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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 February – May 2020 (the period (or date) to which data to be released relate is shown in parentheses)			
		February	March	April	May
Financial sector					
1.	Depository Corporations Survey, end of period ¹	28.02.2020 (01.2020)	31.03.2020 (02.2020)	30.04.2020 (03.2020)	29.05.2020 (04.2020)
2.	Central Bank Survey, end of period ¹	14.02.2020 (01.2020)	13.03.2020 (02.2020)	14.04.2020 (03.2020)	14.05.2020 (04.2020)
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)		
5.	Main stock market indicators	13.02.2020 (01.2020)	12.03.2020 (02.2020)	13.04.2020 (03.2020)	14.05.2020 (04.2020)
External sector					
6.	Balance of Payments, for the reporting quarter, year		31.03.2020 (Q4 2019)		
7.	International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8.	International Reserves: Official reserve assets (monthly), end of period	07.02.2020 (01.2020)	06.03.2020 (02.2020)	07.04.2020 (03.2020)	13.05.2020 (04.2020)
9.	Template on international reserves and foreign currency liquidity, end of period	20.02.2020 (01.2020)	20.03.2020 (02.2020)	20.04.2020 (03.2020)	20.05.2020 (04.2020)
10.	Merchandise trade, for the reporting month (per balance of payments methodology)	11.02.2020 (12.2019)	13.03.2020 (01.2020)	10.04.2020 (02.2020)	15.05.2020 (03.2020)
11.	International investment position, for the reporting quarter, year		31.03.2020 (Q4 2019)		
12.	External Debt, end of period		31.03.2020 (Q4 2019)		
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.

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

Symbols and notes:

– nil

... not available

0.0 and 0.00 nonsignificant volume

X data are not published

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

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

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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Balance of Payments of the Russian Federation (Analytical Presentation)

Table 1.1

(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)		
	15	16	17	18	19	20	21	22	23	24	25	26	
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
Short-term	285	292	293	298	294	299	296	285
Long-term	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
Short-term	0	0	0	0	0	0	0	0
Long-term	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
Short-term	4,487	6,552	2,853	1,379	1,998	4,101	1,486	2,035
Long-term	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
Short-term	1,907	1,942	2,216	2,045	1,979	1,857	1,520	1,075
Long-term	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
Nonlife insurance technical reserves	641	125	-12	0	754
Life insurance and annuity entitlements	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	% of the corresponding period of the previous year		with non-CIS countries	with CIS countries
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
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
2018															
Q1	101,529	123.0	88,354	122.7	13,175	124.8	57,446	119.4	51,177	120.1	6,269	114.3	44,084	37,177	6,907
Q2	108,775	129.8	94,676	132.5	14,098	114.3	63,408	108.0	56,457	107.9	6,951	108.8	45,367	38,219	7,148
Q3	110,438	130.8	96,426	133.6	14,013	114.4	62,684	98.2	56,325	98.3	6,359	97.3	47,754	40,100	7,654
Q4	122,388	119.6	107,114	122.7	15,273	101.7	65,164	96.2	58,321	96.0	6,843	98.2	57,224	48,793	8,431
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
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

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	2	International reserves	Of which				7	
			foreign exchange reserves	of which				gold
				foreign exchange	SDRs	reserve position in IMF		
3	4	5	6					
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		

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)*

	31.12.2019
A. Official reserves assets	554,359.5
(1) Foreign currency reserves (in convertible foreign currencies)	428,792.1
(a) Securities	253,910.6
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	174,881.5
(i) other national central banks, BIS and IMF	110,157.7
(ii) banks headquartered in the reporting country	0.0
of which: located abroad	0.0
(iii) banks headquartered outside the reporting country	64,723.8
of which: located in the reporting country	–
(2) IMF reserve position	3,969.9
(3) SDRs	6,717.0
(4) Gold	110,376.0
– volume in millions of fine troy ounces	73.0
(5) Other reserve assets (specify)	4,504.5
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo and other accounts receivable)	4,504.5
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	-4,993.1	83.2	-50.4	-5,025.8
– outflows (–), principal	-5,230.4	-6.9	-356.2	-4,867.4
– outflows (–), interest	-2,162.4	-0.1	-396.1	-1,766.2
– inflows (+), principal	1,472.2	75.4	395.9	1,000.9
– inflows (+), interest	927.5	14.7	305.9	606.9
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 (–)	-202.0	-202.0	–	–
(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)

	31.12.2019
(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	202.8
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	407.2
– lent or repoed and included in Section I	–8,775.8
– lent or repoed but not included in Section I	–4,152.1
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	13,335.2
(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	554,359.5
– currencies in SDR basket ²	537,939.5
– currencies not in SDR basket	16,420.0
– 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, 2016	Dec, 2017	Dec, 2018
NET FOREIGN ASSETS	22,343,040	24,356,989	31,830,185
Claims on nonresidents	22,960,625	25,083,013	32,521,248
Monetary gold and SDR holdings	4,043,318	4,810,395	6,505,229
Foreign currency and deposits	3,967,083	4,590,168	10,293,842
Debt securities	14,878,128	15,580,094	15,626,515
Loans	65,646	94,592	92,466
Other	6,450	7,763	3,196
Liabilities to nonresidents	617,584	726,023	691,063
Deposits	1,934	2,898	3,246
Loans	154,449	258,432	138,831
SDR allocations	461,201	464,693	548,987
Other	–	–	–
CLAIMS ON CREDIT INSTITUTIONS	5,333,599	5,445,362	5,777,739
<i>in rubles</i>	4,641,160	5,443,777	5,774,820
Loans and deposits, of which	2,477,095	2,470,097	3,088,753
REPO	593,865	3,578	3,633
Debt securities	223,281	212,659	212,659
Other claims	1,940,784	2,761,022	2,473,408
<i>in foreign currency</i>	692,439	1,585	2,920
Loans and deposits, of which	692,439	1,585	2,920
REPO	690,367	–	–
Debt securities	–	–	–
Other claims	–	–	–
NET CLAIMS ON GENERAL GOVERNMENT	–6,267,573	–5,635,988	–9,151,479
Claims on federal government	311,843	218,883	177,625
Debt securities	311,843	218,883	177,625
<i>in rubles</i>	59,861	–	59
<i>in foreign currency</i>	251,982	218,883	177,566
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	5,685,656	5,194,413	8,375,119
Deposits	5,622,387	5,118,156	8,268,954
<i>in rubles</i>	1,804,755	1,977,932	1,149,431
<i>in foreign currency</i>	3,817,631	3,140,224	7,119,523
Other liabilities	63,270	76,257	106,165
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	63,270	76,257	106,165
Liabilities to state and local government	893,760	660,458	953,985
Deposits	893,760	660,458	953,985
<i>in rubles</i>	893,760	660,458	953,985
<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, 2016	Dec, 2017	Dec, 2018
CLAIMS ON OTHER SECTORS	1,744,132	2,160,698	1,978,775
<i>in rubles</i>	1,743,796	2,160,698	1,978,775
<i>in foreign currency</i>	336	–	–
Other financial institutions	1,742,594	2,158,183	1,976,707
<i>in rubles</i>	1,742,258	2,158,183	1,976,707
Debt securities	2,057	–	–
Loans	1,676,999	2,097,540	1,920,699
Other claims	63,202	60,643	56,008
<i>in foreign currency</i>	336	–	–
Debt securities	–	–	–
Loans	–	–	–
Other claims	336	–	–
Nonfinancial organizations	1,538	2,515	2,069
<i>in rubles</i>	1,538	2,515	2,069
Debt securities	–	–	–
Loans	–	–	–
Other claims	1,538	2,515	2,069
<i>in foreign currency</i>	–	–	–
Debt securities	–	–	–
Loans	–	–	–
Other claims	–	–	–
Households	–	–	–
MONETARY BASE	11,882,666	14,701,465	16,063,430
Currency in circulation	8,789,761	9,539,016	10,312,494
Liabilities to credit institutions	3,092,905	5,162,450	5,750,936
Deposits, of which	3,092,905	4,810,078	4,377,060
Required reserves	484,702	506,152	575,279
Debt securities	–	352,372	1,373,875
OTHER LIABILITIES TO CREDIT INSTITUTIONS	324	293	616
<i>in rubles</i>	77	43	1
<i>in foreign currency</i>	247	250	615
DEPOSITS INCLUDED IN BROAD MONEY	43,845	45,443	66,119
<i>in rubles</i>	43,843	45,441	66,117
Transferable deposits	29,698	41,141	15,224
Other financial institutions	16,699	27,207	1,777
Nonfinancial organizations	12,999	13,935	13,447
Households	–	–	–
Other deposits	14,145	4,300	50,893
Other financial institutions	14,145	4,300	50,893
Nonfinancial organizations	–	–	–
Households	–	–	–
<i>in foreign currency</i>	2	1	2
Transferable deposits	–	–	–
Other financial institutions	–	–	–
Nonfinancial organizations	–	–	–
Households	–	–	–
Other deposits	2	1	2
Other financial institutions	–	–	–
Nonfinancial organizations	2	1	2
Households	–	–	–
SHARES AND OTHER EQUITY	10,607,332	10,653,387	13,255,252
OTHER ITEMS (NET)	619,030	926,474	1,049,804
Other liabilities	988,102	1,311,607	1,458,583
Other assets	369,072	385,133	408,779

Table 1.14 (cont.)

(millions of rubles, end of period)

	Jul, 2019	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019
NET FOREIGN ASSETS	32,234,570	34,436,689	33,485,828	33,833,531	34,027,301
Claims on nonresidents	33,008,843	35,067,680	34,118,488	34,472,502	34,655,095
Monetary gold and SDR holdings	6,883,145	7,720,885	7,373,718	7,318,730	7,215,206
Foreign currency and deposits	10,152,671	10,029,086	9,207,334	10,296,634	10,501,331
Debt securities	15,592,739	17,102,120	17,337,157	16,686,172	16,791,962
Loans	376,845	200,938	197,176	167,913	140,770
Other	3,442	14,652	3,103	3,052	5,827
Liabilities to nonresidents	774,272	630,992	632,660	638,970	627,794
Deposits	2,201	2,324	2,218	2,141	1,979
Loans	276,225	111,677	131,086	137,606	126,352
SDR allocations	495,846	516,989	499,356	499,219	499,461
Other	—	1	—	4	3
CLAIMS ON CREDIT INSTITUTIONS	6,122,687	5,986,929	6,004,778	6,118,608	6,053,352
<i>in rubles</i>	6,120,408	5,984,454	6,002,304	6,116,229	6,050,894
Loans and deposits, of which	3,055,307	3,049,175	3,047,595	3,032,076	3,003,355
REPO	653	894	11	50	65
Debt securities	23	23	23	23	23
Other claims	3,065,078	2,935,256	2,954,686	3,084,130	3,047,517
<i>in foreign currency</i>	2,279	2,476	2,474	2,379	2,458
Loans and deposits, of which	2,279	2,476	2,474	2,379	2,458
REPO	—	—	—	—	—
Debt securities	—	—	—	—	—
Other claims	—	—	—	—	—
NET CLAIMS ON GENERAL GOVERNMENT	-11,112,997	-11,549,846	-11,437,615	-11,983,252	-12,194,371
Claims on federal government	365,486	373,273	345,980	331,558	321,292
Debt securities	365,486	373,273	345,980	331,558	321,292
<i>in rubles</i>	212,698	212,742	212,784	212,829	212,858
<i>in foreign currency</i>	152,788	160,531	133,196	118,729	108,434
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	10,356,869	10,869,510	10,776,547	11,123,363	11,396,984
Deposits	10,240,725	10,738,663	10,648,593	10,995,258	11,271,343
<i>in rubles</i>	1,681,040	1,548,193	1,544,121	1,637,648	1,702,871
<i>in foreign currency</i>	8,559,685	9,190,470	9,104,471	9,357,610	9,568,471
Other liabilities	116,144	130,847	127,954	128,105	125,641
<i>in rubles</i>	—	—	—	—	—
<i>in foreign currency</i>	116,144	130,847	127,954	128,105	125,641
Liabilities to state and local government	1,121,614	1,053,609	1,007,048	1,191,447	1,118,679
Deposits	1,121,614	1,053,609	1,007,048	1,191,447	1,118,679
<i>in rubles</i>	1,121,614	1,053,609	1,007,048	1,191,447	1,118,679
<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)

	Jul, 2019	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019
CLAIMS ON OTHER SECTORS	1,897,120	1,879,469	1,837,699	1,830,783	1,821,488
<i>in rubles</i>	1,897,119	1,879,468	1,837,699	1,830,782	1,821,488
<i>in foreign currency</i>	1	1	1	1	1
Other financial institutions	1,891,991	1,875,417	1,834,222	1,827,495	1,818,787
<i>in rubles</i>	1,891,991	1,875,417	1,834,222	1,827,495	1,818,787
Debt securities	–	–	–	–	–
Loans	1,828,814	1,811,838	1,770,648	1,763,817	1,752,274
Other claims	63,177	63,579	63,574	63,678	66,513
<i>in foreign currency</i>	–	–	–	–	–
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	–	–	–	–	–
Nonfinancial organizations	5,129	4,051	3,478	3,288	2,701
<i>in rubles</i>	5,129	4,051	3,477	3,287	2,700
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	5,129	4,051	3,477	3,287	2,700
<i>in foreign currency</i>	1	1	1	1	1
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	1	1	1	1	1
Households	–	–	–	–	–
MONETARY BASE	16,156,000	16,444,583	16,612,183	16,456,972	16,499,491
Currency in circulation	10,032,605	10,164,672	10,200,469	10,157,299	10,175,544
Liabilities to credit institutions	6,123,395	6,279,911	6,411,714	6,299,674	6,323,947
Deposits, of which	4,623,314	5,079,752	5,611,485	5,199,613	4,824,119
Required reserves	596,503	603,808	620,119	618,922	619,697
Debt securities	1,500,081	1,200,159	800,229	1,100,061	1,499,828
OTHER LIABILITIES TO CREDIT INSTITUTIONS	796	1,732	2,288	1,179	1,481
<i>in rubles</i>	41	49	908	52	59
<i>in foreign currency</i>	755	1,683	1,380	1,128	1,422
DEPOSITS INCLUDED IN BROAD MONEY	31,478	71,960	32,114	35,130	72,903
<i>in rubles</i>	31,477	71,959	32,112	35,130	72,903
Transferable deposits	15,177	15,370	14,944	16,400	14,352
Other financial institutions	1,766	2,104	1,752	2,041	2,418
Nonfinancial organizations	13,410	13,265	13,192	14,359	11,935
Households	–	–	–	–	–
Other deposits	16,300	56,589	17,168	18,730	58,551
Other financial institutions	16,300	56,589	17,168	18,730	58,551
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
<i>in foreign currency</i>	1	1	1	–	–
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	1	1	1	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	1	1	1	–	–
Households	–	–	–	–	–
SHARES AND OTHER EQUITY	12,079,978	13,429,886	12,429,186	12,504,328	12,345,336
OTHER ITEMS (NET)	873,128	805,080	814,919	802,061	788,559
Other liabilities	1,466,839	1,413,784	1,421,099	1,416,515	1,411,776
Other assets	593,711	608,703	606,180	614,455	623,217

Table 1.15

Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
NET FOREIGN ASSETS	5,035,458	5,226,125	7,862,637
Claims on nonresidents	12,290,145	11,211,934	13,825,254
Foreign currency and deposits	3,816,583	3,433,454	4,174,169
Debt securities	2,807,101	2,284,540	2,360,916
Loans	4,751,559	4,599,590	5,754,265
Equity and investment fund shares	904,130	870,058	1,526,431
Other	10,772	24,292	9,472
Liabilities to nonresidents	7,254,686	5,985,809	5,962,617
Deposits	6,928,666	5,630,799	5,490,481
Debt securities	262,732	236,163	275,697
Loans	59,646	114,995	192,871
Other	3,643	3,852	3,568
CLAIMS ON CENTRAL BANK	4,168,213	6,255,725	6,725,000
Currency	1,074,984	1,092,982	973,448
Deposits, of which	3,093,230	4,810,370	4,377,677
Required reserves	484,702	506,152	575,279
Debt securities	–	352,372	1,373,875
NET CLAIMS ON GENERAL GOVERNMENT	3,549,028	2,339,431	1,164,725
Claims on federal government	4,274,234	4,302,736	4,485,518
Debt securities	4,214,665	4,219,735	4,395,172
<i>in rubles</i>	3,457,067	3,454,915	3,672,681
<i>in foreign currency</i>	757,597	764,820	722,491
Loans	59,569	83,001	90,346
<i>in rubles</i>	59,569	83,001	90,346
<i>in foreign currency</i>	–	–	–
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Claims on state and local government	1,373,601	1,340,603	1,301,401
Debt securities	336,922	430,835	415,406
<i>in rubles</i>	336,922	430,835	415,406
<i>in foreign currency</i>	–	–	–
Loans	1,036,678	909,768	885,996
<i>in rubles</i>	1,036,566	909,663	885,869
<i>in foreign currency</i>	112	105	127
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
Liabilities to federal government	1,606,710	2,236,236	3,246,346
Deposits	1,606,710	2,208,040	3,000,781
<i>in rubles</i>	1,114,549	1,818,446	2,930,523
<i>in foreign currency</i>	492,161	389,594	70,258
Other liabilities	–	28,196	245,565
<i>in rubles</i>	–	28,000	245,415
<i>in foreign currency</i>	–	196	150
Liabilities to state and local government	492,096	1,067,673	1,375,847
Deposits	492,096	1,067,673	1,375,847
<i>in rubles</i>	492,035	1,067,614	1,375,776
<i>in foreign currency</i>	62	59	72
Other liabilities	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
CLAIMS ON OTHER SECTORS	50,869,220	54,818,141	61,564,780
<i>in rubles</i>	41,290,899	46,671,257	52,783,748
<i>in foreign currency</i>	9,578,321	8,146,884	8,781,031
Other financial institutions	4,905,852	6,323,838	7,685,792
<i>in rubles</i>	3,233,854	5,460,722	6,156,412
Debt securities	568,487	838,038	678,671
Loans	1,704,735	3,335,767	4,064,878
Other claims	960,632	1,286,917	1,412,864
<i>in foreign currency</i>	1,671,998	863,116	1,529,379
Debt securities	99,971	123,381	106,906
Loans	1,201,105	484,533	979,386
Other claims	370,922	255,202	443,087
Nonfinancial organizations	34,207,618	35,325,589	37,813,756
<i>in rubles</i>	26,518,564	28,208,851	30,726,159
Debt securities	1,269,885	1,345,152	1,257,992
Loans	23,499,750	24,511,228	26,916,065
Other claims	1,748,928	2,352,471	2,552,102
<i>in foreign currency</i>	7,689,055	7,116,738	7,087,596
Debt securities	11,911	21,040	10,514
Loans	7,564,250	6,939,053	6,901,750
Other claims	112,894	156,645	175,332
Households	11,755,749	13,168,715	16,065,232
<i>in rubles</i>	11,538,481	13,001,684	15,901,176
Debt securities	11	3	–
Loans	11,538,470	13,001,681	15,901,176
Other claims	–	–	–
<i>in foreign currency</i>	217,268	167,030	164,056
Debt securities	–	–	–
Loans	217,268	167,030	164,056
Other claims	–	–	–

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
LIABILITIES TO CENTRAL BANK	3,392,815	2,684,341	3,304,331
<i>in rubles</i>	2,700,376	2,682,756	3,301,412
Loans and deposits, of which	2,477,095	2,470,097	3,088,753
REPO	593,865	3,578	3,633
Debt securities	223,281	212,659	212,659
Other liabilities	–	–	–
<i>in foreign currency</i>	692,439	1,585	2,920
Loans and deposits, of which	692,439	1,585	2,920
REPO	690,367	–	–
Debt securities	–	–	–
Other liabilities	–	–	–
DEPOSITS INCLUDED IN BROAD MONEY	42,656,696	45,785,892	51,843,941
<i>in rubles</i>	30,659,354	33,950,744	37,704,163
Transferable deposits	9,897,943	11,021,706	12,269,860
Other financial institutions	532,330	627,319	478,327
Nonfinancial organizations	5,671,175	5,828,482	6,090,994
Households	3,694,438	4,565,905	5,700,539
Other deposits	20,761,411	22,929,038	25,434,304
Other financial institutions	1,365,768	1,314,912	1,258,541
Nonfinancial organizations	4,762,193	5,536,851	6,990,120
Households	14,633,450	16,077,276	17,185,642
<i>in foreign currency</i>	11,997,343	11,835,147	14,139,778
Transferable deposits	–	–	–
Other financial institutions	–	–	–
Nonfinancial organizations	–	–	–
Households	–	–	–
Other deposits	11,997,343	11,835,147	14,139,778
Other financial institutions	217,251	217,669	236,996
Nonfinancial organizations	6,261,970	6,490,244	8,009,343
Households	5,518,122	5,127,235	5,893,439
DEBT SECURITIES INCLUDED IN BROAD MONEY	487,995	389,748	152,537
DEPOSITS EXCLUDED FROM BROAD MONEY	842,807	1,221,843	1,126,338
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,040,826	1,416,700	1,531,294
SHARES AND OTHER EQUITY	6,664,879	6,533,886	8,006,451
OTHER ITEMS (NET)	8,535,902	10,607,014	11,352,250
Other liabilities	14,141,756	16,144,499	17,323,394
Other assets	4,940,309	4,864,733	5,544,810
Consolidation adjustment	–665,545	–672,752	–426,334

Table 1.15 (cont.)

(millions of rubles, end of period)

	Jul, 2019	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019
NET FOREIGN ASSETS	8,067,742	8,226,408	8,397,869	8,317,822	8,167,221
Claims on nonresidents	13,171,669	13,454,169	13,274,215	13,290,830	12,986,277
Foreign currency and deposits	4,961,584	4,876,534	4,930,702	4,988,146	4,830,208
Debt securities	2,250,884	2,393,139	2,354,179	2,401,323	2,298,075
Loans	5,256,820	5,472,677	5,281,449	5,191,461	5,147,869
Equity and investment fund shares	692,346	700,967	696,625	697,175	697,591
Other	10,035	10,852	11,261	12,725	12,533
Liabilities to nonresidents	5,103,928	5,227,761	4,876,346	4,973,007	4,819,056
Deposits	4,769,489	4,885,453	4,537,964	4,642,619	4,458,386
Debt securities	245,409	254,389	246,513	244,438	275,110
Loans	83,734	82,796	88,221	82,442	81,557
Other	5,296	5,123	3,648	3,508	4,004
CLAIMS ON CENTRAL BANK	6,902,622	7,078,685	7,202,580	7,103,578	7,106,990
Currency	778,431	797,042	788,577	802,725	781,562
Deposits, of which	4,624,110	5,081,484	5,613,774	5,200,792	4,825,599
Required reserves	596,503	603,808	620,119	618,922	619,697
Debt securities	1,500,081	1,200,159	800,229	1,100,061	1,499,828
NET CLAIMS ON GENERAL GOVERNMENT	-1,345,183	-1,783,278	-1,895,071	-2,113,414	-1,689,465
Claims on federal government	4,419,429	4,523,603	4,511,560	4,441,669	4,420,384
Debt securities	4,334,836	4,438,873	4,426,539	4,352,393	4,338,765
in rubles	3,821,998	3,911,055	3,915,312	3,831,876	3,797,719
in foreign currency	512,838	527,817	511,227	520,517	541,047
Loans	84,593	84,731	85,021	89,276	81,619
in rubles	84,593	84,731	85,021	89,276	81,619
in foreign currency	–	–	–	–	–
Other claims	–	–	–	–	–
in rubles	–	–	–	–	–
in foreign currency	–	–	–	–	–
Claims on state and local government	987,775	978,440	968,526	942,240	989,694
Debt securities	376,548	375,188	368,998	371,095	375,215
in rubles	376,548	375,188	368,998	371,095	375,215
in foreign currency	–	–	–	–	–
Loans	611,227	603,253	599,529	571,145	614,480
in rubles	611,111	603,131	599,411	571,028	614,362
in foreign currency	116	122	118	117	117
Other claims	–	–	–	–	–
in rubles	–	–	–	–	–
in foreign currency	–	–	–	–	–

Table 1.15 (cont.)

(millions of rubles, end of period)

	Jul, 2019	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019
Liabilities to federal government	4,451,583	5,007,955	5,323,632	5,333,096	5,094,417
Deposits	3,909,086	4,363,123	4,652,042	4,555,894	4,445,865
<i>in rubles</i>	3,858,792	4,296,793	4,548,105	4,489,080	4,383,699
<i>in foreign currency</i>	50,295	66,330	103,937	66,813	62,167
Other liabilities	542,497	644,832	671,590	777,203	648,551
<i>in rubles</i>	542,394	644,725	671,486	777,134	648,482
<i>in foreign currency</i>	103	108	104	69	69
Liabilities to state and local government	2,300,805	2,277,366	2,051,525	2,164,227	2,005,127
Deposits	2,300,805	2,277,366	2,051,525	2,164,227	2,005,127
<i>in rubles</i>	2,300,736	2,277,295	2,051,458	2,164,160	2,005,059
<i>in foreign currency</i>	68	72	67	67	67
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
CLAIMS ON OTHER SECTORS	64,514,801	65,608,075	65,844,124	66,244,522	66,893,622
<i>in rubles</i>	56,748,868	57,466,492	57,851,234	58,208,314	58,993,021
<i>in foreign currency</i>	7,765,933	8,141,583	7,992,890	8,036,208	7,900,601
Other financial institutions	7,490,532	7,706,663	7,937,581	7,857,072	8,203,462
<i>in rubles</i>	6,118,796	6,248,398	6,437,180	6,394,149	6,771,668
Debt securities	743,226	747,374	759,402	759,739	859,812
Loans	3,976,330	4,066,726	4,147,546	4,169,860	4,408,584
Other claims	1,399,240	1,434,298	1,530,233	1,464,550	1,503,271
<i>in foreign currency</i>	1,371,737	1,458,265	1,500,400	1,462,923	1,431,795
Debt securities	46,282	49,051	39,154	46,419	48,074
Loans	884,939	946,422	940,855	965,530	956,859
Other claims	440,516	462,792	520,392	450,973	426,862
Nonfinancial organizations	39,062,571	39,616,765	39,368,763	39,698,359	39,766,910
<i>in rubles</i>	32,811,352	33,081,522	33,018,232	33,264,247	33,436,594
Debt securities	1,333,301	1,318,482	1,270,824	1,335,064	1,382,569
Loans	28,606,589	28,871,179	28,923,122	29,134,163	29,238,405
Other claims	2,871,462	2,891,861	2,824,286	2,795,020	2,815,621
<i>in foreign currency</i>	6,251,219	6,535,242	6,350,531	6,434,112	6,330,315
Debt securities	8,550	8,969	8,690	8,910	8,647
Loans	6,070,169	6,349,758	6,167,537	6,250,986	6,146,011
Other claims	172,500	176,515	174,304	174,216	175,657
Households	17,961,697	18,284,648	18,537,781	18,689,092	18,923,250
<i>in rubles</i>	17,818,720	18,136,572	18,395,822	18,549,918	18,784,759
Debt securities	–	–	–	–	–
Loans	17,818,720	18,136,572	18,395,822	18,549,918	18,784,759
Other claims	–	–	–	–	–
<i>in foreign currency</i>	142,977	148,076	141,959	139,174	138,491
Debt securities	–	–	–	–	–
Loans	142,977	148,076	141,959	139,174	138,491
Other claims	–	–	–	–	–

Table 1.15 (end)

(millions of rubles, end of period)

	Jul, 2019	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019
LIABILITIES TO CENTRAL BANK	3,057,608	3,051,673	3,050,091	3,034,478	3,005,835
<i>in rubles</i>	3,055,330	3,049,198	3,047,617	3,032,098	3,003,377
Loans and deposits, of which	3,055,307	3,049,175	3,047,595	3,032,076	3,003,355
REPO	653	894	11	50	65
Debt securities	23	23	23	23	23
Other liabilities	—	—	—	—	—
<i>in foreign currency</i>	2,279	2,476	2,474	2,379	2,458
Loans and deposits, of which	2,279	2,476	2,474	2,379	2,458
REPO	—	—	—	—	—
Debt securities	—	—	—	—	—
Other liabilities	—	—	—	—	—
DEPOSITS INCLUDED IN BROAD MONEY	51,586,048	52,376,601	52,460,482	52,241,499	53,220,544
<i>in rubles</i>	38,065,385	38,144,535	38,822,806	38,693,253	39,728,385
Transferable deposits	12,474,453	12,570,460	13,003,207	12,764,253	13,119,421
Other financial institutions	507,469	498,600	507,819	488,704	498,075
Nonfinancial organizations	6,230,349	6,267,146	6,618,858	6,412,385	6,584,669
Households	5,736,635	5,804,714	5,876,530	5,863,165	6,036,676
Other deposits	25,590,932	25,574,075	25,819,599	25,929,000	26,608,964
Other financial institutions	1,443,788	1,453,214	1,458,470	1,497,415	1,536,763
Nonfinancial organizations	6,310,373	6,127,018	6,348,627	6,343,788	6,927,065
Households	17,836,771	17,993,844	18,012,502	18,087,796	18,145,136
<i>in foreign currency</i>	13,520,663	14,232,066	13,637,676	13,548,245	13,492,159
Transferable deposits	—	—	—	—	—
Other financial institutions	—	—	—	—	—
Nonfinancial organizations	—	—	—	—	—
Households	—	—	—	—	—
Other deposits	13,520,663	14,232,066	13,637,676	13,548,245	13,492,159
Other financial institutions	262,498	268,087	256,035	260,125	247,912
Nonfinancial organizations	7,337,678	7,804,475	7,362,411	7,337,537	7,319,901
Households	5,920,488	6,159,504	6,019,230	5,950,583	5,924,346
DEBT SECURITIES INCLUDED IN BROAD MONEY	52,717	50,923	50,573	48,780	45,063
DEPOSITS EXCLUDED FROM BROAD MONEY	1,155,733	1,186,614	1,174,650	1,219,771	1,233,534
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,782,746	1,793,113	1,845,506	1,921,422	1,942,382
SHARES AND OTHER EQUITY	8,652,299	8,947,543	9,022,496	9,152,262	9,147,975
OTHER ITEMS (NET)	11,852,830	11,723,422	11,945,703	11,934,297	11,883,035
Other liabilities	17,775,472	17,823,301	18,008,990	18,104,062	17,894,986
Other assets	5,473,068	5,649,254	5,716,877	5,828,998	5,668,883
Consolidation adjustment	−449,574	−450,625	−346,409	−340,767	−343,068

Table 1.16

Banking System Survey

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
NET FOREIGN ASSETS	27,378,499	29,583,115	39,692,822
Claims on nonresidents	35,250,769	36,294,947	46,346,502
Monetary gold and SDR holdings	4,043,318	4,810,395	6,505,229
Foreign currency and deposits	7,783,666	8,023,622	14,468,011
Debt securities	17,685,229	17,864,634	17,987,432
<i>in rubles</i>	189,390	195,296	168,313
<i>in foreign currency</i>	17,495,838	17,669,338	17,819,118
Loans	4,817,204	4,694,183	5,846,731
<i>in rubles</i>	784,092	891,323	1,046,696
<i>in foreign currency</i>	4,033,113	3,802,859	4,800,035
Equity and investment fund shares	904,130	870,058	1,526,431
<i>in rubles</i>	5,414	12,841	12,285
<i>in foreign currency</i>	898,716	857,217	1,514,146
Other	17,223	32,055	12,668
<i>in rubles</i>	3,733	18,732	3,506
<i>in foreign currency</i>	13,490	13,323	9,161
Liabilities to nonresidents	7,872,271	6,711,832	6,653,680
Deposits	6,930,600	5,633,697	5,493,726
<i>in rubles</i>	849,415	854,554	933,283
<i>in foreign currency</i>	6,081,185	4,779,143	4,560,443
Debt securities	262,732	236,163	275,697
<i>in rubles</i>	262,732	236,163	275,697
<i>in foreign currency</i>	–	–	–
Loans	214,094	373,427	331,701
<i>in rubles</i>	–	4,892	20,125
<i>in foreign currency</i>	214,094	368,535	311,577
SDR allocations	461,201	464,693	548,987
Other	3,643	3,852	3,568
<i>in rubles</i>	216	128	114
<i>in foreign currency</i>	3,427	3,724	3,454
DOMESTIC CLAIMS	49,894,806	53,682,282	55,556,802
Net claims on general government	–2,718,545	–3,296,558	–7,986,754
Claims on federal government	4,586,077	4,521,619	4,663,142
Debt securities	4,526,508	4,438,617	4,572,797
<i>in rubles</i>	3,516,928	3,454,915	3,672,740
<i>in foreign currency</i>	1,009,580	983,703	900,057
Loans	59,569	83,001	90,346
<i>in rubles</i>	59,569	83,001	90,346
<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, 2016	Dec, 2017	Dec, 2018
Claims on state and local government	1,373,601	1,340,603	1,301,401
Debt securities	336,922	430,835	415,406
<i>in rubles</i>	336,922	430,835	415,406
<i>in foreign currency</i>	–	–	–
Loans	1,036,678	909,768	885,996
<i>in rubles</i>	1,036,566	909,663	885,869
<i>in foreign currency</i>	112	105	127
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Liabilities to federal government	7,292,367	7,430,649	11,621,465
Deposits	7,229,097	7,326,196	11,269,735
<i>in rubles</i>	2,919,304	3,796,378	4,079,954
<i>in foreign currency</i>	4,309,792	3,529,817	7,189,781
Other liabilities	63,270	104,453	351,730
<i>in rubles</i>	–	28,000	245,415
<i>in foreign currency</i>	63,270	76,453	106,315
Liabilities to state and local government	1,385,857	1,728,131	2,329,832
Deposits	1,385,857	1,728,131	2,329,832
<i>in rubles</i>	1,385,795	1,728,072	2,329,760
<i>in foreign currency</i>	62	59	72
Other liabilities	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Claims on other sectors	52,613,352	56,978,840	63,543,555
<i>in rubles</i>	43,034,695	48,831,955	54,762,523
<i>in foreign currency</i>	9,578,656	8,146,884	8,781,032
Other financial institutions	6,648,446	8,482,021	9,662,498
<i>in rubles</i>	4,976,112	7,618,905	8,133,119
Debt securities	570,543	838,038	678,671
Loans	3,381,734	5,433,307	5,985,577
Other claims	1,023,835	1,347,560	1,468,871
<i>in foreign currency</i>	1,672,334	863,116	1,529,379
Debt securities	99,971	123,381	106,906
Loans	1,201,105	484,533	979,386
Other claims	371,258	255,202	443,087
Nonfinancial organizations	34,209,156	35,328,104	37,815,825
<i>in rubles</i>	26,520,102	28,211,366	30,728,228
Debt securities	1,269,885	1,345,152	1,257,992
Loans	23,499,750	24,511,228	26,916,065
Other claims	1,750,466	2,354,986	2,554,171
<i>in foreign currency</i>	7,689,055	7,116,738	7,087,597
Debt securities	11,911	21,040	10,514
Loans	7,564,250	6,939,053	6,901,750
Other claims	112,894	156,645	175,332

Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
Households	11,755,749	13,168,715	16,065,232
<i>in rubles</i>	11,538,481	13,001,684	15,901,176
Debt securities	11	3	–
Loans	11,538,470	13,001,681	15,901,176
Other claims	–	–	–
<i>in foreign currency</i>	217,268	167,030	164,056
Debt securities	–	–	–
Loans	217,268	167,030	164,056
Other claims	–	–	–
BROAD MONEY LIABILITIES	50,903,313	54,667,115	61,401,643
Money Supply (National Definition)	38,417,974	42,442,219	47,109,326
<i>in rubles</i>			
Currency outside banking system	7,714,777	8,446,033	9,339,046
Transferable deposits	9,927,641	11,062,848	12,285,084
Other financial institutions	549,030	654,526	480,103
Nonfinancial organizations	5,684,174	5,842,416	6,104,441
Households	3,694,438	4,565,905	5,700,539
Other deposits	20,775,556	22,933,338	25,485,197
Other financial institutions	1,379,913	1,319,212	1,309,434
Nonfinancial organizations	4,762,193	5,536,851	6,990,120
Households	14,633,450	16,077,276	17,185,642
<i>in foreign currency</i>	11,997,344	11,835,149	14,139,780
Transferable deposits	–	–	–
Other financial institutions	–	–	–
Nonfinancial organizations	–	–	–
Households	–	–	–
Other deposits	11,997,344	11,835,149	14,139,780
Other financial institutions	217,251	217,669	236,996
Nonfinancial organizations	6,261,971	6,490,245	8,009,345
Households	5,518,122	5,127,235	5,893,439
Securities other than shares included in broad money	487,995	389,748	152,537
Other financial institutions	40	–	–
Nonfinancial organizations	533	526	66
Households	487,421	389,222	152,471
DEPOSITS EXCLUDED FROM BROAD MONEY	842,807	1,221,843	1,126,338
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,040,826	1,416,700	1,531,294
SHARES AND OTHER EQUITY	17,272,211	17,187,273	21,261,703
OTHER ITEMS (NET)	7,214,148	8,772,466	9,928,646
Other liabilities	15,129,858	17,456,106	18,781,976
Other assets	5,309,381	5,249,866	5,953,588
Consolidation adjustment	–2,606,328	–3,433,774	–2,899,742

Table 1.16 (cont.)

