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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 November–December 2016 and January–February 2017 (the period (or date) to which data to be released relate is shown in parentheses)			
	November	December	January	February
Financial sector				
1. Depository Corporations Survey, end of period ¹	30.11.2016 (10.2016)	30.12.2016 (11.2016)	31.01.2017 (12.2016)	28.02.2017 (01.2017)
2. Central Bank Survey, end of period ¹	14.11.2016 (10.2016)	14.12.2016 (11.2016)	13.01.2017 (12.2016)	14.02.2017 (01.2017)
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		30.12.2016 (Q3, 2016)		
5. Stock market: Share Price Index	10.11.2016 (10.2016)	12.12.2016 (11.2016)	16.01.2017 (12.2016)	10.02.2017 (01.2017)
External sector				
6. Balance of Payments, for the reporting quarter, year		30.12.2016 (Q3, 2016)		
7. International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8. International Reserves: Official reserve assets (monthly), end of period	09.11.2016 (10.2016)	07.12.2016 (11.2016)	16.01.2017 (12.2016)	07.02.2017 (01.2017)
9. Template on international reserves and foreign currency liquidity, end of period	18.11.2016 (10.2016)	20.12.2016 (11.2016)	20.01.2017 (12.2016)	20.02.2017 (01.2017)
10. Merchandise trade, for the reporting month (per balance of payments methodology)	11.11.2016 (09.2016)	12.12.2016 (10.2016)	16.01.2017 (11.2016)	10.02.2017 (12.2016)
11. International investment position, for the reporting quarter, year		30.12.2016 (Q3, 2016)		
12. External Debt, end of period		30.12.2016 (Q3, 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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

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

Current Account

(millions of US dollars)

	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)				
	1	2	3	4	5	6	7									8	9	10	11
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	154,895	105,468	260,363	12,530	6,842	18,628	38,000	298,363	2,583	25,173	936				
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	32,191	28,057	60,248	3,774	1,329	5,309	10,412	70,660	858	8,259	376				
Q2, 2016	36,816	31,074	67,890	4,223	1,906	6,531	12,660	80,550	915	6,918	151				

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
					transport services	travel	other	total (16+17+18)		
	12	13	14	15	16	17	18	19	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	7,708	333,826	246	142,147	8,685	29,064	30,237	67,986	210,133	6,651
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	81,220	82	38,190	2,374	4,363	8,543	15,280	53,471	1,284
Q2, 2016	2,594	90,977	51	45,646	2,919	6,108	9,718	18,745	64,391	1,338

Table 1.1 (cont.)

Current Account (Intermediate Balances)

(millions of US dollars)

	Investment income and rent payable 22	Of which investment income payable by general government 23	Secondary income payable 24	Total current account expenditure (20+21+22+24) 25	Capital account, paid 26	Trade balance (3-15) 27	Balance on service types				total balance (28+29+30) 31
							transport services (4-16) 28	travel (5-17) 29	other (6-18) 30		
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	50,853	1,464	11,815	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	11,578	442	2,640	68,972	103	22,057	1,400	-3,034	-3,234	-4,868	
Q2, 2016	19,950	532	3,838	89,517	1,417	22,244	1,305	-4,203	-3,188	-6,086	

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	17,189	-426	-3,319	-1,196	12,247	-20	12,227	
Q2, 2016	16,158	-423	-13,032	-1,243	1,459	-1,366	93	

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	-1,311	-7,576		
Q2, 2016	3,023	3,063	-39	-211	-6	2,806	-355	-4,631		

Table 1.1 (cont.)

Financial Account (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 9	portfolio investment 10	loans 11	other 12		total (9+10+11+12) 13	loans	other		total (15+16) 17
2009	29,906	2,680	1,555	186	34,326	-9,152	-1,178	-10,329	18
2010	38,004	-4,937	-6,395	-1,293	25,378	-6	921	915	-57
2011	50,003	-6,226	16,068	-895	58,950	750	1,718	2,468	30
2012	42,801	-8,128	6,652	-1,566	39,759	-255	-163	-418	7
2013	60,061	-11,093	44,657	551	94,176	337	3,851	4,188	46
2014	17,637	-12,296	-5,777	272	-163	-34,522	-4,851	-39,373	-634
2015	5,916	-4,686	-4,779	-2,245	-5,793	969	1,213	2,182	-529
Q1, 2014	9,055	-5,646	3,601	-262	6,747	-25	46	22	410
Q2, 2014	10,926	-1,848	383	3,208	12,668	-214	749	535	-517
Q3, 2014	-430	-3,292	-498	-3,503	-7,723	-5,909	-2,915	-8,824	-24
Q4, 2014	-1,913	-1,510	-9,263	830	-11,855	-28,374	-2,732	-31,105	6
Q1, 2015	2,774	-612	-7,027	-2,477	-7,342	332	-161	171	1
Q2, 2015	-819	-202	-3,535	3,172	-1,385	64	681	745	-3
Q3, 2015	333	-137	12,198	-3,026	9,369	367	-298	69	-2
Q4, 2015	3,628	-3,734	-6,414	85	-6,435	206	991	1,196	413
Q1, 2016	-25	1,595	-774	-1,312	-516	114	-63	51	-13
Q2, 2016	6,425	525	-4,361	2,426	5,016	-1,552	537	-1,015	-8

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)
	19	20	21	22	23	24	25	26	27
2009	-9,762	43,968	-4,863	-4,746	24,559	1,829	-5,859	54,887	34,739
2010	-5,212	50,858	-7,490	797	25,904	887	-235	70,722	66,455
2011	35,350	70,259	-7,596	3,235	33,263	1,652	4,983	105,795	143,620
2012	25,349	44,333	-9,210	7,946	38,816	1,928	9,321	93,134	118,111
2013	37,683	87,362	-10,055	7,646	26,504	1,070	16,837	129,364	170,602
2014	48,543	60,753	-8,612	6,363	8,607	-1,315	6,825	72,620	81,262
2015	-25,814	23,427	-14,191	5,376	1,490	461	5,303	21,866	-1,356
Q1, 2014	33,485	16,477	-1,400	-2,274	2,848	-702	2,991	17,940	50,929
Q2, 2014	13,805	14,971	-2,657	-765	3,705	2,259	2,717	20,229	34,545
Q3, 2014	-24,812	12,675	-3,281	6,713	1,610	-52	-880	16,784	-16,846
Q4, 2014	26,066	16,630	-1,274	2,689	444	-2,819	1,998	17,668	12,634
Q1, 2015	-10,312	5,898	-3,021	3,444	406	147	2,114	8,988	-1,152
Q2, 2015	1,707	3,933	-3,126	2,618	375	-70	1,661	5,391	7,840
Q3, 2015	-4,329	6,979	-5,218	-2,751	334	122	234	-299	-4,561
Q4, 2015	-12,880	6,617	-2,827	2,065	375	262	1,294	7,786	-3,484
Q1, 2016	-9,895	6,757	-1,033	-167	182	377	1,430	7,547	-2,309
Q2, 2016	-4,427	9,020	-1,834	-880	191	108	355	6,961	1,512

Table 1.1 (end)

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

(millions of US dollars)

	Balances on financial account items					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)		other sectors (26-13)			
			28	29					30	31
2009	-12,768	-12,035	32,383	30	31	32	33	34
2010	-3,393	2,381	-22,805		20,562	28,142	-6,399	3,377
2011	1,437	331	27,507		45,344	21,527	-9,133	36,751
2012	-16,207	-3,562	-7,929		46,845	76,121	-8,652	12,630
2013	-5,160	-1,073	17,258		53,375	25,677	-10,371	30,017
2014	-29,918	2,184	85,999		35,188	46,212	-8,898	-22,077
2015	9,848	-854	34,198		72,784	131,049	7,994	-107,547
Q1, 2014	6,555	-515	32,573		27,660	70,853	3,865	1,704
Q2, 2014	-1,204	-486	21,374		11,193	49,806	-3,014	-27,351
Q3, 2014	-4,741	-691	-13,305		7,560	27,244	5,126	-10,345
Q4, 2014	-30,528	3,876	45,357		24,507	5,771	4,026	-5,683
Q1, 2015	8,015	-973	14,155		29,523	48,229	1,856	-64,169
Q2, 2015	-1,351	1,373	12,601		16,330	37,528	-2,589	-10,113
Q3, 2015	1,555	-184	10,898		6,776	19,400	850	-2,166
Q4, 2015	1,629	-1,070	-3,456		-9,668	2,600	4,510	9,728
Q1, 2016	-2	1,298	-2,319		14,221	11,325	1,095	4,254
Q2, 2016	-3,821	347	205		8,063	7,040	-2,590	2,597
					1,946	-1,324	2,936	4,354

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)

	Other sectors										Direct investment abroad (1+5+13)			
	Deposit-taking corporations, except central bank					Other sectors								
	General government – equity	equity	reinvestment of earnings	debt instruments	total (2+3+4)	equity		reinvestment of earnings	debt instruments			total (8+9+12)		
						increase	decrease		increase	decrease			net (10+11)	
1	2	3	4	5	6	7	8	9	10	11	12	13		
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	2,326	-397	1,929	2,526	12,494	-11,090	1,404	5,858	7,404
Q2, 2016	0	730	15	125	870	3,793	-266	3,527	1,518	15,358	-13,719	1,639	6,685	7,555

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						debt instruments		total (21+22+25)
	equity		equity		net (19+20)	increase	decrease	net (23+24)	increase	decrease		net (23+24)	total (21+22+25)	
	equity	reinvestment of earnings	debt instruments	total (15+16+17)										increase	decrease	net (19+20)
2009	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	3,927	-5,878	-1,951	3,176	17,774	-19,024	-1,250	-25	-385	
Q2, 2016	113	569	7	690	5,141	-2,123	3,018	2,131	18,914	-17,637	1,277	6,425	7,115	

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	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		7	8
2009	57.5	32.4	-9.8	-42.1	25.1	53.1	34.3	-6.4	
2010	30.8	-22.8	-5.2	17.6	53.6	69.8	25.4	-9.1	
2011	81.4	27.5	35.3	7.8	53.8	104.1	58.9	-8.7	
2012	53.9	-7.9	25.3	33.3	61.8	91.2	39.8	-10.4	
2013	60.3	17.3	37.7	20.4	43.0	128.3	94.2	-8.9	
2014	152.1	86.0	48.5	-37.5	66.1	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	8.0	-2.3	-9.9	-7.6	10.3	7.2	-0.5	-2.6	
Q2, 2016	-0.9	0.2	-4.4	-4.6	-1.1	6.9	5.0	2.9	

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)									
	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016	30.06.2016	30.09.2016	30.12.2016
Total	680,857	599,901	556,231	555,632	536,492	518,508	520,533	523,437		
General Government	49,382	41,606	33,556	36,416	32,359	30,551	32,094	35,984		
Federal Government	48,748	41,027	33,043	35,843	31,765	29,987	31,511	35,394		
New Russian Debt	46,926	39,257	31,270	34,105	30,059	28,747	30,274	34,313		
Multilateral creditors	1,255	1,195	1,112	1,059	1,043	999	980	925		
IBRD	933	894	819	786	778	755	742	708		
Other	322	301	293	272	266	244	238	216		
Other credits	61	46	10	0	0	0	0	0		
Foreign currency bonds	21,534	21,484	14,897	14,895	13,653	12,646	11,909	11,999		
Eurobonds	13,248	13,089	12,203	11,262	10,716	9,679	9,447	9,625		
Eurobonds related to the second London Club debt restructuring)	8,286	8,395	2,694	3,632	2,937	2,967	2,461	2,374		
Ruble denominated bonds	23,718	16,139	14,871	17,790	15,020	14,735	17,011	21,022		
OFZ	22,794	15,594	14,530	17,667	14,961	14,691	16,937	21,010		
Eurobond	924	545	340	123	59	44	74	12		
Other	358	393	380	362	343	366	375	367		
Debt of the former USSR	1,821	1,770	1,773	1,738	1,706	1,240	1,237	1,081		
Debt owed to former socialist countries	879	862	873	875	845	414	410	396		
Other official creditors	921	887	879	842	840	805	805	664		
Other	21	21	21	21	21	21	21	21		
Local Government	635	580	513	573	594	564	583	591		
Loans	516	494	441	451	458	445	461	451		
Ruble denominated bonds	118	85	72	122	136	119	123	140		

Table 1.4 (end)
(millions of US dollars)

	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016	30.06.2016
Central bank							9,964	9,628
Loans	15,815	10,599	11,009	9,874	9,779	11,033	9,964	9,628
Currency and deposits	3,510	0	1,200	0	641	2,128	934	802
Other (SDR allocation)	3,896	2,381	1,985	1,897	1,175	1,045	1,039	891
	8,410	8,218	7,825	7,977	7,962	7,860	7,991	7,935
Banks								
Debt liabilities to direct investors and to direct investment enterprises	192,250	171,450	154,178	148,920	139,923	131,733	129,802	127,734
Loans ²	2,794	1,897	5,037	4,909	4,477	5,499	4,863	4,721
Deposits ²	1,599	708	245	74	85	1,062	1,207	1,119
Debt securities	177,239	160,010	140,348	135,476	127,100	117,415	115,226	113,468
Other	6,672	5,197	5,376	5,236	5,371	5,721	5,299	5,463
	3,945	3,639	3,172	3,224	2,890	2,037	3,207	2,963
Other sectors								
Debt liabilities to direct investors and to direct investment enterprises	423,411	376,246	357,488	360,421	354,431	345,190	348,673	350,091
Loans and deposits	149,967	133,451	128,090	132,659	130,199	134,361	135,679	137,678
Debt securities	255,669	225,978	213,271	208,616	209,636	195,254	197,197	193,722
Trade credits	8,828	6,145	7,598	7,264	5,942	5,243	5,982	6,197
Financial leases	3,706	3,469	2,880	3,026	2,812	2,870	2,841	2,919
Other	2,408	4,113	4,016	3,899	3,766	5,100	5,301	5,177
	2,832	3,089	1,633	4,958	2,076	2,362	1,674	4,399

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)

	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016	30.06.2016
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)								
Foreign Currency	189,455	169,554	149,141	144,010	135,446	126,235	124,939	123,013
Short-term	162,141	149,834	132,262	125,898	119,316	112,301	111,402	107,180
Long-term	37,541	31,083	22,405	21,252	20,171	18,865	19,204	20,523
Domestic Currency	124,600	118,751	109,857	104,646	99,145	93,436	92,198	86,657
Short-term	27,314	19,719	16,879	18,112	16,129	13,933	13,537	15,834
Long-term	11,026	8,781	6,713	7,382	7,428	6,393	6,404	8,162
	16,288	10,938	10,166	10,730	8,701	7,540	7,133	7,672
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)								
Foreign Currency	273,443	242,795	229,397	227,763	224,232	210,829	212,994	212,414
Short-term	209,958	197,962	186,786	181,311	188,830	180,010	179,908	174,906
Long-term	12,135	12,370	11,096	11,418	10,334	10,054	9,984	8,955
Domestic Currency	197,823	185,592	175,690	169,893	178,496	169,956	169,925	165,952
Short-term	63,486	44,832	42,611	46,452	35,402	30,819	33,086	37,507
Long-term	6,566	5,954	4,137	6,792	3,657	3,262	2,527	5,233
	56,919	38,878	38,474	39,660	31,745	27,557	30,559	32,274
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises								
Foreign Currency	152,761	135,347	133,127	137,568	134,676	139,859	140,542	142,399
Domestic Currency	115,155	111,380	108,717	110,122	112,935	117,972	116,947	113,931
	37,606	23,968	24,409	27,447	21,741	21,888	23,595	28,468

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)									
	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016	30.06.2016		
Total Liabilities										
Short-term	680,857	599,901	556,231	555,632	536,492	518,508	520,533	523,437		
Long-term	78,153	63,013	49,490	51,775	45,624	47,993	45,380	51,797		
General Government	602,705	536,888	506,741	503,857	490,868	470,514	475,153	471,640		
Short-term	49,382	41,606	33,556	36,416	32,359	30,551	32,094	35,984		
Other liabilities	323	358	345	328	308	332	340	333		
Long-term	323	358	345	328	308	332	340	333		
Debt securities	49,059	41,248	33,211	36,088	32,051	30,219	31,754	35,652		
Loans	45,371	37,708	29,840	32,806	28,809	27,501	29,042	33,160		
Other liabilities	3,612	3,484	3,315	3,226	3,186	2,663	2,656	2,436		
Loans	77	55	56	56	56	55	56	56		
Central bank	15,815	10,599	11,009	9,874	9,779	11,033	9,964	9,628		
Short-term	7,405	2,381	3,185	1,897	1,816	3,173	1,973	1,693		
Loans	3,510	0	1,200	0	641	2,128	934	802		
Currency and deposits	3,896	2,381	1,985	1,897	1,175	1,045	1,039	891		
Long-term	8,410	8,218	7,825	7,977	7,962	7,860	7,991	7,935		
Other liabilities (SDR allocation)	8,410	8,218	7,825	7,977	7,962	7,860	7,991	7,935		
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	189,455	169,554	149,141	144,010	135,446	126,235	124,939	123,013		
Short-term	48,567	39,864	29,118	28,634	27,599	25,259	25,608	28,685		
Debt securities	2,191	1,579	1,553	1,605	1,590	1,597	1,388	1,712		
Loans	1,599	708	245	74	85	1,062	1,207	1,119		
Current accounts and deposits	42,264	34,952	25,440	24,744	24,286	21,448	20,973	23,809		
Other liabilities	2,513	2,626	1,880	2,211	1,638	1,153	2,040	2,044		
Long-term	140,888	129,689	120,023	115,376	107,847	100,976	99,331	94,328		
Debt securities	4,481	3,619	3,822	3,631	3,780	4,124	3,910	3,751		
Deposits	134,976	125,058	114,909	110,732	102,815	95,968	94,254	89,659		
Other liabilities	1,432	1,013	1,292	1,013	1,252	884	1,167	919		

Table 1.6 (end)
(millions of US dollars)

	30.09.2014	31.12.2014	31.03.2015	30.06.2015	30.09.2015	31.12.2015	31.03.2016	30.06.2016
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	273,443	242,795	229,397	227,763	224,232	210,829	212,994	212,414
<i>Other financial corporations</i>	20,989	18,170	17,422	19,658	17,862	16,630	17,189	16,120
Short-term	4,434	4,090	3,777	4,018	3,592	3,072	3,112	2,706
Loans and deposits	2,981	2,580	2,348	2,361	2,285	1,779	1,724	1,366
Other liabilities	1,453	1,510	1,429	1,657	1,307	1,293	1,389	1,341
Long-term	16,555	14,080	13,645	15,639	14,270	13,558	14,077	13,413
Debt securities	1,062	790	805	880	760	749	1,187	1,154
Loans and deposits	15,493	13,290	12,840	14,759	13,510	12,808	12,890	12,259
<i>Nonfinancial corporations, households and NPISHs</i>	252,454	224,625	211,975	208,105	206,370	194,199	195,805	196,294
Short-term	14,268	14,234	11,456	14,192	10,399	10,244	9,398	11,482
Loans	9,182	9,186	8,372	7,865	6,817	6,304	6,272	5,504
Trade credits	3,706	3,469	2,880	3,026	2,812	2,870	2,841	2,919
Other liabilities	1,379	1,579	204	3,301	769	1,070	286	3,059
Long-term	238,187	210,391	200,519	193,913	195,971	183,955	186,407	184,812
Debt securities	7,766	5,355	6,793	6,383	5,183	4,494	4,794	5,042
Loans	230,421	205,036	193,726	187,530	190,789	179,461	181,612	179,770
Direct investment	152,761	135,347	133,127	137,568	134,676	139,859	140,542	142,399
<i>Banks</i>	2,794	1,897	5,037	4,909	4,477	5,499	4,863	4,721
Direct investor in direct investment enterprises	834	756	206	136	116	97	123	287
Direct investment enterprises in direct investor (reverse investment)	1,960	1,141	382	268	220	296	218	55
Between fellow enterprises	–	–	4,449	4,506	4,141	5,105	4,522	4,380
<i>Other sectors</i>	149,967	133,451	128,090	132,659	130,199	134,361	135,679	137,678
Direct investor in direct investment enterprises	44,141	39,735	38,801	40,744	36,561	38,343	39,736	42,849
Direct investment enterprises in direct investor (reverse investment)	77,314	69,894	65,624	67,395	70,210	73,725	73,558	71,863
Between fellow enterprises	28,512	23,822	23,665	24,520	23,428	22,293	22,384	22,966

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 Vnesheconbank.

Table 1.7

International Investment Position of the Russian Federation¹. Main Components

(millions of US dollars)

	31.12.2006	31.12.2007	31.12.2008	31.12.2009	31.12.2010	31.12.2011
Net International Investment Position	-14,838	-148,642	250,248	102,912	18,409	149,451
Assets	754,972	1,093,412	1,006,136	1,087,711	1,171,153	1,244,900
Direct investment	234,632	365,797	198,437	298,357	361,121	361,750
Equity and investment fund shares	231,123	350,854	182,061	272,609	314,334	287,229
Debt investments	3,509	14,943	16,376	25,748	46,787	74,521
Portfolio investment	12,248	19,936	24,221	38,156	36,656	42,435
Equity and investment fund shares	490	4,124	2,855	2,532	3,985	4,519
Debt investments	11,758	15,812	21,366	35,624	32,671	37,916
Financial derivatives (other than reserves) and employee stock options	222	1,423	5,302	2,240	1,639	5,675
Other investment	204,139	227,493	351,894	309,507	292,357	336,392
Other equity	856	941	1,596	1,642	1,946	3,198
Currency and deposits	79,639	77,437	160,120	146,936	124,664	139,859
Loans	100,152	126,631	159,630	141,778	145,319	166,506
Insurance, pension, and standardized guarantee schemes	15	661	714	860	1,160	1,384
Trade credit and advances	16,398	13,509	20,238	8,441	9,812	13,831
Other accounts receivable	7,079	8,313	9,596	9,850	9,457	11,613
Reserve assets	303,732	478,762	426,281	439,450	479,379	498,649
Liabilities	769,811	1,242,054	755,888	984,799	1,152,744	1,095,450
Direct investment	265,653	490,595	214,049	377,447	488,993	454,949
Equity and investment fund shares	244,386	464,244	183,335	331,681	425,801	370,562
Debt investments	21,266	26,351	30,714	45,767	63,192	84,387
Portfolio investment	265,342	366,660	111,806	217,125	277,039	225,062
Equity and investment fund shares	207,480	308,005	83,787	177,783	231,386	176,020
Debt investments	57,861	58,655	28,019	39,342	45,653	49,042
Financial derivatives (other than reserves) and employee stock options	178	875	10,396	5,205	2,840	5,905
Other investment	238,639	383,923	419,637	385,021	383,872	409,533
Other equity	0	0	0	0	0	1
Currency and deposits	96,105	156,335	161,284	122,924	140,115	157,620
Loans	140,295	223,087	252,209	247,705	229,381	236,838
Insurance, pension, and standardized guarantee schemes	14	257	211	211	194	338
Trade credit and advances	0	0	1,464	2,102	2,155	2,418
Other accounts payable	2,225	4,244	4,469	3,184	3,287	3,608
Special drawing rights (Net incurrence of liabilities)	0	0	0	8,895	8,740	8,710

Table 1.7 (end)
(millions of US dollars)

	31.12.2012	31.12.2013	31.12.2014	31.12.2015	31.03.2016	30.06.2016
Net International Investment Position	142,332	131,736	313,610	344,534	325,712	304,306
Assets	1,380,699	1,474,598	1,273,521	1,176,985	1,206,967	1,211,432
Direct investment	409,567	479,501	409,735	371,719	386,405	387,832
Equity and investment fund shares	327,504	400,397	321,979	283,321	294,596	293,230
Debt investments	82,064	79,104	87,756	88,398	91,809	94,602
Portfolio investment	48,300	53,743	56,629	67,831	69,695	73,333
Equity and investment fund shares	5,271	3,232	4,433	2,857	3,105	2,988
Debt investments	43,028	50,511	52,197	64,974	66,590	70,345
Financial derivatives (other than reserves) and employee stock options	5,553	5,932	17,565	11,146	9,942	9,614
Other investment	379,661	425,827	404,132	357,891	353,917	347,897
Other equity	3,425	4,201	4,371	5,349	5,445	5,551
Currency and deposits	159,411	173,378	181,346	147,744	141,869	133,772
Loans	179,679	197,810	166,750	161,586	165,134	169,536
Insurance, pension, and standardized guarantee schemes	1,796	2,251	2,274	1,615	1,584	1,904
Trade credit and advances	21,470	28,163	31,327	30,710	28,282	25,581
Other accounts receivable	13,879	20,023	18,064	10,887	11,603	11,553
Reserve assets	537,618	509,595	385,460	368,399	387,008	392,756
Liabilities	1,238,368	1,342,862	959,911	832,452	881,255	907,126
Direct investment	514,926	565,654	366,452	342,514	372,492	388,908
Equity and investment fund shares	394,700	409,856	231,104	202,655	231,951	246,509
Debt investments	120,226	155,798	135,347	139,859	140,542	142,399
Portfolio investment	270,725	273,737	156,424	140,487	161,440	174,586
Equity and investment fund shares	194,461	195,094	111,199	101,855	120,254	127,877
Debt investments	76,263	78,642	45,225	38,632	41,185	46,709
Financial derivatives (other than reserves) and employee stock options	4,285	4,355	21,530	9,245	7,629	7,391
Other investment	448,433	499,116	415,506	340,206	339,694	336,241
Other equity	0	1	2	22	25	21
Currency and deposits	189,372	201,947	162,496	118,648	116,387	114,397
Loans	241,631	278,410	234,179	206,019	207,173	203,219
Insurance, pension, and standardized guarantee schemes	398	531	846	664	648	622
Trade credit and advances	2,932	3,115	3,469	2,870	2,841	2,919
Other accounts payable	5,382	6,376	6,295	4,122	4,628	7,129
Special drawing rights (Net incurrence of liabilities)	8,718	8,736	8,218	7,860	7,991	7,935

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 Second Quarter of 2016¹

(millions of US dollars)

	Position as of 31.03.2016	Changes in Position reflecting			Position as of 30.06.2016
		transactions	valuation changes	other adjustments	
Net International Investment Position	325,712	3,030	-15,568	-8,868	304,306
Assets	1,206,967	5,866	7,623	-9,025	1,211,432
Direct investment	386,405	7,555	2,809	-8,937	387,832
Equity and investment fund shares	294,596	5,791	1,599	-8,755	293,230
Direct investor in direct investment enterprises	294,436	5,789	1,598	-8,777	293,046
Direct investment enterprises in direct investor (reverse investment)	34	2	0	0	36
Between fellow enterprises	126	0	0	21	148
Debt instruments	91,809	1,764	1,211	-182	94,602
Direct investor in direct investment enterprises	68,779	1,341	631	-305	70,447
Direct investment enterprises in direct investor (reverse investment)	9,124	854	307	101	10,385
Between fellow enterprises	13,906	-431	273	22	13,770
Portfolio investment	69,695	2,778	1,034	-174	73,333
Equity and investment fund shares	3,105	-41	-57	-20	2,988
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	689	19	-21	-27	660
General government	0	0	0	0	0
Other sectors	2,416	-60	-36	7	2,328
Other financial corporations	1,279	-22	-28	7	1,237
Nonfinancial corporations, households and NPISHs	1,138	-39	-8	0	1,091
<i>Equity securities other than investment fund shares</i>	2,534	-13	-55	-27	2,439
<i>Investment fund shares or units</i>	571	-28	-1	7	549
Debt securities	66,590	2,819	1,091	-154	70,345
Central bank	1,132	12	32	-158	1,018
Short-term	0	0	0	0	0
Long-term	1,132	12	32	-158	1,018
Deposit-taking corporations, except central bank	49,268	412	998	3	50,681
Short-term	3,524	1,053	10	27	4,614
Long-term	45,744	-641	988	-24	46,067

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

	Position as of 31.03.2016	Changes in Position reflecting			Position as of 30.06.2016
		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	13,114	2,396	60	0	15,571
Short-term	430	84	13	0	527
Long-term	12,684	2,312	47	0	15,044
Other financial corporations	3,700	1,982	39	0	5,722
Short-term	48	74	2	0	124
Long-term	3,652	1,909	37	0	5,597
Nonfinancial corporations, households and NPISHs	9,414	414	22	0	9,849
Short-term	382	10	11	0	403
Long-term	9,032	403	11	0	9,446
Financial derivatives (other than reserves) and employee stock options	9,942	-2,778	2,450	0	9,614
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	9,704	-2,238	1,791	0	9,256
General government	0	0	0	0	0
Other sectors	238	-540	659	0	358
Other financial corporations	0	-117	117	0	0
Nonfinancial corporations, households and NPISHs	238	-423	542	0	358
<i>Financial derivatives (other than reserves) and employee stock options</i>	9,942	-2,778	2,450	0	9,614
<i>Options</i>	2,034	-60	-363	0	1,611
<i>Forward-type contracts</i>	7,908	-2,719	2,813	0	8,003
Other investment	353,917	-6,043	1,654	-1,631	347,897
Other equity	5,445	112	-6	0	5,551
Currency and deposits	141,869	-7,254	-29	-814	133,772
Central banks	224	-19	11	0	216
Short-term	224	-19	11	0	216
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	76,414	-5,406	234	-2,717	68,526
Short-term	58,064	-4,430	84	-2,213	51,505
Long-term	18,351	-975	150	-504	17,021
<i>Of which: Interbank positions</i>	69,816	-7,179	204	-856	61,986
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	65,230	-1,830	-275	1,903	65,029
Short-term	65,230	-1,830	-275	1,903	65,029
Long-term	0	0	0	0	0
Other financial corporations	1,220	-379	-10	-5	827
Short-term	1,220	-379	-10	-5	827
Long-term	0	0	0	0	0

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

	Position as of 31.03.2016	Changes in Position reflecting			Position as of 30.06.2016
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	64,010	-1,451	-265	1,908	64,202
Short-term	64,010	-1,451	-265	1,908	64,202
Long-term	0	0	0	0	0
Loans	165,134	1,006	1,351	2,044	169,536
Central bank	38	0	2	0	40
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	38	0	2	0	40
Deposit-taking corporations, except central bank	79,890	1,975	467	1,769	84,102
Short-term	13,289	-374	151	-85	12,982
Long-term	66,601	2,349	316	1,854	71,120
General government	35,849	-1,552	-43	7	34,261
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	35,849	-1,552	-43	7	34,261
Other sectors	49,357	582	925	268	51,133
Short-term	14,137	-441	267	-900	13,063
Long-term	35,220	1,023	658	1,168	38,070
Other financial corporations	13,950	11	322	-2	14,282
Short-term	3,145	-60	100	0	3,185
Long-term	10,805	71	222	-2	11,097
Nonfinancial corporations, households and NPISHs	35,407	571	603	270	36,851
Short-term	10,992	-381	167	-900	9,878
Long-term	24,415	952	436	1,170	26,973
Insurance, pension, and standardized guarantee schemes	1,584	291	30	0	1,904
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	1,584	291	30	0	1,904
Other financial corporations	1,584	291	30	0	1,904
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,503	288	30	0	1,820
<i>Life insurance and annuity entitlements</i>	81	3	0	0	84
Trade credit and advances	28,282	-878	183	-2,005	25,581
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 31.03.2016	Changes in Position reflecting			Position as of 30.06.2016
		transactions	valuation changes	other adjustments	
General government	325	-106	-4	0	215
Short-term	0	0	0	0	0
Long-term	325	-106	-4	0	215
Other sectors	27,956	-772	186	-2,005	25,365
Short-term	27,956	-772	186	-2,005	25,365
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	27,956	-772	186	-2,005	25,365
Short-term	27,956	-772	186	-2,005	25,365
Long-term	0	0	0	0	0
Other accounts receivable	11,603	681	125	-857	11,553
Central bank	5	0	0	0	5
Short-term	5	0	0	0	5
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	10,971	-59	127	-665	10,374
Short-term	4,521	68	41	-639	3,991
Long-term	6,450	-127	86	-26	6,384
General government	84	532	4	0	620
Short-term	63	532	4	0	599
Long-term	21	0	0	0	21
Other sectors	543	209	-6	-191	554
Short-term	542	209	-6	-191	553
Long-term	1	0	0	0	0
Other financial corporations	381	11	1	0	393
Short-term	380	11	1	0	393
Long-term	1	0	0	0	0
Nonfinancial corporations, households and NPISHs	162	197	-7	-191	161
Short-term	162	197	-7	-191	161
Long-term	0	0	0	0	0
Reserve assets	387,008	4,354	-324	1,718	392,756
Monetary gold	58,137	0	3,801	1,560	63,497
Gold bullion	58,137	0	3,801	1,560	63,497
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	6,795	0	-48	0	6,746
Reserve position in the IMF	3,212	-25	-22	0	3,164
Other reserve assets	318,865	4,379	-4,054	158	319,349
Currency and deposits	43,596	7,215	216	0	51,027
Claims on monetary authorities	17,732	1,412	542	0	19,686
Claims on other entities	25,864	5,803	-326	0	31,341

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

	Position as of 31.03.2016	Changes in Position reflecting			Position as of 30.06.2016
		transactions	valuation changes	other adjustments	
Securities	274,239	-4,414	-4,309	158	265,674
Debt securities	274,239	-4,414	-4,309	158	265,674
Short-term	57,755	-1,957	-1,092	3	54,708
Long-term	216,484	-2,457	-3,216	155	210,966
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	1,030	1,579	38	0	2,647
Liabilities	881,255	2,836	23,192	-157	907,126
Direct investment	372,492	7,115	9,786	-485	388,908
Equity and investment fund shares	231,951	5,831	9,118	-390	246,509
Direct investor in direct investment enterprises	231,037	6,169	9,079	-593	245,693
Direct investment enterprises in direct investor (reverse investment)	637	-339	25	203	526
Between fellow enterprises	277	0	14	0	291
Debt instruments	140,542	1,284	668	-95	142,399
Direct investor in direct investment enterprises	39,860	2,721	580	-25	43,136
Direct investment enterprises in direct investor (reverse investment)	73,776	-1,576	-215	-66	71,917
Between fellow enterprises	26,906	139	303	-3	27,346
Portfolio investment	161,440	3,188	9,795	163	174,586
Equity and investment fund shares	120,254	-187	7,727	83	127,877
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	16,319	-291	3,510	38	19,575
General government	0	0	0	0	0
Other sectors	103,935	104	4,217	46	108,302
Other financial corporations	2,739	-60	268	3	2,950
Nonfinancial corporations, households and NPISHs	101,196	164	3,949	43	105,352
<i>Equity securities other than investment fund shares</i>	119,831	-193	7,700	81	127,420
<i>Investment fund shares or units</i>	423	5	27	3	458
Debt securities	41,185	3,376	2,069	79	46,709
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 31.03.2016	Changes in Position reflecting			Position as of 30.06.2016
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	5,299	-69	154	79	5,463
Short-term	1,388	232	11	80	1,712
Long-term	3,910	-301	142	-1	3,751
General government	29,905	3,023	2,122	0	35,050
Short-term	0	0	0	0	0
Long-term	29,905	3,023	2,122	0	35,050
Other sectors	5,982	421	-206	0	6,197
Short-term	0	0	0	0	0
Long-term	5,982	421	-206	0	6,197
Other financial corporations	1,187	-89	56	0	1,154
Short-term	0	0	0	0	0
Long-term	1,187	-89	56	0	1,154
Nonfinancial corporations, households and NPISHs	4,794	510	-262	0	5,042
Short-term	0	0	0	0	0
Long-term	4,794	510	-262	0	5,042
Financial derivatives (other than reserves) and employee stock options	7,629	-2,844	2,606	0	7,391
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	7,628	-2,485	2,242	0	7,386
General government	0	0	0	0	0
Other sectors	1	-359	364	0	6
Other financial corporations	0	-249	249	0	0
Nonfinancial corporations, households and NPISHs	1	-110	114	0	6
<i>Financial derivatives (other than reserves)</i>	<i>7,629</i>	<i>-2,844</i>	<i>2,606</i>	<i>0</i>	<i>7,391</i>
<i>Options</i>	<i>550</i>	<i>-108</i>	<i>5</i>	<i>0</i>	<i>447</i>
<i>Forward-type contracts</i>	<i>7,079</i>	<i>-2,736</i>	<i>2,601</i>	<i>0</i>	<i>6,944</i>
Other investment	339,694	-4,623	1,005	165	336,241
Other equity	25	-5	1	0	21
Currency and deposits	116,387	-2,707	236	480	114,397
Central banks	1,039	-205	49	8	891
Short-term	1,039	-205	49	8	891
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	115,226	-2,505	186	561	113,468
Short-term	20,973	2,522	201	113	23,809
Long-term	94,254	-5,027	-15	447	89,659
<i>Of which: Interbank positions</i>	<i>38,421</i>	<i>-2,512</i>	<i>134</i>	<i>69</i>	<i>36,113</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 31.03.2016	Changes in Position reflecting			Position as of 30.06.2016
		transactions	valuation changes	other adjustments	
Other sectors	122	4	0	-88	37
Short-term	122	4	0	-88	37
Long-term	0	0	0	0	0
Other financial corporations	122	4	0	-88	37
Short-term	122	4	0	-88	37
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	207,173	-4,603	838	-189	203,219
Central bank	934	-149	18	0	802
Credit and loans with the IMF	0	0	0	0	0
Other short-term	934	-149	18	0	802
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	1,207	118	1	-207	1,119
Short-term	1,207	118	1	-207	1,119
Long-term	0	0	0	0	0
General government	2,656	-211	-10	0	2,436
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	2,656	-211	-10	0	2,436
Other sectors	202,375	-4,361	828	18	198,861
Short-term	7,874	-135	49	-955	6,832
Long-term	194,502	-4,226	779	973	192,029
Other financial corporations	14,491	-768	247	-383	13,588
Short-term	1,602	17	-16	-275	1,328
Long-term	12,890	-785	263	-108	12,259
Nonfinancial corporations, households and NPISHs	187,884	-3,593	581	401	185,274
Short-term	6,272	-152	65	-680	5,504
Long-term	181,612	-3,441	517	1,081	179,770
Insurance, pension, and standardized guarantee schemes	648	-24	-3	0	622
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	648	-24	-3	0	622
Other financial corporations	648	-24	-3	0	622
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	623	-25	-3	0	596
<i>Life insurance and annuity entitlements</i>	25	0	0	0	26

Table 1.8 (end)
(millions of US dollars)

	Position as of 31.03.2016	Changes in Position reflecting			Position as of 30.06.2016
		transactions	valuation changes	other adjustments	
Trade credit and advances	2,841	78	0	0	2,919
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	2,841	78	0	0	2,919
Short-term	2,841	78	0	0	2,919
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	2,841	78	0	0	2,919
Short-term	2,841	78	0	0	2,919
Long-term	0	0	0	0	0
Other accounts payable – other	4,628	2,638	-11	-126	7,129
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	3,207	-89	-2	-153	2,963
Short-term	2,040	157	1	-154	2,044
Long-term	1,167	-245	-3	1	919
General government	396	-6	-1	0	388
Short-term	340	-6	-1	0	333
Long-term	56	0	0	0	56
Other sectors	1,026	2,733	-8	27	3,778
Short-term	1,026	2,733	-8	27	3,778
Long-term	0	0	0	0	0
Other financial corporations	740	-18	-3	0	719
Short-term	740	-18	-3	0	719
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	286	2,752	-5	27	3,059
Short-term	286	2,752	-5	27	3,059
Long-term	0	0	0	0	0
Special drawing rights (Net incurrence of liabilities)	7,991	0	-57	0	7,935

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 30.06.2016
		transactions	valuation changes	other adjustments	total changes	
Assets	245,778	-14,321	9,865	-1,395	-5,852	239,926
Direct investment	12,929	2,416	895	87	3,398	16,327
Equity (including reinvestment of earnings)	11,914	2,247	834	91	3,172	15,086
Direct investor banks in direct investment enterprises	11,807	2,247	833	69	3,149	14,956
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Between fellow enterprises	107	0	1	22	23	130
If ultimate controlling parent is resident	12	0	1	22	23	35
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	168	62	-4	226	1,241
Direct investor in direct investment enterprises	187	-77	11	-17	-84	104
Debt securities	6	0	1	0	0	7
Loans	132	-66	10	-14	-70	62
Other accounts receivable	49	-11	0	-3	-14	35
Banks – direct investment enterprises in direct investors (reverse investment)	110	56	3	0	59	169
Debt securities	13	-14	1	0	-13	0
Loans	97	70	2	0	72	169
Other accounts receivable	0	0	0	0	0	0
Between fellow enterprises	717	190	47	14	251	968
If ultimate controlling parent is resident	82	-4	0	0	-4	78
Debt securities	0	0	0	0	0	0
Loans	78	0	0	0	0	78
Other accounts receivable	4	-4	0	0	-4	0
If ultimate controlling parent is nonresident	635	194	47	14	255	890
Debt securities	631	194	47	14	254	885
Loans	0	0	0	0	0	0
Other accounts receivable	4	0	1	0	1	5
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 30.06.2016
		transactions	valuation changes	other adjustments	total changes	
Portfolio investment	47,980	1,074	1,963	323	3,361	51,341
Equity	605	17	4	33	55	660
Debt securities	47,375	1,057	1,959	290	3,306	50,681
Short-term	2,934	1,500	24	157	1,680	4,615
Long-term	44,441	-443	1,936	133	1,626	46,067
Financial derivatives	11,099	-5,044	3,200	0	-1,843	9,256
Options	2,646	-191	-844	0	-1,035	1,611
Forward-type contracts	8,453	-4,852	4,044	0	-808	7,645
Other investment	173,770	-12,768	3,806	-1,805	-10,768	163,002
Other equity	0	0	0	0	0	0
Foreign currency	7,141	3,005	108	-3,715	-602	6,538
Deposits	78,188	-16,890	1,681	-991	-16,200	61,988
Of which: interbank positions	78,186	-16,890	1,681	-991	-16,200	61,986
Short-term	58,591	-14,368	1,191	-448	-13,625	44,967
Long-term	19,597	-2,522	490	-543	-2,576	17,021
Loans	78,287	99	1,653	4,062	5,815	84,102
Short-term	18,458	-5,630	474	-321	-5,477	12,982
Long-term	59,829	5,729	1,179	4,383	11,292	71,120
Other accounts receivable	10,155	1,018	364	-1,162	220	10,374
Short-term	3,921	1,088	179	-1,198	70	3,991
Long-term	6,234	-71	184	36	150	6,384
Liabilities	169,824	-12,207	13,098	734	1,624	171,448
Direct investment	20,352	330	1,059	-266	1,123	21,474
Equity (including reinvestment of earnings)	14,853	974	1,024	-98	1,901	16,754
Direct investors in banks – direct investment enterprises	14,469	1,058	976	-122	1,912	16,381
Direct investment enterprises in direct investor (reverse investment)	129	-84	13	24	-47	82
Between fellow enterprises	256	0	35	0	35	291
If ultimate controlling parent is resident	256	0	35	0	35	291
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	-644	35	-168	-778	4,721
Direct investors in banks – direct investment enterprises	97	178	13	-1	189	287
Debt securities	2	0	0	0	0	2
Deposits	94	-7	11	-1	3	97
Loans	0	0	0	0	0	0
Other accounts payable	1	185	2	0	186	187
Direct investment enterprises in direct investor (reverse investment)	296	-82	4	-163	-241	55
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	-71	4	-163	-230	52
Loans	3	-3	0	0	-3	0
Other accounts payable	11	-8	0	0	-8	3
Between fellow enterprises	5,105	-740	18	-3	-726	4,380
If ultimate controlling parent is resident	818	-545	3	-3	-545	273
Debt securities	0	0	0	0	0	0
Deposits	817	-545	3	-3	-546	271
Loans	0	0	0	0	0	0
Other accounts payable	1	1	0	0	1	2
If ultimate controlling parent is nonresident	4,287	-195	15	0	-181	4,106
Debt securities	0	0	0	0	0	0
Deposits	4,216	-193	14	0	-179	4,038
Loans	0	0	0	0	0	0
Other accounts payable	71	-3	1	0	-2	68
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	-1,212	6,070	436	5,294	25,038
Equity	14,023	-280	5,821	11	5,553	19,575
Debt securities	5,721	-932	249	425	-258	5,463
Short-term	1,597	-324	14	425	115	1,712
Long-term	4,124	-608	235	0	-374	3,751
Financial derivatives	9,215	-5,960	4,130	0	-1,829	7,386
Options	732	-105	-180	0	-285	447
Forward-type contracts	8,483	-5,855	4,311	0	-1,544	6,939
Other investment	120,514	-5,365	1,838	564	-2,963	117,550
Other equity	0	0	0	0	0	0
Deposits	117,415	-6,959	1,792	1,221	-3,947	113,468
Of which: interbank positions	39,643	-4,343	764	49	-3,530	36,113
Short-term	21,448	1,471	806	84	2,362	23,809
Long-term	95,968	-8,430	985	1,136	-6,309	89,659
Loans ²	1,062	421	3	-366	57	1,119
Short-term	1,062	421	3	-366	57	1,119
Other accounts payable	2,037	1,173	44	-291	926	2,963
Short-term	1,153	1,140	43	-291	892	2,044
Long-term	884	34	1	0	35	919
International investment position, net	75,954	-2,114	-3,233	-2,129	-7,476	68,478

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	of which with CIS countries	% of the corresponding period of the previous year	total	% of the corresponding period of the previous year	with non-CIS countries	% of the corresponding period of the previous year	of which with CIS countries	total	of which with non-CIS countries	with CIS countries
2014	496,806	95.2	428,121	96.5	68,686	88.1	307,875	90.2	271,867	92.2	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	62.7	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	62.6	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	58.5	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	62.0	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	68.2	5,451	30,296	23,328	6,968
2016														
Q1	60,248	66.8	52,000	66.9	8,247	66.2	38,190	85.5	34,360	86.2	3,831	22,057	17,640	4,417
Q2	67,890	74.3	58,061	73.8	9,829	77.1	45,646	95.7	40,238	97.1	5,408	22,244	17,823	4,421
January	17,055	61.1	14,803	60.8	2,252	63.6	9,847	81.0	8,842	82.4	1,005	7,208	5,961	1,247
February	20,021	68.1	17,302	69.4	2,719	60.9	12,898	83.7	11,633	83.9	1,265	7,123	5,669	1,454
March	23,171	70.4	19,895	70.0	3,276	73.4	15,445	90.4	13,884	90.9	1,561	7,726	6,011	1,715
April	21,741	70.8	18,564	70.7	3,177	71.5	15,216	94.1	13,367	94.3	1,849	6,525	5,197	1,328
May	22,059	72.0	18,837	70.9	3,222	79.2	14,462	94.6	12,774	96.5	1,688	7,597	6,063	1,534
June	24,090	80.1	20,661	80.0	3,429	80.9	15,968	98.4	14,097	100.6	1,871	8,122	6,564	1,558
July	22,525	82.5	19,476	83.4	3,049	77.3	16,035	95.9	14,348	98.4	1,687	6,490	5,128	1,362
August	23,301	92.8	19,830	93.0	3,471	91.5	18,375	113.0	16,506	115.2	1,869	4,926	3,324	1,602

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	
2013						
31.12	509,595	469,605	456,447	8,762	4,396	39,990
2014						
31.01	498,926	457,211	444,149	8,730	4,332	41,715
28.02	493,326	448,738	435,565	8,805	4,368	44,588
31.03	486,131	442,776	429,689	8,796	4,291	43,355
30.04	472,278	427,975	414,758	8,820	4,397	44,303
31.05	467,227	423,768	410,866	8,767	4,136	43,459
30.06	478,250	431,958	418,828	8,798	4,332	46,292
31.07	468,762	422,654	409,647	8,716	4,291	46,109
31.08	465,228	419,239	406,404	8,642	4,193	45,990
30.09	454,240	409,224	396,792	8,438	3,994	45,016
31.10	428,590	383,283	370,916	8,414	3,953	45,307
30.11	418,880	373,658	361,409	8,334	3,915	45,222
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

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)

	30.09.2016
A. Official reserves	397,743.4
(1) Foreign currency reserves (in convertible foreign currencies)	320,381.3
(a) Securities	256,816.8
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	63,564.5
(i) other national central banks	26,049.0
(ii) banks headquartered in the reporting country	0.1
of which: located abroad	0.1
(iii) banks headquartered outside the reporting country	37,515.4
of which: located in the reporting country	–
(2) IMF reserve position	3,146.2
(3) SDRs	6,731.9
(4) Gold (valued at current quotations of the Bank of Russia)	65,511.6
– volume in millions of fine troy ounces	49.6
(5) Other reserve assets (specify)	1,972.3
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo)	1,972.3
B. Other foreign currency assets (specify)	9,904.2
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	9,904.2
– 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	-3,914.9	-176.4	-146.1	-3,592.5
– outflows (-), principal	-3,612.3	-18.1	-102.2	-3,492.1
– outflows (-), interest	-2,508.9	-250.7	-239.2	-2,019.0
– inflows (+), principal	1,547.7	34.1	140.0	1,373.6
– inflows (+), interest	658.6	58.3	55.3	545.0
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 (-)	-788.5	-788.5	-	-
(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)

	30.09.2016
(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	–997.6
– long positions	788.0
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	12,177.3
– lent or repoed and included in Section I	–8,583.7
– lent or repoed but not included in Section I	–1,156.5
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	21,917.5
(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	397,743.4
– currencies in SDR basket ²	380,982.9
– currencies not in SDR basket	16,760.5
– 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 ¹	18.2	3

¹ Estimated value.

