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Central Bank of the Russian Federation



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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 2017 (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	28.02.2017 (01.2017)	31.03.2017 (02.2017)	28.04.2017 (03.2017)	31.05.2017 (04.2017)
2. Central Bank Survey, end of period ¹	14.02.2017 (01.2017)	14.03.2017 (02.2017)	14.04.2017 (03.2017)	12.05.2017 (04.2017)
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		31.03.2017 (Q4, 2016)		
5. Stock market: Share Price Index	10.02.2017 (01.2017)	13.03.2017 (02.2017)	10.04.2017 (03.2017)	15.05.2017 (04.2017)
External sector				
6. Balance of Payments, for the reporting quarter, year		31.03.2017 (Q4, 2016)		
7. International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8. International Reserves: Official reserve assets (monthly), end of period	07.02.2017 (01.2017)	07.03.2017 (02.2017)	07.04.2017 (03.2017)	10.05.2017 (04.2017)
9. Template on international reserves and foreign currency liquidity, end of period	20.02.2017 (01.2017)	20.03.2017 (02.2017)	20.04.2017 (03.2017)	19.05.2017 (04.2017)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	10.02.2017 (12.2016)	14.03.2017 (01.2017)	11.04.2017 (02.2017)	12.05.2017 (03.2017)
11. International investment position, for the reporting quarter, year		31.03.2017 (Q4, 2016)		
12. External Debt, end of period		31.03.2017 (Q4, 2016)		
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 non-significant 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>.

Table 1.1

Balance of Payments of the Russian Federation (Based on BPM6)

Current Account

	Export of goods (FOB)				Export of services				Export of goods and services (3+7)	Compensation of employees receivable	Investment income and rent receivable	Of which investment income receivable by general government
	fuel-energy resource	other	export of goods, total (1+2)	transport services	travel	other	total (4+5+6)	8				
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	1,273	
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	1,008	
2011	341,812	173,597	515,409	17,350	11,328	29,361	58,039	573,448	3,871	38,816	1,067	
2012	346,807	180,627	527,434	19,161	10,759	32,421	62,340	589,774	3,884	43,874	1,140	
2013	349,054	172,781	521,835	20,747	11,988	37,387	70,123	591,958	4,256	37,921	964	
2014	324,391	172,415	496,806	20,542	11,759	33,443	65,744	562,551	4,139	43,034	974	
2015	198,885	142,582	341,467	16,719	8,465	26,558	51,742	393,209	3,468	33,871	1,097	
Q1, 2014	83,831	38,981	122,812	4,612	2,567	7,920	15,099	137,911	1,026	12,488	329	
Q2, 2014	88,868	43,199	132,067	5,582	3,302	8,450	17,334	149,401	1,055	10,327	210	
Q3, 2014	81,882	43,771	125,653	5,742	3,603	8,499	17,844	143,496	1,032	11,532	271	
Q4, 2014	69,810	46,465	116,275	4,605	2,287	8,575	15,467	131,742	1,026	8,687	164	
Q1, 2015	54,121	36,056	90,177	3,710	1,887	6,129	11,726	101,904	828	8,797	389	
Q2, 2015	54,945	36,479	91,424	4,393	2,376	6,305	13,074	104,498	888	6,996	193	
Q3, 2015	45,829	32,932	78,761	4,427	2,579	6,194	13,200	91,961	867	9,380	353	
Q4, 2015	43,991	37,114	81,104	4,189	1,623	7,930	13,742	94,847	886	8,698	161	
Q1, 2016	32,190	28,076	60,266	3,761	1,329	5,349	10,438	70,705	858	8,488	376	
Q2, 2016	36,837	30,954	67,791	4,204	1,886	6,578	12,668	80,459	915	7,666	151	
Q3, 2016	38,012	33,079	71,090	4,538	2,825	6,441	13,804	84,894	876	8,680	285	

(millions of US dollars)

Table 1.1 (cont.)

(millions of US dollars)

	Secondary income receivable	Total current account receipts (8+9+10+12)	Capital account, received	Import of goods (FOB)	Import of services				Import of goods and services (15+19)		Compensation of employees payable
	12	13	14	15	transport services	travel	other	total (16+17+18)	20	21	
2009	6,369	382,720	497	183,924	9,344	21,019	33,034	63,397	247,321	12,193	
2010	7,258	487,155	370	245,680	11,901	26,693	36,685	75,279	320,958	12,131	
2011	13,768	629,903	479	318,555	15,415	32,902	43,178	91,495	410,050	13,393	
2012	16,459	653,991	622	335,771	16,443	42,798	49,686	108,927	444,698	15,715	
2013	17,332	651,467	530	341,269	17,505	53,453	57,425	128,382	469,651	17,426	
2014	17,643	627,366	548	307,875	15,420	50,428	55,175	121,022	428,898	14,213	
2015	10,118	440,668	351	192,954	11,728	34,934	41,955	88,617	281,571	8,617	
Q1, 2014	3,632	155,058	154	72,438	3,552	10,338	12,281	26,172	98,609	3,696	
Q2, 2014	5,866	166,649	89	80,657	4,108	13,592	14,013	31,713	112,369	3,640	
Q3, 2014	3,999	160,059	122	80,468	4,106	17,796	14,527	36,429	116,897	3,716	
Q4, 2014	4,146	145,600	183	74,313	3,654	8,701	14,353	26,709	101,022	3,161	
Q1, 2015	2,092	113,620	101	44,653	2,535	7,472	10,042	20,049	64,702	2,298	
Q2, 2015	3,144	115,526	61	47,676	3,036	9,425	10,129	22,590	70,266	2,391	
Q3, 2015	2,473	104,680	84	49,818	3,114	12,168	10,066	25,347	75,165	1,962	
Q4, 2015	2,411	106,841	105	50,808	3,043	5,870	11,718	20,631	71,439	1,966	
Q1, 2016	1,444	81,494	82	38,071	2,394	4,363	8,546	15,302	53,373	1,284	
Q2, 2016	2,614	91,653	107	45,666	2,899	6,108	9,657	18,664	64,330	1,338	
Q3, 2016	2,018	96,469	195	52,567	3,128	7,887	10,113	21,128	73,694	1,522	

Current Account

Table 1.1 (cont.)

Current Account (Intermediate Balances)

(millions of US dollars)

	Investment income and rent payable	Of which investment income payable by general government	Secondary income payable	Total current account expenditure (20+21+22+24)	Capital account, paid	Trade balance (3-15)	Balance on service types			
							transport services (4-16)	travel (5-17)	other (6-18)	total balance (28+29+30)
	22	23	24	25	26	27	28	29	30	31
2009	60,946	1,816	11,876	332,336	12,963	113,231	3,021	-11,653	-8,969	-17,600
2010	73,037	2,069	13,576	419,703	411	146,995	2,971	-17,863	-11,228	-26,120
2011	89,694	2,149	19,493	532,630	349	196,854	1,935	-21,574	-13,817	-33,456
2012	99,704	2,634	22,592	582,709	5,840	191,663	2,718	-32,039	-17,266	-46,587
2013	104,355	3,702	26,607	618,039	925	180,566	3,242	-41,464	-20,037	-58,259
2014	100,922	2,938	25,821	569,854	42,553	188,931	5,122	-38,669	-21,731	-55,278
2015	65,737	1,949	15,743	371,668	660	148,513	4,991	-26,469	-15,396	-36,875
Q1, 2014	21,626	804	5,479	129,410	332	50,374	1,060	-7,771	-4,361	-11,072
Q2, 2014	32,237	769	6,560	154,806	159	51,410	1,475	-10,290	-5,563	-14,378
Q3, 2014	25,822	741	7,588	154,023	10,096	45,185	1,636	-14,193	-6,029	-18,585
Q4, 2014	21,237	624	6,195	131,615	31,965	41,961	951	-6,415	-5,778	-11,242
Q1, 2015	13,513	481	3,103	83,616	101	45,525	1,175	-5,585	-3,913	-8,323
Q2, 2015	21,991	508	4,337	98,984	218	43,749	1,357	-7,049	-3,824	-9,516
Q3, 2015	15,350	475	4,375	96,852	94	28,943	1,314	-9,589	-3,872	-12,147
Q4, 2015	14,884	486	3,928	92,216	247	30,296	1,145	-4,246	-3,787	-6,888
Q1, 2016	11,865	442	2,640	69,161	103	22,196	1,367	-3,034	-3,197	-4,864
Q2, 2016	20,524	532	3,796	89,988	1,427	22,126	1,305	-4,222	-3,079	-5,996
Q3, 2016	16,562	609	4,287	96,065	137	18,523	1,411	-5,062	-3,672	-7,323

Table 1.1 (cont.)

(millions of US dollars)

	Goods and services balance (27+31)	Compensation of employees balance (9-21)	Investment income and rent balance (10-22)	Secondary income balance (12-24)	Current account balance (32+33+34+35)=(13-25)	Capital account balance (14-26)	Current account balance and capital account balance (36+37)	38
	32	33	34	35	36	37	38	
2009	95,630	-8,868	-30,872	-5,507	50,384	-12,466	37,917	
2010	120,875	-8,512	-38,593	-6,318	67,452	-41	67,411	
2011	163,398	-9,522	-50,878	-5,725	97,274	130	97,404	
2012	145,076	-11,831	-55,830	-6,133	71,282	-5,218	66,065	
2013	122,307	-13,170	-66,435	-9,274	33,428	-395	33,033	
2014	133,653	-10,074	-57,888	-8,178	57,513	-42,005	15,508	
2015	111,638	-5,149	-31,865	-5,624	69,000	-309	68,691	
Q1, 2014	39,302	-2,670	-9,138	-1,847	25,647	-178	25,469	
Q2, 2014	37,032	-2,585	-21,911	-693	11,844	-71	11,773	
Q3, 2014	26,599	-2,684	-14,290	-3,589	6,037	-9,974	-3,938	
Q4, 2014	30,720	-2,136	-12,550	-2,049	13,985	-31,782	-17,797	
Q1, 2015	37,202	-1,470	-4,716	-1,012	30,004	0	30,004	
Q2, 2015	34,232	-1,503	-14,994	-1,194	16,542	-158	16,384	
Q3, 2015	16,796	-1,096	-5,970	-1,902	7,828	-9	7,819	
Q4, 2015	23,408	-1,080	-6,186	-1,517	14,626	-141	14,484	
Q1, 2016	17,332	-426	-3,377	-1,196	12,333	-20	12,312	
Q2, 2016	16,129	-423	-12,858	-1,182	1,666	-1,320	345	
Q3, 2016	11,200	-646	-7,881	-2,269	404	58	462	

Current Account (Intermediate Balances)

Table 1.1 (cont.)

Financial Account (Changes in Liabilities: “+” Increase / “-” Decrease)

(millions of US dollars)

	General government liabilities								Central bank' liabilities	Banks' liabilities
	portfolio investment (2+3)	of which		loans	other	total (1+4+5)	7	8		
		securities in rubles	securities in foreign currency							
	1	2	3	4	5	6	7	8		
2009	4,288	1,180	3,108	-1,853	4	2,439	11,978	-42,145		
2010	5,470	1,775	3,695	-1,160	-3	4,307	-2,350	17,593		
2011	2,687	4,178	-1,491	-1,687	30	1,031	-324	7,843		
2012	16,864	14,449	2,415	-1,024	-50	15,790	3,608	33,278		
2013	9,981	7,379	2,601	-702	70	9,348	440	20,426		
2014	-8,800	-1,346	-7,454	-673	18	-9,455	-2,713	-37,456		
2015	-6,858	2,675	-9,533	-789	-20	-7,667	1,264	-60,012		
Q1, 2014	-6,325	-2,658	-3,667	-203	-6	-6,534	-2	912		
Q2, 2014	1,930	3,441	-1,511	-185	-6	1,739	462	-7,569		
Q3, 2014	-3,895	-1,651	-2,244	-179	-8	-4,083	697	-11,507		
Q4, 2014	-509	-479	-31	-106	38	-577	-3,870	-19,292		
Q1, 2015	-7,703	-623	-7,081	-135	-5	-7,844	974	-24,467		
Q2, 2015	2,226	2,127	99	-111	-20	2,095	-1,376	-10,894		
Q3, 2015	-1,434	31	-1,465	-32	-19	-1,485	182	-15,227		
Q4, 2015	52	1,139	-1,087	-510	25	-433	1,484	-9,424		
Q1, 2016	71	962	-890	-24	6	54	-1,226	-7,576		
Q2, 2016	3,023	3,063	-39	-211	-6	2,806	-264	-4,631		
Q3, 2016	4,218	1,499	2,719	-16	-7	4,195	154	-7,693		

Table 1.1 (cont.)

**Financial Account (Changes in Liabilities: “+” Increase / “-” Decrease;
Changes in Assets, Except Reserves: “+” Increase / “-” Decrease)**

(millions of US dollars)

	Other sectors' liabilities				Total liabilities (6+7+8+13)	General government assets			Central bank' assets	
	direct investment	portfolio investment	loans	other		loans	other	total (15+16)		
	9	10	11	12	13	14	15	16	17	18
2009	29,906	2,680	1,555	186	34,326	6,597	-9,152	-1,178	-10,329	-57
2010	38,004	-4,937	-6,395	-1,293	25,378	44,928	-6	921	915	30
2011	50,003	-6,226	16,068	-895	58,950	67,499	750	1,718	2,468	7
2012	42,801	-8,128	6,652	-1,566	39,759	92,435	-255	-163	-418	46
2013	60,061	-11,093	44,657	551	94,176	124,389	337	3,851	4,188	-634
2014	17,637	-12,296	-5,777	272	-163	-49,787	-34,522	-4,851	-39,373	-529
2015	5,916	-4,686	-4,779	-2,245	-5,793	-72,208	969	1,213	2,182	410
Q1, 2014	9,055	-5,646	3,601	-262	6,747	1,123	-25	46	22	-517
Q2, 2014	10,926	-1,848	383	3,208	12,668	7,301	-214	749	535	-24
Q3, 2014	-430	-3,292	-498	-3,503	-7,723	-22,616	-5,909	-2,915	-8,824	6
Q4, 2014	-1,913	-1,510	-9,263	830	-11,855	-35,594	-28,374	-2,732	-31,105	6
Q1, 2015	2,774	-612	-7,027	-2,477	-7,342	-38,680	332	-161	171	1
Q2, 2015	-819	-202	-3,535	3,172	-1,385	-11,560	64	681	745	-3
Q3, 2015	333	-137	12,198	-3,026	9,369	-7,161	367	-298	69	-2
Q4, 2015	3,628	-3,734	-6,414	85	-6,435	-14,808	206	991	1,196	413
Q1, 2016	237	1,595	-774	-1,312	-254	-9,003	114	-63	51	-13
Q2, 2016	6,786	525	-4,514	2,470	5,268	3,178	-1,552	531	-1,020	-8
Q3, 2016	3,532	-144	-3,083	-2,744	-2,438	-5,782	232	-180	52	3

Table 1.1 (cont.)

Financial Account (Changes in Assets, Except Reserves: “+” Increase / “-” Decrease)

(millions of US dollars)

	Other sectors assets										Total assets (17+18+19+26)
	Banks' assets	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (20+21+22+23+24+25)	26	27	
	19	20	21	22	23	24	25	26	27	27	
2009	-9,762	43,968	-4,863	-4,746	24,559	1,829	-5,859	54,887	34,739	34,739	
2010	-5,212	50,858	-7,490	797	25,904	887	-235	70,722	66,455	66,455	
2011	35,350	70,259	-7,596	3,235	33,263	1,652	4,983	105,795	143,620	143,620	
2012	25,349	44,333	-9,210	7,946	38,816	1,928	9,321	93,134	118,111	118,111	
2013	37,683	87,362	-10,055	7,646	26,504	1,070	16,837	129,364	170,602	170,602	
2014	48,543	60,753	-8,612	6,363	8,607	-1,315	6,825	72,620	81,262	81,262	
2015	-25,814	23,427	-14,191	5,376	1,490	461	5,303	21,866	-1,356	-1,356	
Q1, 2014	33,485	16,477	-1,400	-2,274	2,848	-702	2,991	17,940	50,929	50,929	
Q2, 2014	13,805	14,971	-2,657	-765	3,705	2,259	2,717	20,229	34,545	34,545	
Q3, 2014	-24,812	12,675	-3,281	6,713	1,610	-52	-880	16,784	-16,846	-16,846	
Q4, 2014	26,066	16,630	-1,274	2,689	444	-2,819	1,998	17,668	12,634	12,634	
Q1, 2015	-10,312	5,898	-3,021	3,444	406	147	2,114	8,988	-1,152	-1,152	
Q2, 2015	1,707	3,933	-3,126	2,618	375	-70	1,661	5,391	7,840	7,840	
Q3, 2015	-4,329	6,979	-5,218	-2,751	334	122	234	-299	-4,561	-4,561	
Q4, 2015	-12,880	6,617	-2,827	2,065	375	262	1,294	7,786	-3,484	-3,484	
Q1, 2016	-9,895	6,996	-1,032	-131	167	377	1,470	7,847	-2,009	-2,009	
Q2, 2016	-4,430	8,684	-1,817	-1,055	185	108	337	6,443	985	985	
Q3, 2016	-8,325	2,252	-2,261	-2,731	179	241	4,503	2,183	-6,087	-6,087	

Table 1.1 (end)

Financial Account (Intermediate Balances), Reserve Assets ("+" Increase / "-" Decrease)

(millions of US dollars)

	Balances on financial account items				other sectors (26-13)	Financial account balance (except reserve assets) (28+29+30+31)=(27-14)	Net errors and omissions	Change in reserve assets ("+" increase / "-" decrease)
	general government (17-6)	central bank (18-7)	banks (19-8)					
			28	29					30	31
2009	-12,768	-12,035	32,383	20,562	28,142	-6,399	3,377	
2010	-3,393	2,381	-22,805	45,344	21,527	-9,133	36,751	
2011	1,437	331	27,507	46,845	76,121	-8,652	12,630	
2012	-16,207	-3,562	-7,929	53,375	25,677	-10,371	30,017	
2013	-5,160	-1,073	17,258	35,188	46,212	-8,898	-22,077	
2014	-29,918	2,184	85,999	72,784	131,049	7,994	-107,547	
2015	9,848	-854	34,198	27,660	70,853	3,865	1,704	
Q1, 2014	6,555	-515	32,573	11,193	49,806	-3,014	-27,351	
Q2, 2014	-1,204	-486	21,374	7,560	27,244	5,126	-10,345	
Q3, 2014	-4,741	-691	-13,305	24,507	5,771	4,026	-5,683	
Q4, 2014	-30,528	3,876	45,357	29,523	48,229	1,856	-64,169	
Q1, 2015	8,015	-973	14,155	16,330	37,528	-2,589	-10,113	
Q2, 2015	-1,351	1,373	12,601	6,776	19,400	850	-2,166	
Q3, 2015	1,555	-184	10,898	-9,668	2,600	4,510	9,728	
Q4, 2015	1,629	-1,070	-3,456	14,221	11,325	1,095	4,254	
Q1, 2016	-2	1,213	-2,319	8,101	6,993	-2,722	2,597	
Q2, 2016	-3,826	257	202	1,175	-2,193	1,816	4,354	
Q3, 2016	-4,143	-151	-632	4,621	-304	2,374	3,141	

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)
	1	2	3	4	5	equity		reinvestment of earnings	debt instruments			total (8+9+12)		
						increase	decrease		net (6+7)	increase	decrease		net (10+11)	
6															7	8	9	10	11	12
2009	32	1,277	-382	218	1,113	29,220	-3,791	25,429	7,952	30,256	-21,501	8,755	42,135	43,281
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	7,825	77,869	-69,537	8,333	20,454	22,188
Q1, 2014	0	442	447	-118	771	9,362	-879	8,484	5,555	14,112	-12,969	1,143	15,182	15,953
Q2, 2014	0	433	91	266	789	8,613	-1,178	7,436	2,007	13,633	-9,651	3,982	13,424	14,213
Q3, 2014	0	199	-9	-14	176	7,131	-1,708	5,423	4,722	10,582	-8,701	1,881	12,025	12,201
Q4, 2014	0	189	166	-209	146	9,586	-9,529	57	1,477	36,879	-23,845	13,034	14,568	14,714
Q1, 2015	0	606	-1,904	-680	-1,978	3,209	-1,133	2,075	3,948	12,720	-13,928	-1,208	4,815	2,837
Q2, 2015	2	1,141	-74	-76	991	2,104	-2,868	-764	1,290	18,413	-14,643	3,770	4,296	5,289
Q3, 2015	0	1,287	80	148	1,515	1,525	-2,116	-591	1,733	15,609	-10,062	5,547	6,688	8,204
Q4, 2015	0	1,106	79	19	1,204	4,123	-547	3,576	855	31,128	-30,904	224	4,655	5,858
Q1, 2016	0	1,593	-90	43	1,546	2,336	-397	1,939	2,755	12,494	-11,090	1,404	6,097	7,643
Q2, 2016	0	730	15	125	870	3,792	-266	3,526	1,930	15,590	-14,598	992	6,448	7,318
Q3, 2016	0	65	-3	248	310	1,370	-917	453	2,272	16,666	-17,500	-834	1,891	2,201

Table 1.2 (end)

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

(millions of US dollars)

	Other sectors										Direct investment in the Russian Federation (18+26)		
	Deposit-taking corporations, except central bank					reinvestment of earnings						total (21+22+25)	
	equity		debt instruments	total (15+16+17)	equity		net (19+20)	debt instruments		net (23+24)			
	increase	decrease			increase	decrease		increase	decrease				
	15	16	17	18	19	20	21	22	23	24	25	26	27
2009	1,207	5,397	73	6,678	34,809	-28,289	6,520	10,037	46,188	-32,840	13,349	29,906	36,583
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	273	313	563	31,882	-32,883	-1,001	11,097	81,887	-86,067	-4,180	5,916	6,478
Q1, 2014	-25	1,826	594	2,395	6,282	-5,453	829	6,786	14,834	-13,394	1,440	9,055	11,450
Q2, 2014	306	1,922	-1,070	1,158	7,215	-4,942	2,272	1,336	24,769	-17,452	7,317	10,926	12,083
Q3, 2014	92	1,384	-1,104	372	5,828	-8,965	-3,137	5,641	18,598	-21,533	-2,935	-430	-59
Q4, 2014	44	1,117	-692	469	14,117	-13,078	1,040	1,665	25,973	-30,590	-4,617	-1,913	-1,443
Q1, 2015	-287	-166	-283	-736	4,152	-3,369	783	4,598	19,487	-22,094	-2,607	2,774	2,038
Q2, 2015	221	222	-86	356	6,285	-7,736	-1,450	2,101	18,363	-19,833	-1,470	-819	-463
Q3, 2015	99	-240	-370	-511	11,650	-11,385	265	3,138	21,417	-24,486	-3,069	333	-178
Q4, 2015	-57	457	1,053	1,453	9,795	-10,394	-599	1,261	22,621	-19,654	2,967	3,628	5,081
Q1, 2016	-31	323	-652	-360	3,898	-5,874	-1,976	3,462	17,774	-19,024	-1,250	237	-123
Q2, 2016	83	569	7	659	5,106	-2,118	2,988	2,614	18,945	-17,762	1,184	6,786	7,446
Q3, 2016	229	462	-362	330	4,674	-1,971	2,704	3,783	19,327	-22,281	-2,954	3,532	3,861

Table 1.3

Net Inflows/Outflows of Capital by Private Sector (Based on the Balance of Payments Flows Data, BPM6 Methodology. Transaction Signs According to BPM6¹)

(billions of US dollars)

	Net inflows/outflows of capital by private sector, total (2+5)	Banks			Other sectors			"Net errors and omissions" of balance of payments
	1	2	3	4	5	6	7		8
		Net inflows/outflows of capital (3-4)	Net acquisition of financial assets	Net incurrence of liabilities	Net inflows/outflows of capital (6-7-8)	Net acquisition of financial assets	Net incurrence of liabilities	
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	73.9	-0.2	8.0
2015	57.5	34.2	-25.8	-60.0	23.3	21.4	-5.8	3.9
Q1, 2014	47.5	32.6	33.5	0.9	14.9	18.6	6.7	-3.0
Q2, 2014	21.5	21.4	13.8	-7.6	0.2	18.0	12.7	5.1
Q3, 2014	7.2	-13.3	-24.8	-11.5	20.5	16.8	-7.7	4.0
Q4, 2014	75.8	45.4	26.1	-19.3	30.5	20.5	-11.9	1.9
Q1, 2015	32.9	14.2	-10.3	-24.5	18.8	8.8	-7.3	-2.6
Q2, 2015	18.6	12.6	1.7	-10.9	6.0	5.5	-1.4	0.9
Q3, 2015	-3.4	10.9	-4.3	-15.2	-14.3	-0.4	9.4	4.5
Q4, 2015	9.4	-3.5	-12.9	-9.4	12.9	7.5	-6.4	1.1
Q1, 2016	8.1	-2.3	-9.9	-7.6	10.4	7.5	-0.3	-2.7
Q2, 2016	-0.5	0.2	-4.4	-4.6	-0.7	6.3	5.3	1.8
Q3, 2016	1.4	-0.6	-8.3	-7.7	2.0	1.9	-2.4	2.4

¹ Sign "+" denotes an outflow of capital, sign "-" implies an inflow.

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 Federation¹

	(millions of US dollars)									
	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016	30.06.2016	30.09.2016	30.09.2016	30.09.2016
Total	599,901	556,231	555,632	536,492	518,418	520,626	523,906	519,436	519,436	519,436
General Government	41,606	33,556	36,416	32,359	30,551	32,094	35,984	40,393	40,393	40,393
Federal Government	41,027	33,043	35,843	31,765	29,987	31,511	35,394	39,731	39,731	39,731
New Russian Debt	39,257	31,270	34,105	30,059	28,747	30,274	34,313	38,649	38,649	38,649
Multilateral creditors	1,195	1,112	1,059	1,043	999	980	925	909	909	909
<i>IBRD</i>	894	819	786	778	755	742	708	700	700	700
<i>Other</i>	301	293	272	266	244	238	216	209	209	209
Other credits	46	10	0	0	0	0	0	0	0	0
Foreign currency bonds	21,484	14,897	14,895	13,653	12,646	11,909	11,999	14,456	14,456	14,456
<i>Eurobonds</i>	13,089	12,203	11,262	10,716	9,679	9,447	9,625	11,518	11,518	11,518
<i>Eurobonds related to the second London Club debt restructuring</i>	8,395	2,694	3,632	2,937	2,967	2,461	2,374	2,938	2,938	2,938
Ruble denominated bonds	16,139	14,871	17,790	15,020	14,735	17,011	21,022	22,924	22,924	22,924
<i>OFZ</i>	15,594	14,530	17,667	14,961	14,691	16,937	21,010	22,916	22,916	22,916
<i>Eurobond</i>	545	340	123	59	44	74	12	8	8	8
<i>Other</i>	393	380	362	343	366	375	367	360	360	360
Debt of the former USSR	1,770	1,773	1,738	1,706	1,240	1,237	1,081	1,081	1,081	1,081
Debt owed to former socialist countries	862	873	875	845	414	410	396	396	396	396
Other official creditors	887	879	842	840	805	805	664	664	664	664
<i>Other</i>	21	21	21	21	21	21	21	21	21	21
Local Government	580	513	573	594	564	583	591	662	662	662
Loans	494	441	451	458	445	461	451	457	457	457
Ruble denominated bonds	85	72	122	136	119	123	140	205	205	205

Table 1.4 (end)
(millions of US dollars)

	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016	30.06.2016	31.09.2016
Central bank								
Loans	10,599	11,009	9,874	9,779	11,033	10,057	9,818	9,980
Currency and deposits	0	1,200	0	641	2,128	934	802	1,157
Other (SDR allocation)	2,381	1,985	1,897	1,175	1,045	1,132	1,081	905
	8,218	7,825	7,977	7,962	7,860	7,991	7,935	7,917
Banks	171,450	154,178	148,920	139,923	131,733	129,802	127,734	123,586
Debt liabilities to direct investors and to direct investment enterprises	1,897	5,037	4,909	4,477	5,499	4,863	4,721	4,362
Loans ²	708	245	74	85	1,062	1,207	1,119	983
Deposits ²	160,010	140,348	135,476	127,100	117,415	115,226	113,468	109,041
Debt securities	5,197	5,376	5,236	5,371	5,721	5,299	5,463	5,444
Other	3,639	3,172	3,224	2,890	2,037	3,207	2,963	3,755
Other sectors	376,246	357,488	360,421	354,431	345,100	348,673	350,369	345,478
Debt liabilities to direct investors and to direct investment enterprises	133,451	128,090	132,659	130,199	134,361	135,679	137,774	136,622
Loans and deposits	225,978	213,271	208,616	209,636	195,254	197,197	193,789	192,612
Debt securities	6,145	7,598	7,264	5,942	5,243	5,982	6,197	6,163
Trade credits	3,469	2,880	3,026	2,812	2,870	2,841	2,919	2,985
Financial leases	4,113	4,016	3,899	3,766	5,100	5,301	5,177	4,845
Other	3,089	1,633	4,958	2,076	2,273	1,674	4,513	2,250

¹ Information on External Debt 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) and in the External Debt Statistics. Guide for Compilers and Users (2013), prepared under the joint responsibility of a number of international organizations).

² 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 (end)
(millions of US dollars)

	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016	30.06.2016	30.09.2016
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	169,554	149,141	144,010	135,446	126,235	124,939	123,013	119,223
Foreign Currency	149,834	132,262	125,898	119,316	112,301	111,402	107,180	103,314
Short-term	31,083	22,405	21,252	20,171	18,865	19,204	20,523	19,901
Long-term	118,751	109,857	104,646	99,145	93,436	92,198	86,657	83,413
Domestic Currency	19,719	16,879	18,112	16,129	13,933	13,537	15,834	15,910
Short-term	8,781	6,713	7,382	7,428	6,393	6,404	8,162	8,526
Long-term	10,938	10,166	10,730	8,701	7,540	7,133	7,672	7,383
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	242,795	229,397	227,763	224,232	210,740	212,994	212,594	208,856
Foreign Currency	197,962	186,786	181,311	188,830	179,925	179,907	174,816	172,025
Short-term	12,370	11,096	11,418	10,334	9,969	9,982	8,975	8,919
Long-term	185,592	175,690	169,893	178,496	169,956	169,925	165,841	163,106
Domestic Currency	44,832	42,611	46,452	35,402	30,814	33,087	37,779	36,831
Short-term	5,954	4,137	6,792	3,657	3,257	2,528	5,309	3,563
Long-term	38,878	38,474	39,660	31,745	27,557	30,559	32,470	33,269
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	135,347	133,127	137,568	134,676	139,859	140,542	142,495	140,985
Foreign Currency	111,380	108,717	110,122	112,935	117,972	116,947	114,010	114,362
Domestic Currency	23,968	24,409	27,447	21,741	21,888	23,595	28,485	26,622

¹ Information on external debt 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) and in the External Debt Statistics. Guide for Compilers and Users (2013), prepared under the joint responsibility of a number of international organizations.

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments¹

	(millions of US dollars)									
	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016	30.06.2016	30.09.2016	30.09.2016	30.09.2016
Total Liabilities										
Short-term	599,901	556,231	555,632	536,492	518,418	520,626	523,906	519,436	523,906	519,436
Long-term	63,013	49,490	51,775	45,624	47,904	45,473	52,091	48,351	52,091	48,351
General Government	536,888	506,741	503,857	490,868	470,514	475,153	471,814	471,086	471,814	471,086
Short-term	41,606	33,556	36,416	32,359	30,551	32,094	35,984	40,393	35,984	40,393
Other liabilities	358	345	328	308	332	340	333	326	333	326
Long-term	358	345	328	308	332	340	333	326	333	326
Debt securities	41,248	33,211	36,088	32,051	30,219	31,754	35,652	40,067	35,652	40,067
Loans	37,708	29,840	32,806	28,809	27,501	29,042	33,160	37,585	33,160	37,585
Other liabilities	3,484	3,315	3,226	3,186	2,663	2,656	2,436	2,426	2,436	2,426
	55	56	56	56	55	56	56	56	56	56
Central bank	10,599	11,009	9,874	9,779	11,033	10,057	9,818	9,980	9,818	9,980
Short-term	2,381	3,185	1,897	1,816	3,173	2,066	1,884	2,062	1,884	2,062
Loans	0	1,200	0	641	2,128	934	802	1,157	802	1,157
Currency and deposits	2,381	1,985	1,897	1,175	1,045	1,132	1,081	905	1,081	905
Long-term	8,218	7,825	7,977	7,962	7,860	7,991	7,935	7,917	7,935	7,917
Other liabilities (SDR allocation)	8,218	7,825	7,977	7,962	7,860	7,991	7,935	7,917	7,935	7,917
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	169,554	149,141	144,010	135,446	126,235	124,939	123,013	119,223	123,013	119,223
Short-term	39,864	29,118	28,634	27,599	25,259	25,608	28,685	28,427	28,685	28,427
Debt securities	1,579	1,553	1,605	1,590	1,597	1,388	1,712	1,573	1,712	1,573
Loans	708	245	74	85	1,062	1,207	1,119	983	1,119	983
Current accounts and deposits	34,952	25,440	24,744	24,286	21,448	20,973	23,809	23,317	23,809	23,317
Other liabilities	2,626	1,880	2,211	1,638	1,153	2,040	2,044	2,555	2,044	2,555
Long-term	129,689	120,023	115,376	107,847	100,976	99,331	94,328	90,796	94,328	90,796
Debt securities	3,619	3,822	3,631	3,780	4,124	3,910	3,751	3,871	3,751	3,871
Deposits	125,058	114,909	110,732	102,815	95,968	94,254	89,659	85,725	94,254	89,659
Other liabilities	1,013	1,292	1,013	1,252	884	1,167	919	1,200	1,167	1,200

Table 1.6 (end)
(millions of US dollars)

	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016	30.06.2016	30.09.2016
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	242,795	229,397	227,763	224,232	210,740	212,994	212,594	208,856
<i>Other financial corporations</i>	18,170	17,422	19,658	17,862	16,540	17,189	15,404	16,193
Short-term	4,090	3,777	4,018	3,592	2,983	3,112	2,720	2,844
Loans and deposits	2,580	2,348	2,361	2,285	1,779	1,724	1,314	1,429
Other liabilities	1,510	1,429	1,657	1,307	1,203	1,389	1,407	1,415
Long-term	14,080	13,645	15,639	14,270	13,558	14,077	12,683	13,349
Debt securities	790	805	880	760	749	1,187	1,154	1,366
Loans and deposits	13,290	12,840	14,759	13,510	12,808	12,890	11,529	11,983
<i>Nonfinancial corporations, households and NPISHs</i>	224,625	211,975	208,105	206,370	194,199	195,805	197,190	192,663
Short-term	14,234	11,456	14,192	10,399	10,244	9,398	11,564	9,638
Loans	9,186	8,372	7,865	6,817	6,304	6,272	5,539	5,817
Trade credits	3,469	2,880	3,026	2,812	2,870	2,841	2,919	2,985
Other liabilities	1,579	204	3,301	769	1,070	286	3,106	836
Long-term	210,391	200,519	193,913	195,971	183,955	186,407	185,627	183,025
Debt securities	5,355	6,793	6,383	5,183	4,494	4,794	5,042	4,796
Loans	205,036	193,726	187,530	190,789	179,461	181,612	180,584	178,229
Direct investment	135,347	133,127	137,568	134,676	139,859	140,542	142,495	140,985
<i>Banks</i>	1,897	5,037	4,909	4,477	5,499	4,863	4,721	4,362
Direct investor in direct investment enterprises	756	206	136	116	97	123	287	75
Direct investment enterprises in direct investor (reverse investment)	1,141	382	268	220	296	218	55	37
Between fellow enterprises	–	4,449	4,506	4,141	5,105	4,522	4,380	4,250
<i>Other sectors</i>	133,451	128,090	132,659	130,199	134,361	135,679	137,774	136,622
Direct investor in direct investment enterprises	39,735	38,801	40,744	36,561	38,343	39,736	42,956	42,003
Direct investment enterprises in direct investor (reverse investment)	69,894	65,624	67,395	70,210	73,725	73,558	71,854	71,776
Between fellow enterprises	23,822	23,665	24,520	23,428	22,293	22,384	22,964	22,843

¹ Information on external debt 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) and in the External Debt Statistics. Guide for Compilers and Users (2013), prepared under the joint responsibility of a number of international organizations. Included is the indebtedness in domestic and foreign currencies.

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

Data on Banks includes Vnesheconombank.

Table 1.7

International Investment Position of the Russian Federation¹. Main Components

(millions of US dollars)

	31.12.2007	31.12.2008	31.12.2009	31.12.2010	31.12.2011	31.12.2012
Net International Investment Position	-148,642	250,248	102,912	18,409	149,451	142,332
Assets	1,093,412	1,006,136	1,087,711	1,171,153	1,244,900	1,380,699
Direct investment	365,797	198,437	298,357	361,121	361,750	409,567
Equity and investment fund shares	350,854	182,061	272,609	314,334	287,229	327,504
Debt investments	14,943	16,376	25,748	46,787	74,521	82,064
Portfolio investment	19,936	24,221	38,156	36,656	42,435	48,300
Equity and investment fund shares	4,124	2,855	2,532	3,985	4,519	5,271
Debt investments	15,812	21,366	35,624	32,671	37,916	43,028
Financial derivatives (other than reserves) and employee stock options	1,423	5,302	2,240	1,639	5,675	5,553
Other investment	227,493	351,894	309,507	292,357	336,392	379,661
Other equity	941	1,596	1,642	1,946	3,198	3,425
Currency and deposits	77,437	160,120	146,936	124,664	139,859	159,411
Loans	126,631	159,630	141,778	145,319	166,506	179,679
Insurance, pension, and standardized guarantee schemes	661	714	860	1,160	1,384	1,796
Trade credit and advances	13,509	20,238	8,441	9,812	13,831	21,470
Other accounts receivable	8,313	9,596	9,850	9,457	11,613	13,879
Reserve assets	478,762	426,281	439,450	479,379	498,649	537,618
Liabilities	1,242,054	755,888	984,799	1,152,744	1,095,450	1,238,368
Direct investment	490,595	214,049	377,447	488,993	454,949	514,926
Equity and investment fund shares	464,244	183,335	331,681	425,801	370,562	394,700
Debt investments	26,351	30,714	45,767	63,192	84,387	120,226
Portfolio investment	366,660	111,806	217,125	277,039	225,062	270,725
Equity and investment fund shares	308,005	83,787	177,783	231,386	176,020	194,461
Debt investments	58,655	28,019	39,342	45,653	49,042	76,263
Financial derivatives (other than reserves) and employee stock options	875	10,396	5,205	2,840	5,905	4,285
Other investment	383,923	419,637	385,021	383,872	409,533	448,433
Other equity	0	0	0	0	1	0
Currency and deposits	156,335	161,284	122,924	140,115	157,620	189,372
Loans	223,087	252,209	247,705	229,381	236,838	241,631
Insurance, pension, and standardized guarantee schemes	257	211	211	194	338	398
Trade credit and advances	0	1,464	2,102	2,155	2,418	2,932
Other accounts payable	4,244	4,469	3,184	3,287	3,608	5,382
Special drawing rights (Net incurrence of liabilities)	0	0	8,895	8,740	8,710	8,718

Table 1.7 (end)
(millions of US dollars)

	31.12.2013	31.12.2014	31.12.2015	31.03.2016	30.06.2016	30.09.2016
Net International Investment Position	131,736	313,610	344,861	326,515	305,772	296,100
Assets	1,474,598	1,273,521	1,177,223	1,207,814	1,213,345	1,226,315
Direct investment	479,501	409,735	371,809	386,571	388,782	403,337
Equity and investment fund shares	400,397	321,979	283,411	294,762	294,936	308,628
Debt investments	79,104	87,756	88,398	91,809	93,846	94,709
Portfolio investment	53,743	56,629	68,119	70,305	74,084	74,212
Equity and investment fund shares	3,232	4,433	2,814	2,885	2,685	2,914
Debt investments	50,511	52,197	65,304	67,420	71,399	71,297
Financial derivatives (other than reserves) and employee stock options	5,932	17,565	11,146	9,942	9,614	7,324
Other investment	425,827	404,132	357,752	353,987	348,109	343,698
Other equity	4,201	4,371	5,349	5,445	5,551	5,812
Currency and deposits	173,378	181,346	147,744	141,909	133,774	129,797
Loans	197,810	166,750	161,586	165,134	169,671	171,460
Insurance, pension, and standardized guarantee schemes	2,251	2,274	1,498	1,579	1,994	2,103
Trade credit and advances	28,163	31,327	30,710	28,316	25,440	21,494
Other accounts receivable	20,023	18,064	10,864	11,603	11,678	13,033
Reserve assets	509,595	385,460	368,399	387,008	392,756	397,743
Liabilities	1,342,862	959,911	832,363	881,298	907,573	930,214
Direct investment	565,654	366,452	342,514	372,442	388,983	404,804
Equity and investment fund shares	409,856	231,104	202,655	231,900	246,488	263,819
Debt investments	155,798	135,347	139,859	140,542	142,495	140,985
Portfolio investment	273,737	156,424	140,487	161,440	174,586	189,839
Equity and investment fund shares	195,094	111,199	101,855	120,254	127,877	137,995
Debt investments	78,642	45,225	38,632	41,185	46,709	51,844
Financial derivatives (other than reserves) and employee stock options	4,355	21,530	9,245	7,629	7,391	6,262
Other investment	499,116	415,506	340,117	339,788	336,612	329,309
Other equity	1	2	22	25	21	49
Currency and deposits	201,947	162,496	118,648	116,481	114,587	110,007
Loans	278,410	234,179	206,019	207,173	203,286	201,964
Insurance, pension, and standardized guarantee schemes	531	846	616	648	654	672
Trade credit and advances	3,115	3,469	2,870	2,841	2,919	2,985
Other accounts payable	6,376	6,295	4,081	4,628	7,210	5,714
Special drawing rights (Net incurrence of liabilities)	8,736	8,218	7,860	7,991	7,935	7,917

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 2016¹

(millions of US dollars)

	Position as of 30.06.2016	Changes in Position reflecting			Position as of 30.09.2016
		transactions	valuation changes	other adjustments	
Net International Investment Position	305,772	2,836	-10,053	-2,455	296,100
Assets	1,213,345	-2,946	14,372	1,544	1,226,315
Direct investment	388,782	2,201	10,705	1,649	403,337
Equity and investment fund shares	294,936	2,787	10,115	791	308,628
Direct investor in direct investment enterprises	294,752	2,785	10,114	791	308,442
Direct investment enterprises in direct investor (reverse investment)	36	1	0	0	37
Between fellow enterprises	148	0	1	0	149
Debt instruments	93,846	-586	590	859	94,709
Direct investor in direct investment enterprises	70,240	-1,504	331	780	69,847
Direct investment enterprises in direct investor (reverse investment)	10,646	-223	126	34	10,583
Between fellow enterprises	12,960	1,141	133	45	14,280
Portfolio investment	74,084	-903	664	367	74,212
Equity and investment fund shares	2,685	77	136	16	2,914
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	660	31	42	6	739
General government	0	0	0	0	0
Other sectors	2,025	45	94	10	2,175
Other financial corporations	1,082	28	50	10	1,170
Nonfinancial corporations, households and NPISHs	943	18	44	0	1,005
<i>Equity securities other than investment fund shares</i>	2,047	50	106	6	2,210
<i>Investment fund shares or units</i>	638	26	30	10	705
Debt securities	71,399	-980	528	351	71,297
Central bank	1,018	1	5	350	1,374
Short-term	0	0	0	0	0
Long-term	1,018	1	5	350	1,374
Deposit-taking corporations, except central bank	50,681	-1,297	383	-1,185	48,582
Short-term	4,614	-111	-6	-233	4,265
Long-term	46,067	-1,186	389	-951	44,318

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 30.06.2016	Changes in Position reflecting			Position as of 30.09.2016
		transactions	valuation changes	other adjustments	
General government	3,075	0	0	0	3,075
Short-term	0	0	0	0	0
Long-term	3,075	0	0	0	3,075
Other sectors	16,624	316	140	1,186	18,266
Short-term	331	3	3	1	337
Long-term	16,294	313	137	1,185	17,929
Other financial corporations	6,018	157	49	0	6,224
Short-term	127	-27	1	0	101
Long-term	5,891	184	48	0	6,123
Nonfinancial corporations, households and NPISHs	10,607	159	91	1,186	12,042
Short-term	204	30	2	1	236
Long-term	10,403	129	89	1,185	11,806
Financial derivatives (other than reserves) and employee stock options	9,614	-3,678	1,388	0	7,324
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	9,256	-3,308	975	0	6,923
General government	0	0	0	0	0
Other sectors	358	-370	413	0	401
Other financial corporations	0	-231	231	0	0
Nonfinancial corporations, households and NPISHs	358	-139	182	0	401
<i>Financial derivatives (other than reserves) and employee stock options</i>	9,614	-3,678	1,388	0	7,324
<i>Options</i>	1,611	-71	-848	0	692
<i>Forward-type contracts</i>	8,003	-3,607	2,236	0	6,632
Other investment	348,109	-3,706	1,305	-2,009	343,698
Other equity	5,551	262	-2	0	5,812
Currency and deposits	133,774	-4,149	384	-213	129,797
Central banks	216	4	4	-1	223
Short-term	216	4	4	-1	223
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	68,526	-6,707	231	-4,469	57,581
Short-term	51,505	-5,708	178	-4,467	41,508
Long-term	17,021	-999	52	-2	16,073
<i>Of which: Interbank positions</i>	61,986	-9,897	177	-124	52,142
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	65,032	2,555	150	4,257	71,993
Short-term	65,032	2,555	150	4,257	71,993
Long-term	0	0	0	0	0
Other financial corporations	827	685	3	2	1,517
Short-term	827	685	3	2	1,517
Long-term	0	0	0	0	0

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 30.06.2016	Changes in Position reflecting			Position as of 30.09.2016
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	64,205	1,869	147	4,255	70,476
Short-term	64,205	1,869	147	4,255	70,476
Long-term	0	0	0	0	0
Loans	169,671	370	275	1,145	171,460
Central bank	40	0	1	0	41
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	0	1	0	41
Deposit-taking corporations, except central bank	84,102	52	516	1,253	85,923
Short-term	12,982	1,202	87	-97	14,174
Long-term	71,120	-1,150	429	1,349	71,749
General government	34,261	232	73	37	34,602
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	34,261	232	73	37	34,602
Other sectors	51,268	85	-315	-145	50,893
Short-term	12,998	509	-787	-748	11,973
Long-term	38,270	-424	472	603	38,921
Other financial corporations	14,707	297	119	-16	15,107
Short-term	3,233	399	41	6	3,678
Long-term	11,474	-101	78	-22	11,429
Nonfinancial corporations, households and NPISHs	36,561	-212	-434	-129	35,786
Short-term	9,765	111	-828	-753	8,294
Long-term	26,796	-323	394	625	27,491
Insurance, pension, and standardized guarantee schemes	1,994	70	39	0	2,103
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	1,994	70	39	0	2,103
Other financial corporations	1,994	70	39	0	2,103
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,915	70	39	0	2,024
<i>Life insurance and annuity entitlements</i>	79	0	0	0	79
Trade credit and advances	25,440	-2,490	550	-2,005	21,494
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 30.06.2016	Changes in Position reflecting			Position as of 30.09.2016
		transactions	valuation changes	other adjustments	
General government	215	0	2	0	218
Short-term	0	0	0	0	0
Long-term	215	0	2	0	218
Other sectors	25,224	-2,490	548	-2,005	21,277
Short-term	25,224	-2,490	548	-2,005	21,277
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	25,224	-2,490	548	-2,005	21,277
Short-term	25,224	-2,490	548	-2,005	21,277
Long-term	0	0	0	0	0
Other accounts receivable	11,678	2,231	59	-936	13,033
Central bank	5	-2	0	0	3
Short-term	5	-2	0	0	3
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	10,374	2,593	55	-756	12,266
Short-term	3,991	2,327	68	-547	5,838
Long-term	6,384	266	-13	-209	6,428
General government	625	-440	-4	0	181
Short-term	604	-440	-4	0	160
Long-term	21	0	0	0	21
Other sectors	674	79	8	-179	582
Short-term	673	79	8	-179	581
Long-term	0	0	0	0	0
Other financial corporations	413	-9	6	-1	409
Short-term	413	-9	6	-1	409
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	261	88	2	-179	173
Short-term	261	88	2	-179	173
Long-term	0	0	0	0	0
Reserve assets	392,756	3,141	310	1,537	397,743
Monetary gold	63,497	0	128	1,887	65,512
Gold bullion	63,497	0	128	1,887	65,512
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	6,746	0	-15	0	6,732
Reserve position in the IMF	3,164	-11	-7	0	3,146
Other reserve assets	319,349	3,151	203	-350	322,354
Currency and deposits	51,027	12,721	-183	0	63,564
Claims on monetary authorities	19,686	2,822	-458	0	22,051
Claims on other entities	31,341	9,898	274	0	41,514

Table 1.8 (cont.)
(millions of US dollars)

	Position as of 30.06.2016	Changes in Position reflecting			Position as of 30.09.2016
		transactions	valuation changes	other adjustments	
Securities	265,674	-8,891	383	-350	256,817
Debt securities	265,674	-8,891	383	-350	256,817
Short-term	54,708	-4,021	-125	0	50,562
Long-term	210,966	-4,870	509	-350	206,255
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	2,647	-679	4	0	1,972
Liabilities	907,573	-5,782	24,425	3,999	930,214
Direct investment	388,983	3,861	8,314	3,646	404,804
Equity and investment fund shares	246,488	7,177	7,578	2,576	263,819
Direct investor in direct investment enterprises	245,608	7,182	7,569	2,481	262,840
Direct investment enterprises in direct investor (reverse investment)	526	0	0	89	614
Between fellow enterprises	354	-4	9	7	366
Debt instruments	142,495	-3,316	736	1,069	140,985
Direct investor in direct investment enterprises	43,243	-1,943	345	434	42,078
Direct investment enterprises in direct investor (reverse investment)	71,909	-430	225	109	71,813
Between fellow enterprises	27,344	-943	165	527	27,093
Portfolio investment	174,586	3,025	11,923	305	189,839
Equity and investment fund shares	127,877	-1,445	11,270	293	137,995
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	19,575	-853	1,952	353	21,027
General government	0	0	0	0	0
Other sectors	108,302	-591	9,317	-60	116,968
Other financial corporations	2,950	-34	335	-48	3,204
Nonfinancial corporations, households and NPISHs	105,352	-557	8,982	-12	113,764
<i>Equity securities other than investment fund shares</i>	127,420	-1,449	11,254	306	137,530
<i>Investment fund shares or units</i>	458	4	16	-13	465
Debt securities	46,709	4,470	654	12	51,844
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 30.06.2016	Changes in Position reflecting			Position as of 30.09.2016
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	5,463	-195	164	12	5,444
Short-term	1,712	-154	1	15	1,573
Long-term	3,751	-41	163	-3	3,871
General government	35,050	4,218	971	0	40,238
Short-term	0	0	0	0	0
Long-term	35,050	4,218	971	0	40,238
Other sectors	6,197	447	-481	0	6,163
Short-term	0	0	0	0	0
Long-term	6,197	447	-481	0	6,163
Other financial corporations	1,154	103	110	0	1,366
Short-term	0	0	0	0	0
Long-term	1,154	103	110	0	1,366
Nonfinancial corporations, households and NPISHs	5,042	344	-591	0	4,796
Short-term	0	0	0	0	0
Long-term	5,042	344	-591	0	4,796
Financial derivatives (other than reserves) and employee stock options	7,391	-3,135	2,005	0	6,262
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	7,386	-2,531	1,402	0	6,257
General government	0	0	0	0	0
Other sectors	6	-605	603	0	4
Other financial corporations	0	-448	448	0	0
Nonfinancial corporations, households and NPISHs	6	-157	156	0	4
<i>Financial derivatives (other than reserves)</i>	<i>7,391</i>	<i>-3,135</i>	<i>2,005</i>	<i>0</i>	<i>6,262</i>
<i>Options</i>	<i>447</i>	<i>-51</i>	<i>-24</i>	<i>0</i>	<i>372</i>
<i>Forward-type contracts</i>	<i>6,944</i>	<i>-3,084</i>	<i>2,030</i>	<i>0</i>	<i>5,890</i>
Other investment	336,612	-9,534	2,182	48	329,309
Other equity	21	27	0	0	49
Currency and deposits	114,587	-5,517	458	478	110,007
Central banks	1,081	-199	14	8	905
Short-term	1,081	-199	14	8	905
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	113,468	-5,340	443	470	109,041
Short-term	23,809	-666	188	-15	23,317
Long-term	89,659	-4,675	255	485	85,725
<i>Of which: Interbank positions</i>	<i>36,113</i>	<i>-2,667</i>	<i>214</i>	<i>-5</i>	<i>33,655</i>
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 30.06.2016	Changes in Position reflecting			Position as of 30.09.2016
		transactions	valuation changes	other adjustments	
Other sectors	37	22	0	0	60
Short-term	37	22	0	0	60
Long-term	0	0	0	0	0
Other financial corporations	37	22	0	0	60
Short-term	37	22	0	0	60
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	203,286	-2,778	1,694	-238	201,964
Central bank	802	352	2	0	1,157
Credit and loans with the IMF	0	0	0	0	0
Other short-term	802	352	2	0	1,157
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	1,119	-32	0	-104	983
Short-term	1,119	-32	0	-104	983
Long-term	0	0	0	0	0
General government	2,436	-16	6	0	2,426
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	2,436	-16	6	0	2,426
Other sectors	198,928	-3,083	1,686	-134	197,398
Short-term	6,815	266	955	-850	7,186
Long-term	192,114	-3,348	731	716	190,212
Other financial corporations	12,806	587	102	-143	13,352
Short-term	1,276	155	12	-74	1,369
Long-term	11,529	432	91	-69	11,983
Nonfinancial corporations, households and NPISHs	186,123	-3,669	1,584	9	184,046
Short-term	5,539	111	943	-776	5,817
Long-term	180,584	-3,780	640	785	178,229
Insurance, pension, and standardized guarantee schemes	654	6	12	0	672
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	654	6	12	0	672
Other financial corporations	654	6	12	0	672
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	627	1	11	0	639
<i>Life insurance and annuity entitlements</i>	27	5	1	0	33

Table 1.8 (end)
(millions of US dollars)

	Position as of 30.06.2016	Changes in Position reflecting			Position as of 30.09.2016
		transactions	valuation changes	other adjustments	
Trade credit and advances	2,919	66	0	0	2,985
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	2,919	66	0	0	2,985
Short-term	2,919	66	0	0	2,985
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	2,919	66	0	0	2,985
Short-term	2,919	66	0	0	2,985
Long-term	0	0	0	0	0
Other accounts payable – other	7,210	-1,339	35	-192	5,714
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	2,963	928	55	-192	3,755
Short-term	2,044	655	49	-194	2,555
Long-term	919	273	7	2	1,200
General government	388	-7	0	0	381
Short-term	333	-7	0	0	326
Long-term	56	0	0	0	56
Other sectors	3,859	-2,261	-20	0	1,578
Short-term	3,859	-2,261	-20	0	1,578
Long-term	0	0	0	0	0
Other financial corporations	753	-20	10	0	742
Short-term	753	-20	10	0	742
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	3,106	-2,241	-30	0	836
Short-term	3,106	-2,241	-30	0	836
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	7,935	0	-17	0	7,917

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 31.12.2015	Changes in Position reflecting				Position as of 30.09.2016
		transactions	valuation changes	other adjustments	total changes	
ASSETS	245,778	-22,649	10,049	-6,276	-18,877	226,902
Direct investment	12,929	2,726	-1,122	354	1,958	14,887
Equity (including reinvestment of earnings)	11,914	2,309	-1,186	107	1,230	13,144
Direct investor banks in direct investment enterprises	11,807	2,309	-1,187	85	1,207	13,014
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Between fellow enterprises	107	0	2	22	23	131
If ultimate controlling parent is resident	12	0	2	22	23	36
If ultimate controlling parent is nonresident	95	0	0	0	0	95
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	1,015	417	64	247	728	1,742
Direct investor in direct investment enterprises	187	-79	12	226	158	346
Debt securities	6	0	1	-7	-6	0
Loans	132	-70	11	231	172	304
Other accounts receivable	49	-9	0	2	-7	42
Banks – direct investment enterprises in direct investors (reverse investment)	110	84	4	0	87	197
Debt securities	13	-14	1	0	-13	0
Loans	97	98	2	0	100	197
Other accounts receivable	0	0	0	0	0	0
Between fellow enterprises	717	412	48	22	482	1,199
If ultimate controlling parent is resident	82	46	0	0	46	129
Debt securities	0	0	0	0	0	0
Loans	78	50	0	0	50	129
Other accounts receivable	4	-4	0	0	-4	0
If ultimate controlling parent is nonresident	635	366	48	22	436	1,071
Debt securities	631	367	47	22	436	1,067
Loans	0	0	0	0	0	0
Other accounts receivable	4	0	1	0	0	4
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 31.12.2015	Changes in Position reflecting				Position as of 30.09.2016
		transactions	valuation changes	other adjustments	total changes	
Portfolio investment	47,980	-194	2,388	-852	1,342	49,322
Equity	605	46	46	42	134	739
Debt securities	47,375	-240	2,342	-895	1,207	48,582
Short-term	2,934	1,389	17	-76	1,331	4,265
Long-term	44,441	-1,629	2,324	-818	-123	44,318
Financial derivatives	11,099	-8,352	4,176	0	-4,176	6,923
Options	2,646	-258	-1,696	0	-1,954	692
Forward-type contracts	8,453	-8,094	5,872	0	-2,222	6,231
Other investment	173,770	-16,830	4,608	-5,778	-18,000	155,770
Other equity	0	0	0	0	0	0
Foreign currency	7,141	6,195	161	-8,060	-1,703	5,438
Deposits	78,188	-26,787	1,858	-1,115	-26,044	52,143
Of which: interbank positions	78,186	-26,787	1,858	-1,115	-26,044	52,142
Short-term	58,591	-23,267	1,316	-570	-22,521	36,070
Long-term	19,597	-3,521	542	-545	-3,523	16,073
Loans	78,287	151	2,170	5,315	7,636	85,923
Short-term	18,458	-4,428	561	-418	-4,284	14,174
Long-term	59,829	4,579	1,609	5,733	11,921	71,749
Other accounts receivable	10,155	3,611	419	-1,918	2,112	12,266
Short-term	3,921	3,415	247	-1,745	1,917	5,838
Long-term	6,234	196	171	-173	194	6,428
LIABILITIES	169,824	-19,900	17,425	1,201	-1,274	168,550
Direct investment	20,352	629	1,399	-337	1,691	22,043
Equity (including reinvestment of earnings)	14,853	1,635	1,362	-170	2,827	17,680
Direct investors in banks – direct investment enterprises	14,469	1,719	1,305	-194	2,830	17,298
Direct investment enterprises in direct investor (reverse investment)	129	-84	13	24	-47	82
Between fellow enterprises	256	0	44	0	44	300
If ultimate controlling parent is resident	256	0	44	0	44	300
If ultimate controlling parent is nonresident	0	0	0	0	0	0
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	5,499	-1,006	37	-167	-1,136	4,362
Direct investors in banks – direct investment enterprises	97	-37	15	-1	-22	75
Debt securities	2	0	1	0	0	3
Deposits	94	-35	12	-1	-24	70
Loans	0	0	0	0	0	0
Other accounts payable	1	-1	3	1	2	3
Direct investment enterprises in direct investor (reverse investment)	296	-100	4	-163	-259	37
Debt securities	0	0	0	0	0	0

Table 1.9 (end)
(millions of US dollars)

	Position as of 31.12.2015	Changes in Position reflecting				Position as of 30.06.2016
		transactions	valuation changes	other adjustments	total changes	
Deposits	282	-94	4	-163	-253	29
Loans	3	-3	0	0	-3	0
Other accounts payable	11	-3	0	0	-3	8
Between fellow enterprises	5,105	-870	18	-3	-855	4,250
If ultimate controlling parent is resident	818	-663	4	-3	-663	155
Debt securities	0	0	0	0	0	0
Deposits	817	-665	3	-3	-665	152
Loans	0	0	0	0	0	0
Other accounts payable	1	2	0	0	2	3
If ultimate controlling parent is nonresident	4,287	-207	15	0	-192	4,095
Debt securities	0	0	0	0	0	0
Deposits	4,216	-192	14	0	-178	4,038
Loans	0	0	0	0	0	0
Other accounts payable	71	-15	1	0	-14	57
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	19,744	-2,230	8,157	801	6,727	26,471
Equity	14,023	-1,103	7,743	364	7,004	21,027
Debt securities	5,721	-1,127	413	437	-277	5,444
Short-term	1,597	-479	15	440	-24	1,573
Long-term	4,124	-649	398	-3	-253	3,871
Financial derivatives	9,215	-8,490	5,532	0	-2,958	6,257
Options	732	-146	-215	0	-360	372
Forward-type contracts	8,483	-8,344	5,747	0	-2,597	5,885
Other investment	120,514	-9,809	2,337	738	-6,734	113,780
Other equity	0	0	0	0	0	0
Deposits	117,415	-12,300	2,235	1,691	-8,374	109,041
Of which: interbank positions	39,643	-7,010	978	44	-5,988	33,655
Short-term	21,448	805	995	69	1,869	23,317
Long-term	95,968	-13,105	1,240	1,622	-10,243	85,725
Loans ²	1,062	389	3	-470	-78	983
Short-term	1,062	389	3	-470	-78	983
Other accounts payable	2,037	2,102	99	-483	1,718	3,755
Short-term	1,153	1,795	92	-485	1,402	2,555
Long-term	884	307	8	2	316	1,200
INTERNATIONAL INVESTMENT POSITION, NET	75,954	-2,749	-7,376	-7,478	-17,603	58,351

¹The 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 Vnesheconombank.

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	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	with CIS countries	total	of which	with non-CIS countries
2014	496,806	95.2	428,121	96.5	68,686	88.1	307,875	90.2	271,867	36,009	188,931	156,254	32,677
2015	341,467	68.7	292,321	68.3	49,146	71.6	192,954	62.7	170,553	22,402	148,513	121,769	26,744
2015													
Q1	90,177	73.4	77,713	73.8	12,464	71.1	44,653	61.6	39,860	4,793	45,524	37,853	7,671
Q2	91,424	69.2	78,673	69.9	12,752	65.2	47,676	59.1	41,426	6,249	43,749	37,246	6,502
Q3	78,761	62.7	67,250	60.9	11,511	75.3	49,818	61.9	43,909	5,909	28,943	23,341	5,602
Q4	81,104	69.8	68,685	68.7	12,419	76.1	50,808	68.4	45,357	5,451	30,296	23,328	6,968
2016													
Q1	60,266	66.8	51,987	66.9	8,280	66.4	38,071	85.3	34,236	3,834	22,196	17,750	4,446
Q2	67,791	74.2	57,891	73.6	9,901	77.6	45,666	95.8	40,248	5,418	22,126	17,643	4,483
Q3	71,090	90.3	61,141	90.9	9,949	86.4	52,567	105.5	47,140	5,427	18,523	14,001	4,522
January	17,063	61.2	14,802	60.8	2,261	63.9	9,846	81.0	8,840	1,006	7,217	5,962	1,255
February	20,033	68.2	17,300	69.4	2,733	61.2	12,859	83.4	11,593	1,266	7,174	5,707	1,467
March	23,169	70.4	19,884	69.9	3,285	73.6	15,365	89.9	13,803	1,562	7,804	6,081	1,723
April	21,739	70.8	18,548	70.6	3,191	71.8	15,178	93.9	13,328	1,850	6,561	5,220	1,341
May	22,030	71.9	18,790	70.7	3,240	79.6	14,481	94.7	12,792	1,689	7,549	5,998	1,551
June	24,021	79.9	20,552	79.5	3,469	81.9	16,006	98.7	14,128	1,878	8,015	6,424	1,591
July	22,462	82.3	19,390	83.0	3,072	77.9	16,125	96.4	14,404	1,721	6,337	4,986	1,351
August	23,196	92.4	19,768	92.7	3,428	90.3	18,451	113.5	16,589	1,862	4,745	3,179	1,566
September	25,432	96.5	21,983	97.4	3,449	91.4	17,990	106.9	16,147	1,843	7,442	5,836	1,606
October	24,904	92.4	21,167	93.3	3,737	87.7	18,300	108.2	16,340	1,960	6,604	4,827	1,777
November	26,648	104.9	22,861	106.4	3,787	97.0	17,511	106.4	15,597	1,914	9,137	7,264	1,873

Table 1.11

International Reserves of the Russian Federation¹

(millions of US dollars)

	International reserves	Of which				
		foreign exchange reserves	of which			gold
			foreign exchange	SDRs	reserve position in IMF	
2014						
31.12	385,460	339,371	327,727	8,246	3,398	46,089
2015						
31.01	376,208	327,147	315,816	8,025	3,306	49,061
28.02	360,221	313,431	302,311	8,011	3,110	46,790
31.03	356,365	309,093	298,665	7,852	2,576	47,272
30.04	356,005	307,718	297,086	8,006	2,626	48,287
31.05	356,770	308,895	298,384	7,915	2,596	47,875
30.06	361,571	313,342	302,728	8,005	2,609	48,229
31.07	357,626	312,663	302,137	7,939	2,587	44,963
31.08	366,343	318,661	307,943	7,991	2,727	47,683
30.09	371,267	322,375	311,749	7,991	2,635	48,892
31.10	369,640	319,061	308,504	7,952	2,606	50,578
30.11	364,708	317,028	306,658	7,811	2,560	47,680
31.12	368,399	319,836	309,387	7,888	2,560	48,563
2016						
31.01	371,559	320,180	309,770	7,859	2,551	51,379
29.02	380,544	323,275	313,465	6,662	3,149	57,269
31.03	387,008	328,871	318,865	6,795	3,212	58,137
30.04	391,521	331,015	320,948	6,836	3,231	60,506
31.05	387,716	329,786	319,823	6,766	3,198	57,930
30.06	392,756	329,259	319,349	6,746	3,164	63,497
31.07	393,912	329,392	319,520	6,720	3,152	64,520
31.08	395,198	330,488	320,610	6,725	3,154	64,710
30.09	397,743	332,232	322,354	6,732	3,146	65,512
31.10	390,741	326,310	316,586	6,627	3,097	64,431
30.11	385,288	323,631	314,050	6,530	3,052	61,657
31.12	377,741	317,548	308,031	6,486	3,031	60,194

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)

	31.12.2016
A. Official reserves	377,741.3
(1) Foreign currency reserves (in convertible foreign currencies)	307,971.4
(a) Securities	242,739.4
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	65,232.0
(i) other national central banks	36,890.6
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	28,341.3
of which: located in the reporting country	–
(2) IMF reserve position	3,030.9
(3) SDRs	6,485.7
(4) Gold (valued at current quotations of the Bank of Russia)	60,193.6
– volume in millions of fine troy ounces	51.9
(5) Other reserve assets (specify)	59.7
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	59.7
B. Other foreign currency assets (specify)	11,397.0
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	11,397.0
– loans not included in official reserve assets	–
– financial derivatives not included in official reserves	–
– 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	-3,833.0	-95.8	-520.2	-3,217.0
– outflows (–), principal	-3,534.0	-5.1	-657.3	-2,871.6
– outflows (–), interest	-2,476.7	-217.1	-544.0	-1,715.5
– inflows (+), principal	1,521.9	80.4	474.2	967.3
– inflows (+), interest	655.8	46.1	206.9	402.8
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 (–)	-624.4	-624.4	–	–
(b) long positions (+)	1,000.0	1,000.0	–	–
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)		
		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: In-the-money options				
(1) At current exchange rate	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(2) +5% (depreciation of 5%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(3) –5% (appreciation of 5%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(4) +10% (depreciation of 10%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(5) –10% (appreciation of 10%)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–
(6) Other (specify)	–	–	–	–
(a) Short position	–	–	–	–
(b) Long position	–	–	–	–

Table 1.12 (end)

IV. Memo Items

(millions of US dollars)

	31.12.2016
(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	–1,002.6
– long positions	623.0
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	10,638.8
– lent or repoed and included in Section I	–5,713.6
– lent or repoed but not included in Section I	–2,543.0
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	18,895.4
(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	377,741.3
– currencies in SDR basket ²	360,822.4
– currencies not in SDR basket	16,918.9
– 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	International benchmark reserves adequacy, months
Q1, 2010	21.0	3
Q2, 2010	20.2	3
Q3, 2010	19.7	3
Q4, 2010	17.9	3
Q1, 2011	17.5	3
Q2, 2011	16.8	3
Q3, 2011	15.7	3
Q4, 2011	14.6	3
Q1, 2012	14.6	3
Q2, 2012	14.5	3
Q3, 2012	14.7	3
Q4, 2012	14.5	3
Q1, 2013	14.0	3
Q2, 2013	13.4	3
Q3, 2013	13.4	3
Q4, 2013	13.0	3
Q1, 2014	12.5	3
Q2, 2014	12.4	3
Q3, 2014	12.0	3
Q4, 2014	10.8	3
Q1, 2015	10.8	3
Q2, 2015	12.3	3
Q3, 2015	14.3	3
Q4, 2015	15.7	3
Q1, 2016	17.2	3
Q2, 2016	17.8	3
Q3, 2016	18.2	3
Q4, 2016 ¹	17.1	3

¹ Estimated value.