(millions of rubles, end of period)

	Jul, 2019	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019
NET FOREIGN ASSETS	40,302,312	42,663,097	41,883,696	42,151,354	42,194,521
Claims on nonresidents	46,180,512	48,521,849	47,392,703	47,763,332	47,641,372
Monetary gold and SDR holdings	6,883,145	7,720,885	7,373,718	7,318,730	7,215,206
Foreign currency and deposits	15,114,255	14,905,620	14,138,036	15,284,780	15,331,539
Debt securities	17,843,623	19,495,259	19,691,335	19,087,495	19,090,037
<i>in rubles</i>	160,761	165,910	160,161	165,388	170,670
<i>in foreign currency</i>	17,682,863	19,329,350	19,531,175	18,922,107	18,919,367
Loans	5,633,665	5,673,615	5,478,624	5,359,374	5,288,639
<i>in rubles</i>	1,213,531	1,226,712	1,257,338	1,239,485	1,233,031
<i>in foreign currency</i>	4,420,134	4,446,903	4,221,286	4,119,888	4,055,608
Equity and investment fund shares	692,346	700,967	696,625	697,175	697,591
<i>in rubles</i>	11,503	9,644	9,644	9,644	9,644
<i>in foreign currency</i>	680,843	691,323	686,981	687,531	687,947
Other	13,477	25,504	14,364	15,777	18,360
<i>in rubles</i>	4,156	3,946	4,140	5,558	5,231
<i>in foreign currency</i>	9,321	21,558	10,224	10,220	13,130
Liabilities to nonresidents	5,878,200	5,858,753	5,509,006	5,611,978	5,446,851
Deposits	4,771,690	4,887,777	4,540,182	4,644,760	4,460,365
<i>in rubles</i>	1,032,594	1,028,552	850,720	931,772	883,719
<i>in foreign currency</i>	3,739,096	3,859,225	3,689,462	3,712,988	3,576,646
Debt securities	245,409	254,389	246,513	244,438	275,110
<i>in rubles</i>	245,409	254,389	246,513	244,438	275,110
<i>in foreign currency</i>	–	–	–	–	–
Loans	359,959	194,473	219,307	220,049	207,909
<i>in rubles</i>	1,251	1,116	9,046	7,041	6,011
<i>in foreign currency</i>	358,708	193,357	210,261	213,008	201,898
SDR allocations	495,846	516,989	499,356	499,219	499,461
Other	5,296	5,124	3,648	3,512	4,006
<i>in rubles</i>	435	436	447	522	602
<i>in foreign currency</i>	4,861	4,688	3,201	2,990	3,404
DOMESTIC CLAIMS	53,953,741	54,154,420	54,349,138	53,978,639	54,831,275
Net claims on general government	–12,458,180	–13,333,124	–13,332,686	–14,096,666	–13,883,835
Claims on federal government	4,784,916	4,896,877	4,857,540	4,773,227	4,741,676
Debt securities	4,700,322	4,812,146	4,772,519	4,683,951	4,660,057
<i>in rubles</i>	4,034,696	4,123,797	4,128,096	4,044,705	4,010,577
<i>in foreign currency</i>	665,626	688,349	644,424	639,246	649,481
Loans	84,593	84,731	85,021	89,276	81,619
<i>in rubles</i>	84,593	84,731	85,021	89,276	81,619
<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)

	Jul, 2019	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019
Claims on state and local government	987,775	978,440	968,526	942,240	989,694
Debt securities	376,548	375,188	368,998	371,095	375,215
<i>in rubles</i>	376,548	375,188	368,998	371,095	375,215
<i>in foreign currency</i>	–	–	–	–	–
Loans	611,227	603,253	599,529	571,145	614,480
<i>in rubles</i>	611,111	603,131	599,411	571,028	614,362
<i>in foreign currency</i>	116	122	118	117	117
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Liabilities to federal government	14,808,452	15,877,465	16,100,179	16,456,459	16,491,400
Deposits	14,149,811	15,101,786	15,300,634	15,551,152	15,717,208
<i>in rubles</i>	5,539,831	5,844,986	6,092,227	6,126,729	6,086,570
<i>in foreign currency</i>	8,609,980	9,256,800	9,208,408	9,424,423	9,630,638
Other liabilities	658,641	775,679	799,545	905,308	774,193
<i>in rubles</i>	542,394	644,725	671,486	777,134	648,482
<i>in foreign currency</i>	116,247	130,955	128,059	128,174	125,710
Liabilities to state and local government	3,422,418	3,330,975	3,058,573	3,355,674	3,123,805
Deposits	3,422,418	3,330,975	3,058,573	3,355,674	3,123,805
<i>in rubles</i>	3,422,350	3,330,904	3,058,506	3,355,607	3,123,738
<i>in foreign currency</i>	68	72	67	67	67
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Claims on other sectors	66,411,921	67,487,544	67,681,824	68,075,305	68,715,110
<i>in rubles</i>	58,645,988	59,345,960	59,688,933	60,039,096	60,814,508
<i>in foreign currency</i>	7,765,933	8,141,584	7,992,891	8,036,209	7,900,602
Other financial institutions	9,382,523	9,582,080	9,771,803	9,684,567	10,022,249
<i>in rubles</i>	8,010,787	8,123,815	8,271,402	8,221,644	8,590,455
Debt securities	743,226	747,374	759,402	759,739	859,812
Loans	5,805,143	5,878,564	5,918,194	5,933,677	6,160,859
Other claims	1,462,418	1,497,877	1,593,806	1,528,228	1,569,784
<i>in foreign currency</i>	1,371,737	1,458,265	1,500,400	1,462,923	1,431,795
Debt securities	46,282	49,051	39,154	46,419	48,074
Loans	884,939	946,422	940,855	965,530	956,859
Other claims	440,516	462,792	520,392	450,973	426,862
Nonfinancial organizations	39,067,701	39,620,816	39,372,240	39,701,647	39,769,611
<i>in rubles</i>	32,816,481	33,085,573	33,021,709	33,267,534	33,439,295
Debt securities	1,333,301	1,318,482	1,270,824	1,335,064	1,382,569
Loans	28,606,589	28,871,179	28,923,122	29,134,163	29,238,405
Other claims	2,876,591	2,895,911	2,827,763	2,798,307	2,818,321
<i>in foreign currency</i>	6,251,220	6,535,243	6,350,531	6,434,113	6,330,316
Debt securities	8,550	8,969	8,690	8,910	8,647
Loans	6,070,169	6,349,758	6,167,537	6,250,986	6,146,011
Other claims	172,501	176,515	174,305	174,217	175,658

Table 1.16 (end)

(millions of rubles, end of period)

	Jul, 2019	Aug, 2019	Sep, 2019	Oct, 2019	Nov, 2019
Households	17,961,697	18,284,648	18,537,781	18,689,092	18,923,250
<i>in rubles</i>	17,818,720	18,136,572	18,395,822	18,549,918	18,784,759
Debt securities	–	–	–	–	–
Loans	17,818,720	18,136,572	18,395,822	18,549,918	18,784,759
Other claims	–	–	–	–	–
<i>in foreign currency</i>	142,977	148,076	141,959	139,174	138,491
Debt securities	–	–	–	–	–
Loans	142,977	148,076	141,959	139,174	138,491
Other claims	–	–	–	–	–
BROAD MONEY LIABILITIES	60,924,417	61,867,114	61,955,061	61,679,983	62,732,492
Money Supply (National Definition)	47,351,036	47,584,123	48,266,810	48,082,958	49,195,270
<i>in rubles</i>					
Currency outside banking system	9,254,174	9,367,629	9,411,892	9,354,574	9,393,982
Transferable deposits	12,489,630	12,585,829	13,018,151	12,780,653	13,133,773
Other financial institutions	509,236	500,704	509,571	490,745	500,493
Nonfinancial organizations	6,243,760	6,280,412	6,632,050	6,426,744	6,596,604
Households	5,736,635	5,804,714	5,876,530	5,863,165	6,036,676
Other deposits	25,607,232	25,630,664	25,836,767	25,947,730	26,667,515
Other financial institutions	1,460,088	1,509,803	1,475,638	1,516,145	1,595,314
Nonfinancial organizations	6,310,373	6,127,018	6,348,627	6,343,788	6,927,065
Households	17,836,771	17,993,844	18,012,502	18,087,796	18,145,136
<i>in foreign currency</i>	13,520,664	14,232,068	13,637,678	13,548,245	13,492,159
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	13,520,664	14,232,068	13,637,678	13,548,245	13,492,159
Other financial institutions	262,498	268,087	256,035	260,125	247,912
Nonfinancial organizations	7,337,679	7,804,476	7,362,412	7,337,537	7,319,901
Households	5,920,488	6,159,504	6,019,230	5,950,583	5,924,346
Securities other than shares included in broad money	52,717	50,923	50,573	48,780	45,063
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	1,370	1,370	4,242	4,992	4,540
Households	51,346	49,553	46,331	43,788	40,523
DEPOSITS EXCLUDED FROM BROAD MONEY	1,155,733	1,186,614	1,174,650	1,219,771	1,233,534
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,782,746	1,793,113	1,845,506	1,921,422	1,942,382
SHARES AND OTHER EQUITY	20,732,277	22,377,429	21,451,682	21,656,590	21,493,311
OTHER ITEMS (NET)	9,660,880	9,593,247	9,805,936	9,652,227	9,624,077
Other liabilities	19,242,311	19,237,084	19,430,089	19,520,577	19,306,761
Other assets	6,066,779	6,257,957	6,323,057	6,443,453	6,292,099
Consolidation adjustment	–3,514,652	–3,385,881	–3,301,095	–3,424,897	–3,390,585

Table 1.17

Money Supply (National Definition)

(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	23,861.72	27,818.3	18,397.8	9,420.5

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	51,680.0	5.1	9.7	9.7

Table 1.18

Monetary Base (Broad Definition)

(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

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
2019						
02.12	16,499.5	10,175.5	2,451.3	619.7	1,753.2	1,499.8
03.12	16,459.1	10,159.4	2,413.2	619.7	1,766.9	1,499.8
04.12	16,519.5	10,165.3	2,473.4	619.7	1,761.2	1,499.8
05.12	16,506.2	10,182.3	2,862.4	619.7	1,342.0	1,499.8
06.12	16,631.8	10,219.4	2,951.8	619.7	1,341.1	1,499.8
09.12	16,694.9	10,254.6	2,934.5	619.7	1,386.2	1,499.8
10.12	16,582.1	10,261.0	1,982.2	619.7	2,219.4	1,499.8
11.12	16,817.5	10,279.1	1,873.0	619.7	2,545.8	1,499.9
12.12	16,723.2	10,308.2	2,259.3	619.7	1,797.6	1,738.4
13.12	16,961.0	10,364.4	2,433.4	619.7	1,805.0	1,738.4
16.12	16,908.5	10,409.0	2,322.5	619.8	1,818.9	1,738.3
17.12	16,866.6	10,414.1	2,279.9	621.2	1,813.1	1,738.3
18.12	17,013.6	10,421.9	2,411.3	617.4	1,824.7	1,738.3
19.12	16,584.4	10,435.3	2,271.4	617.4	1,387.5	1,872.7
20.12	16,729.8	10,453.7	2,401.8	617.4	1,384.2	1,872.7
23.12	16,911.6	10,478.1	2,562.1	617.4	1,381.3	1,872.7
24.12	16,902.2	10,472.3	2,541.3	617.4	1,398.5	1,872.7
25.12	16,913.0	10,487.4	2,499.3	617.4	1,436.2	1,872.7
26.12	16,052.4	10,531.6	2,174.5	617.4	804.6	1,924.3
27.12	16,817.9	10,604.7	2,864.6	617.4	806.8	1,924.4
30.12	16,806.9	10,702.5	2,719.5	617.4	843.1	1,924.4
31.12	16,682.4	10,698.6	2,525.9	617.4	903.7	1,936.7

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)

	2018	2019										
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11
1. Precious metals	6,123,931	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
2. Funds placed with nonresidents and securities issued by nonresidents	24,496,143	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
3. Credits and deposits	3,672,548	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
4. Securities	1,038,786	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
of which:												
– Russian government securities	179,019	174,477	174,566	169,783	153,434	155,384	151,727	365,723	375,140	345,665	331,927	321,604
– securities acquired with the view of participation in bankruptcy prevention measures	565,839	565,827	565,827	565,827	565,834	569,699	569,699	698,398	701,125	701,140	701,140	701,140
5. Claims on IMF	1,751,536	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
6. Other assets	2,285,999	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
of which:												
– fixed assets	83,212	X	X	X	X	X	X	X	X	X	X	X
– advance payments on profit tax	140	—	—	—	—	—	—	—	—	—	—	—
Total assets	39,368,943	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
1. Cash in circulation	10,312,842	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
2. Funds in accounts with the Bank of Russia	14,526,589	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
of which:												
– Russian government funds	7,894,719	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
– funds of resident credit institutions	4,381,714	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
3. Float	50	93	51	17	—	—	—	—	—	—	—	—
4. Bank of Russia bonds	1,388,252	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
5. Liabilities to IMF	1,616,353	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
6. Other liabilities	130,573	116,617	100,630	95,560	34,620	183,433	183,584	281,644	1,090,367	705,282	641,074	514,248
7. Capital	11,394,284	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
of which:												
authorized capital	3,000	X	X	X	X	X	X	X	X	X	X	X
provision and funds	12,261,422	X	X	X	X	X	X	X	X	X	X	X
loss of previous years	—435,459	—	—	—	—	—	—	—	—	—	—	—
losses in the reporting year	—434,679	—	—	—	—	—	—	—	—	—	—	—
8. Profit of a fiscal year	0	—	—	—	—	—	—	—	—	—	—	—
Total liabilities	39,368,943	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

Table 2.2

The Bank of Russia Key Rate¹

Period	% p.a.
16.09.2013 – 02.03.2014	5.50
03.03.2014 – 27.04.2014	7.00
28.04.2014 – 27.07.2014	7.50
28.07.2014 – 04.11.2014	8.00
05.11.2014 – 11.12.2014	9.50
12.12.2014 – 15.12.2014	10.50
16.12.2014 – 01.02.2015	17.00
02.02.2015 – 15.03.2015	15.00
16.03.2015 – 04.05.2015	14.00
05.05.2015 – 15.06.2015	12.50
16.06.2015 – 02.08.2015	11.50
03.08.2015 – 13.06.2016	11.00
14.06.2016 – 18.09.2016	10.50
19.09.2016 – 26.03.2017	10.00
27.03.2017 – 01.05.2017	9.75
02.05.2017 – 18.06.2017	9.25
19.06.2017 – 17.09.2017	9.00
18.09.2017 – 29.10.2017	8.50
30.10.2017 – 17.12.2017	8.25
18.12.2017 – 11.02.2018	7.75
12.02.2018 – 25.03.2018	7.50
26.03.2018 – 16.09.2018	7.25
17.09.2018 – 16.12.2018	7.50
17.12.2018 – 16.06.2019	7.75
17.06.2019 – 28.07.2019	7.50
29.07.2019 – 08.09.2019	7.25
09.09.2019 – 27.10.2019	7.00
28.10.2019 – 15.12.2019	6.50
16.12.2019 –	6.25

¹ In order to ensure the application of the Bank of Russia key rate as an indicator of the borrowed funds value, from January 1, 2016, the Bank of Russia refinancing rate in regulations of the Russian Federation Government will be substituted for the Bank of Russia key rate, unless stipulated otherwise by federal law (Resolution of the Russian Federation Government No. 1340, dated December 8, 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

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
28.12.2009 – 23.02.2010	—	3.50	3.50	3.50	4.00	4.00	—
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 –	5.25	—	—	—	—	—	—

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
28.07.2014 – 04.11.2014	9.00	— ³	— ³
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 –	7.25	—	—

¹ Since April 17, 2012 operations are suspended.² Since February 10, 2011 operations are suspended.³ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which 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 –	7.25	8.00	—	—	—

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
2019										
02.12	333,172.09	304,112.77	57	40	12	—	—	—	—	—
03.12	446,663.76	441,933.39	52	34	14	57.17	—	1	—	1
04.12	364,838.51	358,477.14	51	34	13	—	—	—	—	—
05.12	337,300.03	333,531.58	46	30	12	—	—	—	—	—
06.12	279,327.10	273,424.19	54	32	13	2.35	—	1	—	1
09.12	206,711.33	201,767.98	50	31	15	—	—	—	—	—
10.12	345,793.75	337,739.39	58	38	15	—	—	—	—	—
11.12	383,079.20	374,506.52	45	23	14	—	—	—	—	—
12.12	136,127.36	131,112.41	51	29	18	—	—	—	—	—
13.12	232,427.88	228,374.79	52	29	15	—	—	—	—	—
16.12	263,191.56	260,524.26	36	22	13	—	—	—	—	—
17.12	125,604.21	114,553.79	41	23	15	151.91	151.91	1	1	1
18.12	304,376.98	295,009.04	50	32	13	—	—	—	—	—
19.12	114,323.20	102,832.68	46	28	15	—	—	—	—	—
20.12	281,087.51	276,494.04	52	33	15	239.28	239.28	1	1	1
23.12	176,581.78	173,219.11	51	33	13	—	—	—	—	—
24.12	348,577.67	319,329.00	52	31	15	—	—	—	—	—
25.12	176,384.88	156,231.68	50	25	18	—	—	—	—	—
26.12	455,997.94	452,215.21	55	33	16	—	—	—	—	—
27.12	479,083.66	416,717.46	62	41	16	—	—	—	—	—
30.12	503,067.52	489,394.83	61	38	17	2,029.29	30.00	6	1	6
31.12	49,736.87	46,638.94	18	7	9	—	—	—	—	—

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)

	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	
1	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

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	—	—	—	—

Table 2.11 (end)

	Collateralized loans by nonmarketable assets ¹								
	on auction of which for the term				number of announced/valid loan auctions				weighted average rate. % p.a.
	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

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 –	6.25	5.25	6.25	6.25	5.25	6.25	6.25

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.)

	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		
1	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

Table 2.14

Main Characteristics of the Bank of Russia Deposit Operations

1	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of rubles	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
2	3	4	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	—	—	—	—	—
Augus	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	—	—	—	—	—

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									
01.10	1 day	103	32	833.97	6.75	7.00	6.95	6.94	500.00
01.10	1 week	272	60	2,732.74	2.98	7.00	7.00	6.96	2,732.74
07.10	1 day	86	26	192.87	6.75	7.00	7.00	6.92	192.87
08.10	1 day	92	27	185.19	6.80	7.00	7.00	6.94	185.19
08.10	1 week	277	61	3,298.79	6.60	7.00	7.00	6.97	2,800.00
15.10	1 week	270	61	3,326.52	6.70	7.00	6.97	6.95	2,650.00
22.10	1 week	277	61	3,037.62	6.45	7.00	6.95	6.89	2,240.00
29.10	1 week	244	60	1,304.47	6.00	6.50	6.50	6.45	1,304.47
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

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

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	–	–	–	–	–

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	–	–	–

(% p.a.)

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

[illegible]

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
2019						
02.12	1.54	1.57	–	–	–	–
03.12	1.54	1.55	–	–	–	–
04.12	1.54	–	–	–	–	–
05.12	1.53	–	–	–	–	–
06.12	1.55	–	–	–	–	–
09.12	1.55	1.55	–	–	–	–
10.12	1.54	1.55	–	–	–	–
11.12	1.54	1.60	–	–	–	–
12.12	1.54	–	2.20	–	–	–
13.12	1.54	–	–	–	–	–
16.12	1.54	1.55	–	–	–	–
17.12	1.54	1.55	–	–	–	–
18.12	1.55	–	1.34	–	–	–
19.12	1.55	–	–	–	–	–
20.12	1.54	–	–	–	–	–
23.12	1.54	1.55	–	–	–	–
24.12	1.54	1.58	–	–	–	–
25.12	–	–	–	–	–	–
26.12	1.53	–	–	–	–	–
27.12	1.55	–	–	–	–	–
30.12	1.54	–	1.68	–	–	–
31.12	1.62	–	–	–	–	–

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	–	–

Table 3.1.6

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

(millions of rubles)

	December 2019															
	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	368,432	73,563	320,020	3,630	59,543	399,168	116,542	9,190	1,269	19,304	204	–	9	8,274	–	–
1 week ¹	38,311	6,596	32,420	4,136	6,439	63,369	30,875	1,216	497	1,149	4,984	1,088	69	824	–	–
2 weeks ¹	8,168	994	18,743	1,632	2,241	5,751	9,033	–	218	127	320	62	–	194	–	–
1 month ²	1,496	413	14,294	46	192	6,666	4,117	3,476	–	2,086	407	291	–	289	–	–
2 months ²	823	–	735	–	29	568	494	–	–	514	–	33	–	–	–	–
3 months ³	9,710	–	3,847	–	354	1,728	2,742	–	61	250	–	–	–	148	–	–
6 months ³	–	46	1,136	–	–	35	1,734	–	–	6	–	–	–	–	–	–
Over 6 months	586	707	–	–	–	425	–	–	–	712	–	–	9	–	–	–
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	25,684	4,292	44,522	1,829	3,251	16,181	9,425	50	265	2,452	1,319	269	45	204	–	–

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
2018															
January	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.0463	56.8734	56.9957	56.6019	56.6019	56.6019
February	56.1840	56.2613	56.0408	56.0408	56.0408	56.6278	57.2196	56.9533	57.6736	58.1718	58.1718	58.1718	58.0171	57.7701	57.5899
March	56.3742	56.4334	56.6616	56.6616	56.6616	57.1000	56.5041	56.8011	56.8011	56.8011	56.8011	56.8011	56.6122	56.9359	56.9372
April	57.2649	57.2649	57.2850	57.5375	57.7646	57.5796	57.8332	57.8332	57.8332	58.5714	62.3699	64.0626	62.0659	61.4311	61.4311
May	61.9997	61.9997	61.9997	63.4860	63.2012	63.2012	63.2012	62.7148	63.0066	63.0066	62.5229	61.7354	61.7354	61.7354	61.7684
June	62.0188	62.2056	62.2056	62.2056	61.9290	61.9822	62.0064	61.8125	62.6680	62.3431	62.3431	62.3431	62.3431	63.1164	62.2511
July	62.7565	62.7565	63.1394	63.2194	63.2267	63.2604	63.1216	63.1216	63.1216	62.8338	62.4442	62.0980	62.2062	62.2934	62.2934
August	62.3497	62.5590	63.1358	63.4549	63.4549	63.4549	63.4975	63.5425	63.5950	66.2856	66.9075	66.9075	66.9075	68.2234	66.7535
September	68.0447	68.0447	68.0447	67.7443	68.2737	68.4628	68.2505	69.0286	69.0286	69.0286	69.8685	69.9744	69.5728	68.6370	68.2826
October	65.5906	65.5745	65.2221	65.4244	66.2115	66.6270	66.6270	66.6270	66.9685	66.4032	66.1832	66.7727	65.9751	65.9751	65.9751
November	65.5962	65.6517	65.5799	65.5799	65.5799	65.5799	65.9912	66.0918	66.2155	66.8497	66.8497	66.8497	67.5238	67.6812	67.9975
December	66.5335	66.5335	66.5335	66.2921	66.4467	66.8242	66.7377	66.9227	66.9227	66.9227	66.2416	66.5022	66.4225	66.2550	66.4337
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

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
2018																
January	56.3569	56.3878	56.5925	56.7597	56.5892	56.5892	56.5892	56.6261	56.4115	56.3888	55.9288	55.8288	55.8288	55.8288	56.2908	56.2914
February	56.5918	56.3554	56.3554	56.3554	56.3438	56.5201	56.6537	56.7608	56.7608	56.7608	56.7608	55.9208	55.6717	–	–	–
March	57.0188	57.4942	57.4942	57.4942	57.5521	57.7033	57.4954	56.8391	57.1072	57.1072	57.1072	57.0039	57.1747	57.5598	57.7626	57.2649
April	61.4311	62.2794	61.1454	61.5539	60.8583	61.3222	61.3222	61.3222	61.7655	61.6644	61.7494	62.6027	62.7260	61.9997	61.9997	–
May	61.9164	62.3033	61.8215	61.9408	61.9408	61.9408	62.5327	61.2610	61.5945	61.4090	61.6659	61.6659	61.6659	62.2710	62.6420	62.5937
June	62.6851	62.6851	62.6851	63.4838	64.0683	63.6175	63.7873	63.2396	63.2396	63.2396	62.9497	62.7908	63.1359	63.2910	62.7565	–
July	62.2934	62.2556	62.4352	62.9006	63.2746	63.4888	63.4888	63.4888	63.1957	62.9235	63.0836	62.9471	62.9726	62.9726	62.9726	62.7805
August	66.3772	66.8932	66.8757	66.8757	66.8757	67.1807	67.1783	67.6163	68.5259	67.7911	67.7911	67.7911	67.3963	67.3911	68.1451	68.0821
September	68.2826	68.2826	68.1958	67.7519	67.0098	66.4725	66.2497	66.2497	66.2497	66.1594	65.8244	65.7585	65.8355	65.5906	65.5906	–
October	65.7508	65.5305	65.4026	65.7238	65.8140	65.8140	65.8140	65.3065	65.3101	65.6299	65.7476	65.6345	65.6345	65.6345	65.8129	65.7742
November	66.6159	65.9931	65.9931	65.9931	66.0081	65.5871	65.9485	65.6067	65.6664	65.6664	65.6664	66.5072	66.7800	66.9436	66.6342	–
December	66.4337	66.4337	66.6208	66.7454	67.1121	67.3710	68.0085	68.0085	68.0085	68.4073	68.7448	68.8865	68.8762	69.5218	69.4706	69.4706
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

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
2018															
January	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.2103	67.8841	68.0586	68.2562	68.2562	68.2562
February	69.9322	69.7921	70.0958	70.0958	70.0958	70.4959	70.9294	70.5310	70.7713	71.3943	71.3943	71.3943	71.2450	71.1670	71.2329
March	68.9062	68.8826	69.4671	69.4671	69.4671	70.1702	69.7317	70.5299	70.5299	70.5299	70.5299	70.5299	69.7972	70.1564	70.5338
April	70.5618	70.5618	70.6038	70.9207	70.9580	70.5926	70.7069	70.7069	70.7069	71.8847	76.8522	79.2839	76.7569	75.7507	75.7507
May	75.2056	75.2056	75.2056	76.1261	75.6392	75.6392	75.6392	74.8125	75.0409	75.0409	74.1772	73.5145	73.5145	73.5145	73.9430
June	72.5806	72.7183	72.7183	72.7183	72.4384	72.5130	72.8637	73.0686	73.7916	73.3654	73.3654	73.3654	73.3654	74.1365	73.5621
July	72.9921	72.9921	73.4690	73.7012	73.7097	73.9641	73.9028	73.9028	73.9028	73.9365	73.3470	72.8472	72.6817	72.4659	72.4659
August	73.0738	73.1064	73.4206	73.4744	73.4744	73.4744	73.4095	73.5632	73.8211	76.8250	76.6760	76.6760	76.6760	77.6519	76.2325
September	79.4966	79.4966	79.4966	78.6376	79.0200	79.1362	79.3685	80.3562	80.3562	80.3562	80.6702	81.3942	80.6488	79.7699	79.9521
October	76.2294	75.9877	75.2272	75.7353	76.0505	76.6610	76.6610	76.6610	76.9870	76.2110	76.0710	77.0824	76.5047	76.5047	76.5047
November	74.4189	74.5803	74.9906	74.9906	74.9906	74.9906	75.3158	75.6817	75.6711	75.8076	75.8076	75.8076	76.0926	76.0737	76.7556
December	75.7484	75.7484	75.7484	75.3874	75.6562	75.7051	75.6071	76.0777	76.0777	76.0777	75.7075	75.6197	75.2168	75.3916	75.3890
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

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
2018																
January	68.8174	69.0243	69.1730	69.2582	69.3953	69.3953	69.3953	69.2650	69.0702	69.4484	69.4580	69.6073	69.6073	69.6073	69.8513	69.5424
February	70.6718	70.6471	70.6471	70.6471	69.9001	69.8928	69.8087	69.6341	69.6341	69.6341	69.6341	68.9224	68.6599	–	–	–
March	70.5151	70.8099	70.8099	70.8099	70.6049	71.2347	70.5699	70.3100	70.4303	70.4303	70.4303	70.5708	71.2625	71.3339	71.0942	70.5618
April	75.7507	76.8403	75.8448	76.0868	75.4034	75.6532	75.6532	75.6532	75.7924	75.2121	75.3281	76.1812	75.7605	75.2056	75.2056	–
May	73.8601	73.7796	73.0236	73.1769	73.1769	73.1769	73.3321	72.2390	72.1826	72.0082	72.1183	72.1183	72.1183	72.8322	72.5269	72.5211
June	72.5329	72.5329	72.5329	73.4825	74.1847	73.6118	73.6871	73.7247	73.7247	73.7247	73.3112	73.4087	73.6038	73.0884	72.9921	–
July	72.4659	72.7955	73.2427	73.1345	73.4808	73.9327	73.9327	73.9327	74.1286	73.5261	73.7510	73.8181	73.3442	73.3442	73.3442	73.2021
August	75.2253	76.0576	76.1848	76.1848	76.1848	76.7204	77.3491	78.1983	79.2502	78.4072	78.4072	78.4072	78.2269	78.7600	79.5594	79.6765
September	79.9521	79.9521	79.3595	79.1749	78.3613	77.7529	78.0753	78.0753	78.0753	77.6844	77.3832	77.3846	77.0407	76.2294	76.2294	–
October	76.0540	75.9236	75.6512	75.5692	75.3241	75.3241	75.3241	75.3702	74.8584	75.0806	74.9851	74.6658	74.6658	74.6658	75.0399	74.7918
November	75.5358	74.9022	74.9022	74.9022	75.3218	75.1825	75.1483	74.8048	74.9385	74.9385	74.9385	75.5655	75.6217	75.5191	75.8897	–
December	75.3890	75.3890	75.3814	75.7761	76.4742	76.9377	77.9717	77.9717	77.9717	77.8886	78.4309	78.5237	78.3880	79.6581	79.4605	79.4605
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