Table 1.14

(millions of rubles, end of period)

	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014	Dec, 2015
Net foreign assets	11,753,338	12,527,851	13,023,759	14,347,051	15,803,384	16,096,267	16,410,829	21,236,461	26,397,339
Claims on nonresidents	11,754,526	12,529,131	13,365,567	14,614,170	16,084,627	16,453,450	16,758,086	21,700,154	27,127,122
Monetary gold and SDR holdings	294,866	427,020	958,690	1,357,362	1,720,093	1,815,695	1,595,624	3,056,817	4,114,298
Foreign currency	169	188	194	189	206	188	213	77,704	810,300
Deposits	2,883,705	1,086,029	787,102	889,322	1,842,609	1,711,568	2,190,621	2,310,049	1,887,325
Securities other than shares	6,792,800	10,845,484	11,349,581	12,095,806	12,176,465	12,741,132	12,711,642	16,059,118	19,914,846
Loans	1,772,675	138,176	210,330	212,372	79,750	38,121	114,271	2,588	210,080
Other	10,311	32,234	59,671	59,119	265,504	146,745	145,716	193,879	190,274
Liabilities to nonresidents	1,188	1,279	341,809	267,119	281,243	357,183	347,257	463,693	729,782
Deposits	1,188	1,278	1,216	911	802	1,622	1,525	1,356	1,814
Securities other than shares	–	–	–	–	–	–	–	–	–
Loans	0	0	71,673	0	0	90,687	59,806	0	155,093
Other	0	1	268,920	266,208	280,441	264,874	285,926	462,337	572,876
Claims on credit institutions	134,394	3,951,899	1,990,348	666,814	1,561,629	3,067,681	4,815,367	9,840,279	6,109,300
Net claims on general government	-5,686,941	-7,784,783	-5,658,253	-4,072,602	-5,406,345	-6,499,712	-7,251,090	-10,480,330	-9,165,343
Claims on federal government	354,514	353,378	357,192	347,314	332,867	370,305	364,159	368,277	514,299
Securities	354,341	353,205	357,100	347,161	332,738	370,182	364,063	368,160	514,170
Other claims	173	173	92	153	129	123	96	117	129
Claims on state and local government	–	1,346	1,403	422	407	411	414	156	3,375
Securities	–	1,346	1,403	422	407	411	414	156	3,375
Other claims	–	–	–	–	–	–	–	–	–
Liabilities to federal government	5,696,053	7,707,208	5,595,030	3,951,269	5,169,009	6,128,374	6,896,785	10,122,402	8,903,339
Deposits	5,664,180	7,647,725	5,525,614	3,874,681	5,143,620	6,103,587	6,876,931	10,071,051	8,835,193
Other liabilities	31,873	59,483	69,416	76,588	25,390	24,787	19,855	51,351	68,146
Liabilities to state and local government	345,402	432,300	421,818	469,069	570,610	742,055	718,878	726,361	779,679
Deposits	345,402	432,300	421,818	469,069	570,610	742,055	718,878	726,361	779,679
Other liabilities	–	–	–	–	–	–	–	–	–

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

	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014	Dec, 2015
Claims on other sectors	924	116,267	168,960	115,454	355,541	348,696	313,502	654,492	1,146,299
Other financial institutions	328	114,972	167,589	113,795	353,982	346,870	311,789	653,130	1,144,558
Public nonfinancial organizations	9	39	20	0	0	0	0	0	0
Other nonfinancial organizations	588	1,255	1,351	1,659	1,559	1,826	1,713	1,362	1,741
Households	—	—	—	—	—	—	—	—	—
Monetary base	5,513,332	5,578,717	6,467,318	8,190,328	8,644,114	9,852,818	10,503,880	11,331,954	11,043,822
Currency in circulation	4,118,563	4,372,081	4,622,921	5,785,151	6,895,836	7,667,687	8,307,462	8,840,538	8,522,189
Liabilities to credit institutions	1,394,769	1,206,636	1,844,397	2,405,177	1,748,278	2,185,132	2,196,418	2,491,416	2,521,633
Deposits	1,294,099	1,194,165	1,560,689	1,816,301	1,748,278	2,185,132	2,196,418	2,491,416	2,521,633
Securities other than shares	100,670	12,472	283,708	588,876	—	—	—	—	—
Other liabilities to credit institutions	75	816,038	170,682	686	87	13	18	378,222	6,776
Deposits included in broad money	75,871	270,404	161,180	142,724	141,282	42,076	108,591	54,269	75,524
Transferable deposits	75,866	170,403	115,479	133,972	119,581	42,075	108,590	52,768	75,523
Other financial institutions	234	74,795	632	2,860	872	21,056	77,732	36,003	61,882
Public nonfinancial organizations	70,422	89,827	106,831	121,968	109,049	20,526	30,141	16,168	13,244
Other nonfinancial organizations	5,210	5,781	8,016	9,145	9,660	493	716	597	397
Households	—	—	—	—	—	—	—	—	—
Other deposits	5	100,001	45,701	8,752	21,701	1	1	1,501	2
Other financial institutions	0	100,000	45,700	8,750	21,700	0	0	1,500	0
Public nonfinancial organizations	5	1	1	1	0	0	0	0	0
Other nonfinancial organizations	1	1	1	1	1	1	1	1	2
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	462,051	1,902,352	2,099,113	2,358,878	3,235,383	2,724,457	3,151,918	9,054,101	12,503,747
Other items (net)	150,385	243,722	626,520	364,101	293,342	393,567	524,202	432,348	857,727
Other liabilities	376,906	594,905	877,832	692,780	601,110	692,184	821,570	731,515	1,286,878
Other assets	226,521	351,183	251,312	328,679	307,768	298,617	297,369	299,166	429,151

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

	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016	Apr, 2016	May, 2016	Jun, 2016	Jul, 2016	Aug, 2016
Claims on other sectors	1,089,327	1,146,299	1,187,578	1,232,638	1,298,621	1,337,855	1,470,721	1,501,129	1,531,266	1,532,851
Other financial institutions	1,086,792	1,144,558	1,185,519	1,227,531	1,293,777	1,333,226	1,467,546	1,498,219	1,527,754	1,529,399
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	2,535	1,741	2,058	5,107	4,844	4,629	3,175	2,910	3,512	3,452
Households	-	-	-	-	-	-	-	-	-	-
Monetary base	9,887,244	11,043,822	10,507,081	10,565,079	10,974,529	10,461,724	10,707,540	10,785,583	10,600,554	10,939,721
Currency in circulation	7,725,449	8,522,189	7,971,581	8,058,703	7,998,312	8,260,084	8,145,172	8,241,925	8,322,361	8,283,133
Liabilities to credit institutions	2,161,795	2,521,633	2,535,500	2,506,377	2,976,217	2,201,640	2,562,368	2,543,658	2,278,192	2,656,588
Deposits	2,161,795	2,521,633	2,535,500	2,506,377	2,976,217	2,201,640	2,562,368	2,543,658	2,278,192	2,656,588
Securities other than shares	-	-	-	-	-	-	-	-	-	-
Other liabilities to credit institutions	7,940	6,776	5,189	4,575	2,123	1,100	3,389	313	308	387
Deposits included in broad money	62,319	75,524	58,222	72,285	54,138	59,295	89,885	49,819	62,562	72,447
Transferable deposits	54,017	75,523	52,630	60,083	49,937	53,594	79,984	45,318	58,160	66,545
Other financial institutions	40,221	61,882	37,939	44,841	29,881	34,742	66,213	27,166	44,867	36,217
Public nonfinancial organizations	13,410	13,244	14,293	16,371	19,739	18,548	13,528	17,844	13,055	30,100
Other nonfinancial organizations	387	397	397	-1,128	317	303	243	308	238	228
Households	-	-	-	-	-	-	-	-	-	-
Other deposits	8,302	2	5,592	12,202	4,202	5,701	9,902	4,502	4,402	5,902
Other financial institutions	8,300	0	5,590	12,200	4,200	5,700	9,900	4,500	4,400	5,900
Public nonfinancial organizations	1	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	2	2	2	2	2	1	2	1	2	1
Households	-	-	-	-	-	-	-	-	-	-
Shares and other equity	9,072,286	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
Other items (net)	2,318,354	857,727	2,275,998	2,080,687	164,121	-349,662	-422,219	-826,737	-276,029	-650,437
Other liabilities	2,737,668	1,286,878	2,688,629	2,479,334	547,655	41,635	-40,589	-433,954	164,846	-254,702
Other assets	419,314	429,151	412,630	398,647	383,533	391,297	381,631	392,783	440,875	395,735

Table 1.15

(millions of rubles, end of period)

	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014	Dec, 2015
Net foreign assets	-1,840,487	-329,983	918,916	694,147	1,588,546	1,218,134	1,769,184	4,014,463	6,746,087
Claims on nonresidents	2,295,684	4,681,844	4,850,175	5,160,596	6,777,164	7,268,945	8,769,653	13,703,980	16,355,034
Foreign currency	71,938	218,751	163,244	141,010	166,215	183,902	192,022	981,942	525,090
Deposits	1,001,168	2,158,783	2,036,286	1,694,042	3,255,521	3,537,707	4,391,867	5,284,944	5,805,725
Securities other than shares	261,250	407,514	738,960	821,199	984,303	923,316	1,179,280	2,242,413	3,541,520
Loans	847,687	1,725,757	1,723,542	2,123,030	1,950,065	2,056,418	2,470,809	4,605,205	5,723,033
Other	113,621	171,039	188,143	381,315	421,059	567,602	535,676	589,475	759,667
Liabilities to nonresidents	4,136,151	5,011,827	3,931,259	4,466,449	5,188,618	6,050,811	7,000,470	9,689,516	9,608,948
Deposits	1,005,296	981,546	932,605	1,239,080	5,032,897	5,743,306	6,717,887	9,357,641	9,271,826
Securities other than shares	151,394	97,431	86,045	83,649	110,763	237,130	210,056	288,910	255,512
Loans	2,800,279	3,721,503	2,775,265	3,011,561	17,598	33,779	70,265	39,988	77,614
Other	179,182	211,347	137,345	132,159	27,361	36,597	2,262	2,978	3,995
Claims on central bank	1,817,772	2,593,250	2,599,142	3,127,501	2,705,576	3,422,984	3,516,401	4,538,576	3,812,039
Currency	416,326	577,251	584,869	722,405	957,281	1,237,623	1,321,893	1,669,075	1,283,043
Deposits	1,300,776	2,003,527	1,730,564	1,816,221	1,748,295	2,185,361	2,194,508	2,869,501	2,528,995
Securities other than shares	100,670	12,472	283,708	588,876	-	-	-	-	-
Net claims on general government	560,411	-82,355	484,215	753,920	941,122	1,298,147	2,244,352	2,140,753	3,363,108
Claims on federal government	624,942	534,387	878,463	1,375,350	2,074,567	2,093,886	2,409,506	2,532,753	3,630,905
Securities	616,037	513,178	851,623	1,357,046	2,050,460	2,072,338	2,387,318	2,496,711	3,587,192
Other claims	8,905	21,209	26,840	18,304	24,108	21,547	22,189	36,042	43,714
Claims on state and local government	243,843	353,490	501,769	583,797	614,145	765,067	1,114,772	1,298,818	1,414,362
Securities	123,985	195,906	268,983	318,204	245,991	234,253	297,729	263,632	276,833
Other claims	119,857	157,584	232,786	265,593	368,153	530,815	817,043	1,035,186	1,137,529
Liabilities to federal government	26,859	698,120	666,202	881,610	1,378,476	1,300,529	1,024,772	1,467,612	1,245,261
Deposits	20,858	684,005	652,528	864,067	1,360,004	1,273,539	996,883	1,438,369	1,214,608
Other liabilities	6,001	14,114	13,675	17,543	18,472	26,990	27,889	29,243	30,653

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014	Dec, 2015
Liabilities to state and local government	281,515	272,112	229,815	323,617	369,114	260,277	255,154	223,206	436,898
Deposits	281,515	272,112	229,815	323,617	369,114	260,277	255,154	223,206	436,898
Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	13,077,518	17,829,032	18,246,901	20,671,447	26,265,263	31,432,301	36,927,327	45,085,302	48,666,854
Other financial institutions	226,679	383,369	396,790	535,195	823,514	1,142,018	1,435,002	2,197,411	2,545,300
Public nonfinancial organizations	289,312	294,771	287,007	299,299	376,648	385,231	442,866	538,389	578,245
Other nonfinancial organizations	9,316,503	12,770,637	13,630,498	15,311,113	19,009,659	21,492,061	24,254,284	30,104,871	34,007,534
Households	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992	10,795,176	12,244,631	11,535,775
Liabilities to central bank	50,696	3,867,893	1,906,408	583,470	1,477,655	3,006,245	4,744,626	9,543,289	5,816,750
Deposits included in broad money	10,458,007	12,211,463	14,896,568	18,585,686	22,674,786	25,754,214	30,177,756	35,806,389	44,208,321
Transferable deposits	3,792,135	3,688,211	4,172,108	5,663,143	6,799,293	7,281,418	8,442,423	8,164,525	9,260,549
Other financial institutions	250,588	231,936	233,840	314,188	392,732	351,434	461,839	432,791	499,682
Public nonfinancial organizations	221,930	313,440	354,705	404,223	464,448	521,982	661,219	510,562	563,643
Other nonfinancial organizations	2,395,482	2,236,475	2,449,767	3,302,289	3,772,397	3,822,681	4,303,628	4,457,357	4,925,957
Households	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321	3,015,736	2,763,815	3,271,266
Other deposits	6,665,873	8,523,253	10,724,460	12,922,543	15,875,493	18,472,796	21,735,334	27,641,864	34,947,772
Other financial institutions	225,418	406,945	535,734	560,054	867,932	1,239,766	1,398,431	1,710,166	2,037,174
Public nonfinancial organizations	85,347	94,551	180,181	202,930	203,604	209,846	174,311	288,737	412,222
Other nonfinancial organizations	2,065,187	2,968,659	3,600,220	3,893,532	5,013,124	5,472,832	6,477,291	10,262,446	13,119,789
Households	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352	13,685,301	15,380,515	19,378,588
Deposits excluded from broad money	40,518	307,041	336,399	289,021	533,344	573,083	853,835	1,989,308	2,595,490
Securities other than shares excluded from broad money	701,375	657,165	617,860	643,084	806,521	1,119,983	1,411,163	1,610,102	1,869,891
Shares and other equity	2,739,898	3,255,824	4,120,309	4,609,814	5,186,304	6,028,516	6,764,290	6,600,675	6,842,644
Other items (net)	-375,280	-289,441	371,629	535,941	821,897	889,524	505,593	229,331	1,254,991
Other liabilities	929,287	1,603,035	2,738,922	3,074,626	3,755,547	4,360,801	4,978,414	9,362,425	10,437,725
Other assets	1,212,092	1,728,472	2,100,301	2,262,842	2,608,041	3,183,547	4,052,822	8,276,747	8,381,679
Consolidation adjustment	-92,476	-164,005	-266,993	-275,844	-325,609	-287,730	-419,999	-856,348	-801,055

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

	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016	Apr, 2016	May, 2016	Jun, 2016	Jul, 2016	Aug, 2016
Net foreign assets	6,765,313	6,746,087	6,915,332	6,832,580	6,274,987	6,265,097	6,369,370	5,977,138	5,878,289	5,678,942
Claims on nonresidents	15,715,002	16,355,034	16,746,754	16,522,484	15,029,283	14,566,316	14,777,141	14,139,862	14,140,992	13,778,832
Foreign currency	448,912	525,090	523,970	511,264	448,766	416,633	434,333	423,264	425,147	383,777
Deposits	5,949,757	5,805,725	5,423,870	5,303,033	4,849,512	4,687,984	4,468,036	4,089,862	3,909,857	3,748,988
Securities other than shares	3,184,425	3,541,520	3,757,506	3,743,791	3,424,355	3,296,583	3,410,978	3,315,160	3,376,754	3,260,462
Loans	5,398,797	5,723,033	6,261,007	6,177,436	5,408,451	5,239,979	5,553,985	5,387,788	5,587,705	5,545,733
Other	733,111	759,667	780,401	786,960	898,199	925,136	909,809	923,788	841,529	839,872
Liabilities to nonresidents	8,949,690	9,608,948	9,831,422	9,689,904	8,754,296	8,301,219	8,407,771	8,162,724	8,262,703	8,099,891
Deposits	8,704,701	9,271,826	9,474,094	9,337,982	8,431,749	7,994,787	8,099,907	7,862,039	7,959,702	7,795,204
Securities other than shares	232,222	255,512	271,235	263,252	237,019	228,274	231,672	225,274	231,777	227,552
Loans	8,455	77,614	82,032	84,142	81,613	74,490	72,627	71,903	67,900	74,059
Other	4,312	3,995	4,061	4,528	3,915	3,667	3,565	3,508	3,324	3,076
Claims on central bank	3,109,174	3,812,039	3,457,335	3,420,225	3,833,770	3,162,143	3,415,939	3,415,564	3,141,209	3,502,373
Currency	938,852	1,283,043	916,439	909,194	855,420	958,805	849,283	869,906	860,392	844,669
Deposits	2,170,322	2,528,995	2,540,896	2,511,032	2,978,350	2,203,338	2,566,656	2,545,658	2,280,817	2,657,704
Securities other than shares	0	0	0	0	0	0	0	0	0	0
Net claims on general government	1,616,449	3,363,108	2,875,476	2,798,946	2,833,847	2,564,617	2,355,404	2,459,974	2,389,489	1,856,673
Claims on federal government	3,504,982	3,630,905	3,793,019	3,838,368	3,796,970	3,830,791	3,868,645	3,902,477	3,925,555	3,714,514
Securities	3,447,545	3,587,192	3,754,550	3,804,268	3,753,730	3,800,376	3,842,467	3,877,740	3,903,176	3,693,134
Other claims	57,436	43,714	38,468	34,099	43,240	30,415	26,179	24,736	22,379	21,380
Claims on state and local government	1,266,063	1,414,362	1,347,783	1,318,596	1,253,306	1,225,134	1,208,881	1,197,980	1,194,682	1,109,895
Securities	283,507	276,833	277,329	284,493	286,321	288,778	305,102	280,753	286,729	288,175
Other claims	982,556	1,137,529	1,070,454	1,034,103	966,985	936,356	903,779	917,227	907,953	821,720
Liabilities to federal government	2,083,796	1,245,261	1,498,684	1,608,989	1,272,628	1,362,301	1,547,052	1,547,886	1,577,050	1,758,776
Deposits	2,050,961	1,214,608	1,467,392	1,578,198	1,246,317	1,339,657	1,523,288	1,519,841	1,545,270	1,718,962
Other liabilities	32,835	30,653	31,291	30,791	26,312	22,643	23,764	28,044	31,781	39,814

Table 1.15 (end)

(millions of rubles, end of period)

	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016	Apr, 2016	May, 2016	Jun, 2016	Jul, 2016	Aug, 2016
Liabilities to state and local government	1,070,798	436,898	766,642	749,029	943,801	1,129,006	1,175,071	1,092,597	1,153,698	1,208,961
Deposits	1,070,798	436,898	766,642	749,029	943,801	1,129,006	1,175,071	1,092,597	1,153,698	1,208,961
Other liabilities	0	0	0	0	0	0	0	0	0	0
Claims on other sectors	47,698,630	48,666,854	49,272,406	49,234,703	48,288,636	47,950,539	48,384,493	48,280,992	48,943,331	48,849,661
Other financial institutions	2,311,678	2,545,300	2,590,211	2,601,914	2,555,759	2,516,228	3,446,262	3,357,540	3,429,137	3,468,093
Public nonfinancial organizations	556,330	578,245	588,161	587,668	578,448	578,399	580,848	584,058	587,179	594,478
Other nonfinancial organizations	33,294,961	34,007,534	34,610,291	34,583,752	33,744,547	33,449,550	32,935,483	32,876,736	33,437,922	33,246,717
Households	11,535,661	11,535,775	11,483,744	11,461,369	11,409,883	11,406,362	11,421,900	11,462,658	11,489,094	11,540,373
Liabilities to central bank	5,350,018	5,816,750	5,047,657	4,568,801	4,467,018	3,507,148	3,375,470	3,124,504	3,145,590	2,843,111
Deposits included in broad money	40,733,095	44,208,321	44,149,747	44,221,806	43,089,145	42,603,385	43,071,667	42,675,306	42,804,748	42,547,608
Transferable deposits	8,468,449	9,260,549	8,856,979	9,073,749	9,418,891	9,048,122	9,502,633	9,632,965	9,250,010	9,322,503
Other financial institutions	523,537	499,682	550,825	734,715	1,055,325	736,227	833,444	762,234	753,074	741,377
Public nonfinancial organizations	519,518	563,643	540,852	516,753	532,102	572,767	586,979	579,865	566,426	577,269
Other nonfinancial organizations	4,797,566	4,925,957	5,025,367	4,995,545	4,984,903	4,704,236	5,001,797	5,022,558	4,657,373	4,732,069
Households	2,627,827	3,271,266	2,739,934	2,826,735	2,846,560	3,034,892	3,080,412	3,268,307	3,273,136	3,271,789
Other deposits	32,264,646	34,947,772	35,292,767	35,148,058	33,670,255	33,555,263	33,569,034	33,042,342	33,554,738	33,225,104
Other financial institutions	1,921,317	2,037,174	2,268,269	2,014,041	2,027,308	2,297,350	2,015,254	1,937,529	1,944,702	2,012,063
Public nonfinancial organizations	365,721	412,222	396,866	387,885	422,282	460,921	417,930	404,367	427,834	421,522
Other nonfinancial organizations	11,586,495	13,119,789	13,082,161	13,143,541	12,091,055	11,712,894	11,798,725	11,390,196	11,478,655	11,114,978
Households	18,391,113	19,378,588	19,545,471	19,602,592	19,129,609	19,084,099	19,337,124	19,310,249	19,703,547	19,676,542
Deposits excluded from broad money	2,409,733	2,595,490	2,862,995	2,763,701	2,706,361	2,781,794	2,706,553	2,601,309	2,490,837	2,491,985
Securities other than shares excluded from broad money	1,856,519	1,869,891	1,815,092	1,839,693	1,804,355	1,857,874	1,857,446	1,874,766	1,880,044	1,838,795
Shares and other equity	7,001,043	6,842,644	6,728,243	6,741,275	6,845,745	6,865,246	6,720,121	6,857,821	6,794,472	6,777,071
Other items (net)	1,839,157	1,254,991	1,916,829	2,151,194	2,318,632	2,326,984	2,793,986	2,999,999	3,236,636	3,389,079
Other liabilities	9,856,575	10,437,725	10,280,144	10,865,044	10,840,453	10,990,653	11,122,102	11,145,545	11,505,732	11,468,726
Other assets	7,205,867	8,381,679	7,585,042	7,971,288	7,660,484	7,809,448	7,664,141	7,521,585	7,599,154	7,576,719
Consolidation adjustment	-811,551	-801,055	-778,273	-742,562	-861,338	-854,222	-663,975	-623,960	-669,942	-502,928

Table 1.16

(millions of rubles, end of period)

	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014	Dec, 2015
Net foreign assets	9,912,850	12,197,869	13,942,674	15,041,198	17,391,930	17,314,401	18,180,013	25,250,924	33,143,426
Claims on nonresidents	14,050,190	17,210,975	18,215,742	19,774,767	22,861,791	23,722,395	25,527,739	35,404,134	43,482,156
Liabilities to nonresidents	4,137,339	5,013,106	4,273,068	4,733,568	5,469,861	6,407,994	7,347,727	10,153,209	10,338,730
Domestic claims	7,951,912	10,078,161	13,241,822	17,468,220	22,155,581	26,579,432	32,234,091	37,400,216	44,010,918
Net claims on general government	-5,126,530	-7,867,138	-5,174,038	-3,318,681	-4,465,223	-5,201,565	-5,006,738	-8,339,577	-5,802,235
Claims on federal government	979,456	887,765	1,235,654	1,722,664	2,407,434	2,464,191	2,773,665	2,901,030	4,145,205
Claims on state and local government	243,843	354,836	503,173	584,219	614,552	765,479	1,115,186	1,298,974	1,417,737
Liabilities to federal government	5,722,912	8,405,327	6,261,232	4,832,879	6,547,485	7,428,903	7,921,557	11,590,015	10,148,600
Liabilities to state and local government	626,917	704,411	651,633	792,686	939,723	1,002,332	974,031	949,566	1,216,577
Claims on other sectors	13,078,442	17,945,299	18,415,861	20,786,901	26,620,804	31,780,997	37,240,829	45,739,794	49,813,153
Other financial institutions	227,007	498,341	564,379	648,990	1,177,496	1,488,888	1,746,790	2,850,541	3,689,858
Public nonfinancial organizations	289,320	294,811	287,027	299,299	376,649	385,231	442,866	538,389	578,245
Other nonfinancial organizations	9,317,091	12,771,892	13,631,849	15,312,772	19,011,218	21,493,887	24,255,997	30,106,233	34,009,275
Households	3,245,024	4,380,254	3,932,605	4,525,840	6,055,441	8,412,992	10,795,176	12,244,631	11,535,775

Table 1.16 (cont.)
(millions of rubles, end of period)

	Dec, 2007	Dec, 2008	Dec, 2009	Dec, 2010	Dec, 2011	Dec, 2012	Dec, 2013	Dec, 2014	Dec, 2015
Broad money liabilities	14,236,116	16,276,697	19,095,800	23,791,156	28,754,623	32,226,354	37,271,915	43,032,122	51,522,991
Currency outside banking system	3,702,237	3,794,829	4,038,051	5,062,746	5,938,555	6,430,063	6,985,568	7,171,463	7,239,146
Transferable deposits	3,868,001	3,858,613	4,287,587	5,797,116	6,918,873	7,323,494	8,551,012	8,217,293	9,336,071
Other financial institutions	250,822	306,731	234,472	317,047	393,604	372,490	539,572	468,794	561,564
Public nonfinancial organizations	292,353	403,267	461,535	526,191	573,497	542,508	691,360	526,730	576,887
Other nonfinancial organizations	2,400,672	2,242,256	2,457,783	3,311,434	3,782,057	3,823,174	4,304,344	4,457,954	4,926,353
Households	924,154	906,359	1,133,796	1,642,443	2,169,715	2,585,321	3,015,736	2,763,815	3,271,266
Other deposits	6,665,878	8,623,254	10,770,161	12,931,295	15,897,194	18,472,797	21,735,335	27,643,365	34,947,774
Other financial institutions	225,418	506,945	581,434	568,804	889,632	1,239,766	1,398,431	1,711,666	2,037,174
Public nonfinancial organizations	85,352	94,552	180,182	202,931	203,604	209,846	174,311	288,737	412,222
Other nonfinancial organizations	2,065,188	2,968,660	3,600,220	3,893,533	5,013,125	5,472,832	6,477,292	10,262,447	13,119,790
Households	4,289,921	5,053,098	6,408,324	8,266,026	9,790,833	11,550,352	13,685,301	15,380,515	19,378,588
Deposits excluded from broad money	40,518	307,041	336,399	289,021	533,344	573,083	853,835	1,989,308	2,595,490
Securities other than shares excluded from broad money	701,375	657,165	617,860	643,084	806,521	1,119,983	1,411,163	1,610,102	1,869,891
Shares and other equity	3,201,948	5,158,176	6,219,422	6,968,692	8,421,687	8,752,973	9,916,207	15,654,776	19,346,391
Other items (net)	-315,195	-123,049	915,016	817,465	1,031,336	1,221,439	960,983	364,832	1,819,581
Other liabilities	1,306,194	2,197,940	3,616,755	3,767,406	4,356,657	5,052,985	5,799,985	10,093,940	11,724,603
Other assets	1,438,613	2,079,655	2,351,613	2,591,521	2,915,809	3,482,164	4,350,190	8,575,913	8,810,829
Consolidation adjustment	-182,776	-241,335	-350,126	-358,420	-409,512	-349,381	-488,812	-1,153,194	-1,094,192

Table 1.16 (cont.)
(millions of rubles, end of period)

	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016	Apr, 2016	May, 2016
Net foreign assets	30,508,687	33,143,426	35,181,925	34,919,309	32,007,879	31,340,308	31,571,644
Claims on nonresidents	40,175,011	43,482,156	45,730,942	45,254,431	41,367,774	40,406,344	40,746,501
Liabilities to nonresidents	9,666,324	10,338,730	10,549,018	10,335,122	9,359,895	9,066,036	9,174,857
Domestic claims	41,275,388	44,010,918	43,846,236	44,308,386	44,323,189	44,309,839	44,757,681
Net claims on general government	-7,512,569	-5,802,235	-6,613,748	-6,158,955	-5,264,068	-4,978,555	-5,097,533
Claims on federal government	3,989,043	4,145,205	4,313,851	4,351,281	4,288,454	4,263,049	4,221,425
Claims on state and local government	1,267,168	1,417,737	1,351,187	1,321,559	1,255,212	1,226,342	1,209,779
Liabilities to federal government	10,917,789	10,148,600	10,927,816	10,517,667	9,190,454	8,619,816	8,628,445
Liabilities to state and local government	1,850,991	1,216,577	1,350,971	1,314,129	1,617,281	1,848,129	1,900,293
Claims on other sectors	48,787,957	49,813,153	50,459,984	50,467,341	49,587,257	49,288,394	49,855,215
Other financial institutions	3,398,470	3,689,858	3,775,730	3,829,445	3,849,536	3,849,454	4,913,808
Public nonfinancial organizations	556,330	578,245	588,161	587,668	578,448	578,399	580,848
Other nonfinancial organizations	33,297,496	34,009,275	34,612,350	34,588,860	33,749,390	33,454,179	32,938,659
Households	11,535,661	11,535,775	11,483,744	11,461,369	11,409,883	11,406,362	11,421,900

Table 1.16 (cont.)
(millions of rubles, end of period)

	Nov, 2015	Dec, 2015	Jan, 2016	Feb, 2016	Mar, 2016	Apr, 2016	May, 2016
Broad money liabilities	47,582,011	51,522,991	51,263,110	51,443,601	50,286,176	49,963,959	50,457,442
Currency outside banking system	6,786,597	7,239,146	7,055,142	7,149,509	7,142,892	7,301,279	7,295,889
Transferable deposits	8,522,466	9,336,071	8,909,609	9,133,832	9,468,827	9,101,715	9,582,617
Other financial institutions	563,758	561,564	588,765	779,555	1,085,206	770,969	899,657
Public nonfinancial organizations	532,928	576,887	555,145	533,124	551,841	591,315	600,507
Other nonfinancial organizations	4,797,952	4,926,353	5,025,765	4,994,418	4,985,220	4,704,539	5,002,040
Households	2,627,827	3,271,266	2,739,934	2,826,735	2,846,560	3,034,892	3,080,412
Other deposits	32,272,948	34,947,774	35,298,360	35,160,260	33,674,456	33,560,965	33,578,936
Other financial institutions	1,929,617	2,037,174	2,273,859	2,026,241	2,031,508	2,303,050	2,025,154
Public nonfinancial organizations	365,721	412,222	396,866	387,885	422,282	460,921	417,930
Other nonfinancial organizations	11,586,497	13,119,790	13,082,163	13,143,542	12,091,057	11,712,895	11,798,727
Households	18,391,113	19,378,588	19,545,471	19,602,592	19,129,609	19,084,099	19,337,124
Deposits excluded from broad money	2,409,733	2,595,490	2,862,995	2,763,701	2,706,361	2,781,794	2,706,553
Securities other than shares excluded from broad money	1,856,519	1,869,891	1,815,092	1,839,693	1,804,355	1,857,874	1,857,446
Shares and other equity	16,073,328	19,346,391	19,229,109	19,242,124	19,346,559	19,377,284	19,232,141
Other items (net)	3,862,483	1,819,581	3,857,869	3,938,591	2,187,634	1,669,271	2,075,782
Other liabilities	12,594,243	11,724,603	12,968,773	13,344,378	11,388,108	11,032,288	11,081,513
Other assets	7,625,181	8,810,829	7,997,672	8,369,934	8,044,017	8,200,744	8,045,772
Consolidation adjustment	-1,106,579	-1,094,192	-1,113,231	-1,035,852	-1,156,457	-1,162,272	-959,960

Table 1.16 (cont.)
(millions of rubles, end of period)

	Jun, 2016			Jul, 2016			Aug, 2016		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
	Net foreign assets	900,249	29,906,124	30,806,373	968,446	30,533,649	31,502,096	935,591	29,983,495	30,919,087
Claims on nonresidents	2,049,175	37,483,712	39,532,887	2,077,163	38,282,170	40,359,333	2,109,397	37,511,284	39,620,681
Liabilities to nonresidents	1,148,926	7,577,588	8,726,514	1,108,717	7,748,521	8,857,238	1,173,806	7,527,788	8,701,594
Domestic claims	40,522,128	4,489,426	45,011,554	40,454,807	4,693,598	45,148,405	40,309,728	4,861,478	45,171,206
Net claims on general government	353,464	-5,124,031	-4,770,567	27,859	-5,354,051	-5,326,192	-326,161	-4,885,146	-5,211,306
Claims on federal government	3,108,673	1,129,183	4,237,856	3,187,065	1,075,416	4,262,482	3,026,415	1,016,966	4,043,381
Claims on state and local government	1,197,996	236	1,198,231	1,194,579	246	1,194,826	1,109,804	236	1,110,040
Liabilities to federal government	2,232,182	6,253,386	8,485,568	2,472,675	6,429,646	8,902,321	2,547,592	5,902,282	8,449,875
Liabilities to state and local government	1,721,022	65	1,721,087	1,881,111	68	1,881,178	1,914,788	66	1,914,853
Claims on other sectors	40,168,664	9,613,458	49,782,122	40,426,948	10,047,649	50,474,597	40,635,888	9,746,624	50,382,512
Other financial institutions	3,348,739	1,507,020	4,855,759	3,368,331	1,588,560	4,956,891	3,459,054	1,538,438	4,997,492
Public nonfinancial organizations	545,256	38,802	584,058	546,965	40,214	587,179	554,609	39,870	594,478
Other nonfinancial organizations	25,054,010	7,825,636	32,879,647	25,275,522	8,165,912	33,441,433	25,318,720	7,931,449	33,250,169
Households	11,220,658	242,000	11,462,658	11,236,130	252,964	11,489,094	11,303,506	236,867	11,540,373

Table 1.16 (end)
(millions of rubles, end of period)

	Jun, 2016			Jul, 2016			Aug, 2016		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Broad money liabilities	X	X	50,097,145	X	X	50,329,279	X	X	50,058,518
Money Supply (National Definition)	36,487,246	X	X	36,654,170	X	X	36,821,376	X	X
Currency outside banking system	7,372,019	-	7,372,019	7,461,969	-	7,461,969	7,438,463	-	7,438,463
Transferable deposits	9,678,283	-	9,678,283	9,308,170	-	9,308,170	9,389,049	-	9,389,049
Other financial institutions	789,400	-	789,400	797,941	-	797,941	777,594	-	777,594
Public nonfinancial organizations	597,709	-	597,709	579,481	-	579,481	607,369	-	607,369
Other nonfinancial organizations	5,022,866	-	5,022,866	4,657,612	-	4,657,612	4,732,296	-	4,732,296
Households	3,268,307	-	3,268,307	3,273,136	-	3,273,136	3,271,789	-	3,271,789
Other deposits	19,436,944	13,609,899	33,046,843	19,884,031	13,675,109	33,559,140	19,993,864	13,237,142	33,231,006
Other financial institutions	1,672,365	269,664	1,942,029	1,670,360	278,742	1,949,102	1,743,694	274,269	2,017,963
Public nonfinancial organizations	227,345	177,023	404,367	246,619	181,216	427,834	243,386	178,136	421,522
Other nonfinancial organizations	3,955,641	7,434,557	11,390,198	4,277,307	7,201,349	11,478,657	4,181,607	6,933,372	11,114,979
Households	13,581,594	5,728,655	19,310,249	13,689,744	6,013,802	19,703,547	13,825,178	5,851,364	19,676,542
Deposits excluded from broad money	1,749,389	851,920	2,601,309	1,687,091	803,746	2,490,837	1,726,937	765,049	2,491,985
Securities other than shares excluded from broad money	1,737,964	136,802	1,874,766	1,745,743	134,301	1,880,044	1,707,088	131,707	1,838,795
Shares and other equity	19,369,822	0	19,369,822	19,306,464	0	19,306,464	19,289,053	0	19,289,053
Other items (net)	1,874,922	0	1,874,922	2,643,887	0	2,643,887	2,411,943	0	2,411,943
Other liabilities	10,711,591	0	10,711,591	11,670,578	0	11,670,578	11,214,025	0	11,214,025
Other assets	7,914,368	0	7,914,368	8,040,028	0	8,040,028	7,972,454	0	7,972,454
Consolidation adjustment	-922,300	0	-922,300	-986,662	0	-986,662	-829,628	0	-829,628

Table 1.17

Money Supply (National Definition)

(billions of rubles)

	Cash (M0 monetary aggregate)		Transferable deposits		Including nonfinancial organizations, financial institutions (except for credit ones)		Monetary aggregate M1 (1+2)		Other deposits		Including nonfinancial organizations, financial institutions (except for credit ones)	
	1	2	3	4	5	6	7	8				
2014												
31.12	7,171.5	8,217.3	2,763.8	5,453.5	15,388.8	16,721.8	10,671.4	6,050.4				
2015												
31.01	6,700.3	8,299.3	2,361.0	5,938.3	14,999.6	16,449.1	10,868.6	5,580.4				
28.02	6,671.9	8,411.2	2,451.7	5,959.6	15,083.2	16,633.3	11,133.4	5,499.9				
31.03	6,540.8	8,309.4	2,411.2	5,898.1	14,850.2	16,786.5	11,349.1	5,437.4				
30.04	6,619.6	8,195.8	2,601.1	5,594.8	14,815.4	17,288.0	11,559.2	5,728.8				
31.05	6,576.6	8,398.0	2,567.9	5,830.2	14,974.7	17,335.6	11,680.4	5,655.1				
30.06	6,659.5	8,444.8	2,674.7	5,770.1	15,104.3	17,388.6	11,808.8	5,579.7				
31.07	6,759.5	8,281.5	2,737.4	5,544.0	15,041.0	17,624.5	11,939.2	5,685.3				
31.08	6,785.7	8,491.2	2,638.7	5,852.5	15,276.9	17,753.7	12,068.1	5,685.7				
30.09	6,744.9	8,353.9	2,636.2	5,717.7	15,098.7	17,852.1	12,150.3	5,701.8				
31.10	6,786.9	8,104.8	2,606.0	5,498.8	14,891.7	17,967.9	12,274.0	5,694.0				
30.11	6,786.6	8,522.5	2,627.8	5,894.6	15,309.1	18,006.4	12,420.1	5,586.3				
31.12	7,239.1	9,336.1	3,271.3	6,064.8	16,575.2	19,234.0	12,775.0	6,458.9				
2016												
31.01	7,055.1	8,909.6	2,739.9	6,169.7	15,964.7	18,875.0	12,902.3	5,972.7				
29.02	7,149.5	9,133.8	2,826.7	6,307.1	16,283.3	18,822.1	13,072.1	5,750.0				
31.03	7,142.9	9,468.8	2,846.6	6,622.3	16,611.7	18,828.4	13,190.8	5,637.6				
30.04	7,301.3	9,101.7	3,034.9	6,066.8	16,403.0	19,505.7	13,367.2	6,138.5				
31.05	7,295.9	9,582.6	3,080.4	6,502.2	16,878.5	19,373.1	13,505.2	5,867.9				
30.06	7,372.0	9,678.3	3,268.3	6,410.0	17,050.3	19,436.9	13,581.6	5,855.4				
31.07	7,462.0	9,308.2	3,273.1	6,035.0	16,770.2	19,884.0	13,689.7	6,194.3				
31.08	7,438.5	9,389.0	3,271.8	6,117.3	16,827.5	19,993.9	13,825.2	6,168.7				
30.09	7,412.1	9,251.7	3,272.5	5,979.2	16,663.9	20,253.9	13,847.1	6,406.8				

Table 1.17 (end)

	M2 Money supply (5+6)	Money supply growth rates, %					
		to previous month			to beginning of the year		to month of year ago
		9	10	11	12		
2014							
31.12	32,110.5	4.8	–	–	2.2		
2015							
31.01	31,448.6	–2.1	–2.1	–2.1	4.4		
28.02	31,716.4	0.9	–1.2	–1.2	4.1		
31.03	31,636.7	–0.3	–1.5	–1.5	6.2		
30.04	32,103.4	1.5	0.0	0.0	6.4		
31.05	32,310.2	0.6	0.6	0.6	6.8		
30.06	32,492.8	0.6	1.2	1.2	6.8		
31.07	32,665.5	0.5	1.7	1.7	7.0		
31.08	33,030.7	1.1	2.9	2.9	7.6		
30.09	32,950.8	–0.2	2.6	2.6	7.5		
31.10	32,859.6	–0.3	2.3	2.3	8.6		
30.11	33,315.4	1.4	3.8	3.8	8.8		
31.12	35,809.2	7.5	11.5	11.5	11.5		
2016							
31.01	34,839.7	–2.7	–2.7	–2.7	10.8		
29.02	35,105.4	0.8	–2.0	–2.0	10.7		
31.03	35,440.1	1.0	–1.0	–1.0	12.0		
30.04	35,908.7	1.3	0.3	0.3	11.9		
31.05	36,251.6	1.0	1.2	1.2	12.2		
30.06	36,487.2	0.7	1.9	1.9	12.3		
31.07	36,654.2	0.5	2.4	2.4	12.2		
31.08	36,821.4	0.5	2.8	2.8	11.5		
30.09	36,917.8	0.3	3.1	3.1	12.0		

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	–	
2015							
30.09	9,810.4	7,711.9	1,453.8	364.1	280.5	–	
31.10	9,774.9	7,732.0	1,420.9	369.3	252.8	–	
30.11	9,887.2	7,725.4	1,383.5	360.5	417.7	–	
31.12	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	–	

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							
01.09	10,939.7	8,283.1	1,652.8	416.6	587.2	—	
02.09	10,566.7	8,293.7	1,322.4	416.5	534.0	—	
05.09	10,783.5	8,333.8	1,513.5	416.5	519.7	—	
06.09	10,820.0	8,308.2	1,531.5	416.5	563.8	—	
07.09	10,954.7	8,312.9	1,613.1	416.5	612.2	—	
08.09	10,750.2	8,327.6	1,549.4	416.5	456.7	—	
09.09	10,906.8	8,370.5	1,654.6	416.4	465.3	—	
12.09	10,812.7	8,411.6	1,529.2	416.4	455.5	—	
13.09	10,887.3	8,390.3	1,630.7	416.4	449.9	—	
14.09	10,856.1	8,394.2	1,602.1	416.4	443.4	—	
15.09	10,858.0	8,407.5	1,432.1	417.7	600.8	—	
16.09	10,925.6	8,443.6	1,452.2	438.1	591.8	—	
19.09	10,919.9	8,478.8	1,361.9	483.9	595.3	—	
20.09	11,526.1	8,445.1	2,015.3	484.0	581.7	—	
21.09	11,572.3	8,425.9	2,082.5	484.0	579.9	—	
22.09	11,783.4	8,404.7	2,559.0	484.0	335.7	—	
23.09	11,740.6	8,393.5	2,518.0	484.0	345.1	—	
26.09	11,492.5	8,387.9	2,261.7	484.1	358.9	—	
27.09	11,451.9	8,326.7	2,316.7	484.1	324.4	—	
28.09	11,272.4	8,289.6	2,154.0	484.1	344.7	—	
29.09	11,103.0	8,263.9	1,919.6	484.1	435.4	—	
30.09	11,299.1	8,261.1	2,089.9	484.1	464.0	—	

¹ At market value.

Table 1.19

Other Financial Institutions Survey

(millions of rubles, end of period)

	Q2, 2015	Q3, 2015	Q4, 2015	Q1, 2016	Q2, 2016
Net foreign assets	213,701	215,279	201,936	201,651	236,550
Claims on nonresidents	293,202	299,512	287,309	294,158	324,105
Foreign currency	742	926	1	0	0
Deposits	3,421	5,271	6,647	4,626	6,559
Securities other than shares	113,538	116,928	134,707	143,487	146,773
Loans	8,557	8,906	5,407	4,721	6,144
Other	166,944	167,481	140,547	141,324	164,628
Liabilities to nonresidents	79,501	84,233	85,373	92,506	87,555
Loans	1,436	1,146	1,168	1,403	1,272
Other	78,065	83,087	84,204	91,103	86,283
Claims on banking system	3,040,044	3,741,994	4,220,516	4,460,756	4,619,507
Currency	11,243	10,650	1,712	615	598
Other	3,028,801	3,731,344	4,218,805	4,460,142	4,618,909
of which: accounts receivable	145,127	157,220	212,812	293,370	272,462
Net claims on general government	1,193,816	635,888	374,936	382,283	419,090
Claims on general government	1,294,925	720,286	470,072	458,651	493,535
of which: accounts receivable	38,742	34,385	39,046	35,666	34,902
Liabilities to general government	101,110	84,398	95,136	76,368	74,445
of which: accounts payable	40,251	39,015	65,260	42,940	46,736
Claims on other sectors	1,988,568	2,026,494	2,144,093	2,405,090	2,392,443
Other financial institutions	914,776	955,977	991,030	1,186,452	1,054,579
of which: accounts receivable	76,674	67,775	68,407	81,209	71,371
Nonfinancial organizations	1,029,333	1,032,274	1,111,140	1,161,158	1,280,566
of which: accounts receivable	157,469	149,676	147,364	164,268	165,933
Households	44,459	38,243	41,922	57,481	57,299
of which: accounts receivable	43,309	37,079	40,951	44,843	44,860
Securities other than shares	9,640	9,562	10,662	10,579	10,686
Loans	692,397	886,013	1,133,212	1,248,615	1,450,996
of which: credit institutions	6,938	6,469	6,070	6,475	6,767
Insurance technical reserves	3,526,192	3,333,864	3,497,954	3,785,951	3,850,761
Net equity of households in life insurance reserves	180,063	204,236	230,341	250,565	276,163
Net equity of households in pension funds	2,663,720	2,439,419	2,597,941	2,862,368	2,865,163
Prepaid premiums/reserves against outstanding claims	682,409	690,209	669,672	673,018	709,435
of which: credit institutions	24,668	23,454	27,619	26,181	21,198
Shares and other equity	1,730,433	1,785,075	1,552,187	1,645,858	1,700,689
Other items (net)	477,466	605,140	747,465	758,779	654,458

Table 1.20

Financial Sector Survey

	<i>(millions of rubles, end of period)</i>							
	Q2, 2015	Q3, 2015	Q4, 2015	Q1, 2016	Q2, 2016			
Net foreign assets	25,611,893	31,030,531	33,345,362	32,209,531	31,042,923			
Claims on nonresidents	34,315,918	40,898,127	43,769,465	41,661,932	39,856,992			
Liabilities to nonresidents	8,704,025	9,867,596	10,424,103	9,452,401	8,814,069			
Domestic claims	40,401,967	41,331,231	44,724,402	45,173,119	45,774,475			
Net claims on general government	-5,960,963	-7,257,362	-5,427,299	-4,881,785	-4,351,477			
Claims on general government	5,655,700	5,840,964	6,033,014	6,002,318	5,929,622			
Liabilities to general government	11,616,663	13,098,326	11,460,313	10,884,103	10,281,100			
Claims on other sectors	46,362,930	48,588,592	50,151,702	50,054,904	50,125,952			
Other financial institutions, except public financial corporations, insurance companies and private pension funds	2,846,616	2,666,140	2,875,343	3,098,544	3,861,724			
Nonfinancial organizations	31,883,349	34,269,406	35,698,661	35,488,996	34,744,271			
Households	11,632,965	11,653,046	11,577,697	11,467,364	11,519,957			
Currency outside financial sector	6,648,252	6,734,203	7,237,434	7,142,277	7,371,421			
Deposits	37,932,213	41,812,834	45,738,563	44,624,880	44,149,361			
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,970,513	2,509,697	2,567,025	3,015,500	2,698,695			
Securities other than shares	1,473,108	1,408,732	1,547,315	1,506,843	1,497,372			
Loans	5,259	6,058	4,251	3,973	3,541			
Insurance technical reserves	3,501,524	3,310,410	3,470,336	3,759,770	3,829,563			
Shares and other equity	17,548,802	17,717,650	20,898,578	20,992,417	21,070,511			
Other items (net)	-1,095,298	1,371,874	-826,713	-647,496	-1,104,335			

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

Table 2.1

The Bank of Russia Balance Sheet

	(millions of rubles)											
	2015						2016					
	01.11	01.12	01.01	01.02	01.03	01.04	01.05	01.06	01.07	01.08	01.09	01.10
1. Precious metals	3,398,585	3,258,868	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
2. Funds placed with nonresidents and securities issued by nonresidents	19,164,333	19,798,474	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
3. Credits and deposits	6,484,483	6,057,403	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
4. Securities	722,487	747,567	719,867	789,483	783,164	749,630	625,905	545,765	529,244	528,296	518,597	543,096
of which:												
– Russian government securities	462,147	487,213	512,720	520,923	518,300	491,649	433,728	354,367	338,180	337,502	327,890	329,983
5. Claims on IMF	1,119,969	1,135,504	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
6. Other assets	823,045	841,568	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
of which:												
– fixed assets ¹	X	X	75,192	X	X	X	X	X	X	X	X	X
– advance payments on profit tax	–	–	189	–	–	–	–	–	–	–	–	–
Total assets	31,712,902	31,839,384	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
1. Cash in circulation	7,732,299	7,725,769	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
2. Funds in accounts with the Bank of Russia	12,062,348	12,106,220	12,573,294	12,835,585	12,152,364	11,708,351	10,583,727	10,746,251	10,268,713	10,492,043	10,311,372	10,233,004
of which:												
– Russian government funds	8,734,275	8,667,626	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
– funds of resident credit institutions	2,048,146	2,169,745	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
3. Float	6,667	22,378	414	7,826	6,962	4,217	2,312	4,655	12,841	2,562	4,371	4,513
4. Bank of Russia bonds	–	–	–	–	–	–	–	–	–	–	–	–
5. Liabilities to IMF	951,689	966,855	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
6. Other liabilities	1,887,597	1,945,876	160,371	1,897,426	1,679,999	761,690	517,877	469,942	628,225	811,394	583,619	476,803
7. Capital	9,072,302	9,072,286	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
8. Profit of a fiscal year	–	–	112,575	–	–	–	–	–	–	–	–	–
Total liabilities	31,712,902	31,839,384	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

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

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
30.10.2009 – 24.11.2009	8.50	8.50	8.50
25.11.2009 – 27.12.2009	8.00	8.00	8.00
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 2.9

Main Indicators of the Bank of Russia Intraday and Overnight Loans

	Intraday loans						Overnight loans					
	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches		extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	
	total	of which in the Moscow region	total	of which in the Moscow region	total	of which in the Moscow region	total	of which in the Moscow region	total	of which in the Moscow region	total	of which in the Moscow region
2016												
01.09	235,763.73	220,552.42	107	53	31		–	–	–	–	–	–
02.09	188,337.36	170,810.72	98	40	32		65.79	65.79	1	1	1	1
05.09	150,922.95	135,770.94	99	42	36		–	–	–	–	–	–
06.09	185,562.42	173,067.34	100	48	28		3,033.87	3,033.87	1	1	1	1
07.09	142,729.39	126,707.27	105	46	35		0.03	0.03	1	1	1	1
08.09	94,086.93	78,058.74	99	37	34		13.82	13.82	1	1	1	1
09.09	163,022.37	145,316.24	102	34	34		372.69	361.64	2	1	2	2
12.09	98,055.99	81,951.11	95	34	35		–	–	–	–	–	–
13.09	49,774.76	38,329.86	89	35	34		–	–	–	–	–	–
14.09	137,741.60	117,022.33	94	34	35		267.70	225.34	2	1	2	2
15.09	164,380.15	139,378.86	113	35	41		–	–	–	–	–	–
16.09	173,721.63	155,450.02	104	41	39		–	–	–	–	–	–
19.09	93,230.85	76,041.12	94	34	37		–	–	–	–	–	–
20.09	78,488.99	67,598.72	80	35	31		478.89	478.89	1	1	1	1
21.09	116,797.55	99,827.50	78	27	29		33.94	33.94	2	2	2	2
22.09	58,345.31	28,661.41	105	30	45		–	–	–	–	–	–
23.09	88,003.05	56,883.47	114	37	41		447.23	447.23	1	1	1	1
26.09	224,595.71	186,753.95	134	36	56		23.29	–	1	–	1	–
27.09	139,406.40	122,004.98	101	39	35		–	–	–	–	–	–
28.09	207,392.28	181,401.52	121	46	45		–	–	–	–	–	–
29.09	180,249.70	147,440.64	119	35	47		–	–	–	–	–	–
30.09	230,639.74	206,720.42	132	42	49		2,565.46	2,565.46	2	2	2	2

Table 2.10 (cont.)

		Collateralized loans by assets and guarantees ¹						
		total amount of loans, millions of rubles	on fixed-term rate of which for the term					
			from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year	
1	14	15	16	17	18	19		
2015								
January	1,057,930.97	20,892.89	78,496.15	23,768.30	572.50	—	—	
February	805,752.35	18,045.33	16,211.67	1,820.65	—	283.00	283.00	
March	785,843.90	13,900.00	58,581.26	1,959.50	8,958.00	2,446.00	2,446.00	
April	1,307,378.39	586,101.00	12,753.89	572.50	3,321.00	370.00	370.00	
May	945,793.23	103,882.63	9,504.75	215.00	737.30	—	—	
June	683,519.50	7,315.20	7,234.25	592.05	241.50	580.00	580.00	
July	1,114,324.00	6,520.10	6,275.80	162.00	778.00	588.10	588.10	
August	755,159.25	635.00	2,679.40	2,062.39	400.00	1,006.00	1,006.00	
September	510,823.76	3,503.10	4,697.15	1,082.64	1,420.90	168.00	168.00	
October	411,108.32	—	8,451.10	1,406.92	1,068.80	181.50	181.50	
November	507,777.40	1,586.50	5,831.10	345.80	14.00	—	—	
December	787,596.50	373,169.00	11,809.00	1,948.50	—	670.00	670.00	
2016								
January	1,072,048.70	865,730.90	92,865.50	2,002.30	10,000.00	1,450.00	1,450.00	
February	1,138,533.60	990,410.00	38,848.60	3,000.00	4,900.00	1,375.00	1,375.00	
March	840,536.67	607,224.50	181,609.30	38.00	151.67	1,513.20	1,513.20	
April	95,496.37	90,184.00	1,554.40	1,903.55	56.42	1,798.00	1,798.00	
May	251,925.05	225,137.00	23,251.00	1,807.05	1,790.00	—	—	
June	220,332.60	166,395.00	51,065.00	2,519.90	18.70	334.00	334.00	
July	187,465.70	180,000.00	1,880.30	4,799.50	—	785.90	785.90	
August	318,687.29	316,184.00	1,049.45	1,350.65	—	103.19	103.19	
September	2,468,396.15	2,455,817.00	6,064.25	4,275.20	1,710.00	529.70	529.70	

Table 2.10 (end)

		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 1 to 30 days	from 31 to 90 days		from 91 to 180 days	from 181 to 365 days	over 1 year	30	31	32	33	34		
1	29	30	31	32	33	34	35					35
2015												
January	762.20	-	762.20	-	-	-	-	-	-	-	-	18.50
February	75.20	-	75.20	-	-	-	-	-	-	-	-	16.50
March	528.70	-	438.70	90.00	-	-	-	-	-	-	-	15.99
April	249.40	-	249.40	-	-	-	-	-	-	-	-	15.50
May	195.50	-	195.50	-	-	-	-	-	-	-	-	14.00
June	45.00	-	-	-	45.00	-	-	-	-	-	-	14.00
July	251.70	-	251.70	-	-	-	-	-	-	-	-	13.00
August	457.80	-	457.80	-	-	-	-	-	-	-	-	12.50
September	-	-	-	-	-	-	-	-	-	-	-	-
October	1,081.80	-	81.80	1,000.00	-	-	-	-	-	-	-	12.50
November	426.50	-	426.50	-	-	-	-	-	-	-	-	12.50
December	534.40	-	534.40	-	-	-	-	-	-	-	-	12.50
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	-	-	-	-	-	-	-	-	-	-	-	-

¹ Since November 1, 2014 – without taking into account specialized tools, which are used by the Bank of Russia for refunding of the credit institution.