Table 1.14

Central Bank Survey

(millions of rubles, end of period)

	Dec, 2014	Dec, 2015
NET FOREIGN ASSETS	21,130,478	26,210,965
Claims on nonresidents	21,594,133	26,942,120
Monetary gold and SDR holdings	3,056,779	4,115,675
Foreign currency	77,704	810,300
Deposits	2,310,056	1,887,331
Debt securities	16,059,118	19,914,846
Loans	87,735	210,285
Other	2,740	3,683
Liabilities to nonresidents	463,655	731,155
Deposits	1,356	1,814
Loans	–	155,093
SDR allocations	462,299	574,248
Other	–	–
CLAIMS ON CREDIT INSTITUTIONS	10,400,663	7,216,652
<i>in rubles</i>	9,112,325	5,599,496
Loans and deposits, of which	8,290,778	4,233,716
REPO	2,803,977	1,709,844
Debt securities	212,716	223,106
Other claims	608,831	1,142,674
<i>in foreign currency</i>	1,288,337	1,617,157
Loans and deposits, of which	1,288,337	1,617,157
REPO	1,116,611	1,506,252
Debt securities	–	–
Other claims	–	–
NET CLAIMS ON GENERAL GOVERNMENT	–10,519,574	–9,197,791
Claims on federal government	368,160	514,170
Debt securities	368,160	514,170
<i>in rubles</i>	150,577	205,602
<i>in foreign currency</i>	217,583	308,568
Other claims	–	–
<i>in rubles</i>	–	–
<i>in foreign currency</i>	–	–
Claims on state and local government	156	3,375
Debt securities	156	3,375
<i>in rubles</i>	156	3,375
<i>in foreign currency</i>	–	–
Other claims	–	–
<i>in rubles</i>	–	–
<i>in foreign currency</i>	–	–
Liabilities to federal government	10,161,530	8,935,658
Deposits	10,110,753	8,867,670
<i>in rubles</i>	1,708,832	1,442,101
<i>in foreign currency</i>	8,401,921	7,425,569
Other liabilities	50,776	67,988
<i>in rubles</i>	–	–
<i>in foreign currency</i>	50,776	67,988
Liabilities to state and local government	726,360	779,679
Deposits	726,360	779,679
<i>in rubles</i>	726,360	779,679
<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, 2014	Dec, 2015
CLAIMS ON OTHER SECTORS	671,299	1,207,047
<i>in rubles</i>	670,766	1,206,591
<i>in foreign currency</i>	533	457
Other financial institutions	664,953	1,193,421
<i>in rubles</i>	664,420	1,192,964
Debt securities	96	66
Loans	644,520	1,161,485
Other claims	19,804	31,414
<i>in foreign currency</i>	533	457
Debt securities	–	–
Loans	–	–
Other claims	533	457
Nonfinancial organizations	6,346	13,626
<i>in rubles</i>	6,346	13,626
Debt securities	–	817
Loans	–	–
Other claims	6,346	12,809
<i>in foreign currency</i>	–	–
Debt securities	–	–
Loans	–	–
Other claims	–	–
Households	–	–
MONETARY BASE	11,331,954	11,043,822
Currency in circulation	8,840,538	8,522,189
Liabilities to credit institutions	2,491,416	2,521,633
Deposits, of which	2,491,416	2,521,633
Required reserves	471,312	369,820
Debt securities	–	–
OTHER LIABILITIES TO CREDIT INSTITUTIONS	378,222	6,776
<i>in rubles</i>	–	79
<i>in foreign currency</i>	378,222	6,696
DEPOSITS INCLUDED IN BROAD MONEY	55,780	77,049
<i>in rubles</i>	55,779	77,048
Transferable deposits	54,279	77,048
Other financial institutions	37,613	64,358
Nonfinancial organizations	16,666	12,690
Households	–	–
Other deposits	1,500	–
Other financial institutions	1,500	–
Nonfinancial organizations	–	–
Households	–	–
<i>in foreign currency</i>	1	2
Transferable deposits	–	–
Other financial institutions	–	–
Nonfinancial organizations	–	–
Households	–	–
Other deposits	1	2
Other financial institutions	–	–
Nonfinancial organizations	1	2
Households	–	–
SHARES AND OTHER EQUITY	9,803,314	13,721,393
OTHER ITEMS (NET)	113,595	587,834
Other liabilities	496,206	964,167
Other assets	382,611	376,333

Table 1.14 (cont.)
(millions of rubles, end of period)

	Jul, 2016	Aug, 2016	Sep, 2016	Oct, 2016	Nov, 2016
NET FOREIGN ASSETS	25,415,501	25,035,438	24,521,343	23,975,290	24,408,222
Claims on nonresidents	26,006,945	25,638,036	25,097,984	24,820,438	25,501,383
Monetary gold and SDR holdings	4,707,255	4,637,369	4,563,769	4,469,756	4,427,754
Foreign currency	736,277	723,295	704,107	699,373	866,484
Deposits	2,950,670	2,621,569	3,324,574	3,142,132	3,071,036
Debt securities	17,314,331	17,426,112	16,306,847	16,325,668	16,954,837
Loans	291,021	213,428	195,692	180,453	178,009
Other	7,390	16,262	2,995	3,055	3,263
Liabilities to nonresidents	591,444	602,598	576,641	845,148	1,093,161
Deposits	2,509	2,471	2,331	2,410	2,369
Loans	69,474	85,919	73,082	352,516	592,788
SDR allocations	519,461	514,208	501,228	490,222	498,004
Other	–	–	–	–	–
CLAIMS ON CREDIT INSTITUTIONS	4,951,685	4,719,856	4,700,157	4,527,729	4,911,876
<i>in rubles</i>	4,133,277	3,998,422	4,073,382	3,947,627	4,426,919
Loans and deposits, of which	2,361,718	2,167,658	2,213,929	2,057,861	2,417,619
REPO	706,480	362,458	408,742	291,334	437,948
Debt securities	213,624	213,538	213,993	219,235	217,026
Other claims	1,557,935	1,617,225	1,645,459	1,670,531	1,792,274
<i>in foreign currency</i>	818,409	721,434	626,776	580,102	484,957
Loans and deposits, of which	818,409	721,434	626,776	580,102	484,957
REPO	816,694	719,081	624,501	577,833	482,677
Debt securities	–	–	–	–	–
Other claims	–	–	–	–	–
NET CLAIMS ON GENERAL GOVERNMENT	–7,776,568	–7,132,172	–6,547,377	–6,813,345	–7,283,565
Claims on federal government	336,778	328,760	330,794	331,038	328,274
Debt securities	336,778	328,760	330,794	331,038	328,274
<i>in rubles</i>	63,242	56,906	65,262	66,310	57,567
<i>in foreign currency</i>	273,537	271,854	265,532	264,728	270,707
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Claims on state and local government	144	145	143	124	–
Debt securities	144	145	143	124	–
<i>in rubles</i>	144	145	143	124	–
<i>in foreign currency</i>	–	–	–	–	–
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Liabilities to federal government	7,386,010	6,755,185	6,223,295	6,293,958	6,821,512
Deposits	7,306,734	6,678,151	6,148,224	6,222,299	6,752,121
<i>in rubles</i>	1,398,619	1,318,275	914,163	1,154,347	1,539,998
<i>in foreign currency</i>	5,908,115	5,359,875	5,234,061	5,067,952	5,212,123
Other liabilities	79,276	77,034	75,071	71,659	69,391
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	79,276	77,034	75,071	71,659	69,391
Liabilities to state and local government	727,480	705,892	655,018	850,549	790,326
Deposits	727,480	705,892	655,018	850,549	790,326
<i>in rubles</i>	727,480	705,892	655,018	850,549	790,326
<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, 2016	Aug, 2016	Sep, 2016	Oct, 2016	Nov, 2016
CLAIMS ON OTHER SECTORS	1,557,497	1,563,074	1,606,832	1,638,246	1,741,277
<i>in rubles</i>	1,557,096	1,562,695	1,606,465	1,637,786	1,740,904
<i>in foreign currency</i>	401	379	368	460	373
Other financial institutions	1,553,812	1,559,464	1,603,228	1,635,005	1,738,669
<i>in rubles</i>	1,553,412	1,559,084	1,602,863	1,634,635	1,738,297
Debt securities	–	–	322	4,395	4,168
Loans	1,516,745	1,518,448	1,541,443	1,571,442	1,675,126
Other claims	36,667	40,636	61,097	58,798	59,002
<i>in foreign currency</i>	400	379	365	370	373
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	400	379	365	370	373
Nonfinancial organizations	3,685	3,611	3,604	3,241	2,608
<i>in rubles</i>	3,684	3,611	3,602	3,151	2,607
Debt securities	23	22	320	332	–
Loans	–	–	–	–	–
Other claims	3,661	3,588	3,282	2,819	2,607
<i>in foreign currency</i>	1	–	2	90	1
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	1	–	2	90	1
Households	–	–	–	–	–
MONETARY BASE	10,600,554	10,939,721	11,541,243	11,084,799	11,184,433
Currency in circulation	8,322,361	8,283,133	8,277,802	8,179,377	8,141,875
Liabilities to credit institutions	2,278,192	2,656,588	3,263,441	2,905,422	3,042,558
Deposits, of which	2,278,192	2,656,588	3,263,441	2,905,422	3,042,558
Required reserves	393,962	416,588	483,894	480,808	478,261
Debt securities	–	–	–	–	–
OTHER LIABILITIES TO CREDIT INSTITUTIONS	308	387	298	660	3,028
<i>in rubles</i>	24	76	90	84	69
<i>in foreign currency</i>	284	311	208	576	2,959
DEPOSITS INCLUDED IN BROAD MONEY	62,773	72,760	45,608	53,082	67,893
<i>in rubles</i>	62,771	72,759	45,606	53,080	67,891
Transferable deposits	58,371	66,859	38,856	44,880	57,791
Other financial institutions	45,057	50,900	23,345	30,042	42,982
Nonfinancial organizations	13,314	15,959	15,512	14,838	14,809
Households	–	–	–	–	–
Other deposits	4,400	5,900	6,750	8,200	10,100
Other financial institutions	4,400	5,900	6,750	8,200	10,100
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
<i>in foreign currency</i>	2	2	2	1	2
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	2	2	2	1	2
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	2	2	2	1	2
Households	–	–	–	–	–
SHARES AND OTHER EQUITY	13,038,361	12,668,338	12,201,117	11,671,869	12,040,021
OTHER ITEMS (NET)	446,120	504,991	492,690	517,511	482,435
Other liabilities	851,673	897,373	882,124	885,557	870,892
Other assets	405,553	392,382	389,435	368,045	388,457

Table 1.15

Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2014	Dec, 2015
NET FOREIGN ASSETS	3,957,735	6,644,798
Claims on nonresidents	13,625,959	16,367,480
Foreign currency	981,943	525,090
Deposits	5,499,633	6,058,214
Debt securities	2,193,670	3,504,607
Loans	4,390,517	5,470,543
Equity and investment fund shares	548,639	794,354
Other	11,557	14,672
Liabilities to nonresidents	9,668,224	9,722,682
Deposits	9,356,025	9,272,200
Debt securities	269,217	368,859
Loans	39,988	77,614
Other	2,994	4,008
CLAIMS ON CENTRAL BANK	4,538,707	3,811,452
Currency	1,669,069	1,283,043
Deposits, of which	2,869,638	2,528,409
Required reserves	471,312	369,820
Debt securities	–	–
NET CLAIMS ON GENERAL GOVERNMENT	2,133,022	3,166,851
Claims on federal government	2,750,766	3,703,257
Debt securities	2,750,364	3,703,255
<i>in rubles</i>	2,082,242	2,855,480
<i>in foreign currency</i>	668,122	847,776
Loans	402	2
<i>in rubles</i>	402	2
<i>in foreign currency</i>	–	–
Other claims	–	–
<i>in rubles</i>	–	–
<i>in foreign currency</i>	–	–
Claims on state and local government	1,329,596	1,480,149
Debt securities	294,410	342,620
<i>in rubles</i>	294,410	342,620
<i>in foreign currency</i>	–	–
Loans	1,035,186	1,137,529
<i>in rubles</i>	1,035,186	1,137,529
<i>in foreign currency</i>	–	–
Other claims	–	–
<i>in rubles</i>	–	–
<i>in foreign currency</i>	–	–

Table 1.15 (cont.)
(millions of rubles, end of period)

	Dec, 2014	Dec, 2015
Liabilities to federal government	1,725,233	1,584,008
Deposits	1,725,233	1,584,008
<i>in rubles</i>	1,200,635	1,123,255
<i>in foreign currency</i>	524,598	460,752
Other liabilities	–	–
<i>in rubles</i>	–	–
<i>in foreign currency</i>	–	–
Liabilities to state and local government	222,107	432,547
Deposits	222,107	432,547
<i>in rubles</i>	222,051	432,473
<i>in foreign currency</i>	56	75
Other liabilities	–	–
<i>in rubles</i>	–	–
<i>in foreign currency</i>	–	–
CLAIMS ON OTHER SECTORS	47,728,287	51,765,828
<i>in rubles</i>	37,758,420	38,577,837
<i>in foreign currency</i>	9,969,868	13,187,991
Other financial institutions	3,797,323	4,713,650
<i>in rubles</i>	2,546,544	3,130,888
Debt securities	506,211	705,423
Loans	1,210,546	1,279,191
Other claims	829,787	1,146,274
<i>in foreign currency</i>	1,250,779	1,582,761
Debt securities	58,400	85,235
Loans	278,064	634,503
Other claims	914,314	863,023
Nonfinancial organizations	31,584,755	35,405,072
<i>in rubles</i>	23,211,334	24,140,763
Debt securities	1,310,722	925,520
Loans	20,807,443	21,904,808
Other claims	1,093,168	1,310,436
<i>in foreign currency</i>	8,373,421	11,264,309
Debt securities	3,505	5,982
Loans	8,337,374	11,159,281
Other claims	32,542	99,046
Households	12,346,209	11,647,106
<i>in rubles</i>	12,000,542	11,306,185
Debt securities	188	4
Loans	12,000,354	11,306,181
Other claims	–	–
<i>in foreign currency</i>	345,668	340,921
Debt securities	–	–
Loans	345,668	340,921
Other claims	–	–

Table 1.15 (cont.)
(millions of rubles, end of period)

	Dec, 2014	Dec, 2015
LIABILITIES TO CENTRAL BANK	9,791,831	6,073,978
<i>in rubles</i>	8,503,494	4,456,822
Loans and deposits, of which	8,290,778	4,233,716
REPO	2,803,977	1,709,844
Debt securities	212,716	223,106
Other liabilities	–	–
<i>in foreign currency</i>	1,288,337	1,617,157
Loans and deposits, of which	1,288,337	1,617,157
REPO	1,116,611	1,506,252
Debt securities	–	–
Other liabilities	–	–
DEPOSITS INCLUDED IN BROAD MONEY	35,217,083	43,480,559
<i>in rubles</i>	24,390,464	27,866,283
Transferable deposits	8,117,284	9,201,860
Other financial institutions	405,175	470,935
Nonfinancial organizations	4,949,322	5,460,195
Households	2,762,787	3,270,730
Other deposits	16,273,180	18,664,423
Other financial institutions	1,293,579	1,385,475
Nonfinancial organizations	4,310,129	4,505,035
Households	10,669,473	12,773,913
<i>in foreign currency</i>	10,826,619	15,614,276
Transferable deposits	–	–
Other financial institutions	–	–
Nonfinancial organizations	–	–
Households	–	–
Other deposits	10,826,619	15,614,276
Other financial institutions	125,552	256,695
Nonfinancial organizations	5,993,205	8,753,558
Households	4,707,862	6,604,024
DEPOSITS EXCLUDED FROM BROAD MONEY	388,866	655,909
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,386,415	1,493,704
SHARES AND OTHER EQUITY	7,367,769	6,481,163
OTHER ITEMS (NET)	4,205,787	7,203,615
Other liabilities	10,742,090	12,745,048
Other assets	5,780,479	4,879,056
Consolidation adjustment	–755,824	–662,378

Table 1.15 (cont.)

(millions of rubles, end of period)

	Jul, 2016	Aug, 2016	Sep, 2016	Oct, 2016	Nov, 2016
NET FOREIGN ASSETS	5,914,014	5,748,361	5,397,645	5,571,611	5,679,948
Claims on nonresidents	14,244,488	13,912,875	13,240,182	13,369,377	13,634,480
Foreign currency	425,113	383,777	347,055	409,215	380,324
Deposits	4,023,231	3,854,654	3,531,732	3,471,114	3,589,564
Debt securities	3,325,915	3,240,782	3,106,274	3,044,868	3,112,580
Loans	5,474,340	5,440,076	5,326,245	5,453,161	5,542,519
Equity and investment fund shares	979,095	977,882	913,285	975,538	994,024
Other	16,795	15,705	15,591	15,481	15,469
Liabilities to nonresidents	8,330,474	8,164,514	7,842,537	7,797,765	7,954,532
Deposits	7,953,732	7,802,847	7,484,688	7,451,299	7,597,909
Debt securities	299,218	291,869	282,311	281,174	290,298
Loans	73,979	66,662	72,063	61,855	63,862
Other	3,546	3,135	3,474	3,437	2,462
CLAIMS ON CENTRAL BANK	3,138,466	3,501,628	4,129,398	3,746,367	3,870,303
Currency	859,966	844,653	865,659	840,285	824,717
Deposits, of which	2,278,500	2,656,975	3,263,740	2,906,082	3,045,586
Required reserves	393,962	416,588	483,894	480,808	478,261
Debt securities	–	–	–	–	–
NET CLAIMS ON GENERAL GOVERNMENT	2,180,065	1,695,930	1,381,344	1,187,177	2,130,901
Claims on federal government	3,900,012	3,741,402	3,725,637	3,687,230	4,140,616
Debt securities	3,900,011	3,741,401	3,725,636	3,687,229	4,140,615
<i>in rubles</i>	3,117,166	2,974,890	2,976,851	3,020,261	3,136,568
<i>in foreign currency</i>	782,845	766,511	748,785	666,968	1,004,047
Loans	1	1	1	1	1
<i>in rubles</i>	1	1	1	1	1
<i>in foreign currency</i>	–	–	–	–	–
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Claims on state and local government	1,281,265	1,200,938	1,228,642	1,243,624	1,288,422
Debt securities	373,311	379,218	384,472	398,344	405,683
<i>in rubles</i>	373,189	379,218	384,366	398,344	405,683
<i>in foreign currency</i>	122	–	106	–	–
Loans	907,953	821,720	844,170	845,280	882,738
<i>in rubles</i>	907,829	821,600	844,053	845,163	882,618
<i>in foreign currency</i>	124	120	117	117	120
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–

Table 1.15 (cont.)

(millions of rubles, end of period)

	Jul, 2016	Aug, 2016	Sep, 2016	Oct, 2016	Nov, 2016
Liabilities to federal government	1,868,465	2,058,327	2,412,723	2,621,580	2,153,224
Deposits	1,868,398	2,058,299	2,412,697	2,621,562	2,153,198
<i>in rubles</i>	1,426,170	1,592,950	1,964,948	2,147,755	1,706,951
<i>in foreign currency</i>	442,227	465,349	447,749	473,807	446,247
Other liabilities	68	28	26	18	26
<i>in rubles</i>	68	28	26	18	26
<i>in foreign currency</i>	–	–	–	–	–
Liabilities to state and local government	1,132,746	1,188,083	1,160,212	1,122,097	1,144,913
Deposits	1,132,746	1,188,083	1,160,212	1,122,097	1,144,913
<i>in rubles</i>	1,132,678	1,188,018	1,160,149	1,122,032	1,144,847
<i>in foreign currency</i>	68	66	64	64	66
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
CLAIMS ON OTHER SECTORS	51,223,418	51,088,148	50,740,650	50,908,139	51,181,843
<i>in rubles</i>	39,731,859	40,007,262	40,117,870	40,405,623	40,657,797
<i>in foreign currency</i>	11,491,559	11,080,886	10,622,780	10,502,516	10,524,046
Other financial institutions	5,036,971	5,041,484	4,891,485	4,887,188	4,314,369
<i>in rubles</i>	2,794,928	2,932,330	2,919,333	2,925,267	2,494,107
Debt securities	717,554	722,043	705,309	745,341	400,574
Loans	1,305,013	1,409,012	1,427,049	1,342,511	1,347,227
Other claims	772,361	801,275	786,975	837,415	746,306
<i>in foreign currency</i>	2,242,043	2,109,155	1,972,152	1,961,921	1,820,262
Debt securities	116,704	88,004	86,099	92,142	16,983
Loans	1,574,104	1,522,694	1,463,758	1,453,372	1,378,045
Other claims	551,235	498,457	422,295	416,407	425,234
Nonfinancial organizations	34,594,071	34,407,726	34,178,741	34,330,871	35,129,399
<i>in rubles</i>	25,623,653	25,697,435	25,778,166	26,033,994	26,665,592
Debt securities	1,003,481	1,028,312	1,078,126	1,140,075	1,471,146
Loans	23,028,949	23,041,606	23,064,021	23,223,319	23,505,800
Other claims	1,591,222	1,627,517	1,636,019	1,670,599	1,688,647
<i>in foreign currency</i>	8,970,419	8,710,291	8,400,576	8,296,877	8,463,807
Debt securities	3,032	3,968	6,708	18,974	96,762
Loans	8,863,836	8,602,545	8,290,330	8,168,895	8,247,657
Other claims	103,551	103,778	103,537	109,008	119,388
Households	11,592,376	11,638,938	11,670,424	11,690,080	11,738,075
<i>in rubles</i>	11,313,278	11,377,497	11,420,371	11,446,363	11,498,098
Debt securities	4	4	4	4	4
Loans	11,313,274	11,377,493	11,420,368	11,446,359	11,498,094
Other claims	–	–	–	–	–
<i>in foreign currency</i>	279,098	261,441	250,053	243,717	239,977
Debt securities	–	–	–	–	–
Loans	279,098	261,441	250,053	243,717	239,977
Other claims	–	–	–	–	–

Table 1.15 (end)

(millions of rubles, end of period)

	Jul, 2016	Aug, 2016	Sep, 2016	Oct, 2016	Nov, 2016
LIABILITIES TO CENTRAL BANK	3,393,751	3,102,631	3,054,698	2,857,198	3,119,602
<i>in rubles</i>	2,575,342	2,381,197	2,427,922	2,277,096	2,634,645
Loans and deposits, of which	2,361,718	2,167,658	2,213,929	2,057,861	2,417,619
REPO	706,480	362,458	408,742	291,334	437,948
Debt securities	213,624	213,538	213,993	219,235	217,026
Other liabilities	–	–	–	–	–
<i>in foreign currency</i>	818,409	721,434	626,776	580,102	484,957
Loans and deposits, of which	818,409	721,434	626,776	580,102	484,957
REPO	816,694	719,081	624,501	577,833	482,677
Debt securities	–	–	–	–	–
Other liabilities	–	–	–	–	–
DEPOSITS INCLUDED IN BROAD MONEY	42,085,574	41,814,747	41,518,240	41,238,835	41,971,612
<i>in rubles</i>	28,514,271	28,683,787	28,692,526	28,659,608	29,048,548
Transferable deposits	9,133,968	9,202,345	9,074,060	9,110,876	9,209,420
Other financial institutions	655,552	636,154	630,854	564,048	594,780
Nonfinancial organizations	5,213,632	5,300,906	5,176,871	5,349,722	5,430,039
Households	3,264,785	3,265,285	3,266,336	3,197,107	3,184,600
Other deposits	19,380,303	19,481,442	19,618,467	19,548,732	19,839,129
Other financial institutions	1,372,222	1,417,189	1,417,289	1,465,748	1,343,416
Nonfinancial organizations	4,331,295	4,252,053	4,367,242	4,078,590	4,252,938
Households	13,676,786	13,812,201	13,833,936	14,004,394	14,242,775
<i>in foreign currency</i>	13,571,303	13,130,960	12,825,713	12,579,227	12,923,064
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	13,571,303	13,130,960	12,825,713	12,579,227	12,923,064
Other financial institutions	243,327	232,646	231,031	247,713	224,931
Nonfinancial organizations	7,313,526	7,046,055	6,829,591	6,573,114	6,821,200
Households	6,014,450	5,852,259	5,765,091	5,758,400	5,876,933
DEPOSITS EXCLUDED FROM BROAD MONEY	805,096	797,614	882,921	923,020	872,041
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,555,326	1,525,007	1,487,411	1,473,494	1,462,377
SHARES AND OTHER EQUITY	6,519,288	6,610,246	6,676,623	6,779,328	6,829,325
OTHER ITEMS (NET)	8,096,930	8,183,822	8,029,145	8,141,419	8,608,037
Other liabilities	13,560,484	13,637,968	13,770,895	13,751,086	14,118,535
Other assets	4,887,677	4,880,157	5,138,151	5,001,482	4,891,973
Consolidation adjustment	–575,877	–573,988	–603,600	–608,184	–618,525

Table 1.16

Banking System Survey

(millions of rubles, end of period)

	Dec, 2014	Dec, 2015
NET FOREIGN ASSETS	25,088,213	32,855,763
Claims on nonresidents	35,220,092	43,309,600
Monetary gold and SDR holdings	3,056,779	4,115,675
Foreign currency	1,059,647	1,335,389
Deposits	7,809,689	7,945,545
Debt securities	18,252,787	23,419,453
Loans	4,478,253	5,680,828
Equity and investment fund shares	548,639	794,354
Other	14,297	18,355
Liabilities to nonresidents	10,131,879	10,453,838
Deposits	9,357,381	9,274,014
Debt securities	269,217	368,859
Loans	39,988	232,707
SDR allocations	462,299	574,248
Other	2,994	4,008
DOMESTIC CLAIMS	40,013,035	46,941,935
Net claims on general government	-8,386,551	-6,030,940
Claims on federal government	3,118,926	4,217,427
Debt securities	3,118,524	4,217,425
<i>in rubles</i>	2,232,819	3,061,082
<i>in foreign currency</i>	885,705	1,156,344
Loans	402	2
<i>in rubles</i>	402	2
<i>in foreign currency</i>	-	-
Other claims	-	-
<i>in rubles</i>	-	-
<i>in foreign currency</i>	-	-
Claims on state and local government	1,329,752	1,483,524
Debt securities	294,566	345,996
<i>in rubles</i>	294,566	345,996
<i>in foreign currency</i>	-	-
Loans	1,035,186	1,137,529
<i>in rubles</i>	1,035,186	1,137,529
<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, 2014	Dec, 2015
Liabilities to federal government	11,886,762	10,519,665
Deposits	11,835,986	10,451,678
<i>in rubles</i>	2,909,467	2,565,357
<i>in foreign currency</i>	8,926,519	7,886,321
Other liabilities	50,776	67,988
<i>in rubles</i>	–	–
<i>in foreign currency</i>	50,776	67,988
Liabilities to state and local government	948,467	1,212,226
Deposits	948,467	1,212,226
<i>in rubles</i>	948,411	1,212,151
<i>in foreign currency</i>	56	75
Other liabilities	–	–
<i>in rubles</i>	–	–
<i>in foreign currency</i>	–	–
Claims on other sectors	48,399,586	52,972,875
<i>in rubles</i>	38,429,185	39,784,427
<i>in foreign currency</i>	9,970,401	13,188,448
Other financial institutions	4,462,277	5,907,071
<i>in rubles</i>	3,210,964	4,323,853
Debt securities	506,308	705,488
Loans	1,855,066	2,440,676
Other claims	849,590	1,177,688
<i>in foreign currency</i>	1,251,312	1,583,218
Debt securities	58,400	85,235
Loans	278,064	634,503
Other claims	914,848	863,480
Nonfinancial organizations	31,591,101	35,418,698
<i>in rubles</i>	23,217,679	24,154,390
Debt securities	1,310,722	926,336
Loans	20,807,443	21,904,808
Other claims	1,099,514	1,323,246
<i>in foreign currency</i>	8,373,421	11,264,309
Debt securities	3,505	5,982
Loans	8,337,374	11,159,281
Other claims	32,542	99,046

Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2014	Dec, 2015
Households	12,346,209	11,647,106
<i>in rubles</i>	12,000,542	11,306,185
Debt securities	188	4
Loans	12,000,354	11,306,181
Other claims	–	–
<i>in foreign currency</i>	345,668	340,921
Debt securities	–	–
Loans	345,668	340,921
Other claims	–	–
BROAD MONEY LIABILITIES	42,444,333	50,796,755
Money Supply (National Definition)	31,617,713	35,182,477
<i>in rubles</i>		
Currency outside banking system	7,171,470	7,239,146
Transferable deposits	8,171,563	9,278,908
Other financial institutions	442,788	535,293
Nonfinancial organizations	4,965,988	5,472,885
Households	2,762,787	3,270,730
Other deposits	16,274,680	18,664,423
Other financial institutions	1,295,079	1,385,475
Nonfinancial organizations	4,310,129	4,505,035
Households	10,669,473	12,773,913
<i>in foreign currency</i>	10,826,620	15,614,278
Transferable deposits	–	–
Other financial institutions	–	–
Nonfinancial organizations	–	–
Households	–	–
Other deposits	10,826,620	15,614,278
Other financial institutions	125,552	256,695
Nonfinancial organizations	5,993,206	8,753,559
Households	4,707,862	6,604,024
Securities other than shares included in broad money	–	–
Other financial institutions	–	–
Nonfinancial organizations	–	–
Households	–	–
DEPOSITS EXCLUDED FROM BROAD MONEY	388,866	655,909
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,386,415	1,493,704
SHARES AND OTHER EQUITY	17,171,083	20,202,555
OTHER ITEMS (NET)	3,710,550	6,648,775
Other liabilities	11,238,296	13,709,215
Other assets	6,163,090	5,255,389
Consolidation adjustment	–1,364,656	–1,805,052

Table 1.16 (cont.)

(millions of rubles, end of period)

	Jul, 2016	Aug, 2016	Sep, 2016	Oct, 2016	Nov, 2016
NET FOREIGN ASSETS	31,329,514	30,783,800	29,918,988	29,546,901	30,088,170
Claims on nonresidents	40,251,433	39,550,911	38,338,166	38,189,814	39,135,863
Monetary gold and SDR holdings	4,707,255	4,637,369	4,563,769	4,469,756	4,427,754
Foreign currency	1,161,390	1,107,073	1,051,162	1,108,588	1,246,807
Deposits	6,973,901	6,476,223	6,856,306	6,613,246	6,660,600
Debt securities	20,640,246	20,666,894	19,413,121	19,370,537	20,067,417
Loans	5,765,361	5,653,504	5,521,937	5,633,614	5,720,528
Equity and investment fund shares	979,095	977,882	913,285	975,538	994,024
Other	24,185	31,967	18,586	18,536	18,732
Liabilities to nonresidents	8,921,918	8,767,112	8,419,178	8,642,913	9,047,692
Deposits	7,956,242	7,805,319	7,487,019	7,453,709	7,600,278
Debt securities	299,218	291,869	282,311	281,174	290,298
Loans	143,452	152,581	145,145	414,371	656,650
SDR allocations	519,461	514,208	501,228	490,222	498,004
Other	3,546	3,135	3,474	3,437	2,462
DOMESTIC CLAIMS	47,184,413	47,214,980	47,181,450	46,920,217	47,770,455
Net claims on general government	-5,596,503	-5,436,242	-5,166,033	-5,626,168	-5,152,665
Claims on federal government	4,236,791	4,070,162	4,056,431	4,018,268	4,468,890
Debt securities	4,236,790	4,070,161	4,056,430	4,018,267	4,468,889
<i>in rubles</i>	3,180,407	3,031,796	3,042,113	3,086,571	3,194,135
<i>in foreign currency</i>	1,056,382	1,038,364	1,014,317	931,696	1,274,754
Loans	1	1	1	1	1
<i>in rubles</i>	1	1	1	1	1
<i>in foreign currency</i>	-	-	-	-	-
Other claims	-	-	-	-	-
<i>in rubles</i>	-	-	-	-	-
<i>in foreign currency</i>	-	-	-	-	-
Claims on state and local government	1,281,408	1,201,083	1,228,785	1,243,748	1,288,422
Debt securities	373,455	379,363	384,615	398,468	405,683
<i>in rubles</i>	373,333	379,363	384,509	398,468	405,683
<i>in foreign currency</i>	122	-	106	-	-
Loans	907,953	821,720	844,170	845,280	882,738
<i>in rubles</i>	907,829	821,600	844,053	845,163	882,618
<i>in foreign currency</i>	124	120	117	117	120
Other claims	-	-	-	-	-
<i>in rubles</i>	-	-	-	-	-
<i>in foreign currency</i>	-	-	-	-	-

Table 1.16 (cont.)

(millions of rubles, end of period)

	Jul, 2016	Aug, 2016	Sep, 2016	Oct, 2016	Nov, 2016
Liabilities to federal government	9,254,476	8,813,512	8,636,018	8,915,538	8,974,737
Deposits	9,175,132	8,736,449	8,560,921	8,843,861	8,905,320
<i>in rubles</i>	2,824,790	2,911,225	2,879,111	3,302,101	3,246,949
<i>in foreign currency</i>	6,350,342	5,825,224	5,681,810	5,541,760	5,658,370
Other liabilities	79,344	77,062	75,097	71,677	69,417
<i>in rubles</i>	68	28	26	18	26
<i>in foreign currency</i>	79,276	77,034	75,071	71,659	69,391
Liabilities to state and local government	1,860,226	1,893,975	1,815,231	1,972,646	1,935,240
Deposits	1,860,226	1,893,975	1,815,231	1,972,646	1,935,240
<i>in rubles</i>	1,860,158	1,893,909	1,815,167	1,972,581	1,935,174
<i>in foreign currency</i>	68	66	64	64	66
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Claims on other sectors	52,780,916	52,651,222	52,347,483	52,546,386	52,923,120
<i>in rubles</i>	41,288,956	41,569,957	41,724,335	42,043,410	42,398,701
<i>in foreign currency</i>	11,491,960	11,081,266	10,623,148	10,502,976	10,524,419
Other financial institutions	6,590,783	6,600,948	6,494,713	6,522,194	6,053,038
<i>in rubles</i>	4,348,341	4,491,414	4,522,196	4,559,902	4,232,403
Debt securities	717,554	722,043	705,632	749,736	404,742
Loans	2,821,758	2,927,460	2,968,492	2,913,953	3,022,353
Other claims	809,028	841,912	848,072	896,213	805,308
<i>in foreign currency</i>	2,242,443	2,109,534	1,972,517	1,962,291	1,820,634
Debt securities	116,704	88,004	86,099	92,142	16,983
Loans	1,574,104	1,522,694	1,463,758	1,453,372	1,378,045
Other claims	551,635	498,836	422,660	416,777	425,606
Nonfinancial organizations	34,597,756	34,411,336	34,182,346	34,334,112	35,132,007
<i>in rubles</i>	25,627,337	25,701,046	25,781,768	26,037,145	26,668,199
Debt securities	1,003,504	1,028,335	1,078,446	1,140,407	1,471,146
Loans	23,028,949	23,041,606	23,064,021	23,223,319	23,505,800
Other claims	1,594,884	1,631,105	1,639,301	1,673,418	1,691,254
<i>in foreign currency</i>	8,970,420	8,710,291	8,400,578	8,296,967	8,463,808
Debt securities	3,032	3,968	6,708	18,974	96,762
Loans	8,863,836	8,602,545	8,290,330	8,168,895	8,247,657
Other claims	103,552	103,778	103,539	109,098	119,389

Table 1.16 (end)

(millions of rubles, end of period)

	Jul, 2016	Aug, 2016	Sep, 2016	Oct, 2016	Nov, 2016
Households	11,592,376	11,638,938	11,670,424	11,690,080	11,738,075
<i>in rubles</i>	11,313,278	11,377,497	11,420,371	11,446,363	11,498,098
Debt securities	4	4	4	4	4
Loans	11,313,274	11,377,493	11,420,368	11,446,359	11,498,094
Other claims	–	–	–	–	–
<i>in foreign currency</i>	279,098	261,441	250,053	243,717	239,977
Debt securities	–	–	–	–	–
Loans	279,098	261,441	250,053	243,717	239,977
Other claims	–	–	–	–	–
BROAD MONEY LIABILITIES	49,610,742	49,325,987	48,975,991	48,631,008	49,356,663
Money Supply (National Definition)	36,039,437	36,195,025	36,150,276	36,051,780	36,433,597
<i>in rubles</i>					
Currency outside banking system	7,462,395	7,438,480	7,412,143	7,339,092	7,317,158
Transferable deposits	9,192,340	9,269,203	9,112,916	9,155,756	9,267,211
Other financial institutions	700,609	687,054	654,198	594,090	637,762
Nonfinancial organizations	5,226,946	5,316,865	5,192,382	5,364,560	5,444,849
Households	3,264,785	3,265,285	3,266,336	3,197,107	3,184,600
Other deposits	19,384,703	19,487,342	19,625,217	19,556,932	19,849,229
Other financial institutions	1,376,622	1,423,089	1,424,039	1,473,948	1,353,516
Nonfinancial organizations	4,331,295	4,252,053	4,367,242	4,078,590	4,252,938
Households	13,676,786	13,812,201	13,833,936	14,004,394	14,242,775
<i>in foreign currency</i>	13,571,305	13,130,962	12,825,715	12,579,228	12,923,066
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	13,571,305	13,130,962	12,825,715	12,579,228	12,923,066
Other financial institutions	243,327	232,646	231,031	247,713	224,931
Nonfinancial organizations	7,313,528	7,046,057	6,829,592	6,573,115	6,821,202
Households	6,014,450	5,852,259	5,765,091	5,758,400	5,876,933
Securities other than shares included in broad money	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
DEPOSITS EXCLUDED FROM BROAD MONEY	805,096	797,614	882,921	923,020	872,041
DEBT SECURITIES EXCLUDED FROM BROAD MONEY	1,555,326	1,525,007	1,487,411	1,473,494	1,462,377
SHARES AND OTHER EQUITY	19,557,648	19,278,584	18,877,740	18,451,197	18,869,346
OTHER ITEMS (NET)	6,985,115	7,071,588	6,876,375	6,988,400	7,298,198
Other liabilities	14,412,157	14,535,341	14,653,019	14,636,642	14,989,427
Other assets	5,293,229	5,272,539	5,527,585	5,369,528	5,280,430
Consolidation adjustment	-2,133,812	-2,191,214	-2,249,059	-2,278,715	-2,410,799

Table 1.17

Money Supply (National Definition)

		<i>(billions of rubles)</i>							
	1	2	Including		5	6	7	8	
			households	nonfinancial organizations, financial institutions (except for credit ones)					
	Cash (M0 monetary aggregate)	Transferable deposits	households	nonfinancial organizations, financial institutions (except for credit ones)	Monetary aggregate M1 (1+2)	Other deposits	households	Including nonfinancial organizations, financial institutions (except for credit ones)	
2014									
31.12	7,171.5	8,170.0	2,762.8	5,407.2	15,341.4	16,274.3	10,669.5	5,604.8	
2015									
31.01	6,700.3	8,255.0	2,360.9	5,894.1	14,955.3	16,078.5	10,867.2	5,211.3	
28.02	6,671.9	8,249.2	2,451.1	5,798.0	14,921.1	16,303.9	11,132.8	5,171.2	
31.03	6,540.9	8,209.0	2,410.0	5,799.0	14,749.8	16,279.0	11,348.3	4,930.7	
30.04	6,619.6	8,155.8	2,599.7	5,556.1	14,775.4	16,943.2	11,558.4	5,384.8	
31.05	6,576.8	8,268.1	2,566.9	5,701.2	14,844.8	16,997.3	11,679.3	5,318.1	
30.06	6,659.5	8,386.6	2,673.1	5,713.4	15,046.1	16,912.0	11,808.0	5,104.0	
31.07	6,759.5	8,225.8	2,736.4	5,489.4	14,985.3	17,108.9	11,938.4	5,170.5	
31.08	6,785.7	8,415.4	2,638.1	5,777.3	15,201.1	17,182.5	12,067.2	5,115.3	
30.09	6,744.9	8,258.3	2,635.7	5,622.6	15,003.1	17,071.3	12,149.5	4,921.9	
31.10	6,786.9	8,010.8	2,605.7	5,405.2	14,797.8	17,372.5	12,273.0	5,099.4	
30.11	6,786.6	8,472.1	2,627.3	5,844.8	15,258.7	17,495.4	12,419.0	5,076.4	
31.12	7,239.1	9,276.4	3,270.7	6,005.7	16,515.6	18,664.1	12,773.9	5,890.2	
2016									
31.01	7,055.1	8,861.4	2,739.7	6,121.7	15,916.5	18,059.2	12,901.5	5,157.7	
29.02	7,149.8	8,953.0	2,826.3	6,126.7	16,102.8	18,216.1	13,058.9	5,157.2	
31.03	7,142.9	9,268.4	2,834.9	6,433.5	16,411.3	18,287.4	13,177.8	5,109.6	
30.04	7,301.5	9,016.6	3,023.3	5,993.3	16,318.1	18,795.0	13,354.0	5,441.0	
31.05	7,296.8	9,446.9	3,069.3	6,377.6	16,743.7	18,906.8	13,492.2	5,414.6	
30.06	7,372.7	9,488.4	3,258.2	6,230.2	16,861.1	19,006.7	13,568.7	5,438.0	
31.07	7,462.4	9,192.1	3,264.8	5,927.4	16,654.5	19,384.5	13,676.8	5,707.7	
31.08	7,438.5	9,268.8	3,265.3	6,003.5	16,707.3	19,487.1	13,812.2	5,674.9	
30.09	7,412.1	9,111.5	3,266.3	5,845.2	16,523.7	19,625.0	13,833.9	5,791.1	
31.10	7,339.1	9,155.1	3,197.1	5,958.0	16,494.2	19,556.7	14,004.4	5,552.4	
30.11	7,317.2	9,266.7	3,184.6	6,082.1	16,583.9	19,849.0	14,242.8	5,606.3	
31.12	7,714.7	9,927.6	3,694.4	6,233.2	17,642.3	20,775.5	14,633.5	6,142.1	

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	11	12	
2014							
31.12	31,615.7	4.9		1.5		1.5	1.5
2015							
31.01	31,033.8	-1.8		-1.8		3.9	3.9
28.02	31,225.0	0.6		-1.2		3.5	3.5
31.03	31,028.9	-0.6		-1.9		5.1	5.1
30.04	31,718.6	2.2		0.3		6.2	6.2
31.05	31,842.2	0.4		0.7		6.5	6.5
30.06	31,958.0	0.4		1.1		6.3	6.3
31.07	32,094.2	0.4		1.5		6.3	6.3
31.08	32,383.6	0.9		2.4		6.7	6.7
30.09	32,074.4	-1.0		1.5		5.9	5.9
31.10	32,170.2	0.3		1.8		7.8	7.8
30.11	32,754.2	1.8		3.6		8.7	8.7
31.12	35,179.7	7.4		11.3		11.3	11.3
2016							
31.01	33,975.7	-3.4		-3.4		9.5	9.5
29.02	34,318.9	1.0		-2.4		9.9	9.9
31.03	34,698.7	1.1		-1.4		11.8	11.8
30.04	35,113.1	1.2		-0.2		10.7	10.7
31.05	35,650.5	1.5		1.3		12.0	12.0
30.06	35,867.9	0.6		2.0		12.2	12.2
31.07	36,039.0	0.5		2.4		12.3	12.3
31.08	36,194.4	0.4		2.9		11.8	11.8
30.09	36,148.7	-0.1		2.8		12.7	12.7
31.10	36,051.0	-0.3		2.5		12.1	12.1
30.11	36,432.9	1.1		3.6		11.2	11.2
31.12	38,417.8	5.4		9.2		9.2	9.2

Table 1.18

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		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		
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
31.12.2010	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
31.12.2011	8,644.1	6,895.8	981.6	378.4	388.3	—	
31.12.2012	9,852.8	7,667.7	1,356.3	425.6	403.3	—	
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	—	
2016							
31.01	10,507.1	7,971.6	1,747.0	382.3	406.2	—	
29.02	10,565.1	8,058.7	1,773.5	394.0	338.8	—	
31.03	10,974.5	7,998.3	2,177.4	398.0	400.9	—	
30.04	10,461.7	8,260.1	1,565.9	378.4	257.3	—	
31.05	10,707.5	8,145.2	1,825.9	396.1	340.4	—	
30.06	10,785.6	8,241.9	1,712.4	394.3	436.9	—	
31.07	10,600.6	8,322.4	1,491.3	394.0	392.9	—	
31.08	10,939.7	8,283.1	1,652.8	416.6	587.2	—	
30.09	11,541.2	8,277.8	2,224.8	483.9	554.8	—	
31.10	11,084.8	8,179.4	1,924.7	480.8	499.9	—	
30.11	11,184.4	8,141.9	2,036.4	478.3	527.9	—	
31.12	11,882.7	8,789.8	1,822.7	484.7	785.5	—	

Table 1.18 (end)
(billions of rubles, on the beginning of office hours)

	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks ¹
		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		
2016							
01.12	11,184.4	8,141.9	2,036.4	478.3	527.9	—	
02.12	10,984.6	8,155.9	1,831.7	478.3	518.7	—	
05.12	11,119.1	8,200.3	1,924.7	478.3	515.9	—	
06.12	11,288.7	8,188.7	2,099.1	478.3	522.7	—	
07.12	11,260.9	8,202.8	1,932.7	478.1	647.3	—	
08.12	10,813.9	8,236.4	1,593.7	477.9	506.0	—	
09.12	10,813.8	8,296.0	1,552.8	477.9	487.1	—	
12.12	10,863.9	8,358.1	1,563.8	477.9	464.0	—	
13.12	11,270.5	8,361.3	1,926.9	477.9	504.4	—	
14.12	11,512.9	8,383.0	2,149.6	477.9	502.4	—	
15.12	11,806.6	8,415.6	2,372.6	478.4	540.0	—	
16.12	12,115.7	8,468.8	2,634.3	481.7	531.0	—	
19.12	11,703.7	8,524.0	2,175.6	485.1	519.1	—	
20.12	11,899.7	8,510.6	2,371.6	485.3	532.2	—	
21.12	12,047.7	8,498.6	2,527.1	485.3	536.6	—	
22.12	11,868.9	8,501.0	2,197.2	485.3	685.5	—	
23.12	11,645.6	8,524.0	1,951.4	485.3	684.8	—	
26.12	11,468.5	8,588.8	1,726.3	485.1	668.4	—	
27.12	11,792.6	8,587.9	2,041.8	485.1	677.9	—	
28.12	11,688.6	8,615.1	1,906.8	485.0	681.7	—	
29.12	12,166.9	8,668.3	2,372.1	485.0	661.5	—	
30.12	12,084.4	8,758.4	2,191.8	485.0	649.2	—	

¹ At market value.

Table 1.19

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q3, 2015	Q4, 2015	Q1, 2016	Q2, 2016	Q3, 2016
Net foreign assets	215,279	201,936	201,651	236,550	264,865
Claims on nonresidents	299,512	287,309	294,158	324,105	351,734
Foreign currency	926	1	0	0	0
Deposits	5,271	6,647	4,626	6,559	4,253
Securities other than shares	116,928	134,707	143,487	146,773	174,604
Loans	8,906	5,407	4,721	6,144	4,624
Other	167,481	140,547	141,324	164,628	168,253
Liabilities to nonresidents	84,233	85,373	92,506	87,555	86,869
Loans	1,146	1,168	1,403	1,272	1,327
Other	83,087	84,204	91,103	86,283	85,542
Claims on banking system	3,741,994	4,220,516	4,460,756	4,619,507	4,723,139
Currency	10,650	1,712	615	598	483
Other	3,731,344	4,218,805	4,460,142	4,618,909	4,722,657
of which: accounts receivable	157,220	212,812	293,370	272,462	195,265
Net claims on general government	635,888	374,936	382,283	419,090	399,212
Claims on general government	720,286	470,072	458,651	493,535	473,665
of which: accounts receivable	34,385	39,046	35,666	34,902	33,222
Liabilities to general government	84,398	95,136	76,368	74,445	74,453
of which: accounts payable	39,015	65,260	42,940	46,736	46,769
Claims on other sectors	2,026,494	2,144,093	2,405,090	2,392,443	2,521,840
Other financial institutions	955,977	991,030	1,186,452	1,054,579	1,104,102
of which: accounts receivable	67,775	68,407	81,209	71,371	64,275
Nonfinancial organizations	1,032,274	1,111,140	1,161,158	1,280,566	1,360,841
of which: accounts receivable	149,676	147,364	164,268	165,933	153,575
Households	38,243	41,922	57,481	57,299	56,897
of which: accounts receivable	37,079	40,951	44,843	44,860	44,538
Securities other than shares	9,562	10,662	10,579	10,686	13,198
Loans	886,013	1,133,212	1,248,615	1,450,996	1,486,627
of which: credit institutions	6,469	6,070	6,475	6,767	6,195
Insurance technical reserves	3,333,864	3,497,954	3,785,951	3,850,761	3,907,527
Net equity of households in life insurance reserves	204,236	230,341	250,565	276,163	312,588
Net equity of households in pension funds	2,439,419	2,597,941	2,862,368	2,865,163	2,873,056
Prepaid premiums/reserves against outstanding claims	690,209	669,672	673,018	709,435	721,884
of which: credit institutions	23,454	27,619	26,181	21,198	22,980
Shares and other equity	1,785,075	1,552,187	1,645,858	1,700,689	1,815,245
Other items (net)	605,140	747,465	758,779	654,458	686,460

Table 1.20

Financial Sector Survey

(millions of rubles, end of period)

	Q3, 2015	Q4, 2015	Q1, 2016	Q2, 2016	Q3, 2016
Net foreign assets	31,030,531	33,345,362	32,209,531	31,042,923	30,393,086
Claims on nonresidents	40,898,127	43,769,465	41,661,932	39,856,992	38,836,786
Liabilities to nonresidents	9,867,596	10,424,103	9,452,401	8,814,069	8,443,700
Domestic claims	41,331,231	44,724,402	45,173,119	45,774,475	46,122,223
Net claims on general government	-7,257,362	-5,427,299	-4,881,785	-4,351,477	-4,547,740
Claims on general government	5,840,964	6,033,014	6,002,318	5,929,622	5,631,724
Liabilities to general government	13,098,326	11,460,313	10,884,103	10,281,100	10,179,464
Claims on other sectors	48,588,592	50,151,702	50,054,904	50,125,952	50,669,963
Other financial institutions, except public financial corporations, insurance companies and private pension funds	2,666,140	2,875,343	3,098,544	3,861,724	3,909,735
Nonfinancial organizations	34,269,406	35,698,661	35,488,996	34,744,271	35,133,181
Households	11,653,046	11,577,697	11,467,364	11,519,957	11,627,047
Currency outside financial sector	6,734,203	7,237,434	7,142,277	7,371,421	7,411,660
Deposits	41,812,834	45,738,563	44,624,880	44,149,361	43,710,598
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	2,509,697	2,567,025	3,015,500	2,698,695	2,858,843
Securities other than shares	1,408,732	1,547,315	1,506,843	1,497,372	1,440,564
Loans	6,058	4,251	3,973	3,541	2,908
Insurance technical reserves	3,310,410	3,470,336	3,759,770	3,829,563	3,884,547
Shares and other equity	17,717,650	20,898,578	20,992,417	21,070,511	21,252,619
Other items (net)	1,371,874	-826,713	-647,496	-1,104,335	-1,187,586

2. MAIN INDICATORS AND INSTRUMENTS OF THE BANK OF RUSSIA MONETARY POLICY

Table 2.1

The Bank of Russia Balance Sheet

	2016											
	01.01	01.02	01.03	01.04	01.05	01.06	01.07	01.08	01.09	01.10	01.11	01.12
1. Precious metals	3,647,255	4,099,284	4,398,689	4,029,371	3,988,687	3,920,778	4,175,555	4,418,788	4,314,708	4,250,482	4,147,177	4,120,711
2. Funds placed with nonresidents and securities issued by nonresidents	21,995,155	23,307,264	22,825,097	20,899,995	20,479,264	20,668,536	19,915,992	20,513,857	20,278,532	19,770,561	19,698,922	20,208,990
3. Credits and deposits	6,400,256	5,833,833	5,302,058	5,273,903	4,261,451	4,279,088	4,058,868	4,121,608	3,776,106	3,740,609	3,568,193	3,946,938
4. Securities	719,867	789,483	783,164	749,630	625,905	545,765	529,244	528,296	518,597	543,096	549,682	542,954
of which:												
– Russian government securities	512,720	520,923	518,300	491,649	433,728	354,367	338,180	337,502	327,890	329,983	327,316	323,697
5. Claims on IMF	1,264,249	1,334,416	1,932,675	1,752,062	1,700,113	1,721,125	1,659,678	1,695,086	1,678,044	1,634,946	1,598,948	1,624,383
6. Other assets	920,403	968,910	946,955	1,897,285	2,383,162	2,327,726	2,858,954	2,449,948	2,682,564	3,076,965	3,414,125	3,280,523
of which:												
– fixed assets ¹	75,192	X	X	X	X	X	X	X	X	X	X	X
– advance payments on profit tax	189	–	–	–	–	–	–	–	–	–	–	–
Total assets	34,947,185	36,333,190	36,188,638	34,602,246	33,438,582	33,463,018	33,198,291	33,727,583	33,248,551	33,016,659	32,977,047	33,724,499
1. Cash in circulation	8,522,509	7,971,902	8,059,025	7,998,636	8,260,408	8,145,497	8,242,250	8,322,686	8,283,458	8,278,129	8,179,707	8,142,205
2. Funds in accounts with the Bank of Russia	12,573,294	12,855,585	12,152,364	11,708,351	10,583,727	10,746,251	10,268,713	10,492,043	10,311,372	10,233,004	10,535,754	11,356,356
of which:												
– Russian government funds	8,130,708	9,221,606	8,695,435	7,703,324	7,064,403	6,861,086	6,719,478	7,116,605	6,529,520	5,994,419	6,061,295	6,598,501
– funds of resident credit institutions	2,528,346	2,540,818	2,511,115	2,978,523	2,202,821	2,565,785	2,544,106	2,278,546	2,656,969	3,263,792	2,906,127	3,045,544
3. Float	414	7,826	6,962	4,217	2,312	4,655	12,841	2,562	4,371	4,513	7,534	7,635
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–
5. Liabilities to IMF	1,074,275	1,119,585	1,789,439	1,628,539	1,562,220	1,584,654	1,534,261	1,586,906	1,553,749	1,512,243	1,482,517	1,507,055
6. Other liabilities	160,371	1,897,426	1,679,999	761,690	517,877	469,942	628,225	811,394	583,619	476,803	259,582	199,312
7. Capital	12,503,747	12,500,866	12,500,849	12,500,813	12,512,038	12,512,019	12,512,001	12,511,992	12,511,982	12,511,967	12,511,953	12,511,936
8. Profit of a fiscal year	112,575	–	–	–	–	–	–	–	–	–	–	–
Total liabilities	34,947,185	36,333,190	36,188,638	34,602,246	33,438,582	33,463,018	33,198,291	33,727,583	33,248,551	33,016,659	32,977,047	33,724,499

The Bank of Russia balance sheet structure is approved by the Board of Directors of the Central Bank of the Russian Federation.

Last changes in methodology of data compilation for the Bank of Russia balance sheet see the "Summary Methodology" table 2.1.

¹ Since January 1, 2010 data on the fixed assets as a part of other assets are published once a year for January 1st in the Annual report of the Bank of Russia.

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 –	10.00

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

Date	For funds borrowed from nonresident banks ¹	On individual deposits in rubles in Sberbank	For funds borrowed from individuals in rubles	For funds borrowed from legal entities in foreign currency	For funds borrowed from legal entities in rubles	For funds borrowed from individuals in foreign currency	(percent)	
							Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency
01.12.1998 – 18.03.1999	–			5.00				
19.03.1999 – 09.06.1999	–		5.00		7.00			
10.06.1999 – 31.12.1999	–		5.50		8.50			
01.01.2000 – 31.03.2004	–		7.00		10.00			
01.04.2004 – 14.06.2004	–		7.00		9.00			
15.06.2004 – 07.07.2004	–			7.00				
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency		Required reserve ratio on liabilities to individuals in rubles		Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
08.07.2004 – 31.07.2004	–			3.50				
01.08.2004 – 30.09.2006	2.00			3.50				
01.10.2006 – 30.06.2007			3.50					
01.07.2007 – 10.10.2007	4.50		4.00		4.50			
11.10.2007 – 14.01.2008	3.50		3.00		3.50			
15.01.2008 – 29.02.2008	4.50		4.00		4.50			
01.03.2008 – 30.06.2008	5.50		4.50		5.00			
01.07.2008 – 31.08.2008	7.00		5.00		5.50			
01.09.2008 – 17.09.2008	8.50		5.50		6.00			
18.09.2008 – 14.10.2008	4.50		1.50		2.00			

¹ The indicated category of liabilities has not been taken into account. The required reserve ratio has not been established.

Table 2.3 (end)
(percent)

	Required reserve ratio on liabilities to individuals in rubles		Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency					
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on legal entities' nonresidents liabilities in rubles	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
15.10.2008 – 30.04.2009		0.50						
01.05.2009 – 31.05.2009		1.00						
01.06.2009 – 30.06.2009		1.50						
01.07.2009 – 31.07.2009		2.00						
01.08.2009 – 31.10.2009		2.50						
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	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

	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 –	5.00	7.00	5.00	7.00	5.00	6.00	5.00	7.00	5.00	7.00

Table 2.4

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 2.5

Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia¹

The period of averaging	Volume, billions of rubles
10.01.2016 – 10.02.2016	1,367.1
11.02.2016 – 09.03.2016	1,416.2
10.03.2016 – 06.04.2016	1,439.1
07.04.2016 – 11.05.2016	1,380.1
12.05.2016 – 08.06.2016	1,451.1
09.06.2016 – 06.07.2016	1,443.0
07.07.2016 – 03.08.2016	1,442.6
04.08.2016 - 07.09.2016	1,525.5
08.09.2016 - 05.10.2016	1,760.0
06.10.2016 – 09.11.2016	1,761.4
10.11.2016 – 07.12.2016	1,746.7
08.12.2016 – 11.01.2017	1,765.6
11.01.2017 – 07.02.2017	1,743.3

¹ 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 –	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

Table 2.6

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
01.12.2008 – 09.02.2009	–	6.75	6.75	6.75	7.25	7.25	–
10.02.2009 – 23.04.2009	–	7.75	7.75	7.75	8.25	8.25	–
24.04.2009 – 13.05.2009	–	7.25	7.25	7.25	7.75	7.75	–
14.05.2009 – 04.06.2009	–	6.75	6.75	6.75	7.25	7.25	–
05.06.2009 – 12.07.2009	–	6.25	6.25	6.25	6.75	6.75	–
13.07.2009 – 09.08.2009	–	5.75	5.75	5.75	6.25	6.25	–
10.08.2009 – 14.09.2009	–	5.50	5.50	5.50	6.00	6.00	–
15.09.2009 – 29.09.2009	–	5.25	5.25	5.25	5.75	5.75	–
30.09.2009 – 29.10.2009	–	4.75	4.75	4.75	5.25	5.25	–
30.10.2009 – 24.11.2009	–	4.25	4.25	4.25	4.75	4.75	–
25.11.2009 – 27.12.2009	–	3.75	3.75	3.75	4.25	4.25	–
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 –	9.00	9.00	9.00	9.00	–	–	–

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

Table 2.7

Fixed-term Rates on the Bank of Russia Lombard Loans

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
28.12.2009 – 23.02.2010	7.75	7.75	7.75
24.02.2010 – 28.03.2010	7.50	7.50	7.50
29.03.2010 – 29.04.2010	7.25	7.25	7.25
30.04.2010 – 31.05.2010	7.00	7.00	7.00
01.06.2010 – 14.09.2011	6.75	6.75	6.75
15.09.2011 – 25.12.2011	6.50	6.50	6.50
26.12.2011 – 13.09.2012	6.25	6.25	6.25
14.09.2012 – 02.03.2014	6.50	6.50	6.50
03.03.2014 – 03.04.2014	8.00 ³	6.50	6.50
04.04.2014 – 27.04.2014	8.00	8.00	8.00
28.04.2014 – 27.07.2014	8.50	8.50	8.50
28.07.2014 – 04.11.2014	9.00	– ⁴	– ⁴
05.11.2014 – 11.12.2014	10.50	–	–
12.12.2014 – 15.12.2014	11.50	–	–
16.12.2014 – 01.02.2015	18.00	–	–
02.02.2015 – 15.03.2015	16.00	–	–
16.03.2015 – 04.05.2015	15.00	–	–
05.05.2015 – 15.06.2015	13.50	–	–
16.06.2015 – 02.08.2015	12.50	–	–
03.08.2015 – 13.06.2016	12.00	–	–
14.06.2016 – 18.09.2016	11.50	–	–
19.09.2016 –	11.00	–	–

¹ Since April 17, 2012 operations are suspended.

² Since February 10, 2011 operations are suspended.

³ These interest rates were set from 11.00 March 3, 2014.

⁴ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

Table 2.8
Interest Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees (Operations of Constant Action)
(% p.a.)

Period of validity	Interest rate on the loans secured by											
	gold for the term						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 ²	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		
26.12.2011 – 01.04.2012	–	–	6.75	7.25	–	–	–	7.00	7.50	8.00		
02.04.2012 – 13.09.2012	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00		
14.09.2012 – 02.04.2013	–	–	7.00	7.50	8.00	–	–	7.25	7.75	8.25		
03.04.2013 – 15.05.2013	–	–	6.75	7.25	7.75	–	–	7.00	7.50	8.00		
16.05.2013 – 10.06.2013	–	–	6.50	7.00	7.50	–	–	6.75	7.25	7.75		
11.06.2013 – 15.09.2013	–	–	6.50	7.00	7.25	–	–	6.75	7.25	7.50		
16.09.2013 – 02.02.2014	6.50	–	6.50	7.00	7.25	6.50	–	6.75	7.25	7.50		
03.02.2014 – 02.03.2014	6.50	7.00	–	–	–	6.50	7.25	–	–	–		
03.03.2014 ⁴ – 27.04.2014	8.00	8.50	–	–	–	8.00	8.75	–	–	–		
28.04.2014 – 27.07.2014	8.50	9.00	–	–	–	8.50	9.25	–	–	–		
28.07.2014 – 04.11.2014	9.00	9.50	–	–	–	9.00	9.75	–	–	–		
05.11.2014 – 11.12.2014	10.50	11.00	–	–	–	10.50	11.25	–	–	–		
12.12.2014 – 15.12.2014	11.50	12.00	–	–	–	11.50	12.25	–	–	–		
16.12.2014 – 01.02.2015	18.00	18.50	–	–	–	18.00	18.75	–	–	–		
02.02.2015 – 15.03.2015	16.00	16.50	–	–	–	16.00	16.75	–	–	–		
16.03.2015 – 04.05.2015	15.00	15.50	–	–	–	15.00	15.75	–	–	–		
05.05.2015 – 15.06.2015	13.50	14.00	–	–	–	13.50	14.25	–	–	–		
16.06.2015 – 02.08.2015	12.50	13.00	–	–	–	12.50	13.25	–	–	–		
03.08.2015 – 13.06.2016	12.00	12.50	–	–	–	12.00	12.75	–	–	–		
14.06.2016 – 18.09.2016	11.50	12.00	–	–	–	11.50	12.25	–	–	–		
19.09.2016 –	11.00	11.50	–	–	–	11.00	11.75	–	–	–		

¹ From June 30, 2014 the maximal terms of granting of means on operations of constant action (the Bank of Russia loans secured by assets and guarantees and also by gold) 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.

Table 2.10

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

1	Lombard loans ¹						weighted average rate, % p.a.
	total amount of loans, millions of rubles	of which		number of announced/valid lombard loan auctions			
		on fixed-term rate		on auction			
		1 day	3	36 months	5	6	
2016							
January	61,185.00	61,185.00	—	—	—	12.00	
February	14,099.00	14,099.00	—	—	—	12.00	
March	4,899.10	4,899.10	—	—	—	12.00	
April	404.00	404.00	—	—	—	12.00	
May	345.00	345.00	—	—	—	12.00	
June	390.00	390.00	—	—	—	11.50	
July	390.00	390.00	—	—	—	11.50	
August	494.00	494.00	—	—	—	11.50	
September	409.00	409.00	—	—	—	11.02	
October	432.00	432.00	—	—	—	11.00	
November	472.00	472.00	—	—	—	11.00	
December	—	—	—	—	—	—	

Table 2.10 (cont.)

1	Collateralized loans by assets and guarantees ¹					
	total amount of loans, millions of rubles	on fixed-term rate of which for the term				
		7	8	9	10	11	12
	from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year	
2016						
January	1,072,048.70	865,730.90	92,865.50	2,002.30	10,000.00	1,450.00
February	1,138,533.60	990,410.00	38,848.60	3,000.00	4,900.00	1,375.00
March	840,536.67	607,224.50	181,609.30	38.00	151.67	1,513.20
April	95,496.37	90,184.00	1,554.40	1,903.55	56.42	1,798.00
May	251,925.05	225,137.00	23,251.00	1,807.05	1,730.00	—
June	220,332.60	166,395.00	51,065.00	2,519.90	18.70	334.00
July	187,465.70	180,000.00	1,880.30	4,799.50	—	785.90
August	318,687.29	316,184.00	1,049.45	1,350.65	—	103.19
September	2,468,396.15	2,455,817.00	6,064.25	4,275.20	1,710.00	529.70
October	503,986.09	442,449.79	10,890.90	48,910.90	1,491.00	243.50
November	521,751.85	520,000.00	1,587.00	119.90	44.95	—
December	2,668,723.60	2,515,001.00	153,620.00	—	102.60	—

Table 2.10 (end)

1	Collateralized loans by gold										weighted average rate, % p.a.	
	on fixed-term rate											
	total amount of loans, millions of rubles	of which for the term					from 181 to 365 days	over 1 year	27	26		
22		from 1 to 30 days	23	from 31 to 90 days	24	from 91 to 180 days					25	
												28
2016												
January	859.20	-	-	859.20	-	-	-	-	-	-	-	12.50
February	-	-	-	-	-	-	-	-	-	-	-	-
March	-	-	-	-	-	-	-	-	-	-	-	-
April	2,349.90	2,349.90	-	-	-	-	-	-	-	-	-	12.00
May	62.00	20.00	-	-	-	-	42.00	-	-	-	-	12.50
June	-	-	-	-	-	-	-	-	-	-	-	-
July	-	-	-	-	-	-	-	-	-	-	-	-
August	-	-	-	-	-	-	-	-	-	-	-	-
September	-	-	-	-	-	-	-	-	-	-	-	-
October	-	-	-	-	-	-	-	-	-	-	-	-
November	-	-	-	-	-	-	-	-	-	-	-	-
December	-	-	-	-	-	-	-	-	-	-	-	-

¹ Without 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.

Table 2.11

Interest Rates on Specialized Refinancing Tools of the Bank of Russia

Data on loans with maturities of 1 to 1,095 calendar days secured by

(% p.a.)

Date	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					
05.11.2014 – 11.12.2014	5.50	8.00	8.00	–	8.00	–	–	–	–
12.12.2014 – 01.02.2015	6.50	9.00	9.00	–	9.00	–	10.75	–	–
02.02.2015 – 15.03.2015	6.50	9.00	9.00	–	9.00	–	10.75	–	–
16.03.2015 – 04.05.2015	6.50	9.00	9.00	–	9.00	–	10.75	6.50 ²	–
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 ³	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 –	6.50	9.00	9.00	9.00	9.00	–	10.00	6.50	–

¹ Before 1 June 2015, loans had the maturity of 1 to 365 days.

² The rate is effective from March 27, 2015.

³ The rate is effective from December 11, 2015.

Table 2.12

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates by maturity			On all deposit operations attracted on fixed-term rates		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	1 week	1 day	operations "fine-tuning"										
						2 days	3 days	4 days	5 days	6 days						
2016																
January	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	10.00
February	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	10.00
March	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	10.00
April	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	10.00
May	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	10.00
June	9.63	9.71	-	-	-	-	-	-	-	-	-	-	-	-	-	9.71
July	9.50	9.50	-	-	-	-	-	-	-	-	-	-	-	-	-	9.50
August	9.50	9.50	-	-	10.35	-	-	-	-	-	-	-	-	-	-	9.65
September	9.28	9.25	-	-	10.24	-	10.33	-	-	-	-	-	-	-	-	9.66
October	9.00	9.00	-	-	9.89	9.87	-	-	-	-	-	-	-	9.89	-	9.47
November	9.00	9.00	-	-	9.92	9.65	-	-	-	-	-	-	-	9.90	-	9.55
December	9.00	9.00	-	-	9.95	-	-	-	-	-	-	-	-	9.95	-	9.51

¹ Since February 1, 2014 operations are suspended.

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

Table 2.13

Main Characteristics of the Bank of Russia Deposit Operations

	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				by deposit auctions, by terms												
				1 day	1 month ¹	1 week	1 day	2 days	3 days	4 days	5 days	6 days								
2016				demand deposit																
January	274	54	4,145,035.48	0.82	99.18	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February	305	57	6,444,032.09	0.82	99.18	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March	273	56	6,103,633.75	0.88	99.12	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April	318	55	6,012,077.74	0.71	99.29	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May	294	55	5,190,584.14	0.52	99.48	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June	289	58	5,616,264.31	0.72	99.28	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July	320	60	6,058,393.01	0.67	99.33	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August	312	63	7,704,997.17	0.70	95.14	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September	333	65	6,169,838.67	1.07	85.22	—	—	—	—	—	—	—	1.23	—	—	—	—	—	—	—
October	304	62	4,915,843.35	0.68	80.28	—	—	—	—	—	—	—	—	1.92	—	—	—	—	—	—
November	368	64	8,204,456.92	0.49	66.44	—	—	—	—	—	—	—	—	12.83	—	—	—	—	—	—
December	349	65	6,548,304.26	0.89	78.50	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

¹ Since February 1, 2014 operations are suspended.