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

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

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
2019				
03.12	3,018.22	35.13	1,853.38	3,812.38
04.12	3,032.19	34.80	1,858.00	3,837.66
05.12	3,046.02	35.11	1,874.03	3,836.81
06.12	3,025.36	35.14	1,823.92	3,816.07
07.12	3,021.37	34.56	1,837.59	3,826.78
10.12	2,998.60	34.71	1,823.42	3,845.57
11.12	2,993.49	33.97	1,843.78	3,842.92
12.12	3,000.21	34.08	1,878.13	3,880.93
13.12	2,997.70	33.87	1,910.79	3,917.11
14.12	2,957.63	33.92	1,886.48	3,959.99
17.12	2,981.48	34.18	1,880.83	3,957.41
18.12	2,972.28	34.22	1,869.74	4,000.83
19.12	2,975.68	34.33	1,871.25	3,895.41
20.12	2,964.03	34.17	1,863.58	3,871.90
21.12	2,963.30	33.99	1,867.99	3,890.47
24.12	2,969.95	34.09	1,845.27	3,764.59
25.12	2,979.80	34.73	1,868.81	3,749.61
26.12	2,958.18	34.89	1,855.25	3,722.41
27.12	2,960.64	34.92	1,856.79	3,725.50
28.12	3,012.68	35.07	1,894.64	3,785.29
31.12	3,008.36	35.48	1,896.77	3,795.53

3.3. Exchange Market

Table 3.3.1

Trades at the Unified Trading Session of Moscow Exchange

	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		
1	2	3	4	5	6	7
2017						
January	59.6633	59.7394	21,834.3	68,424.3	63.6007	8,762.0
February	58.3549	58.3615	22,118.0	70,860.0	62.1331	9,836.5
March	57.9206	57.9563	32,135.5	86,915.3	61.9257	11,256.0
April	56.4713	56.5053	23,461.4	63,739.7	60.5595	9,197.6
May	56.9839	57.0411	25,351.9	71,571.7	63.0986	9,429.2
June	58.2205	58.2370	29,400.1	80,587.0	65.3963	10,799.3
July	59.7630	59.7774	27,651.6	67,551.6	68.7921	10,117.2
August	59.5010	59.5444	24,044.5	65,022.0	70.2935	11,003.4
September	57.6773	57.6889	24,934.4	67,737.5	68.7144	10,188.9
October	57.7120	57.7662	24,028.6	65,889.5	67.8466	9,961.7
November	58.9519	59.0073	22,673.0	70,015.2	69.2627	11,186.4
December	58.4816	58.5646	24,654.6	54,471.6	69.2990	12,143.4
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

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

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

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

Table 3.3.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	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
1	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
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

Table 3.3.6

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

Operation	Average size of transactions	2018			2019									
		October	November	December	January	February	March	April	May	June	July	August	September	October
up to 250 US dollars														
Purchase	number of transactions (thousands of units)	182.23	145.83	106.79	162.41	154.15	124.21	147.20	176.00	174.56	295.54	207.08	322.56	216.02
	value of transactions (millions of US dollars)	38.62	30.68	22.44	34.58	33.78	26.06	31.64	37.25	36.74	63.61	42.66	67.63	45.68
Sale	number of transactions (thousands of units)	14.28	13.35	10.05	14.37	14.90	22.53	35.13	48.52	24.15	23.70	20.94	22.02	18.66
	value of transactions (millions of US dollars)	1.44	1.57	0.75	2.12	1.60	2.74	5.68	9.14	3.00	2.54	2.20	2.97	2.15
from 251 to 500 US dollars														
Purchase	number of transactions (thousands of units)	708.79	623.60	675.71	525.44	518.14	630.85	693.29	684.98	732.06	794.30	900.48	688.36	714.59
	value of transactions (millions of US dollars)	246.22	216.82	243.60	177.45	178.03	220.79	247.25	242.71	258.21	275.54	307.64	245.21	252.78
Sale	number of transactions (thousands of units)	173.82	91.76	89.41	111.50	322.15	254.20	323.72	428.04	343.36	331.76	469.86	349.83	301.82
	value of transactions (millions of US dollars)	68.20	37.92	37.11	45.93	141.50	104.91	130.04	174.70	137.29	131.30	195.33	134.75	114.66
from 501 to 2,000 US dollars														
Purchase	number of transactions (thousands of units)	864.80	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
	value of transactions (millions of US dollars)	730.57	712.67	825.47	522.08	638.55	670.39	744.81	737.27	680.61	825.48	964.15	709.43	748.20
Sale	number of transactions (thousands of units)	1,496.28	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
	value of transactions (millions of US dollars)	1,609.81	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
from 2,001 to 5,000 US dollars														
Purchase	number of transactions (thousands of units)	80.13	75.41	102.25	18.62	30.28	33.14	66.93	32.77	66.00	26.49	34.99	23.21	23.92
	value of transactions (millions of US dollars)	202.59	208.91	268.98	54.71	87.56	91.00	168.14	95.05	151.75	72.90	98.53	61.06	63.05
Sale	number of transactions (thousands of units)	254.21	282.81	221.44	226.42	165.74	162.87	182.59	111.33	164.08	150.71	112.33	243.08	251.58
	value of transactions (millions of US dollars)	723.89	821.76	644.34	659.60	443.84	428.88	457.87	312.82	433.15	401.01	277.13	664.82	699.47
over 5,000 US dollars														
Purchase	number of transactions (thousands of units)	8.31	3.50	5.62	2.05	5.02	5.37	5.52	2.11	1.79	2.07	3.52	1.87	2.54
	value of transactions (millions of US dollars)	63.51	28.53	40.11	12.27	31.45	33.05	33.60	15.13	12.89	15.56	21.40	11.62	16.81
Sale	number of transactions (thousands of units)	98.95	76.87	40.20	47.71	34.56	49.81	44.12	33.52	28.53	25.59	17.22	16.68	27.60
	value of transactions (millions of US dollars)	1,202.39	896.35	356.42	463.16	299.16	455.29	401.97	329.78	279.90	255.99	150.21	172.65	225.74

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
1	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
2019			
02.12	2,921.18	1,432.81	58.65
03.12	2,883.48	1,414.06	59.89
04.12	2,900.66	1,430.03	48.53
05.12	2,899.29	1,430.39	50.77
06.12	2,928.76	1,448.34	49.11
09.12	2,945.03	1,456.79	44.78
10.12	2,932.40	1,454.23	51.11
11.12	2,954.40	1,463.15	58.62
12.12	2,982.86	1,496.96	83.02
13.12	2,996.63	1,501.42	66.14
16.12	3,006.16	1,517.16	52.61
17.12	3,013.29	1,520.60	57.41
18.12	3,023.92	1,522.51	76.23
19.12	3,008.39	1,519.49	74.53
20.12	3,015.93	1,523.77	73.81
23.12	3,033.81	1,535.00	49.08
24.12	3,030.59	1,540.46	36.21
25.12	3,030.84	1,544.12	21.20
26.12	3,031.67	1,534.85	44.43
27.12	3,050.47	1,549.40	41.68
30.12	3,045.87	1,548.92	42.48

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2018	2019											
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12
1. Operating credit institutions – total	484	479	478	473	469	467	464	456	455	454	454	444	442
of which:													
– banks, of which	440	435	435	430	426	424	421	415	415	414	414	405	402
– with a universal licence	291	288	288	286	284	283	281	277	274	273	273	268	266
– with a basic licence	149	147	147	144	142	141	140	138	141	141	141	137	136
– nonbanking credit institutions	44	44	43	43	43	43	43	41	40	40	40	39	40
1.1. Credit institutions with licence (permission):													
– to attract funds of individuals	400	395	395	392	387	385	382	377	377	376	376	367	365
– to conduct operations in foreign currency	475	470	470	465	461	460	457	449	448	447	447	437	435
– to conduct operations with precious metals	214	210	210	207	205	204	203	201	201	200	200	200	200
1.2. Credit institutions included in the deposit insurance system register – total	407	402	402	398	393	391	388	383	383	382	382	373	371
2. Registered authorized capital of operating credit institutions (millions of rubles)	2,655,403	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
3. Branches of operating credit institutions in Russia – total	709	698	698	691	683	671	663	658	654	647	644	631	618
of which Sberbank branches	90	89	89	89	89	89	88	88	88	88	88	88	88
4. Branches of credit institutions abroad	6	6	6	6	6	6	6	6	6	5	5	5	5
5. Representative offices of operating credit institutions – total	316	316	312	311	311	311	308	310	309	308	308	307	302
of which:													
– in Russia	292	292	288	287	287	287	284	286	285	285	285	284	279
– in foreign countries	24	24	24	24	24	24	24	24	24	23	23	23	23

Table 4.11 (end)

	2018	2019											
	31.12	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12
6. Additional offices of credit institutions – total	20,499	20,372	20,406	20,369	20,292	20,191	20,167	20,148	20,135	20,105	20,085	20,022	19,997
of which Sberbank additional offices	13,160	13,187	13,226	13,224	13,224	13,221	13,223	13,221	13,220	13,222	13,220	13,217	13,226
7. External cash desks of credit institution – total	1,068	1,025	924	910	922	916	912	910	903	898	895	871	870
of which Sberbank external cash desks	219	187	93	93	92	92	91	91	90	90	90	90	90
8. Cash credit offices of credit institutions – total	1,918	1,899	1,909	1,975	2,077	2,140	2,206	2,258	2,256	2,247	2,246	2,239	2,198
of which Sberbank cash credit offices	–	–	–	–	–	–	–	–	–	–	–	–	–
9. Operational offices of credit institutions – total	6,015	5,766	5,761	5,784	5,746	5,761	5,722	5,753	5,738	5,751	5,720	5,723	5,724
of which Sberbank	581	581	580	579	579	578	577	578	578	578	578	577	575
10. Mobile banking offices – total	283	283	283	280	280	279	281	287	289	290	293	292	290
of which Sberbank	279	279	279	276	276	275	277	283	285	286	289	288	286
11. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission) – total	382	385	387	391	391	392	389	390	385	387	387	387	385
including, under the procedure of:													
– voluntarily liquidation following the decision of the stockholders (equity holders)	6	6	6	7	7	6	5	5	4	3	3	4	3
– compulsory liquidation	34	36	36	34	35	35	35	35	31	33	34	33	33
– bankruptcy	342	343	345	350	349	351	349	350	350	351	350	350	349

Table 4.1.2

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

31.12.2019				
Nº	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				
		universal		basic		for non-bank credit institutions
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
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)

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 then 1% up to including 20%		more then 20% up to including 50%		more then 50%, but less then 100%		100%		total
	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units
1	2	3	4	5	6	7	8	9	10	11	12
2015											
31.12	34	17.1	36	18.1	23	11.6	38 (24)	19.1	68 (7)	34.2	199 (31)
2016											
31.03	35	17.9	36	18.5	22	11.3	35 (23)	17.9	67 (7)	34.4	195 (30)
30.06	37	19.6	33	17.5	21	11.1	30 (20)	15.9	68 (8)	36.0	189 (28)
30.09	34	18.6	32	17.5	19	10.4	28 (19)	15.3	70 (8)	38.3	183 (27)
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)

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 31.11.2019					
	1–5	6–20	21–50	51–200	201–444	Total
Assets						
Assets (liabilities), millions of rubles	58,376,310	21,168,657	9,030,612	6,679,396	709,755	95,964,730
Loans to non-financial institutions, millions of rubles	22,960,184	7,394,606	1,868,944	1,635,887	196,140	34,055,761
Loans to resident financial institutions (except credit institutions), millions of rubles	3,085,638	1,596,363	166,475	120,201	10,625	4,979,302
Loans to individuals, millions of rubles	11,302,776	2,865,540	2,308,356	929,627	68,879	17,475,178
Capital and financial performance						
Equity capital, millions of rubles	7,474,088	1,159,397	932,080	1,070,508	182,568	10,818,641
Capital adequacy N1.0, %	13.4	6.4	12.4	19.9	29.7	12.4
Provisions for possible losses, including adjustment, millions of rubles	2,795,640	2,950,136	1,232,540	526,787	66,349	7,571,453
Provisions for possible losses, excluding adjustment, millions of rubles	3,204,311	3,089,845	1,310,217	582,126	75,318	8,261,816
Profit for the current year, millions of rubles	1,306,620	363,691	26,733	163,860	10,091	1,870,994
Return on assets, %	2.5	1.8	0.2	2.7	1.7	2.1
Return on equity, %	20.2	29.6	2.3	17.1	6.5	18.8
Liabilities						
Individuals' deposits, millions of rubles	19,325,513	5,356,103	2,871,608	1,800,403	243,801	29,597,428
Deposits and funds in the accounts of nonfinancial organisations and financial institutions (excluding credit institutions), millions of rubles	16,389,975	6,720,235	2,330,858	1,966,291	175,144	27,582,504
Loans received from the Bank of Russia, millions of rubles	638,737	1,812,120	46,474	37,538	956	2,535,825

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
2017					
31.12	789,661	1,561,647	75.0	771,985	25.0
2018					
31.01	71,117	167,890	76.2	96,773	23.8
28.02	177,516	310,029	72.7	132,513	27.3
31.03	353,034	521,597	74.8	168,564	25.2
30.04	537,002	705,994	69.0	168,992	31.0
31.05	526,984	841,520	67.4	314,536	32.6
30.06	633,958	1,002,100	72.3	368,143	27.7
31.07	775,662	1,128,964	70.2	353,302	29.8
31.08	900,507	1,274,868	69.3	374,362	30.7
30.09	1,068,176	1,447,583	72.3	379,407	27.7
31.10	1,182,516	1,593,275	72.7	410,758	27.3
30.11	1,279,484	1,783,000	74.3	503,516	25.7
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

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
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.11.2019, %	12.4		51.3		26.5		21.1		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
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.11.2019, %	16.9		14.9		14.5		13.6		17.4	

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				
	31.08	30.09	31.10	30.11	31.12
Non-bank financial institutions					
Subjects of insurance business	264	264	261	258	255
Insurance companies	185	185	183	181	178
Mutual insurance companies	12	12	12	12	11
Insurance brokers	67	67	66	65	66
Securities market professional participants¹	500	498	492	489	484
Brokers	307	304	299	297	290
Dealers	337	334	328	324	319
Forex-dealers	4	4	4	4	4
Trust managers	210	208	206	203	202
Depositories	284	281	281	279	276
Registrars	33	33	32	32	32
Investment advisers	54	61	64	68	69
Infrastructures (subjects)	62	62	61	59	59
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	32	30	30
Credit bureaus	12	12	11	11	11
Information agencies	5	5	5	5	5
Collective investment market participants	349	351	348	346	344
Private pension funds	49	49	49	48	47
Joint-stock investment funds	2	2	2	2	2
Asset management companies	271	273	271	270	269
Specialized depositories	27	27	26	26	26
Subjects of microfinance and cooperatives	8,863	8,732	8,596	8,478	8,344
Microfinance organizations	1,945	1,898	1,854	1,816	1,774
Credit consumer cooperatives	2,059	2,063	2,070	2,065	2,058
Pawn shops	3,901	3,826	3,738	3,669	3,599
Housing savings cooperatives	48	48	47	50	50
Agricultural credit consumer cooperatives	910	897	887	878	863
Credit rating agencies	2	4	4	4	4
Branches and representative offices of foreign credit rating agencies	3	3	3	3	3
Appointed actuaries	107	107	95	97	97
Self-regulating organisations	19	19	19	19	21
Self-regulating organisations of actuaries	2	2	2	2	2
Self-regulating organisations in the financial market	17	17	17	17	19

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)

	Deposits of individuals																
	total	in rubles								in foreign currency							
		total	by maturity							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		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
1	2	3	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

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

Table 4.2.2 (end)

(millions of rubles)

	Deposits and other funds raised from legal entities ²								Memo: Deposits of individual entrepreneurs		Loans, deposits and other funds raised from credit institutions	
	In foreign currency											
	total	by maturity										
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	in rubles	in foreign currency	in rubles	in foreign currency
1	11	12	13	14	15	16	17	18	19	20	21	22
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

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	

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	
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	–	–	–	

Table 4.2.5

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

(millions of rubles)

	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
1	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

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

4.3. Lending

Table 4.3.1

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

(millions of rubles)

	Loans, deposits and other funds in rubles									
	total	of which								credit institutions
		individuals	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	
1	2	3	4	5	6	7	8	9	10	11
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

Table 4.3.1 (end)
(millions of rubles)

	Loans, Deposits and Other Funds in foreign currency									
	total	of which								credit institutions
		individuals	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	
1	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

Table 4.3.2

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

(millions of rubles)

	Outstanding amounts of loans and other funds granted to nonfinancial organisations		Outstanding amounts of loans and other funds granted to individuals	
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
1	2	3	4	5
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

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

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in US Dollars

(% p.a.)

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

(% p.a.)

Weighted Average Interest Rates on Loans to Individuals in Euros

[illegible]

Table 4.3.6

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

(% p.a.)

	Total								of which to small, medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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	8.24	9.64	10.24	9.94	9.26	10.35	9.45	9.90	9.35	11.46	11.84	11.16	11.14	11.79	9.99	10.79
February	8.42	10.01	10.26	10.06	9.29	10.52	8.62	9.88	10.86	11.76	11.73	10.81	11.31	11.79	11.22	11.59
March	8.22	9.91	10.17	9.70	9.30	10.31	9.57	9.98	11.14	11.83	11.52	10.14	10.99	11.61	9.99	10.85
April	8.15	9.78	10.27	10.10	9.24	10.13	9.49	9.83	10.77	11.66	11.64	10.97	11.35	11.47	10.28	10.98
May	8.20	9.88	10.03	9.82	9.20	10.14	9.72	10.00	9.51	11.54	11.53	10.87	11.13	11.60	10.41	11.17
June	8.14	9.71	10.08	10.10	9.10	10.03	8.95	9.58	11.05	11.66	11.52	10.92	11.31	11.28	9.98	10.68
July	7.72	9.62	9.80	9.93	8.79	9.89	9.07	9.56	10.68	11.62	11.43	10.75	11.21	11.27	9.65	10.54
August	7.53	9.41	9.87	9.60	8.59	9.43	8.75	9.06	10.83	11.37	11.35	10.41	10.99	11.04	10.20	10.64
September	7.37	9.09	9.46	9.24	8.25	9.48	8.86	9.19	9.98	11.53	11.13	10.21	10.79	10.60	10.16	10.42
October	7.31	8.39	9.10	8.89	8.14	9.42	8.97	9.26	11.02	11.27	11.07	10.00	10.74	10.89	10.05	10.54
November	6.94	8.33	9.10	8.33	7.84	9.15	8.47	8.72	10.91	11.12	10.92	9.73	10.54	10.59	8.28	8.79

Table 4.3.7

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

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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	4.68	5.05	5.60	7.19	5.38	6.12	6.48	6.36	–	6.60	5.62	7.69	6.85	7.18	–	7.18
February	4.06	4.36	6.18	6.09	5.38	6.33	2.63	3.00	–	–	5.93	7.66	6.64	7.77	–	7.77
March	3.80	4.92	6.06	6.00	5.27	6.34	6.05	6.23	–	6.43	5.81	6.91	6.52	7.68	7.07	7.19
April	4.16	4.37	5.93	5.69	5.34	5.71	5.92	5.89	–	5.62	5.56	6.95	6.58	8.01	7.66	7.72
May	3.70	4.22	6.13	4.89	4.87	5.45	6.08	5.74	–	6.44	5.70	8.14	6.72	7.85	7.47	7.60
June	2.98	4.03	5.14	3.96	4.16	4.14	6.13	5.64	–	–	5.59	7.88	7.51	8.05	6.64	6.66
July	2.78	4.43	5.37	4.73	4.43	4.54	5.26	5.04	–	4.83	8.72	7.46	6.78	7.54	–	7.54
August	2.74	3.22	4.47	3.63	3.63	4.95	3.93	4.40	–	–	4.92	4.72	4.78	6.09	–	6.09
September	3.05	3.70	4.53	3.72	3.66	5.24	5.34	5.33	–	–	4.94	7.19	6.26	6.39	–	6.39
October	2.57	4.03	4.54	3.79	3.93	5.29	5.48	5.47	–	7.35	5.30	8.95	7.58	6.35	–	6.35
November	3.09	3.34	4.49	4.36	4.07	3.95	6.38	4.53	–	–	–	7.07	7.07	7.36	–	7.36

Table 4.3.8

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

(% p.a.)

	Total								of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 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	–	4.09	2.50	1.79	2.54	2.61	3.75	3.59	–	4.97	5.23	4.55	4.98	7.64	–	7.64
February	–	3.95	3.30	2.86	3.17	3.56	2.62	2.64	–	3.92	5.27	6.15	5.24	–	–	–
March	–	3.93	2.66	3.14	2.93	4.20	4.63	4.40	–	4.31	4.83	7.09	5.99	4.69	5.13	4.94
April	–	3.77	2.85	2.93	3.27	2.73	4.37	3.36	–	5.47	3.99	5.62	4.78	5.53	–	5.53
May	–	3.69	2.97	2.84	3.09	3.38	3.64	3.56	–	–	5.43	6.32	5.80	–	–	–
June	–	2.18	2.35	3.08	2.70	2.70	4.08	3.40	–	–	3.99	5.01	4.97	–	–	–
July	–	3.77	2.80	2.28	3.10	1.49	3.33	2.87	–	6.13	3.91	6.73	5.99	2.24	4.46	4.36
August	–	4.16	2.48	2.59	3.11	3.41	5.08	4.79	–	6.52	–	5.64	5.73	–	–	–
September	–	3.77	2.06	2.92	2.94	3.51	3.40	3.40	–	4.57	5.20	4.85	4.96	–	–	–
October	–	4.59	2.70	3.27	3.23	2.82	4.14	3.46	–	–	–	9.04	9.04	–	3.99	3.99
November	–	3.04	2.35	2.81	2.75	2.18	3.37	2.96	–	3.10	4.68	6.56	5.38	–	–	–

Table 4.3.9

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	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
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	817,397	56,002	1,401	8	4,517,709	450,162	177,817	2,354	550,429	21,775	26,414	179

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	7,490,150	66,763	218.3	9.01

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

Table 4.3.11

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

	In rubles						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	2	3	4	5	6	7	8
2019							
31.01	78,788	168,394	6,490,806	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	7,470,183	63,849	218.4	9.00	205,723

Table 4.3.11 (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, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
			total	of which overdue loans			
1	9	10	11	12	13	14	15
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

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	1,522,604	5,464	223.2	8.28

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

Table 4.3.13

Investment Portfolio and Authorised Capital Participation of Credit Institutions

(millions of rubles)

	Investments in debt securities (including cost adjustment and revaluation)										Memo: provisions for possible losses on debt securities	
	total	of which										
		investments in debt securities at balance-sheet value (excluding cost adjustment and revaluation)									debt securities revaluation	
		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			
1	2	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

Table 4.3.13 (cont.)

(millions of rubles)

	Investment in equities (including cost adjustment and revaluation)						Memo: provisions for possible losses on equity securities		
	total	of which					revaluation of equities	including provisions adjustment	excluding provisions adjustment
		investment in equities at balance-sheet value (excluding cost adjustment and revaluation)							
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition				
1	14	15	16	17	18	19	20	21	
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	

Table 4.3.13 (end)

(millions of rubles)

	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
1	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

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

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

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

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

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 repoting year	Pension reserves at of the end of the year
1	2	3	4	5	6	7
2017	1,062,685.25	103,251.44	187.84	55,902.97	69,380.55	1,184,069.01
2018	1,080,077.97	97,411.68	5,859.55	52,128.00	69,698.31	1,267,959.20

Table 4.5.3

Private Pension Funds' Pension Accruals Flows

(millions of rubles)

	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 c ontributions towards co-financing of pension savings	
			total	including contributions disbursed from the National Welfare Fund			total	including contributions disbursed from the National Welfare Fund			total	including contributions disbursed from the National Welfare Fund
1	2	3	4	5	6	7	8	9	10	11	12	13
2017	222,835.65	79.44	6,921.24	3,358.28	322,890.73	57.20	4,357.42	2,013.72	3,245.44	31.00	193.86	90.34
2018	130,189.70	107.96	5,495.33	2,640.22	106,967.88	18.44	1,061.67	495.28	3,401.35	33.60	225.94	106.23

Table 4.5.3 (end)
(millions of rubles)

	Pension accruals transferred to other private pension funds				Pension savings investment returns	Payouts from pension savings				
	total	of which				total	of which			
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings				funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
			total	including contributions disbursed from the National Welfare Fund						
1	14	15	16	17	18	19	20	21	22	23
2017	66,593.75	10.58	713.34	334.84	82,454.58	11,181.98	278.99	84.07	7,775.26	3,043.66
2018	90,942.65	16.46	955.38	444.86	−21,735.04	14,910.82	472.67	152.39	10,847.80	3,437.96

Table 4.5.4

Main Indicators of Unit Investment Funds' Performance

	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
1	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)

	Issue of investment shares of unit investment funds, millions of rubles					Redemption of investment shares of unit investment funds, millions of rubles				
	total	of which by types of investment funds				total	of which by types of investment funds			
		exchange-traded	opened	interval	closed		exchange-traded	opened	interval	closed
1	12	13	14	15	16	17	18	19	20	21
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)

	9 months 2019	
	insurance premiums ¹	payoffs ²
1	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

	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	
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
1	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
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	1,255,414.5	478,373.6	412,298.8	381,742.3	843,115.7	96,631.3	2,757.0	579.9	29,338.9	3,871.5	239,563.1	52,678.9	571,456.7	39,501.0
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

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 Effectuated 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
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	843,115.7	96,631.3	765,622.8	93,308.1	77,492.9	3,323.2
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

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

	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
1	2	3	4	5	6	7
2018	269,561	179,231	74,955,023	26,602,343	20,975,989	27,376,691
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	276,433	188,714	23,292,505	7,116,241	6,792,317	9,383,946

Table 5.3 (end)

	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
1	8	9	10	11	12	13
2018	3,043	1,425	2,901,980	1,515,834	1,381,710	4,436
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	3,799	1,782	883,384	422,014	456,015	5,355

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

Table 5.5

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

	by payment systems ¹							
	intraregional electronic payments		interregional 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	–	–

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)

	2016			2017			2018		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	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 Daghestan	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)

	Q3 2018			Q4 2018			Q1 2019			Q2 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	1,260	31,771	30,511	11,860	35,084	23,224	9,639	26,490	16,852	4,718	30,177	25,459
CENTRAL FEDERAL DISTRICT	-2,578	23,700	26,278	8,530	25,787	17,256	5,763	19,711	13,948	1,949	22,372	20,423
Belgorod Region	-467	887	1,354	93	1,169	1,075	18	656	638	-77	298	375
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	-3	3	7	-1	3	4	38	40	1	-32	15	47
Voronezh Region	4	5	1	18	24	6	13	26	13	4	12	8
Ivanovo Region	-9	0	9	3	5	2	0	0	0	-1	3	4
Kaluga Region	13	14	0	8	10	3	15	18	3	11	11	0
Kostroma Region	6	36	30	66	68	2	46	53	6	8	9	1
Kursk Region	-27	0	27	1	1	0	0	0	0	200	200	0
Lipetsk Region	631	717	86	607	1,173	566	414	453	39	49	474	424
Moscow Region	189	448	259	531	1,008	477	118	729	612	367	650	283
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	1	1	0	4	5	1	0	0	0	0	0	0
Smolensk Region	-4	6	10	-3	2	6	1	3	2	4	5	1
Tambov Region	0	0	0	6	6	0	0	0	0	0	0	0
Tver Region	0	0	0	1	1	0	3	13	10	0	1	0
Tula Region	101	101	0	83	127	43	52	130	78	-254	228	482
Yaroslavl Region	12	41	29	5	35	30	4	19	14	6	6	0
Moscow	-3,023	21,440	24,463	7,108	22,150	15,042	5,039	17,570	12,531	1,661	20,460	18,799

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	136	858	722	522	987	465	–28	1,144	1,173	181	1,396	1,215
Republic of Karelia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Komi	74	189	115	51	51	0	34	34	0	34	34	0
Arkhangelsk Region	0	0	0	44	44	0	67	68	0	36	36	0
Nenets Autonomous Area	0	0	0	0	0	0	68	68	0	16	16	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	44	44	0	0	0	0	20	20	0
Vologda Region	–30	–30	0	24	24	0	255	278	24	–268	–268	0
Kaliningrad Region	3	3	0	4	50	46	8	15	7	13	13	0
Leningrad Region	14	88	74	208	267	59	–26	169	195	–197	74	271
Murmansk Region	0	0	0	33	33	0	5	5	0	0	0	0
Novgorod Region	37	37	0	8	18	11	62	62	0	50	50	0
Pskov Region	0	0	0	1	9	8	–1	5	7	1	1	0
Saint Petersburg	38	570	532	150	492	341	–432	508	940	513	1,457	944
SOUTHERN FEDERAL DISTRICT	444	660	216	994	1,710	716	171	406	235	90	437	347
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	489	637	148	1,010	1,591	581	207	361	154	256	341	84
Astrakhan Region	–8	0	9	1	1	0	16	16	0	1	60	59
Volgograd Region	–47	4	51	–23	73	96	–65	2	67	–170	33	203
Rostov Region	10	18	8	6	45	39	13	27	14	3	3	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	1	1	0	3	6	3	0	8	8	3	6	3
Republic of Daghestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	1	1	0	1	1	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	2	2	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	2	5	3	0	7	8	0	3	3

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	151	257	106	129	373	244	128	256	128	383	1,001	619
Republic of Bashkortostan	3	3	0	6	6	0	2	17	15	4	5	2
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)	13	19	5	48	53	5	11	17	6	3	12	9
Udmurt Republic	–1	0	1	74	76	2	–1	0	1	1	1	0
Chuvash Republic – Chuvashia	0	0	0	3	3	0	–2	0	2	0	0	0
Perm Territory	78	79	1	25	46	21	4	36	33	48	59	10
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	38	101	63	–66	44	110	112	120	8	197	501	305
Orenburg Region	1	1	0	1	1	0	0	0	0	51	51	0
Penza Region	4	4	0	2	2	0	1	2	0	1	1	0
Samara Region	13	43	30	26	117	91	0	56	56	78	361	283
Saratov Region	0	0	0	1	1	0	0	0	0	1	1	0
Ulyanovsk Region	1	5	4	9	24	15	0	6	6	1	10	9
URALS FEDERAL DISTRICT	2,383	4,714	2,331	1,429	4,133	2,704	2,186	2,572	387	2,159	3,344	1,185
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	1,326	1,562	235	1,075	1,128	53	346	540	194	121	461	339
Tyumen Region	683	2,772	2,089	143	2,788	2,644	1,631	1,805	174	1,794	2,639	845
Khanty-Mansi Autonomous Area – Yugra	–77	42	119	0	44	44	0	0	0	–3	155	158
Yamal-Nenets Autonomous Area	187	190	3	183	440	257	1,349	1,443	93	1	508	507
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	573	2,541	1,968	–40	2,303	2,343	282	363	80	1,796	1,976	180
Chelyabinsk Region	374	381	6	211	217	6	208	227	19	244	244	0
SIBERIAN FEDERAL DISTRICT¹	856	1,028	173	888	1,333	445	969	1,355	386	247	1,569	1,322
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	1	69	68	–	–	–	–	–	–	–	–	–
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	1	1	0	1	2	1	0	2	2
Trans-Baikal Territory	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	521	521	0	622	778	156	611	709	98	643	666	23
Irkutsk Region	2	2	0	-14	14	29	15	52	37	30	30	0
Kemerovo Region – Kuzbass	320	421	101	258	516	258	328	571	243	-445	848	1,293
Novosibirsk Region	1	4	3	5	8	3	3	12	8	9	12	4
Omsk Region	10	10	0	9	9	0	9	9	0	7	7	0
Tomsk Region	1	1	0	7	7	0	1	1	0	4	4	0
FAR-EASTERN FEDERAL DISTRICT¹	73	194	121	69	420	351	3	218	215	35	158	123
Republic of Buryatia	–	–	–	-31	1	32	1	1	0	1	1	0
Republic of Sakha (Yakutia)	3	5	3	4	13	9	-7	1	7	16	28	12
Trans-Baikal Territory	–	–	–	0	0	0	0	0	0	0	0	0
Kamchatka Territory	-3	0	3	1	1	0	1	1	0	1	1	0
Primorye Territory	-2	1	2	-62	2	65	-5	36	41	-10	17	27
Khabarovsk Territory	0	2	1	2	4	2	1	2	0	0	2	2
Amur Region	7	7	0	29	57	29	-55	29	83	1	1	0
Magadan Region	10	32	23	24	144	119	5	11	6	8	8	0
Sakhalin Region	58	147	89	103	198	95	62	138	76	17	100	82
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Unallocated by Region of Russian Federation	-206	359	565	-705	334	1,040	448	819	372	-329	-106	223

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 DISTRICT ¹	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)

