	70.7296	70.7296	70.9305
November	71.1918	71.4785	71.4785	71.4785	71.4785	70.4203	70.4301	70.5489	70.4211	70.4211	70.4211	70.4759	70.4235	70.6724	70.6761
December	70.5475	70.5475	70.9730	71.0608	71.1086	70.7245	70.7594	70.7594	70.7594	70.5047	70.3881	70.4558	70.4271	69.8608	69.8608
2020															
January	69.3777	69.3777	69.3777	69.3777	69.3777	69.3777	69.3777	69.3777	69.3777	68.0555	68.0450	68.0450	68.0450	67.8162	68.4213

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
2019																
January	76.9498	76.1350	75.6330	75.5841	75.5841	75.5841	75.5481	75.5541	75.3861	75.0306	74.6312	74.6312	74.6312	75.1932	75.8811	75.5706
February	75.2492	75.2492	75.2492	74.9055	74.8151	74.6816	74.2963	74.3332	74.3332	74.3332	74.0876	74.4898	74.8249	–	–	–
March	74.0686	74.0686	74.0686	73.3610	72.9995	72.9389	72.7870	72.5900	72.5900	72.5900	72.9229	72.5808	72.7182	72.8884	72.7230	72.7230
April	72.7018	72.6515	72.3602	72.2440	71.9232	71.9232	71.9232	71.7210	71.7453	71.7150	72.1111	72.0882	72.0882	72.0882	72.2024	–
May	72.6891	72.3651	72.2464	72.2464	72.2464	71.9631	71.9654	71.8427	71.8369	72.3186	72.3186	72.3186	72.1863	72.1680	72.4118	72.4229
June	72.6993	72.6993	72.1077	72.2291	71.6377	71.5457	71.3490	71.3490	71.3490	71.5973	71.2323	71.3816	71.6635	71.8179	71.8179	–
July	70.8574	70.6771	70.5552	70.6068	70.7941	70.7941	70.7941	70.6546	70.6350	70.3241	70.2940	70.3110	70.3110	70.3110	70.6417	70.5980
August	73.4550	73.2227	73.2227	73.2227	73.9484	73.9766	73.4989	72.8312	72.6243	72.6243	72.6243	73.3955	73.6091	73.6583	73.9558	73.3847
September	71.5307	70.6695	70.6040	71.2391	70.9373	70.5975	70.5975	70.5975	70.2759	70.0193	70.5868	70.3834	70.3161	70.3161	70.3161	–
October	70.8473	71.0503	70.9023	71.1299	71.1299	71.1299	71.1696	70.9196	70.9644	71.1400	71.1194	71.1194	71.1194	70.8382	70.7769	71.0081
November	70.4111	70.4111	70.4111	70.5313	70.6286	70.8524	70.6997	70.5207	70.5207	70.5207	70.3122	70.5159	70.4398	70.5747	70.5475	–
December	69.8608	69.9431	69.6801	69.6925	69.5877	69.3780	69.3780	69.3780	68.9978	68.9062	68.4065	68.5003	69.0349	69.0349	69.0349	69.3406
2020																
January	68.3747	68.6560	68.5358	68.5358	68.5358	68.2082	68.6222	68.5186	68.6856	68.2924	68.2924	68.2924	68.7775	69.2260	68.6764	69.4151

Table 3.2.3

Official Exchange Rate: Rubles per US Dollar (as of end of month)

(rubles/US dollar)

	Месяц											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	–	–	–	–	–	–	0.1612	0.205	0.254	0.398	0.447	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											

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	4.5	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	5.9	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											

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
2020				
01.01	3,031.25	35.48	1,932.59	3,821.40
10.01	3,047.28	36.26	1,878.16	4,173.68
11.01	3,050.60	35.28	1,916.48	4,175.67
14.01	3,037.92	35.10	1,896.80	4,148.27
15.01	3,050.51	35.51	1,911.32	4,239.26
16.01	3,065.17	35.10	1,971.16	4,317.59
17.01	3,078.52	35.33	2,044.82	4,683.50
18.01	3,079.29	35.63	2,009.99	4,684.71
21.01	3,081.32	35.69	2,025.56	5,084.65
22.01	3,094.90	35.91	2,000.62	4,904.11
23.01	3,097.53	35.75	1,986.03	4,805.04
24.01	3,095.33	35.39	1,999.75	4,937.64
25.01	3,103.42	34.97	1,994.96	4,894.02
28.01	3,173.57	35.74	1,990.18	4,764.01
29.01	3,190.83	36.96	1,987.71	4,607.68
30.01	3,151.82	36.06	1,989.94	4,661.93
31.01	3,202.92	35.41	1,967.88	4,600.49

3.3. Exchange Market

Table 3.3.1

Trades at the Unified Trading Session of Moscow Exchange

1	US dollar				Euro	
	weighted average exchange rate, rubles per unit of currency		trading volume, millions of US dollars		weighted average exchange rate, rubles per unit of currency	trading volume, millions of euros
	today ¹	tomorrow ²	today ¹	tomorrow ²		
2	3	4	5	6	7	
2018						
January	56.4539	56.4868	19,661.6	54,272.1	69.1301	9,892.4
February	56.7895	56.9594	22,986.6	72,098.5	70.2498	11,542.1
March	57.1285	57.1549	24,636.4	70,716.8	70.4733	12,490.3
April	61.1386	61.2629	29,935.4	91,036.6	75.0696	15,481.5
May	62.2322	62.2515	24,540.4	75,140.0	73.3369	13,503.2
June	62.8822	62.8679	25,398.0	70,503.0	73.2942	14,316.7
July	62.8073	62.7974	23,954.8	66,965.3	73.3696	14,863.2
August	66.5114	66.5418	27,418.4	83,470.2	76.6661	14,567.2
September	67.6821	67.8300	20,715.3	64,226.4	78.7617	11,708.1
October	65.8165	65.8581	21,873.6	61,625.6	75.5884	14,467.5
November	66.4533	66.5419	21,696.1	63,652.0	75.5023	12,531.3
December	67.5347	67.4016	20,343.4	48,294.7	76.9259	13,177.0
2019						
January	66.4152	66.5091	14,606.7	49,653.2	75.8491	11,726.7
February	65.8668	65.8952	14,688.6	42,237.9	74.7002	12,440.7
March	64.9343	64.9306	17,697.4	51,945.8	73.4883	15,273.2
April	64.6176	64.6647	17,951.1	48,487.7	72.5663	14,981.0
May	64.8842	64.9097	12,633.5	42,516.0	72.5340	12,689.6
June	63.9484	64.0195	13,934.9	45,462.0	72.3123	13,578.3
July	63.2042	63.2363	16,032.8	47,326.9	70.8984	16,071.0
August	65.7308	65.7135	19,245.4	65,445.6	73.0583	16,378.7
September	64.8086	64.8976	14,052.3	47,469.1	71.3309	14,587.2
October	64.2959	64.3619	15,313.2	47,067.7	71.0856	14,854.0
November	63.8688	63.8978	12,447.5	37,645.4	70.5717	12,357.8
December	62.7453	62.8486	15,291.8	37,354.5	69.7706	15,304.4
2020						
January	62.0006	62.0769	12,789.0	46,778.3	68.6665	14,807.4

¹ Settlement time not later than the transaction day.

² Settlement time not later than the business day following the transaction day.

Table 3.3.2

Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2019														
January	37,781	27,462	33,657	12,226	956	236	345	92	94	156	2	—	136	201
February	43,045	31,095	38,434	13,645	1,103	342	397	133	105	154	3	6	363	307
March	48,036	35,560	42,679	14,466	1,425	485	423	116	94	165	4	0	322	334
April	45,496	34,463	40,560	13,518	740	352	309	108	75	199	3	—	327	338
May	39,852	28,981	34,841	13,496	532	427	275	158	45	187	3	—	162	598
June	47,810	33,790	41,510	17,281	818	503	574	153	59	221	3	—	116	592
July	47,811	34,017	41,348	17,735	1,043	276	360	37	44	259	4	—	149	351
August	47,230	32,912	41,528	17,013	1,007	483	526	74	58	250	5	—	91	514
September	42,695	30,905	36,772	14,951	830	398	634	54	32	277	5	—	94	438
October	39,861	29,045	34,228	13,945	786	326	612	37	34	209	3	—	93	403
November	41,699	30,054	36,125	15,372	490	271	386	20	22	241	3	—	118	294
December	38,939	27,899	33,685	14,311	558	199	606	26	31	181	6	—	141	234
2020														
January	38,963	29,078	34,560	12,725	463	120	421	22	33	192	4	—	156	152

Table 3.3.3

Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2019														
January	2,528	1,330	2,259	1,161	47	32	121	7	2	29	—	—	30	38
February	2,802	1,567	2,584	1,120	57	24	118	5	1	37	—	—	38	55
March	3,327	2,110	2,870	1,351	38	20	128	4	1	27	—	—	12	94
April	3,493	1,624	3,153	1,823	69	18	167	4	4	27	—	—	34	64
May	3,525	1,749	3,121	1,807	89	28	141	10	1	19	—	—	10	75
June	3,011	1,571	2,715	1,361	38	23	95	29	2	111	1	—	12	65
July	3,047	1,430	2,783	1,546	41	20	67	10	2	108	—	—	19	66
August	3,089	1,274	2,831	1,719	42	26	82	22	2	80	—	—	10	89
September	2,730	1,234	2,556	1,411	52	13	54	5	2	66	—	—	8	59
October	3,459	1,611	3,036	1,735	87	24	293	7	2	35	1	—	11	78
November	3,796	1,621	3,367	2,087	99	35	259	2	2	45	—	—	11	67
December	3,845	1,525	3,609	2,270	42	33	71	1	2	43	—	—	25	69
2020														
January	3,385	1,745	3,118	1,665	44	32	71	2	1	22	1	—	19	51

Table 3.3.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

	Banks' imports of foreign cash (entered to cash account) to Russia	Foreign cash purchased from individuals (residents and nonresidents) and accepted for conversion	Foreign cash deposited into personal accounts (by residents and nonresidents)	Foreign cash received from individuals (residents and nonresidents) for remittances without opening an account	Banks' exports of foreign cash from Russia (cash withdrawn)	Sales of foreign cash to individuals (residents and nonresidents) and payments as a result of conversion	Personal account withdrawals in foreign cash (by residents and nonresidents)	Foreign currency remittances to individuals (residents and nonresidents) without opening an account
1	2	3	4	5	6	7	8	9
2019								
Q1	5,181.03	2,867.10	6,264.16	769.47	2,687.31	6,655.68	5,548.95	401.56
Q2	4,766.96	3,545.72	5,940.96	909.18	3,044.95	6,633.87	5,779.44	431.88
Q3	7,632.75	3,836.90	5,491.99	982.69	3,317.43	6,899.59	5,400.87	434.25
January	1,344.07	825.50	1,960.85	240.85	501.97	2,139.94	1,683.49	123.87
February	1,889.80	984.24	2,110.06	241.78	1,059.81	2,009.05	1,919.60	132.45
March	1,947.16	1,057.36	2,193.25	286.83	1,125.53	2,506.69	1,945.86	145.24
April	1,542.45	1,244.41	2,385.65	301.05	728.90	2,386.38	2,423.53	152.90
May	1,268.59	1,143.50	1,703.27	293.38	843.19	1,919.52	1,652.46	142.42
June	1,955.92	1,157.80	1,852.04	314.75	1,472.86	2,327.98	1,703.45	136.55
July	2,860.84	1,272.77	2,046.59	349.63	1,081.64	2,557.33	2,036.80	152.42
August	2,142.63	1,452.34	1,690.41	322.13	975.30	1,849.91	1,607.56	142.47
September	2,629.27	1,111.79	1,754.99	310.93	1,260.48	2,492.35	1,756.51	139.36
October	2,687.30	1,142.51	1,816.36	284.25	727.48	2,408.15	1,991.50	148.34
November	2,235.30	1,035.05	1,676.08	229.55	793.08	2,010.07	1,908.03	140.67

Table 3.3.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

1	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions, %	
	on purchase from households	on sale to households	on purchase from households	on sale to households	on purchase from households	on sale to households		on purchase from households	on sale to households
2	3	4	5	6	7	8	9	10	
US Dollar									
2019									
January	611	1,656	906.20	850.54	65.97	66.94	0.97	69.04	66.58
February	713	1,253	968.34	951.65	65.32	66.23	0.91	71.22	59.78
March	687	1,314	1,064.70	1,161.96	64.61	65.41	0.81	70.07	61.09
April	733	1,205	1,175.08	1,214.30	64.06	64.93	0.88	70.10	61.56
May	686	1,127	1,143.64	1,110.48	64.32	65.26	0.95	69.42	65.58
June	677	1,150	1,133.26	1,302.06	63.59	64.41	0.82	67.48	64.93
July	661	1,059	1,293.61	1,417.09	62.68	63.67	0.99	68.06	58.87
August	730	937	1,355.72	1,241.88	65.17	66.20	1.03	68.78	63.22
September	639	1,148	1,183.20	1,397.84	64.42	65.24	0.82	68.79	64.56
October	655	1,299	1,153.95	1,322.03	63.81	64.71	0.90	67.20	71.80
November	664	1,311	1,061.34	1,052.59	63.35	64.30	0.95	68.95	69.00
Euro									
2019									
January	475	1,372	421.88	431.53	75.42	76.34	0.91	28.57	31.92
February	534	1,054	426.44	637.86	74.13	75.18	1.05	26.64	38.26
March	545	1,093	469.34	742.79	73.05	74.04	0.98	27.69	36.75
April	547	1,018	552.81	747.64	71.96	73.06	1.10	27.66	36.02
May	506	922	566.01	597.34	71.89	73.03	1.14	28.34	32.29
June	503	949	602.75	709.07	71.76	72.80	1.04	30.04	32.98
July	463	1,016	712.82	865.72	70.29	71.47	1.17	29.46	38.76
August	481	882	775.73	637.63	72.43	73.61	1.18	28.82	33.99
September	455	1,001	632.18	748.35	70.87	71.88	1.01	28.81	33.20
October	514	960	603.44	574.34	70.46	71.62	1.16	30.46	25.52
November	511	1,018	521.69	504.27	70.01	71.09	1.09	28.82	28.38

Table 3.3.6

Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks

Operation	Average size of transactions	2018		2019										
		November	December	January	February	March	April	May	June	July	August	September	October	November
up to 250 US dollars														
Purchase	number of transactions (thousands of units)	145.83	106.79	162.41	154.15	124.21	147.20	176.00	174.56	295.54	207.08	322.56	216.02	233.35
	value of transactions (millions of US dollars)	30.68	22.44	34.58	33.78	26.06	31.64	37.25	36.74	63.61	42.66	67.63	45.68	50.47
Sale	number of transactions (thousands of units)	13.35	10.05	14.37	14.90	22.53	35.13	48.52	24.15	23.70	20.94	22.02	18.66	26.09
	value of transactions (millions of US dollars)	1.57	0.75	2.12	1.60	2.74	5.68	9.14	3.00	2.54	2.20	2.97	2.15	4.39
from 251 to 500 US dollars														
Purchase	number of transactions (thousands of units)	623.60	675.71	525.44	518.14	630.85	693.29	684.98	732.06	794.30	900.48	688.36	714.59	605.63
	value of transactions (millions of US dollars)	216.82	243.60	177.45	178.03	220.79	247.25	242.71	258.21	275.54	307.64	245.21	252.78	217.42
Sale	number of transactions (thousands of units)	91.76	89.41	111.50	322.15	254.20	323.72	428.04	343.36	331.76	469.86	349.83	301.82	165.84
	value of transactions (millions of US dollars)	37.92	37.11	45.93	141.50	104.91	130.04	174.70	137.29	131.30	195.33	134.75	114.66	62.50
from 501 to 2,000 US dollars														
Purchase	number of transactions (thousands of units)	815.54	921.00	659.50	726.11	783.48	865.41	864.16	812.55	949.11	1,056.94	835.13	853.41	769.67
	value of transactions (millions of US dollars)	712.67	825.47	522.08	638.55	670.39	744.81	737.27	680.61	825.48	964.15	709.43	748.20	683.93
Sale	number of transactions (thousands of units)	1,244.92	1,369.89	916.10	1,097.79	1,484.45	1,454.41	1,141.21	1,521.28	1,835.08	1,334.63	1,590.34	1,383.59	1,193.83
	value of transactions (millions of US dollars)	1,369.29	1,449.33	943.25	1,106.82	1,496.96	1,370.53	1,076.78	1,456.15	1,745.73	1,207.76	1,499.07	1,349.15	1,153.60
from 2,001 to 5,000 US dollars														
Purchase	number of transactions (thousands of units)	75.41	102.25	18.62	30.28	33.14	66.93	32.77	66.00	26.49	34.99	23.21	23.92	18.43
	value of transactions (millions of US dollars)	208.91	268.98	54.71	87.56	91.00	168.14	95.05	151.75	72.90	98.53	61.06	63.05	53.54
Sale	number of transactions (thousands of units)	282.81	221.44	226.42	165.74	162.87	182.59	111.33	164.08	150.71	112.33	243.08	251.58	230.09
	value of transactions (millions of US dollars)	821.76	644.34	659.60	443.84	428.88	457.87	312.82	433.15	401.01	277.13	664.82	699.47	658.57
over 5,000 US dollars														
Purchase	number of transactions (thousands of units)	3.50	5.62	2.05	5.02	5.37	5.52	2.11	1.79	2.07	3.52	1.87	2.54	2.12
	value of transactions (millions of US dollars)	28.53	40.11	12.27	31.45	33.05	33.60	15.13	12.89	15.56	21.40	11.62	16.81	14.81
Sale	number of transactions (thousands of units)	76.87	40.20	47.71	34.56	49.81	44.12	33.52	28.53	25.59	17.22	16.68	27.60	12.72
	value of transactions (millions of US dollars)	896.35	356.42	463.16	299.16	455.29	401.97	329.78	279.90	255.99	150.21	172.65	225.74	115.22

Table 3.4

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	Volume of trade – total (3+4+5+6+9)	Of which										
		share	bonds	investment units	futures			options				
					total (7+8)	on securities	on share index	total (10+11+12+13)	on futures agreements (contracts), an underlying asset of which are share index	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
2	3	4	5	6	7	8	9	10	11	12	13	
2016												
Q1	73,963,591.5	14,917,595.7	50,099,458.1	6,201.1	8,139,070.2	833,573.3	7,305,496.8	801,266.4	784,383.5	16,882.9	...	...
Q2	77,491,589.8	15,312,491.7	53,444,162.1	10,749.4	7,917,239.0	1,008,309.5	6,908,929.5	806,947.6	784,965.9	21,981.8	...	...
Q3	90,448,259.7	18,026,569.9	64,563,679.9	12,480.8	7,036,110.2	909,827.1	6,126,283.1	809,418.8	789,026.0	20,392.8	...	...
Q4	89,652,699.6	15,581,042.0	66,363,305.9	3,653.8	6,600,778.2	803,547.2	5,797,231.0	1,103,919.8	1,076,049.1	27,870.7	...	...
2017												
Q1	88,941,803.3	17,749,606.2	63,816,909.2	11,900.1	6,295,212.0	794,211.3	5,501,000.7	1,068,175.9	1,056,667.7	11,508.2	...	...
Q2	98,117,045.9	18,654,028.2	72,409,079.2	102,057.6	5,739,431.7	820,080.4	4,919,351.4	1,212,449.1	1,203,539.5	8,909.6	...	...
Q3	119,483,360.7	20,238,035.0	93,047,546.7	4,255.6	5,121,807.3	839,049.1	4,282,758.2	1,071,716.0	1,065,846.7	5,869.3	...	...
Q4	88,811,101.7	16,032,040.6	66,920,436.5	5,885.4	4,729,269.3	945,973.4	3,783,295.9	1,123,470.0	1,114,346.1	9,123.9	...	...
2018												
Q1	76,313,871.9	13,230,175.7	55,130,002.4	10,695.0	6,379,796.9	1,074,467.6	5,305,329.3	1,563,201.8	1,554,546.5	8,655.4	...	...
Q2	82,302,867.2	14,349,593.4	61,667,738.8	6,847.5	5,216,265.2	1,004,457.3	4,211,807.9	1,062,422.4	1,058,068.2	4,354.2	...	...
Q3	84,450,126.9	13,709,125.7	64,578,898.2	14,331.4	5,247,831.3	1,116,987.8	4,130,843.5	899,940.2	894,505.5	5,434.7	...	...
Q4	89,211,488.9	13,139,117.4	68,350,219.9	18,108.4	6,766,718.5	1,253,271.4	5,513,447.1	937,324.7	930,519.5	6,805.2	...	...
2019												
Q1	72,211,931.4	11,302,483.7	55,593,281.9	9,367.4	4,629,127.6	896,242.4	3,732,885.2	677,670.8	670,818.6	6,852.2	...	...
Q2	75,390,936.2	13,427,583.5	56,034,204.9	15,724.1	5,154,575.8	1,270,053.6	3,884,522.2	758,847.9	743,069.4	15,778.5	...	...
Q3	74,359,016.7	16,019,523.2	51,827,041.2	33,932.1	5,601,503.1	1,089,968.0	4,511,535.1	877,017.1	862,094.2	14,922.9	...	...
Q4	82,510,019.0	18,728,995.2	57,322,712.9	138,608.8	5,475,101.2	1,100,343.4	4,374,757.8	844,600.9	831,417.1	13,183.8	...	...

Table 3.5

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
1	2	3	4
2020			
03.01	3,076.37	1,564.18	46.86
06.01	3,078.87	1,568.35	42.35
08.01	3,110.06	1,589.08	62.70
09.01	3,118.08	1,601.74	67.59
10.01	3,123.66	1,614.69	52.35
13.01	3,151.69	1,619.73	59.97
14.01	3,129.77	1,604.96	83.22
15.01	3,132.63	1,602.29	82.77
16.01	3,157.23	1,612.72	78.70
17.01	3,196.88	1,637.75	88.75
20.01	3,219.92	1,646.60	72.92
21.01	3,209.22	1,634.32	72.83
22.01	3,174.62	1,612.87	86.85
23.01	3,141.20	1,596.11	89.61
24.01	3,146.20	1,599.82	67.23
27.01	3,085.16	1,541.90	98.50
28.01	3,113.10	1,572.23	87.29
29.01	3,128.80	1,570.65	75.76
30.01	3,108.58	1,544.55	73.73
31.01	3,076.65	1,517.07	90.78

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2019												2020
	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01
1. Operating credit institutions – total	479	478	473	469	467	464	456	455	454	454	444	442	436
of which:													
– banks, of which	435	435	430	426	424	421	415	415	414	414	405	402	396
– with a universal licence	288	288	286	284	283	281	277	274	273	273	268	266	263
– with a basic licence	147	147	144	142	141	140	138	141	141	141	137	136	133
– nonbanking credit institutions	44	43	43	43	43	43	41	40	40	40	39	40	40
1.1. Credit institutions with licence (permission):													
– to attract funds of individuals	395	395	392	387	385	382	377	377	376	376	367	365	360
– to conduct operations in foreign currency	470	470	465	461	460	457	449	448	447	447	437	435	429
– to conduct operations with precious metals	210	210	207	205	204	203	201	201	200	200	200	200	198
1.2. Credit institutions included in the deposit insurance system register – total	402	402	398	393	391	388	383	383	382	382	373	371	366
2. Registered authorized capital of operating credit institutions (millions of rubles)	2,592,239	2,633,834	2,648,805	2,648,596	2,663,844	2,661,347	2,659,426	2,788,193	2,833,897	2,838,721	2,834,587	2,822,730	2,828,133
3. Branches of operating credit institutions in Russia – total	698	698	691	683	671	663	658	654	647	644	631	618	607
of which Sberbank branches	89	89	89	89	89	88	88	88	88	88	88	88	88
4. Branches of credit institutions abroad	6	6	6	6	6	6	6	6	5	5	5	5	5
5. Representative offices of operating credit institutions – total	316	312	311	311	311	308	310	309	308	308	307	302	303
of which:													
– in Russia	292	288	287	287	287	284	286	285	285	285	284	279	280
– in foreign countries	24	24	24	24	24	24	24	24	23	23	23	23	23

Table 4.11 (end)

	2019												2020
	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01
6. Additional offices of credit institutions – total	20,372	20,406	20,369	20,292	20,191	20,167	20,148	20,135	20,105	20,085	20,022	19,997	19,883
of which Sberbank additional offices	13,187	13,226	13,224	13,224	13,221	13,223	13,221	13,220	13,222	13,220	13,217	13,226	13,216
7. External cash desks of credit institution – total	1,025	924	910	922	916	912	910	903	898	895	871	870	863
of which Sberbank external cash desks	187	93	93	92	92	91	91	90	90	90	90	90	90
8. Cash credit offices of credit institutions – total	1,899	1,909	1,975	2,077	2,140	2,206	2,258	2,256	2,247	2,246	2,239	2,198	2,166
of which Sberbank cash credit offices	–	–	–	–	–	–	–	–	–	–	–	–	–
9. Operational offices of credit institutions – total	5,766	5,761	5,784	5,746	5,761	5,722	5,753	5,738	5,751	5,720	5,723	5,724	5,775
of which Sberbank	581	580	579	579	578	577	578	578	578	578	577	575	574
10. Mobile banking offices – total	283	283	280	280	279	281	287	289	290	293	292	290	290
of which Sberbank	279	279	276	276	275	277	283	285	286	289	288	286	286
11. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission) – total	385	387	391	391	392	389	390	385	387	387	387	385	386
including, under the procedure of:													
– voluntarily liquidation following the decision of the stockholders (equity holders)	6	6	7	7	6	5	5	4	3	3	4	3	3
– compulsory liquidation	36	36	34	35	35	35	35	31	33	34	33	33	36
– bankruptcy	343	345	350	349	351	349	350	350	351	350	350	349	347

Table 4.1.2

Data on provisional administrations assigned to credit institutions whose banking licences have been revoked

31.12.2019				
N°	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	ROSCOMSNABBANK (PJSC)	1398	07.03.2019	07.03.2019
2	JOINT-STOCK COMMERCIAL BANK CHUVASHCREDITPROMBANK	1280	07.11.2019	07.11.2019
3	CB Creditinvest Ltd	1197	15.11.2019	15.11.2019
4	YAROSLAVL JOINT STOCK CREDPROMBANK JSC	1165	22.11.2019	22.11.2019
5	Settlement Credit Organization WEST	2605-K	22.11.2019	22.11.2019
6	Limited Liability Company Commercial Agroindustrial Bank of Stary Oskol	1050	29.11.2019	29.11.2019
7	PJSC Nevsky Bank	1068	13.12.2019	13.12.2019
8	JSC Kranbank	2271	13.12.2019	13.12.2019

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				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
2018						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
2019						
31.03	139 (12)	115 (11)	100 (10)	16	14	8 (1)
30.06	138 (12)	114 (11)	99 (10)	16	14	8 (1)
30.09	137 (11)	112 (10)	97 (9)	17	15	8 (1)
31.12	133 (11)	110 (10)	95 (9)	15	13	8 (1)

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'.

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

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity										
	up to including 1%		more than 1% up to including 20%		more than 20% up to including 50%		more than 50%, but less than 100%		100%		total
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
1	2	3	4	5	6	7	8	9	10	11	12
2016											
31.12	32	18.4	30	17.2	20	11.5	25 (16)	14.4	67 (6)	38.5	174 (22)
2017											
31.03	34	19.5	31	17.8	20	11.5	22 (14)	12.6	67 (6)	38.5	174 (20)
30.06	34	20.0	25	14.7	21	12.4	23 (14)	13.5	67 (6)	39.4	170 (20)
30.09	34	20.7	27	16.5	18	11.0	19 (12)	11.6	66 (5)	40.2	164 (17)
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)
2018											
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)
30.09	33	22.0	24	16.0	13	8.7	17(9)	11.3	63 (4)	42.0	150 (13)
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)
2019											
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)
30.06	27	19.6	22	15.9	15	10.9	14 (8)	10.1	60 (4)	43.5	138 (12)
30.09	26	19.0	22	16.1	14	10.2	15 (8)	10.9	60 (3)	43.8	137 (11)
31.12	23	17.3	22	16.5	14	10.5	15 (8)	11.3	59 (3)	44.4	133 (11)

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

Table 4.1.5

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

	Breakdown of credit institutions by value of assets (descending) as 31.12.2019					
	1–5	6–20	21–50	51–200	201–442	Total
Assets						
Assets (liabilities), millions of rubles	58,251,837	21,850,821	8,947,884	6,801,036	729,571	96,581,148
Loans to non-financial institutions, millions of rubles	22,645,862	7,520,837	1,808,274	1,621,956	179,656	33,776,586
Loans to resident financial institutions (except credit institutions), millions of rubles	3,146,364	1,753,868	193,250	124,759	8,864	5,227,106
Loans to individuals, millions of rubles	11,410,188	2,907,967	2,307,069	959,057	66,448	17,650,729
Capital and financial performance						
Equity capital, millions of rubles	7,551,874	1,240,800	920,885	1,082,072	185,503	10,981,133
Capital adequacy N1.0, %	13.3	6.6	12.4	19.7	31.5	12.3
Provisions for possible losses, including adjustment, millions of rubles	2,753,948	2,897,326	1,189,766	511,169	64,426	7,416,635
Provisions for possible losses, excluding adjustment, millions of rubles	3,158,713	3,056,568	1,279,094	571,673	73,511	8,139,560
Profit for the current year, millions of rubles	1,406,819	411,173	31,769	173,931	13,152	2,036,844
Return on assets, %	2.5	2.1	0.4	2.7	4.5	2.2
Return on equity, %	19.5	35.5	4.0	16.6	16.9	19.7
Liabilities						
Individuals' deposits, millions of rubles	20,118,850	5,472,210	2,887,499	1,834,804	235,651	30,549,014
Deposits and funds in the accounts of nonfinancial organisations and financial institutions (excluding credit institutions), millions of rubles	16,396,502	7,103,102	2,380,371	2,077,743	188,722	28,146,440
Loans received from the Bank of Russia, millions of rubles	633,192	1,762,218	28,624	26,520	816	2,451,370

Table 4.1.6

Financial Performance of Credit Institutions

	Total profit "+" / 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
2018					
31.12	1,344,829	1,919,407	79.3	574,578	20.7
2019					
31.01	264,404	285,535	76.7	21,131	23.3
28.02	444,866	480,887	75.1	36,022	24.9
31.03	586,743	653,595	79.9	66,853	20.1
30.04	749,994	819,209	78.4	69,215	21.6
31.05	866,876	942,568	77.0	75,692	23.0
30.06	1,004,903	1,117,635	78.7	112,732	21.3
31.07	1,178,190	1,306,893	78.3	128,703	21.7
31.08	1,354,282	1,492,179	77.8	137,897	22.2
30.09	1,501,100	1,658,591	81.8	157,490	18.2
31.10	1,696,438	1,850,653	81.8	154,215	18.2
30.11	1,870,994	2,025,961	80.6	154,967	19.4
31.12	2,036,844	2,196,398	84.4	159,555	15.6

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	Total		Of which credit institutions with the capital							
	number of credit institutions, units	capital, billions of rubles	less than 300 millions of rubles		300 millions –1 billions of rubles		1–10 billions of rubles		10–25 billions of rubles	
			number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
1	2	3	4	5	6	7	8	9	10	11
2018										
31.12	484	10,269.3	34	3.8	158	77.1	188	550.3	42	678.3
2019										
31.01	479	10,030.0	35	4.1	157	77.4	186	557.6	41	671.7
28.02	478	10,113.5	35	4.4	157	77.5	186	564.4	40	656.5
31.03	473	10,168.9	34	4.2	155	76.2	183	549.6	41	659.2
30.04	469	10,234.4	34	4.2	152	73.8	184	560.2	39	619.5
31.05	467	10,301.0	33	4.0	153	74.0	183	559.5	39	616.3
30.06	464	9,929.9	33	4.6	152	73.4	182	555.8	36	545.4
31.07	456	10,282.4	31	4.6	149	72.1	179	554.1	36	540.0
31.08	455	10,540.4	29	4.1	149	70.8	180	562.4	35	523.3
30.09	454	10,609.7	30	4.4	147	70.3	179	551.0	36	535.6
31.10	454	10,660.0	31	4.8	144	68.8	182	569.3	35	529.5
30.11	444	10,818.6	31	4.9	141	68.4	177	569.4	34	520.9
31.12	442	10,981.1	30	4.6	141	68.2	175	568.1	35	528.5
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.12.2019, %	12.3		54.1		25.6		21.6		19.8	

Table 4.1.7 (end)

	Of which credit institutions with the capital									
	25–50 billions of rubles		50–100 billions of rubles		100–250 billions of rubles		250 billions of rubles and more		credit institutions going through insolvency prevention measures ¹	
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
1	12	13	14	15	16	17	18	19	20	21
2018										
31.12	17	639.3	6	429.5	5	744.8	6	7,748.4	28	–602.4
2019										
31.01	16	612.3	6	431.0	5	740.1	6	7,630.0	27	–694.2
28.02	16	607.4	6	437.2	5	752.1	6	7,741.3	27	–727.3
31.03	16	577.2	7	494.5	5	747.8	6	7,811.0	26	–750.7
30.04	17	612.1	7	492.6	5	743.1	6	7,876.1	25	–747.2
31.05	17	610.9	7	494.5	5	740.9	6	7,948.5	24	–747.5
30.06	19	656.8	7	506.5	5	766.6	6	7,631.1	24	–810.2
31.07	19	657.2	7	519.3	5	775.8	7	8,143.6	23	–984.3
31.08	20	699.9	7	527.4	5	782.3	7	8,306.4	23	–936.2
30.09	20	699.6	7	545.5	5	798.9	7	8,358.7	23	–954.2
31.10	20	709.2	7	548.3	5	798.5	7	8,374.0	23	–942.3
30.11	18	625.6	9	658.7	5	810.2	7	8,494.6	22	–934.0
31.12	18	625.2	10	724.6	5	835.0	7	8,564.8	21	–937.8
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.12.2019, %	16.9		15.4		14.8		13.4		16.5	

¹Information on credit institutions that are under the insolvency prevention measures with involvement of the Bank of Russia or the Deposit Insurance Agency in accordance with the Federal law № 127-FZ of October 26, 2002, "On Insolvency (Bankruptcy)".

Table 4.1.8

Number of Non-Credit Financial Institutions and Self-Regulating Organisations

(units)

	2019				2020
	30.09	31.10	30.11	31.12	31.01
Non-bank financial institutions					
Subjects of insurance business	264	261	258	255	253
Insurance companies	185	183	181	178	177
Mutual insurance companies	12	12	12	11	11
Insurance brokers	67	66	65	66	65
Securities market professional participants¹	498	492	489	484	479
Brokers	304	299	297	290	285
Dealers	334	328	324	319	313
Forex-dealers	4	4	4	4	4
Trust managers	208	206	203	202	203
Depositories	281	281	279	276	272
Registrars	33	32	32	32	32
Investment advisers	61	64	68	69	70
Infrastructures (subjects)	62	61	59	59	58
Clearing houses	6	6	6	6	6
Trade organisers (exchanges, trade system)	6	6	6	6	6
Commodity pool operators	5	5	5	5	5
Repositories	2	2	2	2	2
Central counterparties	1	1	1	1	1
The central depository	1	1	1	1	1
Payment systems operators	32	32	30	30	29
Credit bureaus	12	11	11	11	11
Information agencies	5	5	5	5	5
Collective investment market participants	351	348	346	344	344
Private pension funds	49	49	48	47	47
Joint-stock investment funds	2	2	2	2	2
Asset management companies	273	271	270	269	269
Specialized depositories	27	26	26	26	26
Subjects of microfinance and cooperatives	8,732	8,596	8,478	8,344	8,254
Microfinance organizations	1,898	1,854	1,816	1,774	1,759
Credit consumer cooperatives	2,063	2,070	2,065	2,058	2,054
Pawn shops	3,826	3,738	3,669	3,599	3,533
Housing savings cooperatives	48	47	50	50	50
Agricultural credit consumer cooperatives	897	887	878	863	858
Credit rating agencies	4	4	4	4	4
Branches and representative offices of foreign credit rating agencies	3	3	3	3	3
Appointed actuaries	107	95	97	97	98
Self-regulating organisations	19	19	19	21	20
Self-regulating organisations of actuaries	2	2	2	2	2
Self-regulating organisations in the financial market	17	17	17	19	18

¹ The information includes credit organisations, operating on securities market.

Table 4.1.9

Data on provisional administrations assigned to non-bank financial institutions whose licences have been revoked (cancelled)

31.12.2019			
No.	Name of institution	Date of Bank of Russia order on revocation (cancellation) of licence	Date of Bank of Russia order on assignment/change of provisional administration
1	2	3	4
1	Provisional administrations assigned to insurance companies after revocation of licences		
1.1	Insurance Company RESPECT, Limited Liability Company	14.05.2019	14.05.2019
1.2	Insurance Company SERVICERESERVE, Limited Liability Company	26.08.2019	26.08.2019
1.3	Povolzhsky Strakhovoi Alyans, Limited Liability Company	05.09.2019	05.09.2019
1.4	Joint-stock Company Insurance Company Sterkh	27.10.2019	27.10.2019
1.5	Limited Liability Company Insurance Company Orbita	12.12.2019	12.12.2019
2	Provisional administrations assigned to management companies of investment funds, unit investment funds and non-governmental pension funds after cancellation of licences		
2.1	Limited Liability Company Management Company Eurotrust	14.10.2014	14.10.2014
2.2	Limited Liability Company CAPITAL ASSET MANAGEMENT	11.04.2019	21.11.2019
3	Provisional administrations assigned to specialised depositories of investment funds, unit investments funds and non-governmental pension funds after cancellation of licences		
3.1	Limited Liability Company Nizhny Novgorod Specialised Depository	14.10.2014	14.10.2014
3.2	Limited Liability Company North-West Financial Company	11.02.2016	11.02.2016

4.2. Borrowings

Table 4.2.1

Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

1	Deposits of individuals																
	2	in rubles								in foreign currency							
		3	by maturity							11	by maturity						
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
4	5	6	7	8	9	10	11	12	13	14	15	16	17	18			
2018																	
31.12	28,460,229	22,351,597	5,324,102	67,697	421,010	2,018,296	6,453,696	7,152,810	913,987	6,108,632	1,319,654	7,356	31,180	94,515	1,480,194	2,548,221	627,512
2019																	
31.01	27,744,439	21,766,322	4,653,624	60,124	423,334	2,367,644	6,169,802	7,213,591	878,203	5,978,116	1,278,298	7,242	30,606	92,997	1,503,371	2,461,763	603,839
28.01	28,168,326	22,107,464	4,836,252	97,052	428,466	2,353,292	6,125,446	7,390,721	876,236	6,060,862	1,278,085	9,386	28,568	95,582	1,528,085	2,528,466	592,690
31.03	28,215,470	22,156,683	4,800,894	66,338	476,405	2,508,317	5,941,748	7,500,003	862,977	6,058,787	1,277,016	6,582	23,768	95,434	1,533,300	2,533,928	588,759
30.04	28,810,304	22,724,469	5,242,055	139,512	439,110	2,527,735	5,932,656	7,581,688	861,714	6,085,836	1,279,720	6,416	24,608	95,251	1,558,123	2,527,896	593,821
31.05	28,805,650	22,656,084	5,154,612	82,659	395,373	2,425,236	6,083,621	7,663,482	851,102	6,149,566	1,295,693	6,034	19,731	96,970	1,569,053	2,565,009	597,076
30.06	28,982,534	22,924,923	5,391,309	128,338	345,648	2,054,912	6,360,148	7,787,120	857,448	6,057,611	1,297,107	6,654	16,721	94,666	1,504,321	2,551,154	586,987
31.07	29,054,053	22,932,695	5,359,686	88,132	392,316	1,868,490	6,502,201	7,859,178	862,691	6,121,359	1,302,074	5,281	21,879	99,210	1,507,203	2,598,208	587,503
31.08	29,462,835	23,116,357	5,415,043	70,581	399,827	1,755,926	6,638,441	7,974,142	862,396	6,346,478	1,340,799	4,266	23,011	101,407	1,558,298	2,691,806	626,891
30.09	29,351,135	23,151,674	5,472,690	103,620	358,590	1,737,238	6,626,400	7,988,563	864,574	6,199,460	1,333,508	8,061	20,536	94,646	1,498,943	2,631,425	612,342
31.10	29,382,939	23,251,358	5,492,710	77,067	434,131	1,676,394	6,701,456	8,001,163	868,438	6,131,581	1,336,189	5,014	17,855	90,474	1,153,975	2,917,675	610,399
30.11	29,597,428	23,494,974	5,679,787	189,466	400,383	1,665,404	6,688,325	7,987,523	884,086	6,102,454	1,367,992	5,957	16,495	88,159	1,070,980	2,927,429	625,441
31.12	30,549,014	24,572,711	6,518,633	80,212	314,383	1,818,859	6,939,593	8,003,610	897,421	5,976,303	1,447,184	4,417	19,168	82,655	957,899	2,876,877	588,102

Table 4.2.2

Funds of Legal Entities Accepted by Credit Institutions¹

(millions of rubles)

1	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 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	
2018									
31.12	21,651,970	13,893,866	186,852	3,768,304	2,648,758	2,942,473	2,121,491	451,754	1,774,234
2019									
31.01	21,213,309	13,707,158	181,920	3,383,134	2,612,943	2,992,923	2,241,230	459,886	1,835,123
28.02	21,293,481	13,789,041	187,231	3,160,566	2,521,625	3,213,770	2,402,418	461,528	1,841,902
31.03	21,345,744	14,044,519	385,281	3,156,370	2,452,286	3,250,331	2,510,923	454,330	1,834,998
30.04	21,690,068	14,361,860	423,223	3,141,482	2,460,149	3,495,119	2,533,044	470,937	1,837,907
31.05	22,090,951	14,901,865	425,268	3,199,528	2,394,666	3,788,175	2,657,402	617,724	1,819,103
30.06	21,556,194	14,864,022	384,998	3,393,249	2,018,589	3,605,959	3,004,966	639,581	1,816,680
31.07	22,232,317	15,567,071	410,424	3,248,310	2,128,896	4,067,427	3,266,899	653,344	1,791,771
31.08	22,921,054	15,906,598	383,760	3,025,616	2,214,759	4,506,007	3,318,358	669,720	1,788,378
30.09	22,594,573	15,938,074	355,136	3,052,425	2,055,871	4,462,817	3,266,698	944,999	1,800,128
31.10	22,813,263	16,189,352	341,630	3,320,811	2,255,348	3,974,323	3,505,255	979,897	1,812,088
30.11	22,926,026	16,352,534	346,850	3,844,502	2,252,365	3,222,171	3,836,285	1,035,560	1,814,801
31.12	21,683,994	15,227,043	269,176	3,748,985	2,316,299	2,128,887	3,846,945	1,057,061	1,859,691

Table 4.2.2 (end)
(millions of rubles)

1	Deposits and other funds raised from legal entities ²								Memo: Deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions	
	In foreign currency											
	total	by maturity							in rubles	in foreign currency	in rubles	in foreign currency
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years				
11	12	13	14	15	16	17	18	19	20	21	22	
2018												
31.12	7,758,104	33,126	560,045	580,713	438,961	458,776	696,574	4,989,910	135,072	3,149	6,638,198	2,552,144
2019												
31.01	7,506,151	31,066	512,249	574,282	431,114	479,607	680,950	4,796,885	120,017	3,416	6,684,693	2,373,094
28.02	7,504,440	26,658	489,689	598,303	470,307	521,140	676,659	4,721,682	119,211	3,842	6,224,284	2,384,743
31.03	7,301,225	24,914	424,514	506,220	398,030	563,038	717,529	4,666,980	120,639	3,729	6,042,652	2,459,328
30.04	7,328,208	23,285	429,387	505,890	412,331	581,530	706,582	4,669,202	121,824	3,983	5,963,429	2,211,814
31.05	7,189,086	25,486	527,709	276,888	406,863	548,561	718,586	4,684,994	120,303	3,464	5,555,705	2,190,744
30.06	6,692,172	21,780	500,924	285,845	337,927	497,860	653,919	4,393,917	122,919	3,259	5,473,963	2,076,055
31.07	6,665,246	14,609	396,219	318,834	347,382	510,654	774,934	4,302,614	121,106	2,525	5,343,088	1,908,809
31.08	7,014,457	15,741	461,811	268,051	365,316	624,240	825,397	4,453,901	129,081	2,507	5,200,386	1,942,463
30.09	6,656,499	23,065	473,141	227,301	312,514	622,028	831,260	4,167,191	124,761	2,224	5,278,429	1,947,051
31.10	6,623,911	13,723	421,876	302,817	283,576	590,777	882,404	4,128,739	133,625	2,484	5,071,703	1,937,537
30.11	6,573,492	15,928	444,331	285,713	250,109	578,698	1,020,550	3,978,165	138,500	1,982	4,982,957	2,034,948
31.12	6,456,952	8,891	434,007	311,083	284,560	557,339	855,124	4,005,947	173,378	2,524	6,143,993	2,003,151

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

² Deposits of individual entrepreneurs are included starting from reporting on 01.02.2016.

Table 4.2.3

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 year 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 year 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
2019																			
January	4.62	4.80	4.99	5.18	6.72	5.90	6.02	6.10	6.94	6.09	6.91	6.47	7.23	7.66	7.43	6.52	6.62	7.14	6.62
February	4.32	4.57	4.77	5.38	6.61	6.43	6.15	6.24	7.05	5.90	7.02	6.45	7.22	7.58	7.88	6.50	6.29	7.74	6.34
March	4.59	4.73	4.88	5.24	6.40	6.43	6.03	6.12	7.09	5.91	7.07	6.41	7.03	7.53	7.68	6.46	6.42	7.09	6.48
April	4.50	4.64	4.75	5.37	6.03	6.19	5.72	5.82	6.92	6.68	6.92	6.43	6.87	7.34	7.46	6.46	6.74	7.21	6.77
May	3.81	4.41	4.82	5.22	5.81	6.05	5.63	5.73	6.85	6.81	6.85	6.43	6.98	7.24	7.42	6.47	6.44	6.71	6.44
June	3.92	4.45	4.75	5.35	5.78	6.02	5.72	5.79	6.76	6.41	6.75	6.34	6.87	7.09	7.17	6.37	7.01	6.50	6.88
July	4.03	4.35	4.61	4.89	5.50	5.71	5.33	5.41	6.69	6.57	6.69	6.11	6.62	6.82	7.00	6.14	6.42	5.49	6.35
August	3.86	4.28	4.68	4.66	5.33	5.64	5.18	5.27	6.51	6.16	6.49	5.92	6.49	6.73	6.83	5.96	6.21	7.17	6.21
September	3.75	4.07	4.29	4.58	5.18	5.49	5.03	5.11	6.28	6.25	6.28	5.76	6.31	6.45	6.65	5.80	7.09	8.21	7.09
October	3.73	3.95	4.21	4.22	5.02	5.42	4.90	4.99	6.16	6.13	6.16	5.68	5.99	6.10	6.44	5.70	6.31	6.02	6.30
November	3.52	3.60	3.67	3.85	4.73	4.97	4.48	4.58	5.83	6.19	5.84	5.37	5.75	5.91	6.16	5.40	6.18	4.74	6.18
December	3.66	3.67	3.68	3.81	4.71	5.08	4.66	4.74	5.55	5.87	5.56	5.11	5.55	5.75	5.98	5.15	5.93	4.95	5.84

Table 4.2.4

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 year 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 year 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																			
2019																			
January	0.35	0.76	0.95	0.91	1.72	2.96	2.58	2.63	3.28	3.67	3.31	1.62	2.78	3.71	3.88	1.87	3.92	—	3.92
February	0.52	0.78	0.94	0.86	1.68	2.38	1.94	2.02	3.39	3.38	3.39	1.49	2.53	3.04	3.87	1.64	3.66	—	3.66
March	0.44	0.79	0.99	0.88	1.78	2.10	1.80	1.86	2.82	3.46	2.89	1.40	2.02	2.51	2.87	1.50	3.40	—	3.40
April	0.56	0.74	0.87	0.98	1.42	2.08	1.73	1.79	2.53	3.21	2.58	1.36	1.83	2.34	2.99	1.42	2.96	—	2.96
May	0.48	0.74	0.91	0.75	1.50	1.99	1.64	1.70	2.39	2.79	2.41	1.31	1.55	1.98	2.64	1.35	2.02	—	2.02
June	0.47	0.72	0.85	0.67	1.43	1.78	1.46	1.51	2.28	2.45	2.29	1.32	1.65	1.99	2.44	1.36	3.09	—	3.09
July	0.38	0.68	0.88	0.94	1.40	1.58	1.39	1.44	2.04	1.95	2.04	1.27	1.42	1.40	1.88	1.29	2.30	—	2.30
August	0.43	0.72	0.99	0.92	1.12	1.32	1.17	1.21	1.66	2.17	1.70	1.09	1.27	1.45	1.86	1.12	2.20	—	2.20
September	0.39	0.83	0.98	0.93	0.92	1.11	1.01	1.04	1.40	1.86	1.42	0.99	1.30	1.37	1.78	1.03	2.93	—	2.93
October	0.35	1.08	1.39	0.83	0.91	1.06	1.03	1.06	1.36	1.49	1.37	0.95	1.15	1.38	1.53	0.98	2.09	—	2.09
November	0.35	0.73	1.03	0.57	0.65	0.99	0.89	0.92	1.10	1.66	1.14	0.76	1.05	1.08	1.37	0.78	2.02	—	2.02
December	0.45	0.68	0.98	0.74	0.62	0.98	0.88	0.91	1.12	1.68	1.14	0.72	0.96	1.32	1.54	0.77	1.91	—	1.91
in euros																			
2019																			
January	0.04	0.19	0.38	0.39	0.43	0.35	0.35	0.38	0.57	0.98	0.66	0.82	0.41	0.63	0.74	0.52	0.56	—	0.56
February	0.06	0.20	0.37	0.38	0.43	0.33	0.34	0.36	0.48	1.01	0.56	0.20	0.29	0.50	0.56	0.33	0.48	—	0.48
March	0.04	0.04	—	0.40	0.32	0.31	0.27	0.31	0.42	0.92	0.49	0.19	0.27	0.80	0.49	0.33	1.47	—	1.47
April	0.04	0.07	0.88	0.31	0.28	0.42	0.29	0.38	0.47	0.59	0.48	0.18	0.43	0.50	0.38	0.37	0.14	—	0.14
May	0.05	0.05	0.10	0.32	0.28	0.36	0.32	0.35	0.38	0.51	0.40	1.44	0.42	0.21	0.33	0.78	—	—	—
June	0.08	0.08	—	0.32	0.24	0.44	0.24	0.36	0.42	0.40	0.41	0.24	0.50	—	0.16	0.22	—	—	—
July	0.07	0.07	0.54	0.34	0.24	0.46	0.22	0.37	0.68	0.42	0.65	0.25	0.50	0.30	—	0.32	—	—	—
August	0.08	0.08	0.11	0.25	0.13	0.34	0.19	0.27	0.44	0.36	0.42	0.26	0.50	0.29	0.26	0.43	—	—	—
September	0.05	0.05	—	0.23	0.19	0.27	0.12	0.25	0.63	0.50	0.59	0.36	0.24	—	—	0.27	—	—	—
October	0.02	0.02	—	0.24	0.64	0.30	0.20	0.32	0.45	0.42	0.44	0.43	0.39	—	—	0.41	—	—	—
November	0.06	0.06	—	0.12	0.14	0.38	0.31	0.38	0.28	0.29	0.28	0.31	0.32	—	—	0.32	—	—	—
December	0.01	0.01	—	0.10	0.17	0.21	0.04	0.19	0.35	0.75	0.58	0.38	0.38	0.37	—	0.38	—	—	—

Table 4.2.5

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

(millions of rubles)

1	Deposit certificates							Savings certificates						
	total	of which by maturity						total	of which by maturity					
		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years		up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years
2	3	4	5	6	7	8	9	10	11	12	13	14	15	
2018														
31.12	66	0	0	0	0	0	1	151,284	0	0	0	41,181	86,181	6,969
2019														
31.01	66	0	0	0	0	0	1	131,552	0	0	0	30,033	76,951	6,967
28.02	66	0	0	0	0	0	1	109,023	0	0	0	19,427	64,911	6,959
31.03	66	0	0	0	0	0	1	82,618	0	0	0	7,401	48,742	6,955
30.04	65	0	0	0	0	0	0	65,687	0	0	0	3,067	39,535	6,909
31.05	65	0	0	0	0	0	0	58,236	0	0	0	1	35,595	4,794
30.06	1,375	0	0	0	548	757	0	53,270	0	0	0	1	33,481	4,794
31.07	1,370	0	0	0	548	757	0	49,781	0	0	0	1	30,687	4,794
31.08	1,370	0	0	0	548	757	0	48,028	0	0	0	133	29,221	4,794
30.09	4,242	0	2,100	772	548	757	0	44,820	0	0	0	133	26,611	4,794
31.10	4,992	0	1,750	1,522	548	757	0	42,363	0	0	0	133	25,133	4,794
30.11	4,540	0	723	1,522	548	757	0	38,873	0	0	0	133	22,739	3,794
31.12	3,687	0	993	1,872	0	757	0	32,935	0	0	0	132	20,510	3,794

Table 4.2.5 (end)
(millions of rubles)

	Bonds					Banking bill and bank acceptance
	total	of which by maturity				
		up to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
1	16	17	18	19	20	21
2018						
31.12	1,328,693	0	10,125	49,424	1,255,565	438,642
2019						
31.01	1,344,150	251	10,702	49,128	1,260,917	413,895
28.02	1,368,145	251	11,625	50,500	1,281,088	398,755
31.03	1,448,110	857	17,796	85,502	1,298,790	420,875
30.04	1,507,043	1,311	42,944	127,682	1,314,150	406,461
31.05	1,545,386	531	56,438	157,596	1,307,512	383,382
30.06	1,592,598	1,090	74,202	178,465	1,305,442	380,357
31.07	1,649,428	511	82,258	242,324	1,301,871	371,786
31.08	1,682,459	541	94,288	247,769	1,317,094	373,927
30.09	1,782,464	4,138	111,091	278,870	1,369,085	380,323
31.10	1,818,698	4,096	120,169	288,476	1,383,043	384,649
30.11	1,874,661	2,239	128,974	313,537	1,397,383	383,503
31.12	1,903,798	2,561	135,603	330,789	1,434,836	382,333

4.3. Lending

Table 4.3.1

Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions

(millions of rubles)

1	Loans, deposits and other funds in rubles										
	total	of which									
		individuals	organizations (except general and local governments and extrabudgetary funds)								credit institutions
			total	of which by maturity							
2	3	4	5	6	7	8	9	10	11		
			up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years			
2018											
31.12	48,436,678	14,790,659	27,491,225	2,320,277	784,636	1,112,501	3,119,402	5,744,669	12,487,097	6,154,795	
2019											
31.01	49,219,246	14,981,938	27,847,666	2,288,505	688,548	997,180	3,138,313	5,763,028	12,679,297	6,389,642	
28.02	49,086,358	15,167,299	27,906,250	2,295,910	624,878	1,028,026	3,114,738	5,760,434	12,718,854	6,012,809	
31.03	49,671,604	15,430,745	28,298,414	2,143,802	965,588	1,080,577	3,214,364	5,801,811	12,733,627	5,942,445	
30.04	49,891,756	15,746,053	28,449,535	2,175,874	853,105	1,149,479	3,235,495	5,831,797	12,803,741	5,696,169	
31.05	49,925,461	16,002,003	28,558,068	2,213,611	641,269	1,224,997	3,237,498	5,848,530	12,975,124	5,365,390	
30.06	50,300,866	16,233,600	28,721,381	2,247,414	549,231	1,254,674	3,207,367	6,036,387	12,986,684	5,345,884	
31.07	50,696,860	16,434,033	28,819,554	1,830,735	932,683	1,248,830	3,211,053	5,982,479	13,122,611	5,443,273	
31.08	51,168,953	16,734,573	29,129,105	1,553,563	1,191,681	1,220,203	3,209,895	6,051,478	13,408,037	5,305,275	
30.09	51,595,294	17,011,405	29,341,866	1,829,845	961,172	1,298,794	3,178,802	6,072,191	13,473,585	5,242,023	
31.10	51,763,653	17,159,763	29,568,285	1,930,981	1,002,325	1,303,352	3,104,310	6,037,925	13,650,446	5,035,604	
30.11	52,262,743	17,384,938	29,765,417	2,223,925	828,965	1,280,962	3,198,426	5,949,518	13,805,077	5,112,388	
31.12	53,514,094	17,568,169	29,742,572	2,371,496	828,763	1,227,815	3,123,000	5,908,215	13,851,112	6,203,354	

Table 4.3.1 (end)
(millions of rubles)

1	Loans, Deposits and Other Funds in foreign currency									
	total	individuals	of which							credit institutions
			organizations (except general and local governments and extrabudgetary funds)							
			total	of which by maturity						
up to 30 days	31 to 90 day	91 to 180 days		181 days to 1 year	1 year to 3 years	over 3 years				
12	13	14	15	16	17	18	19	20	21	
2018										
31.12	13,865,749	110,736	10,519,751	661,331	88,881	142,883	340,224	1,110,845	7,927,536	3,180,854
2019										
31.01	13,229,466	110,328	9,894,155	628,916	82,602	103,502	304,454	1,034,862	7,360,873	3,172,566
28.02	13,569,096	110,489	9,877,443	696,147	62,481	89,257	297,122	1,037,048	7,310,721	3,528,873
31.03	13,258,449	104,213	9,590,868	441,018	369,119	109,734	283,242	823,247	7,191,391	3,513,138
30.04	13,145,219	100,290	9,450,109	443,595	231,408	225,103	279,283	870,910	7,098,485	3,544,962
31.05	13,376,608	99,315	9,455,378	452,177	212,623	227,188	274,664	892,265	7,047,631	3,771,868
30.06	12,952,999	95,002	9,169,150	417,039	325,388	123,428	244,807	912,322	6,824,142	3,635,349
31.07	12,743,862	92,945	9,166,859	444,068	336,904	119,176	228,960	949,566	6,745,501	3,430,375
31.08	13,003,061	96,296	9,604,045	502,792	317,722	187,127	223,580	1,054,834	6,966,977	3,243,561
30.09	12,598,345	92,829	9,235,301	560,800	275,158	148,184	197,938	973,100	6,753,429	3,210,235
31.10	12,589,773	90,643	9,238,634	480,416	340,466	168,550	210,468	1,045,488	6,661,821	3,198,617
30.11	12,649,618	90,240	9,269,646	484,283	316,091	219,152	215,853	1,007,957	6,689,004	3,229,095
31.12	12,161,221	82,560	9,261,120	527,602	219,079	318,068	220,022	1,020,067	6,631,786	2,756,768

Table 4.3.2

Outstanding Amounts of Loans and Other Funds Granted to Nonfinancial Organisation and Individuals by Credit Institutions

(millions of rubles)

1	Outstanding amounts of loans and other funds granted to nonfinancial organisations		Outstanding amounts of loans and other funds granted to individuals	
	2	3	4	5
2018				
31.12	33,371,778	2,093,320	14,901,395	760,360
2019				
31.01	33,187,183	2,572,063	15,092,266	819,387
28.02	33,314,567	2,641,034	15,277,787	809,702
31.03	33,459,021	2,631,207	15,534,958	798,129
30.04	33,515,707	2,600,174	15,846,343	805,053
31.05	33,580,192	2,652,917	16,101,317	813,016
30.06	33,454,389	2,628,696	16,328,602	802,563
31.07	33,471,137	2,702,568	16,526,977	812,536
31.08	34,093,156	2,711,593	16,830,869	815,154
30.09	33,858,325	2,717,132	17,104,234	797,975
31.10	34,060,313	2,720,931	17,250,406	800,015
30.11	34,055,761	2,677,432	17,475,178	783,885
31.12	33,776,586	2,617,808	17,650,729	764,532

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in Rubles

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year 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 year 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
2019																
January	12.75	16.68	18.84	15.82	15.95	15.08	12.73	13.10	—	—	—	10.07	10.07	11.90	14.84	14.12
February	14.53	17.60	18.29	15.34	15.54	14.97	12.76	13.08	—	—	—	9.62	9.62	11.47	14.13	13.44
March	12.96	14.49	19.24	14.73	14.91	14.85	12.99	13.29	—	—	—	9.01	9.01	11.48	14.15	13.45
April	12.19	12.10	18.91	14.99	15.06	15.01	13.07	13.37	—	—	—	9.18	9.18	11.54	14.11	13.42
May	15.81	14.40	18.38	15.23	15.41	15.20	13.33	13.63	—	—	18.11	8.94	9.44	11.35	14.07	13.40
June	13.32	15.18	19.75	15.00	15.25	14.89	13.06	13.35	—	18.09	18.93	8.88	10.02	11.25	14.06	13.37
July	12.99	14.77	19.16	14.72	14.93	14.95	13.03	13.34	—	—	—	9.08	9.08	11.56	14.00	13.34
August	14.38	15.16	19.24	14.36	14.60	14.79	12.73	13.05	—	—	18.21	8.80	9.31	11.50	13.97	13.34
September	13.68	14.70	16.95	14.05	14.23	14.59	12.53	12.83	—	17.71	17.59	8.15	9.02	11.30	13.83	13.18
October	15.23	15.47	15.13	13.64	13.74	14.73	12.33	12.67	—	—	17.36	8.24	8.86	11.07	13.69	13.06
November	12.38	13.19	17.27	15.06	15.13	14.34	12.07	12.39	—	—	—	7.60	7.60	10.85	13.62	12.95
December	13.21	12.23	16.94	14.81	14.84	14.00	11.76	12.06	—	13.04	11.78	7.33	7.37	10.42	13.06	12.45

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% p.a.)