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

Table 2.14

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
2016									
09.08	1 week	62	28	186.92	9.75	10.50	10.40	10.22	100.00
30.08	1 week	76	35	220.80	10.00	10.50	10.50	10.41	220.80
05.09	2 days	37	11	76.10	9.90	10.50	10.50	10.33	76.10
06.09	1 week	138	45	483.80	10.20	10.50	10.40	10.36	190.00
13.09	1 week	141	49	457.80	10.00	10.50	10.48	10.39	400.00
27.09	1 week	119	43	312.60	9.35	10.00	9.85	9.80	180.00
04.10	1 day	37	16	94.20	9.50	10.00	10.00	9.87	94.20
04.10	1 week	131	48	277.10	9.50	10.00	10.00	9.89	277.10
11.10	1 week	114	49	148.60	9.50	10.00	10.00	9.83	140.00
18.10	1 week	116	48	222.60	9.60	10.00	10.00	9.89	222.60
25.10	1 week	116	48	201.80	9.69	10.00	10.00	9.93	201.80
01.11	1 week	124	50	251.70	9.70	10.00	10.00	9.94	251.70
07.11	1 day	59	20	550.80	9.24	10.00	9.75	9.49	370.00
08.11	1 day	89	23	682.90	9.40	10.00	10.00	9.74	682.90
08.11	1 week	152	52	496.70	9.48	10.00	10.00	9.91	496.70
15.11	1 week	142	53	326.60	9.50	10.00	10.00	9.89	310.00
22.11	1 week	144	51	299.00	9.49	10.00	10.00	9.91	299.00
29.11	1 week	139	54	303.30	9.70	10.00	10.00	9.94	303.30
06.12	1 week	142	55	253.00	9.60	10.00	10.00	9.93	253.00
13.12	1 week	150	57	308.30	9.00	10.00	10.00	9.94	290.00
20.12	1 week	135	55	415.40	9.60	10.00	10.00	9.97	410.00
27.12	1 week	146	58	397.00	9.70	10.00	10.00	9.94	397.00

Table 2.15

REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
2016				
01.12	324,814.48	1	11.00	324,912.10
02.12	348,429.73	3	11.00	348,743.89
05.12	245,490.17	1	11.00	245,563.95
06.12	198,729.06	1	11.00	198,788.79
07.12	146,849.34	1	11.00	146,893.47
08.12	102,586.84	1	11.00	102,617.67
09.12	86,014.92	3	11.00	86,092.47
12.12	380,593.26	1	11.00	380,707.64
13.12	439,412.15	1	11.00	436,404.14
14.12	486,800.55	1	11.00	486,946.85
15.12	503,192.17	1	11.00	503,343.40
16.12	705,343.57	3	11.00	705,979.53
19.12	759,120.91	1	11.00	759,349.06
20.12	752,168.90	1	11.00	752,394.96
21.12	761,946.49	1	11.00	762,175.49
22.12	535,448.73	1	11.00	535,609.66
23.12	560,574.83	3	11.00	561,080.27
26.12	881,438.59	1	11.00	881,703.51
27.12	958,108.12	1	11.00	958,396.07
28.12	793,906.10	1	11.00	794,144.70
29.12	1,095,582.24	1	11.00	1,095,911.51
30.12	592,081.85	10	11.00	593,865.23

Table 2.16

Official Exchange Rate of US Dollar Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2015															
January	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	56.2376	62.7363	64.8425	66.0983
February	68.9291	68.9291	69.6640	67.7727	65.4470	68.6113	66.0432	66.0432	66.0432	65.7817	65.4469	66.0585	66.0994	65.0862	65.0862
March	61.2718	61.2718	62.2248	62.3649	61.8745	61.8457	59.9938	59.9938	59.9938	59.9938	60.6649	62.6797	60.9595	61.3167	61.3167
April	57.6500	58.3536	56.9902	56.7534	56.7534	56.7534	56.5161	55.3328	54.0270	52.5424	51.0678	51.0678	51.0678	52.4220	51.9749
May	51.1388	51.1388	51.1388	51.1388	51.1388	51.7574	49.9816	50.3615	50.7511	50.7511	50.7511	50.7511	50.9140	49.5366	50.0774
June	52.9716	52.8213	53.4413	53.0590	54.9908	56.2463	56.2463	56.2463	56.0435	55.9100	54.8219	54.5285	54.5285	54.5285	54.5285
July	55.8413	55.4756	55.6555	55.6049	55.6049	55.6049	56.4112	57.2192	57.2174	56.9803	56.6685	56.6685	56.6685	56.6079	56.9774
August	60.3458	60.3458	60.3458	62.4677	62.9182	62.7184	63.8644	63.8399	63.8399	63.8399	64.4977	63.2098	65.0169	63.9988	64.9363
September	66.7152	65.3495	66.6756	67.0102	67.6850	67.6850	67.6850	68.4864	68.7932	67.6219	68.4961	68.0093	68.0093	68.0093	67.9571
October	65.7364	65.0336	65.9414	65.9414	65.9414	65.6248	65.0962	62.7061	62.2942	61.2967	61.2967	61.2967	61.1535	62.2237	63.1248
November	64.3742	64.3742	63.7993	63.8525	63.8525	63.3991	63.6832	63.6832	63.6832	64.6606	64.3908	64.5693	65.4541	66.6343	66.6343
December	66.7370	66.2584	66.7402	67.7691	67.6698	67.6698	67.6698	68.5156	69.3026	69.2000	69.2151	69.1755	69.1755	69.1755	70.2244
2016															
January	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	72.9299	75.9507	76.6041	76.4275	76.5230
February	75.1723	76.3264	77.9273	79.2593	76.4609	77.3409	77.3409	77.3409	76.8614	78.6805	79.0689	79.1144	79.4951	79.4951	79.4951
March	75.8994	74.0536	73.6256	73.8242	73.1854	73.1854	73.1854	73.1854	73.1854	72.3775	71.0928	70.3067	70.3067	70.3067	70.1542
April	67.8552	67.1410	67.1410	67.1410	68.6753	68.8901	68.5215	67.7960	67.4662	67.4662	67.4662	67.1250	66.3456	65.7662	66.4954
May	64.3334	64.3334	64.3334	64.3334	66.1718	65.8918	66.1928	66.1928	66.1928	66.1928	66.3277	66.2428	64.9607	64.9306	64.9306
June	65.9962	66.6156	66.7491	66.8529	66.8529	66.8529	65.7894	65.2089	64.6797	63.7402	64.7077	64.7077	64.7077	64.7077	66.0306
July	64.1755	64.0165	64.0165	64.0165	63.6844	64.2676	64.6304	64.0500	64.2488	64.2488	64.2488	64.2024	63.9029	63.8531	63.5773
August	67.0512	65.9553	66.8816	66.7420	66.3941	65.5627	65.5627	65.5627	65.0799	64.7848	64.8137	64.9497	64.3364	64.3364	64.3364
September	65.2535	65.2566	65.8684	65.8684	65.8684	64.7644	64.8306	64.3804	63.9730	64.1617	64.1617	64.1617	65.0539	64.8102	64.9737
October	63.3960	63.3960	63.3960	62.5477	62.4323	62.4583	62.3900	62.3031	62.3031	62.3031	62.3884	62.1946	62.5892	63.3465	62.9934
November	63.2174	63.2025	63.4166	63.5043	63.5043	63.5043	63.5043	63.9074	63.7364	63.8928	63.4161	65.2167	65.2167	65.2167	65.8591
December	65.2382	63.6807	64.1528	64.1528	64.1528	63.9242	63.8741	63.9114	63.3901	63.3028	63.3028	63.3028	61.5804	61.0690	60.8079

(rubles/US dollar)

Table 2.16 (end)
(rubles/US dollar)

		Days of the month															
		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2015																	
January	64.8337	65.1738	65.1738	65.1738	64.9732	64.9862	65.5558	65.4000	63.3930	63.3930	63.3930	63.3930	65.5937	67.8153	67.1506	68.7303	68.9291
February	65.0862	62.6632	62.8353	62.4001	62.1307	61.7235	61.7235	61.7235	63.5083	63.5083	63.5083	63.5083	60.7109	61.2718	–	–	–
March	61.3167	62.1497	61.7510	61.3483	59.8308	60.0341	60.0341	60.0341	58.7710	59.4452	59.4452	59.4452	56.4271	57.7279	57.7279	57.7279	58.4643
April	50.5033	49.6749	50.5295	50.5295	50.5295	51.5207	53.9728	53.6555	50.2473	51.6011	50.2473	50.2473	50.2473	51.4690	52.3041	51.7029	–
May	50.0115	50.0115	50.0115	49.2175	49.1777	49.7919	49.9204	49.7901	49.7901	49.7901	49.7901	49.8613	50.3223	51.0178	52.2907	52.9716	52.9716
June	55.2679	54.0409	53.8999	53.3301	53.8006	53.8006	53.8006	53.5569	54.2081	54.0746	54.6026	54.8126	54.8126	54.8126	54.8126	55.5240	–
July	56.6642	56.9504	56.8423	56.8423	56.8423	56.8336	57.0025	57.0232	58.0374	58.0374	58.0374	58.0374	58.0374	58.7816	60.2231	59.7665	58.9906
August	64.9363	64.9363	65.5034	65.8289	65.7222	66.9608	68.1216	68.1216	70.7465	70.7465	69.9461	69.3142	69.3142	67.4473	66.4779	66.4779	66.4779
September	67.1574	65.9273	65.3623	65.6445	65.6445	65.6445	66.1455	66.1747	66.0410	66.5151	65.6727	65.6727	65.6727	65.6727	65.5470	66.2367	–
October	62.2433	61.3587	61.3587	61.3587	61.4419	62.1620	62.6309	62.7888	61.9286	61.9286	61.9286	61.9286	62.5038	63.5004	65.3159	64.1686	64.3742
November	66.6343	66.4607	65.4799	64.7785	64.9120	64.8673	64.8673	64.8673	65.5973	65.6210	65.4789	65.6836	65.6836	66.2393	66.2393	66.2393	–
December	70.8295	70.4012	70.5806	71.3215	71.3215	71.3215	71.2553	71.1211	70.9333	69.5165	70.2690	70.2690	70.2690	70.2690	70.7865	72.5066	72.8827
2016																	
January	76.5650	76.5650	76.5650	78.6678	78.4862	79.4614	83.5913	80.5714	80.5714	80.5714	80.5714	80.5714	81.8394	78.9969	77.3674	75.1723	75.1723
February	77.7792	76.2450	77.8503	75.4575	76.3657	77.1326	77.1326	77.1326	76.3928	76.3928	76.3928	76.3928	75.0903	75.0903	75.0903	–	–
March	70.5408	71.0256	68.5598	68.4026	68.4026	68.4026	68.8086	67.7764	68.9328	67.6409	68.4346	68.4346	68.4346	68.4346	67.7807	68.7549	67.6076
April	66.0452	66.0452	66.0452	68.2724	65.6474	66.0364	65.0254	66.2198	66.2198	66.2198	66.2198	66.2198	66.4559	65.1618	65.1133	64.3334	–
May	64.9306	64.8895	64.5138	65.0641	66.2110	66.3775	66.3775	66.3775	67.0493	67.0493	65.8949	65.2062	65.2062	66.0413	66.0413	66.0413	66.0825
June	65.9156	65.8618	65.4398	65.4398	65.4398	64.1509	64.1743	63.7162	65.5287	65.5287	65.5287	65.5287	65.5287	65.0588	64.8095	64.2575	–
July	63.1697	63.1697	63.1697	63.1154	62.9891	63.4183	63.7373	64.6270	64.6270	64.6270	64.9184	65.7408	65.7408	65.9467	66.1125	67.0512	67.0512
August	64.2076	63.9514	63.9943	63.5487	63.9391	63.9391	63.9391	64.2078	64.7684	64.8140	64.9459	64.7380	64.7380	64.7380	64.7380	65.0810	64.9072
September	65.2170	64.9940	64.9940	64.9940	64.9173	64.7513	64.4424	63.7942	63.8642	63.8642	63.8642	64.1506	64.1506	63.6921	63.9509	63.1581	–
October	62.9934	62.9934	63.1510	62.8900	62.5841	62.4194	62.4499	62.4499	62.2349	62.4499	62.0480	62.2597	62.2597	63.0399	62.9037	62.9037	62.9037
November	65.5548	64.5463	64.9154	65.1023	65.1023	65.1023	64.3580	63.6282	64.0087	64.6279	64.6174	64.6174	64.6174	64.6174	64.9153	64.9449	–
December	61.6368	61.7515	61.7515	61.7515	61.7931	61.7967	61.1092	60.8641	60.8528	60.8528	60.8528	60.8528	60.9084	60.8587	60.6669	60.2730	60.6569

Table 2.17

Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2015															
January	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	68.3681	74.3551	76.7735	77.9629
February	78.1105	78.1105	78.7900	76.8271	75.0415	77.9356	75.6591	75.6591	75.6591	75.6591	74.5833	74.7386	74.8311	74.3675	74.3675
March	68.6857	68.6857	69.5424	69.8487	69.1138	68.3086	66.1012	66.1012	66.1012	66.1012	66.1012	66.9168	64.6232	64.9650	64.9650
April	62.0487	62.7476	61.6919	61.7363	61.7363	61.7363	62.0377	60.4124	58.7003	58.7003	56.5251	54.2749	54.2749	55.5201	54.8387
May	57.1578	57.1578	57.1578	57.1578	57.1578	57.4093	56.1843	57.2207	56.8971	56.8971	56.8971	56.8971	57.1102	55.7138	57.1383
June	58.0145	57.7020	58.6037	59.1130	61.9471	63.3221	63.3221	63.3221	62.5053	63.0721	62.2064	61.4754	61.4754	61.4754	61.4754
July	62.3803	61.6556	61.5661	61.7492	61.7492	61.7492	62.4246	63.0441	63.0822	63.0430	62.9474	62.9474	62.9474	62.9819	62.6239
August	66.0002	66.0002	66.0002	68.5770	68.9961	68.1435	69.6314	69.8089	69.8089	69.8089	70.7540	69.6762	72.2078	71.1475	72.3650
September	74.8478	73.8449	75.0901	75.2659	75.4011	75.4011	75.4011	76.3692	76.9246	75.5742	76.6951	76.8165	76.8165	76.8165	77.1313
October	73.7760	72.4865	73.6302	73.6302	73.6302	73.7951	72.9468	70.4691	70.3052	69.3450	69.3450	69.3450	69.5499	70.8977	72.0506
November	70.7537	70.7537	70.3961	70.3782	70.3782	68.8261	69.2555	69.2555	69.2555	69.6136	69.2394	69.3797	70.3370	71.8184	71.8184
December	70.6478	70.1345	70.8647	71.7404	73.6721	73.6721	73.6721	74.4079	75.3111	75.5595	76.0674	75.7472	75.7472	75.7472	76.9659
2016															
January	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	79.6395	82.8090	83.4372	82.7175	83.1499
February	81.9077	82.8141	84.9719	86.5115	84.8104	86.5754	86.5754	86.5754	85.6543	88.0435	89.2213	89.3439	89.8454	89.8454	89.8454
March	83.1023	80.5333	79.9721	80.2100	80.1161	80.1161	80.1161	80.1161	80.1161	79.4488	77.9817	78.4131	78.4131	78.4131	78.1798
April	76.9207	76.4266	76.4266	76.4266	78.1662	78.2798	77.8130	77.3688	76.6888	76.6888	76.6888	76.4957	75.8529	74.6578	74.7940
May	73.3015	73.3015	73.3015	73.3015	76.0512	75.5713	75.5789	75.5789	75.5789	75.5789	75.5406	75.4505	74.1137	73.6248	73.6248
June	73.4406	74.2098	74.8191	74.5610	74.5610	74.5610	74.6907	74.1164	73.5538	72.5682	73.1909	73.1909	73.1909	73.1909	74.3174
July	71.2926	71.0519	71.0519	71.0519	70.8553	71.6327	71.5135	70.9482	71.1684	71.1684	71.1684	70.8152	70.9833	70.5577	70.5644
August	74.3799	73.6523	74.9007	74.7978	73.9232	73.0303	73.0303	73.0303	72.1476	71.7556	72.2349	72.4644	71.7158	71.7158	71.7158
September	72.6859	72.6828	73.7199	73.7199	73.7199	72.3742	72.3639	72.4022	72.0464	72.3359	72.3359	72.3359	73.1986	72.7559	72.9460
October	70.9338	70.9338	70.9338	70.2411	69.7556	70.0782	69.8518	69.2312	69.2312	69.2312	69.7253	69.1231	69.1173	69.7255	69.3746
November	69.2863	69.3647	70.2339	70.5977	70.5977	70.5977	70.5977	70.6944	70.4542	71.3491	69.3392	71.1253	71.1253	71.1253	71.0488
December	69.3417	67.6162	68.4703	68.4703	68.4703	67.7660	68.6902	68.5002	68.2458	67.2086	67.2086	67.2086	65.0720	64.9774	64.7543

Table 2.17 (end)
(rubles/euro)

		Days of the month															
		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2015																	
	January	76.3352	75.8623	75.8623	75.8623	75.1740	75.2735	75.8218	75.7724	71.9067	71.9067	71.9067	73.5633	76.2922	76.2629	77.5690	78.1105
	February	74.3675	71.5426	71.3243	71.0800	70.9408	70.0315	70.0315	70.0315	70.0315	71.9422	71.1655	68.9797	68.6857	—	—	—
	March	64.9650	65.4063	65.4314	65.0108	64.1446	64.0504	64.0504	64.0504	64.1473	64.3425	62.7651	62.0811	62.5655	62.5655	62.5655	63.3695
	April	53.6598	52.9087	54.5163	54.5163	54.5163	55.5496	57.5998	57.7226	55.1255	54.6590	54.6590	54.6590	55.8747	56.9016	56.8060	—
	May	56.9881	56.9881	56.9881	56.1030	55.1085	55.2441	55.5714	55.5508	55.5508	54.7477	54.8412	54.8412	55.6757	57.1433	58.0145	58.0145
	June	62.1045	61.1040	60.7452	60.6417	60.9130	60.9130	60.9130	60.8567	61.0546	60.5852	61.1986	61.4066	61.4066	61.4066	61.5206	—
	July	62.3986	62.1841	61.9183	61.9183	61.9183	61.6929	61.7622	62.3948	62.9330	63.6090	63.6090	63.6090	65.0830	66.6248	65.9882	64.6478
	August	72.3650	72.3650	72.5712	72.9187	72.7085	74.4738	76.6709	76.6709	73.9568	81.1533	80.7248	79.7252	76.3369	75.0469	75.0469	75.0469
	September	75.9013	74.2407	73.9378	74.9726	74.9726	74.9726	74.8304	73.9568	73.5367	74.5435	73.1397	73.1397	73.1397	73.2684	74.5825	—
	October	71.2810	69.7710	69.7710	69.7710	69.7796	70.5290	71.1738	71.0895	68.7903	68.7903	68.7903	69.0104	70.2124	72.1479	70.1427	70.7537
	November	71.8184	71.3987	69.7819	69.0021	69.3390	69.3886	69.3886	69.3886	69.7037	69.8076	69.8987	69.7034	70.3859	70.3859	70.3859	—
	December	78.2312	77.0400	76.6788	77.4052	77.4052	77.4052	77.4830	77.6145	77.5443	76.0441	77.0500	77.0500	77.0500	77.6032	79.5470	79.6972
2016																	
	January	83.2951	83.2951	83.2951	85.6220	85.2988	87.0341	91.1814	87.2266	87.2266	87.2266	84.1603	88.8858	85.8459	84.1370	81.9077	81.9077
	February	87.1905	85.0894	86.9588	84.0521	84.9187	85.8563	85.8563	85.8563	85.8563	84.0779	84.2155	82.9748	82.9748	82.9748	—	—
	March	78.3285	78.7532	77.1572	77.1992	77.1992	77.1992	77.4647	76.1400	75.6902	76.9290	76.4004	76.4004	76.4004	75.6975	76.8611	76.5386
	April	74.3405	74.3405	74.3405	74.3405	74.3719	75.0107	73.4592	74.6959	74.6959	74.6959	74.9515	74.9024	73.8023	73.9166	73.3015	—
	May	73.6248	73.4549	73.1006	73.3077	74.2755	74.4623	74.4623	74.4623	75.2675	75.0349	73.4596	72.8418	73.8474	73.8474	73.8474	73.4970
	June	73.9441	74.2460	73.5609	73.5609	73.5609	72.7792	72.7865	71.8082	72.9016	72.6582	72.6582	72.6582	71.9420	71.7117	71.2102	—
	July	70.3395	70.3395	70.3395	69.7741	69.6974	69.6967	70.3022	71.2513	71.2513	71.2513	71.2090	72.3478	72.5150	73.4047	74.3799	74.3799
	August	71.7263	71.9645	72.0832	71.9371	72.4558	72.4558	72.4558	72.4457	73.4733	73.2074	73.2135	73.0892	73.0892	73.0892	72.7996	72.5013
	September	73.2126	73.0208	73.0208	73.0208	72.4477	72.5279	71.8404	71.6728	71.5854	71.5854	71.5854	72.0604	71.6409	71.5738	70.8823	—
	October	69.3746	69.3746	69.3587	69.2608	68.7674	68.4741	68.0267	68.0267	68.0267	67.7302	67.4958	67.9253	68.7576	68.6783	68.6783	68.6783
	November	70.6156	69.2388	69.4984	68.9889	68.9889	68.9889	68.3611	67.5413	68.0540	68.0855	68.4363	68.4363	68.4363	69.1608	68.8416	—
	December	64.6139	64.4809	64.4809	64.4809	64.6727	64.2006	63.6086	63.5604	63.5425	63.5425	63.5425	63.7285	63.5730	63.4879	63.0214	63.8111

Table 2.18

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

	Month											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	—	—	—	—	—	—	0.1612	0.2050	0.2540	0.3980	0.4470	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.1860	1.2140	1.2470
1994	1.5420	1.6570	1.7530	1.8200	1.9010	1.9850	2.0520	2.1530	2.5960	3.0550	3.2320	3.5500
1995	4.0040	4.4070	4.8970	5.1000	4.9950	4.5380	4.4150	4.4350	4.5080	4.5040	4.5780	4.6400
1996	4.7320	4.8150	4.8540	4.9320	5.0140	5.1080	5.1910	5.3450	5.3960	5.4550	5.5110	5.5600
1997	5.6290	5.6760	5.7260	5.7620	5.7730	5.7820	5.7980	5.8300	5.8600	5.8870	5.9190	5.9600
1998	6.0260	6.0720	6.1060	6.1330	6.1640	6.1980	6.2380	7.9050	16.0645	16.0100	17.8800	20.6500
1999	22.6000	22.8600	24.1800	24.2300	24.4400	24.2200	24.1900	24.7500	25.0800	26.0500	26.4200	27.0000
2000	28.5500	28.6600	28.4600	28.4000	28.2500	28.0700	27.8000	27.7500	27.7500	27.8300	27.8500	28.1600
2001	28.3700	28.7200	28.7400	28.8300	29.0900	29.0700	29.2700	29.3700	29.3900	29.7000	29.9000	30.1400
2002	30.6850	30.9274	31.1192	31.1963	31.3071	31.4471	31.4401	31.5673	31.6358	31.7408	31.8424	31.7844
2003	31.8222	31.5762	31.3805	31.1000	30.7090	30.3483	30.2596	30.5036	30.6119	29.8584	29.7387	29.4545
2004	28.4937	28.5156	28.4853	28.8834	28.9850	29.0274	29.1019	29.2447	29.2171	28.7655	28.2367	27.7487
2005	28.0845	27.7738	27.8256	27.7726	28.0919	28.6721	28.6341	28.5450	28.4989	28.4244	28.7312	28.7825
2006	28.1207	28.1223	27.7626	27.2739	26.9840	27.0789	26.8718	26.7379	26.7799	26.7477	26.3147	26.3311
2007	26.5331	26.1599	26.0113	25.6851	25.9031	25.8162	25.5999	25.6494	24.9493	24.7238	24.3506	24.5462
2008	24.4764	24.1159	23.5156	23.6471	23.7384	23.4573	23.4456	24.5769	25.2464	26.5430	27.6060	29.3804
2009	35.4146	35.7205	34.0134	33.2491	30.9843	31.2904	31.7555	31.5687	30.0922	29.0488	29.8179	30.2442
2010	30.4312	29.9484	29.3638	29.2886	30.4956	31.1954	30.1869	30.6640	30.4030	30.7821	31.3061	30.4769
2011	29.6684	28.9405	28.4290	27.5022	28.0685	28.0758	27.6796	28.8569	31.8751	29.8977	31.3216	32.1961
2012	30.3647	28.9503	29.3282	29.3627	32.4509	32.8169	32.1881	32.2934	30.9169	31.5252	31.0565	30.3727
2013	30.0277	30.6202	31.0834	31.2559	31.5893	32.7090	32.8901	33.2474	32.3451	32.0613	33.1916	32.7292
2014	35.2448	36.0501	35.6871	35.6983	34.7352	33.6306	35.7271	36.9316	39.3866	43.3943	49.3220	56.2584
2015	68.9291	61.2718	58.4643	51.7029	52.9716	55.5240	58.9906	66.4779	66.2367	64.3742	66.2393	72.8827
2016	75.1723	75.0903	67.6076	64.3334	66.0825	64.2575	67.0512	64.9072	63.1581	62.9037	64.9449	60.6569

(rubles/US dollar)

Table 2.19

Monthly Average Official Rates: Rubles per 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	1.4	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	4.68	4.76	4.83	4.9	4.97	5.05	5.15	5.28	5.37	5.43	5.48	5.54
1997	5.6	5.65	5.7	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	31.69	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

(rubles/US dollar)

Table 2.20

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2016				
01.12	2,490.52	34.69	1,925.46	1,602.46
02.12	2,392.88	34.13	1,848.78	1,584.67
03.12	2,416.60	33.62	1,889.30	1,538.67
06.12	2,394.11	33.60	1,901.07	1,498.25
07.12	2,405.07	34.13	1,928.33	1,540.20
08.12	2,406.68	34.50	1,910.96	1,493.84
09.12	2,394.18	34.18	1,930.02	1,495.92
10.12	2,378.98	34.86	1,907.01	1,512.18
13.12	2,285.54	33.56	1,811.57	1,449.25
14.12	2,272.36	33.10	1,822.05	1,427.40
15.12	2,269.68	33.25	1,831.85	1,427.16
16.12	2,244.14	33.91	1,827.10	1,434.73
17.12	2,253.08	32.04	1,794.76	1,367.91
20.12	2,260.06	31.89	1,835.70	1,360.88
21.12	2,250.56	31.79	1,815.94	1,333.15
22.12	2,228.76	31.04	1,795.74	1,302.60
23.12	2,212.29	31.37	1,780.71	1,277.81
24.12	2,212.76	30.85	1,770.60	1,279.53
27.12	2,214.78	30.82	1,772.22	1,280.69
28.12	2,212.97	30.80	1,770.77	1,279.65
29.12	2,223.06	30.70	1,761.29	1,308.78
30.12	2,222.29	30.71	1,753.73	1,298.34
31.12	2,260.43	31.32	1,768.80	1,318.31

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
2015						
January	0.42	3.11	1.56	3.71	–	–
February	0.27	1.48	2.13	2.73	–	–
March	0.13	1.96	1.77	4.80	–	8.19
April	0.13	1.03	1.79	2.33	–	9.89
May	0.18	1.29	0.73	3.18	–	–
June	0.13	1.47	1.12	1.71	–	–
July	0.13	1.05	0.33	1.91	–	–
August	0.13	1.05	0.28	1.94	–	–
September	0.13	1.48	0.26	–	–	–
October	0.13	1.10	0.25	2.09	4.67	–
November	0.17	1.02	0.55	1.07	–	–
December	0.30	1.42	0.47	4.08	–	–
2016						
January	0.57	0.98	0.82	–	–	–
February	0.41	2.17	0.71	–	–	–
March	0.39	0.50	0.60	4.35	–	–
April	0.40	0.65	0.59	–	–	–
May	0.48	0.91	0.47	2.72	–	2.74
June	0.42	1.18	0.56	–	–	–
July	0.49	1.15	0.59	2.38	–	–
August	0.46	1.17	0.77	3.32	–	2.50
September	0.45	–	0.98	–	–	–
October	0.46	1.18	–	–	–	–
November	0.51	1.21	–	–	–	–
December	0.72	1.51	1.10	–	–	–

Table 3.1.3

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

(% p.a.)

	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)						Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)						
	term of credit																		
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2016																			
01.12	10.00	10.25	10.15	10.49	-	-	9.95	10.25	10.15	10.50	-	-	10.36	-	-	-	-	-	
02.12	10.11	10.18	10.53	-	-	-	10.08	9.97	-	-	-	-	10.31	-	-	-	-	-	
05.12	10.20	10.42	10.50	10.50	-	-	10.15	10.15	-	-	-	-	10.32	-	-	-	-	-	
06.12	10.17	10.23	9.84	10.91	-	-	10.09	9.94	9.93	-	-	-	10.40	-	-	-	-	-	
07.12	10.15	9.84	-	-	-	-	10.13	9.82	-	-	-	-	10.29	-	-	-	-	-	
08.12	10.20	10.25	11.26	-	-	-	10.18	10.25	-	-	-	-	10.37	-	-	-	-	-	
09.12	10.23	-	8.40	-	-	-	10.19	-	-	-	-	-	10.40	-	-	-	-	-	
12.12	10.18	10.25	10.64	-	-	-	10.14	10.25	10.20	-	-	-	10.43	-	-	-	-	-	
13.12	10.18	10.32	10.13	-	-	-	10.15	-	10.13	-	-	-	10.39	-	-	-	-	-	
14.12	10.16	10.15	10.18	-	-	-	10.13	10.15	10.18	-	-	-	10.40	-	-	-	-	-	
15.12	10.05	10.65	-	9.81	-	-	10.00	-	-	-	-	-	10.39	-	-	-	-	-	
16.12	10.00	10.31	10.10	10.24	-	-	9.98	10.14	-	-	-	-	10.31	-	-	-	-	-	
19.12	9.83	10.07	10.34	10.30	-	-	9.70	9.87	-	-	-	-	10.33	-	-	-	-	-	
20.12	10.12	9.97	11.99	-	-	-	10.07	9.98	-	-	-	-	10.37	-	-	-	-	-	
21.12	10.15	-	11.50	10.50	-	-	10.11	-	-	-	-	-	10.40	-	-	-	-	-	
22.12	10.12	10.05	-	10.50	-	-	10.09	9.39	-	-	-	-	10.49	-	-	-	-	-	
23.12	10.11	9.58	10.25	10.50	-	-	10.05	-	-	10.50	-	-	10.51	-	-	-	-	-	
26.12	10.23	9.43	10.77	-	-	10.71	10.18	-	10.09	-	-	-	10.61	-	-	-	-	-	
27.12	10.30	10.23	10.43	-	-	-	10.29	10.22	-	-	-	-	10.45	-	-	-	-	-	
28.12	10.45	10.09	-	-	-	-	10.46	9.93	-	-	-	-	10.45	-	-	-	-	-	
29.12	10.46	10.41	-	10.76	-	-	10.45	10.39	-	-	-	-	10.52	-	-	-	-	-	
30.12	10.13	9.50	-	-	-	-	10.10	-	-	-	-	-	10.57	-	-	-	-	-	

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
2016						
01.12	0.50	–	–	–	–	–
02.12	0.55	–	–	–	–	–
05.12	0.55	2.65	–	–	–	–
06.12	0.52	0.96	–	–	–	–
07.12	0.70	–	–	–	–	–
08.12	0.59	–	–	–	–	–
09.12	0.56	–	–	–	–	–
12.12	0.67	2.54	–	–	–	–
13.12	0.71	0.96	–	–	–	–
14.12	0.78	1.10	–	–	–	–
15.12	0.87	–	–	–	–	–
16.12	0.81	–	–	–	–	–
19.12	0.85	–	0.85	–	–	–
20.12	0.81	1.23	–	–	–	–
21.12	0.83	1.10	–	–	–	–
22.12	0.92	–	–	–	–	–
23.12	0.75	–	–	–	–	–
26.12	–	–	–	–	–	–
27.12	0.82	–	1.68	–	–	–
28.12	0.73	–	–	–	–	–
29.12	0.88	–	0.77	–	–	–
30.12	–	–	1.09	–	–	–

Table 3.1.6

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

(millions of rubles)

	December, 2016																	
	Russian ruble (RUB)						US dollar (USD)						Euro (EUR)					
	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	among residents	with non-residents
Overnight	531,326	80,102	562,429	6,202	7,421	141,460	232,595	183	1,219	22,969	172	428	3,908	—	—	—	—	—
1 week ¹	37,801	6,784	44,886	517	5,492	40,481	58,824	167	1,171	379	131	25	1,545	235	—	—	—	—
2 weeks ¹	8,746	809	11,104	245	691	811	18,815	839	48	7	7	24	542	78	—	—	—	—
1 month ²	7,153	1,214	2,773	92	142	342	5,342	—	148	177	164	32	178	—	—	—	—	—
2 months ²	3,176	153	183	—	3	212	144	314	1	365	—	—	—	—	—	—	—	—
3 months ³	9,121	580	3,404	—	—	197	1,107	—	—	681	32	—	3	—	—	—	—	—
6 months ³	115	118	—	—	—	4	—	—	—	641	—	—	—	—	—	—	—	—
Over 6 months	4,759	198	—	—	6,953	2,290	—	3,156	137	412	—	0	—	—	—	—	—	—
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	24,307	2,820	19,564	1,156	1,207	8,560	10,149	402	367	1,489	27	47	521	—	—	—	—	—

¹ Standard term +/- 2 calendar days.² Standard term +/- 5 calendar days.³ Standard term +/- 10 calendar days.

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

3.2. Exchange Market

Table 3.2.1

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		
2014						
January	34.0952	34.1805	36,153.6	100,342.6	46.5190	13,456.8
February	35.3605	35.3578	34,691.9	111,036.1	48.2780	16,169.3
March	36.1413	36.1678	38,249.5	123,596.0	50.0399	18,588.3
April	35.6734	35.6757	36,004.5	95,156.9	49.2843	13,103.4
May	34.7669	34.7374	31,870.8	79,832.9	47.6735	15,483.5
June	34.3346	34.3605	32,946.3	78,772.1	46.7431	13,060.4
July	34.7483	34.7706	35,021.0	88,129.3	47.0197	14,849.9
August	36.1742	36.1969	31,170.7	80,874.1	48.1728	12,474.9
September	38.0480	38.0342	33,791.3	107,789.8	49.0657	13,579.5
October	41.1446	41.2312	35,657.3	136,601.9	52.1429	15,846.5
November	46.3248	46.3376	29,975.4	93,855.6	57.7522	11,564.6
December	56.6447	56.4947	39,896.9	107,131.5	69.4496	13,751.5
2015						
January	65.9914	65.9332	21,026.6	51,629.4	75.9465	5,860.1
February	64.4551	64.4392	26,464.5	79,026.1	72.8888	9,380.5
March	59.8556	60.0142	28,040.0	77,419.4	64.9384	10,336.8
April	52.6497	52.6438	35,487.0	93,944.9	56.7336	11,894.1
May	50.5409	50.5803	23,634.4	69,759.7	56.2043	9,469.5
June	54.6002	54.6178	35,742.6	90,743.2	61.1690	9,677.8
July	57.6624	57.7908	37,112.4	90,798.7	63.4581	11,759.0
August	66.2390	66.0785	38,717.6	111,921.7	74.0873	11,801.9
September	66.5435	66.6562	31,359.0	105,293.9	74.7769	12,129.9
October	63.2410	63.1258	31,074.6	115,228.4	70.8150	13,487.0
November	65.1777	65.1646	24,271.7	89,595.3	69.8311	10,213.8
December	70.1512	69.9680	35,508.8	98,283.9	76.2257	12,952.4
2016						
January	78.5848	78.3579	30,382.1	104,550.8	85.2732	11,552.6
February	77.1903	77.3495	32,971.6	110,011.7	85.7929	11,240.2
March	69.7839	69.9605	36,281.6	99,360.2	77.7683	12,447.4
April	66.5075	66.5730	32,444.8	96,066.1	75.4274	11,773.8
May	65.8402	65.8564	21,662.7	67,667.5	74.2766	7,433.6
June	65.1232	65.1494	30,581.5	78,559.1	73.0040	10,520.0
July	64.4807	64.4767	29,658.9	73,461.3	71.2787	9,826.3
August	64.9191	64.9307	27,625.6	79,583.0	72.8082	9,470.4
September	64.3699	64.4220	28,720.0	82,096.7	72.1286	10,596.4
October	62.5920	62.5957	24,219.3	72,522.2	69.0157	11,647.4
November	64.3683	64.5117	25,814.4	90,588.1	69.5165	12,460.1
December	61.7855	61.9509	28,850.9	72,756.2	65.1695	11,981.4

¹ Settlement time not later than the transaction day.

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

Table 3.2.2

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 rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2015														
January	24,891	18,674	21,898	6,783	790	317	698	285	137	35	0	20	9	136
February	33,661	25,568	29,673	8,961	921	292	938	375	365	67	0	17	13	132
March	38,739	30,348	33,773	10,622	1,028	321	581	335	237	83	1	24	10	113
April	45,638	36,349	40,480	11,950	1,008	253	565	281	235	57	0	16	13	70
May	47,506	36,829	41,191	14,589	729	230	711	268	238	63	1	18	9	134
June	49,769	40,528	44,284	12,623	650	247	707	282	50	42	5	16	7	95
July	44,688	35,271	39,713	12,317	953	187	534	105	43	139	2	2	5	104
August	42,282	34,869	38,137	9,420	532	272	440	115	104	460	2	32	8	175
September	42,673	35,687	38,367	9,606	519	239	437	55	44	266	1	0	10	115
October	46,904	39,817	42,952	9,481	638	158	399	70	44	98	6	0	12	133
November	39,542	33,019	35,367	9,315	497	106	418	59	32	164	2	0	10	94
December	38,506	31,758	34,837	8,965	530	94	391	55	74	151	3	9	10	134
2016														
January	36,798	30,778	33,356	7,782	517	334	322	143	136	127	2	0	3	96
February	37,445	30,853	33,916	8,260	721	412	318	68	172	71	4	0	3	93
March	37,645	30,868	34,399	7,914	906	324	339	120	225	71	2	16	3	103
April	36,139	29,204	32,928	8,228	911	251	234	116	172	99	2	8	9	115
May	35,494	29,047	32,314	8,057	741	187	181	75	149	136	2	0	31	65
June	37,433	30,497	34,300	8,567	810	182	163	54	110	59	2	0	32	89
July	35,003	28,662	31,994	7,979	612	230	216	34	111	93	0	0	15	58
August	33,984	28,097	30,837	7,386	648	211	216	72	146	231	4	0	23	96
September	38,116	30,902	34,175	9,048	741	321	301	81	314	140	3	0	32	175
October	38,712	31,482	34,823	9,321	723	246	227	101	262	106	5	0	58	69
November	37,341	30,065	33,540	9,329	457	392	390	69	189	83	5	3	66	94
December	40,289	33,662	36,902	8,541	294	333	396	44	91	162	4	0	41	109

Table 3.2.3

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 rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2015														
January	1,060	363	915	513	59	26	174	4	2	18	–	–	1	42
February	1,342	701	1,284	380	90	40	149	7	3	5	–	–	3	24
March	1,246	589	1,182	354	105	45	150	5	20	17	–	–	0	25
April	1,523	922	1,420	401	50	32	141	11	25	30	0	–	1	11
May	1,825	909	1,712	618	46	81	147	11	2	101	–	–	0	23
June	1,712	863	1,640	434	38	93	120	51	2	164	–	–	0	20
July	1,674	778	1,575	667	53	55	119	7	4	77	–	–	0	14
August	1,501	717	1,378	575	44	106	126	0	3	39	–	–	0	13
September	1,377	778	1,291	487	48	11	111	2	1	21	–	–	0	4
October	1,458	934	1,353	418	69	9	95	7	2	15	3	–	0	11
November	1,293	767	1,155	414	91	31	57	7	1	56	3	–	0	3
December	1,369	730	1,264	480	95	14	111	12	1	16	–	–	3	13
2016														
January	1,424	794	1,298	372	81	36	170	6	2	67	–	–	3	19
February	1,586	830	1,433	598	117	26	134	6	3	11	–	–	4	10
March	1,604	959	1,457	571	96	30	59	3	3	13	0	–	4	14
April	1,413	814	1,328	452	83	13	70	4	2	37	–	–	4	19
May	1,448	1,035	1,364	327	66	9	24	9	1	30	–	–	6	25
June	1,320	863	1,166	336	82	9	115	17	4	17	–	–	2	30
July	1,177	783	1,071	316	47	6	65	9	4	38	–	–	3	15
August	1,127	717	1,007	314	56	8	93	7	1	28	–	–	4	21
September	1,345	979	1,173	345	41	11	87	18	1	18	–	–	2	16
October	1,484	1,037	1,301	356	41	12	131	9	1	29	–	–	1	49
November	1,389	1,062	1,222	287	28	17	97	8	0	22	0	–	2	33
December	1,868	1,164	1,695	646	28	14	101	10	0	35	–	–	2	38

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

	1	2	3	4	5	6	7	8	9
		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
2016									
Q1		2,541.39	4,865.38	8,853.37	779.77	1,513.03	5,892.93	10,107.12	482.10
Q2		4,026.88	4,212.06	8,833.55	1,226.65	3,009.40	7,686.26	7,872.78	473.28
Q3		4,855.26	4,018.11	7,705.49	1,469.58	2,129.04	9,538.60	7,052.08	459.54
January		1,254.43	1,463.36	2,510.04	202.03	447.93	1,738.50	3,453.03	137.19
February		498.07	1,709.63	2,970.95	243.74	391.30	1,604.59	3,397.95	170.89
March		788.90	1,692.39	3,372.37	334.00	673.81	2,549.83	3,256.14	174.01
April		1,066.39	1,447.98	3,373.40	369.27	734.81	2,690.81	3,170.97	165.99
May		1,479.32	1,350.83	2,556.12	378.75	1,344.99	2,034.06	2,191.40	154.13
June		1,481.17	1,413.26	2,904.03	478.63	929.60	2,961.38	2,510.40	153.17
July		1,371.76	1,385.64	2,671.50	450.31	720.85	2,734.34	2,503.51	145.00
August		1,465.13	1,360.76	2,485.37	507.95	872.02	3,065.48	2,219.25	158.46
September		2,018.38	1,271.70	2,548.62	511.32	536.17	3,738.78	2,329.32	156.08
October		4,026.55	1,217.86	2,570.57	543.88	494.12	3,900.01	2,660.78	162.02

Table 3.2.5

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	
	US Dollar									
2015										
January	1,160	1,800	1,278.31	766.07	64.4445	66.1870	1.74	72.52	71.22	
February	1,315	1,574	1,411.13	958.69	63.5053	64.9768	1.47	75.33	66.36	
March	1,193	1,729	1,569.98	1,157.71	59.1569	60.3371	1.18	71.76	69.44	
April	1,170	1,860	1,553.59	1,481.69	52.5523	52.9290	0.38	73.76	67.75	
May	944	1,684	1,227.76	1,282.54	49.8915	50.7925	0.90	71.28	70.44	
June	1,009	1,526	1,453.41	1,279.75	53.9649	54.9600	1.00	71.38	66.70	
July	916	1,787	1,479.27	1,456.96	56.7791	58.0135	1.23	69.99	69.58	
August	1,006	1,714	1,671.81	1,385.86	65.0731	66.6511	1.58	71.01	72.18	
September	825	1,645	1,462.04	1,279.81	65.9278	67.0999	1.17	71.76	70.74	
October	836	1,787	1,374.84	1,366.57	62.4810	63.3675	0.89	72.23	69.66	
November	839	1,859	1,239.03	1,028.72	64.8818	65.4964	0.61	73.24	68.22	
December	1,026	1,816	1,544.27	1,183.33	69.2960	70.6403	1.34	69.99	74.68	
2016										
January	861	1,819	1,208.47	733.92	77.0877	79.0273	1.94	72.61	78.09	
February	914	1,453	1,299.30	745.89	76.6073	77.3001	0.69	71.31	69.47	
March	899	1,767	1,330.79	988.11	69.6285	70.3638	0.74	73.33	70.19	
April	813	1,801	1,238.04	985.51	65.8771	66.8214	0.94	71.78	67.16	
May	753	1,547	1,214.53	847.73	65.1937	66.1109	0.92	69.49	65.38	
June	761	1,921	1,215.41	1,025.49	64.5537	65.2712	0.72	67.85	67.35	
July	706	1,720	1,236.99	1,033.67	63.7524	64.6944	0.94	66.28	66.64	
August	683	1,959	1,315.23	1,109.98	64.3373	65.1571	0.82	67.75	71.57	
September	710	2,138	1,201.03	1,247.01	63.9358	64.7232	0.79	68.90	71.89	
October	714	1,973	1,169.47	1,378.93	62.1226	62.9481	0.83	70.21	70.07	

Table 3.2.5 (end)

	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 transaction 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	
	Euro									
2015										
January	754	1,614	611.35	277.19	74.3345	76.3816	2.05	26.00	26.67	
February	792	1,607	635.51	391.93	72.0985	73.3665	1.27	23.21	31.28	
March	886	1,468	728.44	511.15	64.1353	65.9051	1.77	26.81	28.44	
April	830	1,481	679.26	770.89	56.6354	57.1469	0.51	24.65	30.30	
May	654	1,379	600.68	555.98	55.6571	56.6946	1.04	26.96	27.90	
June	689	1,289	717.69	634.52	60.4877	61.8413	1.35	26.95	31.45	
July	625	1,325	786.96	736.69	62.6352	63.7579	1.12	28.00	28.66	
August	617	1,306	928.55	596.33	73.0666	73.9148	0.85	27.15	26.23	
September	542	1,474	730.71	496.71	74.0842	75.4400	1.36	26.46	27.66	
October	572	1,673	641.93	535.34	70.2091	71.1615	0.95	25.94	28.70	
November	585	1,769	562.19	444.58	69.8681	70.2393	0.37	24.94	30.08	
December	773	1,369	757.80	447.51	75.5122	76.7524	1.24	28.22	23.12	
2016										
January	578	1,317	591.25	243.53	83.5985	85.7476	2.15	25.87	20.36	
February	666	1,342	605.72	297.26	85.2902	85.7397	0.45	26.97	28.37	
March	606	1,363	611.20	460.23	77.0293	78.3812	1.35	25.14	28.10	
April	573	1,293	573.94	561.04	74.7575	75.7156	0.96	26.63	31.09	
May	554	1,133	606.64	515.91	73.6571	74.7254	1.07	28.83	32.94	
June	572	1,233	637.48	648.93	72.2950	73.6394	1.34	29.94	30.86	
July	538	1,148	697.58	655.21	70.5025	71.7076	1.21	31.49	31.26	
August	484	1,255	732.89	574.76	72.0578	73.3740	1.32	29.95	26.73	
September	528	1,516	609.62	580.67	71.6574	72.6742	1.02	29.10	26.65	
October	536	1,531	559.51	651.56	68.5585	69.5188	0.96	27.83	28.37	

Table 3.2.6

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

Operation	Average size of transactions	2016												
		2015						2016						
		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)	258.83	194.41	107.74	123.40	163.06	144.28	181.85	166.04	218.18	291.83	306.77	280.79	253.36
	value of transactions (millions of US dollars)	43.36	36.50	18.35	20.81	27.92	24.12	34.27	30.66	39.54	55.80	58.17	56.02	50.42
Sale	number of transactions (thousands of units)	28.58	27.72	30.71	29.08	48.31	47.19	35.76	45.00	52.33	26.90	29.91	28.94	44.11
	value of transactions (millions of US dollars)	4.53	4.47	4.32	4.45	7.48	7.75	5.03	7.18	8.43	2.94	3.64	4.08	7.35
		from 251 to 500 US dollars												
Purchase	number of transactions (thousands of units)	617.46	534.43	540.10	629.31	576.47	612.31	583.77	611.05	638.38	604.31	688.61	578.60	536.74
	value of transactions (millions of US dollars)	231.37	203.71	205.25	230.82	210.39	225.14	215.89	220.41	228.30	212.50	242.63	208.34	191.71
Sale	number of transactions (thousands of units)	139.36	96.48	100.20	66.19	157.18	206.84	220.00	221.79	211.05	202.10	192.30	130.40	160.36
	value of transactions (millions of US dollars)	56.07	37.74	39.76	26.52	60.89	83.96	87.38	89.14	86.07	81.92	79.39	51.89	61.90
		from 501 to 2,000 US dollars												
Purchase	number of transactions (thousands of units)	1,121.04	1,051.67	1,600.31	1,025.25	1,128.39	1,153.88	1,026.89	1,044.88	989.34	1,056.26	1,088.15	974.62	957.35
	value of transactions (millions of US dollars)	1,029.46	930.57	1,592.64	931.33	1,038.35	1,087.81	903.59	876.81	845.79	898.29	893.94	828.88	833.98
Sale	number of transactions (thousands of units)	1,460.77	1,128.22	1,215.98	739.79	743.39	1,059.90	1,133.19	982.08	1,213.46	1,310.09	1,277.62	1,345.54	1,470.21
	value of transactions (millions of US dollars)	1,570.56	1,215.11	1,410.50	831.98	749.10	1,128.77	1,213.84	993.26	1,282.95	1,397.37	1,375.40	1,471.92	1,595.87
		from 2,001 to 5,000 US dollars												
Purchase	number of transactions (thousands of units)	62.74	58.40	83.04	49.47	59.81	62.21	52.14	34.66	38.61	28.21	24.46	29.56	23.44
	value of transactions (millions of US dollars)	181.20	164.67	241.05	145.70	173.83	182.48	158.72	111.78	114.42	95.24	78.18	80.06	73.55
Sale	number of transactions (thousands of units)	256.02	187.96	281.30	133.18	84.92	123.66	144.00	117.49	167.91	147.25	183.44	284.10	324.27
	value of transactions (millions of US dollars)	742.79	518.52	782.62	358.08	234.85	366.84	407.52	353.95	488.52	404.51	536.04	786.93	851.91
		over 5,000 US dollars												
Purchase	number of transactions (thousands of units)	11.18	8.87	21.64	12.69	21.82	14.90	10.57	8.94	17.31	5.76	6.54	8.04	4.26
	value of transactions (millions of US dollars)	97.80	79.22	208.20	107.23	207.24	121.10	91.72	69.85	130.59	56.06	56.72	66.18	36.54
Sale	number of transactions (thousands of units)	73.20	74.22	50.69	35.20	39.94	55.85	63.54	35.75	75.90	60.96	61.38	90.57	91.78
	value of transactions (millions of US dollars)	1,108.79	1,016.64	642.58	491.86	502.88	907.61	925.74	539.20	1,024.15	776.46	1,022.08	1,363.31	1,323.51

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	2	Of which										12	13
		share	bonds	investment units	futures		total (10+11+12+13)	options		on share index			
					total (7+8)	on securities		on share index	on futures agreements (contracts), an underlying asset of which are securities		on futures agreements (contracts), an underlying asset of which are securities		
		3	4	5	6	7	8	9	10	11	12	13	
2014													
Q1	56,799,362.0	13,548,203.4	35,175,316.0	33,140.4	6,833,160.0	876,341.8	5,956,818.2	1,209,542.3	1,199,788.4	9,753.9	...	...
Q2	53,857,374.2	12,208,995.2	34,867,589.6	56,704.2	5,792,436.7	811,283.0	4,981,153.6	931,648.5	916,190.8	15,457.7	...	...
Q3	56,938,984.8	13,429,847.6	36,678,035.3	37,479.8	6,011,586.8	807,680.7	5,203,906.1	782,035.3	770,020.7	12,014.6	...	...
Q4	65,300,434.8	15,417,894.8	42,555,661.3	49,968.1	6,505,071.7	842,793.0	5,662,288.7	771,838.9	758,826.5	13,012.4	...	...
2015													
Q1	51,861,394.8	11,604,319.3	34,861,424.5	32,372.7	4,967,183.6	766,813.7	4,200,369.9	386,094.7	378,091.7	8,003.0	...	...
Q2	53,034,175.8	12,749,972.6	34,985,631.8	35,741.8	4,826,135.2	737,087.1	4,089,048.0	436,694.4	428,578.0	8,116.4	...	...
Q3	53,939,402.0	13,337,316.2	33,379,043.1	107,619.5	6,534,909.0	698,571.5	5,836,337.6	580,514.2	567,265.8	13,248.4	...	...
Q4	68,186,778.9	14,687,713.6	45,777,314.6	20,772.0	7,041,803.1	876,334.0	6,165,469.2	659,175.5	628,362.4	30,813.1	...	...
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	...	...

Table 3.4

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2016			
01.12	2,121.87	1,047.43	49.47
02.12	2,128.99	1,050.21	39.58
05.12	2,158.33	1,069.10	38.67
06.12	2,152.35	1,059.97	42.36
07.12	2,160.51	1,066.75	30.64
08.12	2,207.02	1,097.39	60.57
09.12	2,208.53	1,110.14	51.80
12.12	2,226.89	1,148.59	76.29
13.12	2,247.02	1,164.15	53.36
14.12	2,229.05	1,148.92	51.91
15.12	2,237.23	1,138.07	66.70
16.12	2,231.41	1,135.56	54.54
19.12	2,215.69	1,130.06	32.66
20.12	2,226.36	1,142.54	31.22
21.12	2,212.33	1,140.88	51.13
22.12	2,174.64	1,125.80	49.64
23.12	2,173.18	1,117.92	35.42
26.12	2,177.86	1,124.65	15.29
27.12	2,189.43	1,135.79	32.41
28.12	2,182.98	1,138.31	26.34
29.12	2,206.33	1,144.26	28.55
30.12	2,232.72	1,152.33	27.59

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

	2015		2016										
	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12
1. The number of credit institutions registered by the Bank of Russia or by the registration authority on the basis of the Bank of Russia decision – total	1,021	1,018	1,013	1,008	1,005	1,000	997	994	988	985	985	978	975
of which:													
– banks	947	945	939	934	932	928	925	924	918	916	916	911	908
– nonbanking credit institutions	74	73	74	74	73	72	72	70	70	69	69	67	67
1.1. Registered 100 percent foreign-owned credit institutions	68	68	67	68	67	67	68	69	69	70	70	70	67
1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) – total	–	–	–	1	1	–	–	–	1	–	–	–	1
of which:													
– banks	–	–	–	–	–	–	–	–	–	–	–	–	–
– nonbanking credit institutions	–	–	–	1	1	–	–	–	1	–	–	–	1
2. Credit institutions licensed to conduct banking operations – total	733	728	718	707	696	689	680	669	659	649	643	635	623
of which:													
– banks	681	676	665	654	646	638	630	619	610	600	594	586	575
– nonbanking credit institutions	52	52	53	53	50	51	50	50	49	49	49	49	48
2.1. Credit institutions with licence (permission):													
– to attract funds of individuals	609	604	595	584	575	568	562	553	545	537	531	525	515
– to conduct operations in foreign currency	482	479	471	460	452	446	441	434	426	420	414	412	404
– credit institutions with general licence	232	231	229	229	227	226	223	219	217	214	214	209	205
– to conduct operations with precious metals	183	182	179	177	173	173	171	165	163	163	162	159	157

Table 4.1.1 (cont.)

	2016													
	2015	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12
2.2. Credit institutions with a foreign stake in authorized capital, licensed to conduct banking operations – total	199	200	197	195	192	189	189	189	189	184	183	182	175	174
of which:														
– 100 percent foreign-owned organizations	68	68	67	67	66	67	68	68	69	68	70	70	70	67
– credit institutions with foreign ownership from 50 to 100%	38	38	37	35	35	32	30	31	30	31	28	28	27	25
2.3. Credit institutions included in the deposit insurance system register – total	616	611	602	591	581	574	567	558	558	550	542	536	529	519
3. Registered authorized capital of operating credit institutions (millions of rubles)	2,329,409	2,391,250	2,387,868	2,403,174	2,400,539	2,378,581	2,397,689	2,389,570	2,376,745	2,388,401	2,376,745	2,378,546	2,381,043	2,383,203
4. Branches of operating credit institutions in Russia – total	1,398	1,362	1,335	1,310	1,288	1,255	1,232	1,206	1,189	1,167	1,132	1,132	1,115	1,098
of which:														
– Sberbank branches	95	94	94	94	94	94	94	94	94	94	94	94	94	94
– branches of 100 percent foreign-owned banks	64	62	62	62	61	62	62	62	62	54	59	59	59	59
5. Branches of credit institutions abroad	6	6	6	6	6	6	6	6	6	6	6	6	6	6
6. Branches of nonresident banks in Russia	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7. Representative offices of operating credit institutions – total ¹	308	310	307	304	301	299	291	289	287	287	287	288	286	285
of which:														
– in Russia	269	271	268	266	264	263	257	257	255	255	255	256	256	255
– in non-CIS countries	28	28	28	27	27	26	24	22	22	22	22	22	21	21
– in CIS countries	11	11	11	11	10	10	10	10	10	10	10	10	9	9
8. Additional offices of credit institutions – total	21,836	21,720	21,601	21,486	21,248	21,138	20,897	20,675	20,421	20,447	20,349	20,349	20,102	19,776
of which Sberbank additional offices	11,854	11,855	11,831	11,815	11,736	11,700	11,609	11,565	11,611	11,565	11,465	11,465	11,232	10,929

Table 4.1.1 (end)

	2015		2016											
	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	
9. External cash desks of credit institution – total	5,696	5,603	5,549	5,534	5,500	5,456	5,396	5,315	5,239	5,179	5,151	5,041	4,995	
of which Sberbank external cash desks	3,719	3,679	3,653	3,630	3,619	3,611	3,579	3,494	3,422	3,379	3,373	3,366	3,351	
10. Cash credit offices of credit institutions – total	1,853	1,869	1,910	1,988	1,996	1,983	1,987	1,996	2,011	2,014	1,965	1,963	1,943	
of which Sberbank cash credit offices	–	–	–	–	–	–	–	–	–	–	–	–	–	
11. Operational offices of credit institutions – total	7,609	7,548	7,437	7,388	7,375	7,306	7,336	7,232	7,105	7,150	7,180	7,207	7,230	
of which Sberbank of Russia	640	639	638	637	639	640	639	638	638	637	632	631	631	
12. Mobile banking offices – total	227	230	234	234	238	241	243	245	247	247	249	249	256	
of which Sberbank of Russia	223	226	229	230	234	237	239	241	242	242	244	244	251	
13. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	265	274	280	280	288	290	298	302	305	317	324	328	329	
including, under the procedure of:														
– voluntarily liquidation following the decision of the stockholders (equity holders)	2	2	2	2	3	2	2	2	3	4	4	4	4	
– compulsory liquidation	50	47	47	44	44	43	43	43	42	42	40	37	37	
– bankruptcy	213	225	231	234	241	245	253	257	260	271	280	287	288	

¹ These comprise representative offices whose opening abroad was made known to the Bank of Russia.

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity ¹			
	total	licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
2009				
31.12	226 (18)	114 (10)	111 (8)	189 (18)
2010				
31.03	224 (18)	115 (9)	108 (9)	188 (17)
30.06	219 (16)	114 (8)	104 (8)	182 (15)
30.09	222 (17)	116 (8)	105 (9)	185 (16)
31.12	220 (18)	116 (7)	103 (11)	183 (17)
2011				
31.03	220 (17)	118 (7)	101 (10)	186 (16)
30.06	219 (18)	116 (7)	102 (11)	186 (18)
30.09	225 (20)	123 (8)	101 (12)	193 (19)
31.12	230 (22)	124 (8)	104 (14)	197 (21)
2012				
31.03	234 (23)	127 (9)	105 (14)	201 (22)
30.06	236 (23)	127 (9)	107 (14)	204 (22)
30.09	239 (27)	133 (13)	104 (14)	210 (26)
31.12	244 (28)	135 (13)	107 (15)	214 (27)
2013				
31.03	246 (28)	134 (13)	111 (15)	217 (27)
30.06	248 (28)	133 (13)	114 (15)	218 (27)
30.09	252 (26)	134 (12)	117 (14)	220 (24)
31.12	251 (29)	134 (13)	116 (16)	222 (28)
2014				
31.03	245 (30)	129 (13)	115 (17)	216 (28)
30.06	238 (33)	127 (14)	110 (19)	211 (30)
30.09	231 (30)	124 (15)	106 (15)	205 (28)
31.12	225 (30)	120 (15)	104 (15)	198 (28)
2015				
31.03	220 (29)	119 (14)	100 (15)	193 (27)
30.06	216 (29)	114 (14)	101 (15)	189 (27)
30.09	212 (29)	112 (14)	98 (15)	183 (27)
31.12	199 (31)	106 (15)	91 (16)	171 (29)
2016				
31.03	195 (30)	106 (15)	87 (15)	167 (28)
30.06	189 (28)	102 (14)	85 (14)	160 (26)
30.09	183 (27)	97 (14)	84 (13)	154 (25)

¹ 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 greatly influenced by residents of the Russian Federation.

Table 4.1.3

Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
2015										
31.12	13	1.8	12	1.6	38	5.2	28	3.8	88	12.0
2016										
31.01	12	1.6	12	1.6	40	5.5	28	3.8	86	11.8
29.02	11	1.5	11	1.5	40	5.6	28	3.9	86	12.0
31.03	12	1.7	10	1.4	41	5.8	27	3.8	81	11.5
30.04	12	1.7	10	1.4	40	5.7	26	3.7	80	11.5
31.05	12	1.7	10	1.5	41	6.0	25	3.6	80	11.6
30.06	12	1.8	10	1.5	40	5.9	25	3.7	75	11.0
31.07	11	1.6	10	1.5	39	5.8	26	3.9	74	11.1
31.08	11	1.7	10	1.5	38	5.8	26	3.9	74	11.2
30.09	11	1.7	10	1.5	37	5.7	26	4.0	73	11.2
31.10	11	1.7	10	1.6	37	5.8	26	4.0	72	11.2
30.11	11	1.7	10	1.6	37	5.8	26	4.1	70	11.0
31.12	10	1.6	10	1.6	37	5.9	26	4.2	67	10.8

Table 4.1.3 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total units
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
2015											
31.12	171	23.3	104	14.2	97	13.2	153	20.9	29	4.0	733
2016											
31.01	168	23.1	103	14.1	98	13.5	152	20.9	29	4.0	728
29.02	165	23.0	102	14.2	94	13.1	152	21.2	29	4.0	718
31.03	160	22.6	103	14.6	93	13.2	150	21.2	30	4.2	707
30.04	158	22.7	101	14.5	90	12.9	149	21.4	30	4.3	696
31.05	156	22.6	98	14.2	88	12.8	149	21.6	30	4.4	689
30.06	155	22.8	96	14.1	87	12.8	149	21.9	31	4.6	680
31.07	152	22.7	95	14.2	85	12.7	146	21.8	31	4.6	669
31.08	148	22.5	94	14.3	83	12.6	143	21.7	32	4.9	659
30.09	146	22.5	92	14.2	83	12.8	139	21.4	32	4.9	649
31.10	144	22.4	92	14.3	81	12.6	137	21.3	33	5.1	643
30.11	139	21.9	93	14.6	80	12.6	136	21.4	33	5.2	635
31.12	137	22.0	90	14.4	77	12.4	136	21.8	33	5.3	623

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

	Nonresidents equity ¹										
	up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%		
	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, %	
2012											
31.12	49	20.1	49	20.1	29	11.9	44 (19)	18.0	73 (9)	29.9	244
2013											
31.03	49	19.9	48	19.5	30	12.2	45 (19)	18.3	74 (9)	30.1	246
30.06 ²	47	19.0	47	19.0	33	13.3	44 (18)	17.7	77 (10)	31.0	248
30.09	48	19.0	48	19.0	37	14.7	42 (18)	16.7	77 (8)	30.6	252
31.12	45	17.9	49	19.5	35	13.9	46 (19)	18.3	76 (10)	30.3	251
2014											
31.03	47	19.2	48	19.6	31	12.7	41 (17)	16.7	78 (13)	31.8	245
30.06	44	18.5	48	20.2	29	12.2	42 (21)	17.6	75 (12)	31.5	238
30.09	44	19.0	47	20.3	27	11.7	37 (18)	16.0	76 (12)	32.9	231
31.12	42	18.7	45	20.0	25	11.1	38 (19)	16.9	75 (11)	33.3	225
2015											
31.03	41	18.6	44	20.0	26	11.8	36 (18)	16.4	73 (11)	33.2	220
30.06	42	19.4	43	19.9	25	11.6	34 (18)	15.7	72 (11)	33.3	216
30.09	44	20.8	41	19.3	22	10.4	34 (19)	16.0	71 (10)	33.5	212
31.12	34	17.1	36	18.1	23	11.6	38 (24)	19.1	68 (7)	34.2	199
2016											
31.03	35	17.9	36	18.5	22	11.3	35 (23)	17.9	67 (7)	34.4	195
30.06	37	19.6	33	17.5	21	11.1	30 (20)	15.9	68 (8)	36.0	189
30.09	34	18.6	32	17.5	19	10.4	28 (19)	15.3	70 (8)	38.3	183

¹ 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 greatly influenced by residents of the Russian Federation.

² From July 1, 2013 the quantity of the credit institutions with participation of nonresidents is taking into account complete emissions which resulted in changes of authorized capital that have not been registered in charters.

Table 4.1.5

Selected Performance Indicators of Credit Institutions Grouped by Assets

(millions of rubles)

	Breakdown of credit institutions by value of assets (descending) as 30.11.2016							Total
	1-5	6-20	21-50	51-200	201-500	501-635		
Assets								
Assets (liabilities)	44,997,004	17,809,626	8,404,249	7,484,621	1,577,100	92,703	80,365,303	
Loans to non-financial institutions	20,028,689	6,364,222	2,594,841	1,914,641	507,818	27,248	31,437,459	
Loans to resident financial institutions (except credit institutions)	1,176,203	860,385	140,976	267,999	20,352	305	2,466,219	
Loans to individuals	6,535,758	1,399,262	1,337,892	1,336,142	174,785	10,310	10,794,149	
Unsecured consumer loans (portfolio of homogenous loans)	3,000,764	870,979	820,861	710,206	48,983	1,148	5,452,942	
Capital and financial performance								
Equity capital	5,303,508	1,693,804	846,390	1,035,943	317,245	38,488	9,235,377	
Capital adequacy N1.0, %	12.4	12.2	10.8	15.7	20.6	46.8	12.7	
Profit for the current year	784,318	86,202	-136,104	50,993	3,360	-342	788,429	
Return on assets, %	1.8	0.4	-1.7	0.7	0.2	0.1	0.9	
Return on equity, %	16.4	3.8	-16.1	5.4	1.2	0.3	7.9	
Liabilities								
Individuals' deposits	14,669,642	3,606,128	2,501,025	2,279,733	602,530	15,195	23,674,252	
Loans received from the Bank of Russia	2,046,655	87,339	109,710	197,820	8,279	0	2,449,804	

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, %	Profit allocation, millions of rubles
2014						
31.12	589,141	853,240	84.9	264,098	15.1	177,032
2015						
31.01	-23,555	86,544	70.7	110,100	29.3	10,585
28.02	-35,826	104,081	69.8	139,908	30.2	23,815
31.03	6,015	161,135	75.2	155,120	24.8	37,804
30.04	-17,012	186,376	69.8	203,387	30.2	29,910
31.05	9,000	249,068	67.3	240,068	32.7	39,238
30.06	51,488	307,928	73.8	256,440	26.2	47,815
31.07	34,063	371,262	70.0	337,199	30.0	73,675
31.08	75,951	449,418	69.9	373,467	30.1	87,123
30.09	126,697	522,713	73.0	396,015	27.0	99,920
31.10	193,127	605,936	71.4	412,810	28.6	98,048
30.11	263,694	658,342	71.2	394,648	28.8	112,354
31.12	191,965	735,803	75.4	543,838	24.6	125,480
2016						
31.01	32,189	107,041	66.3	74,852	33.7	6,034
29.02	82,471	161,792	65.7	79,321	34.3	16,212
31.03	109,325	239,649	66.9	130,324	33.1	26,517
30.04	166,912	340,961	61.0	174,049	39.0	100,970
31.05	235,347	429,660	61.3	194,312	38.7	127,626
30.06	359,932	565,608	64.7	205,676	35.3	153,226
31.07	458,606	666,512	65.5	207,906	34.5	199,440
31.08	532,249	767,232	63.1	234,984	36.9	229,446
30.09	631,965	874,572	66.8	242,607	33.2	260,094
31.10	714,406	973,677	66.1	259,271	33.9	286,862
30.11	788,429	1,093,687	66.0	305,258	34.0	312,630

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)¹

	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			
2015													
31.12	733	9,008.6	51	-42.9	323	159.3	248	738.3	38	556.4			
2016													
31.01	728	9,078.8	51	0.8	319	156.9	248	734.7	38	582.5			
29.02	718	9,093.0	55	-1.5	311	153.7	241	725.2	38	565.3			
31.03	707	8,952.7	48	-2.9	310	152.5	236	698.9	38	548.1			
30.04	696	8,922.3	49	-3.6	300	146.9	239	712.2	39	614.3			
31.05	689	8,964.6	49	-4.8	291	141.1	240	709.3	39	595.3			
30.06	680	8,948.3	47	-3.6	288	138.5	241	723.5	36	556.5			
31.07	669	9,024.6	46	3.6	284	138.7	231	684.9	37	551.5			
31.08	659	9,072.9	46	4.0	276	135.9	230	680.0	38	562.8			
30.09	649	9,097.8	48	4.5	271	135.9	226	685.0	35	526.9			
31.10	643	9,147.7	48	4.6	263	130.6	226	667.3	38	564.7			
30.11	635	9,235.4	49	-32.0	258	127.0	224	658.1	38	577.1			
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.11.2016, %		12.7		24.4		21.5		18.2		18.9			

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 ²		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	number of credit institutions, units	capital, billions of rubles		
2015												
31.12	22	714.7	10	580.4	6	945.4	6	5,381.2	29			-24.3
2016												
31.01	22	741.7	9	532.5	6	969.9	6	5,352.5	29			7.2
29.02	22	718.1	10	576.5	6	961.0	6	5,394.6	29			0.2
31.03	25	826.6	8	478.6	6	935.5	6	5,308.9	30			6.4
30.04	21	722.6	8	477.7	6	931.2	6	5,338.5	28			-17.5
31.05	21	705.9	9	530.2	6	927.3	6	5,495.2	28			-135.0
30.06	21	689.1	10	578.7	6	936.5	6	5,470.3	25			-141.3
31.07	24	798.0	9	532.2	6	944.0	6	5,508.0	26			-136.3
31.08	23	739.8	9	528.5	5	720.0	7	5,817.2	25			-115.6
30.09	24	783.5	8	473.8	5	723.4	7	5,861.9	25			-97.1
31.10	23	750.6	8	470.5	5	727.0	7	5,930.3	25			-97.8
30.11	23	775.0	7	459.0	5	728.7	7	6,055.6	24			-113.2
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.11.2016, %		14.5		13.6		14.2		12.7			13.9	

¹ Since the reporting of February 1, 2014 the capital is calculated in compliance with the Bank of Russia Regulation No. 395-P, dated December 28, 2012 (Basel III), before the date mentioned it was accounted under the Bank of Russia Regulation No. 215-P, dated February 10, 2003.

² Data on the credit institutions going through insolvency prevention measures in accordance with Federal Law No. 127 FZ dated October 26, 2002 "On Insolvency (Bankruptcy)".

Table 4.1.8

Number of Non-Credit Financial Institutions and Self-Regulating Organisations*(units)*

	31.12.2016
Non-bank financial institutions	
Subjects of insurance business	364
Insurance companies	256
Mutual insurance companies	12
Insurance brokers	96
Securities market professional participants¹	681
Brokers	449
Dealers	479
Forex-dealers	6
Trust managers	348
Depositories	397
Registrars	35
Infrastructures (subjects)	14
Clearing houses	5
Trade organisers (exchanges, trade system)	8
Commodity pool operators	3
Repositories	1
Central counterparties	...
The central depository	1
Collective investment market participants	449
Private pension funds	74
Joint-stock investment funds	3
Asset management companies	333
Specialized depositories	39
Subjects of microfinance and cooperatives	14,601
Microfinance organizations	2,588
Credit consumer cooperatives	3,059
Pawn shops	7,415
Housing savings cooperatives	69
Agricultural credit consumer cooperatives	1,470
Credit rating agencies	2
Branches and representative offices of foreign credit rating agencies	...
Appointed actuaries	104
Self-regulating organisations	22
Self-regulating organisations of actuaries	2
Self-regulating organisations in the financial market	20

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

Table 4.2.2

Funds of Organizations Accepted by Credit Institutions¹

(millions of rubles)

		Deposits and other funds raised from organizations (except credit institutions) ²											
		in rubles											
		total		by maturity									
		total		demand deposits			up to 30 days				181 days to 1 year	1 year to 3 years	over 3 years
1	2	3	4	5	6	7	8	9	10				
2015													
31.12	19,018,218	8,522,194	100,178	2,548,948	1,333,406	953,242	970,655	802,783				1,812,981	
2016													
31.01	18,991,141	8,585,035	90,907	2,419,474	1,514,140	1,065,757	947,004	754,630				1,793,122	
29.02	18,426,811	8,380,486	54,656	1,954,438	1,731,493	1,165,142	960,778	741,538				1,772,441	
31.03	17,137,854	8,134,122	65,969	2,081,907	1,462,775	1,213,522	810,922	769,195				1,729,833	
30.04	17,571,238	8,915,147	66,033	2,082,085	1,933,266	1,415,471	896,237	799,720				1,722,335	
31.05	17,635,408	8,864,126	75,974	1,960,268	1,883,392	1,434,333	957,029	832,324				1,720,806	
30.06	17,221,774	8,818,134	71,271	2,027,963	1,751,576	1,463,999	942,700	830,891				1,729,734	
31.07	17,531,536	9,199,528	68,259	2,156,767	1,965,727	1,469,069	941,874	834,022				1,763,810	
31.08	17,411,411	9,356,447	67,026	2,055,326	2,098,780	1,523,492	1,023,124	829,603				1,759,096	
30.09	17,697,841	9,900,206	71,826	2,885,718	1,863,641	1,463,149	1,030,550	833,908				1,751,413	
31.10	17,539,085	9,757,475	130,855	2,584,572	2,110,593	1,408,873	1,033,533	760,853				1,728,196	
30.11	17,288,255	9,249,353	117,893	2,459,552	2,096,104	1,206,006	916,445	767,507				1,685,845	

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions) ²													Memo:		Loans, deposits and other funds raised from credit institutions								
	In foreign currency											Deposits of individual entrepreneurs		in rubles	in foreign currency									
	total	demand deposits	up to 30 days	31 to 90 days	by maturity		181 days to 1 year	1 year to 3 years	over 3 years	in rubles	in foreign currency													
91 to 180 days					181 days to 1 year																			
1	11	12	13	14	15	16	17	18	19	20	21	22												
2015																								
31.12	10,496,024	8,827	633,517	484,579	503,170	1,607,019	1,396,433	5,862,479	–	–	3,687,556	–	–	–	–	–	–	–	–	–	–	–	–	–
2016																								
31.01	10,406,106	28,286	413,952	394,845	499,530	1,665,895	1,367,399	6,036,200	40,432	2,516	3,992,972	40,432	2,516	3,992,972	40,432	2,516	3,992,972	40,432	2,516	3,992,972	40,432	2,516	3,992,972	40,432
29.02	10,046,326	6,686	431,457	467,890	487,096	1,261,497	1,397,386	5,994,314	43,757	2,411	3,943,412	43,757	2,411	3,943,412	43,757	2,411	3,943,412	43,757	2,411	3,943,412	43,757	2,411	3,943,412	43,757
31.03	9,003,731	10,113	433,393	360,461	326,435	1,243,561	1,210,106	5,419,663	47,255	2,065	4,137,305	47,255	2,065	4,137,305	47,255	2,065	4,137,305	47,255	2,065	4,137,305	47,255	2,065	4,137,305	47,255
30.04	8,656,090	7,920	391,737	361,727	320,901	1,204,966	1,184,975	5,183,864	50,927	1,948	4,073,920	50,927	1,948	4,073,920	50,927	1,948	4,073,920	50,927	1,948	4,073,920	50,927	1,948	4,073,920	50,927
31.05	8,771,283	7,410	402,160	303,649	271,470	1,247,601	1,188,533	5,350,460	50,576	2,072	3,765,055	50,576	2,072	3,765,055	50,576	2,072	3,765,055	50,576	2,072	3,765,055	50,576	2,072	3,765,055	50,576
30.06	8,403,640	8,169	557,982	242,655	201,050	1,057,331	1,092,432	5,244,021	54,671	2,014	4,170,297	54,671	2,014	4,170,297	54,671	2,014	4,170,297	54,671	2,014	4,170,297	54,671	2,014	4,170,297	54,671
31.07	8,332,008	3,694	346,165	246,471	226,917	1,041,906	1,092,146	5,374,709	54,117	2,108	4,284,161	54,117	2,108	4,284,161	54,117	2,108	4,284,161	54,117	2,108	4,284,161	54,117	2,108	4,284,161	54,117
31.08	8,054,964	4,706	358,641	219,303	268,109	931,355	1,107,108	5,165,743	57,340	1,773	4,362,646	57,340	1,773	4,362,646	57,340	1,773	4,362,646	57,340	1,773	4,362,646	57,340	1,773	4,362,646	57,340
30.09	7,797,635	5,122	383,223	230,776	311,098	760,103	1,103,083	5,004,230	60,328	1,611	4,418,459	60,328	1,611	4,418,459	60,328	1,611	4,418,459	60,328	1,611	4,418,459	60,328	1,611	4,418,459	60,328
31.10	7,781,610	8,596	342,513	259,807	325,098	733,848	1,143,749	4,967,999	59,051	1,500	4,412,707	59,051	1,500	4,412,707	59,051	1,500	4,412,707	59,051	1,500	4,412,707	59,051	1,500	4,412,707	59,051
30.11	8,038,902	12,021	385,878	260,431	309,146	714,389	1,145,277	5,211,761	63,100	1,515	4,419,023	63,100	1,515	4,419,023	63,100	1,515	4,419,023	63,100	1,515	4,419,023	63,100	1,515	4,419,023	63,100

¹ Except funds on accounts, float and debts on factoring, forfeiting 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

	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)	up to 1 year (including demand deposits)	181 days to 1 year	91 to 180 days	31 to 90 days	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	up to 1 year (except demand deposits)	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	
2015																					
January	4.88	5.51	13.68	12.88	13.81	12.23	12.33	12.85	13.23	9.97	13.11	14.66	16.72	17.18	16.04	14.83	13.56	13.72	13.57	13.57	13.57
February	3.91	4.86	13.09	11.52	12.57	11.46	11.22	11.79	11.54	9.79	11.46	13.23	14.91	15.45	13.38	13.36	13.78	13.67	13.74	13.74	13.74
March	3.16	4.09	11.97	10.84	12.26	11.59	11.16	11.67	11.15	9.49	11.08	13.08	14.21	14.73	14.35	13.18	13.15	12.12	13.05	13.05	13.05
April	2.68	4.09	11.59	9.16	7.94	11.86	8.97	9.41	10.83	8.85	10.74	12.74	13.06	12.99	13.42	12.77	12.68	11.14	12.41	12.41	12.41
May	2.09	3.50	10.95	8.74	8.42	10.90	8.86	9.36	10.35	8.52	10.29	11.34	12.02	12.55	12.70	11.41	11.75	10.09	11.67	11.67	11.67
June	2.19	3.50	10.04	8.63	10.17	10.27	9.39	9.92	10.25	9.18	10.22	10.95	11.35	11.73	11.95	10.98	11.45	10.41	11.33	11.33	11.33
July	1.71	3.06	9.90	7.92	9.36	9.78	8.74	9.23	9.55	8.52	9.52	10.29	10.95	11.50	11.42	10.33	11.83	11.48	11.72	11.72	11.72
August	2.01	3.07	9.31	7.67	9.05	9.62	8.44	8.96	9.31	7.70	9.25	9.71	10.48	11.12	10.92	9.76	10.55	9.70	10.25	10.25	10.25
September	2.02	3.01	8.95	7.65	8.80	9.65	8.45	8.90	9.37	6.73	9.28	9.84	10.39	10.69	10.50	9.87	10.67	11.72	10.94	10.94	10.94
October	1.96	2.94	8.63	7.48	5.16	9.35	6.92	7.21	8.95	6.32	8.87	9.90	10.37	10.60	10.88	9.93	10.93	10.50	10.86	10.86	10.86
November	2.12	3.17	8.48	7.28	6.53	9.10	7.45	7.79	8.94	6.54	8.88	10.07	10.44	11.13	11.13	10.10	9.87	10.09	9.97	9.97	9.97
December	3.05	3.46	8.61	7.32	8.66	9.21	8.43	8.83	9.31	6.14	9.25	9.88	10.57	10.87	10.64	9.93	10.92	9.93	10.82	10.82	10.82
2016																					
January	3.37	3.81	8.85	7.21	8.50	8.85	8.20	8.53	9.49	6.71	9.41	9.73	10.47	11.01	10.21	9.79	10.18	9.73	10.14	10.14	10.14
February	3.06	3.75	8.40	7.21	7.28	8.54	7.68	7.97	9.13	7.04	9.07	9.68	10.46	10.84	10.62	9.74	10.25	9.19	10.21	10.21	10.21
March	3.20	3.83	8.10	7.13	6.57	8.54	7.46	7.71	8.95	5.76	8.86	9.72	10.40	10.60	10.69	9.76	9.41	11.08	9.54	9.54	9.54
April	2.74	3.49	8.09	6.94	7.95	8.51	7.67	8.02	9.00	8.41	8.99	9.59	10.31	10.49	10.66	9.64	9.96	13.11	10.07	10.07	10.07
May	2.39	3.99	8.96	6.47	7.47	7.53	7.04	7.30	8.75	8.25	8.74	9.64	10.20	10.38	10.60	9.68	9.99	10.55	9.99	9.99	9.99
June	2.17	3.65	8.75	6.38	7.39	7.34	6.92	7.20	8.65	8.93	8.66	9.34	9.85	9.86	10.27	9.38	9.87	9.00	9.85	9.85	9.85
July	2.22	3.14	7.67	6.20	7.21	7.33	6.78	7.06	8.34	8.00	8.33	9.18	9.57	9.66	9.93	9.20	10.52	10.06	10.42	10.42	10.42
August	2.36	3.37	7.66	6.16	7.03	7.42	6.77	7.05	8.10	8.12	8.10	9.14	9.55	9.57	9.70	9.16	9.23	12.22	9.42	9.42	9.42
September	2.41	3.43	7.27	6.05	6.90	5.84	6.00	6.18	8.07	8.81	8.09	8.99	9.29	9.35	10.01	9.01	10.49	12.56	10.96	10.96	10.96
October	2.54	3.25	6.95	5.65	7.22	5.51	6.01	6.22	7.64	7.83	7.65	8.86	9.38	9.35	9.64	8.89	9.40	11.38	9.89	9.89	9.89
November	3.17	3.65	6.94	5.66	7.32	7.28	6.62	7.00	7.41	7.20	7.40	8.74	9.26	9.18	9.70	8.76	8.67	8.82	8.70	8.70	8.70

(% p.a.)