	Q3 2018			Q4 2018			Q1 2019			Q2 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	-2,870	32,585	35,455	1,506	38,953	37,446	10,865	37,649	26,784	5,661	43,383	37,723
CENTRAL FEDERAL DISTRICT	-2,430	20,622	23,052	-315	24,884	25,198	4,698	22,133	17,435	3,515	25,882	22,367
Belgorod Region	-8	6	14	-8	6	14	0	1	1	-63	6	69
Bryansk Region	1	3	2	3	6	3	0	1	1	0	1	1
Vladimir Region	24	54	30	-19	89	109	5	31	26	1	94	93
Voronezh Region	-1	59	61	-40	49	89	-10	49	60	1	26	25
Ivanovo Region	1	3	2	6	7	1	1	1	0	5	5	0
Kaluga Region	45	238	193	19	496	477	8	233	225	0	183	184
Kostroma Region	75	81	6	100	117	17	-12	42	54	-50	0	50
Kursk Region	166	171	5	-7	5	12	0	1	1	-1	2	2
Lipetsk Region	158	639	481	175	715	540	-48	513	561	403	953	550
Moscow Region	45	1,774	1,729	-7	1,796	1,803	-127	1,743	1,870	417	2,789	2,372
Orel Region	2	5	4	0	6	6	8	9	1	4	4	0
Ryazan Region	-1	1	2	0	1	1	3	7	4	-3	5	8
Smolensk Region	5	27	22	45	186	141	9	24	15	0	18	17
Tambov Region	3	4	2	2	36	34	0	1	1	1	1	0
Tver Region	2	9	6	-1	55	56	-4	31	35	-2	11	13
Tula Region	127	191	65	164	258	94	-62	64	126	-197	78	275
Yaroslavl Region	9	12	4	23	45	22	21	128	107	-3	24	27
Moscow	-3,082	17,343	20,425	-770	21,010	21,781	4,905	19,253	14,348	3,002	21,681	18,679

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	321	4,255	3,934	–592	3,715	4,308	82	3,514	3,432	194	3,739	3,545
Republic of Karelia	4	12	8	2	6	5	0	5	5	0	1	0
Republic of Komi	85	234	149	79	162	83	76	107	31	43	50	7
Arkhangelsk Region	–59	9	69	–21	8	28	–59	0	60	–122	6	127
Nenets Autonomous Area	–59	0	59	–21	0	21	–60	0	60	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	9	9	1	8	7	0	0	0	–122	6	127
Vologda Region	–262	909	1,172	–600	518	1,119	257	1,487	1,229	450	1,263	813
Kaliningrad Region	4	49	44	7	53	46	7	61	54	20	64	44
Leningrad Region	768	1,715	947	–632	687	1,319	37	810	772	–353	914	1,267
Murmansk Region	–19	3	22	17	41	25	0	7	7	–3	2	5
Novgorod Region	–39	86	125	28	81	54	51	64	13	–8	71	78
Pskov Region	2	4	2	1	10	9	1	16	15	10	30	20
Saint Petersburg	–163	1,233	1,396	527	2,148	1,621	–288	958	1,246	157	1,339	1,183
SOUTHERN FEDERAL DISTRICT	124	526	402	53	546	493	–91	186	277	–14	292	307
Republic of Adygeya (Adygeya)	0	0	0	0	1	0	1	1	0	1	1	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	2	4	2	–14	4	18	1	4	3	2	4	2
Krasnodar Territory	48	195	147	–26	289	315	–13	83	96	8	105	98
Astrakhan Region	5	5	0	2	20	18	1	2	1	1	2	0
Volgograd Region	–87	52	139	32	73	41	–31	23	54	16	37	22
Rostov Region	162	269	107	60	156	97	–50	74	123	–42	143	184
Sevastopol	–6	0	6	–1	4	5	0	0	1	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	–2	10	12	55	81	26	–10	8	18	–45	25	70
Republic of Daghestan	0	0	0	0	0	0	1	1	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	–2	10	12	55	81	26	–11	7	18	–46	24	70

Table 6.1.2 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	-299	846	1,145	474	1,779	1,305	672	814	142	387	689	303
Irkutsk Region	-26	111	138	0	155	155	14	130	116	37	132	94
Kemerovo Region – Kuzbass	75	150	75	62	298	236	104	163	58	218	435	217
Novosibirsk Region	46	121	75	-19	117	135	-224	300	524	22	205	183
Omsk Region	9	18	9	59	71	12	0	12	12	1	12	11
Tomsk Region	275	276	2	23	23	0	-1	15	16	16	36	21
FAR-EASTERN FEDERAL DISTRICT¹	361	1,416	1,055	259	1,847	1,588	536	1,267	731	579	2,395	1,816
Republic of Buryatia	–	–	–	25	26	1	0	0	1	28	78	50
Republic of Sakha (Yakutia)	-66	86	151	-29	135	164	-3	135	138	63	736	673
Trans-Baikal Territory	–	–	–	13	129	116	6	11	5	-11	28	38
Kamchatka Territory	0	0	0	1	1	0	18	18	1	0	0	0
Primorye Territory	31	83	53	13	211	198	22	72	50	81	142	61
Khabarovsk Territory	-156	65	221	-236	44	281	19	73	55	-186	275	461
Amur Region	49	62	13	2	71	69	35	66	31	67	102	35
Magadan Region	0	0	0	0	4	3	0	0	0	1	6	4
Sakhalin Region	459	1,076	617	502	878	375	406	857	451	495	988	493
Jewish Autonomous Region	37	37	0	-14	123	137	34	34	0	1	1	0
Chukotka Autonomous Area	6	6	0	-18	226	244	0	0	0	40	40	0
Unallocated by Region of Russian Federation	11	148	137	-58	116	174	2	100	98	103	162	59

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)

	31.12.2019							
	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	442	618	279	19,997	870	2,198	5,724	290
CENTRAL FEDERAL DISTRICT	253	111	61	5,717	345	297	1,175	39
Belgorod Region	1	3	4	277	–	20	78	2
Bryansk Region	–	2	2	96	–	8	52	–
Vladimir Region	1	2	2	168	8	11	89	6
Voronezh Region	–	11	6	447	–	32	102	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	54	–
Lipetsk Region	–	2	3	188	–	21	56	2
Moscow Region	5	2	–	1,102	95	31	90	–
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	12	27	2
Tver Region	2	4	3	102	3	14	48	–
Tula Region	1	5	3	142	–	13	94	–
Yaroslavl Region	1	4	5	159	1	12	64	–
Moscow	227	55	11	2,072	220	48	147	1

Table 6.2.1 (cont.)

(units)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	37	86	32	1,634	112	330	725	28
Republic of Karelia	1	2	2	79	1	10	38	–
Republic of Komi	1	4	2	138	11	11	51	2
Arkhangelsk Region	–	3	4	133	–	18	64	4
Nenets Autonomous Area	–	–	–	10	–	–	4	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	3	4	123	–	18	60	4
Vologda Region	3	2	3	167	–	22	59	10
Kaliningrad Region	1	8	4	95	2	30	67	4
Leningrad Region	1	2	–	2	6	18	286	–
Murmansk Region	2	2	2	90	1	15	57	–
Novgorod Region	2	3	2	106	–	9	28	1
Pskov Region	2	4	2	90	8	10	24	3
Saint Petersburg	24	56	11	734	83	187	51	4
SOUTHERN FEDERAL DISTRICT	24	68	23	2,134	113	275	686	25
Republic of Adygeya (Adygeya)	1	2	–	65	2	6	9	–
Republic of Kalmykia	–	1	–	19	–	4	8	–
Republic of Crimea	3	2	1	68	8	–	181	4
Krasnodar Territory	8	23	8	915	86	92	153	3
Astrakhan Region	3	2	3	113	4	22	51	–
Volgograd Region	1	10	6	319	–	67	95	15
Rostov Region	7	28	5	635	11	84	115	3
Sevastopol	1	–	–	–	2	–	74	–
NORTH CAUCASIAN FEDERAL DISTRICT	10	30	11	608	5	56	111	1
Republic of Daghestan	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	–	3	1	35	–	2	10	–
Stavropol Territory	3	14	5	380	2	32	44	–

Table 6.2.1 (cont.)

(units)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	57	95	59	4,747	141	541	1,101	129
Republic of Bashkortostan	1	12	5	624	1	59	129	27
Mari El Republic	2	2	1	88	1	7	29	1
Republic of Mordovia	2	3	2	184	5	11	16	2
Republic of Tatarstan (Tatarstan)	15	7	8	761	43	71	158	7
Udmurt Republic	3	3	3	208	1	29	68	5
Chuvash Republic – Chuvashia	2	2	2	205	–	24	42	1
Perm Territory	4	9	5	460	20	43	126	6
Kirov Region	3	4	3	248	2	32	30	6
Nizhny Novgorod Region	4	27	5	523	6	51	98	10
Orenburg Region	4	4	5	378	18	42	79	3
Penza Region	1	2	4	227	7	27	46	11
Samara Region	8	14	8	380	11	73	121	9
Saratov Region	7	4	5	289	26	54	106	36
Ulyanovsk Region	1	2	3	172	–	18	53	5
URALS FEDERAL DISTRICT	23	100	27	1,831	53	277	489	24
Kurgan Region	2	3	3	200	4	15	45	5
Sverdlovsk Region	9	36	7	661	7	78	94	10
Tyumen Region	6	16	10	549	30	88	193	5
Khanty-Mansi Autonomous Area – Yugra	3	6	6	275	26	39	82	–
Yamal-Nenets Autonomous Area	–	3	–	111	–	6	25	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3	7	4	163	4	43	86	5
Chelyabinsk Region	6	45	7	421	12	96	157	4
SIBERIAN FEDERAL DISTRICT	23	79	46	2,242	87	289	846	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	358	27	40	152	3
Irkutsk Region	3	8	5	214	4	42	165	5

Table 6.2.1 (end)

(units)

1	2	3	4	5	6	7	8	9
Kemerovo Region – Kuzbass	5	6	7	246	8	44	145	4
Novosibirsk Region	4	34	10	430	3	72	61	1
Omsk Region	2	7	5	285	1	37	95	–
Tomsk Region	1	3	4	117	3	19	65	5
FAR-EASTERN FEDERAL DISTRICT	15	49	20	1,084	14	133	591	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	64	12
Kamchatka Territory	1	2	1	47	–	6	41	–
Primorye Territory	8	11	5	243	5	48	112	–
Khabarovsk Territory	–	16	3	190	1	24	54	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 Russia¹					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							
31.03.2019	139 (12)	115(11)	100 (10)	16	14	8 (1)	
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)	
CENTRAL FEDERAL DISTRICT							
31.03.2019	98 (9)	84 (9)	69 (8)	7	5	7	
30.06.2019	97 (9)	83 (9)	68 (8)	7	5	7	
30.09.2019	98 (8)	84 (8)	69 (7)	7	5	7	
Moscow and Moscow Region							
31.03.2019	94 (8)	81 (8)	66 (7)	6	4	7	
30.06.2019	93 (8)	80 (8)	65 (7)	6	4	7	
30.09.2019	94 (7)	81 (7)	66 (6)	5	3	7	
NORTH-WESTERN FEDERAL DISTRICT							
31.03.2019	10	8	8	2	2	–	
30.06.2019	10	8	8	2	2	–	
30.09.2019	10	8	8	2	2	–	
SOUTHERN FEDERAL DISTRICT							
31.03.2019	4	2	2	2	2	–	
30.06.2019	4	2	2	2	2	–	
30.09.2019	3	1	1	2	2	–	
NORTH CAUCASIAN FEDERAL DISTRICT							
31.03.2019	1	1	1	–	–	–	
30.06.2019	1	1	1	–	–	–	
30.09.2019	1	–	–	1	1	–	
VOLGA FEDERAL DISTRICT							
31.03.2019	11 (2)	8 (2)	8 (2)	3	3	–	
30.06.2019	11 (2)	8 (2)	8 (2)	3	3	–	
30.09.2019	11 (2)	8 (2)	8 (2)	3	3	–	
URALS FEDERAL DISTRICT							
31.03.2019	5	5	5	–	–	–	
30.06.2019	5	5	5	–	–	–	
30.09.2019	5	5	5	–	–	–	
SIBERIAN FEDERAL DISTRICT							
31.03.2019	4 (1)	2	2	1	1	1 (1)	
30.06.2019	4 (1)	2	2	1	1	1 (1)	
30.09.2019	4 (1)	2	2	1	1	1 (1)	
FAR-EASTERN FEDERAL DISTRICT							
31.03.2019	6	5	5	1	1	–	
30.06.2019	6	5	5	1	1	–	
30.09.2019	5	4	4	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			
31.08.2019	455	95,155,266.8	16
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
CENTRAL FEDERAL DISTRICT			
31.08.2019	258	73,494,286.9	13
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
Moscow			
31.08.2019	228	71,996,413.0	12
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
Moscow Region			
31.08.2019	5	31,518.0	3
30.09.2019	5	30,988.2	3
31.10.2019	5	30,953.6	3
30.11.2019	5	31,478.5	3
NORTH-WESTERN FEDERAL DISTRICT			
31.08.2019	39	17,457,849.5	1
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
SOUTHERN FEDERAL DISTRICT			
31.08.2019	24	651,528.4	5
30.09.2019	24	660,268.3	5
31.10.2019	24	660,002.4	5
30.11.2019	24	664,437.1	5
NORTH CAUCASIAN FEDERAL DISTRICT			
31.08.2019	11	18,636.9	6
30.09.2019	11	19,110.5	6
31.10.2019	11	19,031.8	6
30.11.2019	10	18,070.9	6
VOLGA FEDERAL DISTRICT			
31.08.2019	60	1,456,708.1	13
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
URALS FEDERAL DISTRICT			
31.08.2019	23	1,232,113.7	7
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
SIBERIA FEDERAL DISTRICT			
31.08.2019	25	204,917.7	7
30.09.2019	24	204,257.0	7
31.10.2019	24	206,544.7	7
30.11.2019	23	203,213.8	6
FAR-EASTERN FEDERAL DISTRICT			
31.08.2019	15	639,225.7	4
30.09.2019	15	634,033.6	4
31.10.2019	15	620,187.9	4
30.11.2019	15	625,008.7	4

Table 6.2.4

Financial Performance of Credit Institutions

	30.11.2019				
	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	1,870,993.8	2,025,960.8	80.6	154,967.0	19.4
CENTRAL FEDERAL DISTRICT	1,646,324.4	1,793,938.6	80.2	147,614.2	19.8
Belgorod Region	306.7	306.7	100.0	0.0	0.0
Bryansk Region	0.0	0.0	0.0	0.0	0.0
Vladimir Region	103.2	103.2	100.0	0.0	0.0
Voronezh Region	0.0	0.0	0.0	0.0	0.0
Ivanovo Region	44.5	55.4	66.7	10.9	33.3
Kaluga Region	508.4	547.2	66.7	38.7	33.3
Kostroma Region	46,533.9	46,545.1	75.0	11.3	25.0
Kursk Region	2,850.7	2,850.7	100.0	0.0	0.0
Lipetsk Region	0.0	0.0	0.0	0.0	0.0
Moscow Region	386.5	424.2	80.0	37.7	20.0
Orel Region	0.0	0.0	0.0	0.0	0.0
Ryazan Region	1,004.6	1,004.6	100.0	0.0	0.0
Smolensk Region	0.0	0.0	0.0	0.0	0.0
Tambov Region	18.3	18.3	100.0	0.0	0.0
Tver Region	19.6	22.2	50.0	2.6	50.0
Tula Region	74.7	74.7	100.0	0.0	0.0
Yaroslavl Region	48.8	48.8	100.0	0.0	0.0
Moscow	1,594,424.5	1,741,937.5	80.2	147,513.0	19.8
NORTH-WESTERN FEDERAL DISTRICT	151,377.5	154,126.0	75.7	2,748.5	24.3
Republic of Karelia	58.9	58.9	100.0	0.0	0.0
Republic of Komi	16.9	16.9	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	257.4	430.4	66.7	173.0	33.3
Kaliningrad Region	2,190.2	2,190.2	100.0	0.0	0.0

Table 6.2.4 (cont.)

1	2	3	4	5	6
Leningrad Region	-6.7	0.0	0.0	6.7	100.0
Murmansk Region	12.0	19.9	50.0	7.9	50.0
Novgorod Region	124.7	124.7	100.0	0.0	0.0
Pskov Region	65.5	65.5	100.0	0.0	0.0
Saint Petersburg	148,658.5	151,219.5	75.0	2,560.9	25.0
SOUTHERN FEDERAL DISTRICT	18,922.0	18,984.4	91.7	62.4	8.3
Republic of Adygeya (Adygeya)	24.7	24.7	100.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Republic of Crimea	10,033.8	10,049.2	66.7	15.4	33.3
Krasnodar Territory	4,311.1	4,358.1	87.5	47.0	12.5
Astrakhan Region	97.5	97.5	100.0	0.0	0.0
Volgograd Region	410.2	410.2	100.0	0.0	0.0
Rostov Region	3,809.9	3,809.9	100.0	0.0	0.0
Sevastopol	234.9	234.9	100.0	0.0	0.0
NORTH CAUCASIAN FEDERAL DISTRICT	456.0	508.0	80.0	52.1	20.0
Republic of Daghestan	30.7	30.7	100.0	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	93.3	123.0	66.7	29.7	33.3
Karachay-Cherkess Republic	33.2	33.2	100.0	0.0	0.0
Republic of North Ossetia – Alania	269.8	269.8	100.0	0.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	28.9	51.3	66.7	22.4	33.3
VOLGA FEDERAL DISTRICT	14,290.3	17,897.8	76.8	3,607.5	23.2
Republic of Bashkortostan	139.2	139.2	100.0	0.0	0.0
Mari El Republic	42.3	42.3	100.0	0.0	0.0
Republic of Mordovia	-283.9	0.0	0.0	283.9	100.0
Republic of Tatarstan (Tatarstan)	11,112.7	11,370.8	80.0	258.2	20.0
Udmurt Republic	1,162.6	1,162.6	100.0	0.0	0.0
Chuvash Republic – Chuvashia	62.4	71.3	50.0	8.9	50.0
Perm Territory	407.4	407.4	100.0	0.0	0.0
Kirov Region	378.2	546.4	66.7	168.2	33.3
Nizhny Novgorod Region	1,548.0	1,548.0	100.0	0.0	0.0
Orenburg Region	608.4	608.4	100.0	0.0	0.0
Penza Region	125.9	125.9	100.0	0.0	0.0
Samara Region	-747.0	1,328.7	62.5	2,075.8	37.5

Table 6.2.4 (end)

1	2	3	4	5	6
Saratov Region	-593.3	219.3	57.1	812.6	42.9
Ulyanovsk Region	327.4	327.4	100.0	0.0	0.0
URALS FEDERAL DISTRICT	20,772.7	20,903.8	91.3	131.2	8.7
Kurgan Region	141.1	141.1	100.0	0.0	0.0
Sverdlovsk Region	9,684.6	9,756.9	88.9	72.3	11.1
Tyumen Region	7,581.4	7,640.2	83.3	58.9	16.7
Khanty-Mansi Autonomous Area – Yugra	4,175.9	4,234.7	66.7	58.9	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	3,405.5	3,405.5	100.0	0.0	0.0
Chelyabinsk Region	3,365.6	3,365.6	100.0	0.0	0.0
SIBERIAN FEDERAL DISTRICT	9,377.7	9,989.0	81.0	611.3	19.0
Altai Republic	43.0	43.0	100.0	0.0	0.0
Republic of Tuva	-376.7	0.0	0.0	376.7	100.0
Republic of Khakassia	217.3	246.5	50.0	29.2	50.0
Altai Territory	258.7	258.7	100.0	0.0	0.0
Krasnoyarsk Territory	12.4	12.4	100.0	0.0	0.0
Irkutsk Region	110.3	110.3	100.0	0.0	0.0
Kemerovo Region – Kuzbass	152.3	219.2	80.0	66.8	20.0
Novosibirsk Region	8,999.1	8,999.1	100.0	0.0	0.0
Omsk Region	-138.6	0.0	0.0	138.6	100.0
Tomsk Region	99.9	99.9	100.0	0.0	0.0
FAR-EASTERN FEDERAL DISTRICT	9,473.2	9,613.0	80.0	139.9	20.0
Republic of Buryatia	0.0	0.0	0.0	0.0	0.0
Republic of Sakha (Yakutia)	10.0	10.0	100.0	0.0	0.0
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0
Kamchatka Territory	21.1	21.1	100.0	0.0	0.0
Primorye Territory	4,837.0	4,847.7	87.5	10.7	12.5
Khabarovsk Territory	0.0	0.0	0.0	0.0	0.0
Amur Region	4,700.1	4,700.1	100.0	0.0	0.0
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-95.0	34.1	33.3	129.1	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					
31.03.2019	29	21	12	17 (8)	60 (4)
30.06.2019	27	22	15	14 (8)	60 (4)
30.09.2019	26	22	14	15 (8)	60 (3)
CENTRAL FEDERAL DISTRICT					
31.03.2019	15	9	6	11 (5)	57 (4)
30.06.2019	14	10	7	9 (5)	57 (4)
30.09.2019	15	10	7	9 (5)	57 (3)
Moscow and Moscow Region					
31.03.2019	13	9	6	9 (4)	57 (4)
30.06.2019	12	9	7	8 (4)	57 (4)
30.09.2019	13	9	7	8 (4)	57 (3)
NORTH-WESTERN FEDERAL DISTRICT					
31.03.2019	4	2	1	–	3
30.06.2019	4	2	1	–	3
30.09.2019	4	2	1	–	3
SOUTHERN FEDERAL DISTRICT					
31.03.2019	1	1	1	1	–
30.06.2019	1	1	1	1	–
30.09.2019	–	1	1	1	–
NORTH CAUCASIAN FEDERAL DISTRICT					
31.03.2019	1	–	–	–	–
30.06.2019	1	–	–	–	–
30.09.2019	1	–	–	–	–
VOLGA FEDERAL DISTRICT					
31.03.2019	3	4	1	3 (2)	–
30.06.2019	3	4	1	3 (2)	–
30.09.2019	3	4	1	3 (2)	–
URALS FEDERAL DISTRICT					
31.03.2019	3	1	1	–	–
30.06.2019	2	1	2	–	–
30.09.2019	2	1	2	–	–
SIBERIAN FEDERAL DISTRICT					
31.03.2019	1	2	–	1 (1)	–
30.06.2019	1	2	–	1 (1)	–
30.09.2019	1	2	–	1 (1)	–
FAR-EASTERN FEDERAL DISTRICT					
31.03.2019	1	2	2	1	–
30.06.2019	1	2	3	–	–
30.09.2019	–	2	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)

	31.12.2019							
	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
1	2	3	4	5	6	7	8	9
THE RUSSIAN FEDERATION	48,971,949	14,648,676	7,511,580	2,221,854	13,603,807	4,881,217	24,563,065	6,102,111
CENTRAL FEDERAL DISTRICT	28,360,095	11,653,299	4,502,210	1,661,147	10,382,798	4,479,565	11,053,001	4,129,043
Belgorod Region	266,802	71,346	24,878	15,529	33,385	18,784	201,913	36,730
Bryansk Region	140,376	15,644	13,854	1,119	8,543	5,084	114,173	9,289
Vladimir Region	242,936	30,937	25,016	2,673	16,599	173	190,393	25,189
Voronezh Region	466,139	56,215	51,587	8,270	65,014	7,030	335,811	39,283
Ivanovo Region	147,882	17,048	12,782	894	10,379	40	120,758	15,961
Kaluga Region	226,166	16,589	28,562	2,615	21,956	668	150,138	13,078
Kostroma Region	149,406	5,817	7,994	555	23,439	476	73,746	4,700
Kursk Region	155,653	11,982	13,033	760	18,012	484	119,567	10,676
Lipetsk Region	173,853	14,453	15,310	3,409	14,150	1,041	139,460	9,797
Moscow Region	1,925,157	245,466	201,553	40,152	129,371	8,898	1,537,579	190,585
Orel Region	107,991	9,848	8,288	1,457	8,311	2,661	88,315	5,565
Ryazan Region	199,425	14,530	22,384	1,361	20,800	1,356	151,609	11,713
Smolensk Region	136,318	15,268	17,816	2,237	9,831	719	105,370	12,154
Tambov Region	123,473	5,707	11,417	675	8,859	143	99,462	4,841
Tver Region	209,360	14,501	27,025	1,184	21,757	1,285	156,613	11,830
Tula Region	272,790	27,495	32,264	4,791	42,129	6,161	192,784	16,225
Yaroslavl Region	252,798	30,993	26,374	2,298	27,445	1,537	194,239	26,610
Moscow	23,163,569	11,049,460	3,962,073	1,571,168	9,902,819	4,423,025	7,081,069	3,684,818

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	4,954,409	1,075,416	996,548	263,936	804,181	98,694	2,926,907	690,184
Republic of Karelia	101,405	8,273	8,436	1,120	8,144	50	82,456	6,886
Republic of Komi	147,701	10,463	9,304	888	7,837	54	126,513	9,338
Arkhangelsk Region	234,411	14,571	32,252	1,751	17,259	229	178,865	12,473
Nenets Autonomous Area	11,025	299	1,038	2	586	6	9,017	287
Arkhangelsk Region, excluding Nenets Autonomous Area	223,386	14,272	31,214	1,749	16,673	223	169,849	12,186
Vologda Region	230,857	62,553	19,973	44,748	46,509	965	158,357	15,610
Kaliningrad Region	217,810	53,991	22,476	9,728	31,755	8,419	158,031	35,461
Leningrad Region	226,982	14,196	15,463	2,210	41,809	1,785	166,019	9,876
Murmansk Region	201,421	38,879	17,061	8,802	8,477	7,334	163,779	13,666
Novgorod Region	83,619	6,913	11,109	759	7,091	127	63,605	5,910
Pskov Region	81,556	7,151	8,338	1,158	7,891	1,162	63,560	4,639
Saint Petersburg	3,428,648	858,425	852,137	192,772	627,408	78,569	1,765,722	576,326
SOUTHERN FEDERAL DISTRICT	2,391,224	268,706	313,990	29,620	168,763	35,127	1,750,132	197,800
Republic of Adygeya (Adygeya)	29,589	1,069	2,091	69	1,659	89	24,526	902
Republic of Kalmykia	13,463	631	1,125	2	235	6	11,447	620
Republic of Crimea	203,514	3,491	56,098	91	16,876	0	102,427	2,841
Krasnodar Territory	990,816	131,766	105,638	9,882	79,562	15,826	724,783	104,607
Astrakhan Region	105,636	9,063	10,346	1,301	3,651	54	86,928	7,637
Volgograd Region	315,070	32,722	34,747	5,207	14,992	913	255,967	25,902
Rostov Region	690,063	88,539	97,070	12,955	49,430	18,238	512,415	53,981
Sevastopol	43,073	1,426	6,875	111	2,359	0	31,640	1,309
NORTH CAUCASIAN FEDERAL DISTRICT	626,640	39,574	95,412	5,771	52,804	2,120	453,671	29,529
Republic of Dagestan	100,206	3,540	19,082	956	4,833	650	72,519	1,865
Republic of Ingushetia	11,419	750	5,262	517	63	0	5,874	231
Kabardino-Balkar Republic	47,678	2,509	5,217	319	4,387	50	36,830	2,007
Karachay-Cherkess Republic	20,918	656	2,711	25	603	4	16,675	604
Republic of North Ossetia – Alania	53,299	2,550	6,339	64	991	0	44,446	2,362
Chechen Republic	43,291	1,551	16,040	638	9,789	0	16,241	374
Stavropol Territory	349,830	28,018	40,761	3,252	32,139	1,416	261,086	22,085

Table 6.3.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	5,223,106	620,139	665,804	101,503	874,353	86,961	3,487,632	418,809
Republic of Bashkortostan	545,885	58,458	54,044	8,148	100,180	11,010	377,257	38,524
Mari El Republic	77,913	4,045	6,624	623	9,814	516	59,705	2,862
Republic of Mordovia	88,274	5,508	7,086	821	7,348	720	71,889	3,717
Republic of Tatarstan (Tatarstan)	1,160,836	132,526	141,349	30,572	417,841	9,906	533,912	88,046
Udmurt Republic	234,713	16,573	48,642	2,060	23,026	93	153,217	14,239
Chuvash Republic – Chuvashia	172,785	14,089	21,329	1,282	16,752	865	128,969	11,768
Perm Territory	440,088	69,160	57,831	15,411	52,966	10,662	312,402	42,138
Kirov Region	180,324	9,809	16,545	864	21,424	516	134,500	7,903
Nizhny Novgorod Region	739,953	87,443	120,511	15,231	102,511	7,505	496,970	62,167
Orenburg Region	239,476	19,472	23,398	3,058	16,852	332	191,164	16,010
Penza Region	177,116	9,975	18,504	605	12,452	342	139,035	7,730
Samara Region	662,047	151,577	91,503	16,202	63,848	42,846	493,296	91,425
Saratov Region	332,884	30,776	34,802	5,203	16,695	1,627	265,057	23,680
Ulyanovsk Region	170,812	10,728	23,635	1,422	12,643	22	130,259	8,601
URALS FEDERAL DISTRICT	3,057,812	413,546	375,341	46,668	773,222	44,631	1,819,602	318,629
Kurgan Region	76,276	5,471	9,609	507	4,062	910	59,844	3,316
Sverdlovsk Region	1,054,111	120,151	180,449	17,112	146,722	19,730	689,437	82,023
Tyumen Region	1,336,634	203,949	116,904	14,486	529,827	1,672	655,799	186,962
Khanty-Mansi Autonomous Area – Yugra	664,839	169,437	43,736	13,233	322,412	968	287,161	154,743
Yamal-Nenets Autonomous Area	277,870	7,424	27,509	206	98,574	0	145,619	7,196
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	393,925	27,088	45,659	1,047	108,841	704	223,019	25,023
Chelyabinsk Region	590,792	83,975	68,380	14,563	92,611	22,319	414,522	46,328
SIBERIAN FEDERAL DISTRICT	2,659,112	383,646	329,552	73,719	341,327	109,635	1,883,026	190,076
Altai Republic	12,680	578	1,337	135	510	10	10,386	379
Republic of Tuva	12,877	304	1,556	0	709	0	9,905	304
Republic of Khakassia	50,037	4,046	4,267	51	2,324	0	40,940	3,872
Altai Territory	271,575	21,858	28,346	2,994	46,346	5,345	185,712	13,261

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Krasnoyarsk Territory	479,072	52,113	75,950	7,428	49,629	10,876	328,804	33,386
Irkutsk Region	419,014	100,034	41,014	16,207	68,641	55,418	296,442	26,937
Kemerovo Region – Kuzbass	363,711	59,521	31,011	16,908	50,969	9,984	272,992	31,339
Novosibirsk Region	597,498	103,388	84,235	25,243	80,013	24,865	403,538	47,661
Omsk Region	265,351	25,146	33,786	2,282	21,214	980	201,285	21,015
Tomsk Region	187,296	16,657	28,051	2,471	20,971	2,158	133,022	11,922
FAR-EASTERN FEDERAL DISTRICT	1,699,551	194,350	232,723	39,490	206,358	24,484	1,189,094	128,041
Republic of Buryatia	77,472	6,738	8,588	578	3,224	114	61,099	5,844
Republic of Sakha (Yakutia)	179,685	8,195	25,746	793	26,898	2,262	115,739	5,016
Trans-Baikal Territory	106,677	8,772	13,006	5,032	5,469	442	83,439	3,267
Kamchatka Territory	109,053	18,030	13,369	6,277	11,029	4,793	79,891	6,746
Primorye Territory	446,411	77,721	60,511	12,916	54,316	3,831	315,179	59,881
Khabarovsk Territory	309,518	31,392	36,031	4,043	22,766	3,382	240,606	23,700
Amur Region	137,319	10,610	16,040	2,396	12,159	2,040	102,865	5,985
Magadan Region	66,961	6,791	5,774	667	13,966	2,410	44,754	3,704
Sakhalin Region	224,312	24,835	41,512	6,711	55,543	4,859	118,295	13,103
Jewish Autonomous Region	17,079	830	981	29	347	304	14,953	457
Chukotka Autonomous Area	25,063	436	11,166	49	641	47	12,275	339
OUTSIDE THE RUSSIAN FEDERATION	10,453	7,421	9,769	7,381	0	12	640	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)

	31.12.2019		
	total	in rubles	in foreign currency and precious metals
1	2	3	4
THE RUSSIAN FEDERATION	783,502	755,073	28,425
CENTRAL FEDERAL DISTRICT	282,545	269,139	13,406
Belgorod Region	6,262	6,180	82
Bryansk Region	3,762	3,638	124
Vladimir Region	6,213	6,101	112
Voronezh Region	12,147	11,795	352
Ivanovo Region	3,816	3,698	118
Kaluga Region	4,616	4,539	76
Kostroma Region	3,337	3,273	63
Kursk Region	4,926	4,880	45
Lipetsk Region	4,613	4,568	45
Moscow Region	36,896	36,083	814
Orel Region	3,015	2,947	68
Ryazan Region	4,232	4,171	61
Smolensk Region	3,229	3,168	61
Tambov Region	3,504	3,490	14
Tver Region	3,675	3,589	86
Tula Region	5,241	5,173	69
Yaroslavl Region	4,560	4,349	211
Moscow	168,501	157,497	11,005
NORTH-WESTERN FEDERAL DISTRICT	79,808	76,141	3,665
Republic of Karelia	2,389	2,207	181
Republic of Komi	3,757	3,737	20
Arkhangelsk Region	5,675	5,598	76
Nenets Autonomous Area	387	384	2
Arkhangelsk Region, excluding Nenets Autonomous Area	5,288	5,214	74
Vologda Region	5,863	5,546	317
Kaliningrad Region	4,940	4,777	163
Leningrad Region	3,739	3,614	125
Murmansk Region	3,509	3,423	86
Novgorod Region	1,830	1,732	98
Pskov Region	1,691	1,621	70
Saint Petersburg	46,415	43,886	2,529
SOUTHERN FEDERAL DISTRICT	88,375	86,148	2,226
Republic of Adygeya (Adygeya)	1,289	1,285	4
Republic of Kalmykia	613	611	2
Republic of Crimea	6,371	6,371	0
Krasnodar Territory	39,674	38,581	1,093
Astrakhan Region	3,828	3,790	37
Volgograd Region	8,356	7,995	361
Rostov Region	26,210	25,484	726
Sevastopol	2,034	2,031	3
NORTH CAUCASIAN FEDERAL DISTRICT	23,234	22,838	395
Republic of Dagestan	3,771	3,723	48
Republic of Ingushetia	219	218	1
Kabardino-Balkar Republic	1,243	1,230	13
Karachay-Cherkess Republic	932	910	22
Republic of North Ossetia – Alania	1,496	1,481	15