1	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year 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 year to 3 years	over 3 years	over 1 year
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
2019																
January	—	—	—	6.34	6.34	6.88	—	6.88	—	—	—	—	—	—	—	—
February	—	—	—	—	—	11.13	—	11.13	—	—	—	—	—	—	—	—
March	—	—	—	8.59	8.59	8.67	—	8.67	—	—	—	—	—	—	—	—
April	—	—	—	7.73	7.73	10.09	9.55	9.87	—	—	—	—	—	—	—	—
May	—	—	—	8.68	8.68	—	10.38	10.38	—	—	—	—	—	—	—	—
June	—	—	—	8.11	8.11	9.80	—	9.80	—	—	—	—	—	—	—	—
July	—	—	—	6.29	6.29	10.00	—	10.00	—	—	—	—	—	—	—	—
August	—	—	—	6.28	6.28	—	9.39	9.39	—	—	—	—	—	—	—	—
September	—	—	—	7.09	7.09	—	10.28	10.28	—	—	—	—	—	—	—	—
October	—	—	—	8.49	8.49	—	—	—	—	—	—	—	—	—	—	—
November	—	—	6.51	6.72	6.52	—	8.90	8.90	—	—	—	—	—	—	—	—
December	—	—	—	—	—	8.80	10.16	9.47	—	—	—	—	—	—	—	—

Table 4.3.5

Weighted Average Interest Rates on Loans to Individuals in Euros

(% p.a.)

	Total								of which car loans							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year 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 year 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
2019																
January	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	—	—	—	5.61	5.61	—	4.88	4.88	—	—	—	—	—	—	—	—
March	—	—	—	—	—	3.70	—	3.70	—	—	—	—	—	—	—	—
April	—	—	—	4.45	4.45	6.35	5.77	6.04	—	—	—	—	—	—	—	—
May	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	—	—	—	4.68	4.68	—	—	—	—	—	—	—	—	—	—	—
September	—	—	—	7.45	7.45	—	—	—	—	—	—	—	—	—	—	—
October	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November	—	—	—	4.89	4.89	—	—	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	6.64	—	6.64	—	—	—	—	—	—	—	—

Table 4.3.6

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

1	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 year 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 year to 3 years	over 3 years	over 1 year
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
2019																
January	8.23	9.65	10.22	9.84	9.25	9.77	9.31	9.56	9.36	11.44	11.77	10.92	11.05	11.47	9.62	10.52
February	8.41	10.00	10.29	9.95	9.29	10.19	8.85	9.74	10.88	11.74	11.70	10.68	11.23	11.56	10.77	11.28
March	8.22	9.90	10.19	9.67	9.32	10.15	9.42	9.85	11.16	11.80	11.50	10.10	10.93	11.45	9.91	10.76
April	8.15	9.79	10.23	10.04	9.25	10.05	9.23	9.63	10.78	11.64	11.61	10.84	11.27	11.35	10.38	10.87
May	8.19	9.88	10.05	9.86	9.22	10.06	9.07	9.66	9.53	11.53	11.51	10.81	11.09	11.46	10.26	11.03
June	8.13	9.72	10.07	10.09	9.11	9.95	8.62	9.35	11.07	11.64	11.47	10.87	11.25	11.21	9.91	10.64
July	7.72	9.63	9.81	9.95	8.82	9.84	9.04	9.51	10.70	11.60	11.40	10.74	11.18	11.13	9.65	10.48
August	7.53	9.42	9.86	9.62	8.61	9.35	8.66	8.97	10.82	11.36	11.34	10.41	10.97	10.98	10.18	10.62
September	7.37	9.13	9.47	9.26	8.29	9.44	8.58	9.01	9.98	11.52	11.12	10.20	10.78	10.58	10.19	10.42
October	7.31	8.40	9.31	8.94	8.17	9.41	9.09	9.30	11.00	11.27	11.04	9.95	10.68	10.74	10.23	10.53
November	6.94	8.33	9.19	8.41	7.88	9.21	8.82	9.03	10.88	11.13	10.85	9.68	10.47	10.49	10.00	10.25
December	6.79	8.37	9.23	8.59	7.83	8.48	7.95	8.26	10.03	11.06	10.73	9.31	10.23	10.04	8.96	9.52

Table 4.3.7

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

(% p.a.)

1	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 year 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 year to 3 years	over 3 years	over 1 year
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
2019																
January	4.67	5.04	5.61	6.76	5.29	5.21	6.67	5.83	—	6.60	5.52	7.71	6.80	7.18	—	7.18
February	4.06	4.91	6.11	6.37	5.53	5.94	3.10	4.25	—	—	5.93	7.69	6.65	7.77	—	7.77
March	3.80	5.41	5.85	5.91	5.49	6.07	4.54	4.98	—	6.43	5.81	6.96	6.55	7.68	7.07	7.19
April	4.16	4.95	5.83	5.55	5.43	6.46	5.95	6.07	—	5.62	5.56	6.98	6.61	8.01	7.66	7.72
May	3.70	4.79	5.86	4.96	5.10	4.92	6.32	5.31	—	6.44	5.70	8.07	6.74	7.82	7.47	7.59
June	3.01	5.16	5.66	4.66	5.05	4.50	6.20	5.65	—	—	5.59	7.87	7.51	8.04	6.64	6.66
July	2.78	5.28	4.70	5.13	4.48	6.76	5.04	5.94	—	4.83	8.72	7.46	6.78	7.37	—	7.37
August	2.74	4.00	4.96	3.97	4.20	5.10	4.20	4.63	—	—	4.92	4.72	4.78	6.02	—	6.02
September	2.96	4.91	5.07	4.33	4.18	5.50	5.37	5.41	—	—	4.94	7.19	6.26	6.39	—	6.39
October	2.61	4.15	4.77	3.95	4.10	5.60	5.12	5.15	—	7.35	5.30	8.96	7.58	6.35	—	6.35
November	3.51	4.29	4.79	4.46	4.50	3.93	4.67	4.41	—	—	—	7.07	7.07	7.30	—	7.30
December	2.82	4.16	5.09	4.85	4.40	4.41	5.75	5.66	—	6.99	5.07	6.70	6.58	7.85	—	7.85

Table 4.3.8

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

1	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 year 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 year to 3 years	over 3 years	over 1 year
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
2019																
January	—	4.09	2.53	1.88	2.56	1.78	3.75	2.93	—	4.97	5.23	4.48	4.97	7.64	—	7.64
February	—	3.76	4.17	3.32	3.66	2.40	2.68	2.51	—	—	5.22	6.15	5.48	—	—	—
March	—	3.97	2.97	3.05	3.07	3.84	4.02	3.93	—	4.31	4.82	7.09	6.00	4.69	5.13	4.94
April	1.90	3.44	2.94	5.04	3.20	1.90	4.66	3.18	—	5.47	3.97	5.62	4.78	5.28	—	5.28
May	—	3.18	3.78	3.44	3.48	3.58	4.19	4.04	—	—	5.43	6.32	5.80	—	—	—
June	2.03	2.42	4.04	3.21	2.81	2.79	4.24	3.66	—	—	3.99	5.01	4.97	—	—	—
July	1.31	3.39	2.95	3.00	2.74	1.98	3.48	3.10	—	6.13	3.91	6.73	5.99	4.56	4.46	4.46
August	2.30	4.15	2.72	3.59	3.01	3.78	4.65	4.54	—	6.52	—	5.64	5.73	—	—	—
September	—	2.80	2.12	4.55	3.07	3.86	3.47	3.49	—	4.57	5.20	4.87	4.96	—	—	—
October	—	3.16	2.66	3.26	3.06	3.45	3.59	3.56	—	—	—	8.82	8.82	—	3.99	3.99
November	—	2.70	2.96	3.06	2.86	2.19	3.41	3.01	—	3.10	4.68	6.44	5.37	—	—	—
December	—	4.10	3.10	2.85	3.40	2.79	3.49	3.14	—	—	6.51	4.97	5.75	—	4.68	4.68

Table 4.3.9

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

1	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
2	3	4	5	6	7	8	9	10	11	12	13	
2019												
31.01	422,396	33,454	30,596	10	4,122,868	399,731	213,281	2,762	541,265	23,723	31,348	221
28.02	444,182	37,263	37,931	0	4,128,966	400,932	200,921	2,740	557,584	23,803	22,498	228
31.03	565,776	47,807	38,632	2	4,199,041	411,522	193,185	2,638	557,971	23,701	28,606	216
30.04	643,135	49,741	43,851	5	4,348,458	420,212	187,566	2,632	565,197	24,445	30,917	215
31.05	518,342	43,528	66,942	1	4,406,754	426,030	180,109	2,605	582,541	24,861	23,337	215
30.06	569,067	44,468	111,181	0	4,435,784	432,710	171,568	2,460	576,277	23,898	22,732	212
31.07	763,891	48,965	90,480	71	4,468,778	435,644	171,249	2,484	591,856	24,217	23,729	211
31.08	557,345	45,405	1,025	9	4,022,536	429,383	131,260	2,466	545,203	23,011	27,697	186
30.09	609,393	53,049	4,122	15	4,158,693	436,075	134,324	2,396	552,248	22,274	28,863	180
31.10	622,860	56,329	52,052	8	4,212,606	442,282	180,711	2,349	553,735	22,205	27,459	180
30.11	817,804	56,038	1,401	8	4,522,590	450,232	177,817	2,354	550,429	21,775	26,414	179
31.12	808,870	69,284	3,288	97	4,567,903	457,995	169,134	2,270	540,783	21,368	24,431	174

Table 4.3.10

Housing Loans Granted to Resident Individuals

	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
2019						
31.01	79,361	169,629	6,519,477	66,651	207.8	9.88
28.02	104,615	228,815	6,630,718	66,342	211.5	10.15
31.03	103,121	227,265	6,733,369	66,208	213.0	10.41
30.04	110,220	243,375	6,846,866	66,418	214.5	10.55
31.05	86,141	190,358	6,920,130	67,185	214.5	10.53
30.06	96,640	215,176	7,000,653	67,042	215.6	10.29
31.07	100,761	222,382	7,023,030	67,773	215.5	10.24
31.08	107,232	236,367	7,129,403	67,547	216.6	9.92
30.09	107,027	239,622	7,236,298	67,429	217.5	9.68
31.10	118,866	271,697	7,272,044	67,262	218.4	9.40
30.11	116,223	270,987	7,399,207	67,429	217.8	9.19
31.12	145,439	345,475	7,490,152	66,763	218.3	9.01
2020						
31.01	77,927	189,148	7,537,742	68,008	219.5	8.79

Table 4.3.10 (end)

	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
2019						
31.01	0	0	32,932	11,954	0.0	0.00
28.02	1	3,288	31,641	11,569	13.4	10.00
31.03	4	122,833	29,878	10,600	17.1	7.58
30.04	4	116,973	28,744	10,122	11.1	9.12
31.05	2	190,411	28,293	10,578	52.0	5.32
30.06	2	47,782	26,602	9,857	17.9	8.74
31.07	1	8,233	25,560	9,459	47.0	5.00
31.08	0	0	25,880	9,568	0.0	0.00
30.09	2	36,595	24,137	9,413	11.7	4.04
31.10	3	10,130	22,985	9,016	42.5	9.04
30.11	2	367,809	22,833	8,996	12.0	5.00
31.12	5	14,857	22,368	9,457	80.9	10.00
2020						
31.01	0	0	22,258	9,523	0.0	0.00

Table 4.3.11

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

1	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			
2	3	4	5	6	7	8	
2019							
31.01	78,788	168,394	6,490,805	62,991	207.9	9.87	159,117
28.02	103,677	226,515	6,602,101	62,693	211.6	10.15	163,326
31.03	102,010	224,226	6,704,920	62,767	213.3	10.42	163,788
30.04	108,897	239,625	6,818,131	63,020	214.6	10.56	160,704
31.05	85,836	190,067	6,898,070	63,844	214.7	10.53	162,674
30.06	96,313	214,822	6,978,730	63,818	215.8	10.28	178,923
31.07	100,374	221,973	7,001,472	64,615	215.8	10.24	177,667
31.08	106,869	236,039	7,108,314	64,417	216.8	9.91	183,300
30.09	106,749	239,213	7,215,212	64,233	217.6	9.68	184,540
31.10	118,586	271,256	7,251,157	64,083	218.5	9.40	189,073
30.11	116,018	270,328	7,378,587	64,380	218.2	9.19	189,991
31.12	145,183	345,059	7,470,185	63,849	218.4	9.00	205,723
2020							
31.01	77,817	188,925	7,518,191	65,073	219.5	8.79	203,388

Table 4.3.11 (end)

1	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			
9	10	11	12	13	14	15	
2019							
31.01	0	0	31,495	11,149	0.0	0.00	11,667
28.02	1	3,288	30,175	10,568	13.4	10.00	11,447
31.03	4	122,833	28,539	9,726	17.1	7.58	11,432
30.04	4	116,973	27,462	9,295	11.1	9.12	10,941
31.05	1	32,529	26,774	9,562	12.8	12.00	10,952
30.06	1	4,692	25,149	8,867	128.6	10.00	10,058
31.07	0	0	24,277	8,635	0.0	0.00	9,795
31.08	0	0	24,617	8,773	0.0	0.00	10,093
30.09	1	966	22,856	8,599	5.8	10.00	9,542
31.10	3	10,130	21,784	8,231	42.5	9.04	9,347
30.11	2	367,809	21,655	8,180	12.0	5.00	9,031
31.12	5	14,857	21,328	8,706	80.9	10.00	7,413
2020							
31.01	0	0	21,220	8,763	0.0	0.00	7,889

Table 4.3.12

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

	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
2019						
31.01	22,793	57,160	1,402,008	4,754	210.4	9.65
28.02	28,760	74,112	1,387,990	4,809	212.6	9.93
31.03	27,934	72,881	1,399,255	4,696	215.4	10.09
30.04	28,815	76,000	1,408,642	4,753	214.0	10.13
31.05	24,249	65,307	1,420,112	4,844	215.9	10.04
30.06	27,093	72,967	1,415,083	4,901	216.7	9.82
31.07	24,200	65,989	1,414,604	4,987	218.2	9.68
31.08	28,087	75,768	1,427,971	5,001	217.8	9.35
30.09	29,416	80,846	1,448,804	5,102	219.9	9.12
31.10	31,245	87,854	1,467,997	5,217	221.4	8.84
30.11	31,095	88,869	1,496,449	5,331	221.4	8.56
31.12	35,866	104,921	1,522,605	5,464	223.2	8.28
2020						
31.01	22,252	67,497	1,529,909	5,734	227.5	7.99

Table 4.3.12 (end)

	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
2019						
31.01	0	0	679	507	0	0
28.02	0	0	663	501	0	0
31.03	0	0	564	407	0	0
30.04	0	0	549	408	0	0
31.05	0	0	565	433	0	0
30.06	0	0	511	393	0	0
31.07	0	0	486	379	0	0
31.08	0	0	509	397	0	0
30.09	0	0	477	372	0	0
31.10	0	0	467	363	0	0
30.11	0	0	461	363	0	0
31.12	0	0	439	348	0	0
2020						
31.01	0	0	463	376	0	0

Table 4.3.13

Investment Portfolio and Authorised Capital Participation of Credit Institutions

(millions of rubles)

1	2	Investments in debt securities (including cost adjustment and revaluation)									Memo: provisions for possible losses on debt securities		
		of which											
		investments in debt securities at balance-sheet value (excluding cost adjustment and revaluation)									debt securities revaluation	including provisions adjustment	excluding provisions adjustment
		debt securities of the Russian Federation	debt securities of the Bank of Russia	debt securities of the Russian Federation constituent entities and local self-government bodies	debt securities of resident credit institutions	debt securities of non-residents	debt securities of other residents	debt securities transferred that do not qualify for the derecognition	overdue debt securities				
3	4	5	6	7	8	9	10	11	12	13			
2018													
31.12	10,856,530	3,238,760	1,343,680	372,304	327,393	1,824,262	1,974,019	1,929,997	55,867	-209,753	—	292,984	
2019													
31.01	10,440,617	3,174,262	1,472,983	381,661	322,731	1,771,667	2,063,753	1,694,737	81,909	-507,931	102,997	94,331	
28.02	10,355,768	2,915,903	1,497,663	387,413	326,890	1,749,008	2,099,838	1,836,355	82,295	-525,350	104,151	94,912	
31.03	10,358,373	3,043,742	1,492,756	351,469	316,493	1,758,848	2,093,492	1,756,080	81,439	-522,655	103,553	94,105	
30.04	10,650,552	2,763,771	1,489,431	380,622	339,615	1,809,537	2,147,927	2,117,544	99,752	-486,365	122,069	110,590	
31.05	10,803,523	3,086,850	1,572,878	372,823	319,292	1,926,754	2,197,033	1,708,443	99,914	-469,814	122,296	111,291	
30.06	10,762,393	2,980,272	1,672,541	372,882	307,026	1,879,180	2,121,475	1,756,749	101,592	-419,101	122,044	111,352	
31.07	10,661,597	3,316,941	1,493,259	370,103	317,980	1,889,613	2,194,460	1,380,803	106,870	-398,588	127,497	114,305	
31.08	10,575,542	3,328,659	1,198,839	371,958	322,353	2,004,431	2,189,764	1,428,624	113,141	-373,888	133,865	123,265	
30.09	10,230,300	3,284,859	807,102	360,202	316,278	1,985,982	1,936,144	1,473,077	272,117	-197,570	291,954	281,901	
31.10	10,706,248	3,141,321	1,083,334	369,888	325,879	1,969,678	2,101,087	1,586,962	272,871	-137,314	293,399	285,024	
30.11	11,058,656	3,309,497	1,488,534	375,549	309,962	1,830,287	2,123,930	1,467,874	288,184	-123,932	308,037	300,896	
31.12	11,499,882	3,473,676	1,903,352	373,565	304,291	1,795,885	2,221,466	1,230,461	288,330	-80,453	304,806	301,273	

Table 4.3.13 (cont.)

(millions of rubles)

1	Investment in equities (including cost adjustment and revaluation)						Memo: provisions for possible losses on equity securities	
	total 14	of which				revaluation of equities 19	including provisions adjustment 20	excluding provisions adjustment 21
		investment in equities at balance-sheet value (excluding cost adjustment and revaluation)						
		of resident credit institutions 15	of nonresidents 16	of other residents 17	shares transferred that do not qualify for the derecognition 18			
2018								
31.12	494,417	57,998	93,277	194,337	19,043	-49,668	—	80,620
2019								
31.01	396,098	99,783	121,549	304,998	12,786	-143,048	2,079	4,638
28.02	393,138	105,823	121,759	306,067	5,256	-145,797	2,080	4,625
31.03	388,418	105,311	121,809	298,793	9,873	-147,398	2,040	3,425
30.04	398,804	66,436	124,506	299,652	9,003	-100,824	2,041	3,303
31.05	398,810	65,236	123,194	297,897	11,561	-99,108	2,040	3,224
30.06	411,659	62,647	123,214	301,559	10,018	-85,810	2,053	3,416
31.07	420,944	65,179	100,175	328,226	8,883	-81,549	2,051	3,782
31.08	425,733	65,907	100,584	321,749	9,611	-72,147	2,054	4,126
30.09	426,417	65,744	100,483	321,426	9,792	-71,058	2,075	4,503
31.10	431,877	64,963	100,476	323,681	9,518	-66,791	2,093	4,522
30.11	446,194	65,844	102,924	323,842	10,825	-57,271	2,092	4,521
31.12	455,165	63,696	103,646	285,345	13,860	-11,413	2,092	7,193

Table 4.3.13 (end)

(millions of rubles)

1	Discounted bills (including cost adjustment and revaluation)	Memo: provisions for possible losses on promissory notes		Equity in subsidiaries and associated joint-stock companies, including revaluation		Memo: provisions for possible losses on equity in subsidiaries and associated joint-stock companies		Other participation, including revaluation	Memo: provisions for possible losses on other participation	
		including provisions adjustment	excluding provisions adjustment	total	of which shares of subsidiaries and associated resident credit institutions	including provisions adjustment	excluding provisions adjustment		including provisions adjustment	excluding provisions adjustment
22	23	24	25	26	27	28	29	30	31	
2018										
31.12	133,226	—	—	1,613,905	170,721	—	296,367	1,351,314	—	285,864
2019										
31.01	99,005	21,692	21,637	1,545,871	184,202	224,222	285,807	1,061,663	158,108	263,279
28.02	98,027	21,459	21,016	1,579,892	185,495	225,687	292,493	1,062,222	159,576	266,233
31.03	97,618	22,320	21,763	1,640,842	185,453	316,274	298,861	1,077,897	161,670	271,813
30.04	92,177	19,537	19,752	1,651,937	189,302	312,493	299,239	1,088,270	199,980	274,489
31.05	58,645	19,487	21,677	1,657,844	193,836	310,420	301,085	1,110,083	197,675	271,936
30.06	57,786	19,615	21,800	1,657,445	184,151	317,035	304,495	1,119,246	204,312	278,551
31.07	57,406	19,680	21,848	1,507,252	184,529	317,703	304,416	1,121,648	207,263	158,274
31.08	57,587	19,665	21,852	1,517,862	185,545	309,495	289,194	1,124,914	211,368	162,790
30.09	56,591	19,667	21,858	1,545,441	185,545	316,958	296,744	1,139,338	215,492	165,936
31.10	56,257	19,638	19,850	1,565,068	191,365	321,860	288,286	1,110,355	183,045	166,171
30.11	54,581	19,684	19,912	1,562,417	188,580	320,102	287,206	1,099,363	183,213	167,241
31.12	56,671	19,565	20,124	1,546,283	206,002	325,215	302,869	1,151,693	184,121	170,669

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals			
	total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13
2018												
31.12	9,921,328	1,870,945	1,674,473	6,259,345	17,470,356	3,627,475	3,439,928	9,826,261	837,098	164,692	100,911	308,933
2019												
31.01	12,129,149	1,617,028	1,801,615	6,414,603	20,266,480	4,244,165	3,104,983	9,482,632	904,971	107,898	217,133	271,906
28.02	12,662,480	1,804,075	1,754,210	6,682,168	20,965,202	4,390,408	2,842,905	9,797,561	949,656	48,292	253,323	286,522
31.03	14,021,090	3,889,297	1,901,149	7,739,276	21,560,257	6,930,856	3,346,528	9,888,109	978,461	202,949	149,560	291,949
30.04	13,896,248	3,763,705	1,860,243	8,036,744	21,331,762	7,658,540	3,225,320	9,735,114	955,637	127,876	141,901	354,469
31.05	14,553,616	4,190,070	1,612,316	8,442,791	21,890,900	8,361,009	2,494,303	10,147,899	920,856	145,061	71,599	372,355
30.06	14,577,352	3,461,266	1,984,385	8,685,267	20,528,537	6,996,369	2,945,426	9,330,978	930,980	109,337	54,737	429,501
31.07	15,256,617	1,834,037	2,164,071	8,811,590	21,313,466	4,290,169	2,867,807	9,296,219	1,104,961	267,263	169,409	301,473
31.08	14,975,892	3,927,489	1,838,424	9,061,988	20,894,652	7,199,138	2,748,253	10,352,249	1,012,441	91,764	196,023	408,952
30.09	14,746,051	1,549,994	2,176,992	8,838,568	20,605,438	3,840,524	3,057,389	9,796,775	1,050,810	136,742	96,323	483,405
31.10	15,638,636	1,647,434	2,525,847	9,329,689	20,955,636	3,632,835	3,546,554	9,815,045	954,152	85,755	312,816	273,869
30.11	15,574,926	4,020,072	1,933,898	9,348,275	21,502,433	7,333,550	3,108,202	10,359,400	1,164,320	88,167	78,037	747,791
31.12	14,766,924	3,242,561	1,979,233	9,313,713	21,316,242	7,596,401	2,724,670	10,390,590	1,074,919	10,014	501,215	298,159

Table 4.4 (cont.)
(millions of rubles)

	Claims on delivery of securities				Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives			
	total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	14	15	16	17	18	19	20	21	22	23	24	25
2018												
31.12	142,583	15,348	19,747	105,967	65,770	0	4,321	9,000	218,921	26,353	42,405	120,087
2019												
31.01	158,426	7,911	36,662	107,666	59,194	152	3,944	7,500	241,496	47,212	20,184	116,021
28.02	154,876	20,113	5,913	126,176	63,991	4,462	48	7,633	205,001	625	71,029	72,852
31.03	146,675	22,397	16,303	107,107	80,373	1,177	7,737	8,219	205,263	20,060	56,186	70,317
30.04	168,142	6,785	22,921	136,601	80,653	790	11,613	4,739	209,236	61,844	6,621	66,769
31.05	172,307	30,747	1,186	137,267	78,398	12,649	4,069	1,831	132,673	6,874	21,804	38,352
30.06	169,033	8,748	18,905	138,200	94,082	13,764	21,008	4,130	135,061	9,433	29,485	38,907
31.07	181,266	12,134	33,164	131,169	101,067	5,317	22,581	5,101	183,413	65,217	15,297	28,793
31.08	182,696	32,981	3,237	143,577	112,360	22,403	14	5,509	161,158	14,661	56,078	7,077
30.09	181,662	9,193	16,944	147,321	44,274	1,722	3,692	4,006	134,423	25,781	46,133	9,309
31.10	449,347	3,273	44,364	392,588	62,330	5,354	4,601	5,006	114,563	42,721	3,611	8,645
30.11	496,601	54,207	16,754	422,259	80,053	10,449	3,265	5,010	107,555	8,210	6,343	32,951
31.12	648,631	15,355	34,844	595,272	80,650	7,797	5,059	5,026	88,216	1,460	11,241	39,384

Table 4.4 (cont.)
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	total	of which those with terms			total	of which those with terms			total	of which those with terms			total	of which those with terms		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
2018																
31.12	10,983,100	2,380,017	2,224,456	5,598,455	16,193,524	3,158,345	2,765,551	10,187,215	611,223	136,047	82,259	392,901	337,334	4,348	83,521	227,332
2019																
31.01	13,400,282	2,505,008	2,326,074	5,864,499	18,787,196	3,273,436	2,572,407	9,712,234	646,769	145,593	101,487	376,883	388,552	8,731	124,185	219,085
28.02	14,167,241	2,546,278	2,222,844	6,343,105	19,395,847	3,608,236	2,413,253	9,792,415	609,007	73,347	168,292	352,718	401,104	45,233	21,041	311,899
31.03	15,884,217	4,953,438	2,502,952	7,336,758	19,519,684	5,908,591	2,747,499	9,775,005	682,425	121,273	92,747	466,142	383,853	12,362	73,012	274,927
30.04	15,707,904	4,609,430	2,347,245	7,835,752	19,336,291	6,800,893	2,490,891	9,723,191	707,746	134,448	218,135	353,628	484,976	9,284	139,768	313,520
31.05	16,177,375	5,139,146	1,789,953	8,218,303	20,001,483	7,354,505	2,226,033	10,014,378	701,662	146,395	119,803	433,959	485,469	80,202	10,271	372,645
30.06	16,011,538	4,340,543	2,331,081	8,336,921	18,886,438	6,074,581	2,415,670	9,410,644	736,406	159,373	206,436	366,101	438,734	5,873	59,280	352,050
31.07	16,698,447	2,384,058	2,406,193	8,548,834	19,652,171	3,577,112	2,586,408	9,276,287	942,148	453,963	123,545	318,014	429,328	10,574	104,526	288,714
31.08	16,235,308	4,589,270	1,834,828	8,981,996	19,275,079	6,363,092	2,579,931	10,188,719	931,060	226,994	280,410	421,500	466,240	65,593	29,315	348,173
30.09	16,135,610	1,912,341	2,428,111	8,816,085	19,065,450	3,344,627	2,568,942	9,802,395	1,016,677	200,237	269,774	521,829	444,518	45,458	60,047	316,428
31.10	17,097,279	1,873,422	2,906,315	9,503,743	19,462,761	3,261,352	3,171,175	9,526,670	942,294	224,330	212,662	494,960	428,586	4,893	108,301	289,049
30.11	17,245,459	4,478,502	2,325,435	9,592,614	19,919,331	6,768,426	2,501,250	10,317,783	1,122,852	212,815	203,039	706,925	466,663	44,476	59,573	340,489
31.12	17,028,428	4,315,118	2,323,147	9,525,508	19,374,451	6,298,163	2,724,126	10,125,427	1,042,540	243,706	145,022	653,752	411,464	37,389	57,977	303,411

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Derivatives (claims, at fair value)	Derivatives (liabilities, at fair value)
	total	of which those with terms			total	of which those with terms				
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		
1	42	43	44	45	46	47	48	49	50	51
2018										
31.12	62,956	0	0	9,000	286,707	27,267	48,324	177,097	728,784	503,847
2019										
31.01	54,801	531	20	7,500	334,890	50,464	43,112	172,468	554,182	379,270
28.02	65,036	751	77	10,552	314,438	5,270	87,317	163,103	518,296	356,216
31.03	85,447	5,501	9,223	7,500	306,645	38,506	68,517	145,725	551,784	392,457
30.04	84,275	3,490	12,420	4,066	300,779	60,080	42,309	140,089	511,696	378,625
31.05	79,530	14,440	4,208	1,086	269,382	13,808	53,288	109,075	492,211	360,328
30.06	65,531	207	4,311	4,066	249,375	23,775	52,137	111,422	534,497	447,576
31.07	77,827	4,133	267	4,096	250,130	46,128	44,307	81,749	548,295	437,254
31.08	93,105	5,162	2	4,181	238,496	7,827	90,638	63,087	587,885	465,573
30.09	42,487	2	2,125	4,028	208,883	46,307	46,189	57,431	568,412	454,428
31.10	61,950	4,500	3,685	5,027	179,394	42,609	23,710	51,995	527,268	465,275
30.11	76,567	5,527	282	5,429	152,420	20,656	16,586	58,922	511,429	431,291
31.12	74,116	2,676	2,167	5,000	131,281	7,860	16,432	70,799	584,094	566,612

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

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

	Private pension provision				Benefits under mandatory pension insurance					
	Pension reserves, millions of rubles	Number of participants, persons		Payouts of pensions, millions of rubles	Pension savings, millions of rubles	Number of insured persons, persons		Number of insured persons who received a one-off benefit, persons	Payouts of pensions, millions of rubles	
		total	of wich receiving pension			total	of wich receiving pension		total	of wich one-off benefit, persons
1	2	3	4	5	6	7	8	9	10	11
2018										
Q1	1,217,459.79	6,162,374	1,509,762	15,073.20	2,635,295.70	37,066,828	45,657	44,800	2,037.24	1,904.96
Q2	1,222,043.01	6,157,568	1,520,475	31,970.12	2,644,359.98	37,032,923	156,331	105,115	4,917.61	4,634.76
Q3	1,237,533.23	6,155,608	1,526,530	45,808.41	2,635,141.86	36,992,219	381,498	323,968	9,045.68	8,589.83
Q4	1,267,959.20	6,131,624	1,526,119	60,318.05	2,582,322.85	36,973,256	424,991	360,894	11,472.86	10,847.80
2019										
Q1	1,298,919.85	6,180,333	1,574,235	17,240.00	2,667,425.89	37,430,164	68,664	47,832	3,111.19	2,902.52
Q2	1,334,229.14	6,180,398	1,575,703	34,719.16	2,738,001.25	37,388,212	72,971	95,711	6,528.21	6,090.21
Q3	1,363,384.74	6,180,581	1,575,741	52,732.28	2,787,569.79	37,354,694	77,570	276,804	10,482.44	9,789.03

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 reporting 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

Table 4.5.3

Private Pension Funds' Pension Accruals Flows

(millions of rubles)

1	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds				Pension accruals transferred to the Pension 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
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

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	total	funds of instalments contributions towards co-financing of pension savings including contributions disbursed from the National Welfare Fund			funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
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

Table 4.5.4

Main Indicators of Unit Investment Funds' Performance

1	Number of holders of investment shares in unit investment funds, thousands of units (Number of personal accounts in the registers of investment fund shareholders, thousands of units) ¹					Value of net assets of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of unit investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
2	3	4	5	6	7	8	9	10	11	
2016										
Q1	1,457.6 (2,360.5)	—	342.7 (1,196.5)	1,105.9 (1,151.9)	9.0 (12.0)	2,430,168.9	—	111,113.1	20,666.1	2,298,389.8
Q2	1,458.5 (2,377.5)	—	368.3 (1,258.7)	1,080.1 (1,105.9)	10.2 (13.0)	2,394,961.4	—	114,640.5	18,718.4	2,261,602.5
Q3	1,463.3 (2,369.5)	—	373.6 (1,250.0)	1,079.9 (1,106.0)	9.8 (13.5)	2,447,828.0	—	122,643.8	18,839.3	2,306,345.0
Q4	1,465.9 (2,430.5)	—	376.0 (1,311.1)	1,079.7 (1,106.0)	10.2 (13.4)	2,579,909.8	—	130,805.2	18,148.5	2,430,956.0
2017										
Q1	1,467.9	—	378.1	1,079.6	10.1	2,728,774.1	—	141,072.1	18,577.8	2,569,124.2
Q2	1,473.0	—	383.7	1,079.2	10.1	2,653,828.8	—	162,800.7	19,620.5	2,471,407.5
Q3	1,486.7	—	397.6	1,078.1	10.9	2,713,989.6	—	190,523.0	20,068.2	2,503,398.4
Q4	1,516.4	—	428.0	1,077.6	10.8	2,936,651.3	—	216,150.9	20,254.2	2,700,246.2
2018										
Q1	1,555.8	—	469.0	1,077.6	9.3	3,015,944.3	—	259,294.7	22,246.8	2,734,402.8
Q2	1,610.1	—	523.3	1,077.4	9.4	3,107,103.3	—	303,714.7	25,211.6	2,778,177.0
Q3	1,646.8	0.3	558.8	1,078.0	9.7	3,189,556.9	212.8	317,469.3	29,455.1	2,842,419.7
Q4	1,660.3	3.2	570.8	1,076.2	10.2	3,341,756.8	1,018.0	315,353.5	31,234.6	2,994,150.7
2019										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4
Q2	1,693.1	16.3	591.6	1,074.3	11.0	3,622,865.4	6,228.0	337,000.2	48,869.1	3,230,768.1
Q3	1,756.1	28.7	641.4	1,074.2	11.8	3,944,250.9	11,141.4	373,888.1	49,612.0	3,509,609.4

Table 4.5.4 (end)

1	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
12	13	14	15	16	17	18	19	20	21	
2016										
Q1	79,829.1	—	12,754.1	118.7	66,956.3	48,183.8	—	11,392.6	3,175.3	33,615.9
Q2	129,504.5	—	22,270.1	178.0	107,056.5	123,335.1	—	20,253.1	3,392.0	99,690.0
Q3	216,780.7	—	40,467.4	213.7	176,099.6	149,432.4	—	34,689.1	3,637.0	111,106.3
Q4	357,167.0	—	58,888.9	241.9	298,036.2	209,145.6	—	46,572.3	4,897.9	157,675.4
2017										
Q1	133,583.7	—	19,497.6	115.1	113,970.9	19,116.5	—	8,069.1	68.8	10,978.6
Q2	191,399.2	—	45,994.2	1,145.4	144,259.6	76,882.5	—	16,056.1	219.7	60,606.7
Q3	269,227.2	—	74,107.9	1,173.2	193,946.1	92,942.2	—	23,828.9	293.6	68,819.7
Q4	551,968.8	—	110,882.6	1,512.0	439,574.2	115,657.3	—	38,312.9	357.4	76,987.0
2018										
Q1	119,530.0	—	47,862.3	1,611.2	70,056.5	33,651.6	—	11,639.3	35.5	21,976.8
Q2	116,322.5	—	54,511.2	3,618.5	58,192.8	23,820.1	—	13,823.1	808.4	9,188.5
Q3	56,282.7	200.0	35,319.1	1,772.0	18,991.6	42,123.3	0.0	25,234.2	123.2	16,765.9
Q4	105,384.0	830.8	26,796.8	2,740.5	75,016.0	61,640.6	0.0	29,469.6	223.6	31,947.4
2019										
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2
Q2	105,745.7	2,307.2	31,395.5	3,830.5	68,212.5	36,037.2	0.3	25,670.7	360.6	10,005.6
Q3	314,970.4	4,638.2	49,664.5	806.7	259,861.0	36,924.3	48.3	21,606.0	170.9	15,099.1

¹ Starting 2016 Q1, indicator Number of personal accounts in the registers of investment fund shareholders is substituted 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).

Table 4.5.5

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

1	9 months 2019	
	insurance premiums ¹	payoffs ²
2	3	
Voluntary and mandatory insurance (excluding compulsory health insurance) - total	1,101,338.4	433,540.6
of which:		
insurance of non-residents	19,698.4	4,259.3
I. Voluntary Insurance		
Life insurance - total	288,007.7	88,399.0
of which:		
life insurance (excluding pension insurance) - total	286,303.7	87,687.0
of which:		
borrower's life insurance	66,209.8	7,069.5
pension insurance	1,704.0	712.0
Nonlife insurance - total	637,785.7	230,531.1
of which:		
personal insurance (excluding life insurance) - total	288,094.1	104,076.1
of which:		
accident and sickness insurance	137,676.1	12,756.4
of which:		
insurance of patients participating in clinical trials of medicines	92.6	171
insurance of tax officials	19.4	11.3
health insurance	150,418.1	91,319.7
general property insurance - total	349,691.6	126,455.0
of which:		
insurance of property- total	288,653.9	114,805.1
of which:		
insurance of land vehicles (excluding railway vehicles)	121,506.4	70,610.8
insurance of railway vehicles	746.6	541.8
insurance of aircraft	9,350.1	4,715.9
insurance of watercraft	3,669.2	1,582.1
insurance of cargo	14,742.1	7,287.9
agricultural insurance - total	4,203.0	1,352.5
of which:		
government insurance	3,221.5	183.2
insurance of other assets of legal entities	84,873.8	22,171.4
insurance of other assets of individuals	49,562.8	6,542.7
public/third party liability insurance - total	25,139.2	6,455.8
of which:		
owners of land vehicles (excluding railway vehicles)	5,752.7	2,124.3
of which:		
owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	2,432.3	1,641.6
owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	3,319.1	482.6
owners of railway vehicles	2.8	198.4

Table 4.5.5 (end)

(millions of rubles)

1	2	3
owners of aircraft	3,008.6	462.5
owners of watercraft	2,182.2	766.2
operators of hazardous facilities	1,369.3	108.4
product liability	1,628.8	376.9
third party liability	11,873.8	1,326.6
failure to perform or improper performance of contractual obligations	-679.0	1,092.4
business risk insurance	11,761.4	2,478.0
financial risk insurance	24,137.0	2,716.1
II. Mandatory insurance		
Mandatory personal insurance - total	15,865.7	10,580.0
of which:		
government life and health insurance of servicemen and similar categories	15,865.7	10,580.0
other types of mandatory personal insurance according to federal laws	0	0
Mandatory general property insurance - total	158,790.9	103,954.6
of which:		
insurance of public liability of owners of vehicles	153,986.9	103,142.9
insurance of public liability of hazardous facility owners	2,377.6	211.7
insurance of carrier's public liabilities to passengers' life, health and property	2,426.4	600.0
other types of mandatory general property insurance according to federal laws	0	0
investment life insurance	140,999.3	62,816.0

¹ Taking into account additionally charged premiums, accurate information on which is not available due to the late acquisition of primary accounting records.

² Data include unidentified as of the end of the reporting period amounts of actually processed collections of payments from the current accounts of the insurer based on a court judgement.

Memo. Existing discrepancies between totals and sums of items are due to rounding.

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

Table 5.1

Payments Effected by the Payment System of Russia

1	Total payments		Of which payments effected											
			by the payment system of the Bank of Russia ¹		by credit institutions ²		of which							
							by non-bank settlement credit institutions		by credit institutions through correspondent accounts opened with other credit institutions ³		between various divisions of one credit institution ³		within one division of a credit institution ³	
2	3	4	5	6	7	8	9	10	11	12	13	14	15	
2018	4,731,735.0	2,072,844.2	1,591,260.1	1,715,133.0	3,140,474.9	357,711.2	8,567.6	3,534.1	105,561.9	13,391.6	853,742.5	187,675.7	2,172,602.9	153,109.8
2019	5,206,466.7	1,959,055.5	1,715,688.7	1,566,461.4	3,490,778.0	392,594.1	13,613.8	2,760.4	126,877.4	15,555.9	978,296.7	210,494.6	2,371,990.1	163,783.2
2018														
Q1	1,055,424.6	475,586.2	344,206.1	398,966.8	711,218.5	76,619.4	1,599.3	845.1	23,922.8	2,914.9	133,452.8	40,042.5	552,243.6	32,816.9
Q2	1,156,934.9	510,967.0	389,938.9	424,875.1	766,996.0	86,091.9	1,935.8	967.1	25,905.2	3,125.6	222,572.0	45,138.0	516,583.0	36,861.2
Q3	1,187,085.2	553,806.6	396,304.2	460,861.8	790,781.0	92,944.8	2,287.6	880.0	25,983.5	3,467.9	232,611.8	48,400.5	529,898.1	40,196.4
Q4	1,332,290.3	532,484.4	460,810.9	430,429.3	871,479.4	102,055.1	2,744.9	841.9	29,750.4	3,883.2	265,105.9	54,094.7	573,878.2	43,235.3
2019														
Q1	1,140,957.5	435,042.1	361,416.0	347,740.1	779,541.5	87,302.0	2,775.8	716.0	25,478.5	3,289.7	221,367.2	45,181.3	529,920.0	38,115.0
Q2	1,256,947.7	478,461.0	412,298.8	381,742.3	844,648.9	96,718.7	2,757.0	579.9	29,341.9	3,871.9	239,597.6	52,688.4	572,952.4	39,578.5
Q3	1,342,779.2	509,853.0	438,061.1	409,183.4	904,718.1	100,669.6	3,869.6	629.6	33,593.6	4,096.5	250,291.8	55,117.6	616,963.1	40,825.9
Q4	1,465,782.3	535,699.4	503,912.8	427,795.6	961,869.5	107,903.8	4,211.4	834.9	38,463.4	4,297.8	267,040.1	57,507.3	652,154.6	45,263.8

¹ This indicator includes the Bank of Russia's payments and also payments of the Bank of Russia customers – credit institutions and other than credit institutions customers.

² Including ruble-denominated payments from the accounts of credit institutions' customers (individuals, legal entities other than credit institutions); own payments of credit institutions; transfers made by individuals without opening a bank account. Payments with payment cards and transactions of credit institutions' customers at financial markets are not included. Instructions of credit institutions' clients are included in summary instructions of credit institutions.

³ This indicator doesn't include payments effected by settlement non-banking credit institutions.

Table 5.2

Payments Effected through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies

	The Bank of Russia payment system ¹						Credit institutions payment systems ²					
	total		of which				total		of which			
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based payments		number of payments, thousands of units	value of payments, billions of rubles	electronic payments		paper-based payments	
			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles			number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
1	2	3	4	5	6	7	8	9	10	11	12	13
2018	1,591,260.1	1,715,133.0	1,590,832.4	1,706,364.4	427.7	8,768.6	3,140,474.9	357,711.2	2,815,605.5	349,489.4	324,869.4	8,221.8
2019	1,715,688.7	1,566,461.4	1,715,349.3	1,565,933.6	339.4	527.8	3,490,778.0	392,594.1	3,180,025.0	383,310.0	310,753.0	9,284.1
2018												
Q1	344,206.1	398,966.8	344,110.8	397,586.4	95.3	1,380.4	711,218.5	76,619.4	630,716.3	74,940.7	80,502.2	1,678.7
Q2	389,938.9	424,875.1	389,853.4	423,528.9	85.5	1,346.2	766,996.0	86,091.9	687,285.5	84,053.3	79,710.5	2,038.6
Q3	396,304.2	460,861.8	396,180.7	457,951.1	123.5	2,910.7	790,781.0	92,944.8	710,002.8	90,995.1	80,778.2	1,949.7
Q4	460,810.9	430,429.3	460,687.5	427,298.0	123.4	3,131.3	871,479.4	102,055.1	787,600.9	99,500.3	83,878.5	2,554.8
2019												
Q1	361,416.0	347,740.1	361,353.8	347,558.9	62.2	181.2	779,541.5	87,302.0	700,501.2	84,850.3	79,040.3	2,451.7
Q2	412,298.8	381,742.3	412,219.9	381,656.8	78.9	85.5	844,648.9	96,718.7	767,156.0	93,395.4	77,492.9	3,323.3
Q3	438,061.1	409,183.4	437,958.8	409,096.8	102.3	86.6	904,718.1	100,669.6	826,330.5	98,865.9	78,387.6	1,803.7
Q4	503,912.8	427,795.6	503,816.8	427,621.1	96.0	174.5	961,869.5	107,903.8	886,037.3	106,198.4	75,832.2	1,705.4

¹ This indicator includes the Bank of Russia's payments and also payments the Bank of Russia customers – credit institutions and other than credit institutions customers.

² Including ruble-denominated payments from the accounts of credit institutions' customers (individuals, legal entities other than credit institutions); own payments of credit institutions; transfers made by individuals without opening a bank account. Payments with payment cards and transactions of credit institutions' customers at financial markets are not included. Instructions of credit institutions' clients are included in summary instructions of credit institutions.

Table 5.3

Selected Indicators on Bank Card Transactions¹

1	Individuals					
	the number of bank cards ² , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
2	3	4	5	6	7	
2018	269,561	179,231	74,955,023	26,602,343	20,975,989	27,376,691
2019	281,825	196,920	89,107,384	27,241,781	26,253,038	35,612,566
2018						
Q1	264,360 ³	163,022	15,934,427	5,835,360	4,553,144	5,545,924
Q2	265,576	168,581	18,710,582	6,753,416	5,036,362	6,920,804
Q3	267,888	172,515	18,848,679	6,793,366	5,319,944	6,735,368
Q4	269,561	179,231	21,461,335	7,220,199	6,066,539	8,174,596
2019						
Q1	269,590	177,922	18,646,189	5,902,736	5,694,085	7,049,368
Q2	272,012	182,965	21,605,273	6,815,134	6,301,047	8,489,092
Q3	276,484	188,717	23,292,581	7,116,289	6,792,339	9,383,953
Q4	281,825	196,920	25,563,341	7,407,622	7,465,567	10,690,152

Table 5.3 (end)

1	Legal entities					
	the number of bank cards ² , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	of which		
				cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles
8	9	10	11	12	13	
2018	3,043	1,425	2,901,980	1,515,834	1,381,710	4,436
2019	4,007	1,951	3,477,547	1,604,717	1,852,448	20,382
2018						
Q1	2,592	1,062	596,015	334,499	260,751	765
Q2	2,888	1,166	673,316	355,854	316,581	881
Q3	2,746	1,269	765,170	386,017	377,991	1,162
Q4	3,043	1,425	867,479	439,464	426,386	1,629
2019						
Q1	3,313	1,466	677,800	329,001	347,009	1,790
Q2	3,554	1,626	769,598	371,394	394,724	3,481
Q3	3,800	1,782	883,389	422,019	456,015	5,355
Q4	4,007	1,951	1,146,761	482,304	654,701	9,756

¹ Since Q1 2013 including data on the volume of debit and credit cards and the value of transactions with them. Not including data on prepaid cards.