² Since April 17, 2012 operations are suspended.

³ Since February 1, 2014 operations are suspended.

⁴ 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
19.06.2016 –	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"					6 days				
						2 days	3 days	4 days	5 days						
2015															
January	15.98	16.00	-	-	16.91	-	16.88	16.91	-	-	-	-	-	-	16.29
February	14.00	14.00	-	-	14.87	-	-	-	-	-	-	-	-	-	14.08
March	13.31	13.57	-	-	-	-	-	-	-	-	-	-	-	-	13.56
April	12.98	13.00	-	-	-	-	-	-	-	-	-	-	-	-	13.00
May	11.50	11.50	-	-	-	-	-	-	-	-	-	-	-	-	11.50
June	10.91	10.99	-	-	-	-	-	-	-	-	-	-	-	-	10.99
July	10.49	10.50	-	-	-	-	-	-	-	-	-	-	-	-	10.50
August	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	10.00
September	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	10.00
October	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	10.00
November	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	10.00
December	10.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	10.00
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

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 week		
				1 day	1 month ¹	1 day	2 days	3 days	4 days	5 days	6 days	demand deposit		
2015														
January	304	47	6,144,802.94	0.71	73.25	-	-	16.36	-	4.88	4.80	-	-	-
February	290	46	5,733,153.19	0.62	86.15	-	-	13.23	-	-	-	-	-	-
March	264	46	3,304,073.77	1.35	98.65	-	-	-	-	-	-	-	-	-
April	260	47	4,450,926.10	1.06	98.94	-	-	-	-	-	-	-	-	-
May	260	50	3,557,989.84	0.83	99.17	-	-	-	-	-	-	-	-	-
June	233	47	5,321,075.15	0.60	99.40	-	-	-	-	-	-	-	-	-
July	233	47	6,821,616.97	0.60	99.40	-	-	-	-	-	-	-	-	-
August	275	52	4,941,062.92	0.85	99.15	-	-	-	-	-	-	-	-	-
September	288	50	5,286,884.89	0.90	99.10	-	-	-	-	-	-	-	-	-
October	269	53	4,994,319.40	0.80	99.20	-	-	-	-	-	-	-	-	-
November	265	52	6,184,003.07	0.59	99.41	-	-	-	-	-	-	-	-	-
December	308	55	8,059,000.05	1.55	98.45	-	-	-	-	-	-	-	-	-
2016														
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	-	-	4.16	-	-	-	-	-	-
September	333	65	6,169,838.67	1.07	85.22	-	-	12.48	1.23	-	-	-	-	-

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
2015									
13.01	1 day	15	4	114.23	16.47	17.00	17.00	16.79	114.23
14.01	1 day	29	9	227.54	16.55	17.00	17.00	16.91	227.54
20.01	1 day	32	11	223.33	16.48	17.00	17.00	16.94	223.33
21.01	1 day	48	16	282.54	16.55	17.00	17.00	16.95	250.00
22.01	1 day	44	15	288.99	16.50	17.00	16.95	16.89	190.00
23.01	3 days	57	17	357.16	16.50	17.00	16.96	16.88	300.00
30.01	4 days	54	18	304.65	16.55	17.00	17.00	16.90	304.65
02.02	1 day	29	14	128.59	14.50	15.00	15.00	14.93	128.59
03.02	1 day	60	18	467.24	14.75	15.00	15.00	14.93	410.00
06.02 ¹	3 days	61	17	590.87	13.95	15.00	–	–	–
09.02	1 day	53	17	266.03	13.95	15.00	14.93	14.73	220.00
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

¹ Fine-tuning deposit auction is recognized as nonvalid.

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				
01.09	133,991.15	1	11.50	134,033.25
02.09	127,255.39	3	11.50	127,375.35
05.09	146,021.83	1	11.50	146,067.71
06.09	125,731.30	1	11.50	125,770.81
07.09	137,353.91	1	11.50	137,397.07
08.09	251,898.12	1	11.50	251,977.27
09.09	102,079.07	3	11.50	102,175.29
12.09	150,273.73	1	11.50	150,320.95
13.09	135,683.02	1	11.50	135,725.65
14.09	160,971.08	1	11.50	161,021.66
15.09	237,744.89	1	11.50	237,819.59
16.09	205,081.31	3	11.50	205,274.62
19.09	364,825.23	1	11.00	364,934.87
20.09	354,318.86	1	11.00	354,425.35
21.09	666,814.78	7	10.30	668,038.97
22.09	44,276.41	1	11.00	665,206.63
23.09	15,031.89	3	11.00	635,568.48
26.09	16,469.29	1	11.00	636,996.06
27.09	15,871.10	1	11.00	634,237.77
28.09	310,100.86	1	11.00	310,194.06
29.09	314,935.38	1	11.00	315,030.03
30.09	408,373.54	3	11.00	408,741.75

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

(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	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	62.5906	60.7109	61.2718	—	—	—
March	61.3167	62.1497	61.7510	61.3483	59.8308	60.0341	60.0341	60.0341	58.7710	58.7710	57.3879	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	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	49.8613	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	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	58.7816	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	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	65.5470	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	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	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	70.7865	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	77.7965	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	77.1326	76.3928	76.3929	75.0903	75.0903	75.0903	—	—
March	70.5408	71.0256	68.5598	68.4026	68.4026	68.4026	68.8086	67.7764	67.6409	68.9328	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	66.6295	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	67.0475	67.0493	65.8949	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	64.3212	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	65.9467	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	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	63.6921	63.9509	63.1581	—

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	74.1382	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	65.5242	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	56.5251	54.2749	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

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	74.3875	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	76.6709	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	77.1273	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	—																				

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			

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			

(rubles/US dollar)

Table 2.20

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2016				
01.09	2,757.65	39.32	2,223.82	1,432.90
02.09	2,739.42	39.13	2,205.05	1,403.59
03.09	2,777.39	39.71	2,210.90	1,412.52
06.09	2,765.82	40.52	2,223.81	1,409.66
07.09	2,772.29	40.85	2,246.93	1,421.53
08.09	2,791.75	41.23	2,266.51	1,448.91
09.09	2,772.54	40.99	2,248.06	1,429.46
10.09	2,755.24	40.04	2,225.81	1,400.67
13.09	2,776.51	39.15	2,194.01	1,388.78
14.09	2,768.19	39.92	2,198.30	1,381.49
15.09	2,764.10	39.77	2,174.60	1,378.71
16.09	2,767.95	39.75	2,168.06	1,371.29
17.09	2,746.26	39.51	2,146.02	1,362.42
20.09	2,744.69	39.91	2,143.49	1,415.08
21.09	2,738.40	39.91	2,135.93	1,432.28
22.09	2,734.04	40.26	2,150.60	1,421.30
23.09	2,732.89	40.76	2,145.38	1,407.01
24.09	2,742.98	40.70	2,166.21	1,416.76
27.09	2,756.10	40.09	2,140.86	1,418.99
28.09	2,735.48	39.77	2,129.66	1,421.14
29.09	2,723.88	39.31	2,107.47	1,445.42
30.09	2,682.09	38.60	2,087.43	1,439.68

3. FINANCIAL MARKETS

3.1. Interbank Money Market

Table 3.1.1

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

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR)										Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-IG)					Monthly Average Actual Rates on Moscow Banks' Credits (MIACR-B)				
	term of credit										term of credit					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		
2015																				
January	16.96	17.44	19.97	21.91	15.98	–	16.94	17.66	20.27	21.25	–	–	17.17	19.92	21.04	–	18.00	–	–	
February	15.12	16.06	15.83	17.48	–	–	15.06	–	–	15.92	–	–	15.31	16.14	16.38	16.04	–	–	–	
March	14.90	15.51	15.96	15.81	–	–	14.77	15.14	–	14.95	–	–	15.06	–	16.00	–	–	–	–	
April	14.36	14.78	14.79	15.25	14.95	–	14.30	13.77	14.43	–	–	–	14.58	–	14.63	14.63	–	–	–	
May	12.83	12.98	13.40	13.48	–	–	12.74	12.99	13.05	–	–	–	12.98	14.53	13.29	13.60	–	–	–	
June	12.50	12.62	12.87	13.46	–	11.59	12.46	12.96	12.25	–	–	11.52	12.68	–	16.50	14.48	–	–	–	
July	11.52	12.19	12.32	13.35	–	12.89	11.47	12.25	12.31	–	–	10.95	11.63	–	–	14.12	–	–	–	
August	10.86	11.39	11.36	13.89	–	–	10.79	10.95	11.60	11.67	–	–	11.08	–	–	14.68	–	–	–	
September	11.15	11.61	11.71	12.52	11.27	–	11.08	11.22	11.74	–	11.19	–	11.56	–	–	13.05	–	–	–	
October	11.14	11.44	11.59	13.84	–	–	11.09	11.50	–	–	–	–	11.66	–	–	14.13	–	–	–	
November	11.43	11.72	11.72	13.29	11.08	–	11.40	–	11.62	–	11.08	–	11.67	–	–	13.55	–	–	–	
December	11.07	11.78	11.42	12.80	–	–	10.99	10.96	11.38	11.34	–	–	11.33	11.25	–	14.50	–	–	–	
2016																				
January	11.02	11.69	11.65	12.68	–	–	11.00	11.25	11.55	11.60	–	–	11.16	–	–	13.20	–	–	–	
February	10.84	11.08	11.72	12.75	–	–	10.71	10.81	11.24	–	–	–	10.90	–	–	–	–	–	–	
March	10.94	11.34	11.40	12.34	–	–	10.79	10.96	12.15	–	–	–	11.00	–	–	–	–	–	–	
April	10.73	10.90	11.46	12.15	11.21	10.65	10.56	11.08	11.32	10.51	–	10.52	10.74	–	–	–	–	–	–	
May	11.06	11.08	11.87	12.67	–	10.68	10.98	11.15	11.12	–	–	10.55	11.09	–	–	–	–	–	–	
June	10.64	10.84	11.34	11.72	–	–	10.47	10.95	11.30	–	–	–	10.77	10.98	12.66	–	–	–	–	
July	10.38	10.80	11.09	10.79	11.25	–	10.22	10.14	–	10.02	–	–	10.60	11.42	13.64	–	–	–	–	
August	10.34	10.60	11.34	11.46	–	–	10.25	10.29	10.50	–	–	–	10.48	10.81	–	–	–	–	–	
September	10.24	10.36	10.25	10.70	10.30	9.80	10.19	10.25	10.27	10.38	–	9.80	10.36	11.09	–	11.00	–	–	–	

(% p.a.)

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	–	–	–

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																		
01.09	10.30	10.23	10.19	-	-	-	10.24	-	10.02	-	-	-	10.31	-	-	-	-	-
02.09	10.29	11.11	10.59	-	-	-	10.21	-	-	-	-	-	10.31	-	-	-	-	-
05.09	10.32	10.46	-	-	-	-	10.21	-	-	-	-	-	10.30	-	-	-	-	-
06.09	10.34	-	-	-	-	-	10.29	-	-	-	-	-	10.30	-	-	-	-	-
07.09	10.25	10.24	10.38	-	-	-	10.19	10.24	-	-	-	-	10.33	-	-	-	-	-
08.09	10.28	10.48	10.54	11.88	-	-	10.21	-	10.50	-	-	-	10.34	-	-	-	-	-
09.09	10.32	10.35	10.50	-	-	-	10.29	-	10.50	-	-	-	10.38	-	-	-	-	-
12.09	10.38	10.70	-	11.00	10.30	-	10.35	10.50	-	-	-	-	10.43	11.21	-	11.00	-	-
13.09	10.41	10.50	-	-	-	-	10.39	10.50	-	-	-	-	10.55	-	-	-	-	-
14.09	10.49	10.49	-	-	-	-	10.48	-	-	-	-	-	10.57	-	-	-	-	-
15.09	10.62	10.61	-	-	-	-	10.58	-	-	-	-	-	10.66	-	-	-	-	-
16.09	10.61	10.70	10.15	9.25	-	-	10.55	10.70	-	-	-	-	10.80	-	-	-	-	-
19.09	10.15	10.25	10.26	10.40	-	-	10.12	10.24	10.06	-	-	-	10.22	11.16	-	-	-	-
20.09	10.16	10.15	-	-	-	-	10.11	10.19	-	-	-	-	10.28	-	-	-	-	-
21.09	9.84	10.00	10.27	-	-	-	9.79	-	-	-	-	-	10.13	-	-	-	-	-
22.09	9.75	10.09	10.28	-	-	-	9.70	10.00	-	-	-	-	10.11	-	-	-	-	-
23.09	9.68	10.00	10.11	-	-	-	9.64	10.00	-	-	-	-	10.03	-	-	-	-	-
26.09	9.97	10.13	-	11.66	-	-	9.93	9.99	-	-	-	-	10.09	10.89	-	-	-	-
27.09	10.01	10.15	-	-	-	-	9.99	10.07	-	-	-	-	10.18	-	-	-	-	-
28.09	10.24	10.14	10.12	10.31	-	-	10.22	10.25	-	-	-	-	10.35	-	-	-	-	-
29.09	10.46	10.28	-	-	-	-	10.43	10.31	-	-	-	-	10.53	-	-	-	-	-
30.09	10.38	10.45	9.66	10.39	-	9.80	10.31	-	-	10.38	-	9.80	10.80	-	-	-	-	-

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						
01.09	0.45	–	–	–	–	–
02.09	0.46	–	–	–	–	–
05.09	–	–	–	–	–	–
06.09	0.45	–	–	–	–	–
07.09	0.45	–	–	–	–	–
08.09	0.46	–	–	–	–	–
09.09	0.43	–	–	–	–	–
12.09	0.44	–	–	–	–	–
13.09	0.44	–	–	–	–	–
14.09	0.44	–	–	–	–	–
15.09	0.44	–	–	–	–	–
16.09	0.44	–	–	–	–	–
19.09	0.44	–	–	–	–	–
20.09	0.43	–	0.98	–	–	–
21.09	0.45	–	–	–	–	–
22.09	0.46	–	–	–	–	–
23.09	0.46	–	–	–	–	–
26.09	0.47	–	–	–	–	–
27.09	0.47	–	–	–	–	–
28.09	0.44	–	–	–	–	–
29.09	0.47	–	–	–	–	–
30.09	0.40	–	–	–	–	–

Table 3.1.5

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

(millions of rubles)

	Russian ruble (RUB)				US dollar (USD)				Euro (EUR)				Others				
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	
2015																	
January	689,035	66,169	157,922	4,048	18,315	686,161	27,036	2,326	7,657	35,639	3	—	1,260	21,897	—	—	
February	545,003	64,269	207,922	6,167	26,074	450,312	18,295	1,119	16,437	35,040	8	54	64	19,673	74	—	
March	453,175	65,869	218,579	4,777	14,160	574,482	12,894	311	8,295	21,185	7	120	79	23,180	—	—	
April	401,565	67,779	197,377	4,714	19,877	810,500	12,886	782	3,978	14,796	9	—	6	20,374	—	—	
May	314,840	86,892	171,475	4,357	13,624	773,657	4,468	360	2,038	23,013	935	153	10	21,517	—	—	
June	396,265	91,107	198,662	2,583	25,407	826,139	6,989	119	2,365	24,724	27	148	25	26,501	95	—	
July	469,875	76,488	217,490	2,966	25,772	871,713	10,417	7,750	911	26,446	938	134	2	26,951	125	—	
August	460,482	85,966	212,332	2,889	21,722	871,534	25,784	12,972	1,240	17,941	105	162	868	23,188	—	—	
September	520,072	105,601	232,033	3,849	17,916	985,892	48,947	11,553	1,146	23,105	85	169	40	27,235	122	321	
October	591,271	98,488	377,288	3,496	11,574	868,381	38,951	487	3,163	17,570	11	166	17	32,474	211	291	
November	558,849	85,415	277,828	5,232	17,496	800,301	57,121	—	7,098	24,859	24	—	31	36,414	345	—	
December	644,065	110,845	270,283	4,711	27,732	694,823	101,333	101	5,843	19,738	984	154	37	28,186	372	287	
2016																	
January	761,602	138,574	347,534	7,757	15,130	760,995	93,556	476	728	23,639	319	278	256	6,427	471	977	
February	568,439	97,388	402,758	7,733	10,696	735,464	125,879	2,278	718	18,887	504	226	120	5,240	428	135	
March	622,631	82,699	479,839	5,602	8,913	781,063	156,163	3,934	577	17,419	282	14	56	4,860	478	—	
April	447,454	72,354	428,218	6,487	26,277	715,123	176,079	1,979	2,637	13,249	275	42	402	6,859	367	313	
May	445,113	61,578	378,747	6,385	22,334	614,385	164,059	626	4,660	17,231	150	—	186	7,312	512	689	
June	495,904	80,497	451,637	8,381	17,610	489,676	192,746	994	525	16,726	794	—	16	6,824	363	147	
July	546,970	83,056	423,235	8,198	12,397	355,003	203,729	1,842	795	17,580	306	—	368	6,003	359	—	
August	551,771	95,951	514,308	5,781	15,730	316,481	252,034	2,005	1,616	19,468	476	—	950	6,011	416	—	
September	500,455	88,141	500,347	5,715	18,439	245,582	277,929	1,467	569	24,061	336	—	816	6,051	211	—	

Table 3.1.6

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

(millions of rubles)

	September, 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	423,039	78,942	449,752	4,282	8,999	194,105	179,999	–	78	19,573	15	–	695	4,062	–	–	–	–
1 week ¹	41,088	6,000	43,899	895	5,470	46,595	79,804	143	243	418	27	–	44	154	211	–	–	–
2 weeks ¹	3,632	246	166	–	11	663	11,184	649	0	69	–	–	3	1,001	–	–	–	–
1 month ²	8,021	1,164	3,485	–	52	380	3,787	–	132	222	294	–	53	470	–	–	–	–
2 months ²	1,663	–	–	–	3	357	–	–	98	33	–	–	–	148	–	–	–	–
3 months ³	8,206	1,148	444	–	–	96	228	86	13	369	–	–	–	3	–	–	–	–
6 months ³	87	–	16	–	116	403	–	–	–	131	–	–	1	–	–	–	–	–
Over 6 months	1,135	100	–	–	3,579	1,138	–	484	4	3,085	–	–	4	86	–	–	–	–
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	13,583	540	2,586	537	209	1,844	2,927	106	–	160	–	–	17	127	–	–	–	–

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

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

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

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
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

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

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

Table 3.2.6

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

Operation	Average size of transactions	2015												2016											
		July	August	September	October	November	December	January	February	March	April	May	June	July	January	February	March	April	May	June	July				
up to 250 US dollars																									
Purchase	number of transactions (thousands of units)	258.47	187.90	299.14	258.83	194.41	107.74	123.40	163.06	144.28	181.85	166.04	218.18	291.83	123.40	163.06	144.28	181.85	166.04	218.18	291.83				
	value of transactions (millions of US dollars)	49.11	32.02	57.03	43.36	36.50	18.35	20.81	27.92	24.12	34.27	30.66	39.54	55.80	20.81	27.92	24.12	34.27	30.66	39.54	55.80				
Sale	number of transactions (thousands of units)	44.70	27.92	27.93	28.58	27.72	30.71	29.08	48.31	47.19	35.76	45.00	52.33	26.90	29.08	48.31	47.19	35.76	45.00	52.33	26.90				
	value of transactions (millions of US dollars)	6.73	3.97	4.17	4.53	4.47	4.32	4.45	7.48	7.75	5.03	7.18	8.43	2.94	4.45	7.48	7.75	5.03	7.18	8.43	2.94				
from 251 to 500 US dollars																									
Purchase	number of transactions (thousands of units)	527.20	683.08	704.68	617.46	534.43	540.10	629.31	576.47	612.31	583.77	611.05	638.38	604.31	629.31	576.47	612.31	583.77	611.05	638.38	604.31				
	value of transactions (millions of US dollars)	191.43	249.05	259.41	231.37	203.71	205.25	230.82	210.39	225.14	215.89	220.41	228.30	212.50	230.82	210.39	225.14	215.89	220.41	228.30	212.50				
Sale	number of transactions (thousands of units)	114.70	106.17	194.21	139.36	96.48	100.20	66.19	157.18	206.84	220.00	221.79	211.05	202.10	66.19	157.18	206.84	220.00	221.79	211.05	202.10				
	value of transactions (millions of US dollars)	47.87	43.32	79.46	56.07	37.74	39.76	26.52	60.89	83.96	87.38	89.14	86.07	81.92	26.52	60.89	83.96	87.38	89.14	86.07	81.92				
from 501 to 2,000 US dollars																									
Purchase	number of transactions (thousands of units)	1,436.39	1,683.08	1,166.36	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	1,025.25	1,128.39	1,153.88	1,026.89	1,044.88	989.34	1,056.26				
	value of transactions (millions of US dollars)	1,315.62	1,622.60	1,044.52	1,029.46	930.57	1,592.64	931.33	1,038.35	1,087.81	903.59	876.81	845.79	898.29	931.33	1,038.35	1,087.81	903.59	876.81	845.79	898.29				
Sale	number of transactions (thousands of units)	1,764.01	1,609.87	1,339.36	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	739.79	743.39	1,059.90	1,133.19	982.08	1,213.46	1,310.09				
	value of transactions (millions of US dollars)	1,912.76	1,768.67	1,374.06	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	831.98	749.10	1,128.77	1,213.84	993.26	1,282.95	1,397.37				
from 2,001 to 5,000 US dollars																									
Purchase	number of transactions (thousands of units)	90.90	102.78	74.17	62.74	58.40	83.04	49.47	59.81	62.21	52.14	34.66	38.61	28.21	49.47	59.81	62.21	52.14	34.66	38.61	28.21				
	value of transactions (millions of US dollars)	240.15	290.56	224.08	181.20	164.67	241.05	145.70	173.83	182.48	158.72	111.78	114.42	95.24	145.70	173.83	182.48	158.72	111.78	114.42	95.24				
Sale	number of transactions (thousands of units)	243.39	238.02	200.05	256.02	187.96	281.30	133.18	84.92	123.66	144.00	117.49	167.91	147.25	133.18	84.92	123.66	144.00	117.49	167.91	147.25				
	value of transactions (millions of US dollars)	657.03	679.29	552.66	742.79	518.52	782.62	358.08	234.85	366.84	407.52	353.95	488.52	404.51	358.08	234.85	366.84	407.52	353.95	488.52	404.51				
over 5,000 US dollars																									
Purchase	number of transactions (thousands of units)	17.71	21.41	11.05	11.18	8.87	21.64	12.69	21.82	14.90	10.57	8.94	17.31	5.76	12.69	21.82	14.90	10.57	8.94	17.31	5.76				
	value of transactions (millions of US dollars)	136.71	176.94	101.10	97.80	79.22	208.20	107.23	207.24	121.10	91.72	69.85	130.59	56.06	107.23	207.24	121.10	91.72	69.85	130.59	56.06				
Sale	number of transactions (thousands of units)	91.21	56.86	64.98	73.20	74.22	50.69	35.20	39.94	55.85	63.54	35.75	75.90	60.96	35.20	39.94	55.85	63.54	35.75	75.90	60.96				
	value of transactions (millions of US dollars)	1,109.51	811.25	968.12	1,108.79	1,016.64	642.58	491.86	502.88	907.61	925.74	539.20	1,024.15	776.46	491.86	502.88	907.61	925.74	539.20	1,024.15	776.46				

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

1	2	Of which										12	13
		3	4	5	futures			options					
					share	bonds	investment units	total (7+8)	on securities	on share index	total (10+11+12+13)			on futures agreements (contracts), an underlying asset of which are securities	on futures agreements (contracts), an underlying asset of which are securities	on securities	on share index
1	2	3	4	5	6	7	8	9	10	11	12	13	
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	842,783.0	5,662,288.7	771,838.9	758,826.5	13,012.4	...	...
2015													
Q1	51,851,394.8	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	...	...

Table 3.4

Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
2016			
01.09	1,976.91	944.96	28.46
02.09	2,003.77	969.86	30.08
05.09	2,017.38	977.45	28.95
06.09	2,039.53	995.35	39.31
07.09	2,053.75	1,005.77	41.70
08.09	2,050.77	1,013.11	33.76
09.09	2,028.25	987.87	25.09
12.09	2,019.90	983.78	36.17
13.09	2,004.50	968.53	26.27
14.09	2,004.48	970.56	25.88
15.09	1,996.58	970.93	30.68
16.09	1,981.96	961.41	41.35
19.09	1,986.97	969.75	26.10
20.09	1,991.78	969.71	23.97
21.09	1,997.67	979.54	25.06
22.09	2,025.30	1,002.13	33.86
23.09	2,011.83	993.94	28.24
26.09	1,997.94	986.83	33.29
27.09	1,975.52	973.18	28.04
28.09	1,980.68	975.31	26.88
29.09	1,996.12	998.17	31.93
30.09	1,978.00	990.88	40.25

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

	2015					2016							
	30.09	31.10	30.11	31.12	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09
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	1,031	1,028	1,024	1,021	1,018	1,013	1,008	1,005	1,000	997	994	988	985
of which:													
– banks	955	952	950	947	945	939	934	932	928	925	924	918	916
– nonbanking credit institutions	76	76	74	74	73	74	74	73	72	72	70	70	69
1.1. Registered 100 percent foreign-owned credit institutions	71	70	70	68	68	67	68	67	67	68	69	69	70
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	–
of which:													
– banks	–	–	–	–	–	–	–	–	–	–	–	–	–
– nonbanking credit institutions	–	–	–	–	–	–	1	1	–	–	–	1	–
2. Credit institutions licensed to conduct banking operations – total	767	757	740	733	728	718	707	696	689	680	669	659	649
of which:													
– banks	714	704	688	681	676	665	654	646	638	630	619	610	600
– nonbanking credit institutions	53	53	52	52	52	53	53	50	51	50	50	49	49
2.1. Credit institutions with licence (permission):													
– to attract funds of individuals	637	628	614	609	604	595	584	575	568	562	553	545	537
– to conduct operations in foreign currency	507	500	488	482	479	471	460	452	446	441	434	426	420
– credit institutions with general licence	240	237	233	232	231	229	229	227	226	223	219	217	214
– to conduct operations with precious metals	189	189	186	183	182	179	177	173	173	171	165	163	163

Table 4.1.1 (end)

	2015												2016																										
	30.09			31.10			30.11			31.12			31.01			29.02			31.03			30.04			31.05			30.06			31.07			31.08			30.09		
11. Operational offices of credit institutions – total	7,694	7,658	7,613	7,609	7,613	7,609	7,548	7,548	7,548	7,437	7,437	7,388	7,375	7,375	7,306	7,336	7,336	7,336	7,232	7,232	7,232	7,105	7,105	7,105	7,150	7,150	7,150	7,150	7,150	7,150	7,150	7,150	7,150	7,150	7,150	7,150			
of which Sberbank of Russia	640	642	641	640	641	640	639	639	639	638	638	637	639	639	640	639	639	639	638	638	638	638	638	638	638	638	637	637	637	637	638	638	638	638	638	637	637	637	637
12. Mobile banking offices – total	225	227	227	227	227	227	230	230	230	234	234	234	238	238	241	243	243	243	245	245	245	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247	247
of which Sberbank of Russia	221	221	223	223	223	223	226	226	226	229	229	230	234	234	237	239	239	239	241	241	241	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242
13. Credit institutions with revoked licences	264	271	284	288	284	288	290	290	290	295	295	300	308	308	311	317	317	317	325	325	325	328	328	328	328	328	336	336	336	336	336	336	336	336	336	336	336	336	336
14. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)	244	252	252	265	252	265	274	274	274	280	280	280	288	288	290	298	298	298	302	302	302	305	305	305	305	305	317	317	317	317	317	317	317	317	317	317	317	317	317
including, under the procedure of:																																							
– voluntarily liquidation following the decision of the stockholders (equity holders)	2	2	2	2	2	2	2	2	2	2	2	2	3	3	2	2	2	2	2	2	2	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
– compulsory liquidation	55	57	52	50	52	50	47	47	47	47	47	44	44	44	43	43	43	43	43	43	43	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42
– bankruptcy	187	193	198	213	198	213	225	225	225	231	231	234	241	241	245	253	253	253	257	257	257	260	260	260	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271
15. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total	2,137	2,140	2,144	2,147	2,144	2,147	2,150	2,150	2,150	2,155	2,155	2,161	2,164	2,164	2,170	2,173	2,173	2,173	2,176	2,176	2,176	2,183	2,183	2,183	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186	2,186
of which:																																							
– credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,652	1,654	1,658	1,660	1,658	1,660	1,663	1,663	1,663	1,668	1,668	1,674	1,676	1,676	1,680	1,680	1,680	1,680	1,682	1,682	1,682	1,687	1,687	1,687	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689	1,689
credit institutions liquidated owing to reorganization	484	485	485	486	485	486	486	486	486	486	486	486	487	487	489	492	492	492	493	493	493	495	495	495	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496
of which:																																							
– credit institutions liquidated owing to merger	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
– credit institutions liquidated owing to takeover	482	483	483	484	483	484	484	484	484	484	484	484	485	485	487	490	490	490	491	491	491	493	493	493	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494
of which:																																							
– reorganization into branches of other banks	386	387	387	387	387	387	387	387	387	387	387	387	387	387	389	388	388	388	388	388	388	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389	389
– taken over by other banks (except for reorganized into branches)	96	96	96	97	96	97	97	97	97	97	97	97	98	98	98	102	102	102	103	103	103	104	104	104	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
– credit institutions liquidated due to the violation of the law relating to the authorized capital repayment	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1

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)

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, %
2014										
31.12	10	1.2	13	1.6	38	4.6	30	3.6	112	13.4
2015										
31.01	10	1.2	13	1.6	39	4.7	30	3.6	107	12.9
28.02	10	1.2	13	1.6	39	4.7	30	3.6	106	12.8
31.03	11	1.3	12	1.5	38	4.6	30	3.6	103	12.5
30.04	12	1.5	12	1.5	38	4.7	30	3.7	102	12.5
31.05	11	1.4	12	1.5	39	4.8	30	3.7	101	12.5
30.06	12	1.5	12	1.5	39	4.9	29	3.6	98	12.3
31.07	11	1.4	12	1.5	36	4.6	30	3.8	94	12.0
31.08	10	1.3	12	1.6	35	4.5	29	3.7	94	12.1
30.09	9	1.2	12	1.6	36	4.7	28	3.7	93	12.1
31.10	10	1.3	12	1.6	36	4.8	28	3.7	90	11.9
30.11	14	1.9	12	1.6	35	4.7	28	3.8	89	12.0
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

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, %	
2014											
31.12	212	25.4	118	14.1	111	13.3	163	19.5	27	3.2	834
2015											
31.01	211	25.4	119	14.3	110	13.3	164	19.8	27	3.3	830
28.02	210	25.4	117	14.1	112	13.5	163	19.7	27	3.3	827
31.03	207	25.1	121	14.7	111	13.5	164	19.9	27	3.3	824
30.04	203	24.9	118	14.5	110	13.5	163	20.0	27	3.3	815
31.05	199	24.6	119	14.7	110	13.6	162	20.0	27	3.3	810
30.06	195	24.5	117	14.7	108	13.6	159	19.9	28	3.5	797
31.07	189	24.1	117	14.9	107	13.7	160	20.4	27	3.4	783
31.08	186	24.0	116	15.0	106	13.7	159	20.5	27	3.5	774
30.09	184	24.0	115	15.0	104	13.6	158	20.6	28	3.7	767
31.10	180	23.8	111	14.7	104	13.7	157	20.7	29	3.8	757
30.11	173	23.4	107	14.5	99	13.4	154	20.8	29	3.9	740
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

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%		total units	
	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	

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 of 31.08.2016							Total
	1-5	6-20	21-50	51-200	201-500	501-659		
Assets								
Assets (liabilities)	44,715,225	17,010,684	8,535,625	7,622,110	1,663,168	121,764	79,668,576	
Loans to non-financial institutions	19,737,797	6,224,561	2,814,084	2,076,067	556,999	37,024	31,446,533	
Loans to resident financial institutions (except credit institutions)	1,539,456	811,948	147,680	145,944	23,010	542	2,668,580	
Loans to individuals	6,439,160	1,509,667	1,238,251	1,309,648	184,154	13,075	10,693,955	
Unsecured consumer loans (portfolio of homogenous loans)	3,009,292	1,006,302	719,949	690,416	50,221	1,524	5,477,704	
Capital and financial performance								
Equity capital	5,090,134	1,773,703	795,847	1,036,630	327,665	48,926	9,072,905	
Capital adequacy N1.0, %	11.9	13.1	10.2	14.9	20.3	42.2	12.5	
Profit for the current year	524,173	2,301	-29,505	31,998	3,738	-457	532,249	
Return on assets, %	1.6	0.1	-0.4	0.7	0.4	0.3	0.8	
Return on equity, %	14.1	1.1	-4.9	5.7	2.0	0.8	7.2	
Liabilities								
Individuals' deposits	14,459,237	3,401,545	2,519,284	2,322,003	649,124	23,879	23,375,072	
Loans received from the Bank of Russia	2,062,847	137,274	121,274	88,235	14,449	60	2,424,140	

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

Table 4.1.7

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

	Of which credit institutions with the capital											
	Total		less than 300 millions of rubles		300 millions – 1 billions of rubles		1–10 billions of rubles		10–25 billions of rubles		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		
2014												
31.12	834	7,928.4	57	4.7	400	186.9	279	811.4	43	672.8		
2015												
31.01	830	7,848.0	53	3.0	401	189.8	281	830.7	40	643.6		
28.02	827	7,772.2	53	4.0	399	189.2	275	791.9	42	646.0		
31.03	824	8,070.2	51	2.2	396	186.8	278	808.7	41	643.4		
30.04	815	8,021.7	49	3.5	386	181.3	283	827.6	42	686.7		
31.05	810	8,083.8	51	3.6	383	182.3	279	827.6	42	683.0		
30.06	797	8,166.4	50	3.8	371	176.5	277	820.4	41	636.0		
31.07	783	8,454.3	52	-1.4	362	174.5	271	811.3	38	570.4		
31.08	774	8,725.8	48	3.0	356	172.3	266	795.5	39	600.1		
30.09	767	8,735.4	52	3.9	345	167.2	265	795.4	40	614.6		
31.10	757	8,823.5	53	-2.1	335	162.9	262	786.7	40	617.8		
30.11	740	8,891.2	50	1.9	328	158.8	258	781.8	39	620.1		
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		
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.08.2016, %		12.5		33.3		21.5		17.4		18.4		

Table 4.1.7 (end)

	Of which credit institutions with the capital												credit institutions going through insolvency prevention measures ²	
	25–50 billions of rubles		50–100 billions of rubles		100–250 billions of rubles		250 billions of rubles and more							
	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	number of credit institutions, units	capital, billions of rubles		
2014														
31.12	21	736.3	8	494.1	5	628.6	6	4,341.6	15	52.1				
2015														
31.01	21	741.0	8	496.4	5	640.6	6	4,301.2	15	1.8				
28.02	21	712.0	9	532.3	5	635.2	6	4,277.5	17	-15.9				
31.03	21	713.5	9	544.7	6	890.6	5	4,278.8	17	1.5				
30.04	18	641.3	9	527.2	6	869.1	5	4,271.8	17	13.2				
31.05	19	687.2	8	479.3	7	1,178.8	4	4,029.1	17	13.0				
30.06	22	766.5	7	400.7	8	1,313.1	4	4,048.7	17	0.9				
31.07	23	780.7	7	394.0	8	1,359.2	4	4,368.8	18	-3.0				
31.08	19	621.0	10	573.6	7	1,162.6	5	4,816.0	24	-18.2				
30.09	19	627.5	10	585.7	6	909.1	6	5,065.7	24	-33.6				
31.10	18	602.8	11	626.4	6	883.7	6	5,176.8	26	-31.3				
30.11	16	519.0	12	668.7	6	890.7	6	5,285.3	25	-35.1				
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				
Memo:														
own funds (capital) adequacy ratio (N 1.0) as of 31.08.2016, %		14.6		13.9		14.3		12.2		13.8				

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)

	2016								
	31.01	29.02	31.03	30.04	31.05	30.06	31.07	31.08	31.09
Non-bank financial institutions									
Subjects of insurance business	466	459	452	438	430	425	423	411	392
Insurance companies	324	319	313	300	293	286	283	277	270
Mutual insurance companies	10	10	10	10	10	11	12	12	12
Insurance brokers	132	130	129	128	127	128	128	122	110
Securities market professional participants¹	862	844	832	820	809	799	784	760	721
Brokers	623	605	592	577	567	558	540	524	493
Dealers	639	623	607	595	585	576	560	545	513
Forex-dealers	1	1	1	1	3	3	3	3	4
Trust managers	530	513	498	485	474	463	448	431	399
Depositories	494	484	479	468	461	456	445	436	420
Registrars	39	39	38	38	38	37	37	37	36
Infrastructures (subjects)	14	14	14	14	15	15	15	15	15
Clearing houses	5	5	5	5	5	5	5	5	5
Trade organisers (exchanges, trade system)	9	9	9	9	9	9	9	9	9
Commodity pool operators	2	2	2	2	3	3	3	3	3
Collective investment market participants	515	512	508	503	498	487	483	468	461
Private pension funds	101	100	98	96	96	89	87	82	81
Joint-stock investment funds	4	4	4	4	3	3	3	3	3
Asset management companies	371	370	367	364	360	356	354	344	338
Specialized depositories	39	38	39	39	39	39	39	39	39
Subjects of microfinance and cooperatives	17,243	17,274	17,335	16,967	16,808	16,492	16,247	15,930	15,433
Microfinance organizations	3,686	3,717	3,852	3,797	3,675	3,560	3,433	3,254	3,173
Credit consumer cooperatives	3,462	3,461	3,430	3,317	3,299	3,279	3,252	3,256	3,198
Pawn shops	8,305	8,306	8,290	8,124	8,113	7,958	7,885	7,746	7,429
Housing savings cooperatives	76	76	75	75	75	75	74	73	71
Agricultural credit consumer cooperatives	1,714	1,714	1,688	1,654	1,646	1,620	1,603	1,601	1,562
Credit rating agencies	...	...	...	...	...	...	...	1	1
Branches and representative offices of foreign credit rating agencies	...	...	...	...	...	...	...	...	...
Appointed actuaries	99	100	103	103	103	103	103	103	103
Self-regulating organisations	11	11	18	18	18	18	18	19	19
Self-regulating organisations of actuaries	2	2	2	2	2	2	2	2	2
Self-regulating organisations in the financial market	9	9	16	16	16	16	16	17	17

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

4.2. Borrowings

Deposits of Individuals Accepted by Credit Institutions

Table 4.2.1

(millions of rubles)

	Deposits of individuals																
	in rubles							in foreign currency									
	total			by maturity				total			by maturity						
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years			
2014																	
31.12	18,552,682	13,706,572	2,635,711	29,168	518,985	864,717	2,430,927	6,358,979	868,084	4,846,110	543,066	6,650	103,774	191,475	1,014,137	2,479,251	507,758
2015																	
31.01	19,328,702	13,519,300	2,248,027	28,334	660,963	1,113,752	2,804,086	5,897,630	766,507	5,809,403	604,277	6,257	124,960	267,236	1,488,701	2,803,482	514,489
28.02	19,077,332	13,888,476	2,330,073	76,453	699,131	1,278,863	3,123,075	5,649,425	731,457	5,188,855	516,175	7,715	90,718	249,827	1,546,723	2,369,811	407,886
31.03	19,092,873	14,075,094	2,283,413	42,998	551,630	1,327,572	3,618,194	5,537,262	714,026	5,017,779	487,468	5,430	61,618	211,948	1,679,362	2,219,850	352,103
30.04	19,132,819	14,509,159	2,492,227	69,827	386,688	1,334,740	4,048,275	5,462,517	714,883	4,623,660	452,880	6,116	47,171	180,627	1,668,764	1,981,673	286,429
31.05	19,383,170	14,577,986	2,449,337	44,269	317,017	1,355,674	4,351,484	5,354,441	705,764	4,805,184	449,044	4,151	41,776	151,526	1,795,787	2,082,864	280,037
30.06	19,892,300	14,809,844	2,549,458	71,219	279,191	1,223,153	4,537,285	5,418,133	731,407	5,082,456	488,554	6,802	36,514	143,866	1,875,814	2,240,954	289,952
31.07	20,402,581	14,994,893	2,611,660	42,996	292,359	1,135,922	4,719,419	5,485,442	727,695	5,407,688	512,308	4,758	37,833	129,492	1,995,746	2,433,039	294,511
31.08	21,121,680	15,001,997	2,498,462	33,703	276,718	1,067,143	4,956,283	5,450,579	719,109	6,119,683	580,803	5,170	36,885	136,972	2,269,754	2,764,877	325,222
30.09	21,214,913	15,077,166	2,493,591	58,392	235,659	941,910	5,215,638	5,416,778	715,198	6,137,747	589,954	6,440	33,946	126,618	2,273,575	2,786,467	320,747
31.10	21,192,815	15,197,829	2,469,968	38,223	270,281	894,018	5,360,545	5,454,032	710,761	5,994,987	569,171	5,154	32,687	113,194	2,244,608	2,723,451	306,721
30.11	21,491,188	15,363,666	2,479,734	77,618	237,831	871,139	5,514,913	5,475,732	706,699	6,127,522	583,452	8,304	30,713	112,102	2,292,510	2,791,578	308,863
31.12	23,219,077	16,398,222	3,136,363	40,160	265,693	911,390	5,771,268	5,565,847	707,501	6,820,855	662,050	5,080	38,737	120,400	2,170,925	3,488,511	335,153
2016																	
31.01	22,801,529	15,943,431	2,605,598	33,569	252,897	935,935	5,913,813	5,509,417	692,203	6,858,098	688,774	3,239	34,347	112,774	2,038,282	3,631,601	349,082
29.02	22,970,506	16,212,728	2,682,395	79,015	266,874	947,884	5,931,359	5,587,657	717,544	6,757,778	702,582	5,777	35,650	104,421	1,768,225	3,794,970	346,154
31.03	22,518,876	16,360,699	2,698,038	51,061	328,209	976,057	5,854,144	5,729,692	723,499	6,158,177	660,968	3,908	32,424	96,226	1,270,821	3,780,809	313,021
30.04	22,673,775	16,740,458	2,900,852	95,898	291,498	1,004,169	5,813,460	5,901,442	733,139	5,933,318	646,737	4,830	29,526	90,430	1,088,375	3,760,255	313,165
31.05	22,924,700	16,871,587	2,924,917	70,937	271,786	998,362	5,769,469	6,094,083	742,033	6,053,113	672,987	4,240	26,565	90,977	1,031,615	3,910,408	316,321
30.06	23,062,717	17,132,178	3,106,660	105,080	233,045	954,169	5,754,465	6,229,485	749,274	5,930,539	692,355	5,653	22,046	89,357	978,723	3,823,764	318,642
31.07	23,453,188	17,230,767	3,110,231	64,281	261,673	917,256	5,787,191	6,332,620	757,514	6,222,421	734,799	4,918	24,016	91,769	998,001	4,038,407	330,512
31.08	23,375,072	17,322,935	3,087,400	50,801	265,623	916,209	5,854,801	6,391,058	757,042	6,052,137	723,762	5,201	22,823	86,747	961,909	3,928,341	323,355

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	3
1	2		demand deposits	4	5	6	7	8	9			10
				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		
2014											
31.12	17,007,890	8,471,771	60,721	2,626,081	1,505,908	737,831	1,083,474	1,048,466	1,409,290		
2015											
31.01	18,564,503	8,427,858	61,837	1,922,660	2,078,359	858,458	1,111,377	988,149	1,407,018		
28.02	17,134,647	8,001,576	51,674	1,587,870	1,891,561	987,674	1,095,356	964,171	1,423,270		
31.03	16,090,612	7,628,367	50,837	1,529,745	1,779,315	1,052,951	822,235	943,168	1,450,115		
30.04	15,404,455	7,991,133	50,747	1,661,839	1,610,169	1,289,626	924,162	921,461	1,533,127		
31.05	15,429,313	7,993,287	40,982	1,711,309	1,459,008	1,305,523	988,472	920,713	1,567,279		
30.06	15,793,006	7,844,071	39,323	1,638,148	1,221,754	1,340,401	1,082,711	908,802	1,612,933		
31.07	16,614,695	8,226,727	46,111	1,774,556	1,429,388	1,403,496	1,084,574	853,726	1,634,877		
31.08	17,874,088	8,380,958	76,521	1,727,014	1,612,716	1,344,974	1,048,294	831,299	1,740,141		
30.09	18,260,494	8,876,975	76,699	2,290,005	1,583,963	1,235,875	1,030,612	806,203	1,853,618		
31.10	18,374,585	9,201,325	83,714	2,461,346	1,880,971	1,253,448	974,802	796,967	1,750,077		
30.11	18,517,065	9,123,919	85,943	3,059,121	1,241,598	1,199,942	974,362	788,448	1,774,506		
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		

Table 4.2.2 (end)
(millions of rubles)

1	Deposits and other funds raised from organizations (except credit institutions) ²													Memo: Deposits of individual entrepreneurs			Loans, deposits and other funds raised from credit institutions	
	total	In foreign currency												in rubles	in foreign currency	in rubles	in foreign currency	
		by maturity																
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	19	20	21	22						
11	12	13	14	15	16	17	18	19	20	21	22							
2014																		
31.12	8,536,119	26,918	691,620	363,022	249,379	625,417	1,937,227	4,642,536	-	-	3,223,440	-	-	3,370,786				
2015																		
31.01	10,136,645	63,664	447,616	467,072	291,667	754,495	2,394,068	5,728,063	-	-	2,437,421	-	-	3,679,244				
28.02	9,133,071	24,201	519,813	466,583	281,044	866,089	1,897,750	5,077,590	-	-	2,324,537	-	-	3,104,410				
31.03	8,462,245	38,049	498,000	336,131	346,733	880,888	1,646,249	4,716,196	-	-	2,272,775	-	-	2,771,973				
30.04	7,413,322	17,506	251,201	351,778	357,047	787,152	1,447,491	4,201,147	-	-	2,240,154	-	-	2,442,729				
31.05	7,436,027	15,971	199,718	322,580	329,231	825,986	1,478,213	4,264,327	-	-	2,425,438	-	-	2,372,935				
30.06	7,948,935	5,745	313,652	340,439	343,093	927,241	1,504,305	4,514,461	-	-	2,553,898	-	-	2,413,626				
31.07	8,387,968	4,196	278,652	431,170	382,216	1,036,829	1,565,467	4,689,439	-	-	2,696,100	-	-	2,535,995				
31.08	9,493,130	11,226	417,540	540,395	477,268	1,184,283	1,479,788	5,382,629	-	-	2,642,122	-	-	2,922,774				
30.09	9,383,519	8,589	573,112	325,630	418,294	1,387,722	1,432,460	5,237,712	-	-	3,136,064	-	-	3,022,736				
31.10	9,173,260	4,761	317,165	493,512	534,026	1,365,897	1,254,808	5,203,091	-	-	3,100,141	-	-	2,937,023				
30.11	9,393,146	3,848	424,708	395,309	541,242	1,396,126	1,316,508	5,315,405	-	-	3,094,904	-	-	3,200,210				
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	-	-	3,403,491				
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	3,633,189				
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	3,698,403				
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	3,583,363				
30.04	8,656,090	7,920	391,737	361,727	320,901	1,204,966	1,194,975	5,183,864	50,927	1,948	4,073,920	50,927	1,948	3,453,403				
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	3,428,293				
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	3,327,082				
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	3,460,517				
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	3,429,738				

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

(% p.a.)