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	852	851	0
Stavropol Territory	14,721	14,425	296
VOLGA FEDERAL DISTRICT	109,053	105,943	3,109
Republic of Bashkortostan	11,055	10,924	131
Mari El Republic	1,616	1,588	28
Republic of Mordovia	1,637	1,617	20
Republic of Tatarstan (Tatarstan)	13,429	12,872	557
Udmurt Republic	5,848	5,749	98
Chuvash Republic – Chuvashia	3,870	3,813	57
Perm Territory	12,927	12,705	221
Kirov Region	7,014	6,629	385
Nizhny Novgorod Region	13,963	13,543	420
Orenburg Region	7,432	7,372	60
Penza Region	6,758	6,008	750
Samara Region	11,187	11,063	124
Saratov Region	8,197	8,016	181
Ulyanovsk Region	4,120	4,044	77
URALS FEDERAL DISTRICT	65,358	63,612	1,748
Kurgan Region	2,979	2,643	337
Sverdlovsk Region	25,697	25,065	633
Tyumen Region	22,773	22,560	213
Khanty-Mansi Autonomous Area – Yugra	9,699	9,603	95
Yamal-Nenets Autonomous Area	5,649	5,648	1
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	7,426	7,309	116
Chelyabinsk Region	13,909	13,344	565
SIBERIAN FEDERAL DISTRICT	72,098	69,530	2,569
Altai Republic	491	438	53
Republic of Tuva	692	692	1
Republic of Khakassia	2,155	2,088	67
Altai Territory	7,681	7,629	52
Krasnoyarsk Territory	13,188	12,966	223
Irkutsk Region	12,103	11,901	202
Kemerovo Region – Kuzbass	6,726	6,651	75
Novosibirsk Region	16,684	15,299	1,385
Omsk Region	8,163	7,707	456
Tomsk Region	4,215	4,159	55
FAR-EASTERN FEDERAL DISTRICT	63,031	61,722	1,307
Republic of Buryatia	4,349	4,159	189
Republic of Sakha (Yakutia)	10,762	10,650	112
Trans-Baikal Territory	4,551	4,528	22
Kamchatka Territory	4,597	4,513	84
Primorye Territory	13,152	12,628	524
Khabarovsk Territory	7,389	7,248	141
Amur Region	5,904	5,866	38
Magadan Region	2,300	2,294	7
Sakhalin Region	8,291	8,140	151
Jewish Autonomous Region	781	742	38
Chukotka Autonomous Area	955	954	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)*

	31.12.2019			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
1	2	3	4	5
THE RUSSIAN FEDERATION	439	126	19,820	18
CENTRAL FEDERAL DISTRICT	439	43	15,563	14
Belgorod Region	0	0	1	7
Bryansk Region	0	0	8	0
Vladimir Region	0	0	0	1
Voronezh Region	0	0	1	5
Ivanovo Region	0	0	2	0
Kaluga Region	0	0	6	0
Kostroma Region	0	0	0	0
Kursk Region	0	0	0	0
Lipetsk Region	0	0	0	0
Moscow Region	0	0	308	0
Orel Region	0	0	0	0
Ryazan Region	0	0	0	0
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	0	0	6	0
Moscow	439	43	15,230	1
NORTH-WESTERN FEDERAL DISTRICT	0	1	718	0
Republic of Karelia	0	1	0	0
Republic of Komi	0	1	0	0
Arkhangelsk Region	0	0	4	0
Nenets Autonomous Area	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	4	0
Vologda Region	0	0	14	0
Kaliningrad Region	0	0	0	0
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	0	0	0	0
Pskov Region	0	0	0	0
Saint Petersburg	0	0	700	0
SOUTHERN FEDERAL DISTRICT	0	0	20	0
Republic of Adygeya (Adygeya)	0	0	0	0
Republic of Kalmykia	0	0	0	0
Republic of Crimea	0	0	1	0
Krasnodar Territory	0	0	16	0
Astrakhan Region	0	0	0	0
Volgograd Region	0	0	1	0
Rostov Region	0	0	0	0
Sevastopol	0	0	2	0
NORTH CAUCASIAN FEDERAL DISTRICT	0	0	240	0
Republic of Daghestan	0	0	1	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	0	0	238	0
VOLGA FEDERAL DISTRICT	0	0	2,751	0
Republic of Bashkortostan	0	0	27	0
Mari El Republic	0	0	0	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan (Tatarstan)	0	0	2,579	0
Udmurt Republic	0	0	9	0
Chuvash Republic – Chuvashia	0	0	1	0
Perm Territory	0	0	30	0
Kirov Region	0	0	5	0
Nizhny Novgorod Region	0	0	72	0
Orenburg Region	0	0	11	0
Penza Region	0	0	14	0
Samara Region	0	0	3	0
Saratov Region	0	0	0	0
Ulyanovsk Region	0	0	0	0
URALS FEDERAL DISTRICT	0	64	208	0
Kurgan Region	0	0	0	0
Sverdlovsk Region	0	0	106	0
Tyumen Region	0	64	78	0
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0
Yamal-Nenets Autonomous Area	0	0	68	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0	64	10	78
Chelyabinsk Region	0	0	23	0
SIBERIAN FEDERAL DISTRICT	0	7	57	0
Altai Republic	0	0	0	0
Republic of Tuva	0	0	0	0
Republic of Khakassia	0	0	0	0
Altai Territory	0	0	2	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	0	2	9	0
Kemerovo Region – Kuzbass	0	4	0	0
Novosibirsk Region	0	0	37	0
Omsk Region	0	1	7	0
Tomsk Region	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	0	10	264	3
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	0	0	53	0
Trans-Baikal Territory	0	0	1	0
Kamchatka Territory	0	0	0	0
Primorye Territory	0	10	19	0
Khabarovsk Territory	0	0	0	0
Amur Region	0	0	9	0
Magadan Region	0	0	0	3
Sakhalin Region	0	0	182	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	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)

	November 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	4,980,517	85,424	72,931	560,321	146,902	96,606	121,497	147,881	908,828	347,108	1,940,860	625,089
CENTRAL FEDERAL DISTRICT	3,396,814	9,869	8,811	271,436	61,795	47,080	44,836	87,893	499,305	171,210	1,888,256	315,134
Belgorod Region	25,235	0	0	5,834	0	9,375	1,085	109	3,912	95	198	4,627
Bryansk Region	9,703	6	0	2,694	68	3,791	45	83	573	151	24	2,267
Vladimir Region	10,532	202	0	4,444	695	412	59	601	882	150	247	2,840
Voronezh Region	29,102	132	0	6,257	73	3,565	2,002	390	9,929	984	131	5,638
Ivanovo Region	5,404	0	0	1,276	251	82	385	75	617	407	50	2,262
Kaluga Region	13,499	0	0	2,423	20	232	290	71	6,458	621	142	3,243
Kostroma Region	3,352	0	0	936	0	121	7	50	1,197	38	231	773
Kursk Region	12,491	0	0	4,075	27	5,632	271	129	1,143	72	39	1,104
Lipetsk Region	22,545	0	0	3,399	70	12,658	155	87	2,162	1,155	42	2,816
Moscow Region	335,505	0	0	36,366	28,147	853	4,707	3,189	104,264	10,929	74,619	72,431
Orel Region	6,022	0	0	1,546	34	2,923	172	42	740	66	8	490
Ryazan Region	10,857	16	9	1,550	42	2,219	252	203	3,110	754	154	2,557
Smolensk Region	9,454	0	0	1,083	136	148	456	31	1,680	108	2,406	3,405
Tambov Region	8,602	0	0	1,804	99	2,673	101	37	1,928	21	29	1,910
Tver Region	11,812	2	0	5,797	0	675	834	54	2,192	113	48	2,096
Tula Region	138,589	566	0	126,695	3,023	1,041	807	83	2,159	455	95	3,665
Yaroslavl Region	23,458	0	0	11,617	1,052	558	247	215	4,525	461	192	4,592
Moscow	2,720,653	8,943	8,802	53,641	28,058	121	32,963	82,443	351,834	154,631	1,809,600	198,418

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	490,325	137	20	68,915	14,583	3,806	10,206	28,947	133,639	114,066	33,085	82,942
Republic of Karelia	8,996	17	0	1,972	320	10	30	68	473	58	87	5,962
Republic of Komi	3,900	15	15	752	2	132	100	102	440	338	42	1,978
Arkhangelsk Region	6,977	0	0	3,089	16	129	105	205	1,675	136	241	1,382
Nenets Autonomous Area	48	0	0	0	0	0	6	8	16	7	1	10
Arkhangelsk Region, excluding Nenets Autonomous Area	6,930	0	0	3,089	16	129	98	196	1,660	129	240	1,373
Vologda Region	7,120	3	0	1,579	180	192	216	101	931	102	131	3,684
Kaliningrad Region	17,259	84	0	6,973	96	1,155	189	177	2,555	212	2,660	3,158
Leningrad Region	17,906	6	6	4,572	1,816	1,182	852	427	2,631	2,765	230	3,425
Murmansk Region	2,980	1	0	120	515	0	11	109	625	104	493	1,002
Novgorod Region	4,740	0	0	806	262	526	24	26	2,040	57	91	909
Pskov Region	2,285	0	0	629	8	449	177	28	272	38	27	657
Saint Petersburg	418,162	12	0	48,423	11,367	30	8,503	27,705	121,997	110,257	29,083	60,785
SOUTHERN FEDERAL DISTRICT	222,350	247	35	37,178	10,873	12,804	3,635	6,159	105,673	9,211	1,498	35,073
Republic of Adygeya (Adygeya)	1,376	0	0	659	10	361	20	38	173	0	31	83
Republic of Kalmykia	1,518	0	0	25	1,304	45	45	7	42	2	5	43
Republic of Crimea	5,080	0	0	630	41	157	103	125	1,381	159	222	2,262
Krasnodar Territory	148,484	19	0	18,332	8,774	7,368	2,146	5,356	78,201	7,746	798	19,744
Astrakhan Region	1,182	0	0	47	0	111	26	27	527	56	53	335
Volgograd Region	10,557	0	0	3,515	237	1,301	355	101	2,078	163	109	2,697
Rostov Region	53,024	227	35	13,942	430	3,392	925	488	23,149	967	251	9,252
Sevastopol	1,129	0	0	26	76	69	15	17	122	119	29	657
NORTH CAUCASIAN FEDERAL DISTRICT	26,407	30	24	3,462	5,267	5,013	1,207	155	4,235	1,416	256	5,366
Republic of Dagestan	355	0	0	33	0	3	45	13	189	9	16	47
Republic of Ingushetia	19	0	0	0	0	0	14	5	0	0	0	0
Kabardino-Balkar Republic	1,134	0	0	363	0	330	35	8	305	12	7	74
Karachay-Cherkess Republic	1,401	0	0	251	0	148	574	4	208	9	90	118
Republic of North Ossetia – Alania	619	0	0	40	0	103	114	6	282	20	4	48
Chechen Republic	436	0	0	0	0	121	5	0	169	66	4	69
Stavropol Territory	22,444	30	24	2,775	5,267	4,306	419	120	3,082	1,299	135	5,010

Table 6.4.1 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	340,416	37,385	37,142	98,850	6,424	17,337	16,416	10,659	63,595	23,385	3,799	62,565
Republic of Bashkortostan	41,085	481	321	14,721	20	392	2,442	4,768	9,331	1,455	184	7,291
Mari El Republic	3,129	0	0	355	52	207	262	262	1,047	27	13	905
Republic of Mordovia	6,077	0	0	3,353	4	989	118	84	478	171	140	741
Republic of Tatarstan (Tatarstan)	99,929	35,936	35,934	21,679	1,319	3,387	3,425	1,352	11,752	8,114	1,282	11,683
Udmurt Republic	11,211	23	23	4,521	150	554	319	166	1,807	612	129	2,929
Chuvash Republic – Chuvashia	6,332	0	0	2,254	23	569	352	116	1,596	395	86	941
Perm Territory	29,211	237	234	11,345	447	1,290	2,216	1,254	3,015	4,135	404	4,869
Kirov Region	6,770	3	0	1,940	47	527	357	105	1,276	297	33	2,186
Nizhny Novgorod Region	57,572	6	0	13,287	1,970	1,385	1,866	574	17,686	5,609	561	14,628
Orenburg Region	13,399	261	196	1,736	764	747	692	1,193	3,422	192	237	4,155
Penza Region	11,650	0	0	1,857	521	4,126	932	141	1,973	496	114	1,491
Samara Region	33,461	291	285	15,644	736	1,157	2,484	309	4,627	1,316	241	6,655
Saratov Region	11,711	148	148	1,871	260	1,380	634	214	4,217	268	324	2,396
Ulyanovsk Region	8,877	0	0	4,287	109	626	318	123	1,369	297	51	1,696
URALS FEDERAL DISTRICT	194,824	21,062	16,524	46,595	14,989	3,412	12,876	2,922	26,657	15,941	7,839	42,532
Kurgan Region	5,111	8	0	2,699	1	292	1,258	25	239	5	57	527
Sverdlovsk Region	78,072	12	2	24,980	4,714	764	1,678	884	13,896	10,386	957	19,801
Tyumen Region	56,914	16,687	16,522	2,461	3,393	946	7,910	1,801	5,448	3,337	4,926	10,005
Khanty-Mansi Autonomous Area – Yugra	29,251	15,850	15,685	156	2,227	62	1,424	1,043	3,462	449	59	4,521
Yamal-Nenets Autonomous Area	9,295	752	752	72	200	5	2,226	487	458	120	4,108	867
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	18,368	85	85	2,233	966	880	4,259	271	1,528	2,768	760	4,617
Chelyabinsk Region	54,727	4,355	0	16,455	6,881	1,410	2,030	212	7,074	2,213	1,899	12,198
SIBERIAN FEDERAL DISTRICT	182,386	9,219	8,105	23,197	23,940	5,669	7,707	9,171	39,030	6,424	2,334	55,696
Altai Republic	2,046	0	0	216	0	42	35	9	958	5	6	776
Republic of Tuva	745	496	0	2	0	4	1	6	67	1	44	124
Republic of Khakassia	1,940	926	923	90	32	44	56	27	320	20	24	401
Altai Territory	15,710	20	0	3,897	67	1,284	231	517	5,228	333	92	4,041
Krasnoyarsk Territory	28,351	41	0	3,464	4,205	1,098	1,335	349	5,611	1,782	541	9,925
Irkutsk Region	32,043	767	367	419	17,448	236	1,446	770	4,584	667	316	5,392
Kemerovo Region – Kuzbass	29,959	6,627	6,605	4,010	489	1,075	1,131	498	8,664	168	815	6,482

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	36,989	138	5	5,135	1,408	755	2,733	6,272	7,852	2,692	344	9,660
Omsk Region	14,258	0	0	4,487	265	806	253	358	3,533	412	47	4,098
Tomsk Region	20,344	205	205	1,479	27	326	486	364	2,212	344	104	14,797
FAR-EASTERN FEDERAL DISTRICT	126,997	7,476	2,271	10,689	9,032	1,486	24,614	1,974	36,694	5,456	3,793	25,782
Republic of Buryatia	4,423	0	0	2,468	0	36	301	14	819	19	16	751
Republic of Sakha (Yakutia)	16,619	2,582	1,777	177	2,935	8	329	459	1,279	79	253	8,519
Trans-Baikal Territory	4,448	579	0	45	485	22	90	19	435	1,375	12	1,386
Kamchatka Territory	4,013	0	0	705	763	8	212	45	689	139	824	628
Primorye Territory	37,505	44	0	3,176	928	490	591	775	21,562	3,328	1,463	5,148
Khabarovsk Territory	35,260	29	0	1,627	3,095	76	19,635	111	6,453	342	271	3,621
Amur Region	8,333	814	135	2,236	481	805	2,297	51	640	71	18	919
Magadan Region	7,730	2,904	0	32	21	1	32	228	3,614	0	824	73
Sakhalin Region	7,804	358	358	222	83	39	1,118	196	985	102	104	4,597
Jewish Autonomous Region	354	166	0	1	0	0	9	3	31	1	2	140
Chukotka Autonomous Area	507	0	0	0	241	0	0	73	187	0	4	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)

	November 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	593,562	16,115	1,058	113,422	0	140	737	4,002	16,620	12,465	427,151	2,909
CENTRAL FEDERAL DISTRICT	455,600	2	0	19,242	0	140	737	773	9,963	7,440	414,745	2,557
Belgorod Region	2,153	0	0	1,749	0	0	0	0	403	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	488	0	0	474	0	0	0	0	5	0	0	9
Voronezh Region	2,114	0	0	2,114	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	344	0	0	192	0	0	0	21	118	13	0	0
Kostroma Region	32	0	0	32	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	4,361	0	0	91	0	0	0	325	63	2,473	1,219	190
Orel Region	635	0	0	564	0	0	0	0	70	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	16	0	0	0	0	0	0	7	0	0	0	9
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	396	0	0	396	0	0	0	0	0	0	0	0
Tula Region	354	0	0	354	0	0	0	0	0	0	0	0
Yaroslavl Region	8	0	0	0	0	0	0	0	8	0	0	0
Moscow	444,699	2	0	13,275	0	140	737	421	9,294	4,955	413,526	2,349

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	23,862	0	0	11,916	0	0	0	883	2,667	7	8,307	81
Republic of Karelia	50	0	0	50	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	226	0	0	226	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	226	0	0	226	0	0	0	0	0	0	0	0
Vologda Region	7,639	0	0	7,639	0	0	0	0	0	0	0	0
Kaliningrad Region	275	0	0	256	0	0	0	0	0	0	0	19
Leningrad Region	205	0	0	191	0	0	0	0	6	0	0	8
Murmansk Region	1,762	0	0	20	0	0	0	883	0	0	859	0
Novgorod Region	67	0	0	67	0	0	0	0	0	0	0	0
Pskov Region	953	0	0	953	0	0	0	0	0	0	0	0
Saint Petersburg	12,684	0	0	2,514	0	0	0	0	2,661	7	7,448	54
SOUTHERN FEDERAL DISTRICT	14,482	14	0	6,552	0	0	0	1,913	3,427	2,576	0	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	9,234	0	0	4,269	0	0	0	1,913	477	2,576	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0	0	0
Volgograd Region	5	0	0	5	0	0	0	0	0	0	0	0
Rostov Region	5,242	14	0	2,277	0	0	0	0	2,950	0	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	190	0	0	190	0	0	0	0	0	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	190	0	0	190	0	0	0	0	0	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	14,191	0	0	13,882	0	0	0	0	62	5	0	243
Republic of Bashkortostan	5,051	0	0	5,051	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	101	0	0	101	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	51	0	0	51	0	0	0	0	0	0	0	0
Perm Territory	1,468	0	0	1,468	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	5,463	0	0	5,216	0	0	0	0	0	5	0	243
Orenburg Region	0	0	0	0	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	187	0	0	180	0	0	0	0	7	0	0	0
Saratov Region	1,870	0	0	1,815	0	0	0	0	55	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	65,452	7,247	0	57,601	0	0	0	0	117	460	0	28
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	56,933	277	0	56,539	0	0	0	0	117	0	0	0
Tyumen Region	28	0	0	0	0	0	0	0	0	0	0	28
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	28	0	0	0	0	0	0	0	0	0	0	28
Chelyabinsk Region	8,490	6,969	0	1,061	0	0	0	0	0	460	0	0
SIBERIAN FEDERAL DISTRICT	4,550	3,072	1,058	1,222	0	0	0	0	256	0	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	16	16	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	204	204	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	1,061	449	0	612	0	0	0	0	0	0	0	0
Irkutsk Region	1,501	1,346	0	155	0	0	0	0	0	0	0	0
Kemerovo Region – Kuzbass	1,315	1,058	1,058	0	0	0	0	0	256	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)

	30.11.2019											
	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	27,663,392	1,005,014	848,643	6,306,684	1,252,584	1,976,834	1,281,023	1,814,813	3,784,902	4,286,087	5,660,817	294,635
CENTRAL FEDERAL DISTRICT	15,396,395	129,249	81,603	2,437,927	424,429	905,161	666,794	1,101,125	1,916,727	2,881,297	4,780,056	153,630
Belgorod Region	241,764	27,300	0	100,116	90	80,267	2,539	2,301	19,413	6,160	2,067	1,509
Bryansk Region	171,374	6	0	25,093	303	128,745	433	711	5,213	8,826	546	1,499
Vladimir Region	93,012	1,004	0	56,160	2,077	9,406	1,765	1,454	8,056	7,461	4,361	1,268
Voronezh Region	334,240	909	0	73,269	3,840	121,233	7,110	4,259	51,931	52,782	13,536	5,371
Ivanovo Region	29,626	0	0	10,571	368	2,340	2,009	423	4,849	6,488	1,067	1,509
Kaluga Region	169,484	582	0	69,973	607	43,572	10,203	726	23,995	15,323	2,586	1,918
Kostroma Region	22,840	16	0	9,904	5	1,952	618	681	6,242	1,138	1,824	460
Kursk Region	186,690	11,667	0	17,110	443	139,611	2,295	668	8,976	3,904	1,347	669
Lipetsk Region	161,385	5	0	35,163	604	95,257	2,962	1,006	13,466	10,857	886	1,179
Moscow Region	1,802,628	1,469	180	316,003	130,364	42,404	98,868	52,112	392,126	299,589	445,218	24,477
Orel Region	70,502	3	0	18,088	197	41,144	1,454	616	5,384	2,712	544	361
Ryazan Region	106,518	81	9	43,077	575	27,685	5,163	1,224	17,559	8,364	1,355	1,435
Smolensk Region	45,340	2	0	17,975	1,489	8,295	1,227	2,054	6,688	2,614	2,919	2,077
Tambov Region	129,801	0	0	24,217	1,171	53,246	1,780	858	9,626	37,760	274	867
Tver Region	91,907	20	0	40,172	38	27,211	5,519	1,361	13,959	1,753	690	1,183
Tula Region	403,534	2,210	0	307,884	35,498	28,751	3,596	4,018	12,534	5,307	1,703	2,033
Yaroslavl Region	210,656	53	0	112,680	16,909	15,137	3,757	4,697	18,492	15,389	21,423	2,119
Moscow	11,125,095	83,923	81,414	1,160,473	229,850	38,905	515,495	1,021,957	1,298,217	2,394,870	4,277,708	103,697

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	2,748,088	31,819	23,735	833,042	99,089	99,598	160,543	252,829	509,211	509,304	226,076	26,576
Republic of Karelia	36,282	548	0	18,667	1,924	2,505	349	731	3,532	3,972	3,381	672
Republic of Komi	36,334	10,605	10,603	8,084	11	2,337	5,318	1,018	4,424	3,257	390	890
Arkhangelsk Region	59,120	12,392	11,990	28,427	927	2,048	454	1,177	8,821	1,945	2,171	758
Nenets Autonomous Area	12,787	11,990	11,990	1	51	0	28	31	629	19	23	16
Arkhangelsk Region, excluding Nenets Autonomous Area	46,333	402	0	28,427	875	2,048	426	1,145	8,192	1,926	2,149	743
Vologda Region	50,789	3	0	21,442	2,038	6,868	1,090	1,126	8,871	4,310	3,436	1,606
Kaliningrad Region	159,272	3,680	594	50,062	1,049	32,727	2,783	8,042	18,748	14,722	25,524	1,936
Leningrad Region	219,172	95	23	100,514	8,992	29,032	18,339	7,597	30,810	20,498	1,436	1,857
Murmansk Region	55,541	3,740	0	919	6,397	1,859	283	4,754	5,870	8,279	22,950	489
Novgorod Region	33,676	5	1	10,773	988	7,866	383	339	10,374	1,786	698	465
Pskov Region	24,324	338	293	4,580	179	13,232	1,772	457	1,527	1,290	590	358
Saint Petersburg	2,073,577	413	231	589,573	76,584	1,125	129,770	227,587	416,233	449,246	165,501	17,545
SOUTHERN FEDERAL DISTRICT	1,652,382	12,112	6,996	471,409	93,008	251,921	59,715	91,153	369,100	161,491	123,696	18,776
Republic of Adygeya (Adygeya)	20,041	65	27	7,891	34	5,774	579	207	2,381	2,420	423	267
Republic of Kalmykia	9,411	0	0	528	3,699	4,105	320	85	467	76	95	36
Republic of Crimea	64,807	3	0	4,793	13,650	7,152	2,783	17,568	13,003	2,158	2,309	1,387
Krasnodar Territory	899,779	4,866	3,701	217,035	39,798	113,062	31,932	31,878	236,340	102,095	111,801	10,972
Astrakhan Region	35,513	2,843	0	7,922	2,216	5,720	4,387	1,105	4,832	5,313	967	209
Volgograd Region	136,918	514	2	54,772	484	33,073	6,250	4,451	23,727	8,761	3,230	1,657
Rostov Region	479,822	3,822	3,267	176,963	33,003	82,345	12,639	35,652	87,355	39,623	4,597	3,822
Sevastopol	6,091	0	0	1,505	124	691	826	206	995	1,045	275	425
NORTH CAUCASIAN FEDERAL DISTRICT	332,372	1,575	206	83,563	20,088	121,295	17,632	5,425	54,248	19,958	5,671	2,917
Republic of Dagestan	29,857	165	97	15,683	3	3,828	4,547	216	4,451	434	472	58
Republic of Ingushetia	2,321	25	0	808	0	795	364	12	285	29	3	0
Kabardino-Balkar Republic	27,900	57	32	9,782	35	9,090	818	628	6,081	993	330	87
Karachay-Cherkess Republic	34,144	296	0	11,344	96	5,192	4,696	483	4,065	7,636	284	51
Republic of North Ossetia – Alania	9,598	827	0	1,659	0	2,992	755	67	2,106	926	227	39
Chechen Republic	23,210	89	0	1,652	1	13,527	3,713	156	2,955	1,043	50	23
Stavropol Territory	205,341	117	77	42,635	19,953	85,871	2,739	3,863	34,305	8,897	4,304	2,659

Table 6.4.3 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	2,566,414	78,741	52,352	1,048,887	80,627	348,818	134,641	148,409	323,291	273,829	93,799	35,373
Republic of Bashkortostan	314,591	12,419	1,486	142,867	2,104	40,517	17,506	33,132	32,265	24,048	5,803	3,928
Mari El Republic	58,611	0	0	8,135	313	40,358	1,047	891	6,476	716	360	314
Republic of Mordovia	89,572	155	0	42,310	243	28,754	1,584	1,176	5,847	4,879	4,035	588
Republic of Tatarstan (Tatarstan)	444,587	29,334	29,319	172,933	15,309	36,881	29,487	15,345	55,085	61,366	21,814	7,032
Udmurt Republic	89,123	132	103	44,834	474	11,194	5,508	6,808	8,875	6,558	3,048	1,692
Chuvash Republic – Chuvashia	56,892	1	0	20,240	830	12,106	6,589	734	8,206	5,650	1,909	629
Perm Territory	310,016	3,238	3,172	172,078	2,434	8,185	9,896	45,047	23,493	26,535	15,439	3,672
Kirov Region	56,259	35	0	19,383	1,299	15,624	2,682	1,427	7,651	5,200	1,491	1,467
Nizhny Novgorod Region	386,075	18	0	136,368	35,695	25,389	10,080	12,470	83,121	69,603	6,340	6,993
Orenburg Region	143,612	28,570	13,815	43,895	9,338	19,630	15,239	3,350	11,443	7,174	2,306	2,666
Penza Region	123,340	17	0	26,676	2,279	64,545	5,809	1,411	9,850	10,438	1,457	859
Samara Region	299,578	673	470	152,416	3,112	17,787	22,231	18,708	30,353	31,262	19,729	3,306
Saratov Region	110,055	4,069	3,987	23,966	6,521	22,475	4,780	6,634	25,998	8,376	5,825	1,411
Ulyanovsk Region	84,103	79	0	42,787	675	5,373	2,202	1,276	14,628	12,026	4,243	815
URALS FEDERAL DISTRICT	2,192,033	349,283	329,705	795,843	69,437	71,578	94,580	86,615	173,836	206,308	323,905	20,648
Kurgan Region	37,015	19	0	19,238	2,074	6,688	3,797	275	2,579	1,275	695	376
Sverdlovsk Region	785,015	2,188	52	507,476	16,586	15,025	16,764	18,834	81,799	98,773	17,859	9,711
Tyumen Region	984,019	330,316	329,653	84,010	31,857	21,151	51,508	65,449	52,715	57,491	284,734	4,788
Khanty-Mansi Autonomous Area – Yugra	257,897	103,864	103,340	2,078	12,384	403	19,953	59,121	27,276	19,243	11,191	2,384
Yamal-Nenets Autonomous Area	525,835	226,064	225,925	1,460	5,143	38	17,314	4,527	5,700	2,617	262,463	510
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	200,287	388	388	80,472	14,330	20,710	14,241	1,802	19,739	35,631	11,081	1,894
Chelyabinsk Region	385,984	16,761	0	185,119	18,921	28,714	22,511	2,056	36,743	48,770	20,615	5,773
SIBERIAN FEDERAL DISTRICT	1,878,043	271,520	254,263	461,655	374,731	112,183	85,075	66,030	262,275	163,500	53,801	27,273
Altai Republic	15,408	610	0	2,288	449	327	695	738	3,523	6,018	317	443
Republic of Tuva	4,181	496	0	105	0	76	1,206	170	1,093	156	778	100
Republic of Khakassia	9,929	2,107	2,098	933	30	1,049	1,080	571	2,407	798	734	222
Altai Territory	113,009	4,473	0	33,942	2,227	31,094	3,187	3,051	24,554	6,733	1,411	2,336
Krasnoyarsk Territory	542,429	16,052	7,848	189,819	199,391	16,498	18,747	10,450	31,383	45,395	9,870	4,823
Irkutsk Region	266,076	5,655	2,630	10,834	163,167	5,423	12,700	4,365	29,498	19,941	11,298	3,194
Kemerovo Region – Kuzbass	464,891	230,898	230,732	102,183	2,548	4,962	14,016	13,135	57,149	28,276	8,818	2,906

Table 6.4.3 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	236,933	1,968	1,709	54,382	5,088	23,331	16,500	29,024	56,882	35,973	7,809	5,977
Omsk Region	110,302	11	0	50,488	1,410	13,428	13,871	2,123	16,370	8,645	1,311	2,645
Tomsk Region	114,885	9,251	9,246	16,681	420	15,995	3,073	2,403	39,415	11,564	11,455	4,628
FAR-EASTERN FEDERAL DISTRICT	897,666	130,714	99,784	174,356	91,176	66,280	62,044	63,227	176,214	70,399	53,813	9,442
Republic of Buryatia	39,318	27	0	15,431	6	1,416	2,780	296	14,436	3,247	1,033	645
Republic of Sakha (Yakutia)	163,912	91,999	86,460	5,738	20,488	609	9,854	12,388	17,337	1,168	1,836	2,494
Trans-Baikal Territory	34,721	3,474	0	1,100	3,256	1,283	781	345	6,630	16,330	646	877
Kamchatka Territory	39,763	2,621	0	6,418	4,649	984	1,040	1,178	7,455	3,836	11,294	287
Primorye Territory	256,414	338	0	75,189	3,816	28,951	6,667	26,462	62,299	24,616	26,041	2,035
Khabarovsk Territory	221,087	907	0	59,444	34,383	19,391	28,028	18,177	39,778	12,673	6,129	2,178
Amur Region	60,243	3,178	700	8,086	19,605	12,884	6,672	449	7,194	1,021	672	481
Magadan Region	28,543	14,779	0	157	2,662	19	659	951	5,530	93	3,643	50
Sakhalin Region	42,586	12,688	12,624	2,420	1,110	418	5,407	2,811	7,815	7,215	2,433	268
Jewish Autonomous Region	2,082	667	0	229	50	250	73	35	391	190	69	125
Chukotka Autonomous Area	8,998	36	0	142	1,151	73	83	135	7,348	11	17	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)