² The data on quantity of bank cards are indicated as of the first date, following the reporting quarter (year).

³ Among other things, reduction in the number of issued bank cards is a result of the refined internal accounting employed in reporting form 0409250 for the purpose of a more exact conformity to the requirements of statistical methodology as part of accounting centralisation process implemented by several large credit institutions.

Table 5.4

Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments

	Remittance orders				Payment orders and collection orders	
	total		of them by orders sent in electronic format		quantity, millions of units	volume, billions of rubles
	quantity, millions of units	volume, billions of rubles	quantity, millions of units	volume, billions of rubles		
1	2	3	4	5	6	7
2003	...	...	...	...	1.30	20.4
2004	...	...	...	...	0.20	2.8
2005	...	...	...	...	0.13	2.7
2006	...	...	...	...	0.11	1.3
2007	135.0	38,659.9	124.4	35,955.8	0.10	1.1
2008	151.6	52,260.5	142.5	48,620.4	0.05	1.5
2009	166.4	58,284.3	158.0	56,487.1	0.03	1.1
2010	177.2	62,760.8	169.4	61,097.5	0.02	4.8
2011	181.7	76,203.8	174.7	74,679.5	0.01	3.3
2012	190.1	94,059.4	186.8	90,145.4	0.01	0.9
2013	193.4	107,349.8	191.5	99,111.3	0.01	0.9
2014	193.1	116,436.8	192.5	105,747.6	0.004	0.4
2015	206.7	208,186.2	206.3	176,618.1	0.004	0.4
2016	230.5	141,838.1	230.1	139,928.0	0.004	0.3
2017	254.2	160,356.8	253.8	156,633.3	0.002	0.2
2018	274.2	148,609.2	273.9	141,563.5	0.002	0.2
2019	310.6	155,352.3	310.3	154,857.2	0.001	0.1

Table 5.5

Funds transfers carried out through the BRPS, by payment systems/transfer service

	by payment systems ¹							
	intra-regional electronic payments		inter-regional electronic payments		Banking Electronic Speedy Payment system		payments via postal and telegraph technology	
	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles
1	2	3	4	5	6	7	8	9
1998	109.4	7,557.7	4.1	454.2	—	—	57.3	2,683.8
1999	137.2	13,302.9	9.8	2,143.0	—	—	52.1	5,702.5
2000	181.9	28,166.4	17.2	5,759.8	—	—	45.0	9,031.8
2001	255.8	53,487.6	27.4	9,784.2	—	—	34.0	8,788.4
2002	312.5	62,712.4	38.3	13,632.7	—	—	25.6	5,997.2
2003	361.5	90,303.1	50.3	17,863.7	—	—	14.8	5,757.6
2004	405.2	110,356.1	66.9	25,000.4	—	—	7.6	3,052.0
2005	464.3	153,785.6	86.3	36,112.1	—	—	5.1	4,073.4
2006	573.3	215,644.2	120.5	50,955.5	—	—	2.5	1,074.0
2007	676.9	375,041.4	154.1	69,580.8	—	—	2.8	1,131.0
2008	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	3.1	2,215.9
2009	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	1.7	887.9
2010	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.9	721.0
2011	898.7	600,570.7	287.6	92,398.3	0.626	222,844.1	0.7	340.3
2012	923.4	599,227.8	333.9	103,535.0	1.189	447,258.3	0.5	476.3
2013	934.6	604,349.3	404.4	116,334.8	2.105	504,112.9	0.2	96.4
2014	919.6	607,716.9	447.9	121,909.9	3.0	475,550.8	0.01	2.2
2015	894.9	693,036.9	500.4	127,837.1	3.3	535,666.9	0.004	2.5
2016	839.9	645,179.5	592.6	134,728.7	3.3	560,123.1	0.002	3.0
2017	847.9	184,934.9	676.7	99,655.0	4.6	1,156,288.3	0.0	0.0
1st half-year 2018	394.5	83,274.3	336.7	46,758.6	2.9	693,809.0	0.0	0.0

Table 5.5 (end)

	by transfer services ²							
	Total funds transfers		Including carried out through:					
			urgent transfer service		non-urgent transfer service		fast payment service	
	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles
1	10	11	12	13	14	15	16	17
2nd half-year 2018	857.1	891,291.1	2.2	753,922.4	854.9	137,368.7	—	—
2019	1,715.7	1,566,461.4	4.4	1,304,551.6	1,704.5	261,850.3	6.7	59.6

¹ In accordance with the Bank of Russia Regulation No. 303-P of April 25, 2007 “On the Bank of Russia Real Time Gross Settlement System” and the Bank of Russia Regulation No. 384-P of June 29, 2012 “On the Bank of Russia Payment System”.

² In accordance with the Bank of Russia Regulation No. 595-P of July 6, 2017 “On the Bank of Russia Payment System”.

6. REGIONAL SECTION

6.1. Direct Investment of the Russian Federation

Table 6.1.1

Outward Direct Investment of the Russian Federation by Region of Resident's Registration

(millions of US dollars)

1	2016			2017			2018		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
2	3	4	5	6	7	8	9	10	
THE RUSSIAN FEDERATION	22,314	111,422	89,107	36,757	156,556	119,799	31,377	142,711	111,334
CENTRAL FEDERAL DISTRICT	15,209	79,198	63,989	27,517	108,321	80,804	20,543	101,817	81,274
Belgorod Region	-803	1,486	2,289	356	2,344	1,988	-128	3,144	3,272
Bryansk Region	0	0	0	303	306	3	1	1	0
Vladimir Region	1	2	1	6	7	1	20	42	22
Voronezh Region	11	14	3	-6	14	20	84	99	15
Ivanovo Region	-5	15	20	2	13	10	-15	17	32
Kaluga Region	15	17	2	49	53	4	16	36	20
Kostroma Region	12	19	7	9	31	22	60	111	51
Kursk Region	-484	387	870	-33	143	176	-25	2	27
Lipetsk Region	459	2,167	1,708	1,217	2,027	810	2,168	2,940	772
Moscow Region	855	3,307	2,452	601	3,342	2,741	1,558	3,288	1,730
Orel Region	0	0	0	0	0	0	1	1	0
Ryazan Region	1	1	0	1	1	0	9	10	1
Smolensk Region	-35	10	45	119	160	41	-15	14	29
Tambov Region	0	0	0	0	0	0	7	7	0
Tver Region	-2	9	10	-3	11	14	1	1	0
Tula Region	-108	83	191	69	123	54	265	309	44
Yaroslavl Region	7	44	37	63	119	56	45	125	81
Moscow	15,284	71,637	56,352	24,762	99,627	74,864	16,493	91,669	75,176

Table 6.1.1 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	323	6,627	6,304	-1,389	5,314	6,703	148	4,253	4,105
Republic of Karelia	-14	1	15	56	56	0	0	0	0
Republic of Komi	81	164	83	165	597	432	-46	367	414
Arkhangelsk Region	-81	3	84	29	32	3	164	166	1
Nenets Autonomous Area	0	0	0	30	30	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	-81	3	84	-1	2	3	164	166	1
Vologda Region	598	598	1	-1,725	660	2,385	240	240	0
Kaliningrad Region	50	93	43	9	115	106	-18	61	79
Leningrad Region	51	656	606	1	687	686	20	476	456
Murmansk Region	5	5	0	13	13	0	33	33	0
Novgorod Region	-23	153	176	41	282	241	99	139	40
Pskov Region	0	0	0	0	0	0	1	9	8
Saint Petersburg	-343	4,953	5,296	22	2,872	2,850	-344	2,762	3,107
SOUTHERN FEDERAL DISTRICT	429	1,191	761	1,007	2,036	1,029	2,112	3,372	1,260
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0
Krasnodar Territory	121	833	712	446	1,254	808	2,261	3,123	861
Astrakhan Region	16	16	0	34	34	0	12	68	56
Volgograd Region	31	67	37	491	656	165	-155	102	257
Rostov Region	262	274	12	37	93	56	-6	79	86
Sevastopol	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	1	6	4	37	42	5	8	54	46
Republic of Dagestan	0	0	0	0	0	0	1	1	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	34	34	0	1	35	34
Republic of North Ossetia – Alania	0	0	0	0	1	0	0	0	0
Chechen Republic	0	0	0	0	0	0	1	1	0
Stavropol Territory	1	5	4	2	7	5	5	17	11

Table 6.1.1 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	-83	2,309	2,393	978	2,127	1,149	-18	1,966	1,983
Republic of Bashkortostan	-220	489	708	35	56	21	46	47	1
Mari El Republic	0	0	0	0	1	0	1	1	0
Republic of Mordovia	0	0	0	-1	0	2	0	0	0
Republic of Tatarstan (Tatarstan)	-136	29	165	66	94	29	155	180	25
Udmurt Republic	2	2	0	2	3	0	72	76	4
Chuvash Republic – Chuvashia	2	5	2	0	0	0	3	3	0
Perm Territory	226	817	591	198	208	10	138	255	116
Kirov Region	0	0	0	0	0	0	0	1	0
Nizhny Novgorod Region	248	510	263	104	757	653	-20	646	666
Orenburg Region	1	2	1	554	687	133	-528	426	953
Penza Region	3	3	0	2	2	0	8	9	1
Samara Region	-216	445	660	-4	296	300	71	265	193
Saratov Region	5	5	1	5	5	0	2	2	1
Ulyanovsk Region	0	2	1	18	19	1	31	54	23
URALS FEDERAL DISTRICT	2,694	6,615	3,921	3,963	10,694	6,732	5,694	15,295	9,602
Kurgan Region	0	0	0	1	1	0	0	0	0
Sverdlovsk Region	233	1,284	1,050	674	2,064	1,390	2,664	3,539	875
Tyumen Region	1,998	4,510	2,513	2,156	7,465	5,309	1,777	10,440	8,663
Khanty-Mansi Autonomous Area – Yugra	83	151	68	140	564	424	-60	245	305
Yamal-Nenets Autonomous Area	-36	818	854	226	3,686	3,460	1,082	1,463	381
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,950	3,542	1,591	1,790	3,214	1,424	755	8,732	7,977
Chelyabinsk Region	463	821	358	1,132	1,164	33	1,252	1,316	63
SIBERIAN FEDERAL DISTRICT¹	1,075	11,781	10,706	2,535	23,614	21,080	2,989	12,754	9,766
Altai Republic	0	0	0	0	0	0	0	0	0
Republic of Buryatia	3	3	0	16	16	0	57	128	70
Republic of Tuva	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-1	0	1	-5	1	6	0	0	0
Altai Territory	1	2	1	1	2	1	1	2	0
Trans-Baikal Territory	1	1	0	0	1	1	0	0	0

Table 6.1.1 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	155	1,952	1,798	998	3,215	2,217	1,857	3,944	2,088
Irkutsk Region	-3	14	17	2	68	66	18	47	29
Kemerovo Region – Kuzbass	776	1,206	429	1,147	2,339	1,192	1,024	2,243	1,218
Novosibirsk Region	126	8,585	8,459	319	17,906	17,588	-8	6,347	6,355
Omsk Region	13	14	1	56	66	10	35	35	0
Tomsk Region	4	5	0	1	1	0	3	8	5
FAR-EASTERN FEDERAL DISTRICT¹	1,207	1,868	661	1,546	2,953	1,407	178	1,657	1,478
Republic of Buryatia	-	-	-	-	-	-	-31	1	32
Republic of Sakha (Yakutia)	39	65	25	201	1,214	1,014	-19	534	553
Trans-Baikal Territory	-	-	-	-	-	-	0	0	0
Kamchatka Territory	1	1	0	1	1	0	-1	2	3
Primorye Territory	-299	83	382	190	200	10	-84	20	103
Khabarovsk Territory	-1	7	8	-18	10	28	9	152	143
Amur Region	62	99	36	-35	113	148	63	192	128
Magadan Region	150	150	0	-46	101	147	68	233	165
Sakhalin Region	1,180	1,221	41	1,254	1,313	59	172	523	350
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	74	243	169	0	0	0	0	0	0
Unallocated by Region of Russian Federation	1,459	1,826	367	563	1,455	891	-277	1,543	1,820

Table 6.1.1 (cont.)
(millions of US dollars)

	Q4 2018			Q1 2019			Q2 2019			Q3 2019		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	11,860	35,084	23,224	9,691	26,543	16,852	4,741	30,280	25,539	2,381	33,536	31,155
CENTRAL FEDERAL DISTRICT	8,530	25,787	17,256	5,854	19,803	13,948	2,063	22,465	20,402	-932	26,418	27,351
Belgorod Region	93	1,169	1,075	18	656	638	-77	298	375	-103	480	583
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	-1	3	4	38	40	1	-32	15	47	4	12	8
Voronezh Region	18	24	6	13	26	13	4	12	8	-72	37	109
Ivanovo Region	3	5	2	0	0	0	-1	3	4	1	1	0
Kaluga Region	8	10	3	15	18	3	11	11	0	16	19	3
Kostroma Region	66	68	2	46	53	6	8	9	1	12	23	12
Kursk Region	1	1	0	0	0	0	200	200	0	0	0	0
Lipetsk Region	607	1,173	566	414	453	39	49	474	424	380	396	16
Moscow Region	531	1,008	477	88	700	612	334	617	283	386	2,290	1,905
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	4	5	1	0	0	0	0	0	0	0	0	0
Smolensk Region	-3	2	6	1	3	2	4	5	1	2	134	133
Tambov Region	6	6	0	0	0	0	0	0	0	0	0	0
Tver Region	1	1	0	3	13	10	0	1	0	4	4	0
Tula Region	83	127	43	52	130	78	-254	228	482	62	116	54
Yaroslavl Region	5	35	30	4	19	14	6	6	0	7	26	20
Moscow	7,108	22,150	15,042	5,160	17,691	12,531	1,808	20,585	18,777	-1,630	22,880	24,509

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	522	987	465	-28	1,144	1,173	175	1,391	1,215	-104	1,180	1,284
Republic of Karelia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Komi	51	51	0	34	34	0	34	34	0	-256	60	317
Arkhangelsk Region	44	44	0	67	68	0	36	36	0	4	5	1
Nenets Autonomous Area	0	0	0	68	68	0	16	16	0	4	4	0
Arkhangelsk Region, excluding Nenets Autonomous Area	44	44	0	0	0	0	20	20	0	0	1	1
Vologda Region	24	24	0	255	278	24	-268	-268	0	136	136	0
Kaliningrad Region	4	50	46	8	15	7	13	13	0	-4	45	49
Leningrad Region	208	267	59	-26	169	195	-197	74	271	5	29	24
Murmansk Region	33	33	0	5	5	0	0	0	0	1	1	0
Novgorod Region	8	18	11	62	62	0	50	50	0	52	52	0
Pskov Region	1	9	8	-1	5	7	1	1	0	-1	0	1
Saint Petersburg	150	492	341	-432	508	940	507	1,451	944	-40	851	891
SOUTHERN FEDERAL DISTRICT	994	1,710	716	151	386	235	90	437	347	170	234	65
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	1,010	1,591	581	187	341	154	256	341	84	165	225	60
Astrakhan Region	1	1	0	16	16	0	1	60	59	1	1	0
Volgograd Region	-23	73	96	-65	2	67	-170	33	203	0	0	0
Rostov Region	6	45	39	13	27	14	3	3	0	4	9	4
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	3	6	3	0	8	8	3	6	3	1	3	2
Republic of Dagestan	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	2	1
Karachay-Cherkess Republic	1	1	0	1	1	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	2	2	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	2	5	3	0	7	8	0	3	3	1	1	0

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	129	373	244	128	256	128	291	1,010	719	217	620	403
Republic of Bashkortostan	6	6	0	2	17	15	4	5	2	9	10	1
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)	48	53	5	11	17	6	3	12	9	22	34	12
Udmurt Republic	74	76	2	-1	0	1	1	1	0	76	205	129
Chuvash Republic – Chuvashia	3	3	0	-2	0	2	0	0	0	1	1	0
Perm Territory	25	46	21	4	36	33	-52	59	111	62	71	9
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	-66	44	110	112	120	8	197	501	305	61	69	8
Orenburg Region	1	1	0	0	0	0	51	51	0	2	2	0
Penza Region	2	2	0	1	2	0	1	1	0	3	3	0
Samara Region	26	117	91	0	56	56	86	370	283	-20	212	232
Saratov Region	1	1	0	0	0	0	1	1	0	0	0	0
Ulyanovsk Region	9	24	15	0	6	6	1	10	9	1	12	10
URALS FEDERAL DISTRICT	1,429	4,133	2,704	2,128	2,514	387	2,112	3,297	1,186	2,120	3,258	1,138
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	1,075	1,128	53	346	540	194	121	461	339	1,316	1,859	543
Tyumen Region	143	2,788	2,644	1,573	1,747	174	1,747	2,592	845	451	1,046	595
Khanty-Mansi Autonomous Area – Yugra	0	44	44	0	0	0	-3	155	158	0	0	0
Yamal-Nenets Autonomous Area	183	440	257	1,349	1,443	93	1	508	507	72	369	296
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	-40	2,303	2,343	224	305	80	1,749	1,929	180	379	678	299
Chelyabinsk Region	211	217	6	208	227	19	244	245	1	352	352	0
SIBERIAN FEDERAL DISTRICT	888	1,333	445	969	1,355	386	247	1,569	1,322	379	1,062	683
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	1	1	0	1	2	1	0	2	2	0	0	0

Table 6.11 (end)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	622	778	156	611	709	98	643	666	23	582	635	53
Irkutsk Region	-14	14	29	15	52	37	30	30	0	10	11	1
Kemerovo Region – Kuzbass	258	516	258	328	571	243	-445	848	1,293	-177	400	576
Novosibirsk Region	5	8	3	3	12	8	9	12	4	-15	3	18
Omsk Region	9	9	0	9	9	0	7	7	0	-22	11	33
Tomsk Region	7	7	0	1	1	0	4	4	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	69	420	351	3	218	215	35	158	123	69	224	155
Republic of Buryatia	-31	1	32	1	1	0	1	1	0	-2	1	2
Republic of Sakha (Yakutia)	4	13	9	-7	1	7	16	28	12	-27	0	27
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	1	1	0	1	1	0	1	1	0	0	0	0
Primorye Territory	-62	2	65	-5	36	41	-10	17	27	2	4	1
Khabarovsk Territory	2	4	2	1	2	0	0	2	2	3	3	0
Amur Region	29	57	29	-55	29	83	1	1	0	1	1	0
Magadan Region	24	144	119	5	11	6	8	8	0	-61	1	62
Sakhalin Region	103	198	95	62	138	76	17	100	82	63	125	62
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	89	89	0
Unallocated by Region of Russian Federation	-705	334	1,040	487	859	372	-276	-52	223	462	537	75

¹Pursuant to Decree of the President of the Russian Federation No. 632, dated 3 November 2018, the composition of the Siberian and the Far Eastern Federal Districts was modified.

Notes. Data are presented according to asset/liability principle.

«+» – increase; «-» – decrease.

Table 6.1.2

Inward Direct Investment in the Russian Federation by Region of Resident's Registration

(millions of US dollars)

	2016			2017			2018		
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	32,539	137,763	105,224	28,557	150,433	121,876	8,785	140,079	131,294
CENTRAL FEDERAL DISTRICT	12,638	78,575	65,938	16,618	101,934	85,316	3,497	84,646	81,149
Belgorod Region	-767	32	799	26	846	819	-17	29	46
Bryansk Region	1	8	7	0	5	5	7	15	7
Vladimir Region	16	242	225	-87	284	371	-52	275	327
Voronezh Region	-38	217	255	-278	172	450	-9	210	219
Ivanovo Region	61	65	4	77	85	8	7	11	4
Kaluga Region	230	1,060	830	234	1,544	1,310	97	1,197	1,101
Kostroma Region	4	134	130	53	261	208	215	347	132
Kursk Region	1	14	13	3	28	25	160	182	22
Lipetsk Region	800	2,023	1,223	486	2,226	1,740	334	2,303	1,970
Moscow Region	400	8,205	7,805	138	9,423	9,285	1,550	8,841	7,292
Orel Region	-2	7	9	-28	10	38	20	37	16
Ryazan Region	-15	59	73	-2	226	228	39	49	10
Smolensk Region	95	241	145	-40	149	189	66	255	189
Tambov Region	18	28	10	6	11	5	10	50	40
Tver Region	-108	70	178	6	53	47	17	106	89
Tula Region	20	718	698	187	833	646	-144	698	842
Yaroslavl Region	112	142	30	26	452	426	24	169	144
Moscow	11,809	65,314	53,505	15,809	85,326	69,517	1,174	69,873	68,699

Table 6.1.2 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	373	22,971	22,598	-1,469	15,740	17,209	-976	15,335	16,311
Republic of Karelia	385	579	194	-381	170	551	-85	31	116
Republic of Komi	119	411	292	10	191	180	204	689	486
Arkhangelsk Region	-173	291	464	291	448	157	-197	30	226
Nenets Autonomous Area	-1	0	1	-82	0	82	-160	0	160
Arkhangelsk Region, excluding Nenets Autonomous Area	-172	291	464	373	448	75	-37	30	66
Vologda Region	-74	7,342	7,417	-1,584	2,710	4,295	-472	2,771	3,243
Kaliningrad Region	41	153	112	34	316	282	16	162	146
Leningrad Region	680	5,775	5,096	756	5,289	4,533	-244	4,823	5,067
Murmansk Region	36	405	369	14	425	411	-368	62	430
Novgorod Region	153	357	205	-33	280	313	0	281	280
Pskov Region	-3	25	27	-14	16	30	4	19	15
Saint Petersburg	-791	7,632	8,422	-562	5,896	6,457	166	6,467	6,301
SOUTHERN FEDERAL DISTRICT¹	-146	2,100	2,247	360	2,443	2,083	566	2,165	1,599
Republic of Adygeya (Adygeya)	105	107	2	3	46	42	2	2	0
Republic of Kalmykia	0	0	0	0	0	0	4	4	0
Republic of Crimea	-9	11	20	-60	18	77	-10	17	27
Krasnodar Territory	-171	1,338	1,509	685	1,809	1,124	369	1,207	838
Astrakhan Region	110	251	141	11	24	13	13	32	19
Volgograd Region	-160	198	358	-2	345	347	14	320	306
Rostov Region	-24	191	216	-278	198	476	181	578	397
Sevastopol	2	3	2	0	3	3	-7	5	12
NORTH CAUCASIAN FEDERAL DISTRICT	-19	388	407	45	486	440	-313	143	456
Republic of Daghestan	-6	1	7	5	6	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	-6	0	6	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	1	1	0	0	0	0
Republic of North Ossetia – Alania	0	2	1	0	0	0	0	0	0
Chechen Republic	0	0	0	10	10	0	0	0	0
Stavropol Territory	-7	385	392	29	469	440	-313	142	455

Table 6.1.2 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	305	3,351	3,047	483	3,190	2,707	862	6,772	5,910
Republic of Bashkortostan	-177	131	308	145	258	113	-100	229	330
Mari El Republic	6	7	1	0	2	2	0	0	0
Republic of Mordovia	-4	6	10	-1	7	7	0	3	3
Republic of Tatarstan (Tatarstan)	548	804	256	105	662	557	254	577	323
Udmurt Republic	30	335	305	-23	206	229	143	300	157
Chuvash Republic – Chuvashia	16	34	18	-24	20	44	-17	128	145
Perm Territory	-119	585	704	443	475	32	2	2,962	2,960
Kirov Region	17	18	1	16	74	58	1	64	63
Nizhny Novgorod Region	162	709	547	-109	706	815	-8	742	750
Orenburg Region	61	112	51	27	51	24	-25	22	47
Penza Region	67	75	9	38	61	23	14	58	44
Samara Region	-418	262	680	-182	385	566	584	1,324	740
Saratov Region	44	124	80	28	124	96	11	55	44
Ulyanovsk Region	73	148	76	21	160	140	3	306	303
URALS FEDERAL DISTRICT	4,645	10,683	6,039	2,721	7,500	4,779	1,279	16,790	15,511
Kurgan Region	-5	9	14	-1	2	3	-5	1	6
Sverdlovsk Region	953	1,590	637	275	1,425	1,150	2,576	3,904	1,327
Tyumen Region	2,722	7,307	4,585	1,360	4,286	2,925	-1,835	11,413	13,248
Khanty-Mansi Autonomous Area – Yugra	-177	142	319	55	626	570	38	312	274
Yamal-Nenets Autonomous Area	1,493	2,763	1,271	-57	1,520	1,577	1,065	9,763	8,698
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,406	4,402	2,996	1,362	2,140	778	-2,938	1,338	4,276
Chelyabinsk Region	975	1,777	802	1,087	1,788	701	543	1,472	929
SIBERIAN FEDERAL DISTRICT¹	4,414	7,342	2,927	1,736	8,106	6,371	2,556	8,298	5,742
Altai Republic	0	0	0	0	0	0	0	0	0
Republic of Buryatia	27	75	48	81	86	5	3	9	6
Republic of Tuva	-21	109	130	-56	99	155	-64	80	144
Republic of Khakassia	31	172	140	-6	3	8	100	152	53
Altai Territory	0	37	37	5	45	40	-4	70	73
Trans-Baikal Territory	96	207	111	75	154	78	50	112	62

Table 6.1.2 (cont.)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	4,357	5,424	1,067	2,339	4,785	2,447	2,222	5,897	3,675
Irkutsk Region	-119	35	155	926	1,221	295	-37	328	365
Kemerovo Region – Kuzbass	64	872	808	-1,603	1,426	3,029	377	755	378
Novosibirsk Region	-25	184	208	6	179	173	-492	426	918
Omsk Region	-37	32	70	0	5	5	68	116	48
Tomsk Region	41	193	153	-31	104	135	334	353	19
FAR-EASTERN FEDERAL DISTRICT¹	10,385	11,595	1,210	8,157	10,177	2,020	1,421	5,435	4,013
Republic of Buryatia	-	-	-	-	-	-	25	26	1
Republic of Sakha (Yakutia)	1,291	1,347	57	239	335	96	-215	351	566
Trans-Baikal Territory	-	-	-	-	-	-	13	129	116
Kamchatka Territory	-6	2	8	23	24	1	1	1	0
Primorye Territory	436	872	436	90	831	742	98	488	390
Khabarovsk Territory	310	544	234	-19	283	302	-353	200	553
Amur Region	182	360	177	61	471	411	57	288	231
Magadan Region	2	7	5	-10	8	18	1	5	4
Sakhalin Region	8,129	8,295	166	7,681	7,874	192	1,774	3,535	1,761
Jewish Autonomous Region	19	19	0	84	220	136	22	162	140
Chukotka Autonomous Area	21	149	127	8	131	123	-2	250	252
Unallocated by Region of Russian Federation	-55	757	812	-94	857	951	-107	496	603

Table 6.1.2 (cont.)
(millions of US dollars)

	Q4 2018			Q1 2019			Q2 2019			Q3 2019		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	1,506	38,953	37,446	10,906	37,690	26,784	6,031	43,719	37,687	8,977	55,618	46,641
CENTRAL FEDERAL DISTRICT	-315	24,884	25,198	4,743	22,178	17,435	3,735	26,109	22,374	245	33,525	33,281
Belgorod Region	-8	6	14	0	1	1	-63	6	69	0	6	6
Bryansk Region	3	6	3	0	1	1	0	1	1	1	1	0
Vladimir Region	-19	89	109	5	31	26	-1	94	96	0	34	34
Voronezh Region	-40	49	89	-10	49	60	1	26	25	28	62	34
Ivanovo Region	6	7	1	1	1	0	5	5	0	4	5	0
Kaluga Region	19	496	477	8	233	225	0	184	185	-92	169	262
Kostroma Region	100	117	17	-12	42	54	-50	0	50	14	22	8
Kursk Region	-7	5	12	0	1	1	-1	2	2	-190	0	190
Lipetsk Region	175	715	540	-48	513	561	400	950	550	-374	387	762
Moscow Region	-7	1,796	1,803	-127	1,743	1,870	420	2,792	2,372	-267	4,160	4,427
Orel Region	0	6	6	8	9	1	4	4	0	0	0	0
Ryazan Region	0	1	1	3	7	4	-3	5	8	-25	4	29
Smolensk Region	45	186	141	9	24	15	0	18	17	9	26	17
Tambov Region	2	36	34	0	1	1	21	21	0	1	9	8
Tver Region	-1	55	56	-4	31	35	-2	11	13	3	24	21
Tula Region	164	258	94	-62	64	126	-197	78	275	17	113	97
Yaroslavl Region	23	45	22	21	128	107	-3	24	27	-18	112	129
Moscow	-770	21,010	21,781	4,950	19,298	14,348	3,204	21,887	18,683	1,135	28,390	27,255

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	-592	3,715	4,308	82	3,514	3,432	165	3,667	3,502	1,313	6,099	4,786
Republic of Karelia	2	6	5	0	5	5	0	1	0	6	7	1
Republic of Komi	79	162	83	76	107	31	43	50	7	-241	57	298
Arkhangelsk Region	-21	8	28	-59	0	60	-122	6	127	-49	1	50
Nenets Autonomous Area	-21	0	21	-60	0	60	0	0	0	-50	0	50
Arkhangelsk Region, excluding Nenets Autonomous Area	1	8	7	0	0	0	-122	6	127	1	1	0
Vologda Region	-600	518	1,119	257	1,487	1,229	451	1,220	769	796	2,401	1,605
Kaliningrad Region	7	53	46	7	61	54	20	64	44	5	50	46
Leningrad Region	-632	687	1,319	37	810	772	-353	914	1,267	583	1,921	1,338
Murmansk Region	17	41	25	0	7	7	-3	2	5	10	16	6
Novgorod Region	28	81	54	51	64	13	-8	71	78	-24	56	80
Pskov Region	1	10	9	1	16	15	1	21	20	2	17	15
Saint Petersburg	527	2,148	1,621	-288	958	1,246	135	1,319	1,184	227	1,573	1,346
SOUTHERN FEDERAL DISTRICT	53	546	493	-91	186	277	-14	292	307	54	443	389
Republic of Adygeya (Adygeya)	0	1	0	1	1	0	1	1	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	1	1	0
Republic of Crimea	-14	4	18	1	4	3	2	4	2	1	3	1
Krasnodar Territory	-26	289	315	-13	83	96	8	105	98	51	157	106
Astrakhan Region	2	20	18	1	2	1	1	2	0	3	5	2
Volgograd Region	32	73	41	-31	23	54	16	37	22	-6	130	136
Rostov Region	60	156	97	-50	74	123	-42	143	184	4	147	142
Sevastopol	-1	4	5	0	0	1	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	55	81	26	-10	8	18	-45	25	70	-43	13	57
Republic of Dagestan	0	0	0	1	1	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	10	10	0
Stavropol Territory	55	81	26	-11	7	18	-46	25	70	-54	3	57

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	-241	2,241	2,483	178	714	536	-362	2,258	2,620	-150	649	799
Republic of Bashkortostan	10	96	86	3	82	79	21	88	67	-105	109	214
Mari El Republic	0	0	0	0	0	0	5	5	0	0	0	0
Republic of Mordovia	1	3	2	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	92	249	157	112	312	200	565	1,259	694	40	138	98
Udmurt Republic	72	77	6	-1	0	1	-33	0	33	-116	1	116
Chuvash Republic – Chuvashia	-28	111	138	0	2	2	-93	4	98	1	1	0
Perm Territory	-441	1,183	1,625	-3	18	21	-691	465	1,155	53	114	61
Kirov Region	2	59	57	0	1	1	1	1	0	1	2	0
Nizhny Novgorod Region	36	189	153	-8	102	110	-180	133	313	-31	90	121
Orenburg Region	-24	3	28	12	22	10	13	72	59	3	49	46
Penza Region	11	11	0	18	37	19	9	14	5	12	30	18
Samara Region	32	172	140	38	118	80	18	126	108	-15	102	117
Saratov Region	2	27	24	13	18	5	5	30	25	2	7	4
Ulyanovsk Region	-5	62	67	-6	3	8	-1	61	62	5	8	3
URALS FEDERAL DISTRICT	1,763	3,055	1,292	4,905	8,287	3,383	1,177	7,250	6,073	7,146	10,804	3,658
Kurgan Region	-1	0	1	-1	0	1	-1	0	1	-1	0	1
Sverdlovsk Region	975	1,386	411	207	588	381	259	861	602	1,627	2,499	871
Tyumen Region	809	1,388	580	4,768	7,492	2,724	382	5,632	5,251	5,098	7,652	2,553
Khanty-Mansi Autonomous Area – Yugra	-27	111	138	18	105	87	-150	74	224	76	92	16
Yamal-Nenets Autonomous Area	643	980	337	2,290	2,524	233	582	1,188	605	4,188	4,803	615
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	193	297	104	2,460	4,863	2,403	-51	4,370	4,421	835	2,757	1,922
Chelyabinsk Region	-20	280	300	-69	207	277	538	757	219	421	653	232
SIBERIAN FEDERAL DISTRICT	582	2,467	1,885	576	1,451	875	678	1,544	866	-71	2,478	2,549
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	-9	2	11	-4	2	6	1	10	9	-1	0	1
Republic of Khakassia	-8	1	9	15	15	0	-5	1	6	-56	56	111
Altai Territory	0	22	22	0	0	0	0	23	22	1	22	21

Table 6.1.2 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	474	1,779	1,305	672	814	142	387	689	303	-276	1,568	1,844
Irkutsk Region	0	155	155	14	130	116	37	132	94	78	254	176
Kemerovo Region – Kuzbass	62	298	236	104	163	58	218	435	217	417	448	31
Novosibirsk Region	-19	117	135	-224	300	524	22	205	183	9	109	100
Omsk Region	59	71	12	0	12	12	1	12	11	-246	12	258
Tomsk Region	23	23	0	-1	15	16	16	36	21	3	9	6
FAR-EASTERN FEDERAL DISTRICT	259	1,847	1,588	536	1,267	731	580	2,396	1,816	422	1,429	1,007
Republic of Buryatia	25	26	1	0	0	1	28	78	50	31	120	89
Republic of Sakha (Yakutia)	-29	135	164	-3	135	138	63	736	673	-13	122	135
Trans-Baikal Territory	13	129	116	6	11	5	-11	28	38	-7	22	28
Kamchatka Territory	1	1	0	18	18	1	0	0	0	-11	0	11
Primorye Territory	13	211	198	22	72	50	81	142	61	-36	48	84
Khabarovsk Territory	-236	44	281	19	73	55	-186	275	461	2	102	101
Amur Region	2	71	69	35	66	31	68	103	35	58	58	0
Magadan Region	0	4	3	0	0	0	1	6	4	-93	2	95
Sakhalin Region	502	878	375	406	857	451	495	988	493	490	954	464
Jewish Autonomous Region	-14	123	137	34	34	0	1	1	0	0	0	0
Chukotka Autonomous Area	-18	226	244	0	0	0	40	40	0	0	0	0
Unallocated by Region of Russian Federation	-58	116	174	-13	85	98	118	177	59	63	179	116

¹ Pursuant to Decree of the President of the Russian Federation No. 632, dated 3 November 2018, the composition of the Siberian and the Far Eastern Federal Districts was modified.

Notes. Data are presented according to asset/liability principle.

«+» – increase; «-» – decrease.

6.2. Institutional Characteristics

Table 6.2.1

Number of operating credit institutions, separate and internal structural units of operating credit institutions (branches)

(units)

	31.01.2020							
	Head office	Branches	Representative offices	Additional offices	External cash desks	Cash credit offices	Operational offices	Mobile banking offices
1	2	3	4	5	6	7	8	9
THE RUSSIAN FEDERATION	436	607	280	19,883	863	2,166	5,775	290
CENTRAL FEDERAL DISTRICT	250	111	62	5,686	341	289	1,179	39
Belgorod Region	1	3	4	277	—	20	78	2
Bryansk Region	—	2	2	95	—	8	52	—
Vladimir Region	1	2	2	167	8	11	89	6
Voronezh Region	—	11	6	447	—	31	101	5
Ivanovo Region	3	2	3	109	—	10	48	3
Kaluga Region	3	4	3	118	2	13	64	2
Kostroma Region	4	2	2	77	—	4	23	7
Kursk Region	1	2	4	144	7	18	53	—
Lipetsk Region	—	2	3	188	—	20	56	2
Moscow Region	5	2	—	1,098	95	30	91	—
Orel Region	—	5	3	106	—	9	40	2
Ryazan Region	3	2	3	146	3	13	49	2
Smolensk Region	—	2	2	68	5	8	50	5
Tambov Region	1	2	2	196	1	11	27	2
Tver Region	2	4	3	102	3	14	48	—
Tula Region	1	5	3	142	—	13	93	—
Yaroslavl Region	1	4	5	159	1	12	66	—
Moscow	224	55	12	2,047	216	44	151	1

Table 6.2.1 (cont.)

(units)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	37	84	32	1,635	112	328	726	28
Republic of Karelia	1	2	2	79	1	10	38	—
Republic of Komi	1	4	2	138	11	10	51	2
Arkhangelsk Region	—	3	4	133	—	17	64	4
Nenets Autonomous Area	—	—	—	10	—	—	4	—
Arkhangelsk Region, excluding Nenets Autonomous Area	—	3	4	123	—	17	60	4
Vologda Region	3	2	3	167	—	22	59	10
Kaliningrad Region	1	8	4	95	3	29	67	4
Leningrad Region	1	2	—	2	6	20	286	—
Murmansk Region	2	2	2	89	1	14	57	—
Novgorod Region	2	3	2	105	—	9	28	1
Pskov Region	2	4	2	90	8	10	24	3
Saint Petersburg	24	54	11	737	82	187	52	4
SOUTHERN FEDERAL DISTRICT	23	65	23	2,084	112	273	729	25
Republic of Adygeya (Adygeya)	1	2	—	65	2	6	9	—
Republic of Kalmykia	—	1	—	19	—	3	8	—
Republic of Crimea	3	2	1	68	8	—	180	4
Krasnodar Territory	7	21	8	863	85	92	201	3
Astrakhan Region	3	2	3	113	4	22	51	—
Volgograd Region	1	10	6	320	—	67	93	15
Rostov Region	7	27	5	636	11	83	113	3
Sevastopol	1	—	—	—	2	—	74	—
NORTH CAUCASIAN FEDERAL DISTRICT	10	29	11	606	5	56	113	1
Republic of Dagestan	2	4	2	67	—	10	10	1
Republic of Ingushetia	—	2	—	8	—	1	1	—
Kabardino-Balkar Republic	3	3	1	67	—	3	12	—
Karachay-Cherkess Republic	1	2	1	20	1	4	13	—
Republic of North Ossetia – Alania	1	2	1	31	2	4	21	—
Chechen Republic	—	2	1	34	—	2	12	—
Stavropol Territory	3	14	5	379	2	32	44	—

Table 6.2.1 (cont.)

(units)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	55	95	59	4,734	139	533	1,098	129
Republic of Bashkortostan	1	12	5	624	1	60	128	27
Mari El Republic	2	2	1	88	1	6	29	1
Republic of Mordovia	2	3	2	183	5	11	16	2
Republic of Tatarstan (Tatarstan)	15	7	8	762	43	70	157	7
Udmurt Republic	3	3	3	208	1	28	69	5
Chuvash Republic – Chuvashia	2	2	2	205	—	22	42	1
Perm Territory	4	9	5	460	20	43	124	6
Kirov Region	3	4	3	248	2	31	30	6
Nizhny Novgorod Region	4	27	5	523	5	51	99	10
Orenburg Region	3	4	5	377	17	41	79	3
Penza Region	1	2	4	227	7	27	46	11
Samara Region	8	14	8	377	11	73	120	9
Saratov Region	6	4	5	280	26	53	106	36
Ulyanovsk Region	1	2	3	172	—	17	53	5
URALS FEDERAL DISTRICT	23	99	27	1,820	53	269	487	24
Kurgan Region	2	3	3	199	4	15	45	5
Sverdlovsk Region	9	35	7	654	7	75	94	10
Tyumen Region	6	16	10	546	30	86	192	5
Khanty-Mansi Autonomous Area – Yugra	3	6	6	274	26	39	81	—
Yamal-Nenets Autonomous Area	—	3	—	110	—	6	25	—
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3	7	4	162	4	41	86	5
Chelyabinsk Region	6	45	7	421	12	93	156	4
SIBERIAN FEDERAL DISTRICT	23	77	46	2,236	87	286	847	30
Altai Republic	1	1	2	24	1	1	12	—
Republic of Tuva	1	2	—	38	—	3	9	—
Republic of Khakassia	2	1	2	50	12	6	39	—
Altai Territory	2	3	4	480	28	25	103	12
Krasnoyarsk Territory	2	14	7	355	27	39	154	3
Irkutsk Region	3	8	5	214	4	42	164	5

Table 6.2.1 (end)

(units)

1	2	3	4	5	6	7	8	9
Kemerovo Region – Kuzbass	5	6	7	246	8	43	144	4
Novosibirsk Region	4	33	10	427	3	71	62	1
Omsk Region	2	6	5	285	1	37	95	—
Tomsk Region	1	3	4	117	3	19	65	5
FAR-EASTERN FEDERAL DISTRICT	15	47	20	1,082	14	132	596	14
Republic of Buryatia	—	3	2	103	—	10	46	—
Republic of Sakha (Yakutia)	1	4	3	173	5	11	86	1
Trans-Baikal Territory	—	2	2	130	—	11	65	12
Kamchatka Territory	1	2	1	47	—	6	41	—
Primorye Territory	8	10	5	243	5	47	112	—
Khabarovsk Territory	—	15	3	188	1	24	58	1
Amur Region	2	5	2	89	2	12	82	—
Magadan Region	—	2	—	27	—	3	24	—
Sakhalin Region	3	3	2	63	—	5	45	—
Jewish Autonomous Region	—	1	—	19	1	3	16	—
Chukotka Autonomous Area	—	—	—	—	—	—	21	—

Note. All credit institutions should be listed in accordance with the addresses specified in their charters, branches – in accordance with the addresses indicated in regulations on branches, representative offices and internal structural units of credit institutions (branches) – in accordance with the notices of their opening.

Table 6.2.2

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					for non-bank credit institutions
		universal		basic			
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals		
THE RUSSIAN FEDERATION							
30.06.2019	138 (12)	114 (11)	99 (10)	16	14	8 (1)	
30.09.2019	137 (11)	112 (10)	97 (9)	17	15	8 (1)	
31.12.2019	133 (11)	110 (10)	95 (9)	15	13	8 (1)	
CENTRAL FEDERAL DISTRICT							
30.06.2019	97 (9)	83 (9)	68 (8)	7	5	7	
30.09.2019	98 (8)	84 (8)	69 (7)	7	5	7	
31.12.2019	97 (8)	84 (8)	69 (7)	6	4	7	
Moscow and Moscow Region							
30.06.2019	93 (8)	80 (8)	65 (7)	6	4	7	
30.09.2019	94 (7)	81 (7)	66 (6)	5	3	7	
31.12.2019	96 (7)	83 (7)	68 (6)	6	4	7	
NORTH-WESTERN FEDERAL DISTRICT							
30.06.2019	10	8	8	2	2	—	
30.09.2019	10	8	8	2	2	—	
31.12.2019	9	7	7	2	2	—	
SOUTHERN FEDERAL DISTRICT							
30.06.2019	4	2	2	2	2	—	
30.09.2019	3	1	1	2	2	—	
31.12.2019	3	1	1	2	2	—	
NORTH CAUCASIAN FEDERAL DISTRICT							
30.06.2019	1	1	1	—	—	—	
30.09.2019	1	—	—	1	1	—	
31.12.2019	1	—	—	1	1	—	
VOLGA FEDERAL DISTRICT							
30.06.2019	11 (2)	8 (2)	8 (2)	3	3	—	
30.09.2019	11 (2)	8 (2)	8 (2)	3	3	—	
31.12.2019	10 (2)	8 (2)	8 (2)	2	2	—	
URALS FEDERAL DISTRICT							
30.06.2019	5	5	5	—	—	—	
30.09.2019	5	5	5	—	—	—	
31.12.2019	5	5	5	—	—	—	
SIBERIAN FEDERAL DISTRICT							
30.06.2019	4 (1)	2	2	1	1	1 (1)	
30.09.2019	4 (1)	2	2	1	1	1 (1)	
31.12.2019	4 (1)	2	2	1	1	1 (1)	
FAR-EASTERN FEDERAL DISTRICT							
30.06.2019	6	5	5	1	1	—	
30.09.2019	5	4	4	1	1	—	
31.12.2019	4	3	3	1	1	—	

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

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

Table 6.2.3

Concentration of Assets of Credit Institutions

	Number of credit institutions. units	Assets. millions of rubles	Number of credit institutions covering 80% of assets. units
THE RUSSIAN FEDERATION			
30.09.2019	454	95,465,844.6	16
31.10.2019	454	95,774,822.6	16
30.11.2019	444	95,964,730.4	16
31.12.2019	442	96,581,148.5	16
CENTRAL FEDERAL DISTRICT			
30.09.2019	258	74,091,464.3	13
31.10.2019	258	74,374,189.4	13
30.11.2019	254	74,605,725.0	13
31.12.2019	253	75,390,446.2	13
Moscow			
30.09.2019	228	72,628,469.5	12
31.10.2019	228	72,846,140.4	12
30.11.2019	227	73,050,412.1	12
31.12.2019	227	73,821,158.8	12
Moscow Region			
30.09.2019	5	30,988.2	3
31.10.2019	5	30,953.6	3
30.11.2019	5	31,478.5	3
31.12.2019	5	31,816.1	3
NORTH-WESTERN FEDERAL DISTRICT			
30.09.2019	39	17,150,352.6	1
31.10.2019	39	17,149,086.2	1
30.11.2019	38	17,155,157.6	1
31.12.2019	37	16,932,649.3	1
SOUTHERN FEDERAL DISTRICT			
30.09.2019	24	660,268.3	5
31.10.2019	24	660,002.4	5
30.11.2019	24	664,437.1	5
31.12.2019	24	678,280.1	5
NORTH CAUCASIAN FEDERAL DISTRICT			
30.09.2019	11	19,110.5	6
31.10.2019	11	19,031.8	6
30.11.2019	10	18,070.9	6
31.12.2019	10	19,092.8	5
VOLGA FEDERAL DISTRICT			
30.09.2019	60	1,471,456.3	13
31.10.2019	60	1,518,296.4	13
30.11.2019	57	1,478,832.8	12
31.12.2019	57	1,474,224.5	12
URALS FEDERAL DISTRICT			
30.09.2019	23	1,234,901.9	7
31.10.2019	23	1,227,483.9	7
30.11.2019	23	1,214,284.5	7
31.12.2019	23	1,249,410.9	7
SIBERIA FEDERAL DISTRICT			
30.09.2019	24	204,257.0	7
31.10.2019	24	206,544.7	7
30.11.2019	23	203,213.8	6
31.12.2019	23	228,450.7	6
FAR-EASTERN FEDERAL DISTRICT			
30.09.2019	15	634,033.6	4
31.10.2019	15	620,187.9	4
30.11.2019	15	625,008.7	4
31.12.2019	15	608,593.9	4

Table 6.2.4

Financial Performance of Credit Institutions

	31.12.2019				
	total profit (+) / loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %
1	2	3	4	5	6
THE RUSSIAN FEDERATION	2,036,843.7	2,196,398.4	84.4	159,554.7	15.6
CENTRAL FEDERAL DISTRICT	1,765,983.4	1,917,066.1	84.6	151,082.7	15.4
Belgorod Region	327.6	327.6	100.0	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.0
Vladimir Region	108.3	108.3	100.0	0.0	0.0
Voronezh Region	0.0	0.0	0.0	0.0	0.0
Ivanovo Region	19.9	34.2	66.7	14.3	33.3
Kaluga Region	295.4	337.1	66.7	41.7	33.3
Kostroma Region	54,069.2	54,069.2	100.0	0.0	0.0
Kursk Region	3,439.9	3,439.9	100.0	0.0	0.0
Lipetsk Region	0.0	0.0	0.0	0.0	0.0
Moscow Region	455.2	499.6	80.0	44.4	20.0
Orel Region	0.0	0.0	0.0	0.0	0.0
Ryazan Region	308.5	308.5	100.0	0.0	0.0
Smolensk Region	0.0	0.0	0.0	0.0	0.0
Tambov Region	36.8	36.8	100.0	0.0	0.0
Tver Region	46.4	46.4	100.0	0.0	0.0
Tula Region	68.8	68.8	100.0	0.0	0.0
Yaroslavl Region	34.7	34.7	100.0	0.0	0.0
Moscow	1,706,772.8	1,857,755.1	84.1	150,982.2	15.9
NORTH-WESTERN FEDERAL DISTRICT	191,949.3	195,863.5	86.5	3,914.1	13.5
Republic of Karelia	72.1	72.1	100.0	0.0	0.0
Republic of Komi	32.5	32.5	100.0	0.0	0.0
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.0
Nenets Autonomous Area	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
Vologda Region	355.6	526.5	66.7	170.9	33.3
Kaliningrad Region	2,245.7	2,245.7	100.0	0.0	0.0

Table 6.2.4 (cont.)

1	2	3	4	5	6
Leningrad Region	6.0	6.0	100.0	0.0	0.0
Murmansk Region	33.5	33.5	100.0	0.0	0.0
Novgorod Region	148.7	148.7	100.0	0.0	0.0
Pskov Region	60.4	60.4	100.0	0.0	0.0
Saint Petersburg	188,994.7	192,737.9	83.3	3,743.3	16.7
SOUTHERN FEDERAL DISTRICT	17,003.6	17,048.7	87.5	45.1	12.5
Republic of Adygeya (Adygeya)	26.0	26.0	100.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Republic of Crimea	7,982.1	7,986.8	66.7	4.7	33.3
Krasnodar Territory	4,119.0	4,140.5	87.5	21.5	12.5
Astrakhan Region	165.5	165.5	100.0	0.0	0.0
Volgograd Region	277.6	277.6	100.0	0.0	0.0
Rostov Region	4,204.8	4,223.7	85.7	18.9	14.3
Sevastopol	228.5	228.5	100.0	0.0	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	492.4	497.4	90.0	5.0	10.0
Republic of Daghestan	30.4	30.4	100.0	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	111.2	116.1	66.7	5.0	33.3
Karachay-Cherkess Republic	33.3	33.3	100.0	0.0	0.0
Republic of North Ossetia – Alania	224.7	224.7	100.0	0.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	92.9	92.9	100.0	0.0	0.0
VOLGA FEDERAL DISTRICT	16,218.5	19,587.4	80.7	3,368.9	19.3
Republic of Bashkortostan	196.5	196.5	100.0	0.0	0.0
Mari El Republic	44.0	44.0	100.0	0.0	0.0
Republic of Mordovia	-247.5	0.0	0.0	247.5	100.0
Republic of Tatarstan (Tatarstan)	12,288.6	12,373.0	86.7	84.4	13.3
Udmurt Republic	1,335.9	1,335.9	100.0	0.0	0.0
Chuvash Republic – Chuvashia	51.1	51.1	100.0	0.0	0.0
Perm Territory	333.8	333.8	100.0	0.0	0.0
Kirov Region	404.7	586.5	66.7	181.9	33.3
Nizhny Novgorod Region	1,790.1	1,790.1	100.0	0.0	0.0
Orenburg Region	783.6	783.6	100.0	0.0	0.0
Penza Region	53.9	53.9	100.0	0.0	0.0
Samara Region	-565.9	1,446.8	62.5	2,012.8	37.5

Table 6.2.4 (end)

1	2	3	4	5	6
Saratov Region	-578.1	264.3	57.1	842.4	42.9
Ulyanovsk Region	327.8	327.8	100.0	0.0	0.0
URALS FEDERAL DISTRICT	20,593.4	20,755.2	91.3	161.8	8.7
Kurgan Region	178.5	178.5	100.0	0.0	0.0
Sverdlovsk Region	8,481.5	8,559.5	88.9	78.0	11.1
Tyumen Region	7,767.6	7,851.4	83.3	83.8	16.7
Khanty-Mansi Autonomous Area – Yugra	4,258.9	4,342.7	66.7	83.8	33.3
Yamal-Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3,508.6	3,508.6	100.0	0.0	0.0
Chelyabinsk Region	4,165.9	4,165.9	100.0	0.0	0.0
SIBERIAN FEDERAL DISTRICT	10,360.3	11,054.6	82.6	694.2	17.4
Altai Republic	49.2	49.2	100.0	0.0	0.0
Republic of Tuva	-459.2	0.0	0.0	459.2	100.0
Republic of Khakassia	270.6	299.5	50.0	28.9	50.0
Altai Territory	170.6	170.6	100.0	0.0	0.0
Krasnoyarsk Territory	30.6	30.6	100.0	0.0	0.0
Irkutsk Region	108.2	108.2	100.0	0.0	0.0
Kemerovo Region – Kuzbass	116.7	183.4	80.0	66.7	20.0
Novosibirsk Region	10,064.3	10,064.3	100.0	0.0	0.0
Omsk Region	-124.7	14.7	50.0	139.5	50.0
Tomsk Region	134.0	134.0	100.0	0.0	0.0
FAR-EASTERN FEDERAL DISTRICT	14,242.7	14,525.6	73.3	282.9	26.7
Republic of Buryatia	0.0	0.0	0.0	0.0	0.0
Republic of Sakha (Yakutia)	455.0	455.0	100.0	0.0	0.0
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0
Kamchatka Territory	-204.7	0.0	0.0	204.7	100.0
Primorye Territory	5,643.1	5,657.8	87.5	14.7	12.5
Khabarovsk Territory	0.0	0.0	0.0	0.0	0.0
Amur Region	8,380.8	8,380.8	100.0	0.0	0.0
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-31.5	32.0	33.3	63.5	66.7
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0

Table 6.2.5

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to including 1%	More than 1% up to including 20%	More than 20% up to including 50%	More than 50%, but less than 100%	100%
THE RUSSIAN FEDERATION					
30.06.2019	27	22	15	14 (8)	60 (4)
30.09.2019	26	22	14	15 (8)	60 (3)
31.12.2019	23	22	14	15 (8)	59 (3)
CENTRAL FEDERAL DISTRICT					
30.06.2019	14	10	7	9 (5)	57 (4)
30.09.2019	15	10	7	9 (5)	57 (3)
31.12.2019	13	11	7	9 (5)	57 (3)
Moscow and Moscow Region					
30.06.2019	12	9	7	8 (4)	57 (4)
30.09.2019	13	9	7	8 (4)	57 (3)
31.12.2019	13	11	7	8 (4)	57 (3)
NORTH-WESTERN FEDERAL DISTRICT					
30.06.2019	4	2	1	–	3
30.09.2019	4	2	1	–	3
31.12.2019	4	2	1	–	2
SOUTHERN FEDERAL DISTRICT					
30.06.2019	1	1	1	1	–
30.09.2019	–	1	1	1	–
31.12.2019	–	1	1	1	–
NORTH CAUCASIAN FEDERAL DISTRICT					
30.06.2019	1	–	–	–	–
30.09.2019	1	–	–	–	–
31.12.2019	1	–	–	–	–
VOLGA FEDERAL DISTRICT					
30.06.2019	3	4	1	3 (2)	–
30.09.2019	3	4	1	3 (2)	–
31.12.2019	2	4	1	3 (2)	–
URALS FEDERAL DISTRICT					
30.06.2019	2	1	2	–	–
30.09.2019	2	1	2	–	–
31.12.2019	2	1	2	–	–
SIBIRIAN FEDERAL DISTRICT					
30.06.2019	1	2	–	1 (1)	–
30.09.2019	1	2	–	1 (1)	–
31.12.2019	1	2	–	1 (1)	–
FAR-EASTERN FEDERAL DISTRICT					
30.06.2019	1	2	3	–	–
30.09.2019	–	2	2	1	–
31.12.2019	–	1	2	1	–

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

Table 6.2.6

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

	Q4 2019					
	number of registered issues (additional issues) of issue-grade securities – total, units	volume of registered issues (additional issues) of issue-grade securities – total, millions of rubles	of which by types			
			number of registered issues (additional issues) of shares, units	volume of registered issues (additional issues) of shares, millions of rubles	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of rubles
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	838	1,472,608.79	773	1,033,301.89	65	439,306.90
CENTRAL FEDERAL DISTRICT	455	1,045,725.42	396	681,668.52	59	364,056.90
Belgorod Region	5	266.72	5	266.72	–	–
Bryansk Region	4	170.90	4	170.90	–	–
Vladimir Region	4	0.77	4	0.77	–	–
Voronezh Region	2	181.34	2	181.34	–	–
Ivanovo Region	2	157.03	2	157.03	–	–
Kaluga Region	8	62.44	8	62.44	–	–
Kostroma Region	1	0.10	1	0.10	–	–
Kursk Region	1	0.10	1	0.10	–	–
Lipetsk Region	2	0.01	2	0.01	–	–
Moscow Region	49	26,037.80	49	26,037.80	–	–
Orel Region	2	7.70	2	7.70	–	–
Ryazan Region	1	0.10	1	0.10	–	–
Smolensk Region	2	99.62	2	99.62	–	–
Tambov Region	4	103.64	4	103.64	–	–
Tver Region	3	29.85	3	29.85	–	–
Tula Region	4	15.21	4	15.21	–	–
Yaroslavl Region	6	320.29	6	320.29	–	–
Moscow	355	1,018,271.80	296	654,214.90	59	364,056.90
NORTH-WESTERN FEDERAL DISTRICT	119	179,818.26	115	104,818.26	4	75,000.00
Republic of Karelia	4	10.13	4	10.13	–	–
Republic of Komi	1	19.34	1	19.34	–	–
Arkhangelsk Region	3	14,154.98	3	14,154.98	–	–
Nenets Autonomous Area	–	0.00	–	0.00	–	–
Arkhangelsk Region. excluding Nenets Autonomous Area	3	14,154.98	3	14,154.98	–	–

Table 6.2.6 (cont.)