Table 4.2.4

Weighted Average Interest Rates on Deposits of Individuals and Nonfinancial Organizations in Foreign Currency

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity										Weighted average interest rates on deposits of nonfinancial organizations by maturity								
	in US dollars																		
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	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)	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	
2016																			
January	0.56	0.61	1.00	0.45	1.10	1.81	1.58	1.64	2.53	1.66	2.52	0.31	0.93	1.75	2.77	0.44	3.49	6.45	3.52
February	0.49	0.48	0.48	0.49	1.25	1.82	1.62	1.68	2.34	2.18	2.33	0.33	0.89	1.76	2.36	0.48	3.46	—	3.46
March	0.58	0.57	0.57	0.44	0.94	1.76	1.59	1.63	2.29	1.82	2.28	0.33	0.89	1.46	2.40	0.47	3.49	4.75	4.11
April	0.58	0.57	0.49	0.44	0.94	1.64	1.30	1.39	2.34	2.48	2.35	0.31	0.86	1.38	2.23	0.39	2.70	3.72	3.31
May	0.21	0.24	0.41	0.45	0.8	1.51	1.19	1.28	2.27	2.02	2.26	0.28	0.59	1.42	2.37	0.36	2.40	3.77	3.37
June	0.45	0.45	0.40	0.37	0.77	1.38	0.97	1.09	2.09	2.02	2.09	0.25	0.68	1.06	1.63	0.28	2.37	3.62	3.40
July	0.09	0.16	0.47	0.34	0.62	1.25	0.87	0.97	1.95	1.80	1.94	0.26	0.49	0.94	1.98	0.30	2.35	—	2.35
August	0.45	0.46	0.48	0.36	0.58	1.21	0.89	0.95	1.80	1.96	1.81	0.28	0.54	1.05	2.11	0.33	1.58	—	1.58
September	0.33	0.39	0.50	0.36	0.51	1.13	0.82	0.88	1.58	0.87	1.56	0.30	0.74	1.13	2.10	0.36	2.14	1.89	2.11
October	0.25	0.38	0.53	0.27	0.48	0.93	0.71	0.77	1.45	2.27	1.46	0.29	0.57	1.01	2.20	0.41	1.92	—	1.92
November	0.26	0.46	0.56	0.24	0.46	0.95	0.72	0.77	1.38	2.33	1.40	0.31	0.74	1.06	2.01	0.40	1.93	—	1.93
2016																			
January	0.24	0.28	0.82	0.25	0.67	1.07	0.95	0.99	1.66	0.83	1.64	0.04	0.22	1.86	1.44	0.32	1.42	2.50	1.44
February	0.38	0.37	0.30	0.29	0.61	1.04	0.94	0.96	1.50	0.62	1.47	0.12	0.30	0.64	1.56	0.20	3.46	—	3.46
March	0.24	0.24	0.29	0.25	0.61	1.00	0.90	0.93	1.48	1.11	1.47	0.19	0.41	1.63	3.51	0.55	4.06	—	4.06
April	0.31	0.31	0.31	0.53	0.56	0.97	0.80	0.86	1.92	1.33	1.90	0.10	0.95	0.44	1.78	0.25	2.98	—	2.98
May	0.27	0.29	0.37	0.58	0.59	0.66	0.60	0.64	1.22	0.98	1.21	0.18	2.29	0.44	0.99	0.27	3.67	—	3.67
June	0.07	0.12	0.47	0.52	0.62	0.67	0.41	0.64	1.04	1.38	1.05	0.20	2.66	0.20	2.38	0.54	2.72	—	2.72
July	0.06	0.26	0.49	0.32	0.41	0.94	0.56	0.66	0.89	0.74	0.89	0.06	2.64	2.27	0.49	0.19	3.19	—	3.19
August	0.11	0.31	0.50	0.35	0.60	0.89	0.56	0.70	0.69	1.24	0.74	0.05	0.73	0.97	0.69	0.21	0.38	—	0.38
September	0.13	0.37	0.51	0.39	0.49	0.69	0.49	0.58	0.63	0.77	0.63	0.19	1.04	1.41	0.39	0.24	2.92	—	2.92
October	0.19	0.41	0.52	0.26	0.46	0.66	0.48	0.56	0.50	0.84	0.51	0.10	0.78	3.15	1.48	0.19	1.03	—	1.03
November	0.08	0.43	0.52	0.28	0.36	0.59	0.45	0.52	0.45	0.95	0.46	0.10	1.56	1.56	1.06	0.14	2.18	—	2.18

Table 4.2.5 (end)
(millions of rubles)

	Bonds						Derivatives (liabilities, at fair value)
	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	
2015							
31.12	1,266,477	624	1,930	285,116	978,804	880,651	
2016							
31.01	1,206,480	341	1,521	243,698	950,322	952,793	
29.02	1,149,796	30	1,134	186,572	951,676	865,947	
31.03	1,139,659	30	943	148,661	990,025	682,769	
30.04	1,161,207	0	17	115,363	1,045,827	636,090	
31.05	1,188,947	0	17	115,157	1,073,593	581,797	
30.06	1,175,833	10	81	115,012	1,060,730	571,802	
31.07	1,167,339	10	285	90,793	1,074,655	556,392	
31.08	1,170,193	10	341	78,874	1,089,153	512,513	
30.09	1,127,658	10	316	64,924	1,062,408	495,962	
31.10	1,099,808	0	315	55,912	1,038,677	475,656	
30.11	1,091,489	0	325	48,554	1,012,026	473,282	

Table 4.2.6

Funds Raised Through Banking Bills from Legal Entities and Individuals¹

(millions of rubles)

	Ruble-denominated bills, by maturity period								Foreign currency-denominated bills, by maturity period							
	total	of which							total	of which						
		at sight	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		at sight	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
2015																
31.12	361,926	35,450	10,674	32,677	27,744	59,670	128,817	53,161	334,237	9,381	3,755	4,985	11,504	133,925	155,463	9,378
2016																
31.01	342,698	20,209	8,989	25,802	24,783	71,019	125,922	50,922	330,075	10,387	271	3,950	11,174	129,560	158,412	9,507
29.02	331,739	16,895	7,150	26,917	29,646	60,182	124,256	50,649	316,336	8,180	25,059	4,741	6,697	121,634	133,908	9,538
31.03	348,068	19,754	8,620	34,137	27,996	61,754	127,689	50,372	233,354	11,620	2,135	1,779	5,939	101,479	93,913	6,361
30.04	343,452	17,173	5,308	36,390	26,991	59,909	130,766	49,590	219,647	11,238	12,406	3,036	3,848	90,952	81,632	5,455
31.05	358,827	15,349	5,307	24,955	29,257	56,323	163,735	46,685	191,577	4,155	167	3,328	3,338	89,025	76,500	5,552
30.06	348,435	16,233	6,837	16,675	31,021	54,994	160,975	46,471	158,635	4,907	130	3,772	2,520	70,472	60,421	5,333
31.07	349,861	37,691	6,449	14,283	25,985	38,119	163,571	47,101	154,970	8,531	230	934	2,927	63,584	60,621	4,838
31.08	320,084	15,882	6,839	19,400	17,426	40,566	155,409	47,132	150,846	3,507	486	2,250	3,376	65,491	56,929	4,741
30.09	307,534	27,584	7,809	24,894	13,239	37,899	131,496	47,351	143,235	8,623	706	2,183	3,629	54,668	58,601	2,381
31.10	345,405	14,023	7,982	26,583	13,713	36,760	128,318	102,508	138,714	5,080	761	4,822	9,634	54,788	49,872	2,362
30.11	355,848	16,751	7,892	26,077	13,171	35,846	137,751	103,114	138,016	6,971	643	2,464	7,955	56,320	49,563	2,413

¹ Including bank acceptances.

4.3. Lending

Table 4.3.1

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

(millions of rubles)

1	Loans, Deposits and Other Funds in rubles											credit institutions	
	total	individuals	of which										credit institutions
			organizations (except general and local governments and extrabudgetary funds)										
			of which by maturity										
2	3	total	4	5	6	7	8	9	10	11			
31.12	31.12	31.12	31.12	31.12	31.12	31.12	31.12	31.12	31.12	31.12	31.12	31.12	
2015	35,176,500	10,395,828	21,253,717	554,754	345,243	946,026	3,021,909	4,900,999	9,811,099	9,811,099	3,526,956	3,526,956	
2016													
31.01	35,513,805	10,333,283	21,427,885	637,853	360,304	942,165	2,967,076	4,797,153	9,992,368	9,992,368	3,752,638	3,752,638	
29.02	35,547,994	10,335,045	21,437,640	664,244	407,223	851,614	2,836,184	4,826,171	10,067,780	10,067,780	3,775,309	3,775,309	
31.03	35,710,897	10,318,928	21,504,455	688,432	408,291	842,364	2,851,647	4,894,894	10,060,410	10,060,410	3,887,514	3,887,514	
30.04	35,928,368	10,333,291	21,654,394	711,339	451,674	821,333	2,866,518	4,882,309	10,121,611	10,121,611	3,940,683	3,940,683	
31.05	35,646,984	10,352,777	21,639,167	741,514	410,568	839,628	2,819,719	4,875,810	10,141,708	10,141,708	3,655,040	3,655,040	
30.06	36,198,177	10,365,553	21,805,700	771,340	348,533	881,420	2,740,328	4,898,051	10,345,700	10,345,700	4,026,925	4,026,925	
31.07	36,407,031	10,401,011	21,920,598	850,850	405,604	889,551	2,706,247	4,828,237	10,389,390	10,389,390	4,085,421	4,085,421	
31.08	36,620,588	10,492,033	21,954,769	832,435	357,676	914,611	2,702,011	4,847,540	10,388,946	10,388,946	4,173,786	4,173,786	
30.09	36,614,517	10,534,855	21,915,032	919,706	346,757	934,988	2,692,795	4,814,614	10,338,042	10,338,042	4,164,630	4,164,630	
31.10	36,642,469	10,560,774	21,922,610	807,425	368,409	970,372	2,640,696	4,897,034	10,357,827	10,357,827	4,159,086	4,159,086	
30.11	36,931,187	10,612,191	22,146,708	801,653	350,042	992,711	2,644,978	4,921,401	10,573,303	10,573,303	4,172,288	4,172,288	

Table 4.3.2

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
2015																
January	23.69	19.94	27.00	33.55	29.08	29.69	17.36	19.46	20.14	18.79	21.08	18.13	18.46	20.70	21.19	21.07
February	27.11	18.83	28.85	31.57	28.73	29.28	18.47	20.51	19.69	19.02	19.37	17.74	18.02	20.85	22.34	21.97
March	21.36	19.44	28.18	28.91	27.31	28.70	19.73	21.83	20.31	19.00	19.51	17.56	17.79	20.64	22.72	22.12
April	21.04	19.38	27.22	27.55	26.20	25.23	19.14	20.74	16.91	18.20	18.71	13.63	14.23	14.46	19.74	17.26
May	18.62	22.64	27.75	29.63	28.62	24.82	18.95	20.48	19.76	18.76	19.89	13.09	13.91	14.02	19.49	16.79
June	19.67	21.56	26.46	27.18	26.45	22.10	18.54	19.53	17.32	18.72	19.30	12.20	12.86	13.78	19.01	16.27
July	21.60	19.97	25.03	27.18	26.29	21.97	18.26	19.29	20.09	17.96	20.14	11.98	12.84	13.36	18.16	15.84
August	18.30	19.58	25.91	26.28	25.71	21.75	17.78	18.90	17.06	19.65	20.61	11.31	11.99	13.11	17.44	15.24
September	18.83	19.25	26.30	25.31	24.94	21.94	17.29	18.45	–	20.38	20.66	11.90	12.73	13.16	18.02	15.44
October	21.97	18.04	20.44	26.82	25.34	21.79	17.11	18.27	19.36	20.79	20.62	12.54	13.62	12.96	17.64	15.10
November	19.99	20.08	20.64	26.24	25.11	21.73	16.90	18.02	19.59	18.64	19.75	11.56	12.72	12.51	16.82	14.52
December	18.21	18.21	20.77	25.37	24.24	20.67	16.57	17.45	17.72	19.51	20.80	11.20	12.15	12.05	16.58	14.11
2016																
January	17.74	20.24	22.37	26.30	25.43	21.30	17.09	18.11	–	18.93	20.15	12.04	13.17	13.31	16.97	15.07
February	18.49	18.41	20.58	24.64	23.65	20.63	15.89	16.81	–	19.81	20.74	12.18	13.36	12.82	16.82	14.78
March	20.26	19.40	22.73	24.47	23.94	19.95	16.81	17.54	15.65	19.68	19.91	12.50	13.44	12.71	16.53	14.58
April	20.04	17.66	20.12	22.26	21.65	19.38	16.89	17.49	20.19	19.76	19.68	12.86	13.65	12.32	16.46	14.33
May	18.05	18.60	21.46	23.97	23.15	19.86	16.94	17.62	18.61	19.82	20.19	12.63	13.52	12.11	16.38	14.24
June	17.91	18.35	18.60	22.94	21.88	19.53	16.76	17.41	–	19.98	19.93	11.94	12.69	11.87	15.92	13.95
July	18.66	18.67	18.81	23.75	22.90	19.41	16.63	17.31	–	18.87	21.06	11.51	12.41	11.73	16.20	13.98
August	18.10	17.64	20.41	24.07	23.45	18.63	16.28	16.87	–	19.97	21.57	11.79	12.43	11.68	15.97	13.94
September	18.76	18.29	20.97	24.02	23.28	18.73	15.96	16.61	20.19	21.40	20.08	11.28	12.04	11.47	15.68	13.71
October	17.37	17.67	21.54	23.95	23.23	18.44	15.82	16.45	20.41	21.73	19.75	10.65	11.51	11.28	16.02	13.59
November	18.76	17.53	21.62	22.97	22.51	18.12	15.33	15.98	21.93	21.25	20.43	10.6	11.49	11.25	15.57	13.36

Table 4.3.3

Weighted Average Interest Rates on Loans to Individuals in US Dollars

	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	
	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 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	over 3 years	
2015																	
January	12.02	11.65	12.07	11.78	11.90	11.70	10.97	-	-	-	-	-	-	10.21	15.31	12.85	
February	15.15	12.09	11.45	12.58	12.10	11.75	10.65	-	-	-	-	-	-	9.00	11.60	11.48	
March	15.32	14.71	13.11	13.62	13.61	11.22	10.80	-	-	9.00	9.00	9.00	13.00	12.57	12.70	12.70	
April	11.68	12.01	14.09	11.89	12.22	11.83	11.32	-	-	-	-	-	11.00	12.44	12.02	12.02	
May	11.76	11.67	14.79	12.55	12.24	11.62	10.36	-	-	-	-	-	-	14.68	14.68	14.68	
June	12.59	11.92	11.18	12.87	12.36	12.03	10.15	-	-	-	-	-	-	13.82	13.82	13.82	
July	15.64	12.91	12.27	13.01	12.93	11.62	11.44	-	-	-	-	-	-	14.99	14.99	14.99	
August	12.14	12.73	13.56	11.31	11.95	12.47	11.72	-	-	-	-	-	-	13.32	13.32	13.32	
September	12.21	12.51	14.65	13.01	12.97	11.92	11.12	-	-	-	-	-	-	-	-	-	
October	14.10	12.07	12.45	10.79	11.61	12.38	11.91	-	-	-	-	-	9.00	9.19	9.17	9.17	
November	14.28	11.99	11.88	11.76	12.24	11.34	10.52	-	-	-	-	-	-	-	-	-	
December	10.62	12.48	18.38	12.37	13.24	10.61	11.20	-	-	-	-	-	-	-	-	-	
2016																	
January	10.04	12.85	12.24	11.34	11.47	12.42	11.73	-	-	-	-	-	-	-	-	-	
February	10.37	12.36	10.00	11.09	11.25	9.04	7.71	-	-	-	-	-	-	-	-	-	
March	12.42	16.18	11.63	11.69	12.24	9.80	9.96	-	-	-	-	-	-	-	-	-	
April	12.10	14.34	14.55	12.14	12.94	9.03	9.06	-	-	-	-	-	-	-	-	-	
May	10.48	10.48	12.11	11.17	11.00	8.81	8.95	-	-	-	-	-	-	-	-	-	
June	12.54	-	13.44	10.07	11.75	10.00	9.88	-	-	-	-	-	-	-	-	-	
July	-	11.69	10.27	6.96	8.73	9.30	9.36	-	-	-	-	-	-	-	-	-	
August	8.12	13.58	13.49	10.45	11.60	9.19	9.03	-	-	-	-	-	-	-	-	-	
September	-	10.02	12.11	10.67	10.70	9.90	8.61	-	-	-	-	-	-	-	-	-	
October	11.53	13.24	11.77	9.23	10.02	7.67	7.72	-	-	-	-	-	-	-	-	-	
November	10.56	9.61	9.60	11.18	10.53	9.16	9.05	-	-	-	-	-	-	-	-	-	

(% p.a.)

Table 4.3.4

Weighted Average Interest Rates on Loans to Individuals in Euros

	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	
	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	
2015																	
January	8.51	12.60	13.81	11.48	9.99	11.71	14.86	12.86	–	–	11.00	–	11.00	–	13.00	13.00	
February	10.97	9.04	8.99	9.17	9.22	12.43	10.67	12.21	–	–	–	–	–	–	–	–	
March	7.51	11.74	12.26	10.45	11.24	8.88	10.32	8.90	–	–	–	–	–	–	–	–	
April	10.42	12.93	12.46	12.83	12.41	10.22	11.81	11.31	–	–	9.00	–	9.00	–	–	–	
May	7.63	14.84	12.24	12.91	13.77	10.18	9.86	10.10	–	–	–	–	–	–	–	–	
June	–	13.07	13.09	10.93	11.98	11.25	13.24	11.80	–	–	–	–	–	–	10.00	10.00	
July	12.21	9.21	13.14	12.82	11.52	11.84	10.33	11.71	–	–	–	–	–	10.00	–	10.00	
August	9.60	–	12.86	12.93	12.64	11.14	10.31	10.71	–	–	–	–	–	–	–	–	
September	11.06	11.74	11.47	12.73	12.37	9.82	9.89	9.82	–	–	–	–	–	–	–	–	
October	12.00	12.13	5.74	12.05	11.00	11.28	5.70	9.71	–	–	–	–	–	–	13.00	13.00	
November	11.90	–	13.39	9.82	12.30	9.58	10.79	10.17	–	–	–	–	–	–	–	–	
December	–	9.26	11.99	7.98	8.32	8.10	5.32	7.79	–	–	–	–	–	–	–	–	
2016																	
January	–	–	–	11.29	11.29	10.02	11.50	10.96	–	–	–	–	–	–	–	–	
February	–	10.16	12.23	13.47	12.31	9.08	8.95	9.04	–	–	–	–	–	–	–	–	
March	–	–	13.04	12.32	12.39	4.67	10.94	10.64	–	–	–	–	–	–	–	–	
April	13.92	10.80	–	11.15	11.04	10.49	7.80	8.00	–	–	–	–	–	–	–	–	
May	–	9.63	11.89	11.71	10.52	11.55	–	11.55	–	–	–	–	–	–	–	–	
June	–	–	10.99	8.35	8.65	9.86	13.50	9.86	–	–	–	–	–	–	–	–	
July	–	–	–	9.18	9.18	10.28	10.95	10.38	–	–	–	–	–	–	–	–	
August	–	6.52	–	15.49	9.91	7.42	–	7.42	–	–	–	–	–	–	–	–	
September	–	12.00	12.06	11.54	11.65	6.49	–	6.49	–	–	–	–	–	–	–	–	
October	7.01	–	–	11.73	9.15	7.50	–	7.50	–	–	–	–	–	–	–	–	
November	–	–	9.09	11.92	9.70	7.47	–	7.47	–	–	–	–	–	–	–	–	

(% p.a.)

Table 4.3.5

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

	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
2015																
January	19.59	20.70	20.20	19.50	19.86	15.32	14.87	15.09	19.25	19.00	18.94	18.68	18.86	17.89	17.59	17.77
February	17.46	18.51	19.05	18.50	18.14	17.75	15.03	16.36	18.41	19.14	19.42	18.96	19.05	18.34	16.13	17.63
March	16.89	18.38	18.77	18.73	17.91	17.21	15.31	16.45	18.05	19.20	19.67	19.05	19.12	18.02	16.31	17.38
April	16.36	17.98	18.32	17.40	17.17	17.31	14.38	15.80	18.22	18.56	19.18	18.97	18.88	18.18	16.61	17.64
May	14.92	16.54	16.49	17.18	16.02	16.93	15.06	16.25	18.22	18.63	18.69	18.45	18.52	18.24	15.81	17.57
June	14.26	16.33	16.93	16.17	15.51	15.62	14.37	15.12	18.14	18.43	18.25	17.92	18.11	16.79	16.36	16.67
July	13.33	15.55	16.10	15.36	14.65	15.41	14.10	14.87	18.10	17.92	17.72	17.38	17.61	17.01	16.32	16.81
August	12.54	15.42	15.93	15.36	14.24	14.88	14.08	14.58	17.85	17.25	17.44	17.23	17.33	16.49	15.52	16.19
September	12.43	15.06	15.14	15.21	13.97	14.38	13.97	14.19	16.59	16.79	17.62	16.83	16.97	16.17	14.23	15.46
October	12.19	14.74	15.66	14.56	13.58	14.39	14.40	14.39	17.94	16.93	17.21	16.73	16.96	16.21	14.40	15.29
November	12.32	15.00	15.40	14.86	13.75	14.58	13.57	14.17	16.93	17.13	16.72	16.53	16.72	16.35	15.06	16.02
December	12.39	14.36	15.17	14.68	13.80	13.67	12.07	12.95	16.19	16.83	16.60	16.26	16.44	15.56	14.21	15.05
2016																
January	12.08	14.27	14.21	14.71	13.37	14.00	13.13	13.67	16.76	16.67	16.63	16.27	16.46	15.93	15.30	15.73
February	12.06	13.69	15.22	14.78	13.41	13.44	13.09	13.32	15.72	16.64	16.50	16.24	16.35	15.85	15.58	15.78
March	11.96	14.06	14.27	14.55	13.24	13.69	13.98	13.78	15.63	16.21	16.59	15.98	16.14	15.66	14.90	15.44
April	11.86	13.83	14.87	14.06	13.00	13.93	13.77	13.88	16.64	16.30	16.48	16.30	16.36	15.97	15.03	15.67
May	11.77	13.64	14.68	14.37	13.06	13.81	14.33	13.97	16.30	16.36	16.49	16.17	16.31	15.76	15.49	15.66
June	11.41	13.69	14.44	13.95	12.71	13.68	13.65	13.67	15.95	16.29	16.00	15.88	15.99	16.06	14.76	15.56
July	11.04	13.41	13.82	13.43	12.44	13.27	12.59	12.97	16.01	15.90	15.70	15.42	15.62	15.85	14.81	15.47
August	10.89	13.56	13.95	13.31	12.19	13.01	12.94	12.98	15.85	15.63	15.83	15.21	15.51	15.34	14.09	14.93
September	10.71	13.08	13.69	13.27	12.07	12.77	12.73	12.76	15.81	15.51	15.36	14.69	15.13	14.74	13.57	14.30
October	10.65	12.81	13.69	13.09	12.07	11.66	12.44	11.90	15.75	15.18	15.01	14.67	14.95	14.48	12.61	13.75
November	10.55	12.85	13.61	12.63	11.72	11.73	11.91	11.82	15.33	15.22	15.11	14.48	14.89	14.01	13.29	13.72

(% p.a.)

Table 4.3.6

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

	Total														of which small and medium-sized businesses															
	up to 30 days (including call loans)			91 to 180 days			181 days to 1 year			1 year to 3 years			over 3 years			up to 1 year (including call loans)			1 year to 3 years			over 3 years								
	up to 30 days (including call loans)	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	over 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	up to 1 year (including call loans)	1 year to 3 years	over 3 years	up to 1 year (including call loans)	1 year to 3 years	over 3 years									
2015																														
January	4.56	7.14	8.92	6.78	9.26	8.68	8.80	9.39	9.62	10.09	12.41	11.39	12.38	10.71	11.41	4.56	7.14	8.92	6.78	9.26	8.68	8.80	9.39	9.62	10.09	12.41	11.39	12.38	10.71	11.41
February	4.36	9.43	7.85	7.27	8.27	7.48	7.66	8.94	11.09	10.69	12.03	11.24	11.50	10.64	11.12	4.36	9.43	7.85	7.27	8.27	7.48	7.66	8.94	11.09	10.69	12.03	11.24	11.50	10.64	11.12
March	5.27	7.16	9.20	6.78	7.95	8.19	8.08	12.72	10.89	10.95	10.89	11.02	11.33	10.84	10.98	5.27	7.16	9.20	6.78	7.95	8.19	8.08	12.72	10.89	10.95	10.89	11.02	11.33	10.84	10.98
April	4.35	7.27	9.48	7.74	9.28	9.56	9.40	11.73	10.12	10.52	11.20	11.04	11.15	11.76	11.52	4.35	7.27	9.48	7.74	9.28	9.56	9.40	11.73	10.12	10.52	11.20	11.04	11.15	11.76	11.52
May	4.36	6.72	8.14	7.36	8.74	8.38	8.43	12.92	10.62	11.88	11.53	11.63	9.01	8.42	8.99	4.36	6.72	8.14	7.36	8.74	8.38	8.43	12.92	10.62	11.88	11.53	11.63	9.01	8.42	8.99
June	3.46	7.26	7.82	6.20	9.47	9.13	9.24	11.51	8.65	11.51	11.06	10.73	10.24	8.04	8.48	3.46	7.26	7.82	6.20	9.47	9.13	9.24	11.51	8.65	11.51	11.06	10.73	10.24	8.04	8.48
July	5.33	7.00	7.97	7.13	7.86	8.87	8.13	12.67	10.28	9.88	7.76	8.65	10.20	10.43	10.30	5.33	7.00	7.97	7.13	7.86	8.87	8.13	12.67	10.28	9.88	7.76	8.65	10.20	10.43	10.30
August	3.19	6.82	8.44	6.46	8.59	9.08	8.97	11.91	11.21	10.71	8.55	9.53	12.03	9.44	10.70	3.19	6.82	8.44	6.46	8.59	9.08	8.97	11.91	11.21	10.71	8.55	9.53	12.03	9.44	10.70
September	5.17	4.94	5.23	5.39	6.92	7.54	7.32	12.53	10.96	11.41	10.64	11.06	10.25	9.11	9.29	5.17	4.94	5.23	5.39	6.92	7.54	7.32	12.53	10.96	11.41	10.64	11.06	10.25	9.11	9.29
October	2.33	7.12	6.88	6.69	8.83	8.38	8.56	–	10.21	10.32	10.63	10.37	10.50	8.91	9.07	2.33	7.12	6.88	6.69	8.83	8.38	8.56	–	10.21	10.32	10.63	10.37	10.50	8.91	9.07
November	3.69	8.59	5.88	5.86	6.49	7.59	7.01	13.25	11.50	10.55	7.67	8.89	10.47	8.14	8.71	3.69	8.59	5.88	5.86	6.49	7.59	7.01	13.25	11.50	10.55	7.67	8.89	10.47	8.14	8.71
December	3.36	5.42	6.41	5.88	6.52	7.19	6.86	7.11	10.96	8.00	8.11	8.44	10.85	9.17	9.40	3.36	5.42	6.41	5.88	6.52	7.19	6.86	7.11	10.96	8.00	8.11	8.44	10.85	9.17	9.40
2016																														
January	3.17	5.00	7.85	5.25	6.73	7.77	6.93	6.43	10.94	7.68	9.14	9.09	11.00	8.59	10.09	3.17	5.00	7.85	5.25	6.73	7.77	6.93	6.43	10.94	7.68	9.14	9.09	11.00	8.59	10.09
February	4.18	6.29	8.42	6.19	7.83	7.46	7.65	12.20	12.56	11.07	10.36	11.33	10.70	8.59	9.59	4.18	6.29	8.42	6.19	7.83	7.46	7.65	12.20	12.56	11.07	10.36	11.33	10.70	8.59	9.59
March	3.54	6.72	6.15	5.34	7.88	8.07	8.01	12.39	11.75	10.59	8.49	9.93	9.71	8.28	8.81	3.54	6.72	6.15	5.34	7.88	8.07	8.01	12.39	11.75	10.59	8.49	9.93	9.71	8.28	8.81
April	2.61	6.93	8.81	6.24	8.52	7.50	7.74	13.23	13.64	10.48	10.43	10.72	9.96	7.82	8.39	2.61	6.93	8.81	6.24	8.52	7.50	7.74	13.23	13.64	10.48	10.43	10.72	9.96	7.82	8.39
May	3.80	5.51	7.16	5.87	6.53	7.56	7.45	–	13.30	10.62	8.60	9.45	7.43	7.99	7.73	3.80	5.51	7.16	5.87	6.53	7.56	7.45	–	13.30	10.62	8.60	9.45	7.43	7.99	7.73
June	4.38	6.30	5.36	5.17	6.39	5.26	5.60	11.82	12.06	10.01	9.13	11.10	8.30	6.58	7.24	4.38	6.30	5.36	5.17	6.39	5.26	5.60	11.82	12.06	10.01	9.13	11.10	8.30	6.58	7.24
July	2.79	5.29	8.04	5.44	6.94	7.25	7.10	–	13.60	6.12	10.56	8.68	8.37	7.91	8.26	2.79	5.29	8.04	5.44	6.94	7.25	7.10	–	13.60	6.12	10.56	8.68	8.37	7.91	8.26
August	2.66	5.90	6.65	5.20	5.80	5.09	5.31	11.04	11.37	10.87	8.96	10.03	8.75	7.88	8.43	2.66	5.90	6.65	5.20	5.80	5.09	5.31	11.04	11.37	10.87	8.96	10.03	8.75	7.88	8.43
September	2.35	5.89	6.56	5.87	7.05	5.99	6.08	12.63	13.38	9.09	7.29	8.94	9.19	9.00	9.17	2.35	5.89	6.56	5.87	7.05	5.99	6.08	12.63	13.38	9.09	7.29	8.94	9.19	9.00	9.17
October	2.86	6.07	5.72	8.63	4.81	6.83	6.65	–	10.10	11.29	5.73	7.35	8.22	7.00	7.17	2.86	6.07	5.72	8.63	4.81	6.83	6.65	–	10.10	11.29	5.73	7.35	8.22	7.00	7.17
November	3.59	5.87	4.03	4.52	5.37	5.44	5.42	9.93	9.77	9.17	6.93	8.02	8.76	6.63	7.01	3.59	5.87	4.03	4.52	5.37	5.44	5.42	9.93	9.77	9.17	6.93	8.02	8.76	6.63	7.01

(% p.a.)

Table 4.3.7

Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

	Total														of which small and medium-sized businesses					
	up to 1 year (including call loans)						1 year to 3 years						over 3 years							
	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 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	up to 1 year (including call loans)	1 year to 3 years	over 3 years		
2015																				
January	3.16	8.12	10.29	10.71	5.10	7.50	5.02	6.71	7.68	8.89	9.92	12.36	11.35	11.42	8.65	10.91				
February	2.69	8.56	11.24	10.13	4.83	7.31	7.72	7.42	15.02	9.79	11.83	10.80	11.14	10.02	7.28	7.92				
March	2.87	9.38	4.85	7.86	5.96	7.69	9.49	8.24	13.42	10.99	10.18	11.78	11.89	6.44	10.49	7.43				
April	2.42	6.35	7.49	9.98	5.41	6.98	8.84	7.39	5.40	11.17	9.14	11.97	11.53	8.56	9.92	8.82				
May	2.12	7.01	9.04	8.61	5.71	5.82	6.67	6.46	8.50	11.70	9.77	11.42	11.12	7.42	11.81	7.88				
June	2.58	7.74	7.98	7.58	7.05	9.03	7.84	8.64	5.44	12.49	10.17	11.36	11.63	11.43	9.69	10.24				
July	2.82	5.83	4.43	5.78	4.76	5.38	7.27	6.63	4.00	12.10	10.19	8.92	9.97	10.28	7.56	7.73				
August	2.52	7.18	7.58	8.94	5.47	6.40	6.34	6.35	12.35	13.76	9.85	10.72	10.75	8.91	7.17	7.30				
September	2.00	6.75	8.94	8.08	5.37	6.36	7.91	6.88	–	11.35	8.01	9.92	9.82	7.85	9.99	9.46				
October	2.39	4.70	8.53	4.89	4.63	5.48	6.89	5.69	8.00	11.12	10.26	11.34	10.76	9.82	10.92	10.18				
November	3.74	7.74	5.91	5.14	5.33	6.18	7.52	7.04	12.43	11.68	12.14	7.46	8.89	10.85	11.34	10.92				
December	2.16	6.70	5.42	5.33	4.66	6.63	7.11	6.90	–	10.93	11.56	11.75	11.63	10.92	8.74	10.30				
2016																				
January	1.63	5.04	2.66	8.23	3.12	7.45	6.65	7.22	13.42	10.40	9.51	11.45	10.82	10.09	–	10.09				
February	1.43	8.68	5.47	4.87	4.15	5.93	7.09	6.28	11.12	11.88	8.74	10.76	10.88	9.94	8.44	9.74				
March	2.03	5.94	4.54	5.38	4.33	6.54	6.38	6.48	–	11.38	10.90	8.96	10.83	9.77	9.05	9.74				
April	1.98	5.74	3.38	4.20	3.74	5.07	6.05	5.69	–	5.55	7.88	8.73	6.91	7.21	6.79	6.96				
May	1.51	4.89	6.86	8.17	5.34	4.85	4.40	4.50	10.00	–	11.69	6.43	8.08	7.59	–	7.59				
June	1.28	5.83	3.79	5.08	4.05	6.77	4.72	4.96	–	–	9.28	7.03	7.96	9.17	–	9.17				
July	0.98	4.35	3.53	5.59	2.23	4.33	7.94	6.30	–	11.86	11.90	9.04	10.62	6.41	8.21	8.16				
August	–	4.20	3.21	5.92	4.88	5.68	5.91	5.78	–	12.26	9.57	7.21	8.16	6.72	5.61	5.66				
September	1.05	6.23	3.26	4.81	2.44	4.86	4.54	4.61	–	13.07	8.41	8.21	10.78	–	7.96	7.96				
October	0.94	4.09	2.87	3.47	2.33	2.97	5.55	4.88	–	10.92	9.69	6.12	7.37	8.31	9.48	8.86				
November	0.64	4.60	3.45	3.73	1.78	2.27	3.97	2.88	–	–	–	4.04	4.04	10.55	11.14	11.00				

(% p.a.)

Table 4.3.8

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	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which individual entrepreneurs	
2015																		
31.12	5,080,951	307,425	379,322	822	4,271,559	463,652	613,777	6,624	632,928	69,443	33,271	627						
2016																		
31.01	287,718	17,775	11,451	5	4,205,877	455,953	545,273	5,646	645,478	69,485	34,039	659						
29.02	662,693	40,883	19,541	294	4,200,780	446,334	540,043	5,838	662,357	71,570	37,094	644						
31.03	1,111,479	70,574	32,651	347	4,199,197	441,510	471,395	5,649	659,345	71,084	35,360	639						
30.04	1,519,761	97,429	39,930	347	4,200,594	436,723	439,349	5,321	673,768	73,104	35,498	607						
31.05	1,893,251	122,338	47,864	588	4,203,267	429,885	441,112	5,161	683,161	74,638	37,797	786						
30.06	2,344,426	150,177	95,765	578	4,222,265	423,717	427,027	5,378	671,558	72,051	33,068	753						
31.07	2,759,825	176,056	104,222	662	4,182,082	417,863	420,173	5,353	670,674	73,533	32,991	608						
31.08	3,190,141	205,378	103,963	660	4,086,567	403,381	392,110	4,683	605,387	66,580	27,688	409						
30.09	3,668,991	236,037	104,558	649	4,098,766	396,661	304,111	4,873	609,826	64,583	26,896	352						
31.10	4,104,645	266,057	116,805	1,257	4,115,898	391,686	324,158	4,482	608,376	64,620	20,302	105						
30.11	4,559,661	298,010	131,700	1,314	4,143,460	387,687	332,968	4,614	618,940	65,129	19,262	110						
31.12	5,161,515	341,467	140,615	1,260	4,150,386	384,216	318,324	4,204	619,216	61,936	16,776	266						

Table 4.3.9

Housing Loans Granted to Resident Individuals

		In rubles									
	number of granted loans, units	volume of granted loans, millions rubles	outstanding amount of granted loans, millions rubles		weighted average maturity, months		weighted average interest rate, %				
			total	of which overdue debt	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month			
2015											
31.12	710,450	1,169,240	3,912,845	44,226	175.2	181.5	13.36	12.89			
2016											
31.01	37,509	62,266	3,922,378	45,617	179.4	179.4	12.51	12.51			
29.02	118,440	205,458	3,993,916	46,740	180.8	181.3	12.24	12.12			
31.03	190,445	325,520	4,036,170	47,921	180.6	180.2	12.48	12.90			
30.04	264,103	449,603	4,076,525	48,698	181.0	182.0	12.60	12.92			
31.05	326,454	554,134	4,108,087	50,234	181.6	184.3	12.70	13.09			
30.06	394,669	668,986	4,140,820	50,699	181.6	181.8	12.74	12.94			
31.07	460,477	780,382	4,181,427	51,613	181.6	181.7	12.75	12.84			
31.08	534,002	905,691	4,232,347	52,514	181.5	180.4	12.74	12.67			
30.09	608,676	1,032,874	4,280,103	52,264	181.6	182.2	12.71	12.52			
31.10	681,230	1,158,638	4,329,872	52,719	181.7	183.2	12.68	12.41			
30.11	759,869	1,296,164	4,389,056	53,248	182.0	184.2	12.62	12.16			
31.12	863,754	1,480,991	4,464,437	52,837	182.2	183.7	12.49	11.56			

Table 4.3.9 (end)

	In foreign currency						
	number of granted loans, units	volume of granted loans, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted since the beginning of the year, months	weighted average interest rate on loans granted since the beginning of the year, %	
			total	of which overdue loans			
2015							
31.12	131	5,776	135,446	27,441	40.0	10.09	
2016							
31.01	5	57	137,630	28,698	8.4	12.17	
29.02	11	223	131,333	29,025	70.4	7.01	
31.03	19	483	114,790	26,929	40.0	7.70	
30.04	30	624	103,042	26,257	33.9	7.95	
31.05	31	787	102,589	27,728	29.7	7.96	
30.06	37	935	96,396	26,595	30.3	8.38	
31.07	40	1,393	97,889	28,222	25.0	8.57	
31.08	41	1,385	91,260	27,155	24.7	8.58	
30.09	44	1,508	85,846	26,066	27.8	8.68	
31.10	44	1,504	82,468	25,672	27.8	8.68	
30.11	46	1,563	81,751	25,569	27.9	8.72	
31.12	55	2,061	73,511	22,907	29.2	8.87	

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

Table 4.3.10

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

		In rubles										memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles
	number of granted loans, units	volume of granted loans, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity, months		weighted average interest rate, %		on loans granted since the beginning of the year	on loans granted over the month		
			total	of which overdue loans	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month				
2015												
31.12	699,419	1,157,760	3,851,153	39,524	176.4	181.9	13.35	12.92				81,467
2016												
31.01	37,141	61,763	3,867,665	41,155	180.6	180.6	12.50	12.50				81,956
29.02	117,358	204,371	3,940,820	42,204	181.5	181.9	12.23	12.11				81,659
31.03	188,423	323,340	3,983,826	43,204	181.5	181.5	12.47	12.89				85,401
30.04	261,084	446,231	4,025,004	43,971	182.0	183.4	12.60	12.92				86,466
31.05	322,638	549,993	4,057,717	45,195	182.6	185.2	12.69	13.08				84,479
30.06	390,004	664,117	4,091,650	45,679	182.6	182.6	12.73	12.93				84,716
31.07	455,099	774,827	4,133,199	46,277	182.6	182.5	12.74	12.83				87,337
31.08	528,136	899,673	4,185,110	47,118	182.4	180.8	12.73	12.66				83,350
30.09	602,403	1,026,454	4,234,292	47,188	182.4	182.7	12.71	12.51				85,942
31.10	674,574	1,151,510	4,285,334	47,706	182.5	183.8	12.67	12.41				85,782
30.11	752,874	1,288,261	4,345,366	48,325	182.8	185.0	12.62	12.16				94,723
31.12	856,344	1,472,140	4,418,892	48,040	183.0	184.6	12.48	11.55				95,175

Table 4.3.10 (end)

	In foreign currency										memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles	
	number of granted loans, units	volume of granted loans, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted since the beginning of the year, months	weighted average interest rate on loans granted since the beginning of the year, %						
			total	of which overdue loans								
2015												
31.12	91	3,903	131,084	26,685	46.8	9.82						35,474
2016												
31.01	2	33	133,414	28,051	9.9	11.46						35,316
29.02	6	175	127,988	28,365	85.4	6.87						34,282
31.03	11	284	111,921	26,309	63.0	7.46						29,936
30.04	20	424	100,447	25,681	46.4	7.75						27,912
31.05	20	562	100,044	27,148	38.5	7.70						27,504
30.06	24	650	94,129	26,042	40.5	8.15						26,360
31.07	26	738	95,191	27,542	38.5	8.30						26,696
31.08	27	730	89,035	26,496	38.2	8.31						25,159
30.09	28	716	83,554	25,360	38.0	8.32						23,638
31.10	28	713	80,215	24,962	38.0	8.32						23,447
30.11	29	759	79,371	24,860	37.4	8.41						23,341
31.12	34	1,087	71,187	22,286	40.1	8.65						20,624

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

Таблица 4.3.11

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

	In rubles									
	number of granted loans, units	volume of granted loans, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity, months		weighted average interest rate, %			
			total	of which overdue loans	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month		
2016										
31.01	15,565	27,941	787,002	1,610	180.6	180.6	11.32	11.32	11.32	11.32
29.02	55,722	102,733	829,779	1,745	183.1	184.1	11.24	11.24	11.24	11.21
31.03	79,079	144,259	835,584	1,824	183.4	184.1	11.37	11.37	11.37	11.70
30.04	100,594	183,806	838,463	1,924	185.2	191.7	11.51	11.51	12.02	12.02
31.05	119,778	219,389	838,502	2,047	186.8	195.1	11.61	11.61	12.10	12.10
30.06	141,389	259,800	839,922	2,089	187.3	189.8	11.67	11.67	12.00	12.00
31.07	162,564	299,579	822,907	2,186	187.5	189.1	11.71	11.71	11.91	11.91
31.08	187,338	345,898	836,352	2,272	187.3	186.0	11.71	11.71	11.71	11.71
30.09	214,326	395,920	853,265	2,454	187.3	187.5	11.71	11.71	11.71	11.71
31.10	240,206	444,983	869,515	2,527	187.5	188.5	11.70	11.70	11.62	11.62
30.11	268,597	486,918	888,943	2,454	187.7	189.5	11.66	11.66	11.37	11.37
31.12	305,555	570,691	922,219	2,490	187.9	189.6	11.55	11.55	10.77	10.77

Table 4.3.11 (end)

	In foreign currency						
	number of granted loans, units	volume of granted loans, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted since the beginning of the year, months	weighted average interest rate on loans granted since the beginning of the year, %	
			total	of which overdue loans			
2016							
31.01	0	0	3,116	890	0.0	0.00	
29.02	0	0	2,996	868	0.0	0.00	
31.03	1	10	2,646	780	11.0	12.00	
30.04	1	10	2,431	720	11.0	12.00	
31.05	1	10	2,409	748	11.0	12.00	
30.06	1	10	2,255	712	11.0	12.00	
31.07	1	10	2,206	743	11.0	12.00	
31.08	1	10	2,074	702	11.0	12.00	
30.09	1	10	1,980	673	11.0	12.00	
31.10	1	10	1,868	595	11.0	12.00	
30.11	1	10	1,865	584	11.0	12.00	
31.12	1	9	1,675	503	11.0	12.00	

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

Table 4.3.12
Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market

	Credit institutions grouped by assets (in descending order) as of 31.12.2016								total
	1–5	6–20	21–50	51–200	201–500	501–623			
Number of credit institutions granted mortgage loans, units	5	13	26	105	173	162			484
Number of mortgage loans granted to individuals-residents, units, of which loans granted:									
in rubles	696,122	39,299	50,441	46,145	22,654	1,717			856,378
in foreign currency	696,121	39,297	50,439	46,136	22,640	1,711			856,344
in foreign currency	1	2	2	9	14	6			34
Volume of mortgage loans granted to individuals, – total, millions rubles	1,143,385	95,914	105,588	98,109	26,441	3,790			1,473,227
in rubles	1,143,384	95,902	105,438	97,590	26,161	3,665			1,472,140
in foreign currency	1	12	150	519	280	125			1,087
Debt on mortgage loans, granted by credit institutions, – total, millions rubles	3,583,957	294,088	300,484	263,047	40,819	7,685			4,490,079
in rubles	3,563,338	274,182	289,384	246,631	37,911	7,447			4,418,892
in foreign currency	20,619	19,906	11,100	16,416	2,908	238			71,187
of which: overdue, – total	42,571	13,861	7,085	5,047	1,609	153			70,326
in rubles	32,442	6,814	4,512	2,975	1,149	148			48,040
in foreign currency	10,129	7,047	2,573	2,072	460	5			22,286
Weighted average maturity, months, of which on loans granted:									
in rubles	182.6	189.3	205.4	182.3	102.1	110.4			183.0
in foreign currency	53.0	209.3	93.2	31.2	21.8	37.5			40.1
Weighted average interest rate, %, of which on loans granted:									
in rubles	12.50	12.30	12.10	12.80	15.40	13.30			12.48
in foreign currency	10.80	9.00	8.40	7.20	10.50	11.80			8.65
Receivables on housing mortgage loans acquired by credit institutions, – total, million rubles	28,422	13,374	28,034	39,865	5,735	367			115,799
in rubles	23,650	9,907	23,806	31,781	5,666	364			95,175
in foreign currency	4,772	3,467	4,228	8,084	69	3			20,624

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

Table 4.3.13

Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

1	Investments in debt obligations											11
	2	of which investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments							10	revaluation of debt obligations		
		3	4	5	6	7	8	9				
	total	federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations			
2015												
31.12	9,616,006	2,546,474	–	190,562	534,765	2,517,520	1,210,310	2,698,061	6,139	–87,824		
2016												
31.01	9,953,644	2,782,969	–	195,387	518,399	2,626,546	1,259,579	2,654,319	8,282	–91,837		
29.02	9,896,274	2,958,868	–	216,846	482,978	2,710,494	1,216,222	2,347,761	8,303	–45,198		
31.03	9,579,098	2,881,268	–	215,448	456,447	2,410,333	1,209,782	2,389,530	8,563	7,727		
30.04	9,537,731	2,861,415	–	195,561	468,187	2,397,451	1,384,668	2,193,093	10,403	26,954		
31.05	9,729,949	3,184,666	–	215,800	486,136	2,545,236	1,375,725	1,874,110	9,603	38,672		
30.06	9,614,001	3,230,603	–	189,842	456,092	2,420,751	1,332,634	1,900,341	8,907	74,832		
31.07	9,714,676	3,194,425	–	214,909	472,739	2,424,431	1,334,943	1,992,607	13,952	66,670		
31.08	9,421,523	3,151,722	–	213,695	517,394	2,359,169	1,412,797	1,672,202	13,736	80,807		
30.09	9,270,720	2,944,952	–	241,403	470,201	2,277,412	1,410,891	1,819,812	20,907	85,142		
31.10	9,216,522	3,047,378	–	234,234	442,847	2,245,066	1,490,054	1,685,210	20,317	51,416		
30.11	9,656,775	3,450,279	–	239,409	443,637	2,311,334	1,396,159	1,764,497	22,406	29,056		

Table 4.3.13 (end)
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies		Derivatives (claims, at fair value)	
	total	of which									total	of which shares of subsidiaries and associated resident credit institutions		Other equity interest
		investment in equities at balance-sheet value (regardless revaluation)												
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	revaluation of equities								
12	13	14	15	16	17	18	19	20	21					
2015														
31.12	295,228	13,456	51,375	139,313	10,609	-21,160	1,662,205	535,581	567,987	1,261,027				
2016														
31.01	293,445	6,969	53,261	129,165	21,386	-22,516	1,747,180	578,226	571,973	1,346,403				
29.02	299,105	4,381	52,874	123,096	28,009	-19,235	1,745,272	578,413	585,838	1,256,679				
31.03	302,660	3,332	51,325	135,879	20,676	-6,931	1,782,141	576,873	588,587	1,049,585				
30.04	314,072	7,860	50,386	140,882	13,111	-10,479	1,759,432	578,935	599,253	995,706				
31.05	313,866	6,164	50,549	140,446	16,362	-9,813	1,548,375	371,990	697,727	933,292				
30.06	306,955	4,614	48,695	139,117	14,458	-10,312	1,536,266	369,447	788,445	914,831				
31.07	312,257	3,550	50,403	142,300	11,208	-3,570	1,553,030	368,714	795,797	859,928				
31.08	320,968	3,685	46,106	149,952	11,427	2,293	1,537,963	353,082	816,167	803,907				
30.09	325,910	3,440	45,903	155,614	11,915	4,134	1,546,168	353,082	817,603	788,533				
31.10	330,159	2,449	45,311	158,574	13,464	2,941	1,567,092	357,764	822,859	762,554				
30.11	344,328	2,643	46,909	159,183	14,040	11,730	1,556,833	357,904	843,961	727,138				

Table 4.3.14

Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles					Discounted bills denominated in foreign currency														
	total	of which				total	of which													
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills		other bills	bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills									
2015																				
31.12	130,257	0	236	52,998	2,330	74,693	73,721	0	73,721	0	0	0	0	0	0	0	0	0	0	0
2016																				
31.01	116,507	0	438	50,885	2,330	62,854	76,511	0	76,511	0	0	0	0	0	0	0	0	0	0	0
29.02	109,731	0	441	50,611	2,330	56,349	69,938	0	69,938	0	0	0	0	0	0	0	0	0	0	0
31.03	110,983	0	203	50,619	2,330	57,832	61,630	0	61,630	0	0	0	0	0	0	0	0	0	0	0
30.04	104,758	0	320	50,352	2,330	51,756	55,738	0	55,738	0	0	0	0	0	0	0	0	0	0	0
31.05	101,821	0	322	46,984	2,330	52,185	89,906	0	89,906	0	0	0	0	0	0	0	0	0	0	0
30.06	102,889	0	324	39,722	2,330	60,513	66,490	0	66,490	0	0	0	0	0	0	0	0	0	0	0
31.07	104,448	0	491	38,252	2,433	63,272	61,592	0	61,387	0	0	0	0	0	0	0	0	0	205	205
31.08	98,286	0	285	35,248	2,433	60,320	59,882	0	59,683	0	0	0	0	0	0	0	0	0	199	199
30.09	108,464	0	287	34,953	2,433	70,791	54,086	0	53,890	0	0	0	0	0	0	0	0	0	195	195
31.10	142,884	0	119	69,647	2,433	70,685	53,725	0	53,531	0	0	0	0	0	0	0	0	0	194	194
30.11	143,674	0	120	69,631	2,433	71,491	55,233	0	55,033	0	0	0	0	0	0	0	0	0	201	201

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					Claims 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			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		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17				
2015																				
31.12	4,888,835	1,233,819	1,016,910	2,355,515	11,167,906	1,883,630	1,731,087	6,963,593	716,399	85,850	12,330	420,901	129,697	49,819	14,307	16,795				
2016																				
31.01	4,770,572	1,201,698	898,366	2,423,575	11,653,922	2,086,125	1,813,708	7,183,752	834,203	71,210	79,923	428,205	89,276	3,982	21,627	16,233				
29.02	4,640,996	1,068,466	818,666	2,432,466	11,413,102	2,071,320	1,440,954	7,199,815	988,470	140,187	34,565	474,347	109,649	17,334	603	17,057				
31.03	4,643,500	1,104,492	974,162	2,363,297	10,339,649	1,904,071	1,490,022	6,317,704	886,309	84,881	20,402	430,658	111,275	5,310	10,539	16,685				
30.04	4,949,026	1,326,621	978,261	2,432,821	9,558,922	1,711,632	1,668,097	5,683,849	805,371	41,680	73,176	387,767	220,876	107,572	19,786	14,220				
31.05	4,994,757	1,325,190	801,684	2,419,449	9,700,549	1,851,939	1,164,794	5,717,321	870,745	96,894	36,820	385,936	132,058	25,007	3,948	14,109				
30.06	4,667,470	1,104,746	908,083	2,445,525	9,448,525	1,961,264	1,179,792	5,453,535	900,621	111,223	20,968	418,238	139,504	42,211	12,104	10,281				
31.07	4,501,990	997,771	994,264	2,361,318	9,147,889	1,452,288	1,353,550	5,792,616	919,743	151,795	58,591	415,677	103,138	11,422	15,200	9,871				
31.08	4,643,046	1,105,279	727,466	2,577,193	8,915,227	1,691,902	877,463	5,619,856	836,851	91,124	46,051	391,826	86,977	18,599	988	11,095				
30.09	4,958,251	1,007,330	1,281,746	2,545,450	8,503,255	1,687,718	1,263,435	4,978,873	741,443	107,827	28,666	374,216	88,744	12,413	13,542	10,494				
31.10	5,032,111	955,895	1,195,608	2,665,957	8,649,870	1,533,643	1,393,331	4,929,676	774,587	105,213	59,259	323,030	120,125	22,920	17,300	36,830				
30.11	5,358,925	1,550,815	828,418	2,654,079	9,337,078	1,837,878	1,212,010	5,417,499	747,792	115,334	46,305	314,221	109,808	17,551	751	37,574				

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			
	of which those with terms				of which those with terms				of which those with terms				of which those with terms			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2015																
31.12	4,672,052	1,131,651	761,688	2,088,399	11,187,886	1,951,855	1,972,823	6,977,154	473,507	111,241	11,701	348,557	273,749	62,004	31,875	92,942
2016																
31.01	4,917,575	1,179,198	827,435	2,108,384	11,392,538	2,084,036	1,927,094	7,217,818	498,445	94,412	33,788	366,114	235,960	8,813	60,330	72,534
29.02	4,916,493	1,147,639	696,852	2,164,791	11,061,680	1,996,696	1,554,582	7,163,557	584,881	135,054	20,924	406,395	234,790	26,012	42,455	65,858
31.03	4,930,456	1,116,303	793,792	2,171,570	9,962,793	1,877,028	1,567,241	6,242,609	542,869	114,697	36,967	347,812	226,657	5,877	65,963	61,887
30.04	4,970,415	1,196,802	858,229	2,086,842	9,375,628	1,806,609	1,694,647	5,700,556	467,086	72,533	71,306	322,058	329,844	96,810	72,746	58,166
31.05	5,033,255	1,185,933	616,378	2,164,075	9,505,087	1,925,793	1,255,158	5,731,604	586,899	163,367	25,368	329,434	281,450	58,750	39,285	59,564
30.06	4,634,523	915,510	728,413	2,151,841	9,312,526	2,068,876	1,259,760	5,492,216	621,787	160,569	49,043	343,136	264,923	25,051	49,147	75,604
31.07	4,390,450	818,904	785,574	2,042,131	9,069,234	1,518,911	1,501,088	5,854,604	647,136	227,977	53,992	355,282	264,420	17,720	83,704	49,915
31.08	4,489,476	1,006,320	529,129	2,138,193	8,859,629	1,625,631	1,012,498	5,818,029	621,185	216,053	38,684	326,480	228,530	56,398	31,483	52,720
30.09	4,720,792	899,948	1,015,260	2,100,798	8,493,490	1,686,877	1,402,239	5,190,154	577,443	211,291	49,823	308,532	195,775	15,842	58,169	35,665
31.10	4,916,706	977,150	1,014,950	2,167,348	8,575,975	1,348,866	1,552,494	5,208,304	598,245	202,659	46,797	271,685	205,788	35,584	40,911	53,503
30.11	5,091,568	1,463,200	640,626	2,158,851	9,484,741	1,799,878	1,401,041	5,707,938	542,635	188,096	27,700	264,831	181,045	43,893	4,311	58,424

Table 4.4 (end)
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Liabilities on delivery of ruble-denominated derivatives				Liabilities on delivery of foreign currency-denominated derivatives			
	of which those with terms				of which those with terms				of which those with terms				of which those with terms			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
2015																
31.12	144,224	232	130	44,673	122,813	0	11,375	64,296	147,928	249	3,240	44,235	92,405	0	1,506	43,859
2016																
31.01	192,298	196	1,668	44,235	150,285	8,144	21,917	67,322	206,363	105	16,232	44,235	101,500	121	3,215	45,371
29.02	221,452	5,151	0	45,737	155,730	12,018	16,906	63,970	243,966	11,098	0	62,881	114,581	1,940	8,115	41,690
31.03	102,467	1,001	1,439	44,591	137,743	12,019	14,167	49,420	121,394	966	20,800	44,235	107,459	187	10,167	35,002
30.04	172,272	1,549	12,944	44,683	124,811	7,506	8,860	47,557	170,307	730	9,562	44,710	114,152	20,111	106	32,818
31.05	189,291	14,727	278	45,080	134,976	9,099	99	48,286	184,813	8,491	233	44,740	110,211	107	99	33,252
30.06	91,602	1,768	2,602	44,645	114,894	0	8,906	39,642	93,593	2,579	4,176	44,265	100,872	0	105	33,540
31.07	101,151	1,418	3,816	44,726	123,711	0	9,292	41,922	102,174	507	6,141	44,294	107,833	0	98	35,203
31.08	121,254	6,056	34	44,721	149,291	11,988	2,731	41,345	121,455	6,607	61	44,335	138,218	5,304	5,912	33,562
30.09	91,415	845	851	44,235	148,616	2,807	4,003	36,463	95,732	820	5,202	44,235	141,065	487	4,144	31,672
31.10	94,645	838	1,169	44,248	159,955	2,623	3,042	35,964	102,407	2,109	7,666	44,235	155,239	5,471	144	31,353
30.11	118,489	4,715	136	44,248	198,403	5,371	10	46,643	132,307	18,844	261	44,236	199,141	1,549	4,576	44,138

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

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

1	2	3	4	5	6		7	8
					balance value	market value		
Pension savings, millions of rubles								
Pension reserves, millions of rubles								
Capital and reserves, millions of rubles								
Assets to support statutory activities (ASSA) ¹ , millions of rubles								
Fund's assets, millions of rubles								
Short-term and long-term liabilities of fund, millions of rubles								
2011								
2011	1,200,573.24	99,182.19	–	700,313.84	393,786.22	393,710.86	7,290.97	
2012	1,550,472.32	109,941.66	–	758,072.90	668,690.45	669,190.26	13,767.31	
2013								
Q1, 2013	1,705,991.79	107,397.69	–	768,066.37	823,264.78	817,713.13	7,161.27	
Q2, 2013	1,794,543.60	108,168.06	–	783,375.02	897,546.88	887,520.94	5,452.94	
Q3, 2013	1,901,219.42	108,240.81	–	800,905.61	986,352.70	976,510.55	5,720.30	
Q4, 2013	2,063,235.41	127,503.97	–	831,640.62	1,086,276.91	1,088,411.36	17,813.91	
2014								
Q1, 2014	2,072,176.02	129,259.86	–	845,544.06	1,091,179.00	1,088,854.27	6,193.11	
Q2, 2014	2,113,868.39	109,485.14	25,659.00	861,471.23	1,109,494.97	1,108,020.63	7,748.04	
Q3, 2014	2,150,450.66	98,992.49	42,453.39	878,348.57	1,122,996.41	1,118,270.78	7,659.79	
Q4, 2014	2,187,335.78	92,572.00	50,669.07	900,094.57	1,128,945.20	1,132,441.33	15,054.94	
2015								
Q1, 2015	2,223,194.16	89,861.32	56,736.66	923,129.58	1,146,882.68	1,149,266.45	6,583.93	
Q2, 2015	2,826,430.35	92,800.92	58,074.84	958,187.48	1,710,502.92	1,700,728.08	6,864.19	
Q3, 2015	2,822,887.19	88,142.80	57,838.80	982,209.67	1,687,168.80	1,674,799.74	7,527.13	
Q4, 2015	2,886,906.16	89,520.52	70,828.36	991,607.76	1,707,146.15	1,719,564.20	27,803.37	
2016								
Q1, 2016	3,181,432.88	88,761.12	69,292.78	1,020,296.82	1,997,484.86	1,991,033.61	5,597.30	
Q2, 2016	3,235,141.73	88,566.21	62,205.95	1,041,038.74	2,038,308.05	2,022,785.81	5,022.77	
Q3, 2016	3,330,945.20	96,075.38	58,365.19	1,074,538.22	2,097,432.46	2,085,411.21	4,533.96	

Table 4.5.1 (end)

	Number of insured persons, persons		Payouts of pension benefits under mandatory pension insurance, millions of rubles		Number of participants, persons		Payouts of pensions under private (voluntary) pension provision, millions of rubles	
	total	of which persons receiving pension	total	of which persons receiving pension	total	of which persons receiving pension	total	of which persons receiving pension
1	9	10	11	12	13	14		
2011	11,875,993	24	0.03	6,595,994	1,470,893	31,304.95		
2012	16,570,105	125,208	1,739.81	6,781,470	1,537,090	36,648.56		
2013								
Q1, 2013	19,494,353	112,616	1,026.10	6,721,863	1,506,565	9,904.64		
Q2, 2013	20,307,223	234,441	1,961.86	6,706,338	1,511,467	19,993.99		
Q3, 2013	21,063,329	262,961	3,349.23	6,666,918	1,526,086	30,573.52		
Q4, 2013	22,185,762	323,949	4,203.21	6,769,148	1,551,158	40,997.23		
2014								
Q1, 2014	22,165,981	169,910	633.64	6,571,320	1,560,633	11,070.66		
Q2, 2014	22,136,963	300,640	1,299.09	6,375,814	1,569,809	23,317.51		
Q3, 2014	22,094,201	457,555	2,575.56	6,337,002	1,564,577	33,883.30		
Q4, 2014	22,141,535	538,482	3,973.47	6,366,673	1,581,700	45,522.67		
2015								
Q1, 2015	22,041,211	264,386	1,286.66	6,346,975	1,585,150	12,036.30		
Q2, 2015	28,135,454	324,214	2,418.21	6,293,366	1,587,318	24,296.14		
Q3, 2015	26,657,288	491,339	4,453.27	6,129,153	1,593,382	37,083.01		
Q4, 2015	26,327,744	500,888	5,983.27	5,806,697	1,556,671	49,329.38		
2016								
Q1, 2016	29,372,395	188,341	1,144.70	5,716,437	1,568,034	16,960.14		
Q2, 2016	29,930,747	228,814	2,365.49	5,312,937	1,532,922	26,158.73		
Q3, 2016	29,865,451	387,021	4,233.09	5,262,121	1,537,788	39,733.42		

¹ Assets to support statutory activities (ASSA) mean assets needed to support the operations of the Fund prescribed in its constitution (statute) and to cover the costs incurred in the course of such operations.

Table 4.5.2

Private Pension Funds' Investment of Mandatory Pension Insurance

(millions of rubles)

	2013	2014	2015
Total assets	1,095,126.86	1,138,239.61	1,734,359.03
of which:			
Central government securities of the Russian Federation – total	47,392.98	26,844.98	86,833.90
of which denominated in foreign currency	8,334.77	742.04	–
Local government securities of the Russian Federation – total	62,832.95	64,155.34	72,751.89
of which denominated in foreign currency	–	–	–
Bonds by domestic issuers (excluding central and local government bonds)	397,274.01	445,120.24	816,477.66
Shares issued by domestic open joint stock company	69,775.54	76,496.85	224,180.60
Investment units (shares, stakes) of index funds, which invest in foreign government securities, and bonds and shares of foreign issuers	–	–	–
Mortgage securities issued in line with the mortgage securities legislation of the Russian Federation	29,712.81	83,032.52	90,713.03
Deposits with credit institutions – total	335,506.61	359,455.51	333,709.86
of which denominated in foreign currency	165.95	868.04	10,329.77
Funds in accounts with credit institutions – total	110,787.66	27,111.70	75,543.62
of which denominated in foreign currency	602.80	849.59	662.21
Securities issued by international financial institutions, eligible for allocation and (or) public trading in the Russian Federation in line with the mortgage securities legislation of the Russian Federation	2,996.82	3,626.17	1,620.40
Other assets	38,847.48	52,396.32	32,528.08

Table 4.5.3

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	Pay-outs		Pension reserves at the end of the year
					accrued	actual	
2011	643,206.38	79,262.18	2,011.18	51,813.65	35,429.36	35,331.59	700,313.84
2012	696,962.83	80,426.00	3,759.36	53,219.33	44,522.41	44,300.88	758,070.85
2013	755,567.91	86,874.60	4,131.66	69,839.60	50,469.36	50,435.22	831,640.61
2014	843,436.44	86,448.65	3,313.52	43,555.60	53,786.00	53,721.89	900,094.57
2015	901,204.41	91,130.96	1,353.39	98,309.17	60,241.87	60,230.64	991,607.76

Table 4.5.4

Private Pension Funds' Pension Reserves Investment

(millions of rubles)

	Value of pension reserves managed by asset management companies	Value of pension reserves invested by private pension funds at their own discretion	Total expenses associated with pension reserve investments
2011	599,115.53	104,583.83	466,350.73
2012	634,407.39	128,075.98	446,134.46
2013	747,806.71	89,295.16	407,277.32
2014	805,628.32	100,077.93	425,912.79
2015	858,408.47	142,922.02	403,763.48

Table 4.5.5

Private Pension Funds' Pension Accruals Investment

(millions of rubles)

	Pension savings at private pension funds		Expenses of private pension funds associated with pension savings' investment ¹		
	total	transferred in trust (fiduciary) management	total	of which	
				payment for necessary expenses of asset manager	payment for specialized depository services
2011	389,636.64	236,940.50	466.15	179.52	266.65
2012	656,705.54	246,600.00	1,448.20	411.09	986.97
2013	1,086,164.95	407,106.32	1,086.97	286.25	744.85
2014	1,138,850.98	16,291.21	2,243.88	200.30	1,048.53
2015	1,723,993.15	652,366.39	1,509.12	148.93	1,281.55

¹ Expenses financed by a portion of returns on invested pension savings used to finance assets designated to support the private pension fund's statutory operations, and also financed by the assets designated to support the fund's statutory operations in the reporting year.