	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity									
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	1 year (including demand deposits)	1 year (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 30 days (including demand deposits)	181 days to 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		
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		
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		
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		
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		
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		
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		
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		
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		
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		
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		
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		
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		
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		
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		
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		
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		
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		
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		
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		

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																												
	up to 1 year (including demand deposits)					1 year to 3 years					over 3 years					up to 1 year (including demand deposits)					1 year to 3 years					over 3 years													
	demand deposits	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year	over 3 years	over 1 year								
in US dollars																																							
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	demand deposits	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	0.49	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	demand deposits	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	0.58	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	demand deposits	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	0.58	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	demand deposits	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	0.21	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	demand deposits	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	0.45	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	demand deposits	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	0.09	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	demand deposits	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	0.45	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	demand deposits	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
in euros																																							
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	demand deposits	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
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	demand deposits	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
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	demand deposits	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
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	demand deposits	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
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	demand deposits	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
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	demand deposits	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
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	demand deposits	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
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																				

Table 4.2.5

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

(millions of rubles)

	Savings certificates													
	Deposit certificates					Savings certificates								
	total	of which by maturity				total	of which by maturity							
up to 30 days		31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years		over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2015														
31.12	2,825	217	253	1,211	456	449	5	571,411	38	833	65,936	297,998	181,869	1,404
2016														
31.01	2,807	0	305	1,219	356	376	5	565,403	87	380	65,041	269,252	201,795	1,400
29.02	1,744	0	228	602	336	285	5	591,557	85	826	76,203	250,045	236,452	1,743
31.03	1,276	0	0	345	305	279	5	615,035	99	16,343	82,501	229,279	257,273	1,831
30.04	1,114	0	0	212	232	265	5	621,356	94	10,807	93,681	210,318	279,863	2,252
31.05	918	0	11	140	144	275	5	599,438	10	885	85,160	192,410	287,953	4,178
30.06	993	0	23	295	120	232	83	599,154	82	803	79,579	181,490	302,037	3,133
31.07	879	0	22	295	78	180	83	586,162	27	613	63,623	181,782	307,643	3,224
31.08	828	0	33	285	73	179	43	573,851	1	290	61,843	175,505	304,239	3,128

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	

Table 4.2.6

Funds Raised Through Banking Bills from Legal Entities and Individuals¹

		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	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
2014																						
	31.12	489,538	26,875	6,867	64,799	47,508	71,563	178,246	79,633	378,561	5,312	445	13,232	20,116	108,075	207,847	16,451					
2015																						
	31.01	454,877	26,402	5,123	55,575	35,158	65,087	172,309	81,270	427,997	16,079	54	8,266	36,355	103,814	236,276	19,343					
	28.02	439,108	27,655	7,564	58,262	31,212	57,018	161,125	81,824	335,669	5,297	111	9,262	26,963	78,486	181,092	25,738					
	31.03	444,412	40,601	7,665	57,179	40,394	53,184	148,856	81,746	307,538	16,332	4,916	5,841	24,963	59,387	163,457	27,060					
	30.04	439,334	39,813	3,804	51,139	41,571	61,843	145,844	80,251	271,544	15,664	372	5,180	23,009	61,353	145,072	16,947					
	31.05	426,101	35,783	2,482	41,574	41,849	64,995	142,387	79,746	262,376	15,885	1,347	2,847	12,123	61,234	146,715	17,821					
	30.06	396,939	17,882	4,361	44,500	36,778	79,425	122,869	78,650	261,145	14,948	176	5,870	11,806	73,484	135,210	14,584					
	31.07	407,450	15,882	4,645	36,143	34,702	80,774	166,229	56,924	255,237	13,559	7,163	6,867	13,744	69,918	122,090	15,442					
	31.08	375,692	16,154	3,846	32,487	30,468	80,264	144,103	57,237	283,052	9,223	1,493	4,509	15,594	87,742	139,201	17,414					
	30.09	364,698	20,722	6,209	32,214	25,284	79,882	132,673	56,686	294,917	10,611	1,659	5,434	20,125	118,311	120,288	12,954					
	31.10	377,324	19,156	7,684	29,217	26,265	82,552	144,077	56,012	297,215	10,143	463	5,902	18,627	111,115	122,196	23,292					
	30.11	356,044	22,943	5,800	25,862	25,474	75,535	134,508	54,297	311,557	10,480	1,538	5,558	18,637	117,784	126,157	23,569					
	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					

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)

		Loans, Deposits and Other Funds in rubles										
		of which										credit institutions
total		individuals	total	organizations (except general and local governments and extrabudgetary funds)							over 3 years	
of which by maturity				up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years			
1	2	3	4	5	6	7	8	9	10	11		
2015												
31.12	35,176,500	10,395,828	21,253,717	554,754	345,243	946,026	3,021,909	4,900,999	9,811,099	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	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	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	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	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	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	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	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	4,173,786		

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

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)		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)		over 1 year		
	(% p.a.)		(% p.a.)		(% p.a.)		(% p.a.)		(% p.a.)		(% p.a.)		(% p.a.)		(% p.a.)		(% p.a.)		(% p.a.)		(% p.a.)		(% p.a.)		
2015																									
January	12.02	11.65	12.07	11.78	11.90	11.70	9.89	10.97	11.90	11.70	11.70	9.89	10.97	11.90	11.70	11.70	9.89	10.97	11.90	11.70	11.70	9.89	10.97	11.90	11.70
February	15.15	12.09	11.45	12.58	12.10	11.75	9.64	10.65	12.10	11.75	11.75	9.64	10.65	12.10	11.75	11.75	9.64	10.65	12.10	11.75	11.75	9.64	10.65	12.10	11.75
March	15.32	14.71	13.11	13.62	13.61	11.22	10.49	10.80	13.61	11.22	11.22	10.49	10.80	13.61	11.22	11.22	10.49	10.80	13.61	11.22	11.22	10.49	10.80	13.61	11.22
April	11.68	12.01	14.09	11.89	12.22	11.83	10.78	11.32	12.22	11.83	11.83	10.78	11.32	12.22	11.83	11.83	10.78	11.32	12.22	11.83	11.83	10.78	11.32	12.22	11.83
May	11.76	11.67	14.79	12.55	12.24	11.62	9.35	10.36	12.24	11.62	11.62	9.35	10.36	12.24	11.62	11.62	9.35	10.36	12.24	11.62	11.62	9.35	10.36	12.24	11.62
June	12.59	11.92	11.18	12.87	12.36	12.03	9.37	10.15	12.36	12.03	12.03	9.37	10.15	12.36	12.03	12.03	9.37	10.15	12.36	12.03	12.03	9.37	10.15	12.36	12.03
July	15.64	12.91	12.27	13.01	12.93	11.62	9.93	11.44	12.93	11.62	11.62	9.93	11.44	12.93	11.62	11.62	9.93	11.44	12.93	11.62	11.62	9.93	11.44	12.93	11.62
August	12.14	12.73	13.56	11.31	11.95	12.47	10.72	11.72	11.95	12.47	12.47	10.72	11.72	11.95	12.47	12.47	10.72	11.72	11.95	12.47	12.47	10.72	11.72	11.95	12.47
September	12.21	12.51	14.65	13.01	12.97	11.92	9.89	11.12	12.97	11.92	11.92	9.89	11.12	12.97	11.92	11.92	9.89	11.12	12.97	11.92	11.92	9.89	11.12	12.97	11.92
October	14.10	12.07	12.45	10.79	11.61	12.38	11.78	11.91	11.61	12.38	12.38	11.78	11.91	11.61	12.38	12.38	11.78	11.91	11.61	12.38	12.38	11.78	11.91	11.61	12.38
November	14.28	11.99	11.88	11.76	12.24	11.34	10.52	11.16	12.24	11.34	11.34	10.52	11.16	12.24	11.34	11.34	10.52	11.16	12.24	11.34	11.34	10.52	11.16	12.24	11.34
December	10.62	12.48	18.38	12.37	13.24	10.61	11.46	11.20	13.24	10.61	10.61	11.46	11.20	13.24	10.61	10.61	11.46	11.20	13.24	10.61	10.61	11.46	11.20	13.24	10.61
2016																									
January	10.04	12.85	12.24	11.34	11.47	12.42	11.17	11.73	11.47	12.42	12.42	11.17	11.73	11.47	12.42	12.42	11.17	11.73	11.47	12.42	12.42	11.17	11.73	11.47	12.42
February	10.37	12.36	10.00	11.09	11.25	9.04	7.25	7.71	11.25	9.04	9.04	7.25	7.71	11.25	9.04	9.04	7.25	7.71	11.25	9.04	9.04	7.25	7.71	11.25	9.04
March	12.42	16.18	11.63	11.69	12.24	9.80	10.86	9.96	12.24	9.80	9.80	10.86	9.96	12.24	9.80	9.80	10.86	9.96	12.24	9.80	9.80	10.86	9.96	12.24	9.80
April	12.10	14.34	14.55	12.14	12.94	9.03	9.20	9.06	12.94	9.03	9.03	9.20	9.06	12.94	9.03	9.03	9.20	9.06	12.94	9.03	9.03	9.20	9.06	12.94	9.03
May	10.48	10.48	12.11	11.17	11.00	8.81	9.29	8.95	11.00	8.81	8.81	9.29	8.95	11.00	8.81	8.81	9.29	8.95	11.00	8.81	8.81	9.29	8.95	11.00	8.81
June	12.54	–	13.44	10.07	11.75	10.00	9.32	9.88	11.75	10.00	10.00	9.32	9.88	11.75	10.00	10.00	9.32	9.88	11.75	10.00	10.00	9.32	9.88	11.75	10.00
July	–	11.69	10.27	6.96	8.73	9.30	9.89	9.36	8.73	9.30	9.30	9.89	9.36	8.73	9.30	9.30	9.89	9.36	8.73	9.30	9.30	9.89	9.36	8.73	9.30
August	8.12	13.58	13.49	10.45	11.60	9.19	7.91	9.03	11.60	9.19	9.19	7.91	9.03	11.60	9.19	9.19	7.91	9.03	11.60	9.19	9.19	7.91	9.03	11.60	9.19

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		

(% p.a.)

Table 4.3.6

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

(% p.a.)

	Total											of which small and medium-sized businesses							
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year			
2015																			
January	4.56	7.14	7.71	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	9.91	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	7.35	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	8.73	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	9.72	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	5.28	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	6.69	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	6.58	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	6.70	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	8.00	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	7.31	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	5.80	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	5.68	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	5.50	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	4.93	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	5.70	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	5.64	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	4.72	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	5.21	8.05	5.44	6.94	7.25	7.10	-	13.60	6.12	10.62	8.70	8.37	7.91	8.26			
August	2.66	5.90	5.92	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			

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 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)			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 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	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		

(% 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	
2014																			
31.12	7,194,839	579,638	415,755	2,944	4,699,951	635,177	416,877	7,607	378,751	51,785	15,637	276							
2015																			
31.01	292,547	17,036	14,035	3	4,580,452	613,477	476,775	8,540	410,314	55,970	23,517	347							
28.02	656,971	38,927	35,437	75	4,478,833	589,790	382,296	7,550	426,699	59,091	12,197	469							
31.03	1,109,391	65,659	65,091	82	4,475,285	576,637	364,787	7,051	441,482	62,121	12,589	440							
30.04	1,532,380	91,554	87,459	144	4,458,226	563,902	320,355	6,344	491,409	65,665	13,334	444							
31.05	1,883,822	114,555	107,680	336	4,389,954	554,041	313,438	5,462	516,837	68,673	16,078	511							
30.06	2,333,374	141,612	126,808	354	4,388,933	544,836	330,426	5,678	531,922	69,532	19,462	536							
31.07	2,784,211	168,000	171,694	390	4,416,143	533,455	368,547	5,488	560,338	73,012	20,085	562							
31.08	3,199,636	193,412	218,688	675	4,457,201	524,046	433,375	6,769	576,287	75,546	23,632	652							
30.09	3,680,664	223,016	252,916	675	4,451,587	504,577	447,571	6,665	567,400	71,081	24,685	653							
31.10	4,131,508	250,183	286,780	678	4,451,657	489,012	438,217	6,225	583,819	72,749	24,699	636							
30.11	4,540,710	274,613	315,775	693	4,412,269	476,210	480,490	6,164	633,070	72,161	28,393	623							
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	281,501	16,745	11,250	5	4,181,011	452,078	548,312	6,234	643,892	72,259	32,516	659							
29.02	656,551	38,813	19,356	294	4,178,498	441,314	542,533	6,431	662,466	74,376	35,552	644							
31.03	1,099,921	67,026	32,400	347	4,179,447	436,036	473,533	6,188	660,395	73,778	35,704	639							
30.04	1,518,331	92,553	45,975	347	4,186,063	430,759	448,178	5,823	672,593	75,618	35,855	636							
31.05	1,886,832	116,353	53,937	588	4,178,030	423,657	449,517	5,647	682,127	77,029	38,163	815							
30.06	2,344,972	143,206	101,686	578	4,206,967	416,855	435,300	5,708	671,744	73,662	33,421	781							
31.07	2,750,804	167,232	110,397	662	4,149,661	409,892	428,606	5,661	667,907	74,877	33,360	638							
31.08	3,176,448	194,272	110,282	660	4,060,320	399,986	395,824	4,981	613,431	72,667	28,383	446							
30.09	3,658,598	224,519	113,843	649	4,082,635	387,550	337,402	4,531	611,642	66,018	27,472	380							

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			
2014											
31.12	1,058,641	1,808,551	3,517,094	32,131	178.1	178.0	12.47	13.16			
2015											
31.01	44,924	73,036	3,520,747	32,840	175.9	175.9	14.16	14.16			
28.02	94,862	153,466	3,546,831	33,401	174.6	173.3	14.46	14.73			
31.03	138,911	222,034	3,547,477	34,635	172.9	169.2	14.54	14.73			
30.04	189,551	304,530	3,570,523	35,794	171.6	168.1	14.41	14.06			
31.05	234,503	379,132	3,594,711	36,733	171.3	170.1	14.23	13.48			
30.06	287,957	467,982	3,612,817	37,602	171.9	174.6	14.05	13.31			
31.07	347,425	565,340	3,645,485	38,506	172.0	172.3	13.95	13.46			
31.08	406,377	661,876	3,686,484	39,958	172.5	175.1	13.79	12.88			
30.09	473,466	772,500	3,732,393	40,840	173.0	176.5	13.70	13.15			
31.10	539,966	884,638	3,782,381	41,743	173.4	175.9	13.59	12.89			
30.11	608,173	998,088	3,831,417	43,280	174.1	179.8	13.44	12.30			
31.12	710,450	1,169,240	3,912,845	44,226	175.2	181.5	13.36	12.89			
2016											
31.01	37,505	62,267	3,922,342	45,674	179.5	179.5	12.52	12.52			
29.02	118,369	205,350	3,991,903	46,740	180.8	181.4	12.23	12.11			
31.03	190,356	325,383	4,034,087	47,924	180.6	180.3	12.47	12.87			
30.04	264,088	449,585	4,075,893	48,697	181.0	182.0	12.60	12.95			
31.05	326,444	554,114	4,108,136	50,235	181.7	184.4	12.68	13.01			
30.06	394,679	669,000	4,140,878	50,697	181.7	181.7	12.73	12.98			
31.07	460,478	780,386	4,181,473	51,615	181.6	181.4	12.75	12.84			
31.08	534,003	905,697	4,232,350	52,515	181.5	180.4	12.73	12.65			
30.09	608,674	1,032,869	4,280,049	52,265	181.6	182.2	12.71	12.53			

Table 4.3.9 (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			
2014							
31.12	807	12,767	140,809	17,623	128.1	9.32	
2015							
31.01	13	299	170,345	21,600	64.6	10.42	
28.02	29	782	148,657	19,535	38.5	11.81	
31.03	42	1,417	139,488	19,375	33.6	12.20	
30.04	49	1,970	118,400	17,305	32.5	12.01	
31.05	62	2,294	116,587	18,191	34.7	11.30	
30.06	78	2,598	119,318	19,401	41.2	10.71	
31.07	94	3,419	123,252	20,809	44.1	10.34	
31.08	101	4,030	136,734	24,087	44.9	10.29	
30.09	108	4,231	133,204	24,444	45.4	10.26	
31.10	117	4,405	126,103	23,600	43.9	10.12	
30.11	121	4,656	126,188	24,382	43.5	10.13	
31.12	131	5,776	135,446	27,441	40.0	10.09	
2016							
31.01	5	57	137,625	28,699	8.4	12.17	
29.02	11	223	131,328	29,026	70.4	7.01	
31.03	19	483	114,785	26,930	40.0	7.70	
30.04	30	624	103,042	26,257	33.9	7.95	
31.05	31	787	102,588	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	85,845	26,066	27.8	8.68	

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	37,116	61,748	3,863,128	40,980	180.7	180.7	12.51	12.51				81,956
29.02	117,235	204,217	3,934,918	42,026	181.6	182.0	12.22	12.10				81,659
31.03	188,259	323,136	3,977,477	43,029	181.6	181.6	12.46	12.86				85,401
30.04	260,958	446,114	4,020,177	43,794	182.1	183.4	12.59	12.94				86,466
31.05	322,480	549,848	4,053,456	45,017	182.7	185.2	12.67	12.99				84,479
30.06	389,812	663,919	4,087,492	45,489	182.7	182.8	12.72	12.99				84,716
31.07	454,861	774,561	4,129,050	46,088	182.6	182.3	12.74	12.82				87,337
31.08	528,080	899,539	4,184,968	47,119	182.4	180.8	12.73	12.66				83,350
30.09	602,375	1,026,421	4,234,221	47,188	182.4	182.6	12.70	12.52				85,942

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	133,382	28,057	9.9	11.46		35,316
29.02	6	175	127,954	28,365	85.4	6.87		34,282
31.03	11	284	111,890	26,308	63.0	7.46		29,936
30.04	20	424	100,416	25,681	46.4	7.75		27,912
31.05	20	562	100,013	27,147	38.5	7.70		27,504
30.06	24	650	94,098	26,042	40.5	8.15		26,360
31.07	26	738	95,160	27,542	38.5	8.30		26,696
31.08	27	730	88,998	26,460	38.2	8.31		25,159
30.09	28	716	83,553	25,360	38.0	8.32		23,638

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	12,580	23,087	660,792	1,257	181.2	181.2	181.2	11.29	11.29	11.29
29.02	45,422	84,796	683,063	1,421	183.5	184.3	184.3	11.21	11.21	11.18
31.03	65,126	120,500	691,950	1,449	184.5	187.0	187.0	11.32	11.32	11.57
30.04	85,324	157,529	699,660	1,556	186.2	191.9	191.9	11.46	11.46	11.90
31.05	102,285	189,788	707,643	1,696	188.2	197.7	197.7	11.58	11.58	12.13
30.06	124,362	229,260	714,786	1,689	188.5	190.0	190.0	11.65	11.65	12.01
31.07	145,655	269,006	704,837	1,777	188.7	189.8	189.8	11.68	11.68	11.84
31.08	187,211	345,815	836,412	2,274	184.0	167.7	167.7	11.52	11.52	10.87
30.09	214,149	395,668	853,276	2,493	184.1	184.7	184.7	11.53	11.53	11.61

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	2,870	685	0.0	0.00
29.02	0	0	2,745	661	0.0	0.00
31.03	1	10	2,421	594	11.0	12.00
30.04	1	10	2,222	543	11.0	12.00
31.05	1	10	2,196	566	11.0	12.00
30.06	1	10	2,047	543	11.0	12.00
31.07	1	10	1,992	566	11.0	12.00
31.08	1	10	2,071	702	11.0	12.00
30.09	1	10	1,977	673	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 30.09.2016								total
	1–5	6–20	21–50	51–200	201–500	501–649	total		
Number of credit institutions granted mortgage loans, units	5	13	25	105	179	165	492		
Number of mortgage loans granted to individuals-residents, units, of which loans granted:									
in rubles	464,475	50,957	36,845	31,867	16,792	1,467	602,403		
in foreign currency	464,474	50,955	36,844	31,860	16,782	1,460	602,375		
in rubles	1	2	1	7	10	7	28		
Volume of mortgage loans granted to individuals, – total, millions rubles	761,749	99,857	75,301	67,993	19,635	2,603	1,027,137		
in rubles	761,748	99,844	75,208	67,718	19,440	2,463	1,026,421		
in foreign currency	1	13	93	275	195	140	716		
Debt on mortgage loans, granted by credit institutions, – total, millions rubles	3,349,847	345,764	302,986	268,022	42,955	8,201	4,317,774		
in rubles	3,324,183	325,892	287,902	248,731	39,606	7,907	4,234,221		
in foreign currency	25,664	19,872	15,084	19,291	3,349	294	83,553		
of which: overdue, – total	44,876	9,779	9,863	6,136	1,752	142	72,548		
in rubles	32,775	3,663	5,694	3,677	1,239	140	47,188		
in foreign currency	12,101	6,116	4,169	2,459	513	2	25,360		
Weighted average maturity, months, of which on loans granted:									
in rubles	182.3	184.7	204.7	182.2	100.6	98.9	182.4		
in foreign currency	53.0	209.3	116.1	15.5	23.0	35.4	38.0		
Weighted average interest rate, %, of which on loans granted:									
in rubles	12.70	12.60	12.20	12.90	15.50	14.30	12.70		
in foreign currency	10.80	9.00	5.80	8.50	10.20	11.60	8.32		
Receivables on housing mortgage loans acquired by credit institutions, – total, million rubles	25,856	8,097	25,334	42,712	7,249	331	109,580		
in rubles	20,074	4,885	20,403	33,342	6,911	326	85,942		
in foreign currency	5,782	3,212	4,931	9,370	338	5	23,638		

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			
2014												
31.12	7,651,441	1,268,375	-	108,870	456,429	1,301,048	666,449	4,261,831	5,197	-416,759		
2015												
31.01	8,162,109	1,649,323	-	163,558	658,992	1,845,116	931,128	3,380,109	5,522	-471,639		
28.02	8,035,510	1,856,739	-	197,455	663,376	1,796,053	1,072,437	2,792,161	5,173	-347,883		
31.03	7,665,732	1,707,761	-	196,621	597,711	1,649,893	1,037,056	2,717,567	6,196	-247,072		
30.04	7,470,562	1,554,697	-	169,497	586,879	1,517,834	1,044,404	2,750,877	4,837	-158,464		
31.05	7,680,439	1,943,322	-	186,628	638,294	1,601,137	1,160,615	2,272,201	5,927	-127,686		
30.06	7,715,786	1,834,469	-	182,550	716,175	1,635,959	1,148,463	2,325,781	4,828	-132,440		
31.07	8,210,195	2,102,261	-	206,669	658,996	1,866,567	1,210,850	2,295,047	5,961	-136,157		
31.08	8,822,913	2,443,671	-	207,585	666,462	2,123,267	1,363,901	2,195,018	5,958	-182,949		
30.09	8,927,627	2,395,155	-	206,528	650,837	1,988,707	1,354,834	2,464,523	5,968	-138,925		
31.10	8,904,583	2,376,826	-	214,060	598,381	2,113,426	1,469,615	2,205,363	6,230	-79,317		
30.11	9,205,869	2,566,482	-	203,200	591,517	2,354,510	1,447,503	2,091,890	7,283	-56,515		
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		

Table 4.3.13 (end)
(millions of rubles)

	Investment in equities										Equity in subsidiaries and associated companies		Other equity interest	Derivatives (claims, at fair value)
	total	of which				revaluation of equities	total	of which		total	of which			
		investment in equities at balance-sheet value (regardless revaluation)						of subsidiaries and associated resident credit institutions						
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition									
12	13	14	15	16	17	18	19	20	21					
2014														
31.12	488,713	4,113	84,504	197,775	124,840	-16,405	1,365,934	503,437	427,589	2,298,646				
2015														
31.01	472,368	6,223	85,159	139,680	138,256	-1,508	1,361,969	503,437	439,451	3,101,675				
28.02	439,593	4,553	88,257	145,032	96,579	3,101	1,360,405	504,819	439,913	2,109,605				
31.03	338,567	3,348	83,959	137,915	29,294	-14,482	1,371,195	504,804	448,524	1,727,167				
30.04	339,423	3,628	80,810	141,499	28,186	-8,018	1,428,158	504,740	451,994	1,242,445				
31.05	324,617	3,380	83,338	143,159	7,790	-10,538	1,429,080	505,275	456,700	1,159,481				
30.06	319,599	3,088	70,255	130,349	5,186	-17,327	1,488,109	531,488	468,281	1,204,170				
31.07	311,442	2,431	75,124	117,852	7,857	-22,885	1,487,797	531,345	479,052	1,284,035				
31.08	281,625	2,473	80,083	100,832	8,537	-21,065	1,498,467	529,133	494,086	1,523,458				
30.09	284,794	2,506	79,729	107,452	3,298	-22,335	1,560,983	529,133	500,288	1,352,311				
31.10	265,656	1,563	71,410	101,310	6,859	-18,510	1,571,124	529,722	500,968	1,188,230				
30.11	256,072	7,075	52,097	113,987	5,659	-17,706	1,596,735	530,363	514,031	1,141,425				
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				

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	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
2014																	
31.12	7,148,473	1,609,954	1,548,429	3,771,822	13,732,289	2,497,741	2,245,703	8,512,178	855,651	92,577	53,218	372,566	54,972	29,793	14,283	6,207	
2015																	
31.01	6,196,609	1,046,871	1,502,542	3,467,971	15,093,886	2,348,413	2,523,733	9,701,275	1,139,589	227,590	100,091	435,320	73,108	37,025	17,939	11,099	
28.02	6,019,015	1,352,955	1,203,590	3,244,024	12,992,524	2,440,727	1,798,084	8,265,357	922,369	122,582	78,305	353,606	76,709	49,452	2,024	13,800	
31.03	5,434,359	1,024,177	1,201,902	3,047,317	11,633,364	1,881,174	1,693,358	7,479,115	838,281	127,023	22,931	334,671	77,305	3,387	40,557	13,678	
30.04	5,588,731	1,267,858	1,188,900	2,990,987	10,506,805	2,066,173	1,509,853	6,406,305	687,584	66,914	34,149	284,148	78,258	14,153	40,351	14,391	
31.05	5,158,494	1,169,262	899,905	2,931,807	9,850,665	1,718,344	1,274,734	6,401,674	658,678	34,982	39,701	287,281	94,755	61,188	3,465	14,969	
30.06	4,946,304	925,379	1,094,510	2,695,523	9,776,511	1,282,233	1,739,921	6,151,611	644,463	46,462	24,900	285,569	58,419	11,597	11,829	20,595	
31.07	5,316,504	1,104,181	1,424,784	2,609,018	10,665,729	1,929,900	1,997,317	6,272,915	586,651	14,945	48,171	256,855	65,926	15,804	12,754	17,641	
31.08	5,200,550	1,463,110	842,071	2,605,442	11,828,267	2,534,619	1,604,708	6,935,508	624,815	40,721	33,263	258,163	77,768	20,446	46	20,072	
30.09	5,114,865	1,173,134	1,403,866	2,322,125	11,349,470	2,040,783	1,969,221	6,627,865	603,973	50,828	62,661	235,622	84,622	11,205	14,859	19,078	
31.10	5,205,894	1,230,829	1,500,678	2,309,144	10,914,483	1,984,230	1,922,801	6,496,382	734,520	26,775	80,761	400,288	107,931	9,035	36,608	19,344	
30.11	5,134,582	1,903,462	610,478	2,340,378	10,386,247	2,285,202	1,013,722	6,475,526	678,122	59,967	49,376	383,119	70,511	17,717	314	17,923	
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	

Table 4.4 (cont.)
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	total		of which those with terms		total		of which those with terms		total		of which those with terms		total		of which those with terms	
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2014																
31.12	6,909,657	1,299,130	1,170,751	3,782,880	13,495,966	2,839,076	2,366,451	8,125,786	351,991	83,093	59,394	208,460	556,785	64,822	278,314	150,852
2015																
31.01	6,137,371	823,056	1,161,751	3,445,786	14,552,474	2,577,103	2,661,801	9,166,096	528,878	229,639	46,610	251,324	596,126	117,737	272,929	145,237
28.02	6,255,078	1,225,877	849,070	3,357,685	12,300,312	2,336,356	2,189,339	7,620,046	373,286	126,739	27,350	214,005	497,410	275,887	67,837	112,678
31.03	5,664,973	881,595	886,616	3,119,682	11,224,050	2,033,648	1,992,857	6,951,608	305,613	73,209	16,719	193,430	268,195	47,659	97,854	79,818
30.04	5,559,401	1,005,176	862,688	2,967,646	10,449,547	2,337,519	1,785,196	6,068,226	222,587	24,309	30,779	166,040	239,486	73,635	68,372	76,504
31.05	5,114,181	851,196	641,878	2,901,358	9,796,639	1,986,441	1,537,039	6,068,864	235,385	37,150	26,870	163,749	215,664	99,064	11,551	79,391
30.06	4,915,680	605,619	952,061	2,571,840	9,696,464	1,567,658	1,839,957	5,951,140	246,060	44,008	24,934	167,922	165,172	33,148	21,124	79,921
31.07	5,227,606	905,848	1,123,953	2,468,627	10,627,187	2,052,232	2,279,061	6,089,458	232,541	55,318	20,386	154,971	171,980	46,944	15,533	80,574
31.08	5,238,159	1,264,375	698,746	2,421,458	11,602,601	2,634,431	1,721,216	6,857,044	301,225	94,634	9,716	176,539	181,361	46,215	3,332	78,538
30.09	5,070,295	993,836	1,176,110	2,144,267	11,232,588	2,189,306	2,157,707	6,529,919	290,661	52,765	46,676	173,583	173,020	30,861	25,187	71,104
31.10	5,232,423	1,181,760	1,214,745	2,128,390	10,742,825	1,937,221	2,154,646	6,484,323	453,426	63,351	54,591	333,815	176,291	16,191	89,821	25,284
30.11	4,895,401	1,619,195	415,900	2,109,159	10,487,506	2,536,031	1,166,937	6,527,431	433,115	77,327	17,256	318,202	175,446	38,488	45,197	34,471
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

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	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 days	total	2 to 30 days	31 to 90 days				
1	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
2014																
31.12	141,754	0	17,961	44,235	135,004	11,928	22,134	71,792	140,935	0	17,409	44,235	185,537	11,182	12,877	131,798
2015																
31.01	150,503	0	974	44,235	163,978	12,232	22,376	87,050	176,739	0	27,244	44,235	226,493	7,870	15,702	160,825
28.02	186,657	1,040	0	65,122	148,724	23,381	14,741	62,863	185,466	21,012	0	44,235	216,625	23,463	13,226	137,707
31.03	69,126	727	78	44,235	120,090	5,163	17,080	56,559	81,637	460	12,891	44,235	175,513	1,950	14,693	124,389
30.04	76,140	1,006	278	44,235	162,632	19,858	7,873	51,046	76,902	851	1,240	44,235	205,294	11,535	5,166	114,246
31.05	108,025	937	0	50,223	160,982	6,333	6,633	53,651	107,669	1,846	0	49,134	209,544	6,420	4,056	117,705
30.06	116,467	320	13,642	44,235	199,638	3,525	11,998	58,415	105,545	493	3,228	44,235	242,118	179	16,323	118,129
31.07	143,023	707	15,171	45,819	164,848	7,384	5,410	58,217	131,408	874	5,391	44,235	196,637	8,936	8,451	121,985
31.08	196,612	20,510	0	45,954	293,557	5,209	38,974	84,569	176,231	1,565	477	44,235	292,308	8,500	75,092	44,347
30.09	106,520	334	2,416	44,637	219,647	2,071	59,303	65,803	104,010	483	217	44,235	216,377	2,290	79,680	42,021
31.10	118,577	238	2,666	44,554	186,046	36,413	32,042	62,681	112,519	335	279	44,235	176,768	71,130	12,131	38,597
30.11	129,633	3,270	0	44,568	130,116	13,329	1,858	65,075	126,791	4,025	0	44,347	93,249	378	2,074	41,035
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

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		
	Fund's assets, millions of rubles	Assets to support statutory activities (ASSA) ¹ , millions of rubles	Capital and reserves, millions of rubles	Pension reserves, millions of rubles	Pension savings, millions of rubles			Short-term and long-term liabilities of fund, millions of rubles
2013								
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
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	2,113,858.39	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

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		

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 payouts of the funded part of work pensions (funded part of work pensions and lump-sum payments)	total	of which	
				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	443.95	0.03	353.12
2012	15,663.17	5,338.350	3,083.09	1,734.92	660.33
2013	43,285.01	3,099.810	5,244.75	4,203.21	1,221.85
2014	17,650.55	3,790.912	5,605.90	3,973.47	1,622.45
2015	131,746.23	4,909.060	9,726.49	5,983.27	1,823.63

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

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

Table 4.5.9

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

	Q1 2016		H1 2016	
	insurance premiums	payoffs	insurance premiums	payoffs
	1	2	3	4
Voluntary and mandatory insurance (excluding compulsory health insurance) - total	300,681.3	117,358.6	589,710.0	244,823.4
I. Voluntary Insurance				
Life insurance - total	41,423.7	6,654.8	88,845.8	13,097.6
of which:				
life insurance (excluding pension insurance) - total	41,093.4	6,349.6	88,170.2	12,517.7
of which:				
borrower's life insurance	6,374.9	892.7	15,149.3	2,041.9
pension insurance	330.3	305.2	675.5	579.8
Nonlife insurance - total	197,669.2	71,124.8	371,508.9	147,648.9
of which:				
personal insurance (excluding life insurance) - total	84,891.9	25,605.0	142,164.5	55,397.8
of which:				
accident and sickness insurance	23,083.4	3,299.3	50,940.2	7,226.4
of which:				
insurance of patients participating in clinical trials of medicines	7.4	0.3	16.0	1.5
insurance of tax officials	24.0	–	24.0	1.7
health insurance	61,808.6	22,305.7	91,224.3	48,171.4
general property insurance - total	112,777.2	45,519.8	229,344.5	92,251.1
of which:				
insurance of property	93,883.8	37,796.7	189,633.7	81,205.9
of which:				
insurance of land vehicles (excluding railway vehicles)	39,930.7	26,002.1	83,139.1	52,330.9
insurance of railway vehicles	300.8	130.8	657.3	219.0
insurance of aircraft	2,262.6	1,312.8	4,825.1	1,635.7
insurance of watercraft	2,214.4	1,304.5	3,227.5	2,067.3
insurance of cargo	5,024.6	622.6	9,493.5	1,265.5
agricultural insurance - total	1,287.4	274.5	5,389.2	1,595.1
of which:				
government insurance	1,033.3	117.5	4,750.3	1,180.9
insurance of other assets of legal entities	32,940.9	6,190.8	60,768.0	17,891.0
insurance of other assets of individuals	9,922.4	1,958.7	22,133.9	4,201.4
public/third party liability insurance - total	12,215.2	1,904.4	25,563.7	4,128.3
of which:				
carriers - total	1,162.0	201.9	2,106.1	333.4
of which:				
owners of land vehicles (excluding railway vehicles)	133.4	51.4	290.3	101.7
owners of railway vehicles	0.0	52.3	0.9	76.4
owners of aircraft	743.5	77.9	1,331.8	128.6
owners of watercraft	285.1	20.5	483.2	26.8

Table 4.5.9 (end)

(millions of rubles)

	1	2	3	4
other owners (excluding carriers) - total	2,267.6	1,341.4	4,913.4	2,725.4
of which:				
owners of land vehicles (excluding railway vehicles)	1,397.1	980.4	2,990.2	1,917.5
owners of railway vehicles	–	–	0.3	–
owners of aircraft	104.0	215.3	421.3	336.9
owners of watercraft	766.4	145.6	1,501.5	471.0
operators of hazardous facilities	395.9	12.0	1,108.8	26.3
product liability	876.2	20.2	1,407.7	47.3
third party liability	4,077.8	279.1	8,354.6	838.8
failure to perform or improper performance of contractual obligations	3,435.8	49.8	7,673.1	157.1
business risk insurance	2,573.3	5,529.3	4,945.2	6,274.7
financial risk insurance	4,104.9	289.4	9,201.8	642.2
II. Mandatory insurance				
Mandatory personal insurance - total	9,318.3	3,540.8	10,461.7	6,123.5
of which:				
government life and health insurance of servicemen and similar categories	9,318.3	3,540.8	10,461.7	6,123.5
other types of mandatory personal insurance according to federal laws	–	–	–	–
Mandatory general property insurance - total	52,270.1	36,038.2	118,893.6	77,953.4
of which:				
insurance of owners of vehicles	49,992.7	35,789.2	113,754.5	77,464.5
insurance of public liability of hazardous facility owners	1,687.1	52.4	2,501.2	108.8
insurance of carrier's public liabilities to passengers' life, health and property	590.3	196.6	2,637.9	380.1
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 units	billions 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	
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					
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					
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					
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					
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					
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					
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					
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					
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					
Q2	1,129,409.7	372,881.8	353,817.9	309,233.2	775,591.8	63,648.6	1,062.6	782.7	23,560.0	3,889.3	141,264.3	29,782.9	609,704.9	29,193.7					

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 rouble-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 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	353,817.9	309,233.2	353,681.7	308,681.3	136.2	551.9	692,789.0	60,870.3	82,802.8	2,778.3

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

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	4		5	6	7	8	9
2013											
31.12	439	85	85	85	84	931	931	931	931	931	920
2014											
31.03	439	85	85	85	84	907	907	907	907	907	895
30.06	441	86	86	86	86	890	890	890	890	890	884
30.09	440	86	86	86	86	867	867	867	867	867	861
31.12	365	86	86	86	86	843	843	843	843	843	835
2015											
31.03	362	86	86	86	86	834	834	834	834	834	823
30.06	361	82	82	82	82	803	803	803	803	803	797
30.09	360	82	82	82	82	771	771	771	771	771	766
31.12	271	82	82	82	83	738	738	738	738	738	732
2016											
31.03	271	82	82	82	83	712	712	712	712	712	708
30.06	272	82	82	82	83	684	684	684	684	684	682

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	558	558	89

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		242,896	–	39,703,451	23,951,336	9,002,797	6,749,318
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		239,295	128,967	10,518,042	6,324,681	2,390,536	1,802,825
Q4		242,896	129,893	11,537,654	6,715,043	2,618,489	2,204,122
2016							
Q1		241,362	128,734	10,280,711	5,613,422	2,642,947	2,024,342
Q2		249,757	133,736	12,153,197	6,711,082	2,942,784	2,499,332

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		other transactions, millions of rubles
					payments for goods (works, services), millions of rubles	12	
1	8	9	10	11	12	13	
2014	699	–	1,480,764	878,178	602,150	436	
2015	1,030	–	1,803,708	1,164,781	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	532,977	348,966	183,749	261	
2016							
Q1	1,102	480	446,187	270,615	175,361	211	
Q2	1,297	607	530,250	349,432	180,631	187	

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	2	3	4	5	6	7	8	9	10
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)

	Q2 2015			Q3 2015			Q4 2015			Q1 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	5,289	23,458	18,169	8,203	20,916	12,712	5,858	38,004	32,146	7,337	19,140	11,803
CENTRAL FEDERAL DISTRICT	3,925	18,299	14,374	4,886	15,160	10,274	5,337	29,221	23,884	5,820	14,274	8,453
Belgorod Region	-549	467	1,016	-102	11	113	7	773	765	61	202	140
Bryansk Region	0	1	1	0	0	0	0	0	0	0	0	0
Vladimir Region	0	1	1	1	1	0	1	2	1	0	0	0
Voronezh Region	0	3	3	1	2	1	-1	1	2	7	7	0
Ivanovo Region	1	3	3	-3	10	14	0	0	0	1	1	0
Kaluga Region	1	1	0	0	0	0	0	0	0	0	1	1
Kostroma Region	0	0	0	0	0	0	1	7	5	0	0	0
Kursk Region	132	132	0	0	54	54	199	379	180	-1	1	2
Lipetsk Region	81	171	90	333	473	140	-168	238	406	103	107	4
Moscow Region	69	423	354	184	333	149	70	426	356	189	456	266
Orel Region	0	0	0	3	3	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	1	1	0	0	0	0
Smolensk Region	16	16	0	-1	4	4	7	19	12	-25	3	27
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	1	1	0	2	2	0	0	0	0	-3	1	4
Tula Region	-15	-15	0	8	8	0	13	13	0	5	8	3
Yaroslavl Region	0	28	27	-14	-8	6	-19	-9	10	1	1	0
Moscow	4,189	17,068	12,879	4,473	14,265	9,792	5,225	27,371	22,146	5,483	13,488	8,005

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	-50	994	1,044	839	1,949	1,111	647	2,784	2,137	-132	1,237	1,368
Republic of Karelia	0	0	0	0	0	0	0	0	0	1	1	0
Republic of Komi	0	0	0	0	0	0	1	41	40	62	62	0
Arkhangelsk Region	-7	1	8	0	0	0	-4	6	10	-3	0	3
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	-7	1	8	0	0	0	-4	6	10	-3	0	3
Vologda Region	-64	-64	0	141	141	0	69	73	4	113	113	0
Kaliningrad Region	1	1	0	-1	1	2	-3	5	8	30	33	3
Leningrad Region	-13	336	350	-11	425	436	200	564	363	-35	237	272
Murmansk Region	1	1	0	0	0	0	0	0	0	0	0	0
Novgorod Region	-3	7	9	30	53	23	30	37	7	53	58	5
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	36	711	676	679	1,329	650	354	2,059	1,705	-353	732	1,085
SOUTHERN FEDERAL DISTRICT	93	126	33	196	205	9	105	782	677	19	42	22
Republic of Adygeya (Adygeya)	0	0	0	1	1	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	94	94	1	176	178	2	90	719	630	3	25	22
Astrakhan Region	0	0	0	0	0	0	0	0	0	0	0	0
Volgograd Region	-6	0	6	3	3	0	5	5	0	10	10	0
Rostov Region	5	31	26	17	24	7	10	57	47	6	6	0
NORTH CAUCASIAN FEDERAL DISTRICT	0	7	7	0	7	7	0	83	82	1	1	0
Republic of Dagestan	0	0	0	0	0	0	0	79	79	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	-1	6	7	0	7	7	0	3	3	0	1	0
VOLGA FEDERAL DISTRICT	1,162	1,291	129	1,723	2,140	417	-1,995	1,316	3,311	65	771	706
Republic of Bashkortostan	-1	13	14	-7	1	8	1	184	183	28	367	339
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	2	2	0	0	0	0	0	0	0

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
1													
Republic of Tatarstan (Tatarstan)		1	5	3	148	232	84	4	13	9	9	10	2
Udmurt Republic		0	0	0	0	0	0	1	1	0	0	0	0
Chuvash Republic – Chuvashia		1	1	0	0	0	0	0	1	0	0	2	2
Perm Territory		1,112	1,144	32	1,418	1,419	1	-1,927	960	2,887	80	181	102
Kirov Region		0	0	0	0	0	0	1	1	0	0	0	0
Nizhny Novgorod Region		65	80	15	57	321	264	-5	108	113	-5	56	61
Orenburg Region		-2	1	3	-16	1	16	0	1	1	0	0	0
Penza Region		0	0	0	1	1	0	0	0	0	0	0	0
Samara Region		-13	47	61	117	161	43	-71	47	118	-50	150	199
Saratov Region		0	0	0	1	1	0	0	1	0	1	2	0
Ulyanovsk Region		-1	0	1	0	1	0	0	0	0	0	1	0
URALS FEDERAL DISTRICT		509	639	131	492	639	148	1,062	1,631	570	362	1,201	840
Kurgan Region		0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region		147	231	84	-12	49	61	230	449	219	57	323	266
Tyumen Region		196	205	10	388	473	86	1,003	1,328	326	180	753	573
Khanty-Mansi Autonomous Area – Yugra		5	5	0	0	0	0	0	0	0	1	1	0
Yamal-Nenets Autonomous Area		1	1	0	3	3	0	5	5	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area		190	199	10	385	470	86	997	1,323	326	180	753	573
Chelyabinsk Region		166	203	37	116	117	1	-171	-146	25	124	125	0
SIBERIAN FEDERAL DISTRICT		-504	535	1,039	-265	76	341	313	1,147	834	165	519	354
Altai Republic		0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia		3	3	0	2	2	0	1	1	0	1	1	0
Republic of Tuva		0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia		0	0	0	0	0	0	-1	0	1	-1	0	1
Altai Territory		0	0	0	0	0	0	0	1	0	0	0	0
Trans-Baikal Territory		0	0	0	0	0	0	5	5	0	0	0	0
Krasnoyarsk Territory		-544	482	1,027	-337	-10	327	149	948	798	177	353	177
Irkutsk Region		3	3	0	-1	0	1	-2	3	6	-6	5	11
Kemerovo Region		11	22	12	53	64	11	140	145	5	-55	109	164
Novosibirsk Region		20	20	0	16	16	0	12	36	24	44	45	1
Omsk Region		3	3	0	1	2	1	4	4	0	4	4	0
Tomsk Region		0	0	0	0	0	0	4	4	0	1	1	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	268	1,580	1,312	298	611	313	341	903	562	319	329	11
Republic of Sakha (Yakutia)	0	1,296	1,296	-1	0	1	43	548	505	-6	0	6
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	10	25	15	-3	5	8	1	1	0	2	2	0
Khabarovsk Territory	11	11	0	2	246	244	1	1	0	1	1	0
Amur Region	14	14	0	10	70	60	9	33	24	8	8	0
Magadan Region	0	0	0	5	5	0	4	4	0	48	48	0
Sakhalin Region	233	233	0	284	284	0	282	316	33	266	270	5
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	-114	-13	101	35	127	93	48	137	90	718	767	49

Table 6.1.2

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

	(millions of US dollars)											
	2013				2014				2015			
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
1												
THE RUSSIAN FEDERATION	69,219	193,685	124,466	22,031	146,370	124,339	6,478	134,130	127,652	6,478	134,130	127,652
CENTRAL FEDERAL DISTRICT	43,083	121,078	77,995	11,713	89,990	78,277	-5,865	79,436	85,301	-5,865	79,436	85,301
Belgorod Region	1,600	1,839	239	-3	236	239	-3	42	45	-3	42	45
Bryansk Region	47	68	21	0	8	9	6	12	6	6	12	6
Vladimir Region	-61	238	298	-223	332	555	17	256	239	17	256	239
Voronezh Region	2	239	238	2	262	259	-21	166	187	-21	166	187
Ivanovo Region	-10	19	29	-44	24	68	49	80	31	49	80	31
Kaluga Region	376	648	272	46	707	661	365	1,274	909	365	1,274	909
Kostroma Region	291	488	196	711	999	288	233	387	154	233	387	154
Kursk Region	86	168	82	7	66	59	5	27	23	5	27	23
Lipetsk Region	856	1,110	254	433	843	410	542	1,166	624	542	1,166	624
Moscow Region	866	6,477	5,612	750	7,499	6,748	1,140	8,031	6,892	1,140	8,031	6,892
Orel Region	38	59	21	224	251	27	-100	6	107	-100	6	107
Ryazan Region	-41	27	68	23	150	126	-5	97	102	-5	97	102
Smolensk Region	-71	62	134	22	52	31	162	274	112	162	274	112
Tambov Region	9	19	10	3	14	11	1	9	8	1	9	8
Tver Region	63	104	41	43	96	53	124	202	79	124	202	79
Tula Region	240	927	687	-201	426	627	323	623	300	323	623	300
Yaroslavl Region	-817	481	1,298	-346	224	570	78	138	60	78	138	60
Moscow	39,610	108,107	68,497	10,266	77,801	67,535	-8,780	66,645	75,425	-8,780	66,645	75,425

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)

	Q2 2015			Q3 2015			Q4 2015			Q1 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	-463	29,398	29,861	-178	37,748	37,925	5,081	36,960	31,879	-280	25,720	26,000
CENTRAL FEDERAL DISTRICT	-216	18,847	19,063	-7,983	19,293	27,277	4,480	21,542	17,062	-2,631	15,960	18,591
Belgorod Region	1	6	5	-6	8	13	2	11	9	2	4	2
Bryansk Region	1	2	2	3	7	4	2	3	0	-3	1	3
Vladimir Region	18	129	112	-4	20	24	-18	57	74	5	57	52
Voronezh Region	-12	64	76	14	52	38	-24	27	52	14	23	9
Ivanovo Region	21	21	0	18	24	5	7	31	24	0	0	0
Kaluga Region	124	344	220	1	224	223	52	295	243	52	231	179
Kostroma Region	130	139	9	33	77	44	102	106	4	-17	25	41
Kursk Region	3	4	1	0	0	0	-1	9	10	0	0	0
Lipetsk Region	313	351	39	49	370	321	-192	-101	90	25	157	133
Moscow Region	902	3,055	2,153	-281	1,622	1,903	-94	2,014	2,109	68	1,387	1,319
Orel Region	1	2	1	-1	0	1	-104	0	105	-1	0	1
Ryazan Region	-6	20	26	-8	18	27	13	44	30	-13	9	23
Smolensk Region	66	128	62	52	57	5	51	59	8	44	51	7
Tambov Region	0	1	1	0	4	3	0	2	2	1	1	0
Tver Region	45	49	4	24	75	50	49	67	18	8	24	15
Tula Region	38	69	31	296	326	31	53	232	179	-37	29	65
Yaroslavl Region	31	47	15	-9	4	12	73	82	9	1	5	4
Moscow	-1,893	14,415	16,307	-8,166	16,405	24,572	4,510	18,604	14,094	-2,780	13,956	16,735

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	-1,451	4,045	5,496	-137	3,338	3,475	-782	4,239	5,021	170	3,108	2,938
Republic of Karelia	17	21	4	11	16	5	2	86	84	-48	16	64
Republic of Komi	24	229	204	15	135	119	-34	93	127	54	66	11
Arkhangelsk Region	0	16	16	1	18	17	3	36	34	-15	2	16
Nenets Autonomous Area	0	8	8	0	5	5	0	9	9	-1	0	1
Arkhangelsk Region, excluding Nenets Autonomous Area	0	8	8	1	13	12	3	27	24	-14	2	16
Vologda Region	-54	297	351	-85	389	473	117	757	640	200	339	139
Kaliningrad Region	-3	25	28	2	15	13	4	57	53	2	24	22
Leningrad Region	-1,664	1,010	2,674	-94	554	648	341	880	539	418	1,135	717
Murmansk Region	42	57	15	135	138	4	79	216	137	-43	2	46
Novgorod Region	124	154	30	-24	74	99	31	52	21	59	73	14
Pskov Region	2	4	2	-9	5	14	-26	5	31	0	6	6
Saint Petersburg	61	2,233	2,172	-90	1,995	2,085	-1,299	2,058	3,357	-459	1,444	1,903
SOUTHERN FEDERAL DISTRICT	11	613	602	246	658	412	-71	618	690	-24	491	516
Republic of Adygeya (Adygeya)	1	1	0	0	1	1	1	2	1	37	37	0
Republic of Kalmykia	0	0	0	0	0	0	0	1	1	0	0	0
Krasnodar Territory	-22	395	417	22	347	325	-56	394	450	-146	231	376
Astrakhan Region	2	35	33	-19	4	23	2	4	2	91	167	76
Volgograd Region	39	125	86	215	271	56	4	134	129	-9	41	51
Rostov Region	-9	57	66	28	35	7	-23	83	106	2	15	13
NORTH CAUCASIAN FEDERAL DISTRICT	183	197	15	217	218	1	-13	151	164	-56	7	63
Republic of Dagestan	0	0	0	12	12	0	-1	0	1	1	1	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	1	1
Chechen Republic	127	127	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	55	69	15	205	206	1	-12	151	163	-57	5	62
VOLGA FEDERAL DISTRICT	-130	1,001	1,131	718	2,405	1,688	-1,544	1,726	3,270	235	683	448
Republic of Bashkortostan	-31	17	48	0	97	97	50	92	42	9	19	9
Mari El Republic	2	3	1	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	1	2	0	2	4	2	-3	0	3

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)	252	341	89	66	171	105	-175	222	397	111	165	55
Udmurt Republic	-8	30	38	2	80	78	40	79	39	61	61	1
Chuvash Republic – Chuvashia	18	19	1	-1	6	7	12	15	3	0	0	1
Perm Territory	-213	214	427	1,105	1,900	795	-1,481	711	2,192	14	148	134
Kirov Region	-1	2	3	8	8	0	11	13	2	1	1	0
Nizhny Novgorod Region	-15	79	94	-75	135	210	182	496	314	71	166	95
Orenburg Region	-5	19	24	1	14	13	5	8	4	1	7	5
Penza Region	2	4	2	1	4	3	1	1	1	-4	0	4
Samara Region	-134	245	379	-389	-32	357	-230	-39	191	-31	78	109
Saratov Region	-1	8	9	-5	10	15	-37	40	76	5	29	25
Ulyanovsk Region	4	20	16	3	10	7	77	83	6	-1	7	7
URALS FEDERAL DISTRICT	352	1,169	816	5,011	8,523	3,512	1,767	3,344	1,577	461	1,930	1,469
Kurgan Region	0	33	33	3	3	0	0	0	0	0	1	1
Sverdlovsk Region	-249	151	400	-534	873	1,407	-239	207	446	-9	29	38
Tyumen Region	381	718	337	5,328	7,418	2,090	2,106	3,168	1,063	326	1,640	1,314
Khanty-Mansi Autonomous Area – Yugra	16	37	21	-288	99	387	23	107	84	17	18	2
Yamal-Nenets Autonomous Area	91	209	119	5,459	6,168	710	112	252	117	356	417	61
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	274	471	197	157	1,151	993	1,971	2,810	839	-46	1,205	1,251
Chelyabinsk Region	220	267	47	214	229	15	-99	-31	68	144	260	116
SIBERIAN FEDERAL DISTRICT	-888	837	1,724	378	869	491	-757	1,729	2,486	-194	1,074	1,268
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	24	24	0	0	0	0	0	4	4	1	46	45
Republic of Tuva	4	4	0	5	6	1	-4	2	6	-4	0	4
Republic of Khakassia	-49	2	51	0	1	1	0	1	1	0	126	126
Altai Territory	-4	5	9	0	1	1	0	3	3	0	0	0
Trans-Baikal Territory	17	20	3	-9	63	72	-118	87	205	20	39	19
Krasnoyarsk Territory	-808	230	1,039	284	334	50	-633	1,449	2,082	-160	286	446
Irkutsk Region	-90	5	95	-16	12	27	-65	10	75	-59	6	65
Kemerovo Region	-26	160	186	79	323	244	65	79	14	24	525	501
Novosibirsk Region	27	93	66	-15	65	80	15	85	70	-34	8	42
Omsk Region	9	16	7	-8	3	11	-10	1	10	0	1	0
Tomsk Region	8	277	269	57	61	4	-7	10	17	17	37	20

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	1,797	2,312	515	1,489	2,239	750	2,037	3,343	1,306	1,739	2,311	572
Republic of Sakha (Yakutia)	5	118	113	-58	104	161	480	656	176	13	37	25
Kamchatka Territory	0	0	0	3	3	0	2	2	0	-1	0	1
Primorye Territory	57	135	79	64	112	48	18	424	406	-10	81	91
Khabarovsk Territory	43	43	0	-50	4	54	-219	12	230	40	222	183
Amur Region	210	244	34	-268	19	287	71	210	139	71	79	8
Magadan Region	2	3	1	-4	0	5	5	5	0	2	3	1
Sakhalin Region	1,466	1,713	247	1,766	1,925	159	1,716	1,912	196	1,567	1,748	181
Jewish Autonomous Region	5	5	0	31	31	0	11	12	1	9	9	0
Chukotka Autonomous Area	9	50	41	6	40	35	-47	110	157	49	132	83
CRIMEA FEDERAL DISTRICT	-4	4	8	1	3	2	3	7	3	-1	3	4
Republic of Crimea	-5	3	8	0	2	2	2	5	3	-1	2	3
Sevastopol	1	1	0	1	1	0	2	2	0	0	1	1
Unallocated by Region of Russian Federation	-117	374	491	-115	202	318	-40	260	300	21	152	131

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

(units)

1	30.09.2016			
	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	649	1,167	146	1,021
CENTRAL FEDERAL DISTRICT	376	241	54	187
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	8	31	–	31
Orel Region	–	7	–	7
Ryazan Region	3	6	–	6
Smolensk Region	–	4	–	4
Tambov Region	1	3	–	3
Tver Region	4	9	1	8
Tula Region	2	9	–	9
Yaroslavl Region	6	13	1	12
Moscow	329	103	17	86
NORTH-WESTERN FEDERAL DISTRICT	52	174	4	170
Republic of Karelia	2	6	–	6
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	6	6	–	6
Kaliningrad Region	1	10	–	10
Leningrad Region	1	6	–	6
Murmansk Region	3	7	–	7
Novgorod Region	2	5	–	5
Pskov Region	2	6	–	6
Saint Petersburg	34	110	2	108
SOUTHERN FEDERAL DISTRICT	40	134	5	129
Republic of Adygeya (Adygeya)	4	3	–	3
Republic of Kalmykia	–	1	–	1
Republic of Crimea	3	6	–	6
Krasnodar Territory	13	42	–	42
Astrakhan Region	3	5	–	5
Volgograd Region	4	18	–	18
Rostov Region	11	57	4	53
Sevastopol	2	2	1	1
NORTH CAUCASIAN FEDERAL DISTRICT	18	59	5	54
Republic of Daghestan	6	11	4	7
Republic of Ingushetia	–	3	–	3