	30.11.2019											
	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	5,487,044	649,347	421,268	1,920,797	3,414	14,072	117,204	398,093	539,151	1,004,146	839,107	1,714
CENTRAL FEDERAL DISTRICT	2,442,794	100,547	80,310	429,870	799	5,131	105,483	205,648	218,391	764,897	610,401	1,628
Belgorod Region	23,346	7,572	0	11,999	0	12	0	37	3,682	44	0	0
Bryansk Region	886	0	0	0	0	0	0	5	0	881	0	0
Vladimir Region	7,211	0	0	7,182	0	0	0	0	14	0	15	0
Voronezh Region	94,811	0	0	91,134	0	1,114	89	0	2,280	0	195	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	907	0	0	513	0	0	0	90	230	75	0	0
Kostroma Region	3,755	0	0	1,529	0	0	0	0	30	2,196	0	0
Kursk Region	4,513	1,970	0	1,692	0	845	0	6	0	0	0	0
Lipetsk Region	1,381	0	0	1,176	0	193	0	0	11	0	0	0
Moscow Region	376,620	5,143	5,143	11,055	0	1,956	27	63,552	8,031	103,562	183,293	0
Orel Region	3,471	0	0	2,869	0	0	0	0	602	0	0	0
Ryazan Region	2,670	0	0	0	0	176	0	0	0	2,494	0	0
Smolensk Region	339	0	0	2	0	0	0	333	0	0	0	4
Tambov Region	2,562	0	0	179	0	0	0	0	0	2,382	0	0
Tver Region	8,229	0	0	8,229	0	0	0	0	0	0	0	0
Tula Region	13,505	0	0	13,505	0	0	0	0	0	0	0	0
Yaroslavl Region	1,643	0	0	23	0	0	0	0	96	389	1,135	0
Moscow	1,896,945	85,861	75,167	278,782	799	835	105,368	141,625	203,415	652,873	425,763	1,624

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	522,947	7,534	7,534	282,665	211	446	0	47,857	14,111	91,559	78,562	1
Republic of Karelia	15,199	0	0	13,727	0	0	0	0	0	0	1,471	0
Republic of Komi	7,235	6,912	6,912	0	0	0	0	0	322	0	0	1
Arkhangelsk Region	47,614	0	0	38,100	0	0	0	190	0	0	9,324	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	47,614	0	0	38,100	0	0	0	190	0	0	9,324	0
Vologda Region	46,755	0	0	46,281	0	322	0	0	118	0	34	0
Kaliningrad Region	34,110	622	622	24,600	0	95	0	5,918	165	2,710	0	0
Leningrad Region	64,558	0	0	48,761	0	0	0	7,776	211	7,809	0	0
Murmansk Region	66,447	0	0	648	0	0	0	14,642	248	444	50,466	0
Novgorod Region	19,305	0	0	19,192	0	0	0	0	113	0	0	0
Pskov Region	3,210	0	0	3,210	0	0	0	0	0	0	0	0
Saint Petersburg	218,515	0	0	88,145	211	30	0	19,331	12,934	80,596	17,267	0
SOUTHERN FEDERAL DISTRICT	261,296	4,923	4,870	107,612	0	76	34	95,043	15,741	28,985	8,881	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	17	0	0	0	0	0	0	17	0	0	0	0
Krasnodar Territory	207,853	0	0	76,135	0	75	34	90,520	6,099	26,109	8,881	0
Astrakhan Region	3,736	0	0	0	0	0	0	0	977	2,759	0	0
Volgograd Region	435	0	0	0	0	2	0	0	433	0	0	0
Rostov Region	49,255	4,923	4,870	31,477	0	0	0	4,506	8,231	118	0	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	10,424	0	0	7,001	0	0	3,216	0	85	0	122	0
Republic of Daghestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,902	0	0	3,902	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	3,216	0	0	0	0	0	3,216	0	0	0	0	0
Stavropol Territory	3,283	0	0	3,099	0	0	0	0	85	0	99	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	731,623	228,076	228,076	416,188	62	261	0	22,048	14,196	50,123	611	57
Republic of Bashkortostan	50,524	0	0	47,039	0	11	0	256	0	3,017	200	0
Mari El Republic	1,200	0	0	1,016	0	185	0	0	0	0	0	0
Republic of Mordovia	319	0	0	319	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	200,782	0	0	179,980	0	0	0	0	13,009	7,390	404	0
Udmurt Republic	223,679	223,679	223,679	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	3,471	0	0	471	0	0	0	0	0	3,000	0	0
Perm Territory	89,867	0	0	89,635	0	0	0	0	0	232	0	0
Kirov Region	6,332	0	0	4,411	0	0	0	0	0	1,921	0	0
Nizhny Novgorod Region	68,453	0	0	24,725	0	0	0	10,468	0	33,196	7	57
Orenburg Region	58,674	1,410	1,410	57,203	62	0	0	0	0	0	0	0
Penza Region	902	0	0	32	0	66	0	0	805	0	0	0
Samara Region	8,378	0	0	7,292	0	0	0	0	76	1,010	0	0
Saratov Region	5,118	2,988	2,988	1,823	0	0	0	0	306	0	0	0
Ulyanovsk Region	13,924	0	0	2,243	0	0	0	11,324	0	358	0	0
URALS FEDERAL DISTRICT	799,390	59,252	46,863	417,535	2,342	0	8,431	0	266,636	26,795	18,371	28
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	277,931	797	0	273,583	0	0	0	0	199	818	2,535	0
Tyumen Region	367,548	46,863	46,863	38,513	0	0	0	0	266,307	0	15,836	28
Khanty-Mansi Autonomous Area – Yugra	34,154	34,087	34,087	0	0	0	0	0	67	0	0	0
Yamal-Nenets Autonomous Area	276,862	0	0	0	0	0	0	0	261,026	0	15,836	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	56,532	12,776	12,776	38,513	0	0	0	0	5,215	0	0	28
Chelyabinsk Region	153,911	11,592	0	105,439	2,342	0	8,431	0	130	25,978	0	0
SIBERIAN FEDERAL DISTRICT	294,712	63,597	41,024	218,155	0	387	39	0	7,504	3,865	1,164	0
Altai Republic	11	0	0	0	0	0	0	0	0	0	11	0
Republic of Tuva	2,531	2,531	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	3,675	1,568	0	2,107	0	0	0	0	0	0	0	0
Altai Territory	4,205	0	0	2,180	0	0	0	0	2,023	2	0	0
Krasnoyarsk Territory	203,447	9,296	0	193,625	0	0	0	0	526	0	0	0
Irkutsk Region	10,656	9,178	0	1,091	0	387	0	0	0	0	0	0
Kemerovo Region– Kuzbass	46,709	24,213	24,213	17,559	0	0	0	0	4,937	0	0	0

Table 6.4.4 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	23,218	16,808	16,808	1,360	0	0	39	0	0	3,863	1,147	0
Omsk Region	243	0	0	232	0	0	0	0	5	0	6	0
Tomsk Region	16	3	3	0	0	0	0	0	13	0	0	0
FAR-EASTERN FEDERAL DISTRICT	423,859	185,418	12,591	41,772	0	7,770	0	27,496	2,486	37,922	120,995	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	93,808	93,706	7,500	39	0	0	0	0	0	64	0	0
Trans-Baikal Territory	18,389	6,297	0	0	0	0	0	0	0	12,092	0	0
Kamchatka Territory	46,719	841	0	9,841	0	0	0	0	0	0	36,037	0
Primorye Territory	110,907	0	0	561	0	635	0	22,414	950	24,125	62,222	0
Khabarovsk Territory	62,011	14,100	0	26,201	0	7,135	0	0	1,535	1,174	11,865	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	47,681	47,209	0	0	0	0	0	0	0	0	472	0
Sakhalin Region	26,170	5,091	5,091	5,131	0	0	0	5,081	0	468	10,399	0
Jewish Autonomous Region	14,718	14,718	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	3,455	3,455	0	0	0	0	0	0	0	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)

	30.11.2019											
	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	2,126,784	35,379	28,238	468,289	21,150	180,772	272,114	51,878	432,770	382,099	267,332	15,001
CENTRAL FEDERAL DISTRICT	1,141,935	8,023	6,971	206,797	6,292	31,428	157,568	25,284	223,168	272,945	205,127	5,303
Belgorod Region	9,599	0	0	6,461	0	1,429	39	163	814	103	565	25
Bryansk Region	2,644	0	0	950	0	550	76	40	672	186	51	119
Vladimir Region	14,045	70	0	7,664	11	3,289	132	102	863	1,049	831	33
Voronezh Region	21,436	0	0	6,184	0	849	511	234	9,501	3,902	84	169
Ivanovo Region	4,969	0	0	727	0	349	1,367	53	1,431	492	530	20
Kaluga Region	32,553	265	0	24,590	9	697	1,651	126	776	3,206	1,191	43
Kostroma Region	2,148	0	0	373	3	91	81	51	1,425	76	40	6
Kursk Region	5,473	0	0	881	0	1,908	372	25	1,494	730	56	7
Lipetsk Region	4,959	3	0	411	5	371	372	125	2,643	478	474	77
Moscow Region	151,746	147	0	22,062	1,460	6,513	33,445	8,960	22,105	26,143	30,141	768
Orel Region	2,537	1	0	244	0	58	169	191	1,411	260	139	65
Ryazan Region	6,427	3	0	1,351	0	1,887	294	214	1,824	639	110	104
Smolensk Region	12,338	0	0	7,850	0	1,840	450	207	1,384	467	89	51
Tambov Region	4,310	0	0	421	0	440	80	124	474	2,731	11	28
Tver Region	11,620	0	0	9,027	1	139	93	845	1,131	249	73	62
Tula Region	7,426	0	0	3,121	1	2,650	244	65	1,188	46	28	81
Yaroslavl Region	15,284	53	0	1,020	1,696	6,802	2,595	30	1,145	1,481	318	145
Moscow	832,423	7,482	6,971	113,459	3,104	1,565	115,597	13,731	172,886	230,706	170,393	3,500

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	204,651	12,165	12,069	34,096	1,597	18,173	20,649	3,377	64,080	33,379	15,524	1,611
Republic of Karelia	3,178	48	0	348	109	1,749	19	57	698	63	56	32
Republic of Komi	2,856	8	8	501	0	31	195	61	938	1,074	9	40
Arkhangelsk Region	13,441	11,990	11,990	283	300	248	47	50	341	83	23	75
Nenets Autonomous Area	12,016	11,990	11,990	0	0	0	18	0	7	0	1	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,425	0	0	283	300	248	30	50	333	83	23	75
Vologda Region	7,087	0	0	989	0	2,158	249	210	2,736	538	110	96
Kaliningrad Region	13,472	0	0	5,054	0	2,636	1,224	87	3,325	110	1,010	26
Leningrad Region	30,871	1	0	13,210	0	8,020	2,727	309	4,164	2,344	22	74
Murmansk Region	4,276	0	0	234	0	1,691	80	1,399	637	48	117	70
Novgorod Region	5,056	0	0	2,109	0	1,273	122	33	407	1,037	57	19
Pskov Region	1,487	61	61	144	51	367	394	25	225	133	75	12
Saint Petersburg	122,927	57	10	11,225	1,136	0	15,593	1,145	50,610	27,948	14,045	1,168
SOUTHERN FEDERAL DISTRICT	177,537	6,593	3,696	38,345	9,563	41,160	14,499	14,445	30,628	14,986	5,623	1,695
Republic of Adygeya (Adygeya)	3,713	0	0	2,096	0	369	292	8	347	419	41	142
Republic of Kalmykia	3,506	0	0	10	0	3,188	101	28	146	9	23	1
Republic of Crimea	2,584	0	0	794	0	213	689	53	310	440	17	68
Krasnodar Territory	60,903	3,748	3,694	17,016	7,345	4,871	5,568	917	11,234	5,393	3,929	881
Astrakhan Region	12,860	2,843	0	4,079	2,215	761	459	67	1,126	1,239	67	3
Volgograd Region	13,628	2	2	1,475	2	1,011	4,654	344	2,966	1,789	1,184	201
Rostov Region	79,803	0	0	12,864	0	30,746	2,415	13,023	14,435	5,590	362	368
Sevastopol	540	0	0	10	0	1	320	5	65	108	0	31
NORTH CAUCASIAN FEDERAL DISTRICT	82,000	1,183	129	31,542	30	16,630	8,269	526	13,627	7,327	2,739	127
Republic of Dagestan	24,272	155	94	14,298	0	3,543	4,114	16	1,959	80	104	2
Republic of Ingushetia	1,515	25	0	51	0	795	345	6	265	27	2	0
Kabardino-Balkar Republic	15,393	57	32	4,790	30	5,961	442	309	3,361	263	169	10
Karachay-Cherkess Republic	13,591	46	0	3,690	0	2,000	162	35	1,029	6,546	82	1
Republic of North Ossetia – Alania	3,278	808	0	513	0	606	581	6	654	63	41	6
Chechen Republic	6,990	89	0	14	0	3,522	1,713	13	1,507	96	36	0
Stavropol Territory	16,961	3	3	8,187	0	203	913	140	4,851	251	2,306	107

Table 6.4.5 (cont.)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	204,066	404	336	54,439	1,889	33,169	22,660	3,343	41,275	22,407	21,515	2,964
Republic of Bashkortostan	22,395	95	91	4,059	813	9,427	1,694	386	3,416	1,525	708	273
Mari El Republic	7,624	0	0	3,378	0	263	382	22	3,483	63	14	20
Republic of Mordovia	7,365	0	0	1,179	0	3,142	194	33	752	1,066	899	100
Republic of Tatarstan (Tatarstan)	32,290	14	14	8,628	60	3,456	5,616	782	4,481	7,417	689	1,145
Udmurt Republic	2,342	0	0	80	19	247	79	200	368	232	1,058	58
Chuvash Republic – Chuvashia	5,176	0	0	440	593	3,111	250	50	300	171	174	86
Perm Territory	14,246	48	47	4,251	8	751	1,185	114	4,886	2,298	476	229
Kirov Region	4,374	2	0	1,040	0	1,282	524	138	657	240	449	41
Nizhny Novgorod Region	14,567	0	0	2,129	0	2,390	861	161	7,036	1,265	379	347
Orenburg Region	33,006	2	0	16,870	0	5,257	7,682	459	1,834	293	315	294
Penza Region	3,810	0	0	750	0	1,090	278	106	876	621	67	23
Samara Region	37,098	61	2	5,853	131	919	3,480	444	8,086	4,544	13,386	195
Saratov Region	14,756	183	181	4,706	0	1,429	308	171	3,982	1,094	2,758	126
Ulyanovsk Region	5,016	0	0	1,077	264	406	126	276	1,118	1,579	143	28
URALS FEDERAL DISTRICT	112,782	462	28	51,417	263	3,579	15,469	1,159	22,544	6,762	9,780	1,347
Kurgan Region	5,212	0	0	2,659	0	516	1,260	26	434	182	89	47
Sverdlovsk Region	19,620	42	4	2,207	3	626	1,495	233	7,680	2,465	4,405	464
Tyumen Region	57,439	164	25	28,454	5	286	11,181	820	8,600	2,712	5,036	182
Khanty-Mansi Autonomous Area – Yugra	14,601	0	0	1,453	0	29	5,459	238	1,237	1,936	4,179	70
Yamal-Nenets Autonomous Area	6,436	145	6	74	5	6	4,099	271	433	710	621	72
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	36,402	19	19	26,927	0	251	1,623	312	6,929	65	236	41
Chelyabinsk Region	30,511	255	0	18,098	255	2,151	1,532	80	5,831	1,404	250	654
SIBERIAN FEDERAL DISTRICT	149,498	6,069	5,008	36,949	1,506	17,909	25,175	2,173	29,253	22,622	6,276	1,567
Altai Republic	2,986	610	0	607	14	98	501	6	1,033	15	76	25
Republic of Tuva	247	0	0	44	0	13	12	16	123	34	5	0
Republic of Khakassia	1,030	0	0	133	0	380	54	32	384	26	7	14
Altai Territory	36,431	0	0	16,581	12	13,647	764	96	4,397	387	130	416
Krasnoyarsk Territory	18,237	324	0	6,102	16	1,727	2,666	259	4,499	2,286	114	244
Irkutsk Region	11,867	107	2	1,751	1,045	289	952	82	2,221	573	4,762	85

Table 6.4.5 (end)

(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region – Kuzbass	23,830	5,010	5,007	91	4	246	595	110	2,202	15,381	45	147
Novosibirsk Region	30,839	17	0	6,233	6	882	6,226	1,268	11,280	3,464	1,068	396
Omsk Region	21,563	1	0	4,986	409	478	12,651	59	2,619	133	48	180
Tomsk Region	2,469	0	0	421	0	147	755	245	495	324	22	59
FAR-EASTERN FEDERAL DISTRICT	54,316	480	0	14,704	10	18,724	7,824	1,572	8,195	1,671	748	386
Republic of Buryatia	3,576	0	0	1,497	4	316	705	75	360	508	103	8
Republic of Sakha (Yakutia)	2,972	440	0	970	0	21	551	89	571	68	140	121
Trans-Baikal Territory	1,468	1	0	365	0	123	56	51	824	28	13	6
Kamchatka Territory	421	0	0	77	0	2	45	21	232	21	22	1
Primorye Territory	10,101	33	0	962	0	2,572	825	1,020	3,684	745	163	98
Khabarovsk Territory	31,614	0	0	10,364	4	15,028	4,124	73	1,593	174	197	56
Amur Region	2,585	0	0	18	0	541	1,213	52	595	85	27	54
Magadan Region	175	2	0	53	0	3	1	18	79	0	14	5
Sakhalin Region	1,105	4	0	306	2	32	272	163	221	4	63	37
Jewish Autonomous Region	272	0	0	91	0	86	9	9	32	39	6	0
Chukotka Autonomous Area	27	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)

	30.11.2019											
	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	286,907	45,054	45,054	123,929	62	7,139	10,976	2,189	28,830	67,486	1,241	0
CENTRAL FEDERAL DISTRICT	98,490	5,956	5,956	1,661	0	3	10,903	305	15,390	63,152	1,120	0
Belgorod Region	44	0	0	0	0	0	0	0	0	44	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	52	0	0	52	0	0	0	0	0	0	0	0
Voronezh Region	89	0	0	0	0	0	89	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	1	0	0	1	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	2,380	0	0	25	0	3	2	3	697	1,648	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	1,439	0	0	1,439	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	94,484	5,956	5,956	143	0	0	10,812	302	14,693	61,459	1,119	0

(millions of rubles)

[illegible]

(millions of rubles)

[illegible]

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region – Kuzbass	11,823	11,823	11,823	0	0	0	0	0	0	0	0	0
Novosibirsk Region	39	0	0	0	0	0	39	0	0	0	0	0
Omsk Region	12	0	0	1	0	0	0	0	5	0	6	0
Tomsk Region	3	3	3	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	7,188	0	0	42	0	7,135	0	0	11	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	39	0	0	39	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	12	0	0	3	0	0	0	0	9	0	0	0
Khabarovsk Territory	7,137	0	0	0	0	7,135	0	0	2	0	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0

Table 6.4.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.11.2019											
	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	817,397	56,002	1,401	8	4,517,709	450,162	177,817	2,354	550,429	21,775	26,414	179
CENTRAL FEDERAL DISTRICT	451,781	12,840	254	8	1,972,993	107,769	92,905	2,219	230,869	5,455	19,905	70
Belgorod Region	5,021	684	0	0	39,250	5,829	81	0	3,202	231	44	0
Bryansk Region	3,168	495	0	0	28,714	6,630	886	881	1,744	268	0	0
Vladimir Region	3,681	472	5	0	28,956	3,569	955	0	3,537	600	52	0
Voronezh Region	9,663	890	0	0	90,533	9,478	89	0	10,505	173	89	0
Ivanovo Region	3,355	368	0	0	16,008	2,739	0	0	1,864	76	0	0
Kaluga Region	3,398	271	13	0	32,048	3,267	75	0	4,019	285	0	0
Kostroma Region	1,214	357	0	0	10,050	1,837	0	0	1,463	89	0	0
Kursk Region	3,730	884	0	0	27,718	6,230	128	0	1,068	259	0	0
Lipetsk Region	3,366	388	0	0	24,000	2,836	11	0	1,925	149	0	0
Moscow Region	37,675	2,134	37	0	300,138	17,793	5,175	79	49,340	860	309	0
Orel Region	2,003	242	0	0	25,541	2,424	0	0	1,392	56	0	0
Ryazan Region	4,850	516	0	0	30,735	3,576	176	0	2,584	234	0	0
Smolensk Region	3,452	261	16	0	21,252	2,830	64	0	3,207	234	0	0
Tambov Region	3,764	243	0	0	34,842	3,300	2,562	0	3,467	51	0	0
Tver Region	3,548	317	0	0	17,753	2,517	0	0	1,965	228	0	0
Tula Region	5,856	479	0	0	36,159	3,581	0	0	3,054	167	0	0
Yaroslavl Region	4,779	470	8	0	27,995	3,478	110	0	3,410	179	0	0
Moscow	349,260	3,371	175	8	1,181,302	25,854	82,594	1,258	133,125	1,316	19,411	70

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	66,762	5,092	41	0	418,768	32,098	34,721	6	52,106	1,081	2,074	2
Republic of Karelia	1,103	194	0	0	11,701	1,716	0	0	388	30	0	0
Republic of Komi	1,573	510	0	0	9,775	2,666	322	0	1,616	68	322	0
Arkhangelsk Region	1,870	441	0	0	9,586	2,965	0	0	453	70	0	0
Nenets Autonomous Area	48	18	0	0	285	173	0	0	8	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,822	423	0	0	9,301	2,791	0	0	445	70	0	0
Vologda Region	3,847	742	0	0	21,337	4,080	152	0	2,208	212	0	0
Kaliningrad Region	4,605	493	7	0	48,649	3,753	1,120	4	4,521	143	81	0
Leningrad Region	6,453	553	0	0	35,341	2,772	213	2	4,384	78	2	2
Murmansk Region	1,278	392	34	0	9,230	1,417	18,362	0	1,141	89	0	0
Novgorod Region	1,065	135	0	0	6,491	1,013	0	0	979	37	0	0
Pskov Region	1,057	115	0	0	6,971	1,291	0	0	948	78	0	0
Saint Petersburg	43,911	1,518	0	0	259,687	10,426	14,552	0	35,466	276	1,669	0
SOUTHERN FEDERAL DISTRICT	46,493	7,974	97	0	389,832	66,815	5,885	96	55,462	3,314	4,287	94
Republic of Adygeya (Adygeya)	894	131	0	0	10,811	1,387	0	0	2,165	72	0	0
Republic of Kalmykia	215	106	0	0	4,891	864	0	0	2,726	308	0	0
Republic of Crimea	2,920	478	0	0	15,174	1,747	17	0	1,733	83	17	0
Krasnodar Territory	20,228	3,414	0	0	173,103	30,644	2,731	96	23,456	1,068	2,661	94
Astrakhan Region	1,004	461	0	0	21,865	3,735	0	0	5,644	497	0	0
Volgograd Region	4,829	759	0	0	54,304	6,432	433	0	7,927	274	0	0
Rostov Region	15,572	2,452	97	0	105,885	21,377	2,703	0	11,568	1,004	1,608	0
Sevastopol	831	172	0	0	3,799	628	0	0	242	7	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	11,598	2,363	0	0	131,286	19,544	67	0	36,187	1,639	0	0
Republic of Dagestan	302	163	0	0	7,473	1,991	0	0	3,628	355	0	0
Republic of Ingushetia	19	0	0	0	914	261	0	0	111	104	0	0
Kabardino-Balkar Republic	975	258	0	0	15,700	2,395	0	0	5,100	519	0	0
Karachay-Cherkess Republic	353	56	0	0	18,151	871	0	0	9,166	115	0	0
Republic of North Ossetia – Alania	582	190	0	0	6,885	1,260	23	0	1,634	140	0	0
Chechen Republic	431	207	0	0	8,464	1,094	0	0	2,572	16	0	0
Stavropol Territory	8,936	1,489	0	0	73,699	11,673	44	0	13,976	392	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	101,071	10,322	62	0	669,093	87,586	787	1	67,335	4,241	49	1
Republic of Bashkortostan	9,141	983	0	0	61,770	8,472	426	0	12,610	930	0	0
Mari El Republic	1,636	219	0	0	10,642	1,505	0	0	4,330	29	0	0
Republic of Mordovia	1,744	156	0	0	21,565	2,024	0	0	3,307	497	0	0
Republic of Tatarstan (Tatarstan)	18,850	1,473	0	0	127,639	11,249	0	0	9,892	394	0	0
Udmurt Republic	5,534	629	0	0	26,723	3,806	0	0	801	86	0	0
Chuvash Republic – Chuvashia	2,273	429	0	0	23,135	4,382	0	0	625	85	0	0
Perm Territory	8,765	1,195	0	0	55,666	10,585	34	0	6,957	249	34	0
Kirov Region	3,792	548	0	0	22,630	4,444	0	0	1,801	270	0	0
Nizhny Novgorod Region	16,729	1,111	0	0	97,368	14,162	80	1	6,064	337	1	1
Orenburg Region	5,719	874	0	0	39,398	7,880	0	0	4,543	545	0	0
Penza Region	4,174	532	0	0	27,488	5,103	32	0	1,694	214	14	0
Samara Region	11,822	681	7	0	77,928	3,894	76	0	8,301	202	0	0
Saratov Region	6,891	1,153	55	0	47,955	7,895	139	0	4,743	335	0	0
Ulyanovsk Region	4,000	339	0	0	29,186	2,186	0	0	1,666	70	0	0
URALS FEDERAL DISTRICT	49,434	4,887	0	0	300,019	35,039	415	12	26,591	1,754	47	12
Kurgan Region	2,166	319	0	0	14,521	2,948	0	0	4,522	151	0	0
Sverdlovsk Region	20,378	1,465	0	0	116,605	9,259	268	12	7,197	315	15	12
Tyumen Region	13,677	1,789	0	0	94,217	13,162	67	0	7,864	949	0	0
Khanty-Mansi Autonomous Area – Yugra	4,030	678	0	0	31,025	5,583	67	0	4,954	444	0	0
Yamal-Nenets Autonomous Area	1,502	530	0	0	11,875	3,542	0	0	1,284	307	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	8,145	581	0	0	51,317	4,037	0	0	1,626	198	0	0
Chelyabinsk Region	13,213	1,314	0	0	74,676	9,669	80	0	7,007	338	31	0
SIBERIAN FEDERAL DISTRICT	60,544	7,477	0	0	396,362	56,390	180	0	55,615	2,357	2	0
Altai Republic	774	98	0	0	4,511	563	11	0	949	113	0	0
Republic of Tuva	191	89	0	0	2,186	1,108	0	0	91	54	0	0
Republic of Khakassia	897	431	0	0	6,685	2,736	0	0	740	145	0	0
Altai Territory	8,468	1,012	0	0	50,306	8,135	2	0	9,079	343	2	0

Table 6.4.7 (end)

(млн руб.)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	10,441	1,354	0	0	73,186	10,031	40	0	11,481	486	0	0
Irkutsk Region	7,669	1,176	0	0	56,418	9,298	35	0	3,092	397	0	0
Kemerovo Region – Kuzbass	4,263	508	0	0	34,051	4,464	6	0	3,673	100	0	0
Novosibirsk Region	18,767	1,271	0	0	94,224	8,897	22	0	10,672	148	0	0
Omsk Region	5,570	1,169	0	0	44,259	7,852	50	0	14,684	439	0	0
Tomsk Region	3,503	370	0	0	30,537	3,305	13	0	1,155	133	0	0
FAR-EASTERN FEDERAL DISTRICT	29,715	5,047	946	0	239,356	44,920	42,857	21	26,264	1,934	51	0
Republic of Buryatia	1,318	402	0	0	12,977	4,856	0	0	2,361	458	0	0
Republic of Sakha (Yakutia)	1,267	642	57	0	19,602	5,249	102	0	1,732	185	39	0
Trans-Baikal Territory	1,386	579	0	0	8,273	3,763	0	0	1,129	262	0	0
Kamchatka Territory	1,774	231	458	0	15,484	2,879	4,920	0	224	21	0	0
Primorye Territory	12,226	1,017	354	0	80,976	9,993	26,029	21	2,131	329	12	0
Khabarovsk Territory	4,849	806	0	0	54,006	7,207	0	0	16,759	296	0	0
Amur Region	2,599	772	0	0	17,625	4,564	0	0	1,101	139	0	0
Magadan Region	1,531	178	36	0	5,071	1,322	1,365	0	64	43	0	0
Sakhalin Region	2,400	285	0	0	22,490	3,831	10,399	0	637	114	0	0
Jewish Autonomous Region	338	126	0	0	1,860	664	0	0	124	88	0	0
Chukotka Autonomous Area	25	10	41	0	992	593	41	0	1	1	0	0

Table 6.4.8

Outstanding Amount of Loans Granted to Resident Individuals

(millions of rubles)

	31.12.2019											
	rubles						foreign currency					
	total	including					total	including				
		housing loans	of which: mortgage loans					housing loans	of which: mortgage loans			
			total	including overdue loans	of which: against the pledge of claims under share construction participation agreements				total	including overdue loans	of which: against the pledge of claims under share construction participation agreements	
					total	including overdue loans					total	including overdue loans
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	17,489,334	7,490,150	7,470,183	63,849	1,522,604	5,464	74,838	22,368	21,328	8,706	439	348
CENTRAL FEDERAL DISTRICT	5,266,882	2,315,125	2,308,833	21,549	617,623	1,958	60,434	17,543	16,736	7,086	277	209
Belgorod Region	145,291	48,269	48,023	272	6,600	18	54	38	38	13	0	0
Bryansk Region	101,275	42,071	41,958	243	9,498	22	209	32	29	6	0	0
Vladimir Region	125,112	51,837	51,670	426	10,109	27	87	63	55	26	4	0
Voronezh Region	220,494	95,009	94,811	1,110	17,044	224	83	25	25	5	0	0
Ivanovo Region	79,074	30,999	30,968	208	5,504	13	410	33	33	29	0	0
Kaluga Region	133,156	61,464	61,402	649	12,603	61	157	73	71	47	0	0
Kostroma Region	55,215	23,190	23,119	125	3,689	14	4	0	0	0	0	0
Kursk Region	103,926	40,344	40,178	280	5,672	16	25	12	12	0	0	0
Lipetsk Region	105,264	39,779	39,712	264	6,853	23	35	18	18	10	0	0
Moscow Region	1,417,131	641,939	640,919	5,775	169,229	551	9,892	4,999	4,939	2,943	26	16
Orel Region	71,782	30,165	30,081	144	5,700	15	28	17	17	0	0	0
Ryazan Region	117,982	53,404	53,353	293	14,331	60	30	12	12	10	0	0
Smolensk Region	93,138	39,557	39,469	421	7,061	70	94	40	29	10	0	0
Tambov Region	88,622	34,899	34,815	136	6,241	29	28	10	10	6	0	0
Tver Region	137,840	61,873	61,843	440	10,739	28	62	25	25	12	0	0
Tula Region	166,206	63,443	63,366	398	13,699	91	118	68	55	0	3	0
Yaroslavl Region	116,428	46,710	46,602	428	8,314	65	64	41	32	16	0	0
Moscow	1,988,947	910,174	906,545	9,935	304,736	633	49,054	12,038	11,339	3,952	244	193