Table 4.5.6

Payout of Private Pension Funds' Accruals

(millions of rubles)

	Funds designated to finance payouts from pension savings			Payouts from pension savings made by private pension funds		
	total	of which		total	of which	
		payouts of the funded part of work pensions (funded part of work pensions and lump-sum payments)	payouts to legal successors of insured persons		payouts of work pensions (funded part of work pensions and lump-sum payments)	payouts to legal successors of insured persons
2011	5,723.12	0.003	172.33	443.95	0.03	353.12
2012	15,663.17	5,338.350	388.94	3,083.09	1,734.92	660.33
2013	43,285.01	3,099.810	704.06	5,244.75	4,203.21	1,221.85
2014	17,650.55	3,790.912	1,397.35	5,605.90	3,973.47	1,622.45
2015	131,746.23	4,909.060	1,599.60	9,726.49	5,983.27	1,823.63

Table 4.5.7

Private Pension Funds' Pension Accruals Flows

(millions of rubles)

1	Pension accruals received by the Pension Fund of the Russian Federation					Pension accruals received by the other pension funds				
	2	of which			6	7	of which		8	9
		total	maternity capital (a portion of maternity (family) capital), including investment returns	total			total	total			total
2011	234,113.09	19.69	2,957.34	1,381.65	7,092.87	0.72	918.02	20.42		
2012	244,178.58	61.53	4,628.97	2,114.88	19,312.71	3.03	3,367.84	46.49		
2013	371,039.03	65.70	10,266.88	3,424.73	44,273.10	11.39	785.79	197.84		
2014	1,302.66	1.90	1,092.95	562.61	665.02	0.54	11.17	2.74		
2015	526,634.29	116.43	16,462.32	7,842.86	145,169.53	15.24	1,682.18	522.41		

Table 4.5.7 (end)
(millions of rubles)

1	Pension accruals transferred to the Pension Fund of the Russian Federation				Pension accruals transferred to other private pension funds				Payouts from pension savings			
	total	of which		total	total	of which		total	of which			total
		maternity capital (a portion of maternity (family) capital), including investment returns	total			maternity capital (a portion of maternity (family) capital), including investment returns	total		memory part of labour pension (including urgent payments)	payments to assignees of insured persons	lumpsum payments of pension savings		maternity capital (a portion of maternity (family) capital), including investment returns
10	11	12	13	14	15	16	17	18	19	20	21	22
2011	908.46	–	30.00	4.45	6,223.44	1,066.01	21.98	442.95	0.03	353.30	0.13	–
2012	3,553.99	1.15	287.87	15.11	19,114.89	1,691.65	68.99	2,531.11	2.61	657.60	1,717.20	–
2013	5,176.47	6.57	269.51	99.08	43,593.15	811.55	197.81	5,244.75	35.13	1,221.85	4,168.08	–
2014	90.72	10.09	4.09	1.37	653.42	15.54	2.71	5,605.90	96.53	1,622.45	3,876.94	0.40
2015	11,767.93	7.59	656.09	259.22	131,685.82	2,401.94	473.75	9,726.49	113.69	1,823.63	5,869.58	0.52

Table 4.5.8

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				
		opened	interval	closed		opened	interval	closed		
1	2	3	4	5	6	7	8	9		
2011										
Q4	1,951.9	795.0	1,148.2	8.6	1,294,171.1	81,427.7	20,889.1	1,191,854.3		
2012										
Q4	2,034.6	872.0	1,153.6	9.0	1,598,011.0	88,775.6	18,277.0	1,490,958.4		
2013										
Q4	2,033.8	888.4	1,135.7	9.7	1,865,928.3	113,221.7	19,486.6	1,733,220.0		
2014										
Q1	2,048.3	902.0	1,136.2	10.1	1,924,457.5	105,001.6	18,167.7	1,801,288.1		
Q2	2,155.1	991.3	1,153.6	10.1	1,972,813.1	95,200.3	18,006.2	1,859,606.6		
Q3	2,277.9	1,109.4	1,159.0	9.6	2,048,451.2	94,910.9	19,836.0	1,933,704.2		
Q4	2,190.0	1,028.1	1,152.2	9.7	2,123,673.0	85,364.3	21,393.1	2,016,915.6		
2015										
Q1	2,204.5	1,042.2	1,152.1	10.2	2,202,217.6	90,306.5	20,088.7	2,091,822.3		
Q2	2,221.6	1,057.4	1,152.1	12.1	2,276,520.4	90,688.0	19,123.9	2,166,708.5		
Q3	2,252.2	1,089.5	1,151.8	10.9	2,303,928.9	95,932.9	19,439.3	2,188,556.7		
Q4	2,305.4	1,141.6	1,151.9	11.9	2,381,953.6	110,124.7	23,096.4	2,248,732.5		
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		

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 4.5.8 (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		
		opened	interval	closed		opened	interval	closed
1	10	11	12	13	14	15	16	17
2011								
Q4	133,780.3	58,192.0	4,226.5	71,361.8	55,571.7	31,010.6	3,618.7	20,942.4
2012								
Q4	155,275.8	28,178.1	2,620.6	124,477.1	76,218.8	29,835.8	4,181.5	42,201.5
2013								
Q4	245,317.0	68,204.6	260.6	176,851.7	89,014.5	49,462.3	1,028.8	38,523.3
2014								
Q1	78,181.3	11,828.2	127.9	66,225.3	27,819.4	17,005.2	433.8	10,380.3
Q2	103,967.1	19,942.3	211.3	83,813.5	53,716.9	37,060.3	706.1	15,950.5
Q3	169,473.0	35,058.9	1,727.2	132,686.9	96,449.1	55,436.1	2,312.9	38,700.2
Q4	229,163.1	47,925.9	1,782.5	179,454.7	163,540.1	82,663.2	2,470.1	78,406.8
2015								
Q1	41,685.8	11,157.2	70.4	30,458.1	27,372.1	14,713.8	2,888.6	9,769.7
Q2	110,924.7	19,565.4	279.0	91,080.3	49,969.6	23,635.2	4,082.7	22,251.6
Q3	168,651.7	38,955.5	346.3	129,349.9	72,160.9	42,513.9	4,271.1	25,375.9
Q4	229,131.3	56,152.2	2,946.2	170,033.0	95,041.9	53,977.1	4,380.7	36,684.1
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

Table 4.5.9

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

	H1 2016		9 months 2016	
	insurance premiums	payoffs	insurance premiums	payoffs
	1	2	3	4
Voluntary and mandatory insurance (excluding compulsory health insurance) - total	589,854.2	244,853.4	885,699.2	363,422.4
I. Voluntary Insurance				
Life insurance - total	88,845.8	13,097.6	147,506.6	21,580.4
of which:				
life insurance (excluding pension insurance) - total	88,170.2	12,517.7	146,459.8	20,780.5
of which:				
borrower's life insurance	15,621.0	2,073.6	25,754.9	3,253.5
pension insurance	675.5	579.8	1,046.8	800.0
Nonlife insurance - total	371,653.1	147,678.9	540,996.8	212,287.5
of which:				
personal insurance (excluding life insurance) - total	142,206.6	55,403.7	197,054.9	85,177.0
of which:				
accident and sickness insurance	50,950.9	7,226.5	81,275.9	11,063.9
of which:				
insurance of patients participating in clinical trials of medicines	16.0	1.5	27.7	1.6
insurance of tax officials	24.0	1.7	24.0	4.5
health insurance	91,255.7	48,177.2	115,779.0	74,113.1
general property insurance - total	229,446.5	92,275.2	343,941.9	127,110.5
of which:				
insurance of property	189,678.5	81,231.1	282,120.8	111,931.8
of which:				
insurance of land vehicles (excluding railway vehicles)	83,180.6	52,351.3	125,661.9	76,140.9
insurance of railway vehicles	598.5	219.0	904.1	405.9
insurance of aircraft	4,825.2	1,636.8	7,108.2	2,088.4
insurance of watercraft	3,262.3	2,067.3	4,133.1	2,874.8
insurance of cargo	9,497.9	1,267.3	14,306.0	2,030.2
agricultural insurance - total	5,389.2	1,595.1	7,353.2	2,331.5
of which:				
government insurance	4,750.3	1,180.9	6,409.8	1,592.7
insurance of other assets of legal entities	60,787.7	17,892.8	86,001.3	19,583.4
insurance of other assets of individuals	22,137.0	4,201.5	36,653.1	6,476.7
public/third party liability insurance - total	25,619.8	4,128.8	39,818.6	6,986.3
of which:				
carriers - total	2,106.2	333.4	3,465.3	539.8
of which:				
owners of land vehicles (excluding railway vehicles)	290.3	101.7	442.5	171.6
owners of railway vehicles	0.9	76.4	1.1	158.7
owners of aircraft	1,331.9	128.6	2,394.4	159.3
owners of watercraft	483.2	26.8	627.3	50.2

Table 4.5.9 (end)

(millions of rubles)

	1	2	3	4
other owners (excluding carriers) - total	4,931.7	2,725.6	6,992.3	4,856.1
of which:				
owners of land vehicles (excluding railway vehicles)	2,990.2	1,917.5	4,699.3	2,857.6
owners of railway vehicles	0.3	–	0.3	–
owners of aircraft	421.3	336.9	555.9	1,284.7
owners of watercraft	1,519.8	471.2	1,736.8	713.8
operators of hazardous facilities	1,108.8	26.3	1,360.9	104.5
product liability	1,411.1	47.3	1,860.8	94.8
third party liability	8,361.1	839.1	12,488.9	1,136.1
failure to perform or improper performance of contractual obligations	7,700.9	157.1	13,650.3	255.1
business risk insurance	4,946.4	6,274.7	6,855.6	7,195.9
financial risk insurance	9,201.8	640.7	15,146.9	996.5
II. Mandatory insurance				
Mandatory personal insurance - total	10,461.7	6,123.5	17,944.6	8,734.9
of which:				
government life and health insurance of servicemen and similar categories	10,461.7	6,123.5	17,944.6	8,734.9
other types of mandatory personal insurance according to federal laws	–	–	–	–
Mandatory general property insurance - total	118,893.6	77,953.4	179,251.2	120,819.5
of which:				
insurance of owners of vehicles	113,754.5	77,464.5	173,091.8	120,142.9
insurance of public liability of hazardous facility owners	2,501.2	108.8	2,848.0	157.8
insurance of carrier's public liabilities to passengers' life, health and property	2,637.9	380.1	3,311.5	518.8
other types of mandatory general property insurance according to federal laws	–	–	–	–

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

	Of which payments effected																				
	Total payments			by the payment system of the Bank of Russia ¹			by credit institutions ²			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 rubles	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	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units		
2014																					
Q1	974,473.3	322,533.0	293,153.1	270,735.9	681,320.2	51,797.1	3,052.0	401.6	29,598.2	3,024.4	114,421.6	23,409.9	534,248.4	24,961.2	23,409.9	534,248.4	24,961.2	23,409.9	534,248.4	24,961.2	
Q2	1,072,458.8	325,951.0	333,719.7	272,202.4	738,739.1	53,748.6	3,277.1	812.8	22,990.4	3,030.9	127,902.8	24,102.4	584,568.8	25,802.5	24,102.4	584,568.8	25,802.5	24,102.4	584,568.8	25,802.5	
Q3	1,125,191.9	361,118.2	352,657.0	304,094.9	772,534.9	57,023.3	1,870.6	852.1	23,075.4	2,995.8	132,445.5	25,224.8	615,143.4	27,950.6	25,224.8	615,143.4	27,950.6	25,224.8	615,143.4	27,950.6	
Q4	1,209,554.0	428,422.1	391,030.2	358,146.5	818,523.8	70,275.6	975.2	755.1	22,335.0	3,611.9	145,966.0	29,333.1	649,247.6	36,575.5	29,333.1	649,247.6	36,575.5	29,333.1	649,247.6	36,575.5	
2015																					
Q1	1,039,147.7	359,793.6	298,740.8	301,945.9	740,406.9	57,847.7	816.1	595.8	18,742.2	3,470.3	128,041.0	25,356.3	592,807.6	28,425.3	25,356.3	592,807.6	28,425.3	25,356.3	592,807.6	28,425.3	
Q2	1,094,863.5	366,759.2	345,160.5	305,338.5	749,703.0	61,420.7	781.7	805.1	19,906.8	3,829.7	134,368.8	26,497.5	594,645.7	30,288.4	26,497.5	594,645.7	30,288.4	26,497.5	594,645.7	30,288.4	
Q3	1,121,963.3	418,152.0	360,755.4	355,375.0	761,207.9	62,777.0	1,048.3	972.4	23,517.1	3,537.0	138,550.2	29,355.2	598,092.3	28,912.4	29,355.2	598,092.3	28,912.4	29,355.2	598,092.3	28,912.4	
Q4	1,177,697.5	466,658.4	393,884.8	393,883.8	783,812.7	72,774.6	1,197.9	1,170.3	25,127.2	3,946.2	134,803.5	32,694.8	622,684.1	34,963.3	32,694.8	622,684.1	34,963.3	32,694.8	622,684.1	34,963.3	
2016																					
Q1	1,027,966.1	381,733.6	311,802.3	320,710.2	716,163.8	61,023.4	1,464.8	968.6	22,053.7	3,873.4	127,287.7	28,273.6	565,357.6	27,907.8	28,273.6	565,357.6	27,907.8	28,273.6	565,357.6	27,907.8	
Q2	1,129,800.3	372,966.9	354,208.5	309,318.7	775,591.8	63,648.2	1,062.6	782.7	23,560.0	3,889.3	141,264.3	29,782.9	609,704.9	29,193.3	29,782.9	609,704.9	29,193.3	29,782.9	609,704.9	29,193.3	
Q3	1,146,319.4	403,550.1	361,696.5	335,128.7	784,622.9	68,421.4	1,023.9	830.1	23,304.6	4,357.1	149,888.5	32,458.0	610,405.9	30,776.2	32,458.0	610,405.9	30,776.2	32,458.0	610,405.9	30,776.2	

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

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

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

Table 5.2
Payments Effected through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies

	The Bank of Russia payment system ¹				Credit institutions payment systems ²					
	total		of which		total		of which			
	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	paper-based payments	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles
2014	1,370,560.0	1,205,179.7	1,369,784.6	1,192,762.5	775.4	12,417.2	2,580,756.8	219,310.9	430,361.2	13,533.7
2015	1,398,541.5	1,356,543.2	1,397,882.1	1,320,584.5	659.4	35,958.7	2,665,792.8	241,918.0	369,337.7	12,902.0
2014										
Q1	293,153.1	270,735.9	292,973.9	268,057.5	179.2	2,678.4	574,642.0	48,848.7	106,678.2	2,948.4
Q2	333,719.7	272,202.4	333,534.0	269,824.7	185.7	2,377.7	628,835.6	50,618.8	109,903.5	3,129.8
Q3	352,657.0	304,094.9	352,461.5	301,406.5	195.5	2,688.4	664,903.8	53,785.4	107,631.1	3,237.9
Q4	391,030.2	358,146.5	390,815.2	353,473.8	215.0	4,672.7	712,375.4	66,058.0	106,148.4	4,217.6
2015										
Q1	298,740.8	301,945.9	298,626.5	298,298.6	114.3	3,647.3	648,847.8	54,836.9	91,559.1	3,010.8
Q2	345,160.5	305,338.5	344,988.5	298,614.1	172.0	6,724.4	656,565.2	58,158.7	93,137.8	3,262.0
Q3	360,755.4	355,375.0	360,579.9	342,503.5	175.5	12,871.5	670,915.6	59,519.1	90,292.3	3,257.9
Q4	393,884.8	393,883.8	393,687.2	381,168.3	197.6	12,715.5	689,464.2	69,403.3	94,348.5	3,371.3
2016										
Q1	311,802.3	320,710.2	311,692.1	319,926.3	110.2	783.9	630,657.9	58,058.5	85,505.9	2,964.9
Q2	354,208.5	309,318.7	354,072.2	308,766.8	136.3	551.9	692,789.0	60,869.9	82,802.8	2,778.3
Q3	361,696.5	335,128.7	361,519.3	334,657.2	177.2	471.5	702,357.8	65,583.1	82,265.1	2,838.3

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

Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

(units)

	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
2013						
31.12	2,691	2,653	380	192	3,424	1,160
2014						
31.03	2,576	2,545	270	140	2,665	698
30.06	2,506	2,475	257	137	2,519	522
30.09	2,443	2,419	241	135	2,628	523
31.12	2,343	2,330	232	130	1,847	496
2015						
31.03	2,301	2,291	218	129	1,635	464
30.06	2,196	2,188	216	130	1,927	474
30.09	2,085	2,071	206	127	2,272	480
31.12	1,959	1,945	197	114	1,406	456
2016						
31.03	1,827	1,819	189	112	1,375	447
30.06	1,748	1,739	184	106	1,552	452
30.09	1,652	1,642	183	107	1,972	463

Table 5.4

Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia

(units)

1	The Bank of Russia institutions		Of which members				Credit institutions			Of which users		
	2	3	intra-regional electronic settlements	inter-regional electronic settlements	BESP system	6	7	8	9	inter-regional electronic settlements	BESP system	
2013												
31.12	439	85	85	85	84	931	931	931	920			
2014												
31.03	439	85	85	85	84	907	907	907	895			
30.06	441	86	86	86	86	890	890	890	884			
30.09	440	86	86	86	86	867	867	867	861			
31.12	365	86	86	86	86	843	843	843	835			
2015												
31.03	362	86	86	86	86	834	834	834	823			
30.06	361	82	82	82	82	803	803	803	797			
30.09	360	82	82	82	82	771	771	771	766			
31.12	271	82	82	82	83	738	738	738	732			
2016												
31.03	271	82	82	82	83	712	712	712	708			
30.06	272	82	82	82	83	684	684	684	682			
30.09	271	82	82	82	83	653	653	653	648			

Table 5.4 (end)
(units)

	Branches of credit institutions ¹	Of which users			Other customers	Of which users	
		intraregional electronic settlements	interregional electronic settlements	BESP system		VER, MER	BESP system participants
1	10	11	12	13	14	15	16
2013							
31.12	1,760	1,757	1,757	1,684	1,352	1,352	88
2014							
31.03	1,669	1,661	1,661	1,640	838	838	88
30.06	1,616	1,614	1,614	1,588	659	659	90
30.09	1,576	1,574	1,574	1,555	658	658	90
31.12	1,500	1,497	1,497	1,484	626	626	90
2015							
31.03	1,467	1,465	1,465	1,455	593	593	91
30.06	1,393	1,391	1,391	1,382	604	604	91
30.09	1,314	1,312	1,312	1,300	607	607	91
31.12	1,221	1,218	1,218	1,208	570	570	90
2016							
31.03	1,115	1,112	1,112	1,107	559	559	89
30.06	1,064	1,059	1,059	1,051	559	559	89
30.09	999	996	996	988	570	570	88

¹ Branches of credit institutions with correspondent subaccounts with the Bank of Russia.

Table 5.5

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	cash withdrawals, millions of rubles	of which payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	2	3	4	5	6	7
2014	226,967	–	34,649,946	23,198,084	7,136,705	4,315,156
2015	242,877	–	39,703,795	23,951,657	9,002,794	6,749,344
2014						
Q1	218,573	112,823	7,334,126	5,020,782	1,520,582	792,762
Q2	219,290	115,429	8,203,431	5,608,495	1,639,509	955,427
Q3	223,590	117,875	8,786,270	5,834,962	1,824,037	1,127,270
Q4	226,967	122,235	10,326,118	6,733,844	2,152,578	1,439,696
2015						
Q1	229,046	118,147	8,268,046	5,101,933	1,927,325	1,238,788
Q2	232,873	129,308	9,379,722	5,809,692	2,066,447	1,503,583
Q3	239,273	128,962	10,518,022	6,324,668	2,390,529	1,802,825
Q4	242,877	129,894	11,538,157	6,715,503	2,618,507	2,204,147
2016						
Q1	241,362	128,734	10,280,832	5,613,543	2,642,947	2,024,342
Q2	247,654	132,879	12,025,884	6,610,007	2,916,560	2,499,317
Q3	249,508	133,601	12,918,729	6,865,614	3,184,051	2,869,064

Table 5.5 (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	cash withdrawals, millions of rubles	of which payments for goods (works, services), millions of rubles	other transactions, millions of rubles
1	8	9	10	11	12	13	
2014	699	–	1,480,764	878,178	602,150	436	
2015	1,030	–	1,803,719	1,164,792	638,065	862	
2014							
Q1	623	299	262,612	154,321	108,189	102	
Q2	654	315	321,823	181,188	140,559	76	
Q3	655	310	374,305	229,292	144,887	126	
Q4	699	339	522,023	313,377	208,514	132	
2015							
Q1	754	341	397,566	247,981	149,395	189	
Q2	812	411	378,278	253,383	124,603	291	
Q3	872	434	494,888	314,450	180,317	121	
Q4	1,030	474	532,988	348,977	183,749	261	
2016							
Q1	1,102	480	446,187	270,615	175,361	211	
Q2	1,297	608	531,014	350,189	180,638	187	
Q3	1,449	684	591,168	378,062	212,938	168	

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).

Table 5.6

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

	Remittances conducted on the basis of payment orders and letters of credit sent to the Bank of Russia				Remittances using payment orders and collection orders	
	electronic payments		paper based payments ¹		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		
2003	...	...	...	...	1.30	20.4
2004	...	...	...	...	0.20	2.8
2005	...	...	...	...	0.13	2.7
2006	...	...	...	...	0.11	1.3
2007	124.4	35,955.8	10.6	2,704.1	0.10	1.1
2008	142.5	48,620.4	9.1	3,640.1	0.05	1.5
2009	158.0	56,487.1	8.4	1,797.2	0.03	1.1
2010	169.4	61,097.5	7.8	1,663.3	0.02	4.8
2011	174.7	74,679.4	7.0	1,524.3	0.01	3.3
2012	186.9	90,145.3	3.3	3,914.0	0.01	0.9
2013	191.5	99,111.3	1.9	8,238.5	0.01	0.9
2014	192.5	105,747.6	0.6	10,689.2	0.004	0.4
2015	206.3	176,618.1	0.4	31,568.1	0.004	0.4

¹ Since Q4 2013 the increase in volume and value of payments conducted by the Bank of Russia Payment System using paper technology has been connected with the update of the Bank of Russia's statistic methodology in accordance with the BIS recommendations.

Table 5.7

Payments Effected by the Payment System of the Bank of Russia by Each Settlement System

	Intraregional electronic settlements		Interregional electronic settlements		Electronic settlements		BES system		Settlements using post and wire technologies	
	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	number of remittances, millions of units	value of remittances, billions of rubles
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	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	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	0.200	127,309.5	0.9	721.0
2011	898.7	600,570.7	287.6	92,398.3	0.626	222,844.1	0.626	222,844.1	0.7	340.3
2012	923.4	599,227.8	333.9	103,535.0	1.189	447,258.3	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	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	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	3.3	535,666.9	0.004	2.5

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)

	2013			2014			2015		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1									
THE RUSSIAN FEDERATION	86,507	162,363	75,856	57,082	128,064	70,982	22,188	102,960	80,772
CENTRAL FEDERAL DISTRICT	75,851	126,893	51,042	42,546	97,145	54,599	14,631	78,059	63,428
Belgorod Region	1,101	3,643	2,542	273	1,586	1,313	-821	1,331	2,152
Bryansk Region	7	9	2	4	7	3	-1	2	2
Vladimir Region	21	22	2	0	12	12	-4	4	7
Voronezh Region	56	77	21	116	125	9	1	9	8
Ivanovo Region	37	37	1	42	65	23	-3	24	27
Kaluga Region	17	19	2	24	27	3	2	2	0
Kostroma Region	5	6	2	-112	278	390	2	35	33
Kursk Region	255	610	355	42	308	266	331	565	234
Lipetsk Region	-8	479	486	1,189	2,520	1,331	648	2,301	1,653
Moscow Region	-1,542	4,694	6,236	841	3,500	2,659	308	1,580	1,272
Orel Region	8	9	1	5	7	1	3	3	0
Ryazan Region	12	13	1	31	35	4	1	1	0
Smolensk Region	30	37	7	20	31	11	23	41	18
Tambov Region	2	3	1	3	4	0	0	0	0
Tver Region	19	22	3	0	23	23	4	4	0
Tula Region	13	14	2	-28	-25	2	-10	-10	0
Yaroslavl Region	-28	32	60	42	52	10	-31	23	53
Moscow	75,846	117,166	41,320	40,053	88,591	48,538	14,177	72,144	57,967

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	3,211	9,082	5,872	1,662	6,069	4,407	1,302	7,574	6,272
Republic of Karelia	21	23	1	28	200	172	-22	22	45
Republic of Komi	8	10	2	5	13	8	1	51	50
Arkhangelsk Region	-5	19	23	28	135	107	-13	12	25
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	-5	19	23	28	36	8	-13	12	25
Vologda Region	-181	308	489	-1,353	-99	1,254	360	364	4
Kaliningrad Region	35	81	46	-16	66	81	-3	9	13
Leningrad Region	154	1,558	1,404	-92	807	899	156	1,410	1,253
Murmansk Region	-625	21	647	14	16	2	1	1	0
Novgorod Region	301	378	77	30	179	149	127	174	47
Pskov Region	1	2	1	3	4	1	0	1	0
Saint Petersburg	3,501	6,684	3,183	3,016	4,748	1,732	695	5,530	4,835
SOUTHERN FEDERAL DISTRICT	504	636	132	282	938	656	458	1,228	770
Republic of Adygeya (Adygeya)	2	2	0	-1	2	4	1	1	0
Republic of Kalmykia	1	2	1	2	2	0	0	0	0
Krasnodar Territory	364	406	42	-34	475	510	426	1,068	642
Astrakhan Region	5	6	0	8	9	1	0	0	0
Volgograd Region	42	67	25	59	89	30	-4	8	13
Rostov Region	90	153	63	248	360	112	35	151	115
NORTH CAUCASIAN FEDERAL DISTRICT	175	225	49	78	111	33	2	186	183
Republic of Dagestan	111	146	34	5	23	18	0	159	159
Republic of Ingushetia	0	0	0	0	0	1	0	0	0
Kabardino-Balkar Republic	2	3	1	4	5	1	1	1	0
Karachay-Cherkess Republic	4	4	0	15	15	0	0	0	0
Republic of North Ossetia – Alania	1	2	1	0	1	1	0	0	0
Chechen Republic	1	2	0	0	1	0	0	0	0
Stavropol Territory	56	68	12	54	66	12	1	25	24
VOLGA FEDERAL DISTRICT	2,425	4,644	2,219	167	3,346	3,179	873	4,959	4,086
Republic of Bashkortostan	367	378	11	73	195	121	8	213	205
Mari El Republic	3	4	1	3	4	1	1	1	0
Republic of Mordovia	-13	2	15	5	5	0	2	2	0

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

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan (Tatarstan)	139	160	20	146	269	124	136	253	117
Udmurt Republic	11	14	3	18	22	4	3	3	0
Chuvash Republic – Chuvashia	14	18	5	15	19	5	7	7	0
Perm Territory	1,283	2,824	1,541	-893	758	1,651	645	3,574	2,929
Kirov Region	18	31	13	16	18	2	3	3	0
Nizhny Novgorod Region	426	925	500	-42	1,086	1,128	52	634	582
Orenburg Region	51	52	1	55	102	47	-16	4	20
Penza Region	10	12	2	15	19	4	1	2	0
Samara Region	50	86	36	621	665	44	25	256	231
Saratov Region	48	117	69	101	134	32	2	2	1
Ulyanovsk Region	17	21	4	35	50	15	4	6	2
URALS FEDERAL DISTRICT	9,281	10,689	1,407	7,964	9,996	2,032	2,994	4,199	1,205
Kurgan Region	5	5	0	5	6	0	0	0	0
Sverdlovsk Region	353	1,142	790	128	1,595	1,467	273	891	618
Tyumen Region	8,390	8,418	28	7,140	7,656	516	2,394	2,848	453
Khanty-Mansi Autonomous Area – Yugra	0	0	0	23	23	0	5	5	0
Yamal-Nenets Autonomous Area	41	41	0	245	245	0	10	10	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	8,349	8,377	28	6,872	7,388	516	2,329	2,783	453
Chelyabinsk Region	533	1,122	589	690	739	49	377	511	134
SIBERIAN FEDERAL DISTRICT	-7,109	5,858	12,966	1,649	3,942	2,292	82	2,340	2,258
Altai Republic	0	0	0	0	0	0	0	0	0
Republic of Buryatia	10	11	1	22	24	2	8	8	0
Republic of Tuva	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-46	2	47	-4	13	17	-1	0	1
Altai Territory	9	9	0	7	10	3	1	2	1
Trans-Baikal Territory	-3	8	11	2	5	3	6	6	0
Krasnoyarsk Territory	-6,799	4,871	11,670	1,103	3,214	2,111	-273	1,879	2,152
Irkutsk Region	-282	383	665	172	246	74	3	25	22
Kemerovo Region	-99	338	437	19	30	11	272	313	41
Novosibirsk Region	120	177	57	284	344	60	51	92	40
Omsk Region	28	32	3	22	26	4	11	12	1
Tomsk Region	-47	26	73	23	30	7	5	5	0

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

	1	2	3	4	5	6	7	8	9	10
FAR-EASTERN FEDERAL DISTRICT		506	886	380	1,494	2,815	1,321	1,163	3,355	2,191
Republic of Sakha (Yakutia)		-197	11	208	1	1,150	1,149	41	1,844	1,803
Kamchatka Territory		8	15	7	47	48	1	1	1	0
Primorye Territory		31	70	39	439	448	9	17	41	24
Khabarovsk Territory		501	578	77	64	92	28	16	263	247
Amur Region		155	164	9	110	183	73	44	128	84
Magadan Region		-19	13	32	101	115	13	8	8	0
Sakhalin Region		26	33	7	731	779	47	1,036	1,069	33
Jewish Autonomous Region		1	1	0	1	1	0	0	0	0
Chukotka Autonomous Area		0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT		-	-	-	0	0	0	0	0	0
Republic of Crimea		-	-	-	0	0	0	0	0	0
Sevastopol		-	-	-	0	0	0	0	0	0
Unallocated by Region of Russian Federation		1,663	3,451	1,788	1,239	3,703	2,464	682	1,061	378

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

	Q3 2015			Q4 2015			Q1 2016			Q2 2016		
	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	8,203	20,916	12,712	5,858	38,004	32,146	7,404	19,421	12,017	7,555	21,889	14,335
CENTRAL FEDERAL DISTRICT	4,886	15,160	10,274	5,337	29,221	23,884	5,764	14,231	8,467	5,961	16,854	10,893
Belgorod Region	-102	11	113	7	773	765	61	202	140	0	2	2
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	1	1	0	1	2	1	0	0	0	0	1	0
Voronezh Region	1	2	1	-1	1	2	7	7	0	3	3	0
Ivanovo Region	-3	10	14	0	0	0	1	1	0	0	3	2
Kaluga Region	0	0	0	0	0	0	0	1	1	0	0	0
Kostroma Region	0	0	0	1	7	5	0	0	0	3	3	0
Kursk Region	0	54	54	199	379	180	-1	1	2	15	208	193
Lipetsk Region	333	473	140	-168	238	406	103	107	4	518	1,335	816
Moscow Region	184	333	149	70	426	356	188	455	266	462	930	468
Orel Region	3	3	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	1	1	0	0	0	0	0	0	0
Smolensk Region	-1	4	4	7	19	12	-25	3	27	-10	2	12
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	2	2	0	0	0	0	-3	1	4	0	0	0
Tula Region	8	8	0	13	13	0	16	20	3	23	31	7
Yaroslavl Region	-14	-8	6	-19	-9	10	1	1	0	2	26	23
Moscow	4,473	14,265	9,792	5,225	27,371	22,146	5,415	13,434	8,019	4,945	14,311	9,367

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	148	232	84	13	9	10	2	-1	6	7			
Udmurt Republic	0	0	0	1	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	0	0	0	0	0	1	0	0	2	1	0	0	0
Perm Territory	1,418	1,419	1	-1,927	960	2,887	139	240	102	210	24	186	186
Kirov Region	0	0	0	1	1	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	57	321	264	-5	108	113	-2	59	61	78	53	25	25
Orenburg Region	-16	1	16	0	1	1	0	0	0	2	1	1	1
Penza Region	1	1	0	0	0	0	0	0	0	0	0	0	0
Samara Region	117	161	43	-71	47	118	-50	150	199	178	-8	186	186
Saratov Region	1	1	0	0	1	0	1	2	0	2	2	0	0
Ulyanovsk Region	0	1	0	0	0	0	0	1	0	1	0	1	1
URALS FEDERAL DISTRICT	492	639	148	1,062	1,631	570	400	1,256	856	1,014	434	580	580
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	-12	49	61	230	449	219	57	323	266	270	22	248	248
Tyumen Region	388	473	86	1,003	1,328	326	225	798	573	508	176	332	332
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	1	1	0	84	84	0	0
Yamal-Nenets Autonomous Area	3	3	0	5	5	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	385	470	86	997	1,323	326	225	797	573	425	92	332	332
Chelyabinsk Region	116	117	1	-171	-146	25	118	134	17	236	236	0	0
SIBERIAN FEDERAL DISTRICT	-265	76	341	313	1,147	834	156	510	354	1,592	585	1,007	1,007
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	2	2	0	1	1	0	1	1	0	1	1	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	-1	0	1	-1	0	1	0	0	0	0
Altai Territory	0	0	0	0	1	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	5	5	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	-337	-10	327	149	948	798	177	353	177	1,235	242	993	993
Irkutsk Region	-1	0	1	-2	3	6	-6	5	11	5	0	4	4
Kemerovo Region	53	64	11	140	145	5	-64	100	164	318	310	8	8
Novosibirsk Region	16	16	0	12	36	24	44	45	1	31	29	2	2
Omsk Region	1	2	1	4	4	0	4	4	0	2	2	0	0
Tomsk Region	0	0	0	4	4	0	1	1	0	0	0	0	0

Table 6.1.1 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	298	611	313	341	903	562	330	341	11	328	409	81
Republic of Sakha (Yakutia)	-1	0	1	43	548	505	-6	0	6	28	47	19
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	-3	5	8	1	1	0	2	2	0	-6	20	26
Khabarovsk Territory	2	246	244	1	1	0	1	1	0	1	1	0
Amur Region	10	70	60	9	33	24	8	8	0	9	9	0
Magadan Region	5	5	0	4	4	0	48	48	0	0	0	0
Sakhalin Region	284	284	0	282	316	33	277	282	5	296	332	36
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
CRIMEA FEDERAL DISTRICT	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
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
Unallocated by Region of Russian Federation	35	127	93	48	137	90	718	767	49	-110	25	135

Notes.

"+" – increase; "-" – decrease.

Data are presented according to asset/liability principle.

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	7,950	20,649	12,700	-1,866	16,503	18,369	-1,624	14,415	16,039
Republic of Karelia	-11	20	31	61	215	153	82	177	95
Republic of Komi	33	412	378	-43	316	359	-6	491	497
Arkhangelsk Region	604	837	233	-209	170	379	-20	91	110
Nenets Autonomous Area	99	117	18	20	46	26	0	30	30
Arkhangelsk Region, excluding Nenets Autonomous Area	505	720	215	-229	124	353	-20	61	80
Vologda Region	268	1,951	1,683	-74	2,619	2,693	91	1,799	1,707
Kaliningrad Region	-25	187	211	-11	130	141	26	138	112
Leningrad Region	572	3,762	3,190	-237	4,746	4,984	-1,189	3,423	4,613
Murmansk Region	-24	13	37	95	163	68	255	415	160
Novgorod Region	111	398	287	-108	218	326	202	361	158
Pskov Region	3	13	10	1	14	13	-32	15	48
Saint Petersburg	6,419	13,058	6,638	-1,341	7,912	9,253	-1,034	7,506	8,540
SOUTHERN FEDERAL DISTRICT	335	2,821	2,486	46	2,152	2,106	373	2,458	2,085
Republic of Adygeya (Adygeya)	8	20	11	0	14	14	2	4	2
Republic of Kalmykia	12	17	5	2	2	0	-1	1	2
Krasnodar Territory	-83	1,925	2,008	-127	888	1,016	139	1,519	1,380
Astrakhan Region	34	63	29	-164	30	195	-13	79	92
Volgograd Region	189	289	100	163	417	254	288	598	310
Rostov Region	175	507	332	173	801	628	-42	257	299
NORTH CAUCASIAN FEDERAL DISTRICT	19	67	48	142	184	43	353	581	228
Republic of Dagestan	34	34	0	12	12	0	11	12	1
Republic of Ingushetia	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	4	4	0	29	29	0	-26	0	26
Karachay-Cherkess Republic	0	0	0	0	0	1	0	0	0
Republic of North Ossetia – Alania	0	0	0	2	4	2	-19	3	21
Chechen Republic	0	0	0	0	0	0	127	127	0
Stavropol Territory	-19	29	48	99	139	40	258	438	179
VOLGA FEDERAL DISTRICT	1,709	5,936	4,227	-281	5,025	5,307	-878	6,559	7,437
Republic of Bashkortostan	192	310	117	248	405	157	15	209	195
Mari El Republic	1	9	8	0	6	6	2	4	2
Republic of Mordovia	4	5	1	0	1	2	7	9	2

Table 6.1.2 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
Republic of Tatarstan (Tatarstan)	157	438	281	236	540	304	110	1,317	1,207
Udmurt Republic	503	784	281	194	350	156	85	244	159
Chuvash Republic – Chuvashia	105	163	58	45	53	9	31	43	12
Perm Territory	-860	1,314	2,174	-1,215	1,019	2,234	-437	3,016	3,453
Kirov Region	9	15	5	4	4	0	26	47	21
Nizhny Novgorod Region	630	1,045	415	315	1,230	916	281	973	692
Orenburg Region	83	292	209	-232	140	371	-365	54	418
Penza Region	32	52	20	4	44	40	6	21	16
Samara Region	817	1,372	555	26	843	818	-837	275	1,112
Saratov Region	-17	71	88	-94	171	264	-26	83	110
Ulyanovsk Region	53	67	14	188	218	31	226	264	38
URALS FEDERAL DISTRICT	10,914	15,742	4,827	7,494	16,966	9,473	8,652	14,753	6,100
Kurgan Region	3	7	4	-1	5	6	3	36	33
Sverdlovsk Region	-359	1,081	1,440	-448	1,441	1,889	-969	1,388	2,356
Tyumen Region	10,542	13,567	3,025	6,955	14,100	7,145	8,898	12,476	3,578
Khanty-Mansi Autonomous Area – Yugra	-593	412	1,004	-203	467	669	-198	300	497
Yamal-Nenets Autonomous Area	67	1,817	1,750	345	2,416	2,071	5,796	6,817	1,021
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	11,068	11,339	270	6,813	11,217	4,404	3,300	5,359	2,059
Chelyabinsk Region	728	1,087	358	987	1,421	434	721	854	133
SIBERIAN FEDERAL DISTRICT	2,310	14,965	12,655	-909	4,147	5,056	-889	4,180	5,068
Altai Republic	0	0	0	-1	0	1	0	0	0
Republic of Buryatia	208	274	66	-119	7	126	25	30	5
Republic of Tuva	22	43	21	14	124	110	12	18	7
Republic of Khakassia	159	200	40	-42	11	53	-70	5	74
Altai Territory	13	42	30	-7	18	25	-57	9	66
Trans-Baikal Territory	268	332	64	41	111	70	-78	203	281
Krasnoyarsk Territory	981	11,472	10,491	-741	1,778	2,520	-688	2,507	3,195
Irkutsk Region	56	325	269	-19	472	492	-190	44	234
Kemerovo Region	179	1,327	1,148	-147	478	624	82	699	617
Novosibirsk Region	359	610	251	-51	778	828	17	260	243
Omsk Region	-17	26	43	17	48	31	-9	20	29
Tomsk Region	81	314	232	146	322	176	67	385	317

Table 6.1.2 (cont.)

(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10
FAR-EASTERN FEDERAL DISTRICT		1,392	7,817	6,425	5,055	8,248	3,193	6,513	10,567	4,055
Republic of Sakha (Yakutia)		-2,390	379	2,769	-388	228	616	439	964	524
Kamchatka Territory		-10	12	23	42	47	4	4	7	2
Primorye Territory		-60	370	429	235	717	483	112	699	588
Khabarovsk Territory		737	1,070	333	28	108	79	-229	65	295
Amur Region		596	762	166	707	1,005	298	166	633	466
Magadan Region		696	761	66	0	0	0	2	758	756
Sakhalin Region		1,782	4,421	2,639	4,113	5,825	1,712	5,998	7,188	1,190
Jewish Autonomous Region		0	0	0	63	63	0	48	50	1
Chukotka Autonomous Area		42	42	0	255	256	0	-28	204	232
CRIMEA FEDERAL DISTRICT		-	-	-	-27	14	40	1	17	17
Republic of Crimea		-	-	-	-15	13	28	-3	13	16
Sevastopol		-	-	-	-12	1	13	4	5	1
Unallocated by Region of Russian Federation		1,506	4,609	3,103	665	3,140	2,474	-158	1,164	1,322

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

	Q3 2015			Q4 2015			Q1 2016			Q2 2016		
	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	-178	37,748	37,925	5,081	36,960	31,879	-385	25,877	26,262	7,115	27,829	20,714
CENTRAL FEDERAL DISTRICT	-7,983	19,293	27,277	4,480	21,542	17,062	-2,843	15,964	18,807	1,792	13,311	11,518
Belgorod Region	-6	8	13	2	11	9	2	4	2	10	9	19
Bryansk Region	3	7	4	2	3	0	-3	1	3	-1	1	2
Vladimir Region	-4	20	24	-18	57	74	5	57	52	12	86	75
Voronezh Region	14	52	38	-24	27	52	14	23	9	-8	14	22
Ivanovo Region	18	24	5	7	31	24	0	0	0	60	61	1
Kaluga Region	1	224	223	52	295	243	56	231	174	50	138	88
Kostroma Region	33	77	44	102	106	4	-17	25	41	16	29	12
Kursk Region	0	0	0	-1	9	10	0	0	0	1	3	2
Lipetsk Region	49	370	321	-192	-101	90	25	157	133	65	927	862
Moscow Region	-281	1,622	1,903	-94	2,014	2,109	65	1,463	1,397	89	2,252	2,162
Orel Region	-1	0	1	-104	0	105	-1	0	1	0	0	0
Ryazan Region	-8	18	27	13	44	30	-13	9	23	8	29	21
Smolensk Region	52	57	5	51	59	8	-14	51	65	54	123	69
Tambov Region	0	4	3	0	2	2	1	1	0	4	5	1
Tver Region	24	75	50	49	67	18	8	24	15	-62	16	78
Tula Region	296	326	31	53	232	179	-39	26	65	-11	286	296
Yaroslavl Region	-9	4	12	73	82	9	1	5	4	8	11	3
Moscow	-8,166	16,405	24,572	4,510	18,604	14,094	-2,934	13,887	16,820	1,517	9,322	7,805

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	-137	3,338	3,475	-782	4,239	5,021	173	3,148	2,975	1,180	6,805	5,625
Republic of Karelia	11	16	5	2	86	84	-48	16	64	16	34	18
Republic of Komi	15	135	119	-34	93	127	54	66	11	85	246	161
Arkhangelsk Region	1	18	17	3	36	34	-14	2	16	-149	182	331
Nenets Autonomous Area	0	5	5	0	9	9	-1	0	1	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1	13	12	3	27	24	-14	2	16	-149	182	331
Vologda Region	-85	389	473	117	757	640	204	343	139	600	2,148	1,549
Kaliningrad Region	2	15	13	4	57	53	2	24	22	24	65	41
Leningrad Region	-94	554	648	341	880	539	418	1,135	717	199	1,836	1,637
Murmansk Region	135	138	4	79	216	137	-43	2	46	-11	78	89
Novgorod Region	-24	74	99	31	52	21	61	73	12	93	153	61
Pskov Region	-9	5	14	-26	5	31	0	6	6	2	6	4
Saint Petersburg	-90	1,995	2,085	-1,299	2,058	3,357	-462	1,480	1,942	321	2,055	1,734
SOUTHERN FEDERAL DISTRICT	246	658	412	-71	618	690	-23	492	516	-49	476	525
Republic of Adygeya (Adygeya)	0	1	1	1	2	1	37	37	0	1	1	0
Republic of Kalmykia	0	0	0	0	1	1	0	0	0	0	0	0
Krasnodar Territory	22	347	325	-56	394	450	-144	232	376	66	369	303
Astrakhan Region	-19	4	23	2	4	2	91	167	76	3	10	7
Volgograd Region	215	271	56	4	134	129	-9	41	51	-104	38	142
Rostov Region	28	35	7	-23	83	106	2	15	13	-15	58	73
NORTH CAUCASIAN FEDERAL DISTRICT	217	218	1	-13	151	164	-56	7	63	-11	150	162
Republic of Dagestan	12	12	0	-1	0	1	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	1	1	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	205	206	1	-12	151	163	-57	5	62	-11	150	161
VOLGA FEDERAL DISTRICT	718	2,405	1,688	-1,544	1,726	3,270	236	684	448	-120	714	833
Republic of Bashkortostan	0	97	97	50	92	42	9	19	9	-236	51	287
Mari El Republic	0	0	0	0	0	0	0	0	0	-1	0	1
Republic of Mordovia	1	2	0	2	4	2	-3	0	3	-1	3	4

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	66	171	105	-175	222	397	111	165	55	21	70	48	
Udmurt Republic	2	80	78	40	79	39	65	65	1	13	46	33	
Chuvash Republic – Chuvashia	-1	6	7	12	15	3	0	0	1	17	21	4	
Perm Territory	1,105	1,900	795	-1,481	711	2,192	11	145	134	-78	137	214	
Kirov Region	8	8	0	11	13	2	1	1	0	15	15	0	
Nizhny Novgorod Region	-75	135	210	182	496	314	71	166	95	97	126	29	
Orenburg Region	1	14	13	5	8	4	1	7	5	1	24	24	
Penza Region	1	4	3	1	1	1	-4	0	4	-2	1	3	
Samara Region	-389	-32	357	-230	-39	191	-31	78	109	9	170	161	
Saratov Region	-5	10	15	-37	40	76	5	29	25	23	43	20	
Ulyanovsk Region	3	10	7	77	83	6	-1	7	7	3	7	3	
URALS FEDERAL DISTRICT	5,011	8,523	3,512	1,767	3,344	1,577	502	1,972	1,470	1,048	1,995	947	
Kurgan Region	3	3	0	0	0	0	0	1	1	-3	5	8	
Sverdlovsk Region	-534	873	1,407	-239	207	446	1	38	38	516	703	187	
Tyumen Region	5,328	7,418	2,090	2,106	3,168	1,063	347	1,662	1,315	25	752	728	
Khanty-Mansi Autonomous Area – Yugra	-288	99	387	23	107	84	-4	-3	2	-2	2	4	
Yamal-Nenets Autonomous Area	5,459	6,168	710	112	252	117	361	414	54	57	143	86	
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	157	1,151	993	1,971	2,810	839	-9	1,251	1,260	-30	607	637	
Chelyabinsk Region	214	229	15	-99	-31	68	154	270	116	510	535	25	
SIBERIAN FEDERAL DISTRICT	378	869	491	-757	1,729	2,486	-203	1,066	1,269	1,177	1,798	620	
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0	
Republic of Buryatia	0	0	0	0	4	4	1	46	45	26	26	0	
Republic of Tuva	5	6	1	-4	2	6	-4	0	4	4	79	75	
Republic of Khakassia	0	1	1	0	1	1	0	126	126	0	1	1	
Altai Territory	0	1	1	0	3	3	0	0	0	0	5	5	
Trans-Baikal Territory	-9	63	72	-118	87	205	20	39	19	1	13	13	
Krasnoyarsk Territory	284	334	50	-633	1,449	2,082	-159	287	446	1,167	1,356	190	
Irkutsk Region	-16	12	27	-65	10	75	-59	6	65	-5	7	13	
Kemerovo Region	79	323	244	65	79	14	15	516	501	-39	158	197	
Novosibirsk Region	-15	65	80	15	85	70	-35	8	43	-1	78	80	
Omsk Region	-8	3	11	-10	1	10	0	1	0	0	3	3	
Tomsk Region	57	61	4	-7	10	17	17	37	20	25	71	46	

Table 6.1.2 (end)
(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10	11	12	13
FAR-EASTERN FEDERAL DISTRICT	1,489	2,239	750	2,037	3,343	1,306	1,856	2,389	533	2,156	2,378	222	
Republic of Sakha (Yakutia)	-58	104	161	480	656	176	13	37	25	3	18	15	
Kamchatka Territory	3	3	0	2	2	0	-1	0	1	-1	0	1	
Primorye Territory	64	112	48	18	424	406	-10	81	91	144	254	110	
Khabarovsk Territory	-50	4	54	-219	12	230	40	222	183	54	60	6	
Amur Region	-268	19	287	71	210	139	71	79	8	40	59	19	
Magadan Region	-4	0	5	5	5	0	2	3	1	0	0	0	
Sakhalin Region	1,766	1,925	159	1,716	1,912	196	1,684	1,826	142	1,912	1,983	71	
Jewish Autonomous Region	31	31	0	11	12	1	9	9	0	1	1	0	
Chukotka Autonomous Area	6	40	35	-47	110	157	49	132	83	3	3	0	
CRIMEA FEDERAL DISTRICT	1	3	2	3	7	3	-1	3	4	-5	4	8	
Republic of Crimea	0	2	2	2	5	3	-1	2	3	-5	3	8	
Sevastopol	1	1	0	2	2	0	0	1	1	1	1	0	
Unallocated by Region of Russian Federation	-115	202	318	-40	260	300	-25	152	176	-55	199	254	

Notes.

"+" – increase; "-" – decrease.

Data are presented according to asset/liability principle.

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

(units)

1	31.12.2016			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
THE RUSSIAN FEDERATION	623	1,098	124	974
CENTRAL FEDERAL DISTRICT	358	218	36	182
Belgorod Region	3	6	1	5
Bryansk Region	–	4	–	4
Vladimir Region	2	8	–	8
Voronezh Region	1	16	–	16
Ivanovo Region	5	6	–	6
Kaluga Region	3	3	–	3
Kostroma Region	7	4	–	4
Kursk Region	1	4	–	4
Lipetsk Region	1	5	–	5
Moscow Region	7	18	–	18
Orel Region	–	7	–	7
Ryazan Region	3	6	–	6
Smolensk Region	–	4	–	4
Tambov Region	1	3	–	3
Tver Region	2	8	1	7
Tula Region	2	9	–	9
Yaroslavl Region	6	11	–	11
Moscow	314	96	14	82
NORTH-WESTERN FEDERAL DISTRICT	49	165	4	161
Republic of Karelia	2	5	–	5
Republic of Komi	1	8	2	6
Arkhangelsk Region	–	10	–	10
Nenets Autonomous Area	–	1	–	1
Arkhangelsk Region, excluding Nenets Autonomous Area	–	9	–	9
Vologda Region	5	6	–	6
Kaliningrad Region	1	10	–	10
Leningrad Region	1	4	–	4
Murmansk Region	2	4	–	4
Novgorod Region	2	5	–	5
Pskov Region	2	6	–	6
Saint Petersburg	33	107	2	105
SOUTHERN FEDERAL DISTRICT	38	122	2	120
Republic of Adygeya (Adygeya)	4	3	–	3
Republic of Kalmykia	–	1	–	1
Republic of Crimea	3	6	–	6
Krasnodar Territory	11	39	–	39
Astrakhan Region	3	5	–	5
Volgograd Region	4	16	–	16
Rostov Region	11	51	2	49
Sevastopol	2	1	–	1
NORTH CAUCASIAN FEDERAL DISTRICT	17	53	4	49
Republic of Daghestan	6	9	3	6
Republic of Ingushetia	–	2	–	2

Table 6.2.1 (end)
(units)

1	2	3	4	5
Kabardino-Balkar Republic	4	3	–	3
Karachay-Cherkess Republic	3	4	–	4
Republic of North Ossetia – Alania	1	6	1	5
Chechen Republic	–	5	–	5
Stavropol Territory	3	24	–	24
VOLGA FEDERAL DISTRICT	77	205	23	182
Republic of Bashkortostan	5	17	–	17
Mari El Republic	2	7	3	4
Republic of Mordovia	3	3	–	3
Republic of Tatarstan (Tatarstan)	20	29	18	11
Udmurt Republic	3	4	–	4
Chuvash Republic – Chuvashia	3	4	–	4
Perm Territory	4	19	–	19
Kirov Region	3	5	–	5
Nizhny Novgorod Region	7	49	–	49
Orenburg Region	5	10	–	10
Penza Region	1	6	–	6
Samara Region	12	31	2	29
Saratov Region	8	13	–	13
Ulyanovsk Region	1	8	–	8
URALS FEDERAL DISTRICT	29	136	43	93
Kurgan Region	2	4	–	4
Sverdlovsk Region	13	49	3	46
Tyumen Region	7	29	3	26
Khanty-Mansi Autonomous Area – Yugra	3	9	–	9
Yamal-Nenets Autonomous Area	–	4	–	4
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4	16	3	13
Chelyabinsk Region	7	54	37	17
SIBERIAN FEDERAL DISTRICT	37	132	8	124
Altai Republic	1	2	–	2
Republic of Buryatia	–	4	–	4
Republic of Tuva	1	3	–	3
Republic of Khakassia	2	2	–	2
Altai Territory	5	6	–	6
Trans-Baikal Territory	–	3	–	3
Krasnoyarsk Territory	4	21	1	20
Irkutsk Region	6	12	–	12
Kemerovo Region	6	9	–	9
Novosibirsk Region	6	45	–	45
Omsk Region	5	14	–	14
Tomsk Region	1	11	7	4
FAR-EASTERN FEDERAL DISTRICT	18	67	4	63
Republic of Sakha (Yakutia)	2	6	–	6
Kamchatka Territory	3	6	2	4
Primorye Territory	6	14	–	14
Khabarovsk Territory	2	23	–	23
Amur Region	2	6	1	5
Magadan Region	–	3	–	3
Sakhalin Region	3	6	1	5
Jewish Autonomous Region	–	2	–	2
Chukotka Autonomous Area	–	1	–	1

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	31.12.2016				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	19,776	4,995	1,943	7,230	33,944
CENTRAL FEDERAL DISTRICT	5,838	1,708	230	1,579	9,355
Belgorod Region	140	165	20	102	427
Bryansk Region	89	17	9	84	199
Vladimir Region	159	75	10	100	344
Voronezh Region	311	182	32	126	651
Ivanovo Region	153	5	8	56	222
Kaluga Region	121	7	11	83	222
Kostroma Region	96	–	4	51	151
Kursk Region	121	52	13	76	262
Lipetsk Region	146	61	13	72	292
Moscow Region	1,231	275	12	118	1,636
Orel Region	86	30	9	54	179
Ryazan Region	149	6	11	66	232
Smolensk Region	69	16	7	74	166
Tambov Region	112	96	10	50	268
Tver Region	108	21	12	79	220
Tula Region	161	6	9	127	303
Yaroslavl Region	174	–	10	115	299
Moscow	2,412	694	30	146	3,282
NORTH-WESTERN FEDERAL DISTRICT	1,927	130	325	895	3,277
Republic of Karelia	90	4	10	55	159
Republic of Komi	153	14	10	65	242
Arkhangelsk Region	152	–	20	86	258
Nenets Autonomous Area	12	–	–	2	14
Arkhangelsk Region, excluding Nenets Autonomous Area	140	–	20	84	244
Vologda Region	198	1	29	83	311
Kaliningrad Region	97	10	25	81	213
Leningrad Region	7	5	15	322	349
Murmansk Region	98	6	11	89	204
Novgorod Region	109	1	7	45	162
Pskov Region	93	8	11	43	155
Saint Petersburg	930	81	187	26	1,224
SOUTHERN FEDERAL DISTRICT	2,297	306	263	843	3,709
Republic of Adygeya (Adygeya)	68	2	5	19	94
Republic of Kalmykia	20	–	3	14	37
Republic of Crimea	107	13	9	191	320
Krasnodar Territory	975	111	81	239	1,406
Astrakhan Region	127	8	19	58	212
Volgograd Region	206	132	60	145	543
Rostov Region	789	36	79	95	999
Sevastopol	5	4	7	82	98
NORTH CAUCASIAN FEDERAL DISTRICT	677	57	66	103	903
Republic of Daghestan	96	5	15	10	126
Republic of Ingushetia	7	1	–	1	9

Table 6.2.2 (end)
(units)

1	2	3	4	5	6
Kabardino-Balkar Republic	56	24	4	18	102
Karachay-Cherkess Republic	24	1	3	9	37
Republic of North Ossetia – Alania	36	9	6	13	64
Chechen Republic	34	–	1	10	45
Stavropol Territory	424	17	37	42	520
VOLGA FEDERAL DISTRICT	4,113	1,672	466	1,486	7,737
Republic of Bashkortostan	587	251	53	144	1,035
Mari El Republic	75	25	7	41	148
Republic of Mordovia	131	66	10	36	243
Republic of Tatarstan (Tatarstan)	637	360	51	193	1,241
Udmurt Republic	222	4	25	104	355
Chuvash Republic – Chuvashia	112	114	23	77	326
Perm Territory	508	20	38	189	755
Kirov Region	193	62	35	69	359
Nizhny Novgorod Region	473	218	45	104	840
Orenburg Region	250	193	38	113	594
Penza Region	137	114	22	61	334
Samara Region	387	85	56	159	687
Saratov Region	214	157	48	140	559
Ulyanovsk Region	187	3	15	56	261
URALS FEDERAL DISTRICT	1,813	408	250	587	3,058
Kurgan Region	77	143	17	55	292
Sverdlovsk Region	728	133	63	86	1,010
Tyumen Region	621	39	80	246	986
Khanty-Mansi Autonomous Area – Yugra	319	34	35	99	487
Yamal-Nenets Autonomous Area	120	1	5	34	160
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	182	4	40	113	339
Chelyabinsk Region	387	93	90	200	770
SIBERIAN FEDERAL DISTRICT	2,248	623	253	1,170	4,294
Altai Republic	24	3	2	12	41
Republic of Buryatia	108	–	9	75	192
Republic of Tuva	38	–	2	9	49
Republic of Khakassia	61	18	6	46	131
Altai Territory	229	315	22	122	688
Trans-Baikal Territory	136	–	8	85	229
Krasnoyarsk Territory	358	75	28	183	644
Irkutsk Region	246	48	28	207	529
Kemerovo Region	232	60	35	170	497
Novosibirsk Region	394	101	62	62	619
Omsk Region	309	1	34	120	464
Tomsk Region	113	2	17	79	211
FAR-EASTERN FEDERAL DISTRICT	863	91	90	567	1,611
Republic of Sakha (Yakutia)	164	20	8	107	299
Kamchatka Territory	61	4	4	35	104
Primorye Territory	250	15	39	147	451
Khabarovsk Territory	197	16	22	58	293
Amur Region	83	17	8	103	211
Magadan Region	23	7	3	20	53
Sakhalin Region	68	11	4	52	135
Jewish Autonomous Region	17	1	2	24	44
Chukotka Autonomous Area	–	–	–	21	21

Table 6.2.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	conduct operations in foreign currency (except general)	accept funds of individuals
THE RUSSIAN FEDERATION				
30.09.2016	183 (27)	97 (14)	84 (13)	154 (25)
CENTRAL FEDERAL DISTRICT				
30.09.2016	131 (19)	67 (10)	64 (10)	103 (18)
Moscow and Moscow Region				
30.09.2016	128 (18)	65 (9)	61 (9)	100 (17)
NORTH-WEST FEDERAL DISTRICT				
30.09.2016	11 (1)	7 (1)	4	11 (1)
SOUTHERN FEDERAL DISTRICT				
30.09.2016	7	2	5	7
NORTH CAUCASIAN FEDERAL DISTRICT				
30.09.2016	1	0	1	1
VOLGA FEDERAL DISTRICT				
30.09.2016	13 (3)	7 (1)	6 (2)	13 (3)
URALS FEDERAL DISTRICT				
30.09.2016	6 (2)	6 (2)	0	6 (2)
SIBERIAN FEDERAL DISTRICT				
30.09.2016	7 (2)	2	5 (2)	6 (1)
FAR-EASTERN FEDERAL DISTRICT				
30.09.2016	7	6	1	7

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

Table 6.2.4

Credit Institutions Grouped by Registered Authorized Capital

(units)

	31.12.2016											total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more		
1	2	3	4	5	6	7	8	9	10	11	12	
THE RUSSIAN FEDERATION	10	10	37	26	67	137	90	77	136	33	623	
CENTRAL FEDERAL DISTRICT	2	6	17	18	28	72	42	48	98	27	358	
Belgorod Region	-	-	-	-	-	-	2	1	-	-	3	
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-	
Vladimir Region	-	-	-	-	-	1	1	-	-	-	2	
Voronezh Region	-	-	-	-	-	1	-	-	-	-	1	
Ivanovo Region	-	-	1	-	2	2	-	-	-	-	5	
Kaluga Region	1	-	-	-	-	1	-	1	-	-	3	
Kostroma Region	-	-	-	1	1	1	1	1	2	-	7	
Kursk Region	-	-	-	-	1	-	-	-	-	-	1	
Lipetsk Region	-	-	-	-	-	-	-	1	-	-	1	
Moscow Region	-	1	-	-	1	2	1	1	1	-	7	
Orel Region	-	-	-	-	-	-	-	-	-	-	-	
Ryazan Region	-	-	-	3	-	-	-	-	-	-	3	
Smolensk Region	-	-	-	-	-	-	-	-	-	-	-	
Tambov Region	-	-	-	-	1	-	-	-	-	-	1	
Tver Region	-	-	-	1	-	1	-	-	-	-	2	
Tula Region	-	-	-	-	-	2	-	-	-	-	2	
Yaroslavl Region	-	-	-	1	-	1	2	1	1	-	6	
Moscow	1	5	16	12	22	60	35	42	94	27	314	
NORTH-WESTERN FEDERAL DISTRICT	3	2	5	3	8	5	10	6	7	-	49	
Republic of Karelia	-	-	-	-	1	1	-	-	-	-	2	
Republic of Komi	-	-	-	-	1	-	-	-	-	-	1	
Arkhangelsk Region	-	-	-	-	-	-	-	-	-	-	-	
Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	
Vologda Region	-	-	1	-	-	-	2	1	1	-	5	
Kaliningrad Region	-	-	-	-	-	-	-	-	1	-	1	

Table 6.2.4 (cont.)

		(units)											
1	2	3	4	5	6	7	8	9	10	11	12		
Leningrad Region	-	-	-	-	-	-	1	-	-	-	1		
Murmansk Region	1	-	-	-	-	1	-	-	-	-	2		
Novgorod Region	-	1	-	-	-	1	-	-	-	-	2		
Pskov Region	-	-	-	-	1	-	1	-	-	-	2		
Saint Petersburg	2	1	4	3	5	2	6	5	5	-	33		
SOUTHERN FEDERAL DISTRICT	-	-	2	-	5	15	10	4	1	1	38		
Republic of Adygeya (Adygeya)	-	-	2	-	-	2	-	-	-	-	4		
Republic of Kalmykia	-	-	-	-	-	-	-	-	-	-	-		
Republic of Crimea	-	-	-	-	-	1	-	1	-	1	3		
Krasnodar Territory	-	-	-	-	3	4	3	-	1	-	11		
Astrakhan Region	-	-	-	-	1	1	1	-	-	-	3		
Volgograd Region	-	-	-	-	-	3	1	-	-	-	4		
Rostov Region	-	-	-	-	1	4	4	2	-	-	11		
Sevastopol	-	-	-	-	-	-	1	1	-	-	2		
NORTH CAUCASIAN FEDERAL DISTRICT	1	-	-	-	3	8	3	2	-	-	17		
Republic of Dagestan	1	-	-	-	1	3	1	-	-	-	6		
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-		
Kabardino-Balkar Republic	-	-	-	-	2	2	-	-	-	-	4		
Karachay-Cherkess Republic	-	-	-	-	-	1	1	1	-	-	3		
Republic of North Ossetia – Alania	-	-	-	-	-	-	1	-	-	-	1		
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-		
Stavropol Territory	-	-	-	-	-	2	-	1	-	-	3		
VOLGA FEDERAL DISTRICT	2	1	5	2	9	14	14	10	16	4	77		
Republic of Bashkortostan	-	-	1	-	-	1	1	2	-	-	5		
Mari El Republic	-	-	2	-	-	-	-	-	-	-	2		
Republic of Mordovia	-	-	-	-	-	-	1	2	-	-	3		
Republic of Tatarstan (Tatarstan)	-	1	-	-	2	2	2	3	7	3	20		
Udmurt Republic	-	-	1	-	-	-	2	-	-	-	3		
Chuvash Republic – Chuvashia	-	-	-	-	1	1	1	-	-	-	3		
Perm Territory	1	-	-	-	-	2	-	-	1	-	4		
Kirov Region	-	-	-	1	-	-	-	1	1	-	3		
Nizhni Novgorod Region	1	-	-	-	2	1	2	-	1	-	7		
Orenburg Region	-	-	-	-	-	-	1	1	3	-	5		
Penza Region	-	-	-	-	-	1	-	-	-	-	1		
Samara Region	-	-	1	-	1	4	1	1	3	1	12		

Table 6.2.5

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			
31.08.2016	659	79,668,575.9	25
30.09.2016	649	79,669,046.0	25
31.10.2016	643	79,165,391.8	24
30.11.2016	635	80,365,303.1	24
CENTRAL FEDERAL DISTRICT			
31.08.2016	380	72,817,714.7	15
30.09.2016	376	72,890,496.6	15
31.10.2016	373	72,714,318.3	15
30.11.2016	367	73,788,496.3	14
Moscow and Moscow Region			
31.08.2016	342	72,061,698.8	14
30.09.2016	337	71,981,225.2	14
31.10.2016	335	71,761,963.7	14
30.11.2016	330	72,831,127.0	13
NORTH-WEST FEDERAL DISTRICT			
31.08.2016	55	2,063,551.0	7
30.09.2016	52	2,105,459.6	7
31.10.2016	51	2,103,585.5	7
30.11.2016	50	2,159,464.8	7
SOUTHERN FEDERAL DISTRICT			
31.08.2016	40	502,186.6	11
30.09.2016	40	506,317.9	11
31.10.2016	39	498,949.3	10
30.11.2016	39	500,018.8	10
NORTH CAUCASIAN FEDERAL DISTRICT			
31.08.2016	19	36,171.4	8
30.09.2016	18	35,636.1	8
31.10.2016	17	26,261.6	9
30.11.2016	17	26,541.7	9
VOLGA FEDERAL DISTRICT			
31.08.2016	80	2,047,013.3	19
30.09.2016	79	1,884,731.3	20
31.10.2016	79	1,901,932.3	20
30.11.2016	78	1,912,779.1	19
URALS FEDERAL DISTRICT			
31.08.2016	30	1,376,178.0	7
30.09.2016	29	1,417,508.2	7
31.10.2016	29	1,101,447.5	7
30.11.2016	29	1,168,189.8	7
SIBERIA FEDERAL DISTRICT			
31.08.2016	37	250,514.5	11
30.09.2016	37	259,011.2	11
31.10.2016	37	255,129.9	11
30.11.2016	37	254,756.2	11
FAR-EASTERN FEDERAL DISTRICT			
31.08.2016	18	575,246.4	4
30.09.2016	18	569,885.0	5
31.10.2016	18	563,767.2	5
30.11.2016	18	555,056.4	5

Table 6.2.6

Financial Performance of Credit Institutions

1	30.11.2016						
	2	3	4	5	6	7	
	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, %	the profit allocation, millions of rubles	
THE RUSSIAN FEDERATION	788,428.5	1,093,687.0	66.0	305,258.4	34.0	312,630.2	
CENTRAL FEDERAL DISTRICT	765,763.1	1,042,227.5	63.9	276,464.4	36.1	297,409.0	
Belgorod Region	104.4	139.4	66.7	35.0	33.3	28.3	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	44.0	44.0	100.0	0.0	0.0	10.9	
Voronezh Region	148.8	148.8	100.0	0.0	0.0	43.1	
Ivanovo Region	-86.4	39.0	50.0	125.4	50.0	2.3	
Kaluga Region	505.8	505.8	100.0	0.0	0.0	14.0	
Kostroma Region	16,558.2	16,831.3	85.7	273.0	14.3	6,232.0	
Kursk Region	381.5	381.5	100.0	0.0	0.0	81.7	
Lipetsk Region	-184.3	0.0	0.0	184.3	100.0	2.6	
Moscow Region	19.9	253.1	57.1	233.2	42.9	66.3	
Orel Region	0.0	0.0	0.0	0.0	0.0	0.0	
Ryazan Region	209.5	209.5	100.0	0.0	0.0	62.6	
Smolensk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Tambov Region	13.7	13.7	100.0	0.0	0.0	3.8	
Tver Region	61.1	61.1	100.0	0.0	0.0	15.0	
Tula Region	98.6	98.6	100.0	0.0	0.0	19.9	
Yaroslavl Region	246.6	382.8	66.7	136.2	33.3	121.7	
Moscow	747,641.6	1,023,118.9	62.2	275,477.3	37.8	290,704.8	
NORTH-WESTERN FEDERAL DISTRICT	12,393.7	17,955.8	75.5	5,562.2	24.5	5,710.8	
Republic of Karelia	-210.5	0.0	0.0	210.5	100.0	0.0	
Republic of Komi	46.4	46.4	100.0	0.0	0.0	2.2	
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.0	0.0	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Arkhangelsk Region, excluding Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	12.2	901.8	66.7	889.6	33.3	190.0	
Kaliningrad Region	101.3	101.3	100.0	0.0	0.0	17.2	

Table 6.2.6 (cont.)

1	2	3	4	5	6	7
Leningrad Region	5.6	5.6	100.0	0.0	0.0	0.0
Murmansk Region	58.2	58.2	100.0	0.0	0.0	10.9
Novgorod Region	170.1	170.1	100.0	0.0	0.0	26.9
Pskov Region	49.2	49.2	100.0	0.0	0.0	10.3
Saint Petersburg	12,161.1	16,623.2	75.0	4,462.1	25.0	5,453.3
SOUTHERN FEDERAL DISTRICT	-2,066.5	3,769.3	53.8	5,835.8	46.2	775.3
Republic of Adygeya (Adygeya)	211.8	314.7	25.0	102.9	75.0	82.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Crimea	1,393.6	1,393.6	100.0	0.0	0.0	50.4
Krasnodar Territory	-3,298.9	1,452.7	58.3	4,751.6	41.7	457.2
Astrakhan Region	186.1	186.1	100.0	0.0	0.0	41.8
Volgograd Region	29.9	166.8	50.0	136.9	50.0	57.1
Rostov Region	-641.5	191.9	36.4	833.3	63.6	58.9
Sevastopol	52.4	63.5	50.0	11.1	50.0	28.1
NORTH CAUCASIAN FEDERAL DISTRICT	458.9	487.1	88.2	28.3	11.8	163.0
Republic of Dagestan	31.5	59.7	66.7	28.3	33.3	9.3
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	63.7	63.7	100.0	0.0	0.0	26.8
Karachay-Cherkess Republic	249.1	249.1	100.0	0.0	0.0	111.4
Republic of North Ossetia – Alania	21.0	21.0	100.0	0.0	0.0	1.4
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	93.6	93.6	100.0	0.0	0.0	14.2
VOLGA FEDERAL DISTRICT	3,604.2	11,716.0	72.7	8,111.7	27.3	3,184.0
Republic of Bashkortostan	-156.9	267.0	40.0	423.8	60.0	191.0
Mari El Republic	60.4	60.4	100.0	0.0	0.0	17.0
Republic of Mordovia	-244.7	58.1	66.7	302.8	33.3	51.1
Republic of Tatarstan (Tatarstan)	1,967.8	5,278.0	85.0	3,310.2	15.0	1,359.7
Udmurt Republic	464.2	464.2	100.0	0.0	0.0	97.4
Chuvash Republic – Chuvashia	24.5	29.4	66.7	5.0	33.3	1.9
Perm Territory	133.3	133.3	100.0	0.0	0.0	113.4
Kirov Region	331.6	331.6	100.0	0.0	0.0	105.9
Nizhny Novgorod Region	394.6	1,686.1	62.5	1,291.5	37.5	371.1
Orenburg Region	34.6	424.7	66.7	390.1	33.3	180.3
Penza Region	33.4	33.4	100.0	0.0	0.0	2.7
Samara Region	282.2	2,624.4	45.5	2,342.2	54.5	634.3

Table 6.2.6 (end)

1	2	3	4	5	6	7
Saratov Region	310.8	325.5	87.5	14.7	12.5	57.9
Ulyanovsk Region	-31.5	0.0	0.0	31.5	100.0	0.4
URALS FEDERAL DISTRICT	5,605.0	9,172.2	69.0	3,567.1	31.0	2,317.1
Kurgan Region	44.8	44.8	100.0	0.0	0.0	13.8
Sverdlovsk Region	338.5	3,724.8	53.8	3,386.3	46.2	776.2
Tyumen Region	2,759.9	2,875.1	71.4	115.1	28.6	934.3
Khanty-Mansi Autonomous Area – Yugra	1,481.0	1,496.9	66.7	15.9	33.3	576.0
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	1,279.0	1,378.2	75.0	99.2	25.0	358.3
Chelyabinsk Region	2,461.7	2,527.4	85.7	65.7	14.3	592.8
SIBERIAN FEDERAL DISTRICT	3,590.3	4,941.7	57.1	1,351.4	42.9	1,144.4
Altai Republic	14.1	14.1	100.0	0.0	0.0	3.3
Republic of Buryatia	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Tuva	-19.3	0.0	0.0	19.3	100.0	0.0
Republic of Khakassia	46.9	67.8	50.0	20.9	50.0	22.5
Altai Territory	-0.8	59.8	60.0	60.6	40.0	14.2
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	-62.6	129.4	75.0	192.1	25.0	20.7
Irkutsk Region	-100.0	123.3	66.7	223.3	33.3	20.1
Kemerovo Region	-164.2	148.5	50.0	312.6	50.0	30.1
Novosibirsk Region	4,369.0	4,392.5	80.0	23.5	20.0	1,018.4
Omsk Region	-499.2	0.0	0.0	499.2	100.0	10.7
Tomsk Region	6.3	6.3	100.0	0.0	0.0	4.3
FAR-EASTERN FEDERAL DISTRICT	-920.2	3,417.4	72.2	4,337.6	27.8	1,926.6
Republic of Sakha (Yakutia)	-128.8	21.3	50.0	150.0	50.0	56.6
Kamchatka Territory	-434.9	111.4	66.7	546.3	33.3	36.1
Primorye Territory	2,234.0	2,236.8	83.3	2.7	16.7	724.9
Khabarovsk Territory	-8.5	1.4	50.0	9.9	50.0	1.7
Amur Region	-2,721.5	907.1	50.0	3,628.6	50.0	1,095.1
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	139.5	139.5	100.0	0.0	0.0	12.2
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 6.2.7

Credit Institutions Grouped by the Share of Nonresidents Equity*(units)*

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
THE RUSSIAN FEDERATION					
30.09.2016	34	32	19	28 (19)*	70 (8)
CENTRAL FEDERAL DISTRICT					
30.09.2016	16	21	11	18 (12)	65 (7)
Moscow and Moscow Region					
30.09.2016	15	21	11	17 (12)	64 (6)
NORTH-WESTERN FEDERAL DISTRICT					
30.09.2016	5	1	1	0	4 (1)
SOUTHERN FEDERAL DISTRICT					
30.09.2016	2	2	1	1	1
NORTH CAUCASIAN FEDERAL DISTRICT					
30.09.2016	1	–	–	–	–
VOLGA FEDERAL DISTRICT					
30.09.2016	3	3	3	4 (3)	–
URALS FEDERAL DISTRICT					
30.09.2016	3	1	–	2 (2)	–
SIBERIAN FEDERAL DISTRICT					
30.09.2016	3	2	–	2 (2)	–
FAR-EASTERN FEDERAL DISTRICT					
30.09.2016	1	2	3	1	–

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

Table 6.2.8

Number of Credit Institutions under the General Deposit Agreement with the Bank of Russia (GDA), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)

(units)

1	31.12.2016		
	GDA	GLA ¹	CA ¹
2	3	4	
THE RUSSIAN FEDERATION	514	447	870
CENTRAL FEDERAL DISTRICT	282	239	413
Belgorod Region	3	1	3
Bryansk Region	–	–	2
Vladimir Region	1	2	5
Voronezh Region	1	1	6
Ivanovo Region	3	3	6
Kaluga Region	3	2	4
Kostroma Region	5	6	9
Kursk Region	1	1	3
Lipetsk Region	1	1	3
Orel Region	–	–	3
Ryazan Region	3	3	5
Smolensk Region	–	–	2
Tambov Region	1	1	3
Tver Region	2	1	4
Tula Region	2	1	4
Yaroslavl Region	5	1	4
Moscow and Moscow Region	251	215	347
NORTH-WESTERN FEDERAL DISTRICT	35	26	63
Republic of Karelia	–	1	3
Republic of Komi	1	1	3
Arkhangelsk Region	–	–	2
Nenets Autonomous Area	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	–	2
Vologda Region	4	4	6
Kaliningrad Region	1	1	5
Leningrad Region	1	–	–
Murmansk Region	3	–	1
Novgorod Region	2	1	3
Pskov Region	2	1	3
Saint Petersburg	21	17	37
SOUTHERN FEDERAL DISTRICT	37	30	58
Republic of Adygeya (Adygeya)	4	4	5
Republic of Kalmykia	–	–	–
Republic of Crimea	11	11	21
Krasnodar Territory	3	2	3
Astrakhan Region	4	3	8
Volgograd Region	10	8	19
Rostov Region	3	1	1
Sevastopol	2	1	1
NORTH CAUCASIAN FEDERAL DISTRICT	13	9	17
Republic of Daghestan	3	–	–
Republic of Ingushetia	–	–	–
Kabardino-Balkar Republic	3	4	4
Karachay-Cherkess Republic	4	2	4
Republic of North Ossetia – Alania	–	1	3

Table 6.2.8 (end)
(units)

1	2	3	4
Chechen Republic	–	–	–
Stavropol Territory	3	2	6
VOLGA FEDERAL DISTRICT	72	68	129
Republic of Bashkortostan	4	4	13
Mari El Republic	1	1	3
Republic of Mordovia	3	3	5
Republic of Tatarstan (Tatarstan)	19	18	21
Udmurt Republic	2	2	4
Chuvash Republic – Chuvashia	3	3	6
Perm Territory	4	4	9
Kirov Region	3	3	5
Nizhny Novgorod Region	7	7	17
Orenburg Region	5	4	7
Penza Region	1	1	4
Samara Region	11	10	20
Saratov Region	8	7	11
Ulyanovsk Region	1	1	4
URALS FEDERAL DISTRICT	27	27	51
Kurgan Region	2	2	4
Sverdlovsk Region	11	13	27
Tyumen Region	7	5	10
Khanty-Mansi Autonomous Area – Yugra	3	2	2
Yamal-Nenets Autonomous Area	–	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4	3	8
Chelyabinsk Region	7	7	10
SIBERIAN FEDERAL DISTRICT	30	32	93
Altai Republic	1	1	2
Republic of Buryatia	–	–	4
Republic of Tuva	1	1	3
Republic of Khakassia	2	2	4
Altai Territory	3	4	6
Trans-Baikal Territory	–	–	3
Krasnoyarsk Territory	3	3	10
Irkutsk Region	6	6	14
Kemerovo Region	6	5	9
Novosibirsk Region	6	5	24
Omsk Region	1	4	9
Tomsk Region	1	1	5
FAR-EASTERN FEDERAL DISTRICT	18	16	46
Republic of Sakha (Yakutia)	2	2	5
Kamchatka Territory	3	3	5
Primorye Territory	6	5	11
Khabarovsk Territory	2	2	12
Amur Region	2	2	4
Magadan Region	–	–	2
Sakhalin Region	3	2	5
Jewish Autonomous Region	–	–	1
Chukotka Autonomous Area	–	–	1

¹ In accordance with the Bank of Russia Regulation No. 236-P, dated August 4, 2003; No. 312-P, dated November 12, 2007; No. 362-P, dated November 30, 2010.