1	2	3	4	5	6	7
Vologda Region	2	137.65	2	137.65	–	–
Kaliningrad Region	9	1,738.70	9	1,738.70	–	–
Leningrad Region	5	130.55	5	130.55	–	–
Murmansk Region	3	18.50	3	18.50	–	–
Novgorod Region	3	0.43	3	0.43	–	–
Pskov Region	1	0.50	1	0.50	–	–
Saint Petersburg	88	163,607.48	84	88,607.48	4	75,000.00
SOUTHERN FEDERAL DISTRICT	39	26,100.24	39	26,100.24	–	–
Republic of Adygeya (Adygeya)	–	0.00	–	0.00	–	–
Republic of Kalmykia	–	0.00	–	0.00	–	–
Republic of Crimea	9	7,897.97	9	7,897.97	–	–
Krasnodar Territory	8	13.46	8	13.46	–	–
Astrakhan Region	2	0.11	2	0.11	–	–
Volgograd Region	7	1,052.75	7	1,052.75	–	–
Rostov Region	13	17,135.95	13	17,135.95	–	–
Sevastopol	–	0.00	–	0.00	–	–
NORTH CAUCASIAN FEDERAL DISTRICT	8	1,889.48	8	1,889.48	–	–
Republic of Daghestan	2	171.57	2	171.57	–	–
Republic of Ingushetia	–	0.00	–	0.00	–	–
Kabardino-Balkar Republic	1	12.56	1	12.56	–	–
Karachay-Cherkess Republic	–	0.00	–	0.00	–	–
Republic of North Ossetia – Alania	3	1,075.88	3	1,075.88	–	–
Chechen Republic	–	0.00	–	0.00	–	–
Stavropol Territory	2	629.47	2	629.47	–	–
VOLGA FEDERAL DISTRICT	72	37,523.14	70	37,273.14	2	250.00
Republic of Bashkortostan	7	3,533.76	7	3,533.76	–	–
Mari El Republic	2	1.79	2	1.79	–	–
Republic of Mordovia	1	0.01	1	0.01	–	–
Republic of Tatarstan (Tatarstan)	12	1,490.58	11	1,390.58	1	100.00
Udmurt Republic	3	10.21	3	10.21	–	–
Chuvash Republic – Chuvashia	3	11.63	3	11.63	–	–
Perm Territory	4	3,082.74	4	3,082.74	–	–
Kirov Region	3	645.54	3	645.54	–	–
Nizhny Novgorod Region	12	393.03	11	243.03	1	150.00
Orenburg Region	3	494.11	3	494.11	–	–
Penza Region	2	125.46	2	125.46	–	–
Samara Region	15	27,475.52	15	27,475.52	–	–
Saratov Region	3	4.76	3	4.76	–	–

Table 6.2.6 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	2	254.00	2	254.00	–	–
URALS FEDERAL DISTRICT	44	21,274.32	44	21,274.32	–	–
Kurgan Region	2	9,111.31	2	9,111.31	–	–
Sverdlovsk Region	22	3,448.95	22	3,448.95	–	–
Tyumen Region	12	8,543.79	12	8,543.79	–	–
Khanty-Mansi Autonomous Area – Yugra	7	3,326.42	7	3,326.42	–	–
Yamal-Nenets Autonomous Area	3	4,218.77	3	4,218.77	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2	998.60	2	998.60	–	–
Chelyabinsk Region	8	170.27	8	170.27	–	–
SIBERIAN FEDERAL DISTRICT	58	14,919.27	58	14,919.27	–	–
Altai Republic	–	0.00	–	0.00	–	–
Republic of Tuva	–	0.00	–	0.00	–	–
Republic of Khakassia	–	0.00	–	0.00	–	–
Altai Territory	6	252.40	6	252.40	–	–
Krasnoyarsk Territory	17	11,887.24	17	11,887.24	–	–
Irkutsk Region	4	189.43	4	189.43	–	–
Kemerovo Region – Kuzbass	5	384.70	5	384.70	–	–
Novosibirsk Region	15	1,613.89	15	1,613.89	–	–
Omsk Region	8	591.58	8	591.58	–	–
Tomsk Region	3	0.03	3	0.03	–	–
FAR-EASTERN FEDERAL DISTRICT	43	145,358.65	43	145,358.65	–	–
Republic of Buryatia	1	24.25	1	24.25	–	–
Republic of Sakha (Yakutia)	8	14,115.57	8	14,115.57	–	–
Trans-Baikal Territory	2	64.65	2	64.65	–	–
Kamchatka Territory	5	1,666.42	5	1,666.42	–	–
Primorye Territory	7	36,296.80	7	36,296.80	–	–
Khabarovsk Territory	13	30,342.53	13	30,342.53	–	–
Amur Region	3	0.07	3	0.07	–	–
Magadan Region	–	0.00	–	0.00	–	–
Sakhalin Region	4	62,848.38	4	62,848.38	–	–
Jewish Autonomous Region	–	0.00	–	0.00	–	–
Chukotka Autonomous Area	–	0.00	–	0.00	–	–

Table 6.2.7

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

	Q4 2019		
	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	EUR	1	150.00
CENTRAL FEDERAL DISTRICT	EUR	1	150.00
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	EUR	1	150.00
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 6.2.7 (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		–	–

6.3. Borrowings

Table 6.3.1

Ruble, Foreign Currency and Precious Metals-Denominated Funds of Organizations, Deposits and Other Funds of Legal Entities and Individuals¹

(millions of rubles)

1	31.01.2020							
	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	
			in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals
2	3	4	5	6	7	8	9	
THE RUSSIAN FEDERATION	48,837,412	15,194,037	7,715,739	2,601,059	13,289,630	4,863,805	24,105,702	6,194,784
CENTRAL FEDERAL DISTRICT	28,634,276	12,078,644	4,629,037	1,924,741	10,272,170	4,496,271	10,840,848	4,186,495
Belgorod Region	260,044	76,068	26,167	19,507	29,809	19,213	197,928	37,056
Bryansk Region	138,579	15,921	14,474	1,272	6,953	5,107	113,291	9,376
Vladimir Region	240,319	29,930	27,073	3,874	15,086	65	188,088	23,077
Voronezh Region	461,736	56,851	53,259	8,160	64,957	6,805	330,580	40,228
Ivanovo Region	145,234	17,294	12,450	896	9,138	52	119,775	16,194
Kaluga Region	221,425	16,659	29,002	2,736	19,022	498	148,606	13,197
Kostroma Region	188,031	6,160	8,983	804	63,382	466	71,730	4,813
Kursk Region	148,725	12,110	13,757	787	13,877	264	115,968	10,997
Lipetsk Region	176,165	17,886	20,470	6,065	13,258	1,760	137,706	9,858
Moscow Region	1,867,782	249,552	210,136	44,607	92,921	7,064	1,511,235	192,293
Orel Region	106,815	9,795	8,909	1,951	7,981	2,076	86,907	5,604
Ryazan Region	194,947	14,817	23,234	1,524	18,935	1,245	148,312	11,930
Smolensk Region	132,730	15,377	17,845	2,383	8,568	606	103,328	12,220
Tambov Region	120,435	5,823	11,273	637	8,717	168	96,753	4,985
Tver Region	197,577	14,798	22,289	1,172	19,911	1,296	151,919	12,079
Tula Region	269,340	25,501	41,021	5,652	33,263	3,080	189,619	16,441
Yaroslavl Region	247,728	31,564	27,529	2,645	25,086	1,419	190,502	26,988
Moscow	23,516,663	11,462,540	4,061,167	1,820,069	9,821,308	4,445,087	6,938,601	3,739,159

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	4,841,147	1,164,416	982,590	347,234	756,436	99,529	2,884,291	693,118
Republic of Karelia	99,709	8,514	9,076	1,261	7,313	40	80,992	6,987
Republic of Komi	149,684	11,266	9,870	1,539	12,492	64	123,656	9,601
Arkhangelsk Region	227,036	14,931	30,373	1,919	16,033	197	175,398	12,698
Nenets Autonomous Area	10,764	310	1,027	2	572	6	8,822	298
Arkhangelsk Region, excluding Nenets Autonomous Area	216,272	14,620	29,346	1,917	15,461	191	166,576	12,400
Vologda Region	220,069	56,823	21,394	39,900	37,206	940	155,196	14,599
Kaliningrad Region	221,869	56,690	29,741	12,235	31,029	7,862	155,723	36,240
Leningrad Region	224,465	14,801	14,737	2,609	42,897	1,818	163,458	10,053
Murmansk Region	194,619	37,114	15,050	9,826	8,858	4,523	159,696	13,932
Novgorod Region	82,647	6,871	11,091	609	6,768	135	63,098	6,001
Pskov Region	79,168	7,130	8,398	1,076	7,809	1,188	61,416	4,644
Saint Petersburg	3,341,880	950,277	832,860	276,260	586,032	82,761	1,745,658	578,362
SOUTHERN FEDERAL DISTRICT	2,332,955	278,421	311,653	32,577	155,246	22,491	1,712,443	216,957
Republic of Adygeya (Adygeya)	28,942	1,122	2,334	69	1,330	90	23,975	954
Republic of Kalmykia	13,020	641	1,228	3	244	6	10,980	630
Republic of Crimea	243,587	4,021	55,106	92	15,207	0	114,399	3,358
Krasnodar Territory	930,416	132,760	105,553	11,309	77,256	13,196	698,894	106,704
Astrakhan Region	102,049	9,241	11,341	1,326	2,476	27	83,886	7,733
Volgograd Region	307,412	33,504	34,472	5,110	13,449	1,420	250,208	26,247
Rostov Region	667,563	95,903	95,220	14,573	43,154	7,751	500,601	70,202
Sevastopol	39,966	1,228	6,400	95	2,132	0	29,500	1,129
NORTH CAUCASIAN FEDERAL DISTRICT	597,891	40,096	90,100	6,503	48,288	1,401	436,960	30,045
Republic of Dagestan	91,387	3,504	14,057	1,426	4,139	0	69,933	2,015
Republic of Ingushetia	9,169	715	4,241	482	63	0	4,728	232
Kabardino-Balkar Republic	46,810	2,590	5,405	416	3,458	0	36,788	2,030
Karachay-Cherkess Republic	19,421	706	1,893	61	876	0	15,716	623
Republic of North Ossetia – Alania	50,660	2,655	5,809	98	715	0	42,799	2,429
Chechen Republic	38,020	1,560	15,576	633	8,137	0	13,206	385
Stavropol Territory	342,424	28,365	43,118	3,388	30,901	1,401	253,790	22,332

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	5,149,872	630,185	728,906	115,892	802,121	79,703	3,429,938	421,337
Republic of Bashkortostan	541,429	57,142	61,081	5,899	93,670	11,937	372,899	38,331
Mari El Republic	73,823	3,989	6,963	612	7,103	489	58,059	2,847
Republic of Mordovia	86,271	5,505	6,898	696	6,305	797	71,195	3,758
Republic of Tatarstan (Tatarstan)	1,178,025	128,253	171,552	26,155	408,695	8,394	529,738	89,628
Udmurt Republic	223,383	16,770	47,181	2,148	17,968	30	148,918	14,470
Chuvash Republic – Chuvashia	166,463	14,782	22,762	2,252	11,983	877	126,629	11,476
Perm Territory	426,851	69,852	58,319	25,504	47,209	1,251	305,582	42,144
Kirov Region	176,617	10,150	18,851	1,185	19,518	427	130,329	8,101
Nizhny Novgorod Region	725,451	87,437	128,042	14,421	88,628	7,706	491,204	62,532
Orenburg Region	236,430	20,244	24,789	4,022	15,613	311	188,868	15,818
Penza Region	173,162	10,137	18,315	668	10,740	338	137,326	7,802
Samara Region	655,253	165,125	104,323	25,848	48,323	45,695	489,269	92,436
Saratov Region	320,860	29,863	36,333	4,908	15,773	1,367	252,202	23,411
Ulyanovsk Region	165,855	10,934	23,498	1,575	10,594	82	127,720	8,583
URALS FEDERAL DISTRICT	3,020,084	403,546	399,212	37,523	746,623	39,358	1,788,237	322,701
Kurgan Region	74,853	5,423	10,018	1,121	2,875	171	59,112	3,386
Sverdlovsk Region	1,023,068	124,325	180,486	21,062	131,141	19,667	675,081	82,174
Tyumen Region	1,333,482	194,604	130,466	2,554	529,564	1,121	641,505	189,884
Khanty-Mansi Autonomous Area – Yugra	682,713	160,198	50,721	1,300	337,343	480	283,612	157,782
Yamal-Nenets Autonomous Area	272,668	7,634	29,256	166	97,188	0	140,535	7,444
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	378,101	26,773	50,489	1,087	95,032	641	217,358	24,657
Chelyabinsk Region	588,681	79,193	78,242	12,787	83,042	18,400	412,540	47,257
SIBERIAN FEDERAL DISTRICT	2,623,001	390,497	346,709	82,091	316,032	104,765	1,859,294	193,319
Altai Republic	11,788	549	1,185	99	517	10	9,717	390
Republic of Tuva	11,542	342	1,517	0	405	0	9,015	341
Republic of Khakassia	48,028	4,518	4,473	49	1,390	10	39,510	4,329
Altai Territory	264,935	22,487	30,051	3,263	43,157	5,531	181,258	13,597

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Krasnoyarsk Territory	467,392	53,666	76,472	7,366	42,309	11,744	325,382	34,115
Irkutsk Region	398,218	101,088	43,703	19,574	53,793	52,339	289,334	27,372
Kemerovo Region – Kuzbass	383,149	55,993	37,732	18,889	61,321	4,505	275,549	31,251
Novosibirsk Region	587,059	109,392	83,460	27,258	73,975	27,874	399,745	48,764
Omsk Region	263,978	25,154	36,010	2,484	19,926	598	199,028	21,237
Tomsk Region	186,912	17,308	32,105	3,109	19,240	2,154	130,756	11,922
FAR-EASTERN FEDERAL DISTRICT	1,638,185	208,232	227,532	54,499	192,715	20,286	1,153,691	130,811
Republic of Buryatia	73,585	7,235	8,512	620	2,485	83	58,603	6,331
Republic of Sakha (Yakutia)	171,896	7,964	25,937	721	24,310	1,950	112,207	5,169
Trans-Baikal Territory	102,051	9,617	12,730	5,428	4,457	449	80,758	3,711
Kamchatka Territory	104,872	18,666	13,905	9,511	9,619	2,057	77,059	6,863
Primorye Territory	435,477	81,320	58,566	15,339	54,290	4,293	307,189	60,353
Khabarovsk Territory	298,221	36,189	34,216	8,969	20,253	2,579	234,312	24,427
Amur Region	135,001	11,880	16,541	3,342	12,395	2,163	100,388	6,093
Magadan Region	64,796	6,583	5,804	618	13,772	2,122	42,817	3,837
Sakhalin Region	211,223	27,762	39,353	9,837	49,953	4,538	114,040	13,220
Jewish Autonomous Region	16,354	575	968	65	304	2	14,433	467
Chukotka Autonomous Area	24,708	441	11,002	48	877	50	11,885	343
OUTSIDE THE RUSSIAN FEDERATION	10,488	7,633	9,814	7,578	0	12	624	17

¹ Including the State Development Corporation “VEB.RF”.

² Excluding funds of individual entrepreneurs.

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

Table 6.3.2

Funds of Individual Entrepreneurs

(millions of rubles)

1	31.01.2020		
	2	3	4
	total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	743,073	712,919	30,155
CENTRAL FEDERAL DISTRICT	269,542	255,521	14,019
Belgorod Region	5,876	5,801	75
Bryansk Region	3,825	3,692	132
Vladimir Region	5,823	5,699	124
Voronezh Region	11,518	11,167	351
Ivanovo Region	3,773	3,659	113
Kaluga Region	4,220	4,137	83
Kostroma Region	3,047	2,987	59
Kursk Region	4,903	4,863	39
Lipetsk Region	4,404	4,355	50
Moscow Region	34,730	33,930	800
Orel Region	2,954	2,887	67
Ryazan Region	4,086	4,012	74
Smolensk Region	2,927	2,865	62
Tambov Region	3,480	3,463	17
Tver Region	3,344	3,261	83
Tula Region	5,071	4,987	84
Yaroslavl Region	4,499	4,276	224
Moscow	161,062	149,480	11,582
NORTH-WESTERN FEDERAL DISTRICT	76,260	72,185	4,075
Republic of Karelia	2,360	2,174	186
Republic of Komi	3,375	3,346	29
Arkhangelsk Region	4,991	4,918	73
Nenets Autonomous Area	340	338	2
Arkhangelsk Region, excluding Nenets Autonomous Area	4,651	4,580	71
Vologda Region	6,258	5,803	455
Kaliningrad Region	4,940	4,754	186
Leningrad Region	3,423	3,298	125
Murmansk Region	2,875	2,832	43
Novgorod Region	1,710	1,600	110
Pskov Region	1,521	1,442	79
Saint Petersburg	44,807	42,018	2,789
SOUTHERN FEDERAL DISTRICT	84,090	81,672	2,418
Republic of Adygeya (Adygeya)	1,284	1,281	3
Republic of Kalmykia	524	522	2
Republic of Crimea	6,659	6,657	2
Krasnodar Territory	37,880	36,682	1,198
Astrakhan Region	3,536	3,498	38
Volgograd Region	8,520	8,083	437
Rostov Region	23,961	23,224	737
Sevastopol	1,726	1,725	1
NORTH CAUCASIAN FEDERAL DISTRICT	21,138	20,761	378
Republic of Dagestan	3,223	3,182	40
Republic of Ingushetia	135	134	1
Kabardino-Balkar Republic	1,126	1,112	14
Karachay-Cherkess Republic	924	902	22
Republic of North Ossetia – Alania	1,307	1,287	20

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	703	703	1
Stavropol Territory	13,720	13,441	280
VOLGA FEDERAL DISTRICT	104,664	101,407	3,258
Republic of Bashkortostan	10,500	10,349	151
Mari El Republic	1,533	1,507	26
Republic of Mordovia	1,587	1,567	20
Republic of Tatarstan (Tatarstan)	13,704	13,117	587
Udmurt Republic	5,456	5,378	78
Chuvash Republic – Chuvashia	3,494	3,431	63
Perm Territory	12,052	11,815	237
Kirov Region	7,076	6,686	390
Nizhny Novgorod Region	12,161	11,700	462
Orenburg Region	6,857	6,778	79
Penza Region	6,522	5,741	781
Samara Region	11,256	11,090	166
Saratov Region	8,538	8,406	133
Ulyanovsk Region	3,928	3,842	85
URALS FEDERAL DISTRICT	62,261	60,370	1,890
Kurgan Region	3,075	2,734	340
Sverdlovsk Region	24,387	23,672	715
Tyumen Region	21,638	21,328	310
Khanty-Mansi Autonomous Area – Yugra	9,409	9,288	121
Yamal-Nenets Autonomous Area	5,272	5,271	1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6,957	6,769	188
Chelyabinsk Region	13,161	12,636	525
SIBERIAN FEDERAL DISTRICT	68,672	65,957	2,715
Altai Republic	399	349	50
Republic of Tuva	576	576	0
Republic of Khakassia	2,330	2,256	74
Altai Territory	7,316	7,264	53
Krasnoyarsk Territory	12,353	12,139	214
Irkutsk Region	10,811	10,539	272
Kemerovo Region – Kuzbass	6,539	6,456	84
Novosibirsk Region	16,243	14,778	1,465
Omsk Region	8,163	7,731	431
Tomsk Region	3,942	3,869	72
FAR-EASTERN FEDERAL DISTRICT	56,446	55,046	1,402
Republic of Buryatia	3,799	3,609	190
Republic of Sakha (Yakutia)	8,931	8,819	112
Trans-Baikal Territory	3,922	3,899	22
Kamchatka Territory	4,161	4,040	121
Primorye Territory	12,575	11,994	582
Khabarovsk Territory	6,805	6,706	99
Amur Region	5,326	5,248	78
Magadan Region	2,173	2,169	4
Sakhalin Region	7,145	6,992	154
Jewish Autonomous Region	676	637	39
Chukotka Autonomous Area	933	933	1
OUTSIDE THE RUSSIAN FEDERATION	0	0	0

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

Table 6.3.3

Ruble, Foreign Currency and Precious Metals-Denominated Budget Funds in Accounts of Credit Institutions¹*(millions of rubles)*

1	31.01.2020			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	19,020	146	21,642	105
CENTRAL FEDERAL DISTRICT	18,195	57	17,027	19
Belgorod Region	4	0	1	6
Bryansk Region	5	0	8	0
Vladimir Region	6	0	0	2
Voronezh Region	5	0	5	7
Ivanovo Region	7	0	2	0
Kaluga Region	7	0	6	0
Kostroma Region	6	0	0	0
Kursk Region	3	0	0	0
Lipetsk Region	5	0	0	0
Moscow Region	370	0	307	0
Orel Region	2	0	0	0
Ryazan Region	2	0	0	0
Smolensk Region	4	0	0	0
Tambov Region	9	0	0	0
Tver Region	18	0	0	0
Tula Region	18	0	0	0
Yaroslavl Region	8	0	6	0
Moscow	17,715	56	16,693	4
NORTH-WESTERN FEDERAL DISTRICT	84	4	727	0
Republic of Karelia	5	1	0	0
Republic of Komi	5	3	0	0
Arkhangelsk Region	8	0	4	0
Nenets Autonomous Area	1	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	8	0	4	0
Vologda Region	8	1	13	0
Kaliningrad Region	2	0	0	0
Leningrad Region	13	0	0	0
Murmansk Region	4	0	0	0
Novgorod Region	4	0	0	0
Pskov Region	3	0	0	0
Saint Petersburg	34	0	709	0
SOUTHERN FEDERAL DISTRICT	95	0	20	0
Republic of Adygeya (Adygeya)	2	0	0	0
Republic of Kalmykia	1	0	0	0
Republic of Crimea	4	0	3	0
Krasnodar Territory	25	0	9	0
Astrakhan Region	9	0	0	0
Volgograd Region	25	0	1	0
Rostov Region	29	0	5	0
Sevastopol	2	0	2	0
NORTH CAUCASIAN FEDERAL DISTRICT	123	0	221	0
Republic of Daghestan	26	0	1	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	7	0	0	0
Karachay-Cherkess Republic	3	0	0	0
Republic of North Ossetia – Alania	20	0	0	0

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5
Chechen Republic	56	0	0	0
Stavropol Territory	12	0	220	0
VOLGA FEDERAL DISTRICT	182	0	3,125	0
Republic of Bashkortostan	10	0	24	0
Mari El Republic	6	0	0	0
Republic of Mordovia	1	0	0	0
Republic of Tatarstan (Tatarstan)	23	0	2,955	0
Udmurt Republic	18	0	8	0
Chuvash Republic – Chuvashia	9	0	1	0
Perm Territory	17	0	25	0
Kirov Region	6	0	4	0
Nizhny Novgorod Region	29	0	78	0
Orenburg Region	21	0	10	0
Penza Region	5	0	12	0
Samara Region	23	0	8	0
Saratov Region	10	0	0	0
Ulyanovsk Region	2	0	0	0
URALS FEDERAL DISTRICT	68	68	175	0
Kurgan Region	8	0	0	0
Sverdlovsk Region	32	2	97	0
Tyumen Region	19	65	56	0
Khanty-Mansi Autonomous Area – Yugra	5	0	0	0
Yamal-Nenets Autonomous Area	4	0	48	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	10	65	8	56
Chelyabinsk Region	8	1	22	0
SIBERIAN FEDERAL DISTRICT	117	6	59	0
Altai Republic	7	0	0	0
Republic of Tuva	1	0	0	0
Republic of Khakassia	3	0	0	0
Altai Territory	17	0	2	0
Krasnoyarsk Territory	14	0	0	0
Irkutsk Region	17	1	10	0
Kemerovo Region – Kuzbass	9	3	0	0
Novosibirsk Region	35	0	39	0
Omsk Region	9	1	8	0
Tomsk Region	6	0	0	0
FAR-EASTERN FEDERAL DISTRICT	156	11	288	86
Republic of Buryatia	4	0	0	0
Republic of Sakha (Yakutia)	11	0	49	0
Trans-Baikal Territory	14	0	1	0
Kamchatka Territory	60	0	0	0
Primorye Territory	17	10	19	0
Khabarovsk Territory	10	0	2	0
Amur Region	16	0	10	0
Magadan Region	3	0	0	86
Sakhalin Region	18	0	207	0
Jewish Autonomous Region	3	0	0	0
Chukotka Autonomous Area	1	0	0	0

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.

6.4. Funds Allocations

Table 6.4.1

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

(millions of rubles)

	December 2019											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	6,708,848	208,997	195,002	887,040	445,873	121,839	146,201	273,528	1,150,080	411,982	2,294,561	768,747
CENTRAL FEDERAL DISTRICT	4,367,239	5,982	5,594	311,645	181,636	53,114	71,856	188,398	709,379	270,934	2,180,120	394,174
Belgorod Region	21,976	0	0	7,570	167	3,443	1,676	611	2,517	257	294	5,442
Bryansk Region	17,395	0	0	3,055	18	6,796	115	110	637	410	2,532	3,722
Vladimir Region	14,466	104	0	7,055	986	474	321	223	1,590	436	88	3,189
Voronezh Region	44,127	0	0	10,899	140	8,165	1,783	348	12,968	2,017	278	7,529
Ivanovo Region	6,940	0	0	1,630	264	42	62	44	573	1,200	18	3,107
Kaluga Region	14,254	0	0	3,901	30	1,736	1,581	20	2,668	724	74	3,520
Kostroma Region	4,738	0	0	2,275	0	89	19	68	1,258	28	133	868
Kursk Region	12,647	0	0	2,015	147	6,759	210	348	1,729	136	96	1,207
Lipetsk Region	19,838	0	0	5,199	28	8,396	758	157	3,021	174	31	2,073
Moscow Region	567,443	131	0	45,756	87,301	2,042	5,449	4,201	165,737	25,494	127,725	103,609
Orel Region	5,018	3	0	1,276	52	1,400	290	23	968	343	104	559
Ryazan Region	9,889	5	0	2,646	18	960	816	147	2,306	191	44	2,755
Smolensk Region	7,328	1	0	1,079	242	22	76	152	1,433	64	208	4,050
Tambov Region	35,216	0	0	2,772	151	6,912	542	87	2,372	20,266	14	2,101
Tver Region	18,758	1	0	11,042	21	348	1,169	50	3,954	109	36	2,027
Tula Region	111,571	138	0	91,843	8,345	2,402	910	150	3,283	357	297	3,845
Yaroslavl Region	34,567	0	0	15,961	2,306	271	952	273	4,475	559	3,579	6,191
Moscow	3,421,068	5,599	5,594	95,671	81,419	2,858	55,127	181,387	497,890	218,168	2,044,569	238,380

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	688,818	242	81	196,814	45,338	3,774	15,361	58,538	153,098	42,366	58,243	115,042
Republic of Karelia	13,483	137	0	945	240	22	327	30	1,109	2,745	159	7,769
Republic of Komi	3,828	0	0	660	0	109	182	232	382	330	110	1,824
Arkhangelsk Region	14,245	0	0	1,817	1,191	131	188	209	1,886	263	6,936	1,623
Nenets Autonomous Area	570	0	0	0	550	0	0	2	7	0	3	8
Arkhangelsk Region, excluding Nenets Autonomous Area	13,675	0	0	1,817	641	131	188	208	1,879	263	6,933	1,615
Vologda Region	9,773	0	0	3,145	142	331	271	125	1,218	124	139	4,276
Kaliningrad Region	21,537	88	78	7,494	645	1,551	279	241	2,858	432	3,844	4,103
Leningrad Region	24,676	5	1	12,692	1,135	1,088	799	512	3,378	741	368	3,960
Murmansk Region	13,056	1	0	55	1,166	1	4	123	1,130	1,043	8,508	1,026
Novgorod Region	5,081	0	0	1,079	330	323	15	20	2,151	90	58	1,016
Pskov Region	2,273	1	1	1,034	0	184	54	59	174	121	34	613
Saint Petersburg	580,865	8	0	167,894	40,489	34	13,242	56,988	138,812	36,477	38,088	88,832
SOUTHERN FEDERAL DISTRICT	269,543	419	208	72,349	8,332	15,991	7,364	5,030	88,656	17,261	2,952	51,188
Republic of Adygeya (Adygeya)	1,449	0	0	565	0	373	40	25	181	21	4	240
Republic of Kalmykia	829	0	0	9	574	36	85	13	49	0	19	45
Republic of Crimea	6,949	0	0	742	159	718	170	376	1,757	444	189	2,393
Krasnodar Territory	154,358	42	18	33,614	6,194	7,428	4,769	3,355	50,238	13,446	1,933	33,338
Astrakhan Region	3,150	0	0	64	0	645	605	79	808	98	462	388
Volgograd Region	14,431	0	0	5,087	248	1,593	403	153	3,081	514	94	3,256
Rostov Region	86,960	377	189	32,153	952	5,171	1,232	1,005	32,361	2,584	242	10,884
Sevastopol	1,418	0	0	114	205	28	60	25	181	154	8	644
NORTH CAUCASIAN FEDERAL DISTRICT	53,076	34	21	4,291	23,562	11,559	994	199	5,077	730	383	6,247
Republic of Dagestan	325	0	0	9	0	6	65	9	168	17	15	35
Republic of Ingushetia	52	0	0	50	0	0	1	1	0	0	0	0
Kabardino-Balkar Republic	1,444	0	0	429	0	215	24	17	275	209	145	131
Karachay-Cherkess Republic	1,526	0	0	303	27	141	114	4	632	111	63	130
Republic of North Ossetia – Alania	599	13	0	126	0	89	55	5	149	9	69	84
Chechen Republic	593	0	0	1	0	52	257	1	109	21	1	151
Stavropol Territory	48,537	21	21	3,373	23,534	11,057	477	163	3,743	363	90	5,716

Table 6.4.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	438,498	26,335	26,040	152,243	28,750	18,342	17,520	9,163	67,731	35,396	7,059	75,959
Republic of Bashkortostan	60,683	328	228	38,211	732	1,709	1,993	1,022	5,598	1,917	495	8,677
Mari El Republic	3,984	0	0	454	38	841	182	280	979	121	35	1,055
Republic of Mordovia	6,692	0	0	3,992	13	601	248	174	486	128	18	1,031
Republic of Tatarstan (Tatarstan)	109,079	24,088	24,087	38,961	4,788	2,167	2,644	1,206	12,108	6,680	1,687	14,749
Udmurt Republic	12,193	270	270	4,129	76	316	313	49	1,731	1,397	598	3,314
Chuvash Republic – Chuvashia	8,169	0	0	3,035	64	492	414	137	1,940	475	193	1,420
Perm Territory	33,046	155	151	11,515	1,147	738	2,439	2,701	3,843	3,674	1,810	5,024
Kirov Region	8,502	0	0	1,947	33	975	317	102	1,933	529	79	2,587
Nizhny Novgorod Region	67,672	102	0	14,915	1,188	966	2,617	1,200	19,160	8,071	943	18,510
Orenburg Region	31,858	241	202	3,123	15,287	981	1,427	1,121	4,609	518	195	4,356
Penza Region	14,186	0	0	3,714	178	4,059	459	225	2,114	1,557	85	1,796
Samara Region	49,364	432	381	23,449	1,669	2,008	3,288	459	7,287	2,715	366	7,691
Saratov Region	16,911	720	720	1,960	3,378	1,806	426	383	3,707	324	177	4,031
Ulyanovsk Region	16,160	0	0	2,839	158	681	754	104	2,237	7,290	377	1,719
URALS FEDERAL DISTRICT	391,409	128,880	128,477	91,161	12,444	4,877	12,818	4,520	32,722	21,975	38,704	43,308
Kurgan Region	6,239	6	0	2,875	1,120	525	726	44	236	81	22	604
Sverdlovsk Region	112,600	28	9	43,967	6,565	1,769	2,203	2,125	17,745	15,169	2,652	20,378
Tyumen Region	198,471	128,469	128,468	1,983	2,221	1,528	8,605	1,850	6,162	5,242	33,479	8,934
Khanty-Mansi Autonomous Area – Yugra	36,210	22,295	22,293	156	401	74	2,409	1,258	3,845	1,730	197	3,846
Yamal-Nenets Autonomous Area	144,815	106,083	106,083	97	718	3	3,301	439	651	94	32,477	951
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	17,447	92	92	1,730	1,103	1,451	2,895	152	1,665	3,418	805	4,137
Chelyabinsk Region	74,098	376	0	42,336	2,538	1,055	1,285	501	8,579	1,484	2,551	13,392
SIBERIAN FEDERAL DISTRICT	364,075	18,747	16,730	49,339	135,701	9,706	8,657	4,421	57,230	17,259	2,647	60,367
Altai Republic	4,112	0	0	193	11	25	31	10	629	2,295	14	904
Republic of Tuva	378	62	62	7	0	21	0	15	84	2	77	110
Republic of Khakassia	1,766	565	565	74	53	39	176	30	291	43	65	429
Altai Territory	22,046	1,046	0	4,744	363	2,418	853	561	7,118	251	146	4,546
Krasnoyarsk Territory	145,519	310	300	7,816	110,899	1,248	1,200	653	6,899	5,921	612	9,961
Irkutsk Region	41,483	2,251	1,449	1,161	19,964	407	1,965	735	7,093	570	500	6,837
Kemerovo Region – Kuzbass	57,285	14,279	14,277	22,623	828	455	1,931	540	8,029	259	609	7,731

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	42,579	154	0	8,103	2,415	1,972	1,602	792	9,308	6,887	367	10,978
Omsk Region	16,849	0	0	3,835	217	1,692	561	559	4,203	590	118	5,074
Tomsk Region	32,059	82	78	783	951	1,428	337	526	13,576	441	139	13,797
FAR-EASTERN FEDERAL DISTRICT	136,190	28,357	17,851	9,198	10,109	4,476	11,631	3,257	36,187	6,061	4,453	22,461
Republic of Buryatia	7,384	0	0	1,967	0	226	154	13	1,732	2,110	39	1,143
Republic of Sakha (Yakutia)	31,347	18,485	17,631	261	1,376	9	751	1,275	2,494	146	1,101	5,449
Trans-Baikal Territory	7,626	2,624	0	100	19	11	25	11	688	2,500	54	1,593
Kamchatka Territory	4,698	0	0	428	367	132	581	84	1,193	204	1,097	610
Primorye Territory	30,570	58	0	3,185	139	1,095	491	1,377	15,501	616	1,419	6,689
Khabarovsk Territory	26,260	438	0	2,013	4,631	297	6,972	120	6,932	334	439	4,084
Amur Region	11,742	875	0	1,096	2,614	2,636	2,090	80	1,209	16	119	1,006
Magadan Region	6,960	4,976	0	19	141	0	8	66	1,563	10	80	97
Sakhalin Region	5,446	329	220	126	822	68	551	116	1,567	125	99	1,643
Jewish Autonomous Region	370	122	0	3	0	0	7	7	84	0	1	147
Chukotka Autonomous Area	3,789	451	0	0	0	1	0	106	3,226	0	5	1

Table 6.4.2

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)

	December 2019											
	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	873,902	10,937	1,539	313,417	835	447	17	14,369	23,314	24,738	483,864	1,964
CENTRAL FEDERAL DISTRICT	786,002	2,417	1,238	252,591	835	244	17	13,708	14,364	21,727	478,229	1,872
Belgorod Region	3,850	702	0	2,480	0	0	0	0	667	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	1,139	0	0	1,139	0	0	0	0	0	0	0	0
Voronezh Region	2,836	0	0	1,773	0	169	0	0	894	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	108	0	0	0	0	0	0	0	108	0	0	0
Kostroma Region	72	0	0	72	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	929	0	0	929	0	0	0	0	0	0	0	0
Moscow Region	7,590	0	0	592	0	0	0	1,163	67	3,027	2,559	182
Orel Region	102	0	0	0	0	0	0	0	102	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	32	0	0	0	0	0	0	24	0	0	0	8
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	249	0	0	249	0	0	0	0	0	0	0	0
Tula Region	774	0	0	762	0	0	0	0	0	0	0	12
Yaroslavl Region	20	0	0	0	0	0	0	0	20	0	0	0
Moscow	768,300	1,715	1,238	244,593	835	74	17	12,520	12,507	18,700	475,670	1,670

Table 6.4.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	13,875	0	0	8,764	0	0	0	0	4,895	56	88	72
Republic of Karelia	5	0	0	5	0	0	0	0	0	0	0	0
Republic of Komi	16	0	0	0	0	0	0	0	0	0	0	16
Arkhangelsk Region	1,334	0	0	1,334	0	0	0	0	0	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,334	0	0	1,334	0	0	0	0	0	0	0	0
Vologda Region	990	0	0	961	0	0	0	0	29	0	0	0
Kaliningrad Region	4,075	0	0	4,044	0	0	0	0	0	0	0	31
Leningrad Region	208	0	0	173	0	0	0	0	10	0	0	26
Murmansk Region	123	0	0	35	0	0	0	0	0	0	88	0
Novgorod Region	529	0	0	529	0	0	0	0	0	0	0	0
Pskov Region	1,237	0	0	1,237	0	0	0	0	0	0	0	0
Saint Petersburg	5,357	0	0	445	0	0	0	0	4,856	56	0	0
SOUTHERN FEDERAL DISTRICT	13,973	10	0	10,678	0	0	0	433	2,583	267	0	1
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	7,727	0	0	6,508	0	0	0	433	518	267	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0	0	0
Volgograd Region	323	0	0	322	0	0	0	0	0	0	0	1
Rostov Region	5,923	10	0	3,848	0	0	0	0	2,065	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	137	0	0	14	0	0	0	0	123	0	0	0
Republic of Dagestan	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	137	0	0	14	0	0	0	0	123	0	0	0

Table 6.4.2 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	8,477	0	0	8,362	0	63	0	0	43	0	0	9
Republic of Bashkortostan	3,998	0	0	3,998	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	82	0	0	82	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	241	0	0	241	0	0	0	0	0	0	0	0
Perm Territory	1,091	0	0	1,091	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	1,449	0	0	1,444	0	0	0	0	0	0	0	5
Orenburg Region	35	0	0	35	0	0	0	0	0	0	0	0
Penza Region	63	0	0	0	0	63	0	0	0	0	0	0
Samara Region	23	0	0	0	0	0	0	0	19	0	0	4
Saratov Region	1,494	0	0	1,470	0	0	0	0	24	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	23,210	4,384	0	13,333	0	0	0	0	0	1,152	4,332	9
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	13,737	415	0	13,322	0	0	0	0	0	0	0	0
Tyumen Region	4,341	0	0	0	0	0	0	0	0	0	4,332	9
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	4,332	0	0	0	0	0	0	0	0	0	4,332	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	9	0	0	0	0	0	0	0	0	0	0	9
Chelyabinsk Region	5,132	3,968	0	12	0	0	0	0	0	1,152	0	0
SIBERIAN FEDERAL DISTRICT	21,181	1,422	0	19,082	0	0	0	0	677	0	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	17	17	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	12,603	229	0	12,304	0	0	0	0	70	0	0	0
Irkutsk Region	7,606	1,176	0	6,430	0	0	0	0	0	0	0	0
Kemerovo Region – Kuzbass	607	0	0	0	0	0	0	0	607	0	0	0

Table 6.4.3

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

(millions of rubles)

	31.12.2019											
	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	27,584,969	1,010,629	851,933	6,184,294	1,284,964	1,995,510	1,218,326	1,832,529	3,549,249	4,331,089	5,878,774	299,605
CENTRAL FEDERAL DISTRICT	15,418,627	125,775	81,188	2,357,605	453,065	915,630	650,008	1,097,564	1,810,800	2,907,655	4,951,429	149,095
Belgorod Region	236,812	27,300	0	92,943	219	82,843	2,509	2,763	18,807	5,982	2,270	1,175
Bryansk Region	173,660	6	0	19,362	192	134,904	375	774	5,131	7,879	3,056	1,980
Vladimir Region	96,934	1,084	0	59,243	2,126	9,673	1,701	1,221	8,694	7,690	4,400	1,102
Voronezh Region	335,541	877	0	73,775	3,751	125,010	7,010	3,605	48,918	53,933	13,283	5,379
Ivanovo Region	29,720	0	0	10,128	365	2,334	1,736	437	4,893	7,437	1,037	1,352
Kaluga Region	165,700	560	0	67,495	557	44,054	11,544	731	20,873	15,365	2,579	1,943
Kostroma Region	23,713	16	0	11,220	5	1,965	512	678	5,975	1,122	1,892	329
Kursk Region	185,089	8,333	0	16,724	532	142,014	2,112	643	8,771	3,618	1,383	959
Lipetsk Region	154,788	5	0	36,218	523	89,856	3,332	894	11,825	10,174	841	1,121
Moscow Region	1,807,084	1,598	180	305,367	131,627	43,137	93,892	52,758	377,639	309,462	462,479	29,126
Orel Region	67,038	5	0	18,083	195	37,982	1,502	608	5,078	2,666	600	319
Ryazan Region	104,362	85	9	41,770	523	27,847	5,509	1,191	16,072	8,780	1,336	1,249
Smolensk Region	42,752	2	0	16,693	1,425	7,765	1,188	2,054	6,383	2,583	2,997	1,664
Tambov Region	131,712	0	0	24,596	1,152	55,072	2,145	860	8,924	37,975	279	708
Tver Region	79,927	18	0	27,053	41	26,963	5,649	1,381	15,745	1,540	625	913
Tula Region	385,425	2,327	0	288,101	35,850	30,091	3,466	4,065	12,622	5,365	1,885	1,653
Yaroslavl Region	210,585	53	0	110,239	16,507	14,987	4,363	4,727	18,968	14,784	24,691	1,267
Moscow	11,187,785	83,507	80,999	1,138,595	257,475	39,135	501,464	1,018,175	1,215,483	2,411,300	4,425,795	96,855

Table 6.4.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	2,707,785	31,883	23,799	816,137	99,168	100,934	127,064	272,501	454,718	512,455	244,966	47,960
Republic of Karelia	37,968	641	0	18,467	1,776	2,445	629	722	4,011	4,051	3,305	1,920
Republic of Komi	36,147	10,598	10,596	8,033	4	2,418	5,204	1,084	4,246	3,445	475	640
Arkhangelsk Region	66,998	12,392	11,990	28,886	1,776	2,098	459	1,520	8,131	2,133	8,987	616
Nenets Autonomous Area	12,832	11,990	11,990	1	600	0	27	29	131	17	24	13
Arkhangelsk Region, excluding Nenets Autonomous Area	54,166	402	0	28,886	1,176	2,098	432	1,491	8,001	2,116	8,963	603
Vologda Region	50,621	3	0	21,564	1,970	6,982	1,142	1,182	8,698	4,313	3,406	1,362
Kaliningrad Region	161,152	3,687	672	50,150	1,366	33,376	2,674	7,997	17,606	14,653	27,835	1,808
Leningrad Region	212,544	81	23	97,285	8,922	29,533	15,297	7,886	30,132	19,974	1,618	1,816
Murmansk Region	47,004	3,740	0	826	6,827	1,858	214	4,839	5,353	7,605	15,262	480
Novgorod Region	33,665	5	1	11,347	1,093	7,792	351	338	9,910	1,784	720	326
Pskov Region	24,135	338	294	4,866	178	13,315	1,701	461	1,312	1,146	578	238
Saint Petersburg	2,037,553	398	221	574,712	75,256	1,116	99,393	246,472	365,318	453,351	182,782	38,754
SOUTHERN FEDERAL DISTRICT	1,605,631	12,278	7,196	461,623	82,875	255,908	60,289	92,025	328,629	168,072	125,465	18,469
Republic of Adygeya (Adygeya)	19,557	39	0	7,788	33	5,804	555	218	2,129	2,324	420	248
Republic of Kalmykia	10,008	0	0	531	4,272	4,074	337	89	485	72	111	37
Republic of Crimea	65,430	3	0	4,932	13,759	7,553	2,625	17,525	12,898	2,485	2,359	1,291
Krasnodar Territory	872,291	4,884	3,742	222,482	38,716	114,657	34,369	32,810	192,362	107,917	113,228	10,866
Astrakhan Region	36,011	2,843	0	6,767	2,216	6,181	4,742	1,100	5,029	5,605	1,356	172
Volgograd Region	129,360	513	2	47,790	187	32,768	5,865	4,466	24,258	8,713	3,275	1,524
Rostov Region	466,875	3,996	3,452	169,721	23,639	84,169	10,940	35,605	90,591	39,797	4,454	3,963
Sevastopol	6,099	0	0	1,614	52	700	856	212	877	1,157	262	368
NORTH CAUCASIAN FEDERAL DISTRICT	351,511	1,546	173	81,562	39,858	126,778	17,380	4,901	51,020	19,943	5,840	2,684
Republic of Dagestan	28,819	165	97	14,870	3	3,756	4,590	218	4,265	441	469	43
Republic of Ingushetia	2,232	25	0	795	0	779	331	13	274	12	3	0
Kabardino-Balkar Republic	27,314	57	32	9,757	34	8,972	806	632	5,392	1,114	462	89
Karachay-Cherkess Republic	32,095	296	0	9,224	113	5,287	4,581	478	3,967	7,733	318	99
Republic of North Ossetia – Alania	9,413	832	0	1,514	0	2,923	742	68	2,089	922	279	45
Chechen Republic	23,249	89	0	1,930	1	13,545	3,823	145	2,877	769	42	27
Stavropol Territory	228,388	82	45	43,473	39,707	91,516	2,506	3,348	32,157	8,952	4,267	2,380

Table 6.4.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	2,510,730	62,336	36,357	1,035,281	91,816	342,907	125,956	150,585	309,059	264,529	95,214	33,047
Republic of Bashkortostan	323,670	12,338	1,460	151,776	2,782	40,301	16,372	33,563	33,663	23,410	5,991	3,474
Mari El Republic	57,842	0	0	7,991	188	40,332	1,105	985	5,764	766	367	343
Republic of Mordovia	88,007	120	0	41,422	237	28,813	1,677	1,184	5,577	4,640	3,868	469
Republic of Tatarstan (Tatarstan)	414,215	13,491	13,480	166,519	14,998	36,862	27,696	14,919	54,140	57,575	21,438	6,577
Udmurt Republic	85,536	246	218	41,344	512	10,609	5,483	6,804	8,376	7,336	3,556	1,272
Chuvash Republic – Chuvashia	51,633	1	0	18,779	826	9,224	5,705	736	8,235	5,635	1,946	547
Perm Territory	306,550	3,242	3,177	168,340	2,307	8,778	9,550	46,695	23,117	24,802	16,359	3,358
Kirov Region	55,094	35	0	18,764	1,206	15,784	2,815	1,354	7,627	4,823	1,407	1,279
Nizhny Novgorod Region	361,554	48	0	129,717	30,731	24,814	8,960	12,807	77,396	63,377	6,771	6,932
Orenburg Region	158,132	28,130	13,736	44,342	24,264	19,221	14,920	3,519	11,708	7,083	2,358	2,589
Penza Region	124,613	16	0	26,567	2,339	64,959	5,791	1,391	9,846	11,591	1,377	737
Samara Region	298,558	555	317	153,473	3,605	17,511	20,638	18,484	28,973	32,643	19,712	2,964
Saratov Region	100,012	4,036	3,967	22,621	7,145	20,160	3,335	6,845	20,399	8,036	5,560	1,875
Ulyanovsk Region	85,313	79	0	43,626	676	5,540	1,909	1,300	14,238	12,812	4,505	629
URALS FEDERAL DISTRICT	2,212,837	349,367	330,658	794,176	68,824	71,175	89,553	87,574	169,965	214,597	350,612	16,995
Kurgan Region	38,108	9	0	19,144	3,141	6,742	3,870	307	2,520	1,335	655	386
Sverdlovsk Region	784,593	2,006	59	503,480	16,273	14,813	15,444	19,794	79,276	106,110	18,517	8,879
Tyumen Region	1,004,755	330,996	330,599	84,823	30,624	21,877	48,857	65,237	50,188	58,626	310,387	3,141
Khanty-Mansi Autonomous Area – Yugra	252,909	105,184	104,926	1,942	11,102	455	16,169	59,060	27,468	19,841	10,570	1,119
Yamal-Nenets Autonomous Area	551,751	225,385	225,246	1,371	5,199	39	18,001	4,607	5,873	1,427	289,342	507
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	200,095	427	427	81,510	14,323	21,383	14,687	1,570	16,847	37,359	10,474	1,515
Chelyabinsk Region	385,382	16,357	0	186,729	18,785	27,742	21,382	2,236	37,981	48,526	21,054	4,589
SIBERIAN FEDERAL DISTRICT	1,857,796	273,029	255,036	464,029	362,843	113,569	81,190	64,118	255,446	168,792	53,391	21,388
Altai Republic	17,960	610	0	2,135	447	302	596	734	3,889	8,204	315	729
Republic of Tuva	3,881	531	35	108	0	95	817	169	1,102	153	851	54
Republic of Khakassia	10,185	2,423	2,415	933	36	983	1,183	541	2,348	817	732	188
Altai Territory	109,085	4,478	0	33,593	2,148	31,445	3,389	3,217	20,695	6,609	1,453	2,059
Krasnoyarsk Territory	529,721	15,957	7,784	191,408	192,155	16,389	16,529	9,709	29,496	45,066	9,683	3,329
Irkutsk Region	259,599	6,256	2,436	10,397	157,898	5,489	12,254	4,260	29,057	19,840	11,075	3,074
Kemerovo Region – Kuzbass	466,807	231,551	231,389	106,346	1,916	4,598	13,061	12,942	57,432	28,217	9,099	1,644

Table 6.4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	240,046	1,917	1,690	54,301	5,374	24,470	16,889	28,092	55,691	40,415	7,314	5,583
Omsk Region	109,272	11	0	49,166	1,551	13,490	13,891	2,057	16,603	9,395	1,342	1,767
Tomsk Region	111,239	9,295	9,287	15,641	1,319	16,308	2,580	2,397	39,135	10,075	11,527	2,960
FAR-EASTERN FEDERAL DISTRICT	920,053	154,415	117,527	173,880	86,515	68,610	66,886	63,261	169,613	75,047	51,857	9,968
Republic of Buryatia	39,649	26	0	14,665	5	1,551	2,402	276	13,908	5,243	1,036	538
Republic of Sakha (Yakutia)	181,735	109,769	104,034	5,508	19,045	575	9,418	12,776	18,733	1,280	2,326	2,305
Trans-Baikal Territory	37,901	5,411	0	1,051	2,409	1,242	747	331	6,514	18,774	685	738
Kamchatka Territory	39,438	2,620	0	6,067	4,225	1,097	1,438	1,213	7,462	4,030	10,990	295
Primorye Territory	250,250	339	0	74,729	3,856	29,694	6,490	26,885	56,535	24,449	25,247	2,026
Khabarovsk Territory	225,846	1,305	0	60,559	33,279	19,508	33,785	17,590	38,807	12,761	5,850	2,403
Amur Region	64,274	4,003	700	8,453	20,313	14,205	7,644	487	7,096	984	674	414
Magadan Region	26,687	16,764	0	169	949	18	638	962	4,271	101	2,767	48
Sakhalin Region	42,411	12,904	12,793	2,335	1,788	411	4,221	2,474	7,763	7,230	2,196	1,089
Jewish Autonomous Region	2,136	789	0	203	45	235	26	35	440	185	68	109
Chukotka Autonomous Area	9,726	483	0	142	601	74	78	232	8,084	10	18	3