Table 6.2.1 (end)
(units)

1	2	3	4	5
Kabardino-Balkar Republic	4	4	–	4
Karachay-Cherkess Republic	4	4	–	4
Republic of North Ossetia – Alania	1	7	1	6
Chechen Republic	–	5	–	5
Stavropol Territory	3	25	–	25
VOLGA FEDERAL DISTRICT	79	216	23	193
Republic of Bashkortostan	5	17	–	17
Mari El Republic	2	7	3	4
Republic of Mordovia	3	3	–	3
Republic of Tatarstan (Tatarstan)	21	32	19	13
Udmurt Republic	3	4	–	4
Chuvash Republic – Chuvashia	3	4	–	4
Perm Territory	4	20	–	20
Kirov Region	3	6	–	6
Nizhny Novgorod Region	8	51	–	51
Orenburg Region	6	10	–	10
Penza Region	1	8	–	8
Samara Region	11	32	1	31
Saratov Region	8	14	–	14
Ulyanovsk Region	1	8	–	8
URALS FEDERAL DISTRICT	29	138	43	95
Kurgan Region	2	4	–	4
Sverdlovsk Region	13	49	3	46
Tyumen Region	7	31	3	28
Khanty-Mansi Autonomous Area – Yugra	3	10	–	10
Yamal-Nenets Autonomous Area	–	4	–	4
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4	17	3	14
Chelyabinsk Region	7	54	37	17
SIBERIAN FEDERAL DISTRICT	37	137	8	129
Altai Republic	1	3	–	3
Republic of Buryatia	–	4	–	4
Republic of Tuva	1	3	–	3
Republic of Khakassia	2	2	–	2
Altai Territory	5	7	–	7
Trans-Baikal Territory	–	3	–	3
Krasnoyarsk Territory	4	21	1	20
Irkutsk Region	6	13	–	13
Kemerovo Region	6	9	–	9
Novosibirsk Region	6	45	–	45
Omsk Region	5	15	–	15
Tomsk Region	1	12	7	5
FAR-EASTERN FEDERAL DISTRICT	18	68	4	64
Republic of Sakha (Yakutia)	2	7	–	7
Kamchatka Territory	3	6	2	4
Primorye Territory	6	14	–	14
Khabarovsk Territory	2	24	–	24
Amur Region	2	6	1	5
Magadan Region	–	3	–	3
Sakhalin Region	3	5	1	4
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	30.09.2016				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	20,447	5,179	2,014	7,150	34,790
CENTRAL FEDERAL DISTRICT	5,915	1,730	263	1,561	9,469
Belgorod Region	141	165	20	102	428
Bryansk Region	96	17	10	84	207
Vladimir Region	171	76	10	101	358
Voronezh Region	312	182	33	120	647
Ivanovo Region	161	5	9	53	228
Kaluga Region	130	7	11	83	231
Kostroma Region	100	–	4	47	151
Kursk Region	122	52	14	76	264
Lipetsk Region	150	61	17	71	299
Moscow Region	1,205	279	14	120	1,618
Orel Region	87	31	10	52	180
Ryazan Region	151	6	11	65	233
Smolensk Region	74	17	8	68	167
Tambov Region	121	98	11	51	281
Tver Region	115	21	12	75	223
Tula Region	166	7	9	128	310
Yaroslavl Region	178	–	12	114	304
Moscow	2,435	706	48	151	3,340
NORTH-WESTERN FEDERAL DISTRICT	1,977	126	319	899	3,321
Republic of Karelia	96	4	10	54	164
Republic of Komi	161	14	10	67	252
Arkhangelsk Region	162	–	21	89	272
Nenets Autonomous Area	13	–	–	2	15
Arkhangelsk Region, excluding Nenets Autonomous Area	149	–	21	87	257
Vologda Region	206	1	30	84	321
Kaliningrad Region	99	9	24	79	211
Leningrad Region	7	6	16	323	352
Murmansk Region	111	6	11	83	211
Novgorod Region	110	1	7	46	164
Pskov Region	96	8	13	44	161
Saint Petersburg	929	77	177	30	1,213
SOUTHERN FEDERAL DISTRICT	2,400	416	274	832	3,922
Republic of Adygeya (Adygeya)	71	3	7	19	100
Republic of Kalmykia	20	–	3	13	36
Republic of Crimea	108	87	9	194	398
Krasnodar Territory	1,033	112	86	232	1,463
Astrakhan Region	134	8	20	55	217
Volgograd Region	222	132	64	140	558
Rostov Region	807	37	77	95	1,016
Sevastopol	5	37	8	84	134
NORTH CAUCASIAN FEDERAL DISTRICT	706	61	65	111	943
Republic of Daghestan	98	6	14	10	128
Republic of Ingushetia	8	1	–	1	10

Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Kabardino-Balkar Republic	61	27	4	20	112
Karachay-Cherkess Republic	24	1	2	9	36
Republic of North Ossetia – Alania	37	9	5	13	64
Chechen Republic	34	1	2	9	46
Stavropol Territory	444	16	38	49	547
VOLGA FEDERAL DISTRICT	4,265	1,689	480	1,473	7,907
Republic of Bashkortostan	611	252	53	144	1,060
Mari El Republic	76	25	6	41	148
Republic of Mordovia	132	65	10	34	241
Republic of Tatarstan (Tatarstan)	653	366	53	188	1,260
Udmurt Republic	234	5	27	105	371
Chuvash Republic – Chuvashia	116	114	24	76	330
Perm Territory	527	22	37	186	772
Kirov Region	203	62	35	66	366
Nizhny Novgorod Region	480	223	49	106	858
Orenburg Region	261	192	38	108	599
Penza Region	151	116	24	58	349
Samara Region	400	85	59	165	709
Saratov Region	230	157	51	140	578
Ulyanovsk Region	191	5	14	56	266
URALS FEDERAL DISTRICT	1,916	418	256	572	3,162
Kurgan Region	82	143	18	55	298
Sverdlovsk Region	775	138	66	87	1,066
Tyumen Region	642	42	80	235	999
Khanty-Mansi Autonomous Area – Yugra	326	37	34	99	496
Yamal-Nenets Autonomous Area	122	1	4	34	161
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	194	4	42	102	342
Chelyabinsk Region	417	95	92	195	799
SIBERIAN FEDERAL DISTRICT	2,346	647	263	1,156	4,412
Altai Republic	30	3	3	5	41
Republic of Buryatia	109	–	10	80	199
Republic of Tuva	39	–	2	9	50
Republic of Khakassia	66	19	6	45	136
Altai Territory	246	315	24	120	705
Trans-Baikal Territory	141	–	8	86	235
Krasnoyarsk Territory	374	75	28	191	668
Irkutsk Region	265	47	29	207	548
Kemerovo Region	252	61	37	166	516
Novosibirsk Region	418	101	65	58	642
Omsk Region	289	24	34	114	461
Tomsk Region	117	2	17	75	211
FAR-EASTERN FEDERAL DISTRICT	922	92	94	546	1,654
Republic of Sakha (Yakutia)	173	20	8	104	305
Kamchatka Territory	61	4	4	35	104
Primorye Territory	265	16	39	155	475
Khabarovsk Territory	203	16	25	58	302
Amur Region	110	17	9	79	215
Magadan Region	24	7	3	20	54
Sakhalin Region	68	11	4	50	133
Jewish Autonomous Region	18	1	2	24	45
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				
31.12.2015	199 (31)*	106 (15)	91 (16)	171 (29)
31.03.2016	195 (30)*	106 (15)	87 (15)	167 (28)
30.06.2016	189 (28)*	102 (14)	85 (14)	160 (26)
CENTRAL FEDERAL DISTRICT				
31.12.2015	143 (21)	72 (10)	69 (11)	116 (20)
31.03.2016	142 (21)	73 (10)	67 (11)	115 (20)
30.06.2016	137 (20)	71 (10)	64 (10)	109 (19)
Moscow and Moscow Region				
31.12.2015	138 (20)	69 (9)	67 (11)	111 (19)
31.03.2016	137 (20)	70 (9)	65 (11)	110 (19)
30.06.2016	133 (19)	68 (9)	63 (10)	105 (18)
NORTH-WEST FEDERAL DISTRICT				
31.12.2015	13 (2)	8 (1)	5 (1)	13 (2)
31.03.2016	12 (1)	8 (1)	4	12 (1)
30.06.2016	12 (1)	8 (1)	4	12 (1)
SOUTHERN FEDERAL DISTRICT				
31.12.2015	6	2	4	6
31.03.2016	5	2	3	5
30.06.2016	5	2	3	5
NORTH CAUCASIAN FEDERAL DISTRICT				
31.12.2015	–	–	–	–
31.03.2016	–	–	–	–
30.06.2016	–	–	–	–
VOLGA FEDERAL DISTRICT				
31.12.2015	16 (4)	10 (2)	6 (2)	16 (4)
31.03.2016	15 (4)	9 (2)	6 (2)	15 (4)
30.06.2016	14 (3)	7 (1)	7 (2)	14 (3)
URALS FEDERAL DISTRICT				
31.12.2015	6 (2)	6 (2)	–	6 (2)
31.03.2016	6 (2)	6 (2)	–	6 (2)
30.06.2016	6 (2)	6 (2)	–	6 (2)
SIBERIAN FEDERAL DISTRICT				
31.12.2015	7 (2)	2	5 (2)	6 (1)
31.03.2016	7 (2)	2	5 (2)	6 (1)
30.06.2016	7 (2)	2	5 (2)	6 (1)
FAR-EASTERN FEDERAL DISTRICT				
31.12.2015	7	6	1	7
31.03.2016	7	6	1	7
30.06.2016	7	6	1	7
CRIMEA FEDERAL DISTRICT				
31.12.2015	1	–	1	1
31.03.2016	1	–	1	1
30.06.2016	1	–	1	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 6.2.4

Credit Institutions Grouped by Registered Authorized Capital

(units)

	30.09.2016											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 billion of rubles	10 billion of rubles and more		
1	2	3	4	5	6	7	8	9	10	11	12	
THE RUSSIAN FEDERATION	11	10	37	26	73	146	92	83	139	32	649	
CENTRAL FEDERAL DISTRICT	2	6	17	18	34	78	43	51	101	26	376	
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	3	1	1	1	-	8	
Orel Region	-	-	-	-	-	-	-	-	-	-	-	
Ryazan Region	-	-	-	3	-	-	-	-	-	-	3	
Smolensk Region	-	-	-	-	-	-	-	-	-	-	-	
Tambov Region	-	-	-	-	1	-	-	-	-	-	1	
Tver Region	-	-	-	1	1	1	1	-	-	-	4	
Tula Region	-	-	-	-	-	2	-	-	-	-	2	
Yaroslavl Region	-	-	-	1	-	1	2	1	1	-	6	
Moscow	1	5	16	12	27	65	35	45	97	26	329	
NORTH-WESTERN FEDERAL DISTRICT	3	2	5	3	9	6	10	7	7	-	52	
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	-	1	-	2	1	1	-	6	
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	-	1	-	-	3	
Novgorod Region	-	-	1	-	-	-	1	-	-	-	-	2	
Pskov Region	-	-	-	-	-	1	-	1	-	-	-	2	
Saint Petersburg	2	2	1	4	3	5	3	6	5	5	-	34	
SOUTHERN FEDERAL DISTRICT	1	1	-	2	-	4	16	10	5	1	1	40	
Republic of Adygeya (Adygeya)	-	-	-	2	-	-	2	-	-	-	-	4	
Republic of Kalmykia	-	-	-	-	-	-	-	-	-	-	-	-	
Republic of Crimea	-	-	-	-	-	-	1	-	1	-	1	3	
Krasnodar Territory	1	-	-	-	-	2	4	4	1	1	-	13	
Astrakhan Region	-	-	-	-	-	1	1	1	-	-	-	3	
Volgograd Region	-	-	-	-	-	-	4	-	-	-	-	4	
Rostov Region	-	-	-	-	-	1	4	4	2	-	-	11	
Sevastopol	-	-	-	-	-	-	-	1	1	-	-	2	
NORTH CAUCASIAN FEDERAL DISTRICT	1	-	-	-	-	3	8	3	3	-	-	18	
Republic of Dagestan	1	-	-	-	-	1	3	1	-	-	-	6	
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-	-	
Kabardino-Balkar Republic	-	-	-	-	-	2	2	-	-	-	-	4	
Karachay-Cherkess Republic	-	-	-	-	-	-	1	1	2	-	-	4	
Republic of North Ossetia – Alania	-	-	-	-	-	-	-	1	-	-	-	1	
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-	-	
Stavropol Territory	-	-	-	-	-	-	2	-	1	-	-	3	
VOLGA FEDERAL DISTRICT	2	1	1	5	2	9	15	15	10	16	4	79	
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	3	2	3	7	3	21	
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	3	-	1	-	8	
Orenburg Region	-	-	-	-	-	1	-	1	1	3	-	6	
Penza Region	-	-	-	-	-	-	1	-	-	-	-	1	
Samara Region	-	-	-	1	-	-	4	1	1	3	1	11	

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			
31.05.2016	689	80,101,274.7	26
30.06.2016	680	79,545,027.5	26
31.07.2016	669	80,012,096.5	26
31.08.2016	659	79,668,575.9	25
CENTRAL FEDERAL DISTRICT			
31.05.2016	398	73,380,548.1	15
30.06.2016	393	72,770,080.4	15
31.07.2016	384	73,184,724.1	15
31.08.2016	380	72,817,714.7	15
Moscow and Moscow Region			
31.05.2016	359	72,625,125.0	15
30.06.2016	355	71,992,884.2	15
31.07.2016	347	72,419,511.0	15
31.08.2016	342	72,061,698.8	14
NORTH-WEST FEDERAL DISTRICT			
31.05.2016	59	2,023,084.6	8
30.06.2016	57	2,073,440.5	7
31.07.2016	57	2,089,264.5	8
31.08.2016	55	2,063,551.0	7
SOUTHERN FEDERAL DISTRICT			
31.05.2016	35	350,765.3	10
30.06.2016	35	353,642.7	10
31.07.2016	40	487,602.6	10
31.08.2016	40	502,186.6	11
NORTH CAUCASIAN FEDERAL DISTRICT			
31.05.2016	21	36,803.1	8
30.06.2016	21	36,868.9	8
31.07.2016	20	35,963.5	8
31.08.2016	19	36,171.4	8
VOLGA FEDERAL DISTRICT			
31.05.2016	82	2,002,806.6	21
30.06.2016	82	1,982,978.9	20
31.07.2016	81	2,024,619.6	20
31.08.2016	80	2,047,013.3	19
URALS FEDERAL DISTRICT			
31.05.2016	32	1,325,968.4	7
30.06.2016	31	1,369,210.9	7
31.07.2016	31	1,370,364.9	7
31.08.2016	30	1,376,178.0	7
SIBERIA FEDERAL DISTRICT			
31.05.2016	39	287,951.2	12
30.06.2016	38	257,346.9	12
31.07.2016	38	262,015.7	12
31.08.2016	37	250,514.5	11
FAR-EASTERN FEDERAL DISTRICT			
31.05.2016	18	573,352.8	5
30.06.2016	18	575,873.9	5
31.07.2016	18	557,541.6	5
31.08.2016	18	575,246.4	4

Table 6.2.6

Financial Performance of Credit Institutions

		31.08.2016						
1	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	532,248.6	767,232.3	63.1	234,983.7	36.9	229,446.1		
CENTRAL FEDERAL DISTRICT	531,527.4	727,370.1	59.6	195,842.7	40.4	217,145.5		
Belgorod Region	97.1	97.1	100.0	0.0	0.0	20.3		
Bryansk Region	0.0	0.0	0.0	0.0	0.0	0.0		
Vladimir Region	33.9	33.9	100.0	0.0	0.0	8.2		
Voronezh Region	109.5	109.5	100.0	0.0	0.0	34.4		
Ivanovo Region	37.3	86.7	75.0	49.4	25.0	11.7		
Kaluga Region	376.4	376.4	100.0	0.0	0.0	8.8		
Kostroma Region	13,456.0	13,692.3	83.3	236.4	16.7	4,522.2		
Kursk Region	246.8	246.8	100.0	0.0	0.0	44.7		
Lipetsk Region	-158.3	0.0	0.0	158.3	100.0	1.7		
Moscow Region	-27.1	205.8	75.0	232.9	25.0	61.2		
Orel Region	0.0	0.0	0.0	0.0	0.0	0.0		
Ryazan Region	180.0	180.0	100.0	0.0	0.0	42.8		
Smolensk Region	0.0	0.0	0.0	0.0	0.0	0.0		
Tambov Region	10.3	10.3	100.0	0.0	0.0	2.9		
Tver Region	87.5	185.1	75.0	97.6	25.0	41.2		
Tula Region	84.3	84.3	100.0	0.0	0.0	21.1		
Yaroslavl Region	-26.8	178.7	66.7	205.5	33.3	94.1		
Moscow	517,020.6	711,883.2	56.6	194,862.6	43.4	212,230.3		
NORTH-WESTERN FEDERAL DISTRICT	12,290.2	15,084.6	77.8	2,794.4	22.2	5,005.7		
Republic of Karelia	-51.0	0.0	0.0	51.0	100.0	0.0		
Republic of Komi	33.2	33.2	100.0	0.0	0.0	1.8		
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	539.7	562.5	83.3	22.8	16.7	94.0		
Kaliningrad Region	410.6	410.6	100.0	0.0	0.0	11.5		

Table 6.2.6 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-233.7	0.6	50.0	234.4	50.0	1.5
Murmansk Region	507.6	512.3	66.7	4.6	33.3	103.4
Novgorod Region	117.8	117.8	100.0	0.0	0.0	14.5
Pskov Region	29.1	29.1	100.0	0.0	0.0	6.5
Saint Petersburg	10,936.8	13,418.3	80.0	2,481.6	20.0	4,772.4
SOUTHERN FEDERAL DISTRICT	2,549.5	3,647.2	60.0	1,097.6	40.0	795.5
Republic of Adygeya (Adygeya)	248.6	271.5	75.0	22.9	25.0	66.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Crimea	982.9	985.0	66.7	2.1	33.3	32.4
Krasnodar Territory	876.5	1,284.4	46.2	407.9	53.8	348.7
Astrakhan Region	126.8	126.8	100.0	0.0	0.0	32.7
Volgograd Region	-136.6	121.1	50.0	257.7	50.0	30.2
Rostov Region	461.8	826.3	63.6	364.5	36.4	277.0
Sevastopol	-10.4	32.1	50.0	42.5	50.0	8.2
NORTH CAUCASIAN FEDERAL DISTRICT	167.8	366.2	68.4	198.4	31.6	114.2
Republic of Dagestan	-13.3	18.9	57.1	32.2	42.9	4.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	29.2	37.3	75.0	8.1	25.0	11.5
Karachay-Cherkess Republic	54.5	212.5	50.0	158.1	50.0	88.7
Republic of North Ossetia – Alania	2.9	2.9	100.0	0.0	0.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	94.6	94.6	100.0	0.0	0.0	10.0
VOLGA FEDERAL DISTRICT	1,135.3	8,014.9	71.3	6,879.6	28.8	2,052.7
Republic of Bashkortostan	-163.6	139.3	60.0	302.8	40.0	121.0
Mari El Republic	23.7	23.7	100.0	0.0	0.0	5.2
Republic of Mordovia	-193.8	74.1	66.7	267.9	33.3	21.6
Republic of Tatarstan (Tatarstan)	183.2	3,150.7	76.2	2,967.4	23.8	817.2
Udmurt Republic	363.7	363.7	100.0	0.0	0.0	109.7
Chuvash Republic – Chuvashia	37.2	37.2	100.0	0.0	0.0	2.6
Perm Territory	261.3	261.3	100.0	0.0	0.0	70.7
Kirov Region	290.8	290.8	100.0	0.0	0.0	79.4
Nizhny Novgorod Region	70.1	1,068.5	62.5	998.4	37.5	213.3
Orenburg Region	302.5	322.5	83.3	20.0	16.7	156.0
Penza Region	4.6	4.6	100.0	0.0	0.0	4.2
Samara Region	1,203.4	2,128.7	45.5	925.3	54.5	402.5

Table 6.2.6 (end)

1	2	3	4	5	6	7
Saratov Region	-1,015.0	149.7	66.7	1,164.8	33.3	35.5
Ulyanovsk Region	-233.0	0.0	0.0	233.0	100.0	14.1
URALS FEDERAL DISTRICT	-17,494.1	6,188.3	76.7	23,682.4	23.3	1,483.7
Kurgan Region	25.1	25.1	100.0	0.0	0.0	9.3
Sverdlovsk Region	879.3	2,857.0	69.2	1,977.8	30.8	540.7
Tyumen Region	-19,944.6	1,728.3	75.0	21,673.0	25.0	570.3
Khanty-Mansi Autonomous Area – Yugra	-20,641.6	1,031.3	50.0	21,673.0	50.0	370.4
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	697.0	697.0	100.0	0.0	0.0	199.9
Chelyabinsk Region	1,546.2	1,577.9	85.7	31.7	14.3	363.4
SIBERIAN FEDERAL DISTRICT	2,551.5	3,613.8	48.6	1,062.3	51.4	801.7
Altai Republic	11.6	11.6	100.0	0.0	0.0	1.3
Republic of Buryatia	0.0	0.0	0.0	0.0	0.0	0.0
Republic of Tuva	-21.1	0.0	0.0	21.1	100.0	0.0
Republic of Khakassia	38.7	46.8	50.0	8.1	50.0	17.8
Altai Territory	17.8	63.1	60.0	45.3	40.0	20.7
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	-19.2	92.9	75.0	112.1	25.0	12.2
Irkutsk Region	-131.9	38.5	33.3	170.5	66.7	13.3
Kemerovo Region	-75.1	124.7	50.0	199.8	50.0	27.8
Novosibirsk Region	3,181.5	3,207.9	60.0	26.4	40.0	697.2
Omsk Region	-433.3	28.3	25.0	461.6	75.0	9.8
Tomsk Region	-17.4	0.0	0.0	17.4	100.0	1.7
FAR-EASTERN FEDERAL DISTRICT	-479.0	2,947.3	61.1	3,426.3	38.9	2,047.0
Republic of Sakha (Yakutia)	-193.0	0.0	0.0	193.0	100.0	12.1
Kamchatka Territory	-354.5	91.3	66.7	445.8	33.3	30.4
Primorye Territory	1,572.9	1,581.4	83.3	8.6	16.7	399.9
Khabarovsk Territory	-49.1	0.0	0.0	49.1	100.0	1.9
Amur Region	-1,584.5	1,145.3	50.0	2,729.8	50.0	1,594.3
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	129.3	129.3	100.0	0.0	0.0	8.4
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					
31.12.2015	34	36	23	38 (24)*	68 (7)
31.03.2016	35	36	22	35 (23)	67 (7)
30.06.2016	37	33	21	30 (20)	68 (8)
CENTRAL FEDERAL DISTRICT					
31.12.2015	17	24	15	24 (15)	63 (6)
31.03.2016	19	24	14	23 (15)	62 (6)
30.06.2016	19	22	13	20 (13)	63 (7)
Moscow and Moscow Region					
31.12.2015	15	23	15	22 (14)	63 (6)
31.03.2016	17	23	14	21 (14)	62 (6)
30.06.2016	17	22	13	18 (12)	63 (7)
NORTH-WESTERN FEDERAL DISTRICT					
31.12.2015	5	1	1	2 (1)	4 (1)
31.03.2016	5	1	1	1	4 (1)
30.06.2016	6	1	1	–	4 (1)
SOUTHERN FEDERAL DISTRICT					
31.12.2015	1	1	1	2	1
31.03.2016	1	1	1	1	1
30.06.2016	1	1	1	1	1
NORTH CAUCASIAN FEDERAL DISTRICT					
31.12.2015	–	–	–	–	–
31.03.2016	–	–	–	–	–
30.06.2016	–	–	–	–	–
VOLGA FEDERAL DISTRICT					
31.12.2015	3	5	3	5 (4)	–
31.03.2016	2	5	3	5 (4)	–
30.06.2016	3	4	3	4 (3)	–
URALS FEDERAL DISTRICT					
31.12.2015	3	1	–	2 (2)	–
31.03.2016	3	1	–	2 (2)	–
30.06.2016	3	1	–	2 (2)	–
SIBERIAN FEDERAL DISTRICT					
31.12.2015	3	2	–	2 (2)	–
31.03.2016	3	2	–	2 (2)	–
30.06.2016	3	2	–	2 (2)	–
FAR-EASTERN FEDERAL DISTRICT					
31.12.2015	1	2	3	1	–
31.03.2016	1	2	3	1	–
30.06.2016	1	2	3	1	–
CRIMEA FEDERAL DISTRICT					
31.12.2015	1	–	–	–	–
31.03.2016	1	–	–	–	–
30.06.2016	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	30.09.2016		
	GDA	GLA ¹	CA ¹
2	3	4	
THE RUSSIAN FEDERATION	528	465	899
CENTRAL FEDERAL DISTRICT	288	249	423
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	2	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	3
Tver Region	3	2	5
Tula Region	2	1	4
Yaroslavl Region	4	1	4
Moscow and Moscow Region	259	224	356
NORTH-WESTERN FEDERAL DISTRICT	36	28	68
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	6	5	7
Kaliningrad Region	1	1	5
Leningrad Region	1	–	–
Murmansk Region	3	–	1
Novgorod Region	2	1	3
Pskov Region	2	1	3
Saint Petersburg	20	18	41
SOUTHERN FEDERAL DISTRICT	37	32	60
Republic of Adygeya (Adygeya)	4	4	5
Republic of Kalmykia	–	–	–
Republic of Crimea	3	1	1
Krasnodar Territory	13	13	23
Astrakhan Region	3	2	3
Volgograd Region	4	3	8
Rostov Region	8	8	20
Sevastopol	2	1	–
NORTH CAUCASIAN FEDERAL DISTRICT	14	10	20
Republic of Daghestan	3	–	–
Republic of Ingushetia	–	–	–
Kabardino-Balkar Republic	3	4	5
Karachay-Cherkess Republic	4	3	5
Republic of North Ossetia – Alania	–	1	3

Table 6.2.8 (end)
(units)

1	2	3	4
Chechen Republic	–	–	–
Stavropol Territory	4	2	7
VOLGA FEDERAL DISTRICT	77	71	135
Republic of Bashkortostan	4	4	13
Mari El Republic	1	1	3
Republic of Mordovia	3	3	5
Republic of Tatarstan (Tatarstan)	21	19	23
Udmurt Republic	2	2	4
Chuvash Republic – Chuvashia	3	3	6
Perm Territory	4	4	10
Kirov Region	3	3	5
Nizhny Novgorod Region	8	8	18
Orenburg Region	6	4	7
Penza Region	1	1	4
Samara Region	11	10	20
Saratov Region	9	8	12
Ulyanovsk Region	1	1	5
URALS FEDERAL DISTRICT	28	27	52
Kurgan Region	2	2	4
Sverdlovsk Region	11	13	28
Tyumen Region	8	5	10
Khanty-Mansi Autonomous Area – Yugra	4	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	94
Altai Republic	1	1	3
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	9
Irkutsk Region	6	6	14
Kemerovo Region	6	5	9
Novosibirsk Region	6	5	25
Omsk Region	1	4	9
Tomsk Region	1	1	5
FAR-EASTERN FEDERAL DISTRICT	18	16	47
Republic of Sakha (Yakutia)	2	2	6
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

	Q3, 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	718	276,281.00	705	239,462.47	13	36,818.53
CENTRAL FEDERAL DISTRICT	341	170,069.01	331	135,810.48	10	34,258.53
Belgorod Region	3	7.01	3	7.01	–	–
Bryansk Region	1	2.00	1	2.00	–	–
Vladimir Region	2	49.70	2	49.70	–	–
Voronezh Region	7	404.46	7	404.46	–	–
Ivanovo Region	1	1.50	1	1.50	–	–
Kaluga Region	1	524.29	1	524.29	–	–
Kostroma Region	4	3,210.99	4	3,210.99	–	–
Kursk Region	6	1,323.78	6	1,323.78	–	–
Lipetsk Region	3	1,418.28	3	1,418.28	–	–
Moscow Region	42	13,965.12	42	13,965.12	–	–
Orel Region	4	95.82	4	95.82	–	–
Ryazan Region	4	1,031.71	4	1,031.71	–	–
Smolensk Region	3	3,094.00	2	94.00	1	3,000.00
Tambov Region	1	167.89	1	167.89	–	–
Tver Region	4	8,513.41	3	13.41	1	8,500.00
Tula Region	5	625.91	5	625.91	–	–
Yaroslavl Region	3	150.74	3	150.74	–	–
Moscow	247	135,482.40	239	112,723.87	8	22,758.53
NORTH-WESTERN FEDERAL DISTRICT	88	24,018.41	88	24,018.41	–	–
Republic of Karelia	2	15.95	2	15.95	–	–
Republic of Komi	3	1,301.45	3	1,301.45	–	–
Arkhangelsk Region	4	13,877.78	4	13,877.78	–	–
Nenets Autonomous Area	1	150.00	1	150.00	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	3	13,727.78	3	13,727.78	–	–
Vologda Region	7	848.13	7	848.13	–	–
Kaliningrad Region	3	111.53	3	111.53	–	–

Table 6.2.9 (cont.)

1	2	3	4	5	6	7
Leningrad Region	8	563.44	8	563.44	-	-
Murmansk Region	10	346.90	10	346.90	-	-
Novgorod Region	2	148.26	2	148.26	-	-
Pskov Region	5	212.95	5	212.95	-	-
Saint Petersburg	44	6,592.02	44	6,592.02	-	-
SOUTHERN FEDERAL DISTRICT	39	5,742.07	38	3,842.07	1	1,900.00
Republic of Adygeya (Adygeya)	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-
Republic of Crimea	4	11.99	4	11.99	-	-
Krasnodar Territory	19	957.44	19	957.44	-	-
Astrakhan Region	1	3.00	1	3.00	-	-
Volgograd Region	4	1,917.54	3	17.54	1	1,900.00
Rostov Region	11	2,852.10	11	2,852.10	-	-
Sevastopol	-	-	-	-	-	-
NORTH CAUCASIAN FEDERAL DISTRICT	10	1,810.34	10	1,810.34	-	-
Republic of Dagestan	-	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-	-
Kabardino-Balkar Republic	3	513.85	3	513.85	-	-
Karachay-Cherkess Republic	2	1,288.27	2	1,288.27	-	-
Republic of North Ossetia – Alania	1	0.01	1	0.01	-	-
Chechen Republic	-	-	-	-	-	-
Stavropol Territory	4	8.21	4	8.21	-	-
VOLGA FEDERAL DISTRICT	104	28,798.32	102	28,138.32	2	660.00
Republic of Bashkortostan	14	14,795.94	14	14,795.94	-	-
Mari El Republic	2	18.79	2	18.79	-	-
Republic of Mordovia	2	359.04	2	359.04	-	-
Republic of Tatarstan (Tatarstan)	15	4,733.74	15	4,733.74	-	-
Udmurt Republic	6	3,200.72	6	3,200.72	-	-
Chuvash Republic – Chuvashia	7	121.70	7	121.70	-	-
Perm Territory	5	1,470.41	5	1,470.41	-	-
Kirov Region	2	8.21	2	8.21	-	-
Nizhny Novgorod Region	13	1,319.79	12	1,169.79	1	150.00
Orenburg Region	5	13.87	5	13.87	-	-
Penza Region	6	588.29	6	588.29	-	-
Samara Region	15	1,478.56	14	968.56	1	510.00

Table 6.2.9 (end)

1	2	3	4	5	6	7
Saratov Region	8	34.11	8	34.11	–	–
Ulyanovsk Region	4	655.15	4	655.15	–	–
URALS FEDERAL DISTRICT	51	16,203.06	51	16,203.06	–	–
Kurgan Region	5	56.54	5	56.54	–	–
Sverdlovsk Region	18	2,783.40	18	2,783.40	–	–
Tyumen Region	23	12,712.12	23	12,712.12	–	–
Khanty-Mansi Autonomous Area – Yugra	10	4,625.48	10	4,625.48	–	–
Yamal-Nenets Autonomous Area	6	1,701.62	6	1,701.62	–	–
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	7	6,385.02	7	6,385.02	–	–
Chelyabinsk Region	5	651.00	5	651.00	–	–
SIBERIAN FEDERAL DISTRICT	39	9,906.14	39	9,906.14	–	–
Altai Republic	–	–	–	–	–	–
Republic of Buryatia	2	2,141.63	2	2,141.63	–	–
Republic of Tuva	–	–	–	–	–	–
Republic of Khakassia	3	515.02	3	515.02	–	–
Altai Territory	2	0.35	2	0.35	–	–
Trans-Baikal Territory	4	234.28	4	234.28	–	–
Krasnoyarsk Territory	7	3,775.18	7	3,775.18	–	–
Irkutsk Region	4	131.83	4	131.83	–	–
Kemerovo Region	4	542.73	4	542.73	–	–
Novosibirsk Region	5	926.69	5	926.69	–	–
Omsk Region	4	1.04	4	1.04	–	–
Tomsk Region	4	1,637.39	4	1,637.39	–	–
FAR-EASTERN FEDERAL DISTRICT	46	19,733.65	46	19,733.65	–	–
Republic of Sakha (Yakutia)	13	12,723.00	13	12,723.00	–	–
Kamchatka Territory	4	555.72	4	555.72	–	–
Primorye Territory	11	4,254.64	11	4,254.64	–	–
Khabarovsk Territory	8	877.14	8	877.14	–	–
Amur Region	1	20.00	1	20.00	–	–
Magadan Region	1	14.47	1	14.47	–	–
Sakhalin Region	8	1,288.68	8	1,288.68	–	–
Jewish Autonomous Region	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–

6.3. Borrowings

Table 6.3.1

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

(millions of rubles)

	30.09.2016										
	customer funds, total			of which							
				funds of organizations				deposits of legal entities ²			
				public organizations		non-public organizations		in rubles		in foreign currency and precious metals		individual deposits
2	3	4	5	6	7	8	9	10	11		
in rubles	in foreign currency and precious metals	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	in rubles	
1											
THE RUSSIAN FEDERATION	33,879,190	16,899,985	608,302	124,333	5,444,498	2,667,741	8,233,462	4,352,139	17,314,172	6,093,777	
CENTRAL FEDERAL DISTRICT	19,417,252	13,611,910	377,069	111,989	3,506,111	2,168,233	6,199,162	3,750,237	7,565,979	4,068,199	
Belgorod Region	192,445	81,143	1,187	29	21,761	5,179	20,148	28,385	145,430	43,695	
Bryansk Region	97,264	28,594	2,194	0	7,714	1,275	4,671	17,972	81,125	9,284	
Vladimir Region	173,852	27,104	1,448	23	20,078	1,924	11,229	1,535	138,181	22,505	
Voronezh Region	333,223	54,165	4,718	2	37,769	5,209	33,054	6,969	247,373	40,590	
Ivanovo Region	104,101	21,291	467	0	8,027	1,140	6,568	174	87,126	19,801	
Kaluga Region	172,401	22,831	2,678	1	17,755	3,447	20,029	4,243	109,482	14,613	
Kostroma Region	119,951	7,378	1,228	0	4,753	813	10,373	1,158	57,346	4,936	
Kursk Region	106,806	12,228	761	481	9,804	965	10,296	676	82,444	9,254	
Lipetsk Region	135,980	39,689	1,518	0	11,765	3,791	17,260	23,385	102,785	11,295	
Moscow Region	1,258,266	325,077	14,480	970	154,600	77,720	66,389	50,776	1,002,459	193,992	
Orel Region	75,181	6,679	480	0	6,340	712	4,614	648	61,964	5,221	
Ryazan Region	139,774	17,953	858	0	19,480	2,811	10,876	3,514	106,293	11,477	
Smolensk Region	94,902	17,026	1,346	29	12,987	3,452	6,048	2,307	72,690	10,900	
Tambov Region	88,874	8,828	1,230	18	7,852	1,299	5,439	644	70,226	5,990	
Tver Region	138,909	17,378	960	0	13,544	1,179	9,535	1,754	112,777	13,663	
Tula Region	192,249	28,308	3,324	33	31,802	8,334	14,597	2,004	139,221	17,292	
Yaroslavl Region	182,359	35,100	2,816	115	19,470	1,949	13,000	3,241	143,379	29,183	
Moscow	15,810,715	12,861,139	335,376	110,288	3,100,612	2,047,034	5,935,035	3,600,851	4,805,679	3,604,508	

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	3,368,734	1,138,338	50,718	6,175	585,714	190,920	528,027	185,921	2,022,414	690,194
Republic of Karelia	68,773	7,837	528	23	4,755	833	3,358	174	58,716	6,719
Republic of Komi	115,494	13,419	343	0	5,859	1,076	5,754	974	100,713	11,238
Arkhangelsk Region	160,850	15,735	1,173	99	22,762	1,109	6,556	1,114	127,403	13,270
Nenets Autonomous Area	8,130	461	176	0	624	123	548	0	6,627	337
Arkhangelsk Region, excluding Nenets Autonomous Area	152,720	15,274	997	99	22,138	985	6,008	1,114	120,776	12,933
Vologda Region	137,394	49,191	1,951	0	14,091	2,918	8,065	27,795	109,396	18,059
Kaliningrad Region	140,274	51,571	1,593	936	17,960	7,566	9,324	4,769	108,616	37,203
Leningrad Region	163,456	22,272	698	14	12,342	4,038	25,391	5,626	123,544	10,760
Murmansk Region	141,568	24,908	1,455	58	8,719	6,429	8,292	1,737	121,782	16,634
Novgorod Region	60,500	9,482	819	0	7,669	2,688	5,036	211	45,964	6,473
Pskov Region	57,200	7,160	861	0	5,182	961	6,085	1,101	44,387	5,032
Saint Petersburg	2,323,226	936,763	41,298	5,045	486,375	163,302	450,165	142,419	1,181,891	564,805
SOUTHERN FEDERAL DISTRICT	1,645,033	277,010	38,746	1,193	180,929	45,157	115,568	23,920	1,238,664	197,764
Republic of Adygeya (Adygeya)	21,227	1,085	79	0	1,356	33	687	5	18,289	1,045
Republic of Kalmykia	9,085	671	82	4	788	8	238	0	7,651	659
Republic of Crimea	83,269	6,578	9,673	2	15,855	636	3,854	190	51,075	5,158
Krasnodar Territory	713,319	127,690	14,634	220	67,185	15,706	54,764	15,896	533,593	95,266
Astrakhan Region	77,405	9,671	1,999	32	6,770	1,275	2,215	111	63,598	8,196
Volgograd Region	234,635	36,170	3,473	469	24,554	6,966	16,853	1,084	184,847	26,573
Rostov Region	483,754	92,769	8,037	467	60,617	20,466	36,096	6,560	363,458	58,653
Sevastopol	22,339	2,376	770	0	3,804	66	861	74	16,152	2,215
NORTH CAUCASIAN FEDERAL DISTRICT	423,388	44,311	6,191	13	49,921	4,240	33,550	3,530	321,825	33,660
Republic of Dagestan	61,343	3,540	324	0	8,014	495	2,011	316	49,384	2,710
Republic of Ingushetia	6,964	405	37	0	2,901	88	357	0	3,549	317
Kabardino-Balkar Republic	35,058	4,033	406	1	3,556	394	1,893	29	28,203	2,781
Karachay-Cherkess Republic	14,953	755	316	0	1,378	22	471	6	12,361	728
Republic of North Ossetia – Alania	36,521	2,228	442	1	3,514	33	898	0	31,105	2,062

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Chechen Republic	23,745	1,944	703	0	6,193	650	6,724	0	9,723	432
Stavropol Territory	244,804	31,405	3,963	11	24,366	2,558	21,196	3,180	187,500	24,630
VOLGA FEDERAL DISTRICT	3,818,431	752,529	50,469	369	493,480	110,850	572,671	123,708	2,600,079	471,457
Republic of Bashkortostan	439,145	53,412	4,303	58	38,211	5,189	102,273	3,093	278,036	42,616
Mari El Republic	55,760	4,972	425	8	4,525	756	5,703	661	41,128	3,464
Republic of Mordovia	65,048	5,026	1,309	5	6,241	650	5,657	354	50,685	4,003
Republic of Tatarstan (Tatarstan)	817,291	193,636	14,276	153	138,379	21,266	219,220	52,619	423,089	91,076
Udmurt Republic	183,019	19,249	1,491	3	35,681	2,982	34,276	233	108,782	13,856
Chuvash Republic – Chuvashia	112,336	15,177	456	0	11,799	1,253	7,990	1,684	90,199	11,461
Perm Territory	323,485	113,552	2,709	13	39,185	25,575	27,265	37,449	247,042	50,209
Kirov Region	120,018	10,663	1,259	1	12,361	1,324	10,597	624	91,931	8,321
Nizhny Novgorod Region	497,611	83,873	11,086	100	74,474	7,554	44,221	4,189	357,738	63,124
Orenburg Region	175,187	26,858	3,499	1	16,369	4,370	15,542	3,816	136,312	18,471
Penza Region	120,851	9,943	2,010	0	11,683	1,199	8,387	309	95,983	7,900
Samara Region	549,375	158,232	2,729	5	61,846	26,801	73,006	13,263	392,792	116,591
Saratov Region	238,856	38,403	3,754	23	25,636	6,157	13,022	2,098	192,023	29,985
Ulyanovsk Region	120,449	19,531	1,162	0	17,091	5,774	5,511	3,315	94,339	10,379
URALS FEDERAL DISTRICT	2,069,014	447,580	27,479	297	289,106	46,925	369,663	61,673	1,332,575	321,343
Kurgan Region	53,829	4,355	1,176	3	5,846	633	2,680	172	42,369	3,521
Sverdlovsk Region	735,442	129,511	14,216	138	110,393	22,179	79,829	6,575	504,869	91,709
Tyumen Region	872,239	239,810	4,855	22	125,589	12,074	240,597	47,381	488,605	175,847
Khanty-Mansi Autonomous Area – Yugra	433,148	154,503	870	13	33,544	8,904	150,813	1,578	241,426	139,812
Yamal-Nenets Autonomous Area	123,252	7,125	1,029	0	20,110	37	14,346	0	85,760	7,086
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	315,839	78,182	2,955	9	71,935	3,133	75,438	45,803	161,419	28,949
Chelyabinsk Region	407,503	73,904	7,233	134	47,278	12,039	46,556	7,546	296,732	50,266
SIBERIAN FEDERAL DISTRICT	2,022,768	361,048	36,079	3,972	229,910	62,011	209,431	83,659	1,487,985	204,681
Altai Republic	7,958	478	109	0	583	116	301	10	6,730	317
Republic of Buryatia	51,092	10,181	987	0	7,039	608	1,886	4,802	39,261	4,670
Republic of Tuva	8,307	191	102	0	1,000	0	116	0	6,616	191
Republic of Khakassia	34,829	2,626	550	0	2,960	54	949	0	28,437	2,522
Altai Territory	175,513	25,739	2,620	12	16,460	3,507	18,681	5,391	133,393	16,588

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Trans-Baikal Territory	67,181	9,525	990	0	5,374	5,509	3,668	867	55,231	3,138
Krasnoyarsk Territory	336,102	43,460	11,487	3,122	46,565	6,890	29,843	2,337	230,702	29,919
Irkutsk Region	285,851	81,578	3,965	28	29,059	7,304	47,055	47,738	199,377	25,812
Kemerovo Region	250,938	37,852	2,430	7	22,586	4,598	20,998	3,739	201,009	28,248
Novosibirsk Region	473,143	100,468	7,036	471	61,474	30,024	52,698	12,847	339,665	55,310
Omsk Region	194,668	27,642	3,343	0	21,787	1,796	14,613	3,444	150,838	21,755
Tomsk Region	137,186	21,307	2,458	331	15,024	1,605	18,623	2,485	96,726	16,211
FAR-EASTERN FEDERAL DISTRICT	1,114,569	267,258	21,550	325	109,326	39,406	205,391	119,490	744,652	106,480
Republic of Sakha (Yakutia)	125,378	8,493	3,321	74	15,929	1,701	18,686	1,749	82,476	4,945
Kamchatka Territory	72,654	13,490	1,478	0	9,484	4,589	4,802	1,444	54,668	7,427
Primorye Territory	287,826	72,833	5,658	213	35,617	13,498	15,596	14,204	223,561	44,012
Khabarovsk Territory	230,406	110,509	2,697	21	17,369	2,868	19,927	81,044	181,523	26,308
Amur Region	86,909	8,911	1,559	13	7,348	819	7,216	1,634	67,498	6,185
Magadan Region	41,186	23,992	460	2	3,840	6,406	4,077	14,263	31,354	3,285
Sakhalin Region	247,114	27,627	5,178	2	17,945	9,444	134,184	4,895	84,890	13,267
Jewish Autonomous Region	11,527	1,038	144	0	613	49	213	184	10,279	791
Chukotka Autonomous Area	11,570	364	1,055	0	1,180	31	691	73	8,403	260
OUTSIDE THE RUSSIAN FEDERATION	11,669	49,944	0	2	3,181	32,666	7,903	8,966	585	7,641

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	30.09.2016		
	2	3	4
	total	in rubles	in foreign currency
THE RUSSIAN FEDERATION	319,189	306,114	13,075
CENTRAL FEDERAL DISTRICT	95,574	89,981	5,593
Belgorod Region	3,309	3,160	149
Bryansk Region	1,505	1,456	50
Vladimir Region	2,830	2,665	165
Voronezh Region	5,099	4,943	156
Ivanovo Region	1,726	1,625	101
Kaluga Region	1,724	1,654	71
Kostroma Region	2,373	1,906	467
Kursk Region	3,574	3,361	213
Lipetsk Region	2,050	1,994	55
Moscow Region	12,581	12,413	168
Orel Region	1,402	1,372	30
Ryazan Region	2,018	2,002	16
Smolensk Region	1,582	1,544	38
Tambov Region	1,540	1,528	12
Tver Region	1,548	1,527	21
Tula Region	2,570	2,510	59
Yaroslavl Region	2,312	2,175	137
Moscow	45,831	42,146	3,685
NORTH-WESTERN FEDERAL DISTRICT	31,486	29,832	1,654
Republic of Karelia	1,155	1,084	71
Republic of Komi	1,890	1,887	3
Arkhangelsk Region	2,818	2,787	31
Nenets Autonomous Area	151	151	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,667	2,636	31
Vologda Region	2,445	2,289	156
Kaliningrad Region	2,656	2,494	162
Leningrad Region	1,449	1,355	94
Murmansk Region	1,149	1,102	47
Novgorod Region	981	905	76
Pskov Region	677	630	47
Saint Petersburg	16,267	15,300	967
SOUTHERN FEDERAL DISTRICT	45,022	43,861	1,160
Republic of Adygeya (Adygeya)	793	792	0
Republic of Kalmykia	290	290	0
Republic of Crimea	2,743	2,726	17
Krasnodar Territory	21,623	21,206	416
Astrakhan Region	1,766	1,719	47
Volgograd Region	4,318	4,184	134
Rostov Region	12,787	12,250	538
Sevastopol	702	694	8
NORTH CAUCASIAN FEDERAL DISTRICT	9,805	9,445	360
Republic of Daghestan	1,192	1,176	16
Republic of Ingushetia	102	102	0
Kabardino-Balkar Republic	854	830	23
Karachay-Cherkess Republic	415	415	0
Republic of North Ossetia – Alania	537	527	10

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4
Chechen Republic	252	251	1
Stavropol Territory	6,453	6,144	309
VOLGA FEDERAL DISTRICT	46,340	44,986	1,354
Republic of Bashkortostan	4,841	4,778	63
Mari El Republic	840	773	67
Republic of Mordovia	788	778	10
Republic of Tatarstan (Tatarstan)	6,036	5,885	150
Udmurt Republic	2,552	2,451	100
Chuvash Republic – Chuvashia	1,530	1,481	49
Perm Territory	5,815	5,708	108
Kirov Region	3,785	3,478	307
Nizhny Novgorod Region	5,160	4,997	163
Orenburg Region	3,251	3,185	66
Penza Region	2,438	2,386	52
Samara Region	3,100	3,039	62
Saratov Region	4,185	4,063	123
Ulyanovsk Region	2,019	1,985	34
URALS FEDERAL DISTRICT	29,347	28,746	601
Kurgan Region	1,716	1,696	20
Sverdlovsk Region	10,284	9,993	292
Tyumen Region	9,298	9,245	52
Khanty-Mansi Autonomous Area – Yugra	4,751	4,707	44
Yamal-Nenets Autonomous Area	1,725	1,723	2
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,822	2,815	7
Chelyabinsk Region	8,049	7,812	237
SIBERIAN FEDERAL DISTRICT	35,891	34,424	1,468
Altai Republic	251	216	35
Republic of Buryatia	1,904	1,804	100
Republic of Tuva	459	459	0
Republic of Khakassia	1,361	1,356	5
Altai Territory	3,741	3,708	33
Trans-Baikal Territory	1,869	1,858	11
Krasnoyarsk Territory	5,248	4,997	251
Irkutsk Region	6,069	5,801	268
Kemerovo Region	2,903	2,857	45
Novosibirsk Region	5,944	5,494	450
Omsk Region	3,726	3,522	204
Tomsk Region	2,416	2,351	66
FAR-EASTERN FEDERAL DISTRICT	25,725	24,839	886
Republic of Sakha (Yakutia)	4,453	4,447	6
Kamchatka Territory	2,150	2,121	29
Primorye Territory	6,317	5,741	576
Khabarovsk Territory	3,551	3,431	121
Amur Region	3,199	3,088	111
Magadan Region	1,103	1,086	17
Sakhalin Region	4,430	4,417	13
Jewish Autonomous Region	283	269	14
Chukotka Autonomous Area	239	239	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	30.09.2016			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	6
THE RUSSIAN FEDERATION	18,034	449	9,728	79
CENTRAL FEDERAL DISTRICT	16,976	191	4,961	63
Belgorod Region	8	0	0	3
Bryansk Region	8	0	9	0
Vladimir Region	14	3	1	5
Voronezh Region	5	0	15	7
Ivanovo Region	10	0	2	0
Kaluga Region	7	0	14	0
Kostroma Region	4	3	1	0
Kursk Region	5	2	1	0
Lipetsk Region	4	0	2	0
Moscow Region	90	5	294	0
Orel Region	5	0	0	0
Ryazan Region	4	0	0	0
Smolensk Region	2	0	6	0
Tambov Region	8	1	0	0
Tver Region	15	2	0	0
Tula Region	7	0	0	0
Yaroslavl Region	10	0	8	0
Moscow	16,772	173	4,606	49
NORTH-WESTERN FEDERAL DISTRICT	72	26	422	0
Republic of Karelia	3	0	1	0
Republic of Komi	11	5	15	0
Arkhangelsk Region	11	5	9	0
Nenets Autonomous Area	1	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	9	5	9	0
Vologda Region	2	1	19	0
Kaliningrad Region	3	1	4	0
Leningrad Region	4	8	1	0
Murmansk Region	1	5	3	0
Novgorod Region	3	0	0	0
Pskov Region	2	0	0	0
Saint Petersburg	33	1	369	0
SOUTHERN FEDERAL DISTRICT	118	43	54	0
Republic of Adygeya (Adygeya)	1	0	0	0
Republic of Kalmykia	10	0	0	0
Republic of Crimea	5	0	9	0
Krasnodar Territory	32	0	25	0
Astrakhan Region	9	0	0	0
Volgograd Region	22	1	1	0
Rostov Region	37	42	12	0
Sevastopol	1	0	7	0
NORTH CAUCASIAN FEDERAL DISTRICT	329	14	163	0
Republic of Daghestan	178	2	2	0
Republic of Ingushetia	1	0	0	0
Kabardino-Balkar Republic	2	0	0	0
Karachay-Cherkess Republic	3	0	0	0
Republic of North Ossetia – Alania	9	0	0	0