Table 6.2.9

Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities

	Q4 2016					
	number of registered issues (additional issues) of corporate issue-grade securities – total, units	value of registered issues (additional issues) of corporate issue-grade securities – total, millions of rubles	number of registered issues (additional issues) of shares, units	value of registered issues (additional issues) of shares, millions of rubles	number of registered issues (additional issues) of bonds, units	value of registered issues (additional issues) of bonds, millions of rubles
1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	713	906,775.93	698	835,346.43	15	71,429.50
CENTRAL FEDERAL DISTRICT	320	575,539.34	311	534,109.84	9	41,429.50
Belgorod Region	4	341.00	4	341.00	–	–
Bryansk Region	–	–	–	–	–	–
Vladimir Region	6	205.76	6	205.76	–	–
Voronezh Region	4	10,612.10	4	10,612.10	–	–
Ivanovo Region	1	5,020.00	1	5,020.00	–	–
Kaluga Region	6	4,609.30	6	4,609.30	–	–
Kostroma Region	1	0.10	1	0.10	–	–
Kursk Region	6	96.31	6	96.31	–	–
Lipetsk Region	4	1,001.44	4	1,001.44	–	–
Moscow Region	52	19,150.16	52	19,150.16	–	–
Orel Region	1	0.15	1	0.15	–	–
Ryazan Region	1	15.53	1	15.53	–	–
Smolensk Region	4	30.99	4	30.99	–	–
Tambov Region	6	706.73	6	706.73	–	–
Tver Region	1	24.59	1	24.59	–	–
Tula Region	2	30.80	2	30.80	–	–
Yaroslavl Region	7	5,654.79	7	5,654.79	–	–
Moscow	214	528,039.59	205	486,610.09	9	41,429.50
NORTH-WESTERN FEDERAL DISTRICT	78	16,502.37	78	16,502.37	–	–
Republic of Karelia	3	7,004.93	3	7,004.93	–	–
Republic of Komi	–	–	–	–	–	–
Arkhangelsk Region	4	24.54	4	24.54	–	–
Nenets Autonomous Area	1	0.01	1	0.01	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	3	24.53	3	24.53	–	–
Vologda Region	6	11.07	6	11.07	–	–
Kaliningrad Region	1	7.43	1	7.43	–	–

Table 6.2.9 (cont.)

1	2	3	4	5	6	7
Leningrad Region	3	518.06	3	518.06	–	–
Murmansk Region	1	920.00	1	920.00	–	–
Novgorod Region	1	0.01	1	0.01	–	–
Pskov Region	3	51.39	3	51.39	–	–
Saint Petersburg	56	7,964.94	56	7,964.94	–	–
SOUTHERN FEDERAL DISTRICT	62	17,190.30	62	17,190.30	–	–
Republic of Adygeya (Adygeya)	–	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–	–
Republic of Crimea	17	10,629.34	17	10,629.34	–	–
Krasnodar Territory	28	6,231.18	28	6,231.18	–	–
Astrakhan Region	1	219.92	1	219.92	–	–
Volgograd Region	6	85.29	6	85.29	–	–
Rostov Region	8	9.67	8	9.67	–	–
Sevastopol	2	14.90	2	14.90	–	–
NORTH CAUCASIAN FEDERAL DISTRICT	12	6,499.38	12	6,499.38	–	–
Republic of Dagestan	3	207.70	3	207.70	–	–
Republic of Ingushetia	–	–	–	–	–	–
Kabardino-Balkar Republic	–	–	–	–	–	–
Karachay-Cherkess Republic	–	–	–	–	–	–
Republic of North Ossetia – Alania	2	30.00	2	30.00	–	–
Chechen Republic	2	1,239.82	2	1,239.82	–	–
Stavropol Territory	5	5,021.86	5	5,021.86	–	–
VOLGA FEDERAL DISTRICT	84	113,584.47	84	113,584.47	–	–
Republic of Bashkortostan	8	51,345.44	8	51,345.44	–	–
Mari El Republic	2	25.73	2	25.73	–	–
Republic of Mordovia	1	899.99	1	899.99	–	–
Republic of Tatarstan (Tatarstan)	17	3,512.91	17	3,512.91	–	–
Udmurt Republic	–	–	–	–	–	–
Chuvash Republic – Chuvashia	6	103.97	6	103.97	–	–
Perm Territory	4	4,927.86	4	4,927.86	–	–
Kirov Region	4	11.98	4	11.98	–	–
Nizhny Novgorod Region	10	1,438.67	10	1,438.67	–	–
Orenburg Region	2	204.81	2	204.81	–	–
Penza Region	2	46.34	2	46.34	–	–
Samara Region	14	47,834.68	14	47,834.68	–	–

Table 6.2.9 (end)

1	2	3	4	5	6	7
Saratov Region	10	1,690.42	10	1,690.42	–	–
Ulyanovsk Region	4	1,541.67	4	1,541.67	–	–
URALS FEDERAL DISTRICT	56	69,981.61	56	69,981.61	–	–
Kurgan Region	2	5.21	2	5.21	–	–
Sverdlovsk Region	33	12,575.33	33	12,575.33	–	–
Tyumen Region	12	57,126.27	12	57,126.27	–	–
Khanty-Mansi Autonomous Area – Yugra	7	6,567.27	7	6,567.27	–	–
Yamal-Nenets Autonomous Area	1	42,413.38	1	42,413.38	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4	8,145.62	4	8,145.62	–	–
Chelyabinsk Region	9	274.80	9	274.80	–	–
SIBERIAN FEDERAL DISTRICT	55	47,835.41	55	47,835.41	–	–
Altai Republic	–	–	–	–	–	–
Republic of Buryatia	3	17.46	3	17.46	–	–
Republic of Tuva	–	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–	–
Altai Territory	3	64.00	3	64.00	–	–
Trans-Baikal Territory	3	111.78	3	111.78	–	–
Krasnoyarsk Territory	6	46,301.67	6	46,301.67	–	–
Irkutsk Region	12	148.38	12	148.38	–	–
Kemerovo Region	3	0.02	3	0.02	–	–
Novosibirsk Region	14	245.04	14	245.04	–	–
Omsk Region	9	779.66	9	779.66	–	–
Tomsk Region	2	167.40	2	167.40	–	–
FAR-EASTERN FEDERAL DISTRICT	46	59,643.05	40	29,643.05	6	30,000.00
Republic of Sakha (Yakutia)	8	4,866.25	8	4,866.25	–	–
Kamchatka Territory	4	1.03	4	1.03	–	–
Primorye Territory	14	32,721.14	8	2,721.14	6	30,000.00
Khabarovsk Territory	3	102.02	3	102.02	–	–
Amur Region	3	4,360.44	3	4,360.44	–	–
Magadan Region	–	–	–	–	–	–
Sakhalin Region	13	17,591.17	13	17,591.17	–	–
Jewish Autonomous Region	–	–	–	–	–	–
Chukotka Autonomous Area	1	1.00	1	1.00	–	–

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)

	31.12.2016												
	customer funds, total		funds of organizations						of which			individual deposits	
			public organizations		non-public organizations		deposits of legal entities ²						
	in rubles	in foreign currency and precious metals	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency and precious metals	in rubles	in foreign currency and precious metals	
2	3	4	5	6	7	8	9	10	11				
1													
THE RUSSIAN FEDERATION	34,120,946	15,992,564	680,775	123,623	5,851,412	1,968,432	6,966,724	4,597,238	18,471,993	5,831,431			
CENTRAL FEDERAL DISTRICT	18,712,615	12,939,858	428,770	110,374	3,671,761	1,543,015	4,883,906	4,055,166	8,151,040	3,890,695			
Belgorod Region	202,555	77,720	1,778	8	19,574	8,955	24,189	20,529	153,249	44,734			
Bryansk Region	104,088	27,385	1,767	0	8,249	991	7,316	17,716	85,133	8,639			
Vladimir Region	187,794	24,041	1,802	33	20,327	1,097	15,133	863	147,320	21,345			
Voronezh Region	357,241	51,021	5,090	2	33,050	5,331	48,572	6,091	261,487	38,383			
Ivanovo Region	110,593	20,497	344	0	9,022	979	6,680	212	92,573	19,096			
Kaluga Region	181,878	22,235	3,333	0	19,688	4,239	19,454	4,104	116,587	13,311			
Kostroma Region	124,555	7,746	1,139	0	4,538	1,221	11,828	1,046	60,747	4,918			
Kursk Region	111,840	11,152	588	119	9,903	966	11,818	525	86,312	8,653			
Lipetsk Region	142,244	36,861	1,662	0	10,796	3,115	18,559	20,279	108,480	10,533			
Moscow Region	1,394,450	280,400	23,837	995	151,823	59,689	103,680	33,310	1,092,592	185,212			
Orel Region	79,530	6,158	475	0	5,766	760	5,678	131	65,920	5,117			
Ryazan Region	149,528	17,103	1,697	0	15,646	1,890	14,707	3,949	115,043	11,154			
Smolensk Region	101,115	17,966	1,731	26	13,811	2,109	8,039	5,316	75,862	10,201			
Tambov Region	94,832	7,873	1,954	18	7,688	568	6,420	728	75,104	5,805			
Tver Region	148,723	15,906	1,073	0	14,366	1,128	13,092	1,502	118,045	12,795			
Tula Region	209,680	27,586	2,269	640	25,298	8,100	31,026	2,106	147,474	16,044			
Yaroslavl Region	194,301	34,101	2,930	18	18,902	3,189	17,421	3,085	150,315	26,996			
Moscow	14,817,669	12,254,109	375,301	108,514	3,283,313	1,438,687	4,520,293	3,933,676	5,198,800	3,447,758			

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	3,667,818	1,069,151	55,360	5,416	694,477	168,654	560,696	180,283	2,145,135	658,445
Republic of Karelia	73,181	7,362	489	7	4,856	576	5,536	225	60,833	6,476
Republic of Komi	120,022	13,590	402	0	5,458	799	6,524	1,905	104,776	10,803
Arkhangelsk Region	187,587	14,975	1,291	8	40,628	838	8,183	1,303	134,529	12,723
Nenets Autonomous Area	8,654	314	140	0	512	3	865	0	6,975	311
Arkhangelsk Region, excluding Nenets Autonomous Area	178,933	14,661	1,151	8	40,116	835	7,318	1,303	127,554	12,412
Vologda Region	148,643	53,611	1,977	0	12,102	1,946	19,113	34,210	112,146	17,124
Kaliningrad Region	153,816	48,635	1,230	943	19,084	8,996	16,997	2,640	113,683	35,153
Leningrad Region	169,591	22,276	756	0	12,016	4,489	25,045	6,197	130,040	9,971
Murmansk Region	154,143	23,614	1,609	52	8,932	4,716	11,421	3,470	129,761	15,282
Novgorod Region	63,762	8,720	941	0	6,724	2,333	6,706	159	48,403	6,117
Pskov Region	60,306	6,723	1,033	0	5,039	765	6,972	1,075	46,521	4,812
Saint Petersburg	2,536,766	869,646	45,632	4,406	579,638	143,195	454,199	129,098	1,264,443	539,984
SOUTHERN FEDERAL DISTRICT	1,743,480	266,541	50,903	1,138	188,109	35,184	124,881	29,110	1,303,795	195,427
Republic of Adygeya (Adygeya)	21,951	1,097	47	0	1,234	102	574	3	19,433	991
Republic of Kalmykia	9,750	645	98	2	813	6	360	2	8,194	635
Republic of Crimea	103,320	5,696	17,798	1	18,720	579	4,317	32	59,586	4,526
Krasnodar Territory	734,730	130,773	17,206	257	69,647	13,671	52,994	16,484	549,158	99,704
Astrakhan Region	81,488	10,625	1,405	33	6,632	2,808	2,842	260	67,791	7,477
Volgograd Region	247,915	35,592	4,112	408	24,526	7,515	18,789	1,195	194,404	25,830
Rostov Region	517,402	79,923	8,871	436	61,891	10,409	43,839	11,076	386,652	54,247
Sevastopol	26,924	2,190	1,367	0	4,645	95	1,167	57	18,577	2,019
NORTH CAUCASIAN FEDERAL DISTRICT	453,302	43,570	6,414	16	58,001	4,262	37,324	3,187	339,706	31,536
Republic of Dagestan	67,502	3,428	453	0	12,528	881	1,455	303	51,568	2,215
Republic of Ingushetia	7,872	381	67	0	3,212	113	262	0	4,255	268
Kabardino-Balkar Republic	36,097	3,713	312	0	3,675	355	1,927	27	29,404	2,487
Karachay-Cherkess Republic	18,230	638	449	0	2,701	12	895	5	13,817	617
Republic of North Ossetia – Alania	38,145	2,008	521	1	2,924	32	673	0	33,392	1,871

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Chechen Republic	25,558	1,412	977	0	6,805	321	7,502	0	9,935	417
Stavropol Territory	259,898	31,989	3,633	16	26,156	2,548	24,611	2,852	197,334	23,662
VOLGA FEDERAL DISTRICT	4,007,152	712,648	52,277	364	501,930	107,558	584,910	112,889	2,751,318	446,986
Republic of Bashkortostan	431,860	48,693	4,507	50	37,257	2,892	78,313	3,502	296,741	40,289
Mari El Republic	61,142	4,769	393	7	4,280	450	8,573	946	43,914	3,339
Republic of Mordovia	69,031	4,857	1,077	1	5,574	437	7,150	341	53,984	4,073
Republic of Tatarstan (Tatarstan)	848,791	171,340	11,750	191	133,959	19,764	208,863	37,829	458,964	83,033
Udmurt Republic	182,473	18,454	1,610	3	28,368	2,851	34,342	337	114,998	13,501
Chuvash Republic – Chuvashia	123,008	14,696	859	0	9,386	1,208	12,793	2,175	97,364	10,738
Perm Territory	349,809	97,904	3,757	9	47,636	25,441	33,691	24,580	256,737	47,603
Kirov Region	128,765	10,917	880	0	11,200	982	14,215	984	98,476	8,562
Nizhny Novgorod Region	539,917	80,610	11,540	83	82,708	9,678	58,760	3,821	376,616	60,359
Orenburg Region	181,410	22,074	2,919	1	18,864	3,195	13,763	806	141,915	17,943
Penza Region	130,888	9,576	4,496	0	12,950	1,237	9,846	186	100,735	7,503
Samara Region	575,955	169,408	2,922	0	61,551	24,510	80,125	31,604	411,758	111,545
Saratov Region	251,969	36,585	3,523	20	27,392	5,258	17,610	2,642	199,154	28,598
Ulyanovsk Region	132,137	22,766	2,045	0	20,804	9,657	6,867	3,136	99,961	9,899
URALS FEDERAL DISTRICT	2,194,401	415,088	26,770	1,036	327,168	40,059	383,518	49,353	1,402,875	314,533
Kurgan Region	55,639	3,765	1,065	1	4,540	202	3,556	107	44,855	3,375
Sverdlovsk Region	788,015	128,743	12,663	936	117,006	20,768	103,419	11,569	527,806	93,961
Tyumen Region	925,002	208,535	5,587	7	156,522	6,149	227,543	28,597	519,925	168,672
Khanty-Mansi Autonomous Area – Yugra	480,437	148,575	1,253	2	70,518	4,629	147,022	2,686	254,387	136,383
Yamal-Nenets Autonomous Area	148,641	6,770	908	0	29,500	42	23,031	0	92,583	6,724
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	295,924	53,190	3,426	5	56,503	1,478	57,490	25,911	172,954	25,565
Chelyabinsk Region	425,746	74,046	7,455	93	49,101	12,940	48,999	9,080	310,288	48,525
SIBERIAN FEDERAL DISTRICT	2,167,569	312,278	38,361	4,780	248,835	40,352	228,113	66,069	1,581,964	193,527
Altai Republic	8,740	455	84	0	552	121	387	26	7,493	275
Republic of Buryatia	55,288	10,224	1,208	2	5,778	1,170	2,878	4,456	43,371	4,512
Republic of Tuva	9,626	184	215	0	1,029	0	343	0	7,548	183
Republic of Khakassia	35,856	3,166	593	0	2,636	51	1,155	11	29,779	3,061
Altai Territory	193,287	26,550	3,526	3	15,316	2,449	25,761	8,919	144,397	15,003

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Trans-Baikal Territory	70,890	4,969	1,270	0	6,434	1,180	2,835	802	58,249	2,973
Krasnoyarsk Territory	357,845	41,902	10,359	4,322	56,128	5,464	28,966	2,142	244,728	29,000
Irkutsk Region	305,696	62,082	4,980	28	27,525	3,773	55,458	33,164	210,322	24,089
Kemerovo Region	265,879	35,178	2,669	2	23,416	3,583	23,623	3,224	209,994	26,654
Novosibirsk Region	513,279	82,261	7,396	123	66,534	18,993	49,980	9,473	369,590	51,271
Omsk Region	203,331	24,658	3,312	0	23,179	1,900	17,330	1,233	155,134	20,910
Tomsk Region	147,852	20,650	2,749	300	20,308	1,668	19,397	2,619	101,359	15,597
FAR-EASTERN FEDERAL DISTRICT	1,174,609	233,430	21,921	497	161,131	29,348	163,376	101,181	796,161	100,281
Republic of Sakha (Yakutia)	135,835	7,760	3,260	274	17,188	1,145	21,013	1,471	88,176	4,801
Kamchatka Territory	79,268	11,678	1,461	0	10,479	3,798	5,341	991	59,762	6,845
Primorye Territory	316,723	60,105	4,653	187	47,291	9,821	20,738	7,306	236,895	42,127
Khabarovsk Territory	252,099	102,202	3,777	21	22,797	1,948	27,825	76,513	192,429	23,547
Amur Region	88,126	9,673	2,083	13	7,089	591	5,185	1,846	70,514	6,133
Magadan Region	43,535	16,050	378	2	3,365	5,094	4,634	7,792	33,756	3,132
Sakhalin Region	233,566	24,648	5,621	0	51,220	6,904	76,916	4,983	94,079	12,715
Jewish Autonomous Region	12,210	973	75	0	581	34	304	188	10,919	745
Chukotka Autonomous Area	13,248	341	612	0	1,121	13	1,419	90	9,632	237
OUTSIDE THE RUSSIAN FEDERATION	9,983	44,960	0	3	3,285	24,761	6,110	13,565	588	5,859

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

² Excluding funds of individual entrepreneurs.

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

Table 6.3.2

Funds of Individual Entrepreneurs

(millions of rubles)

1	31.12.2016		
	2	3	4
	total	in rubles	in foreign currency
THE RUSSIAN FEDERATION	331,419	318,329	13,090
CENTRAL FEDERAL DISTRICT	101,352	95,480	5,871
Belgorod Region	3,302	3,157	145
Bryansk Region	1,432	1,404	28
Vladimir Region	2,986	2,840	146
Voronezh Region	4,950	4,753	196
Ivanovo Region	1,770	1,698	72
Kaluga Region	1,868	1,815	54
Kostroma Region	2,272	1,807	465
Kursk Region	3,392	3,071	321
Lipetsk Region	2,038	1,966	72
Moscow Region	12,991	12,760	231
Orel Region	1,349	1,336	13
Ryazan Region	2,247	2,228	19
Smolensk Region	1,420	1,378	42
Tambov Region	1,721	1,710	11
Tver Region	1,563	1,545	18
Tula Region	2,144	2,115	29
Yaroslavl Region	2,302	2,175	127
Moscow	51,605	47,722	3,882
NORTH-WESTERN FEDERAL DISTRICT	31,785	30,166	1,619
Republic of Karelia	1,183	1,107	76
Republic of Komi	2,008	2,005	3
Arkhangelsk Region	2,637	2,616	21
Nenets Autonomous Area	159	159	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,478	2,457	21
Vologda Region	2,414	2,251	163
Kaliningrad Region	2,541	2,400	140
Leningrad Region	1,550	1,457	94
Murmansk Region	1,257	1,237	20
Novgorod Region	999	907	92
Pskov Region	728	668	59
Saint Petersburg	16,469	15,518	951
SOUTHERN FEDERAL DISTRICT	41,833	40,774	1,059
Republic of Adygeya (Adygeya)	593	592	1
Republic of Kalmykia	275	275	0
Republic of Crimea	2,820	2,809	10
Krasnodar Territory	19,686	19,260	427
Astrakhan Region	1,698	1,671	28
Volgograd Region	3,910	3,776	134
Rostov Region	12,029	11,578	452
Sevastopol	822	815	7
NORTH CAUCASIAN FEDERAL DISTRICT	10,547	10,222	326
Republic of Daghestan	1,470	1,444	26
Republic of Ingushetia	71	71	0
Kabardino-Balkar Republic	879	738	141
Karachay-Cherkess Republic	353	349	4
Republic of North Ossetia – Alania	537	533	4

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4
Chechen Republic	330	330	0
Stavropol Territory	6,907	6,757	150
VOLGA FEDERAL DISTRICT	48,208	46,878	1,330
Republic of Bashkortostan	4,777	4,718	60
Mari El Republic	808	791	17
Republic of Mordovia	814	809	5
Republic of Tatarstan (Tatarstan)	6,608	6,441	167
Udmurt Republic	2,833	2,745	88
Chuvash Republic – Chuvashia	1,617	1,594	23
Perm Territory	6,375	6,258	118
Kirov Region	3,965	3,610	356
Nizhny Novgorod Region	5,078	4,874	204
Orenburg Region	3,364	3,292	72
Penza Region	2,500	2,455	45
Samara Region	3,454	3,394	60
Saratov Region	3,912	3,845	67
Ulyanovsk Region	2,101	2,053	48
URALS FEDERAL DISTRICT	31,282	30,725	558
Kurgan Region	1,516	1,503	13
Sverdlovsk Region	10,926	10,669	256
Tyumen Region	10,880	10,831	49
Khanty-Mansi Autonomous Area – Yugra	5,523	5,480	43
Yamal-Nenets Autonomous Area	2,271	2,268	3
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3,086	3,083	3
Chelyabinsk Region	7,961	7,721	240
SIBERIAN FEDERAL DISTRICT	38,128	36,783	1,345
Altai Republic	248	215	33
Republic of Buryatia	1,990	1,905	84
Republic of Tuva	471	471	0
Republic of Khakassia	1,260	1,256	4
Altai Territory	3,583	3,553	30
Trans-Baikal Territory	2,051	2,037	14
Krasnoyarsk Territory	5,677	5,459	218
Irkutsk Region	6,672	6,494	178
Kemerovo Region	2,957	2,914	43
Novosibirsk Region	6,857	6,424	433
Omsk Region	3,762	3,516	246
Tomsk Region	2,599	2,538	61
FAR-EASTERN FEDERAL DISTRICT	28,285	27,302	983
Republic of Sakha (Yakutia)	5,730	5,679	51
Kamchatka Territory	2,105	2,060	44
Primorye Territory	6,718	6,126	592
Khabarovsk Territory	3,498	3,395	103
Amur Region	3,141	3,022	119
Magadan Region	1,032	1,011	21
Sakhalin Region	5,274	5,228	46
Jewish Autonomous Region	325	319	6
Chukotka Autonomous Area	462	462	0
OUTSIDE THE RUSSIAN FEDERATION	0	0	0

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

Table 6.3.3

Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

1	31.12.2016			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	307	88	7,791	67
CENTRAL FEDERAL DISTRICT	306	16	3,779	49
Belgorod Region	0	0	0	3
Bryansk Region	0	0	8	0
Vladimir Region	0	0	0	2
Voronezh Region	0	0	2	6
Ivanovo Region	0	4	2	0
Kaluga Region	0	0	10	0
Kostroma Region	0	0	0	0
Kursk Region	0	0	0	0
Lipetsk Region	0	0	1	0
Moscow Region	0	0	171	0
Orel Region	0	0	0	0
Ryazan Region	0	0	0	0
Smolensk Region	0	0	6	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	0	0	4	0
Moscow	306	11	3,575	38
NORTH-WESTERN FEDERAL DISTRICT	0	1	320	0
Republic of Karelia	0	0	1	0
Republic of Komi	0	0	11	0
Arkhangelsk Region	0	0	8	0
Nenets Autonomous Area	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	8	0
Vologda Region	0	0	15	0
Kaliningrad Region	0	0	2	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	284	0
SOUTHERN FEDERAL DISTRICT	0	0	27	0
Republic of Adygeya (Adygeya)	0	0	0	0
Republic of Kalmykia	0	0	0	0
Republic of Crimea	0	0	2	0
Krasnodar Territory	0	0	19	0
Astrakhan Region	0	0	0	0
Volgograd Region	0	0	0	0
Rostov Region	0	0	0	0
Sevastopol	0	0	7	0
NORTH CAUCASIAN FEDERAL DISTRICT	1	1	154	0
Republic of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0
Karachay-Cherkess Republic	1	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	1	154	0
VOLGA FEDERAL DISTRICT	0	0	2,997	0
Republic of Bashkortostan	0	0	59	0
Mari El Republic	0	0	0	0
Republic of Mordovia	0	0	232	0
Republic of Tatarstan (Tatarstan)	0	0	2,449	0
Udmurt Republic	0	0	8	0
Chuvash Republic – Chuvashia	0	0	1	0
Perm Territory	0	0	136	0
Kirov Region	0	0	9	0
Nizhny Novgorod Region	0	0	66	0
Orenburg Region	0	0	10	0
Penza Region	0	0	27	0
Samara Region	0	0	0	0
Saratov Region	0	0	0	0
Ulyanovsk Region	0	0	0	0
URALS FEDERAL DISTRICT	0	61	336	0
Kurgan Region	0	0	0	0
Sverdlovsk Region	0	0	131	0
Tyumen Region	0	61	183	0
Khanty-Mansi Autonomous Area – Yugra	0	0	90	0
Yamal-Nenets Autonomous Area	0	0	74	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0	61	19	0
Chelyabinsk Region	0	0	22	0
SIBERIAN FEDERAL DISTRICT	0	2	51	0
Altai Republic	0	0	0	0
Republic of Buryatia	0	0	0	0
Republic of Tuva	0	0	0	0
Republic of Khakassia	0	0	0	0
Altai Territory	0	0	0	0
Trans-Baikal Territory	0	0	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	0	1	10	0
Kemerovo Region	0	0	0	0
Novosibirsk Region	0	0	39	0
Omsk Region	0	0	2	0
Tomsk Region	0	0	1	0
FAR-EASTERN FEDERAL DISTRICT	0	8	126	17
Republic of Sakha (Yakutia)	0	0	46	0
Kamchatka Territory	0	0	0	0
Primorye Territory	0	1	18	0
Khabarovsk Territory	0	2	0	0
Amur Region	0	0	10	0
Magadan Region	0	0	0	17
Sakhalin Region	0	5	52	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

¹ Including State Corporation “Bank for development and foreign economic affairs (Vnesheconombank)”.
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 Use¹

31.12.2016
of which

(millions of rubles)

	total	of which										real estate activities	other activities	for settlement finality
		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	32,395,606	1,027,270	869,602	7,932,634	1,247,138	809,011	1,405,733	1,446,737	7,193,265	1,554,362	4,458,256	5,321,199		
CENTRAL FEDERAL DISTRICT	18,542,422	382,216	304,875	4,132,755	355,998	318,039	796,691	812,061	4,179,744	1,125,526	3,949,143	2,490,249		
Belgorod Region	188,763	1,970	0	67,227	265	51,040	8,119	2,804	23,134	2,820	1,638	29,745		
Bryansk Region	75,427	10	0	26,523	0	20,496	830	197	9,778	579	1,883	15,131		
Vladimir Region	391,913	114	0	331,101	9,998	2,516	2,063	338	18,434	2,636	1,185	23,527		
Voronezh Region	231,241	1,079	10	39,508	2,472	49,798	6,904	6,784	64,778	12,793	12,305	34,820		
Ivanovo Region	46,686	15	0	9,433	3,204	391	2,085	167	11,334	2,183	1,129	16,745		
Kaluga Region	120,576	345	5	45,497	6,949	10,117	5,797	700	24,696	4,265	2,455	19,755		
Kostroma Region	33,404	63	0	5,734	1,646	771	362	160	14,438	106	1,236	8,888		
Kursk Region	97,055	33	17	23,467	1,689	29,438	1,704	557	23,964	772	2,832	12,599		
Lipetsk Region	118,947	183	101	33,427	1,023	42,741	3,324	416	15,562	3,603	1,778	16,892		
Moscow Region	2,355,032	2,160	1,717	444,029	84,807	16,975	59,891	15,729	774,209	119,741	166,012	671,477		
Orel Region	84,383	22	22	12,462	1,142	13,300	3,062	700	37,586	466	695	14,947		
Ryazan Region	81,366	346	213	29,519	322	7,661	4,771	747	21,460	867	741	14,931		
Smolensk Region	63,689	13	0	40,777	735	628	1,158	456	8,318	431	491	10,680		
Tambov Region	76,029	10	0	18,703	6,091	21,470	2,727	977	9,930	1,482	1,111	13,528		
Tver Region	62,903	312	0	29,305	158	6,374	2,311	285	10,558	1,252	662	11,685		
Tula Region	555,312	165	0	391,685	36,621	4,942	4,536	784	28,804	43,228	14,007	30,540		
Yaroslavl Region	169,176	6	0	63,775	5,344	4,581	4,822	10,653	18,534	2,251	31,211	28,000		
Moscow	13,790,519	375,370	302,790	2,520,583	193,532	34,800	682,225	769,608	3,064,226	926,049	3,707,769	1,516,359		

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	3,190,031	13,341	6,997	762,066	114,850	34,782	203,801	405,716	649,051	79,156	158,836	768,432
Republic of Karelia	58,487	1,850	551	13,322	3,909	576	2,248	292	4,403	548	2,890	28,448
Republic of Komi	31,757	2,450	2,381	5,102	2,544	299	4,358	900	5,111	678	755	9,561
Arkhangelsk Region	80,770	44	6	28,805	1,620	549	719	2,759	18,097	2,000	1,179	24,999
Nenets Autonomous Area	227	0	0	2	0	0	7	10	28	150	22	7
Arkhangelsk Region, excluding Nenets Autonomous Area	80,543	44	6	28,803	1,620	549	711	2,749	18,069	1,850	1,157	24,992
Vologda Region	80,490	21	21	17,625	3,517	2,180	2,443	1,379	18,924	1,468	2,719	30,216
Kaliningrad Region	92,373	1,267	173	24,601	3,867	11,491	2,335	4,125	21,446	3,052	3,258	16,932
Leningrad Region	255,204	3,304	1,743	66,593	12,428	12,253	48,944	1,008	40,461	5,169	24,492	40,553
Murmansk Region	36,215	2,100	0	786	6,129	208	441	1,068	6,266	3,041	3,759	12,417
Novgorod Region	43,340	4	0	14,459	3,746	4,112	1,101	85	7,476	1,617	228	10,512
Pskov Region	16,888	22	17	4,703	2,257	1,205	1,151	182	1,407	309	283	5,370
Saint Petersburg	2,494,507	2,281	2,106	586,069	74,834	1,910	140,062	393,919	525,459	61,276	119,272	589,425
SOUTHERN FEDERAL DISTRICT	2,069,093	6,876	5,960	370,654	50,162	156,789	62,862	43,553	882,111	51,111	51,393	393,581
Republic of Adygeya (Adygeya)	19,085	35	35	6,327	1	3,065	2,072	174	2,022	1,057	901	3,430
Republic of Kalmykia	1,265	16	16	19	0	640	225	71	198	3	21	72
Republic of Crimea	47,511	3	3	3,927	999	1,276	2,389	3,984	15,576	1,975	2,118	15,264
Krasnodar Territory	1,286,604	863	714	147,428	26,293	89,801	26,488	33,322	685,605	25,472	28,758	222,575
Astrakhan Region	19,348	45	41	2,467	294	2,627	3,209	501	4,544	2,486	483	2,691
Volgograd Region	161,954	1,819	1,531	60,577	142	16,417	3,757	2,273	35,674	4,307	4,074	32,913
Rostov Region	522,340	3,994	3,520	148,422	21,961	42,612	23,519	3,181	137,565	15,678	14,685	110,723
Sevastopol	10,985	100	100	1,486	472	352	1,203	47	926	134	352	5,913
NORTH CAUCASIAN FEDERAL DISTRICT	221,419	393	204	49,703	16,437	44,907	8,940	1,946	49,204	3,707	2,168	44,014
Republic of Dagestan	7,801	28	0	564	0	120	1,362	22	2,174	7	489	3,035
Republic of Ingushetia	653	0	0	250	0	0	63	5	21	0	0	315
Kabardino-Balkar Republic	14,036	5	0	6,319	7	3,292	239	360	3,016	173	204	422
Karachay-Cherkess Republic	23,352	0	0	5,562	2,953	1,871	1,303	44	10,964	248	32	375
Republic of North Ossetia – Alania	10,878	194	37	5,950	1	1,339	1,161	75	916	125	140	978
Chechen Republic	5,993	165	165	187	0	4,256	313	114	767	67	125	0
Stavropol Territory	158,706	1	1	30,871	13,476	34,029	4,499	1,326	31,346	3,089	1,179	38,889
VOLGA FEDERAL DISTRICT	4,223,944	225,210	199,663	1,832,402	293,748	147,729	136,624	68,933	593,335	167,142	102,256	656,566
Republic of Bashkortostan	408,876	10,219	4,828	162,100	9,815	20,466	21,353	7,244	60,787	14,892	12,953	89,049

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Mari El Republic	29,617	23	14	6,379	2,179	4,069	1,516	212	4,864	37	1,752	8,588
Republic of Mordovia	45,186	222	21	15,360	75	8,307	2,525	420	7,983	988	874	8,433
Republic of Tatarstan (Tatarstan)	1,618,088	187,140	186,565	991,237	10,347	34,090	29,562	18,125	123,840	54,957	46,617	122,174
Udmurt Republic	88,379	288	288	26,552	901	8,799	1,541	1,715	13,310	6,343	5,032	23,899
Chuvash Republic – Chuvashia	60,223	206	200	26,873	189	1,535	5,184	597	8,815	1,358	895	14,570
Perm Territory	214,500	881	880	73,202	8,338	8,799	7,097	8,770	51,491	7,085	5,853	42,984
Kirov Region	58,515	32	4	16,699	975	3,810	2,750	1,583	11,596	1,673	1,031	18,366
Nizhny Novgorod Region	718,918	440	389	272,052	54,131	11,884	15,104	8,606	113,282	42,062	5,025	196,330
Orenburg Region	129,758	11,382	2,124	17,125	4,994	4,637	7,882	10,440	42,400	3,843	1,437	25,619
Penza Region	86,795	9,868	220	20,330	5,601	21,066	3,026	2,283	10,710	1,852	1,120	10,939
Samara Region	537,131	3,016	2,825	119,479	187,062	8,118	29,099	7,740	87,855	27,282	12,958	54,523
Saratov Region	149,737	1,342	1,304	45,415	8,675	10,188	5,019	569	41,468	2,826	3,172	31,063
Ulyanovsk Region	78,220	152	2	39,600	465	1,962	4,967	631	14,934	1,943	3,536	10,029
URALS FEDERAL DISTRICT	1,572,779	119,060	105,219	435,942	52,022	41,909	99,945	29,269	249,037	62,194	93,563	389,838
Kurgan Region	29,669	11	0	10,039	703	2,009	1,099	138	3,652	222	1,624	10,173
Sverdlovsk Region	642,022	5,518	3,009	249,463	21,931	6,514	33,173	15,900	123,752	35,931	34,758	115,081
Tyumen Region	489,043	104,163	102,198	64,085	12,007	16,079	52,008	10,655	47,339	18,217	46,087	118,403
Khanty-Mansi Autonomous Area – Yugra	166,191	73,036	71,071	1,285	4,411	2,317	28,115	7,825	14,568	2,704	4,553	27,377
Yamal-Nenets Autonomous Area	32,434	2,263	2,263	1,569	192	0	3,906	763	2,752	162	15,758	5,071
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	290,417	28,864	28,864	61,231	7,404	13,763	19,987	2,067	30,019	15,351	25,775	85,956
Chelyabinsk Region	412,045	9,369	11	112,355	17,381	17,306	13,664	2,576	74,294	7,825	11,094	146,181
SIBERIAN FEDERAL DISTRICT	1,933,078	180,686	167,645	294,511	260,443	45,158	73,787	36,003	451,581	50,160	74,237	466,512
Altai Republic	19,388	0	0	831	1,756	423	520	496	9,152	960	156	5,093
Republic of Buryatia	25,776	637	10	4,840	4	1,170	1,776	94	7,802	382	3,931	5,141
Republic of Tuva	2,279	891	590	102	65	120	133	56	596	3	40	273
Republic of Khakassia	14,137	1,875	1,815	417	3,325	261	514	543	3,673	295	367	2,866
Altai Territory	152,637	4,290	80	31,779	8,097	8,288	3,406	2,850	41,169	1,600	1,950	49,208
Trans-Baikal Territory	28,533	2,704	1	853	6,864	198	791	121	11,292	345	681	4,683
Krasnoyarsk Territory	280,975	3,695	1,212	46,477	32,977	7,033	24,837	9,178	57,377	12,316	19,933	67,152
Irkutsk Region	338,898	27,688	26,173	22,598	123,325	6,046	14,737	5,664	57,665	4,466	3,966	72,742
Kemerovo Region	388,708	136,319	136,038	88,535	31,603	1,863	5,681	5,457	41,513	9,953	7,179	60,605
Novosibirsk Region	353,874	960	102	38,044	33,637	8,447	13,221	6,252	131,451	13,593	30,026	78,245

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	142,012	51	49	37,472	8,795	7,248	2,375	2,393	39,301	4,847	2,839	36,690
Tomsk Region	185,863	1,576	1,573	22,562	9,995	4,062	5,795	2,900	50,592	1,400	3,168	83,813
FAR-EASTERN FEDERAL DISTRICT	642,841	99,487	79,039	54,602	103,478	19,698	23,083	49,257	139,203	15,366	26,660	112,007
Republic of Sakha (Yakutia)	145,731	75,677	74,265	3,072	10,677	314	5,106	16,999	15,277	4,581	2,443	11,586
Kamchatka Territory	29,289	4	0	1,439	5,108	628	595	1,047	5,597	3,658	6,527	4,687
Primorye Territory	194,959	374	17	27,580	17,471	6,893	4,408	16,450	56,696	2,881	8,308	53,898
Khabarovsk Territory	152,957	4,242	6	13,511	56,327	5,142	5,809	9,080	32,177	3,360	5,346	17,962
Amur Region	36,266	4,048	1,005	7,916	3,576	6,509	2,895	377	4,944	90	650	5,260
Magadan Region	30,311	10,408	0	402	3,354	22	150	478	11,212	18	375	3,892
Sakhalin Region	38,866	4,161	3,747	546	4,157	95	2,148	4,383	6,772	775	2,954	12,877
Jewish Autonomous Region	2,561	0	0	130	17	93	6	4	420	3	43	1,845
Chukotka Autonomous Area	11,901	573	0	8	2,791	0	1,968	438	6,108	0	14	0

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo: the information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.
Certain discrepancies between the total and the sum of components are due to the rounding of data.

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 Use¹

(millions of rubles)

	31.12.2016												
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	3,184,053	642,276	380,053	923,637	1,780	13,529	58,799	205,681	520,496	293,722	495,052	29,081	
CENTRAL FEDERAL DISTRICT	1,330,594	39,336	18,243	149,942	1,322	7,932	57,055	33,104	385,756	214,313	421,425	20,410	
Belgorod Region	7,786	198	0	6,223	0	0	0	16	1,349	0	0	0	
Bryansk Region	3,851	0	0	0	0	2,922	0	0	585	0	344	0	
Vladimir Region	3,717	0	0	3,566	0	0	0	0	0	0	0	151	
Voronezh Region	28,632	0	0	25,597	0	2,278	0	0	268	0	490	0	
Ivanovo Region	240	0	0	240	0	0	0	0	0	0	0	0	
Kaluga Region	1,870	0	0	137	0	0	858	0	187	17	0	671	
Kostroma Region	371	0	0	355	0	0	0	0	16	0	0	0	
Kursk Region	19,727	17,085	405	460	0	2,174	0	1	7	0	0	0	
Lipetsk Region	351	0	0	252	0	98	0	0	0	0	0	0	
Moscow Region	200,703	0	0	7,226	0	70	110	3,766	56,512	49,172	80,998	2,850	
Orel Region	5,545	0	0	5,285	0	0	0	0	244	0	0	15	
Ryazan Region	3,204	0	0	67	0	0	3,030	0	107	0	0	0	
Smolensk Region	6,309	0	0	6,309	0	0	0	0	0	0	0	0	
Tambov Region	445	0	0	213	0	50	0	0	0	182	0	0	
Tver Region	1,007	0	0	914	0	0	0	0	94	0	0	0	
Tula Region	32,690	0	0	24,680	0	0	0	0	0	6,066	74	1,870	
Yaroslavl Region	1,483	0	0	79	0	0	16	0	185	0	1,202	0	
Moscow	1,012,662	22,053	17,838	68,339	1,322	339	53,041	29,321	326,201	158,876	338,317	14,853	

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	368,407	15,126	15,126	215,146	0	128	872	26,579	40,166	44,258	19,232	6,899
Republic of Karelia	6,445	0	0	1,890	0	0	0	0	1,531	0	3,008	15
Republic of Komi	191	0	0	191	0	0	0	0	0	0	0	0
Arkhangelsk Region	11,248	7,885	7,885	146	0	0	0	0	209	0	3,008	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	11,248	7,885	7,885	146	0	0	0	0	209	0	3,008	0
Vologda Region	33,921	9	9	30,119	0	128	0	0	20	0	50	3,594
Kaliningrad Region	98,344	172	172	89,780	0	0	0	5	8,202	0	103	82
Leningrad Region	26,569	7,044	7,044	9,010	0	0	0	0	1,087	7,579	659	1,190
Murmansk Region	12,994	0	0	0	0	0	0	4,503	389	219	7,884	0
Novgorod Region	6,160	0	0	5,920	0	0	0	0	239	0	0	0
Pskov Region	1,393	16	16	1,377	0	0	0	0	0	0	0	0
Saint Petersburg	171,140	0	0	76,712	0	0	872	22,070	28,488	36,460	4,520	2,018
SOUTHERN FEDERAL DISTRICT	225,729	5,381	5,381	54,100	316	2,293	0	123,145	25,174	7,667	7,632	23
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	167,493	546	546	19,747	316	2,233	0	120,879	10,903	7,667	5,204	0
Astrakhan Region	2,199	0	0	0	0	0	0	0	1,148	0	1,052	0
Volgograd Region	4,786	0	0	4,489	0	0	0	0	274	0	0	23
Rostov Region	51,250	4,835	4,835	29,864	0	61	0	2,266	12,849	0	1,377	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	3,361	0	0	1,865	0	427	617	0	431	0	21	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	21	0	0	0	0	0	0	0	0	0	21	0
Chechen Republic	617	0	0	0	0	0	617	0	0	0	0	0
Stavropol Territory	2,723	0	0	1,865	0	427	0	0	431	0	0	0
VOLGA FEDERAL DISTRICT	390,494	184,371	167,024	149,806	0	580	255	18,634	14,846	16,164	4,088	1,749
Republic of Bashkortostan	48,162	4,382	0	42,842	0	63	0	0	652	0	223	0

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Mari El Republic	15,409	0	0	15,409	0	0	0	0	0	0	0	0
Republic of Mordovia	1,516	0	0	0	0	0	0	0	0	0	1,516	0
Republic of Tatarstan (Tatarstan)	39,594	6,822	0	15,220	0	0	249	0	1,573	13,951	1,724	55
Udmurt Republic	166,326	166,199	166,199	127	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	377	0	0	352	0	0	0	0	24	0	0	0
Perm Territory	38,676	3,785	0	34,228	0	0	0	0	57	0	607	0
Kirov Region	188	0	0	188	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	13,904	0	0	12,021	0	0	0	0	204	0	0	1,680
Orenburg Region	19,865	2,576	218	13,874	0	0	0	1,202	0	2,212	0	1
Penza Region	2,185	0	0	828	0	517	0	0	841	0	0	0
Samara Region	4,672	0	0	4,027	0	0	6	27	599	0	0	13
Saratov Region	11,560	607	607	38	0	0	0	0	10,897	0	18	0
Ulyanovsk Region	28,057	0	0	10,651	0	0	0	17,406	0	0	0	0
URALS FEDERAL DISTRICT	449,882	129,870	120,704	241,266	143	0	0	292	49,607	2,435	26,270	0
Kurgan Region	105	0	0	0	0	0	0	0	105	0	0	0
Sverdlovsk Region	136,284	137	0	122,621	0	0	0	0	9	2,435	11,082	0
Tyumen Region	277,149	120,704	120,704	97,225	143	0	0	292	43,692	0	15,093	0
Khanty-Mansi Autonomous Area – Yugra	11,973	5,449	5,449	0	143	0	0	0	6,381	0	0	0
Yamal-Nenets Autonomous Area	86,273	86,230	86,230	0	0	0	0	0	0	0	43	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	178,903	29,025	29,025	97,225	0	0	0	292	37,311	0	15,050	0
Chelyabinsk Region	36,345	9,029	0	21,420	0	0	0	0	5,801	0	95	0
SIBERIAN FEDERAL DISTRICT	370,247	245,173	52,664	103,635	0	322	0	303	3,161	7,205	10,448	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	1,373	1,373	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	6,881	689	0	6,192	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	28,627	18,648	0	0	0	0	0	0	0	0	9,980	0
Krasnoyarsk Territory	226,308	171,799	0	48,189	0	0	0	0	6	5,846	468	0
Irkutsk Region	8,565	0	0	8,162	0	43	0	303	56	0	0	0
Kemerovo Region	82,444	41,341	41,341	36,994	0	279	0	0	2,471	1,358	0	0
Novosibirsk Region	8,801	4,347	4,347	3,835	0	0	0	0	618	0	0	0

Table 6.4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	263	0	0	263	0	0	0	0	0	0	0	0
Tomsk Region	6,985	6,976	6,976	0	0	0	0	0	10	0	0	0
FAR-EASTERN FEDERAL DISTRICT	45,340	23,018	910	7,878	0	1,846	0	3,624	1,356	1,681	5,937	0
Republic of Sakha (Yakutia)	12,703	10,127	0	2,576	0	0	0	0	0	0	0	0
Kamchatka Territory	5,099	1,820	0	2,841	0	0	0	135	0	0	303	0
Primorye Territory	8,934	0	0	700	0	284	0	3,082	1,203	32	3,632	0
Khabarovsk Territory	7,504	5,223	0	0	0	1,562	0	0	153	0	566	0
Amur Region	313	0	0	62	0	0	0	0	0	251	0	0
Magadan Region	4,918	3,928	0	0	0	0	0	0	0	0	990	0
Sakhalin Region	3,160	910	910	0	0	0	0	406	0	1,397	446	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	2,709	1,011	0	1,698	0	0	0	0	0	0	0	0

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo: the information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.

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

Table 6.4.3

**Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs,
by Economic Activities and Fund Use¹**

(millions of rubles)

	31.12.2016												
	total	of which											
1	2	3	4	5	6	7	8	9	10	11	12	13	
		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	
THE RUSSIAN FEDERATION	21,731,687	1,120,948	932,484	4,220,566	1,212,359	1,538,796	1,528,914	1,283,191	3,573,341	2,711,655	4,382,657	159,260	
CENTRAL FEDERAL DISTRICT	11,565,616	357,322	292,257	1,217,107	403,097	603,923	871,579	724,741	1,809,455	1,902,302	3,608,496	67,593	
Belgorod Region	213,662	3,665	0	71,517	375	104,700	8,590	2,644	13,616	6,214	1,597	743	
Bryansk Region	85,585	5	0	24,029	266	41,694	863	467	8,405	6,170	2,752	935	
Vladimir Region	80,270	122	0	44,832	3,203	9,805	2,983	784	12,184	4,038	1,759	561	
Voronezh Region	244,812	1,657	7	48,961	2,767	76,943	4,673	3,145	49,092	38,050	18,369	1,156	
Ivanovo Region	35,094	26	0	10,511	586	1,524	2,385	509	10,398	6,671	1,836	649	
Kaluga Region	132,016	858	5	54,396	2,440	25,350	7,501	1,221	13,043	16,719	9,125	1,363	
Kostroma Region	28,024	25	0	8,969	251	1,862	716	620	11,512	2,893	753	424	
Kursk Region	168,191	54,827	14	17,827	386	66,899	1,829	887	19,563	1,560	3,557	855	
Lipetsk Region	110,965	199	101	28,018	424	53,342	2,794	921	12,631	8,814	3,398	424	
Moscow Region	1,276,576	2,925	2,542	229,544	70,698	59,833	86,822	20,492	317,433	160,108	309,795	18,928	
Orel Region	64,243	4	1	12,221	158	21,812	980	736	24,717	1,922	1,174	519	
Ryazan Region	81,877	420	286	37,300	229	19,325	3,940	1,524	12,622	3,864	1,938	714	
Smolensk Region	52,693	160	156	29,101	135	6,620	1,875	1,196	8,932	2,472	1,759	443	
Tambov Region	83,320	9	0	22,674	969	46,695	2,441	1,912	5,287	1,641	1,322	370	
Tver Region	67,531	273	2	24,209	228	22,030	2,489	1,384	13,052	2,002	1,271	591	
Tula Region	166,200	1,751	0	57,729	32,679	15,821	3,576	2,709	16,112	18,891	15,669	1,263	
Yaroslavl Region	147,942	5	0	54,496	13,423	15,101	6,161	1,637	14,385	7,058	34,511	1,164	
Moscow	8,526,615	290,393	289,141	440,772	273,879	14,565	730,962	681,952	1,246,470	1,613,216	3,197,914	36,492	

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	2,055,824	14,681	6,702	512,813	90,416	76,357	208,673	252,212	495,856	185,404	203,218	16,195
Republic of Karelia	28,942	1,063	509	8,737	2,599	2,673	1,019	532	3,619	3,161	5,278	261
Republic of Komi	20,320	1,798	1,783	6,074	108	551	1,527	810	5,261	2,911	860	420
Arkhangel'sk Region	50,639	6	6	26,139	1,566	1,621	287	1,978	15,839	1,228	979	996
Nenets Autonomous Area	255	0	0	1	5	0	19	14	52	151	14	0
Arkhangel'sk Region, excluding Nenets Autonomous Area	50,384	6	6	26,138	1,561	1,621	268	1,964	15,788	1,077	965	996
Vologda Region	53,048	2	2	22,526	1,896	8,534	1,893	992	10,873	2,392	2,523	1,418
Kaliningrad Region	90,107	1,196	173	25,318	3,431	18,576	3,109	6,773	17,675	6,204	6,969	855
Leningrad Region	232,675	3,790	1,743	92,227	14,258	28,675	33,863	2,934	24,964	8,711	22,117	1,136
Murmansk Region	27,712	4,208	0	919	1,580	2,099	363	734	4,704	3,971	8,720	413
Novgorod Region	32,474	5	0	13,371	727	9,606	1,096	378	4,365	1,983	509	434
Pskov Region	28,179	444	444	5,796	344	3,120	1,075	271	14,722	1,500	622	286
Saint Petersburg	1,491,729	2,168	2,042	311,705	63,909	901	164,441	236,810	393,833	153,343	154,641	9,976
SOUTHERN FEDERAL DISTRICT	1,307,812	6,371	5,410	298,027	62,958	266,849	81,219	30,639	268,343	114,215	168,912	10,279
Republic of Adygeya (Adygeya)	21,181	157	29	8,115	1	5,390	1,986	297	2,874	1,691	535	136
Republic of Kalmykia	6,966	15	15	64	6	5,132	338	89	774	171	373	3
Republic of Crimea	21,077	3	3	2,340	204	759	1,058	3,975	8,455	2,083	1,523	677
Krasnodar Territory	731,235	1,178	562	130,093	28,593	150,117	40,119	17,491	149,329	72,275	137,993	4,046
Astrakhan Region	39,938	30	29	8,002	2,279	3,986	10,565	898	7,354	6,045	679	102
Volgograd Region	132,679	1,932	1,889	60,526	300	23,698	4,729	2,679	22,878	9,205	5,369	1,364
Rostov Region	351,889	2,955	2,782	88,362	31,481	77,359	22,169	5,110	76,190	22,364	22,124	3,776
Sevastopol	2,846	100	100	525	96	410	254	100	487	381	317	176
NORTH CAUCASIAN FEDERAL DISTRICT	303,859	2,224	725	85,431	24,468	82,056	26,479	4,970	58,660	9,944	7,588	2,039
Republic of Dagestan	26,197	172	95	7,888	77	6,671	5,250	174	4,818	215	823	109
Republic of Ingushetia	5,553	41	16	2,965	0	1,180	538	39	647	120	0	24
Kabardino-Balkar Republic	39,730	62	34	13,477	57	12,396	1,299	646	9,117	1,257	1,371	46
Karachay-Cherkess Republic	27,042	15	0	8,888	1,439	3,389	6,067	230	6,291	414	306	2
Republic of North Ossetia – Alania	14,371	1,100	194	5,703	70	2,550	1,121	278	2,765	336	301	147
Chechen Republic	22,584	459	383	2,638	0	10,540	5,698	342	1,591	130	1,186	0
Stavropol Territory	168,384	376	2	43,873	22,825	45,330	6,507	3,260	33,431	7,471	3,600	1,710
VOLGA FEDERAL DISTRICT	2,558,721	67,709	45,596	977,614	186,967	289,152	120,217	97,475	357,354	252,913	179,321	29,999
Republic of Bashkortostan	291,096	33,632	26,875	114,673	9,610	38,878	11,537	5,081	35,525	20,330	19,317	2,511

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Mari El Republic	58,579	8	7	11,623	526	36,659	1,788	437	3,444	1,284	2,495	316
Republic of Mordovia	99,356	6	1	37,775	78	26,014	2,535	716	8,352	4,176	19,045	657
Republic of Tatarstan (Tatarstan)	620,326	8,990	8,691	253,286	22,952	45,717	27,504	17,345	90,185	83,207	65,046	6,093
Udmurt Republic	79,803	395	195	37,778	184	10,605	3,748	2,923	8,685	8,566	5,755	1,165
Chuvash Republic – Chuvashia	62,793	225	200	21,322	987	3,885	5,080	1,311	7,433	19,862	2,197	491
Perm Territory	190,883	645	644	73,714	2,258	7,251	10,281	24,127	34,623	22,484	12,867	2,632
Kirov Region	46,512	37	4	13,704	500	13,593	1,705	1,623	10,610	2,977	913	850
Nizhny Novgorod Region	316,680	470	296	120,600	49,292	20,399	8,135	10,697	68,821	24,233	9,674	4,359
Orenburg Region	110,518	19,439	6,467	28,929	4,851	16,218	10,870	6,694	12,668	7,266	1,613	1,969
Penza Region	80,078	390	218	24,336	774	34,872	3,845	1,346	8,076	4,982	1,119	338
Samara Region	402,562	1,044	790	158,077	83,771	13,883	16,246	23,079	34,266	33,559	31,187	7,451
Saratov Region	135,914	1,211	1,205	50,726	10,709	15,069	13,323	1,157	26,985	10,100	5,897	738
Ulyanovsk Region	63,621	1,217	2	31,070	475	6,108	3,619	937	7,681	9,889	2,197	427
URALS FEDERAL DISTRICT	1,647,718	305,797	286,176	612,208	58,981	73,812	97,518	91,613	174,140	107,959	111,458	14,232
Kurgan Region	22,351	381	310	8,714	1,783	4,237	676	283	3,663	660	1,507	447
Sverdlovsk Region	557,026	5,728	3,044	285,174	18,646	11,654	30,525	23,929	87,991	50,565	37,802	5,014
Tyumen Region	697,343	283,144	282,442	113,606	23,616	18,363	54,404	63,641	41,740	39,918	54,215	4,697
Khanty-Mansi Autonomous Area – Yugra	193,860	70,494	69,895	2,732	11,526	1,075	29,011	46,734	11,691	8,762	10,576	1,259
Yamal-Nenets Autonomous Area	149,263	115,481	115,481	1,621	1,141	18	9,851	570	3,876	776	15,712	217
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	354,221	97,168	97,066	109,253	10,949	17,270	15,542	16,337	26,173	30,380	27,927	3,222
Chelyabinsk Region	370,998	16,544	380	204,714	14,936	39,559	11,913	3,761	40,746	16,816	17,934	4,074
SIBERIAN FEDERAL DISTRICT	1,731,000	266,635	209,412	423,228	306,187	112,582	93,691	34,236	297,134	111,044	70,604	15,657
Altai Republic	13,910	232	74	1,940	1,199	422	766	196	7,154	1,370	521	110
Republic of Buryatia	26,359	1,012	0	6,097	28	3,022	3,060	541	10,403	1,037	969	189
Republic of Tuva	1,963	2	0	111	10	215	68	83	1,203	67	193	11
Republic of Khakassia	11,546	944	860	651	1,933	1,213	693	635	3,217	1,463	681	116
Altai Territory	121,013	4,278	80	39,792	3,851	29,796	2,647	1,821	28,639	5,464	2,917	1,809
Trans-Baikal Territory	19,212	1,878	1	1,424	3,735	489	1,134	333	8,002	650	1,388	179
Krasnoyarsk Territory	431,987	38,196	3,387	161,078	99,306	28,567	24,142	5,230	35,804	24,895	12,489	2,280
Irkutsk Region	260,694	15,270	14,118	24,964	143,625	7,884	10,165	4,417	32,688	14,636	4,500	2,546
Kemerovo Region	410,212	200,180	186,420	97,221	23,617	4,606	6,051	6,243	41,214	22,029	7,160	1,890
Novosibirsk Region	243,548	400	256	35,615	21,198	15,704	24,288	11,118	72,149	24,958	34,992	3,127

Table 6.4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	111,223	34	34	34,195	5,968	14,637	16,123	1,642	23,308	10,850	2,805	1,661
Tomsk Region	79,333	4,209	4,182	20,140	1,719	6,026	4,555	1,976	33,353	3,625	1,989	1,740
FAR-EASTERN FEDERAL DISTRICT	561,137	100,210	86,205	94,137	79,285	34,065	29,539	47,305	112,399	27,874	33,060	3,265
Republic of Sakha (Yakutia)	139,258	83,163	82,266	5,143	6,739	1,174	4,780	9,802	18,517	7,120	2,589	231
Kamchatka Territory	27,555	70	0	2,067	7,319	708	381	1,159	5,190	2,942	7,551	168
Primorye Territory	153,521	540	12	49,986	9,206	11,937	9,637	14,012	41,234	5,213	10,423	1,333
Khabarovsk Territory	157,680	1,236	5	28,577	44,393	10,972	9,324	16,923	25,875	11,645	7,712	1,023
Amur Region	31,259	2,941	700	6,846	4,186	8,469	2,604	407	4,459	141	1,039	168
Magadan Region	17,315	8,979	0	494	3,164	68	129	518	3,509	123	215	115
Sakhalin Region	26,402	3,282	3,222	795	3,184	362	1,594	4,366	8,606	678	3,391	145
Jewish Autonomous Region	2,291	0	0	222	7	375	134	43	1,338	12	77	83
Chukotka Autonomous Area	5,857	0	0	6	1,087	0	955	74	3,671	0	63	0

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo: the information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.

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

Table 6.4.4

Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use¹

		31.12.2016												
		of which												
1	2	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
		3	4	5	6	7	8	9	10	11	12	13		
THE RUSSIAN FEDERATION	6,472,408	1,081,585	582,785	1,877,682	4,194	86,858	281,538	329,266	475,014	1,281,841	1,054,163	266		
CENTRAL FEDERAL DISTRICT	3,088,644	143,310	110,686	295,597	2,659	56,669	230,947	96,777	318,228	1,120,582	823,617	257		
Belgorod Region	26,605	10,240	0	15,304	0	0	0	89	885	87	0	0		
Bryansk Region	44,441	0	0	13	0	42,906	0	20	1,130	64	308	0		
Vladimir Region	6,109	13	0	5,897	0	73	0	21	87	0	18	0		
Voronezh Region	26,064	0	0	19,977	0	2,737	471	0	339	0	2,540	0		
Ivanovo Region	1,321	0	0	234	0	0	1,071	0	12	5	0	0		
Kaluga Region	6,218	0	0	211	0	574	1,324	304	3,787	17	0	0		
Kostroma Region	8,864	0	0	5,697	0	0	0	0	637	2,320	210	0		
Kursk Region	20,129	17,085	405	460	0	2,259	0	7	317	0	0	0		
Lipetsk Region	7,126	0	0	6,375	0	203	23	0	525	0	0	0		
Moscow Region	415,991	11,440	7,594	11,953	0	782	16,558	53,850	57,363	113,357	150,504	183		
Orel Region	2,167	0	0	2,046	0	0	0	0	121	0	0	0		
Ryazan Region	3,729	0	0	903	0	149	2,666	0	12	0	0	0		
Smolensk Region	10,392	0	0	10,202	0	0	0	68	121	0	0	0		
Tambov Region	5,434	0	0	2,418	0	48	2,795	0	0	173	0	0		
Tver Region	8,023	0	0	4,300	0	283	0	0	144	3,296	0	0		
Tula Region	31,202	0	0	18,072	0	428	0	16	115	6,608	5,962	0		
Yaroslavl Region	5,317	0	0	3,002	0	0	0	0	88	1,062	1,166	0		
Moscow	2,459,512	104,532	102,687	188,534	2,659	6,227	206,039	42,401	252,545	993,593	662,909	74		

(millions of rubles)

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	581,196	34,123	22,288	225,843	0	800	18,602	58,526	91,606	84,388	67,299	9
Republic of Karelia	8,098	0	0	1,880	0	317	0	133	1,451	411	3,907	0
Republic of Komi	5,915	0	0	0	0	0	0	0	305	0	5,611	0
Arkhangelsk Region	17,642	11,152	11,152	1,489	0	0	0	55	629	0	4,318	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	17,642	11,152	11,152	1,489	0	0	0	55	629	0	4,318	0
Vologda Region	19,913	0	0	19,681	0	129	0	0	102	0	0	0
Kaliningrad Region	75,686	826	826	57,742	0	153	408	5,348	6,057	5,057	97	0
Leningrad Region	35,549	7,044	7,044	12,589	0	0	0	6,169	419	8,492	835	0
Murmansk Region	50,135	11,836	0	0	0	0	0	8,067	275	6,041	23,917	0
Novgorod Region	15,014	0	0	13,597	0	0	0	0	1,378	39	0	0
Pskov Region	162	16	16	146	0	0	0	0	0	0	0	0
Saint Petersburg	353,080	3,250	3,250	118,719	0	201	18,194	38,755	80,991	64,347	28,615	9
SOUTHERN FEDERAL DISTRICT	276,501	5,156	5,156	70,685	850	2,859	1,571	126,061	11,476	32,769	25,075	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	62	0	0	17	0	0	0	45	0	0	0	0
Krasnodar Territory	185,456	546	546	25,698	850	2,301	930	103,536	4,059	27,606	19,931	0
Astrakhan Region	5,374	0	0	0	0	0	465	129	1,275	2,641	863	0
Volgograd Region	1,557	0	0	180	0	65	0	105	273	933	0	0
Rostov Region	83,920	4,610	4,610	44,791	0	493	176	22,218	5,868	1,579	4,185	0
Sevastopol	133	0	0	0	0	0	0	28	0	10	95	0
NORTH CAUCASIAN FEDERAL DISTRICT	19,381	0	0	16,854	0	416	617	1	1,472	0	21	0
Republic of Dagestan	7,849	0	0	7,849	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	3,788	0	0	3,574	0	45	0	0	168	0	0	0
Karachay-Cherkess Republic	1,851	0	0	1,770	0	0	0	0	81	0	0	0
Republic of North Ossetia – Alania	21	0	0	0	0	0	0	0	0	0	21	0
Chechen Republic	617	0	0	0	0	0	617	0	0	0	0	0
Stavropol Territory	5,256	0	0	3,661	0	371	0	1	1,223	0	0	0
VOLGA FEDERAL DISTRICT	764,892	292,516	173,474	388,356	126	1,472	6,090	29,838	7,769	34,212	4,513	0
Republic of Bashkortostan	65,982	8,297	0	52,484	55	656	0	0	64	3,283	1,143	0

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Mari El Republic	186	0	0	0	0	167	0	0	19	0	0	0
Republic of Mordovia	1,441	0	0	11	0	0	0	0	0	0	1,430	0
Republic of Tatarstan (Tatarstan)	184,542	102,012	492	52,320	0	0	238	0	2,175	26,075	1,723	0
Udmurt Republic	166,453	166,199	166,199	127	0	0	0	0	127	0	0	0
Chuvash Republic – Chuvashia	3,121	0	0	236	0	0	2,861	0	24	0	0	0
Perm Territory	224,439	7,163	0	216,646	0	0	127	0	0	315	187	0
Kirov Region	2,005	0	0	186	0	0	0	0	0	1,819	0	0
Nizhny Novgorod Region	13,351	0	0	3,194	0	0	1,584	8,310	44	199	21	0
Orenburg Region	55,677	6,273	4,211	44,229	70	0	0	4,385	0	719	0	0
Penza Region	2,810	0	0	958	0	649	0	0	1,204	0	0	0
Samara Region	7,831	0	0	4,719	0	0	769	15	2,269	60	0	0
Saratov Region	6,324	2,572	2,572	158	0	0	0	0	1,844	1,744	6	0
Ulyanovsk Region	30,730	0	0	13,087	0	0	512	17,128	0	0	3	0
URALS FEDERAL DISTRICT	846,126	188,327	166,079	495,890	559	0	10,799	11,536	39,037	546	99,432	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	294,225	0	0	275,892	0	0	0	2	664	545	17,122	0
Tyumen Region	481,634	166,079	166,079	178,525	559	0	10,799	11,534	32,158	0	81,979	0
Khanty-Mansi Autonomous Area – Yugra	56,775	37,341	37,341	118	0	0	0	11,534	7,781	0	0	0
Yamal-Nenets Autonomous Area	178,700	86,230	86,230	0	0	0	188	0	10,302	0	81,979	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	246,159	42,508	42,508	178,406	559	0	10,611	0	14,075	0	0	0
Chelyabinsk Region	70,268	22,248	0	41,473	0	0	0	0	6,215	1	331	0
SIBERIAN FEDERAL DISTRICT	639,265	276,496	90,802	326,553	0	2,231	12,169	155	4,114	5,536	12,012	0
Altai Republic	886	0	0	0	0	0	0	0	725	127	34	0
Republic of Buryatia	715	0	0	74	0	641	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	16,667	819	0	15,446	0	0	0	0	0	315	88	0
Altai Territory	1,507	0	0	57	0	769	0	0	5	647	30	0
Trans-Baikal Territory	24,694	14,479	0	236	0	0	0	0	0	0	9,980	0
Krasnoyarsk Territory	400,218	167,869	0	229,565	0	0	0	0	175	2,487	122	0
Irkutsk Region	29,078	2,527	0	13,534	0	446	12,131	152	56	0	232	0
Kemerovo Region	142,501	74,332	74,332	64,866	0	375	0	0	2,320	607	0	0
Novosibirsk Region	14,724	9,491	9,491	2,336	0	0	37	0	16	1,349	1,494	0

Table 6.4.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	519	0	0	438	0	0	0	3	41	5	32	0
Tomsk Region	7,755	6,979	6,979	0	0	0	0	0	776	0	0	0
FAR-EASTERN FEDERAL DISTRICT	256,402	141,657	14,301	57,903	0	22,410	743	6,373	1,313	3,808	22,195	0
Republic of Sakha (Yakutia)	122,162	121,338	11,978	824	0	0	0	0	0	0	0	0
Kamchatka Territory	6,280	2,821	0	2,727	0	0	0	76	0	0	656	0
Primorye Territory	23,138	0	0	2,373	0	807	9	5,890	1,236	18	12,804	0
Khabarovsk Territory	94,055	11,856	0	50,243	0	21,603	734	0	59	1,959	7,601	0
Amur Region	55	0	0	37	0	0	0	0	17	0	0	0
Magadan Region	2,990	2,325	0	0	0	0	0	0	0	0	665	0
Sakhalin Region	5,028	2,323	2,323	0	0	0	0	406	0	1,830	468	0
Jewish Autonomous Region	375	375	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	2,318	620	0	1,698	0	0	0	0	0	0	0	0

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo: the information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.