Table 6.4.4

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)

	31.12.2019											
	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	5,470,051	632,087	405,376	2,060,135	383	13,971	107,697	374,747	513,228	945,331	821,393	1,077
CENTRAL FEDERAL DISTRICT	2,557,083	97,465	77,249	633,059	158	5,207	96,518	201,146	209,548	716,888	596,027	1,067
Belgorod Region	21,394	7,832	0	9,835	0	11	0	36	3,680	0	0	0
Bryansk Region	852	0	0	0	0	0	0	5	0	848	0	0
Vladimir Region	5,831	0	0	5,806	0	0	0	0	11	0	14	0
Voronezh Region	92,434	0	0	87,816	0	1,249	86	0	3,096	0	188	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	875	0	0	495	0	0	0	84	222	74	0	0
Kostroma Region	3,631	0	0	1,478	0	0	0	0	0	2,152	0	0
Kursk Region	4,026	1,576	0	1,617	0	827	0	6	0	0	0	0
Lipetsk Region	2,237	0	0	2,065	0	161	0	0	11	0	0	0
Moscow Region	372,801	4,602	4,602	11,002	0	1,923	27	63,377	7,609	105,376	178,803	83
Orel Region	3,413	0	0	2,819	0	0	0	0	594	0	0	0
Ryazan Region	2,601	0	0	0	0	170	0	0	0	2,432	0	0
Smolensk Region	323	0	0	2	0	0	0	321	0	0	0	0
Tambov Region	2,515	0	0	173	0	0	0	0	0	2,341	0	0
Tver Region	8,153	0	0	8,153	0	0	0	0	0	0	0	0
Tula Region	13,032	0	0	13,032	0	0	0	0	0	0	0	0
Yaroslavl Region	1,555	0	0	21	0	0	0	0	55	382	1,097	0
Moscow	2,021,411	83,455	72,647	488,744	158	866	96,406	137,318	194,270	603,283	415,925	984

Table 6.4.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	495,620	7,086	7,086	272,178	204	419	0	39,963	13,515	87,356	74,888	10
Republic of Karelia	14,544	0	0	13,123	0	0	0	0	0	0	1,421	0
Republic of Komi	6,842	6,531	6,531	0	0	0	0	0	311	0	0	0
Arkhangelsk Region	46,510	0	0	37,749	0	0	0	150	0	0	8,610	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	46,510	0	0	37,749	0	0	0	150	0	0	8,610	0
Vologda Region	43,185	0	0	42,721	0	303	0	0	129	0	32	0
Kaliningrad Region	33,542	555	555	25,132	0	87	0	4,967	161	2,630	0	10
Leningrad Region	58,763	0	0	47,444	0	0	0	3,747	82	7,491	0	0
Murmansk Region	62,798	0	0	658	0	0	0	13,638	140	427	47,935	0
Novgorod Region	19,044	0	0	19,044	0	0	0	0	0	0	0	0
Pskov Region	3,282	0	0	3,282	0	0	0	0	0	0	0	0
Saint Petersburg	207,109	0	0	83,025	204	29	0	17,460	12,694	76,808	16,889	0
SOUTHERN FEDERAL DISTRICT	243,756	4,767	4,705	101,499	0	75	33	86,106	14,503	28,178	8,596	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	16	0	0	0	0	0	0	16	0	0	0	0
Krasnodar Territory	200,032	0	0	77,452	0	73	33	82,603	5,876	25,399	8,596	0
Astrakhan Region	3,582	0	0	0	0	0	0	0	908	2,674	0	0
Volgograd Region	743	0	0	315	0	1	0	0	426	0	0	0
Rostov Region	39,384	4,767	4,705	23,731	0	0	0	3,488	7,293	105	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	10,202	0	0	6,828	0	0	3,161	0	148	0	64	0
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,835	0	0	3,835	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	23	0	0	0	0	0	0	0	0	0	23	0
Chechen Republic	3,161	0	0	0	0	0	3,161	0	0	0	0	0
Stavropol Territory	3,183	0	0	2,994	0	0	0	0	148	0	41	0

Table 6.4.4 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	692,669	220,245	220,245	394,151	21	256	0	21,025	8,313	48,065	593	0
Republic of Bashkortostan	47,700	0	0	45,237	0	11	0	248	0	2,008	197	0
Mari El Republic	1,163	0	0	981	0	181	0	0	0	0	0	0
Republic of Mordovia	292	0	0	292	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	188,853	0	0	173,898	0	0	0	0	7,429	7,137	390	0
Udmurt Republic	216,083	216,083	216,083	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	3,375	0	0	477	0	0	0	0	0	2,898	0	0
Perm Territory	77,554	0	0	77,330	0	0	0	0	0	224	0	0
Kirov Region	6,192	0	0	4,336	0	0	0	0	0	1,856	0	0
Nizhny Novgorod Region	66,503	0	0	24,029	0	0	0	9,843	0	32,625	7	0
Orenburg Region	56,684	1,362	1,362	55,301	21	0	0	0	0	0	0	0
Penza Region	703	0	0	30	0	63	0	0	609	0	0	0
Samara Region	8,148	0	0	7,099	0	0	0	0	62	988	0	0
Saratov Region	5,989	2,800	2,800	2,975	0	0	0	0	214	0	0	0
Ulyanovsk Region	13,430	0	0	2,167	0	0	0	10,934	0	329	0	0
URALS FEDERAL DISTRICT	779,899	60,351	45,306	403,762	0	0	7,946	0	258,636	27,301	21,902	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	267,721	1,146	0	263,454	0	0	0	0	71	775	2,273	0
Tyumen Region	360,581	45,306	45,306	37,205	0	0	0	0	258,441	0	19,629	0
Khanty-Mansi Autonomous Area – Yugra	33,030	32,964	32,964	0	0	0	0	0	66	0	0	0
Yamal-Nenets Autonomous Area	272,969	0	0	0	0	0	0	0	253,340	0	19,629	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	54,582	12,342	12,342	37,205	0	0	0	0	5,035	0	0	0
Chelyabinsk Region	151,598	13,899	0	103,103	0	0	7,946	0	124	26,526	0	0
SIBERIAN FEDERAL DISTRICT	277,594	62,701	39,870	207,571	0	370	38	0	5,791	2	1,121	0
Altai Republic	11	0	0	0	0	0	0	0	0	0	11	0
Republic of Tuva	2,434	2,434	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	3,550	1,515	0	2,036	0	0	0	0	0	0	0	0
Altai Territory	2,149	0	0	2,143	0	0	0	0	4	2	0	0
Krasnoyarsk Territory	187,878	8,841	0	178,467	0	0	0	0	571	0	0	0
Irkutsk Region	17,862	10,042	0	7,449	0	370	0	0	0	0	0	0
Kemerovo Region– Kuzbass	44,660	23,487	23,487	15,972	0	0	0	0	5,200	0	0	0

Table 6.4.5

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

(millions of rubles)

	31.12.2019											
	total	of which										
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	2,084,766	36,393	29,406	452,691	20,595	176,261	270,089	53,056	416,670	379,320	265,350	14,340
CENTRAL FEDERAL DISTRICT	1,123,938	8,172	7,121	199,849	6,285	31,261	148,211	26,414	214,377	280,361	203,870	5,137
Belgorod Region	9,704	0	0	6,601	0	1,427	38	157	783	106	565	28
Bryansk Region	4,891	0	0	3,085	0	719	75	37	643	170	47	118
Vladimir Region	13,976	70	0	7,489	11	3,401	130	91	888	1,040	829	26
Voronezh Region	20,540	0	0	6,186	0	851	398	220	8,748	3,906	43	187
Ivanovo Region	4,975	0	0	731	0	337	1,354	52	1,526	426	530	19
Kaluga Region	32,627	265	0	24,540	9	718	1,639	115	741	3,362	1,191	46
Kostroma Region	2,344	0	0	380	3	91	331	46	1,383	67	40	2
Kursk Region	5,248	0	0	897	0	1,775	363	23	1,397	731	56	6
Lipetsk Region	4,223	3	0	1,063	5	372	377	102	1,027	729	425	119
Moscow Region	152,754	147	0	21,181	1,458	6,498	32,712	9,029	20,786	30,988	29,151	803
Orel Region	2,452	1	0	235	0	56	106	189	1,398	260	142	65
Ryazan Region	5,981	3	0	1,302	0	1,875	367	203	1,617	406	99	109
Smolensk Region	11,877	0	0	7,715	0	1,570	444	197	1,346	467	89	49
Tambov Region	4,427	0	0	457	0	515	73	203	414	2,726	11	28
Tver Region	4,266	0	0	1,793	4	128	52	842	1,102	212	70	62
Tula Region	6,052	0	0	1,788	1	2,631	237	61	1,209	35	26	63
Yaroslavl Region	14,658	53	0	909	1,696	6,734	2,459	30	1,027	1,299	310	142
Moscow	822,942	7,632	7,121	113,495	3,096	1,565	107,055	14,816	168,342	233,431	170,246	3,265

Table 6.4.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	188,177	12,169	12,074	25,712	1,192	18,127	23,266	3,236	63,743	23,981	15,258	1,493
Republic of Karelia	2,959	48	0	344	17	1,701	19	45	668	23	55	38
Republic of Komi	2,823	13	13	500	0	29	181	51	913	1,082	8	46
Arkhangelsk Region	12,942	11,990	11,990	283	1	239	46	36	181	80	20	66
Nenets Autonomous Area	12,016	11,990	11,990	0	0	0	18	0	7	0	1	0
Arkhangelsk Region, excluding Nenets Autonomous Area	926	0	0	283	1	239	28	36	174	80	20	65
Vologda Region	6,472	0	0	538	0	2,098	224	199	2,699	536	84	95
Kaliningrad Region	12,758	0	0	5,042	0	2,636	1,241	87	2,624	109	1,010	9
Leningrad Region	25,583	0	0	7,849	0	8,105	2,749	300	4,140	2,339	22	79
Murmansk Region	4,220	0	0	224	0	1,691	79	1,387	608	46	114	71
Novgorod Region	4,955	0	0	2,101	0	1,269	120	31	312	1,036	73	13
Pskov Region	1,423	61	61	110	51	359	392	25	203	138	73	12
Saint Petersburg	114,043	57	10	8,721	1,122	0	18,216	1,075	51,395	18,593	13,798	1,066
SOUTHERN FEDERAL DISTRICT	176,782	6,573	3,696	38,809	9,557	40,938	13,708	14,513	30,797	14,690	5,473	1,722
Republic of Adygeya (Adygeya)	3,566	0	0	2,096	0	340	292	8	349	336	19	127
Republic of Kalmykia	3,729	0	0	10	0	3,415	101	28	144	9	22	1
Republic of Crimea	2,686	0	0	793	0	331	685	58	301	440	12	66
Krasnodar Territory	58,212	3,728	3,694	16,498	7,340	4,128	5,082	805	10,646	5,246	3,809	929
Astrakhan Region	14,150	2,843	0	5,373	2,215	737	521	60	1,091	1,241	65	3
Volgograd Region	13,155	2	2	1,559	2	1,057	4,299	344	2,811	1,689	1,190	203
Rostov Region	80,767	0	0	12,470	0	30,930	2,407	13,205	15,413	5,622	357	363
Sevastopol	517	0	0	10	0	1	320	5	43	108	0	30
NORTH CAUCASIAN FEDERAL DISTRICT	81,943	1,186	132	30,670	30	16,462	9,815	500	13,164	7,309	2,682	125
Republic of Dagestan	23,497	155	94	13,670	0	3,486	4,104	16	1,870	88	105	3
Republic of Ingushetia	1,446	25	0	51	0	779	318	6	256	10	2	0
Kabardino-Balkar Republic	14,910	57	32	4,771	30	5,909	441	314	2,952	263	163	10
Karachay-Cherkess Republic	15,301	46	0	3,676	0	1,999	1,910	35	1,030	6,544	59	1
Republic of North Ossetia – Alania	3,073	808	0	350	0	577	580	5	653	63	31	7
Chechen Republic	6,887	89	0	6	0	3,586	1,586	2	1,489	96	33	0
Stavropol Territory	16,829	6	6	8,146	0	126	876	123	4,914	244	2,290	105

Table 6.4.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	202,438	412	333	56,478	1,758	30,548	25,960	3,267	37,827	22,099	21,308	2,781
Republic of Bashkortostan	22,661	95	91	4,677	813	9,331	1,670	357	3,275	1,479	695	269
Mari El Republic	7,639	0	0	4,202	0	175	380	17	2,797	42	14	13
Republic of Mordovia	7,389	0	0	1,274	0	3,136	193	30	731	1,059	867	100
Republic of Tatarstan (Tatarstan)	32,808	14	14	9,348	60	3,152	5,711	825	4,335	7,540	723	1,099
Udmurt Republic	2,315	0	0	105	19	221	79	198	360	226	1,056	51
Chuvash Republic – Chuvashia	4,070	0	0	425	593	2,050	242	46	283	170	175	86
Perm Territory	13,510	58	47	4,248	1	737	699	105	4,878	2,140	443	201
Kirov Region	4,215	2	0	997	0	1,262	512	131	591	230	450	41
Nizhny Novgorod Region	12,268	0	0	2,079	0	1,674	688	138	5,880	1,147	329	333
Orenburg Region	36,227	2	0	16,854	0	5,087	11,454	444	1,575	220	309	281
Penza Region	3,552	0	0	679	6	959	276	94	855	606	55	22
Samara Region	36,525	61	2	5,838	4	784	3,440	445	7,875	4,619	13,314	145
Saratov Region	14,307	180	179	4,679	0	1,587	495	167	3,291	1,060	2,733	116
Ulyanovsk Region	4,952	0	0	1,074	261	396	121	271	1,100	1,560	146	24
URALS FEDERAL DISTRICT	110,349	719	286	50,990	259	3,291	15,056	1,117	21,067	6,765	9,771	1,314
Kurgan Region	5,152	0	0	2,655	0	503	1,269	26	415	180	53	49
Sverdlovsk Region	18,762	42	4	2,164	2	604	1,233	210	7,213	2,435	4,418	441
Tyumen Region	56,972	421	282	28,275	5	167	11,134	804	8,155	2,772	5,055	184
Khanty-Mansi Autonomous Area – Yugra	15,108	257	257	1,316	0	25	5,448	247	961	2,579	4,204	73
Yamal-Nenets Autonomous Area	5,793	145	6	73	5	6	4,072	247	416	129	630	69
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	36,070	19	19	26,886	0	135	1,614	309	6,779	64	222	42
Chelyabinsk Region	29,464	255	0	17,895	251	2,018	1,420	77	5,285	1,378	246	639
SIBERIAN FEDERAL DISTRICT	147,049	6,814	5,764	36,169	1,507	16,888	25,135	2,460	27,842	22,485	6,245	1,503
Altai Republic	3,226	610	0	936	14	91	460	6	1,003	15	66	25
Republic of Tuva	240	0	0	44	0	12	12	16	118	34	5	0
Republic of Khakassia	924	0	0	130	0	306	53	32	362	22	6	12
Altai Territory	34,463	0	0	15,825	12	12,811	732	66	4,098	411	123	386
Krasnoyarsk Territory	18,228	316	0	6,259	18	1,685	2,710	253	4,340	2,276	132	239
Irkutsk Region	11,745	106	0	1,748	1,045	285	1,006	66	2,117	546	4,750	76

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region – Kuzbass	24,159	5,764	5,764	85	4	197	563	93	1,962	15,308	38	144
Novosibirsk Region	30,121	17	0	5,729	6	853	6,196	1,635	10,742	3,458	1,061	426
Omsk Region	21,520	1	0	4,995	409	504	12,640	47	2,615	122	47	140
Tomsk Region	2,423	0	0	419	0	145	763	247	485	293	16	55
FAR-EASTERN FEDERAL DISTRICT	54,091	347	0	14,013	8	18,745	8,938	1,550	7,852	1,631	742	264
Republic of Buryatia	3,049	0	0	1,109	4	291	702	56	301	480	99	8
Republic of Sakha (Yakutia)	2,500	307	0	770	0	21	529	89	541	81	139	21
Trans-Baikal Territory	1,340	1	0	313	0	88	55	45	793	26	13	6
Kamchatka Territory	399	0	0	65	0	2	45	21	224	20	21	1
Primorye Territory	9,959	33	0	935	0	2,573	831	1,041	3,541	736	175	95
Khabarovsk Territory	31,932	0	0	10,360	4	15,027	4,532	70	1,526	161	198	54
Amur Region	2,656	0	0	18	0	625	1,212	46	596	85	27	47
Magadan Region	167	2	0	53	0	3	1	11	79	0	14	5
Sakhalin Region	1,797	4	0	306	0	30	999	161	218	4	49	26
Jewish Autonomous Region	263	0	0	84	0	86	9	9	30	39	6	0
Chukotka Autonomous Area	28	0	0	1	0	0	24	0	3	0	0	0

Table 6.4.6

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)

	31.12.2019											
	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	274,349	45,007	45,007	120,462	21	6,975	9,267	2,328	26,217	62,938	1,134	0
CENTRAL FEDERAL DISTRICT	91,441	5,753	5,753	1,609	0	3	9,196	295	13,380	60,190	1,016	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	54	0	0	54	0	0	0	0	0	0	0	0
Voronezh Region	86	0	0	0	0	0	86	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	2	0	0	2	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	3,945	0	0	25	0	3	4	15	677	3,222	1	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	1,390	0	0	1,390	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	85,964	5,753	5,753	138	0	0	9,107	280	12,703	56,968	1,015	0

Table 6.4.6 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	13,681	6,454	6,454	3,968	0	0	0	954	2,251	20	34	0
Republic of Karelia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Komi	6,765	6,454	6,454	0	0	0	0	0	311	0	0	0
Arkhangelsk Region	1,224	0	0	1,224	0	0	0	0	0	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,224	0	0	1,224	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	91	0	0	10	0	0	0	69	2	10	0	0
Leningrad Region	368	0	0	366	0	0	0	0	0	1	0	0
Murmansk Region	884	0	0	0	0	0	0	884	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	4,348	0	0	2,368	0	0	0	0	1,939	8	34	0
SOUTHERN FEDERAL DISTRICT	10,022	2,229	2,229	904	0	1	33	1,079	5,276	429	71	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	16	0	0	0	0	0	0	16	0	0	0	0
Krasnodar Territory	4,261	0	0	11	0	0	33	0	3,735	411	71	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0	0	0
Volgograd Region	1	0	0	0	0	1	0	0	0	0	0	0
Rostov Region	5,743	2,229	2,229	893	0	0	0	1,064	1,540	18	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	3,849	0	0	3,835	0	0	0	0	14	0	0	0
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,835	0	0	3,835	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	14	0	0	0	0	0	0	0	14	0	0	0

Table 6.4.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.12.2019											
	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
THE RUSSIAN FEDERATION	808,870	69,284	3,288	97	4,567,903	457,995	169,134	2,270	540,783	21,368	24,431	174
CENTRAL FEDERAL DISTRICT	322,477	15,074	790	97	2,008,858	108,494	87,654	2,144	231,821	5,699	19,564	67
Belgorod Region	7,193	1,197	0	0	40,304	6,134	36	0	3,336	232	0	0
Bryansk Region	4,193	514	0	0	27,996	5,721	852	848	1,708	253	0	0
Vladimir Region	4,641	375	0	0	29,172	3,586	935	0	3,592	585	54	0
Voronezh Region	12,969	1,323	97	97	89,232	9,698	182	97	10,413	175	86	0
Ivanovo Region	3,476	291	0	0	15,535	2,732	0	0	1,949	76	0	0
Kaluga Region	6,157	365	0	0	34,097	3,370	74	0	4,142	253	0	0
Kostroma Region	1,432	309	0	0	10,028	1,850	0	0	1,667	88	0	0
Kursk Region	4,694	796	0	0	28,966	6,184	124	0	1,009	185	0	0
Lipetsk Region	4,804	434	0	0	23,985	2,881	11	0	2,760	147	0	0
Moscow Region	52,058	2,651	17	0	311,681	18,344	6,336	0	52,783	1,675	1,754	0
Orel Region	2,849	334	0	0	25,459	2,295	0	0	1,332	53	0	0
Ryazan Region	5,439	639	0	0	31,404	3,601	170	0	2,264	148	0	0
Smolensk Region	3,294	389	32	0	20,634	2,782	68	0	3,074	216	0	0
Tambov Region	5,147	593	0	0	36,188	3,475	2,515	0	3,535	50	0	0
Tver Region	4,217	401	0	0	19,671	2,551	2	0	1,861	215	0	0
Tula Region	7,241	722	0	0	36,635	3,678	0	0	2,688	142	0	0
Yaroslavl Region	7,226	518	20	0	29,327	3,465	63	0	2,997	177	0	0
Moscow	185,449	3,224	624	0	1,198,544	26,145	76,286	1,199	130,710	1,027	17,670	67

Table 6.4.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	98,523	5,658	222	0	430,512	32,814	31,911	5	46,629	1,045	576	1
Republic of Karelia	4,608	179	0	0	12,255	1,649	0	0	350	26	0	0
Republic of Komi	1,716	525	0	0	9,781	2,729	311	0	1,618	78	311	0
Arkhangelsk Region	3,029	650	0	0	10,556	3,092	0	0	281	50	0	0
Nenets Autonomous Area	20	15	0	0	274	163	0	0	8	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	3,009	635	0	0	10,282	2,929	0	0	273	50	0	0
Vologda Region	4,466	774	29	0	21,294	4,128	161	0	2,039	197	0	0
Kaliningrad Region	6,008	517	14	0	48,761	3,546	935	4	3,858	137	80	0
Leningrad Region	8,149	429	0	0	37,928	3,039	82	1	4,434	74	1	1
Murmansk Region	1,790	464	123	0	9,234	1,513	17,777	0	1,115	87	0	0
Novgorod Region	1,285	176	0	0	6,327	1,072	0	0	879	37	0	0
Pskov Region	1,009	139	0	0	6,781	1,325	0	0	941	76	0	0
Saint Petersburg	66,463	1,805	56	0	267,596	10,720	12,645	0	31,114	283	184	0
SOUTHERN FEDERAL DISTRICT	68,663	11,200	552	0	402,929	70,045	5,404	94	56,393	3,272	4,144	93
Republic of Adygeya (Adygeya)	770	149	0	0	10,583	1,434	0	0	2,034	59	0	0
Republic of Kalmykia	239	91	0	0	4,938	894	0	0	2,976	295	0	0
Republic of Crimea	4,469	940	0	0	15,400	2,125	16	0	1,836	86	16	0
Krasnodar Territory	31,422	4,398	435	0	181,552	31,822	3,075	94	21,733	1,039	2,574	93
Astrakhan Region	2,675	712	0	0	23,219	4,004	0	0	8,033	486	0	0
Volgograd Region	8,881	1,051	0	0	56,944	6,615	426	0	7,864	256	0	0
Rostov Region	19,110	3,642	117	0	106,429	22,519	1,887	0	11,698	1,044	1,554	0
Sevastopol	1,096	217	0	0	3,864	633	0	0	219	7	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	13,220	2,339	0	0	131,485	19,876	63	0	37,249	1,600	0	0
Republic of Dagestan	239	151	0	0	6,615	1,989	0	0	2,906	352	0	0
Republic of Ingushetia	51	0	0	0	892	252	0	0	111	104	0	0
Kabardino-Balkar Republic	1,126	136	0	0	15,556	2,388	0	0	5,157	514	0	0
Karachay-Cherkess Republic	371	57	0	0	18,094	874	0	0	10,908	112	0	0
Republic of North Ossetia – Alania	474	169	0	0	6,899	1,259	23	0	1,634	141	0	0
Chechen Republic	550	44	0	0	8,682	1,218	0	0	2,556	16	0	0
Stavropol Territory	10,408	1,782	0	0	74,746	11,895	40	0	13,978	361	0	0

Table 6.4.7 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	129,730	12,975	43	0	657,204	88,234	660	1	64,212	4,034	51	1
Republic of Bashkortostan	10,493	1,161	0	0	59,707	8,469	409	0	12,080	914	0	0
Mari El Republic	1,998	297	0	0	10,100	1,557	0	0	3,475	29	0	0
Republic of Mordovia	1,715	231	0	0	21,450	2,042	0	0	3,283	493	0	0
Republic of Tatarstan (Tatarstan)	19,919	2,366	0	0	124,986	11,494	0	0	10,645	317	0	0
Udmurt Republic	6,734	889	0	0	27,309	3,871	0	0	771	82	0	0
Chuvash Republic – Chuvashia	3,400	466	0	0	23,316	4,521	0	0	596	80	0	0
Perm Territory	10,844	1,575	0	0	54,938	10,407	33	0	6,864	251	33	0
Kirov Region	4,913	569	0	0	22,866	4,366	0	0	1,762	248	0	0
Nizhny Novgorod Region	19,467	1,226	0	0	95,855	14,019	74	1	5,012	327	1	1
Orenburg Region	7,868	1,028	0	0	39,603	7,915	0	0	4,316	518	0	0
Penza Region	6,307	689	0	0	29,119	5,152	30	0	1,587	177	17	0
Samara Region	16,176	849	19	0	78,360	4,115	62	0	8,056	203	0	0
Saratov Region	7,806	1,292	24	0	39,088	8,033	52	0	4,120	324	0	0
Ulyanovsk Region	12,089	337	0	0	30,507	2,273	0	0	1,645	70	0	0
URALS FEDERAL DISTRICT	63,723	7,137	0	0	296,563	36,020	400	12	24,186	1,588	45	12
Kurgan Region	1,555	414	0	0	14,445	2,971	0	0	4,506	157	0	0
Sverdlovsk Region	28,733	2,525	0	0	116,846	9,562	257	12	6,735	290	15	12
Tyumen Region	14,350	2,454	0	0	90,918	13,808	66	0	6,608	838	0	0
Khanty-Mansi Autonomous Area – Yugra	6,110	1,316	0	0	31,060	6,263	66	0	4,620	361	0	0
Yamal-Nenets Autonomous Area	1,332	438	0	0	10,457	3,528	0	0	659	288	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6,909	701	0	0	49,401	4,017	0	0	1,330	189	0	0
Chelyabinsk Region	19,085	1,743	0	0	74,354	9,679	78	0	6,337	303	30	0
SIBERIAN FEDERAL DISTRICT	78,945	9,099	70	0	400,566	57,746	229	0	54,740	2,258	2	0
Altai Republic	805	79	0	0	4,251	558	11	0	1,254	109	0	0
Republic of Tuva	275	125	0	0	2,271	1,123	0	0	87	50	0	0
Republic of Khakassia	1,034	500	0	0	6,735	2,779	0	0	721	132	0	0
Altai Territory	11,494	1,210	0	0	51,924	8,473	2	0	8,842	323	2	0

Table 6.4.7 (end)

(млн руб.)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	16,131	2,042	70	0	74,797	10,603	101	0	11,396	472	0	0
Irkutsk Region	10,238	1,149	0	0	55,936	9,202	32	0	3,026	384	0	0
Kemerovo Region – Kuzbass	6,310	653	0	0	35,346	4,583	6	0	3,396	87	0	0
Novosibirsk Region	21,082	1,343	0	0	94,856	9,209	18	0	10,181	143	0	0
Omsk Region	7,498	1,502	0	0	44,066	7,870	49	0	14,697	434	0	0
Tomsk Region	4,078	494	0	0	30,383	3,346	11	0	1,141	124	0	0
FAR-EASTERN FEDERAL DISTRICT	33,590	5,803	1,612	0	239,786	44,766	42,811	14	25,552	1,871	49	0
Republic of Buryatia	1,584	579	0	0	12,024	4,999	0	0	1,911	445	0	0
Republic of Sakha (Yakutia)	2,313	733	60	0	19,136	5,250	159	0	1,539	175	37	0
Trans-Baikal Territory	1,749	702	0	0	9,005	3,747	0	0	1,058	248	0	0
Kamchatka Territory	2,003	359	0	0	16,093	3,020	4,758	0	214	20	0	0
Primorye Territory	11,633	1,011	1,326	0	80,546	9,899	26,265	14	2,127	315	12	0
Khabarovsk Territory	6,932	858	0	0	54,967	7,360	0	0	16,705	284	0	0
Amur Region	3,329	941	24	0	17,795	4,277	24	0	1,183	147	0	0
Magadan Region	1,012	125	97	0	5,534	1,253	1,415	0	57	37	0	0
Sakhalin Region	2,203	330	0	0	21,427	3,821	10,046	0	633	112	0	0
Jewish Autonomous Region	354	154	0	0	1,937	668	0	0	125	88	0	0
Chukotka Autonomous Area	478	11	104	0	1,323	471	144	0	1	1	0	0

Table 6.4.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

1	31.01.2020														
	rubles						foreign currency								
	2	3	including				8	9	including						
			4	5	of which: mortgage loans				10	11	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
6	7	12	13												
THE RUSSIAN FEDERATION	17,629,265	7,537,742	7,518,191	65,073	1,529,909	5,734	74,761	22,258	21,220	8,763	463	376			
CENTRAL FEDERAL DISTRICT	5,317,510	2,336,252	2,330,063	22,017	621,637	2,106	60,249	17,434	16,632	7,126	302	234			
Belgorod Region	146,337	48,567	48,327	276	6,670	18	55	39	38	13	0	0			
Bryansk Region	101,838	42,157	42,048	242	9,506	22	204	32	29	6	0	0			
Vladimir Region	125,689	51,766	51,600	439	10,030	30	85	64	56	26	4	0			
Voronezh Region	222,421	95,689	95,495	1,211	17,212	278	86	24	24	7	0	0			
Ivanovo Region	79,562	31,056	31,026	214	5,463	14	417	33	33	30	0	0			
Kaluga Region	134,080	61,705	61,645	673	12,590	65	157	73	71	47	0	0			
Kostroma Region	55,588	23,389	23,318	130	3,751	20	4	0	0	0	0	0			
Kursk Region	104,535	40,479	40,319	287	5,755	13	25	12	12	0	0	0			
Lipetsk Region	106,050	39,945	39,879	274	6,809	23	35	18	18	10	0	0			
Moscow Region	1,432,465	649,309	648,291	5,877	170,186	577	9,970	5,015	4,959	2,986	27	16			
Orel Region	72,267	30,268	30,186	142	5,770	14	29	17	17	0	0	0			
Ryazan Region	118,829	53,628	53,578	283	14,263	63	29	12	12	10	0	0			
Smolensk Region	93,563	39,511	39,426	434	7,060	70	94	40	29	11	0	0			
Tambov Region	89,214	35,010	34,929	140	6,231	29	27	10	10	6	0	0			
Tver Region	138,724	61,893	61,865	451	10,708	36	73	25	25	12	0	0			
Tula Region	167,522	63,907	63,830	422	13,725	92	118	69	55	0	3	0			
Yaroslavl Region	117,328	46,961	46,853	459	8,360	74	66	42	32	16	0	0			
Moscow	2,011,498	921,012	917,448	10,062	307,549	669	48,777	11,910	11,211	3,945	268	218			

Table 6.4.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	2,096,448	945,396	944,333	5,313	253,792	534	9,315	2,716	2,602	769	72	53
Republic of Karelia	80,884	31,707	31,677	134	5,850	8	12	5	5	0	0	0
Republic of Komi	130,531	58,091	57,889	335	9,013	12	24	10	10	6	0	0
Arkhangelsk Region	157,234	69,745	69,655	333	12,733	12	45	24	24	0	0	0
Nenets Autonomous Area	8,151	3,804	3,800	15	469	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	149,083	65,941	65,855	317	12,263	12	45	24	24	0	0	0
Vologda Region	130,368	51,995	51,872	401	7,691	28	38	23	23	14	6	0
Kaliningrad Region	120,249	46,969	46,934	223	9,391	17	408	237	218	134	0	0
Leningrad Region	278,701	122,829	122,703	637	33,463	65	389	202	200	60	10	8
Murmansk Region	116,730	39,389	39,357	259	9,559	19	61	43	38	20	0	0
Novgorod Region	61,821	24,234	24,187	134	4,746	14	14	10	10	8	0	0
Pskov Region	58,055	21,988	21,964	184	4,451	9	10	7	7	0	0	0
Saint Petersburg	961,876	478,450	478,095	2,673	156,896	350	8,315	2,155	2,068	528	55	44
SOUTHERN FEDERAL DISTRICT	1,502,997	555,319	553,810	5,840	114,271	615	1,364	459	453	93	2	2
Republic of Adygeya (Adygeya)	42,903	12,365	12,338	177	2,113	32	10	3	3	0	0	0
Republic of Kalmykia	34,602	14,144	14,120	172	3,263	4	8	0	0	0	0	0
Republic of Crimea	45,040	14,596	14,592	49	4,103	2	235	5	0	0	0	0
Krasnodar Territory	604,214	217,672	217,054	2,649	48,496	370	424	199	198	38	2	2
Astrakhan Region	104,133	38,146	38,064	350	5,073	11	36	11	11	4	0	0
Volgograd Region	230,487	88,435	88,230	842	15,500	77	144	37	37	12	0	0
Rostov Region	428,465	164,654	164,104	1,587	34,460	115	483	204	204	39	0	0
Sevastopol	13,152	5,308	5,308	13	1,264	3	24	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	501,943	171,696	170,917	2,887	25,810	177	395	148	98	42	0	0
Republic of Dagestan	70,927	27,761	27,755	510	4,526	50	34	7	7	5	0	0
Republic of Ingushetia	7,544	1,312	1,305	31	374	0	0	0	0	0	0	0
Kabardino-Balkar Republic	48,209	17,560	17,346	164	2,617	7	103	7	7	0	0	0
Karachay-Cherkess Republic	32,531	10,311	10,201	438	907	6	4	1	1	0	0	0
Republic of North Ossetia – Alania	54,722	18,886	18,792	487	3,185	36	22	7	2	0	0	0
Chechen Republic	34,706	5,789	5,789	153	655	11	69	34	0	0	0	0
Stavropol Territory	253,302	90,078	89,728	1,105	13,547	65	162	92	81	37	0	0

Table 6.4.8 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	3,230,161	1,403,442	1,397,938	10,004	223,897	967	1,382	610	600	367	79	79
Republic of Bashkortostan	484,976	215,808	214,832	1,355	40,426	130	226	8	8	2	0	0
Mari El Republic	63,937	29,522	29,477	165	4,255	4	14	4	4	0	0	0
Republic of Mordovia	72,333	34,059	33,919	156	6,293	7	13	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	472,339	214,594	213,690	1,382	35,615	62	43	10	10	2	0	0
Udmurt Republic	181,929	80,198	79,825	376	10,868	9	35	7	7	6	0	0
Chuvash Republic – Chuvashia	131,950	70,329	70,214	329	14,905	65	41	21	21	18	5	5
Perm Territory	319,602	128,879	127,687	1,657	22,815	186	262	185	181	156	67	67
Kirov Region	127,903	57,816	57,594	280	7,935	35	13	3	3	0	0	0
Nizhny Novgorod Region	328,593	136,588	135,850	1,009	19,726	89	210	110	110	63	0	0
Orenburg Region	226,278	97,108	96,932	630	10,961	27	42	14	14	14	4	4
Penza Region	120,350	50,320	50,091	280	9,819	44	62	35	29	11	0	0
Samara Region	349,165	140,710	140,518	1,221	20,313	142	294	161	161	91	2	2
Saratov Region	225,422	91,709	91,607	812	11,255	121	113	47	47	4	0	0
Ulyanovsk Region	125,386	55,802	55,702	352	8,711	46	13	5	5	0	0	0
URALS FEDERAL DISTRICT	1,845,965	836,712	834,861	6,839	108,335	379	503	265	259	101	0	0
Kurgan Region	84,053	33,586	33,515	201	2,959	12	4	0	0	0	0	0
Sverdlovsk Region	555,469	240,173	239,910	2,128	39,263	96	301	184	182	54	0	0
Tyumen Region	825,214	412,418	411,256	3,009	51,834	183	89	42	41	26	0	0
Khanty-Mansi Autonomous Area – Yugra	417,920	219,086	218,780	1,549	24,983	117	16	13	12	6	0	0
Yamal-Nenets Autonomous Area	155,245	82,963	82,626	523	12,347	19	20	19	19	16	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	252,049	110,369	109,850	937	14,504	47	53	10	10	3	0	0
Chelyabinsk Region	381,229	150,535	150,180	1,501	14,279	88	109	39	37	22	0	0
SIBERIAN FEDERAL DISTRICT	2,022,829	832,200	830,084	8,419	113,663	699	788	425	380	240	9	8
Altai Republic	18,938	4,288	4,285	121	420	2	6	0	0	0	0	0
Republic of Tuva	37,139	13,274	13,226	179	587	3	0	0	0	0	0	0
Republic of Khakassia	55,233	21,373	21,284	172	2,333	13	1	0	0	0	0	0
Altai Territory	214,505	87,149	87,013	649	11,689	51	34	4	4	0	0	0

Table 6.4.8 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	390,913	167,881	167,324	2,383	29,093	174	66	26	26	17	1	0
Irkutsk Region	311,699	119,148	118,905	1,522	13,712	65	105	55	55	51	0	0
Kemerovo Region – Kuzbass	285,015	104,998	104,718	939	12,821	28	177	134	110	33	0	0
Novosibirsk Region	381,763	178,682	178,279	1,533	32,107	296	228	126	109	81	0	0
Omsk Region	204,281	83,645	83,439	656	7,672	44	145	63	59	45	8	8
Tomsk Region	123,343	51,762	51,610	265	3,229	24	27	18	17	13	0	0
FAR-EASTERN FEDERAL DISTRICT	1,111,411	456,724	456,187	3,753	68,504	257	765	201	195	27	0	0
Republic of Buryatia	98,702	34,196	34,120	604	4,708	30	70	5	5	5	0	0
Republic of Sakha (Yakutia)	196,885	98,001	97,876	767	20,531	140	9	5	5	0	0	0
Trans-Baikal Territory	118,385	43,527	43,436	559	4,423	14	12	11	11	0	0	0
Kamchatka Territory	51,985	19,403	19,353	121	3,304	3	10	7	7	0	0	0
Primorye Territory	227,605	86,277	86,246	559	12,728	15	498	134	128	17	0	0
Khabarovsk Territory	177,952	77,658	77,613	528	9,950	28	134	33	33	5	0	0
Amur Region	101,564	42,248	42,174	323	3,270	17	1	0	0	0	0	0
Magadan Region	29,218	12,118	12,109	50	2,456	1	2	0	0	0	0	0
Sakhalin Region	83,392	33,472	33,445	166	5,955	6	29	7	7	0	0	0
Jewish Autonomous Region	16,597	6,133	6,126	72	400	3	0	0	0	0	0	0
Chukotka Autonomous Area	9,126	3,692	3,690	3	778	0	0	0	0	0	0	0

Table 6.4.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	January 2020				
	volume of loans total, millions of rubles	including			
		housing loans			
		number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %
1	2	3	4	5	6
THE RUSSIAN FEDERATION	1,052,210	77,927	189,148	219.5	8.79
CENTRAL FEDERAL DISTRICT	337,205	20,190	65,029	225.3	8.85
Belgorod Region	9,070	711	1,323	210.9	8.92
Bryansk Region	5,867	586	1,069	211.9	8.85
Vladimir Region	7,291	678	1,265	218.3	8.90
Voronezh Region	13,265	1,171	2,380	218.9	8.93
Ivanovo Region	4,627	438	801	211.1	9.09
Kaluga Region	7,340	591	1,382	219.7	8.93
Kostroma Region	3,212	362	636	225.0	8.85
Kursk Region	5,973	525	1,012	215.6	8.99
Lipetsk Region	6,768	559	1,083	230.6	8.89
Moscow Region	84,075	4,767	17,262	225.7	8.79
Orel Region	4,454	465	898	214.6	8.91
Ryazan Region	6,692	670	1,327	227.0	8.90
Smolensk Region	5,236	432	830	210.3	9.02
Tambov Region	5,101	474	935	223.7	9.04
Tver Region	7,735	602	1,294	221.4	9.10
Tula Region	9,553	801	1,773	227.3	8.92
Yaroslavl Region	7,315	608	1,155	214.9	8.93
Moscow	143,630	5,750	28,602	229.1	8.82

Table 6.4.9 (cont.)

1	2	3	4	5	6
NORTH-WESTERN FEDERAL DISTRICT	127,435	9,660	25,115	215.0	8.75
Republic of Karelia	4,607	383	700	203.2	8.83
Republic of Komi	6,935	623	1,236	201.9	8.85
Arkhangelsk Region	9,043	757	1,677	206.8	8.92
Nenets Autonomous Area	421	24	61	194.7	9.12
Arkhangelsk Region, excluding Nenets Autonomous Area	8,621	733	1,616	207.2	8.92
Vologda Region	7,529	779	1,301	210.0	8.83
Kaliningrad Region	7,849	631	1,242	206.2	8.85
Leningrad Region	15,952	1,281	3,296	223.9	8.73
Murmansk Region	7,255	403	898	198.5	8.95
Novgorod Region	3,564	339	611	216.5	8.90
Pskov Region	3,615	316	581	198.0	8.79
Saint Petersburg	61,085	4,148	13,573	218.7	8.68
SOUTHERN FEDERAL DISTRICT	97,806	6,538	13,412	224.3	9.05
Republic of Adygeya (Adygeya)	2,514	146	256	214.0	9.23
Republic of Kalmykia	1,889	174	416	239.1	8.97
Republic of Crimea	3,981	270	590	228.5	9.48
Krasnodar Territory	43,956	2,381	5,012	227.7	9.09
Astrakhan Region	5,609	413	814	220.9	9.04
Volgograd Region	13,820	1,114	2,288	220.0	8.89
Rostov Region	24,776	1,960	3,835	220.8	9.00
Sevastopol	1,261	80	200	237.3	9.39
NORTH CAUCASIAN FEDERAL DISTRICT	27,215	1,907	4,080	228.7	9.06
Republic of Daghestan	4,030	334	895	243.5	9.11
Republic of Ingushetia	430	23	53	187.0	8.58
Kabardino-Balkar Republic	2,291	152	322	220.1	9.07
Karachay-Cherkess Republic	1,724	108	203	222.0	9.22
Republic of North Ossetia – Alania	2,916	195	462	223.5	8.99
Chechen Republic	1,745	83	195	244.8	9.28
Stavropol Territory	14,079	1,012	1,949	224.7	9.03

Table 6.4.9 (cont.)

1	2	3	4	5	6
VOLGA FEDERAL DISTRICT	182,078	17,668	33,458	216.3	8.94
Republic of Bashkortostan	26,412	2,840	5,590	206.9	9.01
Mari El Republic	3,488	385	583	207.2	8.88
Republic of Mordovia	3,668	326	707	217.3	9.08
Republic of Tatarstan (Tatarstan)	26,731	2,652	5,354	209.5	8.90
Udmurt Republic	9,882	1,007	1,698	215.3	8.96
Chuvash Republic – Chuvashia	7,295	973	1,759	217.7	8.75
Perm Territory	18,566	1,748	3,282	221.5	8.86
Kirov Region	7,158	787	1,308	224.2	8.82
Nizhny Novgorod Region	19,344	1,616	3,293	216.1	8.87
Orenburg Region	12,047	1,058	1,879	225.7	9.05
Penza Region	6,819	655	1,304	225.3	8.80
Samara Region	20,553	1,718	3,160	222.9	9.01
Saratov Region	13,273	1,184	2,208	224.1	9.07
Ulyanovsk Region	6,843	719	1,333	215.2	9.01
URALS FEDERAL DISTRICT	102,034	8,060	17,104	216.7	9.02
Kurgan Region	4,800	485	816	225.0	9.17
Sverdlovsk Region	33,082	2,541	5,415	216.0	8.89
Tyumen Region	42,014	2,999	7,568	225.8	9.03
Khanty-Mansi Autonomous Area – Yugra	19,137	1,359	3,595	220.5	9.07
Yamal-Nenets Autonomous Area	7,395	490	1,428	226.9	9.07
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	15,482	1,150	2,545	232.5	8.95
Chelyabinsk Region	22,138	2,035	3,306	195.3	9.18
SIBERIAN FEDERAL DISTRICT	115,763	9,527	18,935	210.1	8.99
Altai Republic	1,176	57	93	204.2	9.34
Republic of Tuva	1,758	136	327	202.0	9.40
Republic of Khakassia	3,230	334	551	192.2	9.12
Altai Territory	12,291	1,086	1,778	204.4	9.05
Krasnoyarsk Territory	21,540	1,776	3,715	202.4	8.98

Table 6.4.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	17,498	1,157	2,492	206.9	8.98
Kemerovo Region – Kuzbass	16,526	1,335	2,317	199.1	9.01
Novosibirsk Region	21,704	1,876	4,215	221.8	8.88
Omsk Region	12,694	1,186	2,201	225.5	9.06
Tomsk Region	7,347	584	1,245	210.9	8.95
FAR-EASTERN FEDERAL DISTRICT	62,674	4,377	12,016	216.6	7.17
Republic of Buryatia	5,771	474	1,090	212.2	6.68
Republic of Sakha (Yakutia)	8,233	620	1,939	211.5	6.41
Trans-Baikal Territory	6,064	462	1,029	209.6	7.44
Kamchatka Territory	3,111	185	453	201.9	9.10
Primorye Territory	14,665	944	2,853	219.7	6.67
Khabarovsk Territory	10,795	763	2,022	223.1	7.43
Amur Region	5,625	412	1,042	221.2	7.73
Magadan Region	1,760	119	302	225.5	9.01
Sakhalin Region	5,164	286	1,028	215.2	7.31
Jewish Autonomous Region	959	88	176	211.3	8.68
Chukotka Autonomous Area	526	24	81	240.5	9.24

Table 6.4.9 (cont.)

	January 2020							
	volume of loans, including							
	housing loans, of which							
	mortgage loans				of which			
	number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	against the pledge of claims under share construction participation agreements			
number of granted loans, units					volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	
1	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	77,817	188,925	219.5	8.79	22,252	67,497	227.5	7.99
CENTRAL FEDERAL DISTRICT	20,161	64,882	225.3	8.85	7,039	27,208	232.8	8.18
Belgorod Region	709	1,323	211.0	8.92	127	305	216.4	8.32
Bryansk Region	586	1,069	211.9	8.85	179	355	208.8	8.48
Vladimir Region	675	1,264	218.5	8.90	185	428	219.6	8.42
Voronezh Region	1,169	2,379	219.0	8.93	348	870	215.9	8.43
Ivanovo Region	438	801	211.1	9.09	70	179	231.7	8.57
Kaluga Region	591	1,382	219.7	8.93	192	510	228.4	8.38
Kostroma Region	362	636	225.0	8.85	74	169	224.8	8.06
Kursk Region	525	1,012	215.6	8.99	104	288	223.0	8.55
Lipetsk Region	558	1,082	230.7	8.89	112	302	234.4	8.18
Moscow Region	4,760	17,245	225.8	8.79	1,752	7,221	234.8	8.17
Orel Region	465	898	214.6	8.91	152	355	212.9	8.42
Ryazan Region	670	1,327	227.0	8.90	252	545	233.1	8.45
Smolensk Region	432	830	210.3	9.02	135	349	217.7	8.59
Tambov Region	474	935	223.7	9.04	117	304	227.2	8.55
Tver Region	602	1,294	221.4	9.10	127	337	222.7	8.52
Tula Region	800	1,772	227.3	8.92	206	578	235.9	8.29
Yaroslavl Region	608	1,155	214.9	8.93	150	387	223.7	8.35
Moscow	5,737	28,477	229.0	8.82	2,757	13,726	236.1	8.08

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	9,655	25,106	215.1	8.75	3,725	11,009	222.3	8.25
Republic of Karelia	383	700	203.2	8.83	125	280	208.4	8.57
Republic of Komi	623	1,236	201.9	8.85	139	365	201.6	8.13
Arkhangelsk Region	756	1,674	206.7	8.92	225	606	210.2	8.49
Nenets Autonomous Area	24	61	194.7	9.12	7	17	142.3	8.71
Arkhangelsk Region, excluding Nenets Autonomous Area	732	1,613	207.2	8.91	218	589	212.2	8.48
Vologda Region	779	1,301	210.0	8.83	212	448	208.2	8.33
Kaliningrad Region	631	1,242	206.2	8.85	233	457	206.5	8.22
Leningrad Region	1,281	3,296	223.9	8.73	480	1,376	230.2	8.28
Murmansk Region	403	898	198.5	8.95	109	359	206.0	8.59
Novgorod Region	339	611	216.5	8.90	75	176	233.8	8.10
Pskov Region	313	580	198.4	8.79	97	222	210.3	8.03
Saint Petersburg	4,147	13,569	218.8	8.68	2,030	6,721	226.5	8.21
SOUTHERN FEDERAL DISTRICT	6,535	13,408	224.3	9.05	2,170	4,728	231.4	8.58
Republic of Adygeya (Adygeya)	146	256	214.0	9.23	37	83	226.9	8.71
Republic of Kalmykia	174	416	239.1	8.97	39	135	249.6	8.75
Republic of Crimea	270	590	228.5	9.48	85	192	234.0	9.20
Krasnodar Territory	2,380	5,009	227.8	9.09	931	1,841	231.3	8.63
Astrakhan Region	413	814	220.9	9.04	71	223	234.6	8.69
Volgograd Region	1,113	2,288	220.0	8.89	282	746	237.2	8.26
Rostov Region	1,959	3,834	220.9	9.00	701	1,444	224.4	8.52
Sevastopol	80	200	237.3	9.39	24	64	270.1	9.01
NORTH CAUCASIAN FEDERAL DISTRICT	1,906	4,079	228.7	9.06	426	1,154	247.1	8.41
Republic of Dagestan	334	895	243.5	9.11	65	236	254.6	8.45
Republic of Ingushetia	23	53	187.0	8.58	9	32	218.0	8.19
Kabardino-Balkar Republic	152	322	220.1	9.07	25	61	214.5	8.46
Karachay-Cherkess Republic	108	203	222.0	9.22	20	57	205.3	8.46
Republic of North Ossetia – Alania	195	462	223.5	8.99	51	161	268.8	8.58
Chechen Republic	83	195	244.8	9.28	6	20	287.6	8.40
Stavropol Territory	1,011	1,948	224.8	9.03	250	586	245.8	8.35

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	17,609	33,421	216.5	8.94	3,926	9,415	226.8	8.17
Republic of Bashkortostan	2,839	5,589	206.9	9.01	701	1,563	215.5	8.21
Mari El Republic	385	583	207.2	8.88	69	136	223.2	8.33
Republic of Mordovia	326	707	217.3	9.08	63	195	240.3	8.80
Republic of Tatarstan (Tatarstan)	2,602	5,327	210.3	8.90	525	1,365	220.2	7.73
Udmurt Republic	1,003	1,694	215.7	8.95	236	491	229.9	8.18
Chuvash Republic – Chuvashia	973	1,759	217.7	8.75	341	727	223.0	8.19
Perm Territory	1,748	3,282	221.5	8.86	436	1,112	232.6	8.15
Kirov Region	787	1,308	224.2	8.82	177	380	222.8	8.09
Nizhny Novgorod Region	1,615	3,293	216.1	8.87	307	844	237.1	8.06
Orenburg Region	1,057	1,879	225.7	9.05	182	409	223.5	8.23
Penza Region	655	1,304	225.3	8.80	193	497	232.5	8.22
Samara Region	1,718	3,160	222.9	9.01	330	784	231.4	8.30
Saratov Region	1,183	2,206	224.1	9.07	181	492	243.6	8.44
Ulyanovsk Region	718	1,331	215.3	9.01	185	418	224.9	8.56
URALS FEDERAL DISTRICT	8,050	17,084	216.8	9.02	1,644	4,508	223.0	8.36
Kurgan Region	485	816	225.0	9.17	60	157	246.4	8.70
Sverdlovsk Region	2,541	5,415	215.9	8.89	663	1,795	227.4	8.18
Tyumen Region	2,997	7,565	225.8	9.03	641	1,858	222.2	8.46
Khanty-Mansi Autonomous Area – Yugra	1,359	3,595	220.5	9.07	259	801	215.5	8.44
Yamal-Nenets Autonomous Area	489	1,427	227.0	9.07	122	399	221.7	8.43
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,149	2,544	232.6	8.95	260	659	230.6	8.50
Chelyabinsk Region	2,027	3,288	195.3	9.18	280	698	208.6	8.54
SIBERIAN FEDERAL DISTRICT	9,524	18,928	210.1	8.99	1,868	4,669	214.0	8.23
Altai Republic	57	93	204.2	9.34	10	21	213.8	9.31
Republic of Tuva	136	327	202.0	9.40	10	22	187.6	8.33
Republic of Khakassia	334	551	192.2	9.12	51	105	206.0	8.65
Altai Territory	1,086	1,778	204.4	9.05	232	448	199.9	8.28
Krasnoyarsk Territory	1,775	3,714	202.5	8.98	412	1,067	202.9	8.34

Table 6.4.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	1,157	2,492	206.9	8.98	233	604	216.7	8.16
Kemerovo Region – Kuzbass	1,334	2,314	199.2	9.01	254	558	204.3	8.40
Novosibirsk Region	1,875	4,212	221.9	8.88	482	1,278	226.2	7.97
Omsk Region	1,186	2,201	225.5	9.06	138	399	229.5	8.38
Tomsk Region	584	1,245	210.9	8.95	46	166	222.7	8.53
FAR-EASTERN FEDERAL DISTRICT	4,377	12,016	216.6	7.17	1,454	4,806	218.6	4.52
Republic of Buryatia	474	1,090	212.2	6.68	199	513	217.0	4.19
Republic of Sakha (Yakutia)	620	1,939	211.5	6.41	296	1,078	217.7	4.17
Trans-Baikal Territory	462	1,029	209.6	7.44	142	368	215.1	4.66
Kamchatka Territory	185	453	201.9	9.10	36	96	197.7	8.34
Primorye Territory	944	2,853	219.7	6.67	343	1,207	225.9	4.00
Khabarovsk Territory	763	2,022	223.1	7.43	212	724	221.6	4.56
Amur Region	412	1,042	221.2	7.73	78	260	212.8	5.48
Magadan Region	119	302	225.5	9.01	29	92	202.7	7.92
Sakhalin Region	286	1,028	215.2	7.31	104	418	211.3	4.81
Jewish Autonomous Region	88	176	211.3	8.68	13	42	217.9	7.40
Chukotka Autonomous Area	24	81	240.5	9.24	2	7	240.0	9.10