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4	5
Chechen Republic	122	0	0	0
Stavropol Territory	15	12	161	0
VOLGA FEDERAL DISTRICT	195	31	3,453	0
Republic of Bashkortostan	8	1	79	0
Mari El Republic	6	0	0	0
Republic of Mordovia	2	1	238	0
Republic of Tatarstan (Tatarstan)	26	0	2,864	0
Udmurt Republic	8	3	15	0
Chuvash Republic – Chuvashia	11	0	2	0
Perm Territory	19	14	78	0
Kirov Region	11	0	31	0
Nizhny Novgorod Region	18	5	98	0
Orenburg Region	13	1	19	0
Penza Region	13	0	26	0
Samara Region	33	2	2	0
Saratov Region	22	1	1	0
Ulyanovsk Region	4	0	0	0
URALS FEDERAL DISTRICT	63	91	379	0
Kurgan Region	5	0	0	0
Sverdlovsk Region	18	12	110	0
Tyumen Region	19	79	237	0
Khanty-Mansi Autonomous Area – Yugra	7	15	88	0
Yamal-Nenets Autonomous Area	3	0	122	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	10	64	28	0
Chelyabinsk Region	21	0	32	0
SIBERIAN FEDERAL DISTRICT	158	46	96	0
Altai Republic	4	0	0	0
Republic of Buryatia	1	0	0	0
Republic of Tuva	3	0	0	0
Republic of Khakassia	2	1	1	0
Altai Territory	17	10	2	0
Trans-Baikal Territory	30	1	0	0
Krasnoyarsk Territory	14	28	33	0
Irkutsk Region	31	3	11	0
Kemerovo Region	16	0	0	0
Novosibirsk Region	19	2	46	0
Omsk Region	15	0	2	0
Tomsk Region	7	0	2	0
FAR-EASTERN FEDERAL DISTRICT	123	8	200	15
Republic of Sakha (Yakutia)	54	0	84	0
Kamchatka Territory	7	0	0	0
Primorye Territory	21	4	23	0
Khabarovsk Territory	9	0	1	0
Amur Region	12	1	10	0
Magadan Region	14	0	1	15
Sakhalin Region	6	3	80	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

	30.09.2016												
	total	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	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	22,215,355	710,457	580,452	5,920,792	829,188	567,668	913,681	885,191	4,964,281	1,023,721	2,583,505	3,816,869	
CENTRAL FEDERAL DISTRICT	12,536,208	245,687	170,253	3,206,176	225,129	215,674	486,952	452,389	2,939,762	729,433	2,259,512	1,775,493	
Belgorod Region	121,444	975	0	41,903	108	29,815	6,400	1,993	15,927	2,060	1,094	21,170	
Bryansk Region	57,732	10	0	20,589	0	16,970	723	161	6,950	367	1,263	10,699	
Vladimir Region	312,845	57	0	269,156	6,804	1,800	1,688	227	12,484	1,964	872	17,794	
Voronezh Region	157,042	741	9	28,736	1,218	35,278	5,111	5,661	38,596	6,411	9,955	25,334	
Ivanovo Region	34,599	3	0	7,155	2,216	196	1,151	124	9,210	1,730	699	12,116	
Kaluga Region	83,717	340	0	33,498	4,946	7,071	4,371	623	16,571	1,572	1,576	13,149	
Kostroma Region	29,820	63	0	4,488	589	536	309	99	11,509	91	5,892	6,243	
Kursk Region	66,634	4	2	19,561	1,297	18,754	1,258	357	15,752	632	406	8,614	
Lipetsk Region	84,422	100	100	28,442	723	23,695	2,383	268	11,612	2,704	1,327	13,166	
Moscow Region	1,654,685	1,952	1,647	334,034	44,323	12,199	45,657	10,616	542,630	67,473	117,282	478,519	
Orel Region	61,575	2	2	9,150	893	10,789	2,235	633	26,156	408	581	10,728	
Ryazan Region	56,582	133	13	20,147	316	6,157	2,717	487	14,474	597	526	11,029	
Smolensk Region	49,968	9	0	35,397	434	337	639	266	4,980	320	245	7,341	
Tambov Region	52,153	10	0	15,265	4,233	10,505	2,426	531	7,225	1,128	975	9,855	
Tver Region	38,325	170	0	13,786	143	5,810	1,367	239	7,469	863	501	7,977	
Tula Region	407,584	108	0	300,835	24,021	3,935	3,200	373	18,654	27,408	7,819	21,230	
Yaroslavl Region	133,360	2	0	49,032	3,872	3,374	2,985	9,080	13,077	1,512	30,144	20,283	
Moscow	9,133,722	241,008	168,480	1,975,003	128,996	28,455	402,330	420,652	2,166,487	612,191	2,078,354	1,080,245	

(millions of rubles)

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	2,092,713	7,028	2,940	511,349	72,822	23,614	127,504	276,055	371,997	48,910	109,065	544,369
Republic of Karelia	40,120	1,476	358	10,907	2,336	506	1,639	197	3,323	504	2,684	16,547
Republic of Komi	24,263	2,265	2,212	3,445	2,492	320	3,467	538	3,711	462	581	6,981
Arkhangelsk Region	54,955	36	6	18,386	1,249	279	571	2,169	11,523	1,384	678	18,682
Nenets Autonomous Area	33	0	0	0	0	0	0	8	15	0	7	3
Arkhangelsk Region, excluding Nenets Autonomous Area	54,922	36	6	18,386	1,249	279	571	2,160	11,508	1,384	671	18,679
Vologda Region	58,193	19	19	13,042	2,628	1,265	1,658	1,104	13,971	514	1,963	22,029
Kaliningrad Region	64,299	650	62	18,388	2,937	9,060	1,325	1,076	15,392	1,137	1,823	12,511
Leningrad Region	183,174	315	272	53,113	9,910	7,339	32,983	761	27,042	4,116	18,063	29,531
Murmansk Region	26,894	2,100	0	530	4,130	200	397	912	4,846	2,017	2,943	8,821
Novgorod Region	32,672	4	0	10,213	2,744	2,873	649	53	6,603	1,258	80	8,195
Pskov Region	11,627	13	11	3,046	1,815	532	879	113	1,089	233	159	3,748
Saint Petersburg	1,596,514	151	0	380,280	42,582	1,240	83,935	269,132	284,495	37,284	80,090	417,324
SOUTHERN FEDERAL DISTRICT	1,455,295	3,917	3,178	266,052	28,774	117,538	46,476	32,192	618,388	33,469	29,860	278,629
Republic of Adygeya (Adygeya)	14,726	0	0	4,305	1	2,913	1,901	142	1,081	1,011	828	2,543
Republic of Kalmykia	777	3	3	9	0	259	222	57	159	0	12	57
Republic of Crimea	32,891	0	0	2,389	540	631	1,399	1,453	12,030	1,822	1,646	10,980
Krasnodar Territory	901,852	242	121	104,967	15,110	68,070	19,950	26,276	480,771	12,953	17,499	156,014
Astrakhan Region	13,608	35	33	1,632	269	2,385	1,914	69	3,091	2,071	222	1,919
Volgograd Region	110,237	798	509	38,213	136	11,520	2,980	1,631	24,735	2,997	2,773	24,455
Rostov Region	373,591	2,840	2,513	113,713	12,343	31,529	17,247	2,532	95,907	12,533	6,617	78,331
Sevastopol	7,613	0	0	824	375	232	862	33	614	80	263	4,329
NORTH CAUCASIAN FEDERAL DISTRICT	147,891	252	199	37,437	6,701	25,536	5,959	1,324	35,054	2,549	1,243	31,835
Republic of Dagestan	5,773	0	0	449	0	105	989	5	1,782	1	67	2,374
Republic of Ingushetia	255	0	0	250	0	0	0	5	0	0	0	0
Kabardino-Balkar Republic	10,354	0	0	5,174	7	1,874	193	337	2,279	8	163	319
Karachay-Cherkess Republic	15,770	0	0	4,118	1,629	1,023	835	31	7,807	2	19	307
Republic of North Ossetia – Alania	8,455	86	37	4,714	0	1,216	938	53	626	104	80	639
Chechen Republic	3,572	165	160	185	0	2,097	156	7	573	59	115	216
Stavropol Territory	103,711	1	1	22,547	5,065	19,221	2,848	886	21,987	2,375	800	27,981
VOLGA FEDERAL DISTRICT	2,991,579	121,689	100,789	1,340,079	188,610	108,516	100,247	47,024	418,925	121,478	68,153	476,859
Republic of Bashkortostan	286,844	4,754	3,126	116,282	7,086	15,118	15,338	4,771	42,675	7,701	9,756	63,362

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Mari El Republic	17,879	14	4	3,724	1,322	1,460	1,115	104	3,559	32	119	6,431
Republic of Mordovia	30,688	222	21	8,582	16	6,830	1,633	323	5,754	729	561	6,038
Republic of Tatarstan (Tatarstan)	1,143,107	93,111	92,956	738,757	4,964	25,343	21,778	9,845	87,532	43,376	30,039	88,361
Udmurt Republic	67,602	35	35	18,600	639	6,644	1,191	1,394	10,145	4,661	3,767	20,528
Chuvash Republic – Chuvashia	42,353	150	150	18,905	163	1,066	3,612	365	5,753	750	635	10,954
Perm Territory	155,916	674	674	53,344	5,736	6,322	4,229	6,457	36,876	6,358	3,516	32,403
Kirov Region	40,285	5	0	11,198	817	2,505	2,041	1,109	7,481	1,012	644	13,474
Nizhny Novgorod Region	514,166	383	332	197,550	33,993	8,949	11,430	5,967	77,393	28,223	3,155	147,123
Orenburg Region	90,501	9,428	410	12,499	683	3,661	7,043	7,505	29,509	1,637	1,086	17,451
Penza Region	65,936	9,688	40	14,698	4,479	15,591	2,290	1,717	7,690	1,246	808	7,731
Samara Region	372,322	2,065	1,965	85,117	120,809	5,900	21,778	6,641	63,530	22,386	9,995	34,101
Saratov Region	107,783	1,104	1,072	31,771	7,470	7,755	3,418	369	30,231	1,902	2,068	21,693
Ulyanovsk Region	56,197	56	2	29,051	433	1,371	3,350	457	10,798	1,465	2,004	7,211
URALS FEDERAL DISTRICT	1,118,991	87,161	81,387	317,746	36,756	30,009	74,912	16,039	181,807	42,020	51,737	280,803
Kurgan Region	21,869	11	0	7,783	690	1,511	825	74	2,692	138	593	7,553
Sverdlovsk Region	458,625	1,544	0	180,357	19,552	4,597	27,744	8,098	90,750	23,763	19,875	82,346
Tyumen Region	343,823	82,429	81,376	48,015	6,538	11,344	36,545	6,532	34,269	12,391	23,458	82,302
Khanty-Mansi Autonomous Area – Yugra	120,801	57,464	56,411	1,145	1,828	1,634	18,943	4,306	10,287	2,353	3,711	19,130
Yamal-Nenets Autonomous Area	18,231	1,545	1,545	1,449	180	0	3,313	594	2,147	185	4,967	3,851
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	204,791	23,420	23,420	45,421	4,530	9,710	14,288	1,633	21,834	9,853	14,781	59,321
Chelyabinsk Region	294,674	3,177	11	81,592	9,977	12,558	9,799	1,334	54,096	5,728	7,811	108,602
SIBERIAN FEDERAL DISTRICT	1,406,923	158,294	148,568	211,184	191,410	32,673	54,321	22,126	307,451	33,868	49,510	346,086
Altai Republic	14,408	0	0	612	1,308	116	418	320	6,760	886	133	3,855
Republic of Buryatia	16,461	557	0	3,974	3	972	1,401	83	3,375	264	1,990	3,843
Republic of Tuva	1,763	714	414	80	55	118	122	35	421	3	21	195
Republic of Khakassia	10,867	1,310	1,255	340	2,834	225	312	488	2,763	153	253	2,188
Altai Territory	113,911	4,206	30	25,448	5,395	5,496	2,682	1,764	29,049	1,180	1,047	37,645
Trans-Baikal Territory	18,751	1,058	0	618	4,091	142	664	85	8,117	312	408	3,256
Krasnoyarsk Territory	199,283	1,964	216	33,266	19,995	4,752	19,699	6,472	41,473	8,099	13,205	50,359
Irkutsk Region	247,942	15,342	14,531	17,399	95,099	4,553	9,774	3,531	43,950	2,357	2,974	52,962
Kemerovo Region	310,658	130,888	130,607	64,775	26,372	1,464	2,455	1,954	26,634	5,852	3,291	46,972
Novosibirsk Region	249,271	780	40	27,149	23,784	6,269	9,835	3,455	90,892	9,924	21,968	55,216

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	98,223	2	0	19,761	5,726	5,728	2,066	1,803	29,363	3,766	1,565	28,443
Tomsk Region	125,384	1,474	1,474	17,763	6,748	2,837	4,894	2,137	24,654	1,070	2,655	61,152
FAR-EASTERN FEDERAL DISTRICT	465,756	86,428	73,138	30,769	78,985	14,107	17,310	38,043	90,898	11,995	14,426	82,795
Republic of Sakha (Yakutia)	129,137	72,789	71,708	2,479	9,776	175	3,704	14,290	10,709	3,868	1,810	9,537
Kamchatka Territory	17,763	0	0	936	3,214	284	563	590	3,597	2,938	2,320	3,320
Primorye Territory	134,108	372	15	19,289	13,489	5,591	3,111	13,161	31,736	1,885	5,595	39,879
Khabarovsk Territory	106,360	3,916	1	3,845	41,043	4,587	4,071	6,818	22,889	2,633	3,779	12,779
Amur Region	22,011	2,355	1,005	3,407	3,119	3,275	2,275	273	3,432	75	129	3,671
Magadan Region	21,283	6,010	0	377	2,122	17	122	722	8,536	5	268	3,104
Sakhalin Region	23,054	464	411	375	4,145	88	1,524	1,822	4,345	590	485	9,218
Jewish Autonomous Region	1,771	0	0	59	17	90	5	3	278	1	31	1,287
Chukotka Autonomous Area	10,269	523	0	2	2,061	0	1,935	363	5,374	0	10	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)

	30.09.2016												
	total	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	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	2,241,716	401,051	172,354	642,763	1,548	11,752	204,777	166,760	320,038	167,111	301,271	24,645	
CENTRAL FEDERAL DISTRICT	787,245	33,509	12,412	92,374	1,067	7,451	31,295	29,049	222,629	115,882	237,872	16,117	
Belgorod Region	2,204	206	0	1,640	0	0	0	18	340	0	0	0	
Bryansk Region	3,361	0	0	0	0	3,012	0	0	0	0	349	0	
Vladimir Region	2,339	0	0	2,182	0	0	0	0	0	0	0	157	
Voronezh Region	16,583	0	0	13,789	0	2,039	0	0	244	0	511	0	
Ivanovo Region	120	0	0	120	0	0	0	0	0	0	0	0	
Kaluga Region	1,823	0	0	124	0	0	868	0	81	18	0	731	
Kostroma Region	237	0	0	219	0	0	0	0	18	0	0	0	
Kursk Region	19,465	17,368	0	68	0	2,028	0	0	0	0	0	0	
Lipetsk Region	332	0	0	258	0	75	0	0	0	0	0	0	
Moscow Region	52,735	0	0	6,014	0	74	8	3,474	2,695	17,755	20,840	1,876	
Orel Region	4,182	0	0	3,923	0	0	0	0	244	0	0	14	
Ryazan Region	188	0	0	74	0	0	0	0	114	0	0	0	
Smolensk Region	5,836	0	0	5,836	0	0	0	0	0	0	0	0	
Tambov Region	457	0	0	220	0	52	0	0	0	185	0	0	
Tver Region	1,003	0	0	991	0	0	0	0	12	0	0	0	
Tula Region	22,454	0	0	21,259	0	0	0	0	0	0	0	1,196	
Yaroslavl Region	1,400	0	0	13	0	0	16	0	168	0	1,204	0	
Moscow	652,525	15,935	12,412	35,644	1,067	171	30,402	25,558	218,713	97,925	214,968	12,142	

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	263,717	13,155	13,155	155,009	0	132	288	3,466	31,015	36,365	17,725	6,562
Republic of Karelia	3,161	0	0	13	0	0	0	0	0	0	3,132	16
Republic of Komi	213	0	0	213	0	0	0	0	0	0	0	0
Arkhangelsk Region	11,691	8,211	8,211	153	0	0	0	0	196	0	3,132	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	11,691	8,211	8,211	153	0	0	0	0	196	0	3,132	0
Vologda Region	30,449	9	9	26,495	0	132	0	0	20	0	50	3,742
Kaliningrad Region	74,908	191	191	67,641	0	0	0	0	6,969	0	51	58
Leningrad Region	15,736	4,726	4,726	9,242	0	0	0	0	721	0	104	943
Murmansk Region	11,834	0	0	0	0	0	0	3,145	297	222	8,171	0
Novgorod Region	6,378	0	0	6,173	0	0	0	0	205	0	0	0
Pskov Region	1,235	18	18	1,217	0	0	0	0	0	0	0	0
Saint Petersburg	108,111	0	0	43,862	0	0	288	322	22,608	36,143	3,086	1,803
SOUTHERN FEDERAL DISTRICT	190,899	4,835	4,835	34,844	336	2,225	0	116,537	19,596	4,724	7,777	24
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	146,843	0	0	10,871	336	2,225	0	116,241	7,049	4,724	5,397	0
Astrakhan Region	2,258	0	0	0	0	0	0	0	1,144	0	1,113	0
Volgograd Region	4,307	0	0	4,087	0	0	0	0	196	0	0	24
Rostov Region	37,492	4,835	4,835	19,887	0	0	0	297	11,206	0	1,267	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	1,847	0	0	1,070	0	323	0	0	431	0	23	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	23	0	0	0	0	0	0	0	0	0	23	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	1,824	0	0	1,070	0	323	0	0	431	0	0	0
VOLGA FEDERAL DISTRICT	320,820	15,569	227	103,835	0	431	173,195	13,818	9,227	1,585	1,216	1,943
Republic of Bashkortostan	35,935	4,538	0	31,005	0	63	0	0	329	0	0	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	14,061	0	0	14,061	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)	10,098	4,966	0	3,628	0	0	136	0	742	0	567	58
Udmurt Republic	173,052	0	0	0	0	0	173,052	0	0	0	0	0
Chuvash Republic – Chuvashia	155	0	0	130	0	0	0	0	25	0	0	0
Perm Territory	30,405	3,382	0	26,334	0	0	0	0	57	0	632	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	7,936	0	0	5,879	0	0	0	0	186	0	0	1,871
Orenburg Region	13,880	2,682	227	9,254	0	0	0	358	0	1,585	0	1
Penza Region	1,204	0	0	377	0	368	0	0	458	0	0	0
Samara Region	3,645	0	0	3,035	0	0	6	27	565	0	0	13
Saratov Region	6,919	0	0	38	0	0	0	0	6,864	0	17	0
Ulyanovsk Region	23,529	0	0	10,095	0	0	0	13,433	0	0	0	0
URALS FEDERAL DISTRICT	349,511	115,340	111,676	170,646	144	0	0	292	35,123	2,619	25,346	0
Kurgan Region	105	0	0	0	0	0	0	0	105	0	0	0
Sverdlovsk Region	107,406	130	0	94,311	0	0	0	0	10	2,619	10,335	0
Tyumen Region	227,795	111,676	111,676	68,112	144	0	0	292	32,563	0	15,008	0
Khanty-Mansi Autonomous Area – Yugra	5,242	5,097	5,097	0	144	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	79,758	79,715	79,715	0	0	0	0	0	0	0	43	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	142,795	26,863	26,863	68,112	0	0	0	292	32,563	0	14,965	0
Chelyabinsk Region	14,205	3,534	0	8,223	0	0	0	0	2,445	0	2	0
SIBERIAN FEDERAL DISTRICT	299,901	206,630	30,049	79,849	0	303	0	316	808	4,223	7,772	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	427	376	0	51	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	16,435	8,895	0	0	0	0	0	0	0	0	7,540	0
Krasnoyarsk Territory	204,647	165,937	0	35,001	0	0	0	0	7	3,471	232	0
Irkutsk Region	8,262	0	0	7,894	0	25	0	316	28	0	0	0
Kemerovo Region	62,397	27,321	27,321	33,887	0	278	0	0	161	752	0	0
Novosibirsk Region	6,349	2,728	2,728	3,016	0	0	0	0	604	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	0	0	0	0	0	0	0	0	0	0	0	0
Tomsk Region	10	0	0	0	0	0	0	0	10	0	0	0
FAR-EASTERN FEDERAL DISTRICT	27,778	12,012	0	5,135	0	888	0	3,282	1,208	1,713	3,541	0
Republic of Sakha (Yakutia)	5,020	3,299	0	1,721	0	0	0	0	0	0	0	0
Kamchatka Territory	3,093	0	0	2,958	0	0	0	135	0	0	0	0
Primorye Territory	6,583	0	0	393	0	207	0	2,946	1,182	14	1,840	0
Khabarovsk Territory	6,372	5,325	0	0	0	681	0	0	26	0	341	0
Amur Region	314	0	0	63	0	0	0	0	0	251	0	0
Magadan Region	3,478	2,615	0	0	0	0	0	0	0	0	864	0
Sakhalin Region	2,144	0	0	0	0	0	0	201	0	1,447	496	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	774	774	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 6.4.3

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

(millions of rubles)

	30.09.2016												
	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	21,450,467	1,029,253	837,816	4,641,954	1,183,125	1,490,400	1,596,215	1,240,268	3,463,785	2,993,900	3,648,104	163,461	
CENTRAL FEDERAL DISTRICT	10,912,631	252,634	187,248	1,340,911	406,723	564,339	888,539	678,179	1,747,992	2,083,630	2,883,577	66,107	
Belgorod Region	207,358	3,297	0	67,076	625	103,813	8,829	2,519	13,072	6,065	1,342	720	
Bryansk Region	85,363	10	0	23,169	267	43,022	894	517	7,469	6,603	2,522	890	
Vladimir Region	89,732	71	0	54,451	2,915	10,031	3,202	864	11,390	3,987	1,793	1,028	
Voronezh Region	244,141	1,333	7	48,689	1,969	75,871	5,148	3,287	44,234	44,896	17,275	1,438	
Ivanovo Region	39,628	16	0	13,577	774	1,400	1,891	574	11,828	7,351	1,599	618	
Kaluga Region	132,578	1,356	0	54,630	3,718	23,005	8,365	1,309	12,403	16,098	10,182	1,513	
Kostroma Region	34,070	26	0	8,901	446	2,037	935	633	11,642	3,174	5,800	476	
Kursk Region	164,251	54,798	0	22,395	394	60,840	1,962	908	18,906	1,735	1,286	1,026	
Lipetsk Region	107,523	126	100	31,417	499	46,787	3,424	911	11,903	8,461	3,444	550	
Moscow Region	1,233,272	3,206	2,899	232,441	59,488	37,030	76,819	20,542	288,204	185,796	314,682	15,063	
Orel Region	65,211	3	1	11,544	379	24,292	1,155	882	23,126	2,018	1,255	557	
Ryazan Region	82,869	211	86	37,285	230	20,996	3,090	1,493	12,820	4,022	1,934	789	
Smolensk Region	57,169	156	156	32,571	481	6,625	1,996	1,170	9,635	2,460	1,652	422	
Tambov Region	86,231	10	0	30,727	949	41,277	2,284	1,625	5,804	1,874	1,283	399	
Tver Region	59,862	136	2	14,754	252	22,821	2,835	1,412	13,796	1,958	1,412	485	
Tula Region	166,075	1,775	0	57,131	30,468	16,397	3,941	2,696	13,772	15,112	23,387	1,396	
Yaroslavl Region	151,293	1	0	58,191	13,171	14,687	5,858	1,504	14,435	7,074	35,217	1,154	
Moscow	7,906,006	186,102	183,997	541,961	289,698	13,409	755,910	635,333	1,223,551	1,764,945	2,457,515	37,583	

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	2,210,270	10,359	3,285	696,535	82,547	75,865	202,495	270,314	444,183	191,799	219,152	17,022
Republic of Karelia	31,718	1,824	414	10,192	2,571	2,713	1,072	542	3,597	3,302	5,707	199
Republic of Komi	21,922	2,038	2,038	6,125	159	662	1,597	789	6,180	2,985	916	472
Arkhangelsk Region	122,022	11	6	99,235	1,919	1,506	468	2,212	13,839	1,208	696	928
Nenets Autonomous Area	110	0	0	5	5	0	12	38	42	3	6	0
Arkhangelsk Region, excluding Nenets Autonomous Area	121,912	11	6	99,231	1,914	1,506	457	2,174	13,796	1,205	690	928
Vologda Region	52,820	0	0	22,302	1,908	8,208	2,102	900	11,134	2,470	2,638	1,159
Kaliningrad Region	94,658	661	62	31,989	3,689	18,717	4,266	4,046	18,291	5,079	7,110	810
Leningrad Region	218,811	822	273	82,449	14,154	27,648	34,183	2,926	23,197	9,888	22,322	1,222
Murmansk Region	31,080	4,209	0	922	1,161	2,099	498	617	5,675	4,990	10,488	422
Novgorod Region	36,610	18	13	16,891	662	9,325	1,205	399	5,272	1,789	511	538
Pskov Region	28,397	445	445	5,589	327	2,651	1,247	276	15,372	1,583	579	329
Saint Petersburg	1,572,231	330	34	420,841	55,998	2,337	155,857	257,607	341,627	158,506	168,186	10,944
SOUTHERN FEDERAL DISTRICT	1,316,811	7,076	6,004	335,680	62,013	265,147	82,714	26,792	259,063	107,347	158,959	12,021
Republic of Adygeya (Adygeya)	20,156	137	0	6,808	5	5,344	2,091	210	2,745	2,039	621	157
Republic of Kalmykia	6,815	2	2	65	6	4,939	346	133	764	170	387	2
Republic of Crimea	17,111	0	0	1,748	158	631	802	1,777	7,740	2,259	1,276	719
Krasnodar Territory	714,995	713	103	131,883	27,650	152,032	41,450	16,123	145,965	63,466	130,489	5,222
Astrakhan Region	39,873	50	48	7,643	2,258	4,063	10,848	543	7,132	6,392	844	100
Volgograd Region	129,808	672	508	58,758	461	22,785	4,731	2,770	21,875	8,784	7,501	1,471
Rostov Region	385,730	5,502	5,344	128,370	31,362	75,137	22,167	5,058	72,536	23,883	17,517	4,198
Sevastopol	2,323	0	0	406	112	215	279	177	307	353	323	151
NORTH CAUCASIAN FEDERAL DISTRICT	301,480	2,357	735	92,289	20,385	74,800	26,187	5,208	59,407	11,061	8,029	1,757
Republic of Dagestan	26,017	145	95	8,281	79	6,790	5,108	148	4,581	211	548	126
Republic of Ingushetia	5,740	50	25	3,216	0	1,182	490	40	633	129	0	0
Kabardino-Balkar Republic	39,314	59	34	12,874	61	11,664	1,299	883	10,017	868	1,552	38
Karachay-Cherkess Republic	26,981	240	0	9,440	1,110	3,608	6,025	246	5,602	283	422	5
Republic of North Ossetia – Alania	15,045	1,013	194	6,272	70	2,567	1,339	266	2,727	383	285	123
Chechen Republic	20,867	469	383	2,649	0	8,433	6,188	254	1,493	131	1,232	18
Stavropol Territory	167,516	381	3	49,556	19,066	40,558	5,739	3,372	34,354	9,055	3,989	1,446
VOLGA FEDERAL DISTRICT	2,682,514	78,324	46,246	1,005,794	185,751	288,173	135,481	91,202	364,712	330,765	173,021	29,290
Republic of Bashkortostan	277,062	30,468	26,170	105,682	7,879	37,182	12,158	4,679	34,972	18,034	21,885	4,123

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Mari El Republic	55,444	7	4	11,847	565	34,248	1,843	424	3,728	1,315	1,014	455
Republic of Mordovia	97,592	6	1	35,068	59	26,686	2,414	703	8,667	4,137	19,196	655
Republic of Tatarstan (Tatarstan)	674,205	15,148	15,000	257,565	19,165	47,408	32,093	12,554	95,569	133,990	54,341	6,373
Udmurt Republic	93,659	198	18	51,466	255	10,607	4,119	2,996	9,399	7,669	5,423	1,526
Chuvash Republic – Chuvashia	62,324	175	150	20,311	1,003	3,830	4,812	1,335	7,705	20,173	2,304	676
Perm Territory	193,993	505	505	76,398	2,574	4,832	11,104	23,150	36,255	23,338	12,894	2,342
Kirov Region	47,211	15	0	13,999	667	13,664	2,466	1,520	10,220	2,913	978	768
Nizhny Novgorod Region	339,615	522	457	130,754	49,259	20,261	9,219	10,626	62,815	40,072	10,340	5,748
Orenburg Region	111,381	18,423	1,984	30,262	767	16,992	11,894	6,247	16,211	7,385	1,559	1,640
Penza Region	84,454	9,573	40	19,747	1,505	33,901	3,761	1,267	7,512	5,232	1,260	697
Samara Region	419,593	1,071	850	154,870	89,541	15,374	19,411	23,656	36,676	45,379	31,474	2,141
Saratov Region	139,589	1,069	1,064	46,570	12,044	16,516	16,285	1,182	27,421	10,591	6,212	1,699
Ulyanovsk Region	86,992	1,145	2	51,255	466	6,672	3,903	863	7,563	10,538	4,140	447
URALS FEDERAL DISTRICT	1,670,600	314,716	297,093	615,670	55,434	73,224	109,581	87,541	185,775	121,747	89,890	17,023
Kurgan Region	27,535	389	310	9,839	3,688	4,476	997	282	5,712	671	974	508
Sverdlovsk Region	547,816	2,028	47	277,445	19,788	11,577	40,930	20,487	90,703	48,593	30,851	5,414
Tyumen Region	691,658	297,134	296,345	113,021	20,780	16,703	55,381	63,457	42,202	40,069	38,308	4,603
Khanty-Mansi Autonomous Area – Yugra	187,784	62,472	61,839	3,108	11,969	989	27,098	46,274	12,791	9,456	12,023	1,603
Yamal-Nenets Autonomous Area	147,711	121,093	121,093	1,610	1,304	16	9,931	703	3,769	2,495	6,625	165
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	356,164	113,569	113,414	108,303	7,506	15,698	18,352	16,480	25,642	28,118	19,661	2,835
Chelyabinsk Region	403,591	15,164	391	215,365	11,179	40,468	12,273	3,315	47,157	32,414	19,756	6,499
SIBERIAN FEDERAL DISTRICT	1,789,075	270,241	214,333	438,871	286,821	116,075	118,964	35,303	301,447	119,295	86,261	15,797
Altai Republic	14,549	245	87	1,931	782	414	784	142	8,109	1,425	516	201
Republic of Buryatia	43,585	996	0	22,815	27	3,221	3,605	611	9,259	1,393	1,392	264
Republic of Tuva	2,631	612	610	131	8	231	96	99	1,277	71	91	16
Republic of Khakassia	14,045	1,386	1,300	849	2,100	1,336	723	659	3,328	1,376	2,145	142
Altai Territory	122,476	4,215	30	41,127	2,831	30,891	3,252	1,857	27,897	5,789	2,637	1,981
Trans-Baikal Territory	17,935	468	0	1,374	4,314	471	1,383	840	7,459	680	765	181
Krasnoyarsk Territory	456,778	37,819	2,584	165,445	98,194	28,239	26,832	7,410	34,354	32,189	24,004	2,293
Irkutsk Region	248,993	18,183	17,560	26,155	125,660	7,873	11,191	5,046	32,898	13,783	5,307	2,896
Kemerovo Region	403,411	201,703	187,666	92,178	22,462	5,555	3,510	3,966	45,295	21,869	5,077	1,795
Novosibirsk Region	251,788	382	266	38,740	19,906	16,744	24,614	10,690	74,184	23,806	39,491	3,231

Table 6.4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	128,339	2	0	25,752	6,997	15,257	37,672	1,788	25,289	11,610	2,696	1,276
Tomsk Region	84,546	4,230	4,230	22,373	3,541	5,843	5,302	2,194	32,098	5,302	2,141	1,521
FAR-EASTERN FEDERAL DISTRICT	567,086	93,548	82,870	116,204	83,451	32,778	32,254	45,729	101,205	28,257	29,215	4,445
Republic of Sakha (Yakutia)	139,587	82,049	81,414	4,466	9,780	1,118	4,748	8,796	17,926	7,434	2,527	743
Kamchatka Territory	24,435	67	0	1,766	7,478	436	640	1,223	4,752	2,718	5,212	144
Primorye Territory	179,992	578	35	82,810	12,872	11,023	10,612	14,130	31,690	5,088	9,555	1,634
Khabarovsk Territory	149,591	1,457	1	21,576	41,483	11,069	8,790	17,513	24,730	11,783	9,801	1,388
Amur Region	26,962	1,997	702	3,681	4,160	8,179	2,888	427	4,520	336	585	189
Magadan Region	15,108	6,999	499	606	3,177	71	222	522	3,023	117	239	130
Sakhalin Region	21,107	278	219	1,102	3,463	433	2,389	2,988	8,391	768	1,152	144
Jewish Autonomous Region	2,377	0	0	194	15	447	142	48	1,360	14	82	74
Chukotka Autonomous Area	7,928	123	0	2	1,023	0	1,822	82	4,813	0	62	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

(millions of rubles)

	30.09.2016												
	total	of which											
		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		
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	7,232,704	1,002,627	420,824	1,926,549	5,068	91,785	587,659	353,308	557,173	1,472,971	1,235,381	184	
CENTRAL FEDERAL DISTRICT	3,647,762	154,839	121,128	366,359	3,292	58,752	358,776	128,672	356,499	1,235,474	984,916	183	
Belgorod Region	23,128	10,663	0	11,730	0	0	0	106	539	91	0	0	
Bryansk Region	46,045	0	0	14	0	44,857	0	27	742	71	334	0	
Vladimir Region	6,682	15	0	6,421	0	81	3	24	95	0	43	0	
Voronezh Region	53,671	0	0	46,865	0	2,854	559	0	668	0	2,725	0	
Ivanovo Region	1,350	0	0	142	0	0	1,190	0	13	5	0	0	
Kaluga Region	8,640	0	0	234	346	670	2,140	338	3,836	1,077	0	0	
Kostroma Region	9,678	0	0	6,369	0	0	0	0	665	2,420	225	0	
Kursk Region	19,941	17,368	0	71	0	2,167	0	6	329	0	0	0	
Lipetsk Region	10,112	0	0	9,330	0	208	27	0	258	0	288	0	
Moscow Region	389,265	12,124	8,059	14,632	0	904	19,841	58,656	51,445	125,818	105,801	43	
Orel Region	2,182	0	0	2,036	0	0	0	0	126	0	20	0	
Ryazan Region	3,933	0	0	910	0	164	2,811	0	48	0	0	0	
Smolensk Region	10,326	0	0	10,105	0	0	0	86	126	9	0	0	
Tambov Region	5,923	0	0	2,707	0	118	2,913	0	0	185	0	0	
Tver Region	15,983	0	0	12,112	0	315	0	0	260	3,296	0	0	
Tula Region	36,667	0	0	21,978	0	473	0	16	144	584	13,472	0	
Yaroslavl Region	6,212	0	0	3,534	0	0	0	0	96	1,200	1,383	0	
Moscow	2,998,025	114,669	113,069	217,168	2,946	5,941	329,292	69,413	297,112	1,100,718	860,625	140	

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	630,087	35,450	21,042	220,126	0	901	20,955	41,161	136,420	92,519	82,555	0
Republic of Karelia	4,995	0	0	13	0	347	0	139	0	428	4,068	0
Republic of Komi	9,474	0	0	3,156	0	0	0	0	317	0	6,000	0
Arkhangelsk Region	19,374	11,612	11,612	2,509	0	0	0	89	669	0	4,496	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	19,374	11,612	11,612	2,509	0	0	0	89	669	0	4,496	0
Vologda Region	20,856	0	0	20,553	0	154	0	0	120	28	0	0
Kaliningrad Region	77,185	974	974	58,544	0	198	426	5,848	5,694	5,448	52	0
Leningrad Region	35,244	4,726	4,726	20,418	0	0	0	3,762	412	4,974	951	0
Murmansk Region	50,194	14,408	0	0	0	0	0	7,327	257	977	27,225	0
Novgorod Region	19,689	0	0	17,517	0	0	0	0	2,131	41	0	0
Pskov Region	394	18	18	360	0	0	0	0	0	16	0	0
Saint Petersburg	392,682	3,712	3,712	97,055	0	201	20,529	23,996	126,820	80,606	39,763	0
SOUTHERN FEDERAL DISTRICT	283,686	4,835	4,835	69,149	893	2,837	1,655	132,222	12,302	32,813	26,980	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	122	0	0	20	0	0	0	47	0	0	55	0
Krasnodar Territory	187,357	0	0	22,147	893	2,302	986	109,138	4,075	26,779	21,037	0
Astrakhan Region	6,115	0	0	0	0	11	486	152	1,395	3,026	1,045	0
Volgograd Region	2,925	0	0	1,010	0	72	0	109	761	972	0	0
Rostov Region	87,018	4,835	4,835	45,972	0	452	183	22,747	6,068	2,024	4,738	0
Sevastopol	149	0	0	0	0	0	0	29	2	12	106	0
NORTH CAUCASIAN FEDERAL DISTRICT	19,694	0	0	17,554	0	540	0	28	1,548	0	23	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	4,200	0	0	3,970	0	50	0	0	179	0	0	0
Karachay-Cherkess Republic	1,981	0	0	1,869	0	0	0	23	90	0	0	0
Republic of North Ossetia – Alania	23	0	0	0	0	0	0	0	0	0	23	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	5,641	0	0	3,866	0	490	0	5	1,279	0	0	0
VOLGA FEDERAL DISTRICT	791,413	132,635	4,568	409,328	157	4,001	179,533	31,883	8,223	22,496	3,156	1
Republic of Bashkortostan	69,934	8,889	0	55,523	77	800	0	0	113	3,524	1,008	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	4,324	0	0	4,117	0	185	0	0	21	0	0	0
Republic of Mordovia	12	0	0	12	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	167,230	107,831	769	43,747	0	0	124	0	1,613	12,689	1,225	0
Udmurt Republic	173,184	0	0	0	0	0	173,052	0	132	0	0	0
Chuvash Republic – Chuvashia	3,120	0	0	116	0	0	2,979	0	25	0	0	0
Perm Territory	238,288	6,899	0	227,010	0	1,917	136	0	29	1,469	827	0
Kirov Region	1,894	0	0	0	0	0	0	0	0	1,894	0	0
Nizhny Novgorod Region	27,923	0	0	16,434	0	0	1,794	9,003	397	214	81	0
Orenburg Region	51,938	6,722	1,504	40,695	80	10	0	3,673	0	758	0	1
Penza Region	2,900	0	0	932	0	850	0	0	1,052	66	0	0
Samara Region	7,337	0	0	4,146	0	0	898	45	2,182	64	2	0
Saratov Region	7,289	2,295	2,295	271	0	239	0	0	2,658	1,818	9	0
Ulyanovsk Region	36,040	0	0	16,324	0	0	549	19,163	0	0	4	0
URALS FEDERAL DISTRICT	863,054	182,796	162,650	512,491	726	21	12,448	12,260	35,779	600	105,931	0
Kurgan Region	21	0	0	0	0	21	0	0	0	0	0	0
Sverdlovsk Region	322,614	0	0	302,559	0	0	0	8	1,109	599	18,339	0
Tyumen Region	472,712	162,650	162,650	168,660	726	0	12,234	12,253	28,903	0	87,287	0
Khanty-Mansi Autonomous Area – Yugra	53,611	39,262	39,262	171	71	0	0	12,165	1,943	0	0	0
Yamal-Nenets Autonomous Area	179,722	79,715	79,715	0	0	0	205	0	12,515	0	87,287	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	239,378	43,673	43,673	168,489	655	0	12,029	88	14,445	0	0	0
Chelyabinsk Region	67,707	20,147	0	41,272	0	0	214	0	5,767	2	306	0
SIBERIAN FEDERAL DISTRICT	689,407	300,938	88,765	272,911	0	2,704	12,670	257	4,525	85,740	9,661	0
Altai Republic	980	0	0	0	0	0	0	0	755	188	38	0
Republic of Buryatia	997	113	0	78	0	807	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	11,828	540	0	10,869	0	0	0	0	0	328	91	0
Altai Territory	1,747	0	0	76	0	854	0	0	104	680	33	0
Trans-Baikal Territory	20,292	12,503	0	250	0	0	0	0	0	0	7,540	0
Krasnoyarsk Territory	448,630	196,124	0	169,879	0	0	0	0	281	82,485	60	0
Irkutsk Region	30,406	2,895	0	13,903	0	447	12,632	253	28	0	249	0
Kemerovo Region	152,140	80,235	80,235	68,343	0	513	0	0	2,418	632	0	0
Novosibirsk Region	14,664	8,526	8,526	2,935	0	84	39	0	43	1,428	1,609	0

Table 6.4.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	6,673	0	0	6,579	0	0	0	4	49	0	41	0
Tomsk Region	851	3	3	0	0	0	0	0	848	0	0	0
FAR-EASTERN FEDERAL DISTRICT	307,600	191,134	17,838	58,630	0	22,029	1,621	6,824	1,876	3,328	22,158	0
Republic of Sakha (Yakutia)	150,489	149,860	14,270	630	0	0	0	0	0	0	0	0
Kamchatka Territory	14,971	11,108	0	3,005	0	0	0	100	0	0	759	0
Primorye Territory	24,661	0	0	2,459	0	752	167	6,195	1,828	25	13,235	0
Khabarovsk Territory	100,554	17,030	0	52,488	0	21,277	794	0	30	2,040	6,894	0
Amur Region	6,082	6,016	0	48	0	0	0	0	18	0	0	0
Magadan Region	3,139	2,405	0	0	0	0	0	0	0	0	734	0
Sakhalin Region	6,556	3,568	3,568	0	0	0	659	529	0	1,263	536	0
Jewish Autonomous Region	426	426	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	721	721	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 6.4.5

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

(millions of rubles)

	30.09.2016												
	total	of which											
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
2	3	4	5	6	7	8	9	10	11	12	13		
1													
THE RUSSIAN FEDERATION	1,863,714	15,940	10,336	263,589	21,231	143,894	394,642	102,359	465,178	194,078	248,194	14,610	
CENTRAL FEDERAL DISTRICT	999,610	4,167	2,525	108,556	16,311	44,223	257,296	20,250	245,483	119,428	179,426	4,470	
Belgorod Region	5,780	546	0	856	0	124	1,108	282	1,173	1,626	57	8	
Bryansk Region	5,353	0	0	2,366	267	904	154	94	1,334	38	53	143	
Vladimir Region	7,738	10	0	2,784	29	1,387	259	107	2,182	651	301	27	
Voronezh Region	18,694	12	0	9,219	0	2,208	965	278	4,243	1,597	106	66	
Ivanovo Region	8,803	13	0	3,932	0	501	240	58	2,272	1,385	358	43	
Kaluga Region	11,262	699	0	2,081	5	6,337	323	271	1,082	189	167	107	
Kostroma Region	3,937	7	0	746	2	211	189	80	2,366	236	41	61	
Kursk Region	5,542	0	0	919	33	2,796	122	155	1,238	184	52	43	
Lipetsk Region	9,958	17	0	2,059	52	549	1,134	335	3,883	379	1,494	55	
Moscow Region	103,543	342	307	17,930	2,397	5,936	19,417	3,504	28,779	16,773	7,796	669	
Orel Region	2,612	0	0	325	1	651	47	168	1,099	277	27	17	
Ryazan Region	7,549	7	0	1,065	0	2,373	325	262	2,956	143	326	92	
Smolensk Region	11,546	156	156	2,239	43	3,661	470	258	3,507	227	971	16	
Tambov Region	3,506	0	0	478	0	2,352	135	18	428	1	44	50	
Tver Region	9,228	0	0	2,784	11	129	403	881	4,748	84	157	32	
Tula Region	16,579	9	0	5,492	0	4,606	1,817	980	2,937	185	252	301	
Yaroslavl Region	24,563	0	0	2,317	10,385	4,342	2,150	163	2,236	2,058	728	184	
Moscow	743,415	2,350	2,062	50,965	3,087	5,155	228,040	12,356	179,019	93,392	166,495	2,556	

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	237,350	202	10	29,039	2,351	15,964	24,072	63,488	56,431	22,394	21,794	1,615	
Republic of Karelia	6,591	44	0	3,284	102	1,528	55	111	991	62	359	54	
Republic of Komi	4,151	0	0	661	0	84	170	91	1,390	1,660	63	32	
Arkhangelsk Region	3,436	0	0	1,255	221	687	128	66	812	33	115	119	
Nenets Autonomous Area	24	0	0	0	0	0	12	0	12	0	0	0	
Arkhangelsk Region, excluding Nenets Autonomous Area	3,412	0	0	1,255	221	687	117	66	800	33	115	119	
Vologda Region	10,216	0	0	1,702	15	4,876	388	204	2,035	545	286	166	
Kaliningrad Region	9,537	50	0	4,076	0	1,458	496	249	1,991	1,101	72	42	
Leningrad Region	27,072	0	0	7,205	6	4,273	6,284	260	6,655	2,094	194	101	
Murmansk Region	6,906	0	0	296	414	1,493	155	215	1,679	62	2,540	52	
Novgorod Region	2,286	0	0	183	1	681	155	71	1,000	53	118	24	
Pskov Region	4,499	0	0	1,793	0	822	313	39	1,385	87	42	17	
Saint Petersburg	162,658	107	10	8,584	1,592	63	15,929	62,181	38,493	16,696	18,006	1,007	
SOUTHERN FEDERAL DISTRICT	124,326	3,650	3,191	32,191	335	20,851	13,633	4,170	30,844	7,686	9,595	1,372	
Republic of Adygeya (Adygeya)	2,652	1	0	738	0	520	257	11	843	2	265	15	
Republic of Kalmykia	2,589	0	0	28	4	1,711	141	30	459	167	49	0	
Republic of Crimea	122	0	0	1	0	41	19	0	14	0	47	1	
Krasnodar Territory	57,441	454	0	13,758	329	13,792	7,114	1,272	11,870	4,193	4,266	393	
Astrakhan Region	5,628	0	0	1,361	0	943	2,016	152	694	265	194	4	
Volgograd Region	15,421	11	11	2,779	1	1,049	1,149	1,058	3,972	1,158	3,937	308	
Rostov Region	40,440	3,184	3,180	13,525	1	2,795	2,937	1,648	12,992	1,902	805	651	
Sevastopol	34	0	0	0	0	0	0	0	0	0	33	0	
NORTH CAUCASIAN FEDERAL DISTRICT	42,322	479	25	13,904	215	11,057	4,127	631	10,395	462	915	136	
Republic of Dagestan	7,951	0	0	4,199	54	1,867	273	11	1,389	61	98	0	
Republic of Ingushetia	2,408	50	25	160	0	1,069	416	32	562	120	0	0	
Kabardino-Balkar Republic	6,408	15	0	3,178	0	1,274	170	55	1,339	44	324	10	
Karachay-Cherkess Republic	5,995	1	0	1,879	0	1,667	46	110	2,115	4	174	0	
Republic of North Ossetia – Alania	3,143	0	0	764	0	780	377	100	967	95	49	11	
Chechen Republic	5,156	81	0	233	0	2,469	2,143	6	162	2	60	0	
Stavropol Territory	11,261	333	0	3,492	161	1,931	703	316	3,860	138	211	115	
VOLGA FEDERAL DISTRICT	194,003	1,027	724	30,949	311	28,219	24,549	5,292	47,886	27,695	25,407	2,668	
Republic of Bashkortostan	8,746	166	127	1,305	1	1,104	1,087	539	3,548	351	378	268	

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Mari El Republic	1,983	0	0	591	0	377	81	178	602	78	59	17
Republic of Mordovia	7,334	2	0	1,236	0	3,064	517	127	2,013	155	214	7
Republic of Tatarstan (Tatarstan)	14,489	19	3	3,020	0	1,218	689	564	3,617	3,830	783	750
Udmurt Republic	7,585	180	0	2,181	0	556	1,678	129	1,038	71	1,664	89
Chuvash Republic – Chuvashia	18,908	0	0	816	100	228	264	482	761	15,987	219	52
Perm Territory	16,508	8	8	2,734	15	655	3,833	405	6,296	963	1,372	227
Kirov Region	5,939	2	0	1,421	1	2,238	92	251	1,559	255	80	39
Nizhny Novgorod Region	20,582	155	155	2,663	72	3,084	1,966	524	10,092	1,070	640	317
Orenburg Region	19,901	40	0	7,105	4	6,418	945	314	3,693	800	185	396
Penza Region	4,063	0	0	462	114	957	598	149	1,501	134	110	38
Samara Region	38,561	25	0	3,587	3	3,291	3,048	922	8,398	1,191	17,846	251
Saratov Region	22,826	431	431	2,017	0	1,978	9,627	391	3,828	2,585	1,795	174
Ulyanovsk Region	6,578	0	0	1,813	0	3,051	125	318	939	225	63	44
URALS FEDERAL DISTRICT	65,664	1,516	1,366	10,145	46	2,542	13,258	2,310	26,960	2,914	3,922	2,052
Kurgan Region	4,375	312	310	2,318	2	548	122	50	811	64	112	35
Sverdlovsk Region	25,666	136	31	4,736	7	713	4,320	702	11,400	1,182	1,979	492
Tyumen Region	22,713	1,056	1,025	1,733	36	500	6,290	1,158	8,975	1,134	1,164	668
Khanty-Mansi Autonomous Area – Yugra	9,641	70	70	499	35	133	3,276	686	3,700	574	407	262
Yamal-Nenets Autonomous Area	2,552	7	7	168	0	13	1,125	142	729	140	162	64
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	10,519	978	948	1,065	1	353	1,889	330	4,546	420	595	342
Chelyabinsk Region	12,911	13	0	1,358	2	781	2,526	399	5,775	533	667	857
SIBERIAN FEDERAL DISTRICT	146,570	4,134	2,357	22,049	1,657	14,806	44,500	4,417	37,522	11,518	4,350	1,618
Altai Republic	3,574	158	0	218	0	133	209	6	2,659	75	72	45
Republic of Buryatia	5,966	520	0	2,208	0	235	1,493	243	833	262	150	23
Republic of Tuva	324	0	0	6	0	42	1	32	208	31	3	1
Republic of Khakassia	2,258	0	0	469	0	306	45	52	377	969	19	20
Altai Territory	18,638	10	0	4,589	3	8,068	802	250	4,302	184	353	78
Trans-Baikal Territory	782	0	0	36	1	45	81	79	461	7	73	0
Krasnoyarsk Territory	12,409	14	0	3,186	17	1,293	1,701	532	4,710	332	409	217
Irkutsk Region	13,312	25	25	5,280	381	177	1,979	325	4,272	130	657	86
Kemerovo Region	14,385	3,402	2,328	252	0	1,281	813	193	5,536	2,492	189	228
Novosibirsk Region	27,982	1	1	3,623	3	2,601	2,253	2,379	8,784	5,622	2,239	477

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	43,656	0	0	1,213	1,251	207	34,169	176	4,813	1,233	157	437
Tomsk Region	3,282	4	4	970	0	418	954	151	568	180	30	7
FAR-EASTERN FEDERAL DISTRICT	53,868	764	138	16,756	5	6,232	13,206	1,802	9,658	1,983	2,784	678
Republic of Sakha (Yakutia)	3,027	157	138	1,299	2	34	412	126	703	188	98	7
Kamchatka Territory	3,109	67	0	379	0	144	45	665	347	262	1,190	10
Primorye Territory	18,226	37	0	5,421	0	376	6,186	204	4,584	931	345	144
Khabarovsk Territory	22,281	0	0	8,675	1	5,063	3,912	365	2,586	451	840	387
Amur Region	2,276	1	0	35	1	262	1,257	91	489	47	73	21
Magadan Region	1,121	502	0	225	1	22	47	15	203	93	12	0
Sakhalin Region	3,141	0	0	652	0	53	1,329	324	515	9	148	110
Jewish Autonomous Region	639	0	0	69	0	277	18	11	228	2	34	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)