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

Table 6.4.5

Overdue Debt on Ruble-Denominated Loans to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use¹

(millions of rubles)

	31.12.2016												
	total	of which											
1	2	3	4	5	6	7	8	9	10	11	12	13	
		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	
THE RUSSIAN FEDERATION	1,749,321	13,232	6,922	252,681	22,167	145,064	342,039	89,985	460,467	199,096	210,988	13,602	
CENTRAL FEDERAL DISTRICT	929,625	3,403	2,252	105,663	17,050	42,356	227,182	19,817	245,227	119,455	145,162	4,312	
Belgorod Region	5,365	514	0	989	0	124	1,001	244	1,055	1,361	57	18	
Bryansk Region	4,854	0	0	1,997	266	837	167	103	1,244	31	66	144	
Vladimir Region	7,678	11	0	2,815	29	1,653	245	96	1,860	637	309	25	
Voronezh Region	20,192	11	0	10,118	0	2,212	956	268	4,741	1,621	202	64	
Ivanovo Region	5,557	13	0	1,140	0	501	202	48	1,919	1,341	352	41	
Kaluga Region	11,204	218	0	1,856	6	6,365	714	262	1,131	205	340	107	
Kostroma Region	3,643	7	0	840	1	169	161	82	2,173	73	47	89	
Kursk Region	4,709	0	0	306	33	2,664	119	134	1,220	159	32	41	
Lipetsk Region	9,411	17	0	1,831	52	679	825	308	3,914	204	1,520	61	
Moscow Region	107,037	343	307	22,012	2,435	6,006	20,100	5,133	27,771	15,410	7,215	614	
Orel Region	2,528	0	0	291	1	539	45	127	1,221	257	31	17	
Ryazan Region	7,461	7	0	1,056	0	2,103	299	407	3,001	155	343	90	
Smolensk Region	11,413	156	156	1,899	43	3,710	449	410	3,523	229	981	14	
Tambov Region	3,642	0	0	440	0	2,411	281	18	393	13	36	50	
Tver Region	8,457	0	0	2,738	17	130	444	893	3,941	87	152	55	
Tula Region	15,407	13	0	4,031	0	5,054	1,861	977	2,809	185	240	237	
Yaroslavl Region	21,614	0	0	2,306	10,385	2,413	1,758	142	2,090	1,925	426	170	
Moscow	679,453	2,091	1,788	48,998	3,783	4,787	197,555	10,165	181,221	95,563	132,814	2,477	

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	230,455	191	10	35,620	2,278	16,069	20,270	52,211	56,403	24,030	21,766	1,620
Republic of Karelia	6,535	40	0	3,264	102	1,537	56	100	954	66	361	55
Republic of Komi	4,002	0	0	650	0	79	165	89	1,268	1,675	45	32
Arkhangelsk Region	3,208	0	0	1,158	158	687	105	56	755	46	113	130
Nenets Autonomous Area	23	0	0	0	0	0	12	0	12	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	3,185	0	0	1,158	158	687	93	56	744	46	113	130
Vologda Region	10,268	0	0	1,708	15	4,899	310	182	2,281	549	157	167
Kaliningrad Region	9,264	50	0	3,411	0	1,780	485	231	2,091	1,104	76	35
Leningrad Region	29,070	0	0	13,231	1	3,501	3,813	253	6,164	1,828	183	97
Murmansk Region	7,157	0	0	298	410	1,791	151	210	1,656	57	2,532	51
Novgorod Region	2,247	0	0	105	0	969	152	65	748	58	123	27
Pskov Region	4,707	0	0	2,253	0	791	314	34	1,168	79	52	16
Saint Petersburg	153,999	99	10	9,542	1,592	34	14,718	50,991	39,319	18,568	18,124	1,010
SOUTHERN FEDERAL DISTRICT	106,824	657	171	23,574	399	21,090	13,327	3,895	27,664	7,036	7,807	1,374
Republic of Adygeya (Adygeya)	2,930	0	0	864	0	659	124	150	848	1	269	15
Republic of Kalmykia	2,558	0	0	27	4	1,693	141	30	453	166	44	0
Republic of Crimea	128	0	0	1	0	44	0	0	34	0	49	1
Krasnodar Territory	54,231	482	0	10,128	334	13,896	7,820	1,229	11,411	4,338	4,202	390
Astrakhan Region	5,096	0	0	1,490	0	1,108	1,301	129	687	267	110	4
Volgograd Region	11,204	11	11	2,437	1	813	971	735	3,519	1,042	1,440	234
Rostov Region	30,635	165	160	8,627	60	2,877	2,969	1,623	10,711	1,216	1,657	730
Sevastopol	42	0	0	0	0	0	0	0	0	6	35	0
NORTH CAUCASIAN FEDERAL DISTRICT	40,087	466	16	12,302	271	10,627	3,964	628	10,279	604	831	114
Republic of Dagestan	8,016	0	0	4,195	54	1,892	163	33	1,467	114	98	0
Republic of Ingushetia	2,431	41	16	155	0	1,084	434	32	564	120	0	0
Kabardino-Balkar Republic	6,089	15	0	2,985	3	1,310	84	51	1,240	44	345	10
Karachay-Cherkess Republic	5,481	0	0	1,220	0	1,649	85	104	2,347	2	74	0
Republic of North Ossetia – Alania	3,219	0	0	796	0	826	376	100	956	92	59	14
Chechen Republic	4,942	75	0	235	0	2,471	1,943	2	154	2	60	0
Stavropol Territory	9,910	333	0	2,715	214	1,395	879	306	3,551	232	195	90
VOLGA FEDERAL DISTRICT	199,491	1,121	724	32,116	867	30,751	21,200	5,290	49,287	30,596	25,716	2,547
Republic of Bashkortostan	8,673	127	127	1,136	1	1,283	1,008	659	3,584	300	330	243

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Mari El Republic	3,013	0	0	466	0	417	57	169	1,080	737	70	17
Republic of Mordovia	7,578	3	0	1,206	0	3,288	541	130	2,023	82	298	7
Republic of Tatarstan (Tatarstan)	16,586	12	1	2,913	0	1,668	734	567	3,767	5,296	903	728
Udmurt Republic	5,998	180	0	2,181	0	416	355	82	994	47	1,654	89
Chuvash Republic – Chuvashia	19,178	0	0	820	649	230	144	486	789	15,745	267	48
Perm Territory	18,060	5	5	2,783	15	555	2,480	433	7,481	2,946	1,148	214
Kirov Region	9,060	1	0	1,395	1	5,232	95	287	1,608	238	160	43
Nizhny Novgorod Region	20,530	290	155	2,947	75	2,931	1,899	494	9,983	996	599	315
Orenburg Region	20,079	51	8	7,109	5	6,441	1,082	265	3,818	755	163	389
Penza Region	3,973	0	0	478	117	862	621	159	1,463	132	109	34
Samara Region	38,198	25	0	4,455	3	2,907	3,125	876	7,959	814	17,796	237
Saratov Region	22,296	427	427	2,330	0	1,806	8,934	379	3,719	2,417	2,144	140
Ulyanovsk Region	6,269	0	0	1,898	0	2,716	125	305	1,019	91	74	42
URALS FEDERAL DISTRICT	68,320	1,555	1,371	9,831	32	3,341	14,757	2,223	27,741	2,726	4,127	1,989
Kurgan Region	4,146	310	310	2,102	2	588	138	52	753	61	102	37
Sverdlovsk Region	26,698	173	33	3,971	6	861	4,670	694	12,456	1,249	2,143	475
Tyumen Region	23,879	1,059	1,028	2,272	24	433	7,264	1,044	9,043	872	1,237	632
Khanty-Mansi Autonomous Area – Yugra	9,327	74	74	352	22	130	3,274	650	3,732	285	540	268
Yamal-Nenets Autonomous Area	4,239	7	7	816	0	13	2,052	120	728	322	117	64
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	10,313	978	948	1,104	2	290	1,939	273	4,582	265	579	300
Chelyabinsk Region	13,598	13	0	1,486	0	1,459	2,685	433	5,489	543	646	844
SIBERIAN FEDERAL DISTRICT	122,969	5,109	2,295	18,411	1,268	14,997	28,055	4,390	33,820	12,432	3,214	1,272
Altai Republic	2,870	158	0	195	0	139	222	9	2,018	54	71	5
Republic of Buryatia	5,232	520	0	1,758	0	224	1,438	213	549	356	163	12
Republic of Tuva	312	0	0	4	0	41	1	31	200	31	2	1
Republic of Khakassia	2,076	0	0	290	0	240	89	46	398	969	15	30
Altai Territory	18,241	0	0	3,657	3	9,248	1,114	253	3,355	164	338	108
Trans-Baikal Territory	896	4	0	33	0	34	91	85	578	6	62	4
Krasnoyarsk Territory	11,758	11	0	3,158	7	1,421	1,329	519	4,445	344	349	175
Irkutsk Region	11,001	25	25	3,123	1	181	1,986	313	4,206	490	619	56
Kemerovo Region	15,169	4,387	2,265	213	0	556	791	165	4,446	4,200	203	210
Novosibirsk Region	31,175	1	1	3,647	5	2,400	6,875	2,121	8,976	5,570	1,133	447

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	21,160	0	0	1,383	1,251	234	13,177	493	3,991	191	218	221
Tomsk Region	3,078	4	4	950	0	278	943	141	659	57	40	6
FAR-EASTERN FEDERAL DISTRICT	51,550	731	82	15,164	3	5,834	13,285	1,532	10,047	2,216	2,364	375
Republic of Sakha (Yakutia)	4,331	102	82	1,939	0	48	551	124	900	563	96	8
Kamchatka Territory	2,853	67	0	383	0	125	68	447	562	264	929	10
Primorye Territory	16,228	58	0	3,422	0	384	6,057	259	4,747	820	352	130
Khabarovsk Territory	21,778	0	0	8,736	1	4,989	4,111	158	2,573	447	670	93
Amur Region	2,073	0	0	35	2	29	1,279	83	498	27	98	21
Magadan Region	1,052	504	0	222	0	22	42	17	140	93	12	0
Sakhalin Region	2,695	0	0	354	0	27	1,162	435	445	1	159	111
Jewish Autonomous Region	491	0	0	73	0	209	15	10	177	2	4	0
Chukotka Autonomous Area	49	0	0	0	0	0	0	0	4	0	44	0

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo: the information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.

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

Table 6.4.6

Overdue Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use¹

(millions of rubles)

	31.12.2016												
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	198,242	32,775	23,699	35,587	0	19,409	15,886	10,130	15,731	54,825	13,898	0	
CENTRAL FEDERAL DISTRICT	107,132	9,077	0	11,924	0	5,272	11,911	887	11,525	48,413	8,123	0	
Belgorod Region	9,077	9,077	0	0	0	0	0	0	0	0	0	0	
Bryansk Region	72	0	0	0	0	0	0	8	0	64	0	0	
Vladimir Region	94	0	0	0	0	73	0	21	0	0	0	0	
Voronezh Region	107	0	0	0	0	0	107	0	0	0	0	0	
Ivanovo Region	872	0	0	1	0	0	871	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	22,079	0	0	3,744	0	445	5,398	563	1,347	7,506	3,075	0	
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0	
Ryazan Region	836	0	0	836	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	5,260	0	0	1,820	0	0	0	0	144	3,296	0	0	
Tula Region	16	0	0	0	0	0	0	16	0	0	0	0	
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0	
Moscow	68,720	0	0	5,523	0	4,754	5,535	280	10,034	37,547	5,048	0	

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
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)	4,174	0	0	501	0	0	0	0	106	3,568	0	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	442	0	0	0	0	0	0	0	0	255	187	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	223	0	0	180	0	0	0	0	12	26	5	0
Orenburg Region	7,576	0	0	7,576	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	64	0	0	26	0	0	16	0	22	0	0	0
Saratov Region	164	0	0	158	0	0	0	0	6	0	0	0
Ulyanovsk Region	7	0	0	7	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	5,635	0	0	475	0	0	0	0	1,917	0	3,242	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	3,839	0	0	197	0	0	0	0	403	0	3,238	0
Tyumen Region	301	0	0	0	0	0	0	0	301	0	0	0
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	301	0	0	0	0	0	0	0	301	0	0	0
Chelyabinsk Region	1,495	0	0	278	0	0	0	0	1,213	0	4	0
SIBERIAN FEDERAL DISTRICT	3,716	1,834	1,834	919	0	427	37	0	12	317	170	0
Altai Republic	34	0	0	0	0	0	0	0	0	0	34	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	195	0	0	2	0	0	0	0	0	105	88	0
Altai Territory	449	0	0	0	0	427	0	0	3	0	19	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	0	0	0	0	0	0	0	0
Irkutsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Kemerovo Region	1,831	1,831	1,831	0	0	0	0	0	0	0	0	0
Novosibirsk Region	1,160	0	0	917	0	0	37	0	0	206	0	0

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	43	0	0	0	0	0	0	0	9	5	29	0
Tomsk Region	3	3	3	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	27,387	10,713	10,713	704	0	13,126	440	1,431	793	179	0	0
Republic of Sakha (Yakutia)	10,941	10,713	10,713	228	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	2,212	0	0	0	0	0	9	1,431	772	0	0	0
Khabarovsk Territory	14,217	0	0	477	0	13,126	431	0	4	179	0	0
Amur Region	17	0	0	0	0	0	0	0	17	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

¹ Including State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)".

Memo: the information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.

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

Table 6.4.7

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	31.12.2016											
	volume of extended loans						debt					
	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	2	small and medium-sized businesses	of which individual entrepreneurs	3	small and medium-sized businesses	of which individual entrepreneurs	4	small and medium-sized businesses	of which individual entrepreneurs	5
1												
THE RUSSIAN FEDERATION	5,161,515	341,467	140,615	1,260	384,216	318,324	4,204	61,936	16,776	266		
CENTRAL FEDERAL DISTRICT	2,003,788	74,880	105,140	1,191	87,895	199,589	3,629	11,343	10,227	13		
Belgorod Region	45,209	5,457	16	0	5,418	300	0	463	0	0		
Bryansk Region	24,995	4,250	854	585	6,422	1,460	1,003	502	72	0		
Vladimir Region	31,466	3,997	104	0	3,658	879	0	589	94	0		
Voronezh Region	87,303	6,482	796	0	9,252	914	0	1,110	107	0		
Ivanovo Region	29,918	3,334	40	0	2,649	16	8	243	0	0		
Kaluga Region	30,570	2,365	1,065	0	3,828	591	0	422	0	0		
Kostroma Region	16,825	3,235	0	0	2,207	631	0	534	1	0		
Kursk Region	42,119	8,392	105	0	5,021	443	0	556	0	0		
Lipetsk Region	33,632	2,542	0	0	2,583	548	0	271	0	0		
Moscow Region	299,155	6,689	11,704	25	10,969	21,576	528	1,582	4,708	1		
Orel Region	20,691	2,344	7	0	1,895	121	0	189	0	0		
Ryazan Region	36,934	3,738	0	0	3,964	12	12	609	0	0		
Smolensk Region	24,443	2,396	0	0	3,591	189	0	1,370	0	0		
Tambov Region	24,937	1,805	170	0	2,700	212	0	249	0	0		
Tver Region	20,983	1,537	94	0	2,231	283	0	441	0	0		
Tula Region	37,273	3,682	0	0	4,172	971	4	728	0	0		
Yaroslavl Region	44,302	3,826	210	0	3,406	478	0	553	0	0		
Moscow	1,153,034	8,808	89,976	581	13,929	169,966	2,074	932	5,245	12		
NORTH-WESTERN FEDERAL DISTRICT	581,363	26,786	4,447	36	21,166	19,549	12	2,893	2,921	1		
Republic of Karelia	11,351	1,074	0	0	1,339	861	0	123	728	0		
Republic of Komi	13,471	3,800	0	0	2,123	0	0	174	0	0		

Table 6.4.7 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	32,588	5,432	29	0	14,088	2,515	29	0	1,412	355	0	0
Nenets Autonomous Area	68	41	0	0	78	53	0	0	12	11	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	32,520	5,391	29	0	14,010	2,462	29	0	1,400	344	0	0
Vologda Region	40,170	5,604	243	20	23,496	3,372	484	0	4,571	620	0	0
Kaliningrad Region	40,435	2,610	1,062	5	32,058	2,624	1,318	5	3,185	189	146	0
Leningrad Region	45,889	1,205	0	0	47,352	1,516	313	1	14,871	291	139	1
Murmansk Region	13,958	1,241	103	0	8,749	1,248	182	0	1,856	164	0	0
Novgorod Region	12,944	649	0	0	9,220	1,055	49	0	1,116	185	49	0
Pskov Region	7,794	635	0	0	9,193	1,261	0	0	3,078	491	0	0
Saint Petersburg	362,763	4,535	3,011	10	243,713	4,113	16,313	6	43,183	301	1,859	0
SOUTHERN FEDERAL DISTRICT	527,086	45,224	10,376	0	398,877	50,137	12,428	119	62,728	10,744	1,578	98
Republic of Adygeya (Adygeya)	12,797	439	0	0	13,525	1,451	0	0	2,676	278	0	0
Republic of Kalmykia	1,155	176	0	0	6,113	2,199	0	0	2,155	1,535	0	0
Republic of Crimea	28,362	832	0	0	14,163	458	48	0	128	1	48	0
Krasnodar Territory	216,310	19,908	8,514	0	180,579	20,963	9,845	115	33,063	4,050	1,188	96
Astrakhan Region	15,719	2,732	869	0	26,943	4,146	1,026	5	3,156	1,273	13	2
Volgograd Region	62,399	3,662	283	0	46,466	5,040	389	0	5,671	1,043	162	0
Rostov Region	182,163	17,253	709	0	109,483	15,773	985	0	15,837	2,565	121	0
Sevastopol	8,181	223	0	0	1,606	108	133	0	42	0	46	0
NORTH CAUCASIAN FEDERAL DISTRICT	115,320	11,026	563	0	161,805	20,362	2,518	26	25,377	6,422	107	26
Republic of Dagestan	6,640	742	0	0	17,445	2,635	0	0	2,778	846	0	0
Republic of Ingushetia	340	340	0	0	2,624	1,378	0	0	2,374	1,227	0	0
Kabardino-Balkar Republic	10,306	1,101	0	0	27,434	3,167	45	0	3,275	1,161	0	0
Karachay-Cherkess Republic	8,243	474	0	0	12,473	1,402	107	26	4,306	624	107	26
Republic of North Ossetia – Alania	6,381	785	21	0	10,615	1,624	21	0	2,950	419	0	0
Chechen Republic	5,431	209	0	0	15,731	635	0	0	2,599	85	0	0
Stavropol Territory	77,978	7,377	542	0	75,484	9,522	2,344	0	7,096	2,060	0	0
VOLGA FEDERAL DISTRICT	906,234	68,214	4,168	0	715,236	77,221	32,781	56	94,948	12,685	339	13
Republic of Bashkortostan	90,326	6,241	822	0	91,430	8,274	26,318	0	5,535	958	0	0
Mari El Republic	12,019	1,301	0	0	9,490	1,654	19	0	2,049	824	0	0
Republic of Mordovia	15,003	1,816	0	0	22,704	2,717	0	0	5,231	955	0	0
Republic of Tatarstan (Tatarstan)	215,271	8,922	1,453	0	163,290	10,413	1,588	0	8,765	1,567	106	0
Udmurt Republic	38,627	4,717	0	0	21,934	3,463	127	0	1,667	462	0	0
Chuvash Republic – Chuvashia	23,714	3,838	24	0	19,200	3,957	24	0	1,991	366	0	0

Table 6.4.7 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Perm Territory	62,687	8,728	51	0	41,148	5,976	127	0	7,883	958	0	0
Kirov Region	30,179	4,660	0	0	21,991	5,172	0	0	4,715	1,120	0	0
Nizhny Novgorod Region	144,495	8,408	331	0	92,673	10,681	1,472	52	14,032	1,354	191	12
Orenburg Region	40,511	5,484	0	0	40,872	7,721	2,062	0	10,221	1,642	0	0
Penza Region	28,621	3,929	0	0	24,619	5,462	172	0	3,024	731	0	0
Samara Region	109,318	2,321	1,422	0	83,760	3,020	695	1	17,952	523	42	1
Saratov Region	58,724	5,404	64	0	50,385	6,635	174	0	7,115	887	0	0
Ulyanovsk Region	36,740	2,443	0	0	31,741	2,075	3	3	4,766	338	0	0
URALS FEDERAL DISTRICT	330,601	29,041	2,189	0	239,795	36,946	16,072	140	39,137	7,643	744	18
Kurgan Region	11,656	3,674	0	0	11,317	3,167	0	0	2,047	330	0	0
Sverdlovsk Region	109,265	7,629	30	0	70,740	9,431	2,095	140	14,875	1,610	406	18
Tyumen Region	100,608	6,146	1,314	0	94,161	15,510	12,916	0	13,773	4,337	0	0
Khanty-Mansi Autonomous Area – Yugra	44,567	2,147	143	0	42,772	7,750	12,916	0	6,422	2,763	0	0
Yamal-Nenets Autonomous Area	6,591	840	0	0	7,505	2,468	0	0	1,612	665	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	49,450	3,159	1,171	0	43,883	5,293	0	0	5,738	909	0	0
Chelyabinsk Region	109,071	11,591	845	0	63,578	8,838	1,060	0	8,443	1,366	338	0
SIBERIAN FEDERAL DISTRICT	520,284	57,892	7,772	0	395,691	59,403	21,004	124	47,564	7,010	279	92
Altai Republic	7,447	474	0	0	5,253	808	127	0	835	241	0	0
Republic of Buryatia	10,860	3,823	0	0	12,816	6,202	0	0	1,576	598	0	0
Republic of Tuva	1,550	732	0	0	1,570	1,174	0	0	151	101	0	0
Republic of Khakassia	7,356	2,354	0	0	6,738	2,432	405	88	903	348	195	88
Altai Territory	66,232	5,825	0	0	59,181	6,754	71	12	8,923	738	22	0
Trans-Baikal Territory	11,259	4,608	0	0	8,833	4,653	0	0	596	368	0	0
Krasnoyarsk Territory	96,172	10,887	706	0	71,223	10,999	911	0	7,820	1,586	0	0
Irkutsk Region	71,833	5,681	0	0	78,555	7,744	12,131	0	5,337	1,114	0	0
Kemerovo Region	45,852	3,412	0	0	28,888	3,775	147	0	7,914	765	0	0
Novosibirsk Region	120,280	4,923	80	0	74,089	4,742	79	0	8,844	407	37	0

Table 6.4.7 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	52,614	12,716	0	0	29,557	6,691	62	24	3,552	533	24	5
Tomsk Region	28,829	2,459	6,985	0	18,987	3,429	7,071	0	1,113	212	0	0
FAR-EASTERN FEDERAL DISTRICT	176,839	28,405	5,959	32	140,239	31,086	14,384	96	17,222	3,197	580	4
Republic of Sakha (Yakutia)	16,197	3,772	1,757	0	16,887	4,690	7,960	0	2,441	559	91	0
Kamchatka Territory	12,413	2,813	303	0	12,056	2,360	380	0	2,761	130	0	0
Primorye Territory	75,003	8,336	1,848	32	46,316	7,964	1,783	89	4,829	728	36	0
Khabarovsk Territory	37,539	4,814	238	0	31,110	6,884	2,943	7	3,385	849	435	4
Amur Region	17,309	4,293	62	0	14,886	3,993	55	0	760	335	17	0
Magadan Region	4,946	851	1,064	0	4,368	1,051	739	0	1,051	102	0	0
Sakhalin Region	9,751	1,810	631	0	11,607	2,310	468	0	1,481	228	0	0
Jewish Autonomous Region	2,163	1,390	0	0	2,258	1,521	0	0	489	242	0	0
Chukotka Autonomous Area	1,518	327	56	0	751	311	56	0	26	25	0	0

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

Table 6.4.8

Outstanding Amount of Loans Granted to Resident Individuals

		31.12.2016															
		rubles					foreign currency										
1	2	3	4	5	6	including		8	9	10	including		13				
						total	housing loans				of which: mortgage loans			total	housing loans	of which: mortgage loans	
											total	including overdue loans				total	including overdue loans
THE RUSSIAN FEDERATION	10,619,193	4,464,437	4,418,892	48,040	922,219	2,490	154,524	73,511	71,187	22,286	1,675	503					
CENTRAL FEDERAL DISTRICT	3,050,724	1,270,359	1,257,147	16,481	350,083	834	119,681	55,245	53,441	16,760	1,121	380					
Belgorod Region	90,455	28,477	27,900	160	4,421	5	201	172	171	58	0	0					
Bryansk Region	62,621	25,447	25,088	132	6,573	11	143	111	101	7	7	0					
Vladimir Region	76,966	30,848	30,399	280	6,685	10	217	172	168	59	4	0					
Voronezh Region	130,468	57,317	56,811	571	13,783	144	507	222	221	28	4	0					
Ivanovo Region	51,696	20,543	20,467	178	4,287	12	1,473	92	84	31	0	0					
Kaluga Region	76,575	35,570	35,382	207	8,430	14	590	330	309	76	2	0					
Kostroma Region	35,899	14,102	14,019	68	2,599	6	21	7	7	0	0	0					
Kursk Region	67,610	25,806	25,379	259	3,873	9	99	72	71	26	0	0					
Lipetsk Region	61,682	23,719	23,517	124	6,065	8	82	46	41	9	0	0					
Moscow Region	760,274	343,091	340,985	5,003	100,282	266	27,802	14,645	14,244	5,482	333	64					
Orel Region	42,414	17,117	16,904	43	3,677	4	107	82	82	6	11	0					
Ryazan Region	70,470	31,904	31,767	163	9,597	9	206	171	171	33	25	0					
Smolensk Region	59,720	26,984	26,771	155	5,594	20	212	139	112	19	6	0					
Tambov Region	52,915	20,773	20,560	77	4,486	0	97	71	71	9	0	0					
Tver Region	80,360	36,465	36,141	732	7,696	8	313	230	230	91	3	0					
Tula Region	98,139	37,939	37,755	216	8,626	32	340	234	222	15	7	0					
Yaroslavl Region	74,505	30,270	30,106	251	6,930	31	170	126	117	30	0	0					
Moscow	1,157,954	463,986	457,197	7,861	146,476	243	87,102	38,322	37,019	10,779	722	316					

(millions of rubles)

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	1,190,590	526,252	523,940	4,168	148,311	392	18,285	9,096	8,944	2,444	391	95
Republic of Karelia	53,904	22,058	21,962	113	4,143	2	82	68	68	16	0	0
Republic of Komi	90,875	42,317	41,762	243	6,189	7	65	54	53	21	0	0
Arkhangelsk Region	99,989	46,100	45,870	254	7,051	13	171	125	118	15	14	0
Nenets Autonomous Area	5,481	2,949	2,943	7	358	3	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	94,508	43,151	42,927	246	6,693	11	171	125	118	15	14	0
Vologda Region	89,572	39,561	39,274	369	6,360	11	187	152	146	96	0	0
Kaliningrad Region	66,044	24,840	24,733	193	5,723	13	2,722	555	537	152	53	0
Leningrad Region	143,318	62,044	61,757	515	20,189	58	1,235	734	719	242	19	8
Murmansk Region	77,611	26,518	26,409	142	5,865	11	147	109	98	16	3	0
Novgorod Region	40,625	15,494	15,393	127	3,163	4	66	48	47	19	2	2
Pskov Region	36,518	13,840	13,787	87	3,236	2	34	23	22	8	1	0
Saint Petersburg	492,134	233,479	232,992	2,126	86,392	273	13,577	7,229	7,135	1,859	299	84
SOUTHERN FEDERAL DISTRICT	876,857	305,828	301,312	3,059	63,388	77	3,615	1,708	1,680	436	44	3
Republic of Adygeya (Adygeya)	26,147	7,577	7,499	59	1,502	4	42	25	25	7	0	0
Republic of Kalmykia	20,592	7,765	7,698	47	1,493	3	53	30	30	2	0	0
Republic of Crimea	10,738	1,611	1,611	0	524	0	319	66	61	0	0	0
Krasnodar Territory	342,121	115,463	113,598	1,453	28,503	35	1,396	739	732	255	18	2
Astrakhan Region	67,722	24,079	23,813	162	3,887	8	74	42	42	9	0	0
Volgograd Region	138,653	53,002	52,582	536	8,924	17	299	158	158	49	26	1
Rostov Region	267,632	95,764	93,946	802	18,418	9	1,387	648	633	114	0	0
Sevastopol	3,251	566	566	1	136	0	45	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	295,512	100,852	99,114	1,173	15,687	76	1,106	746	689	296	2	0
Republic of Dagestan	35,946	13,638	13,593	292	1,943	32	199	165	161	9	0	0
Republic of Ingushetia	4,003	662	640	7	169	0	0	0	0	0	0	0
Kabardino-Balkar Republic	30,461	10,737	10,338	68	1,599	2	165	141	135	75	2	0
Karachay-Cherkess Republic	18,992	6,268	6,056	80	634	0	19	16	16	4	0	0
Republic of North Ossetia – Alania	33,473	11,819	11,621	205	2,013	17	81	68	51	30	0	0

Table 6.4.8 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Chechen Republic	17,913	2,130	2,115	32	245	0	167	0	0	0	0	0
Stavropol Territory	154,725	55,598	54,750	489	9,084	24	474	355	326	178	0	0
VOLGA FEDERAL DISTRICT	1,976,063	856,351	844,506	7,750	150,351	428	6,000	2,800	2,664	946	50	26
Republic of Bashkortostan	279,734	118,331	115,393	1,237	19,913	26	419	158	157	42	0	0
Mari El Republic	38,919	19,025	18,900	84	2,967	3	65	48	48	8	0	0
Republic of Mordovia	43,041	19,872	19,508	81	4,625	6	148	112	95	27	0	0
Republic of Tatarstan (Tatarstan)	270,169	113,560	112,224	914	19,367	21	1,224	181	181	28	8	8
Udmurt Republic	113,282	51,614	50,753	337	8,022	9	141	83	83	32	0	0
Chuvash Republic – Chuvashia	81,069	43,309	43,021	256	9,626	42	179	144	143	41	5	5
Perm Territory	207,680	86,475	85,309	1,463	13,076	27	528	387	368	191	8	4
Kirov Region	79,024	36,778	36,203	191	7,026	15	77	64	63	21	0	0
Nizhny Novgorod Region	207,211	90,070	88,212	720	15,120	51	751	363	351	159	4	0
Orenburg Region	143,267	60,531	60,063	448	9,252	15	140	103	103	62	8	4
Penza Region	73,094	30,243	29,794	165	6,738	5	215	161	148	21	13	0
Samara Region	220,449	92,964	92,149	1,112	18,134	141	1,690	693	621	246	3	3
Saratov Region	136,188	54,803	54,474	467	8,477	53	286	186	186	28	0	0
Ulyanovsk Region	82,937	38,776	38,503	274	8,007	14	137	118	117	41	0	0
URALS FEDERAL DISTRICT	1,203,755	573,752	569,120	6,078	72,392	236	1,842	1,326	1,274	374	46	0
Kurgan Region	54,563	22,318	22,101	212	2,138	3	20	13	13	0	0	0
Sverdlovsk Region	353,015	150,500	149,793	2,256	17,355	52	787	542	526	196	39	0
Tyumen Region	548,928	296,314	293,513	1,956	41,833	151	459	344	313	87	8	0
Khanty-Mansi Autonomous Area – Yugra	287,326	168,777	167,870	1,067	24,300	87	204	175	171	36	4	0
Yamal-Nenets Autonomous Area	101,197	56,144	55,351	272	7,657	9	73	65	55	31	3	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	160,405	71,393	70,292	617	9,876	55	181	104	87	20	0	0
Chelyabinsk Region	247,249	104,619	103,714	1,655	11,066	30	577	427	421	91	0	0
SIBERIAN FEDERAL DISTRICT	1,476,555	599,970	593,535	7,821	86,395	375	2,473	1,689	1,625	821	11	0
Altai Republic	11,715	2,834	2,826	87	226	7	6	0	0	0	0	0
Republic of Buryatia	72,081	23,760	23,569	427	2,475	10	27	23	23	12	0	0
Republic of Tuva	20,454	7,345	7,200	110	191	3	0	0	0	0	0	0
Republic of Khakassia	35,201	13,357	13,201	139	1,958	0	39	18	18	9	0	0
Altai Territory	137,781	54,078	53,700	736	6,328	17	208	165	165	109	0	0

Table 6.4.8 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Trans-Baikal Territory	81,885	30,647	30,433	354	2,644	5	24	18	18	2	0	0
Krasnoyarsk Territory	264,946	117,529	115,959	1,808	22,027	120	362	240	230	137	8	0
Irkutsk Region	215,434	86,422	85,760	1,166	10,485	29	245	145	144	87	0	0
Kemerovo Region	186,684	66,931	66,075	937	7,980	22	290	223	223	100	3	0
Novosibirsk Region	236,236	109,578	108,473	1,173	22,101	129	685	493	477	224	0	0
Omsk Region	131,578	50,599	49,866	686	5,992	20	414	212	180	52	0	0
Tomsk Region	82,561	36,890	36,472	199	3,987	14	172	152	147	90	0	0
FAR-EASTERN FEDERAL DISTRICT	549,138	231,073	230,218	1,509	35,611	73	1,522	901	869	209	9	0
Republic of Sakha (Yakutia)	122,126	59,244	58,945	349	14,085	25	44	38	35	8	0	0
Kamchatka Territory	30,772	11,744	11,668	51	1,627	0	41	27	27	12	0	0
Primorye Territory	133,377	49,791	49,675	306	5,651	10	1,009	515	487	90	9	0
Khabarovsk Territory	112,051	49,245	49,177	432	7,031	27	274	205	205	56	0	0
Amur Region	67,109	27,403	27,239	210	2,576	7	76	74	74	43	0	0
Magadan Region	18,795	7,867	7,824	12	1,367	0	7	7	6	0	0	0
Sakhalin Region	49,571	19,582	19,523	101	2,542	0	61	27	27	0	0	0
Jewish Autonomous Region	10,697	4,167	4,148	41	330	0	6	6	6	0	0	0
Chukotka Autonomous Area	4,640	2,031	2,019	8	401	3	4	4	4	0	0	0

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

Table 6.4.9

Selected Indicators of Loans in Rubles Granted to Resident Individuals

		31.12.2016															
		including							of which								
		housing loans				mortgage loans			of which			against the pledge of claims under share construction participation agreements					
		volume of loans total, million rubles	number of granted loans, units	volume, millions rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	volume, millions rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	volume, million rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	volume, million 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	7,100,607	863,754	1,480,991	182.2	12.49	856,344	1,472,140	183.0	12.48	305,555	570,691	187.9	11.55				
CENTRAL FEDERAL DISTRICT	2,355,362	201,927	459,756	184.3	12.37	200,655	454,791	185.9	12.36	88,260	206,237	192.1	11.59				
Belgorod Region	59,079	6,600	9,503	184.0	12.64	6,376	9,427	185.2	12.62	1,560	2,936	194.7	11.59				
Bryansk Region	38,130	6,383	8,726	182.3	12.46	6,340	8,624	183.1	12.42	2,769	4,030	183.8	11.74				
Vladimir Region	41,252	7,448	11,034	182.6	12.59	7,355	10,984	183.2	12.58	2,573	4,201	187.5	11.62				
Voronezh Region	81,877	13,799	19,960	197.6	12.35	13,743	19,931	197.8	12.34	6,409	9,385	200.3	11.58				
Ivanovo Region	31,906	4,760	6,653	175.1	12.65	4,733	6,640	175.3	12.64	1,460	2,513	191.6	11.59				
Kaluga Region	46,602	6,915	11,893	186.7	12.35	6,874	11,832	187.3	12.34	2,949	5,201	188.4	11.50				
Kostroma Region	23,412	4,089	5,019	173.1	12.68	4,046	4,972	174.2	12.67	1,140	1,625	181.5	11.59				
Kursk Region	40,849	6,533	8,778	185.7	12.41	6,482	8,713	186.6	12.39	1,655	2,699	190.1	11.49				
Lipetsk Region	44,769	6,482	8,766	195.3	12.43	6,439	8,748	195.5	12.42	2,687	3,991	199.5	11.64				
Moscow Region	507,271	43,274	114,483	186.6	12.25	43,151	114,022	187.2	12.25	20,179	53,533	192.5	11.54				
Orel Region	28,198	4,909	6,572	187.1	12.31	4,887	6,562	187.3	12.31	2,195	3,204	191.1	11.60				
Ryazan Region	43,455	7,832	11,308	183.4	12.50	7,791	11,291	183.6	12.50	3,892	5,733	185.4	11.69				
Smolensk Region	36,644	5,282	8,225	191.0	12.39	5,268	8,144	192.7	12.37	2,142	3,643	200.2	11.58				
Tambov Region	32,502	4,968	7,215	190.1	12.37	4,926	7,195	190.5	12.37	2,023	3,141	193.1	11.57				
Tver Region	48,674	7,460	12,034	182.3	12.53	7,432	11,794	185.7	12.52	2,748	4,746	190.1	11.60				
Tula Region	63,500	8,374	13,339	183.1	12.58	8,357	13,330	183.2	12.58	2,921	5,138	188.7	11.56				
Yaroslavl Region	49,244	7,411	10,113	174.7	12.50	7,346	10,077	175.1	12.49	2,321	3,777	185.1	11.69				
Moscow	1,137,998	49,408	186,136	181.7	12.37	49,109	182,506	184.6	12.35	26,637	86,740	192.4	11.62				

Table 6.4.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	863,672	105,278	189,396	176.1	12.21	104,766	189,082	176.3	12.20	48,814	91,814	178.9	11.35
Republic of Karelia	33,624	4,330	6,377	175.4	12.24	4,306	6,364	175.6	12.23	1,517	2,539	181.5	11.31
Republic of Komi	52,058	7,416	12,106	175.6	12.64	7,403	12,100	175.7	12.64	2,163	3,958	173.3	11.59
Arkhangelsk Region	61,589	9,521	14,881	164.5	12.61	9,471	14,852	164.7	12.60	2,478	4,551	167.9	11.49
Nenets Autonomous Area	2,704	253	547	155.2	11.77	253	547	155.2	11.77	103	252	143.4	9.39
Arkhangelsk Region, excluding Nenets Autonomous Area	58,885	9,268	14,335	164.8	12.64	9,218	14,306	165.0	12.63	2,375	4,300	169.3	11.60
Vologda Region	54,610	10,174	12,605	173.5	12.43	10,023	12,541	174.1	12.41	3,620	4,910	179.0	11.46
Kaliningrad Region	47,535	5,522	8,591	181.6	12.26	5,496	8,569	181.7	12.24	2,733	4,065	180.3	11.57
Leningrad Region	95,790	11,996	22,002	180.6	12.09	11,928	21,965	180.8	12.09	6,100	11,536	182.8	11.29
Murmansk Region	55,051	5,623	9,301	162.4	12.22	5,616	9,268	162.9	12.22	1,820	3,639	172.2	11.28
Novgorod Region	26,653	3,980	5,408	179.9	12.35	3,949	5,396	180.2	12.34	1,365	2,071	186.1	11.45
Pskov Region	25,174	3,312	4,668	176.1	12.16	3,241	4,633	177.1	12.15	1,292	2,000	182.5	11.34
Saint Petersburg	411,588	43,404	93,456	177.9	12.08	43,333	93,393	178.0	12.08	25,726	52,546	179.2	11.30
SOUTHERN FEDERAL DISTRICT	548,237	64,486	99,004	188.6	12.51	63,887	98,720	189.0	12.51	25,120	38,855	192.6	11.65
Republic of Adygeya (Adygeya)	14,482	1,382	2,017	189.8	12.55	1,375	2,009	190.2	12.55	548	812	198.7	11.70
Republic of Kalmykia	10,647	1,340	2,210	192.7	12.50	1,340	2,210	192.7	12.50	516	967	197.4	11.49
Republic of Crimea	11,295	642	1,366	163.2	12.43	642	1,366	163.2	12.43	258	473	185.9	11.66
Krasnodar Territory	216,084	23,497	36,827	191.6	12.53	23,183	36,706	192.0	12.52	11,472	17,035	193.2	11.70
Astrakhan Region	39,131	4,752	7,186	191.5	12.41	4,730	7,176	191.8	12.41	1,365	2,445	202.2	11.56
Volgograd Region	87,962	13,092	18,000	183.0	12.51	13,072	17,988	183.1	12.51	4,113	6,047	188.3	11.54
Rostov Region	165,549	19,543	30,930	188.8	12.52	19,310	30,798	189.4	12.51	6,797	10,963	191.2	11.67
Sevastopol	3,089	238	469	170.7	12.31	235	467	171.2	12.31	51	113	192.5	11.57
NORTH CAUCASIAN FEDERAL DISTRICT	169,332	19,979	31,242	189.4	12.72	19,934	31,162	189.5	12.72	5,462	9,146	197.6	11.67
Republic of Dagestan	20,998	2,259	4,187	184.4	12.60	2,252	4,181	184.4	12.59	491	1,075	206.0	11.54
Republic of Ingushetia	2,392	165	325	169.2	12.19	165	325	169.2	12.19	79	120	241.1	11.70
Kabardino-Balkar Republic	16,901	1,786	2,973	192.7	12.71	1,779	2,960	193.4	12.70	496	954	201.3	11.81
Karachay-Cherkess Republic	9,600	1,109	1,705	198.5	13.12	1,109	1,705	198.5	13.12	207	360	193.6	11.57
Republic of North Ossetia – Alania	19,331	2,184	3,760	190.4	12.56	2,183	3,760	190.4	12.56	745	1,289	204.4	11.57
Chechen Republic	10,339	442	1,018	165.4	13.11	441	994	162.2	13.21	81	167	207.9	11.83
Stavropol Territory	89,771	12,034	17,274	190.8	12.73	12,005	17,238	191.0	12.73	3,363	5,182	192.5	11.69
VOLGA FEDERAL DISTRICT	1,243,686	220,458	299,761	179.7	12.54	217,539	297,745	180.6	12.53	68,769	103,893	187.3	11.43
Republic of Bashkortostan	175,303	31,268	43,864	171.6	12.71	30,399	43,550	172.5	12.69	8,439	13,692	176.1	11.64
Mari El Republic	21,343	5,463	7,101	184.8	12.27	5,460	7,096	184.9	12.27	2,211	2,922	188.7	11.53

Table 6.4.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Republic of Mordovia	24,618	5,681	8,225	193.3	12.20	5,554	8,171	194.4	12.18	1,963	3,431	201.5	11.44
Republic of Tatarstan (Tatarstan)	165,781	36,461	49,000	167.9	12.47	35,836	48,609	168.9	12.47	8,587	14,766	184.4	10.92
Udmurt Republic	70,496	13,380	16,465	179.4	12.59	13,188	16,358	180.1	12.58	3,661	5,484	191.5	11.43
Chuvash Republic – Chuvashia	43,288	11,329	15,302	196.1	12.37	11,219	15,276	196.4	12.36	4,656	6,713	198.9	11.61
Perm Territory	129,139	19,254	26,231	183.9	12.69	19,166	26,181	184.1	12.69	5,269	8,453	190.9	11.45
Kirov Region	43,863	10,469	12,940	190.3	12.40	10,392	12,899	190.8	12.40	4,073	5,191	194.2	11.37
Nizhny Novgorod Region	172,739	20,502	30,621	178.5	12.63	20,343	30,373	179.6	12.62	6,552	10,504	184.5	11.55
Orenburg Region	80,895	14,099	18,704	189.8	12.37	13,721	18,543	191.2	12.36	4,976	6,860	194.2	11.31
Penza Region	44,106	7,068	9,826	188.1	12.39	7,007	9,796	188.5	12.38	2,869	4,304	191.5	11.67
Samara Region	144,017	22,112	30,521	178.5	12.58	22,010	30,101	180.7	12.57	7,927	11,124	181.7	11.45
Saratov Region	81,119	12,749	17,897	187.6	12.67	12,694	17,767	188.7	12.66	3,526	5,417	193.5	11.63
Ulyanovsk Region	46,980	10,623	13,065	174.9	12.55	10,550	13,025	175.2	12.55	4,060	5,032	182.0	11.58
URALS FEDERAL DISTRICT	699,727	96,711	156,099	186.4	12.73	95,479	155,354	187.0	12.72	24,577	43,925	188.3	11.71
Kurgan Region	34,793	4,702	6,007	195.3	12.60	4,670	5,986	196.0	12.59	1,054	1,447	207.6	11.16
Sverdlovsk Region	224,752	27,033	44,285	186.2	12.71	26,940	44,191	186.5	12.70	7,063	13,064	191.0	11.72
Tyumen Region	289,694	37,112	73,682	197.3	12.71	36,810	73,409	197.6	12.70	10,524	21,519	190.5	11.76
Khanty-Mansi Autonomous Area – Yugra	133,641	17,807	37,208	190.5	12.83	17,721	37,108	190.7	12.83	4,893	10,807	182.7	11.84
Yamal-Nenets Autonomous Area	56,084	6,424	15,259	196.3	12.58	6,381	15,203	196.5	12.57	1,752	4,182	181.8	11.81
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	99,969	12,881	21,215	210.1	12.61	12,708	21,098	210.5	12.60	3,879	6,530	209.2	11.62
Chelyabinsk Region	150,488	27,864	32,124	159.9	12.83	27,059	31,767	161.5	12.82	5,936	7,895	174.3	11.66
SIBERIAN FEDERAL DISTRICT	870,059	118,676	173,616	180.6	12.65	118,187	173,346	180.8	12.65	34,669	55,479	185.8	11.62
Altai Republic	6,775	492	684	176.6	12.95	487	682	177.0	12.95	92	166	182.8	11.74
Republic of Buryatia	38,015	3,578	5,412	175.7	12.68	3,555	5,400	176.0	12.67	931	1,491	183.1	11.62
Republic of Tuva	10,773	835	1,564	179.0	13.38	834	1,563	179.1	13.38	61	127	174.2	11.94
Republic of Khakassia	21,037	2,758	3,681	172.2	12.68	2,751	3,672	172.2	12.68	812	1,163	180.6	11.69
Altai Territory	84,760	13,561	17,141	180.8	12.71	13,489	17,108	181.1	12.71	3,540	4,828	187.9	11.56
Trans-Baikal Territory	42,478	4,387	7,148	179.4	12.75	4,380	7,145	179.4	12.74	872	1,615	184.0	11.69
Krasnoyarsk Territory	151,524	22,142	34,037	175.9	12.58	22,097	34,007	176.0	12.58	8,104	13,319	178.5	11.66
Irkutsk Region	126,224	15,365	22,973	169.2	12.82	15,306	22,909	169.6	12.81	3,801	6,205	172.0	11.77
Kemerovo Region	112,905	15,496	20,258	170.0	12.66	15,364	20,210	170.3	12.65	3,645	5,681	179.1	11.50
Novosibirsk Region	143,783	20,932	33,386	196.0	12.46	20,863	33,351	196.2	12.46	8,409	13,977	200.3	11.62
Omsk Region	82,132	11,581	16,254	191.9	12.84	11,546	16,240	192.0	12.84	2,193	3,727	195.7	11.49
Tomsk Region	49,653	7,549	11,079	181.6	12.53	7,515	11,058	181.9	12.53	2,209	3,179	182.4	11.61

Table 6.4.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
FAR-EASTERN FEDERAL DISTRICT	350,532	36,239	72,117	178.4	12.72	35,897	71,940	178.7	12.70	9,884	21,343	181.8	11.76
Republic of Sakha (Yakutia)	66,993	8,890	19,713	183.2	12.75	8,612	19,593	184.1	12.70	3,686	8,468	182.1	11.88
Kamchatka Territory	22,090	1,805	3,677	170.7	12.82	1,783	3,661	171.3	12.82	425	958	174.0	11.64
Primorye Territory	93,039	8,959	17,041	172.1	12.67	8,951	17,032	172.2	12.66	1,995	3,896	178.9	11.72
Khabarovsk Territory	72,362	7,711	14,131	179.8	12.69	7,708	14,123	179.9	12.69	1,744	3,512	187.2	11.67
Amur Region	41,074	3,805	6,565	183.0	12.60	3,799	6,563	183.0	12.60	845	1,583	192.2	11.56
Magadan Region	13,045	1,411	2,889	176.6	12.69	1,399	2,879	177.0	12.67	415	948	171.1	11.46
Sakhalin Region	32,590	2,647	6,302	177.6	12.86	2,641	6,299	177.6	12.86	539	1,505	175.5	11.93
Jewish Autonomous Region	6,294	658	1,043	183.3	12.63	658	1,043	183.3	12.63	123	221	200.7	11.54
Chukotka Autonomous Area	3,045	353	755	168.8	13.09	346	748	169.7	13.05	112	251	171.2	12.03

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

Table 6.4.10

Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals

		31.12.2016													
		including							of which						
		housing loans				mortgage loans			against the pledge of claims under share construction participation agreements						
1	volume of loans total, million rubles	number of granted loans, units	volume, millions rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	volume, millions rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	volume, million rubles	weighted average maturity, months	weighted average interest rate, %	14	
															5	6	7	8	9	10	11	12	13	14
THE RUSSIAN FEDERATION	109,659	55	2,061	29.2	8.87	34	1,087	40.1	8.65	1	9	11.0	12.00		
CENTRAL FEDERAL DISTRICT	69,298	43	1,699	32.6	8.80	30	822	49.0	8.65	1	9	11.0	12.00		
Belgorod Region	270	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Bryansk Region	52	1	1	46.0	7.00	1	1	46.0	7.00	0	0	0.0	0.00		
Vladimir Region	79	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Voronezh Region	323	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Ivanovo Region	1,441	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Kaluga Region	182	1	7	84.0	12.00	0	0	0.0	0.00	0	0	0.0	0.00		
Kostroma Region	133	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Kursk Region	254	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Lipetsk Region	95	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow Region	10,557	6	161	39.9	13.39	4	109	55.2	13.69	0	0	0.0	0.00		
Orel Region	432	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Ryazan Region	397	1	12	12.2	4.00	1	12	12.2	4.00	0	0	0.0	0.00		
Smolensk Region	117	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Tambov Region	258	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Tver Region	234	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Tula Region	369	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Yaroslavl Region	134	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow	53,970	34	1,518	31.7	8.16	24	700	48.6	7.78	1	9	11.0	12.00		

Table 6.4.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	20,236	3	188	13.8	7.99	2	183	11.6	7.09	0	0	0.0	0.00
Republic of Karelia	44	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	104	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	1,218	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nenets Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	1,218	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	40	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	521	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	1,133	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	64	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	41	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	669	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	16,402	3	188	13.8	7.99	2	183	11.6	7.09	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	3,820	2	62	11.7	9.95	1	61	11.8	10.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	84	1	61	11.8	10.00	1	61	11.8	10.00	0	0	0.0	0.00
Krasnodar Territory	422	1	1	6.0	5.50	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	157	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	2,135	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	998	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	382	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	16	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Ingushetia	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	10	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	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	43	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	298	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
VOLGA FEDERAL DISTRICT	9,473	5	72	10.5	12.66	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	1 816	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	19	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
Republic of Mordovia	50	1	13	11.7	8.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	987	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	149	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	411	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	422	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	168	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	1,946	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	722	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	352	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	2,141	4	60	10.3	13.80	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	237	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	53	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	2,111	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	83	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	482	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	825	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	101	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	12	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	712	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	721	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	2,159	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	41	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	12	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	335	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	545	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Irkutsk Region	215	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	448	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	280	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	153	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	118	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
FAR-EASTERN FEDERAL DISTRICT	2,181	2	39	18.1	12.56	1	21	23.9	14.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	27	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	1,712	2	39	18.1	12.56	1	21	23.9	14.00	0	0	0.0	0.00
Khabarovsk Territory	53	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	18	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	334	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	17	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

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

6.5. Foreign Cash Operations

Table 6.5.1

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

(millions of US dollars)

1	2016		
	August 2	September 3	October 4
THE RUSSIAN FEDERATION	3,030.19	3,706.67	3,868.79
CENTRAL FEDERAL DISTRICT	1,693.39	2,055.36	2,164.62
Belgorod Region	2.08	2.32	2.34
Bryansk Region	0.85	1.16	1.62
Vladimir Region	16.05	18.48	21.29
Voronezh Region	25.10	35.66	41.98
Ivanovo Region	4.94	6.05	5.77
Kaluga Region	9.82	12.93	14.12
Kostroma Region	2.15	2.88	3.15
Kursk Region	2.29	1.85	2.07
Lipetsk Region	2.14	3.45	3.52
Moscow Region	24.99	32.82	36.61
Orel Region	3.18	4.86	5.37
Ryazan Region	13.47	15.57	16.41
Smolensk Region	0.91	1.02	0.91
Tambov Region	0.92	1.02	2.89
Tver Region	4.16	5.35	5.02
Tula Region	8.30	10.70	15.42
Yaroslavl Region	8.75	14.35	20.45
Moscow	1,563.31	1,884.90	1,965.70
NORTH-WESTERN FEDERAL DISTRICT	299.30	369.68	410.00
Republic of Karelia	3.87	3.84	3.45
Republic of Komi	1.47	1.82	1.83
Arkhangelsk Region	1.34	1.41	1.56
Nenets Autonomous Area	0.05	0.04	0.05
Arkhangelsk Region, excluding Nenets Autonomous Area	1.29	1.37	1.51
Vologda Region	7.73	10.37	9.58
Kaliningrad Region	17.92	22.80	28.89
Leningrad Region	2.75	3.34	3.68
Murmansk Region	2.77	3.14	3.38
Novgorod Region	1.19	1.54	2.03
Pskov Region	0.90	1.10	1.38
Saint Petersburg	259.37	320.31	354.21
SOUTHERN FEDERAL DISTRICT	263.28	289.45	251.05
Republic of Adygeya (Adygeya)	2.13	2.91	2.47
Republic of Kalmykia	0.13	0.17	0.14
Republic of Crimea	68.03	62.79	34.31
Krasnodar Territory	88.65	106.02	99.47
Astrakhan Region	8.51	7.22	9.58
Volgograd Region	12.28	17.03	21.24
Rostov Region	63.74	71.56	73.57
Sevastopol	19.82	21.76	10.27
NORTH CAUCASIAN FEDERAL DISTRICT	60.03	88.25	99.89
Republic of Daghestan	4.82	3.72	4.51
Republic of Ingushetia	1.88	6.40	7.36
Kabardino-Balkar Republic	4.88	6.08	6.66
Karachay-Cherkess Republic	1.36	1.43	1.37
Republic of North Ossetia – Alania	10.66	14.42	17.78
Chechen Republic	1.01	1.88	5.99

Table 6.5.1 (end)
(millions of US dollars)

1	2	3	4
Stavropol Territory	35.42	54.32	56.22
VOLGA FEDERAL DISTRICT	221.59	276.57	286.56
Republic of Bashkortostan	18.05	20.12	24.17
Mari El Republic	0.80	0.78	0.83
Republic of Mordovia	1.12	1.32	1.22
Republic of Tatarstan (Tatarstan)	48.56	63.81	55.71
Udmurt Republic	8.86	12.34	17.02
Chuvash Republic – Chuvashia	10.08	13.41	15.02
Perm Territory	7.92	10.02	10.25
Kirov Region	4.11	5.89	5.08
Nizhny Novgorod Region	26.96	34.48	34.78
Orenburg Region	7.50	9.11	8.90
Penza Region	2.35	2.33	2.60
Samara Region	43.24	56.52	63.83
Saratov Region	12.27	14.19	12.81
Ulyanovsk Region	29.78	32.24	34.37
URALS FEDERAL DISTRICT	149.95	189.47	176.83
Kurgan Region	1.00	1.51	1.46
Sverdlovsk Region	91.07	117.59	104.43
Tyumen Region	22.35	26.35	28.98
Khanty-Mansi Autonomous Area – Yugra	8.83	9.35	10.17
Yamal-Nenets Autonomous Area	1.70	2.28	2.41
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	11.82	14.72	16.40
Chelyabinsk Region	35.52	44.02	41.97
SIBERIAN FEDERAL DISTRICT	197.36	229.08	248.74
Altai Republic	0.21	0.39	0.35
Republic of Buryatia	30.87	40.37	41.69
Republic of Tuva	0.09	0.11	0.13
Republic of Khakassia	0.85	1.17	1.59
Altai Territory	5.12	5.82	5.61
Trans-Baikal Territory	1.24	0.73	1.27
Krasnoyarsk Territory	28.59	36.70	37.55
Irkutsk Region	6.12	8.24	8.28
Kemerovo Region	4.10	5.27	4.95
Novosibirsk Region	104.32	110.56	127.67
Omsk Region	14.16	17.04	16.58
Tomsk Region	1.71	2.67	3.07
FAR-EASTERN FEDERAL DISTRICT	131.50	180.38	202.84
Republic of Sakha (Yakutia)	1.85	2.60	3.01
Kamchatka Territory	2.17	2.71	4.34
Primorye Territory	59.54	79.75	86.26
Khabarovsk Territory	20.12	24.34	30.06
Amur Region	40.19	61.30	68.59
Magadan Region	0.87	1.39	2.61
Sakhalin Region	6.73	8.16	7.80
Jewish Autonomous Region	0.03	0.06	0.07
Chukotka Autonomous Area	0.02	0.06	0.10

¹Excluding conversion operations of one foreign currency into another.

Table 6.5.2

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

(millions of US dollars)

1	2016		
	August 2	September 3	October 4
THE RUSSIAN FEDERATION	1,325.15	1,239.36	1,186.31
CENTRAL FEDERAL DISTRICT	652.72	639.77	623.36
Belgorod Region	2.26	2.01	1.94
Bryansk Region	1.22	1.04	1.31
Vladimir Region	10.78	10.88	10.43
Voronezh Region	12.64	13.81	13.67
Ivanovo Region	2.71	2.48	2.55
Kaluga Region	7.68	6.83	6.18
Kostroma Region	1.70	1.69	1.59
Kursk Region	1.16	1.15	1.53
Lipetsk Region	2.21	2.51	2.64
Moscow Region	22.10	21.51	20.17
Orel Region	1.16	0.94	0.89
Ryazan Region	3.59	3.25	2.74
Smolensk Region	1.22	1.07	1.01
Tambov Region	0.94	0.71	0.63
Tver Region	2.82	2.25	2.15
Tula Region	4.08	3.77	3.64
Yaroslavl Region	5.43	4.10	3.38
Moscow	569.03	559.79	546.93
NORTH-WESTERN FEDERAL DISTRICT	208.38	186.74	184.12
Republic of Karelia	4.35	4.49	3.27
Republic of Komi	0.84	0.95	0.87
Arkhangelsk Region	1.05	1.17	1.05
Nenets Autonomous Area	0.02	0.02	0.04
Arkhangelsk Region, excluding Nenets Autonomous Area	1.02	1.15	1.01
Vologda Region	5.39	4.74	3.60
Kaliningrad Region	21.42	17.54	15.23
Leningrad Region	2.78	2.93	2.33
Murmansk Region	1.74	1.21	1.43
Novgorod Region	0.99	1.00	1.01
Pskov Region	2.06	1.96	1.79
Saint Petersburg	167.77	150.75	153.55
SOUTHERN FEDERAL DISTRICT	133.14	107.64	103.13
Republic of Adygeya (Adygeya)	2.36	1.87	1.82
Republic of Kalmykia	0.17	0.14	0.12
Republic of Crimea	18.82	15.99	15.86
Krasnodar Territory	61.42	48.22	45.63
Astrakhan Region	2.01	2.82	2.00
Volgograd Region	7.14	6.48	6.39
Rostov Region	31.89	25.07	24.19
Sevastopol	9.34	7.04	7.12
NORTH CAUCASIAN FEDERAL DISTRICT	11.94	10.34	8.66
Republic of Dagestan	0.96	1.03	0.65
Republic of Ingushetia	0.03	0.03	0.02
Kabardino-Balkar Republic	0.93	0.84	0.73
Karachay-Cherkess Republic	0.62	0.41	0.48
Republic of North Ossetia – Alania	0.94	0.71	0.58
Chechen Republic	0.09	0.21	0.10

Table 6.5.2 (end)
(millions of US dollars)

1	2	3	4
Stavropol Territory	8.38	7.12	6.11
VOLGA FEDERAL DISTRICT	121.98	115.18	98.42
Republic of Bashkortostan	11.13	9.86	9.28
Mari El Republic	0.94	0.75	0.80
Republic of Mordovia	0.70	0.68	0.60
Republic of Tatarstan (Tatarstan)	24.07	22.92	18.89
Udmurt Republic	4.81	3.61	4.42
Chuvash Republic – Chuvashia	3.88	2.62	1.89
Perm Territory	4.42	4.16	3.36
Kirov Region	2.29	1.77	1.78
Nizhny Novgorod Region	13.54	12.18	12.30
Orenburg Region	4.82	3.64	3.39
Penza Region	2.27	2.30	2.77
Samara Region	27.30	33.15	22.76
Saratov Region	8.83	7.97	7.70
Ulyanovsk Region	13.00	9.57	8.48
URALS FEDERAL DISTRICT	55.17	51.63	50.40
Kurgan Region	0.63	0.60	0.47
Sverdlovsk Region	30.02	29.32	28.59
Tyumen Region	9.90	10.39	10.00
Khanty-Mansi Autonomous Area – Yugra	2.65	2.62	2.49
Yamal-Nenets Autonomous Area	0.71	0.53	0.57
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6.53	7.24	6.94
Chelyabinsk Region	14.62	11.33	11.34
SIBERIAN FEDERAL DISTRICT	79.35	68.08	60.38
Altai Republic	0.29	0.19	0.21
Republic of Buryatia	9.22	7.57	7.59
Republic of Tuva	0.04	0.02	0.05
Republic of Khakassia	0.50	0.33	0.35
Altai Territory	4.39	4.18	3.62
Trans-Baikal Territory	0.48	0.60	0.24
Krasnoyarsk Territory	10.83	10.34	10.74
Irkutsk Region	3.62	2.95	2.34
Kemerovo Region	2.82	2.74	2.63
Novosibirsk Region	36.63	29.84	24.12
Omsk Region	9.26	8.04	7.37
Tomsk Region	1.27	1.29	1.14
FAR-EASTERN FEDERAL DISTRICT	66.99	60.16	57.83
Republic of Sakha (Yakutia)	1.55	1.72	1.71
Kamchatka Territory	1.29	1.26	1.07
Primorye Territory	39.36	36.15	33.80
Khabarovsk Territory	14.59	11.97	12.66
Amur Region	5.31	5.33	5.41
Magadan Region	0.20	0.24	0.27
Sakhalin Region	4.63	3.39	2.86
Jewish Autonomous Region	0.05	0.08	0.03
Chukotka Autonomous Area	0.02	0.03	0.02

¹Excluding conversion operations of one foreign currency into another.

Table 6.5.3

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

(millions of US dollars)

1	2016		
	August 2	September 3	October 4
THE RUSSIAN FEDERATION	507.95	511.32	543.88
CENTRAL FEDERAL DISTRICT	259.30	264.89	300.04
Belgorod Region	0.46	0.51	0.58
Bryansk Region	0.28	0.40	0.39
Vladimir Region	1.32	1.18	1.14
Voronezh Region	7.41	7.81	8.84
Ivanovo Region	0.79	0.83	0.76
Kaluga Region	3.34	2.80	3.66
Kostroma Region	0.34	0.36	0.30
Kursk Region	0.64	0.61	0.70
Lipetsk Region	0.42	0.42	0.46
Moscow Region	7.68	21.10	11.67
Orel Region	0.21	0.18	0.16
Ryazan Region	6.18	6.40	6.66
Smolensk Region	0.26	0.23	0.24
Tambov Region	0.27	0.21	0.24
Tver Region	0.39	0.44	0.48
Tula Region	0.86	0.81	0.71
Yaroslavl Region	1.32	1.31	1.16
Moscow	227.14	219.28	261.91
NORTH-WESTERN FEDERAL DISTRICT	33.68	34.01	34.20
Republic of Karelia	0.18	0.21	0.11
Republic of Komi	0.35	0.40	0.31
Arkhangelsk Region	0.26	0.31	0.31
Nenets Autonomous Area	0.00	0.00	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0.26	0.31	0.31
Vologda Region	1.46	1.46	1.38
Kaliningrad Region	2.38	2.40	2.28
Leningrad Region	0.27	0.25	0.24
Murmansk Region	0.37	0.30	0.34
Novgorod Region	0.26	0.21	0.27
Pskov Region	0.09	0.10	0.12
Saint Petersburg	28.08	28.37	28.84
SOUTHERN FEDERAL DISTRICT	34.30	33.79	33.28
Republic of Adygeya (Adygeya)	0.23	0.19	0.29
Republic of Kalmykia	0.03	0.11	0.11
Republic of Crimea	4.47	4.32	3.31
Krasnodar Territory	15.48	15.34	15.15
Astrakhan Region	1.73	1.41	1.49
Volgograd Region	3.08	3.01	3.48
Rostov Region	8.97	9.02	9.17
Sevastopol	0.31	0.38	0.29
NORTH CAUCASIAN FEDERAL DISTRICT	19.71	18.60	19.86
Republic of Dagestan	7.16	6.62	7.09
Republic of Ingushetia	0.88	0.76	0.94
Kabardino-Balkar Republic	1.27	1.37	1.52
Karachay-Cherkess Republic	0.35	0.15	0.15
Republic of North Ossetia – Alania	0.41	0.45	0.49
Chechen Republic	1.82	1.58	1.76

Table 6.5.3 (end)
(millions of US dollars)

1	2	3	4
Stavropol Territory	7.82	7.67	7.90
VOLGA FEDERAL DISTRICT	42.93	38.68	40.24
Republic of Bashkortostan	6.23	5.71	5.93
Mari El Republic	0.12	0.11	0.12
Republic of Mordovia	0.46	0.39	0.24
Republic of Tatarstan (Tatarstan)	11.27	9.95	10.39
Udmurt Republic	1.25	1.12	1.35
Chuvash Republic – Chuvashia	0.49	0.45	0.47
Perm Territory	1.81	2.09	2.06
Kirov Region	0.87	0.83	0.80
Nizhny Novgorod Region	4.11	3.58	3.55
Orenburg Region	1.59	1.48	1.58
Penza Region	0.59	0.51	0.47
Samara Region	5.93	5.23	6.11
Saratov Region	1.72	1.57	1.62
Ulyanovsk Region	6.47	5.66	5.55
URALS FEDERAL DISTRICT	45.45	51.09	27.47
Kurgan Region	0.33	0.47	0.52
Sverdlovsk Region	30.85	36.87	13.40
Tyumen Region	5.80	6.22	6.17
Khanty-Mansi Autonomous Area – Yugra	3.81	3.93	3.73
Yamal-Nenets Autonomous Area	0.26	0.35	0.38
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1.73	1.94	2.06
Chelyabinsk Region	8.46	7.54	7.38
SIBERIAN FEDERAL DISTRICT	50.58	47.18	65.06
Altai Republic	0.08	0.12	0.19
Republic of Buryatia	7.39	7.03	8.13
Republic of Tuva	0.02	0.02	0.02
Republic of Khakassia	0.20	0.17	0.17
Altai Territory	1.27	1.18	1.13
Trans-Baikal Territory	0.11	0.12	0.09
Krasnoyarsk Territory	2.94	2.66	3.19
Irkutsk Region	1.89	1.79	2.05
Kemerovo Region	0.59	0.62	0.64
Novosibirsk Region	30.94	28.22	42.57
Omsk Region	5.03	5.03	6.66
Tomsk Region	0.12	0.23	0.22
FAR-EASTERN FEDERAL DISTRICT	23.11	23.22	23.73
Republic of Sakha (Yakutia)	0.90	0.87	0.82
Kamchatka Territory	0.73	0.77	0.67
Primorye Territory	11.08	11.36	11.44
Khabarovsk Territory	1.87	1.52	1.74
Amur Region	6.52	6.59	6.71
Magadan Region	0.15	0.14	0.23
Sakhalin Region	1.85	1.93	2.07
Jewish Autonomous Region	0.01	0.01	0.02
Chukotka Autonomous Area	0.01	0.03	0.03

Table 6.5.4

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

(millions of US dollars)

1	2016		
	August	September	October
2	3	4	
THE RUSSIAN FEDERATION	158.46	156.08	162.01
CENTRAL FEDERAL DISTRICT	72.89	73.15	78.75
Belgorod Region	0.55	0.57	0.47
Bryansk Region	0.14	0.15	0.14
Vladimir Region	0.70	0.73	0.90
Voronezh Region	1.99	2.12	2.12
Ivanovo Region	0.47	0.57	0.42
Kaluga Region	2.16	1.74	1.96
Kostroma Region	0.25	0.19	0.21
Kursk Region	0.43	0.53	0.45
Lipetsk Region	0.60	0.51	0.71
Moscow Region	2.92	2.80	2.75
Orel Region	0.16	0.20	0.22
Ryazan Region	1.22	1.19	1.11
Smolensk Region	0.16	0.22	0.16
Tambov Region	0.29	0.30	0.25
Tver Region	0.20	0.22	0.18
Tula Region	0.42	0.32	0.34
Yaroslavl Region	0.67	0.82	0.69
Moscow	59.57	59.98	65.68
NORTH-WESTERN FEDERAL DISTRICT	15.14	15.02	16.10
Republic of Karelia	0.08	0.07	0.08
Republic of Komi	0.18	0.15	0.14
Arkhangelsk Region	0.12	0.13	0.13
Nenets Autonomous Area	0.00	0.00	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0.12	0.12	0.13
Vologda Region	0.51	0.48	0.54
Kaliningrad Region	2.71	2.38	2.71
Leningrad Region	0.19	0.24	0.18
Murmansk Region	0.11	0.10	0.10
Novgorod Region	0.19	0.11	0.16
Pskov Region	0.07	0.10	0.07
Saint Petersburg	10.98	11.27	12.00
SOUTHERN FEDERAL DISTRICT	20.74	19.51	19.07
Republic of Adygeya (Adygeya)	0.42	0.41	0.40
Republic of Kalmykia	0.10	0.10	0.09
Republic of Crimea	2.89	2.83	2.64
Krasnodar Territory	9.26	8.50	8.06
Astrakhan Region	0.69	0.64	0.63
Volgograd Region	2.28	2.06	2.31
Rostov Region	4.96	4.81	4.80
Sevastopol	0.15	0.16	0.13
NORTH CAUCASIAN FEDERAL DISTRICT	9.08	8.47	8.28
Republic of Dagestan	2.43	2.12	1.88
Republic of Ingushetia	0.34	0.27	0.26
Kabardino-Balkar Republic	0.69	0.71	0.72
Karachay-Cherkess Republic	0.15	0.12	0.15
Republic of North Ossetia – Alania	0.67	0.74	0.70
Chechen Republic	0.59	0.46	0.41

Table 6.5.4 (end)
(millions of US dollars)

1	2	3	4
Stavropol Territory	4.22	4.06	4.15
VOLGA FEDERAL DISTRICT	19.14	18.94	18.72
Republic of Bashkortostan	2.84	2.83	2.85
Mari El Republic	0.48	0.51	0.60
Republic of Mordovia	0.24	0.24	0.18
Republic of Tatarstan (Tatarstan)	3.70	3.68	3.64
Udmurt Republic	0.53	0.53	0.61
Chuvash Republic – Chuvashia	0.59	0.58	0.55
Perm Territory	1.20	1.28	1.20
Kirov Region	0.31	0.26	0.30
Nizhny Novgorod Region	2.09	2.22	2.25
Orenburg Region	0.59	0.58	0.52
Penza Region	0.45	0.36	0.30
Samara Region	2.69	2.44	2.23
Saratov Region	1.58	1.56	1.46
Ulyanovsk Region	1.86	1.85	2.04
URALS FEDERAL DISTRICT	7.15	6.73	6.85
Kurgan Region	0.10	0.10	0.09
Sverdlovsk Region	4.38	3.76	3.55
Tyumen Region	1.06	1.28	1.63
Khanty-Mansi Autonomous Area – Yugra	0.61	0.74	0.95
Yamal-Nenets Autonomous Area	0.06	0.07	0.16
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0.39	0.46	0.52
Chelyabinsk Region	1.61	1.60	1.58
SIBERIAN FEDERAL DISTRICT	9.93	9.59	9.61
Altai Republic	0.02	0.02	0.02
Republic of Buryatia	1.23	1.53	1.32
Republic of Tuva	0.01	0.01	0.02
Republic of Khakassia	0.08	0.09	0.08
Altai Territory	0.49	0.49	0.49
Trans-Baikal Territory	0.02	0.03	0.03
Krasnoyarsk Territory	1.43	1.25	1.11
Irkutsk Region	0.23	0.17	0.20
Kemerovo Region	0.38	0.35	0.35
Novosibirsk Region	4.53	4.15	4.69
Omsk Region	1.37	1.32	1.11
Tomsk Region	0.15	0.18	0.18
FAR-EASTERN FEDERAL DISTRICT	4.39	4.49	4.42
Republic of Sakha (Yakutia)	0.12	0.16	0.14
Kamchatka Territory	0.19	0.13	0.10
Primorye Territory	1.86	1.93	1.89
Khabarovsk Territory	1.01	1.01	1.02
Amur Region	1.10	1.11	1.18
Magadan Region	0.02	0.01	0.01
Sakhalin Region	0.08	0.13	0.06
Jewish Autonomous Region	0.01	0.00	0.01
Chukotka Autonomous Area	0.00	0.00	0.00

Table 6.5.5

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

(millions of US dollars)

1	2016		
	August 2	September 3	October 4
THE RUSSIAN FEDERATION	2,485.37	2,548.62	2,570.57
CENTRAL FEDERAL DISTRICT	1,693.57	1,718.59	1,762.37
Belgorod Region	6.25	6.35	8.16
Bryansk Region	3.47	2.51	2.22
Vladimir Region	5.21	4.06	4.96
Voronezh Region	25.20	29.99	21.97
Ivanovo Region	4.28	3.77	4.26
Kaluga Region	5.25	4.35	4.25
Kostroma Region	1.84	2.40	2.54
Kursk Region	6.67	3.66	3.38
Lipetsk Region	3.46	6.64	16.07
Moscow Region	48.45	45.02	54.44
Orel Region	2.20	2.41	2.04
Ryazan Region	3.65	3.81	4.32
Smolensk Region	3.40	3.35	3.02
Tambov Region	1.84	2.64	3.19
Tver Region	3.35	3.41	2.72
Tula Region	5.92	3.75	4.98
Yaroslavl Region	11.57	14.08	15.77
Moscow	1,551.56	1,576.38	1,604.07
NORTH-WESTERN FEDERAL DISTRICT	229.94	241.26	250.67
Republic of Karelia	2.17	1.37	1.21
Republic of Komi	1.51	1.82	1.83
Arkhangelsk Region	3.74	2.94	2.94
Nenets Autonomous Area	0.01	0.01	0.01
Arkhangelsk Region, excluding Nenets Autonomous Area	3.73	2.92	2.93
Vologda Region	8.91	5.22	5.85
Kaliningrad Region	12.89	12.81	12.68
Leningrad Region	3.36	4.70	2.23
Murmansk Region	3.08	2.22	2.44
Novgorod Region	1.54	1.42	1.28
Pskov Region	0.75	1.56	0.99
Saint Petersburg	191.98	207.21	219.21
SOUTHERN FEDERAL DISTRICT	101.91	119.88	113.63
Republic of Adygeya (Adygeya)	1.36	0.95	1.38
Republic of Kalmykia	0.25	0.32	0.40
Republic of Crimea	11.15	9.99	9.32
Krasnodar Territory	47.03	63.87	57.66
Astrakhan Region	2.54	5.08	2.86
Volgograd Region	8.48	8.98	10.47
Rostov Region	29.64	29.49	30.68
Sevastopol	1.48	1.20	0.87
NORTH CAUCASIAN FEDERAL DISTRICT	23.06	23.26	21.87
Republic of Dagestan	4.05	4.66	4.36
Republic of Ingushetia	0.41	0.81	0.72
Kabardino-Balkar Republic	1.50	2.48	1.06
Karachay-Cherkess Republic	2.29	0.34	0.48
Republic of North Ossetia – Alania	1.71	2.24	1.22
Chechen Republic	0.69	1.17	1.20