Table 6.4.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	January 2020												
	volume of loans total, millions of rubles	including											
		housing loans				of which							
		number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	mortgage loans				of which			
						number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	against the pledge of claims under share construction participation agreements			
number of granted loans, units	volume, millions of rubles	weighted average maturity, months	weighted average interest rate, %	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	3,069	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	2,058	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Belgorod Region	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	309	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ryazan Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Smolensk Region	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	1,641	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	415	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	26	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	347	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	97	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	54	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	24	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	55	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Daghestan	17	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Karachay-Cherkess Republic	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia – Alania	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	19	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	211	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	18	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	27	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	19	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	56	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	12	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	94	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	33	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	24	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	32	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	86	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	12	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region – Kuzbass	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	54	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	29	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Jewish Autonomous Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chukotka Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

6.5. Foreign Cash Operations

Table 6.5.1

Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)¹

(millions of US dollars)

1	2019				
	July	August	September	October	November
2	3	4	5	6	
THE RUSSIAN FEDERATION	2,539.62	1,834.11	2,476.98	2,393.80	1,996.89
CENTRAL FEDERAL DISTRICT	1,222.37	894.98	1,157.87	1,147.98	928.09
Belgorod Region	4.41	3.19	3.38	4.15	3.67
Bryansk Region	2.34	1.53	1.87	1.70	2.15
Vladimir Region	4.77	3.54	4.36	3.74	3.27
Voronezh Region	13.93	9.84	10.25	8.73	7.79
Ivanovo Region	6.55	4.33	7.68	8.03	5.90
Kaluga Region	23.41	18.91	21.95	20.97	16.02
Kostroma Region	1.53	1.36	1.68	1.53	1.10
Kursk Region	3.33	2.51	2.92	2.78	2.54
Lipetsk Region	2.69	1.97	2.49	2.05	1.51
Moscow Region	25.35	21.57	23.22	21.98	18.78
Orel Region	3.05	2.20	2.79	2.68	2.27
Ryazan Region	13.50	10.17	10.87	9.04	7.47
Smolensk Region	1.41	1.11	1.21	1.24	1.15
Tambov Region	1.19	0.88	1.15	1.08	0.90
Tver Region	3.66	2.70	3.03	2.81	2.27
Tula Region	8.93	5.73	5.54	5.09	4.49
Yaroslavl Region	9.58	7.93	10.75	10.54	7.77
Moscow	1,092.74	795.52	1,042.74	1,039.85	839.07
NORTH-WESTERN FEDERAL DISTRICT	247.88	198.51	272.73	257.96	246.69
Republic of Karelia	1.19	1.02	1.25	1.28	1.07
Republic of Komi	2.29	1.56	1.69	1.39	1.52
Arkhangelsk Region	1.39	1.29	1.31	1.17	0.88
Nenets Autonomous Area	0.06	0.05	0.03	0.03	0.02
Arkhangelsk Region, excluding Nenets Autonomous Area	1.33	1.23	1.28	1.14	0.85
Vologda Region	5.24	4.34	5.30	4.49	3.71
Kaliningrad Region	13.58	8.61	17.53	15.12	13.75
Leningrad Region	4.59	3.92	4.24	3.81	3.10
Murmansk Region	1.45	1.12	1.24	1.14	1.06
Novgorod Region	2.56	1.78	2.60	1.86	1.38
Pskov Region	1.90	1.38	1.44	1.34	0.95
Saint Petersburg	213.70	173.50	236.14	226.37	219.28
SOUTHERN FEDERAL DISTRICT	227.31	147.21	212.63	198.90	143.88
Republic of Adygeya (Adygeya)	0.56	0.58	0.66	0.50	0.50
Republic of Kalmykia	0.16	0.21	0.16	0.17	0.13
Republic of Crimea	21.23	18.45	24.53	19.77	14.20
Krasnodar Territory	106.72	71.82	106.60	93.64	66.65
Astrakhan Region	2.55	2.36	2.04	2.08	1.21
Volgograd Region	14.85	9.82	15.78	16.28	13.00
Rostov Region	66.00	34.29	53.01	57.33	41.68
Sevastopol	15.24	9.68	9.85	9.13	6.50
NORTH CAUCASIAN FEDERAL DISTRICT	57.65	25.83	43.49	47.69	32.00
Republic of Dagestan	3.92	1.72	3.36	3.56	4.04
Republic of Ingushetia	0.18	0.16	0.18	0.18	0.11
Kabardino-Balkar Republic	28.04	8.38	9.52	7.98	3.92
Karachay-Cherkess Republic	1.03	0.79	0.89	0.85	0.70

Table 6.5.1 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.65	0.59	0.68	0.54	0.48
Chechen Republic	2.21	0.21	3.12	7.96	4.06
Stavropol Territory	21.61	13.99	25.76	26.62	18.69
VOLGA FEDERAL DISTRICT	264.17	191.32	256.01	228.14	186.12
Republic of Bashkortostan	25.44	21.03	23.23	19.68	16.99
Mari El Republic	0.60	0.57	0.60	0.52	0.38
Republic of Mordovia	1.10	1.05	1.06	0.72	0.66
Republic of Tatarstan (Tatarstan)	89.10	62.84	91.23	84.10	71.06
Udmurt Republic	11.38	8.66	11.47	9.79	7.07
Chuvash Republic – Chuvashia	12.34	6.00	10.16	6.95	1.35
Perm Territory	10.53	7.44	10.02	9.74	7.90
Kirov Region	7.41	4.96	8.05	6.36	6.05
Nizhny Novgorod Region	25.51	21.43	26.59	23.06	18.86
Orenburg Region	10.83	6.88	9.09	9.09	6.81
Penza Region	2.99	2.01	3.02	2.09	1.72
Samara Region	46.22	32.56	44.25	39.36	32.77
Saratov Region	13.04	12.10	13.65	13.21	11.72
Ulyanovsk Region	7.69	3.78	3.59	3.47	2.79
URALS FEDERAL DISTRICT	187.50	132.63	179.79	152.98	133.31
Kurgan Region	11.82	11.72	11.60	11.29	10.94
Sverdlovsk Region	121.12	80.07	117.73	98.21	87.07
Tyumen Region	23.34	17.12	20.12	18.80	15.51
Khanty-Mansi Autonomous Area – Yugra	6.37	4.80	5.79	5.71	4.72
Yamal-Nenets Autonomous Area	1.15	0.77	0.84	1.04	0.84
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	15.82	11.56	13.50	12.06	9.96
Chelyabinsk Region	31.22	23.72	30.34	24.69	19.80
SIBERIAN FEDERAL DISTRICT	146.36	104.28	128.63	110.58	96.94
Altai Republic	0.13	0.19	0.19	0.17	0.11
Republic of Tuva	0.11	0.04	0.08	0.11	0.14
Republic of Khakassia	0.76	0.51	0.49	0.52	0.40
Altai Territory	8.34	5.79	7.26	6.06	5.09
Krasnoyarsk Territory	48.79	35.51	43.32	45.52	38.24
Irkutsk Region	5.42	4.64	5.89	7.17	5.89
Kemerovo Region – Kuzbass	5.42	3.80	4.53	4.30	4.03
Novosibirsk Region	31.46	24.23	27.52	28.00	25.82
Omsk Region	39.27	25.21	33.47	12.99	13.22
Tomsk Region	6.66	4.37	5.88	5.75	4.01
FAR-EASTERN FEDERAL DISTRICT	183.46	137.61	223.16	246.81	227.48
Republic of Buryatia	31.59	25.24	31.58	32.12	27.26
Republic of Sakha (Yakutia)	3.50	2.85	3.11	3.51	2.85
Trans-Baikal Territory	1.07	0.65	0.78	1.17	0.89
Kamchatka Territory	1.45	1.45	1.86	1.99	1.36
Primorye Territory	82.00	64.76	109.72	124.71	126.13
Khabarovsk Territory	15.55	13.03	16.86	18.75	13.52
Amur Region	40.39	22.80	49.73	54.28	46.67
Magadan Region	0.62	0.52	0.56	1.33	0.99
Sakhalin Region	7.14	6.20	8.85	8.78	7.69
Jewish Autonomous Region	0.11	0.07	0.07	0.06	0.06
Chukotka Autonomous Area	0.03	0.04	0.04	0.12	0.07

¹ Excluding conversion operations of one foreign currency into another.

Table 6.5.2

Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)¹

(millions of US dollars)

1	2019				
	July	August	September	October	November
2	3	4	5	6	6
THE RUSSIAN FEDERATION	1,254.72	1,436.24	1,096.16	1,127.99	1,021.70
CENTRAL FEDERAL DISTRICT	606.01	642.11	535.45	559.13	508.16
Belgorod Region	2.39	2.84	2.19	2.04	1.80
Bryansk Region	1.43	1.70	1.19	1.24	1.44
Vladimir Region	2.52	2.55	1.58	1.70	1.64
Voronezh Region	6.83	8.28	5.32	5.15	4.26
Ivanovo Region	2.12	2.47	1.70	1.69	1.73
Kaluga Region	12.01	14.12	9.96	10.45	9.66
Kostroma Region	1.06	1.18	0.85	0.78	0.71
Kursk Region	2.19	2.33	1.72	1.59	1.46
Lipetsk Region	2.19	2.69	1.45	1.32	1.11
Moscow Region	21.33	22.88	19.38	19.36	18.13
Orel Region	1.78	2.12	1.48	1.51	1.17
Ryazan Region	4.43	4.91	3.19	3.19	2.35
Smolensk Region	1.28	1.36	1.02	1.09	1.02
Tambov Region	0.98	1.16	0.72	0.78	0.65
Tver Region	2.48	2.45	1.77	1.93	1.60
Tula Region	3.75	4.01	3.09	3.07	2.93
Yaroslavl Region	5.38	5.69	4.59	4.29	3.58
Moscow	531.86	559.39	474.24	497.95	452.91
NORTH-WESTERN FEDERAL DISTRICT	185.78	231.22	168.83	177.04	166.68
Republic of Karelia	1.06	1.19	0.81	1.01	0.72
Republic of Komi	1.00	0.87	1.04	0.73	0.92
Arkhangelsk Region	0.87	1.02	0.68	0.90	0.72
Nenets Autonomous Area	0.02	0.03	0.01	0.03	0.01
Arkhangelsk Region, excluding Nenets Autonomous Area	0.86	0.99	0.67	0.87	0.71
Vologda Region	2.17	3.06	2.20	2.13	1.75
Kaliningrad Region	18.50	27.07	16.22	22.00	19.82
Leningrad Region	3.36	3.40	2.62	2.54	2.32
Murmansk Region	0.79	0.98	0.88	0.81	0.74
Novgorod Region	1.35	1.83	1.03	1.13	1.17
Pskov Region	2.48	2.66	1.64	2.00	1.84
Saint Petersburg	154.20	189.15	141.72	143.80	136.68
SOUTHERN FEDERAL DISTRICT	117.54	139.27	97.35	101.59	87.17
Republic of Adygeya (Adygeya)	0.58	0.64	0.42	0.46	0.40
Republic of Kalmykia	0.18	0.22	0.13	0.13	0.11
Republic of Crimea	17.17	20.79	14.77	13.52	12.51
Krasnodar Territory	54.62	65.14	45.08	49.17	41.65
Astrakhan Region	1.33	1.38	1.27	1.22	1.12
Volgograd Region	5.91	7.60	5.20	4.82	4.30
Rostov Region	25.31	32.62	22.01	22.92	20.99
Sevastopol	12.46	10.89	8.47	9.35	6.09
NORTH CAUCASIAN FEDERAL DISTRICT	11.59	14.12	9.87	9.77	8.00
Republic of Daghestan	0.83	1.01	0.74	0.72	0.52
Republic of Ingushetia	0.06	0.05	0.03	0.03	0.03
Kabardino-Balkar Republic	1.04	1.32	0.78	0.84	0.71
Karachay-Cherkess Republic	0.40	0.45	0.49	0.47	0.38

Table 6.5.2 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.62	0.69	0.56	0.49	0.44
Chechen Republic	0.08	0.10	0.05	0.06	0.04
Stavropol Territory	8.57	10.49	7.22	7.16	5.87
VOLGA FEDERAL DISTRICT	120.18	145.88	101.56	103.04	94.70
Republic of Bashkortostan	11.51	12.91	8.80	9.34	8.43
Mari El Republic	0.79	0.66	0.59	0.66	0.54
Republic of Mordovia	0.78	0.70	0.61	0.57	0.56
Republic of Tatarstan (Tatarstan)	32.52	45.20	26.66	27.18	29.66
Udmurt Republic	4.36	5.85	3.76	3.74	3.46
Chuvash Republic – Chuvashia	7.83	7.17	6.14	5.06	0.95
Perm Territory	5.38	5.72	4.94	5.25	4.76
Kirov Region	4.07	4.78	3.30	3.93	3.45
Nizhny Novgorod Region	11.93	16.84	12.45	12.58	10.74
Orenburg Region	4.92	5.31	4.03	3.23	3.32
Penza Region	1.39	1.51	1.07	1.26	1.19
Samara Region	19.43	24.27	16.23	16.88	15.56
Saratov Region	11.69	13.09	11.17	11.10	10.32
Ulyanovsk Region	3.60	1.89	1.80	2.26	1.76
URALS FEDERAL DISTRICT	67.49	84.67	60.56	60.79	55.84
Kurgan Region	8.11	8.31	7.77	8.15	8.25
Sverdlovsk Region	38.80	51.70	34.54	35.89	33.36
Tyumen Region	7.84	8.42	7.93	8.01	6.58
Khanty-Mansi Autonomous Area – Yugra	1.96	2.24	2.01	2.07	1.59
Yamal-Nenets Autonomous Area	0.35	0.43	0.30	0.35	0.30
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5.54	5.75	5.62	5.60	4.69
Chelyabinsk Region	12.74	16.24	10.32	8.73	7.66
SIBERIAN FEDERAL DISTRICT	68.55	76.92	53.53	45.60	39.00
Altai Republic	0.28	0.21	0.13	0.14	0.09
Republic of Tuva	0.08	0.08	0.06	0.04	0.05
Republic of Khakassia	0.40	0.42	0.24	0.29	0.22
Altai Territory	5.37	6.03	3.88	3.64	2.74
Krasnoyarsk Territory	21.62	24.71	17.55	18.28	15.74
Irkutsk Region	3.27	3.97	2.96	2.51	1.98
Kemerovo Region – Kuzbass	2.54	3.17	2.16	2.12	1.57
Novosibirsk Region	13.40	15.67	10.40	10.16	9.34
Omsk Region	18.55	19.41	13.87	5.18	5.20
Tomsk Region	3.05	3.27	2.29	3.24	2.07
FAR-EASTERN FEDERAL DISTRICT	75.97	100.25	67.84	69.61	60.64
Republic of Buryatia	6.92	9.58	6.66	6.50	4.66
Republic of Sakha (Yakutia)	1.18	1.14	1.01	0.96	1.03
Trans-Baikal Territory	0.45	0.54	0.33	0.32	0.30
Kamchatka Territory	0.61	1.11	0.87	0.56	0.52
Primorye Territory	48.68	63.63	43.55	44.70	40.27
Khabarovsk Territory	10.29	13.33	8.67	10.12	8.24
Amur Region	4.89	6.40	4.19	4.16	3.59
Magadan Region	0.11	0.12	0.11	0.14	0.12
Sakhalin Region	2.78	4.33	2.37	2.07	1.88
Jewish Autonomous Region	0.04	0.05	0.05	0.06	0.03
Chukotka Autonomous Area	0.03	0.03	0.03	0.03	0.01

¹ Excluding conversion operations of one foreign currency into another.

Table 6.5.3

The Volume of Foreign Cash Accepted from Individuals for Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2019				
	July	August	September	October	November
2	3	4	5	6	
THE RUSSIAN FEDERATION	349.63	322.13	310.93	284.25	229.55
CENTRAL FEDERAL DISTRICT	175.61	163.52	159.26	145.10	119.45
Belgorod Region	0.42	0.36	0.40	0.38	0.37
Bryansk Region	0.12	0.13	0.13	0.15	0.13
Vladimir Region	0.88	0.80	0.82	0.64	0.51
Voronezh Region	0.35	0.40	0.38	0.36	0.26
Ivanovo Region	0.66	0.66	0.63	0.64	0.61
Kaluga Region	8.54	8.42	7.59	6.95	4.71
Kostroma Region	0.21	0.26	0.17	0.19	0.19
Kursk Region	0.96	0.80	0.76	0.72	0.57
Lipetsk Region	0.24	0.15	0.13	0.13	0.11
Moscow Region	2.69	2.54	2.40	2.66	2.01
Orel Region	0.13	0.12	0.09	0.11	0.12
Ryazan Region	5.66	5.33	5.18	4.49	3.33
Smolensk Region	0.13	0.21	0.16	0.16	0.14
Tambov Region	0.32	0.20	0.14	0.19	0.16
Tver Region	0.63	0.40	0.44	0.35	0.31
Tula Region	0.69	0.71	0.62	0.43	0.28
Yaroslavl Region	1.60	1.56	1.48	1.47	1.28
Moscow	151.39	140.49	137.77	125.07	104.37
NORTH-WESTERN FEDERAL DISTRICT	16.24	14.74	14.93	13.37	11.57
Republic of Karelia	0.08	0.12	0.07	0.09	0.05
Republic of Komi	0.36	0.34	0.32	0.38	0.28
Arkhangelsk Region	0.09	0.07	0.10	0.08	0.09
Nenets Autonomous Area	0.00	0.00	0.00	0.00	0.00
Arkhangelsk Region excluding Nenets Autonomous Area	0.09	0.06	0.10	0.08	0.09
Vologda Region	0.94	0.89	0.96	0.82	0.59
Kaliningrad Region	3.20	2.68	2.76	2.57	2.19
Leningrad Region	0.37	0.28	0.24	0.25	0.20
Murmansk Region	0.16	0.12	0.13	0.18	0.20
Novgorod Region	0.39	0.37	0.37	0.30	0.23
Pskov Region	0.12	0.14	0.11	0.08	0.06
Saint Petersburg	10.53	9.73	9.86	8.62	7.68
SOUTHERN FEDERAL DISTRICT	31.51	28.00	27.08	25.14	18.48
Republic of Adygeya (Adygeya)	0.05	0.07	0.06	0.08	0.10
Republic of Kalmykia	0.05	0.08	0.08	0.05	0.04
Republic of Crimea	2.42	2.15	2.23	2.10	1.46
Krasnodar Territory	18.44	15.63	14.75	13.42	9.57
Astrakhan Region	1.76	1.64	1.38	1.41	0.82
Volgograd Region	1.55	1.55	1.63	1.45	1.11
Rostov Region	6.43	6.09	6.01	5.82	4.72
Sevastopol	0.81	0.79	0.94	0.80	0.65
NORTH CAUCASIAN FEDERAL DISTRICT	14.21	12.02	12.36	12.17	9.41
Republic of Dagestan	4.00	2.61	3.02	3.25	2.20
Republic of Ingushetia	0.91	0.76	0.86	0.77	0.52
Kabardino-Balkar Republic	0.52	0.34	0.33	0.32	0.38
Karachay-Cherkess Republic	0.16	0.18	0.18	0.21	0.17

Table 6.5.3 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.31	0.46	0.36	0.33	0.42
Chechen Republic	0.69	0.44	0.37	0.52	0.44
Stavropol Territory	7.62	7.24	7.24	6.76	5.27
VOLGA FEDERAL DISTRICT	36.81	32.79	30.32	27.27	21.15
Republic of Bashkortostan	7.33	6.45	5.32	4.46	3.55
Mari El Republic	0.06	0.05	0.04	0.09	0.07
Republic of Mordovia	0.53	0.40	0.37	0.30	0.23
Republic of Tatarstan (Tatarstan)	9.89	8.88	9.09	8.09	6.52
Udmurt Republic	2.73	2.21	1.67	1.39	0.98
Chuvash Republic – Chuvashia	0.35	0.24	0.25	0.29	0.16
Perm Territory	2.01	1.74	1.63	1.46	1.04
Kirov Region	0.65	0.62	0.61	0.70	0.68
Nizhny Novgorod Region	1.96	1.83	1.87	1.68	1.46
Orenburg Region	1.49	1.25	1.04	1.01	0.67
Penza Region	0.40	0.28	0.28	0.36	0.35
Samara Region	5.34	4.79	4.32	3.74	2.70
Saratov Region	2.11	2.21	2.11	2.12	1.68
Ulyanovsk Region	1.96	1.85	1.73	1.60	1.06
URALS FEDERAL DISTRICT	23.91	22.80	21.35	19.96	15.30
Kurgan Region	4.35	4.34	4.13	3.81	3.41
Sverdlovsk Region	11.05	10.50	9.63	9.00	6.59
Tyumen Region	3.20	2.90	2.93	3.08	2.35
Khanty-Mansi Autonomous Area – Yugra	1.68	1.55	1.72	1.78	1.34
Yamal-Nenets Autonomous Area	0.14	0.08	0.11	0.17	0.10
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1.38	1.27	1.11	1.13	0.91
Chelyabinsk Region	5.30	5.05	4.66	4.08	2.95
SIBERIAN FEDERAL DISTRICT	18.91	17.54	15.92	11.74	10.24
Altai Republic	0.02	0.01	0.04	0.01	0.00
Republic of Tuva	0.01	0.01	0.01	0.00	0.01
Republic of Khakassia	0.08	0.05	0.06	0.05	0.05
Altai Territory	1.84	1.73	1.59	1.48	0.80
Krasnoyarsk Territory	4.52	4.29	3.98	3.73	3.94
Irkutsk Region	0.60	0.53	0.67	0.69	0.52
Kemerovo Region – Kuzbass	0.40	0.32	0.30	0.34	0.29
Novosibirsk Region	4.38	4.09	3.30	3.53	2.98
Omsk Region	6.26	5.75	5.14	1.26	1.26
Tomsk Region	0.80	0.75	0.84	0.65	0.38
FAR-EASTERN FEDERAL DISTRICT	32.06	30.49	29.54	29.15	23.72
Republic of Buryatia	8.35	8.18	7.58	7.71	6.87
Republic of Sakha (Yakutia)	0.34	0.44	0.31	0.34	0.31
Trans-Baikal Territory	0.07	0.07	0.11	0.05	0.11
Kamchatka Territory	0.53	0.64	0.69	0.69	0.47
Primorye Territory	11.71	10.64	10.32	9.82	7.86
Khabarovsk Territory	2.53	2.31	2.29	2.11	1.69
Amur Region	5.48	5.38	5.50	5.73	4.32
Magadan Region	0.31	0.25	0.23	0.28	0.22
Sakhalin Region	2.72	2.56	2.49	2.39	1.85
Jewish Autonomous Region	0.02	0.02	0.00	0.03	0.01
Chukotka Autonomous Area	0.00	0.00	0.01	0.02	0.00

Table 6.5.4

The Volume of Foreign Cash Dispensed to Individuals as Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2019				
	July	August	September	October	November
2	3	4	5	6	
THE RUSSIAN FEDERATION	152.42	142.47	139.36	148.34	140.67
CENTRAL FEDERAL DISTRICT	68.67	66.53	64.19	68.75	66.04
Belgorod Region	0.60	0.52	0.48	0.44	0.49
Bryansk Region	0.18	0.19	0.19	0.22	0.19
Vladimir Region	0.29	0.28	0.26	0.30	0.22
Voronezh Region	0.47	0.44	0.43	0.40	0.40
Ivanovo Region	0.31	0.32	0.32	0.35	0.34
Kaluga Region	2.34	2.47	2.05	2.25	2.05
Kostroma Region	0.12	0.12	0.11	0.09	0.10
Kursk Region	0.61	0.57	0.61	0.63	0.70
Lipetsk Region	0.36	0.16	0.20	0.21	0.16
Moscow Region	1.94	1.97	1.81	1.91	2.12
Orel Region	0.25	0.18	0.22	0.21	0.17
Ryazan Region	1.13	0.78	0.84	0.81	0.73
Smolensk Region	0.21	0.23	0.18	0.22	0.23
Tambov Region	0.27	0.33	0.31	0.31	0.29
Tver Region	0.27	0.25	0.17	0.19	0.16
Tula Region	0.29	0.28	0.30	0.22	0.26
Yaroslavl Region	0.69	0.58	0.57	0.58	0.64
Moscow	58.34	56.84	55.14	59.43	56.78
NORTH-WESTERN FEDERAL DISTRICT	12.46	11.45	11.04	11.46	10.95
Republic of Karelia	0.08	0.06	0.07	0.06	0.10
Republic of Komi	0.21	0.10	0.12	0.11	0.13
Arkhangelsk Region	0.05	0.08	0.05	0.04	0.04
Nenets Autonomous Area	0.00	0.00	0.00	0.00	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0.05	0.08	0.04	0.04	0.04
Vologda Region	0.69	0.70	0.60	0.67	0.46
Kaliningrad Region	2.08	1.87	1.72	1.88	1.71
Leningrad Region	0.22	0.21	0.21	0.23	0.22
Murmansk Region	0.04	0.04	0.06	0.07	0.06
Novgorod Region	0.15	0.12	0.10	0.12	0.18
Pskov Region	0.07	0.08	0.08	0.10	0.05
Saint Petersburg	8.87	8.19	8.03	8.15	7.99
SOUTHERN FEDERAL DISTRICT	19.60	17.54	16.99	18.35	16.93
Republic of Adygeya (Adygeya)	0.17	0.15	0.13	0.17	0.17
Republic of Kalmykia	0.12	0.12	0.10	0.10	0.10
Republic of Crimea	1.18	1.09	1.07	1.13	0.91
Krasnodar Territory	9.57	8.30	7.96	8.77	7.81
Astrakhan Region	0.73	0.66	0.74	0.68	0.76
Volgograd Region	2.27	1.88	1.95	1.98	1.75
Rostov Region	4.79	4.42	4.15	4.59	4.53
Sevastopol	0.78	0.91	0.90	0.94	0.92
NORTH CAUCASIAN FEDERAL DISTRICT	9.56	8.47	7.91	8.96	7.89
Republic of Daghestan	2.18	1.86	1.52	1.75	1.34
Republic of Ingushetia	0.28	0.29	0.24	0.25	0.18
Kabardino-Balkar Republic	0.63	0.51	0.41	0.53	0.49
Karachay-Cherkess Republic	0.11	0.15	0.09	0.13	0.14

Table 6.5.4 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.83	0.84	0.86	0.88	0.75
Chechen Republic	0.23	0.15	0.14	0.18	0.14
Stavropol Territory	5.29	4.67	4.66	5.24	4.86
VOLGA FEDERAL DISTRICT	18.92	16.23	16.63	17.66	16.32
Republic of Bashkortostan	2.84	2.40	2.33	2.41	2.34
Mari El Republic	0.34	0.30	0.25	0.30	0.31
Republic of Mordovia	0.19	0.14	0.17	0.15	0.16
Republic of Tatarstan (Tatarstan)	4.50	3.97	4.20	4.51	4.26
Udmurt Republic	1.11	0.87	1.01	1.07	0.92
Chuvash Republic – Chuvashia	0.82	0.53	0.59	0.63	0.27
Perm Territory	1.19	1.00	1.16	1.19	1.18
Kirov Region	0.50	0.51	0.47	0.57	0.53
Nizhny Novgorod Region	1.85	1.74	1.63	1.70	1.50
Orenburg Region	0.59	0.56	0.57	0.61	0.44
Penza Region	0.43	0.35	0.36	0.37	0.33
Samara Region	1.61	1.39	1.24	1.26	1.43
Saratov Region	2.30	1.92	2.06	2.11	1.85
Ulyanovsk Region	0.66	0.54	0.59	0.79	0.79
URALS FEDERAL DISTRICT	7.04	7.00	7.43	7.60	7.09
Kurgan Region	0.58	0.67	0.61	0.76	0.93
Sverdlovsk Region	3.58	3.72	3.85	3.96	3.62
Tyumen Region	1.02	0.86	0.97	1.03	0.96
Khanty-Mansi Autonomous Area – Yugra	0.41	0.36	0.42	0.43	0.42
Yamal-Nenets Autonomous Area	0.03	0.04	0.06	0.06	0.03
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0.57	0.47	0.50	0.54	0.50
Chelyabinsk Region	1.86	1.75	2.00	1.85	1.58
SIBERIAN FEDERAL DISTRICT	8.33	7.68	7.77	7.83	7.76
Altai Republic	0.01	0.01	0.01	0.01	0.02
Republic of Tuva	0.04	0.04	0.04	0.03	0.03
Republic of Khakassia	0.07	0.09	0.07	0.09	0.08
Altai Territory	0.64	0.62	0.74	0.69	0.57
Krasnoyarsk Territory	2.98	2.67	2.47	2.81	2.65
Irkutsk Region	0.27	0.20	0.24	0.32	0.22
Kemerovo Region – Kuzbass	0.40	0.40	0.40	0.39	0.38
Novosibirsk Region	2.01	1.95	1.99	2.09	2.20
Omsk Region	1.60	1.46	1.59	1.11	1.33
Tomsk Region	0.30	0.25	0.23	0.29	0.28
FAR-EASTERN FEDERAL DISTRICT	7.43	7.10	6.97	7.19	7.29
Republic of Buryatia	2.13	1.98	2.05	1.98	2.10
Republic of Sakha (Yakutia)	0.09	0.13	0.07	0.12	0.11
Trans-Baikal Territory	0.03	0.04	0.03	0.06	0.08
Kamchatka Territory	0.03	0.06	0.05	0.04	0.07
Primorye Territory	2.27	2.04	2.20	2.20	2.17
Khabarovsk Territory	1.65	1.47	1.33	1.58	1.49
Amur Region	1.12	1.25	1.13	1.08	1.15
Magadan Region	0.01	0.01	0.02	0.01	0.02
Sakhalin Region	0.07	0.11	0.07	0.09	0.09
Jewish Autonomous Region	0.02	0.02	0.02	0.02	0.02
Chukotka Autonomous Area	0.00	0.00	0.00	0.00	0.00

Table 6.5.5

The Volume of Foreign Cash Accepted to Deposit into Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2019				
	July 2	August 3	September 4	October 5	November 6
THE RUSSIAN FEDERATION	2,046.59	1,690.41	1,754.99	1,816.36	1,676.08
CENTRAL FEDERAL DISTRICT	1,501.62	1,168.56	1,235.53	1,284.95	1,231.02
Belgorod Region	4.27	3.48	4.29	5.11	2.73
Bryansk Region	1.77	2.13	1.63	4.36	1.00
Vladimir Region	2.15	1.53	2.22	2.19	1.96
Voronezh Region	45.74	19.00	19.45	27.30	22.87
Ivanovo Region	1.99	5.07	1.55	1.84	1.62
Kaluga Region	3.81	3.38	3.57	2.85	2.62
Kostroma Region	2.12	0.95	1.19	0.47	0.65
Kursk Region	1.51	1.07	1.58	1.28	1.27
Lipetsk Region	3.47	2.48	1.53	2.18	1.91
Moscow Region	41.78	41.19	42.28	37.11	36.87
Orel Region	0.74	0.94	1.57	0.91	1.96
Ryazan Region	2.46	2.51	2.20	2.80	1.79
Smolensk Region	1.87	2.86	6.25	2.07	1.23
Tambov Region	1.06	1.08	0.87	1.34	1.25
Tver Region	2.43	3.00	3.87	2.43	2.00
Tula Region	3.32	2.64	2.42	4.91	1.86
Yaroslavl Region	3.59	7.16	4.16	3.52	4.71
Moscow	1,377.54	1,068.10	1,134.92	1,182.30	1,142.73
NORTH-WESTERN FEDERAL DISTRICT	167.41	178.70	185.66	172.18	133.59
Republic of Karelia	1.04	1.37	0.96	0.42	0.45
Republic of Komi	1.44	1.40	1.01	0.71	0.65
Arkhangelsk Region	1.55	1.92	1.46	1.37	1.63
Nenets Autonomous Area	0.03	0.04	0.01	0.01	0.01
Arkhangelsk Region, excluding Nenets Autonomous Area	1.52	1.88	1.45	1.36	1.63
Vologda Region	1.62	1.74	1.35	1.79	1.42
Kaliningrad Region	9.59	8.51	6.85	8.90	9.68
Leningrad Region	2.25	1.81	1.73	2.27	1.69
Murmansk Region	1.27	1.05	1.19	1.44	1.02
Novgorod Region	0.83	0.86	0.93	0.97	0.61
Pskov Region	0.72	0.97	0.87	1.10	0.90
Saint Petersburg	147.09	159.07	169.30	153.22	115.55
SOUTHERN FEDERAL DISTRICT	74.24	70.34	66.83	74.74	67.90
Republic of Adygeya (Adygeya)	0.93	0.51	0.74	0.79	0.76
Republic of Kalmykia	0.38	0.21	0.19	0.32	0.14
Republic of Crimea	4.25	3.98	4.99	3.73	3.14
Krasnodar Territory	39.72	42.98	38.60	42.98	40.77
Astrakhan Region	1.42	1.12	1.26	1.40	0.95
Volgograd Region	4.86	5.07	5.33	5.29	4.29
Rostov Region	21.86	15.79	14.76	19.67	17.40
Sevastopol	0.82	0.68	0.97	0.57	0.45
NORTH CAUCASIAN FEDERAL DISTRICT	14.33	12.00	14.11	13.46	12.36
Republic of Daghestan	2.53	1.67	2.70	2.38	2.35
Republic of Ingushetia	0.51	0.37	0.50	0.44	0.36
Kabardino-Balkar Republic	1.56	1.45	1.70	1.17	1.54
Karachay-Cherkess Republic	0.53	0.30	0.54	0.52	0.45

Table 6.5.5 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.74	1.01	0.79	0.94	0.85
Chechen Republic	1.04	0.43	0.95	0.69	0.81
Stavropol Territory	7.42	6.77	6.94	7.32	6.00
VOLGA FEDERAL DISTRICT	107.97	108.26	104.18	117.89	89.41
Republic of Bashkortostan	8.95	10.93	11.91	8.89	7.70
Mari El Republic	0.56	0.75	0.55	0.34	0.57
Republic of Mordovia	0.50	0.94	0.74	0.92	0.51
Republic of Tatarstan (Tatarstan)	14.78	18.19	17.08	16.14	13.29
Udmurt Republic	2.79	2.41	3.03	2.82	2.07
Chuvash Republic – Chuvashia	3.80	2.01	1.52	1.67	0.89
Perm Territory	5.44	6.11	6.59	15.21	4.80
Kirov Region	2.02	1.59	1.71	1.42	1.43
Nizhny Novgorod Region	21.82	23.88	19.69	17.84	18.37
Orenburg Region	3.16	4.04	2.68	3.25	2.60
Penza Region	1.61	1.45	1.11	1.56	0.91
Samara Region	32.13	30.50	32.16	44.01	32.70
Saratov Region	4.31	3.72	3.04	2.51	2.46
Ulyanovsk Region	6.10	1.75	2.38	1.31	1.09
URALS FEDERAL DISTRICT	62.36	53.32	52.08	50.56	42.89
Kurgan Region	0.39	0.64	0.42	0.57	0.71
Sverdlovsk Region	37.72	34.02	32.48	30.72	25.53
Tyumen Region	15.18	9.51	11.70	10.63	10.09
Khanty-Mansi Autonomous Area – Yugra	8.45	4.01	6.44	5.04	5.69
Yamal-Nenets Autonomous Area	1.25	0.76	0.70	0.57	0.68
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5.49	4.73	4.56	5.02	3.72
Chelyabinsk Region	9.07	9.15	7.47	8.63	6.56
SIBERIAN FEDERAL DISTRICT	63.91	53.82	47.01	51.77	51.44
Altai Republic	0.15	0.05	0.16	0.12	0.10
Republic of Tuva	0.03	0.03	0.03	0.02	0.01
Republic of Khakassia	0.37	0.55	0.79	0.92	0.18
Altai Territory	4.11	2.23	2.51	3.87	2.82
Krasnoyarsk Territory	7.50	6.62	5.10	5.51	6.25
Irkutsk Region	4.69	3.88	5.60	3.66	3.29
Kemerovo Region – Kuzbass	4.18	2.53	3.87	2.34	5.86
Novosibirsk Region	35.53	30.09	23.69	30.24	25.98
Omsk Region	5.17	5.04	3.59	3.59	5.19
Tomsk Region	2.18	2.79	1.67	1.50	1.76
FAR-EASTERN FEDERAL DISTRICT	53.99	44.85	48.90	49.93	47.03
Republic of Buryatia	5.24	4.76	4.91	4.11	3.19
Republic of Sakha (Yakutia)	2.21	0.93	0.76	1.72	1.86
Trans-Baikal Territory	1.33	0.76	0.57	0.65	1.29
Kamchatka Territory	1.29	1.65	1.15	1.33	1.10
Primorye Territory	18.27	16.81	16.51	18.22	17.07
Khabarovsk Territory	12.86	11.80	15.45	14.31	14.76
Amur Region	5.66	4.92	5.25	5.12	4.55
Magadan Region	0.41	0.66	0.23	0.24	0.31
Sakhalin Region	6.55	2.45	3.96	4.05	2.84
Jewish Autonomous Region	0.14	0.08	0.09	0.13	0.03
Chukotka Autonomous Area	0.02	0.03	0.02	0.06	0.03

Table 6.5.6

The Volume of Foreign Cash Dispensed from Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2019				
	July	August	September	October	November
2	3	4	5	6	
THE RUSSIAN FEDERATION	2,036.80	1,607.56	1,756.51	1,991.50	1,908.03
CENTRAL FEDERAL DISTRICT	1,400.11	1,035.44	1,180.53	1,327.46	1,298.46
Belgorod Region	8.17	7.95	8.48	10.93	7.46
Bryansk Region	2.35	2.76	2.65	4.28	2.15
Vladimir Region	3.05	3.54	1.70	3.06	2.20
Voronezh Region	58.63	25.07	24.37	33.80	27.79
Ivanovo Region	2.59	5.71	2.62	2.79	2.57
Kaluga Region	3.90	3.38	3.95	4.14	3.48
Kostroma Region	2.20	2.15	1.47	1.38	1.14
Kursk Region	1.67	1.84	1.62	1.41	1.49
Lipetsk Region	2.54	3.61	2.12	3.67	1.72
Moscow Region	36.82	33.25	33.38	50.56	42.08
Orel Region	1.60	1.47	1.89	1.55	1.19
Ryazan Region	7.63	4.78	3.33	5.16	2.41
Smolensk Region	3.24	1.74	2.50	2.18	2.63
Tambov Region	1.49	1.30	1.21	1.78	1.13
Tver Region	2.89	3.96	2.17	2.76	1.88
Tula Region	3.98	3.57	3.79	7.55	3.10
Yaroslavl Region	6.43	6.34	5.32	5.30	5.17
Moscow	1,250.93	923.03	1,077.95	1,185.15	1,188.87
NORTH-WESTERN FEDERAL DISTRICT	194.18	165.42	182.00	203.03	187.08
Republic of Karelia	2.00	2.22	1.96	1.98	1.49
Republic of Komi	1.51	1.39	1.22	1.52	0.89
Arkhangelsk Region	2.12	2.35	2.49	2.80	2.85
Nenets Autonomous Area	0.02	0.03	0.04	0.00	0.09
Arkhangelsk Region, excluding Nenets Autonomous Area	2.10	2.32	2.45	2.80	2.76
Vologda Region	2.27	2.26	2.32	2.77	2.19
Kaliningrad Region	16.65	18.21	14.59	19.87	14.63
Leningrad Region	2.75	3.53	2.61	3.04	2.89
Murmansk Region	2.87	2.15	3.27	2.73	4.39
Novgorod Region	1.86	1.57	1.33	1.11	1.26
Pskov Region	1.46	0.97	0.90	1.51	1.00
Saint Petersburg	160.69	130.77	151.30	165.70	155.50
SOUTHERN FEDERAL DISTRICT	111.93	105.70	101.02	113.84	108.24
Republic of Adygeya (Adygeya)	0.63	0.64	0.42	0.64	2.08
Republic of Kalmykia	0.35	0.33	0.30	0.37	0.11
Republic of Crimea	6.02	6.45	5.21	5.82	5.01
Krasnodar Territory	73.34	67.10	62.22	74.02	67.33
Astrakhan Region	3.47	2.86	2.88	3.44	3.32
Volgograd Region	5.39	6.25	7.24	7.95	6.14
Rostov Region	21.97	20.94	21.44	20.97	23.58
Sevastopol	0.77	1.14	1.31	0.66	0.68
NORTH CAUCASIAN FEDERAL DISTRICT	21.43	19.38	19.22	23.96	24.89
Republic of Dagestan	6.17	3.73	5.12	6.55	7.78
Republic of Ingushetia	0.65	0.61	0.35	0.20	0.42
Kabardino-Balkar Republic	2.11	1.93	1.97	2.50	4.51
Karachay-Cherkess Republic	0.36	0.46	0.54	0.86	0.91

Table 6.5.6 (end)
(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	1.26	1.93	1.42	1.99	1.81
Chechen Republic	0.65	0.32	0.40	0.51	0.47
Stavropol Territory	10.23	10.39	9.43	11.34	8.99
VOLGA FEDERAL DISTRICT	128.59	119.14	115.45	136.77	109.96
Republic of Bashkortostan	13.07	11.18	10.36	12.37	10.83
Mari El Republic	1.19	0.74	0.83	0.62	0.68
Republic of Mordovia	0.59	1.27	0.91	1.03	1.81
Republic of Tatarstan (Tatarstan)	19.12	17.05	18.18	22.28	15.13
Udmurt Republic	2.93	2.32	3.22	2.14	3.05
Chuvash Republic – Chuvashia	4.92	2.80	1.45	1.51	1.61
Perm Territory	7.84	8.24	7.61	17.29	6.98
Kirov Region	1.83	2.14	2.19	1.73	1.82
Nizhny Novgorod Region	24.67	24.23	20.06	24.74	23.88
Orenburg Region	2.76	3.02	2.69	2.96	2.53
Penza Region	2.32	1.96	1.47	2.00	1.68
Samara Region	35.61	37.79	39.23	41.44	34.41
Saratov Region	5.88	4.53	5.15	5.02	4.08
Ulyanovsk Region	5.86	1.86	2.10	1.65	1.48
URALS FEDERAL DISTRICT	64.29	51.84	56.69	66.51	64.33
Kurgan Region	0.64	0.74	0.86	0.87	1.02
Sverdlovsk Region	34.66	31.11	34.82	38.86	31.05
Tyumen Region	15.24	10.88	13.86	16.02	16.89
Khanty-Mansi Autonomous Area – Yugra	7.69	5.25	7.49	8.32	9.97
Yamal-Nenets Autonomous Area	0.81	0.68	0.81	1.17	0.71
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6.74	4.95	5.56	6.53	6.22
Chelyabinsk Region	13.76	9.11	7.15	10.76	15.36
SIBERIAN FEDERAL DISTRICT	64.97	60.13	51.97	63.23	60.36
Altai Republic	0.16	0.18	0.23	0.38	0.18
Republic of Tuva	0.04	0.14	0.06	0.04	0.05
Republic of Khakassia	0.82	0.62	0.56	0.43	0.31
Altai Territory	4.51	5.04	3.24	4.22	5.06
Krasnoyarsk Territory	7.09	5.29	6.09	6.92	5.48
Irkutsk Region	5.16	5.67	6.03	5.20	5.27
Kemerovo Region – Kuzbass	4.02	4.48	3.08	3.74	5.84
Novosibirsk Region	32.11	28.88	23.08	33.50	30.19
Omsk Region	8.19	6.93	7.39	6.80	6.40
Tomsk Region	2.88	2.90	2.21	2.01	1.57
FAR-EASTERN FEDERAL DISTRICT	50.63	50.01	48.63	55.02	54.08
Republic of Buryatia	2.27	3.21	3.99	2.17	3.26
Republic of Sakha (Yakutia)	1.18	0.91	0.71	1.49	1.28
Trans-Baikal Territory	1.56	0.74	0.77	1.04	0.68
Kamchatka Territory	1.23	1.74	1.33	1.10	1.03
Primorye Territory	19.05	19.70	19.60	20.59	22.33
Khabarovsk Territory	14.20	15.54	14.93	18.08	16.09
Amur Region	4.13	3.39	3.29	6.76	6.16
Magadan Region	0.30	0.78	0.31	0.30	0.31
Sakhalin Region	6.33	3.76	3.63	3.31	2.81
Jewish Autonomous Region	0.34	0.16	0.06	0.11	0.05
Chukotka Autonomous Area	0.03	0.08	0.01	0.06	0.07

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

Table 6.6.1

Insurers' Premiums and Payoffs

(millions of rubles)

1	9 months 2019	
	insurance premiums	payoffs
2	3	
THE RUSSIAN FEDERATION	1,099,384.9	433,198.2
CENTRAL FEDERAL DISTRICT¹	656,076.8	237,320.8
Belgorod Region	4,718.0	2,125.2
Bryansk Region	3,209.8	1,106.2
Vladimir Region	3,980.3	1,607.2
Voronezh Region	8,289.5	3,338.3
Ivanovo Region	2,884.7	1,336.8
Kaluga Region	3,725.3	1,919.2
Kostroma Region	1,861.7	612.5
Kursk Region	2,946.6	1,238.0
Lipetsk Region	4,059.2	1,410.3
Moscow Region	45,810.2	11,053.0
Orel Region	1,931.3	643.4
Ryazan Region	4,192.1	1,585.2
Smolensk Region	4,015.0	1,734.6
Tambov Region	2,489.2	939.2
Tver Region	3,863.8	1,758.8
Tula Region	5,261.5	1,782.1
Yaroslavl Region	5,122.8	2,264.7
Moscow	547,710.6	200,864.3
NORTH-WESTERN FEDERAL DISTRICT	128,105.8	54,526.7
Republic of Karelia	2,217.8	913.5
Republic of Komi	3,829.7	1,393.0
Arkhangelsk Region	4,939.2	1,779.0
Nenets Autonomous Area	56.2	41.3
Arkhangelsk Region, excluding Nenets Autonomous Area	4,883.0	1,737.8
Vologda Region	4,774.3	1,930.3
Kaliningrad Region	4,285.6	1,931.1
Leningrad Region	4,475.3	1,538.4
Murmansk Region	3,141.8	1,601.5
Novgorod Region	1,870.9	740.6
Pskov Region	1,626.9	652.4
Saint Petersburg	96,944.3	42,046.9
SOUTHERN FEDERAL DISTRICT	43,766.9	23,000.7
Republic of Adygeya (Adygeya)	540.4	438.9
Republic of Kalmykia	305.9	138.1
Republic of Crimea	1,514.7	557.6
Krasnodar Territory	19,141.3	10,570.3
Astrakhan Region	3,269.1	1,578.3
Volgograd Region	7,039.6	3,323.1
Rostov Region	11,785.8	6,259.7
Sevastopol	170.1	134.6
NORTH CAUCASIAN FEDERAL DISTRICT	10,442.7	7,376.8
Republic of Daghestan	1,207.3	1,423.9
Republic of Ingushetia	109.6	149.4
Kabardino-Balkar Republic	738.5	432.7
Karachay-Cherkess Republic	307.6	417.9

Table 6.6.1 (end)

(millions of rubles)

1	2	3
Republic of North Ossetia – Alania	526.5	546.9
Chechen Republic	427.0	384.9
Stavropol Territory	7,126.2	4,021.0
VOLGA FEDERAL DISTRICT	111,357.6	47,065.8
Republic of Bashkortostan	13,392.2	6,369.7
Mari El Republic	1,720.7	735.7
Republic of Mordovia	2,081.5	866.7
Republic of Tatarstan (Tatarstan)	19,950.8	8,699.5
Udmurt Republic	5,354.8	2,168.4
Chuvash Republic – Chuvashia	3,668.3	1,339.2
Perm Territory	11,345.6	4,141.7
Kirov Region	3,904.6	1,543.4
Nizhny Novgorod Region	12,504.4	6,572.2
Orenburg Region	5,712.2	2,162.0
Penza Region	3,281.8	1,383.7
Samara Region	18,248.5	6,235.1
Saratov Region	6,192.3	2,614.4
Ulyanovsk Region	4,000.0	2,234.1
URALS FEDERAL DISTRICT	63,956.5	26,884.2
Kurgan Region	1,770.9	802.2
Sverdlovsk Region	18,444.6	7,701.9
Tyumen Region	30,022.9	11,032.3
Khanty-Mansi Autonomous Area – Yugra	14,094.1	5,464.2
Yamal-Nenets Autonomous Area	4,657.0	1,834.9
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	11,271.8	3,733.3
Chelyabinsk Region	13,718.2	7,347.7
SIBERIAN FEDERAL DISTRICT	58,765.7	24,865.2
Altai Republic	261.9	177.6
Republic of Tuva	423.3	146.8
Republic of Khakassia	1,064.5	500.2
Altai Territory	5,327.4	1,925.6
Krasnoyarsk Territory	10,596.6	4,536.5
Irkutsk Region	8,732.1	4,538.1
Kemerovo Region – Kuzbass	9,248.2	3,681.5
Novosibirsk Region	12,832.9	5,550.0
Omsk Region	5,937.3	2,297.3
Tomsk Region	4,341.6	1,511.5
FAR-EASTERN FEDERAL DISTRICT	26,912.9	12,157.9
Republic of Buryatia	1,930.9	901.0
Republic of Sakha (Yakutia)	3,043.9	581.8
Trans-Baikal Territory	1,820.3	610.9
Kamchatka Territory	1,191.0	446.7
Primorye Territory	7,434.1	4,938.8
Khabarovsk Territory	6,058.4	2,759.3
Amur Region	2,232.3	862.2
Magadan Region	642.8	179.1
Sakhalin Region	2,000.6	749.0
Jewish Autonomous Region	232.4	102.1
Chukotka Autonomous Area	326.1	26.8
OUTSIDE THE RUSSIAN FEDERATION	1,065.1	266.6

¹The Central Federal District indicators include data on the city of Baikonur, that is regarded as the city of federal importance, according to the art. 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.

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

Table 6.6.2

Private Pension Funds' Performance

	Q3 2019						
	pension reserves – total, millions of rubles	number of participants, persons	pension contributions – total, millions of rubles	payouts of pension benefits under private pension provision, millions of rubles	number of participants receiving pensions, persons	pension savings, millions of rubles	number of insured persons, persons
1	2	3	4	5	6	7	8
THE RUSSIAN FEDERATION	1,137,949.2	6,612,636	78,700.8	60,195.5	1,654,735	2,542,594.3	37,353,433
CENTRAL FEDERAL DISTRICT	568,712.8	1,743,298	27,441.0	16,910.4	325,304	695,122.4	8,229,866
Belgorod Region	2,437.3	61,371	203.2	187.5	7,893	28,605.2	466,218
Bryansk Region	6,315.6	40,188	354.0	295.3	6,644	15,288.4	296,009
Vladimir Region	3,103.4	37,336	286.6	217.3	5,805	23,303.7	386,295
Voronezh Region	5,635.3	82,381	429.8	459.5	13,465	30,328.7	584,184
Ivanovo Region	711.6	13,178	59.8	56.5	2,019	12,630.0	265,430
Kaluga Region	2,002.5	24,486	179.9	134.2	4,008	17,750.8	250,993
Kostroma Region	1,316.2	14,023	86.0	95.0	2,914	10,228.2	202,782
Kursk Region	2,196.1	49,468	172.0	140.1	8,729	16,621.2	319,822
Lipetsk Region	4,530.9	46,486	316.8	323.6	7,455	19,286.5	332,400
Moscow Region	31,266.1	205,540	3,866.8	3,519.6	48,811	160,030.5	1,453,146
Orel Region	1,504.3	20,260	137.8	94.8	2,273	10,890.3	204,404
Ryazan Region	3,951.9	34,775	357.4	240.9	8,482	16,968.1	271,322
Smolensk Region	2,934.4	27,232	257.7	196.1	5,438	14,291.2	241,155
Tambov Region	1,935.9	27,838	134.9	142.5	4,995	12,439.9	271,017
Tver Region	2,881.6	31,265	265.7	174.2	4,619	20,405.9	302,036
Tula Region	3,465.5	50,553	327.9	225.9	8,710	27,126.1	412,559
Yaroslavl Region	4,596.5	35,043	326.3	282.9	7,921	24,145.1	370,442
Moscow	487,927.6	941,875	19,678.5	10,124.3	175,123	234,782.6	1,599,652
NORTH-WESTERN FEDERAL DISTRICT	78,721.7	645,933	7,015.0	5,483.5	162,187	289,023.8	3,591,482
Republic of Karelia	4,693.9	31,075	343.8	286.7	9,681	13,628.4	194,403
Republic of Komi	13,917.6	74,375	1,355.5	1,160.9	27,364	27,780.5	326,575
Arkhangelsk Region	7,790.0	52,460	549.8	488.8	11,313	29,363.2	400,446
Nenets Autonomous Area	133.8	1,695	22.2	5.9	102	1,194.2	7,745
Arkhangelsk Region, excluding Nenets Autonomous Area	7,656.2	50,765	527.6	483.0	11,211	28,169.0	392,701
Vologda Region	5,576.0	76,015	309.8	457.6	28,906	27,623.8	396,522
Kaliningrad Region	1,873.6	22,681	149.4	139.8	4,370	15,978.2	287,833
Leningrad Region	9,583.4	73,288	792.6	542.7	14,405	35,693.9	430,346

Table 6.6.2.(cont.)