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	2,078,439	938,187	937,085	5,303	251,709	504	9,216	2,726	2,614	767	73	52
Republic of Karelia	80,483	31,645	31,614	138	5,819	8	11	5	5	0	0	0
Republic of Komi	130,093	58,049	57,841	330	9,007	10	25	10	10	6	0	0
Arkhangelsk Region	156,461	69,622	69,532	337	12,652	12	50	30	30	6	0	0
Nenets Autonomous Area	8,092	3,809	3,805	16	465	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	148,368	65,813	65,727	321	12,188	12	50	30	30	6	0	0
Vologda Region	129,472	51,817	51,691	386	7,629	22	37	22	22	13	6	0
Kaliningrad Region	118,930	46,557	46,522	215	9,295	17	411	237	218	131	0	0
Leningrad Region	275,926	121,761	121,631	639	33,172	59	380	201	199	60	10	8
Murmansk Region	116,048	39,389	39,356	252	9,554	19	61	43	38	20	0	0
Novgorod Region	61,418	24,106	24,058	137	4,738	17	15	10	10	8	0	0
Pskov Region	57,526	21,853	21,829	169	4,406	9	10	7	7	0	0	0
Saint Petersburg	952,083	473,387	473,011	2,702	155,438	332	8,214	2,161	2,075	524	56	43
SOUTHERN FEDERAL DISTRICT	1,488,241	551,786	550,237	5,714	113,772	603	1,369	464	458	91	2	2
Republic of Adygeya (Adygeya)	42,585	12,317	12,290	171	2,100	31	10	3	3	0	0	0
Republic of Kalmykia	34,319	14,027	14,003	172	3,205	4	9	0	0	0	0	0
Republic of Crimea	44,268	14,345	14,342	42	4,062	1	232	5	0	0	0	0
Krasnodar Territory	597,579	216,172	215,544	2,597	48,352	371	437	205	205	37	2	2
Astrakhan Region	103,373	38,032	37,949	346	5,021	13	35	11	11	4	0	0
Volgograd Region	228,230	87,819	87,608	806	15,411	71	144	37	37	12	0	0
Rostov Region	424,878	163,764	163,190	1,567	34,356	108	478	203	203	38	0	0
Sevastopol	13,008	5,311	5,311	13	1,266	3	24	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	497,861	170,925	170,130	2,805	25,637	164	394	147	98	41	0	0
Republic of Dagestan	70,177	27,598	27,595	487	4,502	45	34	8	8	5	0	0
Republic of Ingushetia	7,416	1,273	1,267	29	355	0	0	0	0	0	0	0
Kabardino-Balkar Republic	47,926	17,520	17,301	156	2,639	7	103	7	7	0	0	0
Karachay-Cherkess Republic	32,266	10,264	10,152	438	891	5	4	1	1	0	0	0
Republic of North Ossetia – Alania	54,277	18,747	18,652	470	3,133	33	22	6	2	0	0	0
Chechen Republic	34,426	5,739	5,738	145	664	11	69	34	0	0	0	0
Stavropol Territory	251,373	89,784	89,425	1,079	13,453	62	161	91	80	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	3,210,790	1,398,129	1,392,498	9,846	225,256	948	1,373	603	593	361	77	77
Republic of Bashkortostan	481,935	214,576	213,570	1,316	40,595	122	227	8	8	2	0	0
Mari El Republic	63,725	29,626	29,579	163	4,421	4	14	4	4	0	0	0
Republic of Mordovia	72,208	34,149	34,001	162	6,420	7	13	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	468,726	213,458	212,531	1,365	36,126	67	46	10	10	2	0	0
Udmurt Republic	181,281	79,949	79,572	373	10,804	7	36	7	7	6	0	0
Chuvash Republic – Chuvashia	131,011	69,958	69,840	317	14,971	65	39	20	20	18	5	5
Perm Territory	317,626	128,182	126,966	1,640	22,645	183	259	183	179	154	66	66
Kirov Region	127,022	57,661	57,433	266	7,959	32	22	3	3	0	0	0
Nizhny Novgorod Region	326,672	136,149	135,393	1,009	19,865	85	216	109	109	62	0	0
Orenburg Region	225,537	97,142	96,960	618	11,272	28	40	13	13	13	4	4
Penza Region	119,610	50,120	49,887	274	9,797	43	61	34	29	10	0	0
Samara Region	346,772	139,956	139,761	1,184	20,457	141	267	158	158	89	2	2
Saratov Region	223,799	91,474	91,376	810	11,279	124	115	47	47	4	0	0
Ulyanovsk Region	124,865	55,728	55,629	349	8,646	41	18	5	5	0	0	0
URALS FEDERAL DISTRICT	1,834,342	833,581	831,691	6,708	108,042	374	504	262	256	99	0	0
Kurgan Region	83,524	33,458	33,385	210	2,913	16	3	0	0	0	0	0
Sverdlovsk Region	551,464	238,826	238,557	2,082	38,827	96	299	182	179	53	0	0
Tyumen Region	820,637	411,312	410,118	2,947	51,922	177	97	41	41	25	0	0
Khanty-Mansi Autonomous Area – Yugra	406,927	215,845	215,533	1,477	24,574	110	16	13	12	6	0	0
Yamal-Nenets Autonomous Area	153,781	82,437	82,088	513	12,268	19	20	19	19	16	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	259,929	113,029	112,497	957	15,080	48	60	10	10	3	0	0
Chelyabinsk Region	378,717	149,986	149,631	1,470	14,379	86	105	38	36	21	0	0
SIBERIAN FEDERAL DISTRICT	2,010,427	829,013	826,849	8,271	113,935	665	797	420	376	235	9	8
Altai Republic	18,755	4,268	4,266	121	413	2	6	0	0	0	0	0
Republic of Tuva	36,849	13,176	13,127	172	586	3	0	0	0	0	0	0
Republic of Khakassia	54,923	21,293	21,202	166	2,334	12	1	0	0	0	0	0
Altai Territory	213,248	87,104	86,966	660	11,684	47	33	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	388,719	167,484	166,915	2,341	29,490	160	67	26	26	16	1	0
Irkutsk Region	310,122	118,892	118,644	1,512	13,732	63	104	54	54	50	0	0
Kemerovo Region – Kuzbass	283,624	104,603	104,319	910	12,763	23	179	132	109	32	0	0
Novosibirsk Region	378,686	177,377	176,963	1,499	32,093	287	231	126	109	79	0	0
Omsk Region	202,993	83,356	83,144	646	7,663	45	146	62	58	45	8	8
Tomsk Region	122,509	51,460	51,303	244	3,177	22	29	17	16	13	0	0
FAR-EASTERN FEDERAL DISTRICT	1,102,351	453,402	452,860	3,653	66,630	248	753	203	197	26	0	0
Republic of Buryatia	97,718	33,645	33,567	570	4,332	29	70	5	5	5	0	0
Republic of Sakha (Yakutia)	196,266	97,791	97,661	761	20,430	134	12	8	8	0	0	0
Trans-Baikal Territory	117,825	43,461	43,367	546	4,269	14	13	10	10	0	0	0
Kamchatka Territory	51,499	19,315	19,266	124	3,361	6	9	7	7	0	0	0
Primorye Territory	224,716	85,058	85,027	549	11,911	14	486	133	127	17	0	0
Khabarovsk Territory	176,380	77,137	77,091	516	9,676	29	132	33	33	5	0	0
Amur Region	100,914	42,049	41,981	314	3,196	13	1	0	0	0	0	0
Magadan Region	29,085	12,094	12,085	47	2,476	0	1	0	0	0	0	0
Sakhalin Region	82,403	33,047	33,019	156	5,791	5	28	7	7	0	0	0
Jewish Autonomous Region	16,469	6,094	6,087	65	367	3	0	0	0	0	0	0
Chukotka Autonomous Area	9,077	3,711	3,709	4	821	0	0	0	0	0	0	0

Table 6.4.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

	December 2019				
	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	1,446,046	145,439	345,475	218.3	9.01
CENTRAL FEDERAL DISTRICT	461,537	35,844	114,696	225.1	8.96
Belgorod Region	12,205	1,172	2,327	218.6	9.07
Bryansk Region	8,198	1,052	2,005	223.9	8.91
Vladimir Region	9,958	1,315	2,379	221.4	9.03
Voronezh Region	18,067	2,324	4,220	218.6	9.08
Ivanovo Region	6,446	785	1,502	212.6	9.02
Kaluga Region	10,389	1,188	2,721	222.0	9.03
Kostroma Region	4,370	643	1,090	218.0	8.96
Kursk Region	8,123	964	1,841	210.5	9.07
Lipetsk Region	9,054	993	1,860	219.1	8.92
Moscow Region	114,307	8,430	29,520	227.4	8.87
Orel Region	5,962	773	1,442	215.3	9.03
Ryazan Region	9,000	1,193	2,341	225.4	8.88
Smolensk Region	7,251	810	1,585	227.1	9.11
Tambov Region	6,854	766	1,531	231.0	8.93
Tver Region	10,807	1,251	2,743	225.6	9.09
Tula Region	13,008	1,347	2,946	218.8	9.06
Yaroslavl Region	9,719	1,096	2,010	211.5	9.05
Moscow	197,819	9,742	50,633	227.2	8.97

Table 6.4.9 (cont.)

1	2	3	4	5	6
NORTH-WESTERN FEDERAL DISTRICT	178,833	17,495	45,364	212.6	8.89
Republic of Karelia	6,492	730	1,374	212.4	8.99
Republic of Komi	9,977	1,091	2,293	203.3	9.03
Arkhangelsk Region	13,024	1,566	3,240	202.1	9.03
Nenets Autonomous Area	533	41	98	175.5	9.33
Arkhangelsk Region, excluding Nenets Autonomous Area	12,491	1,525	3,142	203.0	9.02
Vologda Region	10,500	1,484	2,485	204.2	8.97
Kaliningrad Region	10,463	1,009	2,122	209.8	9.01
Leningrad Region	21,357	2,002	4,963	217.4	8.87
Murmansk Region	9,640	774	1,705	185.5	9.04
Novgorod Region	4,799	584	1,003	212.4	8.98
Pskov Region	4,669	511	933	208.5	8.87
Saint Petersburg	87,912	7,744	25,246	216.9	8.83
SOUTHERN FEDERAL DISTRICT	122,288	12,113	24,581	220.5	9.14
Republic of Adygeya (Adygeya)	3,315	280	533	220.8	9.07
Republic of Kalmykia	2,557	260	615	225.2	9.12
Republic of Crimea	4,951	502	1,141	234.6	9.73
Krasnodar Territory	49,692	4,605	9,576	224.8	9.13
Astrakhan Region	7,759	797	1,581	218.5	8.89
Volgograd Region	18,892	2,051	3,944	215.5	8.99
Rostov Region	33,680	3,469	6,828	215.1	9.15
Sevastopol	1,443	149	363	218.9	10.02
NORTH CAUCASIAN FEDERAL DISTRICT	37,110	3,513	7,492	224.3	9.20
Republic of Daghestan	5,460	606	1,563	236.2	9.18
Republic of Ingushetia	537	23	67	249.1	8.96
Kabardino-Balkar Republic	3,310	334	704	218.9	9.23
Karachay-Cherkess Republic	2,278	210	407	224.2	9.23
Republic of North Ossetia – Alania	3,916	359	753	212.8	9.16
Chechen Republic	2,430	134	341	236.3	9.22
Stavropol Territory	19,180	1,847	3,658	221.1	9.20

Table 6.4.9 (cont.)

1	2	3	4	5	6
VOLGA FEDERAL DISTRICT	257,336	34,369	64,318	215.8	9.04
Republic of Bashkortostan	38,517	5,431	10,429	210.7	9.09
Mari El Republic	4,926	788	1,239	213.3	9.12
Republic of Mordovia	4,992	626	1,267	234.8	8.99
Republic of Tatarstan (Tatarstan)	38,262	5,235	10,907	210.3	9.00
Udmurt Republic	14,343	2,063	3,508	216.1	9.06
Chuvash Republic – Chuvashia	10,129	1,711	3,093	223.7	8.82
Perm Territory	26,413	3,386	6,175	217.5	9.02
Kirov Region	10,104	1,565	2,608	226.9	9.00
Nizhny Novgorod Region	27,092	3,254	6,455	212.4	9.02
Orenburg Region	17,458	2,200	3,972	221.9	9.08
Penza Region	9,199	1,168	2,106	224.7	8.94
Samara Region	28,538	3,371	6,276	213.5	9.14
Saratov Region	18,193	2,306	4,188	222.7	9.09
Ulyanovsk Region	9,170	1,265	2,094	212.2	9.10
URALS FEDERAL DISTRICT	145,495	16,604	34,515	216.0	9.07
Kurgan Region	6,384	851	1,319	222.4	9.15
Sverdlovsk Region	46,470	5,271	11,281	217.4	8.96
Tyumen Region	61,880	6,128	15,189	222.8	9.07
Khanty-Mansi Autonomous Area – Yugra	28,101	2,713	7,200	218.0	9.11
Yamal-Nenets Autonomous Area	10,860	1,021	2,878	227.5	9.10
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	22,918	2,394	5,111	226.9	8.99
Chelyabinsk Region	30,761	4,354	6,726	197.1	9.25
SIBERIAN FEDERAL DISTRICT	161,018	18,542	36,407	210.4	9.07
Altai Republic	1,539	79	135	202.8	9.11
Republic of Tuva	2,351	196	488	208.0	9.37
Republic of Khakassia	4,341	522	910	198.6	9.21
Altai Territory	17,096	2,305	3,904	211.0	9.04
Krasnoyarsk Territory	29,773	3,327	6,875	202.7	9.07

Table 6.4.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	24,253	2,326	4,727	201.0	9.16
Kemerovo Region – Kuzbass	22,960	2,667	4,706	200.5	9.04
Novosibirsk Region	31,299	3,913	8,535	221.5	9.06
Omsk Region	17,326	2,133	3,985	222.8	9.05
Tomsk Region	10,079	1,074	2,141	215.5	8.94
FAR-EASTERN FEDERAL DISTRICT	82,429	6,959	18,103	213.6	8.96
Republic of Buryatia	7,088	683	1,370	202.7	9.01
Republic of Sakha (Yakutia)	10,798	888	2,591	211.7	9.10
Trans-Baikal Territory	7,883	723	1,445	199.9	9.13
Kamchatka Territory	4,084	341	838	204.1	9.25
Primorye Territory	19,220	1,472	4,000	218.8	8.82
Khabarovsk Territory	14,489	1,306	3,395	220.0	8.86
Amur Region	7,541	706	1,640	218.4	8.90
Magadan Region	2,464	199	575	222.0	9.33
Sakhalin Region	6,974	481	1,856	209.0	8.87
Jewish Autonomous Region	1,216	115	220	216.8	9.22
Chukotka Autonomous Area	671	45	172	210.5	9.02

Table 6.4.9 (cont.)

	December 2019							
	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	145,183	345,059	218.4	9.00	35,866	104,921	223.2	8.28
CENTRAL FEDERAL DISTRICT	35,796	114,498	225.3	8.96	10,874	41,230	229.2	8.21
Belgorod Region	1,170	2,323	218.6	9.06	166	464	232.5	8.60
Bryansk Region	1,052	2,005	223.9	8.91	303	717	229.4	8.38
Vladimir Region	1,311	2,377	221.6	9.03	292	632	230.6	8.40
Voronezh Region	2,321	4,218	218.7	9.08	663	1,257	218.6	8.63
Ivanovo Region	783	1,501	212.7	9.02	134	358	229.3	8.49
Kaluga Region	1,188	2,721	222.0	9.03	330	801	218.2	8.37
Kostroma Region	639	1,084	218.8	8.95	131	286	226.5	8.50
Kursk Region	964	1,841	210.5	9.07	170	415	204.3	8.65
Lipetsk Region	991	1,859	219.1	8.92	192	460	223.6	8.34
Moscow Region	8,420	29,484	227.4	8.86	2,698	10,722	232.8	8.07
Orel Region	773	1,442	215.3	9.03	224	445	203.1	8.58
Ryazan Region	1,192	2,339	225.3	8.88	406	876	218.4	8.28
Smolensk Region	810	1,585	227.1	9.11	188	435	218.5	8.69
Tambov Region	766	1,531	231.0	8.93	161	406	247.1	8.32
Tver Region	1,250	2,738	225.9	9.08	232	603	214.6	8.47
Tula Region	1,346	2,945	218.9	9.06	301	809	221.0	8.28
Yaroslavl Region	1,096	2,010	211.5	9.05	231	548	215.7	8.41
Moscow	9,724	50,494	227.5	8.97	4,052	20,997	230.9	8.17

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	17,479	45,341	212.6	8.89	6,048	17,745	218.9	8.31
Republic of Karelia	729	1,373	212.5	8.99	217	475	211.0	8.66
Republic of Komi	1,091	2,293	203.3	9.03	218	522	209.4	8.64
Arkhangelsk Region	1,566	3,240	202.1	9.03	354	881	197.4	8.48
Nenets Autonomous Area	41	98	175.5	9.33	9	23	104.8	9.31
Arkhangelsk Region, excluding Nenets Autonomous Area	1,525	3,142	203.0	9.02	345	858	199.9	8.47
Vologda Region	1,483	2,485	204.2	8.97	341	712	211.8	8.28
Kaliningrad Region	1,006	2,116	209.7	9.01	345	759	210.1	8.52
Leningrad Region	2,000	4,962	217.5	8.87	671	1,928	226.8	8.23
Murmansk Region	773	1,701	185.8	9.04	180	551	184.1	8.47
Novgorod Region	584	1,003	212.4	8.98	123	282	223.1	8.57
Pskov Region	506	930	209.0	8.86	136	301	226.7	8.37
Saint Petersburg	7,741	25,239	216.9	8.83	3,463	11,334	222.4	8.25
SOUTHERN FEDERAL DISTRICT	12,096	24,559	220.5	9.14	3,341	7,264	222.9	8.54
Republic of Adygeya (Adygeya)	280	533	220.8	9.07	53	102	222.8	7.95
Republic of Kalmykia	260	615	225.2	9.12	62	214	233.8	8.60
Republic of Crimea	502	1,141	234.6	9.73	124	352	237.3	9.00
Krasnodar Territory	4,605	9,576	224.8	9.13	1,563	3,112	224.7	8.59
Astrakhan Region	797	1,581	218.5	8.89	120	388	243.3	8.06
Volgograd Region	2,048	3,938	215.4	8.99	412	1,037	221.0	8.35
Rostov Region	3,455	6,812	215.2	9.14	977	1,987	212.4	8.56
Sevastopol	149	363	218.9	10.02	30	71	243.4	9.45
NORTH CAUCASIAN FEDERAL DISTRICT	3,513	7,492	224.3	9.20	620	1,568	231.9	8.47
Republic of Daghestan	606	1,563	236.2	9.18	93	318	236.2	8.35
Republic of Ingushetia	23	67	249.1	8.96	9	36	235.7	8.56
Kabardino-Balkar Republic	334	704	218.9	9.23	48	131	252.8	8.65
Karachay-Cherkess Republic	210	407	224.2	9.23	21	51	218.6	7.80
Republic of North Ossetia – Alania	359	753	212.8	9.16	77	194	223.2	8.64
Chechen Republic	134	341	236.3	9.22	14	55	229.1	7.92
Stavropol Territory	1,847	3,658	221.1	9.20	358	782	229.8	8.52

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	34,260	64,205	216.1	9.04	7,165	16,503	221.1	8.32
Republic of Bashkortostan	5,422	10,424	210.7	9.09	1,288	3,029	215.9	8.44
Mari El Republic	788	1,239	213.3	9.12	175	321	217.6	8.65
Republic of Mordovia	626	1,267	234.8	8.99	127	327	236.7	8.53
Republic of Tatarstan (Tatarstan)	5,153	10,828	211.6	8.99	1,019	2,767	221.1	8.03
Udmurt Republic	2,060	3,505	216.2	9.06	467	970	218.1	8.41
Chuvash Republic – Chuvashia	1,709	3,088	223.6	8.82	553	1,155	230.9	8.25
Perm Territory	3,379	6,169	217.6	9.03	783	1,747	222.1	8.28
Kirov Region	1,564	2,608	226.9	9.00	319	625	229.3	8.39
Nizhny Novgorod Region	3,252	6,451	212.4	9.01	549	1,489	221.9	8.27
Orenburg Region	2,199	3,971	221.9	9.08	370	770	219.0	8.38
Penza Region	1,167	2,096	225.2	8.94	279	588	228.3	8.39
Samara Region	3,371	6,276	213.5	9.14	643	1,380	215.9	8.28
Saratov Region	2,306	4,188	222.7	9.09	337	843	225.8	8.52
Ulyanovsk Region	1,264	2,094	212.3	9.10	256	494	211.4	8.60
URALS FEDERAL DISTRICT	16,547	34,463	216.1	9.07	3,062	8,053	221.0	8.31
Kurgan Region	851	1,319	222.4	9.15	116	229	232.8	8.73
Sverdlovsk Region	5,265	11,271	217.4	8.96	1,200	3,323	223.4	8.22
Tyumen Region	6,105	15,160	222.9	9.07	1,186	3,305	219.4	8.32
Khanty-Mansi Autonomous Area – Yugra	2,706	7,192	218.1	9.11	460	1,397	211.1	8.51
Yamal-Nenets Autonomous Area	1,010	2,862	228.2	9.09	222	714	220.8	8.39
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,389	5,106	226.6	9.00	504	1,194	228.3	8.09
Chelyabinsk Region	4,326	6,713	197.4	9.25	560	1,196	216.4	8.43
SIBERIAN FEDERAL DISTRICT	18,536	36,399	210.4	9.07	3,466	8,439	212.8	8.37
Altai Republic	79	135	202.8	9.11	7	14	235.5	7.26
Republic of Tuva	196	488	208.0	9.37	19	61	240.0	9.11
Republic of Khakassia	522	910	198.6	9.21	69	155	200.0	8.67
Altai Territory	2,305	3,904	211.0	9.04	454	888	210.1	8.27
Krasnoyarsk Territory	3,327	6,875	202.7	9.07	788	2,048	202.6	8.46

Table 6.4.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	2,325	4,724	201.1	9.16	387	941	190.8	8.57
Kemerovo Region – Kuzbass	2,666	4,705	200.5	9.04	491	1,112	202.1	8.29
Novosibirsk Region	3,911	8,534	221.5	9.06	984	2,415	229.0	8.35
Omsk Region	2,132	3,984	222.8	9.05	185	538	233.5	8.20
Tomsk Region	1,073	2,141	215.5	8.94	82	266	234.0	8.06
FAR-EASTERN FEDERAL DISTRICT	6,956	18,101	213.6	8.96	1,290	4,120	213.8	7.90
Republic of Buryatia	683	1,370	202.7	9.01	119	291	218.0	8.10
Republic of Sakha (Yakutia)	886	2,590	211.8	9.10	246	792	209.2	8.30
Trans-Baikal Territory	723	1,445	199.9	9.13	108	279	205.7	8.36
Kamchatka Territory	341	838	204.1	9.25	68	192	194.7	8.60
Primorye Territory	1,472	4,000	218.8	8.82	275	877	219.5	7.78
Khabarovsk Territory	1,306	3,395	220.0	8.86	188	647	216.8	7.14
Amur Region	705	1,640	218.5	8.90	81	239	207.4	6.69
Magadan Region	199	575	222.0	9.33	48	211	232.6	8.98
Sakhalin Region	481	1,856	209.0	8.87	141	522	210.8	7.85
Jewish Autonomous Region	115	220	216.8	9.22	6	16	229.2	8.55
Chukotka Autonomous Area	45	172	210.5	9.02	10	53	221.6	8.70

Table 6.4.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

	December 2019												
	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, %
1	2	3	4	5	6	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	3,800	5	15	80.9	10.00	5	15	80.9	10.00	0	0	0.0	0.00
CENTRAL FEDERAL DISTRICT	1,963	5	15	80.9	10.00	5	15	80.9	10.00	0	0	0.0	0.00
Belgorod Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Bryansk Region	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vladimir Region	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Voronezh Region	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ivanovo Region	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaluga Region	34	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kostroma Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kursk Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Lipetsk Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow Region	298	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orel Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ryazan Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Smolensk Region	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tambov Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tver Region	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tula Region	16	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yaroslavl Region	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Moscow	1,524	5	15	80.9	10.00	5	15	80.9	10.00	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	1,216	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	35	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	20	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	2	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	1,123	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	128	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	1	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	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	68	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	12	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	33	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	42	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Daghestan	7	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	0	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	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	25	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	217	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	37	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	31	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	16	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	32	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	92	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	46	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	3	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	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	24	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	93	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	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	12	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	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region – Kuzbass	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	25	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	17	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	49	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)	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	30	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	0	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)

	2019				
	June	July	August	September	October
1	2	3	4	5	6
THE RUSSIAN FEDERATION	2,311.35	2,539.62	1,834.11	2,476.98	2,393.80
CENTRAL FEDERAL DISTRICT	1,135.12	1,222.37	894.98	1,157.87	1,147.98
Belgorod Region	2.71	4.41	3.19	3.38	4.15
Bryansk Region	1.56	2.34	1.53	1.87	1.70
Vladimir Region	3.59	4.77	3.54	4.36	3.74
Voronezh Region	11.34	13.93	9.84	10.25	8.73
Ivanovo Region	5.81	6.55	4.33	7.68	8.03
Kaluga Region	20.46	23.41	18.91	21.95	20.97
Kostroma Region	1.48	1.53	1.36	1.68	1.53
Kursk Region	2.62	3.33	2.51	2.92	2.78
Lipetsk Region	2.01	2.69	1.97	2.49	2.05
Moscow Region	22.22	25.35	21.57	23.22	21.98
Orel Region	2.16	3.05	2.20	2.79	2.68
Ryazan Region	12.82	13.50	10.17	10.87	9.04
Smolensk Region	1.20	1.41	1.11	1.21	1.24
Tambov Region	1.05	1.19	0.88	1.15	1.08
Tver Region	2.83	3.66	2.70	3.03	2.81
Tula Region	7.88	8.93	5.73	5.54	5.09
Yaroslavl Region	8.58	9.58	7.93	10.75	10.54
Moscow	1,024.81	1,092.74	795.52	1,042.74	1,039.85
NORTH-WESTERN FEDERAL DISTRICT	227.94	247.88	198.51	272.73	257.96
Republic of Karelia	0.94	1.19	1.02	1.25	1.28
Republic of Komi	1.79	2.29	1.56	1.69	1.39
Arkhangelsk Region	1.16	1.39	1.29	1.31	1.17
Nenets Autonomous Area	0.05	0.06	0.05	0.03	0.03
Arkhangelsk Region, excluding Nenets Autonomous Area	1.11	1.33	1.23	1.28	1.14
Vologda Region	4.60	5.24	4.34	5.30	4.49
Kaliningrad Region	9.96	13.58	8.61	17.53	15.12
Leningrad Region	3.63	4.59	3.92	4.24	3.81
Murmansk Region	1.40	1.45	1.12	1.24	1.14
Novgorod Region	1.98	2.56	1.78	2.60	1.86
Pskov Region	1.28	1.90	1.38	1.44	1.34
Saint Petersburg	201.21	213.70	173.50	236.14	226.37
SOUTHERN FEDERAL DISTRICT	178.85	227.31	147.21	212.63	198.90
Republic of Adygeya (Adygeya)	0.66	0.56	0.58	0.66	0.50
Republic of Kalmykia	0.11	0.16	0.21	0.16	0.17
Republic of Crimea	15.88	21.23	18.45	24.53	19.77
Krasnodar Territory	80.20	106.72	71.82	106.60	93.64
Astrakhan Region	1.90	2.55	2.36	2.04	2.08
Volgograd Region	10.15	14.85	9.82	15.78	16.28
Rostov Region	57.62	66.00	34.29	53.01	57.33
Sevastopol	12.33	15.24	9.68	9.85	9.13
NORTH CAUCASIAN FEDERAL DISTRICT	46.70	57.65	25.83	43.49	47.69
Republic of Dagestan	2.84	3.92	1.72	3.36	3.56
Republic of Ingushetia	0.20	0.18	0.16	0.18	0.18
Kabardino-Balkar Republic	19.92	28.04	8.38	9.52	7.98
Karachay-Cherkess Republic	0.67	1.03	0.79	0.89	0.85

Table 6.5.1 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.69	0.65	0.59	0.68	0.54
Chechen Republic	2.71	2.21	0.21	3.12	7.96
Stavropol Territory	19.67	21.61	13.99	25.76	26.62
VOLGA FEDERAL DISTRICT	236.88	264.17	191.32	256.01	228.14
Republic of Bashkortostan	23.04	25.44	21.03	23.23	19.68
Mari El Republic	0.52	0.60	0.57	0.60	0.52
Republic of Mordovia	0.99	1.10	1.05	1.06	0.72
Republic of Tatarstan (Tatarstan)	82.18	89.10	62.84	91.23	84.10
Udmurt Republic	9.93	11.38	8.66	11.47	9.79
Chuvash Republic – Chuvashia	13.04	12.34	6.00	10.16	6.95
Perm Territory	9.46	10.53	7.44	10.02	9.74
Kirov Region	5.26	7.41	4.96	8.05	6.36
Nizhny Novgorod Region	24.63	25.51	21.43	26.59	23.06
Orenburg Region	9.17	10.83	6.88	9.09	9.09
Penza Region	2.32	2.99	2.01	3.02	2.09
Samara Region	36.30	46.22	32.56	44.25	39.36
Saratov Region	12.61	13.04	12.10	13.65	13.21
Ulyanovsk Region	7.45	7.69	3.78	3.59	3.47
URALS FEDERAL DISTRICT	170.02	187.50	132.63	179.79	152.98
Kurgan Region	11.40	11.82	11.72	11.60	11.29
Sverdlovsk Region	104.50	121.12	80.07	117.73	98.21
Tyumen Region	20.43	23.34	17.12	20.12	18.80
Khanty-Mansi Autonomous Area – Yugra	6.08	6.37	4.80	5.79	5.71
Yamal-Nenets Autonomous Area	1.11	1.15	0.77	0.84	1.04
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	13.25	15.82	11.56	13.50	12.06
Chelyabinsk Region	33.70	31.22	23.72	30.34	24.69
SIBERIAN FEDERAL DISTRICT	129.13	146.36	104.28	128.63	110.58
Altai Republic	0.15	0.13	0.19	0.19	0.17
Republic of Tuva	0.06	0.11	0.04	0.08	0.11
Republic of Khakassia	0.46	0.76	0.51	0.49	0.52
Altai Territory	6.48	8.34	5.79	7.26	6.06
Krasnoyarsk Territory	44.76	48.79	35.51	43.32	45.52
Irkutsk Region	5.91	5.42	4.64	5.89	7.17
Kemerovo Region – Kuzbass	5.44	5.42	3.80	4.53	4.30
Novosibirsk Region	28.83	31.46	24.23	27.52	28.00
Omsk Region	31.79	39.27	25.21	33.47	12.99
Tomsk Region	5.25	6.66	4.37	5.88	5.75
FAR-EASTERN FEDERAL DISTRICT	184.85	183.46	137.61	223.16	246.81
Republic of Buryatia	28.31	31.59	25.24	31.58	32.12
Republic of Sakha (Yakutia)	2.84	3.50	2.85	3.11	3.51
Trans-Baikal Territory	0.95	1.07	0.65	0.78	1.17
Kamchatka Territory	1.42	1.45	1.45	1.86	1.99
Primorye Territory	89.13	82.00	64.76	109.72	124.71
Khabarovsk Territory	15.57	15.55	13.03	16.86	18.75
Amur Region	39.31	40.39	22.80	49.73	54.28
Magadan Region	0.54	0.62	0.52	0.56	1.33
Sakhalin Region	6.64	7.14	6.20	8.85	8.78
Jewish Autonomous Region	0.09	0.11	0.07	0.07	0.06
Chukotka Autonomous Area	0.04	0.03	0.04	0.04	0.12

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)

	2019				
	June	July	August	September	October
1	2	3	4	5	6
THE RUSSIAN FEDERATION	1,141.00	1,254.72	1,436.24	1,096.16	1,127.99
CENTRAL FEDERAL DISTRICT	554.80	606.01	642.11	535.45	559.13
Belgorod Region	2.23	2.39	2.84	2.19	2.04
Bryansk Region	1.06	1.43	1.70	1.19	1.24
Vladimir Region	1.65	2.52	2.55	1.58	1.70
Voronezh Region	6.62	6.83	8.28	5.32	5.15
Ivanovo Region	1.89	2.12	2.47	1.70	1.69
Kaluga Region	10.02	12.01	14.12	9.96	10.45
Kostroma Region	0.91	1.06	1.18	0.85	0.78
Kursk Region	1.71	2.19	2.33	1.72	1.59
Lipetsk Region	2.03	2.19	2.69	1.45	1.32
Moscow Region	18.70	21.33	22.88	19.38	19.36
Orel Region	1.38	1.78	2.12	1.48	1.51
Ryazan Region	3.36	4.43	4.91	3.19	3.19
Smolensk Region	1.09	1.28	1.36	1.02	1.09
Tambov Region	0.79	0.98	1.16	0.72	0.78
Tver Region	2.01	2.48	2.45	1.77	1.93
Tula Region	3.04	3.75	4.01	3.09	3.07
Yaroslavl Region	4.19	5.38	5.69	4.59	4.29
Moscow	492.12	531.86	559.39	474.24	497.95
NORTH-WESTERN FEDERAL DISTRICT	180.99	185.78	231.22	168.83	177.04
Republic of Karelia	0.98	1.06	1.19	0.81	1.01
Republic of Komi	0.76	1.00	0.87	1.04	0.73
Arkhangelsk Region	0.78	0.87	1.02	0.68	0.90
Nenets Autonomous Area	0.03	0.02	0.03	0.01	0.03
Arkhangelsk Region, excluding Nenets Autonomous Area	0.75	0.86	0.99	0.67	0.87
Vologda Region	1.77	2.17	3.06	2.20	2.13
Kaliningrad Region	16.48	18.50	27.07	16.22	22.00
Leningrad Region	2.67	3.36	3.40	2.62	2.54
Murmansk Region	0.81	0.79	0.98	0.88	0.81
Novgorod Region	1.17	1.35	1.83	1.03	1.13
Pskov Region	2.13	2.48	2.66	1.64	2.00
Saint Petersburg	153.46	154.20	189.15	141.72	143.80
SOUTHERN FEDERAL DISTRICT	101.51	117.54	139.27	97.35	101.59
Republic of Adygeya (Adygeya)	0.44	0.58	0.64	0.42	0.46
Republic of Kalmykia	0.11	0.18	0.22	0.13	0.13
Republic of Crimea	14.05	17.17	20.79	14.77	13.52
Krasnodar Territory	47.68	54.62	65.14	45.08	49.17
Astrakhan Region	1.19	1.33	1.38	1.27	1.22
Volgograd Region	4.94	5.91	7.60	5.20	4.82
Rostov Region	22.90	25.31	32.62	22.01	22.92
Sevastopol	10.21	12.46	10.89	8.47	9.35
NORTH CAUCASIAN FEDERAL DISTRICT	9.37	11.59	14.12	9.87	9.77
Republic of Daghestan	0.61	0.83	1.01	0.74	0.72
Republic of Ingushetia	0.06	0.06	0.05	0.03	0.03
Kabardino-Balkar Republic	0.92	1.04	1.32	0.78	0.84
Karachay-Cherkess Republic	0.32	0.40	0.45	0.49	0.47