Table 6.5.5 (end)
(millions of US dollars)

1	2	3	4
Stavropol Territory	12.41	11.57	12.85
VOLGA FEDERAL DISTRICT	170.61	177.97	179.66
Republic of Bashkortostan	13.23	12.56	16.93
Mari El Republic	1.13	1.11	0.92
Republic of Mordovia	1.14	1.39	1.00
Republic of Tatarstan (Tatarstan)	29.56	30.60	25.15
Udmurt Republic	4.05	4.99	3.40
Chuvash Republic – Chuvashia	2.05	1.39	1.87
Perm Territory	10.04	12.10	11.91
Kirov Region	2.24	1.52	2.71
Nizhny Novgorod Region	29.64	25.18	41.49
Orenburg Region	3.57	4.62	4.31
Penza Region	2.16	2.44	2.22
Samara Region	51.23	46.08	48.06
Saratov Region	8.51	15.76	7.33
Ulyanovsk Region	12.06	18.26	12.35
URALS FEDERAL DISTRICT	80.00	85.00	82.44
Kurgan Region	0.92	1.10	0.75
Sverdlovsk Region	41.22	52.16	48.53
Tyumen Region	25.97	20.18	20.81
Khanty-Mansi Autonomous Area – Yugra	12.34	8.21	10.02
Yamal-Nenets Autonomous Area	1.44	1.87	1.76
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	12.19	10.10	9.03
Chelyabinsk Region	11.90	11.56	12.35
SIBERIAN FEDERAL DISTRICT	127.67	110.05	98.83
Altai Republic	0.09	0.20	0.14
Republic of Buryatia	11.69	14.26	10.18
Republic of Tuva	0.04	0.04	0.03
Republic of Khakassia	1.43	0.48	0.69
Altai Territory	4.66	4.30	3.93
Trans-Baikal Territory	1.43	0.48	1.12
Krasnoyarsk Territory	12.40	12.28	9.23
Irkutsk Region	7.34	6.70	5.90
Kemerovo Region	4.26	6.83	5.44
Novosibirsk Region	73.63	50.92	47.27
Omsk Region	8.35	11.00	10.90
Tomsk Region	2.36	2.57	4.01
FAR-EASTERN FEDERAL DISTRICT	58.85	73.83	60.38
Republic of Sakha (Yakutia)	1.79	2.00	2.14
Kamchatka Territory	2.24	1.73	2.44
Primorye Territory	24.41	21.20	22.22
Khabarovsk Territory	18.61	29.25	19.22
Amur Region	7.25	9.11	7.40
Magadan Region	0.74	0.84	1.18
Sakhalin Region	3.65	9.45	5.09
Jewish Autonomous Region	0.09	0.21	0.41
Chukotka Autonomous Area	0.07	0.05	0.29

Table 6.5.6

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

(millions of US dollars)

1	2016		
	August 2	September 3	October 4
THE RUSSIAN FEDERATION	2,219.25	2,329.32	2,660.78
CENTRAL FEDERAL DISTRICT	1,407.05	1,524.16	1,730.81
Belgorod Region	5.63	5.93	7.80
Bryansk Region	2.96	2.44	2.33
Vladimir Region	4.64	4.52	5.85
Voronezh Region	27.66	31.07	36.56
Ivanovo Region	3.93	3.62	4.24
Kaluga Region	6.09	6.40	4.89
Kostroma Region	1.97	3.02	3.61
Kursk Region	6.37	2.59	4.00
Lipetsk Region	4.41	3.29	14.70
Moscow Region	47.01	45.57	55.39
Orel Region	2.32	3.32	2.31
Ryazan Region	3.57	3.53	4.28
Smolensk Region	3.23	3.83	3.10
Tambov Region	1.67	2.58	2.34
Tver Region	3.84	3.91	4.60
Tula Region	5.75	6.46	5.59
Yaroslavl Region	18.40	15.48	19.65
Moscow	1,257.59	1,376.59	1,549.57
NORTH-WESTERN FEDERAL DISTRICT	239.67	240.46	284.16
Republic of Karelia	3.14	2.62	2.41
Republic of Komi	2.07	1.82	2.09
Arkhangelsk Region	6.36	5.24	5.44
Nenets Autonomous Area	0.02	0.01	0.02
Arkhangelsk Region, excluding Nenets Autonomous Area	6.34	5.23	5.42
Vologda Region	6.78	3.86	5.16
Kaliningrad Region	21.07	20.90	23.31
Leningrad Region	4.08	3.65	3.74
Murmansk Region	5.20	5.02	5.46
Novgorod Region	1.41	1.71	1.53
Pskov Region	1.03	1.81	1.72
Saint Petersburg	188.53	193.83	233.30
SOUTHERN FEDERAL DISTRICT	127.08	153.64	153.13
Republic of Adygeya (Adygeya)	0.94	1.39	1.64
Republic of Kalmykia	0.34	0.45	0.55
Republic of Crimea	10.91	11.80	11.06
Krasnodar Territory	69.65	85.30	83.85
Astrakhan Region	3.18	5.78	3.73
Volgograd Region	10.06	12.26	15.32
Rostov Region	29.79	34.95	35.35
Sevastopol	2.21	1.72	1.64
NORTH CAUCASIAN FEDERAL DISTRICT	23.20	24.25	29.62
Republic of Dagestan	2.39	2.97	3.68
Republic of Ingushetia	0.29	0.43	0.36
Kabardino-Balkar Republic	2.15	2.53	3.13
Karachay-Cherkess Republic	2.14	0.25	0.60
Republic of North Ossetia – Alania	1.51	1.78	1.12
Chechen Republic	0.34	0.31	0.46

Table 6.5.6 (end)
(millions of US dollars)

1	2	3	4
Stavropol Territory	14.38	15.98	20.28
VOLGA FEDERAL DISTRICT	170.49	168.57	215.74
Republic of Bashkortostan	16.29	10.41	17.28
Mari El Republic	1.05	1.35	1.16
Republic of Mordovia	1.24	1.36	1.00
Republic of Tatarstan (Tatarstan)	32.25	28.71	31.04
Udmurt Republic	3.42	4.00	4.07
Chuvash Republic – Chuvashia	1.85	1.38	2.46
Perm Territory	8.99	9.91	17.34
Kirov Region	3.07	2.22	2.83
Nizhny Novgorod Region	29.02	26.12	42.68
Orenburg Region	4.54	5.26	5.79
Penza Region	1.88	2.84	2.31
Samara Region	44.95	48.31	62.80
Saratov Region	9.60	13.37	9.87
Ulyanovsk Region	12.35	13.34	15.10
URALS FEDERAL DISTRICT	75.49	71.54	80.78
Kurgan Region	0.69	0.93	1.26
Sverdlovsk Region	40.54	44.17	48.08
Tyumen Region	21.35	16.06	18.20
Khanty-Mansi Autonomous Area – Yugra	11.81	7.23	8.77
Yamal-Nenets Autonomous Area	0.96	1.35	1.72
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	8.58	7.48	7.71
Chelyabinsk Region	12.90	10.38	13.24
SIBERIAN FEDERAL DISTRICT	121.34	88.84	105.63
Altai Republic	0.12	0.24	0.33
Republic of Buryatia	5.41	6.70	6.18
Republic of Tuva	0.07	0.04	0.01
Republic of Khakassia	0.61	0.42	1.20
Altai Territory	5.21	6.23	4.91
Trans-Baikal Territory	0.92	0.73	0.97
Krasnoyarsk Territory	8.38	8.19	6.67
Irkutsk Region	8.53	6.00	7.61
Kemerovo Region	4.74	6.81	5.49
Novosibirsk Region	76.57	43.48	57.11
Omsk Region	8.10	6.34	11.49
Tomsk Region	2.66	3.66	3.65
FAR-EASTERN FEDERAL DISTRICT	54.95	61.29	60.64
Republic of Sakha (Yakutia)	1.88	2.19	2.33
Kamchatka Territory	1.48	3.31	2.19
Primorye Territory	22.76	21.70	25.51
Khabarovsk Territory	20.58	24.54	18.82
Amur Region	4.46	5.67	6.42
Magadan Region	0.43	0.64	0.96
Sakhalin Region	3.16	2.97	4.08
Jewish Autonomous Region	0.13	0.21	0.15
Chukotka Autonomous Area	0.06	0.06	0.19

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

Insurers' Premiums and Payoffs

Table 6.6.1

(millions of rubles)

	9 months 2016	
	insurance premiums	payoffs
	1	2
THE RUSSIAN FEDERATION	885,699.2	363,422.4
CENTRAL FEDERAL DISTRICT	523,707.8	197,288.3
Belgorod Region	4,592.8	1,850.0
Bryansk Region	2,775.4	1,073.3
Vladimir Region	4,312.2	1,670.6
Voronezh Region	6,733.3	3,188.4
Ivanovo Region	2,280.9	1,634.0
Kaluga Region	3,040.4	1,101.2
Kostroma Region	1,577.6	553.0
Kursk Region	2,869.6	1,032.0
Lipetsk Region	3,027.4	1,670.4
Moscow Region	25,322.7	8,670.5
Orel Region	1,785.4	646.8
Ryazan Region	3,876.7	1,523.8
Smolensk Region	3,228.2	1,147.7
Tambov Region	1,988.5	825.9
Tver Region	3,835.7	1,423.0
Tula Region	4,123.9	1,521.5
Yaroslavl Region	3,981.4	1,785.8
Moscow	444,351.8	165,970.2
NORTH-WESTERN FEDERAL DISTRICT	85,823.7	36,995.6
Republic of Karelia	1,946.3	800.5
Republic of Komi	3,101.5	1,120.1
Arkhangelsk Region	3,412.8	1,549.4
Nenets Autonomous Area	89.5	27.2
Arkhangelsk Region, excluding Nenets Autonomous Area	3,323.3	1,522.1
Vologda Region	4,330.8	2,021.3
Kaliningrad Region	3,817.2	1,291.6
Leningrad Region	4,249.1	1,220.6
Murmansk Region	2,715.9	1,375.6
Novgorod Region	1,617.3	763.6
Pskov Region	1,491.2	560.2
Saint Petersburg	59,141.7	26,292.8
SOUTHERN FEDERAL DISTRICT	40,420.7	23,308.3
Republic of Adygeya (Adygeya)	459.6	514.2
Republic of Kalmykia	294.2	130.5
Republic of Crimea	2,257.9	98.0
Krasnodar Territory	18,364.5	11,420.6
Astrakhan Region	2,987.9	1,241.9
Volgograd Region	5,636.1	3,784.3
Rostov Region	10,336.8	6,091.7
Sevastopol	83.8	27.1
NORTH CAUCASIAN FEDERAL DISTRICT	10,508.1	6,046.1
Republic of Daghestan	1,491.4	1,067.8
Republic of Ingushetia	130.8	122.3
Kabardino-Balkar Republic	818.1	440.4
Karachay-Cherkess Republic	338.0	478.8
Republic of North Ossetia – Alania	578.2	318.3

Table 6.6.1 (end)
(millions of rubles)

	1	2
Chechen Republic	567.0	219.7
Stavropol Territory	6,584.6	3,398.6
VOLGA FEDERAL DISTRICT	102,351.1	46,776.7
Republic of Bashkortostan	11,996.2	5,953.7
Mari El Republic	1,668.0	642.9
Republic of Mordovia	1,736.2	715.0
Republic of Tatarstan (Tatarstan)	19,784.2	9,717.3
Udmurt Republic	4,867.1	1,867.3
Chuvash Republic – Chuvashia	3,214.1	1,173.8
Perm Territory	9,838.6	3,789.8
Kirov Region	3,401.5	1,602.8
Nizhny Novgorod Region	12,653.0	6,973.1
Orenburg Region	5,315.8	2,446.7
Penza Region	3,076.0	1,334.8
Samara Region	14,768.3	5,964.9
Saratov Region	5,819.7	2,830.6
Ulyanovsk Region	4,212.5	1,764.2
URALS FEDERAL DISTRICT	50,553.4	23,386.7
Kurgan Region	1,660.2	731.0
Sverdlovsk Region	16,721.7	7,388.7
Tyumen Region	20,201.1	8,434.6
Khanty-Mansi Autonomous Area – Yugra	9,125.9	3,828.7
Yamal-Nenets Autonomous Area	2,912.6	1,476.9
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	8,162.6	3,128.9
Chelyabinsk Region	11,970.3	6,832.4
SIBERIAN FEDERAL DISTRICT	52,183.1	21,515.2
Altai Republic	273.7	88.1
Republic of Buryatia	1,780.7	868.4
Republic of Tuva	216.1	108.7
Republic of Khakassia	1,049.7	427.4
Altai Territory	4,363.0	1,683.9
Trans-Baikal Territory	1,452.5	457.2
Krasnoyarsk Territory	8,415.5	3,877.8
Irkutsk Region	8,149.5	3,447.9
Kemerovo Region	7,756.7	3,240.9
Novosibirsk Region	10,397.8	3,981.8
Omsk Region	5,149.9	2,055.9
Tomsk Region	3,178.1	1,277.1
FAR-EASTERN FEDERAL DISTRICT	20,151.2	8,105.6
Republic of Sakha (Yakutia)	2,720.7	796.3
Kamchatka Territory	703.0	183.5
Primorye Territory	7,010.3	3,506.9
Khabarovsk Territory	5,206.5	1,985.9
Amur Region	1,739.6	844.5
Magadan Region	570.6	153.9
Sakhalin Region	1,869.8	546.3
Jewish Autonomous Region	264.3	83.2
Chukotka Autonomous Area	66.4	5.0
OUTSIDE THE RUSSIAN FEDERATION	–	–

The 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.

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 2016						
	number of participants, persons	pension reserves – total, millions of rubles	number of insured participants, persons	pension savings (market value), millions of rubles	payments of pension benefits under non-governmental pension provision, millions of rubles	pension contributions – total, millions of rubles	number of participants receiving pensions, persons
	1	2	3	4	5	6	7
THE RUSSIAN FEDERATION	5,262,121	1,074,538.2	29,865,451	2,085,411.2	39,733.4	65,222.8	1,537,788
CENTRAL FEDERAL DISTRICT	4,421,750	1,015,624.5	26,939,116	1,918,810.7	35,227.9	60,792.0	1,219,144
Belgorod Region	-	-	-	-	-	-	-
Bryansk Region	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	-	-	-
Voronezh Region	-	-	-	-	-	-	-
Ivanovo Region	-	-	-	-	-	-	-
Kaluga Region	-	-	-	-	-	-	-
Kostroma Region	-	-	-	-	-	-	-
Kursk Region	-	-	-	-	-	-	-
Lipetsk Region	27,390	3,060.1	103,377	7,615.5	115.0	221.6	5,290
Moscow Region	-	-	-	-	-	-	-
Orel Region	-	-	-	-	-	-	-
Ryazan Region	-	-	-	-	-	-	-
Smolensk Region	-	-	-	-	-	-	-
Tambov Region	-	-	-	-	-	-	-
Tver Region	-	-	-	-	-	-	-
Tula Region	-	-	-	-	-	-	-
Yaroslavl Region	-	-	-	-	-	-	-
Moscow	4,394,360	1,012,564.3	26,835,739	1,911,195.2	35,112.8	60,570.4	1,213,854
NORTH-WESTERN FEDERAL DISTRICT	92,733	2,476.0	2,136,675	107,777.3	140.4	108.1	19,955
Republic of Karelia	-	-	-	-	-	-	-
Republic of Komi	-	-	-	-	-	-	-
Arkhangelsk Region	-	-	-	-	-	-	-
Nenets Autonomous Area	-	-	-	-	-	-	-
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	-
Vologda Region	-	-	-	-	-	-	-
Kaliningrad Region	-	-	-	-	-	-	-

Table 6.6.2 (cont.)

	1	2	3	4	5	6	7
Leningrad Region	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-
Saint Petersburg	92,733	2,476.0	2,136,675	107,777.3	140.4	108.1	19,955
SOUTHERN FEDERAL DISTRICT	60,088	1,600.1	250,308	13,928.1	110.0	153.7	6,554
Republic of Adygeya (Adygeya)	-	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-	-
Republic of Crimea	...	...	...	...	...	...	...
Krasnodar Territory	25,555	7.2	240,300	13,185.8	0.0	0.0	2
Astrakhan Region	-	-	-	-	-	-	-
Volgograd Region	2,301	215.9	-	-	33.1	16.7	1,342
Rostov Region	32,232	1,376.9	10,008	742.3	76.9	136.9	5,210
Sevastopol	...	...	...	...	...	...	...
NORTH CAUCASIAN FEDERAL DISTRICT	-	-	-	-	-	-	-
Republic of Dagestan	-	-	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	-	-	-
VOLGA FEDERAL DISTRICT	239,967	9,618.1	174,517	9,217.5	630.5	901.3	53,482
Republic of Bashkortostan	8,081	4.9	-	-	0.5	0.1	85
Mari El Republic	-	-	-	-	-	-	-
Republic of Mordovia	-	-	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	101,713	4,955.9	76,536	4,610.4	287.3	403.3	30,120
Udmurt Republic	-	-	-	-	-	-	-
Chuvash Republic – Chuvashia	-	-	-	-	-	-	-
Perm Territory	-	-	-	-	-	-	-
Kirov Region	-	-	-	-	-	-	-
Nizhny Novgorod Region	24,332	3,037.9	-	-	165.2	376.0	9,562
Orenburg Region	21,262	253.7	95,371	4,387.6	27.6	17.3	629
Penza Region	-	-	-	-	-	-	-
Samara Region	84,579	1,365.6	2,610	219.5	150.0	104.6	13,086

Table 6.6.2 (end)

	1	2	3	4	5	6	7
Saratov Region	-	-	-	-	-	-	-
Ulyanovsk Region	-	-	-	-	-	-	-
URALS FEDERAL DISTRICT	411,948	32,759.1	332,007	32,720.4	2,611.8	2,201.2	218,852
Kurgan Region	-	-	-	-	-	-	-
Sverdlovsk Region	113,262	2,151.7	160,995	11,236.6	86.0	127.4	7,440
Tyumen Region	286,701	30,331.8	171,012	21,483.8	2,500.1	2,044.3	210,969
Khanty-Mansi Autonomous Area – Yugra	286,701	30,331.8	171,012	21,483.8	2,500.1	2,044.3	210,969
Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-
Chelyabinsk Region	11,985	275.6	-	-	25.8	29.4	443
SIBERIAN FEDERAL DISTRICT	13,328	92.7	-	-	1.8	0.5	229
Altai Republic	-	-	-	-	-	-	-
Republic of Buryatia	-	-	-	-	-	-	-
Republic of Tuva	-	-	-	-	-	-	-
Republic of Khakassia	-	-	-	-	-	-	-
Altai Territory	-	-	-	-	-	-	-
Trans-Baikal Territory	-	-	-	-	-	-	-
Krasnoyarsk Territory	-	-	-	-	-	-	-
Irkutsk Region	-	-	-	-	-	-	-
Kemerovo Region	-	-	-	-	-	-	-
Novosibirsk Region	13,328	92.7	-	-	1.8	0.5	229
Omsk Region	-	-	-	-	-	-	-
Tomsk Region	-	-	-	-	-	-	-
FAR-EASTERN FEDERAL DISTRICT	22,307	12,367.8	32,828	2,957.3	1,010.9	1,066.2	19,572
Republic of Sakha (Yakutia)	22,307	12,367.8	32,828	2,957.3	1,010.9	1,066.2	19,572
Kamchatka Territory	-	-	-	-	-	-	-
Primorye Territory	-	-	-	-	-	-	-
Khabarovsk Territory	-	-	-	-	-	-	-
Amur Region	-	-	-	-	-	-	-
Magadan Region	-	-	-	-	-	-	-
Sakhalin Region	-	-	-	-	-	-	-
Jewish Autonomous Region	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-

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 nonresidents¹ 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 among major instruments used for elaborating the monetary policy of the state.

Balance of payments is compiled by the Bank of Russia based on (i) the Federal Law No. 86FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 (as amended), (ii) the Federal Law No. 282FZ "On Official Statistical Accounting and State Statistics System in the Russian Federation" dated November 29, 2007 (as amended), and (iii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is set out in the sixth edition of the International Monetary Fund'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), Federal Treasury, Federal Migration Service (FMS of Russia), Emergencies Ministry (MES of Russia), Frontier Service of the Federal Security Service, Ministry of Energy, Ministry of Transport, credit institutions, nonbanking 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 one of the analytical presentations of the balance of payments data. In contrast to the standard components, which has the structure that meets international standards, analytical presentation makes it possible to encompass the economy's specifics and to group data in a way revealing the most significant analytical indicators. For example, in the Current Account total amounts receivable from nonresidents/ payable to nonresidents under current transactions have been compiled, whilst in the Financial Account total volumes of net incurrence of liabilities and net acquisition of financial assets by residents are identified.

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

Balance of payments data are available on the Bank of Russia's official website and published in *the Bank of Russia Bulletin* and in the IMF's *International Financial Statistics* and *Balance of Payments Statistics Yearbook*.

Individual Indicators Highlights

1. Current account includes transactions in goods and services, primary income and secondary income.

1.1. Goods. Recorded under this item is the value of goods whose ownership rights was transferred within a reporting period from residents to nonresidents (exports) and from nonresidents to residents (imports). Apart from exports and imports of goods registered by the FCS of Russia, the item covers the following transactions in goods that are not registered by the FCS of Russia: (i) fish and marine products caught in the high seas and sold to nonresidents outside the border; (ii) goods procured in domestic/foreign ports by carriers; (iii) other goods where there is a change of ownership without their crossing the border; (iv) goods undeclared and/or misdeclared when imported by legal entities; (v) goods exported/imported by individuals; and (vi) net exports of goods under merchandising outside Russia's customs territory.

Goods sent for and received after processing are excluded from the FCS of Russia data.

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 its cost as well as expenses on insurance, delivery and loading on board the carrier at the border of an exporting country).

1.2. Services include services rendered by residents to nonresidents and those rendered by nonresidents to residents which are grouped by major categories for Russia, such as transport, travel and other services including manufacturing services, maintenance and repair services, construction, insurance, financial, telecommunication, computer and information services, other business services, cultural and recreational services, government services.

1.3. Primary income captures receipts for the provision of labor and financial assets and renting of natural resources.

1.3.1. The item "**Compensation of employees**" reflects employee remuneration earned by residents of an economy working abroad.

1.3.2. The "**Investment income**" item reflects income from ownership of foreign financial assets (interest, dividends, and other similar types of income).

1.3.3. The "**Rent**" item covers income receivable for the use of land and natural resources.

1.4. Secondary income shows current transfers between residents and nonresidents.

A transfer is an economic transaction resulting in provision by one institutional unit to another of a commodity, service, asset or ownership rights without any counterparts of a commodity, service, asset or ownership rights being received in return as an equivalent. Transfers are subdivided into current transfers and capital transfers. Recorded as current transfers are those that augment the disposable income and potential power of a recipient country's consumption, and reduce the disposable income and potential power of a donor country's consumption, e.g. humanitarian aid in the form of consumer goods and services, or cash grants, unless the latter are capital transfers (the description of capital transfers is provided in paragraph 2.2 below).

2. Capital account represents acquisition or disposal of non-produced nonfinancial assets between residents and nonresidents as well as capital transfers receivable and payable.

2.1. Acquisition or disposal of nonproduced nonfinancial assets reflects transactions associated with purchase or sale of assets that are not the result of production (e.g. land and

¹ **Economic transaction** is defined as an economic flow that reflects the creation, transformation, exchange, transfer or extinction of economic value and involves changes in ownership of goods and/or financial assets, or the provision of labour and capital.

Residents of a country incorporate all the institutional units, whose center of economic interest is located within the economic territory. All the other institutional units are regarded as nonresidents.

An **institutional unit** is an economic unit, which can own assets, assume liabilities, implement an entire spectrum of economic transactions on its behalf. Individuals and legal entities, enterprises and organizations are treated as such units.

The **economic territory** of a country consists of the geographic territory (including free zones) administered by a government; within this territory, persons, goods and capital circulate freely.

An institutional unit has a center of economic interest within the country's economic territory, on which the unit engages and intends to continue engaging in economic activities and transactions on a significant scale.

subsoil assets) and/or transactions associated intangible assets (e.g. patents, copyrights, trademarks, franchises, etc.).

2.2. Capital transfers are infrequent transactions in large amounts, such as: debt forgiveness, nonlife insurance claims, investment grants, certain types of taxes, large gifts, inheritances and so on.

3. Financial account reflects transactions in financial assets (**excluding reserve assets**) and liabilities between residents and nonresidents. Financial assets and liabilities are classified by sectors, namely, general government, central bank, banks, and other sectors. Other sectors' category comprises other financial corporations (excluding banks), nonfinancial corporations, households, and nonprofit institutions serving households.

Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Arrears are shown together with the respective main instruments on which they have arisen (loans, debt securities). Assets of other sectors have an additional breakdown by foreign currency, trade credits and advances, indebtedness on supplies under intergovernmental agreements, fictitious transactions. The latter include fictitious transactions related to trade in goods and services, securities trading, lending, and transactions with money transfers to resident's own accounts abroad.

3.1. Direct investment is the form of international investment that is performed by a resident entity of one economy for the purpose of obtaining a lasting interest in an enterprise resident in another economy. The lasting interest implies the existence of a long-term relationship between the direct investor and the enterprise, and a significant degree of influence by the investor on the management of the enterprise. Direct investment comprises not only the initial transaction to acquire a stake in the equity, but also all subsequent transactions between the investor and the enterprise. According to the international definition of direct investment, invested funds may be regarded as direct investment when a direct investor owns 10 percent or more of the ordinary shares of an enterprise. Direct investments are recorded in the form of equity, reinvested earnings and debt instruments.

3.2. Portfolio investment, in addition to equity instruments, includes negotiable debt financial instruments. Excluded from this item are the instruments included under direct investment and international reserves (reserve assets).

3.3. Loans are financial assets that are created when a creditor lends funds directly to a borrower, which is evidenced by non-negotiable documents.

3.4. Other investment. All transactions that are not classified as direct investment, portfolio investment or reserve assets are included in other investment category. Financial derivatives are also included in this category.

4. Net errors and omissions item is the 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. International reserves (Reserve assets) represent highly liquid foreign assets that are at the disposal of the Bank of Russia 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
Net Inflows/Outflows of Capital by Private Sector (Based on the Balance of Payments, Flows Data)

General Provisions

The table reports the value of an inflow (+) / outflow (–) of private sector capital in/from the Russian Federation during the reporting period. Here, the private sector implies the institutional units not relating to general government and monetary authorities.

The table is compiled quarterly and since 2007 also monthly, and it is based on the balance of payments data.

The table is available on the Bank of Russia's website.

Individual Indicators Highlights

Net inflows/outflows of capital by the private sector for the reporting period reflects a balance of financial transactions recorded in the balance of payments and relating to banks and other sectors, and displays changes in its net assets.

Net inflows/outflows of capital by banks is computed as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of banks.

Foreign assets comprise transactions of credit institutions and of Vnesheconombank (VEB) (net of the balance-sheet positions pertaining to the government foreign assets placed on the VEB's balance-sheet as an agent of the Government of Russia).

Foreign liabilities cover transactions in all foreign obligations of banks.

Net inflows/outflows of capital by other sectors is calculated as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of nonfinancial corporations, financial corporations other than credit institutions, non-profit organizations serving households and households plus the value of "net errors and omissions" item of the balance of payments.^{FF}

Foreign assets consist of transactions in the form of: direct and portfolio investment; trade credit; other assets, as well as transactions of these agents in cash foreign exchange and fictitious transactions. The balance of payments item "indebtedness on supplies according to intergovernmental agreements" is not included.

Foreign liabilities incorporate transactions in all types of foreign liabilities of other sectors.

Net errors and omissions is the balance of payments item, commonly referred to as a statistical discrepancy, which results from the summing of all transactions (with negative and positive signs) registered in the balance of payments. This item entirely relates to other sectors — this is connected with the fact that the most significant difficulties arise from the recording in the balance of payments of transactions undertaken by these very sectors.

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 non-residents 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 non-resident 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 2016

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 “Merchandise Trade of the Russian Federation” 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 Bank of Russia's monthly aggregate balance sheet and the Ministry of Finance of the Russian Federation's data on international reserves of the Russian Federation government are the sources of information used to compile the "Central Bank Survey".

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, securities other than shares, 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 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' arrears and overdue interest on loans, funds extended by the Bank of Russia to credit institutions as REPO, and the Bank of Russia capital interest in credit institutions.

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".

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 due 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 (other Bank of Russia's accounts payable to the budget, and a contra entry of international reserves of the Russian Federation government).

Claims on other sectors include the Bank of Russia's claims on other financial institutions¹, public nonfinancial organizations and other nonfinancial institutions².

Claims on other financial institutions include the Bank of Russia's equity in other financial institutions.

Claims on public nonfinancial organizations comprise credits (including overdue debt), overdue interest on credits extended to public nonfinancial organizations.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations, and other receivables in settlements with nonfinancial organizations.

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 other operations of credit institutions' (including banks with revoked licenses) with the Bank of Russia) and securities other than shares (the Bank of Russia bonds in the portfolios of credit institutions (at market value).

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.

Deposits included in broad money comprise all funds held by the Russian Federation resident organizations in 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 the Russian Federation resident organizations' time deposits and other funds in national currency 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** are presented across the institutional sectors. These deposits include ones **of other financial institutions, public nonfinancial organizations and other nonfinancial organizations.**

Shares and other equity include authorized and supplementary capital, reserves and other funds of the Bank of Russia.

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

Other liabilities represent unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings, 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 table "Credit Institutions Survey" are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licences, balance sheets of the branches of foreign banks located in the Russian Federation, the balance sheet of Vnesheconombank (public corporation).

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 the 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 and presented across the following financial instruments: 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; securities other than shares — debt securities and bills issued by foreign governments, banks and other nonresidents; credit and loans — loans extended to non-banks — nonresidents (till December 2011 — also included loans extended to nonresident banks); 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 and present across the following financial instruments: deposits — balances on LORO accounts and other funds attracted from nonresident banks, deposits and other funds attracted from nonresident individuals and legal entities in foreign and national currency and precious metals, including interest accrued; since December 2011 — also loans from nonresident banks; securities other than shares — 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 are presented across the following financial instruments: 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); securities other than shares — credit institutions' investments in the Bank of Russia bonds (valued at market price).

¹ Hereinafter financial organizations are 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, the public corporation "Deposit Insurance Agency".

² Hereinafter nonfinancial organizations are the ones engaged in the production and selling goods and services and not related to the financial sector.

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 are presented across the following financial instruments: securities — the Russian Federation government securities, Russian Federation constituent entities and local authorities' securities held in the Bank of Russia portfolio; other claims — credits extended to the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government and constituent entities extrabudgetary funds and credit institutions' other accounts receivable to the budget.

Liabilities to general government are presented across the following financial instruments: 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 on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

Claims on other financial institutions comprise funds of other financial institutions, regardless of their type of property on the accounts of credit institutions, and credits extended to these institutions.

Claims on public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to public nonfinancial organizations in national and foreign currency.

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

Claims on households comprise credits (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 credits extended by the Bank of Russia (including arrears and overdue interest), and also funds extended by the Bank of Russia to credit institutions as REPO.

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 bank 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 **of public nonfinancial organizations**, ones **of other nonfinancial organizations** and **households'** ones.

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).

Securities other than shares 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 include fixed assets, capital 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). The monthly balance sheet of the Bank of Russia, the monthly aggregate balance sheet of credit institutions (excluding branches of Russian credit institutions abroad), balance sheets of the foreign banks branches located in the Russian Federation, the balance sheet of Vnesheconombank, and the Ministry of Finance of the Russian Federation's data on international reserves are the sources of information used to compile the "Banking System Survey".

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.

Liabilities to nonresidents include all types of liabilities of monetary authorities and credit institutions to nonresidents.

Domestic claims comprise the total amount of the banking system's claims on other financial institutions, nonfinancial public organizations, other 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.

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.

Claims on other sectors include claims of banking system institutions on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

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 public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in national and foreign currency.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in the national and foreign currency and 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 non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other⁷ deposits (comprising resident organizations' deposits that are not directly used as means of payment).

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 are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations, other 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.

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, deposit and saving certificates, 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 "Money Supply (National Definition)" 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). 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, financial institutions (except for credit ones) and 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, financial institutions (except for credit ones) and households. The money supply in the national definition includes all cash and non-cash funds of resident nonfinancial organizations and financial institutions (except for credit ones) and households in rubles.

Non-cash funds include transferable deposits and other deposits. Data on transferable and other deposits are presented across the institutional sectors. These deposits include ones of nonfinancial organizations, financial institutions (except for credit ones) and households.

Transferable deposits include current and other demand accounts (including bank card payment accounts) and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households.

Other deposits include time deposits and interest accrued of nonfinancial organizations, financial institutions (except for credit ones) and households.

Unlike the indicator "Broad money liabilities" in the table "Banking System Survey", non-cash funds do not include foreign currency deposits.

Non-cash funds that are accounted for in similar accounts in credit institutions whose licence has been revoked are not included in the M2 monetary aggregate.

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 serves as a basis for creating monetary aggregates, and 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 credit institutions with the Bank of Russia, funds in credit institu-

¹ Equivalent to the indicator "Broad money".

tions' correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, credit institutions' investments in the Bank of Russia bonds (market value). 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 bank 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 in the currency of the Russian Federation, 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 with the Bank of Russia against their attracted funds in the currency of the Russian Federation and in foreign currency (see also comments on the tables 2.3—2.5).

Table 1.19
Other Financial Institutions Survey

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 insur-

ance 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

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. Main Indicators and 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), Federal Law on Accounting, Bank of Russia Accounting Rules No. 66-P, dated January 1, 2006 (with subsequent amendments) and other Bank of Russia enactments, issued in compliance with the above federal laws.

The Bank of Russia balance sheet form and the grouping of accounts for compiling it are approved by the Bank of Russia Board of Directors.

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.

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 and deposits in the Russian and foreign currencies provided by the Bank of Russia to credit institutions, loans extended to credit institutions as repos and other credits in Russian rubles.

Securities are the Bank of Russia investments in the debt securities of the Russian Federation Government, debt securities of other issuers of Russian Federation, credit institutions' bills and shares of credit institutions and other organizations (Bank of Russia shareholding).

Claims on IMF — include quota subscription of the Russian Federation in the IMF denominated in rubles, holdings of SDRs and other funds of SDRs on the account of the Russian Federation in the IMF.

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, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks, 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 the Bank of Russia banknotes and coins issued for circulation less cash in rubles in the Bank of Russia vaults and en route.

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.

Float is a float accounted for in the Bank of Russia payment system.

Bank of Russia bonds — reflect a cost of the bonds by the Bank of Russia.

Liabilities to IMF — include balances of funds on the IMF's accounts in rubles, the sum of the security in rubles in IMF's benefit, revaluation of IMF funds on accounts in IMF and the security in IMF's benefit and allocations of SDRs.

Other liabilities represent the Bank of Russia current year revenues net of expenses, liabilities on other operations, 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 authorised capital, additional capital and reserve and special-purpose funds.

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

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

Table 2.5

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 (Subac-

counts) 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 (accounts) 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, and in certain cases in the correspondent account, sub-accounts, and the account opened for required reserves deposited with the Bank of Russia if the credit institution fails to average the required reserves.

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 2.6
Fixed-term Rates on the Bank of Russia
Deposit Operations

General provisions

The Table “Fixed-term Rates on Bank of Russia Deposit Operations” provides data on changes in fixed interest rates on 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).

Information on the Bank of Russia fixed deposit interest rates is available on the Bank of Russia’s website following a corresponding decision by the Bank of Russia Board of Directors on the rate change, and is also announced 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), and after February 1, 2014, 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.” The description of the standard terms of deposits (overnight, tom-next, etc.) is given in the Addendum to the above Order.

Table 2.7
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 and on the CBCREDIT page of Reuters news agency and on page “CBR” on Bloomberg Services on a daily basis.

Individual Indicators Highlights

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

Table 2.8
Interest Rates on the Bank of Russia Loans Secured
by Gold, 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). The Bank of Russia extends gold-backed loans with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 362-P, dated November 30, 2010, “On the Procedure for Extending Bank of Russia Loans Secured by Gold to Credit Institutions”.

Individual Indicators Highlights

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

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

Table 2.9
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, No. 312-P and No. 362-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 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.

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 settlement 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 settlement units in the Moscow region.

Table 2.10

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, No. 312-P and No. 362-P.

The table shows data on secured loans extended by the Bank of Russia, including lombard and other kinds of loans collateralized by assets, guarantees and gold (except for intraday and overnight loans).

Data on lombard loans are presented as the data on loans broken down into the main lombard loans instruments, number of lombard loan auctions and lombard loans weighted average interest rates.

Data on secured loans of the Bank of Russia collateralized by assets and guarantees are presented by terms of funds accommodation, number of loan auctions and also weighted average interest rates.

Data on loans of the Bank of Russia collateralized by gold are presented with a breakdown by terms of funds accommodation and also weighted average interest rates.

Data on the Bank of Russia loans are available on the Bank of Russia's website and on the CBCREDIT page of Reuters news agency website and on page "CBR" on Bloomberg Services.

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 2.11

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 concluded by SME Bank JSC with credit institutions or microfinance organisations 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 2.12

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

Table 2.13

Main Characteristics of the Bank of Russia Deposit Operations

Table 2.14

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.

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).

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 2.15
REPO Aggregates

General Provisions

The table contains information on the results of the Bank of Russia's repo transactions with bonds in the form of auction and/or during the trading session at the GKO—OFZ market at the market-determined rate.

Individual Indicators Highlights

Date — the date of auction and/or Bond sales during the trading session.

Weighted average rate — the repo rate weighted by the amounts of repo transactions at the auction and/or during the trading session at the market-determined rate.

Weighted average duration — repo duration weighted by the amounts of repo transactions at the auction and/or during the trading session at a market-determined rate.

Debt — funds provided by the Bank of Russia at a repo auction and/or during the trading session in transactions with an unredeemed second part.

Funds provided — funds provided by the Bank of Russia at a repo auction and/or during a trading session on the reporting date.

Table 2.16
Official Exchange Rate of US Dollar Against Ruble
Table 2.17
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 2.20
Reference Prices of 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.

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. 4212-U, dated November 24, 2016, "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. 4212-U, dated November 24, 2016, "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 (excluding double counting) and non-residents (banks and international financial institutions).

Data exclude transactions with the Bank of Russia, on-demand operations, intraday operations, subordinate loans and syndicated loans.

Subsection 3.2 Exchange Market

Table 3.2.1

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 3.2.2
Average Daily Currencies' Turnover
of Spot FX Transactions on Domestic Currency
Market of the Russian Federation

Table 3.2.3
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. 4212-U, dated November 24, 2016, "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 (excluding double counting) and non-residents. 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 3.2.4
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.

The table data were sourced from monthly reports of credit institutions licensed to conduct foreign exchange transactions (authorised banks) on foreign cash flows and payments on foreign currency cheques.

Alongside with publication in the Bank of Russia monthly release *Bank of Russia Statistical Bulletin*, information on foreign cash flow through Russia's authorised banks is available weekly in the *Bank of Russia Bulletin* and is placed on the Bank of Russia's website.

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 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 3.2.5
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 flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Along with releasing information on selected indicators of foreign cash operations by exchange offices of the authorized banks through the *Bank of Russia Statistical Bulletin*, it is also available on the Bank of Russia's website.

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.

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'.

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 3.2.6

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).

Information on average foreign cash purchase and sale transactions with individuals by authorized banks and their branches can be had through the *Bank of Russia Statistical Bulletin*, and it is also available on the Bank of Russia's website.

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 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

General Provisions

The table 'Stock Exchange Trade by Type of Securities and Financial Derivatives' shows volumes of stock exchange trade in securities and financial derivatives (including repos) broken down by type of securities and financial derivatives.

Volumes of trade in futures on securities and futures on stock indices are calculated separately for futures. Volumes of trade in options on futures, an underlying asset of which are securities, and options on futures, an underlying asset of which are stock indices, are calculated separately for options.

Individual Indicators Highlights

The terms 'share', 'bond', 'investment unit', 'financial derivative', 'futures', and 'option' are defined in line with Federal Law No. 39-FZ, dated 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 depositary 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 3.4
Main Stock Market Indicators

General Provisions

The table presents data on the MICEX index, the RTS index and the Moscow Exchange trade turnover.

The MICEX index has been calculated since 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 the registered credit institutions 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.

Registered credit institutions — credit institutions having the status of legal entities on a reporting date, including those prohibited from performing banking operations but still existing as legal entities.

Credit institutions licensed for banking operations — 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:

- licence to conduct banking operations in rubles (without the right to accept individual deposits);
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to accept and invest precious metals. This licence may be granted to a bank along with a licence to conduct banking operations with funds in rubles and foreign currencies (without the right to accept individual deposits);
- licence to accept individual deposits in rubles. This licence may be granted to a bank simultaneously with a licence for banking operations in rubles (without the right to accept individual deposits);
- licence to accept individual deposits in rubles and foreign currency. This licence may be granted to a bank simultaneously with a licence for banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to conduct banking operations in rubles (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles and foreign currency for nonbanking clearance credit institutions;
- licence to conduct banking operations in rubles and foreign currency for nonbanking credit institutions carrying out credit-deposit operations;
- licence to conduct banking operations in rubles and foreign currency for nonbanking credit institutions authorized for money transfers without opening accounts and other banking operations connected with them.

The following types of banking licences may be issued to an operating credit institution for expansion of its activities:

- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to accept and invest precious metals. This licence may be granted to a credit institution that has a license to conduct banking operations in rubles and foreign currency or simultaneously with such a license;
- licence to accept individual deposits in rubles;
- licence to accept individual deposits in rubles and foreign currency. This licence may be granted to a credit institution that has a licence to conduct banking operations in rubles and

foreign currency (without the right to accept individual deposits) or simultaneously with it;

- general licence;
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to render collect of cash, bills, payment documents and cash service of individuals and legal entities).

A general licence may be issued to a credit institution that has licences to conduct all banking operations in rubles and foreign currency and also complies with the Federal Law “On Banks and Banking Activities” own funds (capital) adequacy requirements. A bank is not required to have a licence to carry out banking operations with precious metals in order to receive a general licence. A bank with a General licence has a right to establish branches abroad after obtaining permission of the Bank of Russia and open representative offices after notifying the Bank of Russia. A bank holding a General licence has a right by the Bank of Russia authority and in accordance with requirements of the Bank of Russia to establish subsidiaries abroad.

The Bank of Russia’s licences to accept deposits of individuals — licence to accept individual deposits in rubles and licence to accept individual deposits in rubles and foreign currency.

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, i.e. after an authorized registrar has made in a single state register of legal entities an entry on state registration of changes in charter documents of a credit institution (or an entry on the state registration of a new version of charter documents of a credit institution) (after July 1, 2009 — records about the state registration of changes of charters of the credit institutions were made (records about the state registration of charters of the credit institutions in new version), that contains information on the registered authorized capital).

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 “Sberbank branches” shows Russia’s Sberbank branches 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 Savings Bank (Sberbank) branches.

Representative offices of credit institutions having the right to conduct banking operations — 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 with revoked licences — credit institutions whose banking licences were revoked following a decision by the Bank of Russia under the Federal Law “On the Central Bank of the Russian Federation (the Bank of Russia)”.

Following the publication of the Bank of Russia’s decision to revoke a licence, a credit institution loses its authority to make transactions or complete contracts except for ones specified in Article 20 of the Federal Law “On Banks and Banking Activities”.

Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trust-

ees (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
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table carries information on nonresidents’ participation in the authorized capital of credit institutions in the Russian Federation.

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 greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents 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 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.

When calculating indicators of the table, credit institutions with a General licence were not included in the number of credit institutions licenced by the Bank of Russia to conduct operations in foreign currency.

Table 4.1.3
Credit Institutions Grouped by
Registered Authorized Capital

General Provisions

The table is complementary to the table “Number and Structure of Credit Institutions” and presents quantitative distribution by the size of registered authorized capital (see comments on the “Number and Structure of Credit Institution” table). Authorized capital is broken down by intervals giving an overview of small, medium and large Russian credit institutions.

The data source is the State Register of Credit Institutions. Along with releasing information on the breakdown of credit institutions by the size of their authorized capital through the *Bank of Russia Statistical Bulletin*, it is also available in the *Bank of Russia Bulletin*, and on the Bank of Russia’ website.

Table 4.1.4
Credit Institutions Grouped by
the Share of Nonresidents Equity

General Provisions

The table shows the numerical distribution of credit institutions ranged by the size of the nonresidents’ participation share

in the authorized capital and incorporated into groups.

Data source are reports filed by credit institutions.

Data in brackets include the number of credit institutions in which decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

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 Grouped by 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 Russian operating credit institutions submitted in compliance with Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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

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 reports compiled in accordance with Reporting Form 0409101 "The Account Book of a Credit Institution".

Unsecured consumer loans (portfolio of homogenous loans) — debt on homogeneous loans (including loans with overdue payments) extended to private individuals for the purchase of goods for personal, family, household or other use unrelated to entrepreneurial activity, and also for the payment of various kinds of personal expenses (tuition fees, payment for medical services, etc.).

The data source is the financial statements compiled in compliance with Reporting Form 0409115 "Information on the Quality of Assets of a Credit Institution (Banking Group)", section 3 "Information on Portfolios of Homogeneous Claims and Loans to Private Individuals".

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 — the capital adequacy ratio of banks is calculated as a ratio of banks' own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 139-I, dated December 3, 2012, "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 (Basel III)".

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 Russia, 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 Account Book 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 Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 4212-U dated November 24, 2016, "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(-) for the current year 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 for the current year 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.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by a decision of the shareholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to shareholders (equity holders).

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 April 1, 2003 own funds (capital) are calculated according to Bank of Russia Regulation No. 215-P dated February 10, 2003 "On the Methodology of Determining a Credit Institution's Own Funds (Capital)". Since the reporting of February 1, 2014 the capital is calculated in compliance with the Bank of Russia Regulation No. 395-P, dated December 28, 2012 (Basel III).

Data on the credit institutions going through insolvency prevention measures in accordance with Federal Law No. 127-FZ dated October 26, 2002 "On Insolvency (Bankruptcy)" and data on the credit institutions on which a decision on insolvency prevention was taken in September—October 2008 are shown separately.

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. 4212-U, dated November 24, 2016, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Own funds (capital) of credit institutions — property of credit institutions free of obligations.

Capital adequacy ratio — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent). The Capital adequacy ratio of credit institutions (N1.0) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. The Capital adequacy ratio of credit institutions is calculated as a ratio of own funds (capital) of credit institutions to its risk-weighted assets according to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios"

(with amendments, earlier — Instruction No. 110-I dated January 16, 2004 "On Banks' Required Ratios").

Table 4.1.8
Number of Non-Credit Financial Institutions
and Self-Regulating Organisations

General Provisions

The table 'Number of Non-Credit Financial Institutions and Self-Regulating Organisations' 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 licence.

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 licence.

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 licence.

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 Novem-

ber 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.

**Subsection 4.2
Borrowings**

**Table 4.2.1
Deposits of Individuals Accepted
by Credit Institutions
Table 4.2.2
Funds of Organizations 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 these tables 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 Organizations 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.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 4212-U dated November 24, 2016, "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 organizations 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 Foreign Currency

General Provisions

The tables contain weighted average interest rates on deposits offered by credit institutions in ruble, in US dollar and in euro. The data are presented with a breakdown by type of depositors (individuals and nonfinancial organisations (including individual entrepreneurs)) residents and nonresidents and deposit maturities.

The source of information is 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. 4212-U, dated November 24, 2016, "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.

Data on weighted average rates for individual short-term deposits in rubles are published in the IMF's statistical publication *International Financial Statistics*.

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 rate;

P — nominal annual deposit rate as included in an agreement;

V — amount of a deposit 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 Issued by Credit Institutions and Derivatives

General Provisions

The table contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds) and also data on derivatives at fair value being a liability. 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 Account Book of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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.

Derivatives at fair value being a liability.

Derivative is a liability, if the overall estimated value of contractual liabilities on a counterparty exceeds corresponding

contractual claims to the same counterparty and a credit institution expects an decrease of future economic benefits resulting from retirement of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially unfavorable conditions for the credit institution.

Table 4.2.6
Funds Raised Through Banking Bills
from Legal Entities and Individuals

General Provisions

The table contains credit institutions' liabilities on issued bills and bank acceptances.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Account Book of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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

Bill — 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 — a bill that is mainly used for raising funds by a credit institution.

Acceptance is an agreement on repayment of a bill of exchange that imposes obligation on the acceptor.

Bank acceptance — 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).

Total funds in rubles/foreign currency raised by bills, with a breakdown by maturities — funds in rubles / foreign currency (in ruble equivalent) accepted by credit institutions through issued bills at nominal value and discounted bank acceptances.

Total funds in rubles / foreign currency raised by bills and banker's acceptances are broken down by maturity periods. Bills matured at a fixed date and at a fixed period after issuing the bill date (term bills) are included by actual residual period. Bills payable at sight or at a fixed period after sight are included in "at sight" position. In case of non-payment these bills are treated similarly to the term bills.

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 Account Book of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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
Weighted Average Interest Rates on Loans to
Individuals in Rubles

Table 4.3.3

Weighted Average Interest Rates on Loans to
Individuals in US Dollars

Table 4.3.4

Weighted Average Interest Rates on Loans to
Individuals in Euros

Table 4.3.5

Weighted Average Interest Rates
on Loans to Nonfinancial
Organizations in Rubles

Table 4.3.6

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

Table 4.3.7

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 ruble, US dollar and euro. The data are presented with a breakdown by type of borrowers (individuals, and nonfinancial organizations residents and non-residents) and loan maturities.

The source of information is a Report Form 0409128 "Weighted Average Interest Rates Funds Extended by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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.

Data on weighted average interest rates on short-term ruble loans to nonfinancial organizations are published in the IMF's statistical publication *International Financial Statistics*.

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 — nominal annual interest rate as included in an agreement;

V — 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".

Table 4.3.8

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.

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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".

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year. This indicator includes loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 4.3.9

Housing Loans Granted to Resident Individuals

Table 4.3.10

Mortgage Loans Granted to Resident Individuals and Acquired Claims Thereon

Table 4.3.11

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

Table 4.3.12

Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market

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 "Data on Housing Loans", established by Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

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 on the flow basis since the beginning of the year, taking into account data on the loans granted by credit institutions that had revoked banking licences during the reporting period.

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.

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 since the beginning of the year 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.

Weighted average maturity of loans granted over the month characterizes average maturity on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions over the month. It's a calculated value.

Weighted average interest rate on loans granted since the beginning of the year 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 since the beginning of the year 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.

Weighted average interest rate on loans granted over the month 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 over the month. It's a calculated value.

Rights of claim under mortgage loans acquired is the balance of the debt on rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

Table 4.3.13
Investment Portfolio of Credit Institutions
and Derivatives

General Provisions

The table shows values of credit institutions' investments in securities, such as debt obligations, except bills of exchange and equities. The data do not include checks, warehouse certificates and passbooks to bearer. The table shows also information on derivatives at fair value being an assets.

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further — credit institutions) in the Form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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

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.

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.

Derivatives at fair value being an asset.

Derivative is an asset, if the overall estimated value of contractual claims on a counterparty exceeds corresponding contractual liabilities to the same counterparty and a credit institution expects an increase of future economic benefits resulting from receipt of the assets (cash and other property), ex-

change of assets or liabilities' redemption on the potentially favorable conditions for the credit institution.

Table 4.3.14
Discounted Bills

General Provisions

The table includes data on the value of bills of exchange discounted by credit institutions (including overdue bills).

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further — credit institutions) in the Form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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 discounted bills denominated in rubles is the total value of bills of exchange denominated in rubles/foreign currency and acquired prior to their maturity (including overdue bills).

Total of discounted ruble/foreign currency bills are broken down by promissors:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by Russian regions and local authorities;
- resident credit institutions' bills;
- nonresidents' bills — comprise discounted bills of foreign central and local governments, including bills guaranteed by them, and nonresident banks and other nonresident bills;
- other residents' bills.

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 presents main performance indicators of private pension funds (hereinafter PPFs), licensed to engage in pension provision and pension insurance activities.

The indicators are derived from data contained in the following forms:

- Form No. 1-PPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form PPF-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007;
- Form 1 and Form 5 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010;
- Form PPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

Fund's Assets include own funds, pension reserves, pension savings, short-term and long-term liabilities.

Own Funds:

- for PPFs that are non-profit organizations 'Target Financing' which includes the following indicators of Form No. 1-PPF 'Private Pension Fund Balance Sheet' (hereinafter Form No. 1-PPF): 'Founders' General Contribution', 'Additional Capital' and 'Directed Funds'. The sum of these indicators mean assets needed to support statutory activities (ASSA);
- for PPFs that are joint-stock companies 'Capital and Reserves' which include the following indicators of Form No. 1-PPF: 'Authorized Capital', 'Own Shares Bought from Shareholders', 'Assets Revaluation', 'Additional Capital (without Revaluation)', 'Reserve Capital', 'Retained Profit (Unrecovered Loss)'.

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 to cover losses on pension reserve investment.

Pension Savings — this term is used in the meaning specified by Federal Law No. 111-FZ, dated July 24, 2002, "On Investments to Finance the Funded Part of Work Pensions in the Russian Federation".

Pension Savings (Book Value) — data from line 490 of Form No. 1-PPF are used.

Pension Savings (Market Value) — data from line 100 (as of end of the reporting period) of Section 3 of Form 1 'Statement of Pension Savings' of private pension fund reporting on mandatory pension insurance, set forth by Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance are used.

Fund's Short-term and Long-term Liabilities — the totals of lines 590 and 690 of Form No. 1-PPF are used.

Number of Insured Persons means the number of individuals who have entered into mandatory pension insurance agreements.

Payouts of Pension Benefits under Mandatory Pension Insurance mean lump sum payouts, term payouts, funded part of the work pension.

Number of Participants means the number of individuals entitled to receive or actually receiving Private pensions under their respective pension agreements.

Payouts of Pensions under Private (Voluntary) Pension Provision mean cash regularly paid to participants pursuant to their pension agreements.

Table 4.5.2

Private Pension Funds' Investment of Mandatory Pension Insurance

General Provisions

The table reflects relative shares of pension savings' investments to eligible assets (investment instruments).

The data are gathered from Form 2 of mandatory pension insurance reporting of Private pension funds prescribed in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

The list of eligible assets (investment instruments) to invest pension savings is set forth in Article 26 of Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Labor Pensions in the Russian Federation'.

Table 4.5.3
Private Pension Funds'
Pension Reserves Generation

General Provisions

The table presents data on private pension funds' pension reserves.

The data are drawn from the following sources:

- Form No. 1-PPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form PPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.
- Form PPF-R 'Statement of Pension Reserves' Investment', prescribed in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007.

Individual Indicators Highlights

Pension Reserves — the description of the indicator is given in the Summary Methodology to the table 4.5.1.

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 founders, contributors and third parties can serve as the originator of these receipts. These funds are not expected to be repaid. Pension contributions are an example of earmarked receipts provided at least 97% of those should be used to build up pension reserves of the private pension fund.

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 gains/losses from pension reserves' revaluation as of the reporting date).

Accrued Pay-outs reflect the sum of accrued private pension benefits and cash surrender values.

Actual Pay-outs reflect the amounts of private pension benefits and cash surrender values that have been paid to beneficiaries.

Table 4.5.4
Private Pension Funds'
Pension Reserves Investment

General Provisions

The table reflects investment of pension reserves of Private pension funds.

The data is gathered from Form PPF-R 'Statement of Pension Reserves' Investment', stipulated in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007, and Form No. 2-PPF 'Private Pension Fund Profit and Loss Statement', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds'.

Individual Indicators Highlights

Pursuant to Article 25 of Federal Law No. 75-FZ 'On Private Pension Funds', Funds may invest pension reserves at their own discretion or via an asset management company (management companies).

The value of pension reserves managed "by asset management companies" — data of line 510 of Form PPF-P 'Statement of Pension Reserve Investment' (hereinafter Form PPF-P) are used.

The value of pension reserves invested by private pension funds at their own discretion — data of line 520 of Form PPF-P are used.

Total expenses associated with pension reserve investment — the indicator is the sum of line 020 and 130 of Form No. 2PPF 'Private Pension Fund Profit and Loss Statement'.

Table 4.5.5
Private Pension Funds'
Pension Accruals Investment

General Provisions

The table presents data on the investment of pension savings accumulated in private pension funds.

The data are drawn from Form 1 and Form 4 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

Pension Savings of Private Pension Funds are defined in Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Work Pensions in the Russian Federation', as a totality of funds contributed towards the funded part of work pensions and designated to finance the Fund's obligations to insured persons pursuant to respective mandatory pension insurance agreements.

Expenses of Private Pension Funds Associated with Pension Savings Investment mean the expenses financed by a portion of returns on invested pension savings; this portion goes to finance assets designated to support the Private pension fund's statutory operations; these costs are also financed by the assets designated to support the fund's statutory operations in the reporting year.

Necessary Expenses of Asset Management Companies mean expenses associated with fiduciary management of pension savings, which the company has covered from its own funds. Specifically, they include:

- payment of services associated with a contract for trust (fiduciary) management of pension savings, excluding specialised depositary services, services under a bank account (bank deposit) contract, under a brokerage services contract, and under a contract for the safekeeping of assets held by the management company under such a contract and (or) for the record-keeping and transfer of rights to these assets;
- expenses involved in the exercise of rights to securities held by an asset management company under a contract for trust management of pension savings.

Necessary expenses shall be reimbursed at no more than 1% of the average value of net assets in the Private pension fund's investment portfolio in the reporting year.

Specialised Depositary Services shall be paid for at a rate not exceeding 0.1% of the average value of net assets in the Fund's investment portfolio in the reporting year.

The average value of net assets is calculated as a sum total of the value of net assets in the Fund's investment portfolio as of the end of each business day of the reporting year (period of actual provision of services to the Fund) further subdivided by the number of business days in the reporting year (period of actual provision of services to the Fund) when net assets' value was calculated.

The value of the net assets where pension savings are invested is calculated as a difference between these assets' market value and the Fund's obligations (accounts payable) to be fulfilled using the assets in the investment portfolio.

The value of net assets where pension savings are invested shall be calculated and presented according to a Form set forth in Appendix No. 2 to the Procedure for the Calculation of Market Value of Assets and Value of Net Assets where Pension Savings are Invested, approved by FSFM Order No. 06-155/pz-n, dated December 26, 2006.

Table 4.5.6
Payout Private Pension Funds'
Pension Accruals

General Provisions

The table presents payouts from pension savings with private pension funds.

The data are compiled from Form 1 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Table 4.5.7
Private Pension Funds'
Pension Accruals Flows

General Provisions

The table presents data on inflows and outflows of pension savings to/from private pension funds.

The data are drawn from Form 1 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Table 4.5.8
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 units 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. 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 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').

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 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).

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, a year). The indicator is shown as an 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 months, the first nine months, a year). The indicator is shown as an accrued year-to date total.

Table 4.5.9 Insurers' Premiums and Payoffs by Types of Insurance

General Provisions

The table reflects volumes of insurance premiums and benefits by types 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 November 27, 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 Russian Ordinance No. 3860-U, dated November 30, 2015, 'On the Forms, Terms and Procedure for Insurance Companies and Mutual Insurance Companies to Compile and Submit Reports to the Central Bank of the Russian Federation'.

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.

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 insurant, insured or beneficiary upon the occurrence of the 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
Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

General Provisions

The table presents data on the number and composition of the customers of the Bank of Russia that exchange settlement documents electronically when effecting non-cash settlements through the payment system of the Bank of Russia. The data are aggregated for credit institutions and their branches, the Federal Treasury bodies, and other customers of the Bank of Russia.

The sources of information are the Bank Identification Code (BIC) Directory of the Russian Federation and other statistical data collected by the Bank of Russia.

Individual Indicator Highlights

Operating credit institutions and branches participating in the payment system of the Bank of Russia are functioning credit institutions and their branches according to the BIC Directory.

Federal Treasury bodies are the divisions and branches of the Federal Treasury that are customers of the Bank of Russia and use its cash settlement and cash services. Federal Treasury bodies are counted twice if simultaneously serviced in two branches of the Bank of Russia.

Other customers of the Bank of Russia are the customers of the Bank of Russia other than credit institutions, their branches and the Federal Treasury bodies.

"Of which participate in exchange" refers to operating credit institutions and their branches, the Federal Treasury bodies and other customers of the Bank of Russia that have concluded agreements with the Bank of Russia on the exchange of electronic documents in effecting settlements through the payment system of the Bank of Russia.

Table 5.4
Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia

General Provisions

The table presents information about the number of participants and users in the intraregional electronic settlement systems (VER) and interregional electronic settlement systems (MER), and also the number of participants in the system of banking electronic speed payments (hereafter — the BESP system) of the Bank of Russia.

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in the BESP system are effected in real time between the system participants, irrespective of their territorial location.

The data information sources are Directory of BIC in Russia and Directory of BESP Participants.

Individual Indicators Highlights

The Bank of Russia institutions are the main settlement and cash centers, settlement and cash centers, operational divisions included in the Directory of BIC in Russia.

Participants in intraregional and interregional electronic settlements are the institutions of the Bank of Russia that meet the requirements of the Bank of Russia regulations for electronic settlements in the Bank of Russia payment system and identified in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements".

BESP system participants are institutions of the Bank of Russia and structural units of the Bank of Russia, credit institutions, branches of credit institutions, that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via the BESP system, marked in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements" and included in the BESP System Participants Manual, and also structural units of the Bank of Russia and customers of the Bank of Russia, which are not credit institutions (branches), that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via the

BESP system and included in the BESP System Participants Manual.

Credit institutions and their branches are the operating credit institutions and their branches included in the Directory of BIC in Russia.

Other customers are customers of the Bank of Russia, which are not credit institutions (branches), that use electronic documents exchange with the institutions of the Bank of Russia and information and computational structural units of the Bank of Russia via channel lines.

VER and MER system users are credit institutions and their branches that have correspondent accounts (subaccounts) in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems, and identified in the Directory of BIC in Russia by the respective indicator “participation in electronic settlements”; and other customers of the Bank of Russia which are not credit institutions (branches) that have bank accounts in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems.

Table 5.5
Selected Indicators On Bank Card Transactions

General Provisions

The table shows the dynamics of transactions with bank cards issued by credit institutions 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 credit institutions to the Bank of Russia.

Individual Indicator Highlights

A bank card is a payment card issued by a credit institution.

The number of bank cards signifies the actual number of bank cards handed by credit institutions 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 5.6
**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 5.7
**Payments Effected by the Payment System
of the Bank of Russia
by Each Settlement System**

General Provisions

Information on the volume and value cashless payments effected through settlement systems of the payment system of Bank of Russia is presented in the table.

The sources of information are credit organizations and the Bank of Russia regional branches' effected payments quarterly reports.

Individual Indicator Highlights

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in the BESP system are effected in real time between system participants, irrespective of their territorial location.

Settlement system using letter of advice provides paper-based settlements both on intraregional and interregional level.

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 incur-rent/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 Credit Institutions and Their Branches

General Provisions

The table presents data on the number of credit institutions licensed by the Bank of Russia, by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bank of Russia Statistical Bulletin*, data are placed on the Bank of Russia's website.

Individual Indicators Highlights

The concepts of a credit institution and a branch of a credit institution are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

Credit institution — a legal entity authorized by a special the Bank of Russia permission (licence) to make its profits from banking transactions under the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

Branches of operating credit institutions — a structural units of credit institutions located separately from a head office and performing on its' behalf a full range or selected banking transactions specified by the Bank of Russia licence.

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

General Provisions

The table provides data on the number of permanent internal structural divisions of credit institutions registered in the Russian Federation constituent territories.

Individual Indicators Highlights

Additional offices, external cash desks, cash credit offices, operational offices, having the right to conduct banking operations — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by regulations of the Bank of Russia.

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 6.2.3
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table presents data on nonresident stake holdings in the authorized capital of credit institutions operating in the Russian Federation.

Data in brackets include the number of credit institutions in which decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents 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.

When calculating indicators of the table, banks with the General licence were not included in the number of banks licensed by the Bank of Russia to conduct operations in foreign currency.

Table 6.2.4
Credit Institutions
Grouped by Registered Authorized Capital

General Provisions

The table indicates the number of operating credit institutions broken down by size of their registered authorized capital. Authorized capital is broken down into intervals to show the number of small, medium-sized and large credit institutions by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bank of Russia Statistical Bulletin*, data on the breakdown of credit institutions by registered authorized capital are published in the *Bank of Russia Bulletin* and placed on the Bank of Russia’ website.

Individual Indicators Highlights

The registered authorized capital of credit institutions — the fully paid authorized capital reflected in the book by the authorized registrar in charter documents (changes in charter documents) of a credit institution.

Table 6.2.5
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 Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 4212-U dated November 24, 2016, “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 6.2.6
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 Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 4212-U dated November 24, 2016, “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(–) for the current year 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 for the current year 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.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by a decision of a stakeholders’ (equity holders’) general meeting or in accordance with the credit institution’s founding documents to the reserve fund, dividend payments to stakeholders (equity holders).

Table 6.2.7
Credit Institutions
Grouped by the Share of Nonresidents Equity

General Provisions

The table show how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

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

Individual Indicators Highlights

See commentary for table “Number of Credit Institutions with Nonresidents Equity”.

Table 6.2.8
Number of Credit Institutions under the General Deposit Agreement with the Bank of Russia (GDA), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)

General Provisions

The table contains the following information:

Information on GDA — before 1 February 2014 (the Agreement on Deposit Operations, AD) — the number of credit institutions that have concluded and have not cancelled the agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the Moscow Exchange Electronic Trade System in compliance with 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);

— after February 1, 2014 (GDA) — the number of credit institutions that have concluded General deposit agreements with the Bank of Russia regional branches at the place of opening of their correspondent accounts 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 have not cancelled them as of the corresponding reporting date, with a breakdown by constituent entities of the Russian Federation, federal districts and the Russian Federation as a whole;

Information on GLA — the number of credit institutions that have concluded General loan agreements with the Bank of Russia under Bank of Russia Regulation No. 312-P, dated November 12, 2007, “On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Assets or Guarantees” (as amended) and/or General loan agreements for the provision of the Bank of Russia loans against gold under Bank of Russia Regulation No. 362-P, dated November 30, 2010, “On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Gold” and/or General loan agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities under Bank of Russia Regulation No. 236-P, dated August 4, 2003, “On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against the Collateral (Blocking) of Securities” (as amended) and/or agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities in Moscow Exchange transactions with the use of the Moscow Exchange Electronic Trade System, in compliance with Bank of Russia Order No. OD-793, dated November 28, 2012, “On Measures of Bank of Russia Regional Branches Related to Amendments to Bank of Russia Regulation No. 236-P, Dated August 4, 2003”;

Information on CA — the number of credit institutions’ correspondent accounts and sub-accounts credited by the Bank of Russia under General loan agreements.

Individual Indicators Highlights

Number of credit institutions that have concluded deposit agreements with the Bank of Russia

The total on the Russian Federation includes the total number of credit institutions that have concluded General loan agreements with the Bank of Russia as of the reporting date.

The total on the federal district includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches in the corresponding federal district where they opened correspondent accounts as of the corresponding reporting date.

The total on constituent entities includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches where their correspondent accounts were opened as of the corresponding reporting date.

Number of correspondent accounts and sub-accounts credited by the Bank of Russia

The total on the Russian Federation includes total credit institutions’ correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the federal district includes the number of credit institutions’ correspondent accounts / sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the constituent entities includes the number of credit institutions’ correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

Table 6.2.9
Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities

General Provisions

The Bank of Russia registers issues (additional issues) of shares and bonds (except for general and local government bonds) including securities issued by non-credit institutions. The table includes data on the number and value of shares and bonds (except for general and local government bonds and the bonds of credit institutions) issues (additional issues) registered, in a breakdown by federal districts of the Russian Federation where the issuers of the issue-grade securities are located.

Information is given on a quarterly basis.

Individual Indicators Highlights

The number of issues (additional issues) of corporate issue-grade securities is the amount of all registered issues (additional issues) of ordinary and preferred shares, bonds, including convertible bonds.

The issue of issue-grade securities is the total amount of all issuer’s securities that are providing their holders with equal rights and have an equal nominal value in cases when the presence of a nominal value is stipulated by legislation of the Russian Federation.

The issue of issue-grade securities is assigned with a state registration number, which is applied to all securities of the issue, and an identification number if the issue is not a subject to state registration under the legislation of the Russian Federation.

The additional issue of issue-grade securities is the total of securities being placed additionally to the previously placed securities of the same issue of issue-grade securities.

The value of registered issues (additional issues) of corporate issue-grade securities by each corresponding federal district is given at nominal value in rubles and calculated using the following formula:

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

n is the total number of all issues (additional issues) of securities registered in the corresponding federal district;

K is the number of securities in the i -issue (additional issue) of securities subject to placement;

N is the nominal value of a security in the i -issue (additional issue) of securities subject to placement.

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 of customers other than credit institutions 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 and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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 accounted for funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

Funds of public organizations are balances of current accounts of state owned organizations in rubles and foreign currency.

Funds of non-public organizations are balances of current accounts of private owned organizations — residents and nonresidents in rubles and foreign currency.

Deposits of legal entities (excluding individual entrepreneurs) are rubles, foreign currency and precious metals funds of residents and nonresidents raised under agreements of bank account and (or) bank deposit, including funds raised on certificates of deposit.

Individual deposits are rubles, foreign currency and precious metals funds of residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as a 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 Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance N 4212-U, dated November 24, 2016, "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
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 Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "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

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

Table 6.4.4

Debt 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 Debt on Ruble-Denominated Loans to Legal Entities — Residents and Individual Entrepreneurs,

by Economic Activities and Fund Use

Table 6.4.6

Overdue Debt 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. Data are grouped by borrowers' residence.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U of November 24, 2016, "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 All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity is the economic activity specified in section "Administrative Part of Statistic Register", for individual entrepreneurs it is specified in section "Individual Entrepreneurs" of informational system, of the Statistic 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 by economic activities is the volume of loans extended from the beginning of the year on the flow basis by credit institutions to legal entities and individual entrepreneurs, by economic activities. These data are shown including data on loans extended by credit institutions that had their licence to conduct banking operations revoked during the reporting period.

Debt on loans by economic activities reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities.

Overdue loan debt by type of economic activities reflects data on the balance of overdue debt on loans extended to legal entities and individual entrepreneurs disaggregated by economic activities.

Table 6.4.7

Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on ruble, foreign currency and precious metals funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation.

Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including nonbanking credit institutions) (further — credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U of November 24, 2016, "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".

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year and including loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — 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

Table 6.4.10
Selected Indicators of Loans in Foreign Currency
Granted to Resident Individuals

General Provisions

These tables show data on loans, including housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions to resident individuals in rubles and foreign currency.

Loans to resident individuals are loans granted for purchasing goods (works, services) for personal, family, home or other needs not connected with any entrepreneurial activities.

The category of housing loans granted to individuals comprises the following loans:

- loans granted for the purchase and development of land for housing construction;
- loans granted to finance construction;
- loans granted to buy housing.

The category of mortgage loans comprises housing loans granted to resident individuals against a collateral of real estate according to the procedure established by the Federal Law No. 102-FZ, dated 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 "Data on Housing Loans", established by Bank of Russia Ordinance No. 4212-U of November 24, 2016, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

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 on the flow basis since the beginning of the year, taking into account data on the loans granted by credit institutions that had banking licences revoked during the reporting period.

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.

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 since the beginning of the year 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;

$V_{1...n}$ is the value of loans granted by a credit institution No. 1...n.

Weighted average interest rate on loans granted since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year 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.

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 by types 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 November 27, 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 Russian Ordinance No. 3860-U, dated November 30, 2015, 'On the Forms, Terms and Procedure for Insurance Companies and Mutual Insurance Companies to Compile and Submit Reports to the Central Bank of the Russian Federation'.

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.

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 or beneficiary upon the occurrence of the 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 federal district and Russian region. 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 the following forms:

- Form No. 1-NPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form NPF-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007;
- Form 1 and Form 5 of Private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010;

- Form NPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

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 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 liabilities and an 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 to cover losses on pension reserve investment.

Number of Insured Persons indicates the number of individuals who have entered into a mandatory pension insurance agreement.

Payouts of Pension Benefits under Private Pension Provision mean regular cash payments to participants pursuant to the terms of their pension agreements.

Pension Contributions mean cash paid by contributors for the account of participants pursuant to the terms of pension agreements.

The term **Pension Savings (Market Value)** is used in the meaning defined in Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Work Pensions in the Russian Federation'.