1	2	3	4	5	6	7	8
Murmansk Region	5,521.9	46,769	418.6	278.8	6,661	23,815.4	266,508
Novgorod Region	1,271.7	14,103	150.6	76.3	2,041	11,744.8	175,537
Pskov Region	1,782.0	19,720	160.9	113.3	3,460	9,550.7	176,037
Saint Petersburg	26,711.6	235,447	2,784.0	1,938.5	53,986	93,844.9	937,275
SOUTHERN FEDERAL DISTRICT	39,235.0	401,277	3,988.4	3,412.6	88,099	198,265.6	3,768,563
Republic of Adygeya (Adygeya)	245.5	5,934	20.9	17.7	495	4,295.4	96,223
Republic of Kalmykia	140.6	6,684	13.4	8.4	306	2,500.6	63,883
Republic of Crimea	76.4	1,664	23.2	5.3	93	63.8	8,836
Krasnodar Territory	19,953.7	160,321	1,803.9	1,512.2	41,982	76,558.3	1,357,236
Astrakhan Region	3,808.2	39,062	687.7	601.7	10,485	15,777.8	337,982
Volgograd Region	5,348.3	69,413	504.0	556.3	14,107	40,815.1	796,901
Rostov Region	9,638.0	118,011	932.3	710.1	20,616	58,224.4	1,106,004
Sevastopol	24.3	188	2.9	1.0	15	30.3	1,498
NORTH CAUCASIAN FEDERAL DISTRICT	8,987.5	135,354	848.2	860.0	19,748	45,184.5	1,138,679
Republic of Dagestan	1,676.2	21,594	140.8	152.8	3,173	5,169.8	188,175
Republic of Ingushetia	32.0	962	4.0	1.6	32	305.9	15,183
Kabardino-Balkar Republic	516.9	9,199	52.3	31.4	928	3,835.9	130,219
Karachay-Cherkess Republic	247.2	5,407	23.9	17.9	467	2,313.0	60,625
Republic of North Ossetia – Alania	435.4	10,126	26.3	37.8	816	3,201.5	107,921
Chechen Republic	1,054.4	8,337	92.2	59.1	1,806	1,559.5	58,290
Stavropol Territory	5,025.4	79,729	508.8	559.4	12,526	28,798.8	578,266
VOLGA FEDERAL DISTRICT	122,867.0	1,560,901	11,765.5	9,923.8	377,218	522,858.2	9,350,551
Republic of Bashkortostan	17,146.3	148,707	2,504.8	983.8	26,875	77,720.7	1,322,281
Mari El Republic	311.1	11,133	37.1	27.1	777	9,549.8	223,414
Republic of Mordovia	1,499.9	17,323	115.9	116.4	3,372	11,572.8	215,578
Republic of Tatarstan (Tatarstan)	25,306.8	307,219	1,445.4	1,932.5	110,936	74,865.1	1,254,420
Udmurt Republic	3,886.8	54,964	440.1	328.3	13,999	30,300.1	579,712
Chuvash Republic – Chuvashia	1,323.8	38,164	139.2	102.8	3,390	19,639.0	418,561
Perm Territory	9,461.9	134,576	988.7	959.5	28,313	55,516.7	901,357
Kirov Region	2,891.0	35,217	223.8	201.1	5,525	21,837.5	413,076
Nizhny Novgorod Region	19,351.3	318,734	1,674.0	1,699.5	79,254	61,934.6	990,140
Orenburg Region	9,399.0	115,689	1,035.2	1,066.1	27,977	30,682.9	672,198
Penza Region	1,910.4	27,968	176.4	119.0	4,497	17,213.1	363,413
Samara Region	20,017.8	212,180	1,996.0	1,482.1	44,343	58,927.0	881,334
Saratov Region	8,503.3	109,398	842.7	782.7	23,637	35,511.9	745,567
Ulyanovsk Region	1,857.5	29,629	146.1	123.0	4,323	17,587.0	369,500

Table 6.6.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	142,106.4	1,019,369	14,362.0	12,672.2	427,808	315,622.7	3,936,470
Kurgan Region	2,864.3	26,232	212.0	180.3	5,185	13,060.0	296,387
Sverdlovsk Region	17,686.5	235,890	1,692.8	1,654.6	54,817	98,765.7	1,380,045
Tyumen Region	109,437.1	626,254	11,431.6	9,997.2	342,426	141,622.4	1,241,127
Khanty-Mansi Autonomous Area – Yugra	66,942.6	501,564	6,216.1	6,251.6	295,470	67,806.6	496,973
Yamal-Nenets Autonomous Area	23,235.9	54,718	4,223.1	3,053.1	32,404	27,653.0	173,149
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	19,258.5	69,972	992.4	692.5	14,552	46,162.7	571,005
Chelyabinsk Region	12,118.5	130,993	1,025.4	840.1	25,380	62,174.7	1,018,911
SIBERIAN FEDERAL DISTRICT	87,753.5	698,995	6,531.8	5,722.0	152,671	310,901.3	5,080,117
Altai Republic	26.0	2,237	4.4	1.3	81	2,025.4	51,755
Republic of Tuva	13.7	1,546	2.0	0.3	15	2,723.6	67,280
Republic of Khakassia	2,175.3	12,895	166.3	144.1	2,673	7,605.7	130,401
Altai Territory	3,455.9	51,160	293.3	243.0	8,216	28,459.1	699,637
Krasnoyarsk Territory	28,795.6	211,043	2,019.0	1,973.4	37,048	64,910.6	849,393
Irkutsk Region	20,726.3	118,663	1,800.5	1,262.6	30,043	48,091.6	744,850
Kemerovo Region – Kuzbass	8,241.7	120,769	707.8	544.3	28,186	53,561.9	815,280
Novosibirsk Region	11,900.7	92,647	777.4	855.0	30,620	46,843.5	766,918
Omsk Region	6,899.5	57,347	354.4	325.5	8,605	33,556.3	637,621
Tomsk Region	5,518.7	30,688	406.8	372.5	7,184	23,123.7	316,982
FAR-EASTERN FEDERAL DISTRICT	89,564.8	407,498	6,749.0	5,211.1	101,700	165,487.2	2,256,640
Republic of Buryatia	6,034.1	42,382	444.9	346.5	7,719	16,297.7	319,037
Republic of Sakha (Yakutia)	28,375.8	43,660	1,614.2	1,475.0	24,239	23,033.1	251,340
Trans-Baikal Territory	12,178.9	68,880	972.2	691.2	13,962	17,120.9	303,509
Kamchatka Territory	365.5	5,155	41.1	25.0	649	8,321.3	79,487
Primorye Territory	9,624.8	71,588	813.2	619.4	14,415	30,840.4	464,511
Khabarovsk Territory	14,409.5	80,309	1,286.2	924.7	19,375	30,989.8	372,327
Amur Region	10,371.3	57,564	839.7	657.7	11,584	16,805.4	237,864
Magadan Region	371.8	4,736	40.1	22.8	635	4,420.3	39,205
Sakhalin Region	6,163.6	22,413	557.4	343.4	7,237	13,394.4	131,110
Jewish Autonomous Region	1,630.3	10,305	136.3	94.4	1,757	3,132.8	50,297
Chukotka Autonomous Area	39.2	506	3.7	11.0	128	1,131.0	7,953
THE CITY OF BAIKONUR ¹	0.4	11	0.0	0.0	0	128.6	1,065
FOREIGN STATES (MEMO)	2,118.4	5,598	166.0	126.7	1,330	71.7	1,261

¹The city of Baikonur is regarded as the city of federal importance, according to the art. 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

Balance of payments of the Russian Federation (hereafter referred to as balance of payments) is a statistical statement, which reflects all economic transactions between Russian Federation residents and nonresidents within a reporting period.

Table "Balance of Payments of the Russian Federation" is compiled and published by the Bank of Russia quarterly.

Balance of payments data are used for elaborating the monetary policy of the state.

Balance of payments is compiled by the Bank of Russia based on Federal Law No. 86 FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 (as amended), Federal Law No. 282 FZ "On Official Statistical Accounting and State Statistics System in the Russian Federation" dated November 29, 2007 (as amended), and Order of the Government of the Russian Federation No. 1226 dated September 26, 1997 "On the Russian Federation's Adherence to the Special Data Dissemination Standard of the International Monetary Fund (IMF)".

The methodological basis for the balance of payments is set out in the sixth edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Sources of information are comprised of reports on foreign economic transactions of Russian residents which are routinely received by the Bank of Russia from Russia's Ministry of Finance (Minfin of Russia), Federal Customs Service (FCS of Russia), Federal State Statistics Service (Rosstat), Ministry of Internal Affairs, Emergencies Ministry (MES of Russia), Frontier Service of the Federal Security Service, Ministry of Energy, Ministry of Transport, credit institutions, other financial corporations, non-financial corporations; partner country statistics, as well as the Bank of Russia's own data and estimation system.

A detailed list of reporting forms used to compile the balance of payments and other information of reference are available on the Bank of Russia's official website under directory *Statistics. Macroeconomic Financial Statistics. External Sector Statistics*.

Table "Balance of Payments of the Russian Federation" is the analytical presentation of the balance of payments data. In contrast to the standard presentation of the data, which has the template that meets international standards, in the analytical presentation the aggregates' grouping and identification of components that are of substantial importance for the economy of the Russian Federation enhance the capabilities for analyzing international economic interaction of the country.

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

Balance of payments data in the analytical presentation are posted on the Bank of Russia's official website and published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

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

1.1. Goods. Recorded under this item is the value of goods whose ownership rights were transferred within a reporting period from residents to nonresidents (exports) and from nonresidents to residents (imports).

In compiling trade balance aggregates, merchandise exports / imports transactions' data recorded by the FCS of Russia are supplemented with data on the following transactions: exports / imports of goods procured in domestic /foreign ports by carriers; goods exported /imported by individuals with the purpose of reselling thereof; goods sold to nonresidents with the transfer of ownership rights without their crossing the border, including exports of fish and marine products caught in the high seas; goods undeclared and /or misdeclared when imported by legal entities; goods acquired /sold via Internet trade; other goods exports /imports for which economic ownership rights were transferred from residents to nonresidents and from nonresidents to residents.

Goods recorded in accordance with customs regimes for processing thereof are excluded from the FCS of Russia data. Value of merchandise exports is increased by the net exports data on goods sold under merchandising outside the economic territory of the Russian Federation.

Exports and imports of goods are presented at f.o.b. values (the f.o.b. is a term of delivery which implies that the value of the goods includes the cost as well as expenses on insurance, delivery and loading on board the carrier at the border of an exporting country).

Data on exports of major fuel and energy commodities are identified within the total merchandise exports values.

1.2. Services represent a balance on transactions in services between the Russian Federation residents and nonresidents. Services rendered by residents to nonresidents (exports) and those provided by nonresidents to residents (imports) are grouped by the most significant for the Russian Federation categories: transport, travel and other services (including manufacturing services; maintenance and repair services; construction; insurance; financial services; charges for the use of intellectual property; telecommunications, computer and information services; other business services; cultural and recreational services; government services).

1.3. Compensation of employees shows a balance on remuneration of resident workers that are temporarily employed in a foreign economy and earnings of nonresidents working in the Russian Federation.

1.4. Investment income reflects a balance on income of the Russian Federation residents earned on foreign financial assets owned by them (in the form of direct, portfolio and other investment) and similar income payable to nonresidents resulting from their investments in the economy of the Russian Federation.

Investment incomes receivable and payable are presented in breakdown by institutional sector and subsector. Separately identified are Federal and local governments of the Russian Federation, central bank, banks, other sectors. Other sectors include other financial corporations (except banks), nonfinancial corporations, households and non-profit institutions serving households.

1.5. Rent reflects a balance on incomes receivable and payable from leasing for the use of land and natural resources.

1.6. Secondary income represents a balance on current transfers between residents and nonresidents.

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

The main component of current transfers are personal transfers that include all current transfers in monetary form

and in kind receivable by Russia's households from nonresident households or payable by Russia's households for the benefit of nonresident households.

Classified as current transfers also are taxes on income and property, social contributions, social benefits, insurance premia and reimbursements (except life insurance), transfers within the framework of international cooperation, other current transfers.

2. Capital account includes a balance on acquisition / disposal of nonproduced nonfinancial assets, as well as a balance on transactions in capital transfers between the Russian Federation residents and nonresidents.

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

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

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

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

Net acquisition of financial assets, excluding reserve assets («+» - increase, «-» - decrease) represents the difference between an increase of residents' foreign assets and a decrease thereof resulting from financial transactions (excluding transactions related to international reserves).

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

Financial assets and liabilities are classified by institutional sector and subsector: Federal and local governments of the Russian Federation, central bank, banks, other sectors.

Within sectors identified are data on direct investment, portfolio investment, loans, other assets and liabilities.

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

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

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

Within portfolio investment data on Federal government liabilities, extended information is provided on nonresidents' acquisition of sovereign bonds in the course of initial placement thereof, debt payments of principal amounts and coupons, reinvestment of earnings and secondary market transactions.

Loans are financial assets that are created when the creditor directly provides funds to the borrower and it is evidenced by nonnegotiable documents.

Other assets and liabilities. All transactions with nonresidents that are not classified within the sector under a separate category or financial instrument are accounted for under other assets and other liabilities.

Within other sectors' assets extended information is identified on transactions with cash foreign currency, trade credit and advances, indebtedness on supplies of goods according to intergovernmental agreements, non-classified transactions. The latter include those with the attributes of fictitious transactions related to foreign trade in goods and services, securities' trading, lending to nonresidents, and money transfers to residents' own accounts abroad for the purpose of cross-border money transferring.

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

5. Change in reserve assets represents a balance on transactions with international reserves that are at the disposal of the Central Bank of the Russian Federation and the Government of the Russian Federation. Comprehensive description of international reserves is provided in the methodological comments to Table 1.11.

Table 1.2
Direct Investment of the Russian Federation
(Based on the Balance of Payments, Flows Data)

Direct investment is a category of cross-border investment associated with a resident in one economy having control or a significant degree of influence on the management of an enterprise that is resident in another economy. Control or influence may be achieved directly by owning equity that gives voting power in the enterprise, or indirectly through having voting power in another enterprise that has voting power in the enterprise. To ensure international comparability, in practice, for identification of direct investment relationships the following quantitative criterion is used: ownership of 10 per cent or more of the voting power in the direct investment enterprise.

Starting with 2012 the Russian Federation's direct investment data 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 4th edition of OECD's Benchmark Definition of Foreign Direct Investment (BMD4).

General Provisions

The table «Direct Investment of the Russian Federation» contains data on direct investment inflows in the Russian Federation and direct investment outflows abroad broken down by sectors and instruments. Data on direct investment are compiled as components of the Financial Account, and they include reverse investment flows and intercompany relations, and are compiled according to the asset/liability principle. The data are published quarterly in millions of U.S. dollars.

Equity includes shares, stocks and other investment of foreign direct investors in equity of Russian enterprises as well as Russian direct investors in equity of foreign enterprises including financial aid without quid pro quo.

Reinvested earnings are earnings of direct investment enterprises not distributed as dividends or profit.

Debt instruments are instruments that are used between investors and direct investor enterprises including loans, debt securities and trade credits.

Sources of information are comprised of reports on foreign economic transactions performed by Russian residents. These reports are regularly obtained by the Bank of Russia from credit institutions, non-banking custodians, other financial institutions, non-financial organizations, Russia's Ministry of Energy, as well as partner countries' data and experts' estimates.

Direct investment data are posted on the Bank of Russia's official website.

Individual Indicators Highlights

Russian Federation's direct investment abroad covers resident direct investors' claims on their direct investment enterprises, resident direct investment enterprises' claims on direct investors, and resident enterprises' claims on non-resident fellow enterprises.

General government direct investment includes transactions to acquire equity and shares of non-resident enterprises by the federal and local government.

Direct investment of banks and direct investment of other sectors include transactions connected with increases/decreases in foreign assets in the form of equity, reinvestment of earnings, and debt instruments.

Direct Investment in the Russian Federation covers liabilities of resident direct investment enterprises to their direct investors, those of resident direct investors to direct investment enterprises, and liabilities of resident enterprises to non-resident fellow enterprises.

Direct investment of banks and direct investment of other sectors include transactions connected with increases/decreases in foreign liabilities in the form of equity, reinvestment of earnings, and debt instruments.

Table 1.3

Financial Transactions of Private Sector (Based on the Balance of Payments Data)

General Provisions

The table contains data on transactions reflected in the financial account of the balance of payments. The definition of "private sector" includes the totality of institutional units, which are not related to General government or Central bank. When balance on financial transactions within the reporting period is positive, it means that the private sector has been a net creditor vis-à-vis nonresidents over the reporting period; when balance on financial transactions is negative, the private sector is assumed to have been a net borrower.

The Table's aggregates are compiled based on the analytical presentation of balance of payments data with quarterly periodicity.

Data on financial transactions of the private sector are posted on the official website of the Bank of Russia.

Individual Indicators Highlights

Financial Transactions of Private Sector (Net lending (+)/Net borrowing (-)) item is defined as combined total balances on Banks' and Other sectors' financial transactions.

Financial Transactions of Banks (Net lending (+)/Net borrowing (-)) item is computed as the difference between Banks' net acquisition of financial assets and net incurrence of liabilities thereof.

Net acquisition of financial assets by Banks represents the difference between an increase in Banks' foreign assets and a reduction thereof in the reporting period.

Net incurrence of liabilities by Banks represents the difference between an increase in Banks' foreign liabilities and a reduction thereof in the reporting period.

Financial Transactions of Other Sectors (Net lending (+)/Net borrowing (-)) item is computed as the difference between Other sectors' net acquisition of financial assets and net incurrence of liabilities thereof with an addition of "Net errors and omissions" item of the balance of payments with the opposite sign. Other sectors include nonfinancial corporations, other financial corporations (except banks), households and nonprofit institutions serving households.

Net acquisition of financial assets by Other sectors item represents the difference between an increase in Other sectors' foreign assets and a reduction thereof in the reporting period, net of the balance of payments item "Indebtedness on Supplies

of Goods according to Intergovernmental Agreements" which relates to transactions of the General government.

Net incurrence of liabilities by Other sectors item represents the difference between an increase in Other sectors' foreign liabilities and a reduction thereof in the reporting period.

Net errors and omissions item is the statistical discrepancy arising from the difference between the Net lending / Net borrowing balance on financial account of the balance of payments and the Net lending / Net borrowing balance on current and capital accounts.

Conditionally, this item may be entirely attributed to Other sectors' financial transactions because recording thereof in compiling the balance of payments is most problematic.

Table 1.4

External Debt of the Russian Federation

General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to Table 1.6 are applicable to the contents of this Table.

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

- General government;
- Central bank;
- Banks;
- Other sectors.

Data on debt liabilities to direct investors and direct investment enterprises of *Banks* and *Other sectors* are reflected within these sectors' totals.

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

Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank*, *Banks*, and *Other sectors* broadly correspond with these indicators' characteristics set out in the comments to Table 1.6.

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

Other sectors. Data on indebtedness under financial lease arrangements are derived from the Loans indicator and shown as a separate item.

Table 1.5

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

General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to Table 1.6 are applicable to the contents of this Table.

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

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

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

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

Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank*, *Banks*, and *Other sectors* correspond

with these indicators' characteristics set out in the comments to Table 1.6.

Table 1.6
External Debt of the Russian Federation
by Maturity and Financial Instruments

General Provisions

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

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

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

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

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

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

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

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

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

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

Information sources include reports from Russia's Ministry of Finance, Federal Customs Service, other ministries and agencies, local governments, credit institutions, noncredit financial corporations, nonfinancial corporations, depositaries, data of international financial organizations, and own data (and estimates) of the Bank of Russia.

Data for previous reporting dates are subject to revision, mainly due to the following reasons: corrections in the reported data, availability of data from new sources of information, improvements of methodology and/or compilation techniques of certain components, reclassification of instruments (indicators).

External debt statistics of the Russian Federation are available on the official Bank of Russia website and published in *the Bank of Russia Bulletin*.

Individual Indicators Highlights

General government. This category includes external indebtedness of the Federal government which has originated in the period since 1992, i.e. the new Russian debt, and indebtedness which had been contracted prior to 1992 and was assumed by Russia after the breakup of the USSR, i.e. the debt of the former USSR, and also the indebtedness of local

governments to nonresidents under contracted credits and issued debt securities.

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

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

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

Loans include data on indebtedness under loans drawn from nonresidents by the Federal government, local governments, and the Government of the former USSR.

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

Central bank. This category includes external debt liabilities of the Bank of Russia.

Loans include data on the Bank of Russia's indebtedness to nonresidents under securities' repurchase transactions conducted without change of ownership (direct repo).

Currency and deposits. The aggregate includes indebtedness of the Bank of Russia to nonresidents on current accounts, and also the Bank of Russia's estimate of nonresidents' cumulative holdings of cash Russian rubles (commentary to compilation of this component is available on the official Bank of Russia website under directory Statistics. IMF Special Data Dissemination Standard. Metadata).

Other liabilities represent liabilities which have accumulated in the course of SDR allocations made by the IMF.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Data include liabilities to nonresidents of credit institutions (except nonbank credit institutions which are covered within Other sectors) and Vnesheconombank (for the part of its commercial activity). External indebtedness under state credits, which is maintained on the books of Vnesheconombank due to its fulfillment of the functions of the official agent of the Government of the Russian Federation, is included in liabilities of General government.

Debt securities represent indebtedness to nonresidents on debt securities issued by banks. For debt securities' valuation both market value and nominal value are used.

Loans include funds drawn by banks from nonresidents that are not banks, under securities' repurchase agreements conducted without change of ownership (direct repo).

Current accounts and deposits represent banks' indebtedness to nonresidents on current accounts, short-term and long-term deposits, and other borrowed funds drawn from nonresident banks.

Other liabilities represent indebtedness to nonresidents on declared dividends payable on common and preferred shares which are classified as portfolio investment, and indebtedness which originated as a result of a transfer of claims by resident to nonresident.

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

Loans include indebtedness under credits received from nonresidents including under direct repos and financial leases.

Debt securities represent indebtedness to nonresidents on debt securities issued by nonfinancial corporations and other (nonbank) financial corporations. Securities are estimated at market value. They include bonds, notes, nonvoting preferred

stocks which do not give the right to participate in distribution of the residual value of an enterprise at its liquidation, and also mortgaged claims on individuals owned by nonresidents.

Trade credits represent accounts payable to nonresident creditors under transactions associated with goods' supplies and provision of services.

Other liabilities cover indebtedness to nonresidents on declared dividends payable on common and preferred shares which are classified as portfolio investment, liabilities of insurance companies and indebtedness which originated as a result of a transfer of claims by resident to nonresident.

Banks' and Other sectors' debt liabilities to direct investors and direct investment enterprises. The item includes debt liabilities vis-a-vis nonresidents associated with banks and corporations within the framework of direct investment relationship, and also indebtedness on declared dividends payable to foreign direct investors.

Table 1.7
International Investment Position
of the Russian Federation. Main Components

Table 1.8
International Investment Position
of the Russian Federation
in the Third Quarter of 2019

General Provisions

International investment position is a statistical statement that shows at a point in time the value and composition of (1) financial assets of residents of the Russian Federation representing claims on nonresidents and gold bullion held as reserve assets, and of (2) liabilities to nonresidents of the residents of the Russian Federation. In the international investment position reflected are: changes that have occurred in the reporting period resulting from 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.

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

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

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

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

International investment position statistics of the Russian Federation are published in *the Bank of Russia Bulletin*, and also are available on the official Bank of Russia website.

Individual Indicators Highlights

Foreign financial assets and liabilities of residents of the Russian Federation are the major classification groupings presented **on the left of the Table**.

Further breakdown of assets and liabilities is made as follows:

- by functional category (direct investment, portfolio investment, financial derivatives, other investment, international reserves (reserve assets));
- by type of financial instrument (equity and investment fund shares, debt instruments including debt securities, currency and deposits, loans, insurance, pension and standardized guarantee schemes, trade credit and advances, etc.), other accounts receivable/payable;
- by institutional sector (central bank, deposit-taking corporations, general government, other sectors with further breakdown by (1) nonfinancial corporations, households, and nonprofit institutions serving households (NPISHs) and (2) other financial corporations;
- by maturity (for debt instruments) as short-term instruments with original maturity of one year or less, and as long-term instruments with original maturity exceeding one year.

Data on stocks of external assets and liabilities of Russian residents as of the beginning and as of the end of the reporting period, and also data on changes which have occurred in the reporting period are presented **on the top of the Table** as follows:

Changes arising from transactions show those net changes in foreign assets/liabilities which have occurred as a result of financial transactions with the respective assets/liabilities. Such transactions are reflected in the Financial Account of the balance of payments of the Russian Federation.

Changes due to revaluation and other changes reflect changes (on net basis) which are not related to financial transactions. **Changes due to revaluation** include net changes in volume of assets/liabilities due to exchange rate changes and price changes of financial instruments. **Other changes** include all other changes in the volume of assets/liabilities (e.g. change of functional category from portfolio investment to direct investment resulting from an increase of investor's share in the direct investment enterprise's equity; unilateral debt write-off by a creditor; other changes).

Other changes cover assets and liabilities of credit institutions whose banking licenses have been revoked in the reporting period, and also banks' transactions with resident counterparties involving cash foreign currency, debt and equity instruments.

Special Valuation Cases

External assets and liabilities are valued primarily at market prices.

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

Data on accrued balances under *Loans* (with respect to all sectors except banks) and also those under *Trade credit* and advances are reflected at amortized values.

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

Table 1.9
International Investment Position of the Banking
Sector of the Russian Federation

General Provisions

International investment position (IIP) of the banking sector, as a subset of IIP of the Russian Federation, is a statistical statement, which serves to assess the value of stocks of external assets and liabilities of the banking sector of the economy at the beginning and at the end of a reporting period, as well as all changes within the reporting period resulting from transactions, valuation changes (changes due to revaluation), and other adjustments.

IIP of the banking sector is compiled by the Central Bank of the Russian Federation (Bank of Russia). The aggregate data cover external assets' and liabilities' positions of deposit-taking corporations and also include the data of Vnesheconombank (VEB).

International investment position is compiled and disseminated on a quarterly basis. Integrated IIP statement 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)*.

Data sources used for compilation of banking sector IIP are: deposit-taking corporations' direct reports on their foreign transactions and VEB data. International investment position of the banking sector data are important for analysis of financial sustainability of this institutional sector and soundness of the economy, as a whole.

Assets part of the table contains data on the amount of foreign claims held by banking sector at the beginning and at the end of a reporting period, claims structure, maturities and level of liquidity. The available data enable identifying major factors that have caused changes in assets within the reporting period including flows arising from transactions, revaluation and other volume changes.

Liabilities part of the table shows the amount of foreign liabilities accumulated by banking sector at the beginning and at the end of a reporting period, their structure and maturities, as well as changes in liabilities within the reporting period including flows arising from transactions, revaluation and other volume changes.

Depending on whether the IIP of the banking sector is positive or negative, this institutional sector may be regarded as a "net creditor" or a "net debtor" vis-a-vis the rest of the world.

Integrated IIP statements of the banking sector for previous reporting periods are subject to revisions due to primary reports' reviews, introduction of new data sources, improvement of methodology and estimation models, as well as instrument reclassification.

Integrated IIP statement of the banking sector is available on the official website of the Bank of Russia.

Individual Indicators Highlights

The major classification groups presented in the **table rows** are detailed foreign assets and liabilities of the banking sector at a specific date. The difference between foreign assets and liabilities represents net international investment position. The components of the table are identical to those in the IIP of the Russian Federation, i.e. direct investment, portfolio investment, financial derivatives, and other investment.

Table columns reflect positions of foreign assets/liabilities of the banking sector at the beginning and at the end of the reporting period, as well as changes in foreign assets/liabilities in the following breakdown.

Changes in position due to transactions represent only net changes in the foreign assets/liabilities in the IIP resulting from financial transactions with nonresidents with those financial assets/liabilities. The transactions are recorded in the financial account of the balance of payments.

Valuation changes and other adjustments reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments. Valuation changes cover net changes in assets/liabilities arising from exchange rates' fluctuations and price changes. Other changes include transactions of resident deposit-taking corporations with resident counterparties with foreign currency, debt securities and equity, as well as all other changes in assets/liabilities (on a net basis) caused by: reclassification (e.g. reclassification from portfolio to direct investment resulting from an increase of an investor's share in the direct investment enterprise equity, a rise in arrears, and etc.), unilateral write-off of debt by a creditor and other volume changes. Other adjustments include, among other, assets and liabilities of deposit-taking corporations whose banking licenses have been revoked within the reporting period.

Total changes are an aggregate amount of net changes in assets/liabilities due to transactions, revaluation and other volume changes.

Specific Valuation of Indicators

Debt and equity securities are recorded at current fair value including accrued interest; loans and other accounts receivable/payable – at nominal value.

Table 1.10
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 with a geographical breakdown by (i) Commonwealth of Independent States member countries (CIS-countries) and (ii) non-CIS countries. The information is published in millions of U.S. 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 6th 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 merchandising 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 1.11
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 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)**.

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.

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia's website, in the *Bank of Russia Statistical Bulletin* and the *Bank of Russia Bulletin*. There are also quarterly published data on the IIP, disclosing the international reserves changes: transactions recorded in the balance of payment, exchange rate and other price changes.

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 on accounts of the Reserve Fund and of the National Wealth Fund 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 1.12
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 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 1.13
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 April 1, 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.

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey, Financial Sector Survey

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds) are compiled in accordance with the international statistical standards on macroeconomic indicators (*Monetary and Financial Statistics Manual (IMF, 2000)*) under which monetary indicators are presented across financial instruments and economy sectors.

This data presentation is applicable for an analysis of money supply and its structure, and the relationships of financial intermediaries with other sectors of the Russian economy also as with nonresidents.

The “Central Bank Survey,” “Credit Institutions Survey” and “Banking System Survey” are published by the Bank of Russia on a monthly basis while the “Other Financial Institutions Survey” (data covered insurance companies and private pension funds) and “Financial Sector Survey” (data covered banking system, insurance companies and private pension funds) are published quarterly.

The preliminary data on basic indicators of the analytical accounts of the central bank and the banking sector are published on the Bank of Russia’s official website at term set by the IMF’s *Special Data Dissemination Standard*. Some of these elements are estimate-based. Data can be updated in the course of quarter (final data for December can be updated in the course of half a year). The final data are published in the Bank of Russia’s monthly *Bank of Russia Statistical Bulletin* and the *IMF’s International Financial Statistics*.

Table 1.14
Central Bank Survey

General Provisions

The sources of information to compile the Central Bank Survey are the Bank of Russia’s balance sheet, the invoices breakdown of the Bank of Russia’s aggregated balance sheet, the data on international reserves of the Russian Federation, nonreserve assets and liabilities, monetary authorities’ foreign assets and liabilities structure, public corporations deposits, budgetary funds in organizations – indirect recipients of budget, shares on market value, credit institutions liabilities on repurchase agreement, finance relationship with the International Monetary Fund.

Individual Indicators Highlights

Net foreign assets – netting of transactions made by monetary authorities with nonresidents in national and foreign currency and precious metals.

Claims on nonresidents include international reserves of the Russian Federation government (see comments to the table: “International Reserves of the Russian Federation”) and less liquid nonreserve assets. The nonreserve assets in this

table represent other assets of the Bank of Russia placed with nonresidents¹, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across monetary gold and SDR holdings, foreign currency, deposits, debt securities, loans and other claims on nonresidents.

Liabilities to nonresidents include all types of the Bank of Russia’s borrowings with nonresidents (deposits, correspondent accounts of nonresident banks with the Bank of Russia, credits, other settlements with nonresident companies, etc.) as well as SDRs allocated to the Russian Federation. This indicator is presented across the deposits, loans, SDR allocation and other liabilities to nonresidents.

Claims on credit institutions comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions’ debts and overdue interest on loans, investments of the Bank of Russia to credit institutions on repurchase agreement, in deposits, in debt securities, in debt securities of public corporation Vnesheconombank and the Bank of Russia capital interest in credit institutions. Claims on credit institutions are presented across loans and deposits, of which REPO, debt securities, other.

Net claims on general government include the Bank of Russia’s claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government extrabudgetary funds and extrabudgetary funds of the Russian Federation constituent entities and local authorities less the Bank of Russia’s liabilities to the general government.

Claims on general government are presented across securities (issued by the Russian Federation government and acquired by the Bank of Russia) and other claims (other Bank of Russia’s accounts receivable from the budget).

Liabilities to general government are presented across deposits (federal budget accounts, the budgets of the Russian Federation constituent entities and local authorities, deposits and other liabilities to the Russian Federation government, fiscal authorities in the Russian Federation constituent entities and local authorities, government extrabudgetary funds, extrabudgetary funds of the Russian Federation constituent entities and local authorities) and other liabilities.

Claims on other sectors include the Bank of Russia’s claims on other financial institutions² and nonfinancial organizations³.

Claims on other financial institutions include the Bank of Russia’s investments in debt securities, loans and shares of other financial institutions. Claims on other financial institutions are presented across debt securities, loans and other – shares and other accounts receivable of other financial organizations.

Claims on nonfinancial organizations comprise credits (including overdue debt), overdue interest on credits extended to nonfinancial organizations and other accounts receivable of nonfinancial organizations. Claims on nonfinancial organizations are presented across debt securities, loans and other – shares of nonfinancial organizations and other accounts receivable.

Monetary base includes cash in circulation and the Bank of Russia’s liabilities to credit institutions denominated in national currency (see also the comment to the table “Monetary Base (Broad Definition)”).

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

Liabilities to credit institutions are presented across deposits (required reserves deposited by credit institutions with the Bank of Russia, correspondent accounts, and account balances of credit institutions’ other operations (including banks with revoked licenses) with the Bank of Russia and debt

¹ Definitions of nonresidents and residents here and in “Credit Institutions Survey,” “Banking System Survey,” “Insurance Companies and Private Pension Funds Subsector Survey,” “Financial Sector Survey” correspond to similar definitions in the balance of payments statistics – see comments on the table “Balance of Payments of the Russian Federation”.

² Hereinafter financial organizations are the nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds and the public financial corporations.

³ Hereinafter nonfinancial organizations are the ones engaged in selling goods and services and not related to the financial sector.

securities (the Bank of Russia bonds in the portfolios of credit institutions).

Other liabilities to credit institutions include funds held by the Russian Federation resident credit institutions at the Bank of Russia, comprising funds in foreign currency, which are excluded from the monetary base. Other liabilities to credit institutions are presented in national and foreign currencies.

Deposits included in broad money comprise all deposits of the organizations – residents of the Russian Federation 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 immediately used as means of payment) and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Transferable deposits include current and other demand accounts in national currency opened by Russian Federation resident organizations in the Bank of Russia.

Other deposits include time deposits and other funds in national currency of the organizations – residents of the Russian Federation attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

Data on transferable and other **deposits** include ones of **other financial institutions and nonfinancial organizations**.

Shares and other equity include authorized and supplementary capital, the reserves and other funds of the Bank of Russia and the prior years losses, unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings.

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

Other liabilities represent deferred revenues, fixed asset depreciation, interbranch balance of settlements, and the Bank of Russia's other accounts payable.

Other assets include deferred expenditures, fixed assets, capital investments and other administrative expenses.

Table 1.15
Credit Institutions Survey

General Provisions

The sources of information for compiling the Credit Institutions Survey are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses, the balance sheet of Vnesheconombank (public corporation), report of the management companies «The calculation of market value and net value of assets in which pension savings are invested», reporting form 0409711 «Report on securities» data, reporting form 0409316 «Information on housing loans», reporting form 0409110 «Breakdowns of certain indicators of the credit institutions activity», Moscow Exchange and Bloomberg data on tradings, data from the Bank of Russia registry of registered and revoked issues (additional issues) of credit institutions securities and securities with stopped and restarted issue, reporting form 0420502 «Information on net asset value including the value of assets (property) of the stock (share) investment fund».

Individual Indicators Highlights

Net foreign assets – netting all transactions in assets and liabilities made by credit institutions with nonresidents in foreign and national currency and precious metals.

As opposed to the balance of payments statistics nonresidents' equity in Russian credit institutions capital, reinvested earnings in nonresidents' equity and dividends aren't included in "Net foreign assets". These components are constituent parts of "Shares and other equity" in the Credit Institutions Survey.

Besides mentioned methodological discrepancies specified by international statistical standards "Net foreign assets" of the monetary statistics is largely consistent with the balance of payments ones. Data divergence may be caused by different information sources (credit institutions' balance sheets

and statistical reports accordingly). To ensure data quality discrepancies are screened on a regular basis.

Claims on nonresidents – all transactions in assets made by credit institutions with nonresidents: foreign currency – cash in foreign currency in credit institutions' vaults; deposits – deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national currency and precious metals; since December 2011 – also loans to nonresident banks; debt-securities – debt securities and bills issued by foreign governments, banks and other nonresidents; loans – loans extended to non-banks – nonresidents (till December 2011 – also included loans extended to nonresident banks); equity and investment fund shares – securities of non-residents including investment funds shares and other forms of institutional units equity participation; other claims – investments in shares of foreign companies and banks, funds in settlements with nonresident legal entities and other transactions with nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by credit institutions with nonresidents: deposits – balances on LORO accounts and other funds attracted from nonresident banks, deposits and other funds attracted from nonresident individuals and legal entities in foreign and national currency and precious metals, including interest accrued; since December 2011 – also loans from nonresident banks; debt securities – nonresident investments in Russian credit institutions debt securities; credit and loans – funds attracted as REPO and other funds from non-banks – nonresidents (till December 2011 – also included loans from nonresident banks); other liabilities – other transactions with nonresidents, including liabilities on letters of credit and other settlements with nonresident legal entities.

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

Net claims on general government include credit institutions' claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government, constituent entities and local authorities extrabudgetary funds less the credit institutions' liabilities to the general government.

Claims on general government: debt securities – RF government securities held by credit institutions' portfolio; loans – credits extended to the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government and constituent entities extrabudgetary funds and other claims – credit institutions' other accounts receivable from the budget.

Liabilities to general government: deposits – deposits and other funds attracted from the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government, constituent entities and local authorities extrabudgetary funds including balances on accounts of the federal budget, budgets of the Russian Federation constituent entities and local authorities; other liabilities – credit institutions' other accounts payable to the budget.

Claims on other sectors include credit institutions' claims in national and foreign currency on other financial institutions, nonfinancial organizations and households.

Claims on other financial institutions comprise debt securities owned by credit institutions nominated in national and foreign currency, loans extended to these institutions and other claims.

Claims on nonfinancial organizations comprise loans (including arrears), overdue interest on credits extended to nonfinancial organizations in national and foreign currency and precious metals, credit institutions' investments in the debt and equity securities of nonfinancial organizations, investments in other equity of nonfinancial organizations, and other accounts

receivables from nonfinancial organizations in national and foreign currency.

Claims on households comprise debt securities (bills), loans (including arrears), overdue interest on credits extended to individuals and individual entrepreneurs in national and foreign currency and precious metals.

Liabilities to central bank include credit institutions' debt on debt securities, loans, extended by the Bank of Russia (including arrears and overdue interest), and also funds extended by the Bank of Russia to credit institutions in form of REPO and other liabilities with national and foreign currency breakdown.

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

Transferable deposits include funds held by the Russian Federation residents (legal entities and households) in settlement, current and other demand accounts (including plastic card payment accounts) opened with operating credit institutions in national currency.

Other deposits include the Russian Federation residents (legal entities and households) time deposits and other funds held in national currency, deposits denominated in all kinds of foreign-currency and in precious metals, including accrued interest on the deposits.

Data on transferable deposits and other deposits are broken down by institutional sectors. Transferable and other **deposits** include ones **of other financial institutions**, ones **nonfinancial organizations and households'** ones.

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

Deposits excluded from broad money – the Russian Federation residents' funds on credit institutions' accounts, which are excluded from broad money in accordance with the definition. This indicator includes amounts on credit institutions' accounts which cannot be used during a certain period according to terms of contract or current terms of the credit institution's activities (e.g. clients' accounts reserved for conducting transactions in purchase/sale of hard currency, clients' funds related to incomplete settlement operations, and also all deposits of Russian Federation residents with banks with revoked licenses).

Debt securities excluded from broad money comprise financial instruments issued by credit institutions and representing similar money substitutes, i.e. bonds, deposit and saving certificates, bills and bank acceptances circulating outside the banking system.

Shares and other equity are the own funds of credit institutions. They include authorized and supplementary capital, special, reserve and other funds formed through profits, results of revaluation of securities, precious metals and funds in foreign currency, current year financial results and profits and losses of previous years.

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

Other liabilities comprise deferred income, provisions for losses on active transactions, fixed assets depreciation, and also credit institutions' other accounts payable.

Other assets: capital investments and other administrative expenses, gold and other precious metals reserves and deferrals.

Consolidation adjustment represents the differences in credit institutions' mutual liabilities and mutual claims.

Table 1.16
Banking System Survey

General Provisions

The table presents results of the consolidated data of the banking system (see "Central Bank Survey" and "Credit Institutions Survey"). The consolidation is made by subtracting the intersectoral claims and liabilities between credit institutions and the Bank of Russia and summing up their operations with other sectors of the economy and nonresidents.

Individual Indicators Highlights

Net foreign assets comprise assets and liabilities transactions made by monetary authorities and credit institutions with nonresidents in national and foreign currency and precious metals.

Claims on nonresidents include foreign assets of monetary authorities and credit institutions: monetary gold and SDR holdings, foreign currency, deposits, debt securities, loans, equity and investment fund shares and other.

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

Domestic claims comprise the total amount of the banking system's claims on other financial institutions, nonfinancial organizations and households, and net claims on the general government in the national and foreign currency and precious metals.

Net claims on general government represent the banking system's claims on the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds less the banking system's liabilities to general government.

Claims on general government include the banking system's investments in securities issued by the Russian Federation government, constituent entities and local authorities, credits and other accounts receivable of the Bank of Russia and credit institutions with general government. Claims on general government are presented across the following financial instruments: debt securities, loans and other claims in rubles and foreign currency.

Liabilities to general government include funds of the federal budget, the Russian Federation constituent entities' budgets, deposits and other funds attracted by the banking system with general government of the Russian Federation, fiscal authorities of the Russian Federation constituent entities and local authorities, government and other extrabudgetary funds. Liabilities to general government are presented across deposits and other liabilities.

Claims on other sectors include claims of banking system institutions on other financial institutions, nonfinancial organizations and households: debt securities, loans and other claims.

Claims on other financial institutions comprise funds transferred by the banking system to other financial institutions, credits extended to these institutions, and the banking system's equity in other financial institutions.

Claims on nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended by the banking system to nonfinancial organizations in national and foreign currency, in precious metals, investments in the debt and equity securities of nonfinancial organizations and other accounts receivable.

Claims on households comprise credits (including arrears), overdue interest on credits extended by the banking system to individuals and individual entrepreneurs in the national and foreign currency and precious metals.

Broad money liabilities¹ include currency outside the banking system and deposits of the Russian Federation

¹Equivalent to the indicator "Broad money"

residents (organizations and individuals) in rubles and foreign currency classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits (comprising resident organizations' deposits that are not directly used as means of payment) and also debt securities such as certificates of deposit and saving certificates issued by credit institutions.

Currency outside banking system includes currency issued by the Bank of Russia into circulation less currency holdings (cash vaults) of the Bank of Russia and credit institutions.

Transferable deposits include current and other demand accounts (including bank card payment accounts) opened by the Russian Federation residents (organizations and individuals) with the Bank of Russia and operating credit institutions in national currency.

Other deposits include the Russian Federation residents (organizations and individuals) time deposits and other funds in national currency attracted by the Bank of Russia and operating credit institutions, and also all types of deposits in foreign currency, precious metals accounts, and interest accrued.

Data on transferable and other deposits include ones **of other financial institutions, nonfinancial organizations and households**.

Deposits excluded from broad money represent funds of the Russian Federation residents on accounts with credit institutions, which in accordance with the definition are not included in money supply.

Debt securities excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, bills and bank acceptances outside the banking system).

Shares and other equity are own funds of banking system organizations.

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

Other liabilities represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Other assets represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Consolidation adjustment represents the amount of differences in mutual liabilities and claims of the Bank of Russia and credit institutions.

Table 1.17
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 organizations and financial institutions (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 O409110 «Breakdowns of certain indicators of the credit institutions activity», report of the management companies «The calculation of market value and net value of assets in which pension savings are invested». 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 organizations – residents of the Russian Federation (RF), financial institutions (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 organizations – residents of the RF, financial institutions (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 organizations, the RF resident financial institutions (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 organizations – residents of the RF, financial institutions (except for credit ones) – residents of the RF and households – residents of the RF.

Other deposits include time deposits and interest accrued of nonfinancial organizations – residents of the RF, financial institutions (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 licences.

Table 1.18
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, which ensure growth in the money supply. The monetary base is not a monetary aggregate but it is used as a basis for creating monetary aggregates, therefore it is also called "high-powered money".

The monetary base (broad definition) comprises cash put into circulation by the Bank of Russia, including cash balances in bank vaults, balances in the required reserve accounts deposited by in the RF resident credit institutions with the Bank of Russia, funds in the RF resident credit institutions' correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, the RF resident credit institutions' investments in the Bank of Russia bonds. 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's website.

Individual Indicators Highlights

All elements of the monetary base (broad definition) are calculated in the Russian currency only.

Cash in circulation, including cash balances in bank vaults, is calculated as a sum of Cash (see table “Money Supply (National Definition)” and cash balances in the RF resident credit institutions vaults, excluding cash in the Bank of Russia establishments’ cash vaults as well as coins made of precious metals in circulation.

Correspondent accounts balances of credit institutions with the Bank of Russia are balances of the RF resident credit institutions in rubles, including an averaged amount of the required reserves (see also comments on the tables 2.3 – 2.5).

Required reserves are balances in the required reserve accounts deposited by credit institutions – residents of the RF with the Bank of Russia against their attracted funds in rubles and in foreign currency (see also comments on the tables 2.3 – 2.5).

Table 1.19
Other Financial Institutions Survey (by selected number of financial intermediaries)

General Provisions

Other Financial Institutions Survey is compiled according to the international statistical standards on macroeconomic indicators (*Monetary and Financial Statistics Manual (IMF, 2000)*) and contains data which illustrate the relations between insurance companies, private pension funds, public financial corporations (since December 2012) and other sectors of the economy and nonresidents. The source of information used in compiling Other Financial Institutions Survey is the data of federal statistical forms No. 1-FS (SK) “Insurance Company Borrowings and Investments” and No. 1-FS (NPF) “Private Pension Fund Financial Operations” quarterly reported by insurance companies and private pension funds to the Bank of Russia and the quarterly data of public financial corporations (since December 2012).

Individual Indicators Highlights

Net foreign assets – netting all transactions in assets and liabilities made by insurance companies, private pension funds and public financial corporations with nonresidents.

Claims on nonresidents – all transactions in assets made by insurance companies, private pension funds and public financial corporations with nonresidents: *foreign currency* – cash in foreign currency held by insurance companies and private pension funds; *deposits* – deposits with nonresident banks; *securities other than shares* – investments by insurance companies, private pension funds and public financial corporations in debt securities, *credits and loans* – loans extended to nonresidents; *other claims on nonresidents* – other operations, including investments in shares issued by nonresidents, premium deposit for reinsurers-nonresident, share of reinsurers-nonresidents in insurance reserves and other accounts receivable from nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by insurance companies, private pension funds and public financial corporations with nonresidents: *credits and loans* – credits and loans received by insurance companies, private pension funds and public financial corporations from nonresidents; *other liabilities to nonresidents* – other liabilities of insurance companies, private pension funds and public financial corporations, including insurance reserves formed under insurance and reinsurance agreements with nonresidents and debt on reinsurance operations with nonresidents.

Claims on banking system include *cash* – cash in the currency of the Russian Federation held by insurance companies, private pension funds and public 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 insurance companies, private pension funds and public

financial corporations on the Russian Federation government, constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of insurance companies, private pension funds and public financial corporations to general government.

Claims on general government include insurance companies, private pension funds and public financial corporations’ investments in the securities of the government of the Russian Federation, the Russian Federation constituent entities and local authorities.

Liabilities to general government include insurance reserves formed under agreements with government of the Russian Federation, the Russian Federation constituent entities and local authorities, and loans extended to insurance companies by general government.

Claims on other sectors – claims of insurance companies, private pension funds and public financial corporations on other groups of financial institutions, nonfinancial organizations and households.

Claims on other financial institutions include insurance companies, private pension funds and public financial corporations’ investments in debt securities and shares of other financial institutions, except for insurance companies, private pension funds and public financial corporations, settlement accounts with asset management companies, investments in mutual funds shares and loans extended to other financial institutions, except for insurance companies, private pension funds and public financial corporations.

Claims on nonfinancial organizations include insurance companies, private pension funds and public financial corporations’ investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

Claims on households include loans extended by insurance companies, private pension funds and public financial corporations to households.

Securities other than shares comprise bonds and bills issued by insurance companies and public financial corporations.

Loans include credits and loans received by insurance companies, private pension funds and public financial corporations from government of the Russian Federation, credit institutions, other financial institutions, nonfinancial organizations and households.

Insurance technical reserves comprise insurance reserves of insurance companies, public financial corporations, accumulated to cover the claims of resident policyholders: under deposit agreements and life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial institutions, except for insurance companies and private pension funds, with nonfinancial organizations and households and funds of private pension funds accumulated 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.

Shares and other equity include the authorized capital of insurance companies, public financial corporations the founders’ joint investments and target funding of private pension funds, supplementary and reserve capital of insurance

companies and private pension funds, and retained earnings of insurance companies, private pension funds and public financial corporations.

Other items (net) include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates, and also consolidation adjustment. Other liabilities comprise debts on unpaid pensions and accrued cash surrender value, deferred revenue, accounts payable under insurance and co-insurance agreements, other reserves, equalization reserve of private pension funds, other accounts payable and other liabilities; other assets represent nonfinancial assets, accounts receivable under insurance and co-insurance agreements and other accounts receivable, deferrals, other reserves and costs and other assets; consolidation adjustment represents the balance of reinsurance transactions with residents.

Table 1.20
Financial Sector Survey (by selected number of financial intermediaries)

General Provisions

The table presents the result of consolidated data shown in the Banking System Survey and Other Financial Institutions Survey. The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds 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, public financial corporations (since December 2012), insurance companies and private pension funds with nonresidents in foreign and national currency.

Claims on nonresidents include foreign assets of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

Liabilities to nonresidents include all types of liabilities of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds to nonresidents.

Domestic claims comprise claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial institutions and households, and also net claims on general government.

Net claims on general government include claims of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds 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, public financial corporations (since December 2012), insurance companies and private pension funds to the general government.

Claims on general government include investments of the banking system, public financial corporations (since December 2012), insurance companies and private pension funds in the securities issued by the Russian Federation Government, constituent entities and local authorities, credits extended to government bodies and other accounts receivable.

Liabilities to general government include account balances of the federal budget, the Russian Federation constituent entities' budgets, deposits and other funds attracted by the banking system and public financial corporations (since December 2012) from the government of the Russian Federation, fiscal authorities in the Russian Federation constituent entities and local authorities, government and other extrabudgetary

funds, insurance technical reserves made under agreements with general government, and general government loans to insurance companies.

Claims on other sectors include claims of banking system institutions, public financial corporations (since December 2012), insurance companies and private pension funds on other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds, on nonfinancial organizations and households.

Claims on other financial institutions comprise investments of banking system, public financial corporations, insurance companies and private pension funds in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlements accounts with asset management companies, investments in mutual funds shares and credits and loans extended to other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Claims on nonfinancial organizations comprise investments by the banking system, public financial corporations (since December 2012), insurance companies and private pension funds in debt securities and shares issued by nonfinancial organizations, credits and loans extended to nonfinancial organizations and other accounts receivable.

Claims on households include loans and credit extended by the banking system, public financial corporations (since December 2012), insurance companies and private pension funds 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, public financial corporations (since December 2012), credit institutions, insurance companies and private pension funds.

Deposits include funds held by the Russian Federation residents (nonfinancial organizations, other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds, 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 insurance companies and invested outside the banking system, public financial corporations (since December 2012), insurance companies and private pension funds.

Loans are the loans extended to credit institutions, public financial corporations (since December 2012), insurance companies and private pension funds by nonfinancial organizations, households and other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Insurance technical reserves comprise total funds of public financial corporations (since December 2012), private pension funds and insurance companies to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial organizations, households and other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

Shares and other equity are own funds of banking system institutions, public financial corporations (since December 2012), insurance companies and private pension funds. It is calculated as the sum of aggregate Shares and Other Equity in the tables "Banking System Survey" and "Other Financial Corporations Survey" (data cover public financial corporations (since December 2012), insurance companies and private pension funds).

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, public financial corporations (since December 2012), insurance companies and private pension funds.

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

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 December 21, 2015, "Bank of Russia Accounting Policy for Accounting Purposes", Bank of Russia Regulation No. 567-P, dated December 19, 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

By assets

Assets are represented in the Bank of Russia balance sheet net of the provisions made for them. Accrued interest receivable/payable is included in related type of assets/liabilities of the Bank of Russia balance sheet.

Precious metals — this entry records precious metals reserves at the reference price during the year and at the fair value as of the year-end.

Funds placed with nonresidents and securities issued by nonresidents — include the Bank of Russia balances in ruble equivalent on correspondent accounts with nonresident banks, on deposit accounts with nonresident banks, loans extended to nonresident banks, and reverse repos with nonresidents in national and foreign currency and precious metals, as well as foreign issuers' securities acquired by the Bank of Russia.

Credits and deposits include credits, deposits, and repo funds in the currency of the Russian Federation provided by the Bank of Russia to credit institutions, and deposits placed as part of bankruptcy prevention measures from the funds constituting the Banking Sector Consolidation Fund, as well as other credits in Russian rubles.

Securities are the Bank of Russia's investments in the debt securities of the Russian Federation Government, debt securities of other issuers of the Russian Federation, credit institutions' promissory notes and shares of credit institutions and other organizations (Bank of Russia shareholding), as well as shares of credit institutions acquired for the purposes of participation in bankruptcy prevention measures.

Claims on the IMF — include the Russian Federation's quota in the IMF, holdings on the account of the Russian Federation in

the IMF's SDR Department, and Bank of Russia loans issued to the IMF under the New Arrangements to Borrow.

Other assets — incorporate balances on Bank of Russia fixed assets accounts, Bank of Russia claims on credit institutions with revoked licences, claims acquired from compensation to the Pension Fund of the Russian Federation of inadequate pension savings with private pension funds not registered in the system of guaranteeing the insured persons' rights, bank claims on other operations, economic activity settlements and other Bank of Russia transactions, and also negative value of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to a indicator **Other liabilities**).

By liabilities

Cash in circulation — sum total of Bank of Russia banknotes and coins issued for circulation less cash in rubles in Bank of Russia tills, ATMs, and in transit.