Table 6.5.2 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.45	0.62	0.69	0.56	0.49
Chechen Republic	0.08	0.08	0.10	0.05	0.06
Stavropol Territory	6.93	8.57	10.49	7.22	7.16
VOLGA FEDERAL DISTRICT	103.19	120.18	145.88	101.56	103.04
Republic of Bashkortostan	9.68	11.51	12.91	8.80	9.34
Mari El Republic	0.62	0.79	0.66	0.59	0.66
Republic of Mordovia	0.55	0.78	0.70	0.61	0.57
Republic of Tatarstan (Tatarstan)	27.28	32.52	45.20	26.66	27.18
Udmurt Republic	4.10	4.36	5.85	3.76	3.74
Chuvash Republic – Chuvashia	8.01	7.83	7.17	6.14	5.06
Perm Territory	4.65	5.38	5.72	4.94	5.25
Kirov Region	3.69	4.07	4.78	3.30	3.93
Nizhny Novgorod Region	10.93	11.93	16.84	12.45	12.58
Orenburg Region	3.63	4.92	5.31	4.03	3.23
Penza Region	1.24	1.39	1.51	1.07	1.26
Samara Region	15.20	19.43	24.27	16.23	16.88
Saratov Region	10.53	11.69	13.09	11.17	11.10
Ulyanovsk Region	3.08	3.60	1.89	1.80	2.26
URALS FEDERAL DISTRICT	60.12	67.49	84.67	60.56	60.79
Kurgan Region	7.43	8.11	8.31	7.77	8.15
Sverdlovsk Region	33.36	38.80	51.70	34.54	35.89
Tyumen Region	6.79	7.84	8.42	7.93	8.01
Khanty-Mansi Autonomous Area – Yugra	1.87	1.96	2.24	2.01	2.07
Yamal-Nenets Autonomous Area	0.25	0.35	0.43	0.30	0.35
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4.68	5.54	5.75	5.62	5.60
Chelyabinsk Region	12.53	12.74	16.24	10.32	8.73
SIBERIAN FEDERAL DISTRICT	58.62	68.55	76.92	53.53	45.60
Altai Republic	0.18	0.28	0.21	0.13	0.14
Republic of Tuva	0.07	0.08	0.08	0.06	0.04
Republic of Khakassia	0.31	0.40	0.42	0.24	0.29
Altai Territory	3.72	5.37	6.03	3.88	3.64
Krasnoyarsk Territory	19.67	21.62	24.71	17.55	18.28
Irkutsk Region	2.80	3.27	3.97	2.96	2.51
Kemerovo Region – Kuzbass	2.19	2.54	3.17	2.16	2.12
Novosibirsk Region	10.93	13.40	15.67	10.40	10.16
Omsk Region	16.46	18.55	19.41	13.87	5.18
Tomsk Region	2.31	3.05	3.27	2.29	3.24
FAR-EASTERN FEDERAL DISTRICT	71.67	75.97	100.25	67.84	69.61
Republic of Buryatia	6.52	6.92	9.58	6.66	6.50
Republic of Sakha (Yakutia)	0.77	1.18	1.14	1.01	0.96
Trans-Baikal Territory	0.32	0.45	0.54	0.33	0.32
Kamchatka Territory	0.57	0.61	1.11	0.87	0.56
Primorye Territory	47.13	48.68	63.63	43.55	44.70
Khabarovsk Territory	9.08	10.29	13.33	8.67	10.12
Amur Region	4.49	4.89	6.40	4.19	4.16
Magadan Region	0.12	0.11	0.12	0.11	0.14
Sakhalin Region	2.62	2.78	4.33	2.37	2.07
Jewish Autonomous Region	0.05	0.04	0.05	0.05	0.06
Chukotka Autonomous Area	0.01	0.03	0.03	0.03	0.03

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)

	2019				
	June	July	August	September	October
1	2	3	4	5	6
THE RUSSIAN FEDERATION	314.75	349.63	322.13	310.93	284.25
CENTRAL FEDERAL DISTRICT	165.91	175.61	163.52	159.26	145.10
Belgorod Region	0.34	0.42	0.36	0.40	0.38
Bryansk Region	0.11	0.12	0.13	0.13	0.15
Vladimir Region	0.77	0.88	0.80	0.82	0.64
Voronezh Region	0.38	0.35	0.40	0.38	0.36
Ivanovo Region	0.73	0.66	0.66	0.63	0.64
Kaluga Region	8.25	8.54	8.42	7.59	6.95
Kostroma Region	0.19	0.21	0.26	0.17	0.19
Kursk Region	0.81	0.96	0.80	0.76	0.72
Lipetsk Region	0.16	0.24	0.15	0.13	0.13
Moscow Region	2.38	2.69	2.54	2.40	2.66
Orel Region	0.08	0.13	0.12	0.09	0.11
Ryazan Region	5.18	5.66	5.33	5.18	4.49
Smolensk Region	0.16	0.13	0.21	0.16	0.16
Tambov Region	0.19	0.32	0.20	0.14	0.19
Tver Region	0.52	0.63	0.40	0.44	0.35
Tula Region	0.72	0.69	0.71	0.62	0.43
Yaroslavl Region	1.33	1.60	1.56	1.48	1.47
Moscow	143.60	151.39	140.49	137.77	125.07
NORTH-WESTERN FEDERAL DISTRICT	15.08	16.24	14.74	14.93	13.37
Republic of Karelia	0.08	0.08	0.12	0.07	0.09
Republic of Komi	0.34	0.36	0.34	0.32	0.38
Arkhangelsk Region	0.09	0.09	0.07	0.10	0.08
Nenets Autonomous Area	0.00	0.00	0.00	0.00	0.00
Arkhangelsk Region excluding Nenets Autonomous Area	0.09	0.09	0.06	0.10	0.08
Vologda Region	1.01	0.94	0.89	0.96	0.82
Kaliningrad Region	2.73	3.20	2.68	2.76	2.57
Leningrad Region	0.24	0.37	0.28	0.24	0.25
Murmansk Region	0.18	0.16	0.12	0.13	0.18
Novgorod Region	0.36	0.39	0.37	0.37	0.30
Pskov Region	0.09	0.12	0.14	0.11	0.08
Saint Petersburg	9.95	10.53	9.73	9.86	8.62
SOUTHERN FEDERAL DISTRICT	24.89	31.51	28.00	27.08	25.14
Republic of Adygeya (Adygeya)	0.05	0.05	0.07	0.06	0.08
Republic of Kalmykia	0.04	0.05	0.08	0.08	0.05
Republic of Crimea	1.97	2.42	2.15	2.23	2.10
Krasnodar Territory	14.57	18.44	15.63	14.75	13.42
Astrakhan Region	1.21	1.76	1.64	1.38	1.41
Volgograd Region	1.17	1.55	1.55	1.63	1.45
Rostov Region	5.36	6.43	6.09	6.01	5.82
Sevastopol	0.52	0.81	0.79	0.94	0.80
NORTH CAUCASIAN FEDERAL DISTRICT	10.65	14.21	12.02	12.36	12.17
Republic of Dagestan	3.02	4.00	2.61	3.02	3.25
Republic of Ingushetia	0.75	0.91	0.76	0.86	0.77
Kabardino-Balkar Republic	0.26	0.52	0.34	0.33	0.32
Karachay-Cherkess Republic	0.12	0.16	0.18	0.18	0.21

Table 6.5.3 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.29	0.31	0.46	0.36	0.33
Chechen Republic	0.40	0.69	0.44	0.37	0.52
Stavropol Territory	5.81	7.62	7.24	7.24	6.76
VOLGA FEDERAL DISTRICT	32.76	36.81	32.79	30.32	27.27
Republic of Bashkortostan	6.28	7.33	6.45	5.32	4.46
Mari El Republic	0.04	0.06	0.05	0.04	0.09
Republic of Mordovia	0.44	0.53	0.40	0.37	0.30
Republic of Tatarstan (Tatarstan)	8.76	9.89	8.88	9.09	8.09
Udmurt Republic	2.10	2.73	2.21	1.67	1.39
Chuvash Republic – Chuvashia	0.33	0.35	0.24	0.25	0.29
Perm Territory	2.00	2.01	1.74	1.63	1.46
Kirov Region	0.47	0.65	0.62	0.61	0.70
Nizhny Novgorod Region	2.06	1.96	1.83	1.87	1.68
Orenburg Region	1.88	1.49	1.25	1.04	1.01
Penza Region	0.28	0.40	0.28	0.28	0.36
Samara Region	4.40	5.34	4.79	4.32	3.74
Saratov Region	2.17	2.11	2.21	2.11	2.12
Ulyanovsk Region	1.53	1.96	1.85	1.73	1.60
URALS FEDERAL DISTRICT	21.61	23.91	22.80	21.35	19.96
Kurgan Region	4.48	4.35	4.34	4.13	3.81
Sverdlovsk Region	9.43	11.05	10.50	9.63	9.00
Tyumen Region	2.99	3.20	2.90	2.93	3.08
Khanty-Mansi Autonomous Area – Yugra	1.58	1.68	1.55	1.72	1.78
Yamal-Nenets Autonomous Area	0.12	0.14	0.08	0.11	0.17
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1.29	1.38	1.27	1.11	1.13
Chelyabinsk Region	4.71	5.30	5.05	4.66	4.08
SIBERIAN FEDERAL DISTRICT	16.82	18.91	17.54	15.92	11.74
Altai Republic	0.03	0.02	0.01	0.04	0.01
Republic of Tuva	0.00	0.01	0.01	0.01	0.00
Republic of Khakassia	0.05	0.08	0.05	0.06	0.05
Altai Territory	1.53	1.84	1.73	1.59	1.48
Krasnoyarsk Territory	4.01	4.52	4.29	3.98	3.73
Irkutsk Region	0.65	0.60	0.53	0.67	0.69
Kemerovo Region – Kuzbass	0.36	0.40	0.32	0.30	0.34
Novosibirsk Region	3.85	4.38	4.09	3.30	3.53
Omsk Region	5.78	6.26	5.75	5.14	1.26
Tomsk Region	0.56	0.80	0.75	0.84	0.65
FAR-EASTERN FEDERAL DISTRICT	26.78	32.06	30.49	29.54	29.15
Republic of Buryatia	7.13	8.35	8.18	7.58	7.71
Republic of Sakha (Yakutia)	0.25	0.34	0.44	0.31	0.34
Trans-Baikal Territory	0.13	0.07	0.07	0.11	0.05
Kamchatka Territory	0.28	0.53	0.64	0.69	0.69
Primorye Territory	10.50	11.71	10.64	10.32	9.82
Khabarovsk Territory	1.98	2.53	2.31	2.29	2.11
Amur Region	4.24	5.48	5.38	5.50	5.73
Magadan Region	0.25	0.31	0.25	0.23	0.28
Sakhalin Region	2.02	2.72	2.56	2.49	2.39
Jewish Autonomous Region	0.02	0.02	0.02	0.00	0.03
Chukotka Autonomous Area	0.00	0.00	0.00	0.01	0.02

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)

	2019				
	June	July	August	September	October
1	2	3	4	5	6
THE RUSSIAN FEDERATION	136.55	152.42	142.47	139.36	148.34
CENTRAL FEDERAL DISTRICT	61.98	68.67	66.53	64.19	68.75
Belgorod Region	0.48	0.60	0.52	0.48	0.44
Bryansk Region	0.17	0.18	0.19	0.19	0.22
Vladimir Region	0.21	0.29	0.28	0.26	0.30
Voronezh Region	0.39	0.47	0.44	0.43	0.40
Ivanovo Region	0.31	0.31	0.32	0.32	0.35
Kaluga Region	2.15	2.34	2.47	2.05	2.25
Kostroma Region	0.12	0.12	0.12	0.11	0.09
Kursk Region	0.63	0.61	0.57	0.61	0.63
Lipetsk Region	0.36	0.36	0.16	0.20	0.21
Moscow Region	1.70	1.94	1.97	1.81	1.91
Orel Region	0.19	0.25	0.18	0.22	0.21
Ryazan Region	0.98	1.13	0.78	0.84	0.81
Smolensk Region	0.17	0.21	0.23	0.18	0.22
Tambov Region	0.31	0.27	0.33	0.31	0.31
Tver Region	0.21	0.27	0.25	0.17	0.19
Tula Region	0.29	0.29	0.28	0.30	0.22
Yaroslavl Region	0.60	0.69	0.58	0.57	0.58
Moscow	52.72	58.34	56.84	55.14	59.43
NORTH-WESTERN FEDERAL DISTRICT	11.33	12.46	11.45	11.04	11.46
Republic of Karelia	0.09	0.08	0.06	0.07	0.06
Republic of Komi	0.11	0.21	0.10	0.12	0.11
Arkhangelsk Region	0.06	0.05	0.08	0.05	0.04
Nenets Autonomous Area	0.00	0.00	0.00	0.00	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0.05	0.05	0.08	0.04	0.04
Vologda Region	0.45	0.69	0.70	0.60	0.67
Kaliningrad Region	1.75	2.08	1.87	1.72	1.88
Leningrad Region	0.19	0.22	0.21	0.21	0.23
Murmansk Region	0.05	0.04	0.04	0.06	0.07
Novgorod Region	0.11	0.15	0.12	0.10	0.12
Pskov Region	0.08	0.07	0.08	0.08	0.10
Saint Petersburg	8.44	8.87	8.19	8.03	8.15
SOUTHERN FEDERAL DISTRICT	17.25	19.60	17.54	16.99	18.35
Republic of Adygeya (Adygeya)	0.15	0.17	0.15	0.13	0.17
Republic of Kalmykia	0.12	0.12	0.12	0.10	0.10
Republic of Crimea	1.09	1.18	1.09	1.07	1.13
Krasnodar Territory	8.36	9.57	8.30	7.96	8.77
Astrakhan Region	0.70	0.73	0.66	0.74	0.68
Volgograd Region	1.94	2.27	1.88	1.95	1.98
Rostov Region	4.12	4.79	4.42	4.15	4.59
Sevastopol	0.77	0.78	0.91	0.90	0.94
NORTH CAUCASIAN FEDERAL DISTRICT	7.92	9.56	8.47	7.91	8.96
Republic of Dagestan	1.64	2.18	1.86	1.52	1.75
Republic of Ingushetia	0.28	0.28	0.29	0.24	0.25
Kabardino-Balkar Republic	0.50	0.63	0.51	0.41	0.53
Karachay-Cherkess Republic	0.10	0.11	0.15	0.09	0.13

Table 6.5.4 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.81	0.83	0.84	0.86	0.88
Chechen Republic	0.12	0.23	0.15	0.14	0.18
Stavropol Territory	4.47	5.29	4.67	4.66	5.24
VOLGA FEDERAL DISTRICT	16.55	18.92	16.23	16.63	17.66
Republic of Bashkortostan	2.18	2.84	2.40	2.33	2.41
Mari El Republic	0.33	0.34	0.30	0.25	0.30
Republic of Mordovia	0.17	0.19	0.14	0.17	0.15
Republic of Tatarstan (Tatarstan)	3.92	4.50	3.97	4.20	4.51
Udmurt Republic	0.93	1.11	0.87	1.01	1.07
Chuvash Republic – Chuvashia	0.61	0.82	0.53	0.59	0.63
Perm Territory	1.24	1.19	1.00	1.16	1.19
Kirov Region	0.48	0.50	0.51	0.47	0.57
Nizhny Novgorod Region	1.80	1.85	1.74	1.63	1.70
Orenburg Region	0.46	0.59	0.56	0.57	0.61
Penza Region	0.45	0.43	0.35	0.36	0.37
Samara Region	1.24	1.61	1.39	1.24	1.26
Saratov Region	2.04	2.30	1.92	2.06	2.11
Ulyanovsk Region	0.70	0.66	0.54	0.59	0.79
URALS FEDERAL DISTRICT	6.40	7.04	7.00	7.43	7.60
Kurgan Region	0.63	0.58	0.67	0.61	0.76
Sverdlovsk Region	3.28	3.58	3.72	3.85	3.96
Tyumen Region	0.71	1.02	0.86	0.97	1.03
Khanty-Mansi Autonomous Area – Yugra	0.32	0.41	0.36	0.42	0.43
Yamal-Nenets Autonomous Area	0.04	0.03	0.04	0.06	0.06
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0.36	0.57	0.47	0.50	0.54
Chelyabinsk Region	1.77	1.86	1.75	2.00	1.85
SIBERIAN FEDERAL DISTRICT	7.63	8.33	7.68	7.77	7.83
Altai Republic	0.03	0.01	0.01	0.01	0.01
Republic of Tuva	0.03	0.04	0.04	0.04	0.03
Republic of Khakassia	0.07	0.07	0.09	0.07	0.09
Altai Territory	0.66	0.64	0.62	0.74	0.69
Krasnoyarsk Territory	2.37	2.98	2.67	2.47	2.81
Irkutsk Region	0.24	0.27	0.20	0.24	0.32
Kemerovo Region – Kuzbass	0.39	0.40	0.40	0.40	0.39
Novosibirsk Region	1.96	2.01	1.95	1.99	2.09
Omsk Region	1.65	1.60	1.46	1.59	1.11
Tomsk Region	0.23	0.30	0.25	0.23	0.29
FAR-EASTERN FEDERAL DISTRICT	7.16	7.43	7.10	6.97	7.19
Republic of Buryatia	1.85	2.13	1.98	2.05	1.98
Republic of Sakha (Yakutia)	0.16	0.09	0.13	0.07	0.12
Trans-Baikal Territory	0.06	0.03	0.04	0.03	0.06
Kamchatka Territory	0.05	0.03	0.06	0.05	0.04
Primorye Territory	2.31	2.27	2.04	2.20	2.20
Khabarovsk Territory	1.48	1.65	1.47	1.33	1.58
Amur Region	1.11	1.12	1.25	1.13	1.08
Magadan Region	0.01	0.01	0.01	0.02	0.01
Sakhalin Region	0.08	0.07	0.11	0.07	0.09
Jewish Autonomous Region	0.04	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)

	2019				
	June	July	August	September	October
1	2	3	4	5	6
THE RUSSIAN FEDERATION	1,852.04	2,046.59	1,690.41	1,754.99	1,816.36
CENTRAL FEDERAL DISTRICT	1,324.16	1,501.62	1,168.56	1,235.53	1,284.95
Belgorod Region	5.53	4.27	3.48	4.29	5.11
Bryansk Region	2.02	1.77	2.13	1.63	4.36
Vladimir Region	1.52	2.15	1.53	2.22	2.19
Voronezh Region	23.73	45.74	19.00	19.45	27.30
Ivanovo Region	4.55	1.99	5.07	1.55	1.84
Kaluga Region	2.92	3.81	3.38	3.57	2.85
Kostroma Region	0.96	2.12	0.95	1.19	0.47
Kursk Region	2.12	1.51	1.07	1.58	1.28
Lipetsk Region	1.36	3.47	2.48	1.53	2.18
Moscow Region	31.64	41.78	41.19	42.28	37.11
Orel Region	0.96	0.74	0.94	1.57	0.91
Ryazan Region	2.10	2.46	2.51	2.20	2.80
Smolensk Region	2.27	1.87	2.86	6.25	2.07
Tambov Region	1.60	1.06	1.08	0.87	1.34
Tver Region	1.78	2.43	3.00	3.87	2.43
Tula Region	2.84	3.32	2.64	2.42	4.91
Yaroslavl Region	3.79	3.59	7.16	4.16	3.52
Moscow	1,232.46	1,377.54	1,068.10	1,134.92	1,182.30
NORTH-WESTERN FEDERAL DISTRICT	168.68	167.41	178.70	185.66	172.18
Republic of Karelia	0.97	1.04	1.37	0.96	0.42
Republic of Komi	1.01	1.44	1.40	1.01	0.71
Arkhangelsk Region	2.81	1.55	1.92	1.46	1.37
Nenets Autonomous Area	0.03	0.03	0.04	0.01	0.01
Arkhangelsk Region, excluding Nenets Autonomous Area	2.78	1.52	1.88	1.45	1.36
Vologda Region	1.31	1.62	1.74	1.35	1.79
Kaliningrad Region	8.18	9.59	8.51	6.85	8.90
Leningrad Region	1.86	2.25	1.81	1.73	2.27
Murmansk Region	1.68	1.27	1.05	1.19	1.44
Novgorod Region	0.76	0.83	0.86	0.93	0.97
Pskov Region	0.77	0.72	0.97	0.87	1.10
Saint Petersburg	149.33	147.09	159.07	169.30	153.22
SOUTHERN FEDERAL DISTRICT	68.37	74.24	70.34	66.83	74.74
Republic of Adygeya (Adygeya)	0.57	0.93	0.51	0.74	0.79
Republic of Kalmykia	0.25	0.38	0.21	0.19	0.32
Republic of Crimea	4.18	4.25	3.98	4.99	3.73
Krasnodar Territory	41.84	39.72	42.98	38.60	42.98
Astrakhan Region	0.96	1.42	1.12	1.26	1.40
Volgograd Region	4.45	4.86	5.07	5.33	5.29
Rostov Region	15.64	21.86	15.79	14.76	19.67
Sevastopol	0.48	0.82	0.68	0.97	0.57
NORTH CAUCASIAN FEDERAL DISTRICT	12.15	14.33	12.00	14.11	13.46
Republic of Daghestan	2.45	2.53	1.67	2.70	2.38
Republic of Ingushetia	0.18	0.51	0.37	0.50	0.44
Kabardino-Balkar Republic	1.62	1.56	1.45	1.70	1.17
Karachay-Cherkess Republic	0.24	0.53	0.30	0.54	0.52

Table 6.5.5 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.83	0.74	1.01	0.79	0.94
Chechen Republic	0.41	1.04	0.43	0.95	0.69
Stavropol Territory	6.43	7.42	6.77	6.94	7.32
VOLGA FEDERAL DISTRICT	110.33	107.97	108.26	104.18	117.89
Republic of Bashkortostan	9.57	8.95	10.93	11.91	8.89
Mari El Republic	1.59	0.56	0.75	0.55	0.34
Republic of Mordovia	1.13	0.50	0.94	0.74	0.92
Republic of Tatarstan (Tatarstan)	16.62	14.78	18.19	17.08	16.14
Udmurt Republic	2.19	2.79	2.41	3.03	2.82
Chuvash Republic – Chuvashia	1.24	3.80	2.01	1.52	1.67
Perm Territory	5.39	5.44	6.11	6.59	15.21
Kirov Region	1.98	2.02	1.59	1.71	1.42
Nizhny Novgorod Region	19.81	21.82	23.88	19.69	17.84
Orenburg Region	5.16	3.16	4.04	2.68	3.25
Penza Region	1.33	1.61	1.45	1.11	1.56
Samara Region	33.31	32.13	30.50	32.16	44.01
Saratov Region	2.95	4.31	3.72	3.04	2.51
Ulyanovsk Region	8.07	6.10	1.75	2.38	1.31
URALS FEDERAL DISTRICT	61.99	62.36	53.32	52.08	50.56
Kurgan Region	0.35	0.39	0.64	0.42	0.57
Sverdlovsk Region	35.03	37.72	34.02	32.48	30.72
Tyumen Region	16.88	15.18	9.51	11.70	10.63
Khanty-Mansi Autonomous Area – Yugra	7.54	8.45	4.01	6.44	5.04
Yamal-Nenets Autonomous Area	0.39	1.25	0.76	0.70	0.57
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	8.94	5.49	4.73	4.56	5.02
Chelyabinsk Region	9.73	9.07	9.15	7.47	8.63
SIBERIAN FEDERAL DISTRICT	55.15	63.91	53.82	47.01	51.77
Altai Republic	0.08	0.15	0.05	0.16	0.12
Republic of Tuva	0.02	0.03	0.03	0.03	0.02
Republic of Khakassia	0.32	0.37	0.55	0.79	0.92
Altai Territory	2.29	4.11	2.23	2.51	3.87
Krasnoyarsk Territory	6.44	7.50	6.62	5.10	5.51
Irkutsk Region	3.94	4.69	3.88	5.60	3.66
Kemerovo Region – Kuzbass	2.88	4.18	2.53	3.87	2.34
Novosibirsk Region	30.61	35.53	30.09	23.69	30.24
Omsk Region	6.89	5.17	5.04	3.59	3.59
Tomsk Region	1.69	2.18	2.79	1.67	1.50
FAR-EASTERN FEDERAL DISTRICT	50.66	53.99	44.85	48.90	49.93
Republic of Buryatia	5.43	5.24	4.76	4.91	4.11
Republic of Sakha (Yakutia)	0.82	2.21	0.93	0.76	1.72
Trans-Baikal Territory	0.51	1.33	0.76	0.57	0.65
Kamchatka Territory	1.35	1.29	1.65	1.15	1.33
Primorye Territory	17.78	18.27	16.81	16.51	18.22
Khabarovsk Territory	15.99	12.86	11.80	15.45	14.31
Amur Region	4.54	5.66	4.92	5.25	5.12
Magadan Region	0.49	0.41	0.66	0.23	0.24
Sakhalin Region	3.65	6.55	2.45	3.96	4.05
Jewish Autonomous Region	0.08	0.14	0.08	0.09	0.13
Chukotka Autonomous Area	0.02	0.02	0.03	0.02	0.06

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)

	2019				
	June	July	August	September	October
1	2	3	4	5	6
THE RUSSIAN FEDERATION	1,703.45	2,036.80	1,607.56	1,756.51	1,991.50
CENTRAL FEDERAL DISTRICT	1,157.15	1,400.11	1,035.44	1,180.53	1,327.46
Belgorod Region	8.72	8.17	7.95	8.48	10.93
Bryansk Region	4.40	2.35	2.76	2.65	4.28
Vladimir Region	2.43	3.05	3.54	1.70	3.06
Voronezh Region	22.34	58.63	25.07	24.37	33.80
Ivanovo Region	5.36	2.59	5.71	2.62	2.79
Kaluga Region	3.91	3.90	3.38	3.95	4.14
Kostroma Region	0.88	2.20	2.15	1.47	1.38
Kursk Region	2.86	1.67	1.84	1.62	1.41
Lipetsk Region	2.95	2.54	3.61	2.12	3.67
Moscow Region	44.74	36.82	33.25	33.38	50.56
Orel Region	1.07	1.60	1.47	1.89	1.55
Ryazan Region	2.81	7.63	4.78	3.33	5.16
Smolensk Region	1.93	3.24	1.74	2.50	2.18
Tambov Region	2.49	1.49	1.30	1.21	1.78
Tver Region	1.75	2.89	3.96	2.17	2.76
Tula Region	3.46	3.98	3.57	3.79	7.55
Yaroslavl Region	4.26	6.43	6.34	5.32	5.30
Moscow	1,040.81	1,250.93	923.03	1,077.95	1,185.15
NORTH-WESTERN FEDERAL DISTRICT	161.60	194.18	165.42	182.00	203.03
Republic of Karelia	1.80	2.00	2.22	1.96	1.98
Republic of Komi	1.26	1.51	1.39	1.22	1.52
Arkhangelsk Region	3.09	2.12	2.35	2.49	2.80
Nenets Autonomous Area	0.04	0.02	0.03	0.04	0.00
Arkhangelsk Region. excluding Nenets Autonomous Area	3.05	2.10	2.32	2.45	2.80
Vologda Region	1.28	2.27	2.26	2.32	2.77
Kaliningrad Region	15.20	16.65	18.21	14.59	19.87
Leningrad Region	2.87	2.75	3.53	2.61	3.04
Murmansk Region	2.51	2.87	2.15	3.27	2.73
Novgorod Region	1.09	1.86	1.57	1.33	1.11
Pskov Region	0.68	1.46	0.97	0.90	1.51
Saint Petersburg	131.82	160.69	130.77	151.30	165.70
SOUTHERN FEDERAL DISTRICT	99.07	111.93	105.70	101.02	113.84
Republic of Adygeya (Adygeya)	0.53	0.63	0.64	0.42	0.64
Republic of Kalmykia	0.36	0.35	0.33	0.30	0.37
Republic of Crimea	3.43	6.02	6.45	5.21	5.82
Krasnodar Territory	58.05	73.34	67.10	62.22	74.02
Astrakhan Region	10.17	3.47	2.86	2.88	3.44
Volgograd Region	4.75	5.39	6.25	7.24	7.95
Rostov Region	21.21	21.97	20.94	21.44	20.97
Sevastopol	0.57	0.77	1.14	1.31	0.66
NORTH CAUCASIAN FEDERAL DISTRICT	16.67	21.43	19.38	19.22	23.96
Republic of Daghestan	2.85	6.17	3.73	5.12	6.55
Republic of Ingushetia	0.41	0.65	0.61	0.35	0.20
Kabardino-Balkar Republic	2.30	2.11	1.93	1.97	2.50
Karachay-Cherkess Republic	0.36	0.36	0.46	0.54	0.86

Table 6.5.6 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	1.28	1.26	1.93	1.42	1.99
Chechen Republic	0.17	0.65	0.32	0.40	0.51
Stavropol Territory	9.30	10.23	10.39	9.43	11.34
VOLGA FEDERAL DISTRICT	114.89	128.59	119.14	115.45	136.77
Republic of Bashkortostan	10.98	13.07	11.18	10.36	12.37
Mari El Republic	0.77	1.19	0.74	0.83	0.62
Republic of Mordovia	0.60	0.59	1.27	0.91	1.03
Republic of Tatarstan (Tatarstan)	25.39	19.12	17.05	18.18	22.28
Udmurt Republic	2.44	2.93	2.32	3.22	2.14
Chuvash Republic – Chuvashia	1.90	4.92	2.80	1.45	1.51
Perm Territory	4.82	7.84	8.24	7.61	17.29
Kirov Region	2.25	1.83	2.14	2.19	1.73
Nizhny Novgorod Region	15.09	24.67	24.23	20.06	24.74
Orenburg Region	3.50	2.76	3.02	2.69	2.96
Penza Region	1.89	2.32	1.96	1.47	2.00
Samara Region	36.71	35.61	37.79	39.23	41.44
Saratov Region	3.93	5.88	4.53	5.15	5.02
Ulyanovsk Region	4.63	5.86	1.86	2.10	1.65
URALS FEDERAL DISTRICT	53.61	64.29	51.84	56.69	66.51
Kurgan Region	0.60	0.64	0.74	0.86	0.87
Sverdlovsk Region	30.94	34.66	31.11	34.82	38.86
Tyumen Region	14.69	15.24	10.88	13.86	16.02
Khanty-Mansi Autonomous Area – Yugra	7.28	7.69	5.25	7.49	8.32
Yamal-Nenets Autonomous Area	1.14	0.81	0.68	0.81	1.17
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6.26	6.74	4.95	5.56	6.53
Chelyabinsk Region	7.38	13.76	9.11	7.15	10.76
SIBERIAN FEDERAL DISTRICT	53.98	64.97	60.13	51.97	63.23
Altai Republic	0.14	0.16	0.18	0.23	0.38
Republic of Tuva	0.02	0.04	0.14	0.06	0.04
Republic of Khakassia	0.41	0.82	0.62	0.56	0.43
Altai Territory	4.59	4.51	5.04	3.24	4.22
Krasnoyarsk Territory	4.78	7.09	5.29	6.09	6.92
Irkutsk Region	3.03	5.16	5.67	6.03	5.20
Kemerovo Region – Kuzbass	4.96	4.02	4.48	3.08	3.74
Novosibirsk Region	26.85	32.11	28.88	23.08	33.50
Omsk Region	7.21	8.19	6.93	7.39	6.80
Tomsk Region	2.00	2.88	2.90	2.21	2.01
FAR-EASTERN FEDERAL DISTRICT	45.68	50.63	50.01	48.63	55.02
Republic of Buryatia	2.64	2.27	3.21	3.99	2.17
Republic of Sakha (Yakutia)	0.68	1.18	0.91	0.71	1.49
Trans-Baikal Territory	0.97	1.56	0.74	0.77	1.04
Kamchatka Territory	1.14	1.23	1.74	1.33	1.10
Primorye Territory	17.83	19.05	19.70	19.60	20.59
Khabarovsk Territory	15.07	14.20	15.54	14.93	18.08
Amur Region	4.37	4.13	3.39	3.29	6.76
Magadan Region	0.38	0.30	0.78	0.31	0.30
Sakhalin Region	2.49	6.33	3.76	3.63	3.31
Jewish Autonomous Region	0.07	0.34	0.16	0.06	0.11
Chukotka Autonomous Area	0.02	0.03	0.08	0.01	0.06

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

Table 6.6.1

Insurers' Premiums and Payoffs

(millions of rubles)

	9 months 2019	
	insurance premiums	payoffs
1	2	3
THE RUSSIAN FEDERATION	1,099,384.9	433,198.2
CENTRAL FEDERAL DISTRICT ¹	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 Daghestan	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 merchanting 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 merchanting abroad.

Goods sent for processing under special customs procedures are excluded from exports of goods registered by the FCS of Russia.

Imports of goods (per balance of payments methodology) cover (i) goods brought into the Russian customs territory and recorded by the Federal Customs Service in compliance with the general trade system, and (ii) goods not registered by the FCS of Russia — namely, goods procured by Russian carriers in foreign ports; goods undeclared and/or inadequately declared when imported by legal entities; goods imported by individuals; goods acquired by residents without crossing Russia's customs border; other goods whose economic ownership is transferred from nonresidents to residents.

Goods under processing under special customs procedures are excluded from imports of goods registered by the FCS of Russia.

Merchandise exports and imports are presented in f.o.b. prices (under the f.o.b. terms of goods' sale, the merchandise price includes its cost and expenses on insurance, delivery and loading of the goods aboard the means of transport at the border of the exporter's country).

Merchandise trade balance is defined as the difference between exports and imports of goods.

Table 1.11
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 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 0409110 «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

The Bank of Russia's major function comprises development and conduct of a unified government monetary policy aimed at defending and securing the sustainability of the ruble.

To implement the said function, the Bank of Russia applies a set of techniques and methods specified in the Federal Law "On the Russian Federation Central Bank (Bank of Russia)": interest rates for the Bank of Russia transactions, percentage ratios for required reserves deposited in the Bank of Russia, open market operations, banks refinancing, foreign exchange regulation, and other operations.

This section contains information characterizing major areas of the Bank of Russia operations as well as instruments and methods applied for monetary regulation of the economy.

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 Rate

General Provisions

The Bank of Russia key rate is an interest rate on major Bank of Russia operations to regulate banking sector liquidity (auction operations to provide and absorb by the Bank of Russia ruble liquidity for one week).

Individual Indicators Highlights

The Bank of Russia key rate is set by the Board of Directors of the Bank of Russia. Bank of Russia key rate is the main indicator of the monetary policy stance.

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 indicated 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 are 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.O) 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 (intraregional 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

Value 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 for 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 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).