	30.09.2016												
	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	243,545	37,000	27,549	46,040	0	19,127	20,333	15,008	26,191	68,141	11,705	0	
CENTRAL FEDERAL DISTRICT	135,996	9,573	122	13,372	0	4,975	16,358	3,565	21,324	61,012	5,817	0	
Belgorod Region	9,451	9,451	0	0	0	0	0	0	0	0	0	0	
Bryansk Region	9	0	0	0	0	0	0	9	0	0	0	0	
Vladimir Region	24	0	0	0	0	0	0	24	0	0	0	0	
Voronezh Region	123	0	0	0	0	0	111	0	12	0	0	0	
Ivanovo Region	968	0	0	0	0	0	968	0	0	0	0	0	
Kaluga Region	0	0	0	0	0	0	0	0	0	0	0	0	
Kostroma Region	11	0	0	11	0	0	0	0	0	0	0	0	
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0	
Lipetsk Region	3	0	0	0	0	0	3	0	0	0	0	0	
Moscow Region	31,808	0	0	5,162	0	465	8,046	2,191	3,808	10,970	1,165	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	5,351	0	0	1,895	0	0	0	0	160	3,296	0	0	
Tula Region	16	0	0	0	0	0	0	16	0	0	0	0	
Yaroslavl Region	7	0	0	0	0	0	0	0	7	0	0	0	
Moscow	87,392	122	122	5,469	0	4,510	7,231	1,326	17,337	46,746	4,652	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)	4,234	0	0	556	0	0	0	0	110	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	1,596	0	0	0	0	0	0	0	0	1,401	195	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	542	0	0	424	0	0	0	0	26	29	62	0
Orenburg Region	7,584	0	0	7,584	0	0	0	0	0	0	0	0
Penza Region	1	0	0	0	0	0	0	0	0	1	0	0
Samara Region	86	0	0	27	0	0	16	0	43	0	0	0
Saratov Region	226	0	0	159	0	61	0	0	6	0	0	0
Ulyanovsk Region	7	0	0	7	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	8,509	0	0	3,038	0	21	0	0	1,992	3	3,455	0
Kurgan Region	21	0	0	0	0	21	0	0	0	0	0	0
Sverdlovsk Region	6,973	0	0	2,748	0	0	0	0	771	3	3,451	0
Tyumen Region	0	0	0	0	0	0	0	0	0	0	0	0
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	1,515	0	0	289	0	0	0	0	1,221	0	4	0
SIBERIAN FEDERAL DISTRICT	4,879	3,285	3,285	1,025	0	379	14	0	117	0	59	0
Altai Republic	1	0	0	0	0	0	0	0	0	0	1	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	3	0	0	3	0	0	0	0	0	0	0	0
Altai Territory	505	0	0	4	0	379	0	0	102	0	20	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	3,282	3,282	3,282	0	0	0	0	0	0	0	0	0
Novosibirsk Region	1,033	0	0	1,018	0	0	14	0	0	0	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	53	0	0	0	0	0	0	0	15	0	38	0
Tomsk Region	3	3	3	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	29,607	12,531	12,531	562	0	13,140	488	1,501	1,261	124	0	0
Republic of Sakha (Yakutia)	12,762	12,531	12,531	231	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	2,749	0	0	0	0	0	9	1,501	1,238	0	0	0
Khabarovsk Territory	14,078	0	0	331	0	13,140	478	0	5	124	0	0
Amur Region	18	0	0	0	0	0	0	0	18	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)

	30.09.2016											
	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	3,658,598	224,519	113,843	649	4,082,635	387,550	8	337,402	4,531	66,018	27,472	380
CENTRAL FEDERAL DISTRICT	1,477,330	50,599	87,538	604	1,683,024	89,142	212,014	3,434	246,639	11,961	20,901	185
Belgorod Region	32,503	3,749	18	0	40,176	5,566	295	0	4,617	541	0	0
Bryansk Region	17,802	2,996	268	0	24,933	5,225	497	0	4,096	548	9	0
Vladimir Region	23,359	2,816	114	0	34,767	3,758	1,116	0	5,217	689	24	0
Voronezh Region	61,099	4,188	747	0	100,986	9,245	1,148	0	7,127	1,139	111	0
Ivanovo Region	22,310	2,260	40	0	25,777	2,907	18	9	4,579	276	0	0
Kaluga Region	30,342	1,737	593	0	32,136	4,085	2,466	0	4,257	445	0	0
Kostroma Region	12,726	1,959	0	0	14,721	2,178	3,078	0	2,109	532	11	0
Kursk Region	30,686	5,850	109	0	36,818	5,096	490	0	1,989	593	0	0
Lipetsk Region	21,325	1,830	0	0	27,656	2,726	574	0	4,770	329	3	0
Moscow Region	214,318	4,399	7,667	22	221,142	11,125	24,120	441	28,734	1,628	10,749	1
Orel Region	15,174	1,652	8	0	18,265	2,194	20	0	1,651	207	0	0
Ryazan Region	28,328	2,336	0	0	36,322	4,120	13	13	3,888	612	0	0
Smolensk Region	17,096	1,614	0	0	31,298	3,839	221	9	9,671	1,477	0	0
Tambov Region	20,946	1,344	177	0	31,033	2,986	234	0	1,190	217	0	0
Tver Region	15,688	921	12	0	17,997	2,324	417	0	3,062	456	0	0
Tula Region	25,745	2,721	0	0	35,846	4,474	1,057	6	9,623	763	0	0
Yaroslavl Region	34,696	2,462	194	0	35,116	3,462	668	0	7,016	619	0	0
Moscow	853,184	5,766	77,593	582	918,034	13,834	175,583	2,956	143,043	890	9,995	184
NORTH-WESTERN FEDERAL DISTRICT	414,368	17,673	3,923	31	426,271	21,774	46,904	40	79,728	3,188	3,278	30
Republic of Karelia	9,344	766	0	0	16,747	1,357	4,982	0	2,163	121	776	0
Republic of Komi	9,077	2,222	0	0	8,344	2,383	0	0	2,066	222	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	19,919	3,746	23	0	10,576	2,497	4,519	0	1,581	371	0	0
Nenets Autonomous Area	26	9	0	0	106	68	0	0	24	11	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	19,893	3,738	23	0	10,470	2,429	4,519	0	1,557	359	0	0
Vologda Region	27,166	3,636	245	20	24,067	3,493	626	28	4,767	697	28	28
Kaliningrad Region	27,645	1,710	852	0	34,448	2,469	1,478	0	3,233	226	151	0
Leningrad Region	34,385	805	0	0	47,541	1,621	506	2	15,958	324	153	2
Murmansk Region	9,395	861	103	0	11,459	1,395	13,625	0	2,298	176	0	0
Novgorod Region	10,300	491	0	0	8,905	1,155	51	0	856	210	51	0
Pskov Region	4,887	382	0	0	11,832	1,287	21	0	3,377	508	16	0
Saint Petersburg	262,251	3,054	2,699	10	252,352	4,118	21,097	10	43,430	335	2,103	0
SOUTHERN FEDERAL DISTRICT	354,642	29,573	5,208	0	381,953	49,686	8,416	134	65,739	11,299	1,270	16
Republic of Adygeya (Adygeya)	10,152	313	0	0	13,235	1,555	0	0	2,420	241	0	0
Republic of Kalmykia	687	125	0	0	5,973	2,317	0	0	2,184	1,550	0	0
Republic of Crimea	20,553	510	0	0	12,086	344	105	1	117	0	105	1
Krasnodar Territory	136,785	12,392	3,552	0	163,017	19,975	4,842	127	33,425	4,323	857	13
Astrakhan Region	10,070	1,792	904	0	26,689	4,278	1,096	5	2,931	1,171	32	2
Volgograd Region	43,225	2,570	206	0	44,793	5,571	332	0	6,403	1,249	103	0
Rostov Region	127,113	11,727	546	0	114,527	15,571	1,891	0	18,226	2,765	126	0
Sevastopol	6,059	145	0	0	1,634	75	149	0	34	0	47	0
NORTH CAUCASIAN FEDERAL DISTRICT	80,640	7,122	581	0	146,832	20,162	2,695	28	25,761	6,381	118	28
Republic of Dagestan	4,918	621	0	0	16,000	2,722	0	0	2,653	770	0	0
Republic of Ingushetia	0	0	0	0	2,543	1,270	0	0	2,291	1,152	0	0
Kabardino-Balkar Republic	6,971	875	0	0	23,970	3,090	0	0	3,318	1,195	0	0
Karachay-Cherkess Republic	5,621	168	0	0	12,212	1,312	140	28	4,428	646	118	28
Republic of North Ossetia – Alania	4,998	753	23	0	10,900	1,653	0	0	2,877	428	0	0
Chechen Republic	3,536	394	0	0	13,747	702	0	0	2,800	93	0	0
Stavropol Territory	54,595	4,310	558	0	67,460	9,412	2,554	0	7,395	2,098	0	0
VOLGA FEDERAL DISTRICT	650,953	44,448	2,081	0	719,080	82,834	7,470	71	94,054	13,264	262	14
Republic of Bashkortostan	60,490	3,608	274	0	69,267	5,568	1,949	0	5,252	981	0	0
Mari El Republic	8,003	780	0	0	8,814	1,664	21	0	1,264	216	0	0
Republic of Mordovia	14,246	1,479	0	0	30,424	3,082	0	0	5,148	938	0	0
Republic of Tatarstan (Tatarstan)	164,533	6,392	126	0	179,182	11,394	936	0	8,110	1,624	110	0
Udmurt Republic	25,591	3,057	0	0	18,556	3,788	132	0	2,114	698	0	0
Chuvash Republic – Chuvashia	16,611	2,525	25	0	20,274	4,152	25	0	1,945	433	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	38,885	4,497	48	0	40,189	6,755	136	0	8,916	1,450	0	0
Kirov Region	23,176	3,335	0	0	25,109	5,452	0	0	4,855	1,125	0	0
Nizhny Novgorod Region	105,970	6,086	94	0	95,684	15,180	846	66	14,952	1,354	26	13
Orenburg Region	29,332	3,422	0	0	39,928	7,796	2,157	0	10,064	1,762	0	0
Penza Region	20,557	2,512	0	0	22,786	5,346	246	0	3,151	788	1	0
Samara Region	78,839	1,607	1,458	0	86,522	3,188	582	1	18,224	647	64	1
Saratov Region	39,727	3,373	55	0	52,339	7,959	437	0	7,004	939	61	0
Ulyanovsk Region	24,993	1,775	0	0	30,005	2,112	4	4	3,057	309	0	0
URALS FEDERAL DISTRICT	214,550	18,236	10,911	0	216,306	36,604	31,371	252	35,079	8,751	837	98
Kurgan Region	7,229	2,450	0	0	11,928	3,257	21	0	2,092	422	21	0
Sverdlovsk Region	58,555	4,177	9,502	0	51,164	8,172	16,397	252	10,844	1,615	505	98
Tyumen Region	76,928	3,953	706	0	98,769	16,890	13,782	0	14,210	5,329	0	0
Khanty-Mansi Autonomous Area – Yugra	34,615	1,198	144	0	38,153	7,961	13,782	0	6,931	3,250	0	0
Yamal-Nenets Autonomous Area	5,144	399	0	0	10,221	2,466	0	0	1,365	770	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	37,169	2,356	562	0	50,395	6,463	0	0	5,913	1,310	0	0
Chelyabinsk Region	71,838	7,656	703	0	54,445	8,286	1,171	0	7,933	1,385	310	0
SIBERIAN FEDERAL DISTRICT	346,457	38,510	335	0	372,860	56,447	15,182	461	47,121	7,786	174	5
Altai Republic	5,468	318	0	0	5,454	858	188	0	864	254	0	0
Republic of Buryatia	6,190	1,791	0	0	9,654	3,713	0	0	1,591	641	0	0
Republic of Tuva	1,237	546	0	0	1,910	1,359	0	0	298	186	0	0
Republic of Khakassia	5,348	1,585	0	0	6,467	2,570	422	91	840	351	3	0
Altai Territory	40,578	4,131	0	0	56,028	7,069	191	15	8,505	833	126	0
Trans-Baikal Territory	6,120	1,992	0	0	7,815	4,026	0	0	695	380	0	0
Krasnoyarsk Territory	60,558	6,540	258	0	60,918	10,085	961	0	7,738	1,906	0	0
Irkutsk Region	45,285	4,006	0	0	68,513	7,424	12,632	0	4,628	1,096	0	0
Kemerovo Region	31,188	2,519	0	0	27,837	3,928	196	0	7,026	826	0	0
Novosibirsk Region	83,469	3,633	67	0	73,931	4,775	93	0	9,387	460	14	0

Table 6.4.7 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Omsk Region	42,276	9,752	0	0	35,769	6,949	400	354	4,345	609	31	5
Tomsk Region	18,740	1,697	10	0	18,565	3,692	99	0	1,205	245	0	0
FAR-EASTERN FEDERAL DISTRICT	119,659	18,358	3,267	14	136,308	30,901	13,350	112	17,520	3,389	633	5
Republic of Sakha (Yakutia)	11,763	2,643	14	0	17,086	4,989	6,474	0	1,803	605	95	0
Kamchatka Territory	8,311	1,798	0	0	12,056	2,246	210	0	3,034	130	0	0
Primorye Territory	52,129	5,237	1,597	14	46,027	7,702	1,750	105	4,704	753	37	0
Khabarovsk Territory	25,361	3,177	49	0	31,204	6,692	3,580	8	3,629	838	483	5
Amur Region	10,071	2,549	63	0	13,436	3,983	66	0	757	346	18	0
Magadan Region	2,942	581	864	0	3,755	1,082	734	0	1,115	99	0	0
Sakhalin Region	6,593	1,159	680	0	9,670	2,313	536	0	1,844	253	0	0
Jewish Autonomous Region	1,406	968	0	0	2,224	1,581	0	0	608	340	0	0
Chukotka Autonomous Area	1,083	246	0	0	849	312	0	0	25	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

		30.09.2016												
		rubles					foreign currency							
1	2	3	4	including		7	8	9	10	including		13		
				total	of which: mortgage loans					total	of which: mortgage loans		total	of which: mortgage loans
				total	of which: mortgage loans	including overdue loans	total	of which: mortgage loans	total	of which: mortgage loans	including overdue loans			
THE RUSSIAN FEDERATION	10,508,638	4,280,049	4,234,221	47,188	853,276	2,493	184,394	85,845	83,553	25,360	1,977	673		
CENTRAL FEDERAL DISTRICT	3,007,812	1,211,591	1,200,914	16,022	324,358	895	143,495	64,369	62,669	19,056	1,357	544		
Belgorod Region	90,776	27,316	26,691	147	4,054	3	254	219	218	78	0	0		
Bryansk Region	62,368	24,383	24,074	126	6,107	9	176	137	125	5	7	0		
Vladimir Region	76,121	29,478	28,993	249	6,235	12	252	202	197	54	4	0		
Voronezh Region	128,540	54,380	53,840	563	12,236	142	579	273	272	16	4	0		
Ivanovo Region	51,093	19,756	19,675	144	3,796	9	1,396	113	105	38	0	0		
Kaluga Region	75,218	33,916	33,707	194	8,017	13	678	394	379	75	2	0		
Kostroma Region	35,533	13,460	13,377	61	2,376	5	19	8	8	0	0	0		
Kursk Region	67,287	24,701	24,231	276	3,433	9	140	112	112	37	0	0		
Lipetsk Region	61,260	22,705	22,526	108	5,633	8	93	54	48	13	0	0		
Moscow Region	744,396	327,910	326,037	4,973	94,355	254	30,982	16,963	16,522	6,260	362	74		
Orel Region	42,022	16,309	16,088	34	3,492	1	115	87	87	6	11	0		
Ryazan Region	69,157	30,401	30,255	149	8,848	6	232	193	189	25	26	0		
Smolensk Region	59,193	26,159	25,867	152	5,374	13	239	157	128	21	7	0		
Tambov Region	52,435	20,087	19,868	79	4,198	0	118	91	90	10	0	0		
Tver Region	78,879	34,725	34,661	739	7,096	12	353	260	259	72	3	0		
Tula Region	96,738	36,430	36,242	220	8,055	25	378	263	250	13	7	0		
Yaroslavl Region	74,240	29,562	29,383	376	6,842	155	228	179	169	37	0	0		
Moscow	1,142,557	439,912	435,401	7,433	134,212	217	107,263	44,664	43,510	12,295	925	470		

(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	1,171,455	502,850	500,379	4,157	135,462	407	21,265	10,565	10,400	2,738	438	99
Republic of Karelia	53,551	21,362	21,264	86	3,894	1	91	77	76	10	0	0
Republic of Komi	90,226	41,098	40,505	227	5,774	7	83	68	67	33	0	0
Arkhangelsk Region	98,525	44,119	43,861	238	6,219	14	252	201	194	77	19	0
Nenets Autonomous Area	5,435	2,905	2,898	7	306	3	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	93,090	41,214	40,962	231	5,913	11	252	201	194	77	19	0
Vologda Region	88,720	37,948	37,628	353	5,871	6	221	179	173	90	0	0
Kaliningrad Region	64,761	23,668	23,557	232	5,150	39	2,926	633	615	168	65	0
Leningrad Region	140,065	58,649	58,350	572	18,344	51	1,439	800	784	231	21	8
Murmansk Region	77,470	25,545	25,449	141	5,438	9	179	118	106	10	3	0
Novgorod Region	40,535	14,778	14,667	128	2,827	2	80	59	58	23	2	2
Pskov Region	36,260	13,123	13,065	69	2,947	3	40	29	28	10	1	0
Saint Petersburg	481,342	222,560	222,033	2,110	78,998	274	15,954	8,400	8,300	2,086	327	88
SOUTHERN FEDERAL DISTRICT	868,090	291,566	286,592	3,040	58,250	65	4,175	1,935	1,902	502	53	3
Republic of Adygeya (Adygeya)	26,098	7,397	7,312	56	1,468	6	63	44	44	16	0	0
Republic of Kalmykia	20,765	7,564	7,500	36	1,393	4	58	34	34	4	0	0
Republic of Crimea	9,444	964	964	0	298	0	281	5	0	0	0	0
Krasnodar Territory	337,633	109,797	107,699	1,476	26,491	28	1,647	859	847	286	25	3
Astrakhan Region	67,605	23,226	22,912	142	3,603	3	97	49	49	10	0	0
Volgograd Region	137,615	50,653	50,202	531	8,098	16	341	178	178	55	28	1
Rostov Region	266,232	91,627	89,666	798	16,843	8	1,587	764	748	131	0	0
Sevastopol	2,697	338	337	1	57	0	101	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	291,291	97,109	95,254	1,150	14,737	70	1,233	874	807	328	2	0
Republic of Dagestan	35,071	13,029	12,976	277	1,732	30	209	174	169	9	0	0
Republic of Ingushetia	3,905	585	560	6	125	0	1	0	0	0	0	0
Kabardino-Balkar Republic	30,162	10,416	10,006	67	1,516	2	175	150	143	78	2	0
Karachay-Cherkess Republic	18,884	6,052	5,830	74	605	0	24	21	21	4	0	0
Republic of North Ossetia – Alania	32,833	11,304	11,095	203	1,795	10	121	110	91	61	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	17,108	2,025	1,999	33	230	0	152	0	0	0	0	0
Stavropol Territory	153,328	53,697	52,788	490	8,735	28	551	419	383	175	0	0
VOLGA FEDERAL DISTRICT	1,949,940	819,116	806,258	7,704	137,561	395	7,084	3,506	3,346	1,217	52	27
Republic of Bashkortostan	275,712	112,610	109,273	1,276	18,275	26	460	215	201	38	0	0
Mari El Republic	37,928	18,050	17,919	84	2,587	1	73	55	55	8	0	0
Republic of Mordovia	41,208	17,812	17,412	82	3,438	2	177	138	120	34	0	0
Republic of Tatarstan (Tatarstan)	264,911	107,429	105,914	932	17,268	26	1,445	217	217	83	9	9
Udmurt Republic	111,578	49,734	48,813	336	7,736	8	235	173	173	98	0	0
Chuvash Republic – Chuvashia	79,124	41,292	40,983	256	9,013	44	213	173	172	49	5	5
Perm Territory	206,505	84,056	82,791	1,490	12,035	19	640	470	449	233	8	4
Kirov Region	77,836	34,886	34,280	184	6,417	14	98	83	83	17	0	0
Nizhny Novgorod Region	205,191	86,099	84,094	715	13,481	43	877	460	448	198	4	0
Orenburg Region	142,209	58,209	57,685	395	8,543	12	159	117	117	59	9	5
Penza Region	72,379	28,998	28,525	148	6,422	5	247	187	174	32	14	0
Samara Region	217,188	89,612	88,840	1,071	16,622	123	1,970	862	785	292	3	3
Saratov Region	135,841	52,923	52,624	468	8,069	56	327	215	215	32	0	0
Ulyanovsk Region	82,328	37,407	37,105	265	7,655	17	163	140	140	42	0	0
URALS FEDERAL DISTRICT	1,194,339	554,858	549,807	6,106	70,041	277	2,473	1,537	1,478	421	50	0
Kurgan Region	54,543	21,631	21,387	220	2,055	1	27	21	21	7	0	0
Sverdlovsk Region	349,838	144,786	143,975	2,231	16,018	52	920	649	631	236	41	0
Tyumen Region	543,164	287,076	284,074	1,921	41,240	198	604	393	358	90	9	0
Khanty-Mansi Autonomous Area – Yugra	272,147	152,629	151,719	964	22,815	79	229	195	191	38	5	0
Yamal-Nenets Autonomous Area	100,326	55,304	54,469	260	7,513	9	86	77	65	39	3	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	170,690	79,143	77,885	697	10,913	111	288	120	102	13	0	0
Chelyabinsk Region	246,794	101,365	100,372	1,734	10,728	26	922	475	469	88	0	0
SIBERIAN FEDERAL DISTRICT	1,479,000	580,600	573,640	7,523	79,725	326	3,012	2,055	1,979	883	17	0
Altai Republic	11,948	2,660	2,644	83	200	7	6	0	0	0	0	0
Republic of Buryatia	73,451	23,289	23,085	383	2,284	8	34	29	29	13	0	0
Republic of Tuva	20,378	7,141	6,987	108	188	3	0	0	0	0	0	0
Republic of Khakassia	34,920	12,917	12,745	146	1,777	0	34	20	20	9	0	0
Altai Territory	138,690	52,123	51,695	730	5,625	15	263	216	216	132	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	82,892	30,116	29,884	327	2,548	8	32	27	27	8	0	0
Krasnoyarsk Territory	264,146	113,760	112,070	1,706	20,421	116	434	301	287	141	8	0
Irkutsk Region	216,037	84,248	83,527	1,063	9,660	19	292	181	181	116	1	0
Kemerovo Region	188,203	64,872	63,947	966	7,432	21	337	251	251	108	3	0
Novosibirsk Region	233,845	104,870	103,699	1,181	20,019	101	836	606	583	213	5	0
Omsk Region	131,633	48,746	47,950	643	5,678	20	529	232	198	54	0	0
Tomsk Region	82,858	35,859	35,407	189	3,894	8	214	192	187	87	0	0
FAR-EASTERN FEDERAL DISTRICT	546,711	222,359	221,376	1,487	33,142	57	1,657	1,006	972	215	10	0
Republic of Sakha (Yakutia)	120,519	56,343	56,005	323	12,918	19	48	41	38	4	0	0
Kamchatka Territory	31,017	11,322	11,239	84	1,537	0	46	29	29	7	0	0
Primorye Territory	131,716	47,362	47,225	292	4,948	7	1,047	571	541	105	10	0
Khabarovsk Territory	112,593	48,086	47,987	430	6,841	24	340	230	230	51	0	0
Amur Region	67,728	26,817	26,636	202	2,615	4	90	88	88	48	0	0
Magadan Region	18,637	7,485	7,438	10	1,253	0	8	7	7	0	0	0
Sakhalin Region	49,003	18,862	18,797	106	2,353	0	66	30	30	0	0	0
Jewish Autonomous Region	10,802	4,096	4,076	31	299	0	6	6	6	0	0	0
Chukotka Autonomous Area	4,697	1,984	1,973	8	377	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

		30.09.2016															
		including							of which								
		housing loans				mortgage loans			of which			against the pledge of claims under share construction participation agreements					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	of which			
														number of granted loans, units	volume, million rubles	weighted average maturity, months	weighted average interest rate, %
	volume of loans total, million rubles	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, %	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, %
THE RUSSIAN FEDERATION	5,068,301	608,674	1,032,869	181.6	12.71	602,375	1,026,421	182.4	12.70	214,149	395,668	184.1	11.53	214,149	395,668	184.1	11.53
CENTRAL FEDERAL DISTRICT	1,687,950	142,852	321,117	183.8	12.57	141,781	317,842	185.3	12.56	62,371	142,848	189.9	11.60	62,371	142,848	189.9	11.60
Belgorod Region	42,134	4,708	6,620	183.3	12.81	4,517	6,553	184.7	12.78	1,088	2,027	192.9	11.54	1,088	2,027	192.9	11.54
Bryansk Region	26,924	4,548	6,050	183.7	12.66	4,512	6,031	184.1	12.65	1,932	2,758	186.4	11.73	1,932	2,758	186.4	11.73
Vladimir Region	29,129	5,208	7,670	181.6	12.80	5,120	7,622	182.5	12.79	1,862	2,960	182.6	11.50	1,862	2,960	182.6	11.50
Voronezh Region	57,967	9,521	13,623	196.3	12.54	9,473	13,597	196.6	12.53	4,336	6,292	194.0	11.43	4,336	6,292	194.0	11.43
Ivanovo Region	22,566	3,358	4,663	174.0	12.82	3,341	4,655	174.2	12.81	983	1,659	184.9	11.55	983	1,659	184.9	11.55
Kaluga Region	33,086	4,884	8,324	185.4	12.48	4,848	8,268	186.1	12.48	2,150	3,728	185.5	11.59	2,150	3,728	185.5	11.59
Kostroma Region	16,815	2,911	3,460	174.0	12.86	2,878	3,422	175.2	12.85	813	1,146	179.2	11.28	813	1,146	179.2	11.28
Kursk Region	28,481	4,464	5,974	184.3	12.59	4,424	5,929	185.0	12.56	1,135	1,834	185.9	11.50	1,135	1,834	185.9	11.50
Lipetsk Region	31,764	4,683	6,190	194.4	12.67	4,650	6,177	194.7	12.66	1,944	2,785	192.3	11.48	1,944	2,785	192.3	11.48
Moscow Region	359,384	30,751	80,875	185.7	12.45	30,639	80,528	186.3	12.45	14,347	37,503	190.7	11.55	14,347	37,503	190.7	11.55
Orel Region	20,108	3,482	4,600	186.9	12.51	3,461	4,590	187.2	12.50	1,610	2,307	179.5	11.12	1,610	2,307	179.5	11.12
Ryazan Region	30,834	5,553	7,895	183.7	12.71	5,514	7,879	184.0	12.70	2,743	3,963	184.6	11.76	2,743	3,963	184.6	11.76
Smolensk Region	26,118	3,765	5,779	190.2	12.55	3,752	5,702	192.5	12.53	1,541	2,568	198.9	11.62	1,541	2,568	198.9	11.62
Tambov Region	23,257	3,552	5,168	190.8	12.54	3,523	5,155	191.2	12.53	1,485	2,287	185.7	11.23	1,485	2,287	185.7	11.23
Tver Region	34,587	5,243	8,343	184.6	12.70	5,218	8,333	184.8	12.70	1,904	3,308	189.1	11.70	1,904	3,308	189.1	11.70
Tula Region	44,943	5,844	9,159	182.4	12.79	5,829	9,152	182.5	12.78	1,998	3,534	188.1	11.68	1,998	3,534	188.1	11.68
Yaroslavl Region	35,346	5,342	7,219	174.4	12.66	5,288	7,190	174.8	12.65	1,721	2,778	179.3	11.44	1,721	2,778	179.3	11.44
Moscow	824,508	35,035	129,505	181.3	12.57	34,794	127,060	184.1	12.56	18,779	59,412	191.1	11.68	18,779	59,412	191.1	11.68

Table 6.4.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	613,236	73,710	131,292	175.9	12.57	73,294	131,052	176.0	12.57	33,962	63,443	176.1	11.60
Republic of Karelia	24,023	3,011	4,414	176.8	12.64	2,997	4,408	176.9	12.63	1,020	1,701	180.4	11.53
Republic of Komi	36,978	5,275	8,650	175.3	12.84	5,264	8,645	175.3	12.84	1,508	2,754	164.4	11.37
Arkhangelsk Region	43,494	6,535	10,082	163.8	12.83	6,494	10,057	164.1	12.82	1,623	2,934	162.7	11.41
Nenets Autonomous Area	1,942	177	377	150.9	11.97	177	377	150.9	11.97	71	175	140.1	9.59
Arkhangelsk Region, excluding Nenets Autonomous Area	41,552	6,358	9,706	164.3	12.86	6,317	9,680	164.6	12.85	1,552	2,759	164.1	11.51
Vologda Region	38,707	7,001	8,596	174.2	12.69	6,877	8,545	174.9	12.67	2,499	3,409	163.9	10.77
Kaliningrad Region	34,153	3,912	6,092	182.5	12.57	3,893	6,073	182.5	12.55	1,939	2,854	170.6	11.26
Leningrad Region	67,576	8,286	14,954	179.9	12.51	8,237	14,927	180.1	12.51	4,233	7,934	182.3	11.74
Murmansk Region	39,660	4,050	6,642	163.9	12.57	4,045	6,639	163.9	12.57	1,307	2,600	173.8	11.61
Novgorod Region	18,920	2,776	3,749	180.2	12.69	2,747	3,738	180.6	12.68	930	1,414	182.0	11.54
Pskov Region	17,934	2,289	3,204	174.9	12.50	2,232	3,175	176.1	12.50	909	1,381	177.7	11.44
Saint Petersburg	291,790	30,575	64,908	177.4	12.49	30,508	64,846	177.5	12.49	17,994	36,462	178.0	11.70
SOUTHERN FEDERAL DISTRICT	387,966	45,200	68,364	188.3	12.67	44,632	68,092	188.8	12.65	17,450	26,839	188.5	11.56
Republic of Adygeya (Adygeya)	10,194	1,003	1,445	190.2	12.70	999	1,442	190.5	12.69	408	593	192.0	11.59
Republic of Kalmykia	7,677	969	1,585	187.7	12.67	969	1,585	187.7	12.67	380	701	191.3	11.68
Republic of Crimea	7,772	344	663	184.9	12.51	344	663	184.9	12.51	120	212	197.9	11.76
Krasnodar Territory	151,946	16,540	25,482	191.3	12.70	16,243	25,369	191.9	12.68	8,031	11,859	189.3	11.61
Astrakhan Region	27,954	3,340	4,996	192.4	12.58	3,318	4,987	192.7	12.58	944	1,693	201.5	11.51
Volgograd Region	62,198	8,999	12,271	182.2	12.66	8,988	12,263	182.2	12.66	2,794	4,124	180.3	11.25
Rostov Region	118,172	13,862	21,646	187.5	12.66	13,631	21,510	188.2	12.64	4,746	7,604	187.9	11.64
Sevastopol	2,053	143	275	168.8	12.52	140	274	169.5	12.51	27	53	183.7	11.68
NORTH CAUCASIAN FEDERAL DISTRICT	119,449	14,188	22,094	188.9	12.86	14,145	22,022	189.0	12.86	3,914	6,551	195.0	11.71
Republic of Dagestan	14,676	1,610	2,931	181.5	12.75	1,603	2,924	181.5	12.73	333	719	201.0	11.60
Republic of Ingushetia	1,552	95	223	146.3	12.50	95	223	146.3	12.50	38	62	215.2	11.75
Kabardino-Balkar Republic	11,856	1,272	2,090	193.8	12.80	1,267	2,085	194.1	12.79	374	710	197.4	11.84
Karachay-Cherkess Republic	6,796	792	1,227	200.1	13.07	792	1,227	200.1	13.07	148	269	196.5	11.62
Republic of North Ossetia – Alania	13,689	1,569	2,650	190.1	12.65	1,568	2,650	190.1	12.65	541	915	201.8	11.64
Chechen Republic	7,122	317	783	165.7	13.11	316	760	161.6	13.24	56	119	217.0	11.88
Stavropol Territory	63,759	8,533	12,190	190.7	12.91	8,504	12,154	191.0	12.91	2,424	3,758	190.5	11.72
VOLGA FEDERAL DISTRICT	883,600	155,044	208,469	178.8	12.74	152,573	206,849	179.9	12.73	47,921	71,993	181.2	11.23
Republic of Bashkortostan	124,072	22,376	30,718	170.5	12.92	21,541	30,427	171.8	12.91	5,955	9,606	171.6	11.44
Mari El Republic	15,193	3,827	4,963	184.3	12.51	3,825	4,962	184.4	12.51	1,532	2,039	174.1	10.86

Table 6.4.9 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Republic of Mordovia	16,700	3,479	4,939	189.4	12.52	3,368	4,892	190.9	12.50	999	1,823	193.3	11.31
Republic of Tatarstan (Tatarstan)	117,320	25,732	34,056	167.2	12.71	25,262	33,757	168.2	12.70	5,886	10,179	178.9	10.87
Udmurt Republic	50,118	9,556	11,613	180.2	12.76	9,391	11,524	181.0	12.73	2,719	3,991	185.0	11.09
Chuvash Republic – Chuvashia	30,624	7,944	10,590	194.4	12.56	7,855	10,570	194.7	12.55	3,299	4,733	190.4	11.27
Perm Territory	92,094	13,746	18,649	183.7	12.89	13,665	18,612	184.0	12.89	3,752	6,039	188.9	11.40
Kirov Region	31,321	7,321	8,935	189.0	12.61	7,257	8,908	189.4	12.60	2,857	3,580	183.1	10.89
Nizhny Novgorod Region	122,976	14,281	21,173	176.9	12.87	14,158	20,945	178.4	12.85	4,519	7,141	178.9	11.40
Orenburg Region	57,648	9,880	13,079	190.1	12.54	9,577	12,947	191.6	12.53	3,485	4,826	186.5	10.98
Penza Region	31,612	4,955	6,825	187.1	12.56	4,910	6,807	187.5	12.54	2,041	3,004	178.5	11.23
Samara Region	102,762	15,438	21,262	177.3	12.72	15,355	20,936	179.8	12.71	5,472	7,584	179.6	11.45
Saratov Region	57,687	8,976	12,513	187.7	12.83	8,934	12,442	188.6	12.83	2,535	3,926	189.3	11.47
Ulyanovsk Region	33,471	7,533	9,153	174.4	12.68	7,475	9,120	174.8	12.67	2,870	3,521	174.8	11.25
URALS FEDERAL DISTRICT	499,070	68,114	109,082	184.8	12.90	67,132	108,494	185.4	12.90	17,084	30,327	179.9	11.47
Kurgan Region	26,040	3,339	4,245	196.5	12.85	3,313	4,227	197.2	12.84	699	976	174.8	11.35
Sverdlovsk Region	159,575	18,902	30,706	186.0	12.93	18,813	30,628	186.2	12.92	4,743	8,746	187.0	11.58
Tyumen Region	205,809	25,989	51,373	194.5	12.87	25,742	51,154	194.8	12.86	7,331	14,905	181.4	11.47
Khanty-Mansi Autonomous Area – Yugra	94,812	12,402	25,800	190.6	13.01	12,328	25,716	190.9	13.00	3,455	7,628	177.7	11.58
Yamal-Nenets Autonomous Area	39,767	4,523	10,678	195.8	12.77	4,490	10,636	196.0	12.77	1,241	2,927	176.8	11.59
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	71,230	9,064	14,895	200.4	12.70	8,924	14,802	200.8	12.69	2,635	4,350	190.9	11.22
Chelyabinsk Region	107,646	19,884	22,759	159.1	12.99	19,264	22,485	160.8	12.98	4,311	5,701	166.0	11.29
SIBERIAN FEDERAL DISTRICT	622,176	83,816	121,581	180.2	12.87	83,353	121,342	180.4	12.86	24,480	38,764	183.4	11.64
Altai Republic	4,865	370	508	176.1	13.11	365	506	176.6	13.11	64	116	174.7	11.60
Republic of Buryatia	27,811	2,588	3,880	175.2	12.84	2,569	3,871	175.5	12.83	685	1,079	178.1	11.57
Republic of Tuva	7,579	584	1,095	180.0	13.57	583	1,094	180.0	13.57	46	93	173.7	12.11
Republic of Khakassia	14,932	1,914	2,543	173.4	12.89	1,908	2,535	173.3	12.89	540	757	179.1	11.82
Altai Territory	60,035	9,585	11,969	180.5	12.92	9,519	11,937	180.8	12.91	2,503	3,372	187.8	11.72
Trans-Baikal Territory	30,924	3,158	5,135	180.0	12.96	3,154	5,133	180.1	12.96	616	1,124	170.3	10.99
Krasnoyarsk Territory	108,207	15,605	23,927	175.7	12.78	15,563	23,902	175.8	12.77	5,563	9,230	178.5	11.83
Irkutsk Region	90,655	10,906	16,149	168.7	13.01	10,846	16,102	169.1	13.01	2,631	4,218	160.9	11.24
Kemerovo Region	80,740	10,936	14,145	169.3	12.94	10,810	14,099	169.7	12.93	2,662	4,040	177.0	11.63
Novosibirsk Region	101,482	14,598	22,972	195.2	12.72	14,531	22,938	195.4	12.72	5,936	9,713	199.6	11.74
Omsk Region	59,390	8,237	11,447	191.7	13.02	8,203	11,433	191.8	13.02	1,626	2,720	192.2	11.31
Tomsk Region	35,557	5,335	7,811	181.4	12.68	5,302	7,792	181.8	12.68	1,608	2,303	181.4	11.65

Table 6.4.9 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
FAR-EASTERN FEDERAL DISTRICT	254,855	25,750	50,870	177.8	12.98	25,465	50,727	178.2	12.96	6,967	14,903	174.8	11.65
Republic of Sakha (Yakutia)	49,488	6,463	14,159	181.5	13.01	6,231	14,062	182.6	12.96	2,663	6,029	172.6	11.47
Kamchatka Territory	16,131	1,263	2,561	170.1	13.08	1,246	2,549	170.7	13.08	290	654	175.2	11.77
Primorye Territory	66,839	6,251	11,748	172.4	12.93	6,244	11,739	172.5	12.93	1,398	2,678	176.9	11.63
Khabarovsk Territory	52,524	5,450	10,008	179.4	12.98	5,447	10,000	179.4	12.98	1,180	2,404	181.5	11.62
Amur Region	30,262	2,749	4,715	182.4	12.82	2,743	4,713	182.5	12.82	616	1,161	165.3	12.15
Magadan Region	9,291	950	1,942	176.3	13.01	940	1,933	176.8	12.99	287	653	172.7	11.80
Sakhalin Region	23,416	1,883	4,424	176.3	13.11	1,878	4,421	176.4	13.10	362	988	173.8	12.04
Jewish Autonomous Region	4,579	483	762	186.2	12.78	483	762	186.2	12.78	91	162	203.7	11.53
Chukotka Autonomous Area	2,324	258	552	171.0	13.29	253	548	171.9	13.25	80	174	172.4	11.94

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

		30.09.2016															
		including							of which								
		housing loans				mortgage loans			against the pledge of claims under share construction participation agreements			of which					
1	volume of loans total, million rubles	3	4	5	6	7	8	9	10	11	12	13	14	of which			
														number of granted loans, units	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	weighted average maturity, months	weighted average interest rate, %
			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, 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, %
	2	3	4	5	6	7	8	9	10	11	12	13	14				
THE RUSSIAN FEDERATION	86,066	44	1,508	27.8	8.68	28	716	38.0	8.32	1	10	11.0	12.00				
CENTRAL FEDERAL DISTRICT	55,549	34	1,200	31.8	8.61	25	503	48.6	8.31	1	10	11.0	12.00				
Belgorod Region	197	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Bryansk Region	35	1	1	46.0	7.00	1	1	46.0	7.00	0	0	0.0	0.00				
Vladimir Region	49	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Voronezh Region	243	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Ivanovo Region	835	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Kaluga Region	136	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Kostroma Region	64	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Kursk Region	161	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Lipetsk Region	62	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Moscow Region	7,792	5	102	28.4	10.02	3	50	49.6	10.21	0	0	0.0	0.00				
Orel Region	363	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Ryazan Region	296	1	13	12.2	4.00	1	13	12.2	4.00	0	0	0.0	0.00				
Smolensk Region	74	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Tambov Region	194	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Tver Region	200	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Tula Region	246	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Yaroslavl Region	86	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00				
Moscow	44,516	27	1,084	32.4	8.52	20	440	49.6	8.13	1	10	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	15,721	2	2	190	11.6	7.08	2	190	11.6	7.08	0	0	0.0	0.00
Republic of Karelia	38	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	103	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	852	0	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	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	852	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	25	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	426	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	930	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	46	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	20	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	560	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	12,720	2	2	190	11.6	7.08	2	190	11.6	7.08	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	2,762	1	1	1	6.0	5.50	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	14	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	8	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	23	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	330	1	1	1	6.0	5.50	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	110	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	1,591	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	686	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sevastopol	0	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
NORTH CAUCASIAN FEDERAL DISTRICT	258	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	8	0	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	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kabardino-Balkar Republic	6	0	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	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of North Ossetia – Alania	6	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	10	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	227	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
VOLGA FEDERAL DISTRICT	6,983	5	5	75	10.6	12.68	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	1,351	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	7	0	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	26	1	14	11.7	8.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	721	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	95	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	258	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	338	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	112	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	1,257	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	621	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	199	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	1,787	4	61	10.4	13.90	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	173	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	38	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	1,673	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	56	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	393	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	608	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	84	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	9	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	515	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	616	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBERIAN FEDERAL DISTRICT	1,619	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	25	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	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	234	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	400	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Irkutsk Region	128	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	405	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	214	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	118	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	80	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	1,503	2	41	18.1	12.56	1	22	23.9	14.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	16	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	19	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	1,162	2	41	18.1	12.56	1	22	23.9	14.00	0	0	0.0	0.00
Khabarovsk Territory	45	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	234	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	14	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			
	April	May	June	July
2	3	4	5	
THE RUSSIAN FEDERATION	2,647.98	1,994.09	2,907.87	2,668.26
CENTRAL FEDERAL DISTRICT	1,531.72	1,116.55	1,622.30	1,448.18
Belgorod Region	1.84	1.44	1.85	1.90
Bryansk Region	0.87	0.75	0.74	0.80
Vladimir Region	11.86	10.20	13.56	14.23
Voronezh Region	17.12	14.22	19.62	20.31
Ivanovo Region	4.49	3.85	4.61	4.82
Kaluga Region	8.49	6.52	8.59	10.19
Kostroma Region	1.64	1.13	1.61	1.93
Kursk Region	1.54	1.07	1.23	1.34
Lipetsk Region	1.59	1.10	1.49	1.78
Moscow Region	20.64	18.46	22.90	22.71
Orel Region	2.27	1.66	3.02	2.19
Ryazan Region	18.10	12.03	16.71	12.99
Smolensk Region	1.62	1.48	1.23	0.81
Tambov Region	0.80	0.91	0.85	0.78
Tver Region	3.13	2.61	3.14	3.58
Tula Region	11.56	8.54	13.25	8.75
Yaroslavl Region	7.32	7.19	8.97	8.86
Moscow	1,416.84	1,023.40	1,498.93	1,330.20
NORTH-WESTERN FEDERAL DISTRICT	330.95	249.59	342.41	301.60
Republic of Karelia	0.95	1.15	3.93	3.81
Republic of Komi	1.44	1.40	1.50	1.73
Arkhangelsk Region	1.26	0.75	1.22	1.05
Nenets Autonomous Area	0.04	0.03	0.03	0.02
Arkhangelsk Region, excluding Nenets Autonomous Area	1.22	0.72	1.19	1.03
Vologda Region	10.31	8.87	11.72	10.01
Kaliningrad Region	15.72	10.16	13.78	13.53
Leningrad Region	56.88	59.41	48.23	11.94
Murmansk Region	4.52	2.85	3.33	2.51
Novgorod Region	1.07	0.78	1.22	1.36
Pskov Region	0.89	0.82	1.04	0.90
Saint Petersburg	237.92	163.43	256.45	254.75
SOUTHERN FEDERAL DISTRICT	117.95	88.87	139.49	152.36
Republic of Adygeya (Adygeya)	1.42	1.16	2.84	2.70
Republic of Kalmykia	0.09	0.06	0.07	0.18
Krasnodar Territory	59.55	43.66	63.60	73.42
Astrakhan Region	6.28	4.20	6.10	8.36
Volgograd Region	7.24	6.25	9.52	9.57
Rostov Region	43.37	33.53	57.36	58.14
NORTH CAUCASIAN FEDERAL DISTRICT	52.76	31.86	51.15	46.26
Republic of Daghestan	3.36	3.48	3.44	2.53
Republic of Ingushetia	3.02	1.14	2.24	1.13
Kabardino-Balkar Republic	4.36	3.24	4.47	2.90
Karachay-Cherkess Republic	0.87	0.93	1.17	0.93
Republic of North Ossetia – Alania	12.36	4.09	9.59	9.34
Chechen Republic	1.30	0.89	1.26	1.77

Table 6.5.1 (end)
(millions of US dollars)

1	2	3	4	5
Stavropol Territory	27.49	18.10	29.00	27.67
VOLGA FEDERAL DISTRICT	189.54	150.14	215.60	222.43
Republic of Bashkortostan	16.68	12.82	17.20	18.32
Mari El Republic	0.43	0.42	0.46	0.60
Republic of Mordovia	0.63	0.70	0.98	1.74
Republic of Tatarstan (Tatarstan)	34.53	29.74	44.85	51.94
Udmurt Republic	9.28	6.56	11.26	9.36
Chuvash Republic – Chuvashia	9.62	5.77	8.74	8.89
Perm Territory	8.77	7.49	8.65	8.31
Kirov Region	4.03	3.04	4.70	4.15
Nizhny Novgorod Region	22.74	17.01	25.29	26.26
Orenburg Region	7.37	4.99	7.80	7.87
Penza Region	2.32	1.77	2.15	2.34
Samara Region	37.30	30.09	41.61	42.65
Saratov Region	11.29	9.54	12.44	12.05
Ulyanovsk Region	24.56	20.21	29.49	27.96
URALS FEDERAL DISTRICT	135.79	111.99	145.08	142.68
Kurgan Region	0.86	0.79	1.06	1.14
Sverdlovsk Region	81.33	67.01	90.25	84.99
Tyumen Region	20.92	17.61	20.63	22.31
Khanty-Mansi Autonomous Area – Yugra	10.36	8.87	11.06	10.51
Yamal-Nenets Autonomous Area	2.54	2.49	2.07	2.03
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	8.02	6.25	7.50	9.77
Chelyabinsk Region	32.68	26.60	33.15	34.25
SIBERIAN FEDERAL DISTRICT	149.21	120.74	191.38	172.60
Altai Republic	0.10	0.11	0.34	0.16
Republic of Buryatia	24.60	18.22	30.72	27.32
Republic of Tuva	0.05	0.04	0.11	0.12
Republic of Khakassia	0.65	0.50	0.51	0.98
Altai Territory	2.70	2.45	4.26	4.64
Trans-Baikal Territory	0.65	0.66	0.74	0.46
Krasnoyarsk Territory	31.53	21.80	31.24	28.52
Irkutsk Region	6.29	5.28	6.58	5.72
Kemerovo Region	3.90	3.44	3.92	4.19
Novosibirsk Region	65.10	56.79	97.40	85.81
Omsk Region	9.14	8.96	13.29	12.65
Tomsk Region	4.51	2.49	2.29	2.04
FAR-EASTERN FEDERAL DISTRICT	117.87	101.45	157.26	123.17
Republic of Sakha (Yakutia)	1.58	1.10	1.57	2.25
Kamchatka Territory	2.17	1.61	1.41	2.05
Primorye Territory	60.92	50.78	73.19	60.49
Khabarovsk Territory	19.05	14.46	20.33	18.89
Amur Region	28.20	28.02	53.81	31.92
Magadan Region	0.91	0.61	0.65	0.77
Sakhalin Region	5.01	4.80	6.23	6.69
Jewish Autonomous Region	0.03	0.05	0.05	0.08
Chukotka Autonomous Area	0.02	0.04	0.02	0.03
CRIMEA FEDERAL DISTRICT	13.66	11.47	25.64	54.08
Republic of Crimea	9.50	7.89	18.35	40.43
Sevastopol	4.16	3.58	7.29	13.65

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			
	April 2	May 3	June 4	July 5
THE RUSSIAN FEDERATION	1,404.62	1,310.43	1,358.92	1,319.07
CENTRAL FEDERAL DISTRICT	703.49	623.17	688.29	656.85
Belgorod Region	1.43	1.74	1.73	1.83
Bryansk Region	1.07	1.19	1.07	1.15
Vladimir Region	11.19	10.13	10.97	12.74
Voronezh Region	13.65	12.52	12.30	12.75
Ivanovo Region	2.69	2.64	2.95	2.99
Kaluga Region	8.02	6.91	7.49	7.94
Kostroma Region	1.27	1.25	1.46	1.49
Kursk Region	1.27	2.13	1.22	1.19
Lipetsk Region	1.59	1.65	2.22	2.00
Moscow Region	20.90	21.34	19.36	19.76
Orel Region	1.15	0.98	1.18	1.07
Ryazan Region	14.57	8.58	8.24	3.78
Smolensk Region	1.85	1.79	1.37	0.99
Tambov Region	0.60	0.59	0.79	0.91
Tver Region	2.84	2.08	2.71	2.86
Tula Region	4.14	3.70	4.50	4.11
Yaroslavl Region	4.66	3.40	3.97	4.87
Moscow	610.60	540.55	604.75	574.43
NORTH-WESTERN FEDERAL DISTRICT	232.36	248.46	226.42	199.11
Republic of Karelia	1.24	1.75	3.80	4.46
Republic of Komi	0.72	0.74	0.77	0.77
Arkhangelsk Region	1.57	1.47	1.28	1.05
Nenets Autonomous Area	0.01	0.03	0.02	0.02
Arkhangelsk Region, excluding Nenets Autonomous Area	1.57	1.44	1.26	1.03
Vologda Region	8.59	8.55	8.99	7.65
Kaliningrad Region	24.33	25.72	21.46	22.21
Leningrad Region	44.76	54.69	39.19	11.09
Murmansk Region	2.09	1.66	1.53	1.73
Novgorod Region	0.86	0.92	0.95	1.03
Pskov Region	2.22	2.08	2.00	1.80
Saint Petersburg	145.96	150.88	146.44	147.34
SOUTHERN FEDERAL DISTRICT	100.97	95.49	94.80	102.09
Republic of Adygeya (Adygeya)	1.78	1.58	1.63	2.22
Republic of Kalmykia	0.12	0.12	0.12	0.16
Krasnodar Territory	60.68	55.45	53.73	59.63
Astrakhan Region	1.54	1.69	1.66	2.05
Volgograd Region	7.01	6.58	6.58	6.42
Rostov Region	29.86	30.06	31.09	31.61
NORTH CAUCASIAN FEDERAL DISTRICT	13.86	10.98	9.58	10.98
Republic of Daghestan	0.73	1.00	0.61	0.80
Republic of Ingushetia	0.06	0.06	0.01	0.05
Kabardino-Balkar Republic	0.71	0.83	0.80	0.87
Karachay-Cherkess Republic	0.66	0.62	0.46	0.61
Republic of North Ossetia – Alania	1.08	0.77	0.97	0.76
Chechen Republic	0.04	0.05	0.05	0.06

Table 6.5.2 (end)
(millions of US dollars)

1	2	3	4	5
Stavropol Territory	10.59	7.64	6.68	7.82
VOLGA FEDERAL DISTRICT	110.73	105.27	109.88	113.95
Republic of Bashkortostan	10.58	9.14	9.89	11.47
Mari El Republic	0.98	1.14	0.93	0.74
Republic of Mordovia	0.80	1.43	0.87	0.97
Republic of Tatarstan (Tatarstan)	17.66	16.90	20.21	20.28
Udmurt Republic	4.61	5.52	5.54	5.02
Chuvash Republic – Chuvashia	2.63	3.64	2.73	1.70
Perm Territory	5.20	4.83	4.77	4.17
Kirov Region	2.23	2.44	1.92	2.24
Nizhny Novgorod Region	13.56	11.59	12.28	12.09
Orenburg Region	4.78	5.19	4.71	4.30
Penza Region	1.90	1.68	1.56	1.65
Samara Region	22.23	20.02	21.76	25.77
Saratov Region	8.46	7.99	8.86	9.48
Ulyanovsk Region	15.12	13.77	13.86	14.08
URALS FEDERAL DISTRICT	60.45	56.15	57.07	58.06
Kurgan Region	0.68	0.68	0.90	0.61
Sverdlovsk Region	33.18	30.86	30.89	32.84
Tyumen Region	10.22	8.65	8.25	10.22
Khanty-Mansi Autonomous Area – Yugra	5.28	3.82	3.76	3.56
Yamal-Nenets Autonomous Area	1.09	0.84	0.42	0.44
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3.85	3.99	4.07	6.22
Chelyabinsk Region	16.37	15.96	17.04	14.39
SIBERIAN FEDERAL DISTRICT	73.64	72.19	77.28	83.61
Altai Republic	0.21	0.21	0.29	0.26
Republic of Buryatia	12.66	13.55	11.04	13.93
Republic of Tuva	0.03	0.03	0.07	0.04
Republic of Khakassia	0.37	0.27	0.42	0.50
Altai Territory	2.16	2.75	3.76	4.51
Trans-Baikal Territory	0.34	0.42	0.38	0.38
Krasnoyarsk Territory	12.51	10.69	10.43	10.43
Irkutsk Region	3.33	3.29	3.00	3.27
Kemerovo Region	2.24	2.32	2.41	2.71
Novosibirsk Region	30.66	30.92	35.66	37.92
Omsk Region	6.49	6.41	8.47	8.55
Tomsk Region	2.65	1.34	1.35	1.12
FAR-EASTERN FEDERAL DISTRICT	63.94	62.31	63.34	66.17
Republic of Sakha (Yakutia)	0.62	0.67	1.28	1.04
Kamchatka Territory	1.13	0.85	0.82	1.18
Primorye Territory	36.10	35.83	36.13	39.39
Khabarovsk Territory	13.61	12.85	13.72	13.80
Amur Region	7.17	6.51	5.76	5.72
Magadan Region	1.18	0.45	0.34	0.19
Sakhalin Region	4.07	5.10	5.17	4.79
Jewish Autonomous Region	0.04	0.05	0.09	0.05
Chukotka Autonomous Area	0.01	0.02	0.03	0.02
CRIMEA FEDERAL DISTRICT	44.84	35.55	32.15	27.04
Republic of Crimea	31.27	23.26	20.30	17.61
Sevastopol	13.56	12.30	11.85	9.42