Funds in accounts with the Bank of Russia are the balances of funds in correspondent, deposit and required reserve accounts placed by credit institutions with the Bank of Russia, funds raised through repo operations with nonresidents, funds of the operators of payment systems and the balances of accounts for federal, regional and local government budget funds, state extra-budgetary funds and other funds of Bank of Russia customers.

Bank of Russia bonds — reflect a cost of the bonds by 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 represent the Bank of Russia current year revenues net of expenses, liabilities on other operations, float in the Bank of Russia payment system, funds of the pension savings guarantee fund, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts, and Bank of Russia retained reporting year earnings. Positive exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year are reflected in this indicator, in a case of negative exceeding — in the item **Other assets**.

Capital is the sum of the authorised capital, reserves and special-purpose funds, as well as losses of previous years.

Table 2.2
The Bank of Russia Key Rate¹

General Provisions

The Bank of Russia key rate (hereinafter, the key rate) is an interest rate for the Bank of Russia to influence interest rates in the economy, which are optimal given the situation for achieving the inflation target. The key rate is set by the Bank of Russia Board of Directors. The key rate equals the minimum/maximum rate on Bank of Russia operations to regulate banking sector liquidity (one-week auctions to provide and absorb ruble liquidity). It is also the centre of the Bank of Russia's interest rate corridor bounding the fluctuations of overnight interbank rates.

¹ Starting from 1 January 2016, the key rate is applied to the relations regulated by normative legal acts of the Government of the Russian Federation instead of the Bank of Russia refinancing rate, unless otherwise indicated by federal law (Resolution of the Government of the Russian Federation No. 1340, dated 8 December 2015).

Table 2.3
Required Reserve Ratios
Table 2.4

**The Required Reserves Averaging Ratio
set by the Bank of Russia**

Table 2.5
**Scaling Factor Which is Used to Correct the Sum
of the Credit Institution Liabilities to Other Credit
Institutions – Residents for Issued Securities**

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 Reserves Ratios" presents the dynamics of the required reserves ratios of liabilities raised by credit institutions in the national and foreign currencies.

The table "Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia" presents the dynamics of the amount of these required reserves. The sum is a part of indicator "Correspondent account balances of credit institutions with the Bank of Russia" in the table "Monetary Base (Broad Definition)".

The above-mentioned data and the decisions of the Board of Directors of the Bank of Russia on the changes of the required reserves ratios are published in *the Bank of Russia Bulletin*. The data are also available on the Bank of Russia's website and disseminated by Reuters and Bloomberg Services.

Individual Indicators Highlights

Reserve requirements (required reserve ratios, required reserve averaging ratio) - one of the main instruments of the Bank of Russia monetary policy.

Required reserve ratios specify the amount of the required reserves as a percentage of a credit institution's liabilities.

The averaging ratio is a numerical multiplier whose value is in an interval from 0 to 1, used to calculate the average amount of required reserves. Information on the averaging ratio is published in the Bank of Russia Bulletin and on the Bank of Russia website.

Pursuant to Article 38 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" the amount of reserve requirements (the required reserve ratio, required reserve averaging ratio) and the procedure for complying by credit institutions with 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 may deposit required reserves with the Bank of Russia by transferring them to the required reserve account opened with the Bank of Russia and (or) by required reserve averaging, i.e. maintaining the averaged required reserves in the correspondent account and sub-accounts with the Bank of Russia.

Credit institutions are entitled to calculate the average amount of required reserves using an averaging ratio that should not exceed the averaging ratio established by the Bank of Russia.

In the event of revocation of a banking licence from a credit institution, the required reserves held by the credit institution with the Bank of Russia are used according to the procedure established by federal laws and corresponding Bank of Russia regulations.

The scaling factor is a numerical multiplier whose value is in an interval from 0 to 1. It is established by the Bank of Russia Board of Directors to calculate the sum of a credit institution's liabilities to other resident credit institutions on issued debt securities that should be excluded from reserve obligations in accordance with Bank of Russia Regulation No. 507-P, dated December 1, 2015, "On Credit Institutions' Required Reserves".

Table 2.7
**Fixed-term Rates on the Bank of Russia
Deposit Operations**

General Provisions

The table provides data on changes in fixed interest rates on the Bank of Russia deposit operations in pursuance of the Bank of Russia Board of Directors' decisions (earlier data, from November 1997, are available on the Bank of Russia website www.cbr.ru).

The data on fixed interest rates on the Bank of Russia's deposit operations are published on the Bank of Russia website www.cbr.ru if the respective decision about their revision is taken by the Bank of Russia Board of Directors. These data are also published on a daily basis along with other parameters of deposit operations.

The Bank of Russia conducts deposit operations with resident credit institutions of the Russian Federation with the aim of regulating the banking sector liquidity by taking funds on deposit pursuant to Article 46 of Federal Law No. 86-FZ, dated July 10, 2002, "On the Central Bank of the Russian Federation (the Bank of Russia)," and also, before February 1, 2014, pursuant to Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for the Central Bank of the Russian Federation to Conduct Deposit Operations with Credit Institutions in the Currency of the Russian Federation" (as amended), from February 1, 2014, to May 16, 2018, pursuant to Bank of Russia Regulation No. 404-P, dated August 9, 2013, "On Deposit Operations Conducted by the Bank of Russia with Credit Institutions" and Bank of Russia Order No. OD-18, dated January 15, 2014, "On Organising Deposit Operations Conducted by the Bank of Russia with Credit Institutions," and from May 17, 2018, pursuant to the Rules of Bank of Russia Deposit Operations (Bank of Russia Information Letter No. IN-01-20/16, dated March 28, 2018).

Table 2.8
**Fixed-term Rates on the Bank of Russia
Lombard Loans**

General Provisions

The table shows time series for interest rates on the Bank of Russia lombard loans. The Bank of Russia lombard loans with fixed-term rates are extended according to the procedure established by Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities" with amendments (Regulation No. 236-P).

Information on the fixed-term rates on the Bank of Russia lombard loans are available on the Bank of Russia's website www.cbr.ru.

Individual Indicators Highlights

The fixed-term rate on lombard loans is set by the decision of the Bank of Russia Board of Directors.

Table 2.9
**Interest Rates on the Bank of Russia Loans Secured
by Assets and Guarantees (Operations of Constant
Action)**

General Provisions

The table presents time series of the interest rates on the Bank of Russia loans secured by gold, assets or guarantees. The Bank of Russia extends loans secured by assets or guarantees with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for Extending Bank of Russia Loans Secured by Assets or Guarantees to Credit Institutions" (with amendments).

Individual Indicators Highlights

Loans secured by assets or guarantees extended by the Bank of Russia for the period from 1 to 549 days.

Interest rates on loans secured by assets or guarantees are set by the decision of the Bank of Russia Board of Directors.

Table 2.10
Main Indicators of the Bank of Russia
Intraday and Overnight Loans

General Provisions

The table contains information on the Bank of Russia's intraday and overnight secured loans extended on correspondent accounts (subaccounts) of resident credit institutions of the Russian Federation opened with the Bank of Russia. The information is presented on a daily basis.

Intraday and overnight lending operations are carried out pursuant to Bank of Russia's Regulations No. 236-P and No. 312-P.

Intraday loans are extended as overdraft credit (debiting a credit institution's correspondent account (subaccount) above the balance on these accounts) to ensure effective and uninterrupted functioning of the Bank of Russia's payment systems, executing by credit organizations their liabilities and smoothing interest rate fluctuations on the interbank credit market. The fee for intraday loans fixed at nil is based on the decision of the Bank of Russia's Board of Directors.

Credit institutions' end of day debts on intraday loans are registered as overnight loans for one calendar day and entered in a correspondent accounts (subaccounts) of credit institutions opened with the Bank of Russia. Interest rate on the Bank of Russia overnight loans is published on the Bank of Russia website www.cbr.ru.

Individual Indicators Highlights

Date — the date on which the Bank of Russia extends loans.

Extended loans — the amount of loans extended by the Bank of Russia.

Number of credit institutions (branches) — the number of credit institutions (branches) which received Bank of Russia loans.

Number of the Bank of Russia territorial institutions — the number of the Bank of Russia territorial institutions with credit institutions' correspondent accounts (subaccounts) on which the Bank of Russia extended loans.

Number of credit institutions (branches) in the Moscow region — the number of credit institutions (branches) which received Bank of Russia loans on correspondent accounts (subaccounts) opened with the Bank of Russia's establishments in the Moscow region.

Loans extended in the Moscow region — the amount of Bank of Russia loans entered on credit institutions' correspondent accounts (subaccounts) opened with the Bank of Russia's units in the Moscow region.

Table 2.11
Main Indicators Characterizing the Bank of Russia
Operations on Secured Lending in Currency of the
Russian Federation (Except for Intraday and Overnight
Loans)

General Provisions

The table contains information on the Bank of Russia's refinancing operations with credit institutions to regulate bank liquidity by extending rouble-denominated loans pursuant to Regulations No. 236-P and No. 312-P.

The table shows data on loans extended by the Bank of Russia, including lombard and other kinds of loans collateralised by assets or guarantees (except for intraday and overnight loans) broken down by maturity with indication of weighted average interest rates.

Information is also published on the Bank of Russia's official website www.cbr.ru.

Individual Indicators Highlights

The weighted average rate is a rate weighted by volumes of the Bank of Russia loans and by terms of loans.

Table 2.12
Interest Rates on Specialized Refinancing Tools
of the Bank of Russia

General Provisions

The table 'Interest Rates on Specialized Refinancing Tools of the Bank of Russia' contains information on the dynamics of interest rates established by the Bank of Russia on loans secured by:

- pledge of receivables on target loan agreements on lending to small and medium-sized businesses or leasing property to them;
- pledge of receivables on loans extended to implement investment projects;
- pledge of receivables on loan agreements backed by insurance contracts of OJSC EXIAR;
- pledge of receivables on loans extended to leasing companies;
- pledge of bonds issued to finance investment projects and included into the Bank of Russia Lombard List;
- mortgages issued under Military Mortgage programme;
- guarantees of JSC Federal Corporation for the Development of Small and Medium-sized Enterprises.

Individual Indicators Highlights

Interest Rates on Specialized Refinancing Tools of the Bank of Russia are set by the decision of the Bank of Russia Board of Directors.

Table 2.13
Weighted Average Interest Rates
on the Bank of Russia Deposit Operations
Table 2.14

Main Characteristics of the Bank of Russia
Deposit Operations
Table 2.15

Results of the Bank of Russia Deposit Auctions
(including Fine-tuning Deposit Auctions)

General Provisions

The table "Weighted Average Interest Rates on the Bank of Russia Deposit Operations" contains information on monthly dynamics of weighted average interest rates by maturities. Average interest rates are weighted by amounts and actual borrowing terms of deposits. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Operations" contains information on monthly dynamics of the share of funds taken by the Bank of Russia on deposit on fixed-term rates and on an auction basis conditions in the total amount of funds taken by the Bank of Russia on deposit. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)" contains information on the auction cut-off rate and a corresponding weighted average rate. The results of deposit auctions are available on the Bank of Russia's website www.cbr.ru.

Individual Indicators Highlights

Maturities of deposit operations comprise deposits on standard terms that coincide with calendar periods pursuant to Bank of Russia Order No. OD-18, dated January 15, 2014, "On Organising Deposit Operations Conducted by the Bank of

Russia with Credit Institutions” (irrespective of the actual period of their placement).

Effective May 17, 2018, tom-next, spot-next and on-demand deposit operations have been terminated. The deposit product line includes only deposit auctions and overnight deposit facilities.

Fine-tuning deposit auctions are designated to absorb excess liquidity on certain days when the liquidity supply formed under the impact of autonomous factors considerably exceeds the banking sector’s demand for it.

Weighted average interest rate on all deposit auctions is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) through deposit auctions, weighted by their maturities and values.

Weighted average interest rate on all deposit operations is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) on fixed terms and through deposit auctions, weighted by their maturities and values.

The termination date of unclaimed demand deposits is taken equal to the end date of the appropriate reporting period.

Table 2.16
REPO Aggregates

General Provisions

The table contains information on the results of the Bank of Russia’s repo transactions in the organised and non-organised trading in the form of an auction and/or during the trading session at a fixed rate.

Individual Indicators Highlights

Date — the date of repo auction(s) and/or repo trading session at a fixed rate.

Weighted average rate — the repo rate weighted by the amounts of repo transactions in the organised and non-organised trading at the auction(s) and/or during the trading session at a fixed rate.

Weighted average repo duration — repo duration weighted by the amounts of repo transactions in the organised and non-organised trading at the auction(s) and/or during the trading session at a fixed rate.

Total debt — funds provided by the Bank of Russia under repo transactions in the organised and non-organised trading at the auction(s) and/or during the trading session at a fixed rate in transactions with an unredeemed second part.

Funds provided — funds provided by the Bank of Russia under repo transactions in the organised and non-organised trading at the auction(s) and/or during the trading session at a fixed rate on the reporting date.

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 October 8, 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 weekly Bulletin of the Bank of Russia 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 October 8, 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 May 28, 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 May 28, 2003, “On Invalidating Some Bank of Russia Regulations” repealed Bank of Russia Ordinance No. 652-U, dated September 30, 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 April 9, 2008, “On Amending Point 2 of Bank of Russia Ordinance No. 1283-U, Dated May 28, 2003 on the Procedure for Fixing Reference Prices of Refined Precious Metals”, cancelled since July 1, 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.

Subsection 3.3 Exchange Market

Table 3.3.1
Trades at the Unified Trading Session
of Moscow Exchange

General Provisions

The data describes the US dollar and the euro against the ruble trades at the Unified trading session of the Moscow Exchange. The trading members are Russian credit and non-credit organizations, non-resident banks, other organizations. Trading and settlements are regulated by an rules approved by the authorized body of the Moscow Exchange.

The data are obtained from daily reporting of Moscow Exchange.

Individual Indicators Highlights

Weighted average rate is calculated in accordance with the formula:

$$\bar{r} = \frac{\sum R_i V_i}{\sum V_i}, \text{ where}$$

\bar{r} – weighted average exchange rate;

R_i – weighted average exchange rate of trading session “i”;

V_i – trading volume of trading session “i”.

Trading volume is an aggregate trading volume during the month.

Table 3.3.2
Average Daily Currencies’ Turnover
of Spot FX Transactions on Domestic Currency Market
of the Russian Federation

Table 3.3.3
Average Daily Currencies’ Turnover
of Forward FX Transactions on Domestic Currency
Market of the Russian Federation

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 October 8, 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 and data on the Moscow Exchange’s FX market deals.

Information is also published on the Bank of Russia’s official website.

Individual Indicators Highlights

Spot FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) within two business days, including foreign exchange swaps in case when both legs are spot FX operations.

Forward FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) more than two business days later, including foreign exchange swaps in case when one or both legs are forward FX operations.

Turnover of interbank FX operations include FX operations with resident banks of the Russian Federation (excluding double counting) and banks non-residents of the Russian Federation. Turnover of foreign exchange transactions include FX operations on the Moscow Exchange’s FX market and transactions of the first-rate operators of the Russian FX market on the other foreign exchange markets.

Table 3.3.4
Foreign Cash Flow Through Authorized Banks
Across Russia

General Provisions

The table ‘Foreign Cash Flow Through Authorised Banks Across Russia’ contains key indicators of foreign cash (all currencies in US dollar terms) circulation in the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

Banks’ imports (entered to the cash account) to Russia – the amount of foreign cash import into the Russian Federation by authorized banks and entered to the credit institutions’ cash balance account.

Purchased from individuals (residents and nonresidents)¹ and accepted for conversion – the amount of foreign cash purchased from individuals (residents and nonresidents) against

¹ Terms of ‘residents’ and ‘nonresidents’ used for compiling indicators of the table ‘Foreign Cash Flow Through Authorised Banks Across Russia’, ‘Selected Indicators of Foreign Cash Flow Through Authorised Banks Across Russia’ are defined according to the Federal Law No. 173-FZ, dated 10 December 2003, ‘On Foreign Exchange Regulation and Foreign Exchange Control’.

the currency of the Russian Federation or accepted for exchange (conversion) of one foreign currency into another, including damaged banknotes of foreign states (group of states) bought against the cash currency of the Russian Federation.

Deposited into personal accounts (by residents and nonresidents) — the amount of foreign cash deposited on personal foreign currency or ruble accounts by residents and nonresidents, including that acquired from payment (bank) cards, issued by the authorised bank (with which a personal account is opened) or by other issuers, with the payment accepted by a credit institution's designated employee (a teller). Funds deposited through automated teller machines (ATMs) are not included in this indicator.

Received from individuals (resident and nonresidents) for remittances without opening an accounts — the amount of foreign cash paid in by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorised banks' commission for remittances that originated in the Russian Federation is not included in this indicator.

Banks' exports from Russia (cash withdrawn) — amount of foreign cash exported from the Russian Federation by authorised banks.

Sales to individuals (residents and nonresidents) and payments as a result of conversion — the amount of foreign cash sold to individuals (residents and nonresidents) or paid out as a result of a foreign exchange operation (conversion).

Personal account withdrawals (by residents and nonresidents) — the amount of foreign cash withdrawals from personal foreign currency denominated accounts by residents and nonresidents or received as a result of conversion operations of the Russian Federation currency deposited on ruble accounts, including payments with bank (payment) cards, issued by the authorised bank, with which a personal account is opened, or by other issuers, with the operation conducted by a credit institution's designated employee (a teller). Withdrawals through automated teller machines (ATMs) are not included in this indicator.

Remittances to individuals (residents and nonresidents) without opening an account — the amount of foreign cash paid out to individuals (residents and nonresidents) as a result of remittances to the Russian Federation without opening an account.

Table 3.3.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

The table shows transactions in US dollars and Euros, which are the key currencies available on the domestic foreign cash market.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

Average single transaction — average foreign cash involved in one transaction. The indicator is defined as a ratio of foreign cash amount purchased/sold to/from residents or nonresidents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

Number of transactions — number of foreign cash purchases/sales for cash rubles.

Monthly average rate — average rate of foreign cash sales/purchases defined as a ratio of cash rubles received/paid for foreign cash to the amount of foreign currency purchased/sold for cash rubles from/to residents and nonresidents.

Average transaction margin — difference between rates of foreign cash purchase and sale.

Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices — share of purchase/sale transactions for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

Table 3.3.6

Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks

General Provisions

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash (all currencies in dollar terms) purchases/sales to/from individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

Transactions volume-based distribution is defined as the ratio of foreign cash purchased/sold to/from residents and nonresidents in cash rubles to a number of foreign exchange transactions in cash rubles reported by each authorized bank's (branch or headquarters for lack of branches). The amount of purchased/sold foreign cash and the number of within-an-interval transactions by all branches or headquarters show the general distribution of an estimated average transaction.

Table 3.4

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 April 22, 1996, 'On the Securities Market', Federal Law No. 65-FZ, dated April 22, 2010, 'On Investment Funds', and Bank of Russia Ordinance No. 3565-U, dated February 16, 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 which 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 which is a derivative and constitutes an underlying asset.

Table 3.5
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 September 22, 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 September 1, 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 depository 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 <http://rts.micex.ru>.

Section 4. Financial Institutions' Performance

Subsection 4.1

General Description

Table 4.1.1

Number and Structure of 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 April 2, 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's 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 February 7, 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 July 1, 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 authorised 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 January 1, 1998, the line provided the total number of PJSC Sberbank branches as part of monthly information on credit institutions.

Representative offices of operating credit institutions – autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

Additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices of credit institutions having the right to conduct banking operations – special 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 subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission) – credit institutions where liquidation procedure is initiated by the following:

- decision of the credit institution’s stockholders (equity holders) or its body authorised 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 “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ of December 10, 2003.

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
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 October 8, 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. Provisions for possible losses are provided including and excluding adjustments.

Individual Indicators Highlights

Assets (liabilities) — total amount of assets (liabilities) of operating credit institutions (account balances that show credit institutions' intrabank operations are included in the assets (liabilities) on a net basis).

Loans to non-financial institutions — debt (overdue debt included) owed by non-financial institutions (including unincorporated individual entrepreneurs), residents and non-residents to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

Loans to resident financial institutions (except credit institutions) — debt (overdue debt included) owed by resident financial institutions (except credit institutions) to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

Loans to individuals — debt (overdue debt included) owed to credit institutions on all kinds of loans and other funds in rubles and foreign currency extended to resident and non-resident individuals (except for unincorporated individual entrepreneurs).

The data source for the above indicators is Reporting Form 0409101 "The Trial Balance of a Credit Institution".

Equity capital — credit institutions' unencumbered property. Since February 1, 2014, this indicator has been calculated in compliance with Bank of Russia Regulation No. 395-P, dated December 28, 2012, "The Regulation on the Methodology for Determining Credit Institutions' Own Funds (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. 180-I dated June 28, 2017 "On Banks' Required Ratios".

The data source is reports filed by Russian operating credit institutions under Form 0409135 "Information on Credit Institutions' Required Ratios and Other Performance Indicators".

Provision for losses is provisions created by credit institutions for possible losses on loans, loan and similar debt, which comprise monetary claims and claims arising from deals with financial instruments listed in Appendix No. 1 to Bank of Russia Regulation No. 590-P dated June 28, 2017 "On the Procedure for Making Loss Provisions by Credit Institutions for Loans, Loan and Similar Debts", provided to legal entities of all forms of ownership and to individuals, both residents and nonresidents, as well as provisions for losses created on the basis of professional judgment 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.

Profit for the current year — financial results of operating credit institutions (before 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 a ratio of the financial result (before 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 equity — this indicator is calculated as the ratio of the financial result (before taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' own funds (capital) for the same period.

Individuals' deposits — deposits and other funds accepted by credit institutions (including savings certificates), outstanding obligations under deposit and other borrowing arrangements, funds on individuals' other accounts (resident and non-resident 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".

Deposits and funds in the accounts of nonfinancial organisations and financial institutions (excluding credit institutions) are deposits and other funds accepted by credit institutions, as well as funds held in settlement and other accounts of nonfinancial organisations and financial (excluding credit) institutions, including deposit certificates, outstanding obligations under deposits and other borrowing arrangements, funds of individual entrepreneurs (resident and nonresident funds in Russian rubles and foreign currency). This indicator does not include the funds of the Federal Treasury, financial bodies and extrabudgetary 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 4.1.6

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.

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 October 8, 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 made by operating credit institutions in 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 made by operating credit institutions that had positive or zero 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 have made profit or posted a zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions.

Loss of loss-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have 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 have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

Table 4.1.7
Distribution of the Credit Institutions
by Own Funds (Capital)

General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From February 1, 2014 own funds (capital) are calculated according to Bank of Russia Regulation No. 395-P dated December 28, 2012 "On the Methodology for Measuring Credit Institution Capital (Basel III)". Since the reporting of October 1, 2018 the capital is calculated in compliance with the Bank of Russia Regulation No. 646-P, dated July 4, 2018 "On the Methodology for Measuring Credit Institution Capital (Basel III)".

Information on the number and own funds (capital) of credit institutions that are under the insolvency prevention measures with involvement of the Bank of Russia or the Deposit Insurance Agency in accordance with the Federal Law № 127-FZ of October 26, 2002, "On Insolvency (Bankruptcy)".

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The source of information has been the reports compiled by credit institutions in the form 0409123 "Own Funds (Capital) Calculation (Basel III)", established by Bank of Russia Ordinance No. 4927-U, dated October 8, 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

Own funds (capital) of credit institutions — property of credit institutions free of obligations.

Capital adequacy ratio — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent). The Capital adequacy ratio of credit institutions (N1.0) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. 2.1. It is calculated according to Bank of Russia Instruction No. 180-I dated June 28, 2017 "On Banks' Required Ratios" (earlier, No. 139-I dated December 3, 2012 and No 110-I dated January 16, 2004).

Table 4.1.8
Number of Non-Credit Financial Institutions
and Self-Regulating Organisations

General Provisions

The table contains monthly data, as of the specified date, on the number of operating insurance companies, securities market professional participants, infrastructures, collective investment market participants, microfinance organisations and cooperatives, credit rating agencies, branches and

representative offices of foreign credit rating agencies and chief actuaries authorised by Russian Federation legislation to operate in the financial market, and also data on the number of self-regulating organisations in the financial market and self-regulating organisations of actuaries.

Individual Indicators Highlights

1. The Bank of Russia issues licences to insurance companies, securities market professional participants, infrastructures, and collective investment market participants.

1.1. Subjects of insurance business (insurers, reinsurers, mutual insurance companies, insurance brokers) carry out their activities pursuant to Federal Law No. 4015-1, dated November 27, 1992, "On Insurance in the Russian Federation" under a respective licence. Information on insurance companies is subject to be entered into a Single State Register of Insurance Companies pursuant to Bank of Russia Ordinance No. 3400-U, dated September 30, 2014, "On the Procedure for Entering Information on Insurance Companies into the Single State Register of Insurance Companies".

1.2. Securities market professional participants (brokers, dealers, forex-dealers, depositories, managers and registrars) perform their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market", Bank of Russia Regulation No. 481-P, dated July 27, 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 Timeframes 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.

1.3. Infrastructures:

1.3.1. Market operators (a stock exchange, trading system) carry out their activities pursuant to Federal Law No. 325-FZ, dated November 21, 2011, "On Organized Trades" and under a respective license.

1.3.2. Clearing houses perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing, Clearing Activity and Central Counterparty" and under a respective license.

1.3.3. Commodity pool operators perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing, Clearing Activity and Central Counterparty" and under a respective accreditation.

1.3.4. Repositories carry out their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market" and under a respective licence.

1.3.5. The central depository carries out its activity pursuant to Federal Law No. 414-FZ, dated December 7, 2011, "On the Central Depository" and under the respective assigned status of the central depository.

1.3.6. Central counterparties carry out their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing, Clearing Activity and Central Counterparty" and under the respective assigned status of the central counterparty.

1.4. Collective investment market participants:

1.4.1. Private pension funds carry out their activities pursuant to Federal Law No. 75-FZ, dated May 7, 1998, "On Non-Government Pension Funds" under a respective license.

1.4.2. Joint-stock investment funds, management companies and specialized depositories perform their activities pursuant to Federal Law No. 156-FZ, dated November 29, 2001, "On Investment Funds" under a respective license.

2. The Bank of Russia maintains:

2.1. A State Register of Microfinance Organisations pursuant to Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organisations" and Bank of Russia Ordinance No. 3984-U, dated March 28, 2016, "On the Procedure for the Bank of Russia to Maintain the State Register of Microfinance Organisations, the Form of Application to Enter Data on a Legal Entity into the State Register of Microfinance Organisations, the Form of Data on Legal Entity Founders (Participants, Shareholders), the Form of Certificate

to Enter Data on a Legal Entity into the State Register of Microfinance Organisations and the Procedure for its Reissuing, Forms of Applications to Change the Type of Microfinance Organisation and to Carry Out Activity as Microfinance Company or Microcredit Company, the Form and Procedure for Submitting Documents and Information Confirming the Capital and Sources of Funds Provided by Founders (Participants, Shareholders)”.

2.2. A State Register of Pawn Shops pursuant to Federal Law No. 196-FZ, dated July 19, 2007, “On Pawn Shops”.

2.3. A State Register of Consumer Credit Cooperatives pursuant to Federal Law No. 190-FZ, dated July 18, 2009, “On Credit Cooperation” and Bank of Russia Ordinance No. 4184-U, dated November 10, 2016, “On the Procedure for the Bank of Russia to Maintain the State Register of Consumer Credit Cooperatives, the State Register of Agricultural Consumer Credit Cooperatives, on Establishing the Form, Timeframe and Procedure for Self-regulatory Organisations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Total Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities”.

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

2.5. A State Register of Agricultural Consumer Credit Cooperatives pursuant to Federal Law No. 193-FZ, dated December 8, 1995, “On Agricultural Cooperation” and Bank of Russia Ordinance No. 4184-U, dated November 10, 2016, “On the Procedure for the Bank of Russia to Maintain the State Register of Consumer Credit Cooperatives, the State Register of Agricultural Consumer Credit Cooperatives, on Establishing the Form, Timeframe and Procedure for Self-regulatory Organisations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities”.

2.6. A Register of Credit Rating Agencies, a Register of Branches and Representative Offices of Foreign Credit Rating Agencies pursuant to Federal Law No. 222-FZ, dated July 13, 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’ and Bank of Russia Regulation No. 521-P, dated December 17, 2015, “On the Procedure for the Bank of Russia to Maintain the Register of Credit Rating Agencies, the Register of Branches and Representative Offices of Foreign Credit Rating Agencies, on the Requirements for the Procedure and Form for Submitting Notifications by Credit Rating Agencies to the Bank of Russia”.

2.7. A Common Register of Appointed Actuaries under Federal Law No. 293-FZ, dated November 2, 2013, “On Actuarial Activities in the Russian Federation” and Bank of Russia Ordinance No. 3409-U, dated October 2, 2014 “On the Procedure of Keeping the Common Register of Appointed Actuaries”.

2.8. Self-regulatory organisations

2.8.1. A State Register of Self-regulatory Organisations of Actuaries pursuant to Federal Law No. 293-FZ, dated November 2, 2013, “On Actuarial Activities in the Russian Federation” and Bank of Russia Ordinance No. 3424-U, dated October 27, 2014, “On the Procedure for Maintaining the State Register of Self-regulatory Organisations of Actuaries”.

2.8.2. A Unified Register of Self-regulatory Organisations in the Financial Market.

A self-regulatory organisation in the financial market shall be a non-profit organisation comprising financial organisations engaged in the following activities: brokers, dealers, managers, depositories, registrars, joint-stock investment funds and management companies of investment funds, unit investment funds and private pension funds, specialised depositories,

private pension funds, insurance companies, insurance brokers, mutual insurance companies, microfinance organisations, consumer credit cooperatives, housing savings cooperatives, agricultural consumer credit cooperatives, and forex-dealers.

A non-profit organisation acquires the status of a self-regulatory organisation in the financial market from the date of its inclusion by the Bank of Russia in the unified register of self-regulatory organisations in the financial market based on its application pursuant to Federal Law No. 223-FZ, dated July 13, 2015, “On Self-regulatory Organisations in the Financial Market and on Amending Articles 2 and 6 of the Federal Law “On Amending Certain Laws of the Russian Federation” and ceases to be a self-regulatory organisation from the date of its exclusion from the said register.

Table 4.1.9
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 **specialised 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.

Subsection 4.2 **Borrowings**

Table 4.2.1
Deposits of Individuals Accepted by Credit Institutions
Table 4.2.2
Funds of Legal Entities Accepted by Credit Institutions

General Provisions

These tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. 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 4.2.1 and 4.2.2 do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

The table “Funds of Legal Entities Accepted by Credit Institutions” contains data on deposits and other funds accepted from organizations and loans, deposits and other funds accepted from credit institutions. Starting from 01.02.2016 the data on deposits and other funds accepted from organizations

include deposits of individual entrepreneurs. Deposits of individual entrepreneurs 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 October 8, 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

Ruble / foreign currency deposits by maturity – comprise funds in Russian or foreign currency placed by legal entities and individuals (both resident and nonresident) deposited with credit institutions under bank deposit agreements or bank account agreements (including savings / deposit certificates). The tables provide a breakdown of deposits by types of depositors (individuals and legal entities, such as organizations and credit institutions) and by maturity. These indicators do not include funds on accounts of organizations, individual entrepreneurs, individual election funds, remittances in / from the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts and balances of accounts which can not 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 the 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 the deposits and other funds accepted by credit institutions from individuals, including savings certificates issued by credit institutions, unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in other individual accounts. This indicator does not include the funds of individual entrepreneurs, individual election funds and transfers from and in Russia.

Deposits and other funds raised from legal entities are the deposits and other funds raised (on demand or for a specified term) from government bodies and extrabudgetary funds of all levels, all categories of financial organisations, except credit institutions, and nonfinancial organisations (these include the certificates of deposit issued by credit institutions), deposits of individual entrepreneurs and unfulfilled obligations under deposit and other borrowing arrangements.

Deposits of individual entrepreneurs are the deposits, including unfulfilled obligations under deposits, of individuals engaged in entrepreneurial activities without registering as a legal entity. Deposits of individual entrepreneurs are shown in the table 4.2.2 starting from 01.02.2016 (after the introduction of the corresponding accounts into the Account Book of credit institutions).

Loans, deposits and other funds accepted from credit institutions comprise the deposits, loans and other funds raised from credit institutions and nonresident banks.

Table 4.2.3
Weighted Average Interest Rates
on Deposits of Individuals and Nonfinancial
Organizations in Rubles

Table 4.2.4
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 (further – credit

institutions), which are borrowed by credit institutions from individuals and nonfinancial organizations (excluding individual entrepreneurs since January, 2016) in rubles, in US dollars and in euros. The data are presented with a breakdown by maturity.

The source of information is the Reporting Form 0409129 "Weighted Average Interest Rates Funds offered by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

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

Individual Indicators Highlights

Weighted average interest rates on deposits by individuals / nonfinancial organizations are weighted average annual interest rates on deposits in the reporting month and are calculated by the formula:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} – weighted average deposit interest rate;

$V1...n$ – amount of a deposit as included in an agreement;

$P1...n$ – nominal annual deposit interest rate as included in an agreement.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

Table 4.2.5
Savings (Deposit) Certificates, Bonds and
Banking Bills Issued by Credit Institutions

General Provisions

The table contains data on ruble and foreign currency funds raised by credit institutions by way of issue of debt securities (deposit and savings certificates, bonds and bills). Nominal values of the deposit and savings certificates and bonds are provided with a breakdown by their maturities. Absent data for specific periods means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 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 is 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 deposits 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 in the credit institution that issued the certificate or any of its branches. The 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 August 31, 1998. In the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in organizations' and individual deposits, respectively.

Bond is a financial security providing the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent. Bonds also provide fixed interest payments or some other tangible equivalent.

Bill is direct financial liability that is completed in a legally prescribed form and issued by a promissor to a billholder and gives the latter an unconditional right to make claims to the promissor in terms of 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 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 Extended to Organizations, Individuals and Credit Institutions

General Provisions

The table shows data covering major investment activity of banks, that is, extending loans and deposits and other funds to resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (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 the Bank of Russia Ordinance No. 4927-U, dated October 8, 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 loans, deposits and other funds extended to organizations (except general and local government and extrabudgetary funds), individuals and credit institutions show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, 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 extended to individuals in rubles and foreign currency are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

Loans and other funds extended in rubles and foreign currency to organizations (except general and local government and extrabudgetary funds) with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), without overdue debt. (The structure of financial (other than credit institutions) and nonfinancial organizations corresponds to concepts "other financial institutions" and "nonfinancial organizations" in notes to the table "Central Bank Survey"). Loans provided for terms of 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 on its current account).

Loans, deposits and other funds extended to credit institutions and nonresident banks in rubles and foreign currency 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 Nonfinancial Organisation and Individuals by Credit Institutions

General Provisions

The table includes indicators characterising outstanding amounts of loans and other funds granted by credit institutions to nonfinancial organisations and individuals, and overdue debt on these funds.

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 October 8, 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 nonfinancial organisations are outstanding amounts (including overdue debt) of resident and nonresident nonfinancial organisations (including individual entrepreneurs) 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 nonresident 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 is the balance of outstanding amounts on past due loans, deposits and other placed funds, granted to a respective category of borrowers (nonfinancial organisations or individuals) in Russian rubles and foreign currency. Amounts of overdue interest are not included in the calculation of overdue debt indicators.

Table 4.3.3 Weighted Average Interest Rates on Loans to Individuals in Rubles

Table 4.3.4 Weighted Average Interest Rates on Loans to Individuals in US Dollars

Table 4.3.5 Weighted Average Interest Rates on Loans to Individuals in Euros

Table 4.3.6 Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

Table 4.3.7 Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars

Table 4.3.8 Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

General Provisions

The tables contain weighted average interest rates on loans extended by credit institutions in rubles, in US dollars and in euros granted to financial organizations (excluding the State Development Corporation "VEB.RF") and including non-bank credit institutions that are licensed to perform loan and deposit operations (further – credit institutions), non-financial organizations and individuals (excluding individual entrepreneurs) to residents as well as non-residents.

The source of information for *credits of individuals*¹ is the Reporting Form 0409128 “Weighted Average Interest Rates on Loans Granted by Credit Institutions”, for *credits of nonfinancial organizations* – the Reporting Form 0409303 “Granted Funds to Legal Entities” compiled by credit institutions in accordance with the Bank of Russia Ordinance No 4927-U, dated October 08, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

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

Individual Indicators Highlights

Weighted average interest rates on loans to individuals / nonfinancial organizations are weighted average annual rates on loans in the reporting month and are calculated by the formula:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} – weighted average loan interest rate;

$P_{1...n}$ – nominal annual interest rate as included in an agreement;

$V_{1...n}$ – amount of loan as included in an agreement.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

Car loans – include loans extended to purchase of vehicles against the collateral of them.

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 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) (further – credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 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 July 24, 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 October 8, 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;

$T_{1...n}$ 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.

¹ The source of information for loans granted to individuals and non-financial organizations was the Reporting Form of financial organizations (excluding national corporation the State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)» and non-bank credit institutions) 0409128 “Weighted Average Interest Rates on Loans Granted by Credit Institutions” until 2019. Starting from January 2019 reporting date non-bank credit institutions started reporting by the Form 0409128.

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;

$P_{1...n}$ is the weighted average interest rate on loans granted by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans granted by a credit institution No. 1...n;

$T_{1...n}$ 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 and Authorised Capital
Participation of Credit Institutions

General Provisions

The table shows the values of credit institutions' investments in securities, such as debt obligations, equities and bills of exchange. The data do not include checks, warehouse certificates and bearer passbooks. The table also shows information on credit institutions' participation in the authorised capital of subsidiary and affiliated joint-stock companies and other organisations.

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further – credit institutions) in the Form 0409101 "The Trial Balance of a Credit Institution" in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 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 cost adjustment according to the Chart of Accounts for Credit Institutions (Bank of Russia Regulation No. 579-P, dated 27 February 2017). Provisions for possible losses are provided including and excluding adjustments.

Individual Indicators Highlights

Investments in debt obligations are credit institutions' investments in debt obligations that are classified as securities under Russian law (debt obligations of the Russian government, Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (repos) and not qualify for the derecognition; and nonresident debt obligations, other than bills of exchange, that are considered securities under the law of the issuer's country). Investments in debt obligations include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. Values for debt obligations booked at their fair value through profit or loss and debt obligations available for sale account for revaluation of securities.

Revaluation of debt obligations (equities) denotes negative and positive differences between the balance-sheet value of securities and their current (fair) value. All securities 'booked at fair value through profit or loss' and securities 'available for sale,' whose current (fair) value could be measured reliably, are subject to revaluations.

Investments in debt obligations (equities) at balance-sheet value (regardless of revaluation) – credit institutions'

investments in debt obligations (equities) at their balance-sheet value, regardless of any revaluations. The indicator is provided due to the impossibility of breaking down the total value of securities investments at their current (fair) value by issuers (due to special features of accounting standards). The subsequent columns show a breakdown of this total by issuers, as well as the value of debt obligations (equities) transferred that do not qualify for the derecognition.

Debt obligations (equities) transferred that do not qualify for the derecognition are securities passed to counterparties in commercial operations conducted on repos basis, which continue to be recognized.

Overdue debt obligations are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

Discounted bills are the total value of bills of exchange acquired (discounted) by credit institutions, including overdue bills (dishonoured and non-dishonoured), and the amount of interest income by maturity in rubles and foreign currency.

Equity in subsidiaries and associated companies is the value of funds invested in shares of resident and non-resident subsidiary and associated joint-stock companies in the amount that ensures control over the financial and operating policy of the issuing organization or the ability to exert significant influence on financial and operating policy of a joint-stock company.

Other participation – funds spent on acquisition of shares in the authorised capital of resident and non-resident legal entities.

Table 4.4
Credit Institutions' Liabilities and
Claims on Financial Derivatives

General Provisions

The table presents credit institutions' liabilities and claims on financial derivatives to buy and sell various financial assets (precious metals, securities, foreign exchange, other funds and derivatives) in which the settlement date does not coincide with the transaction date. Financial forward settlement contracts, options, forward and futures contracts, whose execution (settlement date) is effected by the parties no sooner than the third working day after the striking of the deal. Derivatives transactions are shown in the off-balance sheet item from the contract date till the value date. Derivatives claims on and liabilities to financial instruments with market or official prices (rates) are recorded at these prices and revaluated in due order. The table provides data on the fair value of financial derivatives (claims and liabilities).

Credit institutions' liabilities and claims on financial derivatives are broken down by major underlying financial instruments (rubles and foreign currency, precious metals, securities) and by term of settlement: 2–30 days, 31–90 days, over 90 days. Total of claims and liabilities across all financial instruments presented in the table also include amounts due for repayment "on the following day".

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 October 8, 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 Organisation of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are comprised of information from quarterly statistical reporting Form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 4584-U, dated 25 October 2017, 'On the Form, Timeframe and Procedure for Insurance Companies to Compile and Submit to the Bank of Russia Statements, Required for Control and Supervision Purposes, and Statistical Statements, as well as on the Form, Timeframe and Procedure for Insurance Companies to Submit Accounting (Financial) Statements to the Bank of Russia'.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract. It includes changes to insurance premiums over the reporting period.

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
Payments Effected by the Payment System of Russia

General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and Russian credit institutions.

The sources of information are quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected.

Individual Indicators Highlights

Payments effected by the payment system of the Bank of Russia include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

Payments effected by private payment systems include payments of the customers of credit institutions (branches) other than credit institutions and own payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interaffiliate settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

Payments with payment cards and transactions of credit institutions' customers at financial markets are excluded.

Table 5.2
Payments Effected Through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies

General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and Russian credit institutions electronically and by using paper technology.

Individual Indicators Highlights

Electronic payments refer to payments effected in the payment system of the Bank of Russia and Russian credit institutions without transferring paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.3
Selected Indicators on Bank Card Transactions

General Provisions

The table shows the dynamics of transactions with bank cards issued by credit institutions and the Bank of Russia which are made by customers on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

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

Individual Indicator Highlights

A bank card is a payment card issued by a credit institution/ the Bank of Russia.

The number of bank cards signifies the actual number of bank cards handed by credit institutions and the Bank of Russia to their customers.

The number of bank cards in use is the number of bank cards used in transactions during a quarter.

Payments for goods, works and services are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

Other transactions include bank cards transactions made to transfer money to other bank accounts, charitable contributions and etc.

Data on the number of bank cards issued are given as of the first day of the month following the reporting quarter.

Data on the value and volume of bank card transactions are given for the reporting quarter.

Table 5.4
Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments

General Provisions

The table presents information on the number and value of payments of customers other than credit institutions effected through the payment system of the Bank of Russia in view of payment instruments (payment orders, letters of credit, payment request and collection orders) by using electronic or paper technologies.

Individual Indicator Highlights

The Bank of Russia customers other than credit institutions are Federal Treasury and its branches; budgetary institutions which are financed at the expense of the federal budget; budgetary institutions which are financed at the expense of the constituent entities of the Russian Federation budgets; budgetary institutions which are financed at the expense of local budgets; financial bodies of constituent entities of the Russian Federation, financial bodies of municipal formations; custom bodies; state and other extra-budgetary funds; the election committee and other organizations.

Electronic payments are the payments effected through the payment system of the Bank of Russia without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.5
Funds transfers carried out through the BRPS, by payment systems / transfer services

General Provisions

The table contains data on the number and value of funds transfers effected through the BRPS:

Until July 1, 2018, decomposed by payment systems (intra-regional electronic payments, interregional electronic payments, Banking Electronic Speedy Payment system, payments via postal and telegraph technology) in accordance with the Bank of Russia Regulation No. 303-P of April 25, 2007 «On the Bank of Russia Real Time Gross Settlement System» and the Bank of Russia Regulation No. 384-P of June 29, 2012 «On the Bank of Russia Payment System».

From July 2, 2018, decomposed by urgent transfer service, non-urgent transfer service and fast payment service in accordance with the Bank of Russia Regulation No. 595-P of July 6, 2017 «On the Bank of Russia Payment System». The urgent and non-urgent transfer services have been provided since July 2, 2018, the fast payment service has been provided since January 28, 2019.

The data sources are the reports of the Bank of Russia branches on the effected payments.

Individual Indicator Highlights

The Bank of Russia is acting as a payment infrastructure service provider in the BRPS and a funds transfer operator. It carries out funds transfers of the BRPS participants and providing them operational, payment clearing and a settlement services for the urgent transfer service, non-urgent transfer service and settlement services for the fast payment service.

In the urgent transfer service the funds transfer instructions are accepted and processed immediately upon their arrival to the Bank of Russia.

In the non-urgent transfer service the funds transfer instructions are accepted and processed at the times determined

by the BRPS schedule in accordance with the chapter 6 of the Bank of Russia Regulation No. 595-P.

In the fast payment service the funds transfer instructions to the amounts of less than 600 thousand rubles are accepted daily on a twenty-four hour real time basis and routed immediately upon their arrival by the operations centre / payment clearing centre (National System of Payment Cards) to the BRPS where these instructions are immediately processed by the Bank of Russia.

Section 6. Regional Section

The information in the tables of Regional Section is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subsection 6.1 Direct Investment of the Russian Federation

Table 6.1.1

Outward Direct Investment of the Russian Federation by Region of Resident's Registration

General Provisions

The table covers resident direct investors' assets in foreign direct investment enterprises, resident direct investment enterprises claims on direct investors and claims on non-resident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that claims on nonresidents and equity participation in foreign enterprises represent gross value of assets of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

Individual Indicators Highlights

Inflows and outflows include transactions leading to an acquisition/disposal of foreign assets in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment from the Russian Federation.

Table 6.1.2

Inward Direct Investment in the Russian Federation by Region of Resident's Registration

General Provisions

The table covers liabilities of resident direct investment enterprises to their direct investors, resident direct investors to direct investment enterprises and liabilities of resident enterprises to nonresident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that liabilities to nonresidents and their equity participation in Russian enterprises represent gross value of liabilities of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

Individual Indicators Highlights

Inflows and outflows include transactions leading to incurrence/repayment of foreign liabilities in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment in the Russian Federation.

Subsection 6.2 Institutional Characteristics

Table 6.2.1

Number of operating credit institutions, separate and internal structural units of operating credit institutions (branches)

General Provisions

The table presents data on the number of credit institutions licensed by the Bank of Russia and on separate and internal structural units of operating credit institutions (branches) broken down by region.

Individual Indicators Highlights

The concepts of a credit institution, a branch of a credit institution and a representative office of a credit institution are determined by the Federal Law 'On Banks and Banking Activities' (Articles 1 and 22).

Credit institution – a legal entity which is entitled to perform banking operations stipulated by the above Federal Law to generate profit as the main goal of its activity on the basis of a special permit (licence) of the Central Bank of the Russian Federation (Bank of Russia). A credit institution may be established based on any form of ownership as a business entity.

Branch of a credit institution – its separate division located outside the place of location of the credit institution which performs on its behalf all or a part of banking operations specified by the licence issued by the Bank of Russia to the credit institution.

Representative office of a credit institution – its separate division located outside the place of location of the credit institution which represents its interests and protects them. The representative office of a credit institution is not entitled to conduct banking operations.

Credit institutions' **additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices entitled to conduct banking transactions** – internal structural units of credit institutions (branches) whose establishment (liquidation) and operations are governed by Bank of Russia regulations.

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".

Table 6.2.2
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 “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ dated December 10, 2003.

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 6.2.3
Concentration of Assets of Credit Institutions

General Provisions

The table shows the number of credit institutions registered in the given federal district and their total assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is monthly reporting form 0409101 “The Trial Balance of a Credit Institution” in accordance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, including data of the branches of credit institutions.

Individual Indicators Highlights

The number of credit institutions signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

Assets are total assets of credit institutions registered in the corresponding federal district (intrabank operations are included on net basis).

The number of credit institutions covering 80% of assets signifies the number of credit institutions that cover 80% of total assets of credit institutions registered in the given federal district.

Table 6.2.4
Financial Performance of Credit Institutions

General Provisions

The table includes indicators characterizing financial performance of operating credit institutions for the 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.

The data are provided on operating credit institutions registered in corresponding federal districts with a breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 “The Trial Balance of a Credit Institution” in accordance with Bank of Russia Ordinance No. 4927-U, dated October 8, 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

The total profit (+)/loss(-) is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

The value of profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

The share of profit-making credit institutions is the share of credit institutions that have made profit or zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

The value of losses (-) of loss-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

The share of loss-making credit institutions is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russia.

Table 6.2.5
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 6.2.6
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 registered issues (additional issues) of Russian currency-denominated shares and bonds 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 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 unified state registration number applicable to all securities of the issue, or an identification number if the issue of issue-grade securities is not subject to state registration under the Russian securities law.

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 6.2.7
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 registered issues (additional issues) of foreign currency-denominated bonds 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 bonds is the sum total of all registered issues and additional issues of bonds.

Issue of issue-grade securities means all securities of one issuer which provide their holders with equal rights and have equal par value if the par value is provided for by Russian law.

When an issue of issue-grade securities is registered, it is assigned with a unified state 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:

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

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 6.3

Borrowings

Table 6.3.1
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) (further — credit institutions) in the form 0409302 "Information on Borrowings" in compliance with the Bank of Russia Ordinance No. 4927 U, dated October 08, 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 rubles 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 are rubles 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.

Table 6.3.2
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) (further — credit institutions), in the form 0409302 "Funds Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance N 4927-U, dated October 8, 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.

Table 6.3.3
**Ruble, Foreign Currency and Precious Metals-
Denominated Budget Funds in Accounts of Credit
Institutions**

General Provisions

This table contains data by federal districts and constituent entities of the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

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) (further – credit institutions) in the form 0409302 “Funds Accepted by Credit Institutions” in compliance with Bank of Russia Ordinance No. 4927 U, dated October 08, 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 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 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.

**Subsection 6.4
Funds Allocations**

Table 6.4.1
**Volume of Ruble-Denominated Loans to Legal
Entities – Residents and Individual Entrepreneurs, by
Economic Activities and Fund Use**

Table 6.4.2
**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 6.4.3
**Outstanding Amount of Loans on Ruble-Denominated
Loans to Legal Entities – Residents and Individual
Entrepreneurs, by Economic Activities and Fund Use**

Table 6.4.4
**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 6.4.5
**Overdue Loans on Ruble-Denominated Loans
to Legal Entities – Residents and Individual
Entrepreneurs,
by Economic Activities and Fund Use**

Table 6.4.6
**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) (further – credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 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 6.4.7
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) (further – credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 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 July 24, 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 6.4.8
Outstanding Amount of Loans Granted to Resident Individuals

Table 6.4.9
Selected Indicators of Loans in Rubles Granted to Resident Individuals data for the month

Table 6.4.10
Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals data for the month

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 July 16, 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 December 30, 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 October 8, 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:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

$T_{1..n}$ is the weighted average maturity of loans granted by a credit institution No. 1..n;

$V_{1..n}$ 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/mortgage loans extended by credit institutions during the reporting period (month) and is calculated using the following formula:

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

\bar{P} is the weighted average interest rate;

$P_{1..n}$ is the weighted average interest rate on loans granted by a credit institution No. 1..n;

$V_{1..n}$ is the value of loans granted by a credit institution No. 1..n;

$T_{1..n}$ 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 6.5
Foreign Cash Operations

Table 6.5.1
Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains data on the volume of sale of foreign cash to individuals by authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, located on the territory of the respective constituent entities of the Russian Federation.

Table 6.5.2
Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains data on the volume of purchase of foreign cash by authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

Foreign cash purchases by authorised banks from individuals (in US dollar equivalent for all currencies) — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles

by authorised banks and their branches, located on the territory of the respective constituent entity of the Russian Federation.

Table 6.5.3
The Volume of Foreign Cash Accepted from Individuals without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains information on volumes of foreign cash accepted by authorized banks from individuals for money transfers from the Russian Federation without opening an account, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

The volume of foreign cash accepted from individuals for money transfers without opening an account by authorized banks (in US dollar equivalent for all currencies) – amount of foreign cash accepted within the reporting period from individuals (residents and nonresidents) for money transfers from the Russian Federation without opening an account including money transfer operator - enabled orders, those conducted by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

Table 6.5.4
The Volume of Foreign Cash Dispensed to Individuals as Money Transfers without Opening an Account by Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains information on volumes of foreign cash dispensed by authorized banks to individuals as money transfers into the Russian Federation without opening an account, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

The volume of foreign cash dispensed to individuals as money transfers without opening an account by the authorized banks (in US dollar equivalent for all currencies) – amount of foreign cash dispensed within the reporting period to individuals (residents and nonresidents) as money transfers into the Russian Federation without opening an account by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

Table 6.5.5
The Volume of Foreign Cash Accepted to Deposit into Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains information on volumes of foreign cash accepted by the authorized banks to deposit into individuals'

accounts, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

The volume of foreign cash accepted to deposit into individuals' accounts by the authorized banks (in US dollar equivalent for all currencies) – amount of foreign cash accepted, within the reporting period, involving the credit institution's authorized employee (cashier), to deposit into resident and nonresident individuals' current or deposit accounts, in foreign currency or in rubles, by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

Table 6.5.6
The Volume of Foreign Cash Dispensed from Individuals' Accounts by the Authorized Banks (in US Dollar Equivalent for All Currencies)

General Provisions

The table contains information on volumes of foreign cash dispensed by authorized banks from individuals' accounts, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

Individual Indicators Highlights

The volume of foreign cash dispensed from individuals' accounts by authorized banks (in US dollar equivalent for all currencies) – amount of foreign cash dispensed, within the reporting period, involving the credit institution's authorized employee (cashier), from resident and nonresident individuals' current or deposit accounts, in foreign currency or in rubles, by the authorized banks and by their branches located in the respective constituent entity of the Russian Federation.

Subsection 6.6
Data on the Activity of Insurers and Private Pension Funds

Table 6.6.1
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-I, dated 27 November 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Sources of the insurers' indicators are comprised of information from quarterly statistical reporting Form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 4584-U, dated 25 October 2017, 'On the Form, Timeframe and Procedure for Insurance Companies to Compile and Submit to the Bank of Russia Statements, Required for Control and Supervision Purposes, and Statistical Statements, as well as on the Form, Timeframe and Procedure for Insurance

Companies to Submit Accounting (Financial) Statements to the Bank of Russia’.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract. It includes changes to insurance premiums over the reporting period.

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 6.6.2
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).