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						
	January	February	March	April	May	June	July
2	3	4	5	6	7	8	
THE RUSSIAN FEDERATION	202.03	243.74	334.00	369.27	378.75	478.63	450.31
CENTRAL FEDERAL DISTRICT	96.78	127.33	166.17	183.73	186.74	241.82	245.21
Belgorod Region	0.24	0.29	0.44	0.61	0.44	0.49	0.60
Bryansk Region	0.19	0.37	0.33	0.30	0.32	0.34	0.32
Vladimir Region	0.60	0.35	0.48	0.53	0.54	0.60	0.88
Voronezh Region	1.67	1.99	2.95	3.06	3.65	5.14	5.32
Ivanovo Region	0.46	0.62	0.81	0.73	0.62	0.92	0.85
Kaluga Region	1.15	1.32	1.90	1.89	1.99	2.91	2.86
Kostroma Region	0.19	0.23	0.34	0.26	0.38	0.33	0.38
Kursk Region	0.23	0.42	0.50	0.53	0.45	0.56	0.42
Lipetsk Region	0.18	0.19	0.33	0.33	0.29	0.39	0.38
Moscow Region	2.63	3.90	5.02	5.19	5.82	8.16	7.00
Orel Region	0.18	0.14	0.22	0.26	0.24	0.26	0.23
Ryazan Region	1.55	2.01	2.92	3.40	3.80	4.79	5.07
Smolensk Region	0.15	0.17	0.22	0.37	0.29	0.21	0.18
Tambov Region	0.09	0.15	0.16	0.13	0.21	0.23	0.16
Tver Region	0.39	0.40	0.46	0.48	0.62	0.54	0.39
Tula Region	0.33	0.39	0.63	0.67	0.60	0.68	0.71
Yaroslavl Region	0.59	0.79	1.28	0.97	0.93	1.05	1.27
Moscow	85.97	113.59	147.21	164.02	165.54	214.23	218.19
NORTH-WESTERN FEDERAL DISTRICT	23.42	27.59	35.00	38.48	39.52	45.60	25.94
Republic of Karelia	0.08	0.09	0.13	0.14	0.12	0.11	0.12
Republic of Komi	0.22	0.27	0.42	0.38	0.34	0.34	0.34
Arkhangelsk Region	0.17	0.22	0.27	0.31	0.25	0.19	0.25
Nenets Autonomous Area	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0.17	0.22	0.26	0.31	0.25	0.19	0.25
Vologda Region	0.73	0.90	1.18	1.24	1.15	1.47	1.34
Kaliningrad Region	1.34	1.36	1.82	1.90	2.02	2.18	2.28
Leningrad Region	10.23	11.90	14.54	17.03	17.88	18.36	0.80
Murmansk Region	0.17	0.24	0.31	0.38	0.37	0.31	0.20
Novgorod Region	0.08	0.12	0.23	0.25	0.22	0.28	0.29
Pskov Region	0.07	0.09	0.08	0.08	0.10	0.08	0.09
Saint Petersburg	10.33	12.39	16.03	16.78	17.07	22.28	20.21
SOUTHERN FEDERAL DISTRICT	12.69	15.78	21.40	21.31	20.85	24.97	27.48
Republic of Adygeya (Adygeya)	0.14	0.13	0.19	0.16	0.17	0.19	0.20
Republic of Kalmykia	0.07	0.03	0.03	0.02	0.04	0.03	0.05
Krasnodar Territory	6.07	8.23	11.23	12.01	11.16	13.72	14.18
Astrakhan Region	0.51	0.58	0.62	0.85	1.20	1.19	1.58
Volgograd Region	1.31	1.24	1.63	1.66	1.83	2.32	3.26
Rostov Region	4.60	5.57	7.70	6.60	6.46	7.51	8.20
NORTH CAUCASIAN FEDERAL DISTRICT	9.09	7.90	13.97	15.96	17.55	17.41	17.33
Republic of Daghestan	2.89	2.16	4.72	5.41	5.88	6.68	6.07
Republic of Ingushetia	0.34	0.33	0.77	0.70	0.92	0.92	0.74
Kabardino-Balkar Republic	0.44	0.63	0.92	1.04	0.71	0.97	1.15
Karachay-Cherkess Republic	0.21	0.15	0.19	0.21	0.29	0.23	0.26
Republic of North Ossetia – Alania	0.56	0.56	0.81	0.54	0.43	0.44	0.43
Chechen Republic	0.79	0.50	0.92	1.35	1.54	1.47	1.63

Table 6.5.3 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8
Stavropol Territory	3.86	3.57	5.65	6.71	7.78	6.69	7.04
VOLGA FEDERAL DISTRICT	18.44	20.74	28.65	30.49	31.60	43.36	38.61
Republic of Bashkortostan	2.40	2.26	3.42	3.96	4.68	5.78	5.42
Mari El Republic	0.05	0.10	0.09	0.12	0.11	0.08	0.12
Republic of Mordovia	0.14	0.13	0.19	0.15	0.23	0.32	0.38
Republic of Tatarstan (Tatarstan)	4.62	5.77	8.11	8.25	7.55	12.80	9.69
Udmurt Republic	0.60	0.67	0.76	0.94	1.05	1.15	1.30
Chuvash Republic – Chuvashia	0.15	0.24	0.39	0.33	0.30	0.35	0.40
Perm Territory	1.01	0.98	1.57	1.38	1.74	2.04	1.73
Kirov Region	0.54	0.70	0.67	0.71	0.63	0.66	0.68
Nizhny Novgorod Region	1.91	2.08	2.57	2.90	2.87	3.71	3.60
Orenburg Region	0.62	0.70	1.03	0.98	1.10	1.17	1.47
Penza Region	0.30	0.48	0.53	0.62	0.79	0.89	0.55
Samara Region	2.92	3.18	4.28	4.55	4.56	5.46	5.42
Saratov Region	0.90	0.93	1.45	1.38	1.44	2.20	1.55
Ulyanovsk Region	2.28	2.53	3.57	4.23	4.56	6.75	6.29
URALS FEDERAL DISTRICT	14.43	15.16	25.66	33.03	35.56	41.38	37.80
Kurgan Region	0.30	0.24	0.38	0.27	0.23	0.35	0.51
Sverdlovsk Region	8.20	8.18	16.35	22.68	24.35	26.81	23.52
Tyumen Region	3.12	3.79	5.03	5.42	5.40	5.91	5.89
Khanty-Mansi Autonomous Area – Yugra	2.47	3.00	3.90	4.36	4.25	4.66	4.36
Yamal-Nenets Autonomous Area	0.21	0.23	0.31	0.30	0.31	0.33	0.37
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0.44	0.56	0.83	0.76	0.84	0.92	1.16
Chelyabinsk Region	2.81	2.95	3.90	4.65	5.58	8.32	7.88
SIBERIAN FEDERAL DISTRICT	14.96	15.00	23.47	26.41	27.62	42.76	34.61
Altai Republic	0.04	0.01	0.01	0.02	0.02	0.09	0.06
Republic of Buryatia	2.51	2.28	4.04	3.85	4.10	5.21	6.08
Republic of Tuva	0.02	0.03	0.04	0.02	0.02	0.07	0.05
Republic of Khakassia	0.11	0.10	0.11	0.13	0.11	0.15	0.15
Altai Territory	0.63	0.55	0.66	0.78	0.80	1.02	0.95
Trans-Baikal Territory	0.10	0.06	0.13	0.09	0.08	0.13	0.07
Krasnoyarsk Territory	1.28	1.57	2.46	2.54	2.63	2.81	2.65
Irkutsk Region	0.78	0.96	1.53	1.54	1.47	1.77	2.14
Kemerovo Region	0.41	0.37	0.53	0.60	0.56	0.76	0.56
Novosibirsk Region	6.96	6.58	10.53	13.11	14.39	26.64	18.15
Omsk Region	1.58	1.84	2.58	2.86	3.20	3.84	3.52
Tomsk Region	0.57	0.65	0.87	0.86	0.25	0.26	0.23
FAR-EASTERN FEDERAL DISTRICT	10.36	11.83	16.64	16.55	16.17	17.66	18.91
Republic of Sakha (Yakutia)	0.42	0.46	0.62	0.65	0.76	0.61	0.68
Kamchatka Territory	0.24	0.33	0.32	0.39	0.35	0.53	0.70
Primorye Territory	5.39	6.64	9.40	9.64	9.02	9.36	10.11
Khabarovsk Territory	1.01	0.85	1.30	1.22	1.35	1.32	1.52
Amur Region	2.55	2.78	4.16	3.65	3.56	4.43	4.23
Magadan Region	0.08	0.07	0.07	0.06	0.08	0.13	0.17
Sakhalin Region	0.64	0.68	0.75	0.92	1.00	1.26	1.47
Jewish Autonomous Region	0.00	0.01	0.01	0.02	0.02	0.01	0.01
Chukotka Autonomous Area	0.01	0.01	0.01	0.01	0.01	0.02	0.02
CRIMEA FEDERAL DISTRICT	1.94	2.37	2.93	3.26	3.10	3.66	4.40
Republic of Crimea	1.80	2.19	2.65	2.89	2.77	3.38	4.01
Sevastopol	0.14	0.18	0.27	0.37	0.33	0.28	0.39

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						
	January	February	March	April	May	June	July
2	3	4	5	6	7	8	
THE RUSSIAN FEDERATION	137.19	170.89	174.01	165.99	154.13	153.16	144.99
CENTRAL FEDERAL DISTRICT	63.26	83.90	80.09	75.20	70.23	71.26	68.25
Belgorod Region	0.41	0.42	0.39	0.42	0.43	0.46	0.43
Bryansk Region	0.11	0.12	0.14	0.12	0.14	0.14	0.16
Vladimir Region	0.69	0.36	0.41	0.50	0.54	0.53	0.58
Voronezh Region	1.34	1.43	1.83	1.58	1.55	1.74	1.78
Ivanovo Region	0.41	0.43	0.54	0.41	0.35	0.46	0.38
Kaluga Region	1.50	1.40	1.55	1.68	1.50	1.55	1.70
Kostroma Region	0.14	0.19	0.21	0.20	0.15	0.20	0.17
Kursk Region	0.37	0.51	0.55	0.38	0.37	0.47	0.31
Lipetsk Region	0.44	0.52	0.52	0.65	0.50	0.61	0.54
Moscow Region	2.43	3.31	3.36	2.92	2.86	2.85	2.67
Orel Region	0.20	0.20	0.29	0.21	0.22	0.23	0.20
Ryazan Region	1.19	1.59	1.47	1.37	1.16	1.12	0.95
Smolensk Region	0.16	0.14	0.24	0.19	0.25	0.17	0.18
Tambov Region	0.16	0.19	0.24	0.18	0.26	0.25	0.27
Tver Region	0.24	0.34	0.39	0.33	0.26	0.30	0.22
Tula Region	0.41	0.42	0.43	0.67	0.42	0.36	0.34
Yaroslavl Region	0.71	0.85	0.96	0.81	0.80	0.62	0.69
Moscow	52.36	71.48	66.58	62.56	58.46	59.20	56.67
NORTH-WESTERN FEDERAL DISTRICT	15.61	17.61	19.06	19.39	17.89	16.24	13.15
Republic of Karelia	0.10	0.10	0.08	0.07	0.07	0.03	0.08
Republic of Komi	0.13	0.11	0.14	0.17	0.09	0.10	0.09
Arkhangelsk Region	0.09	0.11	0.11	0.14	0.13	0.09	0.09
Nenets Autonomous Area	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0.09	0.11	0.11	0.14	0.13	0.09	0.09
Vologda Region	0.55	0.61	0.57	0.70	0.60	0.50	0.53
Kaliningrad Region	2.42	2.63	3.04	3.29	2.75	2.36	2.39
Leningrad Region	3.24	3.54	4.50	4.81	4.27	3.84	0.36
Murmansk Region	0.07	0.14	0.15	0.11	0.12	0.05	0.09
Novgorod Region	0.12	0.11	0.12	0.08	0.13	0.06	0.19
Pskov Region	0.09	0.08	0.11	0.09	0.06	0.00	0.09
Saint Petersburg	8.80	10.17	10.25	9.93	9.67	9.21	9.23
SOUTHERN FEDERAL DISTRICT	14.21	17.00	18.22	16.43	15.80	17.22	16.46
Republic of Adygeya (Adygeya)	0.28	0.33	0.34	0.35	0.35	0.41	0.33
Republic of Kalmykia	0.14	0.16	0.10	0.07	0.08	0.08	0.10
Krasnodar Territory	7.23	8.67	9.88	8.64	8.45	8.97	8.84
Astrakhan Region	0.41	0.46	0.51	0.47	0.55	0.63	0.56
Volgograd Region	1.80	2.11	2.07	2.30	2.06	2.31	1.96
Rostov Region	4.34	5.28	5.32	4.60	4.31	4.83	4.68
NORTH CAUCASIAN FEDERAL DISTRICT	7.02	7.32	7.93	7.91	7.44	6.78	7.53
Republic of Daghestan	2.10	1.99	2.15	2.14	1.83	1.57	1.92
Republic of Ingushetia	0.23	0.20	0.23	0.22	0.31	0.30	0.22
Kabardino-Balkar Republic	0.54	0.58	0.75	0.66	0.60	0.61	0.64
Karachay-Cherkess Republic	0.16	0.13	0.12	0.15	0.16	0.20	0.17
Republic of North Ossetia – Alania	0.77	0.95	1.10	0.91	0.64	0.64	0.60
Chechen Republic	0.37	0.31	0.29	0.30	0.36	0.31	0.34

Table 6.5.4 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8
Stavropol Territory	2.86	3.17	3.29	3.52	3.53	3.17	3.63
VOLGA FEDERAL DISTRICT	16.73	19.06	21.09	20.22	19.44	19.16	17.55
Republic of Bashkortostan	2.58	2.56	2.92	2.83	2.87	2.54	2.55
Mari El Republic	0.49	0.55	0.65	0.80	0.85	0.76	0.49
Republic of Mordovia	0.13	0.20	0.22	0.22	0.23	0.31	0.17
Republic of Tatarstan (Tatarstan)	3.55	3.79	4.02	3.52	3.42	3.88	3.45
Udmurt Republic	0.41	0.58	0.56	0.66	0.52	0.45	0.45
Chuvash Republic – Chuvashia	0.38	0.45	0.56	0.68	0.55	0.65	0.47
Perm Territory	1.07	1.51	1.57	1.48	1.41	1.34	1.22
Kirov Region	0.30	0.31	0.35	0.33	0.25	0.35	0.29
Nizhny Novgorod Region	1.68	1.90	2.24	2.11	1.78	1.83	1.89
Orenburg Region	0.39	0.61	0.54	0.54	0.53	0.47	0.54
Penza Region	0.40	0.46	0.47	0.49	0.42	0.53	0.34
Samara Region	2.35	2.52	2.77	2.62	2.51	2.20	2.19
Saratov Region	1.22	1.30	1.53	1.43	1.62	1.70	1.56
Ulyanovsk Region	1.79	2.31	2.69	2.50	2.48	2.15	1.92
URALS FEDERAL DISTRICT	6.53	8.71	9.07	8.47	6.86	6.67	6.19
Kurgan Region	0.06	0.08	0.12	0.11	0.12	0.11	0.12
Sverdlovsk Region	4.07	5.56	5.87	5.41	3.97	3.75	3.59
Tyumen Region	0.97	1.59	1.40	1.50	1.15	1.34	1.14
Khanty-Mansi Autonomous Area – Yugra	0.68	1.20	1.05	1.06	0.71	0.83	0.82
Yamal-Nenets Autonomous Area	0.06	0.07	0.06	0.13	0.17	0.15	0.08
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0.24	0.32	0.28	0.32	0.27	0.35	0.24
Chelyabinsk Region	1.44	1.48	1.68	1.45	1.63	1.47	1.35
SIBERIAN FEDERAL DISTRICT	8.41	10.08	10.87	10.59	8.84	8.92	8.90
Altai Republic	0.00	0.02	0.02	0.02	0.01	0.01	0.02
Republic of Buryatia	1.22	1.91	1.96	1.58	1.27	1.14	1.07
Republic of Tuva	0.01	0.01	0.00	0.00	0.00	0.01	0.01
Republic of Khakassia	0.06	0.07	0.09	0.09	0.06	0.06	0.08
Altai Territory	0.50	0.51	0.47	0.48	0.52	0.50	0.44
Trans-Baikal Territory	0.02	0.03	0.02	0.03	0.01	0.03	0.03
Krasnoyarsk Territory	0.92	1.14	1.51	1.21	0.96	1.02	1.06
Irkutsk Region	0.38	0.27	0.30	0.32	0.25	0.26	0.21
Kemerovo Region	0.28	0.41	0.35	0.52	0.33	0.34	0.39
Novosibirsk Region	3.55	4.06	4.25	4.32	4.12	4.14	4.35
Omsk Region	1.04	1.14	1.36	1.42	1.10	1.25	1.14
Tomsk Region	0.44	0.51	0.52	0.59	0.20	0.17	0.11
FAR-EASTERN FEDERAL DISTRICT	3.43	4.19	4.53	4.61	4.60	3.98	4.23
Republic of Sakha (Yakutia)	0.12	0.13	0.12	0.13	0.16	0.09	0.09
Kamchatka Territory	0.07	0.16	0.14	0.10	0.16	0.10	0.12
Primorye Territory	1.46	1.87	1.82	1.86	1.92	1.71	1.72
Khabarovsk Territory	0.72	0.80	0.93	1.21	1.02	0.91	1.06
Amur Region	0.94	1.14	1.41	1.22	1.15	1.08	1.15
Magadan Region	0.01	0.02	0.02	0.02	0.02	0.03	0.02
Sakhalin Region	0.09	0.06	0.08	0.08	0.15	0.05	0.07
Jewish Autonomous Region	0.01	0.01	0.01	0.01	0.01	0.01	0.00
Chukotka Autonomous Area	0.00	0.00	0.01	0.00	0.01	0.00	0.00
CRIMEA FEDERAL DISTRICT	1.90	2.83	3.00	2.99	2.85	2.76	2.55
Republic of Crimea	1.74	2.55	2.69	2.64	2.67	2.57	2.44
Sevastopol	0.17	0.28	0.30	0.35	0.18	0.19	0.11

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						
	January	February	March	April	May	June	July
2	3	4	5	6	7	8	
THE RUSSIAN FEDERATION	2,510.04	2,970.95	3,372.37	3,373.40	2,556.12	2,904.03	2,671.50
CENTRAL FEDERAL DISTRICT	1,610.97	2,071.22	2,284.89	2,336.30	1,741.15	2,081.28	1,888.44
Belgorod Region	7.97	5.84	9.45	11.30	4.34	54.45	5.47
Bryansk Region	3.67	2.96	2.72	2.55	2.19	2.14	2.07
Vladimir Region	6.60	7.29	9.99	6.13	5.41	4.96	5.59
Voronezh Region	24.85	31.05	34.83	34.58	23.70	27.35	27.95
Ivanovo Region	3.73	3.41	5.71	4.14	4.18	4.44	4.05
Kaluga Region	4.87	4.64	7.63	5.20	7.81	9.82	7.32
Kostroma Region	2.62	2.60	2.39	1.81	1.36	1.66	2.62
Kursk Region	4.19	4.02	3.50	10.73	4.97	2.93	2.56
Lipetsk Region	5.83	4.67	7.08	4.91	7.03	3.19	4.75
Moscow Region	65.55	71.76	82.15	93.92	48.36	57.67	52.18
Orel Region	2.70	3.28	2.78	2.56	1.38	3.09	2.08
Ryazan Region	4.83	6.32	5.98	4.97	4.43	5.57	4.15
Smolensk Region	4.72	5.13	5.95	3.53	3.11	4.36	3.09
Tambov Region	2.09	2.29	2.32	2.16	1.61	1.68	1.47
Tver Region	6.55	6.27	7.68	4.97	3.56	4.71	4.08
Tula Region	5.37	6.16	7.59	5.69	4.52	6.82	5.27
Yaroslavl Region	14.58	13.14	19.87	15.11	11.24	16.71	14.42
Moscow	1,440.25	1,890.41	2,067.26	2,122.05	1,601.97	1,869.71	1,739.34
NORTH-WESTERN FEDERAL DISTRICT	247.73	277.19	311.52	321.60	270.18	258.58	233.01
Republic of Karelia	1.93	2.61	1.67	1.95	1.08	2.10	1.28
Republic of Komi	2.25	1.81	2.62	2.13	1.40	1.75	1.45
Arkhangelsk Region	5.23	5.51	4.77	4.18	4.34	3.23	3.21
Nenets Autonomous Area	0.01	0.06	0.01	0.02	0.08	0.01	0.01
Arkhangelsk Region, excluding Nenets Autonomous Area	5.22	5.44	4.76	4.16	4.26	3.22	3.20
Vologda Region	4.30	11.40	4.72	4.81	4.54	3.86	5.12
Kaliningrad Region	15.99	17.31	30.34	14.04	9.99	13.31	13.18
Leningrad Region	6.81	6.00	6.20	6.13	4.01	4.20	3.48
Murmansk Region	4.80	4.06	4.70	4.33	4.50	3.89	3.30
Novgorod Region	2.65	1.40	1.36	1.46	1.50	1.36	1.83
Pskov Region	1.44	1.95	1.03	1.66	1.08	1.16	1.03
Saint Petersburg	202.34	225.14	254.12	280.90	237.73	223.73	199.14
SOUTHERN FEDERAL DISTRICT	112.39	106.97	141.51	123.37	89.86	95.68	94.61
Republic of Adygeya (Adygeya)	1.20	0.79	0.96	1.38	0.93	2.29	2.09
Republic of Kalmykia	0.25	0.49	0.50	0.36	0.38	0.40	0.44
Krasnodar Territory	58.16	54.45	81.26	72.98	42.38	47.80	46.99
Astrakhan Region	3.70	4.70	8.45	4.13	2.80	5.69	3.04
Volgograd Region	13.19	12.16	12.13	8.74	8.74	9.06	9.84
Rostov Region	35.90	34.38	38.20	35.78	34.62	30.44	32.21
NORTH CAUCASIAN FEDERAL DISTRICT	23.04	25.48	32.58	20.54	21.16	27.91	26.09
Republic of Dagestan	1.44	3.71	2.96	2.74	2.80	5.50	3.23
Republic of Ingushetia	0.57	0.43	0.51	0.64	0.47	0.20	0.43
Kabardino-Balkar Republic	2.53	2.79	3.70	1.57	1.62	1.69	2.01
Karachay-Cherkess Republic	0.57	0.99	1.10	0.78	0.60	1.01	0.94
Republic of North Ossetia – Alania	1.51	1.91	3.52	1.18	1.52	1.96	1.44
Chechen Republic	0.30	0.71	1.06	0.73	0.71	0.70	0.81

Table 6.5.5 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8
Stavropol Territory	16.13	14.95	19.73	12.90	13.44	16.86	17.22
VOLGA FEDERAL DISTRICT	215.49	202.97	256.38	221.37	174.12	171.28	175.28
Republic of Bashkortostan	17.56	11.91	17.68	18.64	14.50	16.23	11.70
Mari El Republic	1.03	0.80	1.02	0.65	0.55	0.74	1.34
Republic of Mordovia	1.46	1.37	1.34	1.20	0.94	1.21	0.68
Republic of Tatarstan (Tatarstan)	37.95	39.60	43.40	40.70	27.24	27.05	27.40
Udmurt Republic	7.53	2.65	5.09	4.18	6.20	3.32	3.24
Chuvash Republic – Chuvashia	2.34	2.83	3.01	1.62	1.48	1.76	2.98
Perm Territory	14.90	11.57	12.94	18.80	10.33	10.17	10.97
Kirov Region	3.30	2.19	2.96	3.03	2.78	3.02	2.41
Nizhny Novgorod Region	34.69	38.66	41.10	34.52	26.68	28.11	28.67
Orenburg Region	4.36	4.58	7.08	3.54	5.10	4.28	5.12
Penza Region	2.63	2.44	2.93	3.08	3.09	2.47	2.78
Samara Region	58.11	57.56	74.54	61.03	52.33	46.26	51.87
Saratov Region	14.32	13.82	23.20	16.34	11.62	11.46	11.96
Ulyanovsk Region	15.30	13.02	20.09	14.04	11.29	15.21	14.17
URALS FEDERAL DISTRICT	107.68	117.71	122.78	107.22	91.84	78.35	77.38
Kurgan Region	0.97	1.05	0.89	0.73	0.83	0.79	0.87
Sverdlovsk Region	42.36	70.55	56.82	55.42	47.63	41.30	44.78
Tyumen Region	24.15	27.26	45.63	28.92	29.12	23.08	19.34
Khanty-Mansi Autonomous Area – Yugra	14.99	17.30	34.59	19.55	17.93	15.30	11.86
Yamal-Nenets Autonomous Area	2.30	1.93	2.44	1.83	2.52	2.49	2.01
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6.85	8.03	8.60	7.54	8.67	5.29	5.47
Chelyabinsk Region	40.20	18.86	19.45	22.15	14.26	13.18	12.39
SIBERIAN FEDERAL DISTRICT	128.59	101.77	128.90	151.29	96.32	109.77	101.48
Altai Republic	0.21	0.28	0.23	0.13	0.09	0.30	0.16
Republic of Buryatia	15.19	8.56	14.77	11.66	11.80	16.85	17.33
Republic of Tuva	0.08	0.02	0.01	0.03	0.02	0.04	0.02
Republic of Khakassia	0.53	0.92	0.79	1.28	0.44	0.32	0.51
Altai Territory	7.49	4.45	6.22	38.37	2.89	4.30	3.86
Trans-Baikal Territory	1.48	1.21	1.30	0.77	1.03	1.01	0.87
Krasnoyarsk Territory	12.52	11.43	15.07	13.86	13.39	15.99	12.48
Irkutsk Region	7.86	8.31	9.22	8.65	8.71	9.34	5.09
Kemerovo Region	8.84	6.54	5.48	4.36	5.51	4.30	4.29
Novosibirsk Region	57.45	43.48	61.81	56.78	42.28	46.27	47.22
Omsk Region	10.88	8.16	8.36	10.59	7.02	7.81	6.99
Tomsk Region	6.06	8.43	5.63	4.82	3.14	3.23	2.64
FAR-EASTERN FEDERAL DISTRICT	59.15	55.67	78.92	78.59	60.92	69.29	63.22
Republic of Sakha (Yakutia)	1.78	1.74	2.61	1.81	1.79	1.66	1.63
Kamchatka Territory	1.60	2.72	2.60	2.15	2.84	2.13	2.30
Primorye Territory	19.38	22.00	25.51	25.26	20.73	23.10	27.38
Khabarovsk Territory	20.79	18.58	26.63	26.75	19.55	27.23	19.14
Amur Region	8.09	5.92	9.69	13.32	10.75	11.00	8.71
Magadan Region	1.63	0.62	5.98	1.04	1.29	0.61	0.67
Sakhalin Region	5.34	3.95	5.74	7.72	3.83	3.34	2.95
Jewish Autonomous Region	0.52	0.10	0.13	0.49	0.04	0.15	0.40
Chukotka Autonomous Area	0.02	0.05	0.04	0.04	0.10	0.07	0.03
CRIMEA FEDERAL DISTRICT	8.12	10.41	14.32	12.60	10.02	10.35	11.49
Republic of Crimea	5.62	8.20	11.66	9.88	8.19	8.91	10.03
Sevastopol	2.50	2.20	2.66	2.72	1.83	1.43	1.46

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						
	2	3	4	5	6	7	8
January	February	March	April	May	June	July	
THE RUSSIAN FEDERATION	3,453.03	3,397.95	3,256.14	3,170.97	2,191.40	2,510.40	2,503.51
CENTRAL FEDERAL DISTRICT	2,128.54	2,256.77	2,133.36	2,131.16	1,425.33	1,737.64	1,727.15
Belgorod Region	11.34	15.85	10.85	9.45	4.70	54.15	5.40
Bryansk Region	5.59	3.72	3.76	2.36	3.34	2.04	1.90
Vladimir Region	12.07	10.04	10.61	7.01	7.18	4.48	7.06
Voronezh Region	48.67	43.04	36.33	38.94	26.26	31.00	27.17
Ivanovo Region	6.57	4.57	6.14	4.07	3.63	3.39	4.07
Kaluga Region	8.61	8.08	8.39	5.39	8.31	6.81	7.55
Kostroma Region	3.51	2.65	2.11	1.45	1.63	1.84	2.47
Kursk Region	4.88	5.08	3.82	4.17	5.93	2.51	3.54
Lipetsk Region	7.66	5.93	8.21	7.14	8.18	3.65	3.28
Moscow Region	94.58	94.82	84.79	78.88	51.54	52.77	49.11
Orel Region	3.99	4.03	3.13	5.01	2.40	1.75	3.22
Ryazan Region	6.50	7.42	4.97	3.95	2.95	5.07	3.94
Smolensk Region	6.08	8.65	5.63	4.34	3.42	2.94	3.34
Tambov Region	2.53	2.99	3.04	1.67	1.34	1.51	1.22
Tver Region	8.25	6.18	8.04	4.98	3.52	4.83	4.24
Tula Region	7.88	7.08	6.99	6.39	4.83	6.29	4.74
Yaroslavl Region	27.24	19.32	18.39	17.20	11.94	17.13	19.12
Moscow	1,862.60	2,007.35	1,908.15	1,928.78	1,274.25	1,535.47	1,575.77
NORTH-WESTERN FEDERAL DISTRICT	377.48	351.89	347.02	320.41	242.58	242.17	221.80
Republic of Karelia	4.75	4.60	3.69	2.92	2.21	2.93	2.30
Republic of Komi	3.51	3.25	2.96	2.51	1.63	1.97	2.26
Arkhangelsk Region	9.03	9.86	9.52	6.99	6.10	4.75	5.34
Nenets Autonomous Area	0.02	0.07	0.06	0.02	0.01	0.01	0.01
Arkhangelsk Region, excluding Nenets Autonomous Area	9.01	9.79	9.46	6.97	6.09	4.74	5.33
Vologda Region	7.33	10.48	6.59	5.31	3.74	3.01	4.28
Kaliningrad Region	29.39	23.48	37.98	24.21	20.20	19.81	20.77
Leningrad Region	10.09	8.54	8.36	9.80	11.72	5.52	3.57
Murmansk Region	7.84	8.09	8.25	6.33	5.23	6.22	4.66
Novgorod Region	3.61	3.03	1.80	1.57	1.58	1.69	1.81
Pskov Region	2.62	3.71	2.89	2.84	0.95	1.53	0.79
Saint Petersburg	299.31	276.84	264.98	257.93	189.21	194.74	176.00
SOUTHERN FEDERAL DISTRICT	174.68	152.18	156.26	133.42	101.34	108.84	116.26
Republic of Adygeya (Adygeya)	1.37	1.20	1.52	1.54	1.11	1.29	3.27
Republic of Kalmykia	0.38	0.42	0.77	0.28	0.28	0.30	0.51
Krasnodar Territory	90.40	80.36	91.94	76.37	55.36	59.76	68.05
Astrakhan Region	5.78	7.92	9.61	4.71	3.74	5.57	4.38
Volgograd Region	20.66	13.47	11.05	10.05	10.12	12.34	10.58
Rostov Region	56.09	48.80	41.37	40.46	30.73	29.58	29.48
NORTH CAUCASIAN FEDERAL DISTRICT	54.24	26.87	28.23	28.95	20.63	27.63	19.68
Republic of Daghestan	1.97	2.07	1.84	3.66	1.90	3.69	1.53
Republic of Ingushetia	1.21	0.25	0.60	0.62	0.26	0.39	0.39
Kabardino-Balkar Republic	5.50	2.83	2.16	2.31	2.39	2.34	1.87
Karachay-Cherkess Republic	1.64	0.86	2.02	0.77	1.79	1.78	0.54
Republic of North Ossetia – Alania	2.88	2.24	1.98	1.96	1.26	1.40	1.45
Chechen Republic	0.45	0.28	0.36	0.42	0.33	0.34	0.32

Table 6.5.6 (end)
(millions of US dollars)

1	2	3	4	5	6	7	8
Stavropol Territory	40.60	18.34	19.27	19.21	12.70	17.68	13.59
VOLGA FEDERAL DISTRICT	303.30	239.21	263.18	224.25	173.79	166.14	186.37
Republic of Bashkortostan	23.61	16.44	20.14	22.35	15.93	19.25	15.18
Mari El Republic	1.62	1.00	1.00	0.77	0.69	0.88	0.95
Republic of Mordovia	1.33	2.14	1.10	1.02	0.77	1.24	1.51
Republic of Tatarstan (Tatarstan)	45.56	42.78	47.54	34.46	26.26	23.52	26.89
Udmurt Republic	7.36	4.74	5.00	5.46	6.09	3.17	3.95
Chuvash Republic – Chuvashia	4.70	3.82	2.65	2.93	1.83	1.49	2.00
Perm Territory	20.54	20.26	17.16	12.62	13.58	7.64	13.69
Kirov Region	3.86	3.00	3.12	4.01	4.07	2.60	3.02
Nizhny Novgorod Region	45.96	43.89	38.24	36.92	25.41	26.04	28.62
Orenburg Region	8.33	5.99	7.46	4.09	5.30	4.48	6.00
Penza Region	4.11	4.37	3.26	3.09	3.51	3.84	3.11
Samara Region	87.59	58.29	72.32	70.18	46.71	47.74	54.15
Saratov Region	28.26	16.53	26.60	13.10	12.66	11.60	10.80
Ulyanovsk Region	20.48	15.96	17.58	13.28	10.97	12.65	16.50
URALS FEDERAL DISTRICT	144.28	151.16	118.04	101.14	80.53	73.17	71.65
Kurgan Region	2.07	2.03	0.95	1.27	0.75	0.97	1.11
Sverdlovsk Region	58.62	91.30	56.26	52.64	47.61	40.63	42.75
Tyumen Region	35.30	31.87	39.74	25.42	19.86	19.71	14.86
Khanty-Mansi Autonomous Area – Yugra	21.09	16.31	29.13	16.20	11.19	12.22	7.53
Yamal-Nenets Autonomous Area	3.46	2.52	2.55	1.63	1.47	1.70	1.74
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	10.75	13.04	8.06	7.58	7.20	5.79	5.59
Chelyabinsk Region	48.29	25.96	21.10	21.82	12.31	11.86	12.93
SIBERIAN FEDERAL DISTRICT	177.12	121.83	114.31	144.38	75.72	83.62	91.77
Altai Republic	0.32	0.26	0.28	0.15	0.14	0.33	0.19
Republic of Buryatia	12.72	8.61	6.57	11.96	6.99	6.23	13.31
Republic of Tuva	0.10	0.08	0.27	0.03	0.05	0.08	0.02
Republic of Khakassia	0.67	2.24	0.82	1.07	0.28	0.43	0.41
Altai Territory	9.84	6.47	7.35	39.53	4.00	4.05	5.27
Trans-Baikal Territory	1.80	1.38	1.55	0.81	1.16	1.10	0.69
Krasnoyarsk Territory	22.77	16.06	12.50	11.91	6.52	9.37	8.30
Irkutsk Region	9.98	10.33	11.32	11.02	7.97	7.85	9.58
Kemerovo Region	11.82	8.30	5.84	5.23	6.43	4.41	4.19
Novosibirsk Region	84.50	47.19	54.60	51.18	33.96	40.97	41.51
Omsk Region	11.26	10.09	7.94	7.08	5.57	5.70	5.86
Tomsk Region	11.35	10.82	5.27	4.42	2.64	3.12	2.45
FAR-EASTERN FEDERAL DISTRICT	82.11	79.40	80.61	73.40	60.48	59.24	57.50
Republic of Sakha (Yakutia)	1.82	3.00	2.99	2.35	1.99	2.03	1.63
Kamchatka Territory	2.45	3.43	7.40	3.69	2.67	1.52	2.07
Primorye Territory	32.18	31.66	30.61	25.77	23.10	23.15	23.49
Khabarovsk Territory	28.40	28.03	24.79	23.25	22.21	22.34	19.75
Amur Region	9.67	7.07	8.08	11.10	5.96	5.10	6.09
Magadan Region	1.82	1.25	1.44	0.73	1.01	0.96	0.90
Sakhalin Region	5.39	4.79	4.99	5.97	3.28	3.83	3.35
Jewish Autonomous Region	0.35	0.14	0.26	0.52	0.18	0.25	0.19
Chukotka Autonomous Area	0.03	0.04	0.05	0.02	0.09	0.09	0.04
CRIMEA FEDERAL DISTRICT	21.56	16.76	14.72	13.57	11.27	10.70	10.93
Republic of Crimea	12.84	11.37	10.34	9.07	8.48	8.70	9.29
Sevastopol	8.71	5.39	4.38	4.50	2.79	2.00	1.64

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

Table 6.6.1

Insurers' Premiums and Payoffs

(millions of rubles)

	Q1 2016		H1 2016	
	insurance premiums	payoffs	insurance premiums	payoffs
	1	2	3	4
THE RUSSIAN FEDERATION	300,681.3	117,358.6	589,710.0	244,823.4
CENTRAL FEDERAL DISTRICT	188,364.8	66,438.2	352,227.0	136,879.6
Belgorod Region	1,408.2	508.6	3,120.3	1,243.1
Bryansk Region	809.7	310.3	1,834.4	693.3
Vladimir Region	1,165.0	521.7	2,747.4	1,088.1
Voronezh Region	1,891.9	896.9	4,425.8	2,021.4
Ivanovo Region	699.8	506.6	1,476.2	1,104.6
Kaluga Region	831.1	353.5	1,884.2	728.1
Kostroma Region	434.6	166.9	998.4	379.8
Kursk Region	740.4	304.3	1,852.1	657.4
Lipetsk Region	998.3	490.4	2,035.7	1,060.9
Moscow Region	7,236.0	2,801.6	16,291.0	5,847.1
Orel Region	422.8	187.4	1,168.2	444.0
Ryazan Region	1,119.0	493.7	2,504.9	1,021.5
Smolensk Region	844.7	347.1	1,945.3	721.3
Tambov Region	563.0	251.6	1,275.0	553.4
Tver Region	1,012.5	446.3	2,328.7	932.6
Tula Region	1,167.9	490.6	2,616.4	981.0
Yaroslavl Region	1,134.1	593.8	2,497.6	1,210.6
Moscow	165,884.9	56,766.7	301,222.0	116,191.0
NORTH-WESTERN FEDERAL DISTRICT	26,700.9	11,457.9	56,591.1	24,390.7
Republic of Karelia	538.1	238.7	1,229.8	511.8
Republic of Komi	1,146.8	303.2	2,124.5	717.8
Arkhangelsk Region	1,146.6	459.9	2,221.9	977.5
Nenets Autonomous Area	42.7	7.2	58.6	17.2
Arkhangelsk Region, excluding Nenets Autonomous Area	1,103.9	452.7	2,163.3	960.4
Vologda Region	1,316.1	611.1	2,893.9	1,381.4
Kaliningrad Region	1,056.3	360.4	2,320.6	843.5
Leningrad Region	1,256.3	386.1	2,635.9	813.7
Murmansk Region	982.7	396.9	1,821.2	847.7
Novgorod Region	502.0	214.9	1,025.4	449.4
Pskov Region	405.0	154.7	918.9	355.6
Saint Petersburg	18,350.9	8,331.9	39,399.0	17,492.2
SOUTHERN FEDERAL DISTRICT	12,060.0	6,560.5	25,357.5	14,609.7
Republic of Adygeya (Adygeya)	164.2	133.9	309.6	311.3
Republic of Kalmykia	80.6	36.8	192.2	89.3
Krasnodar Territory	5,270.3	3,268.4	11,577.6	7,195.8
Astrakhan Region	1,154.4	366.8	2,051.9	798.7
Volgograd Region	1,848.0	1,120.7	3,672.1	2,415.1
Rostov Region	3,542.5	1,633.8	7,554.1	3,799.5
NORTH CAUCASIAN FEDERAL DISTRICT	3,201.5	1,671.4	7,124.8	3,784.8
Republic of Daghestan	454.2	292.7	1,016.1	664.5
Republic of Ingushetia	60.9	53.3	123.4	106.1
Kabardino-Balkar Republic	251.6	129.1	529.2	271.3
Karachay-Cherkess Republic	106.9	124.6	230.5	265.5
Republic of North Ossetia – Alania	187.5	87.0	413.0	215.1
Chechen Republic	173.2	59.8	373.4	137.0
Stavropol Territory	1,967.1	924.8	4,439.1	2,125.3

Table 6.6.1 (end)
(millions of rubles)

	1	2	3	4
VOLGA FEDERAL DISTRICT	31,411.7	14,295.9	66,334.6	30,376.1
Republic of Bashkortostan	3,480.0	1,742.3	7,587.8	3,808.9
Mari El Republic	448.6	193.8	1,049.5	413.0
Republic of Mordovia	508.7	236.5	1,086.9	449.8
Republic of Tatarstan (Tatarstan)	6,973.7	2,929.6	13,498.6	6,300.9
Udmurt Republic	1,342.6	604.5	3,097.9	1,244.8
Chuvash Republic – Chuvashia	910.6	362.9	2,040.8	773.3
Perm Territory	3,376.3	1,175.2	6,413.8	2,502.7
Kirov Region	952.1	504.0	2,185.0	1,033.2
Nizhny Novgorod Region	3,934.0	2,149.1	8,403.8	4,560.2
Orenburg Region	1,737.4	754.5	3,552.8	1,608.6
Penza Region	821.1	422.1	1,933.3	885.5
Samara Region	4,064.1	1,819.6	9,258.6	3,857.5
Saratov Region	1,702.2	934.8	3,755.7	1,868.8
Ulyanovsk Region	1,160.3	467.0	2,469.9	1,068.9
URALS FEDERAL DISTRICT	16,125.7	7,229.6	33,468.2	15,211.4
Kurgan Region	441.5	218.7	1,059.1	485.3
Sverdlovsk Region	4,986.2	2,358.9	10,847.1	4,883.5
Tyumen Region	7,030.2	2,538.3	13,853.0	5,368.4
Khanty-Mansi Autonomous Area – Yugra	3,570.6	1,209.7	6,423.1	2,557.3
Yamal-Nenets Autonomous Area	1,160.4	319.1	2,064.4	746.9
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,299.2	1,009.5	5,365.6	2,064.1
Chelyabinsk Region	3,667.8	2,113.7	7,708.9	4,474.2
SIBERIAN FEDERAL DISTRICT	15,061.8	6,722.7	33,593.3	14,198.7
Altai Republic	85.0	25.1	183.2	56.7
Republic of Buryatia	491.2	277.0	1,106.2	573.1
Republic of Tuva	55.1	34.3	134.7	67.8
Republic of Khakassia	305.1	131.8	678.4	289.7
Altai Territory	1,237.6	521.8	2,906.8	1,095.0
Trans-Baikal Territory	434.6	143.8	927.7	304.8
Krasnoyarsk Territory	2,378.4	1,215.9	5,320.7	2,475.5
Irkutsk Region	2,506.2	1,098.2	5,426.8	2,347.1
Kemerovo Region	2,335.2	1,018.9	5,184.9	2,167.2
Novosibirsk Region	2,802.3	1,208.6	6,372.3	2,651.7
Omsk Region	1,444.7	660.1	3,280.2	1,348.8
Tomsk Region	986.3	387.4	2,071.3	821.4
FAR-EASTERN FEDERAL DISTRICT	6,166.5	2,199.6	12,947.5	5,298.0
Republic of Sakha (Yakutia)	852.8	268.8	1,835.5	523.6
Kamchatka Territory	195.4	54.7	449.1	121.7
Primorye Territory	2,175.2	844.1	4,494.2	2,288.4
Khabarovsk Territory	1,670.6	572.0	3,314.7	1,340.1
Amur Region	467.5	210.9	1,127.6	502.4
Magadan Region	152.6	43.5	346.6	104.6
Sakhalin Region	571.7	177.9	1,182.5	360.0
Jewish Autonomous Region	64.4	26.3	162.7	53.9
Chukotka Autonomous Area	16.3	1.5	34.7	3.3
CRIMEA FEDERAL DISTRICT	1,588.5	782.7	2,066.0	74.6
Republic of Crimea	1,563.4	776.1	2,015.6	59.1
Sevastopol	25.2	6.6	50.4	15.5

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

	Q2 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	5,312,937	1,041,038.7	29,930,747	2,022,785.8	26,158.7	42,900.0	1,532,922
CENTRAL FEDERAL DISTRICT	4,445,080	983,396.0	26,986,825	1,860,580.2	23,301.3	40,223.2	1,222,486
Belgorod Region	-	-	-	-	-	-	-
Bryansk Region	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	-	-	-
Voronezh Region	-	-	-	-	-	-	-
Ivanovo Region	-	-	-	-	-	-	-
Kaluga Region	-	-	-	-	-	-	-
Kostroma Region	-	-	-	-	-	-	-
Kursk Region	-	-	-	-	-	-	-
Lipetsk Region	27,789	2,975.9	103,508	7,419.9	75.9	150.9	5,239
Moscow Region	-	-	-	-	-	-	-
Orel Region	-	-	-	-	-	-	-
Ryazan Region	-	-	-	-	-	-	-
Smolensk Region	-	-	-	-	-	-	-
Tambov Region	-	-	-	-	-	-	-
Tver Region	-	-	-	-	-	-	-
Tula Region	-	-	-	-	-	-	-
Yaroslavl Region	-	-	-	-	-	-	-
Moscow	4,417,291	980,420.1	26,883,317	1,853,160.3	23,225.4	40,072.3	1,217,247
NORTH-WESTERN FEDERAL DISTRICT	100,087	2,561.6	2,143,593	105,176.2	98.9	77.7	9,728
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	100,087	2,561.6	2,143,593	105,176.2	98.9	77.7	9,728
SOUTHERN FEDERAL DISTRICT	62,612	1,553.8	250,610	13,187.1	71.2	86.9	6,380
Republic of Adygeya (Adygeya)	-	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-	-
Krasnodar Territory	25,556	7.1	240,591	12,561.1	0.01	0.02	2
Astrakhan Region	-	-	-	-	-	-	-
Volgograd Region	2,316	213.1	-	-	23.0	8.7	1,350
Rostov Region	34,740	1,333.6	10,019	626.0	48.2	78.2	5,028
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	258,197	9,365.6	181,253	9,066.3	424.2	619.8	52,710
Republic of Bashkortostan	23,391	5.3	6,519	406.5	0.31	0.08	86
Mari El Republic	-	-	-	-	-	-	-
Republic of Mordovia	-	-	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	102,003	4,804.3	76,622	4,213.7	189.9	268.1	29,044
Udmurt Republic	-	-	-	-	-	-	-
Chuvash Republic – Chuvashia	-	-	-	-	-	-	-
Perm Territory	-	-	-	-	-	-	-
Kirov Region	-	-	-	-	-	-	-
Nizhny Novgorod Region	26,477	2,943.3	-	1.5	112.6	273.0	9,614
Orenburg Region	21,333	251.2	95,499	4,262.3	19.1	11.4	598
Penza Region	-	-	-	-	-	-	-
Samara Region	84,993	1,361.5	2,613	182.4	102.3	67.2	13,368
Saratov Region	-	-	-	-	-	-	-
Ulyanovsk Region	-	-	-	-	-	-	-

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 Second 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. 2332-U, dated November 12, 2009, "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 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. 2332-U, dated November 12, 2009, "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. 2332-U, dated November 12, 2009, "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 non-residents 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. 2332-U, dated November 12, 2009, "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. 2332-U dated November 12, 2009, "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 data are provided on operating credit institutions of the Russian Federation in accordance with Form 0409134 "Own Funds (Capital) Calculation". Since the reporting of February 1, 2014 the capital is calculated under Form 0409123 "Own Funds (Capital) Calculation (Basel III)" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "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, including 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" (hereinafter Law No. 4015-1) under a respective licence. Information on an insurance company is subject to be entered into a 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" 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 and Clearing Activities" 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 and Clearing Activities' and under a respective accreditation.

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 licence.

2. The Bank of Russia maintains:

2.1. A State Register of Microfinance Organisations under Federal Law No. 151-FZ, dated July 2, 2010, 'On Microfinance Activities and Microfinance Organisations' and Bank of Russia Ordinance No. 3588-U, dated March 11, 2015, 'On the Procedure for the Bank of Russia to Maintain the State Register of Microfinance Organisations, Establish a Form of Certificate to Enter Data on a Legal Entity into the State Register of Microfinance

Organisations, and Approve a Form to Submit Data on Legal Entity Founders’.

2.2. A State Register of Pawn Shops pursuant to Federal Law No. 196-FZ, dated July 19, 2007, ‘On Pawn Shops’ based on information received from an authorised federal executive body that registers legal entities.

2.3. A State Register of Consumer Credit Cooperatives pursuant to Federal Law No. 190-FZ, dated July 18, 2009, ‘On Credit Cooperation’ and based on information received from an authorised federal executive body that registers legal entities, and from self-regulating organisations of consumer credit cooperatives.

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. 3813-U, dated October 5, 2015, ‘On the Procedure for the Bank of Russia to Maintain the State Register of Agricultural Consumer Credit Cooperatives’.

An agricultural consumer credit cooperative shall be a consumer cooperative set up by agricultural producers and (or) individual farmers to provide loans to members of this cooperative and save their funds.

2.6. A Register of credit rating agencies, including 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’.

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. A State Register of Self-Regulating Organisations of Actuaries under Federal Law No. 293-FZ, dated November 2, 2013, ‘On Actuarial Activities in the Russian Federation’.

A non-profit organisation set up to develop and regulate the actuarial activities, the data on which have been included in the state register of self-regulating organisations of actuaries and which comprises actuaries as members, is recognized to be a self-regulating organisation of actuaries.

A non-profit organisation acquires the status of a self-regulating organisation of actuaries from the date of its inclusion in the state register of self-regulating organisations of actuaries and ceases to be a self-regulating organisation from the date of excluding the data on the non-profit organisation from the said register.

2.9. A Unified Register of Self-Regulating Organisations in the Financial Market pursuant to Federal Law No. 223-FZ, dated July 13, 2015, ‘On Self-regulating Organisations in the Financial Market and on Amending Articles 2 and 6 of Federal Law ‘On Amending Certain Laws of the Russian Federation’.

A self-regulating organisation in the financial market shall be a non-profit organisation comprising financial organisations engaged in the following activities: broker, dealer, depository activities, securities management, maintenance of the registers of securities holders, joint-stock investment funds and management companies of investment, unit investment and non-governmental pension funds, specialised depositories, non-governmental 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-regulating organisation in the financial market from the date of its inclusion by the Bank of Russia in the unified register of self-regulating organisations in the financial market based on its application and ceases to be a self-regulating organisation from the date of excluding its data 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. 2332-U dated November 12, 2009, ‘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. 2332-U, dated November 12, 2009, "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. 2332-U, dated November 12, 2009, "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. 2332-U, dated November 12, 2009, "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. 2332-U, dated November 12, 2009, "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. 2332-U, dated November 12, 2009, "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. 2332-U, dated Novem-

ber 12, 2009, "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.

Starting from 2010, 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. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U, dated January 16, 2004, "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".

In addition to being published in the *Bank of Russia Statistical Bulletin*, this information is available on the Bank of Russia's website.

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. 2332-U, dated

November 12, 2009, "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 income, 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), exchange 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. 2332-U, dated November 12, 2009, "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 FSFM Order 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 depository 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 Depository 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. 2332-U dated November 12, 2009, “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. 2332-U dated November 12, 2009, “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 shows 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. 2332-U, dated November 12, 2009, "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 2332-U, dated November 12, 2009, "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. 2332-U, dated November 12, 2009, "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. 2332-U of November 12, 2009, "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. 2332-U of November 12, 2009, "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;

- b) loans granted to finance construction;
c) 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".

Starting from 2010, 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. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, "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 insurant, 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'.